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**Highlights of Q4 FY 14 (March 31, 2014) financial results
vis-à-vis Q4 FY 13 (March 31, 2013)**

- **Business** up 2% to Rs. 4,33,460 Crore (from Rs. 4,23,423 Crore)
- **Deposits** increased by 4% to Rs. 2,35,774 Crore (from Rs. 2,27,116 Crore)
- **Advances** up by 1% to Rs. 1,97,686 Crore (from Rs. 1,96,306 Crore)
- **Total assets** grew by 2% to Rs. 3,28,997 Crore (from Rs. 3,22,769 Crore)
- **Net Interest Income(NII)** for year ended March 2014 up 12% to Rs. 6,021 Crore from Rs. 5,373 Crore for year ended March 2013
- Net Profit during year ended on March 2014, was lower at Rs. 1,121 Crore against Rs. 1,882 Crore during year ended March 2013 - driven mainly by increased provisioning for NPL and Investments.

Mumbai, April 30, 2014: The Board of Directors of **IDBI Bank Ltd. (IDBI)** met in Mumbai today to consider the audited financial results for the year ended March 31, 2014 which are as under:

Working results:

(Rs. Crore)

	Q4 2013-14	Q4 2012-13	FY 2013-14	FY 2012-13
Total Income	7866	7544	29576	28284
Interest income	6715	6397	26597	25064
Non-Interest Income	1151	1147	2979	3220
Total Expenses	6016	5950	23895	22825
Interest expenses	5141	4957	20576	19691

Operating expenses	875	993	3319	3134
Operating Profit	1850	1594	5681	5459
Provisions (net)	1332	1040	4560	3577
Net Profit	518	554	1121	1882

Profitability: IDBI reported a **net profit** of Rs. 518 Crore for the **quarter ended March 31, 2014** and Rs. 1121 Crore **for year ended March 31, 2014** as against Rs. 554 Crore for the **quarter ended March 31, 2013** and Rs. 1,882 Crore for **year ended March 31, 2013**.

Total business (deposits and advances) as of March 31, 2014 stood at Rs. 4,33,460 Crore as against Rs. 4,23,423 Crore as of March 31, 2013 registering a growth of 2%.

Deposits increased to Rs. 2,35,774 Crore as at end March 2014 from Rs. 2,27,116 Crore as at end March 2013 reflecting a growth of 4%.

Advances also increased by 1% to Rs. 1,97,686 Crore as at end March 2014 as compared to Rs. 1,96,306 Crore as at end March 2013.

Aggregate assets as of March 31, 2014, stood at Rs. 3,28,997 Crore as against Rs. 3,22,769 Crore as of March 31, 2013 registering a growth of 2%.

CAR: The Bank's CAR stood at 11.68% (as per Basel III) as of March 31, 2014.

Significant developments from January to March 2014

- IDBI Bank launched 'Kiosk Banking Solution' under Financial Inclusion Plan to bring about greater financial inclusion. Kiosk Banking Solution will offer on line web enabled biometric authentication banking services. This will help IDBI Bank to reach out to rural masses to bring them into main stream Banking System.
- IDBI Bank won the Golden Peacock Corporate Social Responsibility Award for the year 2013. The awards were presented by Shri Nikhil Kumar, Hon'ble Governor of Kerala. IDBI Bank was adjudged the winner in the PSU Bank category for its outstanding achievements in the field of Corporate Social Responsibility and for

demonstrating consistent commitment towards upliftment of socially weaker sections of the society.

- The Apex Training Institution of IDBI Bank - Jawaharlal Nehru Institute of Banking and Finance (JNIBF), was awarded the coveted International Certification ISO 9001:2008 for its training programmes.
- IDBI Bank won the 3rd Annual Greentech CSR Award for the year 2013 for its outstanding work with regard to reconstruction and development of the flood-affected Taru village in Ladakh as a 'Model Village' through the Community Based Disaster Risk Management approach and for demonstrating consistent commitment towards upliftment of socially weaker sections of the society. IDBI Bank was adjudged the winner in the 'Platinum Category' by an erudite jury set up by the Greentech Foundation, New Delhi,
- IDBI Bank bagged the ABP Banking, Financial Service and Insurance Awards 2014 for 'Best Corporate Social Responsibility Practices'.
- IDBI Bank, as part of Corporate Social Responsibility initiative, contributed Rs. 1 crore to the "Adyar Cancer Institute, Chennai" for a new floor at their existing premises for Day Care Chemotherapy patients.
- IDBI Bank won the Maharashtra State Level Banker's Committee (SLBC) Rajbhasha Award for commendable use of Hindi in its various offices and branches located in Maharashtra.

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