

**IDBI BANK LIMITED**  
**Financial Results for the Period Ended March 31,2011**

(₹ Lakh)

		Quarter Ended		Year Ended	
		Mar 31, 2011	Mar 31, 2010	Mar 31, 2011	Mar 31, 2010
		(Unaudited)	(Unaudited)	(Audited)	(Audited)
<b>1</b>	<b>Interest earned (a)+(b)+(c)+(d)</b>	<b>5025 11</b>	<b>4083 29</b>	<b>18600 82</b>	<b>15261 32</b>
	(a) Interest/discount on advances/bills	3721 71	2920 49	13750 39	10774 75
	(b) Income on investments	1287 26	1147 11	4811 53	4224 14
	(c) Interest on balances with RBI and other inter bank funds	5 05	- 7	17 66	10 05
	(d) Others	11 09	15 76	21 24	252 38
2	Other Income	675 54	544 62	2083 65	2301 73
<b>3</b>	<b>Total Income (1+2)</b>	<b>5700 65</b>	<b>4627 91</b>	<b>20684 47</b>	<b>17563 05</b>
4	Interest Expended	3916 58	3321 20	14271 93	13005 22
<b>5</b>	<b>Operating Expenses (i)+(ii)</b>	<b>617 26</b>	<b>613 28</b>	<b>2254 69</b>	<b>1831 42</b>
	(i) Employees cost	304 51	285 54	1046 24	773 44
	(ii) Other operating expenses	312 75	327 74	1208 45	1057 98
<b>6</b>	<b>Total Expenditure ((4)+(5) excluding provisions and contingencies)</b>	<b>4533 84</b>	<b>3934 48</b>	<b>16526 62</b>	<b>14836 64</b>
<b>7</b>	<b>Operating profit(3-6) before Provisions and Contingencies</b>	<b>1166 81</b>	<b>693 43</b>	<b>4157 85</b>	<b>2726 41</b>
8	Provisions (other than tax)and Contingencies (Net)	281 90	541 94	1876 87	1681 69
9	Exceptional items	-	-	-	-
10	Profit (+)/Loss(-) from Ordinary Activities before tax(7-8-9)	884 91	151 49	2280 98	1044 72
11	Tax expense	368 66	-166 92	630 66	13 59
<b>12</b>	<b>Net Profit (+) /Loss(-) from ordinary activities for the period ((10-11))</b>	<b>516 25</b>	<b>318 41</b>	<b>1650 32</b>	<b>1031 13</b>
13	Extraordinary items (net of tax expense)	-	-	-	-
<b>14</b>	<b>Net Profit(+)/Loss(-) for the period((12-13))</b>	<b>516 25</b>	<b>318 41</b>	<b>1650 32</b>	<b>1031 13</b>
15	Paid-up equity share capital (Face Value Rs.10)	984 57	724 86	984 57	724 86
16	Reserves excluding Revaluation Reserves (as per balance sheet of previous accounting year)	11657 24	7471 67	11657 24	7471 67
<b>17</b>	<b>Analytical Ratios</b>				
	(i) Percentage of shares held by GOI	65.13	52.67	65.13	52.67
	(ii) Capital Adequacy Ratio (%) *	13.64	11.31	13.64	11.31
	(iii) Earning Per Share (EPS) (Rupees) not annualised				
	a) Before Extraordinary items				
	-Basic	5.24	4.39	18.37	14.23
	-Diluted	5.24	4.39	18.36	14.22
	b) After Extraordinary items				
	-Basic	5.24	4.39	18.37	14.23
	-Diluted	5.24	4.39	18.36	14.22
	(iv) NPA Ratios				
	a) Amount of gross NPA	2784 73	2129 38	2784 73	2129 38
	Amount of net NPA	1677 91	1406 32	1677 91	1406 32
	b) % of gross NPAs	1.76	1.53	1.76	1.53
	% of net NPAs	1.06	1.02	1.06	1.02
	c) Return on assets (annualised)	0.89%	0.60%	0.73%	0.53%
18	Public Shareholding				
	No. of shares	343280989	343083921	343280989	343083921
	Percentage of Shareholding	34.87	47.33	34.87	47.33
19	Promoters and Promoter Group Shareholding				
	a) Pledged / Encumbered				
	- Number of Shares	Nil	Nil	Nil	Nil
	- Percentage of Shares (as a % of the total shareholding of promoter and promoter group)	Nil	Nil	Nil	Nil
	- Percentage of Shares ( as a % of the total share capital of the Company )	Nil	Nil	Nil	Nil
	b) Non-encumbered				
	- Number of Shares	641287110	381778000	641287110	381778000
	- Percentage of Shares (as a % of the total shareholding of the Promoter and Promoter group)	100.00	100.00	100.00	100.00
	- Percentage of Shares ( as a % of the total share capital of the Company )	65.13	52.67	65.13	52.67

