



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

अक्टूबर ३१, 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,

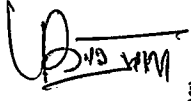
**Un-audited Financial Results for the
Quarter and Half Year ended September 30, 2017 and
Limited Review Report submitted by Statutory Auditors**

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 Tuesday, October 31, 2017, have taken on record the Un-audited Financial Results of the Bank for the quarter and half year ended September 30, 2017. We enclose a statement of the results approved at the above meeting. The Board Meeting commenced at 12 Noon and concluded at 2 p.m.

Further, please find enclosed the limited review report for the quarter and half year ended September 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


[पवन अग्रवाल] २१/१०/१७
कंपनी सचिव



CIN: L65190MH2004GOI148838

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पंजीकृत कार्यालय : आईडीबीआई टॉवर,

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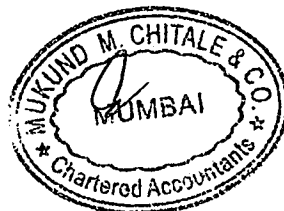
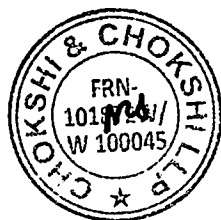
Website : www.idbi.com

IDBI BANK LIMITED

Financial Results for the Quarter and Half year ended September 30, 2017

(₹ in Lakh)

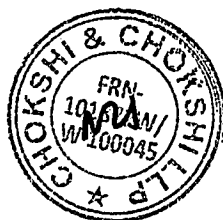
Sr. No.	Particulars	Quarter Ended			Half year ended		Year ended
		30.09.2017	30.06.2017	30.09.2016	30.09.2017	30.09.2016	31.03.2017
		(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Audited)
1	Interest earned (a)+(b)+(c)+(d)	6004 32	6010 88	6985 62	12015 20	14288 84	27791 37
	(a) Interest/discount on advances/bills	4260 15	4067 96	5101 40	8328 11	10162 44	19310 33
	(b) Income on investments	1428 67	1507 22	1460 32	2935 90	3055 64	6574 71
	(c) Interest on balances with Reserve Bank of India and other inter bank funds	35 51	161 39	117 80	196 90	202 27	456 85
	(d) Others	279 99	274 31	306 10	554 29	868 49	1449 48
2	Other Income	2293 28	720 00	1401 58	3013 28	2317 79	3967 60
A.	Total Income (1+2)	8297 60	6730 88	8387 20	15028 48	16606 63	31758 97
3	Interest Expended	4346 87	4608 98	5387 01	8955 85	10983 72	22039 71
4	Operating Expenses (e)+(f)	1152 50	1244 82	1460 55	2397 32	2616 45	5140 81
	(e) Employees cost	430 15	504 29	683 56	934 44	1226 62	2225 23
	(f) Other operating expenses (Refer Note 7)	722 35	740 53	776 99	1462 88	1389 83	2915 58
B.	Total Expenditure (3+4)	5499 37	5853 80	6847 56	11353 17	13600 17	27180 52
C.	Operating profit (A-B) (Profit before Provisions & Contingencies)	2798 23	877 08	1539 64	3675 31	3006 46	4578 45
D.	Provisions (other than tax) and Contingencies	3256 60	2069 70	1349 09	5326 29	3781 32	13196 47
	: of which provisions for Non-performing Assets	1275 96	1068 79	920 48	2344 75	1688 82	9379 13
E.	Exceptional items	-	-	-	-	-	-
F.	Profit (+)/Loss(-) from Ordinary Activities before tax (C-D-E)	(458 37)	(1192 62)	190 55	(1650 98)	(774 86)	(8618 02)
G.	Provision for taxes	(260 53)	(339 61)	135 03	(600 13)	(1071 48)	(3459 88)
H.	Net Profit (+)/Loss(-) from Ordinary Activities after tax (F-G)	(197 84)	(853 01)	55 52	(1050 85)	296 62	(5158 14)
I.	Extraordinary items (net of tax expense)	-	-	-	-	-	-
J.	Net Profit (+) /Loss(-) for the period (H-I)	(197 84)	(853 01)	55 52	(1050 85)	296 62	(5158 14)
5	Paid-up equity share capital (Face Value ₹ 10)	2357 63	2070 67	2058 82	2357 63	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	75.10	73.56	73.98	75.10	73.98	73.98
	(ii) Capital Adequacy Ratio (%) (Basel III) (Refer Note 4)	11.98	10.92	11.64	11.98	11.64	10.70
	(a) CET 1 Ratio (including CCB Ratio)	6.56	5.71	7.36	6.56	7.36	5.64
	(b) Additional Tier 1 ratio	2.37	2.27	1.31	2.37	1.31	2.17
	(iii) Earning Per Share (EPS) (Rupees) (not annualised) Before and After Extraordinary items						
	(a) Basic	(0.89)	(4. 14)	0.27	(4. 91)	1.44	(25. 05)
	(b) Diluted	(0.89)	(4. 14)	0.27	(4. 91)	1.44	(25. 05)
	(iv) (a) Amount of gross non-performing assets	51367 69	50173 20	30133 96	51367 69	30133 96	44752 59
	(b) Amount of net non-performing assets	29488 83	29579 80	18195 36	29488 83	18195 36	25205 80
	(c) % of gross NPAs	24.98	24.11	13.05	24.98	13.05	21.25
	(d) % of net NPAs	16.06	15.80	8.32	16.06	8.32	13.21
	(v) Return on assets % (annualised)	(0.24)	(1.00)	0.06	(0.63)	0.16	(1.38)



