



CIN: L65190MH2004GOI148838

आईडीबीआई बैंक लिमिटेड

पंजीकृत कार्यालय : आईडीबीआई टॉवर,

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IDBI Bank Limited

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फरवरी १२, २०१६

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	The Manager (Listing) Bombay Stock Exchange Ltd., 25th Floor, Phiroz Jeejeebhoy Towers, Dalal Street, Fort, Mumbai - 400 001
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Dear Sir,

**Un-audited Financial Results for the quarter
and nine months period ended December 31, 2015**

Further to our letter dated February 12, 2016 on the captioned subject, we send herewith a copy of the Press Release proposed to be issued by the Bank on the subject.

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

भवदीय,
कृते आईडीबीआई बैंक लिमिटेड


[पवन अग्रवाल] 12/02/16
कंपनी सचिव

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Highlights of 9 months FY 16 (Dec 31,2015) financial results vis-à-vis 9 months FY 15 (Dec 31, 2014)

- **Business** increased from ₹ 4,30,502 Crore to ₹ 4,43,615 Crore.
- **CASA** up by 15% to ₹ 58,662 Crore (from ₹ 51,033 Crore).
- **Saving Bank Deposit** up by 16% to ₹ 34,425 Crore (from ₹ 29,614 Crore).
- **CRAR as per Basel III** increased from 12.23% to 13%.
- **High Cost Deposit** down by 10% from ₹ 1,16,003 Crore to ₹ 1,04,699 Crore.
- **Cost of Funds** down from 7.88% to 7.29%.
- **NIM** up by 0.13%.
- **Cost to Net Income** down from 47.12% to 43.88%.
- **NII** increased by 14% to ₹ 4,662 Crore.
- **Fee Based Income** up by 14%.
- **Recoveries from written off A/Cs** up by 219%.
- **Operating Profit** increased to ₹ 3,775 Crore.
- **Advances** up by 6% to ₹ 2,08,924 Crore (from ₹ 1,97,303 Crore)
- **Total assets** increased from ₹ 3,31,440 Crore to ₹ 3,38,489 Crore.
- Net Loss during 9 months ended on December 2015, was at ₹ 1,929 Crore against Net Profit ₹ 327 Crore during nine months ended December 2014.
- **GNPA** increased to 8.94% from 5.94%.
- **NNPA** increased to 4.60% from 3.05%.

Mumbai, February 12, 2016: The Board of Directors of **IDBI Bank Ltd. (IDBI)** met in Mumbai today to consider the unaudited financial results for the quarter ended December 31, 2015 which are as under:

Working results:

(₹ Crore)

Particulars	Q3	Q3	9 mths	9 mths	FY
	2015-16	2014-15	2015-16	2014-15	2015-16
Total Income	7362	7936	23179	22779	32162
Interest income	6784	7159	21115	20742	28154
Non-Interest Income	578	777	2064	2037	4008
Total Expenses	6244	6822	19404	19540	26434
Interest expenses	5228	5728	16453	16654	22406
Operating expenses	1016	1094	2951	2886	4028
Operating Profit	1118	1114	3775	3239	5728
Provisions (net)	3302	1011	5704	2912	4855
Net Profit	(2184)	103	(1929)	327	873

Total business (deposits and advances) as of December 31, 2015 stood at ₹ 4,43,615 Crore as against ₹ 4,30,502 Crore as of December 31, 2014.

CASA increased by 15% to ₹ 58,662 Crore from ₹ 51,033 Crore.

Saving Bank Deposit up by 16% to ₹ 34,425 Crore (from ₹ 29,614 Crore).

CAR: The Bank's CAR (without considering nine months profits) increased to 13% (as per Basel III) as of December 31, 2015 from 12.23%.

High Cost Deposits (Bulk Deposits) down by 10% from ₹ 1,16,003 Crore to ₹ 1,04,699 Crore.

Cost of Funds has declined from 7.88% to 7.29%.

NIM increased from 1.83% to 1.96%.

Cost to Net Income down from 47.12% to 43.88%.

NII increased by 14% to ₹ 4,662 Crore from ₹ 4,088 Crore.

Fee Based Income up by 14% to ₹ 1,476 Crore from ₹ 1,298 Crore.

Recoveries from written off A/Cs up by 219% to ₹ 83 Crore from ₹ 26 Crore.

Operating Profit increased from ₹ 3,239 Crore to ₹ 3,775 Crore.

Advances also increased by 6% to ₹ 2,08,924 Crore as at end December 2015 as compared to ₹ 1,97,303 Crore as at end December 2014.

Aggregate assets as of December 31, 2015, stood at ₹ 3,38,489 Crore as against ₹ 3,31,440 Crore as of December 31, 2014 registering a growth of 2%.

Profitability: IDBI reported a **net loss** of ₹ 2,184 Crore for the **quarter ended December 31, 2015** and ₹ 1,929 Crore **for nine months period ended December 31, 2015** as against ₹ 103 Crore for the **quarter ended December 31, 2014** and ₹ 327 Crore for **nine months period ended December 31, 2014**.

GNPA increased to 8.94% (from ₹ 12,140 Crore to ₹ 19,615 Crore).

NNPA increased to 4.60% (from ₹ 9,613 Crore to ₹ 6,028 Crore).

Significant developments from October 2015 to December 2015

- IDBI Bank launched a USD 350 million 5 year Reg S Green Bond issue on November 23, 2015.
- IDBI Bank set up a state-of-the-art Security Operations Centre (SOC) at its Data Centre, Belapur, Navi Mumbai.
- IDBI Bank executed a MoU with Mahila Arthik Vikas Mahamandal (MAVIM) on December 15, 2015. Under the arrangement, the Bank will offer credit facilities to SHG/JLGs, promoted and nurtured by Community Managed Resource Centers (CMRCs) of MAVIM for income generation activities.
- IDBI Bank received Rs.2,229 crore from the Government of India towards Preferential allotment of Equity Shares.
- IDBI Bank conducted 'Kisan Sangosthi' at various villages all over India to mark the celebration of 'Farmers Day' and to acknowledge the role played by the farming community in the economic development of the country.
- IDBI Bank was conferred the "Skoch Order-of-Merit" award during the 42nd Skoch Summit on 10th-11th December, 2015 for the project 'Abhay Card' which

has been adjudged amongst the ‘Top 200 Smart Technology Projects in India’ for the year 2015. This project has been selected under the category “Technology for Growth – Innovations”.

- IDBI Bank received the **Elets Financial Inclusion & Payment Systems (FIPS) Award** for its *Direct Benefit Transfer (DBT)* initiative under *Financial Inclusion* during the year 2015.
- IDBI Bank was conferred **Star Performance Award 2015** as Top Performer in new accounts opened under PSU-Bank Category by **NSDL** at its 30th DP Conference on 5th December 2015.

All representatives of Print, Wire and Electronic Media.

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Mumbai, February 12, 2016