

30 अप्रैल 2026

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,

**Audited Financial Results for the
quarter and year ended March 31, 2026**

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 Thursday, April 30, 2026, have taken on record the Audited Financial Results of the Bank for the quarter and year ended March 31, 2026. We enclose a statement of the results approved at the above meeting. The Board Meeting commenced at 11:45 a.m. and concluded at 1.40 p.m.

Please find enclosed the Auditors' Report on the Financial Statements of IDBI Bank Ltd. as on March 31, 2026 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, 2026, duly signed by Managing Director & CEO is also submitted herewith.

भवदीया,
कृते आईडीबीआई बैंक लिमिटेड

[हस्ताक्षर]
30/4/26

[ज्योति नायर]
कंपनी सचिव

IDBI BANK LIMITED
Audited Standalone Financial Results for the Quarter and Year ended March 31, 2026

(₹ in Crore)

Sr. No.	Particulars	Quarter Ended			Year Ended	
		31.03.2026 (Audited)	31.12.2025 (Unaudited)	31.03.2025 (Audited)	31.03.2026 (Audited)	31.03.2025 (Audited)
1	Interest earned (a)+(b)+(c)+(d)	7,798.47	7,073.55	6,978.64	28,997.26	28,902.03
	(a) Interest/discout on advances/bills	5,039.50	4,813.21	4,720.41	19,403.49	19,226.46
	(b) Income on investments	2,139.15	1,957.36	2,075.23	8,190.60	8,254.88
	(c) Interest on balances with Reserve Bank of India and other inter bank funds	281.07	261.93	132.89	964.57	415.38
	(d) Others	338.75	41.05	50.11	438.60	1,005.31
2	Other Income	1,610.98	1,208.86	2,056.65	6,746.27	4,923.99
A.	Total Income (1+2)	9,409.45	8,282.41	9,035.29	35,743.53	33,826.02
3	Interest Expended	3,947.05	3,864.11	3,688.71	15,485.61	14,275.57
4	Operating Expenses (a)+(b)	2,419.02	2,500.99	2,151.77	9,420.40	8,471.85
	(a) Employees cost	1,078.62	1,186.52	984.79	4,358.35	4,071.24
	(b) Other operating expenses	1,340.40	1,314.47	1,166.98	5,062.05	4,400.61
B.	Total Expenditure (3+4) (excluding provisions and contingencies)	6,366.07	6,365.10	5,840.48	24,906.01	22,747.42
C.	Operating profit (A-B) (Profit before Provisions & Contingencies)	3,043.38	1,917.31	3,194.81	10,837.52	11,078.60
D.	Provisions (other than tax) and Contingencies (Net) (Including write offs)	285.31	(541.58)	233.06	(1,088.35)	510.39
	: of which provisions for Non-performing Assets (Net of reversals)	(1,148.21)	(603.39)	(2,759.37)	(2,715.69)	(4,367.63)
E.	Exceptional items	-	-	-	-	-
F.	Profit from Ordinary Activities before tax (C-D-E)	2,758.07	2,458.89	2,961.75	11,925.87	10,568.21
G.	Tax Expense	814.90	523.44	910.57	2,412.51	3,053.04
H.	Net Profit from Ordinary Activities after tax (F-G)	1,943.17	1,935.45	2,051.18	9,513.36	7,515.17
I.	Extraordinary items (net of tax expense)	-	-	-	-	-
J.	Net Profit for the period (H-I)	1,943.17	1,935.45	2,051.18	9,513.36	7,515.17
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	-	-	-	48,869.01	38,986.98
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)	26.65	24.63	25.05	26.65	25.05
	(a) CET 1 Ratio (%)	25.56	23.53	23.51	25.56	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)	1.81	1.80	1.91	8.85	6.99
	(b) Diluted EPS- Before and After Extraordinary items (net of tax expense) (not annualised)	1.81	1.80	1.91	8.85	6.99
	(iv) NPA Amount/ Ratios					
	(a) Gross NPAs	6,028.12	6,280.94	6,695.15	6,028.12	6,695.15
	(b) Net NPAs	379.90	425.28	337.34	379.90	337.34
	(c) % of Gross NPAs to Gross Advances	2.32	2.57	2.98	2.32	2.98
	(d) % of Net NPAs to Net Advances	0.15	0.18	0.15	0.15	0.15
	(v) Net Interest Margin % (Annualised)	4.15	3.52	4.00	3.77	4.56
	(vi) Return on Assets % (Annualised)	1.75	1.83	2.11	2.27	1.98
	(vii) Net Worth (excl. Revaluation Reserve, FCTR & Intangibles)	55,748.93	53,991.70	43,638.53	55,748.93	43,638.53
	(viii) Debt Equity Ratio (times) (equity excludes revaluation reserve, FCTR & intangibles)*	0.50	0.50	0.46	0.50	0.46
	(ix) Total debts to total assets %*	6.01	6.41	4.83	6.01	4.83
	(x) Outstanding redeemable Preference Shares	-	-	-	-	-
	(xi) Capital Redemption Reserve	-	-	-	-	-
	(xii) Debenture Redemption Reserve	-	-	-	-	-

