



CIN: L65190MH2004GOI148838

आईडीबीआई बैंक लिमिटेड

पंजीकृत कार्यालय : आईडीबीआई टॉवर,

डब्ल्यूटीसी कॉम्प्लेक्स, कफ परेड,

मुंबई - 400 005.

टेलिफोन : (+91 22) 6655 3355, 2218 9111

फैक्स : (+91 22) 2218 0411

वेबसाइट : www.idbi.com

IDBI Bank Limited

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

TEL.: (+91 22) 6655 3355, 2218 9111

FAX : (+91 22) 2218 0411

Website : www.idbi.com

HO.DRD/ Omni Bonds/ 2006 /2025-26/

October 18, 2025

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

**Sub: Intimation under Regulations 51 of SEBI (LODR) Regulation, 2015 in r/o
IDBI Omni Bonds as on September 30, 2025**

Regulation(s), 51 (1) (2) of SEBI (LODR) Regulation 2015, stipulates that the listed entity (called herewith the “IDBI Bank Ltd”) shall disclose information to the stock exchange(s) of all events which are material, all information which is price sensitive and/or have bearing on performance /operation of the listed entity

In compliance with the above Regulation(s), we herewith submit Financial Results for the Quarter ended September 2025. You are requested to kindly take the above information on record in terms of Regulation 51 of the SEBI (LODR) Regulations, 2015.

Thanking You.

Yours faithfully,

For IDBI Bank Ltd

Abhishek Kumar
Assistant General Manager





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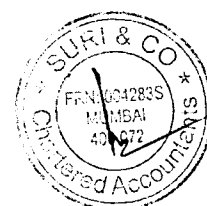
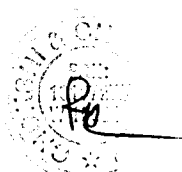
IDBI BANK LIMITED
Unaudited Standalone Financial Results for the Quarter and Half Year ended September 30, 2025

(₹ in Crore)

Sr. No.	Particulars	Quarter Ended			Half Year Ended		Year Ended
		30.09.2025 (Unaudited)	30.06.2025 (Unaudited)	30.09.2024 (Unaudited)	30.09.2025 (Unaudited)	30.09.2024 (Unaudited)	
1	Interest earned (a)+(b)+(c)+(d)	7,104.23	7,021.00	7,441.80	14,125.24	14,107.80	28,902.03
	(a) Interest/discount on advances/bills	4,779.61	4,771.16	5,257.52	9,550.77	9,681.55	19,226.46
	(b) Income on investments	2,062.13	2,031.96	2,022.73	4,094.10	4,117.16	8,254.88
	(c) Interest on balances with Reserve Bank of India and other inter bank funds	233.24	188.33	121.20	421.57	202.44	415.38
	(d) Others	29.25	29.55	40.35	58.80	106.65	1,005.31
2	Other Income (Refer Note 9)	2,489.41	1,437.02	1,312.74	3,926.44	2,117.99	4,923.99
A.	Total Income (1+2)	9,593.64	8,458.02	8,754.54	18,051.68	16,225.79	33,826.02
3	Interest Expended	3,819.22	3,855.23	3,566.33	7,674.46	6,999.51	14,275.57
4	Operating Expenses (i)+(ii)	2,251.65	2,248.75	2,181.88	4,500.39	4,144.42	8,471.85
	(i) Employees cost	1,001.29	1,091.93	1,096.25	2,093.21	2,048.59	4,071.24
	(ii) Other operating expenses	1,250.36	1,156.82	1,085.63	2,407.18	2,095.83	4,400.61
B.	Total Expenditure (3+4) (excluding provisions and contingencies)	6,070.87	6,103.98	5,748.21	12,174.85	11,143.93	22,747.42
C.	Operating profit (A-B) (Profit before Provisions & Contingencies)	3,522.77	2,354.04	3,006.33	5,876.83	5,081.86	11,078.60
D.	Provisions (other than tax) and Contingencies (Net) (Including write offs)	(652.62)	(179.46)	555.19	(832.07)	111.73	510.39
	of which provisions for Non-performing Assets (Net of reversals)	(578.80)	(385.30)	(165.01)	(964.10)	(1,604.20)	(4,367.63)
E.	Exceptional items	-	-	-	-	-	-
F.	Profit from Ordinary Activities before tax (C-D-E)	4,175.39	2,533.50	2,451.14	6,708.90	4,970.13	10,568.21
G.	Tax Expense	548.03	526.14	614.69	1,074.17	1,414.41	3,053.04
H.	Net Profit from Ordinary Activities after tax (F-G)	3,627.36	2,007.36	1,836.45	5,634.73	3,555.72	7,515.17
I.	Extraordinary items (net of tax expense)	-	-	-	-	-	-
J.	Net Profit for the period (H-I)	3,627.36	2,007.36	1,836.45	5,634.73	3,555.72	7,515.17
5	Paid-up equity share capital (Face Value ₹10/- Per Share)	10,752.40	10,752.40	10,752.40	10,752.40	10,752.40	10,752.40
6	Reserves excluding Revaluation Reserves (as per Balance sheet of previous year)	-	-	-	-	-	38,986.98
7	Analytical Ratios & Other Disclosures						
(i)	Percentage of shares held by Government of India	45.48	45.48	45.48	45.48	45.48	45.48
(ii)	Capital Adequacy Ratio (%) (Basel III) #	25.39	25.39	21.98	25.39	21.98	25.05
	(a) CET 1 Ratio (%)	23.79	23.71	19.89	23.79	19.89	23.51
	(b) Additional Tier 1 ratio (%)	-	-	-	-	-	-
(iii)	Earnings Per Share (EPS) (₹) (Face Value ₹10 Per Share)						
	(a) Basic EPS- Before and After Extraordinary items (net of tax expense) (not annualised)	3.37	1.87	1.71	5.24	3.31	6.99
	(b) Diluted EPS- Before and After Extraordinary items (net of tax expense) (not annualised)	3.37	1.87	1.71	5.24	3.31	6.99
(iv)	NPA Amount/ Ratios						
	(a) Gross NPAs	6,242.00	6,384.61	7,653.13	6,242.00	7,653.13	6,695.15
	(b) Net NPAs	474.22	447.41	401.60	474.22	401.60	337.34
	(c) % of Gross NPAs to Gross Advances	2.65	2.93	3.68	2.65	3.68	2.98
	(d) % of Net NPAs to Net Advances	0.21	0.21	0.20	0.21	0.20	0.15
(v)	Net Interest Margin % (Annualised)	3.71	3.68	4.87	3.70	4.53	4.56
(vi)	Return on Assets % (Annualised)	3.55	2.01	1.97	2.79	1.90	1.98
(vii)	Net Worth (excl. Revaluation Reserve, FCTR & Intangibles) #	51,901.39	46,419.08	36,412.32	51,901.39	36,412.32	43,638.53
	Debt Equity Ratio (times) (equity excludes revaluation reserve, FCTR, intangibles & transition reserves)*	0.47	0.48	0.56	0.47	0.56	0.46
(ix)	Total debts to total assets %*	5.83	5.55	5.45	5.83	5.45	4.83
(x)	Outstanding redeemable Preference Shares	-	-	-	-	-	-
(xi)	Capital Redemption Reserve	-	-	-	-	-	-
(xii)	Debtenture Redemption Reserve	-	-	-	-	-	-

