



CIN: L65190MH2004GO1148838

आईडीबीआई बैंक लिमिटेड

पंजीकृत कार्यालय : आईडीबीआई टॉवर,

इन्डियन 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

8 नवंबर 2019

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,


**Un-audited Financial Results for the
Quarter and half year ended September 30, 2019 and Limited
Review Report submitted by Statutory Central Auditors**

In terms of Regulation 33 of the SEBI (LODR) Regulations, 2015, we advise that the Board of Directors of IDBI Bank Ltd., at their meeting held on Friday, November 8, 2019, have taken on record the Un-audited Financial Results of the Bank for the quarter and half year ended September 30, 2019. We enclose a statement of the results approved at the above meeting. The Board Meeting commenced at 1.30 p.m. and concluded at 4.00 p.m.

Further, please find enclosed the limited review report for the quarter and half year ended September 30, 2019 received from M.P. Chitale & Co., K S Aiyar & Co. and J L N U S & Co., Statutory Central Auditors of IDBI Bank Ltd.

Kindly acknowledge receipt and take the above on record.

भवदीय,
कृते आईडीबीआई बैंक लिमिटेड


[पवन अग्रवाल] 8/11/19

म. प्र एवं कंपनी सचिव



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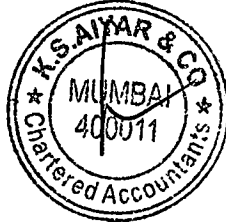
आईडीबीआई बैंक लिमिटेड
पंजीकृत कार्यालय : आईडीबीआई टॉवर,
डब्ल्यूटीसी कॉम्प्लेक्स, कफ परेड,
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IDBI BANK LIMITED
Unaudited Standalone Financial Results for the Quarter/Half Year ended September 30, 2019

(₹ in Lakh)

Sr. No.	Particulars	Quarter Ended			Half Year Ended		Year Ended
		30.09.2019 (Reviewed)	30.06.2019 (Reviewed)	30.09.2018 (Reviewed)	30.09.2019 (Reviewed)	30.09.2018 (Reviewed)	31.03.2019 (Audited)
1	Interest earned (a)+(b)+(c)+(d)	5198 36	5091 10	5355 89	10289 45	11115 44	22071 23
	(a) Interest/discount on advances/bills	3358 68	3197 33	3437 99	6556 01	7314 11	14380 90
	(b) Income on investments	1443 10	1509 25	1619 47	2952 34	3185 19	6443 22
	(c) Interest on balances with Reserve Bank of India and other inter bank funds	108 86	60 55	34 70	169 41	69 63	189 36
	(d) Others	287 72	323 97	263 73	611 69	546 51	1057 75
2	Other Income	1032 66	832 83	806 25	1865 49	1449 09	3300 30
A.	Total Income (1+2)	6231 02	5923 93	6162 14	12154 94	12564 53	25371 53
3	Interest Expended	3566 88	3633 37	4055 03	7200 25	8175 96	16165 62
4	Operating Expenses (a)+(b)	1654 70	1339 61	1257 10	2994 31	2457 58	5153 79
	(a) Employees cost	938 28	610 60	526 88	1548 88	978 54	2202 85
	(b) Other operating expenses	716 42	729 01	730 22	1445 43	1479 04	2950 94
B.	Total Expenditure (3+4) (excluding provisions and contingencies)	5221 58	4972 98	5312 13	10194 56	10633 54	21319 41
C.	Operating profit (A-B) (Profit before Provisions & Contingencies)	1009 44	950 95	850 01	1960 38	1930 99	4052 12
D.	Provisions (other than tax) and Contingencies (Net)	5641 32	6332 05	6579 83	11973 36	11815 78	26879 29
	: of which provisions for Non-performing Assets	3544 93	7009 49	5481 64	10554 41	10084 19	22392 24
E.	Exceptional Items	-	-	-	-	-	-
F.	Profit (+)/Loss(-) from Ordinary Activities before tax (C-D-E)	(4631 88)	(5381 10)	(5729 82)	(10012 98)	(9884 79)	(22827 17)
G.	Provision for taxes	(1173 04)	(1580 26)	(2127 33)	(2753 30)	(3872 42)	(7710 87)
H.	Net Profit (+)/Loss(-) from Ordinary Activities after tax (F-G)	(3458 84)	(3800 84)	(3602 49)	(7259 68)	(6012 37)	(15116 30)
I.	Exceptional items (net of tax expense)	-	-	-	-	-	-
J.	Net Profit (+)/Loss(-) for the period (H-I)	(3458 84)	(3800 84)	(3602 49)	(7259 68)	(6012 37)	(15116 30)
5	Paid-up equity share capital (Face Value ₹ 10 Per Share)	7736 29	7736 29	4181 19	7736 29	4181 19	7736 29
6	Reserves excluding Revaluation Reserves (as per Balance sheet of previous year)	-	-	-	-	-	23147 71
7	Analytical Ratios						
	(i) Percentage of shares held by Government of India	46.46	46.46	85.96	46.46	85.96	46.46
	(ii) Capital Adequacy Ratio (%) (Basel III)	11.98	8.14	6.22	11.98	6.22	11.58
	(a) CET 1 Ratio (including CCB Ratio) (%)	9.27	5.90	3.87	9.27	3.87	8.91
	(b) Additional Tier 1 ratio (%)	0.25	0.24	0.35	0.25	0.35	0.23
	(iii) Earning Per Share (EPS) (Rupees) (not annualised) Before and After Extraordinary items						
	(a) Basic	(4.47)	(4.91)	(8.62)	(9.38)	(15.59)	(30.48)
	(b) Diluted	(4.47)	(4.91)	(8.62)	(9.38)	(15.59)	(30.48)
	(iv) (a) Amount of Gross Non-performing assets	52052 78	51657 63	60875 49	52052 78	60875 49	50027 94
	(b) Amount of Net Non-performing assets	7918 61	10963 26	27294 58	7918 61	27294 58	14837 44
	(c) % of Gross Non-performing assets	29.43	29.12	31.78	29.43	31.78	27.47
	(d) % of Net Non-performing assets	5.97	8.02	17.30	5.97	17.30	10.11
	(v) Return on Assets % (Annualised)	(4.54)	(4.96)	(4.51)	(4.75)	(3.70)	(4.68)