*Debt & Total Debt represents total borrowing of the Bank



Standalone Segment Information for the year ended March 31, 2026

(₹ in Crore)

Sr. No.	Particulars	Quarter Ended			Year Ended	
		31.03.2026 (Audited)	31.12.2025 (Unaudited)	31.03.2025 (Audited)	31.03.2026 (Audited)	31.03.2025 (Audited)
a.	Segment Revenue					
	Corporate/Wholesale banking	2,421.31	2,049.19	2,456.48	8,736.67	8,694.39
	Retail banking	9,280.29	8,786.69	9,147.81	35,030.58	34,368.31
	Treasury	3,622.87	3,548.84	3,534.56	16,110.04	14,391.42
	Other banking operations	80.92	58.51	85.08	252.72	206.06
	Unallocated	316.29	9.87	12.72	329.30	819.37
	Total	15,721.68	14,453.10	15,236.65	60,459.31	58,479.55
	Less :- Inter-segment revenue	6,312.23	6,170.69	6,201.36	24,715.78	24,653.53
	Net Segment Revenue	9,409.45	8,282.41	9,035.29	35,743.53	33,826.02
b.	Segment Results -Profit/(loss) before tax					
	Corporate/Wholesale banking	690.84	813.81	1,860.85	3,244.54	2,164.54
	Retail banking	1,099.73	609.14	1,788.64	3,264.52	5,125.60
	Treasury	589.61	984.73	(766.36)	4,897.28	2,311.17
	Other banking operations	61.60	41.62	65.90	190.51	189.38
	Unallocated	316.29	9.59	12.72	329.02	777.52
	Profit/(Loss) before tax	2,758.07	2,458.89	2,961.75	11,925.87	10,568.21
	Income taxes	814.90	523.44	910.57	2,412.51	3,053.04
	Net profit/(Loss)	1,943.17	1,935.45	2,051.18	9,513.36	7,515.17
c.	Segment assets					
	Corporate/Wholesale banking	78,129.79	70,926.45	65,712.49	78,129.79	65,712.49
	Retail banking	1,90,184.53	1,84,087.22	1,66,374.71	1,90,184.53	1,66,374.71
	Treasury	1,94,102.91	1,62,694.66	1,72,749.05	1,94,102.91	1,72,749.05
	Other banking operations	25.61	29.46	33.19	25.61	33.19
	Unallocated assets	4,116.82	5,236.36	6,837.66	4,116.82	6,837.66
	Total assets	4,66,559.66	4,22,974.15	4,11,707.10	4,66,559.66	4,11,707.10
d.	Segment liabilities					
	Corporate/Wholesale banking	44,184.85	38,029.87	38,506.53	44,184.85	38,506.53
	Retail banking	3,13,497.85	2,82,594.84	2,81,894.81	3,13,497.85	2,81,894.81
	Treasury	41,235.43	33,577.04	31,050.71	41,235.43	31,050.71
	Other banking operations	3.95	6.63	4.04	3.95	4.04
	Unallocated liabilities	-	-	-	-	-
	Total liabilities	3,98,922.08	3,54,208.38	3,51,456.09	3,98,922.08	3,51,456.09
e.	Capital employed (Segment assets-Segment liabilities)					
	Corporate/Wholesale banking	33,944.94	32,896.58	27,205.96	33,944.94	27,205.96
	Retail banking	(1,23,313.32)	(98,507.62)	(1,15,520.10)	(1,23,313.32)	(1,15,520.10)
	Treasury	1,52,867.48	1,29,117.62	1,41,698.34	1,52,867.48	1,41,698.34
	Other banking operations	21.66	22.83	29.15	21.66	29.15
	Unallocated	4,116.82	5,236.36	6,837.66	4,116.82	6,837.66
	Total	67,637.58	68,765.77	60,251.01	67,637.58	60,251.01

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, 2026

(₹ in crore)

