

**IndusInd Bank Net Profit for the year up by 25 % to Rs 2,867.89 crores,  
NIM for Q4 FY17 stable at 4.00%  
Balance Sheet at Rs. 1,78,648 crores**

**Highlights Q4 FY 2017**

- A quarter of steadfast performance
- NIM stable at 4%
- Deposit growth up 36 % Y-o-Y
- Credit growth up 28% Y-o-Y
- Net Interest Income up 31% Y-o-Y
- Operating profit and Net Profit up 37% and 21% Y-o-Y respectively
- Capital Adequacy Ratio (CRAR) at 15.31 %

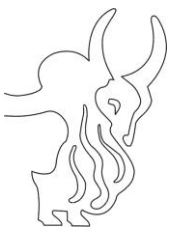
**Mumbai, April 19, 2017:** The Board of Directors of IndusInd Bank Ltd. today approved and adopted its Audited Financial Results for the Year ended March 31, 2017.

**Performance Highlights at a Glance:**

Particulars	Q4 FY17 (Rs. crores)	Q4 FY16 (Rs. crores)	Y-o-Y Growth	FY2016-17 (Rs. crores)	FY2015-16 (Rs. crores)	Growth
Net Interest income	1,667.45	1,268.21	↑ 31 %	6,062.60	4,516.57	↑ 34 %
Non-Interest income	1,211.30	912.80	↑ 33 %	4,171.49	3,296.95	↑ 27 %
Operating profit	1,572.23	1,151.19	↑ 37 %	5,451.01	4,141.42	↑ 32 %
Net Profit	751.61	620.35	↑ 21 %	2,867.89	2,286.45	↑ 25 %

**Key Ratios:**

Particulars (in %)	Q4 FY 17	Q4 FY 16	Q3 FY 17
Net Interest Margin	4.00	3.94	4.00
Capital Adequacy Ratio (CAR)	15.31	15.50	15.31
Return on Assets	1.74	1.90	1.88
Net NPA	0.39	0.36	0.39

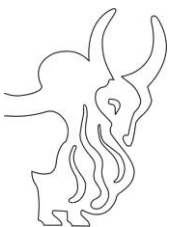


## Performance highlights for the Quarter ended March 31, 2017:

- Net Interest Income (NII) for the quarter is Rs. 1,667.45 crores as against Rs. 1,268.21 crores in the corresponding quarter of the previous year, registering a robust growth of 31%.
- Non-Interest income for the quarter is Rs. 1,211.30 crores as against Rs. 912.80 crores in the corresponding quarter of the previous year, a growth of 33%
- Core fee income for the quarter is Rs. 996.27 crores as against Rs. 774.19 crores in the corresponding quarter of the previous year, marking a growth of 29%
- Operating Profit for the quarter is Rs. 1,572.23 crores as against Rs. 1,151.19 crores in the corresponding quarter of the previous year, showing a growth of 37%.
- Net Profit for the quarter is Rs. 751.61 crores as against Rs. 620.35 crores in the corresponding quarter of the previous year, showing a growth of 21%.
- Net Interest Margin (NIM) for the current quarter is 4.00% as against 3.94% in the corresponding quarter of the previous year.
- CASA (Current Accounts- Savings Accounts) Ratio improved to 36.85% against 35.19%.
- Total Advances as on March 31, 2017 is at Rs. 1,13,081 crores as compared to Rs. 88,419 crores on March 31, 2016, recording a growth of 28 %.
- Total Deposits as on March 31, 2017 is at Rs. 1,26,572 crores as compared to Rs. 93,000 crores on March 31, 2016, up by 36%. Total Business at Rs. 2,39,653 crores.
- Net NPA as on March 31, 2017 is at 0.39% as against 0.36% on March 31, 2016.
- Increase in network to 1200 Branches and 2036 ATMs as on March 31, 2017 as against 1000 Branches and 1800 ATMs as on March 31, 2016.
- Bank has made one-off provision of Rs 122.00 crores against a large corporate account classified as 'Standard Advance' pursuant to specific RBI advice in this regard. The Bank's exposure which is due for repayment in June 2017 relates to a bridge loan for a Merger & Acquisition transaction in cement industry.

## Performance highlights for the Year ended March 31, 2017:

- Net Interest Income (NII) for the Year ended March 31, 2017 is Rs. 6,062.60 crores as against Rs. 4,516.57 crores in the corresponding period of the previous year, registering a robust YOY growth of 34%.
- Non-Interest income is at Rs. 4,171.49 crores for the Year ended March 31, 2017 as against Rs. 3,296.95 crores in the corresponding period of the previous year, a growth of 27%.



# IndusInd Bank

- Core fee income is Rs. 3,488.59 crores for the Year ended March 31, 2017 as against Rs. 2,809.59 crores in the corresponding period of the previous year, marking a growth of 24%.
- Operating Profit for the Year ended March 31, 2017 is Rs. 5,451.01 crores as against Rs. 4,141.42 crores in the corresponding period of the previous year, a growth of 32%.
- Net Profit for the Year ended March 31, 2017 is Rs. 2,867.89 crores as against Rs. 2,286.46 crores in the corresponding period of the previous year, showing a growth of 25 %.
- Net Interest Margin (NIM) for the Year ended March 31, 2017 is 3.99% as against 3.81% in the corresponding period of the previous year.

**Commenting on the performance, Mr. Romesh Sobti, MD & CEO, IndusInd Bank said,** “Reforms in the form of Government initiatives such as “Digital India”, Demonetization, GST and others have buoyed the overall economy. The Government’s push for Digital India has changed the way Banks do business. Digitization is a critical enabler across the organisation and will continue to be the core area of focus for us. We are ending the year with yet another quarter of consistent performance across all parameters. The acquisition of IL&FS’ Securities Services subsidiary was yet another strategic move to have differentiated businesses with domain expertise. The road ahead looks very exciting and we are committed to all our stakeholders is creating value in this journey.”

## **About IndusInd Bank –**

IndusInd Bank, which commenced operations in 1994, caters to the needs of both consumer and corporate customers. Its technology platform supports multi-channel delivery capabilities. As on March 31, 2017, IndusInd Bank has 1200 branches, and 2036 ATMs spread across 683 geographical locations of the country. The Bank also has representative offices in London, Dubai and Abu Dhabi. The Bank believes in driving its business through technology. It enjoys clearing bank status for both major stock exchanges - BSE and NSE - and major commodity exchanges in the country, including MCX, NCDEX, and NMCE. IndusInd Bank on April 1, 2013 was included in the NIFTY 50 benchmark index. Recently, IndusInd Bank ranked 13th amongst the Top 50 Most Valuable Indian Brands 2015 as per the BrandZ Top 50 rankings powered by WPP and Millward Brown.

## **Ratings:**

- **CRISIL AA + for Infra Bonds program**
- **CRISIL AA for Additional Tier I Bonds program**
- **CRISIL A1+ for certificate of deposit program**
- **IND AA+ for Senior bonds program by India Ratings and Research**
- **IND AA for Additional Tier I Bonds program by India Ratings and Research**
- **IND A1+ for Short Term Debt Instruments by India Ratings and Research**

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