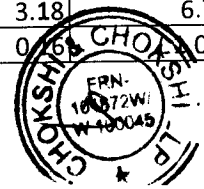


**IDBI BANK LIMITED**
**Unaudited Standalone Financial Results for the quarter ended June 30, 2016**

(₹ in Lakh)

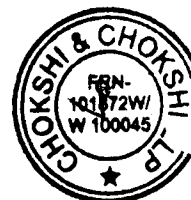
Sr. No.	Particulars	Quarter Ended			Year ended
		30.06.2016	31.03.2016	30.06.2015	31.03.2016
		(Reviewed)	(Audited)	(Reviewed)	(Audited)
1	Interest earned (a)+(b)+(c)+(d)	7303 21	6928 39	7261 28	28043 10
	(a) Interest/discount on advances/bills	5061 04	4991 72	5310 54	20709 12
	(b) Income on investments	1659 61	1588 65	1651 58	6004 21
	Interest on balances with Reserve Bank of India and		19 61	7 41	47 07
	(c) other inter bank funds	20 17			
	(d) Others	562 39	328 41	291 75	1282 70
2	Other Income	916 22	1346 19	642 09	3410 36
3	<b>Total Income (1+2)</b>	<b>8219 43</b>	<b>8274 58</b>	<b>7903 37</b>	<b>31453 46</b>
4	Interest Expended	5596 71	5500 81	5766 95	21953 81
5	Operating Expenses (i)+(ii)	1155 89	1178 40	998 27	4129 58
	(i) Employees cost	546 32	461 35	426 33	1716 51
	(ii) Other operating expenses	609 57	717 05	571 94	2413 07
6	<b>Total Expenditure (4+5)</b>	<b>6752 60</b>	<b>6679 21</b>	<b>6765 22</b>	<b>26083 39</b>
	(excluding provisions and contingencies)		<b>1595 37</b>	<b>1138 15</b>	<b>5370 07</b>
7	<b>Operating profit (3-6)</b>	<b>1466 83</b>			
	(before Provisions and Contingencies )				
8	Provisions (other than tax) and Contingencies	2432 24	4450 15	878 70	10340 82
9	Exceptional items	-	-	-	-
10	Profit (+)/Loss(-) from Ordinary Activities before tax	(965 41)	(2854 78)	259 45	(4970 75)
	(7-8-9)				
11	Tax expense	(1206 51)	(1118 97)	124 27	(1305 95)
12	<b>Net Profit (+) /Loss(-) from ordinary activities after</b>	<b>241 10</b>	<b>(1735 81)</b>	<b>135 18</b>	<b>(3664 80)</b>
	<b>tax for the period (10-11)</b>				
13	Extraordinary items (net of tax expense)	-	-	-	-
14	<b>Net Profit(+)/Loss(-) for the period (12-13)</b>	<b>241 10</b>	<b>(1735 81)</b>	<b>135 18</b>	<b>(3664 80)</b>
15	Paid-up equity share capital (Face Value ₹ 10)	2058 82	2058 82	1603 96	2058 82
16	Reserves excluding Revaluation Reserves	-	-	-	20055 15
17	<b>Analytical Ratios</b>				
	(i) Percentage of shares held by Government of India	73.98	73.98	76.50	73.98
	(ii) Capital Adequacy Ratio (%) (Basel III)	11.80	11.67	11.74	11.67
	(iii) Earning Per Share (EPS) (Rupees) (not annualised)				
	Before and After Extraordinary items				
	Basic	1.17	( 9.06)	0.84	( 21.77)
	Diluted	1.17	( 9.06)	0.84	( 21.77)
	(iv) NPA Ratios				
	(a) Gross NPA	27275 15	24875 07	14112 18	24875 07
	(b) Net NPA	16247 81	14643 39	6496 17	14643 39
	(c) % of Gross NPA	11.92	10.98	6.64	10.98
	(d) % of Net NPA	7.47	6.78	3.18	6.78
	(v) Return on assets (annualised) %	0.26	( 1.98)	0.00	( 1.98)



## Statement of Assets & Liabilities

(₹ in Lakh)

