

(Private & Confidential)

Balance Sheet Analysis

RBI - DSB - RETURN BSA

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

31/03/2011

Balance Sheet as on 31/03/2011	Amount in Rs. Lakhs
<u>Capital and Liabilities</u>	
Capital - Schedule 1	0.00
Reserve and Surplus - Schedule 2	0.00
Deposits - Schedule 3	0.00
Borrowings - Schedule 4	0.00
Other Liabilites and Provisions - Schedule 5	0.00
Total Capital and Liabilities	0.00
<u>Assets</u>	
Cash and Balances with RBI - Schedule 6	0.00
Balances with Banks and Money at Call and Short Notice - Schedule 7	0.00
Investments - Schedule 8	0.00
Advances - Schedule 9	0.00
Fixed assets - Schedule 10	0.00
Other assets - Schedule 11	0.00
Total Assets	0.00
Contingent Liabilities - Schedule 12	0.00
Bills for collection	0.00

Schedule 1 - Capital	Amount in Rs. Lakhs
I. For Nationalized Banks	
Capital (Fully owned by Central Govt.)	0.00
II. For Foreign Banks (a + b)	0.00
a) Head Office Capital	0.00
b) Deposit kept with RBI u/s 11 (2) of the B.R. Act , 1949	0.00

III. For Indian Banks

	No. Of Shares	Amount Of Each Share	Total
Authorised Capital	0	0.00	0.00
Issued Capital	0	0.00	0.00
Subscribed Capital	0	0.00	0.00
Called Up Capital	0	0.00	0.00
Less: Calls Unpaid	0	0.00	0.00
Add: Forfeited Shares	0	0.00	0.00

Amount in Rs. Lakhs

Schedule 2 - Reserves and Surplus (A + B + C + D + E + F)	
A. Statutory Reserve (a + b - c)	0.00
a) Opening Balance	0.00
b) Additions during the year	0.00
c) Deductions during the year	0.00
B. Capital Reserve (a + b - c)	0.00
a) Opening Balance	0.00
b) Additions during the year	0.00
c) Deductions during the year	0.00
C. Share Premium (a + b - c)	0.00
a) Opening Balance	0.00
b) Additions during the year	0.00
c) Deductions during the year	0.00
D. Revaluation Reserve (a + b - c)	0.00
a) Opening Balance	0.00
b) Additions during the year	0.00
c) Deductions during the year	0.00

E. Revenue and other Reserves (I + II + III)	0.00
I. Investment Fluctuation Reserve (a + b - c)	0.00
a) Opening Balance	0.00
b) Additions during the year	0.00
c) Deductions during the year	0.00
II. Other Revenue Reserves (a + b - c)	0.00
a) Opening Balance	0.00
b) Additions during the year	0.00
c) Deductions during the year	0.00
III. Other Reserves (a + b - c)	0.00
a) Opening Balance	0.00
b) Additions during the year	0.00
c) Deductions during the year	0.00
F. Balance in Profit and Loss Account	0.00

Amount in Rs. Lakhs

Schedule 3 - Deposits (I + II + III)	
I. Demand Deposits (a + b)	0.00
a) From banks	0.00
b) From others	0.00
II. Savings Bank Deposits	0.00
III. Term Deposits (a + b)	0.00
a) From banks	0.00
b) From others	0.00
A. Deposits of branches in India	0.00
B. Deposits of branches outside India	0.00
Schedule 4 - Borrowings (I + II)	
I. Borrowings in India (a + b + c)	0.00
a) From RBI	0.00
b) From other banks	0.00
c) From other institutions and agencies	0.00
II. Borrowings Outside India	0.00
Secured Borrowings included in I and II above	0.00

Amount in Rs. Lakhs

Schedule 5 - Other Liabilities and Provisions (I + II + III + IV)	
I. Bills Payable	0.00
II. Inter - Office Adjustments (net)	0.00
III. Interest Accrued	0.00
IV. Others (Including Provisions)	0.00
Schedule 6 - Cash and Balances with Reserve Bank of India (I + II)	
I. Cash in hand (including foreign currency notes)	0.00
II. Balances with RBI (a + b)	0.00
a) in Current Accounts	0.00
b) in Other Accounts	0.00
Schedule 7 - Balances with Banks and Money at Call and Short Notice (I + II)	
I. In India (i + ii)	0.00
(i) Balances with banks (a + b)	0.00
a) in current accounts	0.00
b) in other deposit accounts	0.00
(ii) Money at call and short notice (a + b)	0.00
a) With banks	0.00
b) With other institutions	0.00

II. Outside India (a + b + c)	0.00
a) In current accounts	0.00
b) In other deposits accounts	0.00
c) Money at call and short notice	0.00

Amount in Rs. Lakhs

Schedule 8 - Investments (C + F)	
A. Investments in India (I + II + III + IV + V + VI)	0.00
I. Government Securities	0.00
II. Other Approved Securities	0.00
III. Shares	0.00
IV. Debentures and Bonds	0.00
V. Subsidiaries and / or Joint ventures	0.00
VI. Others	0.00
B. Gross Investments in India	0.00
C. Net investments in India	0.00
D. Investments outside India	0.00
I. Govt. Securities (including local authorities)	0.00
II. Subsidiaries and / or joint ventures abroad	0.00
III. Other investments	0.00
E. Gross investments outside India	0.00
F. Net investments outside India	0.00

Amount in Rs. Lakhs	
Schedule 9 - Advances	
A. (I + II + III)	
I. Bills purchased and discounted	0.00
II. Cash Credits, Overdrafts and Loans repayable on demand	0.00
III. Term Loans	0.00
B. (1 + 2 + 3)	
1. Secured by tangible assets	0.00
2. Covered by bank / govt. guarantees	0.00
3. Unsecured	0.00
Total	0.00
C. Advances in India (a + b + c + d)	0.00
a) Priority Sector	0.00
b) Public Sector	0.00
c) Banks	0.00
d) Others	0.00

D. Advances outside India (i + ii)	0.00
i. Due from banks	0.00
ii. Due from others (a + b + c)	0.00
a. Bills purchased and discounted	0.00
b. Syndicated loans	0.00
c. Others	0.00

Amount in Rs. Lakhs

Schedule 10 - Fixed Assets (I + II + III)	
I. Premises (a + b) - (c + d)	0.00
a. At cost on 31st March of the preceding year	0.00
b. Additions during the year	0.00
c. Deductions during the year	0.00
d. Depreciation to date	0.00
II. Other Fixed assets including furniture and fixtures (a + b) - (c + d)	0.00
a. At cost on 31st March of the preceding year	0.00
b. Additions during the year	0.00
c. Deductions during the year	0.00
d. Depreciation to date	0.00
III. Any other items (a + b) - (c + d)	0.00
a. At cost on 31st March of the preceding year	0.00
b. Additions during the year	0.00
c. Deductions during the year	0.00
d. Depreciation to date	0.00

Amount in Rs. Lakhs

Schedule 11 - Other Assets (I + II + III + IV + V + VI)	
I. Inter-Office Adjustments (net)	0.00
II. Interest Accrued	0.00
III. Tax Paid in Advance / tax deducted at source	0.00
IV. Stationary and stamps	0.00
V. Non-Banking assets acquired in satisfaction of claims	0.00
VI. Others	0.00
Schedule 12 - Contingent Liabilities	
I. Claims against the bank not acknowledged as debts	0.00
II. Liabilities for partly paid investments	0.00
III. Liability on account of outstanding forward exchange contracts	0.00
IV. Guarantees given on behalf of constituents (a + b)	0.00
a. In India	0.00
b. Outside India	0.00
V. Acceptances, endorsements and other obligations	0.00
VI. Other items for which the bank is contingently liable	0.00

Profit and Loss Account for the Year ended on 31/03/2011	Amount in Rs. Lakhs
I. Income (a + b)	0.00
a. Interest earned - Schedule 13	0.00
b. Other income - Schedule 14	0.00
II. Expenditure (a + b + c)	0.00
a. Interest Expended - Schedule 15	0.00
b. Operating Expenses - Schedule 16	0.00
c. Provisions and Contingencies	0.00
III. Profit / Loss	0.00
Net Profit / Loss (-) for the year	0.00
Profit / Loss (-) brought forward	0.00
IV. Appropriations	0.00
a. Transfer to Statutory Reserves	0.00
b. Transfer to Other Reserves	0.00
c. Transfer to Govt. / Proposed Dividend	0.00
d. Balance carried over to Balance sheet	0.00

Amount in Rs. Lakhs

Schedule 13 - Interest Earned (a + b + c + d)	
a) Interest / Discount on advance / bills	0.00
b) Income on investments	0.00
c) Interest on balances with RBI and other inter bank funds	0.00
d) Others	0.00
Schedule 14 - Other Income (a + b + c + d + e + f + g)	
a) Commision, exchange and brokerage	0.00
b) Profit on sale of investments (net)	0.00
c) Profit on revaluation of investments (net)	0.00
d) Profit on sale of land, buildings and other assets (net)	0.00
e) Profit on exchange transactions (net)	0.00
f) Income earned by the way of dividends etc	0.00
g) Miscellaneous income	0.00
Schedule 15 - Interest Expended (a + b + c)	
a) Interest on deposits	0.00
b) Interest on RBI / inter bank borrowings	0.00
c) Others	0.00

Schedule 16 - Operating Expenses (I + II + III + IV + V + VI + VII + VIII + IX + X+ XI + XII)	Amount in Rs. Lakhs
I. Payments to and provisions for employees	0.00
II. Rent, taxes and lighting	0.00
III. Printing and stationery	0.00
IV. Advertisement and publicity	0.00
V. Depreciation on bank's property	0.00
VI. Director's fees, allowances and expenses	0.00
VII. Auditor's fees and expenses including branch auditors	0.00
VIII. Law charges	0.00
IX. Postages, Telegrams , Telephones etc.	0.00
X. Repairs and maintenance	0.00
XI. Insurance	0.00
XII. Other Expenditure	0.00

Schedule 17 - Significant Accounting Policies

Schedule 18 - Notes on Accounts

Auditor's Report

Sector Wise NPAs as on 31/03/2011

Amount in Rs. Lakhs

Details	Gross Advances	Gross NPAs	Gross NPAs as % to Gross Advances	Net Advances	Net NPAs	Net NPAs as % to Net Advances
I. Priority Sector	0.00	0.00	0.00	0.00	0.00	0.00
a) Agriculture	0.00	0.00	0.00	0.00	0.00	0.00
b) SSI	0.00	0.00	0.00	0.00	0.00	0.00
c) Others	0.00	0.00	0.00	0.00	0.00	0.00
Total(a+b+c)-Priority Sector	0.00	0.00	0.00	0.00	0.00	0.00
II. Non-Priority Sector	0.00	0.00	0.00	0.00	0.00	0.00
a) Large Industries	0.00	0.00	0.00	0.00	0.00	0.00
b) Medium Industries	0.00	0.00	0.00	0.00	0.00	0.00
c) Trade and Others	0.00	0.00	0.00	0.00	0.00	0.00
Total(a+b+c)-Non-Priority Sector	0.00	0.00	0.00	0.00	0.00	0.00
III. NPAs Among Public Sector Undertakings	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

Quantum Wise Gross NPAs as on 31/03/2011

Amount in Rs. Lakhs

Size of NPAs	No. of Accounts	Amount Involved	% to Total Gross NPAs
Upto Rs.25,000	0	0.00	0.00
Above Rs.25,000 upto Rs.1 lakh	0	0.00	0.00
Above Rs.1 lakh upto Rs.5 lakhs	0	0.00	0.00
Above Rs.5 lakhs upto Rs.10 lakhs	0	0.00	0.00
Above Rs.10 lakhs upto Rs.1 crore	0	0.00	0.00
Above Rs.1 crore upto Rs.5 crores	0	0.00	0.00
Above Rs.5 crores upto Rs.50 crores	0	0.00	0.00
Above Rs.50 crores upto Rs.100 crores	0	0.00	0.00
Above Rs.100 crores	0	0.00	0.00

Details of Suit Filed Accounts

Amount in Rs. Lakhs

Category	Suitfiled No. of cases	Suitfiled Amount	Decreed accounts - No. of cases	Decreed accounts - Amount	Decreed accounts - Amount recovered
Upto Rs.25 lakhs	0	0.00	0	0.00	0.00
Above Rs.25 lakhs upto Rs.1 crore	0	0.00	0	0.00	0.00
Above Rs.1 crore upto Rs.5 crores	0	0.00	0	0.00	0.00
Above Rs.5 crores upto Rs.10 crores	0	0.00	0	0.00	0.00
Above Rs.10 crores upto Rs.50 crores	0	0.00	0	0.00	0.00
Above Rs.50 crores upto Rs.100 crores	0	0.00	0	0.00	0.00
Above Rs.100 crores	0	0.00	0	0.00	0.00
Total category wise	0	0.00	0	0.00	0.00
Age wise break-up	0	0.00	0	0.00	0.00
Below 1 year	0	0.00	0	0.00	0.00
1 year upto 5 years	0	0.00	0	0.00	0.00
5 years upto 10 years	0	0.00	0	0.00	0.00
Above 10 years	0	0.00	0	0.00	0.00
Total age wise	0	0.00	0	0.00	0.00

Details of cases referred to / pending with BIFR as on 31/03/2011	Amount in Rs. Lakhs
Number of cases referred to BIFR till last year	0
Amount involved in cases referred to BIFR till last year	0.00
No. of cases cleared during the current year	0
Amount involved in cases cleared during the year	0.00
No. of cases where recoveries have been made during the year	0
Amount recovered during the year	0.00
No. of cases pending as on balance sheet date	0
Amount involved in cases pending	0.00
Dividend Payment for the year	
a) Dividend (%)	0.00
b) Amount payable to Govt. / RBI / SBI	0.00
c) Amount Payable to Public	0.00
d) Tax Payable	0.00
e) Total (b + c + d)	0.00

Public Issue (Equity) Particulars during the year ended

Amount in Rs. Lakhs

Date of Issue dd/mm/yyyy	Equity Capital before public issue	Total size of Equity –Excluding Premium	Total Size of Premium	Total (e = c+d)	Equity Capital after issue (f = b + e)	Post issue share holding of Govt/RBI (g)	% Post issue share holding of Govt/RBI (h)	Post issue share holding of others (i)	% Post issue share holding of others (j)

<u>Asset Quality</u>	<u>Amount in Rs. Lakhs</u>
<u>A.Loan Assets</u>	
Gross Advances at the beginning of the year	0.00
Gross Advances at the end of the year	0.00
<u>Classification of Advances by Risk</u>	
Standard	
Gross at the beginning of the year	0.00
Gross at the end of the year	0.00
Net at the beginning of the year	0.00
Net at the end of the year	0.00
Total provisions held	0.00
Sub-standard	
Gross at the beginning of the year	0.00
Gross at the end of the year	0.00
Net at the beginning of the year	0.00
Net at the end of the year	0.00
Total provisions held	0.00
Doubtful	
Gross at the beginning of the year	0.00
Gross at the end of the year	0.00
Net at the beginning of the year	0.00
Net at the end of the year	0.00
Total provisions held	0.00
Loss	
Gross at the beginning of the year	0.00
Gross at the end of the year	0.00
Net at the beginning of the year	0.00
Net at the end of the year	0.00
Total provisions held	0.00
Gross NPAs	0.00
Total of Netting Items(a + b + c + d)	0.00

a) Balance in interest suspense account	0.00
b) DICGC/ECGC claims received and held pending adjustments	0.00
c) Part payment received and kept in suspense account	0.00
d) Total Provisions held	0.00
Net NPAs	0.00
Memorandum Item	
Amount of Technical Write-off	0.00
Provisions on Technical Write-off	0.00
NPAs carrying Govt. Guarantees (Classified as Performing)	0.00
Govt. guaranteed accounts classified as NPA (where guarantees have been invoked)	0.00
No. of Accounts	0.00
Amount Outstanding(Gross)	0.00
Amount held in interest suspense in respect of such accounts	0.00
Amount of Provisions Held in respect of such accounts	0.00

Amount in Rs. Lakhs

<u>Changes in NPAs Profile</u>	
NPAs at the beginning of the year	0.00
New Accretion to NPAs during the year	0.00
Recoveries effected during the year	0.00
Due to upgradation	0.00
Due to compromise/write-off	0.00
Actual Recoveries	0.00
NPAs at the end of year	0.00

Amount in Rs. Lakhs

Certain Key Figures	
Earning assets	0.00
Non-Earning Assets	0.00
Average total assets	0.00
Average Equity	0.00
Net Bank Credit	0.00
Average Deposits	0.00
Average Borrowings	0.00
Average funds mobilized	0.00
Average Advances	0.00
Average Investments	0.00
Average funds deployed	0.00
Total Capital	0.00
Of which assigned to Foreign Branches	0.00
Purchased Funds	0.00
Core deposits	0.00
Average yield on Funds (%)	0.00
Average yield on Advances (%)	0.00
Average yield on Investments (%)	0.00
Total return on Investments (%)	0.00
Average cost of Funds (%)	0.00
Average cost of Deposits (%)	0.00
Business (Aggregate Deposits + Advances)	0.00
Net Worth	0.00
Excess provisions on investments written back	0.00
Income on Recapitalisation Bonds	0.00
Excess profit on account of significant changes or deviations in accounting policies	0.00

Financial - Overseas & Global

Assets - Overseas branches (OSB)	0.00
Assets - Global	0.00
Customer deposits - OSB	0.00
Customer deposits - Global	0.00
Inter bank market borrowings - OSB	0.00
Investments - OSB	0.00
Investments - Global	0.00
Advances (gross) - OSB	0.00
Advances (gross) - Global	0.00
Provisions for unrealised interest & credit losses - OSB	0.00
Provisions for unrealised interest & credit losses - Global	0.00
Advances (net) - OSB	0.00
Advances (net) - Global	0.00
Non-performing loans ratio (%) - OSB	0.00
Non-performing loans ratio (%) - Global	0.00
Net operating income / (loss) - OSB	0.00
Net operating income / (loss) - Global	0.00
Net income / (loss) - OSB	0.00
Net income / (loss) - Global	0.00
Losses of OSB funded from HO	0.00
Remittable profits - OSB (aggregated)	0.00
Remitted profits - OSB (aggregated)	0.00
Retained profits abroad - OSB (aggregated)	0.00
Ratios - for OSB segment only	
Customer deposits / Total assets (%)	0.00
Inter bank market borrowings / Total assets (%)	0.00
Net loans / Total assets (%)	0.00
Interest spread (%)	0.00
Cost to revenues (%)	0.00
Non interest income / Total income (%)	0.00

BANK PROFILE**Organisational Profile (Numbers)**

Branches	0.00
In India	0.00
Outside India	0.00

Branches (in India) - Distribution (Nos.)

Metro	0.00
Urban	0.00
Semi -urban	0.00
Rural	0.00
Total staff (nos.) Indian	0.00
Officers (nos.)	0.00
Other staff (nos.)	0.00
Controlling offices (nos.)	0.00
Circle / Zonal (nos.)	0.00
Div. / Regional (nos.)	0.00
Internal audit units (nos.)	0.00
Training establishments	0.00

Technology status (Indian branches)

Branches fully computerised (nos.)	0.00
Branches partially computerized	0.00
ATM installed (nos.)	0.00
Total business under computerization (in per cent)	0.00
Whether Core Banking Solution implemented (Y/N)	
If yes, details on Core Banking Solution (Software/networking etc.)	
If no, whether Core Banking Solution under implementation (Y/N)	
Total no. of branches covered under Core Banking Solution	0.00
Total business covered under Core Banking Solution (in per cent)	0.00
Whether Information System Security policies are in place (Y/N)	
Whether IS audit put in to practice (Y/N)	

Branches where IS audit completed in previous year (nos.)	0.00
No. of qualified IS auditors in the bank	0.00
Whether Internet banking being offered (Y/N)	
Types of services provided under Internet banking (providing information, facilitating enquiry and financial transactions, etc.)	

Authorized Reporting Official:	Countersigned By:
Signature	
Name P. Sitaram	S.N. Baheti
Designation CGM	H - C & SB
Place Mumbai	Date 01/04/2011