November 28, 2017

To,
Mr. Pawan Agrawal
Company Secretary,
IDBI Bank Limited,
IDBI Towerwtc Complex
Cuffe Parade
Mumbai 400005

Dear Sir,

Sub: Certificate of Debenture Trustee under Regulation 52(5) of SEBI (LODR) Regulations, 2015 for September 30, 2017.

In compliance of the requirements of Chapter V, Regulation 52, Sub – Regulation (4) and (5) of SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015 for Non – Convertible Debt Securities we would like to state as under:

We, Vistra ITCL (India) Limited (formerly known as IL&FS Trust Company Limited), are acting as a Debenture Trustee for the Unsecured, Rated, Listed, Redeemable, Non-Convertible Debenture issue aggregating to Rs.800 crores (divided into Rs.500 crores and Rs.300 crores) of IDBI Bank Limited. ('Company')

With reference to above, we have received the following documents from the Company and have noted its contents without verification:

1. Un-audited Financial Results for the Quarter and Half year ended September 30, 2017 along with the Review Report dated October 31, 2017.

2. Credit Rating Letters from CRISIL, ICRA and Indian Ratings and Research dated September 06, 2017, May 23, 2017 and May 18, 2017 respectively.

This certificate has been signed and issued by us based on documents (mentioned above) submitted by you.

Thanking You.

Yours Sincerely,
For Vistra ITCL (India) Limited
(Formerly known as IL&FS Trust Company Limited)

Authorized Signatory

Place: Mumbai

Registered office:
The IL&FS Financial Centre
Plot No. C–22, G Block, 7th Floor
Bandra Kurla Complex, Bandra (East)
Mumbai 400051, India

Tel: +91 22 2659 3535
Fax: +91 22 2653 3297
Email: mumbai@vistra.com
www.vistraitcl.com

Vistra ITCL (India) Limited
(Formerly known as IL&FS Trust Company Limited)
Corporate Identity Number (CIN): U66020MH1995PLC095507

Compliance Report for the quarter and half-year ended September 30, 2017

Name of Issuer Company : IDBI Bank Ltd

Information submitted at the time of issuance/allotment:

1	Description of the Debenture Series /Issue (Secured / Unsecured PCD/FCD/NCD)	Unsecured
2	Type of Issue (Private / Public / Rights)	Public
3	Issue Amount and Amounts Raised	Refer Annexure I (Flexibond live schemes only)
4	Listed/Unlisted (If Listed, the Exchange where listed)	Listed 1) BSE Limited (Bombay Stock Exchange) 2) NSE (National Stock Exchange)
5	ISIN (Listed and Unlisted)	Please refer Annexure I
6	Date of Listing of NCDs (please provide confirmation and supporting from BSE/NSE)	Flexi 19 – 24/02/2004 Flexi 21 – 04/06/2004 (copies enclosed)
7	Original & Revised (if any) Coupon Rate	Refer Annexure I
8	Tenor of Issue	Refer Annexure I
9	Date of Allotment of Debentures	Refer Annexure I
10	PAS-3, PAS-4, PAS-5 filed with ROC within specified time limit (please provide confirmation and supporting)	Not applicable
11	Date of Issue of Debenture Certificate (Physical) or Credit to Demat A/c	Refer Annexure I
12	Credit Rating at the time of issue / last credit rating prior to change	As mentioned in Annexure I
13	No. of debenture holders on the date of Allotment	Refer Annexure II
14	Certificate of inspection of trust property (security provided – immovable) is confirmed annually by the Auditors of the Company.	Not applicable
15	Valuation Report (if applicable) has been obtained from Government approved valuer	Not applicable
16	ROC Search Report has been obtained	Not Required
17	Details Regarding Registration of charges and reasons for delay (if any)	Not applicable

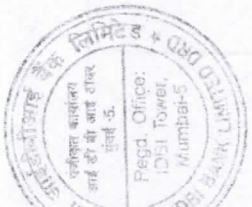
Information submitted on quarterly basis:

1	Confirmation of having complied with Foreign Account Tax Compliance Act (FATCA) as regards the investors, borrowers and other intermediaries (If Applicable - along with supporting documents, registration number etc)	Not applicable
2	Outstanding amount as on September 30, 2017	Flexi 19 – Rs. 1,07,44,85,000.00 Flexi 21 – Rs. 19,38,50,000.00
3	Previous Interest Payment Date and Amount paid	Refer Annexure I
4	Next Interest Payment Date and Amount	Refer Annexure I
5	Previous Repayment Date and Amount paid	Refer Annexure I