Particulars	As at 30.06.2016	As at 31.03.2016	As at 30.06.2015
	(Reviewed)	(Audited)	(Reviewed)
<b>CAPITAL AND LIABILITIES</b>			
Capital	2058 82	2058 82	1603 96
Reserves and Surplus	25902 77	25662 97	22835 68
Employees' Stock Options (Grants) Outstanding	-	-	19
Deposits	254031 37	265719 83	241328 25
Borrowings	70247 35	69573 94	64948 81
Other Liabilities and Provisions	13291 63	11356 57	11382 37
<b>TOTAL</b>	<b>365531 94</b>	<b>374372 13</b>	<b>342099 26</b>
<b>ASSETS</b>			
Cash and balances with Reserve Bank of India	13729 38	13822 91	11788 75
Balances with banks and money at call and short notice	6303 09	2757 63	983 12
Investments	83985 83	98999 43	88405 94
Advances	217362 60	215893 45	204339 28
Fixed Assets	7381 14	7447 32	3108 18
Other Assets	36769 90	35451 39	33473 99
<b>TOTAL</b>	<b>365531 94</b>	<b>374372 13</b>	<b>342099 26</b>



**Segment Information Reviewed for the quarter ended June 30th, 2016**

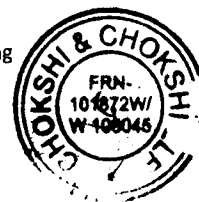
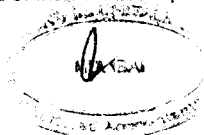
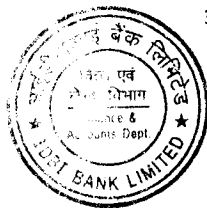
(₹ in Lakh)

Sr. No.	Particulars	Quarter ended			Year Ended
		30.06.2016 (Reviewed)	31.03.2016 (Audited)	30.06.2015 (Reviewed)	31.03.2016 (Audited)
a.	<b>Segment Revenue</b>				
	Corporate/Wholesale banking	5893 43	6207 67	6242 79	24204 04
	Retail banking	6612 71	6247 93	6332 84	24658 83
	Treasury	301 30	230 00	92 19	556 25
	Other banking operations	-	-	-	-
	Unallocated	-	-	-	-
	<b>TOTAL</b>	<b>12807 44</b>	<b>12685 60</b>	<b>12667 82</b>	<b>49419 12</b>
	Less :- Inter-segment revenue	4588 01	4411 02	4764 45	17965 66
	<b>Net sales / Income from operations</b>	<b>8219 43</b>	<b>8274 58</b>	<b>7903 37</b>	<b>31453 46</b>
b.	<b>Segment Results -Profit/(loss) before tax</b>				
	Corporate/Wholesale banking	(1157 52)	(3051 57)	179 20	(5428 81)
	Retail banking	27 00	80 19	55 17	184 45
	Treasury	165 11	116 60	25 08	273 61
	Other banking operations	-	-	-	-
	Unallocated	-	-	-	-
	<b>Total profit before tax</b>	<b>(965 41)</b>	<b>(2854 78)</b>	<b>259 45</b>	<b>(4970 75)</b>
	Income taxes	(1206 51)	(1118 97)	124 27	(1305 95)
	<b>Net profit</b>	<b>241 10</b>	<b>(1735 81)</b>	<b>135 18</b>	<b>(3664 80)</b>
c.	<b>Segment assets</b>				
	Corporate/Wholesale banking	209606 14	206001 28	208290 12	206001 28
	Retail banking	140427 86	150849 56	126390 26	150849 56
	Treasury	7375 83	10891 16	3066 13	10891 16
	Other banking operations	-	-	-	-
	Unallocated assets	8122 11	6630 13	4352 75	6630 13
	<b>Total assets</b>	<b>365531 94</b>	<b>374372 13</b>	<b>342099 26</b>	<b>374372 13</b>
d.	<b>Segment liabilities</b>				
	Corporate/Wholesale banking	149096 30	162262 30	143750 61	162262 30
	Retail banking	192693 60	189765 56	166578 71	189765 56
	Treasury	1339 31	230 30	8980 69	230 30
	Other banking operations	-	-	-	-
	Unallocated liabilities	-	-	-	-
	<b>Total liabilities</b>	<b>343129 21</b>	<b>352258 16</b>	<b>319310 01</b>	<b>352258 16</b>

**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 funds transfer price mechanism adopted by the Bank has been used.

