



IDFC BANK

# Q3FY16 FINANCIALS

JANUARY 27, 2016



# INDEX

---

**1. Summary Highlights**

**4**

**2. Financial Highlights**

**6**

**3. Business Highlights**

**10**

**4. Shareholding**

**14**

# Key Highlights

<p><b>Outstanding Credit</b></p> <p><b>₹ 46,268 Cr</b></p> <p>93%</p> <p>Net Adv.: ₹42,995 Cr NCDs: ₹ 930 Cr LC/BG: ₹ 2,343 Cr</p>	<p><b>PAT</b></p> <p><b>₹ 242 Cr</b></p>	<p><b>RoA / RoE</b></p> <p><b>1.2% / 7.2%</b></p>	<p><b>RoRWA</b></p> <p><b>1.6%</b></p>
<p><b>Asset Mix</b> (Total BS : ₹85,501 cr)</p> <p>CRR: 1,943 Cash &amp; Bank: 2,170 SLR: 10,688 Investments: 23,133 Net Advances: 42,995 Other Assets: 4,572</p>	<p><b>Income</b></p> <p><b>₹ 604 Cr</b></p> <p>67%</p> <p>NII: ₹ 404 Cr Non Int: ₹ 200 Cr</p> <p>NII/Total</p>	<p><b>NIM</b></p> <p><b>2.0%</b></p> <p>Loan: 3.2%</p>	<p><b>EPS / Book Value</b></p> <p><b>0.7 / 40.0</b></p>
<p><b>Funding Mix</b> (₹ 67,896)</p> <p>CASA: 324 TD: 1,322 Infra Bonds: 9,954 Bonds &amp; Deb.: 32,673 Short Term: 13,073 Others: 10,549</p>	<p><b>Expenses</b></p> <p><b>₹ 215 Cr</b></p> <p>58%</p> <p>HR: ₹ 124 Cr Others: ₹ 91 Cr</p> <p>HR/Total</p>	<p><b>C/I Ratio</b></p> <p><b>35.6%</b></p>	<p><b>Headcount</b></p> <p><b>1,759</b></p>
<p><b>CASA / Core Funds<sup>^</sup></b></p> <p><b>0.7%</b></p>	<p><b>Asset Quality</b></p> <p>GNPL: 3.1%   Net RSA: 4.3% NNPL: 1.0%</p>	<p><b>Capital Adequacy</b></p> <p><b>20.30%</b></p> <p>Tier I: 19.63%</p>	<p><b>IDFC Bank vs. Bankex</b></p> <p>Bankex: 1% (down from 9%) IDFC: 14% (down from 23%)</p> <p>* #</p>

<sup>^</sup> Core Funds include CASA, TD, Infra Bonds and Other Bonds and Debentures

\* 6<sup>th</sup> Nov to 31<sup>st</sup> Dec, 15

# 1<sup>st</sup> Jan to 22<sup>nd</sup> Jan, 16

# New Business Highlights

## CWB Volumes

- Funded disb. ~ ₹ 1,600 Cr
- Non Funded ~ ₹ 2,500 Cr
- CA ₹ 293 Cr (Escrow ₹ 93 Cr)
- Term Deposits ₹ 1,208 Cr
- Certificate of Deposit ₹ 100 Cr
- Fx Turnover ~ \$ 440 M

## Bharat Banking Advances

₹ 54.3 Cr

## New Products launched

- CC/OD/Working Capital
- Supply Chain Finance
- Liability Products
- LC/BG
- FX & Derivatives

## Retail Banking Deposits

- CASA: ₹ 30 Cr
- Term Deposits: ₹ 14 Cr

## Number of Customers

<u>Asset</u>	<u>Liabilities</u>
<b>3,500+</b>	<b>4,750+</b>
CWB: 200+	CWB: 100+
BB: 3,300+	PBB: 2,150+
	BB: 2,500+

## Award & Recognition

“India Bond House” by IFR Asia  
 “Best HR & Talent Practices Award” by Banking Frontiers

