



CIN: L65190MH2004GOI148838

आईडीबीआई बैंक लिमिटेड  
पंजीकृत कार्यालय : आईडीबीआई टॉवर,  
डब्ल्यूटीसी कॉम्प्लेक्स, कफ परेड,  
मुंबई - 400 005.  
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वेबसाइट : www.idbi.com

IDBI Bank Limited  
Regd. Office : IDBI Tower,  
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मई २६, २०१५

|                                                                                                                                                                                |                                                                                                                                          |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------|
| The Manager (Listing)<br>National Stock Exchange of India Ltd.,<br>Exchange Plaza, 5th Floor,<br>Plot No.C/1, G Block,<br>Bandra Kurla Complex, Bandra(E),<br>Mumbai - 400 051 | The Manager (Listing)<br>Bombay Stock Exchange Ltd.,<br>25th Floor, Phiroz Jeejeebhoy Towers,<br>Dalal Street, Fort,<br>Mumbai - 400 001 |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------|

Dear Sir,

**Audited Financial Results for the quarter and year ended  
March 31, 2015 and recommendation of dividend for the year 2014-15**

In terms of Clause 41 and 20 of the Listing Agreement, we advise that the Board of Directors of IDBI Bank Ltd., at their meeting held on May 26, 2015, have taken on record the Audited Financial Results of the Bank for the quarter and year ended March 31, 2015 and recommended dividend of ₹ 0.75 per share for the year 2014-15. As approved by the Board, the date of dispatch of dividend warrants would be September 2, 2015 and date of payment of dividend would be September 9, 2015. We enclose herewith a statement of the results approved at the above meeting.

Further, please find enclosed the Auditors' Report on the Standalone and Consolidated Financial Results of IDBI Bank Ltd. as on March 31, 2015 received from M/s. Khimji Kunverji & Co. and M/s. G.D Apte & Co., Statutory Auditors of the Bank.

भवदीया,  
कृते आईडीबीआई बैंक लिमिटेड

[ज्योति नायर]

सहायक महा प्रबंधक  
बोर्ड विभाग

संलग्न : उपर्युक्त

## IDBI BANK LIMITED

## Financial Results for the Quarter and Year ended March 31, 2015

(₹ in Lacs)

