IndusInd Bank

July 10, 2012

The Asst. Vice President
Listing Department
National Stock Exchange of India Ltd.
Exchange Plaza, 5th Floor
Plot No.C/1, G Block
Bandra–Kurla Complex
Bandra (East), Mumbai – 400 051

Fax: 2659 8237/2659 8238

Dear Sir,

Unaudited Financial Results – June 30, 2012

Pursuant to the Listing Agreement, we notify that our Bank's Board of Directors, at their meeting held today in Mumbai, has inter alia taken on record the Unaudited Financial Results for the quarter ended June 30, 2012.

We forward herewith the same.

Yours faithfully,
For IndusInd Bank Limited

Haresh K. Gajwani
Company Secretary

Encl : as above

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IndusInd Bank

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

Unaudited Financial Results for the quarter ended June 30, 2012

(Rs. in crores)

Sr. No.		Quarter ended 30.06.2012 (unaudited)	Quarter ended 31.03.2012 (unaudited)	Quarter ended 30.06.2011 (unaudited)	Year ended 31.03.2012 (audited)
1.	**Interest Earned**	1,632.04	1,481.02	1,164.58	5,359.20
	(a)+(b)+(c)+(d)				
(a)	Interest / Discount on Advances / Bills	1,312.06	1,196.14	900.69	4,216.62
(b)	Income on Investments	302.89	270.02	247.38	1,078.20
(c)	Interest on balances with Reserve Bank of India and other inter bank funds	16.65	11.72	4.24	23.86
(d)	Others	0.44	3.14	12.27	40.52
2.	Other Income	318.78	292.05	215.40	1,011.78
3.	**Total Income (1+2)**	**1,950.82**	**1,773.07**	**1,379.98**	**6,370.98**
4.	Interest Expended	1,147.94	1,016.62	774.57	3,654.95
5.	Operating Expenses (i)+(ii)	398.85	377.36	293.69	1,343.00
(i)	Employees Cost	152.56	133.42	110.71	485.47
(ii)	Other Operating Expenses	246.29	243.94	182.98	857.53
6.	**Total Expenditure (4+5) Excluding Provisions and Contingencies**	**1,546.79**	**1,393.98**	**1,068.26**	**4,997.95**
7.	***Operating Profit Before Provisions and Contingencies (3-6)***	***404.03***	***379.09***	***311.72***	***1,373.03***
8.	Provisions (other than tax) and Contingencies	53.50	45.99	44.59	180.38
9.	Exceptional Items	-	-	-	-
10.	**Profit(+) / Loss(-) from Ordinary Activities before Tax (7-8-9)**	350.53	333.10	267.13	1,192.65
11.	Tax Expense	114.27	109.72	86.95	390.04
12.	**Net Profit (+) / Loss (-) from Ordinary Activities after Tax (10-11)**	**236.26**	**223.38**	**180.18**	**802.61**
13.	Extraordinary Items (net of tax expense)	-	-	-	-
14.	***Net Profit for the period (12-13)***	***236.26***	***223.38***	***180.18***	***802.61***
15.	Paid up Equity Share Capital (Face Value: Rs.10/- each)	468.93	467.70	466.16	467.70
16.	Reserves excluding revaluation reserves				4,054.67
17.	**Analytical Ratios**				
(i)	Percentage of shares held by Government of India	Nil	Nil	Nil	Nil
(ii)	Capital Adequacy Ratio (%)	12.86	13.85	14.99	13.85
(iii)	**Earnings per share - (Basic and Diluted) (Rs.)**				
a)	Basic EPS before / after Extraordinary Items (not annualized)	5.05	4.78	3.87	17.20
b)	Diluted EPS before / after Extraordinary Items (not annualized)	4.96	4.69	3.78	16.86
(iv)	**NPA Ratios**				
a)	Gross NPA	365.12	347.08	309.28	347.08
	Net NPA	99.89	94.67	83.78	94.67
b)	Gross NPA (%)	0.97	0.98	1.08	0.98
	Net NPA (%)	0.27	0.27	0.30	0.27
c)	Return on Assets (%) (annualized)	1.57	1.60	1.59	1.57
18.	Public Shareholding				
	- No. of Shares	377734696	376510017	374969001	376510017
	- Percentage of Shareholding	80.59	80.54	80.47	80.54

