

(Private & Confidential)

REPORT ON ASSET QUALITY

RBI - DSB - RETURN IV

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

SECTION - 1 Portfolio Analysis

(By delinquency in interest payment) *

Part A - Loans and Advances - including bill credit

Amount in Rs Lakhs

Period of delinquency	Loans	Overdrafts & cash credits	Bills purchased and discounted	Total Loan Assets
i) Current	0.00	0.00	0.00	0.00
ii) Overdue less than 90 days	0.00	0.00	0.00	0.00
A PERFORMING(i + ii)	0.00	0.00	0.00	0.00
iii) Substandard	0.00	0.00	0.00	0.00
iv) Doubtful and Loss	0.00	0.00	0.00	0.00
B. NON-PERFORMING (iii + iv) @	0.00	0.00	0.00	0.00
Total (A + B).....	0.00	0.00	0.00	0.00

* Last date of portfolio review.....

@ Non-performing assets are as defined in RBI(DBOD) circulars issued from time to time and as in force at time of review

Memorandum ItemInterest in arrears on non-performing loans and advances
(i.e. interest suspended /not recognised as income)

At the end of last quarter

0.00

At the end of current quarter

0.00

SECTION - 1 Portfolio Analysis

(By delinquency in interest payment) *

Part B - Other Interest bearing assets (OIBA)

Amount in Rs Lakhs

Period of delinquency	Commercial Paper	Notes and bonds of corporates @	Inter-bank assets	Lease receivables +	Others	Total OIBA *
A PERFORMING	0.00	0.00	0.00	0.00	0.00	0.00
1) Current	0.00	0.00	0.00	0.00	0.00	0.00
2) Overdue less than 90 days	0.00	0.00	0.00	0.00	0.00	0.00
B NON-PERFORMING	0.00	0.00	0.00	0.00	0.00	0.00
3) Less than 18 months	0.00	0.00	0.00	0.00	0.00	0.00
4) 18 months and above	0.00	0.00	0.00	0.00	0.00	0.00
C TOTAL(A+B)	0.00	0.00	0.00	0.00	0.00	0.00

@ including those of PSUs (owned by central and state governments)

+ if not included in Part A (of this section)

* excluding Government paper comprising

(a) Treasury bills	0.00
(b) GOI Securities(Bonds)	0.00
(c) State Govt. securities	0.00
Total	0.00

SECTION 2 - CLASSIFICATION OF RISK ASSETS

[By degree of risk and value impairment]

Part A - Loans & Advances (including Bill Credit)**Amount in Rs Lakhs**

<u>Risk Category *</u>	<u>Outstanding Amount</u>	<u>(% to Total)</u>	<u>Provision made for (possible) losses @</u>	<u>Net NPA as in bank's books</u>
1. Standard #	0.00	0.00	0.00	0.00
1a. Of which Restructured Standard	0.00	0.00	0.00	0.00
2. Sub-Standard	0.00	0.00	0.00	0.00
2a. Of which Restructured Sub-Standard	0.00	0.00	0.00	0.00
3. Doubtful	0.00	0.00	0.00	0.00
3a. Doubtful 1	0.00	0.00	0.00	0.00
3b. Doubtful 2	0.00	0.00	0.00	0.00
3c. Doubtful 3	0.00	0.00	0.00	0.00
4. Loss	0.00	0.00	0.00	0.00
Total (1 + 2 + 3 + 4)	0.00		0.00	0.00

* Date of last portfolio review / classification

@ Date of last provisioning review

Memorandum Item**(Rs. Lakhs)**

Include amount of loans & advances to Government or carrying Government guarantee which are non-performing

0.00

Amount of interest not recognised on the above Government & Government guaranteed loans (Break-up)