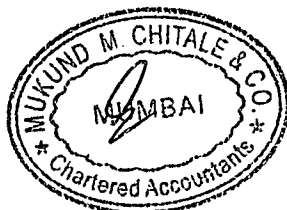
Statement of Assets & Liabilities

(₹ in Lakh)

Particulars	As at 30.09.2017 (Reviewed)	As at 31.03.2017 (Audited)	As at 30.09.2016 (Reviewed)
CAPITAL AND LIABILITIES			
Capital	2357 63	2058 82	2058 82
Reserves and Surplus	21449 17	20504 83	25959 60
Deposits	241565 66	268538 10	265678 83
Borrowings	52200 88	56363 98	68146 41
Other Liabilities and Provisions	15529 20	14423 63	14793 17
TOTAL	333102 54	361889 35	376636 83
ASSETS			
Cash and balances with Reserve Bank of India	12125 29	13346 92	11730 68
Balances with banks and money at call and short notice	4413 51	19337 16	10268 83
Investments	85901 75	92934 41	92228 24
Advances	183567 59	190840 81	218672 83
Fixed Assets	7291 26	7348 78	7432 71
Other Assets	39803 14	38081 27	36303 54
TOTAL	333102 54	361889 35	376636 83



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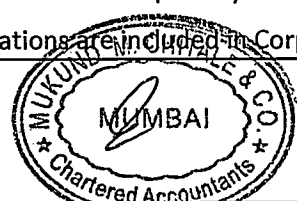
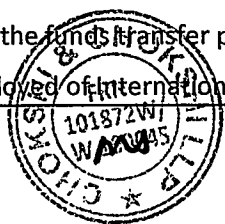
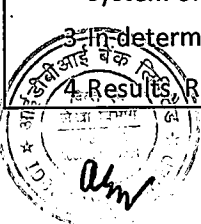
Segment Information for the Quarter and Half year ended September 30, 2017

(₹ In Lakh)

