



CIN: L65190MH2004GOI148838

आईडीबीआई बैंक लिमिटेड
पंजीकृत कार्यालय : आईडीबीआई टॉवर,
डब्ल्यूटीसी कॉम्प्लेक्स, कफ परेड,
मुंबई - 400 005.
टेलिफोन : (+91 22) 6655 3355, 2218 9111
फैक्स : (+91 22) 2218 0411
वेबसाइट : www.idbi.com

IDBI Bank Limited
Regd. Office : IDBI Tower,
WTC Complex, Cuffe Parade,
Mumbai - 400 005.
TEL.: (+91 22) 6655 3355, 2218 9111
FAX : (+91 22) 2218 0411
Website : www.idbi.com

अगस्त १४, २०१७

The Manager (Listing) National Stock Exchange of India Ltd., Exchange Plaza, 5th Floor, Plot No.C/1, G Block, Bandra Kurla Complex, Bandra(E), Mumbai - 400 051	The Manager (Listing) Bombay Stock Exchange Ltd., 25th Floor, Phiroz Jeejeebhoy Towers, Dalal Street, Fort, Mumbai - 400 001
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Dear Sir,

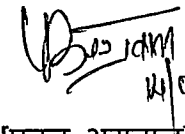
**Un-audited Financial Results for the
Quarter ended June 30, 2017 and
Limited Review Report submitted by Statutory Auditors**

In terms of Regulation 33 of the SEBI (LODR) Regulations, 2015, we advise that the Board of Directors of IDBI Bank Ltd., at their meeting held on Monday, August 14, 2017, have taken on record the Un-audited Financial Results of the Bank for the quarter ended June 30, 2017. We enclose a statement of the results approved at the above meeting. The Board Meeting commenced at 11.30 a.m. and concluded at 1.30 p.m.

Further, please find enclosed the limited review report for the quarter ended June 30, 2017 received from M/s. Mukund M. Chitale & Co. and M/s. Chokshi & Chokshi LLP, Statutory Auditors of IDBI Bank Ltd.

Kindly acknowledge receipt and take the above on record.

भवदीय,
कृते आईडीबीआई बैंक लिमिटेड


14/08/17

[पवन अग्रवाल]

कंपनी सचिव



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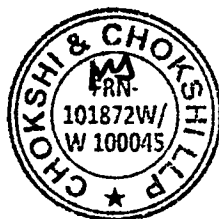
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IDBI BANK LIMITED
Financial Results for the quarter ended June 30, 2017

(₹ in Lakh)

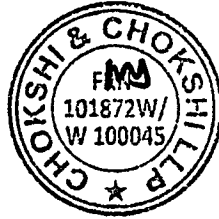
Sr. No.	Particulars	Quarter Ended			Year ended
		30.06.2017	31.03.2017	30.06.2016	31.03.2017
		(Reviewed)	(Audited)	(Reviewed)	(Audited)
1	Interest earned (a)+(b)+(c)+(d)	6010 88	6986 60	7303 21	27791 37
	(a) Interest/discount on advances/bills	4067 96	4755 68	5061 04	19310 33
	(b) Income on investments	1507 22	1793 54	1595 32	6574 71
	(c) Interest on balances with Reserve Bank of India and other inter bank funds	161 39	158 91	84 46	456 85
	(d) Others	274 31	278 47	562 39	1449 48
2	Other Income	720 00	1061 52	916 22	3967 60
A.	Total Income (1+2)	6730 88	8048 12	8219 43	31758 97
3	Interest Expended	4608 98	5353 31	5596 71	22039 71
4	Operating Expenses (e)+(f)	1244 82	1305 01	1155 89	5140 81
	(e) Employees cost	504 29	472 15	543 05	2225 23
	(f) Other operating expenses	740 53	832 86	612 84	2915 58
B.	Total Expenditure (3+4)	5853 80	6658 32	6752 60	27180 52
C.	Operating profit (A-B)	877 08	1389 80	1466 83	4578 45
D.	Provisions (other than tax) and Contingencies	2069 70	6209 58	2432 24	13196 47
	: of which provisions for Non-performing Assets	1068 79	5333 10	768 34	9379 13
E.	Exceptional items	-	-	-	-
F.	Profit (+)/Loss(-) from Ordinary Activities before tax (C-D-E)	(1192 62)	(4819 78)	(965 41)	(8618 02)
G.	Provision for taxes	(339 61)	(1620 02)	(1206 51)	(3459 88)
H.	Net Profit (+)/Loss(-) from Ordinary Activities after tax (F-G)	(853 01)	(3199 76)	241 10	(5158 14)
I.	Extraordinary items (net of tax expense)	-	-	-	-
J.	a) Net Profit (+) /Loss(-) for the period (H-I)	(853 01)	(3199 76)	241 10	(5158 14)
5	Paid-up equity share capital (Face Value ₹ 10)	2070 67	2058 82	2058 82	2058 82
6	Reserves excluding Revaluation Reserves (as per Balance sheet of previous year)	-	-	-	15087 09
7	Analytical Ratios				
	(i) Percentage of shares held by Government of India	73.56	73.98	73.98	73.98
	(ii) Capital Adequacy Ratio (%) (Basel III) (Refer Note 4 & 6)	10.92	10.70	11.80	10.70
	(a) CET 1 Ratio (including CCB Ratio)	5.71	5.64	7.76	5.64
	(b) Additional Tier 1 ratio	2.27	2.17	0.89	2.17
	(iii) Earning Per Share (EPS) (Rupees) (not annualised) Before and After Extraordinary items				
	(a) Basic	(4. 14)	(15. 54)	1.17	(25. 05)
	(b) Diluted	(4. 14)	(15. 54)	1.17	(25. 05)
	(iv) (a) Amount of gross non-performing assets	50173 20	44752 59	27275 15	44752 59
	(b) Amount of net non-performing assets	29579 80	25205 80	16247 81	25205 80
	(c) % of gross NPAs	24.11	21.25	11.92	21.25
	(d) % of net NPAs	15.80	13.21	7.47	13.21
	(v) Return on assets % (annualised)	(1.00)	(3.36)	0.26	(1.38)