| Sr. No. | Particulars                                                                                | Quarter Ended             |                   |                           | Year Ended     |                |
|---------|--------------------------------------------------------------------------------------------|---------------------------|-------------------|---------------------------|----------------|----------------|
|         |                                                                                            | March 31, 2015            | December 31, 2014 | March 31, 2014            | March 31, 2015 | March 31, 2014 |
|         |                                                                                            | (Audited)<br>Refer Note 2 | (Reviewed)        | (Audited)<br>Refer Note 2 | (Audited)      | (Audited)      |
| 1       | Interest earned (a)+(b)+(c)+(d)                                                            | 7412 08                   | 7158 80           | 6715 59                   | 28153 99       | 26597 51       |
|         | (a) Interest/discount on advances/bills                                                    | 5396 96                   | 5288 62           | 5079 53                   | 20829 77       | 20257 32       |
|         | (b) Income on investments                                                                  | 1963 95                   | 1850 39           | 1546 57                   | 7209 80        | 6074 72        |
|         | (c) Interest on balances with Reserve Bank of India and other inter bank funds             | 7 39                      | 19 34             | 18 73                     | 69 35          | 103 34         |
|         | (d) Others                                                                                 | 43 78                     | 45                | 70 76                     | 45 07          | 162 13         |
| 2       | Other Income                                                                               | 1970 29                   | 777 19            | 1150 93                   | 4007 63        | 2978 76        |
| 3       | Total Income (1+2)                                                                         | 9382 37                   | 7935 99           | 7866 52                   | 32161 62       | 29576 27       |
| 4       | Interest Expended                                                                          | 5751 82                   | 5728 25           | 5141 13                   | 22406 10       | 20576 04       |
| 5       | Operating Expenses (i)+(ii)                                                                | 1141 39                   | 1093 93           | 874 91                    | 4027 42        | 3318 84        |
|         | (i) Employees cost                                                                         | 565 34                    | 508 14            | 358 39                    | 1966 26        | 1524 73        |
|         | (ii) Other operating expenses                                                              | 576 05                    | 585 79            | 516 52                    | 2061 16        | 1794 11        |
| 6       | Total Expenditure ((4)+(5) excluding provisions and contingencies)                         | 6893 21                   | 6822 18           | 6016 04                   | 26433 52       | 23894 88       |
| 7       | Operating profit(3-6) before Provisions and Contingencies                                  | 2489 16                   | 1113 81           | 1850 48                   | 5728 10        | 5681 39        |
| 8       | Provisions (other than tax) and Contingencies                                              | 1717 90                   | 956 25            | 1198 50                   | 4440 77        | 3940 26        |
| 9       | Exceptional items                                                                          | -                         | -                 | -                         | -              | -              |
| 10      | Profit (+)/Loss(-) from Ordinary Activities before tax (7-8-9)                             | 771 26                    | 157 56            | 651 98                    | 1287 33        | 1741 13        |
| 11      | Tax expense                                                                                | 225 32                    | 54 77             | 133 75                    | 413 94         | 619 73         |
| 12      | Net Profit (+) /Loss(-) from ordinary activities after tax for the period (10-11)          | 545 94                    | 102 79            | 518 23                    | 873 39         | 1121 40        |
| 13      | Extraordinary items (net of tax expense)                                                   | -                         | -                 | -                         | -              | -              |
| 14      | Net Profit(+)/Loss(-) for the period (12-13)                                               | 545 94                    | 102 79            | 518 23                    | 873 39         | 1121 40        |
| 15      | Paid-up equity share capital (Face Value n 10)                                             | 1603 96                   | 1603 96           | 1603 94                   | 1603 96        | 1603 94        |
| 16      | Reserves excluding Revaluation Reserves                                                    | -                         | -                 | -                         | 21050 11       | 20293 07       |
| 17      | Analytical Ratios                                                                          |                           |                   |                           |                |                |
|         | (i) Percentage of shares held by Government of India                                       | 76.50                     | 76.50             | 76.50                     | 76.50          | 76.50          |
|         | (ii) Capital Adequacy Ratio (%)                                                            |                           |                   |                           |                |                |
|         | Basel II                                                                                   | NA                        | NA                | 13.13                     | NA             | 13.13          |
|         | Basel III                                                                                  | 11.76                     | 12.23             | 11.68                     | 11.76          | 11.68          |
|         | (iii) Earning Per Share (EPS) (Rupees)                                                     |                           |                   |                           |                |                |
|         | Before and After Extraordinary items                                                       |                           |                   |                           |                |                |
|         | Basic                                                                                      | 3.40                      | 0.64              | 3.23                      | 5.45           | 8.00           |
|         | Diluted                                                                                    | 3.40                      | 0.64              | 3.23                      | 5.45           | 8.00           |
|         | (iv) NPA Ratios                                                                            |                           |                   |                           |                |                |
|         | (a) Amount of gross NPA                                                                    | 12684 97                  | 12140 22          | 9960 16                   | 12684 97       | 9960 16        |
|         | (b) Amount of net NPA                                                                      | 5992 52                   | 6027 59           | 4902 30                   | 5992 52        | 4902 30        |
|         | (c) % of gross NPAs                                                                        | 5.88                      | 5.94              | 4.90                      | 5.88           | 4.90           |
|         | (d) % of net NPAs                                                                          | 2.88                      | 3.05              | 2.48                      | 2.88           | 2.48           |
|         | (v) Return on assets (annualised)                                                          | 0.65%                     | 0.13%             | 0.68%                     | 0.27%          | 0.38%          |
| 18      | Public Shareholding                                                                        |                           |                   |                           |                |                |
|         | No. of shares                                                                              | 376938983                 | 376938983         | 376920638                 | 376938983      | 376920638      |
|         | Percentage of Shareholding                                                                 | 23.50                     | 23.50             | 23.50                     | 23.50          | 23.50          |
| 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        | 1227018622                | 1227018622     | 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         |
|         | Percentage of Shares (as a % of the total share capital of Bank)                           | 76.50                     | 76.50             | 76.50                     | 76.50          | 76.50          |