6	Next Repayment Date and Amount	Refer Annexure I
7	Whether there has been any delay / default in payment of interest and/or principal amount? If yes the due dates thereof & date of payment	No
8	Present Credit Rating and date of change of credit rating. In case of revision, please attach letter from Credit Rating Agency indicating revision in rating.	Refer Annexure I
9	No. of debenture holders as on last day of this quarter, *(please provide details of NCD Holder viz. Names, Holding, Mailing Address, Contact Nos. (Benpos))*	Refer Annexure II for no. of holders as on the last date of this quarter. Refer Annexure IV for details of NCD holders (enclosed) contains details of investors.
10	Brief details of the security created till date for the Debentures including third party securities	Not Applicable
11	Whether any security is pending to be created for the Debentures, if yes provide details of the same along with the date by which such security is to be / was to be created	Not Applicable
12	Whether the Secured Assets are insured? If yes, attach the latest renewed copies thereof	Not Applicable
13	Confirmation with respect to submission of Half yearly communication (HYC) to BSE / NSE for the last applicable half year and reasons for non submission/ delay if any (Only for Listed) unaudited/audited financial results on half yearly basis should be submitted to exchanges within 45 days from the end of half year	Being complied with Complied with
14	Half yearly results statement should indicate material deviation, if any. This should cover deviation in use of proceeds of issue other than the object stated in offer document	Being complied with
15	Publication of financial results and statements within 2 calendar days of the conclusion of the Board Meeting. (at least in one English national daily newspaper)	Board Meeting held on October 31, 2017. Audited financial result for the quarter & half year ended September 30, 2017 were published in Financial Express and Loksatta dated November 1, 2017.
16	HYC submitted to stock exchange contains certificate signed by Debenture Trustee	Being complied with
17	Whether unaudited financial results are accompanied by Limited Review Report (LRR)* *LRR is not required if the company has intimated exchanges in advance that it shall submit annual audited results within 60 days from the end of Financial Year	Yes
18	Whether all taxes, cesses, insurance premia, any other government charges with respect to Secured Assets for the issue have been paid. If No, please give details and reasons for the same	Not Applicable

19	Whether Debenture Redemption Reserve (DRR) as per SEBI Guidelines and Companies Act has been maintained. If No, please give reasons for the same. Please provide details / issue wise of DRR amount and date of transfer till date	Not Applicable
20	Confirmation & Supporting of creation / maintaining DRR before April 30th by way of deposit / invest not less than 15% of the amount of debentures maturing during the year ending March 31, 2017 as detailed in the clarification circular provided by MCA	Not Applicable
21	Whether any material change has taken place in the nature and the conduct of the business of the Issuer since the date of Issue which is detrimental to the interest of debenture holders. If yes, please give details	No
22	Whether any orders, directions, notice of court/ tribunal / authority affecting or likely to affect the Secured Assets has been passed. If yes, please give details	Not Applicable
23	Whether any major change in the composition of the Board of directors or shareholders as defined in SEBI (Substantial Acquisition and Take Over) Regulations, 2011 which amounts to change in control of Issuer Company has occurred. If yes, please give details	No
24	Whether any change in Authorized Signatory to banks who had signed Post Dated Cheques (PDCs) given as security as per transaction documents	Not Applicable
25	Security Cover as on September 30, 2017 (Please attach CA Certificate in the format as stated in Annexure)	Not Applicable
26	Whether Register of Debenture Holders has been maintained with their addresses and whether the transfers and changes in ownership have been recorded. If no, please give reasons.	Yes
27	In case of Partially / Fully Convertible Debentures, whether the debentures have been converted into equity in accordance with the terms of issue? If no, please give reasons.	Not Applicable
28	Whether all the terms & conditions of the transaction documents are complied with? If no, please give reasons.	Yes
29	Whether the provisions of the following laws applicable to debentures have been complied with : a) Companies Act, 2013 and Rules made thereunder (For all Issuers) b) SEBI Model Listing Agreement (For Listed Issues) c) SEBI (Listing Obligation and Disclosure Requirements) Regulations 2015 (For	Yes