Transition Reserves eligible for CET 1 has not been considered while computing Capital and Net worth as on Sep 30, 2024

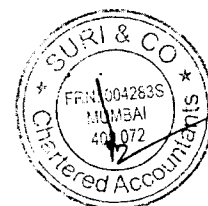
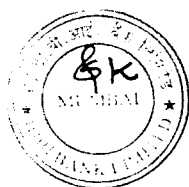
*Debt & Total Debt represents total borrowing of the Bank



Standalone Segment Information for the Quarter and Half Year ended Sept 30, 2025

(₹ in Crore)

Sr. No.	Particulars	Quarter Ended			Half Year Ended		Year Ended
		30.09.2025	30.06.2025	30.09.2024	30.09.2025	30.09.2024	31.03.2025
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
a.	Segment Revenue						
	Corporate/Wholesale banking	2,079.04	2,187.11	2,447.18	4,266.15	4,256.37	8,694.39
	Retail banking	8,548.04	8,415.58	8,330.98	16,963.62	16,642.54	34,368.31
	Treasury	4,975.61	3,962.72	4,032.59	8,938.33	7,463.18	14,391.42
	Other banking operations	74.28	39.01	65.75	113.29	98.06	206.06
	Unallocated	3.14	-	-	3.14	-	819.37
	Total	15,680.11	14,604.42	14,876.50	30,284.53	28,460.15	58,479.55
	Less :- Inter-segment revenue	6,086.47	6,146.40	6,121.96	12,232.87	12,234.36	24,653.53
	Net Segment Revenue	9,593.64	8,458.02	8,754.54	18,051.66	16,225.79	33,826.02
b.	Segment Results -Profit/(loss) before tax						
	Corporate/Wholesale banking	795.77	944.12	(426.33)	1,739.89	30.79	2,164.54
	Retail banking	987.09	568.56	1,078.29	1,555.65	2,247.83	5,125.60
	Treasury	2,330.94	992.00	1,749.12	3,322.94	2,617.61	2,311.17
	Other banking operations	58.46	28.82	50.06	87.28	73.90	189.38
	Unallocated	3.13	-	-	3.13	-	777.52
	Profit/(Loss) before tax	4,175.39	2,533.50	2,451.14	6,708.89	4,970.13	10,568.21
	Income taxes	548.03	526.14	614.69	1,074.17	1,414.41	3,053.04
	Net profit/(Loss)	3,627.36	2,007.36	1,836.45	5,634.72	3,555.72	7,515.17
c.	Segment assets						
	Corporate/Wholesale banking	68,127.04	63,745.51	55,618.47	68,127.04	55,618.47	65,711.64
	Retail banking	1,75,631.29	1,61,986.78	1,57,835.89	1,75,631.29	1,57,835.89	1,66,329.77
	Treasury	1,66,371.67	1,70,965.64	1,48,543.18	1,66,371.67	1,48,543.18	1,72,749.05
	Other banking operations	20.77	22.75	25.40	20.77	25.40	33.19
	Unallocated assets	5,717.44	6,359.54	10,364.16	5,717.44	10,364.16	6,837.66
	Total assets	4,15,868.21	4,03,080.22	3,72,387.10	4,15,868.21	3,72,387.10	4,11,661.31
d.	Segment liabilities						
	Corporate/Wholesale banking	38,459.83	38,558.95	30,979.99	38,459.83	30,979.99	38,505.68
	Retail banking	2,78,363.85	2,72,338.05	2,58,829.74	2,78,363.85	2,58,829.74	2,81,849.87
	Treasury	31,759.47	29,812.34	29,143.29	31,759.47	29,143.29	31,050.71
	Other banking operations	6.14	4.24	2.61	6.14	2.61	4.04
	Unallocated liabilities	-	-	-	-	-	-
	Total liabilities	3,48,589.29	3,40,713.58	3,18,955.63	3,48,589.29	3,18,955.63	3,51,410.30
e.	Capital employed (Segment assets-Segment liabilities)						
	Corporate/Wholesale banking	29,667.21	25,186.56	24,638.48	29,667.21	24,638.48	27,205.96
	Retail banking	(1,02,732.56)	(1,10,351.27)	(1,00,993.85)	(1,02,732.56)	(1,00,993.85)	(1,15,520.10)
	Treasury	1,34,612.20	1,41,153.30	1,19,399.90	1,34,612.20	1,19,399.90	1,41,698.34
	Other banking operations	14.63	18.51	22.79	14.63	22.79	29.15
	Unallocated	5,717.44	6,359.54	10,364.15	5,717.44	10,364.15	6,837.66
	Total	67,278.92	62,366.64	53,431.47	67,278.92	53,431.47	60,251.01
Notes on Segment Reporting:							
1)	As per extant RBI guidelines and in compliance with the applicable Accounting Standard (AS) - 17, 'Segment Reporting', reportable segments are identified as Treasury, Corporate Wholesale Banking, Retail Banking and other Banking operations						
2)	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						
3)	In determining 'Segment Results', the funds transfer price mechanism adopted by the Bank has been used						
4)	Results, Revenue and Capital Employed of International Operations through GIFT City are included in Corporate Wholesale Banking segment						
5)	As per RBI circular dated April 7, 2022, Digital Banking to be reported as part of Retail Banking. Digital Banking Units are not yet operational in IDBI Bank Ltd						



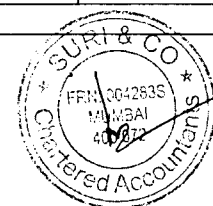


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IDBI BANK LIMITED
STANDALONE CASH FLOW STATEMENT FOR THE HALF YEAR ENDED SEPTEMBER 30, 2025

(₹ in crore)