0.00

(a) for less than 18 months

0.00

(b) for 18 months and over

0.00

SECTION 2**Part B - Other risk assets and exposures**

Amount in Rs Lakhs

ON BALANCE SHEET

<u>Item</u>	<u>Standard</u>	<u>Sub-Standard</u>	<u>Doubtful</u>	<u>Loss</u>	<u>Total</u>
1 Inter-bank assets	0.00	0.00	0.00	0.00	0.00
- Amount	0.00	0.00	0.00	0.00	0.00
- (Loss provision)	0.00	0.00	0.00	0.00	0.00
2 Commercial paper	0.00	0.00	0.00	0.00	0.00
- Amount	0.00	0.00	0.00	0.00	0.00
- (Loss provision)	0.00	0.00	0.00	0.00	0.00
3 Notes and bonds	0.00	0.00	0.00	0.00	0.00
- Amount	0.00	0.00	0.00	0.00	0.00
- (Loss provision)	0.00	0.00	0.00	0.00	0.00
4 SLR Securities	0.00	0.00	0.00	0.00	0.00
- Amount	0.00	0.00	0.00	0.00	0.00
- (Loss provision)	0.00	0.00	0.00	0.00	0.00
5 Receivables	0.00	0.00	0.00	0.00	0.00
- Amount	0.00	0.00	0.00	0.00	0.00
- (Loss provision)	0.00	0.00	0.00	0.00	0.00
Sub-total(1 to 5)	0.00	0.00	0.00	0.00	0.00
(Amount)	0.00	0.00	0.00	0.00	0.00
(Loss Provision)	0.00	0.00	0.00	0.00	0.00

OFF BALANCE SHEET

<u>Item</u>	<u>Standard</u>	<u>Sub-Standard</u>	<u>Doubtful</u>	<u>Loss</u>	<u>Total</u>
6 Guarantee outstanding	0.00	0.00	0.00	0.00	0.00
- Amount	0.00	0.00	0.00	0.00	0.00
- (Loss provision)	0.00	0.00	0.00	0.00	0.00
7 Letters of credit (Docy+Clean) outstanding	0.00	0.00	0.00	0.00	0.00
- Amount	0.00	0.00	0.00	0.00	0.00
- (Loss provision)	0.00	0.00	0.00	0.00	0.00
8 Other contingent credit exposures	0.00	0.00	0.00	0.00	0.00
- Amount	0.00	0.00	0.00	0.00	0.00
- (Loss provision)	0.00	0.00	0.00	0.00	0.00
Sub-total(6 to 8)	0.00	0.00	0.00	0.00	0.00
- Amount	0.00	0.00	0.00	0.00	0.00
- (Loss provision)	0.00	0.00	0.00	0.00	0.00
Grand-total(1 to 8)	0.00	0.00	0.00	0.00	0.00
- Amount	0.00	0.00	0.00	0.00	0.00
- (Loss provision)	0.00	0.00	0.00	0.00	0.00

SECTION 3**Change in Asset Quality Profile In the Quarter**

Amount in Rs Lakhs

<u>Loans & Advances</u>	<u>Standard</u>	<u>Sub-Standard</u>	<u>Doubtful</u>	<u>Loss</u>	<u>Total</u>
A Balance at end of last quarter(of gross loans and advances)	0.00	0.00	0.00	0.00	0.00
i) Change in classification from previous period(+/-)	0.00	0.00	0.00	0.00	0.00
ii) New advances * made during the quarter(+)	0.00	0.00	0.00	0.00	0.00
iii) Amounts recovered	0.00	0.00	0.00	0.00	0.00
iv) Amounts written off	0.00	0.00	0.00	0.00	0.00
B Current Balance(of gross loan assets)	0.00	0.00	0.00	0.00	0.00
C Loan loss provisions required on current balance(estimate)	0.00	0.00	0.00	0.00	0.00
D Loss provisions held	0.00	0.00	0.00	0.00	0.00
E Excess/deficit in provisions held(C-D) - (estimate)	0.00	0.00	0.00	0.00	0.00