Particulars	For the Year ended	For the Year ended
	31.03.2026	31.03.2025
	(Audited)	(Audited)
A. Cash flow from Operating Activities		
(1) Net profit/(loss) before tax and extra-ordinary items	11,925.87	10,568.21
(2) Adjustments :		
- (Profit) / Loss on sale of Fixed Assets	9.43	2.31
- Depreciation and revaluation loss	610.39	531.48
- Amortisation of premium on Held to Maturity investments	137.51	115.60
- Provisions/ Write off of Loans/ Investments	97.10	(1,856.36)
- Provisions for Standard and Restructured Assets	(1,080.06)	2,699.72
- Other Provisions	(105.39)	(332.82)
- (Profit)/ Loss on Sale of Strategic Investment	(1,725.74)	
- (Profit)/ Loss on revaluation of Investments	(166.45)	87.24
- Interest on borrowings (other than operational activities)	208.71	591.52
- Dividend received from subsidiary companies/joint ventures/Associates	(18.50)	(25.23)
	9,892.87	12,381.67
(3) Adjustments for (increase)/ decrease in operating assets:		
- Investments	(8,331.62)	(1,639.91)
- Advances	(35,363.05)	(27,468.46)
- Other Assets	(1,689.21)	566.07
(4) Adjustments for increase/ (decrease) in operating liabilities:		
- Borrowings	11,374.26	7,544.58
- Deposits	36,950.73	32,596.33
- Other liabilities and provisions	3,531.95	56.70
Cash Flow from Operating Activities before taxes	16,365.93	24,036.98
Direct Taxes paid (Net of Refund)	386.37	1,758.50
Net Cash flow from / (used in) Operating activities	16,752.30	25,795.48
B. Cash Flow from Investing activities		
- Purchase of fixed assets including work in progress	(322.60)	(342.64)
- Sale of fixed assets	1.94	2.25
- Proceeds from Sale of Strategic Investment (Net of Expenses)	1,730.19	-
- Dividend received from subsidiary companies/joint ventures/Associates	18.50	25.23
Net Cash flow from / (used in) Investing activities	1,428.03	(315.16)
C. Cash Flow from Financing activities		
- Dividend paid	(2,256.67)	(1,611.79)
- Interest paid on borrowings	(318.93)	(645.50)
- Redemption of Bonds	(3,202.00)	(4,745.00)
Net Cash flow from / (used in) Financing activities	(5,777.60)	(7,002.29)
D. Effect of exchange fluctuation on translation reserve	18.85	5.27
Net increase/ (decrease) in cash & cash Equivalents (A+B+C+D)	12,421.58	18,483.30
Cash & Cash Equivalents as at the beginning of the year	44,416.18	25,932.89
Cash & Cash Equivalents as at the end of the period	56,837.76	44,416.18
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	33,230.37	21,294.15
Balances with banks & money at call and short notice	23,607.39	23,122.03
Total	56,837.76	44,416.18
2. Cash Flow from Operating activities is reported by using Indirect method		



Chokshi & Chokshi LLP
Chartered Accountants
15/17, Raghavji B Bldg, Ground Floor,
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LLP Registration No. AAC-8909

Suri & Co.
Chartered Accountants
Unit No. 2A 1,
Gundecha Onclave,
Kherani Road, Sakinaka,
Andheri (East), Mumbai - 400072

INDEPENDENT AUDITORS' REPORT ON THE STANDALONE ANNUAL FINANCIAL RESULTS FOR THE YEAR ENDED MARCH 31, 2026 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 Annual Financial Results

Opinion

- 1) We have audited the accompanying Standalone Annual Financial Results of IDBI Bank Limited ("the Bank") for the year ended March 31, 2026 ("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, 2026 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 30, 2026.
- 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, 2026 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, the applicable 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, 2026 and also the Standalone Statement of Assets and Liabilities as at March 31, 2026 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 Annual Financial Results have been compiled from the annual audited Standalone Financial Statements and approved by Board of Directors. The Bank's Management and 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, 2026 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 the complete set of financial statements 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.



Chokshi & Chokshi LLP
Chartered Accountants

Suri & Co.
Chartered Accountants

Other Matters

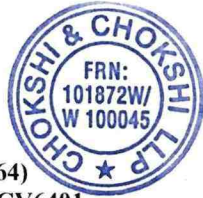
- 8) The Standalone Annual Financial Results include the results for the quarter ended March 31, 2026 being the balancing figure between the audited figures in respect of the financial year ended March 31, 2026 and the published unaudited year to date figures up to the third quarter of the current financial year which were subject to limited review by us.

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

RK Jain

Rakesh Jain
Partner

(Membership No. 042364)
UDIN: 26042364DSVECV6401



Place: Mumbai
Date: April 30, 2026

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

V. Natarajan

Natarajan V.
Partner

(Membership No. 223118)
UDIN: 26223118JYPZHR3303



Place: Mumbai
Date: April 30, 2026

IDBI BANK LIMITED
Audited Consolidated Financial Results for the Quarter and Year ended March 31, 2026

(₹ in Crore)