Statement of Assets & Liabilities

(₹ in Lakh)

Particulars	As at 30.06.2017 (Reviewed)	As at 31.03.2017 (Audited)	As at 30.06.2016 (Reviewed)
CAPITAL AND LIABILITIES			
Capital	2070 67	2058 82	2058 82
Reserves and Surplus	19730 97	20504 83	25902 77
Deposits	243058 31	268538 10	254031 37
Borrowings	56204 21	56363 98	70247 35
Other Liabilities and Provisions	15542 09	14317 06	13306 50
TOTAL	336606 25	361782 78	365546 81
ASSETS			
Cash and balances with Reserve Bank of India	13019 74	13346 92	13729 38
Balances with banks and money at call and short notice	2287 92	19337 16	6303 09
Investments	87495 33	92934 41	83985 83
Advances	187266 32	190840 81	217377 47
Fixed Assets	7350 92	7348 78	7381 14
Other Assets	39186 01	37974 70	36769 90
TOTAL	336606 25	361782 78	365546 81



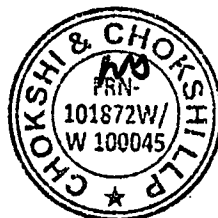
Segment Information for the Quarter ended June 30, 2017

(Rs.lakh)

Sr. No.	Particulars	Quarter ended			Year Ended
		June 30, 2017	March 31, 2017	June 30, 2016	March 31, 2017
		Reviewed	Audited	Reviewed	Audited
1	Segment Revenue				
	Corporate/Wholesale banking	4061 57	5426 19	5893 43	22169 06
	Retail banking	7227 94	7896 85	6612 71	28394 70
	Treasury	35 44	(111 75)	301 30	793 36
	Other banking operations	-	-	-	-
	Unallocated	-	-	-	-
	TOTAL	11324 95	13211 29	12807 44	51357 12
	Less :- Inter-segment revenue	4594 07	5163 17	4588 01	19598 15
	Net sales / income from operations	6730 88	8048 12	8219 43	31758 97
2	Segment Results -Profit/(loss) before tax				
	Corporate/Wholesale banking	(1455 35)	(5029 13)	(1157 52)	(9195 32)
	Retail banking	235 76	425 75	27 00	287 39
	Treasury	26 97	(216 40)	165 11	289 91
	Other banking operations	-	-	-	-
	Unallocated	-	-	-	-
	Profit/(Loss) before tax	(1192 62)	(4819 78)	(965 41)	(8618 02)
	Income taxes	(339 61)	(1620 02)	(1206 51)	(3459 88)
	Net profit/(Loss)	(853 01)	(3199 76)	241 10	(5158 14)
c.	Segment assets				
	Corporate/Wholesale banking	163501 84	183713 99	209621 02	183713 99
	Retail banking	159881 81	166888 93	140427 86	166888 93
	Treasury	1993 44	426 23	7375 82	426 23
	Other banking operations	-	-	-	-
	Unallocated assets	11229 16	10753 63	8122 11	10753 63
	Total assets	336606 25	361782 78	365546 81	361782 78
d.	Segment liabilities				
	Corporate/Wholesale banking	91754 17	105679 74	149111 18	105679 74
	Retail banking	223156 15	235283 69	192693 60	235283 69
	Treasury	5265 83	3673 45	1339 31	3673 45
	Other banking operations	-	-	-	-
	Unallocated liabilities	-	-	-	-
	Total liabilities	320176 15	344636 88	343144 09	344636 88

Notes on Segment Reporting:

- As per RBI guidelines and in compliance with the applicable Accounting Standard (AS)- 17 on Segment Reporting issued by ICAI, the Bank has classified "Corporate/Wholesale Banking", "Retail Banking", "Treasury" and "Other Banking Operations" as Primary Business Segments.
- 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 are included in Corporate/Wholesale Banking segment.



