

28 अप्रैल 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
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Dear Sir/Madam,

Outcome of Board Meeting held on April 28, 2025

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, April 28, 2025, have taken on record the Audited Financial Results of the Bank for the quarter and year ended March 31, 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 2.20 p.m.

Please find enclosed the Auditors' Report on the Financial Statements of IDBI Bank Ltd. as on March 31, 2025 received from Suri & Co. and Chokshi & Chokshi, Statutory Auditors of IDBI Bank Ltd.

The declaration of Statutory Auditors' unmodified opinion on Consolidated and Standalone Audited Financial Results of IDBI Bank for the year ended March 31, 2025, duly signed by Managing Director & CEO is also submitted herewith.

Further, we would like to inform that the Board of Directors have recommended a Dividend of Rs. 2.10 per Equity Share of face value of Rs. 10/- each of the Bank for the financial year ended March 31, 2025. The dividend on equity shares, will be paid/despached on or after the same is approved by the shareholders at the ensuing Annual General Meeting (AGM) of the Bank.

भवदीया,
कृते आईडीबीआई बैंक लिमिटेड

ज्योति
28/4/25

[ज्योति नायर]
कंपनी सचिव

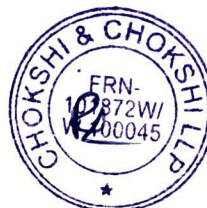
IDBI BANK LIMITED

Audited Standalone Financial Results for the Quarter and Year ended March 31, 2025

(₹ in Crore)

Sr. No.	Particulars	Quarter Ended			Year Ended	
		31.03.2025 (Audited)	31.12.2024 (Unaudited)	31.03.2024 (Audited)	31.03.2025 (Audited)	31.03.2024 (Audited)
I	Interest earned (a)+(b)+(c)+(d)	6,978.64	7,815.57	6,990.47	28,902.03	26,426.13
	(a) Interest/discount on advances/bills	4,720.41	4,824.49	4,761.95	19,226.46	17,970.67
	(b) Income on investments	2,075.23	2,062.49	2,067.96	8,254.88	7,737.61
	(c) Interest on balances with Reserve Bank of India and other inter bank funds	132.89	80.04	85.36	415.38	339.85
	(d) Others	50.11	848.55	75.20	1,005.31	378.00
2	Other Income	2,056.65	749.35	896.17	4,923.99	3,610.91
A.	Total Income (1+2)	9,035.29	8,564.92	7,886.64	33,826.02	30,037.04
3	Interest Expended	3,688.71	3,587.35	3,302.58	14,275.57	12,239.69
4	Operating Expenses (a)+(b)	2,151.77	2,175.65	2,408.95	8,471.85	8,205.29
	(a) Employees cost	984.79	1,037.85	1,305.87	4,071.24	4,254.44
	(b) Other operating expenses	1,166.98	1,137.80	1,103.08	4,400.61	3,950.85
B.	Total Expenditure (3+4) (excluding provisions and contingencies)	5,840.48	5,763.00	5,711.53	22,747.42	20,444.98
C.	Operating profit (A-B) (Profit before Provisions & Contingencies)	3,194.81	2,801.92	2,175.11	11,078.60	9,592.06
D.	Provisions (other than tax) and Contingencies (Net) (Including write offs)	233.06	165.60	113.82	510.39	1,396.64
	: of which provisions for Non-performing Assets (Net of reversals)	(2,759.37)	(4.06)	(692.92)	(4,367.63)	(670.52)
E.	Exceptional items	-	-	-	-	-
F.	Profit from Ordinary Activities before tax (C-D-E)	2,961.75	2,636.32	2,061.29	10,568.21	8,195.42
G.	Tax Expense	910.57	728.05	432.83	3,053.04	2,561.33
II.	Net Profit from Ordinary Activities after tax (F-G)	2,051.18	1,908.27	1,628.46	7,515.17	5,634.09
I.	Extraordinary items (net of tax expense)	-	-	-	-	-
J.	Net Profit for the period (II-I)	2,051.18	1,908.27	1,628.46	7,515.17	5,634.09
5	Paid-up equity share capital (Face Value ₹10 Per Share)	10,752.40	10,752.40	10,752.40	10,752.40	10,752.40
6	Reserves excluding Revaluation Reserves	-	-	-	38,986.98	31,196.01
7	Analytical Ratios & Other Disclosures					
	(i) Percentage of shares held by Government of India	45.48	45.48	45.48	45.48	45.48
	(ii) Capital Adequacy Ratio (%) (Basel III) #	25.05	21.98	22.26	25.05	22.26
	(a) CET 1 Ratio (%)	23.51	19.91	20.11	23.51	20.11
	(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)	1.91	1.77	1.51	6.99	5.24
	(b) Diluted EPS- Before and After Extraordinary items (net of tax expense) (not annualised)	1.91	1.77	1.51	6.99	5.24
	(iv) NPA Amount/ Ratios					
	(a) Gross NPAs	6,695.15	7,634.75	8,916.84	6,695.15	8,916.84
	(b) Net NPAs	337.34	365.46	643.83	337.34	643.83
	(c) % of Gross NPAs to Gross Advances	2.98	3.57	4.53	2.98	4.53
	(d) % of Net NPAs to Net Advances	0.15	0.18	0.34	0.15	0.34
	(v) Net Interest Margin % (Annualised)	4.00	5.17	4.91	4.56	4.93
	(vi) Return on Assets % (Annualised)	2.11	1.99	1.82	1.98	1.65
	(vii) Net Worth (excl. Revaluation Reserve, FCTR & Intangibles) #	43,638.53	38,963.54	32,842.82	43,638.53	32,842.82
	(viii) Debt Equity Ratio (times) (equity excludes revaluation reserve, FCTR & intangibles)	0.46	0.48	0.52	0.46	0.52
	(ix) Total debts to total assets %	4.83	4.97	4.70	4.83	4.70
	(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 up to December 31, 2024.



