

**IDBI BANK LIMITED**  
**Unaudited Financial Results for the Quarter/ Half year ended September 30, 2014**

(₹ in Lacs)

| Sr. No. | Particulars                                                                                  | Quarter Ended      |                |                    | Half Year Ended    |                    | Year Ended      |
|---------|----------------------------------------------------------------------------------------------|--------------------|----------------|--------------------|--------------------|--------------------|-----------------|
|         |                                                                                              | September 30, 2014 | June 30, 2014  | September 30, 2013 | September 30, 2014 | September 30, 2013 | Mar 31, 2014    |
|         |                                                                                              | (Reviewed)         | (Reviewed)     | (Reviewed)         | (Reviewed)         | (Reviewed)         | (Audited)       |
| 1       | <b>Interest earned (a)+(b)+(c)+(d)</b>                                                       | <b>6850 12</b>     | <b>6732 98</b> | <b>6535 71</b>     | <b>13583 10</b>    | <b>13264 10</b>    | <b>26597 51</b> |
|         | (a) Interest/discount on advances/bills                                                      | 5118 28            | 5025 90        | 5065 87            | 10144 18           | 10162 86           | 20257 32        |
|         | (b) Income on investments                                                                    | 1709 32            | 1686 15        | 1442 92            | 3395 47            | 3028 09            | 6074 72         |
|         | (c) Interest on balances with Reserve Bank of India and other inter bank funds               | 22 11              | 20 51          | 26 60              | 42 62              | 65 12              | 103 34          |
|         | (d) Others                                                                                   | 41                 | 42             | 32                 | 83                 | 8 03               | 162 13          |
| 2       | Other Income                                                                                 | 760 40             | 499 75         | 578 73             | 1260 15            | 1295 76            | 2978 76         |
| 3       | <b>Total Income (1+2)</b>                                                                    | <b>7610 52</b>     | <b>7232 73</b> | <b>7114 44</b>     | <b>14843 25</b>    | <b>14559 86</b>    | <b>29576 27</b> |
| 4       | Interest Expended                                                                            | 5443 95            | 5482 07        | 5052 11            | 10926 02           | 10305 46           | 20576 04        |
| 5       | Operating Expenses (i)+(ii)                                                                  | 969 69             | 822 40         | 787 50             | 1792 09            | 1662 95            | 3318 84         |
|         | (i) Employees cost                                                                           | 497 31             | 395 47         | 360 49             | 892 78             | 850 55             | 1524 73         |
|         | (ii) Other operating expenses                                                                | 472 38             | 426 93         | 427 01             | 899 31             | 812 40             | 1794 11         |
| 6       | <b>Total Expenditure ((4)+(5) excluding provisions and contingencies)</b>                    | <b>6413 64</b>     | <b>6304 47</b> | <b>5839 61</b>     | <b>12718 11</b>    | <b>11968 41</b>    | <b>23894 88</b> |
| 7       | <b>Operating profit(3-6) before Provisions and Contingencies</b>                             | <b>1196 88</b>     | <b>928 26</b>  | <b>1274 83</b>     | <b>2125 14</b>     | <b>2591 45</b>     | <b>5681 39</b>  |
| 8       | Provisions (other than tax) and Contingencies                                                | 990 47             | 776 16         | 878 72             | 1766 63            | 1708 39            | 3940 26         |
| 9       | Exceptional items                                                                            | -                  | -              | -                  | -                  | -                  | -               |
| 10      | Profit (+)/Loss(-) from Ordinary Activities before tax (7-8-9)                               | 206 41             | 152 10         | 396 11             | 358 51             | 883 06             | 1741 13         |
| 11      | Tax expense                                                                                  | 87 92              | 45 93          | 203 84             | 133 85             | 383 84             | 619 73          |
| 12      | <b>Net Profit (+) /Loss(-) from ordinary activities after tax for the period (10-11)</b>     | <b>118 49</b>      | <b>106 17</b>  | <b>192 27</b>      | <b>224 66</b>      | <b>499 22</b>      | <b>1121 40</b>  |
| 13      | Extraordinary items (net of tax expense)                                                     | -                  | -              | -                  | -                  | -                  | -               |
| 14      | <b>Net Profit(+)/Loss(-) for the period (12-13)</b>                                          | <b>118 49</b>      | <b>106 17</b>  | <b>192 27</b>      | <b>224 66</b>      | <b>499 22</b>      | <b>1121 40</b>  |
