

HO.DRD. OMNI Bonds 1770/2023-24/F-248

January 20, 2024

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

Madam /Dear Sir,

Sub: Intimation under Regulations 68 of SEBI (LODR) Regulation, 2015 in r/o
IDBI Omni Bonds as on December 31, 2023

Regulation(s), 68 of SEBI (LODR) Regulation 2015, stipulates that the listed entity (called herewith the “IDBI Bank Ltd”) shall disclose information to the stock exchange(s) of all events which are material, all information which is price sensitive and/or have bearing on performance /operation of the listed entity

In compliance with the above Regulation(s), we herewith submit Financial Results for the year ended **December 2023**. You are requested to kindly take the above information on record in terms of Regulation 68 of the SEBI (LODR) Regulations, 2015.

Thanking You.



Yours faithfully,

For IDBI Bank Ltd

(Sh. Rahul S. Nawkar)
Deputy General Manager



National Stock Exchange Of India Limited

Date of 20-Jan-2024

NSE Acknowledgement

Symbol:-	Debt
Name of the Company: -	IDBI Bank Limited, IDBI Bank Limited,
Submission Type:-	Announcement
Short Description:-	Financial Results Updates
Date of Submission:-	20-Jan-2024 15:51:56
NEAPS App. No:-	2024/Jan/1171/1171

Disclaimer : We hereby acknowledge receipt of your submission through NEAPS. Please note that the content and information provided is pending to be verified by NSEIL.

HO.DRD. OMNI Bonds 1769/2023-24/F-248

January 20, 2024

The Manager (Listing)
Bombay Stock Exchange Ltd.,
25th Floor, Phiroz Jeejeebhoy Towers,
Dalal Street, Fort,
Mumbai – 400 001

Madam /Dear Sir,

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IDBI Omni Bonds as on December 31, 2023

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In compliance with the above Regulation(s), we herewith submit Financial Results for the year ended **December 2023**. You are requested to kindly take the above information on record in terms of Regulation 68 of the SEBI (LODR) Regulations, 2015.

Thanking You.



Yours faithfully,

For IDBI Bank Ltd

Rahul S Nawkar
(Sh. Rahul S Nawkar)
Deputy General Manager

Date & Time of Download : 20/01/2024 15:44:42

BSE ACKNOWLEDGEMENT

Acknowledgement Number	6731728
Date and Time of Submission	1/20/2024 3:43:58 PM
Scripcode and Company Name	950868 - IDBI BANK LTD.
Subject / Compliance Regulation	Compliances-Reg. 52 - Financial Result
Submitted By	Sourav Mahajan
Designation	Designated Officer for Filing

Disclaimer : - Contents of filings has not been verified at the time of submission.

Date & Time of Download : 20/01/2024 15:44:39

BSE ACKNOWLEDGEMENT

Acknowledgement Number	6731729
Date and Time of Submission	1/20/2024 3:43:58 PM
Scripcode and Company Name	951600 - IDBI BANK LTD.
Subject / Compliance Regulation	Compliances-Reg. 52 - Financial Result
Submitted By	Sourav Mahajan
Designation	Designated Officer for Filing

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BSE ACKNOWLEDGEMENT

Acknowledgement Number	6731730
Date and Time of Submission	1/20/2024 3:43:58 PM
Scripcode and Company Name	953179 - IDBI BANK LTD.
Subject / Compliance Regulation	Compliances-Reg. 52 - Financial Result
Submitted By	Sourav Mahajan
Designation	Designated Officer for Filing

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BSE ACKNOWLEDGEMENT

Acknowledgement Number	6731731
Date and Time of Submission	1/20/2024 3:43:58 PM
Scripcode and Company Name	953180 - IDBI BANK LTD.
Subject / Compliance Regulation	Compliances-Reg. 52 - Financial Result
Submitted By	Sourav Mahajan
Designation	Designated Officer for Filing

