

( Private & Confidential )

**Report on Assets, Liabilities and Exposures (Indian Offices)**

**RBI - DSB - RETURN I**

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|                              |   |               |         |
|------------------------------|---|---------------|---------|
| <b>Reporting Institution</b> | <b>IDBI Bank Ltd</b>  |               |         |
| <b>Address</b>               | IDBI Tower,<br>WTC complex,<br>Cuffe Parade<br>Mumbai 400 005 |               |         |
| <b>For the Period Ended</b>  | 31/03/2011  |               |         |
| <b>Date of Report</b>        | 01/04/2011  | <b>Status</b> | Audited |
| <b>Validation Status</b>     | Entered Data  |               |         |

**PART A - ASSETS**

|   | Rs. Lakhs   | Held in Forex |
|---|-------------|---------------|
| <b>I. Cash Funds</b>                        | <b>0.00</b> | <b>0.00</b>   |
| Cash On Hand                                | 0.00        | 0.00          |
| Balances/Deposits with RBI                  | 0.00        | 0.00          |
| <b>II. Due from Banks in India</b>          | <b>0.00</b> | <b>0.00</b>   |
| Balances in Current a/c's (Annexure 1-A)    | 0.00        | 0.00          |
| Money at call and short notice              | 0.00        | 0.00          |
| Placements/ Time Deposits                   | 0.00        | 0.00          |
| Loans and advances                          | 0.00        | 0.00          |
| <b>III. Due from banks overseas</b>         | <b>0.00</b> | <b>0.00</b>   |
| Balances in current accounts (Annexure 1-B) | 0.00        | 0.00          |
| Placements/ Time deposits                   | 0.00        | 0.00          |
| Loans and advances                          | 0.00        | 0.00          |
| <b>IV. SLR/Approved securities</b>          | <b>0.00</b> |               |
| GOI treasury bills                          | 0.00        |               |
| GOI (dated) securities                      | 0.00        |               |
| State Government securities                 | 0.00        |               |
| Other approved securities                   | 0.00        |               |
| <b>V. Other debt securities</b>             | <b>0.00</b> | <b>0.00</b>   |
| GOI recapitalisation bonds                  | 0.00        |               |
| Bonds of banks/FIs                          | 0.00        | 0.00          |
| Bonds of PSUs                               | 0.00        | 0.00          |
| Infrastructure Bonds and Debentures         | 0.00        | 0.00          |
| Venture Capital Funds                       | 0.00        | 0.00          |
| Assets backed Securities                    | 0.00        | 0.00          |
| Mortgage backed Securities                  | 0.00        | 0.00          |
| Securities issued by ARCs                   | 0.00        | 0.00          |
| Others                                      | 0.00        | 0.00          |
|   |             |               |

|  |             |             |
|--|-------------|-------------|
| Bonds and Debentures of NBFCs                            | 0.00        | 0.00        |
| Bonds and debentures of other corporates                 | 0.00        | 0.00        |
| Bank certificates of deposit                             | 0.00        | 0.00        |
| Commercial paper   | 0.00        | 0.00        |
| Mutual Funds - Debt Oriented and Others                  | 0.00        | 0.00        |
| Other domestic   | 0.00        | 0.00        |
| <b>VI. Equities</b>                                      | <b>0.00</b> | <b>0.00</b> |
| Shares - PSUs  | 0.00        | 0.00        |
| Shares - other corporates                                | 0.00        | 0.00        |
| Mutual Fund - Equity Oriented                            | 0.00        | 0.00        |
| Venture Capital Funds                                    | 0.00        | 0.00        |
| Shares - NBFCs   | 0.00        | 0.00        |
| Others   | 0.00        | 0.00        |
| Out of total equities - amount of Preference Shares held | 0.00        | 0.00        |
| <b>VII. Foreign (portfolio) investments</b>              | <b>0.00</b> | <b>0.00</b> |
| Debt securities  | 0.00        | 0.00        |
| Other investments  | 0.00        | 0.00        |
| <b>VIII. Equities (participations)</b>                   | <b>0.00</b> | <b>0.00</b> |
| Subsidiaries - financial                                 | 0.00        | 0.00        |
| Subsidiaries - non-financial                             | 0.00        | 0.00        |
| Other participations                                     | 0.00        | 0.00        |
| <b>IX. Loans and advances (gross)</b>                    | <b>0.00</b> | <b>0.00</b> |
| Bills purchased and discounted                           | 0.00        | 0.00        |
| Cash credits/overdrafts                                  | 0.00        | 0.00        |
| Loans  | 0.00        | 0.00        |
| Of which Loans and Advances to Infrastructure            | 0.00        | 0.00        |
| <b>X. Netting items on loan assets</b>                   | <b>0.00</b> | <b>0.00</b> |
| Unrealised interest in suspense                          | 0.00        | 0.00        |
|  |             |             |