Statement of Assets & Liabilities

(₹ in Lacs)

| Particulars                                            | As at<br>31.03.2015<br>(Audited) | As at<br>31.03.2014<br>(Audited) |
|--------------------------------------------------------|----------------------------------|----------------------------------|
| <b>CAPITAL AND LIABILITIES</b>                         |                                  |                                  |
| Capital                                                | 1603 96                          | 1603 94                          |
| Reserves and surplus                                   | 22712 96                         | 22034 92                         |
| Employees' Stock Options (Grants) Outstanding          | 19                               | 45                               |
| Deposits                                               | 259835 97                        | 235773 63                        |
| Borrowings                                             | 61832 98                         | 60146 29                         |
| Other liabilities and provisions                       | 10044 51                         | 9429 13                          |
| <b>TOTAL</b>                                           | <b>356030 57</b>                 | <b>328988 36</b>                 |
| <b>ASSETS</b>                                          |                                  |                                  |
| Cash and balances with Reserve Bank of India           | 13035 77                         | 12711 11                         |
| Balances with banks and money at call and short notice | 1489 98                          | 4106 80                          |
| Investments                                            | 120963 21                        | 103773 50                        |
| Advances                                               | 208376 87                        | 197686 00                        |
| Fixed assets                                           | 3060 50                          | 2983 21                          |
| Other assets                                           | 9104 24                          | 7727 74                          |
| <b>TOTAL</b>                                           | <b>356030 57</b>                 | <b>328988 36</b>                 |



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**Segment Information for the Quarter and Year ended March 31, 2015**

(₹ in Lacs)

| Sr.<br>No. | Particulars                                                   | Quarter ended     |                      |                   | Year Ended        |                 |
|------------|---------------------------------------------------------------|-------------------|----------------------|-------------------|-------------------|-----------------|
|            |                                                               | March 31,<br>2015 | December 31,<br>2014 | March 31,<br>2014 | March 31,<br>2015 | March 31, 2014  |
|            |                                                               | Audited           | Reviewed             | Audited           | Audited           | Audited         |
| a.         | <b>Segment Revenue</b>                                        |                   |                      |                   |                   |                 |
|            | Corporate/Wholesale banking                                   | 7759 65           | 6884 27              | 6802 89           | 27306 01          | 25282 20        |
|            | Retail banking                                                | 6010 10           | 5753 30              | 5036 46           | 22777 11          | 19626 15        |
|            | Treasury                                                      | 333 09            | 160 31               | 118 76            | 671 63            | 399 34          |
|            | Other banking operations                                      |                   |                      |                   |                   |                 |
|            | <b>TOTAL</b>                                                  | <b>14102 84</b>   | <b>12797 88</b>      | <b>11958 11</b>   | <b>50754 75</b>   | <b>45307 69</b> |
|            | Less :- Inter-segment revenue                                 | 4720 47           | 4861 89              | 4091 59           | 18593 13          | 15731 42        |
|            | <b>Net sales / income from operations</b>                     | <b>9382 37</b>    | <b>7935 99</b>       | <b>7866 52</b>    | <b>32161 62</b>   | <b>29576 27</b> |
| b.         | <b>Segment Results -Profit/(loss) before tax</b>              |                   |                      |                   |                   |                 |
|            | Corporate/Wholesale banking                                   | 696 73            | 420 42               | 709 03            | 1549 19           | 1864 11         |
|            | Retail banking                                                | (147 40)          | (357 69)             | (137 91)          | (661 11)          | (334 60)        |
|            | Treasury                                                      | 221 93            | 94 83                | 80 86             | 399 25            | 211 62          |
|            | Other banking operations                                      |                   |                      |                   |                   |                 |
|            | <b>TOTAL</b>                                                  | <b>771 26</b>     | <b>157 56</b>        | <b>651 98</b>     | <b>1287 33</b>    | <b>1741 13</b>  |
|            | Unallocable expenditure                                       | -                 | -                    | -                 | -                 | -               |
|            | Unallocable income                                            | -                 | -                    | -                 | -                 | -               |
|            | Less: Other unallocable expenditure net of unallocable income | -                 | -                    | -                 | -                 | -               |
|            | <b>Total profit before tax</b>                                | <b>771 26</b>     | <b>157 56</b>        | <b>651 98</b>     | <b>1287 33</b>    | <b>1741 13</b>  |
|            | Income taxes                                                  | 225 32            | 54 77                | 133 75            | 413 94            | 619 73          |
|            | <b>Net profit</b>                                             | <b>545 94</b>     | <b>102 79</b>        | <b>518 23</b>     | <b>873 39</b>     | <b>1121 40</b>  |
| c.         | <b>Capital employed (Segment assets-Segment liabilities)</b>  |                   |                      |                   |                   |                 |
|            | Corporate/Wholesale banking                                   | 65993 94          | 86649 28             | 56841 99          | 65993 94          | 56841 99        |
|            | Retail banking                                                | (54301 83)        | (52295 50)           | (44962 26)        | (54301 83)        | (44962 26)      |
|            | Treasury                                                      | 5990 50           | (16426 17)           | 6414 98           | 5990 50           | 6414 98         |
|            | Unallocated                                                   | 4971 46           | 4323 00              | 3602 30           | 4971 46           | 3602 30         |
|            | <b>Total</b>                                                  | <b>22654 07</b>   | <b>22250 61</b>      | <b>21897 01</b>   | <b>22654 07</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.