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BSE ACKNOWLEDGEMENT

Acknowledgement Number	6731732
Date and Time of Submission	1/20/2024 3:43:58 PM
Scripcode and Company Name	953385 - IDBI BANK LTD.
Subject / Compliance Regulation	Compliances-Reg. 52 - Financial Result
Submitted By	Sourav Mahajan
Designation	Designated Officer for Filing

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Date & Time of Download : 20/01/2024 15:44:26

BSE ACKNOWLEDGEMENT

Acknowledgement Number	6731733
Date and Time of Submission	1/20/2024 3:43:58 PM
Scripcode and Company Name	959233 - IDBI BANK LTD.
Subject / Compliance Regulation	Compliances-Reg. 52 - Financial Result
Submitted By	Sourav Mahajan
Designation	Designated Officer for Filing

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BSE ACKNOWLEDGEMENT

Acknowledgement Number	6731734
Date and Time of Submission	1/20/2024 3:43:58 PM
Scripcode and Company Name	972459 - IDBI BANK LTD.
Subject / Compliance Regulation	Compliances-Reg. 52 - Financial Result
Submitted By	Sourav Mahajan
Designation	Designated Officer for Filing

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BSE ACKNOWLEDGEMENT

Acknowledgement Number	6731735
Date and Time of Submission	1/20/2024 3:43:58 PM
Scripcode and Company Name	972475 - IDBI BANK LTD.
Subject / Compliance Regulation	Compliances-Reg. 52 - Financial Result
Submitted By	Sourav Mahajan
Designation	Designated Officer for Filing

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BSE ACKNOWLEDGEMENT

Acknowledgement Number	6731736
Date and Time of Submission	1/20/2024 3:43:58 PM
Scripcode and Company Name	972507 - IDBI BANK LTD.
Subject / Compliance Regulation	Compliances-Reg. 52 - Financial Result
Submitted By	Sourav Mahajan
Designation	Designated Officer for Filing

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Date & Time of Download : 20/01/2024 15:44:12

BSE ACKNOWLEDGEMENT

Acknowledgement Number	6731737
Date and Time of Submission	1/20/2024 3:43:58 PM
Scripcode and Company Name	972571 - IDBI BANK LTD.
Subject / Compliance Regulation	Compliances-Reg. 52 - Financial Result
Submitted By	Sourav Mahajan
Designation	Designated Officer for Filing

Disclaimer : - Contents of filings has not been verified at the time of submission.



CIN: L65190MH2004GOI148838

आईडीबीआई बैंक लिमिटेड
पंजीकृत कार्यालय : आईडीबीआई टॉवर,
डब्ल्यूटीसी कॉम्प्लेक्स, कफ परेड,
मुंबई - 400 005.
टेलिफोन : (+91 22) 6655 3355
(+91 22) 6655 3405, 3410, 3404
फैक्स : (+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
(+91 22) 6655 3405, 3410, 3404
FAX : (+91 22) 2218 0411
Website : www.idbibank.in

20 जनवरी 2024

The Manager (Listing) BSE Ltd., 25th Floor, Phiroz 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/Madam,

**Un-audited Financial Results for the
Quarter and nine months ended December 31, 2023 and
Limited Review Report submitted by Statutory Auditors**

In terms of Regulations 33 and 52 of the SEBI (LODR) Regulations, 2015, we advise that the Board of Directors of IDBI Bank Ltd., at their meeting held on Saturday, January 20, 2024, have taken on record the Un-audited Financial Results of the Bank for the quarter and nine months ended December 31, 2023. We enclose a statement of the results approved at the above meeting. The Board Meeting commenced at 11.00 a.m. and concluded at 1.10 p.m.

Further, please find enclosed the Limited Review Report for the quarter and nine months ended December 31, 2023 received from G. D. Apte & Co. and Varma & Varma, Statutory Auditors of IDBI Bank Ltd.

Kindly acknowledge receipt and take the above on record.

