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**Highlights of Q4 FY 14 (March 31, 2014) financial results
vis-à-vis Q4 FY 13 (March 31, 2013)**

- **Business** up 2% to Rs. 4,33,460 Crore (from Rs. 4,23,423 Crore)
- **Deposits** increased by 4% to Rs. 2,35,774 Crore (from Rs. 2,27,116 Crore)
- **Advances** up by 1% to Rs. 1,97,686 Crore (from Rs. 1,96,306 Crore)
- **Total assets** grew by 2% to Rs. 3,28,997 Crore (from Rs. 3,22,769 Crore)
- **Net Interest Income(NII)** for year ended March 2014 up 12% to Rs. 6,021 Crore from Rs. 5,373 Crore for year ended March 2013
- Net Profit during year ended on March 2014, was lower at Rs. 1,121 Crore against Rs. 1,882 Crore during year ended March 2013 - driven mainly by increased provisioning for NPL and Investments.

Mumbai, April 30, 2014: 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, 2014 which are as under:

Working results:**(Rs. Crore)**

	Q4 2013-14	Q4 2012-13	FY 2013-14	FY 2012-13
Total Income	7866	7544	29576	28284
Interest income	6715	6397	26597	25064
Non-Interest Income	1151	1147	2979	3220
Total Expenses	6016	5950	23895	22825
Interest expenses	5141	4957	20576	19691
Operating expenses	875	993	3319	3134

Operating Profit	1850	1594	5681	5459
Provisions (net)	1332	1040	4560	3577
Net Profit	518	554	1121	1882

Profitability: IDBI reported a **net profit** of Rs. 518 Crore for the **quarter ended March 31, 2014** and Rs. 1121 Crore **for year ended March 31, 2014** as against Rs. 554 Crore for the **quarter ended March 31, 2013** and Rs. 1,882 Crore for **year ended March 31, 2013**.

Total business (deposits and advances) as of March 31, 2014 stood at Rs. 4,33,460 Crore as against Rs. 4,23,423 Crore as of March 31, 2013 registering a growth of 2%.

Deposits increased to Rs. 2,35,774 Crore as at end March 2014 from Rs. 2,27,116 Crore as at end March 2013 reflecting a growth of 4%.

Advances also increased by 1% to Rs. 1,97,686 Crore as at end March 2014 as compared to Rs. 1,96,306 Crore as at end March 2013.

Aggregate assets as of March 31, 2014, stood at Rs. 3,28,997 Crore as against Rs. 3,22,769 Crore as of March 31, 2013 registering a growth of 2%.

CAR: The Bank's CAR stood at 11.68% (as per Basel III) as of March 31, 2014.

Significant developments from January to March 2014

- IDBI Bank launched 'Kiosk Banking Solution' under Financial Inclusion Plan to bring about greater financial inclusion. Kiosk Banking Solution will offer on line web enabled biometric authentication banking services. This will help IDBI Bank to reach out to rural masses to bring them into main stream Banking System.
- IDBI Bank won the Golden Peacock Corporate Social Responsibility Award for the year 2013. The awards were presented by Shri Nikhil Kumar, Hon'ble Governor of Kerala. IDBI Bank was adjudged the winner in the PSU Bank category for its outstanding achievements in the field of Corporate Social Responsibility and for

demonstrating consistent commitment towards upliftment of socially weaker sections of the society.

- The Apex Training Institution of IDBI Bank - Jawaharlal Nehru Institute of Banking and Finance (JNIBF), was awarded the coveted International Certification ISO 9001:2008 for its training programmes.
- IDBI Bank won the 3rd Annual Greentech CSR Award for the year 2013 for its outstanding work with regard to reconstruction and development of the flood-affected Taru village in Ladakh as a 'Model Village' through the Community Based Disaster Risk Management approach and for demonstrating consistent commitment towards upliftment of socially weaker sections of the society. IDBI Bank was adjudged the winner in the 'Platinum Category' by an erudite jury set up by the Greentech Foundation, New Delhi,
- IDBI Bank bagged the ABP Banking, Financial Service and Insurance Awards 2014 for 'Best Corporate Social Responsibility Practices'.
- IDBI Bank, as part of Corporate Social Responsibility initiative, contributed Rs. 1 crore to the "Adyar Cancer Institute, Chennai" for a new floor at their existing premises for Day Care Chemotherapy patients.
- IDBI Bank won the Maharashtra State Level Banker's Committee (SLBC) Rajbhasha Award for commendable use of Hindi in its various offices and branches located in Maharashtra.

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IDBI Bank Limited. Regd. Office: IDBI Tower , WTC Complex , Cuffe Parade , Mumbai 400 005.

