

HDFC BANK LIMITED GROUP
CONSOLIDATED FINANCIAL RESULTS FOR THE YEAR ENDED MARCH 31, 2014

(₹ in lacs)

	Particulars	Year ended 31-03-2014	Year ended 31-03-2013
		Audited	Audited
1	Interest Earned (a)+(b)+(c)+(d)	4255502	3586102
	a) Interest/discount on advances / bills	3307752	2759121
	b) Income on Investments	903920	782428
	c) Interest on balances with Reserve Bank of India and other inter bank funds	37860	30191
	d) Others	5970	14362
2	Other Income	829750	713297
3	TOTAL INCOME (1)+(2)	5085252	4299399
4	Interest Expended	2344545	1969545
5	Operating Expenses (i)+(ii)	1246965	1155190
	i) Employees cost	449447	420179
	ii) Other operating expenses	797518	735011
6	TOTAL EXPENDITURE (4)+(5) (excluding Provisions & Contingencies)	3591510	3124735
7	Operating Profit before Provisions and Contingencies (3)-(6)	1493742	1174664
8	Provisions (Other than tax) and Contingencies	172675	174263
9	Exceptional Items	-	-
10	Profit / (Loss) from ordinary activities before tax (7-8-9)	1321067	1000401
11	Tax Expense	444616	310373
12	Net Profit / (Loss) from Ordinary Activities after tax (10-11)	876451	690028
13	Extraordinary items (net of tax expense)	-	-
14	Net Profit / (Loss) for the year (12-13)	876451	690028
15	Minority Interest	2465	3352
16	Share in profits of associates	363	288
17	Consolidated profit for the year attributable to the Group	874349	686964
18	Paid up equity share capital (Face Value of ₹2/- each)	47981	47588
19	Reserves excluding revaluation reserves	4368682	3616684
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) - not annualized	36.6	29.1
	(b) Diluted EPS before & after extraordinary items (net of tax expense) - not annualized	36.3	28.8



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

(₹ in lacs)

Particulars	Year ended 31-03-2014	Year ended 31-03-2013
	Audited	Audited
1 Segment Revenue		
a) Treasury	1178670	971102
b) Retail Banking	4080486	3491965
c) Wholesale Banking	1964534	1763382
d) Other banking operations	683088	497906
e) Unallocated	259	11277
Total	7907037	6735632
Less: Inter Segment Revenue	2821785	2436233
Income from Operations	5085252	4299399
2 Segment Results		
a) Treasury	41230	22500
b) Retail Banking	568541	442415
c) Wholesale Banking	594011	475196
d) Other banking operations	235905	181751
e) Unallocated	(118620)	(121461)
Total Profit Before Tax, Minority Interest & Earnings from Associates	1321067	1000401
3 Capital Employed (Segment Assets - Segment Liabilities)		
a) Treasury	12241141	11480639
b) Retail Banking	(12909019)	(9696648)
c) Wholesale Banking	5305539	2429843
d) Other banking operations	1340452	1093222
e) Unallocated	(1546276)	(1620650)
Total	4431837	3686406

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 Consolidated Statement of Assets and Liabilities as on March 31, 2014 is given below.

(₹ in lacs)		
Particulars	As at 31.03.2014	As at 31.03.2013
CAPITAL AND LIABILITIES	Audited	Audited
Capital	47981	47588
Reserves and Surplus	4368682	3616684
Minority Interest	15174	22134
Deposits	36708033	29609177
Borrowings	4959672	3949661
Other Liabilities and Provisions	4262454	3527054
Total	50361996	40772298
ASSETS		
Cash and balances with Reserve Bank of India	2535722	1463088
Balances with Banks and Money at Call and Short notice	1455621	1290028
Investments	11957106	11096041
Advances	31541886	24724512
Fixed Assets	302628	277332
Other Assets	2569033	1921297
Total	50361996	40772298

- 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 22, 2014. There are no qualifications in the auditor's report for the year ended March 31, 2014. 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 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.
- 5 Figures of the previous year have been regrouped/reclassified wherever necessary to conform to current year's classification.
- 6 ₹ 10 lac = ₹ 1 million
₹ 10 million = ₹ 1 crore

Place : Mumbai
Date : April 22, 2014


Aditya Puri
Managing Director