

HDFC Bank Limited, HDFC Bank House, Senapati Bapat Marg, Lower Parel, Mumbai 400013 Tel.: 66521000 Fax: 24972287

#### HDFC BANK LIMITED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED MARCH 31, 2015

(Refer note 3)         (Refer note 3)           Interest Earned (a)+(b)+(c)+(d) a) (hrrest All count on advances /bills         1320687         1239563         1076856         4846961         4           a) Interest All count on advances /bills         9022665         221700         1070551         6           b) Incorne on Investments         305719         220567         221700         1070551         6           Chart Income         226376         253491         2001/42         888654         7           Chart Income         256376         253491         2001/42         888654         7           Chart Income         256376         253491         2001/42         888654         7           Operating Express 01(i)(i)         1483074         1278996         578665         50433         225740         223757         7           Operating Express 01(i)(i)         1064616         1015218         90164         4006178         9         7074447         1           I) Chart Operaning express         277544         1740447         1         1         123256         1220641         223252         121266         1232561         1220575         1220691         227451         223252         121266         1220757         1220691			Quarter ended 31.03.2015	Quarter ended 31.12.2014	Quarter ended 31.03.2014	Year ended 31.03.2015	(₹ in lac) Year ended 31.03.2014
(a) Interest / discourt on advances / bills         982686         9824318         484701         3718079         37           (b) Income on Investments         305779         2269561         221780         1070551         5           (c) Interest on balances with Reserve Bank of India and other Inter bank (undis         11006         13734         7424         551710           (c) Other Iscome         2553712         2253401         20042         598634         5           (c) Other Iscome         2553713         1480074         12738         6841         5           (c) Other Iscome         255340         20042         598763         213845         138571         11867         32875         11         398755         11         398755         11         392856         138251         1015718         590164         4008178         320164         4008178         320164         4008178         320164         4008178         320164         4008178         320164         4008178         320164         4008178         320164         4008178         320164         4008178         320164         4008178         320164         4008178         320164         4008178         320164         4008178         320164         40081128         4018321         413030 <th></th> <th>Particulars</th> <th></th> <th>Unaudited</th> <th></th> <th>Audited*</th> <th>Audited*</th>		Particulars		Unaudited		Audited*	Audited*
b) forces on investments (under 0) theres on balances with Reserve Bank of India and other lintor bank funds         305719         229561         221780         1070561         0           0) Others         1006         13734         7642         51710           0) Others         256375         253491         20044         898354         1           0) TOTAL INCOME (1)+(2)         1557013         1438074         127898         5746825         44           1) Enciptyses cost         132550         101324         220042         289354         22           1) Enciptyses cost         132550         1132355         1016124         470686         22           1) Other operating expenses         102550         1132351         1016124         470686         207575         11386         226569         21         127575         127826         1278784         1404447         11         11         1282540         228275         21384         226569         207575         1288274         1288274         1288274         1288274         1288274         1288274         1288274         1288274         1288274         1288282         144         1288282         144         1288282         1288282         1288282         128888         1288286         128888 <td></td> <td>Interest Earned (a)+(b)+(c)+(d)</td> <td>1300637</td> <td>1239583</td> <td>1078856</td> <td>4846991</td> <td>41135</td>		Interest Earned (a)+(b)+(c)+(d)	1300637	1239583	1078856	4846991	41135
Interset         Interset         Interset         Interset           (Inders         11006         1374         764.2         51710           (I) Other is         1043         1310         723         6641           (I) Other is         1043         1310         723         6641           (I) Other is         1043         1310         723         6641           (I) Other is         1357013         1488074         1279898         5746825         41           (I) Other presenting Expenses (II+(I))         135523         106124         475064         475056         177755         17472         138775         17472           (I) Other spensing expenses         132554         137755         106124         475064         4008178         343221         123277         17174         1740447         11         174556         277956         277955         1740447         11         110015         132321         123227         121         1740447         11         13333         142322         116605         112502         117205         117205         117205         117205         117205         117205         117205         117205         117205         117205         117205         117205         117		a) Interest / discount on advances / bills	982869	954318	848701	3718079	31686
India         11006         13794         7642         51710           (0) Others         1043         1910         723         6641         1           (0) Others         1255371         138074         1278985         5748652         44           (0) Enclose (1) (-(1)         1357013         138074         1278985         5748652         44           (0) Enclose cost         132555         113253         106124         475065         47           (1) Enclose cost         132555         113253         106124         475065         47           (1) Other operating expenses (1) + (1)         1386461         326371         22375         113253         106124         475064         4006178         33           (1) Other operating expenses (1) + (1)         130818         910641         4006178         33         20757         114         116699         511220         117         174         226641         233652         1201752         117         174         133839         1423621         113235         116699         511220         117         114         116         116         116         116         116         116         116         116         116         116         116		b) Income on Investments	305719	269561	221790	1070561	9036
0 Others         1043         1910         723         6641           Other Income         256376         253401         200142         899634         7           OTAL INCOME (1)+(2)         1557013         1439074         1278989         5748625         44           Operating Expenses (1)+(1)         385486         345628         311727         1398755         12           10 Other Jongenes cost         132556         112253         106124         475086         7           10 Other Jongenes cost         132556         10714         920644         9205440         22375         211348         923665         1           10 Other Jongenes cost         1064818         1015218         90164         4006178         93           10 Tot L Cost Inter Bacre Provisions and Contingencies (3) (5)         4771856         377384         17404471         14           Provisions (other than tax) and Contingencies (3) (5)         477185         3493221         156695         152287         11           Provisions (other than tax) and Contingencies (3) (5)         414530         4219150         423622         1016595         121528         4           Provisions and Francingencies         106171         280694         279451         223652		c) Interest on balances with Reserve Bank of India and other inter bank					
Ome moome         256376         253491         200142         P99634         17           OTAL, INCOME (1)(4)         1557013         1439074         1278985         5746855         44           Interest Expended         699302         363496         345628         317472         1398755         11           ID Employees cost         132556         113253         106124         475096         44         75096         44         75096         44         75096         44         75096         44         75096         44         75096         44         75096         44         75096         44         75096         44         75096         44         75096         44         7509         4109411         1094418         1015218         90164         4006173         34         740447         11         740447         11         740447         11         740447         11         740447         11         740447         11         34321         232652         102152         102152         102152         102152         102152         102152         102152         10         114         1456         141626         112158         51280         14         75030         11668         1146170605		funds	11006	13794	7642	51710	355