Particulars	Half Year ended		Year ended
	30.09.2025	30.09.2024	31.03.2025
	(Unaudited)	(Unaudited)	(Audited)
A. Cash flow from Operating Activities			
(1) Net profit/(loss) before tax and extra-ordinary items	6,708.90	4,970.13	10,568.21
(2) Adjustments :			
- (Profit) / Loss on sale of Fixed Assets	0.39	2.37	2.31
- Depreciation and revaluation loss	310.65	262.30	531.48
- Amortisation of premium on Held to Maturity investments	66.91	51.30	115.60
- Provisions/ Write off of Loans/ Investments	113.54	(1,710.47)	(1,856.36)
- Provisions for Standard and Restructured Assets	(883.98)	1,965.60	2,699.72
- Other Provisions	(61.63)	(143.35)	(332.82)
- (Profit)/ Loss on Sale of Strategic Investment	(1,717.80)	-	-
- (Profit)/ Loss on revaluation of Investments	(25.50)	(342.27)	87.24
- Interest on borrowings (other than operational activities)	134.41	348.06	591.52
- Dividend received from subsidiary companies/joint ventures/Associates	(16.50)	(19.50)	(25.23)
	4,629.39	5,384.17	12,381.67
(3) Adjustments for (increase)/ decrease in operating assets:			
- Investments	(1,645.94)	1,356.59	(1,639.91)
- Advances	(11,983.18)	(11,564.77)	(27,468.46)
- Other Assets	(990.60)	331.79	951.50
(4) Adjustments for increase/ (decrease) in operating liabilities:			
- Borrowings	4,057.03	4,201.22	7,544.58
- Deposits	(6,783.14)	(54.79)	32,636.33
- Other liabilities and provisions	381.48	259.86	(368.74)
Cash Flow from Operating Activities before taxes	(12,334.96)	(85.93)	24,036.97
Direct Taxes paid (Net of Refund)	5.25	(49.96)	1,758.50
Net Cash flow from / (used in) Operating activities	(12,329.71)	(135.89)	25,795.47
B. Cash Flow from Investing activities			
- Purchase of fixed assets including work in progress	(146.30)	(116.73)	(342.64)
- Sale of fixed assets	0.84	1.00	2.25
- Proceeds from Sale of Strategic Investment (Net of issue expenses)	1,722.24	-	-
- Dividend received from subsidiary companies	16.50	19.50	25.23
Net Cash flow from / (used in) Investing activities	1,593.28	(96.23)	(315.16)
C. Cash Flow from Financing activities			
- Dividend paid	(2,256.33)	(1,611.79)	(1,611.79)
- Interest paid on borrowings	(30.49)	(73.98)	(645.50)
- Redemption of Bonds	302.00	(1,000.00)	(4,745.00)
Net Cash flow from / (used in) Financing activities	(1,984.82)	(2,685.77)	(7,002.29)
D. Effect of exchange fluctuation on translation reserve	2.10	0.93	5.27
Net increase/ (decrease) in cash & cash Equivalents (A+B+C+D)	(12,719.15)	(2,916.96)	18,483.29
Cash & Cash Equivalents as at the beginning of the year	44,416.18	25,932.89	25,932.89
Cash & Cash Equivalents as at the end of the period	31,697.03	23,015.93	44,416.18
Notes to Cash Flow Statement:			
1. Cash and Cash equivalents included in the cash flow statement comprise the following Balance Sheet items:			
Cash & Balances with Reserve Bank of India	20,198.29	16,360.63	21,294.15
Balances with banks & money at call and short notice	11,498.74	6,655.30	23,122.03
Total	31,697.03	23,015.93	44,416.18
2. Cash Flow from Operating activities is reported by using Indirect method			

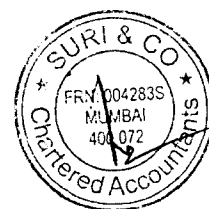


Chokshi & Chokshi LLP Chartered Accountants 15/17, Raghavji B Bldg, Ground Floor, Raghavji Road, Gowalia Tank, Off Kemps Corner, Mumbai 400036 LLP Registration No. AAC-8909	Suri & Co. Chartered Accountants Unit No. 2A 1, Gundecha Onclave, Kherani Road, Sakinaka, Andheri (East), Mumbai - 400072
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INDEPENDENT AUDITORS' LIMITED REVIEW REPORT ON UNAUDITED STANDALONE FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED SEPTEMBER 30, 2025 OF IDBI BANK LIMITED PURSUANT TO THE REGULATIONS 33 AND 52 READ WITH REGULATION 63(2) OF THE SEBI (LISTING OBLIGATIONS AND DISCLOSURE REQUIREMENTS) REGULATIONS, 2015, AS AMENDED

To,
The Board of Directors
IDBI Bank Limited
Mumbai

1. We have reviewed the accompanying Statement of Unaudited Standalone Financial Results of IDBI Bank Limited (hereinafter referred to as "the Bank") for the quarter and half year ended September 30, 2025 ("the Statement"), being submitted by the Bank pursuant to the requirements of Regulations 33 and 52 read with Regulation 63(2) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations 2015, as amended ("the Listing Regulations"), except for the disclosures relating to Pillar 3 as at September 30, 2025, including leverage ratio, liquidity coverage ratio and net stable funding ratio 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 Note 11 to the Statement and have not been reviewed by us. We have initialed the Statement for identification purposes only.
2. This Statement, which is the responsibility of the Bank's Management and approved by the Bank's Board of Directors, has been prepared in accordance with recognition and measurement principles laid down in Accounting Standard 25 "Interim Financial Reporting" ("AS 25"), as prescribed under section 133 of the Companies Act, 2013 read with relevant rules issued thereunder, in so far as they apply to the Banks, the relevant provisions of the Banking Regulation Act, 1949, the circulars, guidelines and directions issued by the Reserve Bank of India ("the RBI") in respect of income recognition, asset classification, provisioning and other related matters from time to time ("the RBI Guidelines") and other accounting principles generally accepted in India and in compliance with the Listing Regulations. Our responsibility is to express a conclusion on the Statement based on our review.
3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410 "Review of Interim Financial Information Performed by the Independent Auditor of the Entity", issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review consist of inquiries of Bank's personnel, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope and thus provides less assurance than an audit conducted in accordance with the Standards on Auditing specified under Section 143(10) of the Companies Act, 2013 and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. We have not performed an audit and accordingly, we do not express an audit opinion.



Chokshi & Chokshi LLP Chartered Accountants	Suri & Co. Chartered Accountants
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Conclusion

- Based on our review conducted as stated in paragraph 3 above, nothing has come to our attention that causes us to believe that the accompanying Statement, including notes thereon, has not been prepared in accordance with the recognition and measurement principles laid down in AS 25, prescribed under Section 133 of the Companies Act, 2013 read with relevant rules issued thereunder, RBI Guidelines and other accounting principles generally accepted in India and has not disclosed the information required to be disclosed in terms of the Listing Regulations including the manner in which it is to be disclosed or that it contains any material misstatement or that it has not been prepared in accordance with the relevant prudential norms issued by the RBI in respect of income recognition, asset classification, provisioning and other related matters except for the disclosures relating to Pillar 3 disclosures as at September 30, 2025, including leverage ratio, liquidity coverage ratio and net stable funding ratio 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 Note 11 to the Statement and have not been reviewed by us.