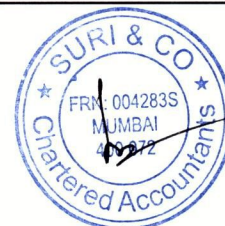
Standalone Segment Report for the year ended March 31, 2025

(₹ in Crore)

Sr. No.	Particulars	Quarter Ended			Year Ended	
		31.03.2025 (Audited)	31.12.2024 (Unaudited)	31.03.2024 (Audited)	31.03.2025 (Audited)	31.03.2024 (Audited)
a.	Segment Revenue					
	Corporate/Wholesale banking	2,456.48	1,981.53	2,275.64	8,694.39	8,404.91
	Retail banking	9,147.81	8,536.12	8,072.65	34,368.31	30,506.66
	Treasury	3,534.56	3,393.68	3,331.98	14,391.42	13,361.92
	Other banking operations	85.08	64.76	82.36	206.06	212.78
	Unallocated	12.72	806.63	5.13	819.37	87.55
	Total	15,236.65	14,782.72	13,767.76	58,479.55	52,573.82
	Less :- Inter-segment revenue	6,201.36	6,217.80	5,881.12	24,653.53	22,536.78
	Net Segment Revenue	9,035.29	8,564.92	7,886.64	33,826.02	30,037.04
b.	Segment Results -Profit/(loss) before tax					
	Corporate/Wholesale banking	1,860.85	272.89	802.19	2,164.54	3,368.66
	Retail banking	1,788.64	1,047.29	782.00	5,125.60	2,408.50
	Treasury	(766.36)	459.92	413.70	2,311.17	2,178.77
	Other banking operations	65.90	49.57	58.27	189.38	151.93
	Unallocated	12.72	806.65	5.13	777.52	87.56
	Profit/(Loss) before tax	2,961.75	2,636.32	2,061.29	10,568.21	8,195.42
	Income taxes	910.57	728.05	432.83	3,053.04	2,561.33
	Net profit/(Loss)	2,051.18	1,908.27	1,628.46	7,515.17	5,634.09
c.	Segment assets					
	Corporate/Wholesale banking	65,711.64	56,695.50	50,533.30	65,711.64	50,533.30
	Retail banking	1,66,329.77	1,62,329.37	1,40,654.09	1,66,329.77	1,40,654.09
	Treasury	1,72,749.05	1,50,258.14	1,60,576.04	1,72,749.05	1,60,576.04
	Other banking operations	33.19	23.57	22.85	33.19	22.85
	Unallocated assets	6,837.66	7,780.53	11,791.88	6,837.66	11,791.88
	Total assets	4,11,661.31	3,77,087.11	3,63,578.16	4,11,661.31	3,63,578.16
d.	Segment liabilities					
	Corporate/Wholesale banking	38,505.68	33,378.10	26,663.65	38,505.68	26,663.65
	Retail banking	2,81,849.87	2,60,470.67	2,65,935.31	2,81,849.87	2,65,935.31
	Treasury	31,050.71	27,963.00	21,098.37	31,050.71	21,098.37
	Other banking operations	4.04	4.74	(1.03)	4.04	(1.03)
	Unallocated liabilities	-	-	-	-	-
	Total liabilities	3,51,410.30	3,21,816.51	3,13,696.30	3,51,410.30	3,13,696.30
e.	Capital employed (Segment assets-Segment liabilities)					
	Corporate/Wholesale banking	27,205.96	23,317.40	23,869.65	27,205.96	23,869.65
	Retail banking	(1,15,520.10)	(98,141.30)	(1,25,281.22)	(1,15,520.10)	(1,25,281.22)
	Treasury	1,41,698.34	1,22,295.14	1,39,477.67	1,41,698.34	1,39,477.67
	Other banking operations	29.15	18.83	23.88	29.15	23.88
	Unallocated	6,837.66	7,780.53	11,791.88	6,837.66	11,791.88
	Total	60,251.01	55,270.60	49,881.86	60,251.01	49,881.86

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.



IDBI BANK LIMITED
STANDALONE CASH FLOW STATEMENT FOR THE YEAR ENDED MARCH 31, 2025

(₹ in crore)

Particulars	Year ended	Year ended
	31.03.2025	31.03.2024
	(Audited)	(Audited)
A. Cash flow from Operating Activities		
(1) Net profit/(loss) before tax and extra-ordinary items	10,568.21	8,195.42
(2) Adjustments :		
- (Profit) / Loss on sale of Fixed Assets	2.31	0.71
- Depreciation and revaluation gain	531.48	536.42
- Amortisation of premium on Held to Maturity investments	115.60	173.25
- Provisions/ Write off of Loans/ Investments	(1,856.36)	1,294.19
- Provisions for Standard and Restructured Assets	2,699.72	(172.88)
- Other Provisions	(332.82)	275.48
- (Profit)/ Loss on revaluation of Investments	87.24	(11.27)
- Interest on borrowings (other than operational activities)	591.51	707.18
- Dividend received from subsidiary companies/joint ventures/Associates	(25.23)	(17.91)
	12,381.66	10,980.59
(3) Adjustments for (increase)/ decrease in operating assets:		
- Investments	(1,639.91)	(15,690.69)
- Advances	(27,468.46)	(27,062.87)
- Other Assets	951.49	2,181.98
(4) Adjustments for increase/ (decrease) in operating liabilities:		
- Borrowings (Other than Capital Instruments)	7,544.58	4,444.95
- Deposits	32,636.33	22,167.18
- Other liabilities and provisions	(368.72)	2,072.90
Cash Flow from Operating Activities before taxes	24,036.97	(905.96)
Direct Taxes paid (Net of Refund)	1,758.50	(282.22)
Net Cash flow from / (used in) Operating activities	25,795.47	(1,188.18)
B. Cash Flow from Investing activities		
- Purchase of fixed assets including work in progress	(342.64)	(302.11)
- Sale of fixed assets	2.25	1.93
- Dividend received from subsidiary companies/joint ventures/Associates	25.23	17.91
Net Cash flow from / (used in) Investing activities	(315.16)	(282.27)
C. Cash Flow from Financing activities		
- Dividend paid	(1,611.79)	(1,074.66)
- Interest paid on borrowings	(645.50)	(707.28)
- Redemption of Bonds (Capital Instruments)	(4,745.00)	-
Net Cash flow from / (used in) Financing activities	(7,002.29)	(1,781.94)
D. Effect of exchange fluctuation on translation reserve	5.27	4.53
Net increase/ (decrease) in cash & cash Equivalents (A+B+C+D)	18,483.29	(3,247.86)
Cash & Cash Equivalents as at the beginning of the year	25,932.89	29,180.75
Cash & Cash Equivalents as at the end of the period	44,416.18	25,932.89
Notes to Cash Flow Statement:		
1. Cash and Cash equivalents included in the cash flow statement comprise the following Balance Sheet items:		
Cash & Balances with Reserve Bank of India	21,294.15	13,990.96
Balances with banks & money at call and short notice	23,122.03	11,941.93
Total	44,416.18	25,932.89
2. Cash Flow from Operating activities is reported by using Indirect method		