* These include additional drawings on existing cash credit / overdraft limits

SECTION 4**Quality Of Loan Assets - Sectoral Analysis**

Amount in Rs Lakhs

<u>Sector</u>	<u>Item</u>	<u>Total Credit (outstanding)</u>	<u>Of which impaired credits *</u>	<u>Total of Netting Items</u>	<u>Loss Provisions held</u>	<u>Net NPAs</u>
3.00	1 Agriculture	0.00	0.00	0.00	0.00	0.00
3.00	2 Micro and Small Enterprises	0.00	0.00	0.00	0.00	0.00
3.00	3 Other Priority Sectors	0.00	0.00	0.00	0.00	0.00
3.00	Sub - total - A(1 to 3)	0.00	0.00	0.00	0.00	0.00
3.00	Of which advances to weaker	0.00	0.00	0.00	0.00	0.00
3.00	4 Export Trade	0.00	0.00	0.00	0.00	0.00
3.00	5 Banks	0.00	0.00	0.00	0.00	0.00
3.00	6 Non-banking financial institu	0.00	0.00	0.00	0.00	0.00
3.00	7 Governments (Central/State)	0.00	0.00	0.00	0.00	0.00
3.00	8 Food Credit (FCI consortium)	0.00	0.00	0.00	0.00	0.00
3.00	9 Other PSUs	0.00	0.00	0.00	0.00	0.00
3.00	Sub-total -B(4 to 9)	0.00	0.00	0.00	0.00	0.00
3.00	10 All other	0.00	0.00	0.00	0.00	0.00
3.00	Total(1 to 10)	0.00	0.00	0.00	0.00	0.00

* Impaired credits are loans and advances classified as sub-standard , doubtful and loss and for which loss provisions are made.

SECTION - 5
TOP IMPAIRED CREDITS

Amount in Rs Lakhs

<u>Sr. no</u>	<u>IECD Code</u>	<u>Name of borrower</u>	<u>Date Of Sanction</u> (dd/mm/yyyy)	<u>Loans and Advances</u>	<u>Contingent Credits(Guarantees & letters of credit)</u>	<u>Total Credit Exposure</u>	<u>Risk Classification</u>	<u>Loss Provisions held</u>	<u>Interest in Arrears</u>
TOTAL :				0.00	0.00	0.00		0.00	0.00

SECTION - 6
Quality of Investment Portfolio

Amount in Rs Lakhs

<u>Category of Investment</u>	Book Value				Market Value			
	Held to Maturity	Available for Sale	Held for Trading	Total	Held to Maturity	Available for Sale	Held for Trading	Total
A. SLR Investments - Total	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
- GOI Treasury bills	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
- GOI Securities(Dated)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
- State Govt. Securities(Dated)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
- Other approved Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
B. Debt Securities - Total(Ba + Bb)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Ba Debt Securities - Quoted - Total	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(i) PSU bonds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Mutual funds(debt oriented)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iii) Bank Certificate of Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iv) All others excluding equities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Bb Debt Securities - Unquoted - Total	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(i) GOI Recapitalisation bonds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(ii) PSU bonds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iii) Mutual funds(debt oriented)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iv) Bank Certificate of Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(v) All others excluding equities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
C. Equities - Total	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(i) Quoted	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Unquoted	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Out of C Equities - Total - investments in equity - oriented mutual funds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL Investments (A+B+C)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

SECTION- 7
Exposures to Sensitive Sectors

Amount in Rs Lakhs

Category**A. Advances to Capital Market**

A1. Fund based

1. Individuals	0.00
2. Share and Stock Brokers	0.00
3. Market Makers	0.00
4. IPO Financing	0.00
5. Any other (to be specified)	0.00
Total Advances to Capital Market	0.00

All other Borrowers against security of shares

0.00

A2. Non-fund based

1. Financial Guarantees issued to Stock Exchanges on behalf of Stock Brokers	0.00
2. Other Financial Guarantees	0.00
Total Financial Guarantees	0.00

B. Investments in Capital Market

1. Convertible Bonds and Debentures	0.00
2. Equities	0.00
3. Equity Oriented Mutual Funds	0.00
4. Any other (to be specified)	0.00
Total Investments in Capital Market	0.00