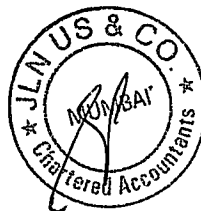
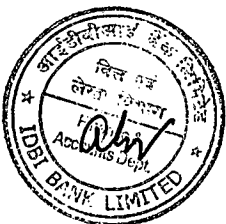
Standalone Segment Information for the Quarter / Half year ended September 30, 2019

(₹ in Lakh)

Sr. No.	Particulars	Quarter ended			Half Year Ended		Year Ended
		Sept 30, 2019	June 30, 2019	Sept 30, 2018	Sept 30, 2019	Sept 30, 2018	March 31, 2019
		(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)	(Audited)
a.	Segment Revenue						
	Corporate/Wholesale banking	2974 71	3034 31	3069 50	6009 02	6629 29	13938 14
	Retail banking	7389 39	7087 90	7606 47	14477 29	14926 22	29479 02
	Treasury	189 20	188 59	81 09	377 78	156 52	439 61
	Other banking operations	-	-	-	-	-	-
	Unallocated	-	-	-	-	-	-
	TOTAL	10553 30	10310 80	10757 06	20864 09	21712 03	43856 77
	Less :- Inter-segment revenue	4322 28	4386 87	4594 92	8709 15	9147 50	18485 24
	Net sales / income from operations	6231 02	5923 93	6162 14	12154 94	12564 53	25371 53
b.	Segment Results -Profit/(loss) before tax						
	Corporate/Wholesale banking	(5135 55)	(5707 27)	(6407 61)	(10842 82)	(11138 64)	(24851 57)
	Retail banking	388 33	216 12	628 19	604 45	1158 34	1733 08
	Treasury	115 34	110 05	49 60	225 39	95 51	291 32
	Other banking operations	-	-	-	-	-	-
	Unallocated	-	-	-	-	-	-
	Profit/(Loss) before tax	(4631 88)	(5381 10)	(5729 82)	(10012 98)	(9884 79)	(22827 17)
	Income taxes	(1173 04)	(1580 26)	(2127 33)	(2753 30)	(3872 42)	(7710 87)
	Net profit/(Loss)	(3458 84)	(3800 84)	(3602 49)	(7259 68)	(6012 37)	(15116 30)
c.	Segment assets						
	Corporate/Wholesale banking	101308 27	102517 93	138760 04	101308 27	138760 04	121157 13
	Retail banking	180293 70	171350 88	166957 72	180293 70	166957 72	171468 82
	Treasury	4939 65	5185 87	777 44	4939 65	777 44	2964 79
	Other banking operations	-	-	-	-	-	-
	Unallocated assets	27121 05	26067 50	19265 90	27121 05	19265 90	24693 75
	Total assets	313662 67	305122 18	325761 10	313662 67	325761 10	320284 49
d.	Segment liabilities						
	Corporate/Wholesale banking	53823 34	58868 53	79748 72	53823 34	79748 72	77899 20
	Retail banking	234979 93	218532 05	218138 12	234979 93	218138 12	211126 73
	Treasury	1121 79	553 35	9757 93	1121 79	9757 93	374 55
	Other banking operations	-	-	-	-	-	-
	Unallocated liabilities	-	-	-	-	-	-
	Total liabilities	289925 06	277953 93	307644 77	289925 06	307644 77	289400 48
e.	Capital employed (Segment assets-Segment liabilities)						
	Corporate/Wholesale banking	47484 93	43649 41	59011 32	47484 93	59011 32	43257 93
	Retail banking	(54686 24)	(47181 18)	(51180 41)	(54686 24)	(51180 41)	(39657 91)
	Treasury	3817 87	4632 52	(8980 49)	3817 87	(8980 49)	2590 24
	Other banking operations	-	-	-	-	-	-
	Unallocated	27121 05	26067 50	19265 91	27121 05	19265 91	24693 75
	Total	23737 61	27168 25	18116 33	23737 61	18116 33	30884 01

Notes on Segment Reporting:

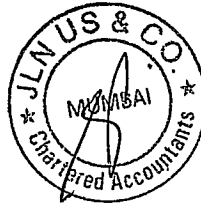
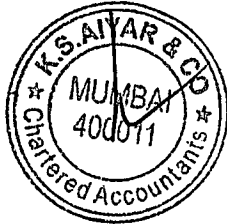
- As per RBI guidelines and in compliance with the applicable Accounting Standard (AS)- 17 on Segment Reporting issued by ICAI, the Bank has classified "Corporate/Wholesale Banking", "Retail Banking" and "Treasury" as Primary Business Segments.
- These segments have been identified in line with the said 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.



IDBI BANK LIMITED
Unaudited Consolidated Financial Results for the Quarter/Half Year ended September 30, 2019

(₹ in Lakh)

