



CIN: L65190MH2004G01148838

आईडीबीआई बैंक लिमिटेड
पंजीकृत कार्यालय: आईडीबीआई टावर,
डबल्यूटीसी कॉम्प्लेक्स, कफ परेड
मुंबई 400 005.
टेलीफ़ोन: (+91 22) 6655 3355, 2218 9111
फेक्स: (+91 22) 2218 0411
वेबसाइट: www.idbibank.in

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.idbibank.in

24 अक्टूबर, 2020

The Manager (Listing) BSE Ltd., 25th Floor, Phiroze 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,

**Submission of copies of newspaper advertisement in r/o
Un-Audited Financial Results of the Bank**

In terms of Regulation 47 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we hereby forward a copy of the advertisement published in newspapers in respect of Un-audited Financial Results of the Bank for the quarter and half year ended September 30, 2020.

Kindly acknowledge receipt and take the above on record.

Yours faithfully,
For IDBI Bank Ltd.

[Pawan Agrawal]
Company Secretary



IDBI BANK LIMITED

CIN: L65190MH2004GOI148838

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

Tel.: (022) 66552779 / 66553336 Fax: (022) 2218 2352. website: www.idbibank.in, email id: idbiq@idbi.co.in

UNAUDITED FINANCIAL RESULTS FOR THE QUARTER / HALF YEAR ENDED SEPTEMBER 30, 2020

(₹ in crore)

Sl. No.	Particulars	Standalone			Consolidated		
		Quarter ended 30-09-2020 (Reviewed)	Half Year ended 30-09-2020 (Reviewed)	Quarter ended 30-09-2019 (Reviewed)	Quarter ended 30-09-2020 (Reviewed)	Half Year ended 30-09-2020 (Reviewed)	Quarter ended 30-09-2019 (Reviewed)
1	Total Income from Operations (net)	5761.06	11662.09	6231.02	5808.43	11763.59	6279.71
2	Net Profit / (Loss) for the period (before Tax, Exceptional and / or Extraordinary items)	665.05	1103.03	(4631.88)	683.78	1147.71	(4613.12)
3	Net Profit / (Loss) for the period before tax (after Exceptional and / or Extraordinary items)	665.05	1103.03	(4631.88)	683.78	1147.71	(4613.12)
4	Net Profit / (Loss) for the period after tax (after Exceptional and / or Extraordinary items)	324.40	468.84	(3458.84)	332.63	491.77	(3448.88)
5	Equity Share Capital	10380.59	10380.59	7736.29	10380.59	10380.59	7736.29
6	Reserves (excluding Revaluation Reserve as shown in the Audited Balance Sheet of the previous year)	17140.41	17140.41	23147.71	17951.76	17951.76	23882.72
7	Earnings Per Share (of Rs. 10/- each) in Rs. (for continuing and discontinued operations before & after extraordinary items) (not annualised)						
	Basic	0.31	0.45	(4.47)	0.32	0.47	(4.46)
	Diluted	0.31	0.45	(4.47)	0.32	0.47	(4.46)

Note: 1. The above is an extract of the detailed format of Quarterly / Half-yearly Financial Results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Quarterly / Half yearly Financial Results are available on the websites of the Stock Exchange(s) and the listed entity websites (www.nseindia.com, www.bseindia.com and www.idbibank.in).
2. Information relating to Total Comprehensive Income and Other Comprehensive Income are not furnished as Ind AS is not yet made applicable to banks.

By order of the Board

Place : Mumbai Suresh Khatanhar J. Samuel Joseph Rakesh Sharma
(Deputy Managing Director) (Deputy Managing Director) (Managing Director & CEO)
Date : October 23, 2020