Total Capital Market Exposure (A+B)**0.00**

C. Advances to Real Estate Sector**Exposure****Impaired Credit**

Amount is Rs. Lakhs

		Exposure	Impaired Credit
A	Direct Exposure(1+2+3+4)	0.00	0.00
1	Residential Mortgages(1.a+1.b)	0.00	0.00
1.a	Residential Mortgages - Individual housing loans up to Rs.20 lakh	0.00	0.00
1.b	Residential Mortgages - All Others	0.00	0.00
2	Commercial Real Estate	0.00	0.00
3	Investments in MBS and other securitised exposures(3.a+3.b)	0.00	0.00
3.a	Residential Real Estate	0.00	0.00
3.b	Commercial Real Estate	0.00	0.00
4	Any Other- Direct Exposure- Please Specify	0.00	0.00
B	Indirect Exposure (1+2)	0.00	0.00
1	Funded and non-funded exposures NHB and Housing Finance Companies (HFCs).	0.00	0.00
2	Any Other- Indirect Exposure- Please Specify	0.00	0.00
	Total Exposure (A + B)	0.00	0.00

SECTION -8
Other Details of Non-SLR Securities

Amount in Rs Lakhs

Category of Securities	Item	Rating-Wise Details of Total Holdings		Category-Wise Details of Total Holdings		Amount Acquired Through Private Placement		Total NPAs	Total Provision Held
		Rated	Unrated	Borrowers	Non-Borrowers	Rated	Unrated		
A Listed	1.PSU Bonds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	2.Venture Capital Fund	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	3.Mortgage backed Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	4.Securities issued by ARCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	5.Other Asset backed Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	6.Other Corporate Bonds and Debentures	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	7.Mutual funds(Including Units)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	8.Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Sub Total(Listed) - I	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
B Unlisted	1.PSU Bonds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	2.Venture Capital Fund	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	3.Mortgage backed Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	4.Securities issued by ARCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	5.Other Asset backed Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	6.Other Corporate Bonds and Debentures	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	7.Mutual funds(Including Units)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	8.Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Sub Total(Unlisted) - II	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Equities	Equities: (1+2) - III	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	1.Listed	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	2.Unlisted	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Grand Total(I + II + III)		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Investments in non-SLR securities as per extant DBOD guidelines for monitoring prudential limits on investments in non-SLR securities									0.00
Investments in unlisted non-SLR securities (as per extant DBOD guidelines for monitoring prudential limits on investments in non-SLR securities) as % of non-SLR investments									0.00

For period prior to December 2004, categories of "Listed-Unlisted" refers to "Quoted-UnQuoted"

SECTION-9**Details on Industry-Wise Exposures**

Amount in Rs Lakhs

<u>Industry Code*</u>	<u>Industry Name</u>	<u>Total Credit O/S</u>	<u>Of which Impaired Credit-Details as Under</u>				<u>Provisions held against Impaired Credits</u>			
			<u>SS</u>	<u>Doubtful</u>	<u>Loss</u>	<u>Total</u>	<u>SS</u>	<u>Doubtful</u>	<u>Loss</u>	<u>Total</u>

SECTION-9**Details on Industry-Wise Exposures**

Total Credit O/S	0.00	Provisions held against Impaired Credits as under	
Impaired Credit Details under SS	0.00	SS	0.00
Impaired Credit Details Under Doubtful	0.00	Doubtful	0.00
Impaired Credit Details Under Loss	0.00	Loss	0.00
Impaired Credit Details as Under Total	0.00	Total	0.00

SECTION-10**Country Risk Exposure**

Amount in Rs Lakhs

Country Name	Country Risk Classification	Gross Funded Exposure		Net Funded Exposure		Total Non-Funded Exposure	Provision Held for Country Exposure	Provision as % of Net Funded Exposure
		Total	Of Which Short term Exposure	Total	Of Which Short term Exposure			

Summary :

Amount in Rs Lakhs

Gross Funded Exposure		Net Funded Exposure		Total Non-Funded Exposure	Provision Held for Country Exposure
Total	Of Which Short term Exposure	Total	Of Which Short term Exposure		
0.00	0.00	0.00	0.00	0.00	0.00

SECTION-10**Country Risk Exposure**

Amount in Rs Lakhs

Country Name	Country Risk Classification	Gross Funded Exposure				Total Gross Funded Exposure
		Standard	SubStandard	Doubtful	Loss	

Authorized Reporting Official:	Countersigned By:
Signature	
Name K D Hodavdekar	S.N. Baheti
Designation Head-Recovery	H- C and SB
Place Mumbai	Date 01/04/2011