Chokshi & Chokshi LLP**Chartered Accountants**

15/17, Raghavji B Bldg, Ground Floor,
Raghavji Road, Gowalia Tank,
Off Kempas Corner, Mumbai 400036
LLP Registration No. AAC-8909

Suri & Co.**Chartered Accountants**

Unit No. 2A1,
Gundecha Onclave,
Kherani Road, Sakinaka,
Andheri (East), Mumbai – 400072

INDEPENDENT AUDITORS' REPORT ON THE STANDALONE FINANCIAL RESULTS FOR THE YEAR ENDED MARCH 31, 2025 OF IDBI BANK LIMITED PURSUANT TO THE REGULATIONS 33 AND REGULATION 52 READ WITH REGULATION 63(2) OF THE SEBI (LISTING OBLIGATIONS AND DISCLOSURE REQUIREMENTS) REGULATIONS, 2015, AS AMENDED

To

The Board of Directors

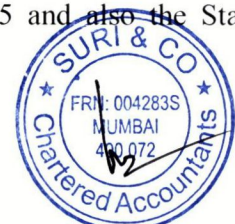
IDBI Bank Limited

Mumbai

Report on the Audit of Standalone Financial Results

Opinion

- 1) We have audited the accompanying Standalone Financial Results of IDBI Bank Limited (“the Bank”) for the year ended March 31, 2025 (“the Standalone Financial Results”) attached herewith, being submitted by the Bank pursuant to the requirements of Regulation 33 and Regulation 52 read with Regulation 63(2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the “Listing Regulations”), except for the disclosures relating to Pillar 3 under Basel III Capital Regulation as at March 31, 2025 including Leverage Ratio, Liquidity Coverage Ratio and Net Stable Funding Ratio as have been disclosed on the Bank’s website and which have not been audited by us. These financial results have been approved by the Board of Directors on April 28, 2025.
- 2) In our opinion and to the best of our information and according to the explanations given to us, these Standalone Financial Results:
 - a. are presented in accordance with the requirements of Regulation 33 and Regulation 52 read with Regulation 63(2) of the Listing Regulations except for the disclosures relating to Pillar 3 under Basel III Capital Regulation as at March 31, 2025 including Leverage Ratio, Liquidity Coverage Ratio and Net Stable Funding Ratio as have been disclosed on the Bank’s website and which have not been audited by us; and
 - b. give a true and fair view in conformity with the recognition and measurement principles laid down in the applicable accounting standards prescribed under section 133 of the Companies Act, 2013 (“the Act”) read with the rules issued thereunder, the relevant provisions of the Banking Regulation Act, 1949, circulars, guidelines and directions issued by the Reserve Bank of India (“RBI”) from time to time (“RBI Guidelines”), other accounting principles generally accepted in India of the net profit and other financial information of the Bank for the year ended March 31, 2025 and also the Standalone



Statement of Assets and Liabilities as at March 31, 2025 and the Standalone Statement of Cash Flows for the year ended on that date.

Basis for Opinion

- 3) We conducted our audit in accordance with the Standards on Auditing (SAs) specified under Section 143(10) of the Act. Our responsibilities under those Standards are further described in the ‘Auditors’ Responsibilities for the Audit of the Standalone Financial Results’ section of our report. We are independent of the Bank in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India (‘ICAI’) together with the ethical requirements that are relevant to our audit of the Standalone Financial Results, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion on the Standalone Financial Results.

Board of Directors’ Responsibilities for the Standalone Financial Results

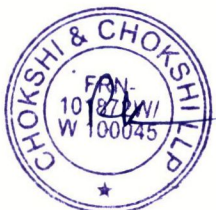
- 4) These Standalone Financial Results have been compiled from the audited Standalone Financial Statements and approved by Board of Directors. The Board of Directors are responsible for the preparation and presentation of these Standalone Financial Results that give a true and fair view of the net profit for the year ended March 31, 2025 along with other financial information of the Bank in accordance with the recognition and measurement principles laid down in Accounting Standards prescribed under Section 133 of the Act read with relevant rules issued thereunder in so far as they apply to banks, the relevant provisions of the Banking Regulation Act, 1949, the RBI guidelines and other accounting principles generally accepted in India and in compliance with the Listing Regulations. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act, Banking Regulations Act, 1949 and RBI Guidelines, for safeguarding of the assets of the Bank and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Standalone Financial Results that give a true and fair view and are free from material misstatement, whether due to fraud or error.
- 5) In preparing the Standalone Financial Results, the Board of Directors are responsible for assessing the Bank’s ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Board of Directors either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so.

The Board of Directors are also responsible for overseeing the Bank’s financial reporting process.



Auditors' Responsibilities for the Audit of the Standalone Financial Results

- 6) Our objectives are to obtain reasonable assurance about whether the Standalone Financial Results as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditors' report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these Standalone Financial Results.
- 7) As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:
- Identify and assess the risks of material misstatement of the Standalone Financial Results, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
 - Obtain an understanding of internal controls relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under Section 143(3)(i) of the Act, we are also responsible for expressing our opinion through a separate report on whether the Bank has adequate internal financial controls with reference to the Standalone Financial Statements in place and the operating effectiveness of such controls.
 - Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures in the Standalone Financial Results made by the Board of Directors.
 - Conclude on the appropriateness of the Board of Directors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the Standalone Financial Results or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditors' report. However, future events or conditions may cause the Bank to cease to continue as a going concern.



- Evaluate the overall presentation, structure and content of the Standalone Financial Results, including the disclosures, and whether the Standalone Financial Results represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Other Matters

- 8) The Standalone Financial Results include the results for the quarter ended March 31, 2025 being the balancing figure between the audited figures in respect of the financial year ended March 31, 2025 and the published unaudited year to date figures up to the third quarter of the current financial year which were subject to limited review by us.
- 9) The Standalone Financial Results of the Bank for the quarter and year ended March 31, 2024 have been audited by the predecessor joint statutory auditors, whose report dated May 4, 2024 had expressed an unmodified opinion.