For Chokshi & Chokshi LLP
Chartered Accountants
(FRN - 101872W / W100045)

RK Jain
Rakesh Jain

Partner

Membership No. 042364

UDIN: 25042364BMOIRW6242



Place: Mumbai
Date: October 18, 2025

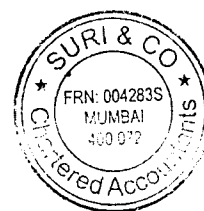
For Suri & Co.
Chartered Accountants
(FRN - 004283S)

V. Natarajan
Natarajan V.

Partner

Membership No. 223118

UDIN: 25223118BMJLLV8420



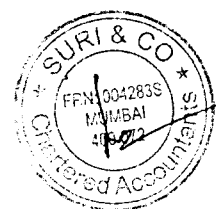
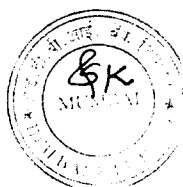
Place: Mumbai
Date: October 18, 2025

IDBI BANK LIMITED
Unaudited Consolidated Financial Results for the Quarter and Half Year ended September 30, 2025

(₹ in Crore)

Sr. No.	Particulars	Quarter Ended			Half Year Ended		Year Ended
		30.09.2025	30.06.2025	30.09.2024	30.09.2025	30.09.2024	31.03.2025
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
1	Interest earned (a)+(b)+(c)+(d)	7,109.01	7,026.62	7,445.01	14,135.63	14,114.85	28,917.07
	(a) Interest/discount on advances/bills	4,779.58	4,771.16	5,256.50	9,550.74	9,679.54	19,223.52
	(b) Income on investments	2,067.55	2,037.70	2,027.04	4,105.25	4,126.21	8,273.88
	(c) Interest on balances with Reserve Bank of India and other inter bank funds	232.85	187.96	119.03	420.81	198.20	413.69
	(d) Others	29.03	29.80	42.44	58.83	110.90	1,005.98
2	Other Income (Refer Note 9 and 13)	2,154.52	1,471.91	1,367.78	3,626.44	2,225.10	5,141.68
A.	Total Income (1+2)	9,263.53	8,498.53	8,812.79	17,762.07	16,339.95	34,058.75
3	Interest Expended	3,816.35	3,851.30	3,562.06	7,667.65	6,990.34	14,256.55
4	Operating Expenses (i)+(ii)	2,300.23	2,269.49	2,226.59	4,569.73	4,223.15	8,619.01
	(i) Employees cost	1,048.58	1,137.86	1,141.98	2,186.44	2,139.39	4,257.82
	(ii) Other operating expenses	1,251.65	1,131.63	1,084.61	2,383.29	2,083.76	4,361.19
B.	Total Expenditure (3+4)	6,116.58	6,120.79	5,788.65	12,237.38	11,213.49	22,875.56
C.	Operating profit (A-B)	3,146.95	2,377.74	3,024.14	5,524.69	5,126.46	11,183.19
D.	Provisions (other than tax) and Contingencies (Net)	(649.64)	(178.85)	554.27	(828.49)	111.01	512.72
	of which provisions for Non-performing Assets (Net)	(578.80)	(385.30)	(165.01)	(964.10)	(1,604.20)	(4,367.63)
E.	Exceptional items	-	-	-	-	-	-
F.	Profit from Ordinary Activities before tax	3,796.59	2,556.59	2,469.87	6,353.18	5,015.45	10,670.47
G.	Tax Expense	555.82	532.72	621.14	1,088.54	1,427.57	3,081.48
H.	Net Profit from Ordinary Activities after tax (F-G)	3,240.77	2,023.87	1,848.73	5,264.64	3,587.88	7,588.99
I.	Extraordinary items (net of tax expense)	-	-	-	-	-	-
J.	a) Net Profit for the period before Minority	3,240.77	2,023.87	1,848.73	5,264.64	3,587.88	7,588.99
K.	Add: Share of Profit in Associate	-	-	20.54	-	20.54	67.33
L.	Less: Minority Interest	11.19	4.69	8.47	15.88	13.30	25.64
	b) Net Profit for the period after Minority Interest	3,229.58	2,019.18	1,860.80	5,248.76	3,595.12	7,630.68
5	Paid-up equity share capital (Face Value ₹10/- Per Share)	10,752.40	10,752.40	10,752.40	10,752.40	10,752.40	10,752.40
6	Reserves excluding Revaluation Reserves (as per Balance sheet of previous year)						40,356.01
7	Analytical Ratios & Other Disclosures						
	(i) Percentage of shares held by Government of India	45.48	45.48	45.48	45.48	45.48	45.48
	(ii) Capital Adequacy Ratio (%) (Basel III) #	25.53	25.53	22.13	25.53	22.13	25.20
	(a) CET I Ratio (%)	23.94	23.87	20.06	23.94	20.06	23.67
	(b) Additional Tier I ratio (%)	-	-	-	-	-	-
	(iii) Earnings Per Share (EPS) (₹) (Face Value ₹10/- Per Share)						
	(a) Basic EPS- Before and After Extraordinary items (net of tax expense) (not annualised)	3.00	1.88	1.73	4.88	3.34	7.10
	(b) Diluted EPS- Before and After Extraordinary items (net of tax expense) (not annualised)	3.00	1.88	1.73	4.88	3.34	7.10

Capital computation does not include amount of transition reserves as on Sep 30, 2024.