Sr. No.	Particulars	Quarter Ended			Year Ended	
		31.03.2026 (Audited)	31.12.2025 (Unaudited)	31.03.2025 (Audited)	31.03.2026 (Audited)	31.03.2025 (Audited)
1	Interest earned (a)+(b)+(c)+(d)	7,803.71	7,080.24	6,982.97	29,019.59	28,917.07
	(a) Interest/discount on advances/bills	5,039.45	4,813.15	4,720.32	19,403.34	19,223.52
	(b) Income on investments	2,143.63	1,964.04	2,080.67	8,212.92	8,273.88
	(c) Interest on balances with Reserve Bank of India and other inter bank funds	281.83	261.93	137.70	964.57	413.69
	(d) Others	338.80	41.12	44.28	438.76	1,005.98
2	Other Income	1,713.79	1,271.37	2,106.84	6,611.60	5,141.68
A.	Total Income (1+2)	9,517.50	8,351.61	9,089.81	35,631.19	34,058.75
3	Interest Expended	3,944.34	3,862.49	3,683.19	15,474.48	14,256.55
4	Operating Expenses (a)+(b)	2,466.35	2,538.99	2,179.65	9,575.06	8,619.01
	(a) Employees cost	1,138.76	1,238.81	1,031.74	4,564.01	4,257.82
	(b) Other operating expenses	1,327.59	1,300.18	1,147.91	5,011.05	4,361.19
B.	Total Expenditure (3+4) (excluding provisions and contingencies)	6,410.69	6,401.48	5,862.84	25,049.54	22,875.56
C.	Operating profit (A-B) (Profit before Provisions & Contingencies)	3,106.81	1,950.13	3,226.97	10,581.65	11,183.19
D.	Provisions (other than tax) and Contingencies (Net) (Including write offs)	291.02	(538.89)	235.49	(1,076.36)	512.72
	: of which provisions for Non-performing Assets (Net of reversals)	(1,148.21)	(603.39)	(2,759.37)	(2,715.69)	(4,367.63)
E.	Exceptional items	-	-	-	-	-
F.	Profit from Ordinary Activities before tax (C-D-E)	2,815.79	2,489.02	2,991.48	11,658.01	10,670.47
G.	Tax Expense	828.35	529.65	919.47	2,446.55	3,081.48
H.	Net Profit from Ordinary Activities after tax (F-G)	1,987.44	1,959.37	2,072.01	9,211.46	7,588.99
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)	1,987.44	1,959.37	2,072.01	9,211.46	7,588.99
K.	Add: Share of Profit in Associate	25.12	0.04	22.27	25.16	67.33
L.	Less: Minority Interest	5.44	5.32	6.79	26.65	25.64
	b) Net Profit for the period after Minority Interest & Share of Profit/(Loss) in Associate (J+K-L)	2,007.12	1,954.09	2,087.49	9,209.97	7,630.68
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				49,795.59	40,356.01
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)	26.80	24.77	25.20	26.80	25.20
	(a) CET 1 Ratio (%)	25.71	23.67	23.67	25.71	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)	1.87	1.82	1.94	8.57	7.10
	(b) Diluted EPS- Before and After Extraordinary items (net of tax expense) (not annualised)	1.87	1.82	1.94	8.57	7.10



Consolidated Segment Information for the year ended March 31, 2026						
(₹ in Crores)						
Sr. No.	Particulars	Quarter ended			Year Ended	
		31.03.2026	31.12.2025	31.03.2025	31.03.2026	31.03.2025
		(Audited)	(Unaudited)	(Audited)	(Audited)	(Audited)
a.	Segment Revenue					
	Corporate/Wholesale banking	2418.61	2046.11	2449.28	8709.29	8,658.72
	Retail banking	9280.29	8786.70	9147.80	35030.60	34,368.31
	Treasury	3622.87	3548.84	3534.56	15701.12	14,391.42
	Other banking operations	191.67	130.78	146.81	576.66	474.46
	Unallocated	316.29	9.87	12.72	329.30	819.36
	Total	15829.73	14522.30	15291.17	60346.97	58,712.27
	Less :- Inter-segment revenue	6312.23	6170.69	6201.36	24715.78	24,653.52
	Net Segment Revenue	9517.50	8351.61	9089.81	35631.19	34,058.75
b.	Segment Results -Profit/(loss) before tax					
	Corporate/Wholesale banking	731.20	843.85	1897.82	3358.40	2,254.87
	Retail banking	1099.73	609.14	1788.65	3264.53	5,125.61
	Treasury	589.61	984.73	(766.36)	4488.36	2,311.17
	Other banking operations	98.65	36.43	74.13	216.21	201.15
	Unallocated	316.29	9.59	12.72	329.02	819.36
	Profit/(Loss) before tax	2835.47	2483.74	3006.96	11656.52	10,712.16
	Income taxes	828.35	529.65	919.47	2446.55	3,081.48
	Net profit/(Loss)	2007.12	1954.09	2087.49	9209.97	7,630.68
c.	Segment assets					
	Corporate/Wholesale banking	78125.66	70926.76	65710.75	78125.66	65,710.75
	Retail banking	190184.54	184087.21	166374.70	190184.54	1,66,374.70
	Treasury	194104.05	162695.82	173280.36	194104.05	1,73,280.36
	Other banking operations	808.12	787.58	771.84	808.12	771.84
	Unallocated assets	4163.74	5281.43	6870.03	4163.74	6,870.03
	Total assets	4,67,386.11	4,23,778.80	4,13,007.68	4,67,386.11	4,13,007.68
d.	Segment liabilities					
	Corporate/Wholesale banking	43769.89	37624.53	38159.40	43769.89	38,159.40
	Retail banking	313497.85	282594.84	281894.81	313497.85	2,81,894.81
	Treasury	41235.43	33577.04	31050.71	41235.43	31,050.71
	Other banking operations	140.96	181.60	117.88	140.96	117.88
	Unallocated liabilities	0.00	0.00	0.00	0.00	-
	Total liabilities	3,98,644.13	3,53,978.01	3,51,222.80	3,98,644.13	3,51,222.80
e.	Capital employed (Segment assets-Segment liabilities)					
	Corporate/Wholesale banking	34,355.77	33,302.23	27551.35	34355.77	27,551.35
	Retail banking	(1,23,313.32)	(98,507.63)	(1,15,520.11)	(1,23,313.32)	(1,15,520.11)
	Treasury	1,52,868.63	1,29,118.78	1,42,229.65	1,52,868.63	1,42,229.65
	Other banking operations	667.16	605.98	653.96	667.16	653.96
	Unallocated	4,163.74	5,281.43	6,870.03	4,163.74	6,870.03
	Total	68,741.98	69,800.79	61,784.88	68,741.98	61,784.88
	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.					
6)	Previous period's figures have been regrouped/ reclassified, wherever necessary to make them comparable with current period.					



