

(Private & Confidential)

Risk Based Supervision Reports

RBI - RBS-1

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		

Clientele-wise credit concentration

A. Credit Risk

Amount in Rs. Lakh

Item	Total Credit Outstanding	Of which Impaired Credits	Loss Provision Held	Net NPAs
1. Housing Loans	0.00	0.00	0.00	0.00
2. Loans for Consumer Durables	0.00	0.00	0.00	0.00
3. Credit Card Receivables	0.00	0.00	0.00	0.00
4. Auto Loans	0.00	0.00	0.00	0.00
5. Other Personal Loans*	0.00	0.00	0.00	0.00
Total Retail Loans and Advances (1+2+3+4+5)	0.00	0.00	0.00	0.00
Gross Loans and Advances	0.00	0.00	0.00	0.00

* Note: Other Personal Loans may consist of: (i) Personal Purposes (ii) Educational (iii) Professionals (iv) Consumption, etc.

1. Borrower rating-wise distribution of Standard Advances

B. Market Risk

Amount in Rs. Lakh

Sr. No.	Internal Rating	Aggregate Standard Advances under the rating	Remarks
1		0.00	
2		0.00	
3		0.00	
4		0.00	
5		0.00	
6		0.00	
7		0.00	
8		0.00	
9		0.00	
10		0.00	
	Unrated Advances	0.00	
	Total Standard Advances	0.00	

Note: Rating here refers to the internal rating used by banks for credit decision and pricing. Rating-wise aggregate position of Standard advances may be given in a descending order of quality of rating (from the best rating downwards). If more than 10 rating categories exist, the additional classifications may be clubbed with the last category. Total should agree with Return I/IV details. Under remarks column, please provide brief details of attributes of the rating and the pricing of advances in terms of PLR (not exceeding 100 characters).

2. Rating-wise distribution of Non-SLR Investments

B. Market Risk

Amount in Rs. Lakh

Sr. No.	Rating	Aggregate Non-SLR investments	Remarks
1		0.00	
2		0.00	
3		0.00	
4		0.00	
5		0.00	
6		0.00	
7		0.00	
8		0.00	
9		0.00	
10		0.00	
	Unrated Non-SLR Investmen	0.00	
	Total Non-SLR Investments	0.00	

Note: Rating here refers to the internal rating used by banks for investment decision. Rating-wise aggregate position of Non-SLR investments may be given in a descending order of quality of rating (from the best rating downwards). If more than 10 rating categories exist, the additional classifications may be clubbed with the last category. Total should agree with Return I/IV details. Under remarks column, please provide brief details of attributes of the rating (not exceeding 100 characters).

Derivatives

Items	National Principal Total	National Principal Out of Total derivatives contracted for Hedging purpose	Credit Equivalent	MTM value	PVBP(01)
I. Forex Contracts	0.00	0.00	0.00	0.00	0.00
(i) Forward contrac	0.00	0.00	0.00	0.00	0.00
(ii) Futures	0.00	0.00	0.00	0.00	0.00
(iii) Currency Optic	0.00	0.00	0.00	0.00	0.00
(iv) Others	0.00	0.00	0.00	0.00	0.00
II. Interest Rate related	0.00	0.00	0.00	0.00	0.00
(i) Forward Rate Aξ	0.00	0.00	0.00	0.00	0.00
(ii) Interest Rate Fu	0.00	0.00	0.00	0.00	0.00
(iii) Interest Rate O	0.00	0.00	0.00	0.00	0.00
(iv) Interest Rate Sν	0.00	0.00	0.00	0.00	0.00
(v) Currency Swap	0.00	0.00	0.00	0.00	0.00
(vi) Others	0.00	0.00	0.00	0.00	0.00
III. All other derivativ	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.00

Loan Sales and Securitizat

Details	Amount of loans sold /securitised during the quarter	Provisions held	Gain/Loss from sale/ securitisation	Retained interest	Remarks
1. Loan Sales during the quarter	0.00	0.00	0.00	0.00	
To ARCs	0.00	0.00	0.00	0.00	
To Others	0.00	0.00	0.00	0.00	
2. Loans securitized during the quarter	0.00	0.00	0.00	0.00	
With ARCs	0.00	0.00	0.00	0.00	
With others	0.00	0.00	0.00	0.00	
3. All others - during the quarter	0.00	0.00	0.00	0.00	
Total (1+2+3)	0.00	0.00	0.00	0.00	

Details of the Credit Card Business carried by the Bank or through its subsidiaries

Amount in Rs. Lakh **Year 2011**

	Domestic	International	Total
Total Number of Card Holders			
Total Limit Sanctioned			
Total Unavailed Limits			
Classification of gross amount outstanding as per asset classification norms			
Standard			
Substandard			
Doubtful			
Loss			
Total			
Provisions Held			
Standard			
Substandard			
Doubtful			
Loss			
Total			
Amount Written Off - Domestic Cards			
Substandard			
Doubtful			
Loss			
Total			
Amount of NPAs Recovered			
Substandard			
Doubtful			
Loss			
Total			
Total amount written off for dues outstanding for three months or less			

Authorized Reporting Official:	Countersigned By:
Signature	
Name Kaumudi Bhatt	S.N.Baheti
Designation AGM	H - C and SB
Place Mumbai	Date 01/04/2011