Our opinion on the Standalone Financial Results is not modified in respect of these matters.

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

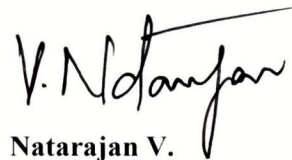


Rakesh Jain
Partner
(Membership No. 042364)
UDIN:25042364BMOIQT1823



Place: Mumbai
Date: April 28, 2025

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



Natarajan V.
Partner
(Membership No. 223118)
UDIN:25223118BMJLDY8897



Place: Mumbai
Date: April 28, 2025

IDBI BANK LIMITED
Audited Consolidated Financial Results for the Quarter and Year ended March 31, 2025

(₹ in Crore)

Sr. No.	Particulars	Quarter Ended			Year Ended	
		31.03.2025 (Audited)	31.12.2024 (Unaudited)	31.03.2024 (Audited)	31.03.2025 (Audited)	31.03.2024 (Audited)
1	Interest earned (a)+(b)+(c)+(d)	6,982.97	7,819.25	6,994.70	28,917.07	26,445.66
	(a) Interest/discount on advances/bills	4,720.32	4,823.66	4,760.97	19,223.52	17,967.81
	(b) Income on investments	2,080.67	2,067.00	2,072.57	8,273.88	7,755.06
	(c) Interest on balances with Reserve Bank of India and other inter bank funds	137.70	77.79	83.27	413.69	334.88
	(d) Others	44.28	850.80	77.89	1,005.98	387.91
2	Other Income	2,106.84	809.74	961.25	5,141.68	3,924.76
A.	Total Income (1+2)	9,089.81	8,628.99	7,955.95	34,058.75	30,370.42
3	Interest Expended	3,683.19	3,583.02	3,297.93	14,256.55	12,226.36
4	Operating Expenses (a)+(b)	2,179.65	2,216.23	2,451.63	8,619.01	8,370.39
	(a) Employees cost	1,031.74	1,086.70	1,353.61	4,257.82	4,438.24
	(b) Other operating expenses	1,147.91	1,129.53	1,098.02	4,361.19	3,932.15
B.	Total Expenditure (3+4) (excluding provisions and contingencies)	5,862.84	5,799.25	5,749.56	22,875.56	20,596.75
C.	Operating profit (A-B) (Profit before Provisions & Contingencies)	3,226.97	2,829.74	2,206.39	11,183.19	9,773.67
D.	Provisions (other than tax) and Contingencies (Net) (Including write offs)	235.49	166.21	113.45	512.72	1,406.21
	of which provisions for Non-performing Assets (Net of reversals)	(2,759.37)	(4.06)	(692.92)	(4,367.63)	(670.52)
E.	Exceptional items	-	-	-	-	-
F.	Profit from Ordinary Activities before tax (C-D-E)	2,991.48	2,663.53	2,092.94	10,670.47	8,367.46
G.	Tax Expense	919.47	734.44	437.85	3,081.48	2,604.05
H.	Net Profit from Ordinary Activities after tax (F-G)	2,072.01	1,929.09	1,655.09	7,588.99	5,763.41
I.	Extraordinary items (net of tax expense)	-	-	-	-	-
J.	a) Net Profit for the period before Minority Interest & Share of Profit/(Loss) in Associate (H-I)	2,072.01	1,929.09	1,655.09	7,588.99	5,763.41
K.	Add: Share of Profit in Associate	22.27	24.53	16.91	67.33	50.69
L.	Less: Minority Interest	6.79	5.55	7.08	25.64	25.99
	b) Net Profit for the period after Minority Interest & Share of Profit/(Loss) in Associate (J+K-L)	2,087.49	1,948.07	1,664.92	7,630.68	5,788.11
5	Paid-up equity share capital (Face Value ₹10 Per Share)	10,752.40	10,752.40	10,752.40	10,752.40	10,752.40
6	Reserves excluding Revaluation Reserves				40,356.01	32,387.20
7	Analytical Ratios & Other Disclosures					
	(i) Percentage of shares held by Government of India	45.48	45.48	45.48	45.48	45.48
	(ii) Capital Adequacy Ratio (%) (Basel III) #	25.20	22.13	22.43	25.20	22.43
	(a) CET I Ratio (%)	23.67	20.07	20.29	23.67	20.29
	(b) Additional Tier I 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)	1.94	1.81	1.55	7.10	5.38
	(b) Diluted EPS- Before and After Extraordinary items (net of tax expense) (not annualised)	1.94	1.81	1.55	7.10	5.38

Transition Reserves eligible for CET I has not been considered while computing Capital and Net worth up to December 31,2024.



Consolidated Segment Report for the year ended March 31, 2025

(₹ in Crores)