	Listed Issues) d) SEBI (Issue of Capital and Disclosure Requirements), 2009 (For all issuers) e) SEBI (Issue and Listing of Debt Securities), 2008	
30	Whether any dividend has been declared during this quarter.	No
31	Nature of investor grievances received for quarter ended September 2017 its status as on date of the submission of QCR and reason for the non resolution/ delay if any (Details to be separately provided in annexure as enclosed)	Refer Annexure III
32	Any Buy Back of NCDs during the quarter and details of the same	Nil
33	Whether the company has given prior intimation to exchanges of at least 11 working days before the date on and from which the interest on Debenture and redemption amount of Debentures is payable	Yes
34	Whether the company has maintained functional website containing requisite information (Reg 62)	Yes
35	Whether the company has intimated exchange(s) about its intention to raise funds through issue of new NCD and such intimation was given prior to holding Board meeting	Yes
36	Compliance with Accounting Standard and Financial disclosures	Complied with
37	Compliance with Corporate Governance provisions as specified in Chapter IV viz Related Party framework, Independent Directors, submission of quarterly compliance report on corporate governance to Exchange(s), prior intimation to exchanges, disclosure of material information/event, shareholding pattern	Complied with
38	Whether Directors and KMPs have disclosed to Board of Directors whether they are directly or indirectly have material interest in any transaction	Yes
39	Whether the company has appointed qualified Company Secretary as the Compliance Officer	Yes
40	Whether the Company has appointed Share transfer agent or manage the same in house	Yes
41	Whether the Company has preserved the transactions records at least for 8 years	Yes
42	Whether the Company is registered on the SEBI SCORES	Yes
43	Whether statement of investor grievances has been filed to Exchanges within 21 days from the end of quarter	Yes



44	Whether the Company has constituted following committees and held meetings in compliance with the provisions • Audit Committee • Nomination and Remuneration Committee • Stakeholders Relationship Committee • Risk Management Committee	Yes
45	Whether the Company has made disclosure of material events/information to Exchanges and Debenture Trustee, if any	Yes, as per Regulation 30 of SEBI (LODR) Regulation, 2015, material events/information is also displayed on our website.
46	Whether the company has submitted Annual Report within 21 working days to stock exchange(s)	Yes
47	In case the Company has provided Post Dated Cheques (PDCs) in favour of Trustee towards security, whether the same are reissued in the new name of Trustee i.e Vistra ITCL (India) Limited	Not applicable
48	Whether the Company has submitted a compliance certificate to the Exchange(s), duly singed by both Compliance Officer of the listed entity and the authorised representative of the transfer agent (RTA)	The Compliance certificate under Regulation 7 (3) of SEBI (LODR) Regulation, 2015 for half year ended September 30, 2017 submitted to Stock Exchanges on October 10, 2017.
49	Pursuant to name change of the Trustee, whether the revised Form SH-4 (Securities Transfer Form) is submitted by the company on new name i.e. Vistra ITCL (India) Limited	Not applicable
50	Whether the company has made disclosures to the stock exchanges, when the company has defaulted in payment of interest/ installment obligation on debt securities (including commercial paper) Medium Term Notes (MTNs), FCCBs, Loan from Banks and Financial institutions , ECBs,etc, (SEBI circular No CIR/CFD/CMD/93/2017 dated August 04, 2017)	There has not been any default in payment of interest against the aforementioned schemes.
51	In case of default in payment of Interest/principal Whether the company has made disclosures to the Credit Rating Agencies in timely manner	Not applicable