TOTAL INCOME (1)+(2) Interest Expended         1957013         1439074         1278988         5746625         24           Operating Expenses (I)+(i)         385496         345625         1012215         1014         475096         12           Desting Expenses (I)+(i)         132555         113253         10114         475096         12           Operating Provisions and Contingencies (I)+(6)         222375         211348         923857         12           Operating Provisions (other than tax) and Contingencies (I)+(6)         4771956         377384         1740447         11           Provisions (other than tax) and Contingencies (I)+(6)         4771956         377384         1740447         11           Tax Expense         133389         142332         116369         511232         1           Profit (Loss) from Ordinary Activities after tax (10+(1))         280691         279451         223652         1021592         1           Net Profit (Loss) from Ordinary Activities after tax (10+(1))         280691         279451         223652         1021592         1           Net Profit (Loss) from the period (12)+(13)         280691         279451         223652         1021592         1           Not carring per share (0)         1011         10.5         45348         4798		d) Others	1043	1910	723	6641	55
Interest Expended         699322         666590         563352         2607423         22           Operating Expenses ()+(i)         386496         346526         317472         139256         11           I) Employees cost         132556         113253         106124         475096         4           I) Othor operating systemss         222375         211348         923657         1           Charling Frontit before Provisions and Contingencies         57665         56043         22613         23775         1           Provisions (othor than tax) and Contingencies         57665         56043         242613         23775         1           Provisions (othor than tax) and Contingencies         133839         143362         116666         511280         1           Profit (Loss) from Ordinary Activities after tax (10)-(11)         280651         279451         222652         1021592         1           Reserves excluding raviauation reserves         50130         48348         47961         650130         4           (ii) Capital Adequacy Ratio         16.8%         15.7%         16.1%         16.8%         6150813         4           (iii) Capital Adequacy Ratio         16.8%         145.7%         16.1%         16.8%         6150813	2	Other Income	256376	253491	200142	899634	7919
Interest Expended         699322         666590         563352         2607423         22           Operating Expenses ()+(i)         386496         346526         317472         139256         11           I) Employees cost         132556         113253         106124         475096         4           I) Othor operating systemss         222375         211348         923657         1           Charling Frontit before Provisions and Contingencies         57665         56043         22613         23775         1           Provisions (othor than tax) and Contingencies         57665         56043         242613         23775         1           Provisions (othor than tax) and Contingencies         133839         143362         116666         511280         1           Profit (Loss) from Ordinary Activities after tax (10)-(11)         280651         279451         222652         1021592         1           Reserves excluding raviauation reserves         50130         48348         47961         650130         4           (ii) Capital Adequacy Ratio         16.8%         15.7%         16.1%         16.8%         6150813         4           (iii) Capital Adequacy Ratio         16.8%         145.7%         16.1%         16.8%         6150813		TOTAL INCOME (1)+(2)	1557013	1493074	1278998	5746625	49055
(1) Employees cost         13256         113235         10124         475098           (1) Ohr operating expenses         252840         232375         211346         923669           (1) Ohr operating expenses         252840         232375         211346         923669           (1) Ohr operating Profit before Provisions and Contingencies         57665         55043         22651         277575           (1) Ohr the first provisions (ohr them tax) and Contingencies         57665         56043         24813         343221         1532872         11           (1) Profit /(Loss) from Ordinary Activities before tax (1)-(1)         280691         279451         232652         1021592         10           (1) Ret Profit /(Loss) from Ordinary Activities before tax (10-(11)         280691         279451         232652         1021592         10           (1) Retrace anjat (1) Retrace (1) Retra			699322	669590	583592	2607423	22652
ID Employees cost (1) Other operating expenses         132556         113255         113257         11146         923375         21146         923375         21146         923375         21146         923559         377934         4005175         30           Operating Profit befors Provisions and Contingencies (3) (c) (c) (c) (c) (c) (c) (c) (c) (c) (c	;	Operating Expenses (i)+(ii)	385496	345628	317472		12042
10 ther operating expenses               252400               22375               21348               923650               92375               21348               92375               21348               92375               21348               92375               21348               92375               21348               92375               21348               92375               21348               92375               21348               21345               21375               31383               115659               511280               1173               123582               12745               227451               223652               102159               101503               4236               10150               10150               113               11               111               111               111               111               111               111                 111		i) Employees cost	132556	113253	106124		4178
IDTAL EXPENDITURE (4)-(5) (excluting Provisions & Contingencies)         1064818         1015121         S0004         4005178         3.77334           Operating Profit before Provisions and Contingencies (3)-(5)         777856         577834         1740447         1.           Provisions (other than tax) and Contingencies         57685         56043         28613         207575         2.           Exceptional terms         -         -         -         -         -         -           Profit (Loss) from Ordinary Activities before tax (7)-(8)-(9)         141650         421813         348321         116665         511280         -<	- 1						7863
Operating Profit before Provisions and Contingencies (3)-(6)         472195         477265         377944         174047         174           Provisions (other than tax) and Contingencies         57665         56043         28613         207575           Exceptional terms         1         14530         42113         343321         1532272         11           Tax Expense         133839         142362         106169         279451         232652         1021592         10           Extraordinary thems (net of tax expense)         50130         48348         47981         50130         48348         47981         50130         48348         47981         50130         48348         47981         50130         48348         47981         50130         48348         47981         50130         48348         47981         50130         48348         47981         50130         48348         47981         50130         48348         47981         50130         48348         47981         50130         48348         47981         50130         48348         47981         50130         48348         47981         50130         48348         47981         50130         48348         47981         50130         48348         47981         50	- 1		1084818				34695
Provisions (other than tax) and Contingencies         57665         56043         28613         207575           Exceptional Items	- 1						14360
Exceptional items         Instruction         Instruction <thinstruction< th=""></thinstruction<>	- 1					}	1588
Profit / (Loss) from Ordinary Activities before tax (7)-(8)-(9)         414530         421813         349321         1532872         173           Tax Expense         133839         142362         116665         511280         0           Net Profit / (Loss) from period (12)-(13)         220651         227451         223522         1021592         0           Paid up equity share capital (Face Value of ₹ 2/- each)         50130         48348         47981         50130         0           In Profit / (Loss) for the period (12)-(13)         220651         274541         223652         1021592         0           In Profit / Queuy Share capital (Face Value of ₹ 2/- each)         50130         48348         47981         50130         0           In Profit / Queuy Share capital (Face Value of ₹ 2/- each)         50130         48348         47981         50130         0           In Profit / Queuy Share capital (Face Value of ₹ 2/- each)         50130         48348         47981         50130         0         0           ID Capital Adequacy Ratio         16.8%         15.7%         16.1%         16.8%         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0	- 1			-	-		