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# Consolidated Financial Results for the Year ended March 31, 2015

(₹ in Lacs)

| Sr. No. | Particulars                                                                                                     | Year Ended      |                 |
|---------|-----------------------------------------------------------------------------------------------------------------|-----------------|-----------------|
|         |                                                                                                                 | March 31, 2015  | March 31, 2014  |
|         |                                                                                                                 | (Audited)       | (Audited)       |
| 1       | Interest earned (a)+(b)+(c)+(d)                                                                                 | 28164 27        | 26608 14        |
|         | (a) Interest/discount on advances/bills                                                                         | 20829 75        | 20257 32        |
|         | (b) Income on investments                                                                                       | 7210 16         | 6075 03         |
|         | (c) Interest on balances with Reserve Bank of India and other inter bank funds                                  | 68 30           | 105 60          |
|         | (d) Others                                                                                                      | 56 06           | 170 19          |
| 2       | Other Income                                                                                                    | 4189 23         | 3112 11         |
| 3       | <b>Total Income (1+2)</b>                                                                                       | <b>32353 50</b> | <b>29720 25</b> |
| 4       | Interest Expended                                                                                               | 22387 14        | 20558 15        |
| 5       | <b>Operating Expenses (i)+(ii)</b>                                                                              | <b>4104 64</b>  | <b>3387 81</b>  |
|         | (i) Employees cost                                                                                              | 2051 18         | 1633 98         |
|         | (ii) Other operating expenses                                                                                   | 2053 46         | 1753 83         |
| 6       | <b>Total Expenditure ((4)+(5) excluding provisions and contingencies)</b>                                       | <b>26491 78</b> | <b>23945 96</b> |
| 7       | <b>Operating profit(3-6) before Provisions and Contingencies</b>                                                | <b>5861 72</b>  | <b>5774 29</b>  |
| 8       | Provisions (other than tax) and Contingencies                                                                   | 4460 55         | 3955 00         |
| 9       | Exceptional items                                                                                               | -               | -               |
| 10      | Profit (+)/Loss(-) from Ordinary Activities before tax (7-8-9)                                                  | 1401 17         | 1819 29         |
| 11      | Tax expense                                                                                                     | 443 91          | 653 09          |
| 12      | <b>Net Profit (+) /Loss(-) from ordinary activities after tax for the period (10-11)</b>                        | <b>957 26</b>   | <b>1166 20</b>  |
| 13      | Extraordinary items (net of tax expense)                                                                        | -               | -               |
| 14      | <b>Net Profit(+)/Loss(-) for the period before Minority Interest &amp; Share of Loss in Associate(12-13)</b>    | <b>957 26</b>   | <b>1166 20</b>  |
| 15      | Share of Profit (+)/Loss(-) in Associate                                                                        | -               | -               |
| 16      | Minority Interest                                                                                               | 15 46           | 14 46           |
| 17      | <b>Net Profit(+)/Loss(-) for the period after Minority Interest &amp; Share of Loss in Associate (14-15-16)</b> | <b>941 80</b>   | <b>1151 74</b>  |
| 18      | Paid-up equity share capital (Face Value ₹ 10)                                                                  | 1603 96         | 1603 94         |
| 19      | Reserves excluding Revaluation Reserves                                                                         | 21107 90        | 20285 95        |
| 20      | Earning Per Share (EPS) (Rupees)                                                                                |                 |                 |
|         | (a) Before and After Extraordinary items                                                                        |                 |                 |
|         | Basic                                                                                                           | 5.87            | 8.22            |
|         | Diluted                                                                                                         | 5.87            | 8.22            |



