

IndusInd Bank Net Profit up by 26 % for 2017-18 at Rs 3,605.99 crores
Q4 18 Net Profit up by 27% at Rs 953.09 crores
Total Business at Rs. 2,96,593 crores

Highlights

- Net Profit for the Year at Rs. 3,605.99 crores up by 26%
- Net profit for the Q4 18 at Rs. 953.09 crores up by 27% Y-o-Y
- Deposit growth up 20 % Y-o-Y
- Credit growth up 28% Y-o-Y
- CASA growth up 43% Y-o-Y
- Saving Deposit Growth up 70% Y-o-Y
- Net Interest Income for Q4 18 up by 20% Y-o-Y
- Credit cost flat Y-o-Y at 62 bps
- Gross NPA sequentially flat at 1.17%
- Capital Adequacy Ratio (CRAR) at 15.03 %
- Dividend Proposed at 75% in Current Year as against 60% in Previous Year.

Mumbai, April 19, 2018: The Board of Directors of IndusInd Bank Ltd. today approved and adopted its Audited Financial Results for the Year ended March 31, 2018.

Performance Highlights at a Glance:

Particulars	FY2017-18 (Rs. crores)	FY2016-17 (Rs. crores)	YoY Growth (%)	Q4 FY18 (Rs. crores)	Q4 FY17 (Rs. crores)	YoY Growth (%)
Net Interest income	7,497.45	6,062.60	↑ 24	2,007.59	1,667.45	↑ 20
Operating profit	6,656.11	5,451.01	↑ 22	1,769.39	1,572.23	↑ 13
Net Profit	3,605.99	2,867.89	↑ 26	953.09	751.61	↑ 27

Key Ratios:

Particulars (in %)	FY 2017-18	FY 2016-17
CASA to Total Deposit	44.01	36.85
Net Interest Margin	3.99	3.99
Efficiency Ratio	45.65	46.74
Return on Assets	1.90	1.86
Capital Adequacy Ratio (CAR)	15.03	15.31
Basic EPS in Rs.	60.19	48.06



Performance highlights for the Quarter ended March 31, 2018:

- Net Interest Income (NII) for the quarter is Rs. 2,007.59 crores as against Rs. 1,667.45 crores in the corresponding quarter of the previous year, registering a robust growth of 20%.
- Non-Interest income for the quarter is Rs. 1,208.51 crores as against Rs. 1,211.30 crores in the corresponding quarter of the previous year
- Core fee income for the quarter is Rs. 1,113.18 crores as against Rs. 996.27 crores in the corresponding quarter of the previous year, marking a growth of 12%
- Operating Profit for the quarter is Rs. 1,769.39 crores as against Rs. 1,572.23 crores in the corresponding quarter of the previous year, showing a growth of 13%.
- Net Profit for the quarter is Rs. 953.09 crores as against Rs. 751.61 crores in the corresponding quarter of the previous year, showing a growth of 27%.
- Net Interest Margin (NIM) for the current quarter is 3.97% as against 4.00% in the corresponding quarter of the previous year.
- CASA (Current Accounts- Savings Accounts) Ratio improved to 44.01% against 36.85% a year ago
- Total Advances as on March 31, 2018 is at Rs. 1,44,954 crores as compared to Rs. 1,13,081 crores on March 31, 2017, recording a growth of 28 %.
- Total Deposits as on March 31, 2018 is at Rs. 1,51,639 crores as compared to Rs. 1,26,572 crores on March 31,2017, up by 20%. Total Business at Rs. 2,96,593 crores.
- Net NPA as on March 31, 2018 is at 0.51% as against 0.39% on March 31, 2017.
- Increase in network to 1400 Branches and 2203 ATMs as on March 31, 2018 as against 1200 Branches and 1988 ATMs as on March 31, 2017.

Performance highlights for the Year ended March 31, 2018:

- Net Interest Income (NII) for the Year ended March 31, 2018 is Rs. 7,497.45 crores as against Rs. 6,062.60 crores the previous year, registering a robust Y-o-Y growth of 24%.
- Non-Interest income is at Rs. 4,750.10 crores for the Year ended March 31, 2018 as against Rs. 4,171.49 crores the previous year, a growth of 14%
- Core fee income is Rs. 4,176.75 crores for the Year ended March 31,2018 as against Rs. 3,488.59 crores the previous year, marking a growth of 20%



IndusInd Bank

- Operating Profit for the Year ended March 31, 2018 is Rs. 6,656.11 crores as against Rs. 5,451.01 crores the previous year, a growth of 22%.
- Net Profit for the Year ended March 31, 2018 is Rs. 3,605.99 crores as against Rs. 2,867.89 crores the previous year, showing a growth of 26 %.
- Net Interest Margin (NIM) for the Year ended March 31, 2018 and March 2017 is steady at 3.99% .

Commenting on the performance, Mr. Romesh Sobti, MD & CEO, IndusInd Bank said, "The year 2017-18 has been a challenging year for the banking sector. In this environment our Bank has sustained its growth story and maintained momentum in its financial numbers, which have grown steadily."

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, 2018, IndusInd Bank has 1400 branches, and 2203 ATMs spread across 713 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. In the recently released Kantar Millward Brown's BRANDZ Top 50 most valuable Indian Brands 2017 report, IndusInd Bank has retained its 12th position and has been ranked No.6 amongst banks as per the Top 50 Indian Brands.

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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