IDBI BANK LTD.
CONSOLIDATED CASH FLOW STATEMENT FOR THE YEAR ENDED MARCH 31, 2026

(₹ in Crore)

Particulars	For The Year ended	For The Year ended
	31.03.2026	31.03.2025
	(Audited)	(Audited)
A. Cash flow from Operating Activities		
(1) Net Profit/ (Loss) before tax and extra-ordinary items	11,656.51	10,670.47
(2) Adjustments:		
- (Profit) / Loss on sale of Fixed Assets	(6.16)	2.34
- Depreciation and revaluation loss	616.92	538.12
- Amortisation of premium on Held to Maturity investments	137.51	115.60
- Provisions/ Write off of Loans/ Investments	101.95	(1,855.82)
- Provisions for Standard and restructured assets	(1,080.06)	2,699.72
- Other Provisions	(98.24)	(331.04)
- (Profit) / Loss on revaluation of Investments	(165.49)	87.24
- Interest on borrowings (other than operational activities)	208.71	591.52
- (Profit)/ Loss on Sale of Strategic Investment	(1,316.83)	-
	10,054.82	12,518.15
(3) Adjustments for (increase)/ decrease in operating assets:		
- Investments	(8,324.17)	(1,736.89)
- Advances	(35,365.40)	(27,514.01)
- Other Assets	(1,759.94)	905.17
(4) Adjustments for increase/ (decrease) in operating liabilities:		
- Borrowings	11,373.75	7,594.30
- Deposits	36,882.70	32,527.92
- Other liabilities and provisions	3,555.82	(234.42)
Cash Flow from Operating Activities before taxes	16,417.58	24,060.22
- Direct Taxes paid (Net of Refund)	344.16	1,735.47
Net Cash flow from / (used in) Operating activities	16,761.74	25,795.69
B. Cash Flow from Investing activities		
- Purchase of fixed assets	(327.43)	(349.67)
- Proceeds from Sale of Strategic Investment (Net of issue expenses)	1,730.19	-
- Sale of fixed assets	19.39	6.12
Net Cash flow from / (used in) Investing activities	1,422.15	(343.55)
C. Cash Flow from Financing activities		
- Interest paid on borrowings	(318.93)	(645.50)
- Dividend paid	(2,256.67)	(1,611.79)
- Redemption of Bonds	(3,202.00)	(4,745.00)
- Dividend paid to minority	(13.66)	(13.66)
- Increase in minority interest	26.65	25.64
Net Cash flow from / (used in) Financing activities	(5,764.61)	(6,990.31)
D. Effect of exchange fluctuation to translation reserve	18.85	5.27
Net increase/ (decrease) in cash & cash Equivalents (A+B+C+D)	12,438.13	18,467.10
Cash & Cash Equivalents as at the beginning of the year	44,476.58	26,009.48
Cash & Cash Equivalents as at the end of the period	56,914.71	44,476.58
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	33,230.47	21,294.24
Balances with banks & money at call and short notice	23,684.24	23,182.34
Total	56,914.71	44,476.58
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 Kempes Corner, Mumbai 400036 LLP Registration No. AAC-8909	Suri & Co. Chartered Accountants Unit No. 2A 1, Gundecha Onclave, Kherani Road, Sakinaka, Andheri (East), Mumbai - 400072
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INDEPENDENT AUDITORS' REPORT ON THE CONSOLIDATED ANNUAL FINANCIAL RESULTS FOR THE YEAR ENDED MARCH 31, 2026 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 Annual Financial Results

Opinion

1. We have audited the accompanying Consolidated Annual 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, 2026 ("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, 2026, 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 30, 2026.