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**Statement of Consolidated Assets & Liabilities**

(₹ in Lacs)

| Particulars                                            | As at<br>31.03.2015<br>(Audited) | As at<br>31.03.2014<br>(Audited) |
|--------------------------------------------------------|----------------------------------|----------------------------------|
| <b>CAPITAL AND LIABILITIES</b>                         |                                  |                                  |
| Capital                                                | 1603 96                          | 1603 94                          |
| Reserves and Surplus                                   | 22770 75                         | 22027 80                         |
| Employees' Stock Options (Grants) Outstanding          | 19                               | 45                               |
| Minority Interest                                      | 51 20                            | 43 64                            |
| Deposits                                               | 259522 95                        | 235572 84                        |
| Borrowings                                             | 61832 98                         | 60146 29                         |
| Other Liabilities and Provisions                       | 10148 87                         | 9555 00                          |
| <b>TOTAL</b>                                           | <b>355930 90</b>                 | <b>328949 96</b>                 |
| <b>ASSETS</b>                                          |                                  |                                  |
| Cash and balances with Reserve Bank of India           | 13039 76                         | 12714 61                         |
| Balances with banks and money at call and short notice | 1485 85                          | 4134 24                          |
| Investments                                            | 120609 27                        | 103419 09                        |
| Advances                                               | 208376 87                        | 197686 00                        |
| Fixed Assets                                           | 3079 95                          | 2999 52                          |
| Other Assets                                           | 9339 20                          | 7996 50                          |
| <b>TOTAL</b>                                           | <b>355930 90</b>                 | <b>328949 96</b>                 |



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# Consolidated Segment Information for the Year ended March 31, 2015

| Sr. No. | Particulars                                                   | (₹ in Lacs)     |                 |
|---------|---------------------------------------------------------------|-----------------|-----------------|
|         |                                                               | Year ended      |                 |
|         |                                                               | March 31, 2015  | March 31, 2014  |
|         |                                                               | (Audited)       | (Audited)       |
| a.      | <b>Segment Revenue</b>                                        |                 |                 |
|         | Corporate/Wholesale banking                                   | 27254 95        | 25224 74        |
|         | Retail banking                                                | 22777 11        | 19626 15        |
|         | Treasury                                                      | 671 63          | 398 45          |
|         | Other banking operations                                      | 242 94          | 202 33          |
|         | <b>TOTAL</b>                                                  | <b>50946 63</b> | <b>45451 67</b> |
|         | Less :- Inter-segment revenue                                 | 18593 13        | 15731 42        |
|         | <b>Net sales / income from operations</b>                     | <b>32353 50</b> | <b>29720 25</b> |
| b.      | <b>Segment Results -Profit/(loss) before tax</b>              |                 |                 |
|         | Corporate/Wholesale banking                                   | 1560 30         | 1887 64         |
|         | Retail banking                                                | (661 11)        | (334 60)        |
|         | Treasury                                                      | 399 25          | 210 72          |
|         | Other banking operations                                      | 87 27           | 41 07           |
|         | <b>TOTAL (Net of Minority Interest)</b>                       | <b>1385 71</b>  | <b>1804 83</b>  |
|         | Less: Other unallocable expenditure net of unallocable income | -               | -               |
|         | <b>Total profit before tax</b>                                | <b>1385 71</b>  | <b>1804 83</b>  |
|         | Income taxes                                                  | 443 91          | 653 09          |
|         | <b>Net profit</b>                                             | <b>941 80</b>   | <b>1151 74</b>  |
| c.      | <b>Capital employed (Segment assets-Segment liabilities)</b>  |                 |                 |
|         | Corporate/Wholesale banking                                   | 65607 51        | 56342 38        |
|         | Retail banking                                                | (54301 84)      | (44962 26)      |
|         | Treasury                                                      | 5990 50         | 6414 98         |
|         | Other banking operations                                      | 414 25          | 410 85          |
|         | Unallocated                                                   | 5001 43         | 3683 94         |
|         | <b>Total</b>                                                  | <b>22711 85</b> | <b>21889 89</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.



