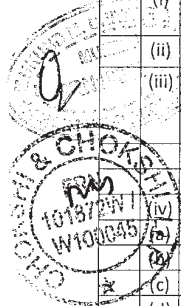


**IDBI BANK LIMITED**  
**Unaudited Financial Results for the Quarter/ Half year ended September 30, 2015**

(₹ in Lacs)

Sr. No.	Particulars	Quarter Ended			Half Year Ended		Year Ended
		September 30, 2015	June 30, 2015	September 30, 2014	September 30, 2015	September 30, 2014	March 31, 2015
		(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Audited)
1	Interest earned (a)+(b)+(c)+(d)	7069 86	7261 28	6850 12	14331 14	13583 10	28153 99
	(a) Interest/discount on advances/bills	5353 36	5323 14	5118 28	10676 50	10144 18	20829 77
	(b) Income on investments	1373 76	1638 98	1496 66	3012 74	2958 22	6265 52
	(c) Interest on balances with Reserve Bank of India and other inter bank funds	11 37	7 41	22 11	18 78	42 62	69 35
	(d) Others	331 37	291 75	213 07	623 12	438 08	989 35
2	Other Income	843 78	642 09	760 40	1485 87	1260 15	4007 63
3	<b>Total Income (1+2)</b>	<b>7913 64</b>	<b>7903 37</b>	<b>7610 52</b>	<b>15817 01</b>	<b>14843 25</b>	<b>32161 62</b>
4	Interest Expended	5458 03	5766 95	5443 95	11224 98	10926 02	22406 10
5	Operating Expenses (i)+(ii)	936 80	998 27	969 69	1935 07	1792 09	4027 42
	(i) Employees cost	361 15	426 33	497 31	787 47	892 78	1966 26
	(ii) Other operating expenses	575 65	571 94	472 38	1147 60	899 31	2061 16
6	<b>Total Expenditure (4+5) (excluding provisions and contingencies)</b>	<b>6394 83</b>	<b>6765 22</b>	<b>6413 64</b>	<b>13160 05</b>	<b>12718 11</b>	<b>26433 52</b>
7	<b>Operating profit (3-6) before Provisions and Contingencies</b>	<b>1518 81</b>	<b>1138 15</b>	<b>1196 88</b>	<b>2656 96</b>	<b>2125 14</b>	<b>5728 10</b>
8	Provisions (other than tax) and Contingencies	1289 31	878 70	990 47	2168 01	1766 63	4440 77
9	Exceptional items	-	-	-	-	-	-
10	Profit (+)/Loss(-) from Ordinary Activities before tax (7-8-9)	229 50	259 45	206 41	488 95	358 51	1287 33
11	Tax expense	110 00	124 27	87 92	234 27	133 85	413 94
12	<b>Net Profit (+) /Loss(-) from ordinary activities after tax for the period (10-11)</b>	<b>119 50</b>	<b>135 18</b>	<b>118 49</b>	<b>254 68</b>	<b>224 66</b>	<b>873 39</b>
13	Extraordinary items (net of tax expense)	-	-	-	-	-	-
14	<b>Net Profit(+)/Loss(-) for the period (12-13)</b>	<b>119 50</b>	<b>135 18</b>	<b>118 49</b>	<b>254 68</b>	<b>224 66</b>	<b>873 39</b>
15	Paid-up equity share capital (Face Value ₹ 10)	1603 96	1603 96	1603 96	1603 96	1603 96	1603 96
16	Reserves excluding Revaluation Reserves	-	-	-	-	-	21050 11
17	<b>Analytical Ratios</b>						
	(i) Percentage of shares held by Government of India	76.50	76.50	76.50	76.50	76.50	76.50
	(ii) Capital Adequacy Ratio (%) (Basel III)	11.66	11.74	11.71	11.66	11.71	11.76
	(iii) Earning Per Share (EPS) (Rupees) (not annualised) Before and After Extraordinary items						
	Basic	0.75	0.84	0.74	1.59	1.40	5.45
	Diluted	0.75	0.84	0.74	1.59	1.40	5.45
	(iv) NPA Ratios						
	(a) Amount of gross NPA	14757 92	14112 18	11559 23	14757 92	11559 23	12684 97
	(b) Amount of net NPA	6476 83	6496 17	5438 09	6476 83	5438 09	5992 52
	(c) % of gross NPAs	6.92	6.64	5.72	6.92	5.72	5.88
	(d) % of net NPAs	3.16	3.18	2.79	3.16	2.79	2.88
	(v) Return on assets (annualised)	0.14%	0.16%	0.15%	0.15%	0.14%	0.27%
18	Public Shareholding						
	No. of shares	376940078	376938983	376938983	376940078	376938983	376938983
	Percentage of Shareholding	23.50	23.50	23.50	23.50	23.50	23.50
19	Promoters and Promoter Group Shareholding						
	(a) Pledged / Encumbered						
	Number of Shares	Nil	Nil	Nil	Nil	Nil	Nil
	Percentage of Shares (as a % of the total shareholding of promoter and promoter group)	Nil	Nil	Nil	Nil	Nil	Nil
	Percentage of Shares (as a % of the total share capital of the Bank)	Nil	Nil	Nil	Nil	Nil	Nil
	(b) Non-encumbered						
	Number of Shares	1227018622	1227018622	1227018622	1227018622	1227018622	1227018622
	Percentage of Shares (as a % of the total shareholding of the Promoter and Promoter Group)	100.00	100.00	100.00	100.00	100.00	100.00
	Percentage of Shares (as a % of the total share capital of the Bank)	76.50	76.50	76.50	76.50	76.50	76.50