Tax Expense         133839         142362         116669         511280           Net Profit / (Loss) from Ordinary Activities after tax (10)-(11)         200691         279451         232852         1021592         10           Net Profit / (Loss) for the period (12)-(13)         200691         279451         232852         1021592         10           Paid up equity share capital (Face Value of ₹ 2/- each)         50130         48348         47961         50130         4           I Net Profit / (Loss) for the period (12/(13)         200691         227451         232852         1021592         4           Reserves excluding revuluation reserves         6150813         4         4         6150813         4           (1) Percentage of shares held by Government of India         Nil         Nil         Nil         Nil         Nil         Nil           (10) Datuted EPS belore & after extraordinary items (net of tax expense) - not annualized         11.4         11.5         9.7         42.1           (10) Datuted EPS belore & after extraordinary items (net of tax expense) - not annualized         0.3%         0.3%         0.3%         0.3%         0.3%         0.3%         0.3%         0.3%         0.3%         0.3%         0.3%         0.3%         0.3%         0.3%         0.3%         0.3%	- 1	•	414530	421813	349321	1532872	12772
Net Profit / (Loss) from Ordinary Activities after tax (10)-(11)         280691         273451         232652         1021592         4           Extraordinary items (inet of tax expense)         - <td< td=""><td>1</td><td></td><td></td><td></td><td></td><td></td><td>4293</td></td<>	1						4293
Extraordinary items (net of tax expense)       200691       279451       222652       1021592       4         Net Profit / (Locs) for the period (12)(13)       200691       279451       222652       1021592       4         Praid up equily share capital (Face Value of ₹ 2/- each)       50130       48348       47981       50130       4         In Percentage of shares held by Government of India       Nii       Nii<			1				847
Net Profit / (Loss) for the period (12)-(13)         280691         279451         232652         1021592         1021592           Paid up equity share capital (Face Value of ₹ 2/- each)         50130         48348         47991         50130         6150813         44           Reserves excluding revaluation reserves         16.8%         15.7%         16.1%         16.8%         16.7%         16.8%	1				LULUUL	IVEIJJE	04/0
Paid up equity share capital (Face Value of ₹ 2/- each)         50130         48348         47981         50130           Reserves excluding revaluation reserves         6150813         44           Analytical Ratios         6150813         44           (i) Percentage of shares held by Government of India         Nil         Nil         Nil         Nil         Nil         Nil           (ii) Earnings per share (?)         16.8%         15.7%         16.1%         16.8%         16.0%           (a) Basic EPS before & after extraordinary items (net of tax expense) - not annualized         11.4         11.5         9.7         42.1           (b) Diluted EPS before & after extraordinary items (net of tax expense) - not annualized         11.3         11.4         9.6         41.7           (w) NPA Ratios         343838         346791         298028         343838         2           (b) Net NPAs         6059k         0.5%         0.5%         0.5%         0.5%         0.5%         0.5%         0.2%         0.0%			280691	279451	222652	1021502	847
Reserves excluding revaluation reserves       6150013       44         Analytical Ratios       Nii       Nii Nii       Nii Nii       <							47
Analytical Ratios       Nil       Nil       Nil       Nil         (I) Percentage of shares held by Government of India       Nil       Nil       Nil       Nil         (Ii) Capital Adequacy Ratio       16.8%       15.7%       16.1%       16.8%         (Iii) Earnings per share (₹)       11.4       11.5       9.7       42.1         (a) Basic EPS before & after extraordinary items (net of tax expense) -       11.3       11.4       9.6       41.7         not annualized       (i) NPA Ratios       343838       346791       298928       343838       2         (a) Gross NPAs       89628       90366       82003       89628       (i) 0.5%       0.5%       0.2%       0.3%       0.2%       0.3%       0.2%       0.3%       0.2%       0.0%       0.5%       0.5%       0.5%       0.2%       0.0%       0.6%       0.2%       0.3%       0.2%       0.3%       0.2%       0.3%       0.2%       0.3%       0.2%       0.3%       0.2%       0.3%       0.2%       0.5%       0.5%       0.5%       0.5%       0.5%       0.5%       0.5%       0.5%       0.5%       0.5%       0.5%       0.5%       0.5%       0.5%       0.5%       0.5%       0.5%       0.5%       0.4%			50130	40340	4/901		
(i)       Percentage of shares held by Government of India       Nil       Nil       Nil       Nil       Nil         (ii)       Capital Adequacy Platio       16.8%       15.7%       16.1%       16.8%         (iii)       Basic EPS before & after extraordinary items (net of tax expense) -       11.4       11.5       9.7       42.1         not annualized       (i)       Diluted EPS before & after extraordinary items (net of tax expense) -       11.3       11.4       9.6       41.7         not annualized       (ii)       Nil       Nil       9.7       42.1         (iv) NPA Ratios       343838       346791       298928       343838       22         (ii) % of Gross NPAs to Gross Advances       0.9%       1.0%       1.0%       0.9%       0.1%         (ii) % of KINPAs to Net Advances       0.2%       0.3%       0.2%       0.3%       0.2%       0.5%       0.5%       2.0%         (ii) Not Rines       1490274560       1467186668       1448829678       1490274560       14486         (a) Public Shareholding       59.4%       60.7%       60.4%       59.4%       60.7%       60.4%       59.4%         (b) Shares underlying Depository Receipts (ADS and GDR)       1490274560       1447186668       1448829678		•				6150813	4299
(ii) Capital Adequacy Ratio       16.8%       15.7%       16.1%       16.8%         (iii) Earnings per share (%)       11.4       11.5       9.7       42.1         not annualized       11.4       11.5       9.7       42.1         (b) Diluted EPS before & after extraordinary items (net of tax expense) -       11.3       11.4       9.6       41.7         not annualized       11.3       11.4       9.6       41.7       10.7         (iv) NPA Ratios       343838       346791       298928       343838       26         (b) Net NPAs       89628       90366       82003       89628       0.9%       0.0%       0.9%       0.0%       0.9%       0.0%	- 1	-	N EL	A CL	A 11	A 12	
(iii) Earnings per share (?)       (a) Basic EPS before & after extraordinary items (net of tax expense) -       11.4       11.5       9.7       42.1         not annualized       (b) Diluted EPS before & after extraordinary items (net of tax expense) -       11.3       11.4       9.6       41.7         not annualized       (iv) NPA Ratios       (a) Gross NPAs       343838       346791       298928       343838       2         (iv) NPA Ratios       (a) Gross NPAs to Gross Advances       0.9%       1.0%       1.0%       0.9%         (d) % of Net NPAs to Bross Advances       0.2%       0.3%       0.2%       0.4%       0.9%         (v) Return on assets (average) - not annualized       0.5%       0.5%       0.5%       2.0%       0.5%       0.2%       0.4%       0.4%       0.4%       0.4%       0.4%       0.4%       0.4%       0.4%       0.4%       0.5%       0.5%       0.2%       0.5%       0.2%       0.5%       0.2%       0.4%       0.5%       0.5%       0.2%       0.4%       0.5%       0.2%       0.4%       0.5%       0.5%       0.2%       14488       1448829678       1440274560       144484       1448829678       1490274560       144484       1448829678       1490274560       14488       1490274560       14498	- 1						10
(a) Basic EPS before & after extraordinary items (net of tax expense) -       11.4       11.5       9.7       42.1         not annualized       (b) Diluted EPS before & after extraordinary items (net of tax expense) -       11.3       11.4       9.6       41.7         (iv) NPA Ratios       343838       346791       2989928       343838       22         (a) Gross NPAs       343838       346791       298928       343838       22         (b) Net NPAs       0 Gross Advances       0.9%       1.0%       1.0%       0.9%         (d) % of Gross NPAs to Gross Advances       0.9%       1.0%       0.0%       0.2%         (v) Return on assets (average) - not annualized       0.5%       0.5%       0.5%       0.5%         No of shares       1490274560       1467186686       1448829678       1490274560       14488         - Percentage of Shareholding       59.4%       60.7%       60.4%       59.4%       4070         - No. of shares       1490274560       1467186686       1448829678       447304657       407004657       473004657       407004657       407004657       407004657       407004657       407004657       407004657       407004657       407004657       407004657       407004657       407004657       407004657       40700	- 1		10.8%	15.7%	16.1%	16.8%	16.
not annualized (b) Diluted EPS before & after extraordinary items (net of tax expense) - not annualized (iv) NPA Ratios (a) Gross NPAs11.311.49.641.7(a) Gross NPAs (a) Gross NPAs3438383467912989283438382(b) Net NPAs (c) % of Gross NPAs to Gross Advances0.9%1.0%0.9%3438382(c) % of Gross NPAs to Gross Advances0.9%1.0%0.9%0.9%3438382(d) % of Net NPAs to Net Advances0.2%0.3%0.3%0.2%0.9%(v) Return on assets (average) - not annualized0.5%0.5%2.0%0.5%2.0%Non Promoters Shareholding (a) Public Shareholding1490274560144671868681448829678149027456014488- No. of shares149027456014671868681448829678149027456014488- No. of shares149027456014671868681448829678149027456014488(b) Shares underlying Depository Receipts (ADS and GDR)59.4%60.7%60.4%59.4%- No. of shares4730046574070046574070046574070(a) Pledged / Encumbered No ci shares Percentage of Shares (as a % of the total shareholding of promoter and promoter group) Percentage of Shares (as a % of the total shareholding of promoter and promoter group)543216100543216100543216100543216100- Percentage of Shares (as a % of the total sharehol	- 1			11 5	0.7	10.1	