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**Notes forming part of the Financial Results for the Quarter and Year ended March 31, 2015**

1. The above results have been approved by the Board of Directors at its meeting held on May 26, 2015.
2. 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.
3. The results for the quarter and year ended March 31, 2015 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
4. In accordance with the RBI circular DBOD.NO.BP.BC.85/21.06.200/2013-14 dated January 15, 2014 and subsequent clarification vide circular DBOD.No.BP.BC.116/21.06.200/2013-14 dated June 03, 2014, based on available financial statements and declarations from borrowers, the Bank has estimated provision towards Unhedged Foreign Currency Exposure amounting ₹ 102.38 crore for the year ended March 31, 2015 and has been fully provided (Previous Year - Nil)
5. In accordance with the RBI circular DBR. NO.BP.BC.79/21.04.048/2014-15 dated March 31, 2015, the Bank has utilised 50% of its counter-cyclical provision buffer held as on December 31, 2014 amounting ₹ 37.50 crore for making specific provisioning towards non-performing advances.
6. The Board of Directors at their meeting proposed a dividend of ₹ 0.75 per share, subject to the approval of the members at the ensuing Annual General Meeting.
7. 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 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-Nil (ii) Received during the quarter-7 (iii) Disposed off during the quarter-7 (iv) Lying unresolved at the end of the quarter-Nil.
9. The Figures for the previous period/year have been regrouped /reclassified wherever considered necessary.

Mumbai  
May 26, 2015



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By order of the Board

(M. S. Raghavan)  
Chairman & Managing Director

**Khimji Kunverji & Co**  
Chartered Accountants  
Sunshine Tower, Level 19  
Senapati Bapat Marg  
Elphinstone Road  
Mumbai 400013, India

**G D Apte & Co**  
Chartered Accountants  
GDA House, Plot No. 85  
Bhusari Colony (Right)  
Paud Road  
Pune 411038, India

**Auditors' Report on Standalone Financial Results Pursuant to the Clause 41 of the Listing Agreement**

**To**  
**The Board of Directors of**  
**IDBI Bank Limited**

**Report on Standalone Financial Results**

1. We have audited the accompanying statement of standalone financial results of IDBI Bank Limited ('the Bank') for the quarter and year ended March 31, 2015 ('the Statement') being submitted by the Bank pursuant to Clause 41 of the listing agreement with the Stock Exchanges, except for the disclosure regarding 'Public Shareholding' and 'Promoter and Promoter Group Shareholding' which have been traced from disclosures made by the management and have not been audited by us. Further, 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 audited by us. These financial results have been prepared on the basis of the financial statements, which are the responsibility of the Bank's management. Our responsibility is to express an opinion on these financial results based on our audit of related annual financial statements, which have been prepared in accordance with the provisions of Section 29 of the Banking Regulation Act, 1949 along with the recognition and measurement principles laid down in Accounting Standards specified under Section 133 of the Companies Act, 2013, read with Rule 7 of the Companies (Accounts) Rules, 2014 and other accounting principles generally accepted in India.

Attention is drawn to the fact that the figures for the quarter ended March 31, 2015 and the corresponding quarter ended in the previous year as reported in these financial results are the balancing figure between audited figures in respect of the full financial year and the published year to date figures upto the end of the third quarter of the relevant financial year. Also the figures of preceding three quarters are reviewed and not subjected to audit.