|   |             |             |
|---|-------------|-------------|
| Credit recoveries in suspense                         | 0.00        | 0.00        |
| Provisions for credit losses(funded credits)          | 0.00        | 0.00        |
| Others  | 0.00        | 0.00        |
| <b>XI. Loans and advances (net)</b>                   | <b>0.00</b> | <b>0.00</b> |
| <b>XII. Other assets</b>                              | <b>0.00</b> | <b>0.00</b> |
| Interest accrued                                      | 0.00        | 0.00        |
| Advance tax paid and TDS(net)                         | 0.00        | 0.00        |
| Amounts due from RBI                                  | 0.00        | 0.00        |
| Inter-branch adjustment a/c (net) [Annexure 2]        | 0.00        | 0.00        |
| Due from overseas parent bank                         | 0.00        | 0.00        |
| Sundry debtors  | 0.00        | 0.00        |
| All other   | 0.00        | 0.00        |
| Other Losses  | 0.00        | 0.00        |
| Deferred Tax Assets                                   | 0.00        | 0.00        |
| Non Banking Assets acquired in satisfaction of claims | 0.00        | 0.00        |
| Any Other - Pls Specify                               | 0.00        | 0.00        |
|   |             |             |
| <b>XIII. Funds placed with overseas branches</b>      | <b>0.00</b> | <b>0.00</b> |
| On capital accounts                                   | 0.00        | 0.00        |
| On deposit accounts                                   | 0.00        | 0.00        |
| <b>XIV. Fixed assets (net)</b>                        | <b>0.00</b> | <b>0.00</b> |
| Banks premises and equipment                          | 0.00        | 0.00        |
| Other real estate owned (non-banking)                 | 0.00        | 0.00        |
| <b>XV. Intangible assets</b>                          | <b>0.00</b> | <b>0.00</b> |
| <b>Total assets</b>                                   | <b>0.00</b> | <b>0.00</b> |

**PART B LIABILITIES**

|   | Rs. Lakhs   | Of Which Held in Forex |
|---|-------------|------------------------|
| <b>I. Customer deposits</b>                                       | <b>0.00</b> | <b>0.00</b>            |
| Deposits - resident   | 0.00        | 0.00                   |
| Current accounts  | 0.00        | 0.00                   |
| Savings accounts  | 0.00        | 0.00                   |
| Time deposits   | 0.00        | 0.00                   |
| NRI deposits (incl. India Development Bonds)                      | 0.00        | 0.00                   |
| Certificates of deposit   | 0.00        | 0.00                   |
| <b>II. Deposits of banks</b>                                      | <b>0.00</b> | <b>0.00</b>            |
| Banks in India  | 0.00        | 0.00                   |
| Overseas banks  | 0.00        | 0.00                   |
|   |             |                        |
| <b>III. Group 'A' Banks Funds of overseas branches on deposit</b> | <b>0.00</b> | <b>0.00</b>            |
| In capital funds account  | 0.00        | 0.00                   |
| In deposit accounts   | 0.00        | 0.00                   |
| <b>IV. Borrowings (credit institutions)</b>                       | <b>0.00</b> | <b>0.00</b>            |
| In inter-bank market (call/notice)                                | 0.00        | 0.00                   |
| From Reserve Bank of India  | 0.00        | 0.00                   |
| From banks/financial institutions in India                        | 0.00        | 0.00                   |
| From banks/financial institutions outside India                   | 0.00        | 0.00                   |
| <b>V. Borrowings (capital market)</b>                             | <b>0.00</b> | <b>0.00</b>            |
| By issue of bonds   | 0.00        | 0.00                   |
| By issue of debt paper  | 0.00        | 0.00                   |
| <b>VI. Other liabilities</b>                                      | <b>0.00</b> | <b>0.00</b>            |
| Interest accrued/payable (provision)                              | 0.00        | 0.00                   |
| Provision for taxes (net)   | 0.00        | 0.00                   |
| Inter-branch adjustment a/c (net) [Annexure 2]                    | 0.00        | 0.00                   |