**SUMMARISED BALANCE SHEET**

( ₹ Lakh)

	As at 31.03.2011	As at 31.03.2010
<b>CAPITAL AND LIABILITIES</b>		
Capital	984 57	724 86
Reserves and surplus	13582 02	9438 40
Employees' Stock Options (Grants) Outstanding	99	1 58
Deposits	180485 79	167667 08
Borrowings	51569 65	47709 48
Other liabilities and provisions	6753 77	8031 35
<b>TOTAL</b>	<b>253376 79</b>	<b>233572 75</b>
<b>ASSETS</b>		
Cash and balances with Reserve Bank of India	19559 05	13903 47
Balances with banks and money at call and short notice	1207 03	679 36
Investments	68269 17	73345 46
Advances	157098 07	138201 85
Fixed assets	3037 34	2996 96
Other assets	4206 13	4445 65
<b>TOTAL</b>	<b>253376 79</b>	<b>233572 75</b>

**Segment Information Audited for the Quarter/Year ended March 31, 2011**

(₹ Lakh)

Sr. No.	Particulars	Quarter ended		Year ended	Year ended
		Mar 31, 2011	Mar 31, 2010	Mar 31, 2011	Mar 31, 2010
a.	<b><u>Segment Revenue</u></b>				
	Corporate/Wholesale banking	5253 40	4562 27	19190 75	17701 03
	Retail banking	3133 42	2245 96	11086 04	8143 28
	Treasury	85 06	32 36	287 88	185 18
	Other banking operations				
	<b>TOTAL</b>	<b>8471 88</b>	<b>6840 59</b>	<b>30564 67</b>	<b>26029 49</b>
	Less :- Inter-segment revenue	2771 23	2212 68	9880 20	8466 44
	<b>Net sales / income from operations</b>	<b>5700 65</b>	<b>4627 91</b>	<b>20684 47</b>	<b>17563 05</b>
b.	<b><u>Segment Results -Profit/(loss) before tax</u></b>				
	Corporate/Wholesale banking	628 02	186 06	1879 45	761 90
	Retail banking	203 96	-46 32	273 63	192 51
	Treasury	52 93	11 75	127 90	90 31
	<b>TOTAL</b>	<b>884 91</b>	<b>151 49</b>	<b>2280 98</b>	<b>1044 72</b>
	Unallocable expenditure				
	Unallocable income				
	Less: Other unallocable expenditure net of unallocable income				
	<b>Total profit before tax</b>	<b>884 91</b>	<b>151 49</b>	<b>2280 98</b>	<b>1044 72</b>
	Income taxes	368 66	-166 92	630 66	13 59
	<b>Net profit</b>	<b>516 25</b>	<b>318 41</b>	<b>1650 32</b>	<b>1031 13</b>
c.	<b><u>Capital employed (Segment assets-Segment liabilities)</u></b>				
	Corporate/Wholesale banking	10272 76	16996 93	10272 76	16996 93
	Retail banking	-275 13	-7241 31	-275 13	-7241 31
	Treasury	3392 60	-1163 24	3392 60	-1163 24
	Other banking operations	-748 42	-395 85	-748 42	-395 85
	<b>Total</b>	<b>12641 81</b>	<b>8196 53</b>	<b>12641 81</b>	<b>8196 53</b>

**CONSOLIDATED FINANCIAL RESULTS OF IDBI BANK LTD AND ITS SUBSIDIARIES FOR THE  
YEAR ENDED MARCH 31,2011**

(₹ Lakh)