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IDBI BANK LIMITED
Financial Results for the year ended March 31, 2014

(₹ in Lacs)

Sr. No.	Particulars	Quarter Ended			Year Ended	
		Mar 31, 2014	Dec 31, 2013	Mar 31, 2013	Mar 31, 2014	Mar 31, 2013
		(Audited) Refer Note 3	(Reviewed)	(Audited) Refer Note 3	(Audited)	(Audited)
1	Interest earned (a)+(b)+(c)+(d)	6715 59	6617 82	6396 89	26597 51	25064 30
	(a) Interest/discount on advances/bills	5079 53	5014 93	4939 85	20257 32	19549 29
	(b) Income on investments	1546 57	1500 06	1377 22	6074 72	5335 15
	(c) Interest on balances with Reserve Bank of India and other inter bank funds	18 73	19 49	63 34	103 34	156 12
	(d) Others	70 76	83 34	16 48	162 13	23 74
2	Other Income	1150 93	532 06	1146 89	2978 76	3219 51
3	Total Income (1+2)	7866 52	7149 88	7543 78	29576 27	28283 81
4	Interest Expended	5141 13	5129 44	4956 91	20576 04	19691 19
5	Operating Expenses (i)+(ii)	874 91	780 98	992 74	3318 84	3134 36
	(i) Employees cost	358 39	315 80	533 56	1524 73	1569 28
	(ii) Other operating expenses	516 52	465 18	459 18	1794 11	1565 08
6	Total Expenditure ((4)+(5) excluding provisions and contingencies)	6016 04	5910 42	5949 65	23894 88	22825 55
7	Operating profit(3-6) before Provisions and Contingencies	1850 48	1239 46	1594 13	5681 39	5458 26
8	Provisions (other than tax) and Contingencies	1198 50	1033 36	869 12	3940 26	2836 48
9	Exceptional items	-	-	-	-	-
10	Profit (+)/Loss(-) from Ordinary Activities before tax (7-8-9)	651 98	206 10	725 01	1741 13	2621 78
11	Tax expense	133 75	102 14	170 56	619 73	739 70
12	Net Profit (+) /Loss(-) from ordinary activities after tax for the period (10-11)	518 23	103 96	554 45	1121 40	1882 08
13	Extraordinary items (net of tax expense)	-	-	-	-	-
14	Net Profit(+)/Loss(-) for the period (12-13)	518 23	103 96	554 45	1121 40	1882 08
15	Paid-up equity share capital (Face Value Rs.10)	1603 94	1603 94	1332 75	1603 94	1332 75
16	Reserves excluding Revaluation Reserves	-	-	-	20293 07	18110 71
17	Analytical Ratios					
	(i) Percentage of shares held by Government of India	76.50	76.50	71.72	76.50	71.72
	(ii) Capital Adequacy Ratio (%)					
	Basel II	13.13	13.23	13.13	13.13	13.13
	Basel III	11.68	12.71	NA	11.68	NA
	(iii) Earning Per Share (EPS) (Rupees) (not annualised)					
	Before and After Extraordinary items					
	Basic	3.23	0.78	4.31	8.00	14.70
	Diluted	3.23	0.78	4.31	8.00	14.70
	(iv) NPA Ratios					
	(a) Amount of gross NPA	9960 16	10012 44	6449 98	9960 16	6449 98
	(b) Amount of net NPA	4902 30	5223 06	3100 36	4902 30	3100 36
	(c) % of gross NPAs	4.90	5.44	3.22	4.90	3.22
	(d) % of net NPAs	2.48	2.93	1.58	2.48	1.58
	(v) Return on assets (annualised)	0.68%	0.14%	0.78%	0.38%	0.69%
18	Public Shareholding					
	No. of shares	376920638	376920638	376895738	376920638	376895738
	Percentage of Shareholding	23.50	23.50	28.28	23.50	28.28
19	Promoters and Promoter Group Shareholding					
	(a) Pledged / Encumbered					
	Number of Shares	Nil	Nil	Nil	Nil	Nil
	Percentage of Shares (as a % of the total shareholding of promoter and promoter group)	Nil	Nil	Nil	Nil	Nil
	Percentage of Shares (as a % of the total share capital of the Bank)	Nil	Nil	Nil	Nil	Nil
	(b) Non-encumbered					
	Number of Shares	1227018622	1227018622	955852609	1227018622	955852609
	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
	Percentage of Shares (as a % of the total share capital of the Bank)	76.50	76.50	71.72	76.50	71.72

Segment Information Audited for the year ended March 31, 2014

(₹ in Lacs)