| 15      | Paid-up equity share capital (Face Value Rs.10)                                              | 1603 96            | 1603 94        | 1332 77            | 1603 96            | 1332 77            | 1603 94         |
| 16      | Reserves excluding Revaluation Reserves                                                      | -                  | -              | -                  | -                  | -                  | 20293 07        |
| 17      | <b>Analytical Ratios</b>                                                                     |                    |                |                    |                    |                    |                 |
|         | (i) Percentage of shares held by Government of India                                         | 76.50              | 76.50          | 71.72              | 76.50              | 71.72              | 76.50           |
|         | (ii) Capital Adequacy Ratio (%) (Basel III)                                                  | 11.71              | 11.78          | 12.38              | 11.71              | 12.38              | 11.68           |
|         | (iii) Earning Per Share (EPS) (Rupees) (not annualised) Before and After Extraordinary items |                    |                |                    |                    |                    |                 |
|         | Basic                                                                                        | 0.74               | 0.66           | 1.44               | 1.40               | 3.75               | 8.00            |
|         | Diluted                                                                                      | 0.74               | 0.66           | 1.44               | 1.40               | 3.75               | 8.00            |
|         | (iv) NPA Ratios                                                                              |                    |                |                    |                    |                    |                 |
|         | (a) Amount of gross NPA                                                                      | 11559 23           | 10763 40       | 9370 10            | 11559 23           | 9370 10            | 9960 16         |
|         | (b) Amount of net NPA                                                                        | 5438 09            | 5291 65        | 5174 06            | 5438 09            | 5174 06            | 4902 30         |
|         | (c) % of gross NPAs                                                                          | 5.72               | 5.64           | 4.98               | 5.72               | 4.98               | 4.90            |
|         | (d) % of net NPAs                                                                            | 2.79               | 2.87           | 2.82               | 2.79               | 2.82               | 2.48            |
|         | (v) Return on assets (annualised)                                                            | 0.15%              | 0.14%          | 0.27%              | 0.14%              | 0.34%              | 0.38%           |
| 18      | Public Shareholding                                                                          |                    |                |                    |                    |                    |                 |
|         | No. of shares                                                                                | 376938983          | 376920638      | 376920638          | 376938983          | 376920638          | 376920638       |
|         | Percentage of Shareholding                                                                   | 23.50              | 23.50          | 28.28              | 23.50              | 28.28              | 23.50           |
| 19      | Promoters and Promoter Group Shareholding                                                    |                    |                |                    |                    |                    |                 |
|         | (a) Pledged / Encumbered                                                                     |                    |                |                    |                    |                    |                 |
|         | Number of Shares                                                                             | Nil                | Nil            | Nil                | Nil                | Nil                | Nil             |
|         | Percentage of Shares (as a % of the total shareholding of promoter and promoter group)       | Nil                | Nil            | Nil                | Nil                | Nil                | Nil             |
|         | Percentage of Shares (as a % of the total share capital of the Bank)                         | Nil                | Nil            | Nil                | Nil                | Nil                | Nil             |
|         | (b) Non-encumbered                                                                           |                    |                |                    |                    |                    |                 |
|         | Number of Shares                                                                             | 1227018622         | 1227018622     | 955852609          | 1227018622         | 955852609          | 1227018622      |
|         | 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             | 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              | 76.50           |