Sr. No.	Particulars	Quarter ended			Year Ended	
		31.03.2025 (Audited)	31.12.2024 (Unaudited)	31.03.2024 (Audited)	31.03.2025 (Audited)	31.03.2024 (Audited)
a.	Segment Revenue					
	Corporate/Wholesale banking	2,449.28	1,977.43	2,262.66	8,658.72	8,363.68
	Retail banking	9,147.80	8,536.13	8,072.66	34,368.31	30,506.67
	Treasury	3,534.56	3,393.68	3,340.61	14,391.42	13,361.92
	Other banking operations	146.81	132.91	156.03	474.46	587.38
	Unallocated	12.72	806.64	5.13	819.36	87.54
	Total	15,291.17	14,846.79	13,837.09	58,712.27	52,907.19
	Less :- Inter-segment revenue	6,201.36	6,217.80	5,881.14	24,653.52	22,536.77
	Net Segment Revenue	9,089.81	8,628.99	7,955.95	34,058.75	30,370.42
b.	Segment Results -Profit/(loss) before tax					
	Corporate/Wholesale banking	1,897.82	298.26	814.27	2,254.87	3,428.30
	Retail banking	1,788.65	1,047.29	785.03	5,125.61	2,411.53
	Treasury	(766.36)	459.92	422.38	2,311.17	2,178.83
	Other banking operations	74.13	70.40	75.96	201.15	285.95
	Unallocated	12.72	806.64	5.13	819.36	87.54
	Profit/(Loss) before tax	3,006.96	2,682.51	2,102.77	10,712.16	8,392.15
	Income taxes	919.47	734.44	437.85	3,081.48	2,604.04
	Net profit/(Loss)	2,087.49	1,948.07	1,664.92	7,630.68	5,788.11
c.	Segment assets					
	Corporate/Wholesale banking	65,709.90	56,661.81	50,487.17	65,709.90	50,487.16
	Retail banking	1,66,329.76	1,62,329.37	1,40,654.08	1,66,329.76	1,40,654.10
	Treasury	1,73,280.36	1,50,744.94	1,60,977.69	1,73,280.36	1,60,977.69
	Other banking operations	771.84	759.38	709.99	771.84	709.98
	Unallocated assets	6,870.03	7,817.77	11,830.27	6,870.03	11,830.27
	Total assets	4,12,961.89	3,78,313.27	3,64,659.20	4,12,961.89	3,64,659.20
d.	Segment liabilities					
	Corporate/Wholesale banking	38,158.54	32,867.46	26,338.37	38,158.54	26,338.37
	Retail banking	2,81,849.87	2,60,470.67	2,65,935.31	2,81,849.87	2,65,935.31
	Treasury	31,050.71	27,963.00	21,098.37	31,050.71	21,098.37
	Other banking operations	282.71	431.04	214.09	282.71	214.09
	Unallocated liabilities	-	-	-	-	-
	Total liabilities	3,51,341.83	3,21,732.17	3,13,586.14	3,51,341.83	3,13,586.14
e.	Capital employed (Segment assets-Segment liabilities)					
	Corporate/Wholesale banking	27,551.35	23,794.35	24,148.80	27,551.35	24,148.79
	Retail banking	(1,15,520.10)	(98,141.29)	(1,25,281.23)	(1,15,520.10)	(1,25,281.21)
	Treasury	1,42,229.65	1,22,781.94	1,39,879.31	1,42,229.65	1,39,879.31
	Other banking operations	489.13	328.33	495.91	489.13	495.90
	Unallocated	6,870.03	7,817.77	11,830.27	6,870.03	11,830.27
	Total	61,620.06	56,581.10	51,073.06	61,620.06	51,073.06
	Notes on Segment Reporting:					
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.					



CONSOLIDATED CASH FLOW STATEMENT FOR THE YEAR ENDED MARCH 31, 2025

(₹ in Crore)

Particulars	Year ended	Year ended
	31.03.2025	31.03.2024
	(Audited)	(Audited)
A. Cash flow from Operating Activities		
(1) Net Profit/ (Loss) before tax and extra-ordinary items	10,670.47	8,367.46
(2) Adjustments:		
- (Profit) / Loss on sale of Fixed Assets	2.34	(83.25)
- Depreciation and revaluation gain	538.12	543.31
- Amortisation of premium on Held to Maturity investments	115.60	173.25
- Provisions/ Write off of Loans/ Investments	(1,855.82)	1,295.74
- Provisions for Standard and restructured assets	2,699.72	(172.88)
- Other Provisions	(331.04)	283.50
- (Profit) / Loss on revaluation of Investments	87.24	(2.64)
- Interest on borrowings (other than operational activities)	591.52	707.17
	12,518.15	11,111.66
(3) Adjustments for (increase)/ decrease in operating assets:		
- Investments	(1,736.89)	(15,702.28)
- Advances	(27,514.01)	(27,042.64)
- Other Assets	950.95	2,149.40
(4) Adjustments for increase/ (decrease) in operating liabilities:		
- Borrowings (Other than Capital Instruments)	7,594.30	4,444.95
- Deposits	32,609.53	22,052.25
- Other liabilities and provisions	(361.81)	2,068.50
Cash Flow from Operating Activities before taxes	24,060.22	(918.16)
- Direct Taxes paid (Net of Refund)	1,735.47	(334.34)
Net Cash flow from / (used in) Operating activities	25,795.69	(1,252.50)
B. Cash Flow from Investing activities		
- Purchase of fixed assets	(349.67)	(312.02)
- Sale of fixed assets	6.12	90.07
Net Cash flow from / (used in) Investing activities	(343.55)	(221.95)
C. Cash Flow from Financing activities		
- Interest paid on borrowings	(645.50)	(707.28)
- Dividend paid	(1,611.79)	(1,074.66)
- Redemption of Bonds (Capital Instruments)	(4,745.00)	-
- Dividend paid to minority	(13.66)	(11.58)
- Increase in minority interest	25.64	25.99
Net Cash flow from / (used in) Financing activities	(6,990.31)	(1,767.52)
D. Effect of exchange fluctuation to translation reserve	5.27	4.52
Net increase/ (decrease) in cash & cash Equivalents (A+B+C+D)	18,467.10	(3,237.45)
Cash & Cash Equivalents as at the beginning of the year	26,009.48	29,246.93
Cash & Cash Equivalents as at the end of the period	44,476.58	26,009.48
Note to Cash Flow Statement:		
1. Cash and Cash equivalents included in the cash flow statement comprise the following Balance Sheet items:		
Cash & Balances with Reserve Bank of India	21,294.24	13,991.00
Balances with banks & money at call and short notice	23,182.34	12,018.48
Total	44,476.58	26,009.48
2. Cash Flow from Operating activities is reported by using Indirect method		



Chokshi & Chokshi LLP Chartered Accountants 15/17, Raghavji B Bldg, Ground Floor, Raghavji Road, Gowalia Tank, Off Kempas Corner, Mumbai 400036 LLP Registration No. AAC-8909	Suri & Co. Chartered Accountants Unit No. 2A1, Gundecha Onclave, Kherani Road, Sakinaka, Andheri (East), Mumbai – 400072
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INDEPENDENT AUDITORS' REPORT ON THE CONSOLIDATED FINANCIAL RESULTS FOR THE YEAR ENDED MARCH 31, 2025 OF IDBI BANK LIMITED PURSUANT TO THE REGULATIONS 33 AND REGULATION 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.

Report on the Audit of Consolidated Financial Results

Opinion

1. We have audited the accompanying Consolidated Financial Results of IDBI Bank Limited (“the Parent” or “the Bank”) and its subsidiaries (the Bank and its subsidiaries together referred to as the “the Group”) and its associates for the year ended March 31, 2025 (“the Consolidated Financial Results”), attached herewith, being submitted by the Bank pursuant to the requirements of Regulation 33 and Regulation 52 read with Regulation 63(2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (“Listing Regulations”), except for the consolidated Pillar 3 disclosure as at March 31, 2025, including leverage ratio, liquidity coverage ratio and net stable funding ratio as have been disclosed on the Bank’s website and in respect of which a link has been provided in the Consolidated Financial Results and have not been audited by us. These financial results have been approved by the Board of Directors on April 28, 2025.