Sr. No.	Particulars	Quarter ended			Year Ended	
		Mar 31, 2014 (Audited)	Dec 31, 2013 (Reviewed)	Mar 31, 2013 (Audited)	Mar 31, 2014 (Audited)	Mar 31, 2013 (Audited)
a.	<u>Segment Revenue</u>					
	Corporate/Wholesale banking	6802 89	6225 62	6710 02	25282 20	24493 99
	Retail banking	5036 46	4902 84	4533 04	19626 15	18070 23
	Treasury	118 76	70 36	141 53	399 34	471 11
	Other banking operations					
	TOTAL	11958 11	11198 82	11384 59	45307 69	43035 33
	Less :- Inter-segment revenue	4091 59	4048 94	3840 81	15731 42	14751 52
	Net sales / income from operations	7866 52	7149 88	7543 78	29576 27	28283 81
b.	<u>Segment Results -Profit/(loss) before tax</u>					
	Corporate/Wholesale banking	709 03	207 40	785 26	1903 03	2372 43
	Retail banking	-137 91	-38 20	-90 23	-334 60	143 02
	Treasury	80 86	36 90	29 98	172 70	106 33
	Other banking operations					
	TOTAL	651 98	206 10	725 01	1741 13	2621 78
	Unallocable expenditure					
	Unallocable income					
	Less: Other unallocable expenditure net of unallocable income					
	Total profit before tax	651 98	206 10	725 01	1741 13	2621 78
	Income taxes	133 75	102 14	170 56	619 73	739 70
	Net profit	518 23	103 96	554 45	1121 40	1882 08
c.	<u>Capital employed (Segment assets-Segment liabilities)</u>					
	Corporate/Wholesale banking	58040 52	61043 86	42899 06	58040 52	42899 06
	Retail banking	-44447 95	-37888 61	-42498 61	-44447 95	-42498 61
	Treasury	6414 98	-3200 42	17791 32	6414 98	17791 32
	Other banking operations					
	Unallocated	1889 46	1607 59	1251 70	1889 46	1251 70
	Total	21897 01	21562 42	19443 47	21897 01	19443 47

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 Audited Financial Results for the quarter and year ended March 31, 2014

1. The above results have been approved by the Board of Directors at its meeting held on April 30, 2014.
2. Statement of Assets & Liabilities is as under:

(₹ in Lacs)		
Particulars	As at 31.03.2014 (Audited)	As at 31.03.2013 (Audited)
CAPITAL AND LIABILITIES		
Capital	1603 94	1332 75
Reserves and surplus	22034 92	19902 51
Employees' Stock Options (Grants) Outstanding	45	77
Deposits	235773 63	227116 47
Borrowings	60146 29	65808 87
Other liabilities and provisions	9437 40	8607 14
TOTAL	328996 63	322768 51
ASSETS		
Cash and balances with Reserve Bank of India	12711 11	10543 95
Balances with banks and money at call and short notice	4106 80	7380 57
Investments	103773 50	98800 93
Advances	197686 00	196306 45
Fixed assets	2983 21	2925 29
Other assets	7736 01	6811 32
TOTAL	328996 63	322768 51

3. The figures of quarter ended March 31 are the balancing figures between audited figures in respect of the full financial year and the reviewed year to date figures upto the third quarter of the respective financial year.
4. The Board of Directors at their meeting proposed a dividend of ₹ 0.275 per share, subject to the approval of the members at the ensuing Annual General Meeting.
5. The Bank creates Special Reserve through appropriations of profits, in order to avail tax deductions as per section 36(1)(viii) of the Income Tax Act, 1961. The Reserve Bank of India, though its circular dated December 20, 2013, had advised banks to create deferred tax liability (DTL) on the amount outstanding in Special Reserve, as a matter of prudence. In accordance with these RBI guidelines, during the three months ended December 31, 2013, the bank created DTL of ₹ 279.96 crore on Special Reserve outstanding at March 31, 2013, by reducing the reserves. Had this amount been charged to the Profit & Loss Account in

accordance with the generally accepted accounting principles in India, the amount of Profit for the year would have been lower by such amount.

6. In accordance with the RBI circular DBOD.NO.BP.BC.88/21.06.201/2012-13 dated March 28, 2013, banks are required to disclose capital adequacy ratio computed under Basel III capital regulations from the quarter ended June 30, 2013. Accordingly, details for previous periods are not applicable.
7. In accordance with the RBI circular DBOD.No.BP.BC.2/21.06.201/2013-14 dated July 01, 2013, the Banks are required to make Pillar 3 disclosures under Basel III capital requirements. The Pillar III disclosures have not been subjected to audit by the statutory auditors. The Bank has made these disclosures which are available on its website at the following link <http://www.idbi.com/Regulatory-Disclosures-Section.asp>. The disclosures have not been subjected to audit by the Statutory Auditors of the Bank.
8. Number of Investors' complaints (i) Pending at the beginning of the quarter-1 (ii) Received during the quarter-16 (iii) Disposed off during the quarter-17 (iv) Lying unresolved at the end of the quarter-0.
9. The Figures for the previous period/year have been regrouped / rearranged wherever considered necessary.