|  |             |             |
|--|-------------|-------------|
| Bills payable  | 0.00        | 0.00        |
| <b>All others</b>  | <b>0.00</b> | <b>0.00</b> |
| Other Surpluses  | 0.00        | 0.00        |
| Deferred Tax Liabilities                                   | 0.00        | 0.00        |
| Any Other - Pls Specify                                    | 0.00        | 0.00        |
| <b>VII. Risk provisions (other than netted off assets)</b> | <b>0.00</b> | <b>0.00</b> |
| For Standard Advances                                      | 0.00        | 0.00        |
| For country risk   | 0.00        | 0.00        |
| For investments  | 0.00        | 0.00        |
| For other impaired assets                                  | 0.00        | 0.00        |
| For contingent/non-funded exposures                        | 0.00        | 0.00        |
| <b>VIII. Sub-ordinated loans</b>                           | <b>0.00</b> | <b>0.00</b> |
| Due in five years  | 0.00        | 0.00        |
| Due after five years                                       | 0.00        | 0.00        |
| <b>IX. Long term Bonds</b>                                 | <b>0.00</b> | <b>0.00</b> |
| <b>X. Long term loans from multilateral agencies</b>       | <b>0.00</b> | <b>0.00</b> |
| <b>XI. 'Hybrid' capital</b>                                | <b>0.00</b> | <b>0.00</b> |
| <b>Total liabilities</b>                                   | <b>0.00</b> | <b>0.00</b> |

**PART C - CAPITAL AND RESERVES**

|   |             |             |
|---|-------------|-------------|
| <b>I. Paid-up share capital</b>                           | <b>0.00</b> |             |
| <b>II. Reserves (disclosed)</b>                           | <b>0.00</b> |             |
| Share premium account                                     | 0.00        | 0.00        |
| Statutory reserves  | 0.00        |             |
| Other capital reserves (excl. revaluation reserves)       | 0.00        |             |
| Other revenue reserves                                    | 0.00        |             |
| Investment Fluctuation Reserves                           | 0.00        |             |
| <b>Revaluation reserves</b>                               | <b>0.00</b> |             |
| Revl. reserves - property                                 | 0.00        |             |
| Revl. reserves - financial assets                         | 0.00        |             |
| <b>III. Surplus - unallocated and carried over</b>        | <b>0.00</b> |             |
| <b>IV. Accumulated losses of previous years</b>           | <b>0.00</b> | <b>0.00</b> |
| <b>V. Undisclosed reserves</b>                            | <b>0.00</b> |             |
| <b>VI. General provisions</b>                             | <b>0.00</b> |             |
| <b>VII. Operating surplus in current year</b>             | <b>0.00</b> | <b>0.00</b> |
| <b>VIII. Operating deficit in current year</b>            | <b>0.00</b> | <b>0.00</b> |
| <b>Total capital and reserves</b>                         | <b>0.00</b> | <b>0.00</b> |
| Net bank credit as per RPCD Circular                      | 0.00        |             |
| Net Demand & Time Liabilities as on Last Reporting Friday | 0.00        |             |

**(PART-D OFF BALANCE SHEET EXPOSURES)*****Credit contingents and commitments***

Book Value Rs Lakhs

|   |             |
|---|-------------|
| <b>Total of Credit Contingents and commitments</b>              | <b>0.00</b> |
| Letters of credit - documentary                                 | 0.00        |
| Letters of credit - clean                                       | 0.00        |
| Guarantees - financial  | 0.00        |
| Guarantees - Others   | 0.00        |
| Acceptances and endorsements                                    | 0.00        |
| Underwriting and standby commitments                            | 0.00        |
| Binding commitments to extend credits over 1 year - undrawn     | 0.00        |
| Sale and repurchase agreements/asset sales with recourse        | 0.00        |
| Liability on account of partly paid securities                  | 0.00        |
| Other items in respect of which the bank is contingently liable | 0.00        |

***Memorandum Items***

|  |      |
|--|------|
| 1. Outstanding Unsecured Guarantees                              | 0.00 |
| 2. Outstanding Unsecured Advances                                | 0.00 |
| 3. Guarantees issued to non-residents on behalf of residents     | 0.00 |
| 4. Guarantees issued to non-residents on behalf of non-residents | 0.00 |
| 5. Amount of External Commercial Borrowings (ECBs)               | 0.00 |