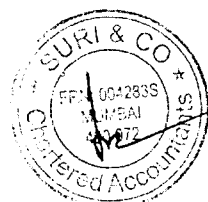


CIN: L65190MH2004GOI148838

Consolidated Segment Information for the Quarter and Half Year ended September 30, 2025							
(₹ in Crores)							
Sr. No.	Particulars	Quarter ended			Half Year Ended		Year Ended
		30.09.2025 (Unaudited)	30.06.2025 (Unaudited)	30.09.2024 (Unaudited)	30.09.2025 (Unaudited)	30.09.2024 (Unaudited)	31.03.2025 (Audited)
a.	Segment Revenue						
	Corporate/Wholesale banking	2060.08	2,184.48	2,426.71	4,244.56	4,232.01	8,658.72
	Retail banking	8548.03	8,415.57	8,330.99	16,963.61	16,642.54	34,368.31
	Treasury	4566.70	3,962.72	4,032.59	8,529.42	7,463.18	14,391.42
	Other banking operations	172.05	82.16	144.46	254.21	236.58	474.46
	Unallocated	3.14	-	-	3.14	-	819.36
	Total	15350.00	14,644.93	14,934.75	29,994.94	28,574.31	58,712.27
	Less :- Inter-segment revenue	6086.47	6,146.40	6,121.96	12,232.87	12,234.36	24,653.52
	Net Segment Revenue	9263.53	8,498.53	8,812.79	17,762.07	16,339.95	34,058.75
b.	Segment Results -Profit/(loss) before tax						
	Corporate/Wholesale banking	796.62	986.73	(425.18)	1,783.34	58.78	2,254.87
	Retail banking	987.09	568.56	1,078.29	1,555.66	2,247.84	5,125.61
	Treasury	1922.02	992.00	1,749.12	2,914.02	2,617.61	2,311.17
	Other banking operations	76.54	4.61	79.72	81.14	98.46	201.15
	Unallocated	3.13	-	-	3.13	-	819.36
	Profit/(Loss) before tax	3785.40	2,551.90	2,481.94	6,337.29	5,022.69	10,712.16
	Income taxes	555.82	532.72	621.14	1,088.54	1,427.57	3,081.48
	Net profit/(Loss)	3229.58	2,019.18	1,860.80	5,248.75	3,595.12	7,630.68
c.	Segment assets						
	Corporate/Wholesale banking	68104.96	63,743.28	55,571.53	68,104.96	55,571.53	65,709.90
	Retail banking	175631.29	1,61,986.78	1,57,835.89	1,75,631.29	1,57,835.89	1,66,329.76
	Treasury	166372.75	1,71,446.17	1,48,980.93	1,66,372.75	1,48,980.93	1,73,280.36
	Other banking operations	869.48	814.58	758.22	869.48	758.22	771.84
	Unallocated assets	5751.77	6,393.86	10,405.21	5,751.77	10,405.21	6,870.03
	Total assets	4,16,730.25	4,04,384.67	3,73,551.78	4,16,730.25	3,73,551.78	4,12,961.89
d.	Segment liabilities						
	Corporate/Wholesale banking	38113.60	38,190.55	30,626.94	38,113.60	30,626.94	38,158.54
	Retail banking	278363.85	2,72,338.05	2,58,829.74	2,78,363.85	2,58,829.74	2,81,849.87
	Treasury	31759.47	29,812.34	29,143.29	31,759.47	29,143.29	31,050.71
	Other banking operations	203.41	347.05	274.19	203.41	274.19	282.71
	Unallocated liabilities	0.00	-	-	-	-	-
	Total liabilities	3,48,440.32	3,40,687.99	3,18,874.16	3,48,440.32	3,18,874.16	3,51,341.83
e.	Capital employed (Segment assets-Segment liabilities)						
	Corporate/Wholesale banking	29991.36	25,552.73	24,944.59	29,991.36	24,944.59	27,551.35
	Retail banking	(1,02,732.56)	(1,10,351.27)	(1,00,993.85)	(1,02,732.56)	(1,00,993.85)	(1,15,520.10)
	Treasury	134613.28	1,41,633.83	1,19,837.64	1,34,613.28	1,19,837.64	1,42,229.65
	Other banking operations	666.08	467.53	484.03	666.08	484.03	489.13
	Unallocated	5751.77	6,393.86	10,405.21	5,751.77	10,405.21	6,870.03
	Total	68289.93	63,696.68	54,677.62	68,289.93	54,677.62	61,620.06
	Notes on Segment Reporting:						
1)	As per extant RBI guidelines and in compliance with the applicable Accounting Standard (AS) – 17, 'Segment Reporting', reportable segments are identified as:-						
2)	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.						
3)	In determining 'Segment Results', the funds transfer price mechanism adopted by the Bank has been used.						
4)	Results, Revenue and Capital Employed of International Operations through GIFT City are included in Corporate/Wholesale Banking segment.						
5)	As per RBI circular dated April 7, 2022, Digital Banking to be reported as part of Retail Banking. Digital Banking Units are not yet operational in IDBI Bank Ltd.						
6)	Previous period's figures have been regrouped/ reclassified, wherever necessary to make them comparable with current period.						



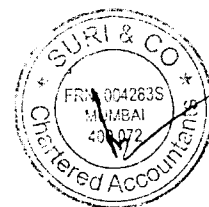
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CONSOLIDATED CASH FLOW STATEMENT FOR THE HALF YEAR ENDED SEPTEMBER 30, 2025

(₹ in Crore)

Particulars	Half Year ended		Year ended
	30.09.2025	30.09.2024	31.03.2025
	(Unaudited)	(Unaudited)	(Audited)
A. Cash flow from Operating Activities			
(1) Net Profit/ (Loss) before tax and extra-ordinary items	6,353.18	5,015.45	10,670.47
(2) Adjustments:			
- (Profit) / Loss on sale of Fixed Assets	0.39	2.37	2.34
- Depreciation and revaluation loss	313.75	265.62	538.12
- Amortisation of premium on Held to Maturity investments	66.91	51.30	115.60
- Provisions/ Write off of Loans/ Investments	113.58	(1,710.47)	(1,855.82)
- Provisions for Standard and restructured assets	(883.98)	1,965.60	2,699.72
- Other Provisions	(58.09)	(144.06)	(331.04)
- (Profit) / Loss on revaluation of Investments	(25.50)	(342.27)	87.24
- Interest on borrowings (other than operational activities)	134.40	348.12	591.52
- (Profit)/ Loss on Sale of Strategic Investment	(1,313.33)	-	-
	4,701.31	5,451.66	12,518.15
(3) Adjustments for (increase)/ decrease in operating assets:			
- Investments	(1,684.18)	1,300.96	(1,736.89)
- Advances	(11,981.23)	(11,564.82)	(27,514.01)
- Other Assets	(1,035.89)	297.14	950.95
(4) Adjustments for increase/ (decrease) in operating liabilities:			
- Borrowings	4,368.90	4,225.93	7,594.30
- Deposits	(6,763.35)	(89.33)	32,609.53
- Other liabilities and provisions	436.06	298.74	(361.81)
Cash Flow from Operating Activities before taxes	(11,958.38)	(79.72)	24,060.22
- Direct Taxes paid (Net of Refund)	(12.44)	(65.45)	1,735.47
Net Cash flow from / (used in) Operating activities	(11,970.82)	(145.17)	25,795.69
B. Cash Flow from Investing activities			
- Purchase of fixed assets	(148.43)	(118.51)	(349.67)
- Proceeds from Sale of Strategic Investment (Net of issue expenses)	1,722.24	-	-
- Sale of fixed assets	0.84	1.77	6.12
Net Cash flow from / (used in) Investing activities	1,574.65	(116.74)	(343.55)
C. Cash Flow from Financing activities			
- Interest paid on borrowings	(30.49)	(74.05)	(645.50)
- Dividend paid	(2,256.33)	(1,611.79)	(1,611.79)
- Redemption of Bonds	-	(1,000.00)	(4,745.00)
- Dividend paid to minority	(13.59)	(13.66)	(13.66)
- Increase in minority interest	-	-	25.64
Net Cash flow from / (used in) Financing activities	(2,300.41)	(2,699.50)	(6,990.31)
D. Effect of exchange fluctuation to translation reserve	2.10	0.93	5.27
Net increase/ (decrease) in cash & cash Equivalents (A+B+C+D)	(12,694.48)	(2,960.48)	18,467.10
Cash & Cash Equivalents as at the beginning of the year	44,476.58	26,009.48	26,009.48
Cash & Cash Equivalents as at the end of the period	31,782.10	23,049.00	44,476.58
Note to Cash Flow Statement:			
1. Cash and Cash equivalents included in the cash flow statement comprise the following Balance Sheet items:			
Cash & Balances with Reserve Bank of India	20,198.38	16,360.72	21,294.24
Balances with banks & money at call and short notice	11,583.72	6,688.28	23,182.34
Total	31,782.10	23,049.00	44,476.58
2. Cash Flow from Operating activities is reported by using Indirect method			