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
	IDBI Bank Limited
	Subsidiary Companies
1	IDBI Asset Management Limited
2	IDBI Intech Limited
3	IDBI Capital Markets & Securities Limited
4	IDBI Trusteeship Services Limited



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5	IDBI Mutual Fund Trustee Company Limited
	Associate Companies (Refer Para 7(b) below)
1	Biotech Consortium India Limited
2	North-Eastern Development Finance 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, 2026, 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 applicable 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, 2026 and also the Consolidated Statement of Assets and Liabilities as at March 31, 2026 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 and its associates 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 on the Consolidated Financial Results.

Board of Directors' Responsibilities for the Consolidated Financial Results

3. These Consolidated Financial Results have been compiled from the annual audited Consolidated Financial Statements and approved by Bank's Board of Directors. The Bank's Management and 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, 2026 along with other financial information of the Group and its 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 Management and Board of Directors of the entities



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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 Management and Board of Directors of the Bank, as aforesaid.

4. In preparing the Consolidated Financial Results, the respective Management and 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 in the Consolidated 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 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 the Bank included in the Consolidated Financial Results. 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. Our responsibilities in this regard are further described in Para 7 below.

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 all 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. (a) The Consolidated Financial Results includes the audited financial results of five subsidiaries, whose financial information reflect total assets of Rs.1,303.92 crores as at March 31, 2026, total revenues of Rs.155.21 crores and Rs.470.44 crores and total net profit after tax of Rs.44.26 crores and Rs.123.50 crores for the quarter and year ended March 31, 2026 respectively, and net cash inflows of Rs.16.55 crores as considered in the Consolidated Financial Results, which have been audited by its independent auditors. The independent auditors' reports 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.
- (b) The Consolidated Financial Results includes the unaudited financial results of two associate companies [Biotech Consortium India Limited (27.93%) and North Eastern Development Finance Corporation Limited (25%)], whose financial statements / financial information reflect Group's share of total net profit after tax of Rs.25.16 crore and Rs.25.16 crore for the quarter and the year ended March 31, 2026 respectively, as considered in the Consolidated Financial Results, which are neither



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audited by us nor by its auditors. According to the information and explanations given to us by the Management of the Bank, the financial results of these associate companies are not material to the Group. This unaudited financial statements / financial information have been approved by the Management of the respective associate companies 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 these associate companies, is solely based on such unaudited financial statements / financial information.

Our opinion is not modified in respect of these matters.

8. The Consolidated Annual Financial Results includes the results for the quarter ended March 31, 2026, being the balancing figure between audited figures in respect of the financial year ended March 31, 2026 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.

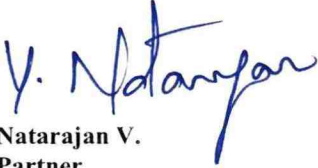
For Chokshi & Chokshi LLP
Chartered Accountants
(FRN - 101872W / W100045)


Rakesh Jain
Partner
Membership No. 042364
UDIN: 26042364ADQZLQ5941



Place: Mumbai
Date: April 30, 2026

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


Natarajan V.
Partner
Membership No. 223118
UDIN: 26223118TYVPTL9408



Place: Mumbai
Date: April 30, 2026

Statement of Assets & Liabilities

(₹ in Crore)

Particulars	As at	As at	As at	As at
	31.03.2026	31.03.2025	31.03.2026	31.03.2025
	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	56,885.18	49,498.61	57,811.76	50,867.65
Minority Interest	-	-	177.82	164.83
Deposits	3,47,162.68	3,10,211.95	3,46,776.14	3,09,893.44
Borrowings	28,054.54	19,882.28	28,103.75	19,931.99
Other Liabilities and Provisions	23,704.86	21,361.86	23,764.24	21,397.37
TOTAL	4,66,559.66	4,11,707.10	4,67,386.11	4,13,007.68
ASSETS				
Cash and balances with Reserve Bank of India	33,230.37	21,294.15	33,230.47	21,294.24
Balances with banks and money at call and short notice	23,607.39	23,122.03	23,684.24	23,182.34
Investments	1,28,011.25	1,17,467.53	1,28,440.14	1,18,452.80
Advances	2,53,626.07	2,18,399.16	2,53,623.57	2,18,399.16
Fixed Assets	9,760.14	12,181.14	9,775.47	12,200.02
Other Assets	18,324.44	19,243.09	18,632.22	19,479.12
TOTAL	4,66,559.66	4,11,707.10	4,67,386.11	4,13,007.68



**Notes forming part of the Audited Standalone and Consolidated
Financial Results for the Year ended March 31, 2026**

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 30, 2026.
2. These Financial Results for the year ended March 31, 2026 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.
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. The Bank has applied its significant accounting policies in the preparation of these financial results consistent with those followed in the annual financial statements. Any circular/ direction issued by RBI is implemented prospectively when it becomes applicable, unless specifically required under circulars/directions.
5. As at March 31, 2026, the Bank continues to hold regulatory provision aggregating to ₹167.02 crores in terms of RBI’s circular on Resolution Framework 1.0 and Resolution Framework 2.0. Based on management assessment, additional provision of ₹1,124.01 crores is held for restructured Retail and Corporate borrowers.
6. Details of loans transferred/ acquired during the quarter ended March 31, 2026, as per the RBI Master Direction — ‘Reserve Bank of India (Commercial Banks - Financial Statements: Presentation and Disclosures) Directions, 2025’ dated November 28, 2025, are given below:

(a) Details of Stressed Loans transferred during the Quarter ended March 31, 2026.