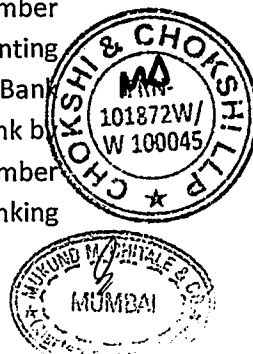
Notes forming part of the Financial Results for the quarter ended June 30, 2017

1. The above Financial Results have been reviewed and recommended by the Audit Committee and approved by Board of Directors at their meeting held on August 14, 2017. The same has been subjected to a Limited Review by the Statutory Auditors of the Bank, in line with the guidelines issued by Reserve Bank of India and pursuant to the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.
2. The Financial Results for the quarter ended June 30, 2017 have been prepared in accordance with AS 25 Interim Financial Reporting issued by ICAI and by following the same accounting policies and practices as those followed in the annual financial statements for the year ended March 31, 2017.
3. The working results for the quarter ended June 30, 2017 have been arrived at after considering provision for standard assets including requirements for exposures to entities with Unhedged Foreign Currency Exposures (estimated by the Bank based on available Financial Statements and declaration from Borrowers), non-performing assets (NPAs), depreciation on investments, income tax, other usual and necessary provisions.

4. A) In the month of March 2017, Government of India (GoI) infused Rs. 190000 lakhs by way of preferential allotment of equity shares and the same is shown as 'Equity Share Application Money' as at March 31, 2017. Subsequent to the quarter ended June 30, 2017, the allotment has been approved by Board of Directors in the meeting held on August 14, 2017. Based on approval from RBI dated March 30, 2017, the Bank has considered such 'Equity Share Application Money' as a part of Common Equity Tier 1 (CET1) Capital as at June 30, 2017.

B) During the quarter, Life Insurance Corporation of India (LIC) has infused Rs. 39400 lakhs by way of preferential allotment of equity shares, out of which, shares of Rs. 9100 lakhs (11853588 equity shares) have been allotted with the Board approval dated June 30, 2017 and balance Rs. 30300 lakhs are accounted as 'Equity Share Application Money' as at June 30, 2017. Subsequent to the quarter ended June 30, 2017, the allotment has been approved by Board of Directors in the meeting held on August 14, 2017. Based on approval from RBI dated August 4, 2017, the Bank has considered such 'Equity Share Application Money' as a part of CET1 Capital as at June 30, 2017.

5. The Capital Conservation Buffer (CCB) ratio of the Bank as at June 30, 2017 is 0.21% as against 1.25% of Regulatory Requirement.
6. Pursuant to the letter from GoI dated June 28, 2017, the Bank has received Rs. 186100 lakhs by way of capital infusion on August 9, 2017. The RBI vide its letter dated August 10, 2017 has permitted the share application money received to be considered towards Common Equity Capital 1 (CET 1). Had this infusion towards share application been considered as on June 30, 2017, CET 1 would have been 6.49%, TIER 1 would have been 8.75% and overall CRAR would have been 11.69%.
7. The GoI, Ministry of Finance, Department of Financial Services vide its letter dated September 5, 2016, advised the Bank to surrender securities of Rs. 106427 lakhs to the GoI representing net impact of the asset exchange of Stressed Assets Stabilisation Fund (SASF) done by the Bank in 2006. These securities form part of Rs. 900000 lakhs of such securities issued to the Bank by GoI in September 2004 against SASF. These are 20 years securities maturing in September 2024. The Bank has received the dispensation from Department of Financial Services (Banking



Operation & Accounts) dated July 27, 2017 to surrender these securities in 11 quarters commencing from quarter ended September 30, 2016. The Bank has so far surrendered securities of Rs. 38700 lakhs to the Gol and the balance securities of Rs. 67727 lakhs are carried forward as Investments.

