IDBI BANK
CIN: L65190MH2004GOI148838

आईडीबीआई बैंक लिमिटेड
पंजीकृत कार्यालय : आईडीबीआई टॉवर,
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The Manager (Listing) National Stock Exchange of India Ltd., Exchange Plaza, 5th Floor, Plot No.C/1, G Block, Bandra Kurla Complex, Bandra(E), Mumbai – 400 051	The Manager (Listing) BSE Ltd., 25th Floor, Phiroz Jeejeebhoy Towers, Dalal Street, Fort, Mumbai – 400 001

Dear Sir,

Audited Financial Results for the quarter and year ended March 31, 2017

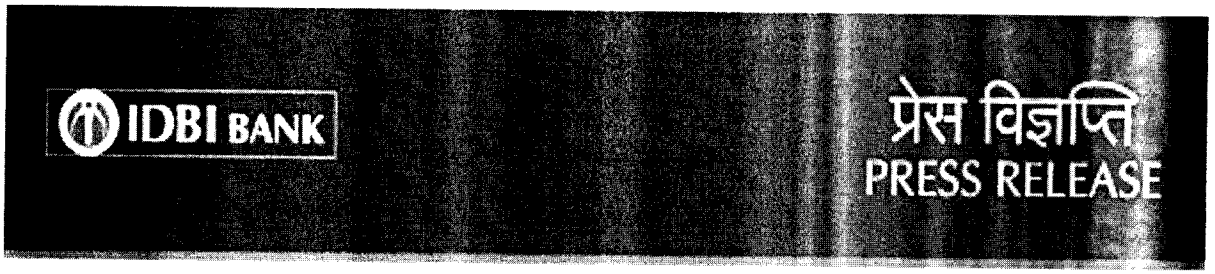
Further to our letter dated May 18, 2017 on the captioned subject, we send herewith a copy of the Press Release proposed to be issued by the Bank on the subject.

You are requested to kindly take the above intimation on record in terms of Regulation 30 of the SEBI (LODR) Regulations, 2015.

भवदीय,
कृते आईडीबीआई बैंक लिमिटेड

[पवन अग्रवाल]
कंपनी सचिव

18/05/17



For Immediate Publication / Broadcast / Telecast

PR - 1335

Highlights of Q4 FY 17 (March 31, 2017) financial results vis-à-vis Q4 FY 16 (March 31, 2016)

- **CASA** increased by 22.41% to ₹ 84,469 crore as on March 2017 from ₹ 69,004 crore as on March 2016 and CASA is forming 31.46% of Aggregate Deposits as on March 2017 as against 25.97% of Aggregate Deposits as on March-2016.
- **Retail Term Deposits** have gone up by 22.28% from ₹ 71,580 crore as on March 2016 to ₹ 87,526 crore as on March 2017.
- **Bulk Term Deposits including Certificate of Deposits** has been lowered by 22.85% from ₹ 1,25,135 crore as on March 2016 to ₹ 96,543 crore as on March 2017.
- **Total Deposits** increased by 1.06% from ₹ 2,65,720 crore as on March 2016 to ₹ 2,68,538 crore as on March 2017.
- **Cost of Funds** has been reduced by 64 basis points from 6.82% as on March 2016 to 6.18% as on March 2017.

- **Advances** at ₹ 1,90,826 crore as on March 2017 as against ₹ 2,15,893 crore as on March 2016.
- **PSL advances** have gone up by 5.09% from ₹ 88,309 crore as on March-2016 to ₹ 92,807 crore March 2017.
- **Interest income** has gone up by 1% from quarter ended March 2016 to quarter ended March 2017 despite higher NPAs.
- **Interest expenses** have gone down by 2.69% from ₹ 5501 crore for the quarter ended March 2016 to ₹ 5353 crore for the quarter ended March 2017.
- **NII** has gone up by 14.43% from ₹ 1427 Crore for the quarter ended March 2016 to ₹ 1633 crore for the quarter ended March 2017.
- **NIM** has increased by 8 basis points from 1.67% as on March 2016 to 1.75% as on March 2017.
- **Net loss** has been reported at ₹ 3200 crore for the quarter ended March 2017 as against ₹ 1736 crore for the quarter ended March 2016 mainly due to higher provisioning.

Mumbai, May 18, 2017: The Board of Directors of **IDBI Bank Ltd. (IDBI)** met in **Mumbai** today to consider the audited financial results for the quarter and year ended March 31, 2017 which are as under:

Working results:

Statement of Profit & Loss

(₹ in Crore)

	Q4	Q4	12M	12M
	2016-17	**2015-16**	**2016-17**	**2015-16**
Total Income	**8048**	**8275**	**31759**	**31454**
Interest income	6987	6928	27791	28043
Non-Interest Income	1061	1347	3968	3411
Total Expenses	**6658**	**6680**	**27181**	**26084**
Interest expenses	5353	5501	22040	21954
Operating expenses	1305	1179	5141	4130
Operating Profit	**1390**	**1595**	**4578**	**5370**
Provisions (net)	**4590**	**3331**	**9736**	**9035**
Net Profit/(Loss)	**-3200**	**-1736**	**-5158**	**-3665**

Significant developments during January to March 2017

- IDBI Bank's UPI App – PayWiz was launched on 23rd January 2017.
- IDBI Bank reduced its Marginal Cost of Funds based Lending Rates (MCLR) w.e.f. February 01, 2017.
- IDBI Bank conducted MSME Customers meet at 68 centers pan India on January 6, 2017.
- IDBI Bank was awarded with much coveted & globally recognized ISO22301:2012 Certification for its Business Continuity Management System (BCMS) of Risk Management Department of the Bank.
- IDBI Bank won the Council for Fair Business Practices (CFBP) Jamnalal Bajaj Award for Fair Business Practices 2016.
- IDBI Bank was conferred "NetApp Innovation Award 2017" under Trend Setter Category for "Facebook Banking" for the year 2016-17.

- IDBI Bank received the MSME Excellence Award 2017 for outstanding contribution in funding to MSME sector instituted by Federation of Industry Trade and Services.

- IDBI Bank won the Association of Development Financing Institutions in Asia and the Pacific (ADFIAP) Award in "Environmental Development" for its project 'Lighting a Billion Lives'.

All representatives of Print, Wire and Electronic Media.

आईडीबीआई बैंक लिमिटेड • पंजीकृत कार्यालय: आईडीबीआई टॉवर, डब्ल्यूटीसी कॉम्प्लेक्स, कफ परेड, मुंबई 400 005
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