By order of the Board

Mumbai
April 30, 2014

(M. S. Raghavan)
Chairman & Managing Director

CONSOLIDATED FINANCIAL RESULTS OF IDBI BANK LTD AND ITS SUBSIDIARIES FOR THE YEAR ENDED MARCH 31,2014

(₹ in Lacs)

Sr. No.	Particulars	Year Ended	
		Mar 31, 2014	Mar 31, 2013
		(Audited)	(Audited)
1	Interest earned (a)+(b)+(c)+(d)	26608 14	25075 67
	(a) Interest/discount on advances/bills	20257 32	19549 29
	(b) Income on investments	6075 03	5335 47
	(c) Interest on balances with Reserve Bank of India and other inter bank funds	105 60	158 64
	(d) Others	170 19	32 27
2	Other Income	3112 11	3333 96
3	Total Income (1+2)	29720 25	28409 63
4	Interest Expended	20558 15	19674 11
5	Operating Expenses (i)+(ii)	3387 81	3211 97
	(i) Employees cost	1633 98	1773 90
	(ii) Other operating expenses	1753 83	1438 07
6	Total Expenditure ((4)+(5) excluding provisions and contingencies)	23945 96	22886 08
7	Operating profit(3-6) before Provisions and Contingencies	5774 29	5523 55
8	Provisions (other than tax) and Contingencies	3955 00	2848 65
9	Exceptional items	-	-
10	Profit (+)/Loss(-) from Ordinary Activities before tax (7-8-9)	1819 29	2674 90
11	Tax expense	653 09	768 61
12	Net Profit (+) /Loss(-) from ordinary activities after tax for the period (10-11)	1166 20	1906 29
13	Extraordinary items (net of tax expense)	-	-
14	Net Profit(+)/Loss(-) for the period before Minority Interest & Share of Loss in Associate(12-13)	1166 20	1906 29
15	Share of Loss in Associate	-	4 49
16	Minority Interest	14 46	12 90
17	Net Profit(+)/Loss(-) for the period after Minority Interest & Share of Loss in Associate (14-15-16)	1151 74	1888 90
18	Paid-up equity share capital (Face Value Rs.10)	1603 94	1332 75
19	Reserves excluding Revaluation Reserves	20285 95	18076 71
20	Earning Per Share (EPS) (Rupees) (not annualised)		
	(a) Before and After Extraordinary items		
	Basic	8.22	14.75
	Diluted	8.22	14.75

Consolidated Segment Information of IDBI Bank Ltd			
			(₹ in lacs)
Sr. No.	Particulars	Year ended Mar 31, 2014 (Audited)	Year ended Mar 31, 2013 (Audited)
a.	Segment Revenue		
	Corporate/Wholesale banking	25224 74	24493 98
	Retail banking	19626 15	18070 23
	Treasury	398 45	569 51
	Other banking operations	202 33	267 51
	TOTAL	45451 67	43401 23
	Less :- Inter-segment revenue	15731 42	14991 61
	Net sales / income from operations	29720 25	28409 62
b.	Segment Results -Profit/(loss) before tax		
	Corporate/Wholesale banking	1926 55	2339 93
	Retail banking	-334 60	143 02
	Treasury	171 81	112 55
	Other banking operations	41 07	62 01
	TOTAL	1804 83	2657 51
	Less: Other unallocable expenditure net of unallocable income		
	Total profit before tax	1804 83	2657 51
	Income taxes	653 09	768 61
	Net profit	1151 74	1888 90
c.	Capital employed (Segment assets-Segment liabilities)		
	Corporate/Wholesale banking	57540 91	42459 15
	Retail banking	-44447 95	-42498 61
	Treasury	6414 98	17871 81
	Other banking operations	410 85	292 76
	Unallocated	1971 10	1284 35
	Total	21889 89	19409 46

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.

Consolidated Balance Sheet of IDBI Bank Ltd as at March 31, 2014

(₹ in Lacs)

Particulars	As at 31.03.2014	As at 31.03.2013
	(Audited)	(Audited)
CAPITAL AND LIABILITIES		
Capital	1603 94	1332 75
Reserves and Surplus	22027 80	19868 51
Employees' Stock Options (Grants) Outstanding	45	77
Minority Interest	43 64	36 39
Deposits	235572 84	226889 98
Borrowings	60146 29	65808 87
Other Liabilities and Provisions	9563 27	8728 93
TOTAL	328958 23	322666 20
ASSETS		
Cash and balances with Reserve Bank of India	12714 61	10548 65
Balances with banks and money at call and short notice	4134 24	7411 12
Investments	103419 09	98432 91
Advances	197686 00	196306 45
Fixed Assets	2999 52	2945 55
Other Assets	8004 77	7021 52
TOTAL	328958 23	322666 20