**Segment Information Reviewed for the Quarter / Half year ended ended September 30, 2015**

(₹ in Lacs)

Sr. No.	Particulars	Quarter ended			Half Year Ended		Year Ended
		September 30, 2015 (Reviewed)	June 30, 2015 (Reviewed)	September 30, 2014 (Reviewed)	September 30, 2015 (Reviewed)	September 30, 2014 (Reviewed)	March 31, 2015 (Audited)
a.	<b>Segment Revenue</b>						
	Corporate/Wholesale banking	6228 87	6242 79	6402 40	12471 66	12530 45	27003 46
	Retail banking	6097 04	6332 84	5677 07	12429 88	11145 34	23045 42
	Treasury	134 22	92 19	116 11	226 41	178 23	705 87
	Other banking operations	-	-	-	-	-	-
	<b>TOTAL</b>	<b>12460 13</b>	<b>12667 82</b>	<b>12195 58</b>	<b>25127 95</b>	<b>23854 03</b>	<b>50754 75</b>
	Less :- Inter-segment revenue	4546 49	4764 45	4585 06	9310 94	9010 78	18593 13
	<b>Net sales / income from operations</b>	<b>7913 64</b>	<b>7903 37</b>	<b>7610 52</b>	<b>15817 01</b>	<b>14843 25</b>	<b>32161 62</b>
b.	<b>Segment Results -Profit/(loss) before tax</b>						
	Corporate/Wholesale banking	199 18	179 20	278 76	378 39	414 18	1469 53
	Retail banking	(71 48)	55 17	(120 38)	(16 31)	(137 25)	(615 69)
	Treasury	101 80	25 08	48 03	126 87	81 58	433 49
	Other banking operations	-	-	-	-	-	-
	<b>TOTAL</b>	<b>229 50</b>	<b>259 45</b>	<b>206 41</b>	<b>488 95</b>	<b>358 51</b>	<b>1287 33</b>
	Unallocable expenditure	-	-	-	-	-	-
	Unallocable income	-	-	-	-	-	-
	Less: Other unallocable expenditure net of unallocable income	-	-	-	-	-	-
	<b>Total profit before tax</b>	<b>229 50</b>	<b>259 45</b>	<b>206 41</b>	<b>488 95</b>	<b>358 51</b>	<b>1287 33</b>
	Income taxes	110 00	124 27	87 92	234 27	133 85	413 94
	<b>Net profit</b>	<b>119 50</b>	<b>135 18</b>	<b>118 49</b>	<b>254 68</b>	<b>224 66</b>	<b>873 39</b>
c.	<b>Capital employed (Segment assets-Segment liabilities)</b>						
	Corporate/Wholesale banking	58885 37	64539 51	64623 27	58885 37	64623 27	65993 94
	Retail banking	(43632 74)	(40188 46)	(56699 87)	(43632 74)	(56699 87)	(54301 83)
	Treasury	2980 34	(5914 55)	10235 82	2980 34	10235 82	5990 50
	Other banking operations	-	-	-	-	-	-
	Unallocated	4675 78	4352 75	3988 60	4675 78	3988 60	4971 46
	<b>Total</b>	<b>22908 75</b>	<b>22789 25</b>	<b>22147 82</b>	<b>22908 75</b>	<b>22147 82</b>	<b>22654 07</b>

**Notes on Segment Reporting:**

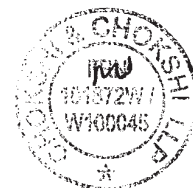
- 1 As per RBI guidelines and in compliance with the applicable Accounting Standard (AS)- 17 on Segment Reporting issued by ICAI, the Bank has classified "Corporate/Wholesale Banking", "Retail Banking", "Treasury" and "Other Banking Operations" as Primary Business Segments.
- 2 These segments have been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