(b) Diluted EPS before & after extraordinary items (net of tax expense) - not annualized (iv) NPA Ratios (a) Gross NPAs to (b) Net NPAs11.311.49.641.7(iv) NPA Ratios (a) Gross NPAs to Gross Advances34383834679129892834383822(b) Net NPAs (c) % of Gross NPAs to Gross Advances0.9%1.0%1.0%0.9%(d) % of Net NPAs to Net Advances0.2%0.3%0.3%0.2%(v) Return on assets (average) - not annualized0.5%0.5%0.5%2.0%Non Promoters Shareholding0.5%0.5%0.5%2.0%(b) Shares1490274560146718686814488296781490274560- No. of shares1490274560146718686814488296781490274560- No. of shares1490274560146718686814488296781490274560- Percentage of Shareholding59.4%60.7%60.4%59.4%(b) Shares underlying Depository Receipts (ADS and GDR)18.9%16.8%17.0%18.9%- No. of shares Percentage of Shareholding18.9%16.8%17.0%18.9%- Promoters and Promoter Group Shareholding of promoter Percentage of Shares (as a % of the total shareholding of promoter Percentage of Shares (as a % of the total shareholding of promoter Percentage of Shares (as a % of the total shareholding of promoter Percentage of Shares (as a % of the total shareh	- 1		11.4	11.5	9.7	42.1	35
not annualized (iv), NPA Ratios         343838         346791         298928         343838         22           (a) Gross NPAs         343838         346791         298928         343838         22           (b) Net NPAs         00366         82003         89628         30366         82003         89628         343838         22           (c) % of Gross NPAs to Gross Advances         0.9%         1.0%         1.0%         0.9%         0.3%         0.2%         0.3%         0.2%         0.3%         0.2%         0.0%         0.5%         2.0%         0.5%         0.5%         2.0%         0.5%         0.5%         0.5%         2.0%         0.5%         0.5%         2.0%         0.5%         0.5%         0.5%         2.0%         0.5%         0.5%         2.0%         0.5%         0.5%         0.5%         2.0%         0.5%         0.5%         0.5%         2.0%         0.5%         0.5%         0.5%         2.0%         0.5%         0.5%         0.5%         0.5%         0.5%         2.0%         0.5%         0.5%         0.5%         2.0%         0.5%         2.0%         0.5%         0.5%         0.5%         0.5%         0.5%         0.5%         0.5%         0.5%         0.5%	1		110				
(iv) NPA Ratios       343838       346791       298928       343838       2         (a) Gross NPAs       343838       346791       298928       343838       2         (b) Net NPAs       89628       90366       82003       89628       6         (c) % of Gross NAs to Gross Advances       0.9%       1.0%       1.0%       0.9%       ()         (d) % of Net NPAs to Net Advances       0.2%       0.3%       0.2%       0.3%       0.2%       ()       0.5%       0.5%       2.0%       0.4%       ()       0.9%       ()       0.9%       ()       0.9%       ()       0.9%       ()       0.9%       ()       0.9%       ()       0.9%       ()       0.9%       ()       0.9%	- 1		11.3	11.4	9.6	41.7	35
(a) Gross NPAs       343838       346791       298928       343838       2         (b) Net NPAs       89628       90366       82003       89628         (c) % of Gross NPAs to Gross Advances       0.9%       1.0%       1.0%       0.9%         (d) % of Net NPAs to Net Advances       0.2%       0.3%       0.3%       0.2%         (v) Return on assets (average) - not annualized       0.5%       0.5%       2.0%         Non Promoters Shareholding       1490274560       1467186868       1448829678       1490274560         (b) Shares underlying Depository Receipts (ADS and GDR)       59.4%       60.7%       60.4%       59.4%         - No. of shares       473004657       407004657       407004657       407004657         Percentage of Shareholding       18.9%       16.8%       17.0%       18.9%         Percentage of Shareholding       18.9%       16.8%       17.0%       18.9%         Percentage of Shareholding       -       -       -       -         (a) Pledged / Encumbered       -       -       -       -         · No. of shares       -       -       -       -       -         · No. of shares       -       -       -       -       -       -<	1						
(b) Net NPAs       89628       90366       82003       89628         (c) % of Gross NPAs to Gross Advances       0.9%       1.0%       1.0%       0.9%         (d) % of Net NPAs to Net Advances       0.2%       0.3%       0.2%       0.2%         (v) Return on assets (average) - not annualized       0.5%       0.5%       0.5%       2.0%         (a) Public Shareholding       0.5%       0.5%       0.6%       2.0%         (a) Public Shareholding       1490274560       1467186868       1448829678       1490274560       14488         (b) Shares underlying Depository Receipts (ADS and GDR)       59.4%       60.7%       60.4%       59.4%         (a) Pledged / Encumbered       18.9%       16.8%       17.0%       18.9%         Promoters and Promoter Group Shareholding       18.9%       16.8%       17.0%       18.9%         Promoters group)       -       -       -       -         • No. of shares       -       -       -       -         • Percentage of Shareholding       -       -       -       -         • No. of shares       -       -       -       -       -         • Percentage of Shareholding       -       -       -       -       -	- 1						
(c) % of Gross NPAs to Gross Advances       0.9%       1.0%       1.0%       0.9%         (d) % of Net NPAs to Net Advances       0.2%       0.3%       0.3%       0.2%         (v) Return on assets (average) - not annualized       0.5%       0.5%       0.5%       2.0%         Non Promoters Shareholding       0.5%       0.5%       0.5%       2.0%         (a) Public Shareholding       1490274560       1467186868       1448829678       1490274560       14488         • Percentage of Shareholding       59.4%       60.7%       60.4%       59.4%       60.4%       59.4%         (b) Shares underlying Depository Receipts (ADS and GDR)       18.9%       16.8%       17.0%       18.9%       16.8%       17.0%       18.9%         Promoters and Promoter Group Shareholding       - <t< td=""><td>- 1</td><td></td><td>1</td><td></td><td></td><td></td><td>2989</td></t<>	- 1		1				2989
(d) % of Net NPAs to Net Advances       0.2%       0.3%       0.3%       0.2%         (v) Return on assets (average) - not annualized       0.5%       0.5%       0.5%       2.0%         Non Promoters Shareholding       0.5%       0.5%       0.5%       2.0%         (a) Public Shareholding       1490274560       1467186868       1448829678       1490274560       14488         - No. of shares       1490274560       1467186868       1448829678       1490274560       14488         (b) Shares underlying Depository Receipts (ADS and GDR)       59.4%       60.7%       60.4%       59.4%         - No. of shares       473004657       407004657       407004657       473004657       407004657         - Percentage of Shareholding       18.9%       16.8%       17.0%       18.9%       18.9%         (a) Pledged / Encumbered       -       -       -       -       -         No. of shares       -       -       -       -       -       -       -         (b) Non - encumbered       -<							820
(v) Return on assets (average) - not annualized0.5%0.5%0.5%2.0%Non Promoters Shareholding1490274560146718686814488296781490274560(a) Public Shareholding149027456014671868681448829678149027456014486- Percentage of Shareholding59.4%60.7%60.4%59.4%59.4%(b) Shares underlying Depository Receipts (ADS and GDR)473004657407004657407004657473004657407004657- No. of shares18.9%16.8%17.0%18.9%18.9%16.8%17.0%18.9%(a) Pledged / Encumbered No. of shares(b) Shares (as a % of the total share capital of the Company) Percentage of Shares (as a % of the total share capital of the Company)(b) Non - encumbered(b) Non - encumbered			1 1				1.
Non Promoters Shareholding (a) Public Shareholding149027456014671868681448829678149027456014484- No. of shares149027456014671868681448829678149027456014484- Percentage of Shareholding59.4%60.7%60.4%59.4%(b) Shares underlying Depository Receipts (ADS and GDR)473004657407004657407004657473004657- No. of shares473004657407004657407004657407004657407004657- Percentage of Shareholding18.9%16.8%17.0%18.9%(a) Pledged / Encumbered No. of shares Percentage of Shares (as a % of the total shareholding of promoter Percentage of Shares (as a % of the total share capital of the Company) No. of shares543216100543216100543216100543216100543216100- No. of shares100.0%100.0%100.0%100.0%1	н						0
(a) Public Shareholding149027456014671868681448829678149027456014488- No. of shares149027456014671868681448829678149027456014488- Percentage of Shareholding59.4%60.7%60.4%59.4%(b) Shares underlying Depository Receipts (ADS and GDR)473004657407004657407004657473004657- No. of shares473004657407004657407004657407004657407004657- Percentage of Shareholding18.9%16.8%17.0%18.9%Promoters and Promoter Group Shareholding(a) Pledged / Encumbered No. of shares Percentage of Shares (as a % of the total shareholding of promoterand promoter group) No. of shares543216100543216100543216100543216100543216100- No. of shares543216100543216100543216100543216100543216100- No. of shares543216100543216100543216100543216100543216100- No. of shares543216100543216100543216100543216100543216100- Percentage of Shares (as a % of the total shareholding of promoter100.0%100.0%100.0%100.0%- Percentage of Shares (as a % of the total shareholding of promoter100.0%100.0%100.0%100.0%	4		0.5%	0.5%	0.5%	2.0%	2