ANNEXURES

1	Updated list of names and addresses of debenture holders. *(In case of a large list, kindly provide a CD in lieu of hard copies)* : Refer Annexure IV.
2	Number and nature of grievances received from debenture holders and time frame within which the same were resolved by the Issuer Company. NIL statement to be submitted in case of no grievances. : Refer Annexure III.
3	Companies Auditors Certificate certifying the following (If already provided, please ignore): a. End utilization certificate of the Debenture Subscription receipts from issuer's statutory auditor: *Copy enclosed* b. Security Cover **: *Not applicable* c. Amount transferred to DRR as on September 30, 2017: *Not applicable* d. Debt Equity Ratio: *24.66 as on September 30, 2017* e. Asset cover Ratio (100%) : *Not applicable* f. Debt Service coverage Ratio : *Not applicable* g. Interest Service Coverage Ratio : *Not applicable* h. Half yearly certificate from Practicing CS/CA regarding maintenance of 100% asset cover ratio : *Not applicable* ** i. Total assets charged Rs. A ii. Total debts secured by way of charges created over the assets with details thereof Rs. B iii. Security Cover = A/B Note: 1. If third party security is created, please include the same and give supporting 2.Requirement of disclosures of Debt Service Coverage Ratio, asset cover and interest service coverage ratio shall not be applicable for Banks or NBFC registered with RBI and unsecured debt issued by regulated financial sector entities
4	Duly audited annual accounts of the issuer company : *Copy enclosed.*
5	Quarterly audited / unaudited financials of the Issuer : *Copy enclosed*
6	Insurance Policy of the security charged in our favour. In case Insurance Policy has expired, please provide Renewed Insurance Policies : *Not applicable*
7	CA Certificate giving value of book debts / receivables (Applicable for Listed NCDs) as on September 30, 2017 : *Not applicable*
8	Certificate from Director / Managing Director of the issuer company, certifying the value of book debts / receivables (Applicable for Listed NCDs) as on September 30, 2017 along with details of the said book debts and/or receivable : *Not applicable*
9	Report of the Lead Bank regarding progress of the Project : *Not applicable*
10	Paper cutting of publication of financial results (at least in one English national daily newspaper) : *Copy enclosed*
11	Copy of all notices, resolutions and circulars relating to new issue of non convertible debt securities, proceedings of meetings of debenture holders, advertisement issued in the media : *N.A.*
12	Letter issued by Credit Rating agency for revised credit rating : *Copies enclosed*

Contact details		
a	Name of Authorised Signatory	Shri Mukesh Kumar Nagar
b	Email address	mukesh.nagar@idbi.co.in
c	Contact Numbers	022-66552572
d	Name, address and Email id of R & T Agent	Karvy Computershare Pvt Ltd Karvy Selenium Tower B, Plot 31-32, Gachibowli Financial District, Nanakramguda, Hyderabad – 500032 einward.ris@karvy.com
e	Name, address and Email id of the Credit Rating Agency	CRISIL, CRISIL House, Central Avenue, Hiranandani Park, Powai, Mumbai – 400076 CRISILratingdesk@crisil.com ICRA, ICRA Limited, 1105, Kilash Building, 11th Floor, 26, Kasturba Gandhi Marg, New Delhi – 110001 investors@icraindia.com India Ratings and Research Private Limited Wockhardt Towers, 4th Floor, West Wing, Bandra Kurla Complex, Bandra East, Mumbai – 400051 info@indiarating.co.in

For IDBI Bank Ltd

(Authorised Signatory)

Date: November 6, 2017

ANNEXURE I

Name of the Registrar : KARVY COMPUTERSHARE PRIVATE LIMITED

Flexi Scheme	Option	ISIN No	Issue Amount	Coupon Rate	Tenure	Allotment Date	Maturity Date	Last interest payment Date	Last interest amount	Next interest payment date	Next interest amount	Last repayment date	Last repayment amount	Next repayment date	Next repayment amount	Rating at the time of issuance	Present
Flexi 19	RIB E	INE008A09885	1074485000	7.00%	15 yrs	12/01/2004	12/01/2019	12/01/2017	75213950	12/01/2018	75213950	On maturity	On maturity	12/01/2019	1074485000	AA+ CRISIL, LAA ICRA & AA+ (ind)Fitch	A+/neg ICR
Flexi 21	RIB D	INE008A09AM3	193850000	6.75%	15 yrs	20/04/2004	20/04/2019	20/04/2017	13084894	20/04/2018	13084875	On maturity	On maturity	20/04/2019	193850000		



Annexure II

Sr No.	Name of the Scheme	Company	Issue Size (In Lakh)	Type (PCD/NCD)	Whether Bonds are Secured / Unsecured)	Date of Allotment	No. of Bondholders as on date of allotment	No. of Bondholders as on last date of Sept 2017 Quarter
1	Flexi-19	IDBI Bank Ltd.	Rs.300 Cr. + GSO Rs. 300 Cr	NCD	Unsecured	12/01/2004	171213	387
2	Flexi-21	IDBI Bank Ltd.	Rs.500 Cr. + GSO Rs. 500 Cr	NCD	Unsecured	20/04/2004	681071	156