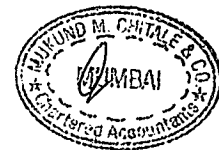
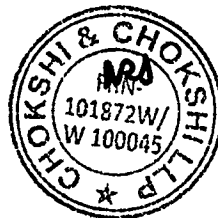
8. Non-Performing Loan Provisioning Coverage Ratio (including Technical Write-Offs) is 52.42% as at June 30, 2017.
9. Pursuant to RBI circular DBR.No.BP.BC.1/21.06.201/2015-16 dated July 01, 2015 on 'Basel III Capital Regulations' read together with the RBI circular DBR.No.BP.BC.80 /21.06.201/2014-15 dated March 31, 2015 on 'Prudential Guidelines on Capital Adequacy and Liquidity Standards - Amendments, the Banks are required to make Pillar 3 disclosures including leverage ratios and liquidity coverage ratio under Basel III Framework. These disclosures are available on the Bank's website at the following link:<http://www.idbi.com/Regulatory-Disclosures-Section.asp>. The disclosures have not been subjected to Limited Review by the Statutory Auditors.
10. In terms of RBI circular no. FMRD.DIRD.10/ 14.03.2002/ 2015-16 dated May 19, 2016, effective from October 3, 2016, repo and reverse repo transactions with RBI under Liquidity Adjustment facility (LAF)/ Marginal Standing Facility (MSF) are considered as borrowing and lending respectively instead of the earlier practice of including the same under Investments. Accordingly previous period figures have been regrouped and reclassified to conform to current period's classification.
11. The Figures for the previous period/year have been regrouped /reclassified wherever considered necessary.

Mumbai
August 14, 2017



By order of the Board


(Mahesh Kumar Jain)
Managing Director & CEO



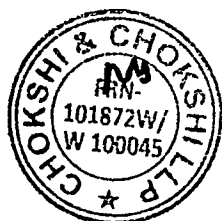
Mukund M. Chitale & Co.
Chartered Accountants
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Paranjape 'B' Scheme Road No.1,
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CHOKSHI & CHOKSHI LLP
Chartered Accountants,
15/17, Raghavji, 'B' Bldg,
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Off Kemps Corner Mumbai – 400 036

Review Report to

The Board of Directors
IDBI Bank Limited

1. We have reviewed the accompanying statement of Unaudited Standalone Financial Results of IDBI Bank Limited ('the Bank') for the quarter ended June 30, 2017 ('the statement') prepared by the Bank pursuant to the requirement of Regulation 33 of Securities Exchange Board of India (Listing obligation and Disclosure Requirement) Regulation, 2015 (The "Listing Regulation, 2015"). Further, disclosures relating to 'Pillar 3 under Basel III Capital Regulations', 'Leverage Ratio' and Liquidity Coverage Ratio' as have been disclosed on the Bank's website and in respect of which a link has been provided in the aforesaid statement have not been reviewed by us. This statement is the responsibility of the Bank's Management and has been approved by the Board of Directors. Our responsibility is to issue a report on statement based on our review.
2. We conducted our review in accordance with the Standard on Review Engagement (SRE) 2410, 'Review of Interim Financial Information Performed by the Independent Auditor of the Entity' issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the statement is free from material misstatement. A review is limited primarily to inquiries of the Bank's personnel and analytical procedures applied to financial data and thus provides less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.
3. In the conduct of our review, we have relied on the review report of Dubai International Financial Centre (DIFC) branch of the Bank, reviewed by the auditors specifically appointed for this purpose and other reports, explanations & information collated by the corporate office of the Bank from its various branches.
4. Based on our review and subject to para 3 above, nothing has come to our attention that causes us to believe that the accompanying statement of unaudited standalone Financial Results together with notes thereon, prepared in accordance with applicable



Mukund M. Chitale & Co.

Chartered Accountants
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Paranjape 'B' Scheme Road No.1,
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Chartered Accountants,
15/17, Raghavji, 'B' Bldg,
Ground Floor, Raghavji Road,
Off Kemps Corner Mumbai – 400 036

accounting standards specified under section 133 of the Companies Act 2013, read with Rule 7 of the Companies (Accounts) Rules, 2014 and other recognized accounting practices and policies has not disclosed the information required to be disclosed in terms of Regulation 33 of the Listing Regulation, 2015 including the manner in which it is to be disclosed, or that it contains any material misstatement or that it has not been prepared in accordance with the relevant prudential norms issued by the Reserve Bank of India in respect of income recognition, asset classification, provisioning and other related matters.

For Mukund M Chitale & Co.

Chartered Accountants
Firm Regn. No. 106655W



Abhay V Kamat
Partner

Membership No. 39585

Place : Mumbai

Date : August 14, 2017

**FOR CHOKSHI & CHOKSHI LLP**

Chartered Accountants
Firm Regn. No. 101872W /W100045



Nilesh R. Joshi
Partner

Membership No. 114749