- No. of shares       1490274560       1467186868       1448829678       1490274560       14488         - Percentage of Shareholding       59.4%       60.7%       60.4%       59.4%         (b) Shares underlying Depository Receipts (ADS and GDR)       473004657       407004657       407004657       473004657       407004657         - No. of shares       473004657       407004657       407004657       407004657       407004657       407004657         - Percentage of Shareholding       18.9%       16.8%       17.0%       18.9%       18.9%         Promoters and Promoter Group Shareholding of promoter       -       -       -       -         (a) Pledged / Encumbered       -       -       -       -       -         - No. of shares       -       -       -       -       -       -       -         - Percentage of Shares (as a % of the total shareholding of promoter       -	1	-					
<ul> <li>Percentage of Shareholding</li> <li>b) Shares underlying Depository Receipts (ADS and GDR)</li> <li>No. of shares</li> <li>Percentage of Shareholding</li> <li>Promoters and Promoter Group Shareholding</li> <li>(a) Pledged / Encumbered</li> <li>No. of shares</li> <li>Percentage of Shares (as a % of the total shareholding of promoter and promoter group)</li> <li>Percentage of Shares (as a % of the total share capital of the Company)</li> <li>Percentage of Shares (as a % of the total share capital of the Company)</li> <li>Percentage of Shares (as a % of the total shareholding of promoter and promoter Group)</li> <li>Percentage of Shares (as a % of the total share capital of the Company)</li> <li>Percentage of Shares (as a % of the total share capital of the Company)</li> <li>Percentage of Shares (as a % of the total shareholding of promoter 100.0%</li> <li>Mon - encumbered</li> <li>No. of shares</li> <li>St3216100</li> <li>St3216100</li></ul>		(a) Public Shareholding					
(b) Shares underlying Depository Receipts (ADS and GDR)- No. of shares473004657407004657407004657473004657407004657- Percentage of Shareholding18.9%16.8%17.0%18.9%Promoters and Promoter Group Shareholding18.9%16.8%17.0%18.9%(a) Pledged / Encumbered No. of shares Percentage of Shares (as a % of the total shareholding of promoter Percentage of Shares (as a % of the total share capital of the Company) Percentage of Shares (as a % of the total share capital of the Company)(b) Non - encumberedNo. of shares543216100543216100543216100543216100543216100- No. of shares543216100543216100543216100543216100543216100- No. of shares (as a % of the total shareholding of promoter100.0%100.0%100.0%1		- No. of shares	1490274560	1467186868	1448829678	1490274560	1448829
<ul> <li>No. of shares</li> <li>Percentage of Shareholding</li> <li>Promoters and Promoter Group Shareholding</li> <li>(a) Pledged / Encumbered</li> <li>No. of shares</li> <li>Percentage of Shares (as a % of the total shareholding of promoter and promoter group)</li> <li>Percentage of Shares (as a % of the total share capital of the Company)</li> <li>Percentage of Shares (as a % of the total share capital of the Company)</li> <li>Percentage of Shares (as a % of the total share capital of the Company)</li> <li>Percentage of Shares (as a % of the total share capital of the Company)</li> <li>Percentage of Shares (as a % of the total share capital of the Company)</li> <li>Percentage of Shares (as a % of the total share capital of the Company)</li> <li>Percentage of Shares (as a % of the total share capital of the Company)</li> <li>Percentage of Shares (as a % of the total share capital of the Company)</li> <li>Percentage of Shares (as a % of the total share capital of the Company)</li> <li>Percentage of Shares (as a % of the total share capital of the Company)</li> <li>Percentage of Shares (as a % of the total share capital of the Company)</li> <li>Percentage of Shares (as a % of the total shareholding of promoter</li> <li>No. of shares</li> <li>Percentage of Shares (as a % of the total shareholding of promoter</li> <li>100.0%</li> <li>100.0%</li> <li>100.0%</li> <li>100.0%</li> </ul>	Į		59.4%	60.7%	60.4%	59.4%	60
<ul> <li>Percentage of Shareholding</li> <li>Promoters and Promoter Group Shareholding</li> <li>(a) Pledged / Encumbered</li> <li>No. of shares</li> <li>Percentage of Shares (as a % of the total shareholding of promoter and promoter group)</li> <li>Percentage of Shares (as a % of the total share capital of the Company)</li> <li>Percentage of Shares (as a % of the total share capital of the Company)</li> <li>Percentage of Shares (as a % of the total share capital of the Company)</li> <li>Percentage of Shares (as a % of the total share capital of the Company)</li> <li>Percentage of Shares (as a % of the total share capital of the Company)</li> <li>Percentage of Shares (as a % of the total share capital of the Company)</li> <li>Percentage of Shares (as a % of the total share capital of the Company)</li> <li>Percentage of Shares (as a % of the total share capital of the Company)</li> <li>Percentage of Shares (as a % of the total share capital of the Company)</li> <li>Percentage of Shares (as a % of the total share capital of the Company)</li> <li>Percentage of Shares (as a % of the total shareholding of promoter 100.0%</li> <li>100.0%</li> <li>100.0%</li> <li>100.0%</li> </ul>	I	(b) Shares underlying Depository Receipts (ADS and GDR)					
Promoters and Promoter Group Shareholding (a) Pledged / Encumbered - No. of shares		- No. of shares	473004657	407004657		473004657	407004
(a) Pledged / Encumbered       -       -       -       -       -         • No. of shares       -       -       -       -       -         • Percentage of Shares (as a % of the total shareholding of promoter and promoter group)       -       -       -       -         • Percentage of Shares (as a % of the total share capital of the Company)       -       -       -       -         (b) Non - encumbered       -       -       -       -       -         • No. of shares       543216100       543216100       543216100       543216100       543216100         • Percentage of Shares (as a % of the total shareholding of promoter       100.0%       100.0%       100.0%       100.0%       1	I	<ul> <li>Percentage of Shareholding</li> </ul>	18.9%	16.8%	17.0%	18.9%	17.
<ul> <li>No. of shares</li> <li>Percentage of Shares (as a % of the total shareholding of promoter and promoter group)</li> <li>Percentage of Shares (as a % of the total share capital of the Company)</li> <li>Percentage of Shares (as a % of the total share capital of the Company)</li> <li>Percentage of Shares (as a % of the total share capital of the Company)</li> <li>Percentage of Shares (as a % of the total shareholding of promoter and promoter group)</li> <li>Percentage of Shares (as a % of the total shareholding of promoter 100.0% 100.0% 100.0% 100.0% 100.0% 1</li> </ul>	I	Promoters and Promoter Group Shareholding					
<ul> <li>Percentage of Shares (as a % of the total shareholding of promoter and promoter group)</li> <li>Percentage of Shares (as a % of the total share capital of the Company)</li> <li>Percentage of Shares (as a % of the total share capital of the Company)</li> <li>Percentage of Shares (as a % of the total share capital of the Company)</li> <li>Percentage of Shares</li> <li>No. of shares</li> <li>Percentage of Shares (as a % of the total shareholding of promoter</li> <li>No. of shares</li> <li>Percentage of Shares (as a % of the total shareholding of promoter</li> <li>No. of shares</li> <li>Percentage of Shares (as a % of the total shareholding of promoter</li> <li>No. of shares</li> <li>No. of shares (as a % of the total shareholding of promoter</li> <li>No. of shares (as a % of the total shareholding of promoter</li> <li>No. of shares (as a % of the total shareholding of promoter</li> <li>No. of shares (as a % of the total shareholding of promoter</li> <li>No. of shares (as a % of the total shareholding of promoter</li> <li>No. of shares (as a % of the total shareholding of promoter</li> <li>No. of shares (as a % of the total shareholding of promoter</li> <li>No. of shares (as a % of the total shareholding of promoter</li> <li>No. of share (as a % of the total shareholding of promoter</li> <li>No. of share (as a % of the total shareholding of promoter</li> <li>No. of share (as a % of the total shareholding of promoter</li> <li>No. of share (as a % of the total shareholding of promoter</li> <li>No. of share (as a % of the total shareholding of promoter</li> <li>No. of share (as a % of the total shareholding of promoter</li> <li>No. of share (as a % of the total shareholding of promoter</li> <li>No. of share (as a % of the total shareholding of promoter</li> <li>No. of share (as a % of the total shareholding of promoter</li> <li>No. of share (as a % of the total shareholding of promoter</li></ul>		(a) Pledged / Encumbered					
and promoter group) - Percentage of Shares (as a % of the total share capital of the Company) (b) Non - encumbered - No. of shares - Percentage of Shares (as a % of the total shareholding of promoter 100.0% 100.0\% 100.0\% 100.0\% 100.0\% 100.0\% 100.0\% 100.0\% 100.0\% 1	I	- No. of shares	-	-	-	-	-
<ul> <li>Percentage of Shares (as a % of the total share capital of the Company)</li> <li>In the company</li> <li>In the company<!--</td--><td></td><td><ul> <li>Percentage of Shares (as a % of the total shareholding of promoter</li> </ul></td><td>-  </td><td>-</td><td>-</td><td>-</td><td>-</td></li></ul>		<ul> <li>Percentage of Shares (as a % of the total shareholding of promoter</li> </ul>	-	-	-	-	-
<ul> <li>Percentage of Shares (as a % of the total share capital of the Company)</li> <li>In the company</li> <li>In the company<!--</td--><td></td><td>and promoter group)</td><td> </td><td></td><td></td><td></td><td></td></li></ul>		and promoter group)					
(b) Non - encumbered         543216100				-		-	
No. of shares         543216100							
Percentage of Shares (as a % of the total shareholding of promoter 100.0% 100.0% 100.0% 100.0% 100.0%			543216100	543216100	543216100	543216100	543216
and promoter group)							100
	1	<ul> <li>Percentage of Shares (as a % of the total share capital of the Company)</li> </ul>	21.7%	22.5%	22.6%	21.7%	22