## Segment Information for the quarter/half year ended September 30, 2014

(₹ in Lacs)

| Sr. No. | Particulars                                                   | Quarter ended      |                 |                    | Half Year Ended    |                    | Year Ended      |
|---------|---------------------------------------------------------------|--------------------|-----------------|--------------------|--------------------|--------------------|-----------------|
|         |                                                               | September 30, 2014 | June 30, 2014   | September 30, 2013 | September 30, 2014 | September 30, 2013 | March 31, 2014  |
|         |                                                               | (Reviewed)         | (Reviewed)      | (Reviewed)         | (Reviewed)         | (Reviewed)         | (Audited)       |
| a.      | <b>Segment Revenue</b>                                        |                    |                 |                    |                    |                    |                 |
|         | Corporate/Wholesale banking                                   | 6465 81            | 6196 29         | 6171 27            | 12662 10           | 12253 68           | 25282 20        |
|         | Retail banking                                                | 5613 66            | 5400 04         | 4664 12            | 11013 70           | 9686 85            | 19626 15        |
|         | Treasury                                                      | 116 11             | 62 12           | 54 10              | 178 23             | 210 22             | 399 34          |
|         | Other banking operations                                      | -                  | -               | -                  | -                  | -                  | -               |
|         | <b>TOTAL</b>                                                  | <b>12195 58</b>    | <b>11658 45</b> | <b>10889 49</b>    | <b>23854 03</b>    | <b>22150 75</b>    | <b>45307 69</b> |
|         | Less :- Inter-segment revenue                                 | 4585 06            | 4425 72         | 3775 05            | 9010 78            | 7590 89            | 15731 42        |
|         | <b>Net sales / income from operations</b>                     | <b>7610 52</b>     | <b>7232 73</b>  | <b>7114 44</b>     | <b>14843 25</b>    | <b>14559 86</b>    | <b>29576 27</b> |
| b.      | <b>Segment Results -Profit/(loss) before tax</b>              |                    |                 |                    |                    |                    |                 |
|         | Corporate/Wholesale banking                                   | 298 57             | 150 89          | 309 62             | 449 46             | 986 60             | 1903 03         |
|         | Retail banking                                                | (131 38)           | (24 65)         | 80 80              | (156 03)           | (158 49)           | (334 60)        |
|         | Treasury                                                      | 39 22              | 25 86           | 5 69               | 65 08              | 54 95              | 172 70          |
|         | Other banking operations                                      | -                  | -               | -                  | -                  | -                  | -               |
|         | <b>TOTAL</b>                                                  | <b>206 41</b>      | <b>152 10</b>   | <b>396 11</b>      | <b>358 51</b>      | <b>883 06</b>      | <b>1741 13</b>  |
|         | Unallocable expenditure                                       | -                  | -               | -                  | -                  | -                  | -               |
|         | Unallocable income                                            | -                  | -               | -                  | -                  | -                  | -               |
|         | Less: Other unallocable expenditure net of unallocable income | -                  | -               | -                  | -                  | -                  | -               |
|         | <b>Total profit before tax</b>                                | <b>206 41</b>      | <b>152 10</b>   | <b>396 11</b>      | <b>358 51</b>      | <b>883 06</b>      | <b>1741 13</b>  |
|         | Income taxes                                                  | 87 92              | 45 93           | 203 84             | 133 85             | 383 84             | 619 73          |
|         | <b>Net profit</b>                                             | <b>118 49</b>      | <b>106 17</b>   | <b>192 27</b>      | <b>224 66</b>      | <b>499 22</b>      | <b>1121 40</b>  |
| c.      | <b>Capital employed (Segment assets-Segment liabilities)</b>  |                    |                 |                    |                    |                    |                 |
|         | Corporate/Wholesale banking                                   | 64623 27           | 66869 72        | 58364 98           | 64623 27           | 58364 98           | 56841 99        |
|         | Retail banking                                                | (56699 87)         | (42479 03)      | (43213 79)         | (56699 87)         | (43213 79)         | (44962 26)      |
|         | Treasury                                                      | 10235 82           | (6106 92)       | 1472 49            | 10235 82           | 1472 49            | 6414 98         |
|         | Other banking operations                                      | -                  | -               | -                  | -                  | -                  | -               |
|         | Unallocated                                                   | 3988 60            | 3719 41         | 3314 74            | 3988 60            | 3314 74            | 3602 30         |
|         | <b>Total</b>                                                  | <b>22147 82</b>    | <b>22003 18</b> | <b>19938 42</b>    | <b>22147 82</b>    | <b>19938 42</b>    | <b>21897 01</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 Unaudited Financial Results for the quarter/half year ended September 30, 2014**

1. The above results have been approved by the Board of Directors at its meeting held on October 31, 2014 and has been subjected to Limited Review by the Statutory Auditors.
2. The working results for the quarter ended September 30, 2014 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 wherever received), non performing assets (NPAs), depreciation on investments, income tax and other usual and necessary provisions.
3. In accordance with the RBI circular DBOD.No.BP.BC.6/21.06.201/2014-15 dated July 01, 2014, the Banks are required to make Pillar 3 disclosures under Basel III capital requirements. 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 Pillar III disclosures have not been subjected to review by the Statutory Auditors of the Bank.
4. Number of Investors' complaints (i) Pending at the beginning of the quarter-0 (ii) Received during the quarter-10 (iii) Disposed off during the quarter-9 (iv) Lying unresolved at the end of the quarter-1.
5. Statement of Assets and Liabilities is as under:

| ( ₹ in Lacs)                                           |                  |                  |
|--------------------------------------------------------|------------------|------------------|
| Particulars                                            | As at 30.09.2014 | As at 30.09.2013 |
|                                                        | (Reviewed)       | (Reviewed)       |
| <b>CAPITAL AND LIABILITIES</b>                         |                  |                  |
| Capital                                                | 1603 96          | 1332 77          |
| Reserves and surplus                                   | 22231 65         | 20372 41         |
| Employees' Stock Options (Grants) Outstanding          | 35               | 45               |
| Deposits                                               | 238005 62        | 202558 90        |
| Borrowings                                             | 56000 98         | 63919 37         |
| Other liabilities and provisions                       | 11104 01         | 9267 53          |
| <b>TOTAL</b>                                           | <b>328946 57</b> | <b>297451 43</b> |
| <b>ASSETS</b>                                          |                  |                  |
| Cash and balances with Reserve Bank of India           | 10177 52         | 10717 44         |
| Balances with banks and money at call and short notice | 4317 38          | 1714 23          |
| Investments                                            | 108802 82        | 91307 57         |
| Advances                                               | 195056 54        | 183586 49        |
| Fixed assets                                           | 3217 29          | 2935 12          |
| Other assets                                           | 7375 02          | 7190 58          |
| <b>TOTAL</b>                                           | <b>328946 57</b> | <b>297451 43</b> |

6. The Figures for the previous period/year have been regrouped / rearranged wherever considered necessary.

By order of the Board

Mumbai  
October 31, 2014

(M. S. Raghavan)  
Chairman & Managing Director