Sr. No.	Particulars	Quarter ended			Half Year Ended		Year Ended
		September 30, 2017	June 30, 2017	September 30, 2016	September 30, 2017	September 30, 2016	March 31, 2017
		Reviewed	Reviewed	Reviewed	Reviewed	Reviewed	Audited
1	Segment Revenue						
	Corporate/Wholesale banking	6055 30	4061 57	6095 97	10116 87	11989 40	22169 06
	Retail banking	6862 27	7227 94	6764 23	14090 22	13376 95	28394 70
	Treasury	60 84	35 44	270 06	96 28	571 35	793 36
	Other banking operations	-	-	-	-	-	-
	Unallocated	-	-	-	-	-	-
	TOTAL	12978 41	11324 95	13130 26	24303 36	25937 70	51357 12
	Less :- Inter-segment revenue	4680 81	4594 07	4743 06	9274 88	9331 07	19598 15
	Net sales / income from operations	8297 60	6730 88	8387 20	15028 48	16606 63	31758 97
2	Segment Results -Profit/(loss) before tax						
	Corporate/Wholesale banking	(571 75)	(1455 35)	(47 00)	(2027 10)	(1204 52)	(9195 32)
	Retail banking	75 54	235 76	47 69	311 31	74 69	287 39
	Treasury	37 84	26 97	189 86	64 81	354 97	289 91
	Other banking operations	-	-	-	-	-	-
	Unallocated	-	-	-	-	-	-
	Profit/(Loss) before tax	(458 37)	(1192 62)	190 55	(1650 98)	(774 86)	(8618 02)
	Income taxes	(260 53)	(339 61)	135 03	(600 13)	(1071 48)	(3459 88)
	Net profit/(Loss)	(197 84)	(853 01)	55 52	(1050 85)	296 62	(5158 14)
c.	Segment assets						
	Corporate/Wholesale banking	159776 34	163599 50	211411 66	159776 34	211411 66	183820 56
	Retail banking	158437 17	159881 81	144259 83	158437 17	144259 83	166888 93
	Treasury	3182 42	1993 44	12871 17	3182 42	12871 17	426 23
	Other banking operations	-	-	-	-	-	-
	Unallocated assets	11706 61	11229 16	8094 17	11706 61	8094 17	10753 63
	Total assets	333102 54	336703 91	376636 83	333102 54	376636 83	361889 35
d.	Segment liabilities						
	Corporate/Wholesale banking	97638 45	91851 83	140922 52	97638 45	140922 52	105786 31
	Retail banking	215998 88	223156 15	212366 87	215998 88	212366 87	235283 69
	Treasury	983 24	5265 82	839 20	983 24	839 20	3673 45
	Other banking operations	-	-	-	-	-	-
	Unallocated liabilities	-	-	-	-	-	-
	Total liabilities	314620 57	320273 80	354128 59	314620 57	354128 59	344743 45

Notes on Segment Reporting:

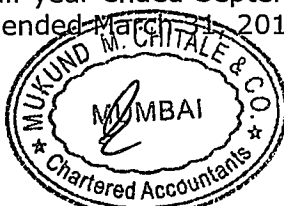
- As per RBI guidelines and in compliance with the applicable Accounting Standard (AS)- 17 on Segment Reporting issued by ICAI, the Bank has classified "Corporate/Wholesale Banking", "Retail Banking", "Treasury" and "Other Banking Operations" as Primary Business Segments.
- These segments have been identified 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 fund transfer price mechanism adopted by the Bank has been used.
- Results, Revenue and Capital Employed of International operations are included in Corporate/Wholesale Banking



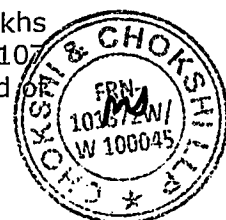
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Notes forming part of the Financial Results for the quarter/half year ended September 30, 2017

1. The above Financial Results have been reviewed and recommended by the Audit Committee and approved by the Board of Directors at their meetings held on October 31, 2017. The same have been subjected to Limited Review by the Auditors of the Bank, in line with the guidelines issued by the Reserve Bank of India and pursuant to the SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015.
2. The Financial Results for the quarter / half year ended September 30, 2017 have been prepared 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/half year ended September 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), provision in respect of cases admitted to NCLT based on RBI directions, depreciation on investments, income tax and other usual and necessary provisions.
4. A) In the month of March 2017, Government of India (GoI) had infused Rs. 190000 lakhs by way of preferential allotment of equity shares (247492510 equity shares). These shares were allotted to GoI vide approval of Board of Directors dated August 14, 2017.
In the month of June 2017, Life Insurance Corporation (LIC) had infused Rs. 39400 lakhs by way of preferential allotment of equity shares (51322131 equity shares) , out of which equity shares of Rs. 9100 lakhs (11853588 equity shares) had been allotted vide approval of Board of Directors dated June 30, 2017. The balance equity shares (39468543 equity shares) amounting to Rs. 30300 lakhs have been allotted vide approval of Board of Directors dated August 14, 2017.
B) During the quarter, on August 09, 2017, GoI infused Rs. 186100 lakhs by way of preferential allotment of equity shares (284861472 equity shares) and the same is shown as 'Equity Share Application Money' as at September 30, 2017. Subsequent to the quarter ended September 30, 2017, the allotment of equity shares to GOI has been approved by Board of Directors on October 06, 2017. On the basis of RBI letter dated August 10, 2017, the Bank has considered such 'Equity Share Application Money' as a part of Common Equity Tier 1 (CET1) Capital as at September 30, 2017.
5. During the quarter, in line with the Bank's strategy, the Bank divested investment in Small Industries Development Bank of India (10.03% of the total capital of the Company out of 16.25% held) and Clearing Corporation of India Limited (2.50% of the total capital of the Company out of 5% held)), which has resulted in capital gain of Rs. 1,266.45 crore and Rs. 70.96 crore respectively.
6. Other income relates to income from non-fund based banking activities including commission, fees, earnings from foreign exchange and derivative transactions, profit and loss sale of from investments and recoveries from accounts written off.
7. Other operating expenses include Outsourcing expenses of Rs. 12052 lakhs (previous period: Rs. 11313 lakhs) and Rs. 21013 lakhs (previous period: Rs 20107 lakhs) for the quarter and half year ended September 30, 2017 respectively and Rs. 41438 lakhs for the year ended March 31, 2017.



