



CIN: L65190MH2004GOI148838

आईडीबीआई बैंक लिमिटेड

पंजीकृत कार्यालय : आईडीबीआई टॉवर,

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IDBI Bank Limited

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07 फरवरी 2017

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, 2016**

Further to our letter dated February 07, 2017 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

 7/02/17

[पवन अग्रवाल]

कंपनी सचिव



प्रेस विज्ञप्ति
PRESS RELEASE

For Immediate Publication / Broadcast / Telecast

PR/_____

Highlights of Q3 FY 17 (Dec 31, 2016) financial results vis-à-vis Q3 FY 16 (Dec 31, 2015)

- **Business** up 16.34% to ₹ 5,16,119 Crore (from ₹ 4,43,615 Crore)
- **Deposits** increased by 27.06% to ₹ 2,98,194 Crore (from ₹ 2,34,691 Crore)
- **Advances** up by 4.31% to ₹ 2,17,925 Crore (from ₹ 2,08,924 Crore)
- **CASA** increased by 44.32% to ₹ 84,660 Crore (from ₹ 58,662 Crore)
- **Total assets** grew by 18.78% to ₹ 4,02,712 Crore (from ₹ 3,39,031 Crore)
- **Non Interest Income** for the nine months ended December 2016 increased by 38.66 % to ₹ 2,862 Crore from ₹ 2,064 Crore for the nine months ended December 2015.
- **Net Interest Income (NII)** for the nine months ended December 2016 is ₹ 4,163 Crore against ₹ 4,662 Crore for the nine months ended December 2015.
- **Operating Profit** for the nine months ended December 2016 is ₹ 3,189 Crore against ₹ 3,775 Crore for the nine months ended December 2015.

Mumbai, February 07, 2017: 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, 2016 which are as under:

Working results:

Statement of Profit & Loss

(₹ in Crore)

	Q3	Q3	9M	9M
	2016-17	2015-16	2016-17	2015-16
Total Income	7104	7362	23711	23179
Interest income	6553	6784	20849	21115
Non-Interest Income	551	578	2862	2064
Total Expenses	6922	6244	20522	19404
Interest expenses	5703	5228	16686	16453
Operating expenses	1219	1016	3836	2951
Operating Profit	182	1118	3189	3775
Provisions (net)	2437	3301	5147	5704
Net Profit	-2255	-2184	-1958	-1929

Profitability: IDBI reported **Net loss** of ₹ 1958 Crore for the nine months ended **December 31, 2016** as against ₹ 1929 Crore for the nine months ended **December 31, 2015**.

Total business (deposits and advances) as at December 31, 2016 was ₹ 5,16,119 Crore as against ₹ 4,43,615 Crore as at December 31, 2015, registering a growth of 16.34%.

Deposits increased to ₹ 2,98,194 Crore as at December 31, 2016 from ₹ 2,34,691 Crore as at December 31, 2015, reflecting a growth of 27.06%.

Advances increased by 4.31% to ₹ 2,17,925 Crore as at December 31, 2016 as compared to ₹ 2,08,924 Crore as at December 31, 2015.

Aggregate assets as at December 31, 2016, was ₹ 4,02,712 Crore as against ₹ 3,39,031 Crore as at December 31, 2015, registering a growth of 18.78%.

Gross NPA as on December 31, 2016 stood at 15.16% (₹ 35,245 Crore) of Gross Advances as compared to 13.05% (₹ 30,134 Crore) of Gross Advances as at September 30, 2016.

Net NPA as on December 31, 2016 stood at 9.61% (₹ 20,949 Crore) of net advances as compared to 8.32% (₹ 18,195 Crore) of Net Advances as at September 30, 2016.

Significant developments during October to December 2016

- IDBI Bank reduced its Marginal Cost of Funds based Lending Rates (MCLR) w.e.f. January 01, 2016.
- IDBI Bank reduced its Base Rate from 9.65% p.a. to 9.50% p.a. The Benchmark Prime Lending Rate (BPLR) was also reduced from 14.15% p.a. to 14.00% p.a., effective from January 01, 2016.
- IDBI Bank celebrated Farmer's Day by conducting 'Kisan Sangosthis' at rural & semi-urban locations across the country to acknowledge the important role played by farmers in socio economic development of the country.
- Ministry of MSME has instituted National Awards for Excellence in MSE Lending by Public Sector Banks in recognition of the performance in financing to Micro and Small Enterprises. IDBI Bank received "First Prize" in excellence in lending to Micro Enterprises from Hon'ble PM, Shri Narendra Modi.

- ASSOCHAM has instituted Awards for Excellence in MSE Lending by Banks & NBFCs in recognition of the performance in financing to Micro, Small & Medium Enterprises. IDBI Bank was awarded in the category 'Excellence in Micro Lending' from Hon'ble MoS for MSME, Gol, Shri Haribhai Parthibhai Chaudhary.
- IDBI Bank celebrated the Silver Jubilee of its premier training institute, Jawaharlal Nehru Institute of Banking and Finance (JNIBF), Hyderabad on December 17, 2016.
- IDBI Bank celebrated its 53rd Foundation Day on October 01, 2016. On the occasion the Bank launched 53 e-lounges, an e-Trade Portal and the Bank's Facebook banking platform 'iEngage'.

Mumbai, February 07, 2017:

All representatives of Print, Wire and Electronic Media.

आईडीबीआई बैंक लिमिटेड • पंजीकृत कार्यालय: आईडीबीआई टॉवर, डब्ल्यूटीसी कॉम्प्लेक्स, कफ़े पारेड, मुंबई 400 005
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