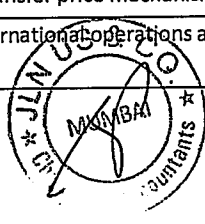
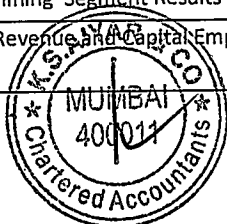
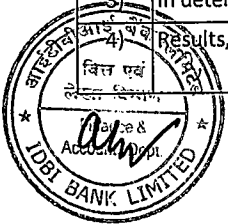
Sr. No.	Particulars	Quarter Ended			Half Year Ended		Year Ended
		30.09.2019	30.06.2019	30.09.2018	30.09.2019	30.09.2018	31.03.2019
		(Reviewed)	(Reviewed)	(Unaudited)	(Reviewed)	(Unaudited)	(Audited)
1	Interest earned (a)+(b)+(c)+(d)	5205 59	5097 72	5364 17	10303 32	11130 21	22102 10
	(a) Interest/discount on advances/bills	3358 68	3197 32	3437 99	6556 00	7314 11	14382 45
	(b) Income on investments	1445 19	1510 57	1621 00	2955 77	3187 27	6446 67
	(c) Interest on balances with Reserve Bank of India and other inter bank funds	109 29	60 74	35 77	170 03	72 28	193 19
	(d) Others	292 43	329 09	269 41	621 52	556 55	1079 79
2	Other Income	1074 12	830 04	868 55	1904 16	1550 21	3535 33
A.	Total Income (1+2)	6279 71	5927 76	6232 72	12207 48	12680 42	25637 43
3	Interest Expended	3565 49	3631 62	4053 89	7197 11	8173 88	16162 46
4	Operating Expenses (a)+(b)	1683 12	1365 20	1296 21	3048 33	2516 34	5258 46
	(a) Employees cost	971 88	642 53	556 70	1614 42	1037 57	2329 76
	(b) Other operating expenses	711 24	722 67	739 51	1433 91	1478 77	2928 70
B.	Total Expenditure (3+4)	5248 61	4996 82	5350 10	10245 44	10690 22	21420 92
C.	Operating profit (A-B)	1031 10	930 94	882 62	1962 04	1990 20	4216 51
D.	Provisions (other than tax) and Contingencies (Net)	5644 22	6331 73	6579 86	11975 95	11815 82	26907 59
	: of which provisions for Non-performing Assets	3544 93	7009 49	5481 64	10554 41	10084 19	22392 24
E.	Exceptional items	-	-	-	-	-	-
F.	Profit (+)/Loss(-) from Ordinary Activities before tax (C-D-E)	(4613 12)	(5400 79)	(5697 24)	(10013 91)	(9825 62)	(22691 08)
G.	Provision for taxes	(1169 52)	(1576 21)	(2122 07)	(2745 73)	(3862 31)	(7678 11)
H.	Net Profit (+)/Loss(-) from Ordinary Activities after tax (F-G)	(3443 60)	(3824 58)	(3575 17)	(7268 18)	(5963 31)	(15012 97)
I.	Exceptional items (net of tax expense)	-	-	-	-	-	-
J.	a) Net Profit (+)/Loss(-) for the period before Minority Interest &	(3443 60)	(3824 58)	(3575 17)	(7268 18)	(5963 31)	(15012 97)
K.	Add: Share of Profit (+)/Loss (-) in Associate	(2)	7 20	6 75	7 18	15 66	43 21
L.	Less: Minority Interest	5 26	3 89	4 83	9 15	8 76	17 00
	b) Net Profit (+)/Loss(-) for the period after Minority Interest & Share of Loss in Associate (J+K-L)	(3448 88)	(3821 27)	(3573 25)	(7270 15)	(5956 41)	(14986 76)
5	Paid-up equity share capital (Face Value ₹ 10 Per Share)	7736 29	7736 29	4181 19	7736 29	4181 19	7736 29
6	Reserves excluding Revaluation Reserves (as per Balance sheet of previous year)						23882 72
7	Analytical Ratios						
	(i) Percentage of shares held by Government of India	46.46	46.46	85.96	46.46	85.96	46.46
	(ii) Capital Adequacy Ratio (%) (Basel III)	12.13	8.31	6.40	12.13	6.40	11.73
	(a) CET 1 Ratio (including CCB Ratio) (%)	9.43	6.07	4.04	9.43	4.04	9.06
	(b) Additional Tier 1 ratio (%)	0.24	0.24	0.36	0.24	0.36	0.22
	(iii) Earning Per Share (EPS) (Rupees) (not annualised) Before and After Extraordinary items						
	(a) Basic	(4.46)	(4.94)	(8.55)	(9.40)	(15.44)	(30.22)
	(b) Diluted	(4.46)	(4.94)	(8.55)	(9.40)	(15.44)	(30.22)



IDBI BANK LIMITED
Consolidated Segment Information for the Quarter/Half Year ended September 30, 2019

(₹ in Lakhs)