Statement in compliance of Regulation 52(4) of SEBI (LODR) Regulations, 2015

Matters required to be disclosed under Regulation 52(4)	Details disclosed as on September 30, 2020					
Credit Rating and change in credit rating (if any)	Credit Rating agency and assigned Credit Ratings (Long Term Rupee Borrowings)					
	Type of Instruments					
	Senior & Infrastructure Bonds					
	Lower Tier-2 Bonds (Basel II Compliant)					
	Upper Tier-2 Bonds (Basel II Compliant)					
	Tier-1 (IPDI) Bonds (Basel II Compliant)					
Asset cover available	Not Applicable for Banks					
Debt Equity Ratio (for the year ended September 30, 2020)	2.83 (Borrowings/Net Worth)					
1. Previous due date for the payment of interest / dividend for non-convertible debt securities and whether the same has been paid or not and 2. Next due date for the payment of interest of non-convertible debt securities / principal along with the amount of interest of non-convertible debt securities payable and the redemption amount.	The details are as mentioned below					
Details of listed Rupee Bonds issued in Domestic Market for purpose other than meeting capital requirements as on September 30, 2020	(Amount in ₹ Crore)					
Sr. No.	ISIN	Principal Amount	Maturity Date	Previous Due Date for payment of principal interest	Next Due Date for payment of principal interest (#)	Amount of interest payable and the redemption amount
1	INE008A08U35	250.00	30-May-22	30-May-20	30-May-21	22.58
2	INE008A08R30	1.00	13-Jun-29	13-Jun-20	13-Jun-21	0.10
3	INE008A08N67	4.20	23-Sep-22	23-Sep-20	23-Sep-21	0.42
4	INE008A08R71	2.00	26-Sep-29	26-Sep-20	26-Sep-21	0.19
5	INE008A08U68(*)	850.00	Perpetual	26-Dec-19	26-Dec-20	79.90
6	INE008A08U92	3000.00	21-Jan-25	21-Jan-20	21-Jan-21	261.75
7	INE008A08V26	1000.00	9-Feb-26	10-Feb-20	09-Feb-21	88.00
8	INE008A08U76(**)	1000.00	12-Sep-24	14-Sep-20	12-Mar-21	45.46
9	INE008A08U27	300.00	13-Mar-22	13-Mar-20	13-Mar-21	27.99
10	INE008A08Q98	2.00	14-Mar-29	16-Mar-20	14-Mar-21	0.23
Note:-	(1) No Security is due for redemption during the reporting period (2) There was no default in interest payment on due dates.					
	(*) The Bond was issued as Tier-1 bonds in terms of Basel II guidelines. With effect from October 2013, Reserve Bank of India (RBI) had advised IDBI Bank to fully de-recognize this instrument from Regulatory Capital under Basel-III Capital regulations.					
	(**) Interest is payable semi-annually on March 12 & September 12 of every year subject to due date(s) falling on Banking day.					
	(#) If due date(s) falls on non-banking day, interest/redemption amount would be paid on succeeding banking day along with additional interest. Only Non-Banking Saturday & Sunday i.e. holiday(s) are accounted in respect of Interest / Redemption due during the period January 01, 2021 to March 31, 2021.					
Debt Service Coverage Ratio	Not applicable for Banks					
Interest Service Coverage ratio	Not applicable for Banks					
Outstanding Redeemable Preference Shares (quantity & value)	Not applicable					
Capital Redemption Reserve/Debt Redemption Reserve	Not applicable for Banks					
Net Worth	Rs. 12,854.16 Crore					
Net Profit after tax	Rs. 468.84 Crore					
Earnings Per Share	Basic EPS before and after extraordinary items, net of tax expense is Rs 0.45 Per Share Diluted EPS before and after extraordinary items, net of tax expense is Rs 0.45 Per Share					

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UNAUDITED FINANCIAL RESULTS FOR THE QUARTER / HALF YEAR ENDED SEPTEMBER 30, 2020

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By order of the Board

Place: Mumbai
Date: October 23, 2020

Suresh Khatanhar (Deputy Managing Director) J. Samuel Joseph (Deputy Managing Director) Rakesh Sharma (Managing Director & CEO)

Statement in compliance of Regulation 52(4) of SEBI (LODR) Regulations, 2015

Matters required to be disclosed under Regulation 52(4)	Details disclosed as on September 30, 2020				
	Type of Instruments	Credit Rating agency and assigned Credit Ratings (Long Term Rupee Borrowings)			
Credit Rating and change in credit rating (if any)	Senior & Infrastructure Bonds	CRISIL A+/ Stable	[ICRA] A/ Stable	IND A/ Negative	-
	Lower Tier-2 Bonds (Basel II Compliant)	CRISIL A+/ Stable	[ICRA] A/ Stable	-	-
	Upper Tier-2 Bonds (Basel II Compliant)	CRISIL A-/ Stable	[ICRA] BBB+/ Stable	-	-
	Tier-1 (IPDI) Bonds (Basel II Compliant)	CRISIL A-/ Stable (Bonds has been repaid in full)	-	-	-
	Tier-2 Bonds (Basel III Compliant)	CRISIL A+/ Stable	[ICRA] A (hyb) /Stable	IND A/ Negative	CARE A+/ Stable
	Asset cover available	Not Applicable for Banks			
Debt Equity Ratio (for the year ended September 30, 2020)	2.83 (Borrowings/Net Worth)				
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Interest Service Coverage ratio	Not applicable for Banks
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