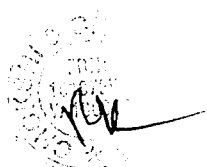
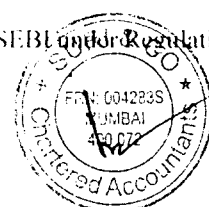
Chokshi & Chokshi LLP Chartered Accountants 15/17, Raghavji B Bldg, Ground Floor, Raghavji Road, Gowalia Tank. Off Kemps Corner, Mumbai 400036 LLP Registration No. AAC-8909	Suri & Co. Chartered Accountants Unit No. 2A1, Gundecha Onclave, Kherani Road, Sakinaka. Andheri (East), Mumbai – 400072
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INDEPENDENT AUDITORS' LIMITED REVIEW REPORT ON UNAUDITED CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED SEPTEMBER 30, 2025 OF IDBI BANK LIMITED PURSUANT TO THE REGULATIONS 33 AND 52 READ WITH REGULATION 63(2) OF THE SEBI (LISTING OBLIGATIONS AND DISCLOSURE REQUIREMENTS) REGULATIONS, 2015 AS AMENDED

**To,
The Board of Directors
IDBI Bank Limited
Mumbai.**

1. We have reviewed the accompanying Statement of Unaudited Consolidated Financial Results of IDBI Bank Limited (hereinafter referred to as "the Bank"/"the Parent") and its subsidiaries (the Parent and its subsidiaries together referred to as "the Group") and its share of the net profit after tax of its associates for the quarter and half year ended September 30, 2025 ("the Statement"), being submitted by the Parent pursuant to the requirements of Regulations 33 and 52 read with Regulation 63(2) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("the Listing Regulations"), except for the disclosures relating to consolidated Pillar 3 disclosure as at September 30, 2025, including leverage ratio, liquidity coverage ratio and net stable funding ratio 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 Note 11 to the Statement and have not been reviewed by us. We have initialed the Statement for identification purposes only.
2. This Statement which is the responsibility of the Bank's Management and approved by the Bank's Board of Directors, has been prepared in accordance with recognition and measurement principles laid down in Accounting Standard 25 "Interim Financial Reporting" ("AS 25") as prescribed under section 133 of the Companies Act, 2013 read with relevant rules issued thereunder, in so far as they apply to the Banks, the relevant provisions of the Banking Regulation Act, 1949, the circulars, guidelines and directions issued by the Reserve Bank of India ("the RBI") in respect of income recognition, asset classification, provisioning and other related matters ("the RBI Guidelines") and other accounting principles generally accepted in India and in compliance with the Listing Regulations. Our responsibility is to express a conclusion on the Statement based on our review.
3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410 "Review of Interim Financial Information Performed by the Independent Auditor of the Entity", issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review consists of inquiries of Bank's personnel, primarily of persons responsible for financial and accounting matters, and analytical and applying other review procedures. A review is substantially less in scope and thus provides less assurance than an audit conducted in accordance with the Standards on Auditing specified under Section 143(10) of the Companies Act, 2013 consequently, does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. We have not performed an audit and accordingly, we do not express an audit opinion.

We also performed procedures in accordance with the circular issued by the SEBI under Regulation 33 (8) of the Listing Regulations to the extent applicable.

Chokshi & Chokshi LLP Chartered Accountants	Suri & Co. Chartered Accountants
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4. The Statement includes the results of the following entities:

Parent

- IDBI Bank Limited

Domestic Subsidiaries

- IDBI Capital Markets & Securities Limited
- IDBI Intech Limited
- IDBI Mutual Fund Trustee Company Limited
- IDBI Asset Management Limited
- IDBI Trusteeship Services Limited

Associates (See Para 7 below)

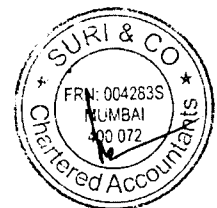
- North Eastern Development Finance Corporation Limited
- Biotech Consortium India Limited

Conclusion

5. Based on our review conducted, procedure performed as stated in paragraph 3 above, and consideration of the unaudited financial results referred to in paragraph 6 and 7 below, nothing has come to our attention that causes us to believe that the accompanying Statement has not been prepared in accordance with the recognition and measurement principles laid down in AS 25 prescribed under Section 133 of the Companies Act, 2013 read with relevant rules issued thereunder, RBI guidelines and other accounting principles generally accepted in India and has not disclosed the information required to be disclosed in terms of the Listing Regulations, including the manner in which it is to be disclosed or that it contains any material misstatement or that it has not been prepared in accordance with the relevant prudential norms issued by the RBI in respect of income recognition, asset classification, provisioning and other related matters, except for the disclosures relating to Pillar 3 disclosure, as at September 30, 2025, including leverage ratio, liquidity coverage ratio and net stable funding ratio 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 Note 11 to the Statement, which have not been reviewed by us.

Other Matters

6. We did not review the interim financial results of the five subsidiaries, included in the Statement, whose reviewed interim financial results reflect total assets of Rs.1295.95 crore as at September 30, 2025, total revenues of Rs.118.86 crore and Rs.208.43 crore and total net profit after tax of Rs.38.82 crore and Rs.55.31 crore for the quarter and half year ended September 30, 2025 respectively and net cash inflows of Rs.24.68 crore for the half year ended September 30, 2025 as considered in the unaudited consolidated financial results. These financial results have been reviewed by the other auditors, whose reports have been furnished to us by the Management and our conclusion on the Statement, in so far as it relates to the amounts and disclosures included in respect of the aforesaid five subsidiaries, is based solely on the reports of the other auditors and the procedures performed by us as stated in paragraph 3 above.



Chokshi & Chokshi LLP Chartered Accountants	Suri & Co. Chartered Accountants
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7. We draw attention to Note 14 of the Statement which states that the Statement does not include the results in respect of the two associates for which financial results / accounts for the quarter and half year ended September 30, 2025 have not been received by the Bank. According to the information and explanations given to us by the Management, the interim financial results of all the aforesaid two associates are not material to the Group. In respect of the associates - Biotech Consortium India Limited (27.93%) and North Eastern Development Finance Corporation Limited (25%), accounts have been consolidated for and up to the year ended March 31, 2025. These financial results have been audited by other auditors, whose reports have been furnished to us by the Management and our conclusion on the Statement, in so far as it relates to the amounts and disclosures included in respect of this associate, is based solely on the report of the other auditors and the procedures performed by us as stated in paragraph 3 above.