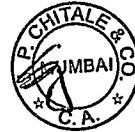
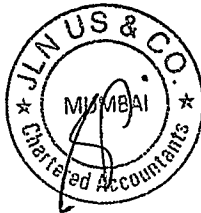
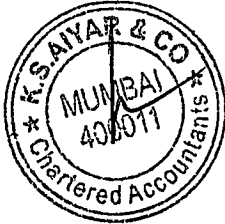
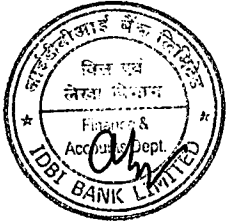
Sr. No.	Particulars	Quarter Ended			Half year Ended		Year Ended
		30.09.2019 (Reviewed)	30.06.2019 (Reviewed)	30.09.2018 (Unaudited)	30.09.2019 (Reviewed)	30.09.2018 (Unaudited)	31.03.2019 (Audited)
a.	Segment Revenue						
	Corporate/Wholesale banking	2967 36	2989 96	3057 66	5957 32	6598 67	13881 31
	Retail banking	7389 39	7087 90	7606 47	14477 29	14926 22	29479 02
	Treasury	189 20	188 59	81 09	377 78	156 52	439 61
	Other banking operations	56 04	48 19	82 42	104 24	146 51	322 73
	TOTAL	10601 99	10314 64	10827 64	20916 63	21827 92	44122 67
	Less :- Inter-segment revenue	4322 28	4386 88	4594 92	8709 15	9147 50	18485 24
	Net sales / income from operations	6279 71	5927 76	6232 72	12207 48	12680 42	25637 43
b.	Segment Results -Profit/(loss) before tax						
	Corporate/Wholesale banking	(5125 79)	(5734 37)	(6403 41)	(10860 16)	(11137 64)	(24843 62)
	Retail banking	388 33	216 12	628 19	604 45	1158 34	1733 08
	Treasury	115 34	110 05	49 60	225 39	95 51	291 32
	Other banking operations	3 72	10 72	30 30	14 44	65 07	154 35
	TOTAL	(4618 40)	(5397 48)	(5695 32)	(10015 88)	(9818 72)	(22664 87)
	Less: Other unallocable expenditure net of unallocable income						
	Total profit before tax	(4618 40)	(5397 48)	(5695 32)	(10015 88)	(9818 72)	(22664 87)
	Income taxes	(1169 52)	(1576 21)	(2122 07)	(2745 73)	(3862 31)	(7678 11)
	Net profit	(3448 88)	(3821 27)	(3573 25)	(7270 15)	(5956 41)	(14986 76)
c.	Segment assets						
	Corporate/Wholesale banking	101116 88	101819 56	138595 41	101116 88	138595 41	120431 80
	Retail banking	180293 70	171350 89	166957 72	180293 70	166957 72	171468 82
	Treasury	4939 65	5185 87	777 44	4939 65	777 44	2964 79
	Other banking operations	985 79	1415 50	1035 67	985 79	1035 67	1465 56
	Unallocated assets	27121 05	26153 26	19265 90	27121 05	19265 90	24780 43
	Total assets	314457 07	305925 08	326632 14	314457 07	326632 14	321111 40
d.	Segment liabilities						
	Corporate/Wholesale banking	53655 12	58717 26	79591 26	53655 12	79591 26	77704 29
	Retail banking	234979 93	218532 05	218138 12	234979 93	218138 12	211126 73
	Treasury	1121 79	553 35	9757 93	1121 79	9757 93	374 55
	Other banking operations	224 20	208 97	256 27	224 20	256 27	286 82
	Unallocated liabilities						
	Total liabilities	289981 04	278011 63	307743 58	289981 04	307743 58	289492 39
e.	Capital employed (Segment assets-Segment liabilities)						
	Corporate/Wholesale banking	47461 76	43102 30	59004 15	47461 76	59004 15	42727 51
	Retail banking	(54686 23)	(47181 17)	(51180 40)	(54686 23)	(51180 40)	(39657 91)
	Treasury	3817 86	4632 52	(8980 49)	3817 86	(8980 49)	2590 24
	Other banking operations	761 59	1206 54	779 40	761 59	779 40	1178 74
	Unallocated	27121 05	26153 26	19265 90	27121 05	19265 90	24780 43
	Total	24476 03	27913 45	18888 56	24476 03	18888 56	31619 01
	Notes on Segment Reporting:						
1)	As per RBI guidelines and in compliance with the applicable Accounting Standard (AS)- 17 on Segment Reporting issued by ICAI, the Bank has classified "Corporate/Wholesale Banking", "Retail Banking", "Treasury" and "Other Banking Operations" as Primary Business Segments.						
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 are included in Corporate/Wholesale Banking segment.						



Statement of Assets & Liabilities

(₹ in Lakh)

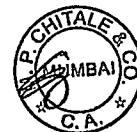
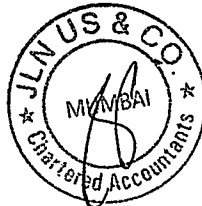
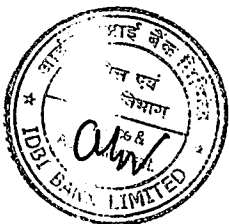
Particulars	As at	As at	As at	As at	As at	As at
	30.09.2019	30.09.2018	31.03.2019	30.09.2019	30.09.2018	31.03.2019
	Standalone			Consolidated		
	(Reviewed)	(Reviewed)	(Audited)	(Reviewed)	(Unaudited)	(Audited)
CAPITAL AND LIABILITIES						
Capital	7736 29	4181 19	7736 29	7736 29	4181 19	7736 29
Reserves and Surplus	22615 72	18897 16	29875 40	23354 13	19669 40	30610 41
Minority Interest	-	-	-	102 03	87 63	96 98
Deposits	231829 52	236226 84	227371 72	231697 26	236101 58	227190 11
Borrowings	30205 67	54127 63	45287 72	30205 67	54127 63	45287 72
Other Liabilities and Provisions*	21275 47	12328 28	10013 36	21361 69	12464 71	10189 89
TOTAL	313662 67	325761 10	320284 49	314457 07	326632 14	321111 40
ASSETS						
Cash and balances with Reserve Bank of India	22496 23	12603 78	12730 47	22496 48	12604 16	12731 70
Balances with banks and money at call and short notice	7784 02	7790 42	8503 23	7844 47	7875 92	8572 22
Investments	88781 37	94760 35	93072 63	89027 56	95086 97	93327 73
Advances	132717 93	157791 28	146790 44	132717 93	157791 28	146790 44
Fixed Assets	8191 11	6673 95	8230 98	8271 08	6753 99	8309 91
Other Assets	53692 01	46141 32	50956 74	54099 55	46519 82	51379 40
TOTAL	313662 67	325761 10	320284 49	314457 07	326632 14	321111 40
* includes Share application money	9300 00	2098 19	NIL	9300 00	2098 19	NIL



IDBI BANK LTD.
CASH FLOW STATEMENT FOR THE HALF YEAR ENDED SEPTEMBER 30, 2019

(₹ in Lakh)