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19.	Promoters and Promoter Group Shareholding				
a)	Pledged / Encumbered				
	- Number of Shares	Nil	Nil	Nil	Nil
	- Percentage of Shares (as a % of the total shareholding of promoter and promoter group)	-	-	-	-
	- Percentage of Shares (as a % of total share capital)	-	-	-	-
b)	Non-encumbered				
	- Number of Shares	90,999,984	90,999,984	90,999,984	90,999,984
	- Percentage of Shares (as a % of the total shareholding of promoter and promoter group)	100.00	100.00	100.00	100.00
	- Percentage of Shares (as a % of total share capital)	19.41	19.46	19.53	19.46

Notes:

1 The Bank has followed the same accounting policies in the preparation of the quarterly financial statements as those followed in the annual financial statements for the year ended March 31, 2012

2 The working results for the three months ended June 30, 2012 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 above financial results for the quarter ended June 30, 2012 were subjected to "Limited Review" by the Statutory Auditors of the Bank. A clean report has been issued by them thereon. The financials were reviewed by the Audit Committee and subsequently have been taken on record and approved by the Board of Directors at its meeting held on July 10, 2012

4 During the quarter ended June 30, 2012, the Bank alloted 12,24,679 shares, pursuant to the exercise of stock options by certain employees.

5 There were no unresolved investor complaints at the beginning of the quarter. Further, during the quarter ended June 30, 2012, the Bank received 33 investor complaints out of which 31 were suitably resolved.

6 The figures of quarter ended March 31,2012 are the balancing figures between audited figures in respect of the full financial year 2011-12 and the published year to date figures upto third quarter December 31,2011

7 Previous period / year figures have been regrouped / reclassified, where necessary to confirm to current period / year classification.

Mumbai
July 10, 2012

Romesh Sobti
Managing Director

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IndusInd Bank

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

Segment Reporting for the quarter ended June 30, 2012

Business Segments:

(Rs in crores)

Particulars	Quarter ended 30.06.2012 (unaudited)	Quarter ended 31.03.2012 (unaudited)	Quarter ended 30.06.2011 (unaudited)	Year ended 31.03.2012 (audited)
(a) Segment Revenue				
i) Treasury Operations	428.99	360.96	335.25	1,442.39
ii) Corporate / Wholesale Banking	799.99	686.72	554.11	2,456.61
iii) Retail Banking	990.69	952.35	698.82	3,333.16
iv) Other banking Business	5.74	0.16	0.68	(0.22)
Total	**2,225.41**	**2,000.19**	**1,588.86**	**7,231.94**
Less : Inter-segment Revenue	**(274.59)**	**(227.12)**	**(208.88)**	**(860.96)**
Total Income	**1,950.82**	**1,773.07**	**1,379.98**	**6,370.98**
(b) Segment Results				
i) Treasury Operations	32.92	21.69	23.63	94.30
ii) Corporate / Wholesale Banking	134.95	122.81	100.83	438.26
iii) Retail Banking	254.46	254.40	204.09	915.49
iv) Other banking business	1.47	0.05	0.20	(0.06)
Total	**423.80**	**398.95**	**328.75**	**1,447.99**
Unallocated Revenue	-	-	-	-
Unallocated Expenses	19.77	19.86	17.03	74.96
Operating Profit	**404.03**	**379.09**	**311.72**	**1,373.03**
Less: Provisions & Contingencies	53.50	45.99	44.59	180.38
Net Profit before tax	**350.53**	**333.10**	**267.13**	**1,192.65**
Taxes including deferred Taxes	114.27	109.72	86.95	390.04
Extraordinary Profit / loss	-	-	-	-
Net Profit	**236.26**	**223.38**	**180.18**	**802.61**
c) OTHER INFORMATION:				
Segment Assets				
I) Treasury Operations	20,165.25	19,307.19	16,616.70	19,307.19
ii) Corporate / Wholesale Banking	12,261.56	12,127.37	10,974.85	12,127.37
iii) Retail Banking	26,992.34	24,753.55	19,219.32	24,753.55
iv) Other banking business	-	-	-	-
Unallocated assets	1,273.11	1,407.96	1,027.43	1,407.96
Total Assets	**60,712.26**	**57,596.07**	**47,838.30**	**57,596.07**
Segment Liabilities				
I) Treasury Operations	8,780.88	8,708.99	6,721.55	8,708.99
II) Corporate / Wholesale Banking	30,076.62	26,822.41	21,765.41	26,822.41
III) Retail Banking	15,619.69	16,220.12	14,201.97	16,220.12
iv) Other banking business	-	-	-	-
Unallocated liabilities	1,050.80	1,102.84	918.21	1,102.84
Capital & Other Reserves	4,984.27	4,741.71	4,231.16	4,741.71
Total Liabilities	**60,712.26**	**57,596.07**	**47,838.30**	**57,596.07**

Mumbai
July 10, 2012

Romesh Sobti
Managing Director

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