In our opinion and to the best of our information and according to the explanations given to us and based on the consideration of reports of other auditors on separate audited financial statements of the subsidiaries, the Consolidated Financial Results:

- (i) includes the annual financial results of the following entities:

Sr. No.	Name of the Entity
	Parent Company
1	IDBI Bank Limited
	Subsidiary Companies
2	IDBI Asset Management Limited
3	IDBI Intech Limited
	IDBI Capital Markets & Securities Limited



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5	IDBI Trusteeship Services Limited
6	IDBI Mutual Fund Trustee Company Limited
	Associate Companies (Refer Para 8 below)
7	Biotech Consortium India Limited
8	National Securities Depository Limited
9	North-Eastern Development Finance Corporation Limited
10	Pondicherry Industrial Promotion Development and Investment Corporation Limited

- (ii) are presented in accordance with the requirements of Listing Regulations in this regard except for the disclosures relating to consolidated Pillar 3 disclosure as at March 31, 2025, including leverage ratio, liquidity coverage ratio and net stable funding ratio as have been disclosed on the Bank's website and in respect of which a link has been provided in the Consolidated Financial Results and have not been audited by us; and
- (iii) gives a true and fair view in conformity with the recognition and measurement principles laid down in the applicable accounting standards prescribed under section 133 of the Companies Act, 2013 ("The Act") read along with the rules issued thereunder, the relevant provisions of the Banking Regulation Act, 1949, the circulars, guidelines and directions issued by Reserve Bank of India (RBI) from time to time ("RBI Guidelines") and other accounting principles generally accepted in India, of the consolidated net profit and other financial information of the Group for the year ended March 31, 2025 and also the Consolidated Statement of Assets and Liabilities as at March 31, 2025 and the Consolidated Statement of Cash Flows for the year ended on that date.

Basis for Opinion

2. We conducted our audit in accordance with the Standards on Auditing (SAs) specified under Section 143(10) of the Act. Our responsibilities under those Standards are further described in the 'Auditor's Responsibilities for the Audit of the Consolidated Financial Results' section of our report. We are independent of the Group in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India ("ICAI") together with the ethical requirements that are relevant to our audit of the Consolidated Financial Results, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics.

We believe that the audit evidence obtained by us and other auditors in terms of their report referred to in "Other Matters" paragraph below, is sufficient and appropriate to provide a basis for our opinion.



Board of Directors' Responsibilities for the Consolidated Financial Results

3. These Consolidated Financial Results, which is the responsibility of the Board of Directors, has been compiled from the annual audited consolidated financial statements. The Bank's Board of Directors are responsible for the preparation and presentation of these Consolidated Financial Results that gives a true and fair view of the consolidated net profit for the year ended March 31, 2025 along with other financial information of the Group and associate companies in accordance with the recognition and measurement principles laid down in the Accounting Standards prescribed under Section 133 of the Act read with relevant rules issued thereunder in so far as they apply to banks, 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"), other accounting principles generally accepted in India and in compliance with the Listing Regulations. The respective Board of Directors of the entities included in the Group and of its associate companies are responsible for maintenance of adequate accounting records in accordance with the provisions of the Act and the RBI Guidelines (as applicable), for safeguarding of the assets of the Group and its associate companies and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and the design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring accuracy and completeness of the accounting records, relevant to the preparation and presentation of the respective financial results that give a true and fair view and are free from material misstatement, whether due to fraud or error, which have been used for the purpose of preparation of these Consolidated Financial Results by the Board of Directors of the Bank, as aforesaid.
4. In preparing the Consolidated Financial Results, the respective Board of Directors of the entities included in the Group and its associate companies are responsible for assessing the ability of the respective entities to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the respective Board of Directors either intends to liquidate the respective entities included in the Group and of its associate companies or to cease operations, or has no realistic alternative but to do so.

The respective Board of Directors of the entities included in the Group and of its associates are responsible for overseeing the financial reporting process of the Group.

Auditors' Responsibilities for the Audit of the Consolidated Financial Results

5. Our objectives are to obtain reasonable assurance about whether the Consolidated Financial Results as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditors' report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of the Consolidated Financial Results.



6. As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the Consolidated Financial Results, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of Internal Control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under Section 143(3)(i) of the Act, we are also responsible for expressing our opinion through a separate report on whether the Bank has adequate internal financial controls with reference to Consolidated Financial Statements in place and the operating effectiveness of such controls.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Board of Directors.
- Conclude on the appropriateness of the Board of Directors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the ability of the Group and of its associate companies to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditors' report to the related disclosures in the Consolidated Financial Results or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to date of our auditor's report. However, future events or conditions may cause the Group to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the Consolidated Financial Results, including the disclosures, and whether the Consolidated Financial Results represent the underlying transactions and events in a manner that achieves fair presentation.
- Obtain sufficient appropriate audit evidence regarding the financial information of the entities within the Group and its associate companies to express an opinion on the Consolidated Financial Results. We are responsible for the direction, supervision and performance of the audit of financial information of such entity included in the Consolidated Financial Results of which we are the independent auditors. For the other entities included in the Consolidated Financial Results, which have been audited by other auditors, such other auditors remain responsible for the direction, supervision and performance of the audits carried out by them. We remain solely responsible for our audit opinion.

We communicate with those charged with governance of the Bank included in the Consolidated Financial Results of which we are the independent auditors regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

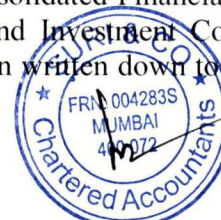
We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.



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.