Particulars	Half Year Ended		Year Ended
	30.09.2019	30.09.2018	31.03.2019
	Reviewed	Reviewed	Audited
A. Cash flow from Operating Activities			
(1) Net profit before tax and extra-ordinary items	(10012 98)	(9884 79)	(22827 17)
(2) Adjustments for non cash items:			
- (Profit) / Loss on sale of Fixed Assets (Net)	29	3 35	72 57
- Depreciation (Net of Revaluation Reserve)	198 74	182 13	366 44
- Provisions/ Write off of Loans/ Investments and other provisions			
	11975 81	11819 78	26886 80
	2161 86	2120 47	4498 64
(3) Adjustments for (increase)/ decrease in operating assets:			
- Investments	3096 45	(4292 38)	(3076 50)
- Advances	3410 39	3148 46	961 70
- Other Assets	(1564 07)	3296 98	2658 19
- Refund/ (payment) of taxes	326 00	653 31	(936 08)
(4) Adjustments for increase/ (decrease) in operating liabilities:			
- Borrowings	(15082 06)	(9057 90)	(17897 80)
- Deposits	4457 80	(11704 77)	(20559 89)
- Other liabilities and provisions	3099 34	(7346 81)	161 09
Net Cash used in/generated from Operating activities	(94 29)	(23182 64)	(34190 65)
B. Cash Flow from Investing activities			
- Purchase (net of sale) of fixed assets	(159 16)	(88 44)	114 11
Net cash used in / raised from Investing activities	(159 16)	(88 44)	114 11
C. Cash Flow from Financing activities			
- Issue of Equity Shares	0	7881 00	21624 15
- Share application money pending allotment	9300 00	2098 19	0
-Dividend and dividend tax paid	0	0	0
Net cash used in / raised from Financing activities	9300 00	9979 19	21624 15
NET INCREASE/ (DECREASE) IN CASH & CASH EQUIVALENTS	9046 56	(13291 89)	(12452 39)
OPENING CASH & CASH EQUIVALENTS	21233 70	33686 09	33686 09
CLOSING CASH & CASH EQUIVALENTS	30280 25	20394 20	21233 70
Note to Cash Flow Statement:			
Cash and Cash equivalents included in the cash flow statement comprise the following Balance Sheet items:			
Cash & Balances with Reserve Bank of India	22496 23	12603 78	12730 47
Balances with banks & money at call and short notice	7784 02	7790 42	8503 23
Total	30280 25	20394 20	21233 70

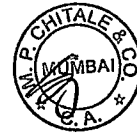
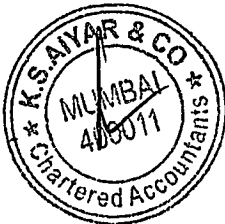


IDBI BANK LTD.

CONSOLIDATED CASH FLOW STATEMENT FOR THE HALF YEAR ENDED SEPTEMBER 30, 2019

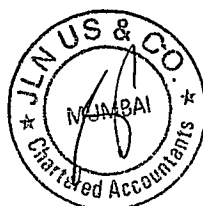
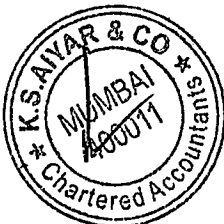
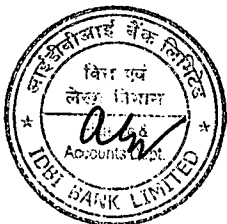
(₹ in Lakh)

Particulars	Half Year Ended		Year Ended
	30.09.2019	30.09.2018	31.03.2019
	Reviewed	Unaudited	Audited
A. Cash flow from Operating Activities			
(1) Profit/ (Loss) before tax and extra-ordinary items	(10013 91)	(9825 61)	(22691 08)
(2) Adjustments for non cash items:			
- (Profit) / Loss on sale of Fixed Assets (Net)	29	3 35	72 71
- Depreciation (Net of Revaluation Reserve)	200 56	183 84	369 95
- Provisions/ Write off of Loans/ Investments and other provisions	11978 39	11819 82	26523 92
- Profit/ (Loss) on revaluation of Investments	(1 70)	(73)	(1 11)
	2163 63	21 80 67	42 74 39
(3) Adjustments for (increase)/ decrease in operating assets:			
- Investments	3202 36	(4342 71)	(2748 74)
- Advances	3410 39	3150 08	944 95
- Other Assets	(1544 06)	3354 04	2625 31
- Refund/ (payment) of taxes	310 81	639 44	(970 12)
(4) Adjustments for increase/ (decrease) in operating liabilities:			
- Borrowings	(15082 06)	(9057 90)	(17897 80)
- Deposits	4507 15	(11674 99)	(20586 46)
- Other liabilities and provisions	3008 99	440 75	143 67
- Minority Interest	5 05	1 67	
	(17 74)	(153 08 95)	(342 14 80)
Net Cash used in/ generated from Operating activities			
B. Cash Flow from Investing activities			
- Purchase (net of sale) of fixed assets	(227 03)	(88 25)	115 53
Net cash used in / raised from Investing activities	(227 03)	(88 25)	1 15 53
C. Cash Flow from Financing activities			
- Issue of Equity Shares	0	(0)	21624 15
- Share application money pending allotment	9300 00	2098 19	0
- Dividend and dividend tax paid	(18 20)	(1 98)	(2 03)
Net cash used in / raised from Financing activities	9281 80	20 96 21	216 22 12
NET INCREASE/ (DECREASE) IN CASH & CASH EQUIVALENTS	90 37 03	(133 00 99)	(124 77 15)
OPENING CASH & CASH EQUIVALENTS	21303 92	33781 07	33781 07
CLOSING CASH & CASH EQUIVALENTS	30340 95	204 80 08	213 03 92
Note to Cash Flow Statement: Cash and Cash equivalents included in the cash flow statement comprise the following Balance Sheet items:			
Cash & Balances with Reserve Bank of India	22496 48	12604 16	12731 70
Balances with banks & money at call and short notice	7844 47	7875 92	8572 22
Total	30340 95	204 80 08	213 03 92

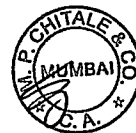
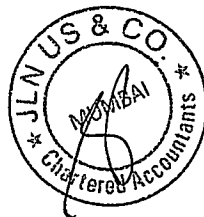
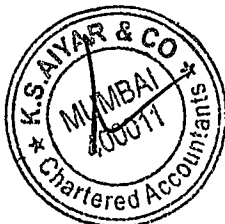
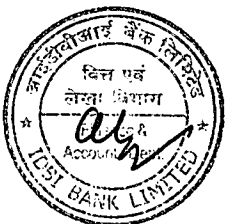