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8. During the quarter, the Basel III Compliant Additional Tier 1 (AT1) Bonds Coupon payment of Rs. 16635 lakhs was made on the due date i.e. August 30, 2017. As per RBI Circular dated February 02, 2017, the Bank has appropriated the Coupon payment of Rs. 16635 lakhs from Statutory Reserves.
9. The Capital Conservation Buffer (CCB) Ratio of the Bank as at September 30, 2017 is 1.06% as against 1.25% of Regulatory requirement.
10. Non-Performing Loan Provisioning Coverage Ratio (including Technical Write-Offs) is 54.56% as on September 30, 2017.
11. 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 Auditors.
12. Number of Investors' complaints (i) Pending at the beginning of the quarter-08 (ii) Received during the quarter-12 (iii) Disposed off during the quarter-16 (iv) Lying unresolved at the end of the quarter-4.
13. The figures for the previous period/year have been regrouped/reclassified wherever considered necessary.

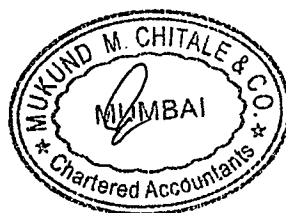
Mumbai
October 31, 2017



By order of the Board


(Mahesh Kumar Jain)
Managing Director & CEO

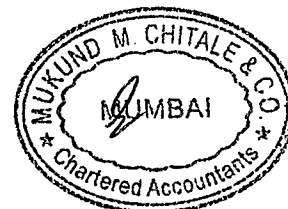




Review Report to

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 / half year ended September 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) 2400 (Revised), 'Engagements to Review Historical Financial Statements' 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



Mukund M. Chitale & Co.

Chartered Accountants
2nd Floor, Kapur House,
Paranjape 'B' Scheme Road No.1,
Vileparle (East), Mumbai – 400057

CHOKSHI & CHOKSHI LLP

Chartered Accountants,
15/17, Raghavji, 'B' Bldg,
Ground Floor, Raghavji Road,
Off Kemps Corner Mumbai – 400 036

Financial Results together with notes thereon, prepared in accordance with applicable 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

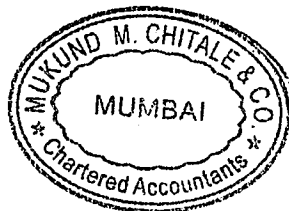


Abhay V Kamat
Partner

Membership No. 39585

Place : Mumbai

Date : October 31, 2017



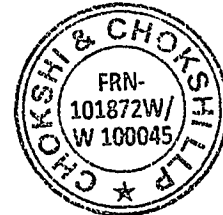
FOR CHOKSHI & CHOKSHI LLP

Chartered Accountants
Firm Regn. No. 101872W /W100045



Nilesh R. Joshi
Partner

Membership No. 114749



IDBI BANK LIMITED
CIN: L65190MH2004GOI148838
Regd. Office-IDBI Tower, WTC Complex, Cuffe Parade, Mumbai-400005,
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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 Rs. 10/- each) (for continuing and discontinued operations) (not annualised)			
	Basic	(0.89)	(4.91)	1.44
	Diluted	(0.89)	(4.91)	1.44

Note:

- 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).
- Information relating to Total Comprehensive Income and Other Comprehensive Income are not furnished as Ind AS is not yet made applicable to banks

Place: Mumbai

Date: October 31, 2017



By order of the Board

(Signature)
(Mahesh Kumar Jain)
Managing Director & CEO

(Signature)