\* Except for disclosure regarding 'Non Promoters Shareholding' and 'Promoters and Promoter Group Shareholding' which are unaudited.

Segment information in accordance with the Accounting Standard on Segment Reporting (AS 17) of the operating segments of the Bank is as under:

······					(₹ in lacs)
Particulars	Quarter ended 31.03.2015	Quarter ended 31.12.2014	Quarter ended 31.03.2014	Year ended 31.03.2015	Year ended 31.03.2014
	Audited	Unaudited	Audited	Audited	Audited
1 Segment Revenue					
a) Treasury	371936	334369	266743	1287130	1178670
b) Retail Banking	1289247	1256012	1088123	4881418	4080486
c) Wholesale Banking	615723	593676	508128	2318519	1964534
d) Other Banking Operations	178360	167827	145248	620102	503355
e) Unallocated	39	823	-	862	258
Total	2455305	2352707	2008242	9108031	7727303
Less: Inter Segment Revenue	898292	859633	729244	3361406	2821785
Income from Operations	1557013	1493074	1278998	5746625	4905518
2 Segment Results					
a) Treasury	28827	26641	12565	58571	41230
b) Retail Banking	160438	164963	157893	622883	568541
c) Wholesale Banking	187592	195012	150037	750442	594011
d) Other Banking Operations	74178	72046	47620	248689	192046
e) Unallocated	(36505)	(36849)	(18794)	(147713)	(118621)
Total Profit Before Tax	414530	421813	349321	1532872	1277207
3 Capital Employed					
(Segment Assets - Segment Liabilities)					
a) Treasury	15425638	12588592	12241141	15425638	12241141
b) Retail Banking	(17421098)	(16204827)	(12909019)	(17421098)	(12909019)
c) Wholesale Banking	8307529	8817771	5305539	8307529	5305539
d) Other Banking Operations	1545754	1460408	1259579	1545754	1259579
e) Unallocated	(1656880)	(1494667)	(1549375)	(1656880)	(1549375)
Total	6200943	5167277	4347865	6200943	4347865

Business Segments have been identified and reported taking into account the target customer profile, the nature of products and services, the differing risks and returns, the organisation structure, the internal business reporting system and the guidelines prescribed by RBI.

#### Notes :

1 Statement of Assets and Liabilities as on March 31, 2015 is given below.

Particulars	As at 31.03.2015	As at 31.03.2014
CAPITAL AND LIABILITIES	Audited	Audited
Capital	50130	4798
Reserves and Surplus	6150813	429988
Deposits	45079565	3673374
Borrowings	4521356	394390
Other Liabilities and Provisions	3248444	413443
Total	59050308	4915995
ASSETS	·	
Cash and Balances with Reserve Bank of India	2751045	253456
Balances with Banks and Money at Call and Short notice	882100	142380
Investments	16645996	1209510
Advances	36549504	3030002
Fixed Assets	312172	29399
Other Assets	1909491	251246
Total	59050308	4915995

2 The above results have been approved by the Board of Directors at its meeting held on April 23, 2015. There are no qualifications in the auditor's report for the year ended March 31, 2015. The information presented above is extracted from the audited financial statements as stated.

3 The figures of last quarter are the balancing figures between audited figures in respect of the full financial year and the published year to date figures upto the end of third quarter of the respective financial year.

4 The Board of Directors at their meeting proposed a dividend of ₹ 8.00 per share, subject to the approval of the members at the ensuing Annual General Meeting.

- 5 Pursuant to the shareholder and regulatory approvals, the Bank on February 10, 2015, concluded a Qualified Institutions Placement (QIP) of 1,87,44,142 equity shares at a price of ₹ 1,067 per equity share aggregating ₹ 2,000 crore and an American Depository Receipt (ADR) offering of 2,20,00,000 ADRs (representing 6,60,00,000 equity shares) at a price of USD 57.76 per ADR, aggregating USD 1,271 million. Pursuant to these issuances, the Bank allotted 8,47,44,142 additional equity shares. Accordingly, share capital increased by ₹ 16.95 crores and share premium increased by ₹ 9,705.84 crores, net of share issue expenses of ₹ 151.03 crores.
- 6 During the quarter and year ended March 31, 2015, the Bank allotted 43,43,550 and 2,27,00,740 shares pursuant to the exercise of options under the approved employee stock option schemes.
- 7 Other income relates to income from non-fund based banking activities including commission, fees, earnings from foreign exchange and derivative transactions, profit and loss (including revaluation) from investments and recoveries from accounts written off.

8 As at March 31, 2015, the total number of branches (including extension counters) and ATM network stood at 4014 branches and 11766 ATMs respectively.

9 Information on investor complaints pursuant to Clause 41 of the listing agreement for the quarter ended March 31, 2015:

Opening: 8; Additions: 696; Disposals: 701; Closing position: 3.

10 Figures of the previous periods have been regrouped / reclassified wherever necessary to conform to current period's classification.