**Notes forming part of the Standalone / Consolidated Financial Results for the
Quarter and Half year ended September 30, 2019**

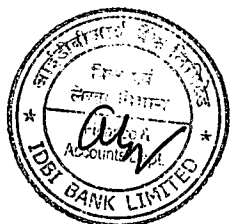
1. The above Financial Results, standalone & consolidated, have been reviewed and recommended by the Audit Committee of Board and approved by the Board of Directors at their meeting held on November 08, 2019. The same have been subjected to review by the Statutory Auditors of the Bank, in line with the guidelines issued by the Reserve Bank of India and pursuant to SEBI (Listing Obligation and Disclosure Requirement) Regulations, 2015.
2. The Financial Results for the Quarter and half year ended September 30, 2019 have been prepared following the same accounting policies and practices as those followed in the annual financial statements for the year ended March 31, 2019.
3. The working results for the Quarter and half year ended September 30, 2019 have been arrived at after considering provisions for standard assets including requirements for exposures to entities with Un-hedged Foreign Currency Exposures, non-performing advances & investments, provision in respect of cases admitted to NCLT based on RBI directions, depreciation on investments, income tax, employee benefits and other usual and necessary provisions.
4. During the quarter ended September 30, 2019, Bank has received Share Application Money of Rs. 4,74,300 Lakh from Life Insurance Corporation of India (LIC) and Rs. 4,55,700 Lakh from Government of India (GoI) aggregating to Rs.9,30,000 Lakh. The amount was kept in Share Application Money Account as on September 30, 2019 & was considered as a part of CET 1 Capital in accordance with the approval of Reserve Bank of India. Further, on October 23, 2019, Bank has allotted 134,85,92,550 equity shares to LIC at a price of Rs. 35.17 per share (inclusive of premium amount of Rs. 25.17 per share) and 129,57,06,568 equity shares to GoI at a price of Rs.35.17 per share (inclusive of premium amount of Rs. 25.17 per share) through preferential allotment. Post allotment, the shareholding of LIC stands at 51% and that of GoI stands at 47.11%.
5. In respect of RBI referred NCLT accounts (List 1 & 2), the Bank is holding a total provision of Rs.24,82,203 Lakh (100% of total outstanding including technically w/off cases) as on September 30, 2019.



6. Provision Coverage Ratio (including Technical Write-Offs) is 91.25% as on September 30, 2019.
7. During the quarter ended September 30, 2019 Bank has made -
 - a. additional provision of Rs. 3,42,458 Lakh over and above the IRAC norms in respect of certain borrower accounts in view of the inherent risk and uncertainty of recovery in these accounts.
 - b. additional provision of Rs.12,942 Lakh (100% of book value) over & above prudential norms for valuation of investments in certain listed equity scripts in view of significant erosion in their market values vis-à-vis their respective book values.
8. Other liabilities include provision for invocation of non-fund based facilities in two loss cases amounting to Rs. 83,402 Lakh which have been crystallised and paid prior to the adoption of these results. This amount is charged to profit and loss under Provisions and Contingencies.
9. In terms of RBI circular DBOD.No.BP.BC.85/21.06.200/2013-14 dated January 15, 2014, the Bank has estimated the liability for Unhedged Foreign Currency (estimated based on available financial statements and declaration from Borrowers) and is holding a provision of Rs. 2,700 Lakh as on September 30, 2019.
10. Other income includes income from non-fund based banking activities such as commission, fees, earnings from foreign exchange and derivative transactions, profit and loss from sale of investment and recoveries from written off accounts.
11. Other Operating Expenses of the Bank for the half year ended September 30, 2019, include Outsourcing Expenses of Rs. 30,733 Lakh (Rs. 33,713 Lakh for corresponding half year of previous year) which are more than 10% of total operating expenditure.
12. Pending industry wide bipartite settlement on wage revision (due with effect from November 2017), a sum of Rs. 14,500 Lakh has been provided by the Bank during the quarter on this account on estimated basis. (Cumulative provision held as on September 30, 2019 was Rs. 35,200 Lakh)



13. During the quarter ended September 30, 2019, Bank exercised call option to repay its Basel II - Upper Tier II Bonds of Rs. 50,000 Lakh on September 25, 2019.
14. In accordance with the RBI circular DBR No BP.BC.18/21.04.048/2018-19 dated January 01, 2019 on Restructuring of MSME Advances, the Bank has restructured accounts of 672 Borrowers amounting to Rs.2901.97 Lakh upto September 30, 2019 and treated them as standard assets.
15. The Government of India has pronounced Section 115BAA of the Income Tax Act, 1961 through Taxation Laws (Amendments) Ordinance, 2019 which provides domestic companies a non-reversible option to pay corporate tax at reduced rate effective 1st April 2019 subject to certain conditions. The Bank is currently in the process of evaluating the option & continues to recognize taxes on income for the quarter & half year ended September 30, 2019 as per earlier tax rate provisions.
16. The Bank has been recognizing deferred tax assets and liabilities as per Accounting Standard (AS) 22. The Bank has stopped recognizing deferred tax assets (DTA) on business losses under Income Tax Act, 1961 as a measure of prudence. Accordingly for the half year ended Sep 30, 2019, DTA on business loss has not been created of Rs. 69,547 Lakh and Rs.2,75,330 Lakh has been recognized as Net DTA on other heads.
17. Pursuant to RBI circular DBR.No.BP.BC.1/21.06.201/2015-16 dated July 01, 2015 on 'Basel III Capital Regulations' read together with the RBI circular DBR.No.BP.BC.80/21.06.201/2014-15 dated March 31, 2015 on 'Prudential Guidelines on Capital Adequacy and Liquidity Standards - Amendments, the Banks are required to make Pillar 3 disclosures including leverage ratios and liquidity coverage ratio under Basel III Framework. These disclosures are available on the Bank's website at the following link: <http://www.idbi.com/Regulatory-Disclosures-Section.asp>. The disclosures have not been subjected to review by the Statutory Auditors.
18. The consolidated financial statements include the accounts of IDBI Bank Limited (parent company - "the Bank") and all its subsidiaries/associates /Joint Venture/ as defined in Accounting Standard AS-21 'Consolidated Financial Statements', AS-23 'Accounting for Investments in Associates in Consolidated Financial Statements' and



AS-27 `Financial Reporting of Interests in Joint Ventures'. The financial statements of the subsidiaries/associates/joint venture used in the consolidation are drawn up to the same reporting date as that of the Bank i.e. Quarter and half year ended September 30, 2019.

