

आईडीबीआई बैंक लिमिटेड पंजीकृत कार्यालय : आईडीबीआई टॉवर, डब्ल्यूटीसी कॉम्प्लेक्स, कफ परेड, सुंबई - 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

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

Dear Sir,

Audited Financial Results for the quarter and year ended March 31, 2016

Further to our letter dated May 20, 2016 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

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कंपनी सचिव





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Highlights of FY 2015-16 financial results vis-à-vis FY 2014-15

- Business increase to ₹ 4,81,613 Crore (from ₹ 4,68,213 Crore)
- **Deposits** increased to ₹ 2,65,720 Crore (from ₹ 2,59,836 Crore)
- Advances increased to ₹ 2,15,893 Crore (from ₹ 2,08,377 Crore)
- Total assets grew to ₹ 3,74,372 Crore (from ₹ 3,56,144 Crore)
- Net Interest Income(NII) for the year ended March 2016 up by 6% to ₹ 6,089 Crore

from ₹ 5,748 Crore for year ended March 2015

• Net Profit for the year ended on March 2016 down by 520% to (₹ 3,665) Crore from

₹ 873 Crore for the year ended March 2015.

Mumbai, May 20, 2016: The Board of Directors of **IDBI Bank Ltd. (IDBI)** met in Mumbai today to consider the audited financial results for the year ended March 31, 2016 which are as under:

Working results:

(₹Crore)

	Q4	Q4	12 mths	12 mths
Particulars	2015-16	2014-15	2015-16	2014-15
Total Income	8274	9382	31453	32162
Interest income	6928	7412	28043	28154
Non-Interest Income	1346	1970	3410	4008
Total Expenses	6679	6893	26084	26434
Interest expenses	5501	5752	21954	22406
Operating expenses	1178	1141	4130	4028
Operating Profit	1595	2489	5370	5728
Provisions (net)	3331	1943	9035	4855
Net Profit	-1736	546	-3665	873

Profitability: IDBI reported a net profit of (₹ 1,736) Crore for the quarter ended March 31, 2016 and (₹ 3,665) Crore for year ended March 31, 2016 as against ₹ 546 Crore for the quarter ended March 31, 2015 and ₹ 873 Crore for year ended March 31, 2015.

Total business (deposits and advances) as of March 31, 2016 stood at ₹ 4,81,613 Crore as against ₹ 4,68,213 Crore as of March 31, 2015 registering a growth of 2.86%.

Deposits increased to ₹ 2,65,720 Crore as at end March 2016 from ₹ 2,59,836 Crore as at end March 2015 reflecting a growth of 2.26%.

Advances also increased by 3.61% to ₹ 2,15,893 Crore as at end March 2016 as compared to ₹ 2,08,377 Crore as at end March 2015.

Aggregate assets as of March 31, 2016, stood at ₹ 3,74,372 Crore as against ₹ 3,56,144 Crore as of March 31, 2015 registering a growth of 5.12%.

Gross NPA as on March 31, 2016 stood at 10.98% (₹ 24,875 Crore) as compared to 5.88% (₹ 12,685 Crore) as at March 31, 2015.

Net NPA as on March 31, 2016 stood at 6.78% (₹ 14,643 Crore) of net advances as compared to 2.88% (₹ 5,993 Crore) as at March 31, 2015.

CAR: The Bank's CAR stood at 11.67% (as per Basel III) as of March 31, 2016.

Significant developments from January to March 2016

- <u>IDBI Bank mobilised Rs.1900 crore through two separate issues of Basel III</u> <u>compliant Tier 2 bonds on private placement basis to strengthen its capital</u> <u>adequacy</u>.
- IDBI Bank launched India's first of its kind "Government Securities (G-Sec) Investment Facility through ATM for Retail Investors".
- IDBI Bank received the ASSOCHAM Award 2015 for Financial Inclusion under Large Bank class and Government schemes category.
- IDBI Bank received the Lions CSR Precious Award 2016 from Lions Clubs International Foundation for IDBI Bank's exemplary work in the field of social service.
- IDBI Bank was conferred "NetApp Innovation Awards 2016" under Enterprise Mobility Category for "Abhay Card App".
- IDBI Bank won Banking Frontier's "FINNOVITTI AWARD 2016" for BCBF APPLICATION for Financial Innovation through Innovative technology.
- IDBI Bank won IBA's prestigious Banking Technology Awards under four categories.



Mumbai, May 20, 2016: