

मई ०५, २०१७

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|-------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| The Manager (Listing)<br>BSE Ltd.,<br>25th Floor, Phiroze Jeejeebhoy Towers,<br>Dalal Street, Fort,<br>Mumbai – 400 001 | 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 |
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Dear Sir,

### Revision in Rating by CRISIL

This is to inform that the Bank has received email dated May 4, 2017 from CRISIL, advising the Bank that CRISIL has revised ratings of the following instruments issued by the Bank :

| Instruments                                                           | Rating Action                                              |
|-----------------------------------------------------------------------|------------------------------------------------------------|
| Tier II Bonds (Under Basel III) Rs.2000 Crore                         | CRISIL AA-/Negative (Downgraded from 'CRISIL AA/Negative') |
| Infrastructure Bonds Aggregating Rs.2000 Crore                        | CRISIL AA-/Negative (Downgraded from 'CRISIL AA/Negative') |
| Tier II Bonds (Under Basel III) Rs.3000 Crore                         | CRISIL AA-/Negative (Downgraded from 'CRISIL AA/Negative') |
| Infrastructure Bonds Aggregating Rs.8000 Crore                        | CRISIL AA-/Negative (Downgraded from 'CRISIL AA/Negative') |
| Senior/Lower Tier-II Bonds Aggregating (Under Basel II) Rs.5000 Crore | CRISIL AA-/Negative (Downgraded from 'CRISIL AA/Negative') |
| Lower Tier-II Bonds Aggregating (Under Basel II) Rs.9041.68 Crore     | CRISIL AA-/Negative (Downgraded from 'CRISIL AA/Negative') |
| Omni Bonds Aggregating Rs.15479.50 Crore                              | CRISIL AA-/Negative (Downgraded from 'CRISIL AA/Negative') |
| Flexi Bonds Aggregating Rs.465.96 Crore                               | CRISIL AA-/Negative (Downgraded from 'CRISIL AA/Negative') |
| Upper Tier-II Bonds Aggregating (Under Basel II) Rs.3636.20 Crore     | CRISIL A+/Negative (Downgraded from 'CRISIL AA-/Negative') |
| Tier-I Perpetual Bonds Aggregating (Under Basel II) Rs.2708.8 Crore   | CRISIL A+/Negative (Downgraded from 'CRISIL AA-/Negative') |
| Rs.2500 Crore Tier-I Bond Issue (Under Basel III)                     | CRISIL A-/Negative (Downgraded from 'CRISIL A/Negative')   |

| Instruments                                       | Rating Action                                            |
|---------------------------------------------------|----------------------------------------------------------|
| Rs.2000 Crore Tier-I Bond Issue (Under Basel III) | CRISIL A-/Negative (Downgraded from 'CRISIL A/Negative') |
| Fixed Deposit Programme                           | FAA+/Negative (Downgraded from 'FAAA/Negative')          |
| Rs.40000 Crore Certificates of Deposit Programme  | CRISIL A1+ (Reaffirmed)                                  |

CRISIL has advised that the downgrade of the Bank's ratings is due to deterioration in asset quality and profitability and expectation of continued high slippages over the next couple of quarters. The ratings, nevertheless, continue to factor in CRISIL's belief that IDBI Bank will continue to receive support from its majority owner, the Government of India both on an ongoing basis and in the event of distress.

You are requested to kindly take the above intimation on record in terms of the provisions of Regulations 30 & 51 of SEBI (LODR) Regulations, 2015.

भवदीय,  
कृते आईडीबीआई बैंक लिमिटेड

  
[पवन अग्रवाल] 5/05/17  
कंपनी सचिव