**Management's Responsibility for the Standalone Financial Results**

2. These annual standalone financial results have been prepared on the basis of the annual standalone financial statements and reviewed quarterly standalone financial results of the Bank for each of the preceding three quarters. Management is responsible for the preparation of these financial results which gives true and fair view of the net profit and other financial information in accordance with the provisions of Section 29 of the Banking Regulation Act, 1949 along with recognition and measurement principles laid down under Section 133 of the Companies Act, 2013 ('the Act'), read with Rule 7 of the Companies (Accounts) Rules 2014 and other accounting principles generally accepted in India including Circulars and Guidelines issued by the Reserve Bank of India from time to time and in compliance with Clause 41 of the Listing Agreement.

This responsibility includes the design, implementation and maintenance of internal controls relevant to the preparation and presentation of financial results that give a true and fair view and are free from material misstatement, whether due to error or fraud.



### Auditor's Responsibility

3. Our responsibility is to express an opinion on these standalone financial results based on our audit of the annual standalone financial statement of the Bank for the year ended March 31, 2015. We conducted our audit in accordance with the Standards on Auditing specified under Section 143(10) of the Act. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial results are free of material misstatements.

An audit includes examining, on a test basis, evidence supporting the amounts disclosed in the financial results. An audit also includes assessing the accounting principles used and significant estimates made by management. We believe that our audit provides a reasonable basis for our opinion.

### Opinion

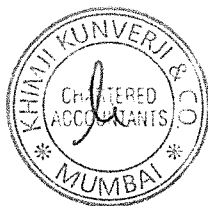
4. In our opinion and to the best of our information and according to the explanations given, these standalone financial results:
- (i) are prepared in accordance with the requirements of clause 41 of the Listing Agreement in this regard; and
  - (ii) give a true and fair view of the net profit and other financial information of the Bank for the year ended March 31, 2015
5. Further, we also report that we have, on the basis of the books of account and other records and information and explanations given to us by the management, also verified the number of shares as well as percentage of shareholdings in respect of aggregate amount of public shareholdings, as furnished by the Bank in terms of clause 35 of the Listing Agreement and found the same to be correct.

### Other matter

6. We did not audit the financial statements of Dubai branch included in the standalone financial results, whose financial statements reflects total assets of Rs.257,284,839 thousand as at March 31, 2015 and total revenue of Rs.11,054,928 thousand for the year ended March 31, 2015. These financial statements and other financial information have been audited by the other auditor, whose report has been furnished to us and our opinion on the standalone financial results, to the extent they have been derived from such financial statement is based solely on the report of such other auditor.

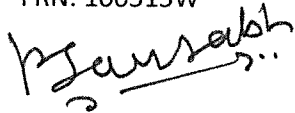
**For Khimji Kunverji & Co.**  
Chartered Accountants  
FRN: 105146W

  
**Gautam V Shah**  
Partner (F-117348)



Mumbai  
May 26, 2015

**For G. D. Apte & Co.**  
Chartered Accountants  
FRN: 100515W

  
**Saurabh S Peshwe**  
Partner (F-121546)



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**Auditors' Report on Consolidated Financial Results Pursuant to the Clause 41 of the Listing Agreement**

**To**  
**The Board of Directors of**  
**IDBI Bank Limited**

**Report on Consolidated Financial Results**

1. We have audited the accompanying statement of consolidated financial results of IDBI Bank Limited ('the Bank') and its five subsidiaries (the Holding Company and its subsidiaries together referred to as "the Group") and a jointly controlled entity, for the quarter and year ended March 31, 2015 ('the Statement') being submitted by the Bank pursuant to Clause 41 of the listing agreement with the Stock Exchanges except for the disclosure regarding 'Public Shareholding' and 'Promoter and Promoter Group Shareholding' which have been traced from disclosures made by the management and have not been audited by us. Further, 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 audited by us. These consolidated financial results have been prepared on the basis of the consolidated financial statements, which are the responsibility of the Bank's management. Our responsibility is to express an opinion on these financial results based on our audit of related annual consolidated financial statements, which have been prepared in accordance with the provisions of Section 29 of the Banking Regulation Act, 1949 along with the recognition and measurement principles laid down in Accounting Standards specified under Section 133 of the Companies Act, 2013, read with Rule 7 of the Companies (Accounts) Rules, 2014 and other accounting principles generally accepted in India.