(in ₹crores, except for Number of Accounts)

Particulars	To Reconstruction Asset companies (ARCs)	To permitted transferees	To other transferees
Number of accounts	3	2	-
Aggregate principal outstanding of loans transferred	239.27	128.32	-
Weighted average residual tenor of the loans transferred	-	-	-
Net book value of loans transferred (at the time of transfer)	-	-	-
Aggregate consideration	49.41	10.23	-
Additional consideration realized in respect of accounts transferred in earlier years	48.44	-	-



Bank has reversed provisions of ₹30.69 crore to the profit and loss account for sale of stressed loans.

(b) Details of loans not in default acquired during quarter ended March 31, 2026.

(₹crores)

Particulars	Corporate Segment	Retail Segment
Mode of Acquisition	NA	Assignment
Aggregate principal outstanding of loan acquired	NA	2,711.43
Aggregate consideration paid	NA	2,440.29
Weighted average residual maturity (in years)	NA	14.47
Weighted average holding period of the originator (in years)	NA	1.42
Retention of beneficial economic interest by originator	NA	10%
Coverage of tangible security (Times)	NA	2.55
Rating wise distribution of loans acquired by value	NA	Not applicable

(c) The Bank has not acquired any stressed loans and not transferred any loan not in default/ Special Mention Accounts (SMA) during the quarter ended March 2026.

(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, 2026 is as follows:

Recovery Rating Band	Book Cost (₹crores)
RR1+	0.00
RR1	2,955.47
RR2	0.00
RR3	0.00
RR4	0.00
RR5	3.09
Unrated	1,109.87
Unrated [^]	28.95
Total	4,097.38

[^] Includes Investment made during Q4 of FY2025-26 in SR 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 ₹863.54 crore. Bank maintained 100% provision on SRs Investment of ₹4,097.38 crore as on March 31, 2026. At March 31, 2026, Bank held Government guaranteed SRs amounting to ₹2,984.42 crore, which were 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 Government of India is not recognised in Profit and Loss account.



7. As per Master Direction 'Reserve Bank of India (Commercial Banks - Financial Statements: Presentation and Disclosures) Directions, 2025' dated November 28, 2025, disclosure related to project finance for the Quarter ended March 31, 2026 is given below:

Sr.No.	Item Description	No. of Accounts	Total Outstanding (in ₹ crores)
1	Project Under Implementation accounts at the beginning of quarter	68	1,118.31*
2	Projects under implementation accounts sanctioned during the quarter.	49	464.94
3	Projects under implementation accounts where DCCO has been achieved during the quarter.	33	250.50
4	Projects under implementation accounts at the end of the quarter. (1+2-3)	84	1,332.75
5	Out of '4' – accounts in respect of which resolution process involving extension in original/extended DCCO, as the case may be has been invoked.	21	58.16
5.1	Out of '5' – accounts in respect of which Resolution plan has been implemented.	-	-
5.2	Out of '5' – accounts in respect of which Resolution plan is under implementation	21	58.16
5.3	Out of '5' – accounts in respect of which Resolution plan has failed.	-	-
6	Out of '5' - accounts in respect of which resolution process involving extension in original/extended DCCO, as the case may be has been invoked due to change in scope and size of the project.	-	-
7	Out of '5' - account in respect of which cost overrun associated with extension in original/extended DCCO, as the case may be, was funded	-	-
7.1	Out of '7' - accounts where SBCF was sanctioned during financial closure and renewed continuously	-	-
7.2	Out of '7' - accounts where SBCF was not pre-sanctioned or renewed continuously	-	-
8	Out of '4' - accounts in respect of which resolution process not involving extension in original/extended DCCO, as the case may be has been invoked.	-	-
8.1	Out of '8' - accounts in respect of which Resolution plan has been implemented.	-	-
8.2	Out of '8' - accounts in respect of which Resolution plan is under implementation.	-	-
8.3	Out of '8' - accounts in respect of which Resolution plan has failed.	-	-

*It includes movement of Rs.208.17 crore during Q4-2026 in project under implementation accounts existing at the beginning of the quarter.

8. Provision Coverage Ratio (including Technical Write-Offs) is 99.39% as on March 31, 2026 (Previous Quarter Q3 FY26 - 99.33%).