Annexure III

Number of Investor grievances received for quarter ended September 30, 2017	3241
Details of grievances received i.e. Complainant, nature of Complaint, etc.	1. Non Receipt of I/W 2. Non Receipt of Securities 3. Non Receipt of Redemption Warrants. Etc
Number of Investor grievances pending for quarter ended September 30, 2017	2
Whether any grievance is pending for more than 30 days? If yes, then please provide details and reasons thereof	No



IDBI BANK
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

नवम्बर ०१, २०१७

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

Dear Sir,

Submission of copies of newspaper advertisement
in r/o Un-audited Financial Results of the Bank

In terms of Regulation 47 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we hereby forward a copy of the advertisement published in newspaper in respect of Un-audited Financial Results of the Bank for the quarter & half year ended September 30, 2017.

Kindly acknowledge receipt and take the above on record.

भवदीय,
कृते आईडीबीआई बैंक लिमिटेड

1/11/17

[पवन अग्रवाल]
कंपनी सचिव

संलग्न: उपर्युक्त

आईडीबीआई बैंक लिमिटेड
Regd. Office: IDBI Tower, Mumbai-5.
IDBI BANK LIMITED

Financial Express dtd November 1, 2017

IDBI BANK LIMITED

CIN: L65190MH2004GOI148838
Regd. Office: IDBI Tower, WTC Complex, Cuffe Parade, Mumbai-400 005
Tel.: (022) 66552779 / 66553336, Fax: (022) 22182352
Website: www.idbi.com, Email id: idbiequity@idbi.co.in

UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED SEPTEMBER 30, 2017

(₹ In Crore)

Sl. No.	Particulars	Quarter ended 30-09-2017 (Reviewed)	Half Year ended 30-09-2017 (Reviewed)	Half Year ended 30-09-2016 (Reviewed)
1	Total Income from Operations (net)	8297.60	15028.48	16606.63
2	Net Profit / (Loss) for the period (before Tax, Exceptional and / or Extraordinary items)	(458.37)	(1650.98)	(774.86)
3	Net Profit /(Loss) for the period before tax (after Exceptional and / or Extraordinary items)	(458.37)	(1650.98)	(774.86)
4	Net Profit / (Loss) for the period after tax (after Exceptional and/ or Extraordinary items)	(197.84)	(1050.85)	296.62
5	Equity Share Capital	2357. 63	2357. 63	2058. 82
6	Reserves (excluding Revaluation Reserve as shown in the Audited Balance Sheet of the previous year)	15087. 09	15087. 09	20055. 15
7	Earnings Per Share (of ₹ 10/- each) (for continuing and discontinued operations) (not annualised)			
	Basic	(0.89)	(4.91)	1.44
	Diluted	(0.89)	(4.91)	1.44

Notes: 1.The above is an extract of the detailed format of Quarterly / Half Yearly Financial Results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing and Other Disclosures Requirements) Regulations, 2015. The full format of the Quarterly Financial Results are available on the websites of the Stock Exchange(s) and the listed entity websites (www.nseindia.com and www.bseindia.com and www.idbi.com). 2. Information relating to Total Comprehensive Income and Other Comprehensive Income are not furnished as Ind AS is not yet made applicable to banks.

By order of the Board

(Mahesh Kumar Jain)
Managing Director & CEO

Place : Mumbai
Date : October 31, 2017

Loksatta dated November 1, 2017

IDBI BANK LIMITED

CIN: L65190MH2004GOI148838
Regd. Office: IDBI Tower, WTC Complex, Cuffe Parade, Mumbai-400 005
Tel.: (022) 66552779 / 66553336, Fax: (022) 22182352
Website: www.idbi.com, Email id: idbiequity@idbi.co.in

UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED SEPTEMBER 30, 2017

(₹ In Crore)

Sl. No.	Particulars	Quarter ended 30-09-2017 (Reviewed)	Half Year ended 30-09-2017 (Reviewed)	Half Year ended 30-09-2016 (Reviewed)
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By order of the Board

Place : Mumbai
Date : October 31, 2017

(Mahesh Kumar Jain)
Managing Director & CEO

दि इंडियन नॉटेल्स कंपनी लिमिटेड

आयडीबीआय बँक लि./IDBI BANK LTD. बोर्ड विभाग BOARD DEPT. मुख्य कार्यालय/HEAD OFFICE