Other Matters

7. The Consolidated Financial Results includes the audited financial results of five subsidiaries, whose financial information reflect total assets of Rs.1,185 crores as at March 31, 2025, total revenues of Rs.107 crores and Rs.399 crores and total net profit after tax of Rs.26 crores and Rs.96 crores for the quarter and year ended March 31, 2025 respectively, and net cash inflows of Rs.11 crores as considered in the Consolidated Financial Results, which have been audited by its independent auditors. The independent auditors' report on financial statements of these subsidiaries have been furnished to us by the management and our opinion on the Consolidated Financial Results, in so far as it relates to the amounts and disclosures included in respect of these subsidiaries, is based solely on the reports of such auditors and the procedures performed by us as stated in paragraph above.
- 8.
- (a) The Consolidated Financial Results includes the unaudited financial results of an associate company [Biotech Consortium India Limited (27.93%)], whose financial statements / financial information reflect Group's share of total net profit after tax of Rs.0.01 crore and Rs.0.01 crore for the quarter and the year ended March 31, 2025 respectively, as considered in the Consolidated Financial Results, which are neither audited by us nor by its auditors. According to the information and explanations given to us by the Management, the financial results of this associate company is not material to the Group. This unaudited financial statements / financial information have been approved by the Management of that associate company and furnished to us by the Management and our opinion on the Consolidated Financial Results, in so far it relates to the amounts and disclosures included in respect of this associate company, is solely based on such unaudited financial statements / financial information.
- (b) We draw attention to Note 17 of the Audited Consolidated Financial Results which states that the statement does not include the results in respect of three Associate Companies for which financial results / accounts for the quarter and year ended March 31, 2025 have not been received. According to the information and explanations given to us by the Management, the financial results of these three associate companies are not material to the Group. The Audited Consolidated Financial Results include the Group's share of net profit after tax of Rs.22 crore and Rs.67 crore for the quarter and nine months ended December 31, 2024 in respect of one associate-NSDL (26.10%). These financial results have been reviewed by other auditors, whose report has been furnished to us by the Management and our conclusion on the Audited Consolidated Financial Results, in so far as it relates to the amounts and disclosures included in respect of this associate is based solely on the reports of the other auditor and the procedures performed by us as stated in paragraph 6 above. In respect of an associate North Eastern Development Finance Corporation Limited (25%) accounts up to March 31, 2024 have been included in the Consolidated Financial Results. In case of Pondicherry Industrial Promotion Development and Investment Corporation Limited (21.14%), the investment in the said company has been written down to Re.1 and not consolidated.



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Chartered Accountants

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Chartered Accountants

- (c) The Consolidated Financial Results includes the results for the quarter ended March 31, 2025, being the balancing figure between audited figures in respect of the financial year ended March 31, 2025 and the published unaudited year to date figures up to the third quarter of the current financial year which were subject to the limited review by us.
- (d) The Consolidated Financial Results of the Group for the quarter and year ended March 31, 2024 have been audited by the predecessor auditors whose report dated May 4, 2024 had expressed an unmodified opinion.

Our opinion on these Consolidated Financial Results is not modified in respect of the above matters.


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



Rakesh Jain
Partner
Membership No. 042364
UDIN: 25042364BMOIQU1990



Place: Mumbai
Date: April 28, 2025

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


Natarajan V.
Partner
Membership No. 223118
UDIN:25223118BMJLDZ9472



Place: Mumbai
Date: April 28, 2025

Statement of Assets & Liabilities

(₹ in Crore)

Particulars	As at	As at	As at	As at
	31.03.2025	31.03.2024	31.03.2025	31.03.2024
	Standalone		Consolidated	
	(Audited)	(Audited)	(Audited)	(Audited)
CAPITAL AND LIABILITIES				
Capital	10,752.40	10,752.40	10,752.40	10,752.40
Reserves and Surplus	49,498.61	39,129.46	50,867.65	40,320.66
Minority Interest	-	-	164.83	152.86
Deposits	3,10,293.55	2,77,657.22	3,09,975.04	2,77,365.51
Borrowings	19,882.28	17,082.70	19,931.99	17,082.70
Other Liabilities and Provisions	21,234.47	18,956.38	21,269.98	18,985.07
TOTAL	4,11,661.31	3,63,578.16	4,12,961.89	3,64,659.20
ASSETS				
Cash and balances with Reserve Bank of India	21,294.15	13,990.96	21,294.24	13,991.00
Balances with banks and money at call and short notice	23,122.03	11,941.93	23,182.34	12,018.48
Investments	1,17,467.53	1,14,934.24	1,18,452.80	1,15,718.60
Advances	2,18,399.16	1,88,620.61	2,18,399.16	1,88,575.62
Fixed Assets	12,181.14	9,519.92	12,200.02	9,542.30
Other Assets	19,197.30	24,570.50	19,433.33	24,813.20
TOTAL	4,11,661.31	3,63,578.16	4,12,961.89	3,64,659.20



**Notes forming part of the Audited Standalone and Consolidated
Financial Results for the Year ended March 31, 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 April 28, 2025.
2. These Financial Results for the year ended March 31, 2025 have been audited by the Joint Statutory Auditors – Chokshi & Chokshi LLP, Chartered Accountants and Suri & Co, Chartered Accountants, who have issued unmodified audit reports thereon. The financial results for the year ended March 31, 2024 have been audited by the predecessor Joint Statutory Auditors - Varma & Varma, Chartered Accountants and G. D. Apte & Co, Chartered Accountants, who had issued unmodified audit 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 year ended March 31, 2025 as compared to those applied for the previous year ended March 31, 2024 except for classification and measurement of investments and derivatives by the bank. With effect from April 1, 2024, the Bank has adopted the revised framework as detailed in RBI Master Direction on Classification, Valuation and Operation of Investment Portfolio issued on September 12, 2023 (‘RBI Investment Directions 2023). Accordingly, as prescribed under the transition provisions of the aforesaid framework, the Bank has accounted for net transition gain of ₹1072.47 crores (net of taxes) in General Reserve including reversal of provision held for depreciation on the investment as at March 31, 2024 and of ₹401.36 crores in AFS Reserve as at April 1, 2024.

Further in compliance with the RBI Investment Directions 2023, the valuation gains and losses for the period ended March 2025 in respect of all performing investments held under AFS is aggregated and the net gain amounting to ₹534.44 crores (net of taxes and including transitional adjustment of ₹401.36 crore) stands appropriated to AFS Reserve. The securities held in Fair Value through Profit and Loss (‘FVTPL’), including investments classified as HFT, is fair valued at period ended March 31, 2025 and the (loss)/profit of ₹ (145.53) crores and ₹ (87.23) crores for the quarter and year ended March 31, 2025 respectively arising on such valuation has been debited to the Profit and Loss account. Accordingly, the corresponding previous period figures for the quarter and year ended March 31, 2024, and the figures for the financial year ended March 31, 2025 are not comparable.