***Contracts/derivatives***

Notional Principal Amt Rs Lakhs

| <b>Items</b>                                    | <b>Principal Amount<br/>(A = B + C)</b> | <b>Trading Book<br/>(B)</b> | <b>Banking Book<br/>(C)</b> |
|---|---|-----------------------------|-----------------------------|
| <b>Foreign exchange contracts (outstanding)</b> | <b>0.00</b>                             | <b>0.00</b>                 | <b>0.00</b>                 |
| Forward forex contracts                         | 0.00                                    | 0.00                        | 0.00                        |
| Currency options purchased                      | 0.00                                    | 0.00                        | 0.00                        |
| <b>Futuristic section</b>                       | <b>0.00</b>                             | <b>0.00</b>                 | <b>0.00</b>                 |
| Currency futures                                | 0.00                                    | 0.00                        | 0.00                        |
| Cross currency interest rate swaps              | 0.00                                    | 0.00                        | 0.00                        |
| <b>Interest rate related contracts</b>          | <b>0.00</b>                             | <b>0.00</b>                 | <b>0.00</b>                 |
| Forward rate agreements                         | 0.00                                    | 0.00                        | 0.00                        |
| Interest rate options                           | 0.00                                    | 0.00                        | 0.00                        |
| Interest rate futures                           | 0.00                                    | 0.00                        | 0.00                        |
| Single currency interest rate swaps             | 0.00                                    | 0.00                        | 0.00                        |
| Basis swaps                                     | 0.00                                    | 0.00                        | 0.00                        |
| <b>Total -Contracts/Derivatives</b>             | <b>0.00</b>                             | <b>0.00</b>                 | <b>0.00</b>                 |

***Benchmark wise details of IRS***

Notional Principal Amt Rs Lakhs

| <b>Items</b>   | <b>Principal Amount</b> | <b>Trading Book</b> | <b>Banking Book</b> |
|----------------|-------------------------|---------------------|---------------------|
| IRS (Rupee)    | 0.00                    | 0.00                | 0.00                |
| MIBOR          | 0.00                    | 0.00                | 0.00                |
| MIFOR          | 0.00                    | 0.00                | 0.00                |
| INBMK          | 0.00                    | 0.00                | 0.00                |
| OIS            | 0.00                    | 0.00                | 0.00                |
| Others (Rupee) | 0.00                    | 0.00                | 0.00                |
| IRS (FC)       | 0.00                    | 0.00                | 0.00                |
| LIBOR (Dollar) | 0.00                    | 0.00                | 0.00                |
| Others (FC)    | 0.00                    | 0.00                | 0.00                |

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***Credit Risk concentration in derivatives - Counterparty wise*****(i) Banks and FIs - Top ten Counterparties**

| Sr. No. | Name of the Bank / FI | Notional Amount | Current Credit Exposure | Potential Future Exposure | 90 days past due amount (if any) | Actual Credit Loss (if any) | Restructured contracts |
|---------|-----------------------|-----------------|-------------------------|---------------------------|----------------------------------|-----------------------------|------------------------|
|         |                       |                 |                         |                           |                                  |                             |                        |

**(ii) Corporates and others - Top ten Counterparties**

| Sr. No | Name of counterparty | Notional Amount | Current Credit Exposure | Potential Future Exposure | 90 days past due amount (if any) | Actual Credit Loss (if any) | Restructured contracts |
|--------|----------------------|-----------------|-------------------------|---------------------------|----------------------------------|-----------------------------|------------------------|
|        |                      |                 |                         |                           |                                  |                             |                        |

**ANNEXURE 1 - CURRENT ACCOUNTS WITH BANKS****Balances in current accounts** Amount Rs.Lakhs

|                          |      |
|--------------------------|------|
| With banks in India      | 0.00 |
| With banks Outside India | 0.00 |