**Management's Responsibility for the Consolidated Financial Results**

2. These annual consolidated financial results have been prepared on the basis of the annual consolidated financial statements of the Group and a jointly controlled entity. Management is responsible for the preparation of these consolidated financial results which gives true and fair view of the net consolidated profit and other financial information in accordance with the provisions of Section 29 of the Banking Regulation Act, 1949 along with recognition and measurement principles laid down under Section 133 of the Companies Act, 2013 ('the Act'), read with Rule 7 of the Companies (Accounts) Rules 2014 and other accounting principles generally accepted in India including Circulars and Guidelines issued by the Reserve Bank of India from time to time and in compliance with Clause 41 of the Listing Agreement.

This responsibility includes the design, implementation and maintenance of internal controls relevant to the preparation and presentation of financial results that give a true and fair view and are free from material misstatement, whether due to error or fraud.



### **Auditor's Responsibility**

3. Our responsibility is to express an opinion on these consolidated financial results based on our audit of the annual financial statement of the Group for the year ended March 31, 2015. We conducted our audit in accordance with the Standards on Auditing specified under Section 143(10) of the Act. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the consolidated financial results are free of material misstatements.

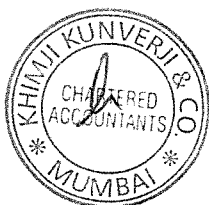
An audit includes examining, on a test basis, evidence supporting the amounts disclosed in the financial results. An audit also includes assessing the accounting principles used and significant estimates made by management. We believe that our audit provides a reasonable basis for our opinion.

### **Opinion**

4. In our opinion and to the best of our information and according to the explanations given, these consolidated financial results:
- (i) have been presented in accordance with the requirements of clause 41 of the Listing Agreement in this regard; and
  - (ii) give a true and fair view of the consolidated net profit and other financial information of the Group for the year ended March 31, 2015

### **Other Matter**

5. We did not audit the financial statements of Dubai branch included in the consolidated financial results, whose financial statements reflects total assets of Rs.257,284,839 thousand as at March 31, 2015 and total revenue of Rs.11,054,928 thousand for the year ended March 31, 2015. These financial statements and other financial information have been audited by the other auditor, whose report has been furnished to us and our opinion on the consolidated financial results, to the extent they have been derived from such financial statement is based solely on the report of such other auditor.
6. We did not audit the financial statements of five subsidiaries included in the consolidated financial results, whose financial statements reflects total assets of Rs.5,950,237 thousand as at March 31, 2015 and total revenue of Rs.2,347,065 thousand for the year ended March 31, 2015. These financial statements and other financial information have been audited by the other auditors, whose reports have been furnished to us and our opinion on the consolidated financial results, to the extent they have been derived from such financial statement is based solely on the report of such other auditors.



7. We did not audit the financial statements of a jointly controlled entity namely IDBI Federal Life Insurance Company Limited, included in the consolidated financial results, whose financial statements reflects Group's share of total assets of Rs.3,923,804 thousand as at March 31, 2015 and Group's share of total revenue of Rs.755,434 thousand for the year ended March 31, 2015. These financial statements and other financial information have been furnished to us by the Management and our opinion on consolidated financial results, to the extent they have been derived from such unaudited financial statement is based solely on such unaudited financial statements/ financial information provided to us by the Management.

**For Khimji Kunverji & Co.**  
Chartered Accountants  
FRN: 105146W

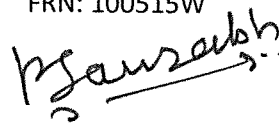
  
**Gautam V Shah**

Partner (F-117348)



Mumbai  
May 26, 2015

**For G. D. Apte & Co.**  
Chartered Accountants  
FRN: 100515W



**Saurabh S Peshwe**  
Partner (F-121546)