11 ₹ 10 lac = ₹ 1 million

₹ 10 million = ₹ 1 crore

Aditya Puri Managing Dire

Place : Mumbai Date : April 23, 2015



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HDFC Bank Limited, HDFC Bank House, Senapati Bapat Marg, Lower Parel, Mumbai 400013 Tel.: 66521000 Fax: 24972287

#### HDFC BANK LIMITED GROUP CONSOLIDATED FINANCIAL RESULTS FOR THE YEAR ENDED MARCH 31, 2015

			(₹ in lacs)
	Particulars	Year ended 31-03-2015	Year ended 31-03-2014
		Audited	Audited
1	Interest Earned (a)+(b)+(c)+(d)	5066649	4055500
•	a) Interest / discount on advances / bills		4255502
		3933466	3307752
	b) Income on Investments	1070985	903920
	c) Interest on balances with Reserve Bank of India and other inter bank funds	54294	37860
	d) Others	7904	5970
2		954569	829750
3	TOTAL INCOME (1)+(2)	6021218	5085252
4 -		2728846	2344545
5	Operating Expenses (i)+(ii)	1457752	1246965
	i) Employees cost	516268	449447
_	iii) Other operating expenses	941484	797518
5	TOTAL EXPENDITURE (4)+(5) (excluding Provisions & Contingencies)	4186598	3591510
	Operating Profit before Provisions and Contingencies (3)-(6)	1834620	1493742
3	Provisions (Other than tax) and Contingencies	226675	172675
)	Exceptional Items	-	-
0	Profit / (Loss) from ordinary activities before tax (7)-(8)-(9)	1607945	1321067
1	Tax Expense	537940	444616
2	Net Profit / (Loss) from Ordinary Activities after tax (10)-(11)	1070005	876451
3	Extraordinary items (net of tax expense)	-	-
14	Net Profit / (Loss) for the year (12)-(13)	1070005	876451
15	Minority Interest	1441	2465
16	Share in profits of associates	325	363
17	Consolidated profit for the year attributable to the Group (14)-(15)+(16)	1068889	874349
18	Paid up equity share capital (Face Value of ₹ 2/- each)	50130	47981
19	Reserves excluding revaluation reserves	6265276	4368682
20	Analytical Ratios		
	(i) Percentage of shares held by Government of India	Nil	Nil
	(ii) Earnings per share (₹)		
	(a) Basic EPS before & after extraordinary items (net of tax expense)	44.1	36.6
	(b) Diluted EPS before & after extraordinary items (net of tax expense)	43.6	36.3

Consolidated Segment information in accordance with the Accounting Standard on Segment Reporting (AS 17) of the operating segments of the Group is as under:

Pari	liculars	Year ended 31-03-2015	(₹ in lacs Year ended 31-03-2014
		Audited	Audited
1	Segment Revenue		
a)	Treasury	1287130	1178670
b)	Retail Banking	4881418	4080486
c)	Wholesale Banking	2318519	1964534
d)	Other banking operations	894694	683088
e)	Unallocated	863	259
	Total	9382624	7907037
	Less: Inter Segment Revenue	3361406	2821785
	Income from Operations	6021218	5085252
2	Segment Results		
a)	Treasury	58571	41230
b)	Retail Banking	622883	568541
C)	Wholesale Banking	750442	594011
d)	Other banking operations	323761	235905
e)	Unallocated	(147712)	(118620
	Total Profit Before Tax, Minority Interest & Earnings from Associates	1607945	1321067
3	Capital Employed		
	(Segment Assets - Segment Liabilities)		
a)	Treasury	15425638	12241141
b)	Retail Banking	(17421098)	(12909019)
c)	Wholesale Banking	8307529	5305539
d)	Other banking operations	1676380	. 1340452
e)	Unallocated	(1656880)	(1546276
	Total	6331569	4431837

Business Segments have been identified and reported taking into account the target customer profile, the nature of products and services, the differing risks and returns, the organisation structure, the internal business reporting system and the guidelines prescribed by RBI.

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#### Notes :

1 Consolidated Statement of Assets and Liabilities as on March 31, 2015 is given below.

		(₹ in lacs)
Particulars	As at 31-03-2015	As at 31-03-2014
CAPITAL AND LIABILITIES	Audited	Audited
Capital	50130	47981
Reserves and Surplus	6265276	4368682
Minority Interest	16163	15174
Deposits	45028365	36708033
Borrowings	5947825	4959672
Other Liabilities and Provisions	3401893	4262454
Total	60709652	50361996
ASSETS		· · · · · · · · · · · · · · · · · · ·
Cash and balances with Reserve Bank of India	2752229	2535722
Balances with Banks and Money at Call and Short notice	900413	1455621
Investments	16427261	11957106
Advances	38340797	31541886
Fixed Assets	322494	302628
Other Assets	1966458	2569033
Fotal	60709652	50361996

2 The above results represent the consolidated financial results for HDFC Bank Limited, its subsidiaries and associates. These results have been approved by the Board of Directors at its meeting held on April 23, 2015. There are no qualifications in the auditor's report for the year ended March 31, 2015. The information presented above is extracted from the audited consolidated financial statements as stated.

3 The above results are prepared in accordance with the principles set out in Accounting Standard 21- Consolidated Financial Statements and Accounting Standard 23 - Accounting for Investments in Associates in Consolidated Financial Statements as prescribed by the Institute of Chartered Accountants of India.

4 Pursuant to the shareholder and regulatory approvals, HDFC Bank Limited on February 10, 2015, concluded a Qualified Institutions Placement (QIP) of 1,87,44,142 equity shares at a price of ₹ 1,067 per equity share aggregating ₹ 2,000 crore and an American Depository Receipt (ADR) offering of 2,20,00,000 ADRs (representing 6,60,00,000 equity shares) at a price of USD 57.76 per ADR, aggregating USD 1,271 million. Pursuant to these issuances, HDFC Bank Limited allotted 8,47,44,142 additional equity shares. Accordingly, share capital of HDFC Bank Limited increased by ₹ 16.95 crores and share premium increased by ₹ 9,705.84 crores, net of share issue expenses of ₹ 151.03 crores.

5 In accordance with RBI circular DBOD.No.BP.BC.2/21.06.201/2013-14 dated July 1, 2013, banks are required to make Pillar 3 disclosures under Basel III capital regulations for the Group. These disclosures are available at http://www.hdfcbank.com/aboutus/basel\_disclosures/default.htm. The disclosures have not been subjected to audit or limited review.

6 Figures of the previous year have been regrouped/reclassified wherever necessary to conform to current year's classification.

7 ₹ 10 lac = ₹ 1 million ₹ 10 million = ₹ 1 crore

Aditva Đúr Managing/Director

Place : Mumbai Date : April 23, 2015



# NEWS RELEASE HDFC Bank Limited

## FINANCIAL RESULTS (INDIAN GAAP) FOR THE QUARTER AND YEAR ENDED MARCH 31, 2015

The Board of Directors of HDFC Bank Limited approved the Bank's (Indian GAAP) results for the quarter ended March 31, 2015 and the audited results for the year ended March 31, 2015, at their meeting held in Mumbai on Thursday, April 23, 2015.

## **FINANCIAL RESULTS:**

#### Profit & Loss Account: Quarter ended March 31, 2015

The Bank's total income for the quarter ended March 31, 2015 was ₹ 15,570.1 crores, an increase of 21.7% over ₹ 12,790.0 crores for the quarter ended March 31, 2014. Net revenues increased by 23.3% to ₹ 8,576.9 crores for the quarter ended March 31, 2015 as against ₹ 6,954.1 crores for the corresponding quarter of the previous year. Net interest income (interest earned less interest expended) for the quarter ended March 31, 2015 grew by 21.4% to ₹ 6,013.2 crores from ₹ 4,952.6 crores for the quarter ended March 31, 2014, driven by average asset growth of 21.2% and a net interest margin for the quarter of 4.4 %.