5. The Board of Directors in its meeting held on April 28, 2025 has proposed final dividend of ₹2.1 per share (previous year - ₹1.5 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 March 31, 2025 and March 31, 2024.
6. As at March 31, 2025, the Bank continues to hold regulatory provision aggregating to ₹201 crores in terms of RBI's circular on Resolution Framework 1.0 and Resolution Framework 2.0. Based on management assessment, additional provision of ₹1392 crores is held for restructured Retail and Corporate borrowers.
7. Details of loans transferred/ acquired during the quarter ended March 31, 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 Non-Performing Assets (NPAs)/ Technical written off accounts (TWO) transferred during the Quarter ended March 31, 2025.

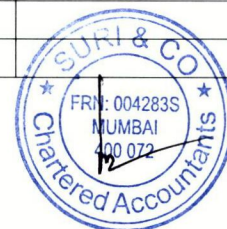
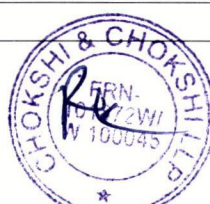
(₹crores, except for number of Accounts)

Particulars	To Reconstruction companies (ARCs)	To permitted transferees	To other transferees
No. of accounts	3	-	-
Aggregate principal outstanding of loans transferred	1952.27	-	-
Weighted average residual tenor of the loans transferred	NIL	-	-
Net book value of loans transferred (at the time of transfer)	NIL	-	-
Aggregate consideration	1677.20	-	-
Additional consideration realized in respect of accounts transferred in earlier years (Redemptions from Security Receipts)	26.92	-	-

Bank has reversed provisions of ₹ 273.94 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 March 31, 2025:

Recovery Rating Band	Book Cost (₹crores)
RR1+	9.59
RR1	1515.85
RR2	161.24
RR3	3.09
RR4	0.00
RR5	5.30
Rating not applicable #	1121.06
Rating not applicable ^	1457.26
Total	4273.39



As per RBI guidelines post 8 years Rating is not applicable.

^ 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.

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 March 31, 2025, the Bank held Government guaranteed SRs amounting to ₹3,134.34 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 99.48% as on March 31, 2025 (Previous Quarter 99.47%).
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. Details of resolution plan implemented under the Resolution Framework for COVID-19-related Stress as per RBI circular dated August 6, 2020 (Resolution Framework 1.0) and May 05, 2021 (Resolution Framework 2.0) as at March 31, 2025 are given below:

Format B

(₹crore)

Type of Borrower	(A)	(B)	(C)	(D)	(E)
	Exposure to accounts classified as Standard consequent to implementation of resolution plan - Position as at the end of the previous half year ended September 30, 2024 ^{1,2}	Of aggregate (A) amount of Debt that slipped in to NPA during the half year	Of (A) amount written off during the half year	Of (A) amount paid by the borrower during the half year ³	Exposure to accounts classified as Standard consequent to implementation of resolution plan - Position as at the end of this half year ended March 31, 2025 ^{1,2}
Personal Loans	1,741	55	1	248	1553
Corporate persons	108	12	-	22	110
Of which, MSMEs	233	32	-	36	179
Others	11	2	-	11	7
Total	1,860	69	1	281	1670

¹ This excludes the other facilities to the borrower which have not been restructured.

² Represents fund based outstanding balances of standard accounts.

³ Represents credits to the loan account of the borrower



12. Interest earned - Others includes, interest of ₹ 822.34 crores on Income tax refund received for the Financial year 2024-25.
13. During FY 2024-25, the Bank has revalued its immovable properties. An increase of ₹2854.62 crore in carrying value of properties, arising on account of revaluation has been credited directly to the Revaluation Reserve. Similarly, a increase of ₹6.02 crore in the carrying value of certain properties earlier devalued has been credited to profit and loss account . Revaluation Reserve has been recognized under CET 1 capital at the discount of 55% in accordance with extant RBI guidelines.
14. During quarter ended September 2024 , the Bank had redeemed balance outstanding SASF securities amounting to ₹672.73 crores, against equivalent amount received from the Government of India. Consequently, the Bank has reversed equivalent provision held for the securities in the profit and loss account. Post redemption, outstanding balance of SASF securities is NIL.
15. 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.
16. The consolidated financial results are prepared in accordance with Accounting Standard AS-21 'Consolidated Financial Statements', AS-23 'Accounting for Investments in Associates in Consolidated Financial Statements' and AS-27 'Financial Reporting of Interests in Joint Ventures'.
17. (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%	March 31, 2025
IDBI Intech Limited	100.00%	March 31, 2025
IDBI MF Trustee Company Limited	100.00%	March 31, 2025
IDBI Asset Management Limited	66.67%	March 31, 2025
IDBI Trusteeship Services Limited	54.70%	March 31, 2025
B. Associates # @ @		
National Securities Depository Limited \$	26.10%	December 31, 2024
North Eastern Development Finance Corporation Limited	25.00%	March 31, 2024*
Biotech Consortium India Limited	27.93%	March 31, 2025**

@ All Subsidiaries have been subjected to audit by its respective auditors.

#Pondicherry Industrial Promotion Development and Investment Corporation Limited (21.14%) has been written down to rupee one, hence not consolidated.

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



\$ 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 available limited reviewed financial statements as at December 31, 2024.

**The share of profits for the year ended March 31, 2024 has been credited to capital reserve during the year ended March 31, 2025.*

*** The share of profits for the year ended March 31, 2025 have been considered based on Management Certified financial Statements.*

18. Previous period's figures have been regrouped/ reclassified, wherever necessary to make them comparable with current period.
19. The figures of the last quarter in each of the financial years are the balancing figures between audited figures in respect of full financial year and the published year to date limited reviewed figures up to the end of the third quarter of the respective financial year.


(Sumit Phakka)
Deputy Managing Director


(Jayakumar S Pillai)
Deputy Managing Director


(Rakesh Sharma)
Managing Director & CEO

Mumbai
April 28, 2025





CIN: L65190MH2004GOI148838

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Website : www.idbibank.in

**Declaration of Auditor's unmodified opinion
on the Financial Results for FY 2024-25**

It is hereby declared that the Statutory Auditors have submitted the Audit Report with unmodified opinion on Standalone Audited Financial Results and Consolidated Audited Financial Results of IDBI Bank for the year ended on March 31, 2025.

(Rakesh Sharma)

Managing Director & CEO

Place: Mumbai

Date: April 28, 2025