भवदीया,
कृते आईडीबीआई बैंक लिमिटेड

ज्योति
20/1/24

[ज्योति नायर]
कंपनी सचिव



आईडीबीआई बैंक लिमिटेड

पंजीकृत कार्यालय : आईडीबीआई टॉवर,

डब्ल्यूटीसी कॉम्प्लेक्स, कफ पारेड,

मुंबई - 400 005.

टेलिफोन : (+91 22) 6655 3355, 2218 9111

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Mumbai - 400 005.

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FAX : (+91 22) 2218 0411

Website : www.idbi.com

IDBI BANK LIMITED

Unaudited Standalone Financial Results for the Quarter ended and Nine Months ended December 31, 2023

(₹ in Crore)

Sr. No.	Particulars	Quarter Ended			Nine Months Ended		Year Ended
		31.12.2023 (Unaudited)	30.09.2023 (Unaudited)	31.12.2022 (Unaudited)	31.12.2023 (Unaudited)	31.12.2022 (Unaudited)	31.03.2023 (Audited)
1	Interest earned (a)+(b)+(c)+(d)	6,540.86	6,034.81	5,231.44	19,435.66	14,843.61	20,569.78
	(a) Interest/discount on advances/bills	4,328.02	4,018.80	3,458.77	13,208.72	9,494.70	13,336.62
	(b) Income on investments	2,004.97	1,872.47	1,497.46	5,669.65	4,338.98	5,948.95
	(c) Interest on balances with Reserve Bank of India and other inter bank funds	45.04	76.63	147.41	258.30	381.17	565.79
	(d) Others	162.83	66.91	127.80	298.99	628.76	718.42
2	Other Income	973.41	889.37	856.87	2,714.74	3,084.32	4,371.98
A.	Total Income (1+2)	7,514.27	6,924.18	6,088.31	22,150.40	17,927.93	24,941.76
3	Interest Expended	3,106.39	2,968.32	2,306.09	8,937.11	6,692.64	9,139.23
4	Operating Expenses (a)+(b)	2,081.33	1,884.19	1,730.85	5,796.35	4,924.43	7,066.70
	(a) Employee cost	1,092.78	907.09	811.25	2,948.58	2,312.13	3,532.74
	(b) Other operating expenses	988.55	977.10	919.60	2,847.77	2,612.30	3,533.96
B.	Total Expenditure (3+4) (excluding provisions and contingencies)	5,187.72	4,852.51	4,036.94	14,733.46	11,617.07	16,205.93
C.	Operating profit (A-B) (Profit before Provisions & Contingencies)	2,326.55	2,071.67	2,051.37	7,416.94	6,310.86	8,735.83
D.	Provisions (other than tax) and Contingencies (Net) (Including write offs)	319.85	(227.46)	784.28	1,282.82	2,514.23	3,497.86
	of which provisions for Non-performing Assets (Net of reversals)	(445.87)	(113.07)	232.80	22.40	279.36	(5,189.85)
E.	Exceptional items	-	-	-	-	-	-
