

25 अक्टूबर 2016

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, PhirozJeejeebhoy 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, 2016**

Further to our letter dated October 25, 2016 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



[पवन अग्रवाल]

कंपनी सचिव



प्रेस विज्ञप्ति  
PRESS RELEASE

**For Immediate Publication / Broadcast / Telecast**

**PR 1317**

**Highlights of Q2 FY 17 (Sept 30,2016) financial results vis-à-vis Q2 FY 16 (Sept 30, 2015)**

- **Business** up 9.10% to ₹4,84,337 Crore (from ₹4,43,943 Crore)
- **Deposits** increased by 11.03% to ₹2,65,679 Crore (from ₹2,39,282 Crore)
- **Advances** up by 6.84% to ₹2,18,658 Crore (from ₹2,04,661 Crore)
- **CASA** increased by 27.08% to ₹73,561 Crore (from ₹57,887 Crore)
- **Total assets** grew by 11.25% to ₹3,76,527 Crore (from ₹3,38,458 Crore)
- **Net Interest Income(NII)** for half year ended September 2016 increased by 6.64% to ₹3,312 Crore from ₹3,106 Crore for half year ended September 2015.
- **Operating Profit** increased by 13.14% for half year ended September 2016 to ₹3,006 Crore from ₹2,657 Crore for half year ended September 2015.
- **Net Profit** for half ended September 2016 increased by 16.47% to ₹297 Crore from ₹255 Crore for half year ended September 2015.

**New Delhi, October 25, 2016:** The Board of Directors of **IDBI Bank Ltd. (IDBI)** met in **Delhi** today to consider the unaudited financial results for the quarter ended September 30, 2016 which are as under:

## Working results:

### Statement of Profit & Loss

( ₹ in Crore)

	Q2	Q2	HY	HY
	2016-17	2015-16	2016-17	2015-16
<b>Total Income</b>	<b>8387</b>	<b>7914</b>	<b>16607</b>	<b>15817</b>
Interest income	6993	7070	14296	14331
Non-Interest Income	1394	844	2311	1486
<b>Total Expenses</b>	<b>6847</b>	<b>6395</b>	<b>13600</b>	<b>13160</b>
Interest expenses	5387	5458	10984	11225
Operating expenses	1460	937	2616	1935
<b>Operating Profit</b>	<b>1540</b>	<b>1519</b>	<b>3007</b>	<b>2657</b>
Provisions (net)	1484	1399	2710	2402
<b>Net Profit</b>	<b>56</b>	<b>120</b>	<b>297</b>	<b>255</b>

### Statement of Assets & Liabilities

( ₹ in Crore)

Particulars	As at 30.09.2016	As at 30.09.2015	As at 31.03.2016
<b>CAPITAL AND LIABILITIES</b>			
Capital and Reserves & Surplus	28018	24547	27722
Deposits	265679	239282	265720
Borrowings	68146	63006	69574
Other Liabilities and Provisions	14684	11623	11356
<b>TOTAL</b>	<b>376527</b>	<b>338458</b>	<b>374372</b>
<b>ASSETS</b>			
Cash and balances with Reserve Bank of India & Balances with banks and money at call and short notice	17112	18837	16581
Investments	97116	78405	98999
Advances	218658	204661	215893
Fixed Assets & Other Assets	43641	36555	42899
<b>TOTAL</b>	<b>376527</b>	<b>338458</b>	<b>374372</b>

**Profitability:** IDBI reported a **net profit** of ₹297Crore for the half year **ended September 30, 2016** as against ₹255 Crore for the half year **ended September 30, 2015**.

**Total business** (deposits and advances) as of September 30, 2016 stood at ₹4,84,337 Crore as against ₹4,43,943 Crore as of September 30, 2015 registering a growth of 9.10%.

**Deposits** increased to ₹2,65,679 Crore as at end September 2016 from ₹2,39,282 Crore as at end September 2015 reflecting a growth of 11.03%.

**Advances** also increased by 6.84% to ₹2,18,658 Crore as at end September 2016 as compared to ₹2,04,661 Crore as at end September 2015.

**Aggregate assets** as of September 30, 2016, stood at ₹3,76,527 Crore as against ₹3,38,458 Crore as at September 30, 2015 registering a growth of 11.25%.

**Gross NPA** as on September 30, 2016 stood at 13.05% (₹ 30,134 Crore) as compared to 11.92% (₹ 27,275 Crore) as at June 30, 2016.

**Net NPA** as on September 30, 2016 stood at 8.32% (₹ 18,195 Crore) of net advances as compared to 7.47% (₹ 16,248 Crore) as at June 30, 2016.

**CAR:** The Bank's CAR stood at 11.64 % (as per Basel III) as of September 30, 2016.

#### **Significant developments during July to September 2016**

- IDBI Bank reduced its Marginal Cost of Funds based Lending Rates (MCLR) w.e.f. July 01, 2016.
- IDBI Bank reduced its Base Rate from 9.75% p.a. to 9.65% p.a. The Benchmark Prime Lending Rate (BPLR) was also reduced from 14.25% p.a. to 14.15% p.a., effective from August 01, 2016.

- IDBI Bank Limited issued its second tranche of Basel III compliant Additional Tier 1 (AT1) bonds amounting to Rs.1,500 crore.
- Deutsche Bank, Germany, honoured IDBI Bank with “2015 USD STP Excellence Award” in recognition of the Bank’s operational efficiency and quality of payment messages routed through the nostro accounts maintained with them.

**All representatives of Print, Wire and Electronic Media.**

आईडीबीआई बैंक लिमिटेड • पंजीकृत कार्यालय, आईडीबीआई टॉवर, डब्ल्यूटीसी कॉम्प्लेक्स, कफ़ पारेड, मुंबई 400 005.  
IDBI Bank Limited. Regd. Office: IDBI Tower, WTC Complex, Cuffe Parade, Mumbai 400 005.

सीआइएन/(CIN)L65190MH2004GOI148838

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