4



**Notes forming part of the Unaudited Financial Results for the quarter/half year ended September 30, 2015**

1. The above interim financial results for the quarter and half year ended September 2015 have been reviewed by the Audit Committee and approved by the Board of Directors at its meeting held on November 04, 2015. The same has been subject to Limited Review by the Central Statutory Auditors of the bank in line with the guidelines issued by the Reserve Bank of India and as per the requirement of listing agreement with stock exchanges.
2. The financial results for the quarter ended September 2015 have been arrived at on the basis of the same accounting policies & generally accepted practices as those followed in the preceding financial year ended 31<sup>st</sup> March, 2015.
3. The interim financial results for the quarter ended September 30, 2015 have been arrived at after considering extant guidelines of Reserve Bank of India (RBI) on prudential norms for Income Recognition and Asset Classification and Provisioning pertaining to advances & provisions relating to employee retirement benefits has been made as per the Actuarial valuations. Provision for income tax & other contingencies are made on estimated and proportionate basis and are subject to adjustments at the year end.
4. Pursuant to RBI Circular DBR.BP.BC.No.31/21.04.018/2015-16 dated July 16, 2015, the Bank has, effective from quarter ended June 30, 2015, included its deposits placed with NABARD, SIDBI and NHB on account of shortfall in lending to priority sector under 'Other Assets'. Hitherto these were included under 'Investments'. Interest income on these deposits has been included under 'Interest Earned-Others'. Hitherto such interest income was included under 'Interest earned-Income on Investments'. Figures for the previous periods have been regrouped / reclassified to conform to current period's classification. The above change in classification does not impact the profit of the Bank for the periods presented.
5. 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.
6. Number of Investors' complaints
  - (i) Pending at the beginning of the quarter-1
  - (ii) Received during the quarter-15
  - (iii) Disposed off during the quarter-14
  - (iv) Lying unresolved at the end of the quarter-2.



7. During the half year ended September 30, 2015 the bank had allotted 1095 equity shares pursuant to the exercise of stock options by certain employees.
8. Statement of Assets and Liabilities is as under:

(₹ in lacs)

Particulars	As at 30.09.2015 (Reviewed)	As at 30.09.2014 (Reviewed)
<b>CAPITAL AND LIABILITIES</b>		
Capital	1603 96	1603 96
Reserves and surplus	22942 59	22231 65
Employees' Stock Options (Grants) Outstanding	0	35
Deposits	239282 37	238005 62
Borrowings	63005 97	56000 98
Other liabilities and provisions	11623 41	11268 47
<b>TOTAL</b>	<b>338458 30</b>	<b>329111 03</b>
<b>ASSETS</b>		
Cash and balances with Reserve Bank of India	11619 90	10360 14
Balances with banks and money at call and short notice	7216 76	4317 38
Investments	78405 09	90794 10
Advances	204660 94	195056 54
Fixed assets	3115 31	3217 29
Other assets	33440 30	25365 58
<b>TOTAL</b>	<b>338458 30</b>	<b>329111 03</b>

9. The Figures for the previous period/year have been regrouped / rearranged wherever considered necessary.



By order of the Board

*Kishor Kharat*  
(Kishor Kharat)

Managing Director & CEO

Mumbai  
November 04, 2015

*[Handwritten signature]*



**Mukund M. Chitale & Co.**  
Chartered Accountants  
2<sup>nd</sup> Floor, Kapur House,  
Paranjpe 'B' Scheme Road No.1,  
Vileparle (East), Mumbai – 400057

**CHOKSHI & CHOKSHI LLP**  
Chartered Accountants,  
15/17, Raghavji, 'B' Bldg,  
Off Kempes Corner Mumbai – 400 036

Review Report to  
The Board of Directors  
IDBI Bank Limited

We have reviewed the accompanying statement of unaudited standalone financial results of IDBI Bank Limited (the Bank) for the quarter and six months ended September 30, 2015 being submitted by the Bank pursuant to the clause 41 of the Listing Agreement with the Stock Exchanges, except for the disclosures regarding 'Public Shareholding' and 'Promoter and Promoter Group Shareholding' which have been traced from disclosures made by the management and have not been audited by us. Further, disclosure relating to 'Pillar 3 under Basel III Capital Regulations' 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 these financial results based on our review.

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 financial statements are 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.

In the conduct of our review, we have relied on the review report of Dubai 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.

Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying statement of unaudited standalone financial results prepared in accordance with applicable accounting standards 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 Clause 41 of the Listing Agreement 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

For **Chokshi & Chokshi LLP**  
Chartered Accountants  
Firm Regn. No. 101872W /W100045





Nilesh R. Joshi  
Partner  
Membership No. 114749

Place : Mumbai  
Date : November 04, 2015