F.	Profit (+)/Loss(-) from Ordinary Activities before tax (C-D-E)	2,006.70	2,299.13	1,267.09	6,134.12	3,796.63	5,237.97
G.	Tax Expense	548.52	975.86	339.82	2,128.49	1,284.91	1,592.88
II.	Net Profit (+)/Loss(-) from Ordinary Activities after tax (F-G)	1,458.18	1,323.27	927.27	4,005.63	2,511.72	3,645.09
I.	Extraordinary items (net of tax expense)	-	-	-	-	-	-
J.	Net Profit (+)/Loss(-) for the period (H-I)	1,458.18	1,323.27	927.27	4,005.63	2,511.72	3,645.09
5	Paid-up equity share capital (Face Value ₹10 Per Share)	10,752.40	10,752.40	10,752.40	10,752.40	10,752.40	10,752.40
6	Reserves excluding Revaluation Reserves (as per Balance sheet of previous year)	26,365.10	26,365.10	22,441.82	26,365.10	22,441.82	26,365.10
7	Analytical Ratios & Other Disclosures						
	(i) Percentage of shares held by Government of India	45.48	45.48	45.48	45.48	45.48	45.48
	(ii) Capital Adequacy Ratio (%) (Basel III)	20.32	21.26	20.14	20.32	20.14	20.44
	(a) CET I Ratio (%)	18.04	18.86	17.60	18.04	17.60	18.08
	(b) Additional Tier I ratio (%)	-	-	-	-	-	-
	(iii) Earnings Per Share (EPS) (₹) (Face Value ₹10 Per Share)						
	(a) Basic EPS- Before and After Extraordinary items (net of tax expense) (not annualised)	1.36	1.23	0.86	3.73	2.34	3.39
	(b) Diluted EPS- Before and After Extraordinary items (net of tax expense) (not annualised)	1.36	1.23	0.86	3.73	2.34	3.39
	(iv) NPA Amount/ Ratios						
	(a) Gross NPA	8,589.40	8,645.23	23,535.06	8,589.40	23,535.06	10,969.29
	(b) Net NPA	593.34	651.01	1,595.63	593.34	1,595.63	1,494.74
	(c) % of Gross NPA to Gross Advances	4.69	4.90	13.82	4.69	13.82	6.38
	(d) % of Net NPA to Net Advances	0.34	0.39	1.08	0.34	1.08	0.92
	(v) Net Interest Margin % (Annualised)	4.72	4.33	4.59	4.94	4.35	4.52
	(vi) Return on Assets % (Annualised)	1.70	1.59	1.22	1.60	1.12	1.20
	Net Worth (excl. Revaluation Reserve, FCTR & Intangibles)	30,733.47	28,653.91	23,940.82	30,733.47	23,940.82	25,454.10
	(vii)						
	(viii) Debt Equity Ratio (times) (equity excludes revaluation reserve, FCTR & intangibles)*	0.75	0.72	0.66	0.75	0.66	0.70
	(ix) Total debts to total assets %*	6.64	6.18	5.16	6.64	5.16	3.82
	(x) Outstanding redeemable Preference Shares	-	-	-	-	-	-
	(xi) Capital Redemption Reserve	-	-	-	-	-	-
	(xii) Debenture Redemption Reserve	-	-	-	-	-	-