**Long outstanding unreconciled entries**Debit entriesCredit entries

|  | Number | Amount Rs.Lakhs | Number | Amount Rs.Lakhs |
|--|--------|-----------------|--------|-----------------|
| <b>A. Accounts with banks in India</b> |        |                 |        |                 |
| Total of Pending reconciliation for    | 0      | 0.00            | 0      | 0.00            |
| Over 3 months and upto 6 months        | 0      | 0.00            | 0      | 0.00            |
| Over 6 months and upto 12 months       | 0      | 0.00            | 0      | 0.00            |
| Over 1 year and upto 2 years           | 0      | 0.00            | 0      | 0.00            |
| Over 2 years                           | 0      | 0.00            | 0      | 0.00            |
| <b>B.Accounts with banks overseas</b>  |        |                 |        |                 |
| Total of Pending reconciliation for    | 0      | 0.00            | 0      | 0.00            |
| Over 3 months and upto 6 months        | 0      | 0.00            | 0      | 0.00            |
| Over 6 months and upto 12 months       | 0      | 0.00            | 0      | 0.00            |
| Over 1 year and upto 2 years           | 0      | 0.00            | 0      | 0.00            |
| Over 2 years                           | 0      | 0.00            | 0      | 0.00            |

**Memorandum item****Loss provision made, if any, against :** Amount Rs.Lakhs

|                              |      |
|------------------------------|------|
| Accounts with banks in India | 0.00 |
| Accounts with banks overseas | 0.00 |

## ANNEXURE 2 - INTER-BRANCH ADJUSTMENT ACCOUNT

**Ageing analysis of long outstanding entries**

|  | <u>Debit entries</u> |                 | <u>Credit entries</u> |                 |
|--|----------------------|-----------------|-----------------------|-----------------|
|  | Number               | Amount Rs.Lakhs | Number                | Amount Rs.Lakhs |
| <b>Total of Outstanding/pending reconciliation for :</b> | <b>0</b>             | <b>0.00</b>     | <b>0</b>              | <b>0.00</b>     |
| Over 6 months and upto 12 months                         | 0                    | 0.00            | 0                     | 0.00            |
| Over 1 year and upto 2 years                             | 0                    | 0.00            | 0                     | 0.00            |
| Over 2 years and upto 3 years                            | 0                    | 0.00            | 0                     | 0.00            |
| Over 3 years   | 0                    | 0.00            | 0                     | 0.00            |

**Memorandum item**

Amount Rs.Lakhs

|  |      |
|--|------|
| Loss provision made for Inter Branch Adjustments , if any, against : | 0.00 |
|--|------|

**ANNEXURE 3(a) - SUNDRY DEBTORS ACCOUNT**

Long outstanding large amounts \*

Outstanding for - over 6 months but less than 1 year

| Serial No                | Name Due From | Amount Due<br>Rs Lakhs | Provision Made<br>Rs Lakhs |
|--------------------------|---------------|------------------------|----------------------------|
|                          |               |                        |                            |
| <b>Total in Rs Lakhs</b> |               | <b>0.00</b>            | <b>0.00</b>                |

\* Large amounts : Rs. 10 lakhs for banks having total assets of Rs.10,000 crores and over  
Rs. 1 lakh for other banks

**ANNEXURE 3(b) - SUNDRY DEBTORS ACCOUNT**

Long outstanding large amounts \*

Outstanding for - over 1 year but less than 3 years

| Serial No                | Name Due From | Amount Due<br>Rs Lakhs | Provision Made<br>Rs. Lakhs |
|--------------------------|---------------|------------------------|-----------------------------|
|                          |               |                        |                             |
| <b>Total in Rs Lakhs</b> |               | <b>0.00</b>            | <b>0.00</b>                 |

\* Large amounts : Rs. 10 lakhs for banks having total assets of Rs.10,000 crores and over  
Rs. 1 lakh for other banks

**ANNEXURE 3(c) - SUNDRY DEBTORS ACCOUNT**

Long outstanding large amounts \*

Outstanding for - over 3 years

| Serial No                | Name Due From | Amount Due<br>Rs Lakhs | Provision made Rs.<br>Lakhs |
|--------------------------|---------------|------------------------|-----------------------------|
|                          |               |                        |                             |
| <b>Total in Rs Lakhs</b> |               | <b>0.00</b>            | <b>0.00</b>                 |

\* Large amounts : Rs. 10 lakhs for banks having total assets of Rs.10,000 crores and over  
Rs. 1 lakh for other banks

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|                                |                   |
|--------------------------------|-------------------|
| Authorized Reporting Official: | Countersigned By: |
| Signature                      |                   |
| Name                           |                   |
| Designation                    |                   |
| Place                          | Date 01/04/2011   |