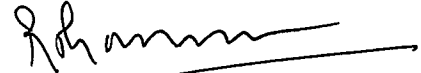
19. The consolidated financial statements include the accounts of IDBI Bank Limited (parent company - "the Bank") and all its subsidiaries (% of holding) viz; IDBI Capital Market Securities Ltd (100%), IDBI Asset Management Ltd (66.67%), IDBI Intech Ltd (100%), IDBI MF Trustee Ltd (100%), IDBI Trusteeship Services Ltd (54.70%) ,Joint Venture viz; IDBI Federal Life Insurance Company Ltd (48%) and associate viz; Biotech Consortium India Limited (27.93%). The financials of three associates viz; National Securities Depository Limited. (26.10%), North Eastern Development Finance Corporation Limited (25%) and Pondicherry Industrial Promotion Development And Investment Corporation Limited (21.14%) are not considered for consolidation on account of non-receipt of financial statements. The impact of which on the consolidated financial statements is not material.
20. The figures for the previous period/year have been re-grouped/re-classified wherever considered necessary.

By order of the Board



(J. Samuel Joseph)

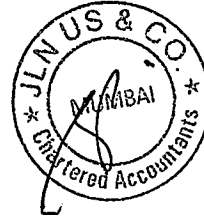
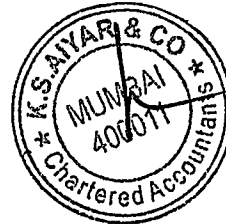
Deputy Managing Director



(Rakesh Sharma)

Managing Director & CEO

Mumbai
November 08, 2019



K. S. Aiyar & Co.
Chartered Accountants
F-7, Laxmi Mills,
Shakti Mills Lane,
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Tower A-, Atlantis K-10.
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Sarabhai Main Road
Baroda - 390023

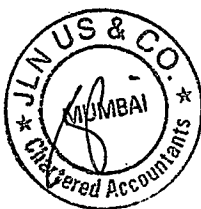
M. P. Chitale & Co.
Chartered Accountants
1st Floor, Hamam House,
Ambalal Doshi Marg,
Fort,
Mumbai - 400 001

Independent Auditors' Limited Review Report on Standalone Unaudited Quarterly and Year to Date Financial Results of IDBI Bank Limited Pursuant to the Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

To

**Board of Directors of
IDBI Bank Limited**

1. We have reviewed the accompanying statement of standalone unaudited financial results of IDBI Bank Limited ("the Bank") for the period ended September 30, 2019. This statement is the responsibility of the Bank's Management and has been approved by the Board of Directors. Our responsibility is to issue a report on these financial statements based on our review. Further, disclosures relating to 'Pillar 3 under Basel III Capital Regulations', and those relating to 'Leverage Ratio' and 'Liquidity Coverage Ratio' under Capital Adequacy and Liquidity Standards issued by Reserve Bank of India ('RBI') as have been disclosed on the Bank's website and in respect of which a link has been provided in the aforesaid statement have not been reviewed by us.
2. 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 financial statements are free of material misstatement. A review is limited primarily to inquiries of company personnel and analytical procedures applied to financial data and thus provides less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.
3. In the conduct of our Review, we have relied on the review report of Dubai International Financial Centre (DIFC) branch of the Bank, reviewed by the auditor specifically appointed for this purpose and other reports, explanations & information collated by the head office of the Bank from its various branches.
4. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying statement of standalone unaudited



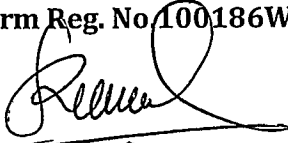
K S Aiyar & Co
Chartered Accountants

J L N U S & Co
Chartered Accountants

M P Chitale & Co
Chartered Accountants

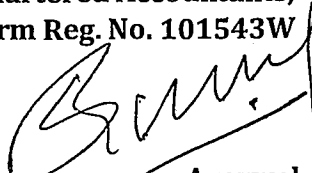
financial results prepared in accordance with applicable accounting standards and other recognized accounting practices and policies has not disclosed the information required to be disclosed in terms of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended 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 Reserve Bank of India in respect of income recognition, asset classification, provisioning and other related matters.

For K S Aiyar & Co
Chartered Accountants,
Firm Reg. No. 100186W



Satish Kelkar
Partner
Membership No. 038934
UDIN
19038934AAAACE3555

For J L N U S & Co
Chartered Accountants,
Firm Reg. No. 101543W



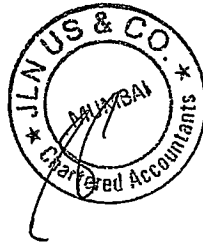
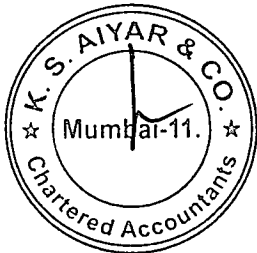
Ramaprasanna Agarwal
Partner
Membership No. 119693
UDIN
19119693AAAAAU6972

For M P Chitale & Co
Chartered Accountants,
Firm Reg. No. 101851W



Shraddha Jathar
Partner
Membership No. 136908
UDIN
19136908AAAABQ2610

Place: Mumbai
Date: November 08, 2019



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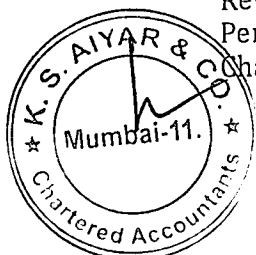
M. P. Chitale & Co.
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1st Floor, Hamam House,
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Independent Auditor's Limited Review Report On Consolidated Unaudited Quarterly and year to date Financial Results of IDBI Bank Limited Pursuant to the Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