For Chokshi & Chokshi LLP
Chartered Accountants
(FRN - 101872W / W100045)

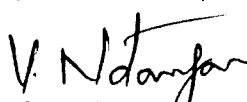

Rakesh Jain
Partner

(Membership No. 042364)
UDIN: 25042364BMOIRX2282

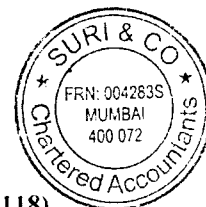


Place: Mumbai
Date: October 18, 2025

For Suri & Co.
Chartered Accountants
(FRN - 004283S)


Natarajan V.
Partner

(Membership No. 223118)
UDIN: 25223118BMJLLW8019

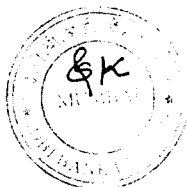


Place: Mumbai
Date: October 18, 2025

Statement of Assets & Liabilities

(₹ in Crore)

Particulars	As at 30.09.2025	As at 31.03.2025	As at 30.09.2024	As at 30.09.2025	As at 31.03.2025	As at 30.09.2024
	Standalone			Consolidated		
	(Unaudited)	(Audited)	(Unaudited)	(Unaudited)	(Audited)	(Unaudited)
CAPITAL AND LIABILITIES						
Capital	10,752.40	10,752.40	10,752.40	10,752.40	10,752.40	10,752.40
Reserves and Surplus	56,526.52	49,498.61	42,679.06	57,370.49	50,867.65	43,925.22
Minority Interest	-	-	-	167.05	164.83	152.49
Deposits	3,03,510.42	3,10,293.55	2,77,602.43	3,03,211.69	3,09,975.04	2,77,276.19
Borrowings	24,241.31	19,882.28	20,283.91	24,300.89	19,931.99	20,308.62
Other Liabilities and Provisions	20,837.56	21,234.47	21,069.30	20,927.73	21,269.98	21,136.87
TOTAL	4,15,868.21	4,11,661.31	3,72,387.10	4,16,730.25	4,12,961.89	3,73,551.79
ASSETS						
Cash and balances with Reserve Bank of India	20,198.29	21,294.15	16,360.63	20,198.38	21,294.24	16,360.72
Balances with banks and money at call and short notice	11,498.74	23,122.03	6,655.30	11,583.72	23,182.34	6,688.28
Investments	1,22,765.58	1,17,467.53	1,16,426.02	1,23,245.53	1,18,452.80	1,17,302.01
Advances	2,30,219.92	2,18,399.16	2,00,944.27	2,30,217.92	2,18,399.16	2,00,899.27
Fixed Assets	12,015.56	12,181.14	9,370.98	12,033.47	12,200.02	9,391.05
Other Assets	19,170.12	19,197.30	22,629.90	19,451.23	19,433.33	22,910.46
TOTAL	4,15,868.21	4,11,661.31	3,72,387.10	4,16,730.25	4,12,961.89	3,73,551.79





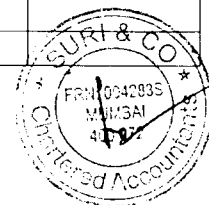
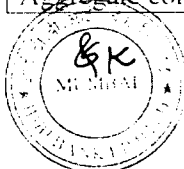

CIN: L65190MH2004GOI148838

**Notes forming part of the Standalone and Consolidated Financial Results for the
Quarter and Half year ended September 30, 2025**

1. The above Standalone and Consolidated Financial Results ("the Financial Results") have been reviewed and recommended by the Audit Committee of the Board and approved by the Board of Directors at their respective meetings held on October 18, 2025.
2. These Financial Results for the quarter and half year ended September 30, 2025 have been subjected to limited review by the Joint Statutory Auditors – Chokshi & Chokshi I.L.P. Chartered Accountants and Suri & Co. Chartered Accountants, who have issued unmodified review reports thereon.
3. These Financial Results have been prepared in accordance with the recognition and measurement principles laid down in the Accounting Standards prescribed under section 133 of the Companies Act, 2013, the relevant provisions of the Banking Regulation Act 1949, the circulars, guidelines and directions issued by the Reserve Bank of India ("RBI") from time to time ("RBI Guidelines") and other accounting principles generally accepted in India, and is in compliance with the presentation and disclosure requirements of Regulation 33 and Regulation 52 and read with Regulation 63 (2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, including relevant circulars issued by the SEBI from time to time.
4. There are no material change in the accounting policies applied during the quarter and half year ended September 30, 2025 as compared to those applied for the previous year ended March 31, 2025. Any circular/ direction issued by RBI is implemented prospectively when it becomes applicable, unless specifically required under circulars/directions.
5. As at September 30, 2025, the Bank continues to hold regulatory provision aggregating to ₹181.38 crores in terms of RBI's circular on Resolution Framework 1.0 and Resolution Framework 2.0. Based on management assessment, additional provision of ₹1224.52 crores is held for restructured Retail and Corporate borrowers.
6. Details of loans transferred/ acquired during the quarter ended September 30, 2025, as per 'Master Direction – Reserve Bank of India (Transfer of Loan Exposures) Directions, 2021' dated September 24, 2021 are given below:
 - (a) Details of Stressed Loans transferred during the Quarter ended September 30, 2025.

(in ₹crores, except for Number of Accounts)

Particulars	To Asset Reconstruction companies (ARCs)	To permitted transferees	To other transferees
Number of accounts	2	-	-
Aggregate principal outstanding of loans transferred	459.54	-	-
Weighted average residual tenor of the loans transferred	-	-	-
Net book value of loans transferred (at the time of transfer)	-	-	-
Aggregate consideration	41.34	-	-



Particulars	To Reconstruction companies (ARCs)	Asset To permitted transferees	To other transferees
Additional consideration realized in respect of accounts transferred in earlier years (Redemptions from Security Receipts)	12.34*	-	-

*Redemptions from Security Receipts of ₹7.04 crore, upside sharing and interest on SR redemptions of ₹5.27 crore.

Bank has reversed provisions of ₹14.30 crore to the profit and loss account for sale of stressed loans.

(b) Details of loans not in default acquired during quarter ended September 30, 2025.

(₹crores)

Particulars	Corporate Segment	Retail Segment
Mode of Acquisition	NA	Assignment
Aggregate principal outstanding of loan acquired	NA	₹741.10 crore
Aggregate consideration paid	NA	₹666.99 crore
Weighted average residual maturity	NA	14.77 Years
Weighted average holding Period	NA	More than 6 months
Retention of beneficial economic interest by originator	NA	10%
Coverage of tangible security	NA	Maximum LTV- 75%
Rating wise distribution of loans acquired by value	NA	Rating Not applicable

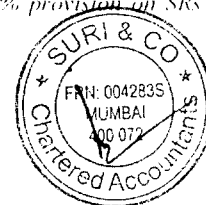
(c) The Bank has not acquired any stressed loans and not transferred any loan not in default/ Special Mention Accounts (SMA).

