IDBI BANK

प्रेस विज्ञप्ति
PRESS RELEASE

For Immediate Publication / Broadcast / Telecast

PR/1273

Highlights of Q4 FY 15 (March 31,2015) financial results vis-à-vis Q4 FY 14 (March 31, 2014)

- **Business** up 8% to ₹ 4,68,213 Crore (from ₹ 4,33,460 Crore)
- **Deposits** increased by 10% to ₹ 2,59,836 Crore (from ₹ 2,35,774 Crore)
- **Advances** up by 5% to ₹ 2,08,377 Crore (from ₹ 1,97,686 Crore)
- **Total assets** grew by 8% to ₹ 3,56,031 Crore (from ₹ 3,28,988 Crore)
- **Net Interest Income(NII)** for Quarter ended March 2015 up by 5% to ₹ 1,660 Crore from ₹ 1,574 Crore for Quarter ended March 2014
- **Net Profit** for Quarter ended on March 2015 up by 5% to ₹ 546 Crore from ₹ 518 Crore for Quarter ended March 2014.

Mumbai, May 26, 2015: 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, 2015 which are as under:

Working results: **(₹ Crore)**

	Q4 2014-15	Q4 2013-14	FY 2014-15	FY 2013-14
Total Income	**9382**	**7866**	**32162**	**29576**
Interest income	7412	6715	28154	26597
Non-Interest Income	1970	1151	4008	2979
Total Expenses	**6893**	**6016**	**26434**	**23895**
Interest expenses	5752	5141	22406	20576
Operating expenses	1141	875	4028	3319
Operating Profit	**2489**	**1850**	**5728**	**5681**
Provisions (net)	**1943**	**1332**	**4855**	**4560**
Net Profit	**546**	**518**	**873**	**1121**

Profitability: IDBI reported a **net profit** of ₹ 546 Crore for the **quarter ended March 31, 2015** and ₹ 873 Crore **for year ended March 31, 2015** as against ₹ 518 Crore for the **quarter ended March 31, 2014** and ₹ 1,121 Crore for **year ended March 31, 2014**. This was against the back drop of the full year effect of RIDF etc.

Total business (deposits and advances) as of March 31, 2015 stood at ₹ 4,68,213 Crore as against ₹ 4,33,460 Crore as of March 31, 2014 registering a growth of 8%.

Deposits increased to ₹ 2,59,836 Crore as at end March 2015 from ₹ 2,35,774 Crore as at end March 2014 reflecting a growth of 10%.

Advances also increased by 5% to ₹ 2,08,377 Crore as at end March 2015 as compared to ₹ 1,97,686 Crore as at end March 2014.

Aggregate assets as of March 31, 2015, stood at ₹ 3,56,031 Crore as against ₹ 3,28,988 Crore as of March 31, 2014 registering a growth of 8%.

Gross NPA as on March 31, 2015 stood at 5.88% (₹ 12,685 Crore) as compared to 5.94% (₹ 12,140 Crore) as at December 31, 2014 .

Net NPA as on March 31, 2015 stood at 2.88 % (₹ 5,993 Crore) of net advances as compared to 3.05% (₹ 6,028 Crore) as at December 31, 2014.

CAR: The Bank's CAR stood at 11.76% (as per Basel III) as of March 31, 2015.

Significant developments from January to March 2015

- IDBI Bank launched 'IDBI Bank Go Mobile', its Mobile Banking Application, which is available on the android platform and can be downloaded from the Google Play Store. The Mobile Banking App greatly enhances the customer's banking experience through a simple and user-friendly interface and also provides a range of services like funds transfer, bill payment, mobile / DTH recharge, instant funds remittance through IMPS and an account view across savings, current account, fixed / recurring deposits, loans and demat etc.

- IDBI Bank Brand value score registered a high growth of 79% in Brand Value from the previous year as per Brand Finance Banking 500 report. Globally, the ranking of IDBI Bank improved from 351 to 255 while in India the ranking improved from 11th to 9th position.

- In the Brand Trust Report 2015, IDBI Bank was ranked 2nd in the Bank PSU category, only after SBI.

- IDBI Bank signed an MoU with the Indian Army at New Delhi on banking facilities for Indian Army Personnel on the Defence Salary Package. The MoU will benefit a large number of serving and retired Army personnel who are having their accounts with IDBI; and also provide them an opportunity to access modern banking facilities.

- Marking a yet another milestone, IDBI Bank strengthened its network and reach in the country by inaugurating its 3000th ATM at Punjabi Bagh, New Delhi in tune with its philosophy of "Bank Aisa, Dost Jaisa". IDBI Bank connects with its customers through 1,717 branches, ATMs, internet banking, social media, 24 X 7 call center, e-lounge and mobile banking.

- IDBI Bank launched the 'Rupay Platinum Debit card' in association with National Payments Corporation of India (NPCI). The card fulfils the vision of RBI of offering a domestic, open-loop, multilateral payment system to all banks and financial institutions in India.

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Mumbai, May 26, 2015: