IndusInd Bank

Regd. Office : 2401, Gen. Thimmayya Road, (Cantonment), Pune 411 001

Audited Financial Results for the quarter / year ended March 31, 2014

Net NPA (%) 0.33 0.31 0.31 0.33 0.31 (c) Return on Assets (%) (annualized) 1.91 1.74 1.77 1.81 1.63 18. Public Shareholding -							(Rs. in crores)
(a) (b) (-(c) (c)	10000000	Particulars	ended 31.03.2014	ended 30.12.2013	ended 31.03.2013	ended 31.03.2014	ended 31.03.2013
(a) (b) (-(c) (c)	1.	Interest Earned	2,179,27	2 143 49	1 822 77	8 253 53	6 983 23
(b) Income on Investments 375.76 368.43 331.30 1477.03 1222.05 (c) Inters on Landones with Reserve Bank of India and other inter bank fands 37.57 36.66 227.57 148.50 85.50 (d) Others 0.33 0.22 0.65 4.93 2. Other Income 522.92 498.27 35.76 1.990.53 1.522.65 3. Total Income (1+2) 2.002.10 2.623.76 2.190.66 10.144.66 8.346.19 4. Interest Expended 1.398.06 1.413.41 1.161.55 5.362.62 4.750.37 3. Excluding Expended 2.002.71 3.637.70 7.077 1.887.92 1.778.22 4.01 Other Operating Expended 3.977.13 3.377.90 1.694.92 1.778.22 5. Total Expenditure (4+5) Excluding Provisions and Contingencies 1.202.55 126.16 18.185 4.576.63 6. Provisions (other than tax) and Contingencies (3-6) 771.90 6447.36 545.43 2.5595.96 1.687.85 7.0 Dergtific // Loss (// from Ordinary Activities after Tax (78-9) 599.53 521.20			5,17,7.57	2,110.17	1,022.77	0,235.35	0,703.23
(c) Interest on balances with Reserve Bank of India and other inter bank funds 37.39 30.20 29.75 148.50 48.55 (d) Other Income 522.02 0.05 4.93 30.789 1.900.53 1.362.96 3. Total Income (1+2) 2,002.19 2,623.76 2,190.66 10,144.06 8,346.19 4. Interest Expended 1.398.06 1,413.41 1,416.154 5.362.82 4.755.03 6. Operating Expenses (1+(1)) 555.05 5.209 445.70 2.105.26 1.203.70 10.992.30 6.61.66 10.992.30 6.61.66 1.992.40 1.997.80 1	(a)	Interest / Discount on Advances / Bills	1,765.80	1,738.65	1,461.50	6,627.35	
(if) Diters 0.12 0.13 0.22 0.65 4.93 2. Other Income 522.02 4.9027 3.67.89 1,890.53 1,362.96 3. Total Income (1+2) 2,702.19 2,623.76 2,100.66 10,144.06 8,346.19 4. Interest Expended 1,299.06 1,413.41 1,161.54 5,362.62 4,750.37 5. Operating Expenses (1)(ii) 550.55 562.99 485.67 2,185.28 1,756.36 (i) Other Operating Expenses (1)(ii) 307.21 307.30 1,375.99 10.94.90 6. Total Expenditure (4+5) Excluding Provisions and Contingencies 1,998.11 1,976.40 1,647.21 7,548.10 6,506.73 7. Operating Tropic Expenses 120.55 126.16 61.85 667.63 263.10 8. Provisions (other than tax) and Contingencies (3-6) 719.08 647.36 212.83 1,556.36 10. Propit (1) Loss (1) from Ordinary Activities after Tax (10-11) 396.05 307.40 1,408.02 1,61.18 12. Net Propit (1) Loss (1) from Ordinary Activities after Tax (10-11) <	-			368.45	331.30	1,477.03	1,282.50
2. Ober Income 522.92 480.27 367.89 1,890.53 1,862.96 3. Total Income (1+2) 2,792.19 2,623.76 2,190.66 10,144.06 8,346.19 4. Interest Expended 1,398.06 1,413.41 1,161.54 5,362.82 4,750.37 6. Departing Expenses (1)(1) 585.05 5.52.99 485.67 2,105.28 1,755.36 10 Other Operating Expenses 377.13 337.50 1,375.99 1,094.90 10 Other Operating Expenses 377.13 572.12 307.30 1,375.99 1,094.90 10 Other Operating Expenses and Contingencies 1,983.11 1,976.40 1,647.21 7,548.10 2,257.81 1,839.46 10 Exceptional items 120.55 126.16 81.85 467.63 2,259.56 1,839.46 11 Tax Expense 120.55 126.16 81.85 467.63 2,259.56 1,839.46 12 Porf(1/2) Loss (1/from ordinary Activities before Tax (7.8-9) 598.53 521.20	- · ·				and the second		
Total Income (1+2) Z,702.19 Z,272.19 Z,2702.19 Z,2100.6 D0.144.06 8,346.19 4. Interest Expended 1,398.06 1,413.41 1,101.54 5,362.90 485.07 2,185.28 1,756.36 5. Operating Expenses (1/410) 685.05 562.99 485.07 2,185.28 1,756.36 6. Dot Preating Expenses (1/410) 290.22 225.78 178.37 809.25 66.16.46 (10) Other Operating Expenses (1/410) 307.30 1,375.99 1,094.90 66.16.30 6. Total Expenditure (4+5) Excluding Provisions and Contingencies (3-6) 719.08 647.36 543.45 2,555.56 1,899.46 8. Provisions (other than tax) and Contingencies (3-6) 719.08 647.36 543.45 2,555.56 1,619.93 10. Profit (4) Lass (1) from Ordinary Activities ofter Tax (7.8-9) 595.3 527.40 1,408.12 70.01.13 1,515.18 12. Net Profit (4) Lass (1) from Ordinary Activities ofter Tax (10-11) 396.05 346.40 307.40 1,408.02 1,061.18 13. Retarroway tiens (not tax expenses) - - -					NC Provint N		
Interest Expended 1,398,06 1,413,41 1,161,154 5,562,28 4,750,37 3. Operating Expenses (1) *(i) 398,06 562,99 448,67 2,185,28 1,755,36 1. Other Operating Expenses (1) *(i) 397,713 357,71 307,30 1,375,99 1,004,90 6. Total Expenditure (4+5) Excluding Provisions and Contingencies (3-6) 719,08 647,76 543,45 2,555,96 1,889,46 7. Operating Profit Before Provisions and Contingencies (3-6) 719,08 647,736 543,45 2,555,96 1,889,46 8. Provisions (other than tax) and Contingencies (3-6) 719,08 647,736 1542,00 72,331 5151,18 10. Profit (r) / Lass (1) from Ordinary Activities ofter Tax (7-9-9) 598,57 322,48 1745,30 146,00 2,128,33 1,576,35 12. Net Profit (r) / Lass (1) from Ordinary Activities ofter Tax (7-9-9) 598,57 322,40 307,40 1,406,82 1,061,18 13. Extraordinary items (not of tax expense) - - - - - - - - - - -	2.	Other Income	522.92	480.27	367.89	1,890.53	1,362.96
5. Operating Expenses (1) (i) 5850.5 562.9 (485.67) 2,185.28 1,755.36 10 Brablyoves Cost 207.92 205.78 1778.73 337.21 307.30 1,375.99 1,094.90 6. Total Expenditure (4+5) Excluding Provisions and Contingencies 1,983.11 1,976.40 1,647.21 7,548.10 6,506.73 7. Operating Profit Before Provisions and Contingencies (3-6) 719.08 647.36 543.45 2,595.96 1,889.46 8. Provisions (other than tax) and Contingencies (3-6) 719.08 647.36 243.11 1,456.00 2,259.96 1,889.46 9. Exceptional terms 202.48 174.30 154.20 72.031 515.18 11. Tax Expense 202.48 174.30 154.20 72.031 515.18 12. Net Profit (-) / Lass (1) from Ordinary Activities ofter Tax (7.0-9) 396.05 346.90 307.40 1,460.02 1,061.18 13. Extraordinary items (not oftax sequence) - - - - - - -	3.	Total Income (1+2)	2,702.19	2,623.76	2,190.66	10,144.06	8,346.19
(i) Employees Cost. 207.92 205.78 178.37 809.29 66.14.04 (i) Other Operating Expenses 377.13 3357.21 3357.20 175.59 1.049.90 (i) Other Operating Profit Before Provisions and Contingencies 1.983.11 1.976.40 1.647.21 7,548.10 6.506.73 7. Operating Profit Before Provisions and Contingencies 120.55 122.61 81.85 467.63 263.10 8. Provisions (other than tax) and Contingencies 120.55 122.61 81.85 467.63 263.10 9. Exceptional items 120.55 521.20 441.60 2.128.23 1.576.36 10. Profit (-)/Loss () from Ordinary Activities after Tax (10-11) 396.05 346.90 307.40 1.408.02 1.061.10 12. Net Profit (-)/Loss () from Ordinary Activities after Tax (10-11) 396.05 346.90 307.40 1.408.02 1.061.10 13. Bax Excending revaluation reserves - - - - - - - - - - - - - - - - -	4.	Interest Expended	1,398.06	1,413.41	1,161.54	5,362.82	4,750.37
(ii) Other Operating Expenses 377.13 357.21 307.30 1,375.99 1,094.90 6. Total Expenditure (4+5) Excluding Provisions and Contingencies 1,983.11 1,976.40 1,647.21 7,548.10 6,506.73 7. Operating Profit Before Provisions and Contingencies (3-6) 719.00 647.36 543.45 2,595.96 1,839.46 8. Provisions (other than tax) and Contingencies 120.55 126.16 81.85 467.63 263.10 9. Exceptional terms -						2,185.28	1,756.36
Image: constraint of the second sec							
T. Operating Profit Before Provisions and Contingencies (3-6) 719.08 647.36 543.45 2,595.96 1,839.46 8. Provisions (other than tax) and Contingencies 120.55 126.16 81.85 467.63 263.10 9. Exceptional items 202.48 174.30 51.20 461.60 2,128.33 1,576.36 10. Profit (-) / Loss (-) from Ordinary Activities after Tax (10-11) 396.05 346.90 307.40 1,408.02 1,061.18 12. Net Profit (-) / Loss (-) from Ordinary Activities after Tax (10-11) 396.05 346.90 307.40 1,408.02 1,061.18 15. Extraordinary items (not of tax expense) - - - - 16. Regarves excluding revaluation reserves 52.453 552.287 522.564 552.47 17. Analytical Ratios - - - - (1) Percentage of shares held by Government of India Nil Nil Nil Nil (1) Percentage of shares held by Government of India Nil Nil Nil <td>(ii)</td> <td>Other Operating Expenses</td> <td>377.13</td> <td>357.21</td> <td>307.30</td> <td>1,375.99</td> <td>1,094.90</td>	(ii)	Other Operating Expenses	377.13	357.21	307.30	1,375.99	1,094.90
Provisions (other than tax) and Contingencies 120.55 126.16 81.85 467.63 263.10 9. Exceptional items 57.20 461.60 2,128.33 1,576.36 10. Profit (+) / Loss (-) from Ordinary Activities before Tax (7-8-9) 598.53 521.20 461.60 2,128.33 1,576.36 11. Tax Expense 202.44 174.30 154.20 720.31 515.18 12. Net Profit (+) / Loss (-) from Ordinary Activities after Tax (10-11) 396.05 346.90 307.40 1,408.02 1,061.18 13. Extraordinary items (not fax expense) -	6.	Total Expenditure (4+5) Excluding Provisions and Contingencies	1,983.11	1,976.40	1,647.21	7,548.10	6,506.73
9. Exceptional items .	7.	Operating Profit Before Provisions and Contingencies (3-6)	719.08	647.36	543.45	2,595.96	1,839.46
9. Exceptional items .	8	Provisions (other than tax) and Contingencies	120 55	126.16	81.85	467.63	263.10
11. Tax Expense 202.48 174.30 154.20 720.31 515.18 12. Net Profit (+) / Loss (-) from Ordinary Activities after Tax (10-11) 396.05 346.90 307.40 1,408.02 1,061.18 13. Extraordinary items (net of tax expense) - - - - - 14. Net Profit for the period (12-13) 396.05 346.90 307.40 1,408.02 1,061.18 15. Paid up Equity Share Capital (Face Value: Rs.10/- each) 525.64 522.87 525.64 522.87 16. Reserves excluding revaluation reserves -			-	-	-	-	-
12. Net Profit (+) / Lass (-) from Ordinary Activities after Tax (10-11) 396.05 346.90 307.40 1,408.02 1,061.18 13. Extraordinary items (net of tax expense) - </td <td></td> <td></td> <td>598.53</td> <td>521.20</td> <td>461.60</td> <td>2,128.33</td> <td>1,576.36</td>			598.53	521.20	461.60	2,128.33	1,576.36
13. Extraordinary items (net of tax expense) 14. Net Profit for the period (12-13) 396.05 346.90 307.40 1,408.02 1,061.18 15. Paid up Equity Share Capital (Face Value: Rs.10/- each) 525.64 522.53 522.87 525.64 522.87 16. Reserve excluding revaluation reserves .			202.48	174.30	154.20	720.31	515.18
14. Net Profit for the period (12-13) 396.05 346.90 307.40 1,408.02 1,061.16 15. Paid up Equity Share Capital (Face Value: Rs.10/- each) 525.64 522.87 525.64 522.87 16. Reserves excluding revaluation reserves 8,120.05 6,894.70 17. Analytical Ratios 8,120.05 6,894.70 17. Analytical Ratios (i) Percentage of shares held by Government of India Nil Nil Nil Nil Nil Nil (ii) Capital Adequacy Ratio (%) Basel II 13.96 12.98 15.36 13.96 15.36 Basel III Basic EPS before / after Extraordinary items (not annualized) 7.54 6.62 5.89 2.6.45 21.83 (iv) NPA Ratios 1.40 1.40 1.40 1.40 1.6.76 184.05 1.6.6.76 184.05 1.6.76 1.6	12.	Net Profit (+) / Loss (-) from Ordinary Activities after Tax (10-11)	396.05	346.90	307.40	1,408.02	1,061.18
Instrume			-	-	-	-	-
16. Reserves excluding revaluation reserves 8,120.05 6,894.70 17. Analytical Ratios	14.	Net Profit for the period (12-13)	396.05	346.90	307.40	1,408.02	1,061.18
16. Reserves excluding revaluation reserves 8,120.05 6,894.70 17. Analytical Ratios	15	Paid up Equity Share Capital (Face Value, Pc 10 / cach)	525.64	524 52	522.97	525.64	522.97
17. Analytical Ratios Image: Constraint of Constrating Constraint of Constraint of Constraint o			525.04	524.55	522.07		
(ii) Capital Adequacy Ratio (%) () () Basel II 13.96 12.98 15.36 13.93 15.36 Basel III 13.83 13.83 NA 13.83 NA (iii) Earnings per share - (EPS) (Rs.) () () () () (a) Basic EPS before / after Extraordinary items (not annualized) 7.54 6.62 5.89 26.85 21.83 (iv) NPA Ratios ()							-,
(ii) Capital Adequacy Ratio (%) () () Basel II 13.96 12.98 15.36 13.93 15.36 Basel III 13.83 13.83 NA 13.83 NA (iii) Earnings per share - (EPS) (Rs.) () () () () (a) Basic EPS before / after Extraordinary items (not annualized) 7.54 6.62 5.89 26.85 21.83 (iv) NPA Ratios ()	(i)	Percentage of shares held by Covernment of India	Nil	Nil	Nil	Nil	Nil
Basel II 13.96 12.98 15.36 13.96 15.36 Basel III 13.83 14.38 NA 13.83 NA (iii) Earnings per share - (EPS) (Rs.) - - - (iii) Earnings per share - (EPS) (Rs.) - - - (iii) Earnings per share - (EPS) (Rs.) - - - (iii) Earnings per share - (EPS) (Rs.) - - - (iii) Earnings per share - (EPS) (Rs.) - - - (iii) Earnings per share - (EPS) (Rs.) - - - (iv) NPA Ratios - - - - (iv) NPA Ratios - - - - (i) Gross NPA 620.79 625.84 457.78 620.79 457.78 Net NPA 112 1.18 1.03 1.12 1.03 (i) Gross NPA (%) - - - - - Net NPA (%) - 0.33 0.31 0.31 0.33 0.31 (c) Return			INII	INII	1111	INII	1111
Image: Second	()		13.96	12.98	15.36	13.96	15.36
(a) Basic EPS before / after Extraordinary items (not annualized) 7.54 6.62 5.89 26.85 21.83 (b) Diluted EPS before / after Extraordinary items (not annualized) 7.42 6.50 5.78 26.41 21.40 (iv) NPA Ratios 26.51 26.5			13.83				
(b) Diluted EPS before / after Extraordinary items (not annualized) 7.42 6.50 5.78 2.6.41 21.40 (iv) NPA Ratios	(iii)	Earnings per share - (EPS) (Rs.)					
(iv) NPA Ratios 620.79 625.84 457.78 620.79 457.78 (a) Gross NPA 184.05 164.94 136.76 184.05 136.76 (b) Gross NPA (%) 1.12 1.18 1.03 1.12 1.03 (c) Ret NPA (%) 0.33 0.31 0.31 0.33 0.31 (c) Return on Assets (%) (annualized) 1.91 1.74 1.77 1.81 1.63 18. Public Shareholding							
(a) Gross NPA 620.79 625.84 457.78 620.79 457.78 Net NPA 184.05 164.94 136.76 184.05 136.76 (b) Gross NPA (%) 1.12 1.18 1.03 1.12 1.03 Net NPA (%) 0.33 0.31 0.31 0.33 0.31 0.33 0.31 (c) Return on Assets (%) (annualized) 1.91 1.74 1.77 1.81 1.63 18. Public Shareholding - - - - - - Number of Shares 44,55,46,500 44,44,36,988 44,27,77,722 44,55,46,500 44,27,77,722 - Percentage of Shareholding 84.79 84.76 84.71 84.79 84.71 19. Promoters and Promoter Group Shareholding - - - - (a) Pledged / Encumbered - - - - - (b) Noter of Shares (Nil) Nil Nil Nil Nil Nil - Percentage of Shares (as a % of the total share capital) Nil Nil Nil			7.42	6.50	5.78	26.41	21.40
Net NPA 184.05 164.94 136.76 184.05 136.76 (b) Gross NPA (%) 1.12 1.18 1.03 1.12 1.03 Net NPA (%) 0.33 0.31 0.31 0.33 0.31 0.33 0.31 (c) Return on Assets (%) (annualized) 1.91 1.74 1.77 1.81 1.63 18. Public Shareholding - - - - - - Number of Shares 44,55,46,500 44,427,77,722 44,55,46,500 44,27,77,722 44,55,46,500 44,27,77,722 - Percentage of Shareholding - - - - - - 19. Promoters and Promoter Group Shareholding -	()		620.79	625.84	457 78	620.79	457 78
(b) Gross NPA (%) 1.12 1.18 1.03 1.12 1.03 Net NPA (%) 0.33 0.31 0.31 0.33 0.31 (c) Return on Assets (%) (annualized) 1.91 1.74 1.77 1.81 1.63 18. Public Shareholding - - - - - - Number of Shares 44,55,46,500 44,44,36,988 44,27,77,722 44,55,46,500 44,27,77,722 - Percentage of Shareholding - - - - - 9 Promoters and Promoter Group Shareholding - - - - (a) Pledged / Encumbered - - - - - - Number of Shares (as a % of the total shareholding of promoter and promoter group) Nil Nil Nil Nil Nil Nil Nil Nil Nil - Percentage of Shares (as a % of total share capital) Nil Nil Nil Nil Nil Nil - Percentage of Shares (as a % of the total shareholding of promoter and promoter group) Nil Nil Nil <	(4)						
(c) Return on Assets (%) (annualized) 1.91 1.74 1.77 1.81 1.63 18. Public Shareholding -	(b)						1.03
18. Public Shareholding - Number of Shares 44,55,46,500 44,44,36,988 44,27,77,722 44,55,46,500 44,27,77,722 - Percentage of Shareholding 84.79 84.76 84.71 84.79 84.71 19. Promoters and Promoter Group Shareholding - - - - - (a) Pledged / Encumbered - - - - - - - Number of Shares Niil							0.31
- Number of Shares 44,55,46,500 44,44,36,988 44,27,77,722 44,55,46,500 44,27,77,22 - Percentage of Shareholding 84.79 84.76 84.71 84.79 84.71 19. Promoters and Promoter Group Shareholding - - - - - (a) Pledged / Encumbered - - - - - - - Number of Shares Nil Nil Nil Nil Nil Nil Nil - Percentage of Shares (as a % of the total shareholding of promoter and promoter group) Nil			1.91	1.74	1.77	1.81	1.63
- Percentage of Shareholding84.7984.7684.7184.7984.7119. Promoters and Promoter Group ShareholdingImage: Constraint of Const	18.		11 55 46 500	11 11 26 000	11 27 77 722	14 EE 46 EDD	11 27 77 722
19.Promoters and Promoter Group ShareholdingImage: constraint of the state							
(a)Pledged / EncumberedImage: Constraint of SharesImage: Constraint of SharesImage: Constraint of Shares- Number of SharesNilNilNilNilNilNil- Percentage of Shares (as a % of the total shareholding of promoter and promoter group)NilNilNilNilNil- Percentage of Shares (as a % of total share capital)NilNilNilNilNilNil(b)Non-encumberedNilNilNilNilNilNil- Number of Shares7,98,99,9847,98,99,9847,98,99,9847,98,99,9847,98,99,984/ Percentage of Shares (as a % of the total shareholding of promoter and promoter and promoter group)100.00100.00100.00100.00	19.		0,	01.70	01.71	01.79	01.71
- Number of SharesNillNillNillNillNillNill- Percentage of Shares (as a % of the total shareholding of promoter and promoter group)NillNillNillNillNillNill- Percentage of Shares (as a % of total share capital)NillNillNillNillNillNillNill(b)Non-encumbered Number of Shares(as a % of the total shareholding of promoter and promoter group)7,98,99,9847,98,99,9847,98,99,9847,98,99,9847,98,99,9847,98,99,984- Number of Shares (as a % of the total shareholding of promoter and promoter group)100.00100.00100.00100.00100.00		Pledged / Encumbered					
promoter group)NIINIINIINIINIINII- Percentage of Shares (as a % of total share capital)NilNilNilNilNil(b) Non-encumbered Number of Shares7,98,99,9847,98,99,9847,98,99,9847,98,99,9847,98,99,9847,98,99,984/ Percentage of Shares (as a % of the total shareholding of promoter and promoter group)100.00100.00100.00100.00		- Number of Shares	Nil	Nil	Nil	Nil	Nil
- Percentage of Shares (as a % of total share capital) Nil Nil Nil Nil Nil (b) Non-encumbered - - - - - - Number of Shares 7,98,99,984<		· · · · · · · · · · · · · · · · · · ·	Nil	Nil	Nil	Nil	Nil
- Number of Shares 7,98,99,984 <td></td> <td>- Percentage of Shares (as a % of total share capital)</td> <td>Nil</td> <td>Nil</td> <td>Nil</td> <td>Nil</td> <td>Nil</td>		- Percentage of Shares (as a % of total share capital)	Nil	Nil	Nil	Nil	Nil
Percentage of Shares (as a % of the total shareholding of promoter and promoter group) 100.00 100.00 100.00 100.00 100.00 100.00 100.00	(b)						
(promoter group) 100.00 100.00 100.00 100.00 100.00			7,98,99,984	7,98,99,984	7,98,99,984	7,98,99,984	7,98,99,984
Percentage of Shares (as a % of total share capital) 15.21 15.24 15.29 15.21 15.29 15.21 15.29		promoter group)	100.00	100.00	16		A
		- Pergentage of Shares (as a % of total share capital)	15.21	15.24	15.29	1st Floor 15.21	15.29

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Notes:

- 1 The accounting policies adopted during the year March 31, 2014 are materially consistent with those followed for the year ended March 31, 2013, except as disclosed. Kindly refer Note 4 below.
- 2 The working results for the quarter and year ended March 31, 2014 have been arrived at after considering provision for standard assets, non-performing assets (NPAs), depreciation on investments, income-tax and other usual and necessary provisions.
- 3 The figures of last quarter for the current year and for the previous year are the balancing figures between audited figures in respect of the full financial year and the published year to date figures upto third quarter. Also, the figures upto the end of the third quarter were only reviewed and not subjected to audit.
- 4 During the quarter ended March 31, 2014, the Bank decided to align the Accounting Policy on valuation of investments under Available for Sale (AFS) and Held for Trading (HFT) categories in line with RBI guidelines vide Master Circular DBOD No.BP.BC.8/21.04.141/2013-14 dated July 01, 2013. Accordingly, the securities have been valued scrip-wise and depreciation / appreciation has been aggregated for each classification. While aggregate net depreciation for each classification has been provided, the aggregate net appreciation, if any, for a classification has been ignored. As a result of the change, the provision for depreciation on AFS / HFT securities is lower by Rs. 14.05 crores and consequently net profit for the quarter and year ended March 31, 2014 higher by Rs. 9.27 crores respectively.
- 5 In terms of circular DBOD.BP.BC.No.41/21.04.141/2013-14 dated August 23, 2013 on "Investment portfolio of banks Classification, Valuation and Provisioning", RBI permitted banks to distribute the net depreciation on the Available for Sale (AFS) and Held for Trading (HFT) portfolios as on each of the valuation dates in equal instalments during the financial year 2013-2014. The Bank amortised such depreciation during the quarters ended September and December 2013. In the Profit and Loss Account for the quarter and twelve months ended March 31, 2014, the Bank has recognised depreciation in respect of the AFS and HFT portfolios in full.
- 6 In line with the Policy approved by the Board of Directors, the Bank had created a floating provision for advances amounting to Rs. 50 crores during quarter ended June 30, 2013. This provision has been made without reference to any specific NPA and is in excess of the minimum requirements prescribed by RBI under Income Recognition and Asset Classification (IRAC) norms. The said floating provision has been considered while computing the position of net NPAs.
- 7 In terms of RBI circular DBOD.No.BP.BC.88/21.06.201/2012-13 dated March 28, 2013, banks have been advised to disclose capital ratios computed under Basel III Capital Regulations from the quarter ended June 30, 2013. Accordingly, corresponding details for previous period / year are not applicable.
- 8 RBI circular DBOD.No.BP.BC.2/21.06.201/2013-14 dated July 01, 2013 on Basel III Capital Regulations contains guidelines on certain Pillar 3 disclosure requirements that are to be made along with the publication of financial results. Accordingly, such applicable disclosures have been placed on the website of the Bank which can be accessed at the following link http://www.indusind.com/indusind/wcms/en/home/important-links/regulatory_disclosures/index.html

The Pillar III disclosures have not been audited by the Statutory Auditors.

- 9 During the quarter and year ended March 31, 2014, the Bank allotted 11,09,512 shares and 27,68,778 shares respectively, pursuant to the exercise of stock options by certain employees.
- 10 The above audited financial results were reviewed by the Audit Committee and thereafter taken on record and approved by Board of Directors at its meeting held on April 16, 2014.
- 11 For the year ended March 31, 2014, the Board of Directors has recommended a dividend of 35% (previous year 30%), subject to the approval of the members at the ensuing Annual General Meeting.
- 12 The position of investor complaints is as under: No. of complaints pending resolution at the beginning of the quarter NIL; received during the quarter 31; resolved during the quarter 31; closing position NIL.
- 13 Previous period / year figures have been regrouped / reclassified, where necessary to conform to current period / year classification.

Romesh Sobti Managing Director

Mumbai

April 16, 2014



IndusInd Bank

Summarised Balance Sheet

		(Rs. in crores)
	As at 31.03.2014	As at 31.03.2013
CAPITAL AND LIABILITIES		14
Capital	525.64	522.87
Employee Stock Options Outstanding	11.02	10.71
Reserves and Surplus	8,506.30	7,096.67
Deposits	60,502.28	54,116.72
Borrowings	14,761.96	9,459.56
Other Liabilities and Provisions	2,718.73	2,099.99
Total	87,025.93	73,306.52
ASSETS		
Cash and Balances with Reserve Bank of India	4,413.91	3,249.84
Balances with Banks and Money at Call and Short Notice	2,355.53	3,598.89
Investments	21,562.95	19,654.17
Advances	55,101.84	44,320.61
Fixed Assets	1,016.45	756.14
Other Assets	2,575.25	1,726.87
Total	87,025.93	73,306.52

Mumbai April 16, 2014 Romesh Sobti

Managing Director





IndusInd Bank

Regd. Office : 2401, Gen. Thimmayya Road, (Cantonment), Pune 411 001

Segment Reporting for the quarter / year ended March 31, 2014

Business Segments:

Particulars	Quarter ended 31.03.2014 (audited)	Quarter ended 31.12.2013 (unaudited)	Quarter ended 31.03.2013 (audited)	Year ended 31.03.2014 (audited)	(Rs. in crores) Year ended 31.03.2013 (audited)
(a) Segment Revenue :					
i) Treasury Operations	568.57	574.40	456.24	2,302.78	1,767.89
ii) Corporate / Wholesale Banking	922.14	883.74	850.86	3,672.96	3,369.28
iii) Retail Banking	1,497.26	1,432.51	1,193.08	5,474.49	4,424.43
iv) Other Banking Business	6.21	6.08	5.94	24.20	22.82
Total [Items (i) to (iv)]	2,994.18	2,896.73	2,506.12	11,474.43	9,584.42
Less : Inter-segment Revenue	(291.99)	(272.97)	(315.46)	(1,330.37)	(1,238.23)
Total Income	2,702.19	2,623.76	2,190.66	10,144.06	8,346.19
(b) Segment Results :					0,010127
i) Treasury Operations	74.15	70.92	53.39	322.13	136.94
ii) Corporate / Wholesale Banking	198.54	179.56	159.03	708.63	575.32
iii) Retail Banking	471.32	421.22	351.43	1,656.03	1,194.47
iv) Other Banking Business	1.96	1.79	1.76	7.32	6.16
Total [Items (i) to (iv)]	745.97	673.49	565.61	2,694.11	1,912.89
Add: Unallocated Revenue	-	-	-	-	
Less: Unallocated Expenses	(26.89)	(26.13)	(22.16)	(98.15)	(73.43)
Operating Profit	719.08	647.36	543.45	2,595.96	1,839.46
Less: Provisions & Contingencies	(120.55)	(126.16)	(81.85)	(467.63)	(263.10)
Net Profit before tax	598.53	521.20	461.60	2,128.33	1,576.36
Less: Taxes including Deferred Taxes	(202.48)	(174.30)	(154.20)	(720.31)	(515.18)
Extraordinary Profit / Loss	-	-	-	-	-
Net Profit	396.05	346.90	307.40	1,408.02	1,061.18
(c) Other Information :					
Segment Assets					
i) Treasury Operations	24,014.48	22,146.83	21,566.54	24,014.48	21,566.54
ii) Corporate / Wholesale Banking	20,514.60	17,977.45	14,909.98	20,514.60	14,909.98
iii) Retail Banking	39,534.45	38,622.69	34,808.05	39,534.45	34,808.05
iv) Other Banking Business			-	-	-
Unallocated Assets	2,962.40	3,052.51	2,021.95	2,962.40	2,021.95
Total Assets	87,025.93	81,799.48	73,306.52	87,025.93	73,306.52
Segment Liabilities					
i) Treasury Operations	15,018.43	15,083.60	9,584.08	15,018.43	9,584.08
ii) Corporate / Wholesale Banking	35,498.48	33,676.70	34,837.58	35,498.48	34,837.58
iii) Retail Banking	25,653.60	23,252.01	19,929.03	25,653.60	19,929.03
iv) Other Banking Business	-	-	-	-	-
Unallocated Liabilities	1,812.46	1,122.99	1,325.58	1,812.46	1,325.58
Capital & Other Reserves	9,042.96	8,664.18	7,630.25 [.]	9,042.96	7,630.25
Total Liabilities	87,025.93	81,799.48	73,306.52	87,025.93	73,306.52

Mumbai April 16, 2014 5

Romesh Sobti

Managing Director