To

**Board of Directors of
IDBI Bank Limited**

1. We have reviewed the accompanying statement of consolidated unaudited financial results of IDBI Bank Limited ("the Parent"/"the Bank") and its subsidiaries (the Parent and its subsidiaries together referred to as "the Group"), its jointly controlled entities and its share of the net profit/(loss) after tax of its associates for the quarter ended September 2019 and year to date results for the period from April 1, 2019 to September 30, 2019 ("the Statement"), being submitted by the Parent pursuant to the requirement of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, except for the disclosures relating to consolidated Pillar 3 disclosure as at September 2019, including leverage ratio and liquidity coverage 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 Statement and have not been reviewed by us. Attention is drawn to the fact that the consolidated figures for the corresponding quarter ended September 30, 2018, the corresponding period from April 1, 2018 to September 30, 2018 and the cash flow statement for the corresponding period from April 1, 2018 to September 30, 2018, as reported in these financial results have been approved by the Parent's Board of Directors, but have not been subjected to review by us since the requirement of submission of quarterly consolidated financial results and cash flow statement has become mandatory only from April 1, 2019.
2. This Statement, which is the responsibility of the Parent's Management and approved by the Parent's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Accounting Standard 25 "Interim Financial Reporting" ("AS 25"), 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. 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



K S Aiyar & Co
Chartered Accountants

JLN US & Co
Chartered Accountants,

M P Chitale & Co
Chartered Accountants,

the review to obtain moderate assurance as to whether the financial statements are free of material misstatement. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing 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. 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 SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, to the extent applicable.

4. The Statement includes the results of the following entities:

Domestic Subsidiaries

- (i) IDBI Asset Management Limited
- (ii) IDBI Intech Limited
- (iii) IDBI Capital Markets & Securities Limited
- (iv) IDBI Trusteeship Services Limited
- (v) IDBI Mutual Fund Trustee Company Limited

Jointly Controlled Entity

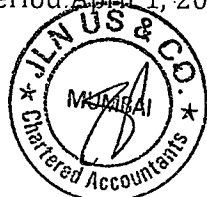
- (i) IDBI Federal Life Insurance Company Limited

Associates

- (i) Biotech Consortium India Limited

5. Based on our review conducted and procedures performed as stated in paragraph 3 above and based on the consideration of the review reports of other auditors referred to in paragraph 6 & 7 below, nothing has come to our attention that causes us to believe that the accompanying statement, prepared in accordance with the recognition and measurement principal laid down in the aforesaid accounting standard, RBI guidelines and other accounting principal generally accepted in India has not disclosed the information required to be disclosed in terms of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended including the manner in which it is to be disclosed except for the disclosure relating to consolidated pillar 3 disclosure as at September 30, 2019 including leverage ratio and liquidated coverage ratio under Basel III Capital Regulations as have been disclosed on the Banks website and in respect of which a link has been provided in the statement and have not been reviewed by us, or that it contains any material misstatement.

6. We did not review the interim financial results of 04 subsidiaries included in the Statement whose unaudited interim financial results reflect total assets of Rs. 51761.54 lakhs as at September 30, 2019 and total revenues of Rs. 5107.57 lakhs and Rs. 9647.57 lakhs and total net profit after tax of Rs. (96.72) lakhs and Rs. 102.13 lakhs for the quarter ended September 30, 2019 and for the period from April 1, 2019 to September 30, 2019, respectively, and Cash Outflow (net) of Rs. 3742.32 lakhs for the period April 1, 2019 to September 30, 2019, as considered in



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M P Chitale & Co
Chartered Accountants,

the consolidated unaudited financial results. The consolidated unaudited financial results include the Group's share of net profit after tax of Rs. 708.44 lakhs for the period from April 1, 2019 to September 30, 2019, as considered in the consolidated unaudited financial results, in respect of 1 associate.

These interim financial results have been reviewed 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 these subsidiaries and associate, is based solely on the reports of the other auditors and the procedures performed by us as stated in paragraph 3 above. Our conclusion is not modified in respect of the above matters.

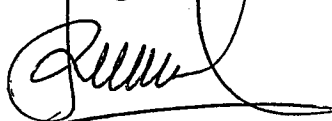
7. The Statement includes the interim financial results of 01 subsidiary and 01 jointly controlled entity which have neither been reviewed by their auditors nor by us, whose interim financial results reflect total assets of Rs. 70341.78 lakhs as at September 30, 2019 and total revenues of Rs. 2339.39 lakhs and Rs. 4481.60 Lakh and total profit after tax of Rs. 1621.06 lakhs and Rs. 2887.69 lakhs for the quarter ended September 2019 and for the period from April 1, 2019 to September 30, 2019, respectively as considered in the consolidated unaudited financial results.

The Statement also include the Group's share of net profit after tax of Rs. (2.42) lakhs and Rs. 9.87 lakhs for the quarter ended September 30, 2019 and for the period from April 1, 2019 to September 30, 2019, respectively as considered in the consolidated unaudited financial results, in respect of 1 associate, which have neither been reviewed by their auditors nor by us.

Further, financial information of 3 associates have not been considered on account of non-availability, According to the information and explanation given to us by the Management, the impact of which on the consolidated financial statements is not material.

Our conclusion is not modified in respect of the above matter.

For K S Aiyar & Co
Chartered Accountants,
Firm Reg. No. 100186W



Satish Kelkar
Partner
Membership No. 038934
UDIN:19038934AAAACF4216

For JLN US & Co
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Ramaprasanna Agarwal
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For M P Chitale & Co
Chartered Accountants,
Firm Reg. No. 101851W



Shraddha Jathar
Partner
Membership No. 136908
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Place: Mumbai
Date: November 8, 2019