(d) The distribution of the Security Receipts (SRs) held by Bank across the various categories of Recovery Ratings assigned to such SRs by the credit rating agencies as at September 30, 2025 is as follows:

Recovery Rating Band	Book Cost (₹crores)
RR1+	5.89
RR1	1554.93
RR2	161.24
RR3	3.09
RR4	0.00
RR5	0.00
Unrated	1121.14
Unrated^	1430.30
Total	4276.59

^Includes Investment made during Q4 of FY2024-25 and Q2 of FY2025-26 in SRs that are Guaranteed by Government of India.

At portfolio level, the Bank has marked-to-market loss of ₹901.69 crore. Bank maintained 100% provision on SRs Investment of ₹4,276.59 crore as on September 30, 2025.





CIN: L65190MH2004GOI148838

7. Provision Coverage Ratio (including Technical Write-Offs) is 99.26% as on September 30, 2025 (Previous Quarter 99.31%).
8. Other income includes fees earned from providing services to customers, commission income from non-fund based banking activities, earnings from foreign exchange and derivative transactions, mark to market provisions on investments, profit/ loss (including revaluation) from sale of investments, dividend received, recoveries from advances written off, etc.
9. During the quarter, the Bank had offered 2,22,20,000 Equity shares consisting 11.11% shareholding in National Securities Depository Ltd. (NSDL), by way of Offer for Sale, in its IPO, at the issue price of ₹799.87 per share & booked net gain of ₹1698.96 crore (net of expenses, before tax). Post sale, Bank's residual investment in NSDL has been reclassified into Available For Sale (AFS) category. Consequent to the reclassification, MTM gains recorded in AFS Reserve amounted to ₹3615.59 crore as on September 30, 2025.

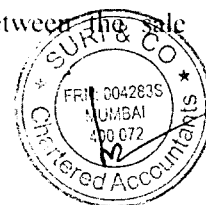
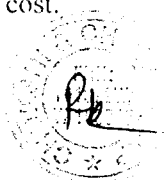
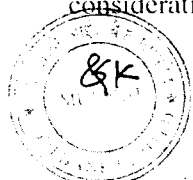
Pursuant to the sale of shares, the Bank's holding stood at 14.99% as on September 30, 2025 and NSDL has ceased to be an associate company of the Bank.
10. Details of resolution plan implemented under the Resolution Framework for COVID-19-related Stress as per RBI circular dated August 6, 2020 (Resolution Framework 1.0) and May 05, 2021 (Resolution Framework 2.0) as at September 30, 2025 are given below:

Format B**(₹crore)**

Type of Borrower	(A) Exposure to accounts classified as Standard consequent to implementation of resolution plan - Position as at the end of this half year ended March 31, 2025 ⁽¹⁾⁽²⁾	(B) Of (A) aggregate amount of Debt that slipped in to NPA during the half year	(C) Of (A) amount written off during the year	(D) Of (A) amount paid by the borrower during the half year ⁽³⁾	(E) Exposure to accounts classified as Standard consequent to implementation of resolution plan - Position as at the end of this half year ended September 30, 2025 ⁽¹⁾⁽²⁾
Personal Loans	1552.79	52.70	-	222.86	1434.36
Corporate persons	110.28	-	-	25.95	85.60
Of which, MSMEs	179.06	9.25	-	29.84	151.80
Others	7.17	0.51	-	1.44	5.68
Total	1670.24	53.21	-	250.25	1525.64

⁽¹⁾ This excludes the other facilities to the borrower which have not been restructured.⁽²⁾ Represents fund based outstanding balances of standard accounts.⁽³⁾ Represents repayments in the loan accounts of the borrowers in case of TL and reduction in O/s or limit reduction in case of CC/OD.

11. As per extant RBI guidelines, the Banks are required to make Pillar 3 disclosures including Leverage ratio, Liquidity Coverage ratio and Net Stable Funding ratio under Basel III Framework. Accordingly such disclosures are made available on the website of the Bank which can be accessed at the following link: <https://www.idbi.bank.in/regulatory-disclosures-section.aspx>. These disclosures have not been subjected to audit or review by the Joint Statutory Auditors of the Bank.
12. The consolidated financial results are prepared in accordance with Accounting Standard AS-21 'Consolidated Financial Statements' and AS-23 'Accounting for Investments in Associates in Consolidated Financial Statements'.
13. In reference to note no.9, in the Consolidated Financial Results, gain of ₹1202.54 crore on sale of investments in equity shares of NSDL is considered as difference between the sale consideration and the Bank's carrying cost.



14. The consolidated financial results comprise the financial results of IDBI Bank Limited ("Parent Company"/ "the Bank") and all its subsidiaries/ associates as under:

A. Subsidiaries	% of Holding	Consolidated Upto
IDBI Capital Market & Securities Limited	100.00%	Sept 30, 2025
IDBI Intech Limited	100.00%	Sept 30, 2025
IDBI MF Trustee Company Limited	100.00%	Sept 30, 2025
IDBI Asset Management Limited	66.67%	Sept 30, 2025
IDBI Trusteeship Services Limited	54.70%	Sept 30, 2025
B. Associates		
North Eastern Development Finance Corporation Limited #	25.00%	March 31, 2025
Biotech Consortium India Limited	27.93%	March 31, 2025

The financial results of the associates for the quarter and half year ended September 30, 2025, were not available as of the date of finalization of the consolidated financial statements. Accordingly, the latest available financial results have been considered for the purpose of consolidation.

Impact of financial results of associates on the consolidated financial results is not expected to be material.

#The share of profits for the quarter ended March 31, 2025 has been credited to capital reserve during the quarter ended September 30, 2025.

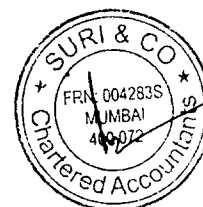
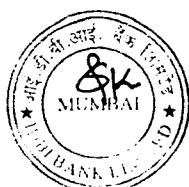
15. Previous period's figures have been regrouped/ reclassified, wherever necessary to make them comparable with the current period.

(Sumit Phakka)
Deputy Managing Director

(Jayakumar S Pillai)
Deputy Managing Director

(Rakesh Sharma)
Managing Director & CEO

Mumbai
October 18, 2025



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BSE ACKNOWLEDGEMENT

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Subject / Compliance Regulation	Compliances-Reg. 51 (1), (2) - Price Sensitive information / disclosure of event / Information
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National Stock Exchange Of India Limited

Date of

18-Oct-2025

NSE Acknowledgement

Symbol:-	Debt
Name of the Company: -	IDBI Bank Limited, IDBI Bank Limited,
Submission Type:-	Announcement
Short Description:-	Disclosure Under Regulation 51
Date of Submission:-	18-Oct-2025 16:47:30
NEAPS App. No:-	2025/Oct/1333/1333

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