* Debt includes total borrowings of the Bank



Standalone Segment Information for the Quarter and Nine Months ended December 31, 2023							
Sr. No.	Particulars	Quarter ended			Nine Months Ended		(₹ in Crore)
		31.12.2023	30.09.2023	31.12.2022	31.12.2023	31.12.2022	Year Ended
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
a.	Segment Revenue						
	Corporate/Wholesale banking	1,928.89	1,743.77	1,479.53	6,369.12	4,087.38	6,209.83
	Retail banking	7,597.90	7,490.11	6,447.88	22,194.17	18,203.61	25,091.72
	Treasury	3,591.75	3,157.78	2,288.07	10,029.93	7,215.52	9,588.88
	Other banking operations	58.64	46.85	50.00	130.42	124.02	172.04
	Unallocated	82.40	-	26.63	82.40	298.99	300.00
	TOTAL	13,259.58	12,438.51	10,292.11	38,806.04	29,929.52	41,362.41
	Less :- Inter-segment revenue	5,745.31	5,514.33	4,203.80	16,655.64	12,001.59	16,430.77
	Net Segment Revenue	7,514.27	6,924.18	6,088.31	22,150.40	17,927.93	24,941.76
b.	Segment Results -Profit/(loss) before tax						
	Corporate/Wholesale banking	500.87	601.58	331.25	2,664.43	1,724.68	3,431.82
	Retail banking	894.08	1,129.74	510.56	1,528.56	997.04	979.43
	Treasury	486.69	534.39	363.23	1,765.07	687.29	405.21
	Other banking operations	42.66	33.42	35.42	93.66	88.63	121.51
	Unallocated	82.40	-	26.63	82.40	298.99	300.00
	Profit/(Loss) before tax	2,006.70	2,299.13	1,267.09	6,134.12	3,796.63	5,237.97
	Income taxes	548.52	975.86	339.82	2,128.49	1,284.91	1,592.88
	Net profit/(Loss)	1,458.18	1,323.27	927.27	4,005.63	2,511.72	3,645.09
c.	Segment assets						
	Corporate/Wholesale banking	45,659.53	47,345.22	37,748.75	45,659.53	37,748.75	46,164.91
	Retail banking	138,085.92	132,679.26	123,560.75	138,085.92	123,560.75	129,710.17
	Treasury	151,429.19	141,587.29	131,109.96	151,429.19	131,109.96	140,560.46
	Other banking operations	5.07	6.46	17.41	5.07	17.41	18.07
	Unallocated assets	12,029.55	12,622.82	14,353.44	12,029.55	14,353.44	14,048.56
	Total assets	347,209.26	334,241.05	306,790.31	347,209.26	306,790.31	330,502.17
d.	Segment liabilities						
	Corporate/Wholesale banking	27,939.18	25,419.30	11,445.49	27,939.18	11,445.49	19,377.75
	Retail banking	244,354.04	237,650.04	234,411.60	244,354.04	234,411.60	250,402.03
	Treasury	26,674.82	24,372.39	16,759.19	26,674.82	16,759.19	15,402.97
	Other banking operations	-	-	2.36	-	2.36	0.94
	Unallocated liabilities	-	-	-	-	-	-
	Total liabilities	298,968.04	287,441.73	262,618.64	298,968.04	262,618.64	285,183.69
e.	Capital employed (Segment assets-Segment liabilities)						
	Corporate/Wholesale banking	17,720.34	21,925.92	26,303.26	17,720.34	26,303.26	26,787.16
	Retail banking	(106,268.11)	(104,970.78)	(110,850.85)	(106,268.11)	(110,850.85)	(120,691.86)
	Treasury	124,754.37	117,214.90	114,350.77	124,754.37	114,350.77	125,157.49
	Other banking operations	5.07	6.46	15.05	5.07	15.05	17.13
	Unallocated	12,029.55	12,622.82	14,353.44	12,029.55	14,353.44	14,048.56
	Total	48,241.22	46,799.32	44,171.67	48,241.22	44,171.67	45,318.48
Notes on Segment Reporting:							
1)	As per extant RBI guidelines and in compliance with the applicable Accounting Standard (AS) - 17, 'Segment Reporting', reportable segments are identified as Treasury, Corporate Wholesale Banking, Retail Banking and other Banking operations.						
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.						
5)	Business Segments have been identified and reported taking into account the target customer profile, the nature of products and services, the differing risks and returns, the organisation structure, the internal business reporting system and the guidelines prescribed by the RBI. Vide its circular dated April 7, 2022 on establishment of Digital Banking Units (DBUs), the RBI has prescribed reporting of Digital Banking Segment as a sub-segment of Retail Banking Segment. The proposed DBUs of the Bank have not commenced operations and having regard to the discussions of the DBU Working Group formed by Indian Banks' Association (IBA) (which included representatives of banks and RBI), reporting of Digital Banking as a separate sub-segment of Retail Banking Segment will be implemented by the Bank based on the decision of the DBU Working Group.						
6)	During the quarter ended December 31, 2023, Bank has made additional provision of Rs 156.68 Crore over and above the IRAC norms in Substandard and Doubtful categories assets. Bank has made provisions for NPAs at rates higher than those prescribed by RBI.						
7)	During the quarter ended September 30, 2023, Bank has made additional provision of Rs.127 Crore over and above the IRAC norms in Substandard and Doubtful categories assets. Bank has made provisions for NPAs at rates higher than those prescribed by RBI.						