		Year Ended	
		Mar 31, 2011	Mar 31, 2010
		(Audited)	(Audited)
<b>1</b>	<b>Interest earned (a)+(b)+(c)+(d)</b>	<b>18616 52</b>	<b>15531 20</b>
	(a) Interest/discount on advances/bills	13750 39	10996 06
	(b) Income on investments	4826 18	4248 17
	(c) Interest on balances with RBI and other inter bank funds	17 66	22 75
	(d) Others	22 29	264 22
2	Other Income	2221 67	2285 80
<b>A</b>	<b>TOTAL INCOME (1+2)</b>	<b>20838 19</b>	<b>17817 00</b>
3	Interest Expended	14270 23	13145 23
<b>4</b>	<b>Operating Expenses (e) +(f)</b>	<b>2491 87</b>	<b>1934 24</b>
	(e) Payment to and provisions for employees	1106 83	821 98
	(f) Other operating expenses	1385 04	1112 26
<b>B</b>	<b>TOTAL EXPENDITURE (3)+(4)</b>	<b>16762 10</b>	<b>15079 47</b>
	(Excluding provisions and contingencies)		
<b>C</b>	<b>OPERATING PROFIT (A-B)</b>	<b>4076 09</b>	<b>2737 53</b>
	(Profit before Provisions and contingencies)		
D	OTHER PROVISIONS AND CONTINGENCIES(net)	2512 58	1717 00
	(i) Provisions (other than tax) and contingencies	1877 10	1687 34
	(ii) Provision for Taxes	635 48	29 66
<b>E</b>	<b>NET PROFIT( C-D)</b>	<b>1563 51</b>	<b>1020 53</b>
F	Paid-up equity share capital	984 57	724 86
G	Reserves excluding Revaluation Reserves	11659 63	7599 46
H	Earning Per Share (Rupees)		
	- Basic	17.40	14.08
	-Diluted	17.40	14.08

<b>Consolidated Segment Information</b>			
			(₹ in lakh)
<b>Sr. No.</b>	<b>Particulars</b>	<b>Year ended Mar 31, 2011</b>	<b>Year ended Mar 31, 2010</b>
		(Audited)	(Audited)
a.	<b><u>Segment Revenue</u></b>		
	Corporate/Wholesale banking	19190 74	17701 57
	Retail banking	11086 04	8498 21
	Treasury	310 16	207 01
	Other banking operations	189 89	166 52
	<b>TOTAL</b>	<b>30776 83</b>	<b>26573 31</b>
	Less :- Inter-segment revenue	9938 64	8756 31
	<b>Net sales / income from operations</b>	<b>20838 19</b>	<b>17817 00</b>
b.	<b><u>Segment Results -Profit/(loss) before tax</u></b>		
	Corporate/Wholesale banking	1866 64	743 54
	Retail banking	273 63	265 28
	Treasury	149 93	91 44
	Other banking operations	-91 21	-50 07
	<b>TOTAL</b>	<b>2198 99</b>	<b>1050 19</b>
	Less: Other unallocable expenditure net of unallocable income		
	<b>Total profit before tax</b>	<b>2198 99</b>	<b>1050 19</b>
	Income taxes	635 48	29 66
	<b>Net profit</b>	<b>1563 51</b>	<b>1020 53</b>
c.	<b><u>Capital employed (Segment assets-Segment liabilities)</u></b>		
	Corporate/Wholesale banking	9805 87	14060 71
	Retail banking	-275 13	-4786 49
	Treasury	3610 65	-711 63
	Other banking operations	199 78	125 02
	Unallocated	-696 98	-363 29
	<b>Total</b>	<b>12644 19</b>	<b>8324 32</b>

**Notes:**

(i) The above results have been taken on record by the Board of Directors of the IDBI Bank Ltd. at its meeting held on April 19, 2011 (ii) The figures of the current period include the working results of the two erstwhile wholly owned subsidiary of the bank namely IDBI Home Finance Ltd. and IDBI Gilts Ltd. for the period from 01.01.2011 to 31.03.2011 consequent on merging with the bank. Accordingly, the figures of the previous year are not strictly comparable (iii) Dividend at ₹ 3.50 per share on equity shares has been recommended by the Board for adoption by the Shareholders (iv) Tax expense for the quarter ended March 31, 2011 is inclusive of deferred tax charge of ₹ 20215 Lakh.

(v) The details of investor complaints are as follows:

Category of investors	Pending as on 1/1/2011	Received during the quarter	Disposed during the quarter	Unresolved as at 31/3/2011
Shareholders	1	339	338	2
Bondholders	0	2742	2742	0
Total	1	3081	3080	2

(vi) The figures of the previous accounting periods have been regrouped and adjusted wherever required.

By order of the Board

Mumbai  
April 19, 2011

(R.M Malla)  
Chairman & Managing Director