



CIN: L65190MH2004GOI148838

आईडीबीआई बैंक लिमिटेड

पंजीकृत कार्यालय : आईडीबीआई टॉवर,

डब्ल्यूटीसी कॉम्प्लेक्स, कफ परेड,

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23 अक्टूबर 2020

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) BSE Ltd., 25th Floor, Phiroz Jeejeebhoy Towers, Dalal Street, Fort, Mumbai - 400 001
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Dear Sir,

Corrigendum / Update - Unaudited Financial Results

IDBI Bank has filed the Unaudited Financial Results for the quarter and half year ended September 30, 2020 today at 1.22 p.m. in the Outcome of Board Meeting with BSE and NSE. However, we have noticed an inadvertent typographical error in the line items of consolidated segment information for the quarter/half year ended September 30, 2020 filed in Sr.No. a. and b. viz., Segment Revenue and Segment Results - Profit / (Loss) before tax. Hence the revised Consolidated Segment information for the quarter / half year ended September 30, 2020 highlighting the correction is being filed.

Kindly acknowledge receipt and take the above on record.

भवदीय,
कृते आईडीबीआई बैंक लिमिटेड


[पवन अग्रवाल] 23/10/2020

कंपनी सचिव

Consolidated Segment Information for the Quarter / Half year ended September 30, 2020

(₹ in Lakh)

Sr. No.	Particulars	Quarter ended			Half Year Ended		Year Ended
		Sept 30, 2020	June 30, 2020	Sept 30, 2019	Sept 30, 2020	Sept 30, 2019	Mar 31, 2020
		(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Audited)
a.	Segment Revenue						
	Corporate/Wholesale banking	2681 61	2103 74	2967 36	4785 36	5957 32	11999 71
	Retail banking	6629 56	7185 32	7389 39	13814 88	14477 29	28905 51
	Treasury	14 67	77 59	189 20	92 25	377 78	753 61
	Other banking operations	62 27	58 34	56 05	120 62	104 24	283 70
	Unallocated	-	-	-	-	-	-
	TOTAL	9388 12	9424 99	10601 99	18813 11	20916 63	41942 53
	Less :- Inter-segment revenue	3579 69	3469 82	4322 28	7049 52	8709 15	16457 08
	Net sales / income from operations	5808 43	5955 17	6279 71	11763 59	12207 48	25485 45
b.	Segment Results -Profit/(loss) before tax						
	Corporate/Wholesale banking	200 80	(584 66)	(5125 78)	(383 87)	(10860 16)	(11328 85)
	Retail banking	459 82	961 48	388 33	1421 30	604 45	1766 71
	Treasury	9 75	74 31	115 34	84 05	225 39	574 58
	Other banking operations	8 93	7 45	3 72	16 40	14 44	103 23
	Unallocated	-	-	-	-	-	-
	Profit/(Loss) before tax	679 30	458 58	(4618 39)	1137 88	(10015 88)	(8884 33)
	Income taxes	346 67	299 44	(1169 52)	646 11	(2745 73)	3950 91
	Net profit/(Loss)	332 63	159 14	(3448 88)	491 77	(7270 15)	(12835 24)
c.	Segment assets						
	Corporate/Wholesale banking	110234 14	105837 22	101113 01	110234 14	101113 01	106277 11
	Retail banking	174012 86	170887 75	180293 70	174012 86	180293 70	171633 57
	Treasury	479 84	1243 90	4939 65	479 84	4939 65	174 85
	Other banking operations	1140 74	1105 07	985 79	1140 74	985 79	854 23
	Unallocated assets	20638 16	21460 43	27121 05	20638 16	27121 05	21773 57
	Total assets	306505 74	300534 37	314453 20	306505 74	314453 20	300713 33
d.	Segment liabilities						
	Corporate/Wholesale banking	51699 91	52066 25	53659 00	51699 91	53659 00	53247 44
	Retail banking	225179 64	219319 35	234979 93	225179 64	234979 93	217843 56
	Treasury	244 65	187 15	1121 79	244 65	1121 79	1098 85
	Other banking operations	416 75	390 00	224 20	416 75	224 20	191 11
	Unallocated liabilities	-	-	-	-	-	-
	Total liabilities	277540 95	271962 75	289984 92	277540 95	289984 92	272380 96
e.	Capital employed (Segment assets-Segment liabilities)						
	Corporate/Wholesale banking	58534 23	53770 97	47454 01	58534 23	47454 01	53029 67
	Retail banking	(51166 78)	(48431 60)	(54686 23)	(51166 78)	(54686 23)	(46209 99)
	Treasury	235 19	1056 75	3817 86	235 19	3817 86	(924 00)
	Other banking operations	723 99	715 07	761 59	723 99	761 59	663 12
	Unallocated	20638 15	21460 43	27121 05	20638 15	27121 05	21773 57
	Total	28964 79	28571 62	24468 28	28964 79	24468 28	28332 37

Notes on Segment Reporting:

- As per RBI guidelines and in compliance with the applicable Accounting Standard (AS)- 17 on Segment Reporting issued, the Bank has classified "Corporate/Wholesale Banking", "Retail Banking" and "Treasury" 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.