9. During the financial year 2025-26, the Bank had offered 2,22,20,000 Equity shares consisting 11.11% shareholding in National Securities Depository Ltd. (NSDL), by way of Offer for Sale, in its IPO, at the issue price of ₹799.87 per share & booked a net gain of ₹1,706.91 crore (net of expenses, before tax). Post sale, Bank's residual investment in NSDL has been reclassified into Available For Sale (AFS) category.
10. During the quarter ended June 30, 2025, Bank's entire stake in Pondicherry Industrial Promotion Development and Investment Corporation Limited (PIPDIC) (21.14%), carried at written down value of rupee one, was sold for the total consideration of ₹18.83 crore.
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, 2026 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, 2025 ^{1,2}	Of (A) aggregate 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, 2026 ^{1,2}
Personal Loans	1,382.23#	16.34	0.00	231.25	1,254.43
Corporate persons	85.60	0.00	0.00	0.95	94.42
Of which, MSMEs	151.80	0.20	0.00	16.56	144.33
Others	5.68	0.40	0.00	1.40	4.17
Total	1,473.51	16.73	0.00	233.60	1,353.02

#The above amount has been re-stated..

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. The necessary details of Co-Lending Arrangements (CLAs) on an aggregate basis as per Reserve Bank of India (Commercial Banks-Transfer and Distribution of Credit Risk) Directions, 2025 is as follows:

Sr. No.	Particulars	As at March 31, 2026
1	Quantum of CLA	
	-Number of CLA partners	9
	-Number of loan accounts	40266
	-Amount outstanding(₹ in Crore)	886.30
2	Weighted Average. Rate of Interest (ROI)	9.32%
3	Fees Paid (Including GST) (₹ in Crore)	0.59
4	Broad Sectors	Secured/Unsecured MSME Loan Housing Loan Agri Gold Loan Commercial Vehicle Loan
5	Performance of Loans under CLA - Standard Loans - Non performing Loans	₹873.43 crore ₹12.87 crore
6	Details of Default Loss Guarantee (if any) (₹ in Crore)	Nil



13. 'Interest earned – Others' includes, interest of ₹329.34 crores on Income tax refund received for the Financial year 2025-26 (previous year FY 2024-25 - ₹ 822.34 crores).
14. In reference to note no.9, in the Consolidated Financial Results, gain of ₹1210.49 crore on sale of investments in equity shares of NSDL is considered as difference between the sale consideration and the Bank's carrying cost.
15. On November 21, 2025, the Government of India notified four new Labour Codes – *The Code on Wages, 2019, The Industrial Relations Code, 2020, The Code on Social Security, 2020, and the Occupational Safety, Health and Working Conditions Code, 2020* consolidating 29 existing labour laws. The Bank has assessed impact of these changes to the extent applicable and has made an additional provision of ₹32.88 crore during the year ended March 31, 2026, towards the estimated impact of these changes. The Bank continues to monitor the finalization of Central and State Rules and clarification from the Government on the New Labour Codes and would provide appropriate accounting effect on the basis of such developments, as needed.
16. 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 investments, dividend received , recoveries from advances written off, etc.
17. Pursuant to certain legal developments affecting two immovable properties of the Bank, which restrict the Bank's ability to sell the said properties, though they continue to remain in the Bank's un-interrupted possession/ownership, the Bank has revalued the said properties through independent valuers. Based on such revaluation, the Bank has reduced the written-down value of these properties by ₹2,121.82 crores by debiting the Revaluation Reserve.
18. 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.idbi.bank.in/regulatory-disclosures-section.aspx> These disclosures have not been subjected to audit or review by the Joint Statutory Auditors of the Bank.
19. 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'.



20. 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 Markets & Securities Limited	100.00%	March 31, 2026
IDBI Intech Limited	100.00%	March 31, 2026
IDBI MF Trustee Company Limited	100.00%	March 31, 2026
IDBI Asset Management Limited	66.67%	March 31, 2026
IDBI Trusteeship Services Limited	54.70%	March 31, 2026
B. Associates		
North Eastern Development Finance Corporation Limited @	25.00%	March 31, 2026
Biotech Consortium India Limited @	27.93%	March 31, 2026

@ the share of profits for the year ended March 31, 2026 have been considered based management certified financial statements/ results/information.

Impact of financial results of associates on the consolidated financial results is not material.

21. Previous period's figures have been regrouped/ reclassified, wherever necessary to make them comparable with the current period.
22. 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



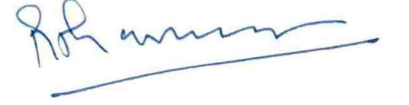

(Rakesh Sharma)
Managing Director & CEO

Mumbai
April 30, 2026



Declaration of Auditor's unmodified opinion
on the Financial Results for FY 2025-26

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 March 31, 2026.



(Rakesh Sharma)

Managing Director & CEO

Place: Mumbai

Date: April 30, 2026