Other income (non-interest revenue) at ₹ 2,563.8 crores was 29.9% of the net revenues for the quarter ended March 31, 2015 and grew by 28.1% over ₹ 2,001.4 crores in the corresponding quarter ended March 31, 2014. The four components of other income for the quarter ended March 31, 2015 were fees & commissions of ₹ 1,834.8 crores (₹ 1,521.2 crores in the corresponding quarter of the previous year), foreign exchange & derivatives revenue of ₹ 328.7 crores (₹ 252.1 crores for the corresponding quarter of the previous year), gain on revaluation / sale of investments of ₹ 196.1 crores (₹ 33.3 crores in the corresponding quarter of the previous year) and miscellaneous income including recoveries of ₹ 204.3 crores (₹ 194.8 crores for the corresponding quarter of the previous year).

Operating expenses for the quarter ended March 31, 2015 were  $\gtrless$  3,855.0 crores, an increase of 21.4% over  $\gtrless$  3,174.7 crores during the corresponding quarter of the previous year. The cost-to-income ratio for the quarter was at 44.9% as against 45.7% for the corresponding quarter ended March 31, 2014.

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Provisions and contingencies for the quarter ended March 31, 2015 were ₹ 576.7 crores (consisting of specific loan loss provisions ₹ 424.7 crores, general provisions ₹ 118.5 crores and other provisions ₹ 33.4 crores) for the quarter ended March 31, 2015 as against ₹ 286.1 crores (consisting of specific loan loss provisions ₹ 320.4 crores, general provisions ₹ 27.6 crores and write back / release of other provisions ₹ 61.9 crores) for the corresponding quarter ended March 31, 2014.

After providing  $\gtrless$  1,338.4 crores for taxation, the Bank earned a net profit of  $\gtrless$  2,806.9 crores for the quarter ended March 31, 2015, an increase of 20.6% over the quarter ended March 31, 2014.

#### Profit & Loss Account: Year ended March 31, 2015

For the year ended March 31, 2015, the Bank earned total income of ₹ 57,466.3 crores. Net revenues (net interest income plus other income) for the year ended March 31, 2015 were ₹ 31,392.0 crores, up by 18.9% over ₹ 26,402.3 crores for the year ended March 31, 2014. For the year ended March 31, 2015, the net interest margin remained stable at 4.4%. Cost to income ratio was at 44.6% for the year ended March 31, 2015, as against 45.6% for the previous year.

The Bank's net profit for year ended March 31, 2015 was ₹ 10,215.9 crores, up 20.5%, over the year ended March 31, 2014. The consolidated net profit of the Bank increased by 22.2% to ₹ 10,688.9 crores for the year ended March 31, 2015.

#### **Balance Sheet: As of March 31, 2015**

Total deposits as of March 31, 2015 were  $\gtrless$  450,796 crores, an increase of 22.7% over March 31, 2014. Savings account deposits grew 21.1% over the previous year to reach  $\gtrless$  124,927 crores. Current account deposits grew 19.6% over the previous year to reach  $\gtrless$  73,565 crores. CASA deposits were 44.0% of total deposits as on March 31, 2015.

Advances as of March 31, 2015 were ₹ 365,495 crores, an increase of 20.6% over March 31, 2014. This loan growth was contributed by both segments of the Bank's loan portfolio, with domestic retail loans and wholesale loans as per the Bank's internal business classification growing by 21.8 % and 17.6% respectively (as per regulatory [Basel 2] segment classification growing by 15.5% and 25.9% respectively). The domestic loan mix as per Basel 2 classification between retail : wholesale was 51:49 and advances in overseas branches as of March 31, 2015 were at 7.9% of the total advances.

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#### Capital Adequacy:

The Bank's total Capital Adequacy Ratio (CAR) as at March 31, 2015 (computed as per Basel III guidelines) stood at 16.8% as against a regulatory requirement of 9%. Of this, Tier-I CAR was 13.7%.

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#### DIVIDEND

The Board of Directors recommended a dividend of  $\gtrless$  8.00 per equity share of  $\gtrless$  2 for the year ended March 31, 2015, as against  $\gtrless$  6.85 per equity share of  $\gtrless$  2 for the previous year. This would be subject to approval by the shareholders at the next annual general meeting.

#### **NETWORK**

The Bank has continued its branch expansion adding 611 branches in the year ended March 31, 2015, of which 320 of these branches were in semi-urban and rural locations. As of March 31, 2015, the Bank's distribution network was at 4,014 branches and 11,766 ATMs in 2,464 cities / towns as against 3,403 branches and 11,256 ATMs in 2,171 cities / towns as of March 31, 2014. 55% of the total branches are now in semi-urban and rural areas.

## ASSET QUALITY

Gross non-performing assets (NPAs) were at 0.93% of gross advances as on March 31, 2015, as against 0.98% as on March 31, 2014. Net non-performing assets were at 0.2% of net advances as on March 31, 2015. Total restructured loans (including applications under process for restructuring) were at 0.1% of gross advances as of March 31, 2015.

Note:

₹ = Indian Rupees 1 crore = 10 million All figures and ratios are in accordance with Indian GAAP. NYSE: HDB

Certain statements are included in this release which contain words or phrases such as "will," "aim," "will likely result," "believe," "expect," "will continue," "anticipate," "estimate," "intend," "plan," "contemplate," "seek to," "future," "objective," "goal," "project," "should," "will pursue" and similar expressions or variations of these expressions, that are "forward-looking statements." Actual results may differ materially from those suggested by the forward-looking statements due to certain risks or uncertainties associated with our expectations with respect to, but not limited to, our ability to implement our strategy successfully, the market acceptance of and demand for various banking services, future levels of our non-performing loans, our growth and expansion, the adequacy of our allowance for credit and investment losses, technological changes, volatility in investment income, our ability to market new products, cash flow projections, the outcome of any legal, tax or regulatory proceedings in India and in other jurisdictions we are or become a party to, the future impact of new accounting standards, our ability to pay dividends, the impact of changes in banking regulations and other regulatory changes on us in India and other jurisdictions, our ability to roll over our short-term funding sources and our exposure to market and operational

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risks. By their nature, certain of the market risk disclosures are only estimates and could be materially different from what may actually occur in the future. As a result, actual future gains, losses or impact on net income could materially differ from those that have been estimated. In addition, other factors that could cause actual results to differ materially from those estimated by the forward-looking statements contained in this document include, but are not limited to: general economic and political conditions, instability or uncertainty in India and the other countries which have an impact on our business activities or investments caused by any factor, including terrorist attacks in India, the United States or elsewhere, anti-terrorist or other attacks by the United States, a United States-led coalition or any other country, tensions between India and Pakistan related to the Kashmir region or between India and China, military armament or social unrest in any part of India; the monetary and interest rate policies of the government of India, natural calamities, inflation, unanticipated turbulence in interest attacks, foreign exchange rates, equity prices or other rates or prices; the performance of the financial markets in India and globally, changes in Indian and foreign laws and regulations, including tax, accounting and banking regulations, changes in competition and the pricing environment in India, and regional or general changes in asset valuations.

#### For media queries please contact:

Neeraj Jha Head, Corporate Communication HDFC Bank Ltd., Mumbai. Tel: 91 - 22 - 6652 1308 (D) / 6652 1000 (B) Mobile: +91 93236 20828 neeraj.jha@hdfcbank.com

#### For investor queries please contact:

Bhavin Lakhpatwala HDFC Bank Ltd., Mumbai. Tel: 91 - 22 - 6652 1083 (D) / 6652 1000 (B) Mobile: +91 74983 51730 bhavin.lakhpatwala@hdfcbank.com



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