- Results, Revenue and Capital Employed of International operations are included in Corporate/Wholesale Banking segment.



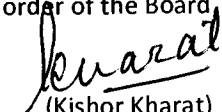
## Notes forming part of the Financial Results for the quarter ended June 30, 2016

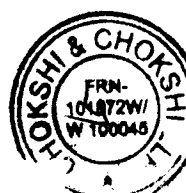
1. The above Financial Results have been reviewed and recommended by the Audit Committee and approved by Board of Directors at their meetings held on August 11, 2016. The same has been subjected to a Limited Review by the Statutory Auditors of the Bank, in line with the guidelines issued by Reserve Bank of India and as per the requirement of Listing Agreement with Stock Exchanges.
2. The financial results for the quarter ended June 30, 2016 have been prepared following the same accounting policies and practices as those followed in the annual financial statements for the year ended March 31, 2016.
3. The figures of the last quarter ended March 31, 2016 are the balancing figures between audited figures in respect of the financial year 2015-16 and the reviewed year to date figures upto the third quarter of the financial year 2015-16.
4. The working results for the quarter ended June 30, 2016 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), depreciation on investments, income tax and other usual and necessary provisions.
5. During the quarter ended June 30, 2016, the Bank has made provision of Rs. 523 crore in respect of certain restructured cases (appearing in RBI AQR list), Rs. 561 crore in respect of Strategic Debt Restructuring (SDR) cases and Rs. 161 crore for the balance amount of loss on sale of assets to ARCs which was otherwise allowed to be made in phased manner till March 31, 2017 in terms of RBI instructions/ guidelines
6. During the quarter ended June 30, 2016, the Bank has recognised Deferred Tax Asset (DTA) which includes Rs. 1225 crores in respect of the provision on such standard assets which *inter alia* include Restructured Standard Assets and other advances that have been allowed to be classified as standard assets by RBI.
7. Non-Performing Loan Provisioning Coverage Ratio (including Technical Write-Offs) is 56.14% as on June 30, 2016.
8. 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.
9. Number of Investors' complaints (i) Pending at the beginning of the quarter- Nil (ii) Received during the quarter- 9 (iii) Disposed off during the quarter- 9 (iv) Lying unresolved at the end of the quarter- Nil.
10. The Figures for the previous period/year have been regrouped/reclassified wherever considered necessary.

Mumbai  
August 11, 2016



By order of the Board

  
(Kishor Kharat)  
Managing Director & CEO

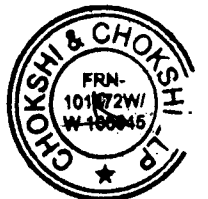
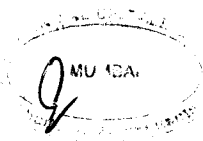


**Mukund M. Chitale & Co.**  
Chartered Accountants  
2<sup>nd</sup> Floor, Kapur House,  
Paranjpe 'B' Scheme Road No.1,  
Vileparle (East), Mumbai – 400057

**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

1. We have reviewed the accompanying statement of unaudited standalone financial results ( the statement) of IDBI Bank Limited (the Bank) for the quarter ended June 30, 2016 being submitted by the Bank pursuant to the requirement to Regulation 33 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ( "The Listing Regulation, 2015"). The disclosures 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.
2. 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 results 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.
3. In the conduct of our review, we have relied on the review report of Dubai International Financial Center (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 financial results together with notes thereon, 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



**Mukund M. Chitale & Co.**

Chartered Accountants  
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**CHOKSHI & CHOKSHI LLP**

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

Regulation 33 of the of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 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

**For Chokshi & Chokshi LLP**

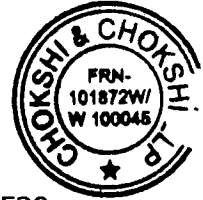
Chartered Accountants  
Firm Regn. No. 101872W /W100045



Nikesh K. Shah

Partner

Membership No. 153520



Place : Mumbai

Date : August 11, 2016