## Bank's Rating

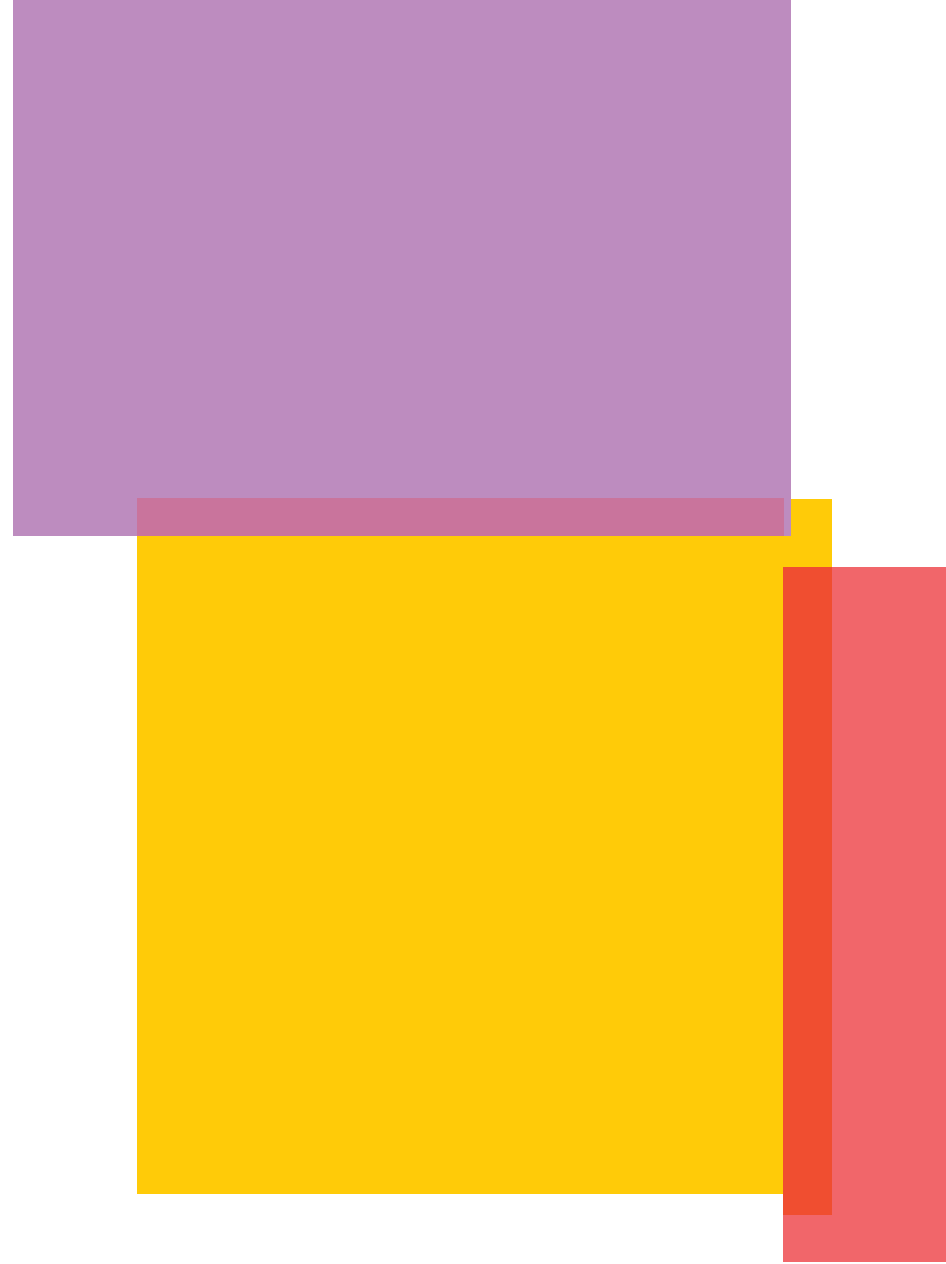
- Senior Infra Bonds - AAA
- NCD – AAA
- Certificate of Deposits - A+

## Network

Branches : 24 (BB: 16; PBB: 1; CWB: 7)  
 ATMs : 3 (BB: 2; PBB:1)  
 Micro ATMs : 5



# FINANCIAL HIGHLIGHTS



# Balance Sheet Growth

Particulars	Dec-15	1-Oct-15	% Growth
Shareholders' Funds	13,570	13,322	2%
Borrowings	66,250	56,721	17%
Deposits	1,646	-	
<i>CASA</i>	324	-	
<i>Term Deposit</i>	1,322	-	
Other liabilities and provisions	4,036	3,405	19%
<b>Total Liabilities</b>	<b>85,501</b>	<b>73,447</b>	<b>16%</b>
Cash and Bank Balances	4,113	1,193	-
Investments*	33,821	25,527	32%
Advances	42,995	41,937	3%
<i>Gross Advances</i>	47,359	46,285	2%
<i>Less: Provisions</i>	4,364	4,349	-
Fixed and Other Assets	4,572	4,791	-5%
<b>Total Assets</b>	<b>85,501</b>	<b>73,447</b>	<b>16%</b>

\* Including NCDs

All figures in ₹ Crores

# Income Statement

Particular	Q3 FY16	RoA Tree *
Operating Income	604.2	3.0%
Net Interest Income	404.2	2.0%
Non Interest Income	200.0	1.0%
Fee and Commission	18.2	0.1%
Treasury (Trading and Fx)	171.9	0.9%
Other Income	10.0	0.0%
Operating Expenses	215.3	1.1%
HR	124.0	0.6%
Other Opex	91.3	0.5%
Pre-Prov Op Profit (PPOP)	388.9	1.9%
Provisions & Contingencies	12.3	0.1%
Profit Before Tax	376.6	1.9%
Tax	134.5	0.7%
<b>Profit After Tax</b>	<b>242.2</b>	<b>1.2%</b>

\* % of Avg Total Assets

All figures in ₹ Crores

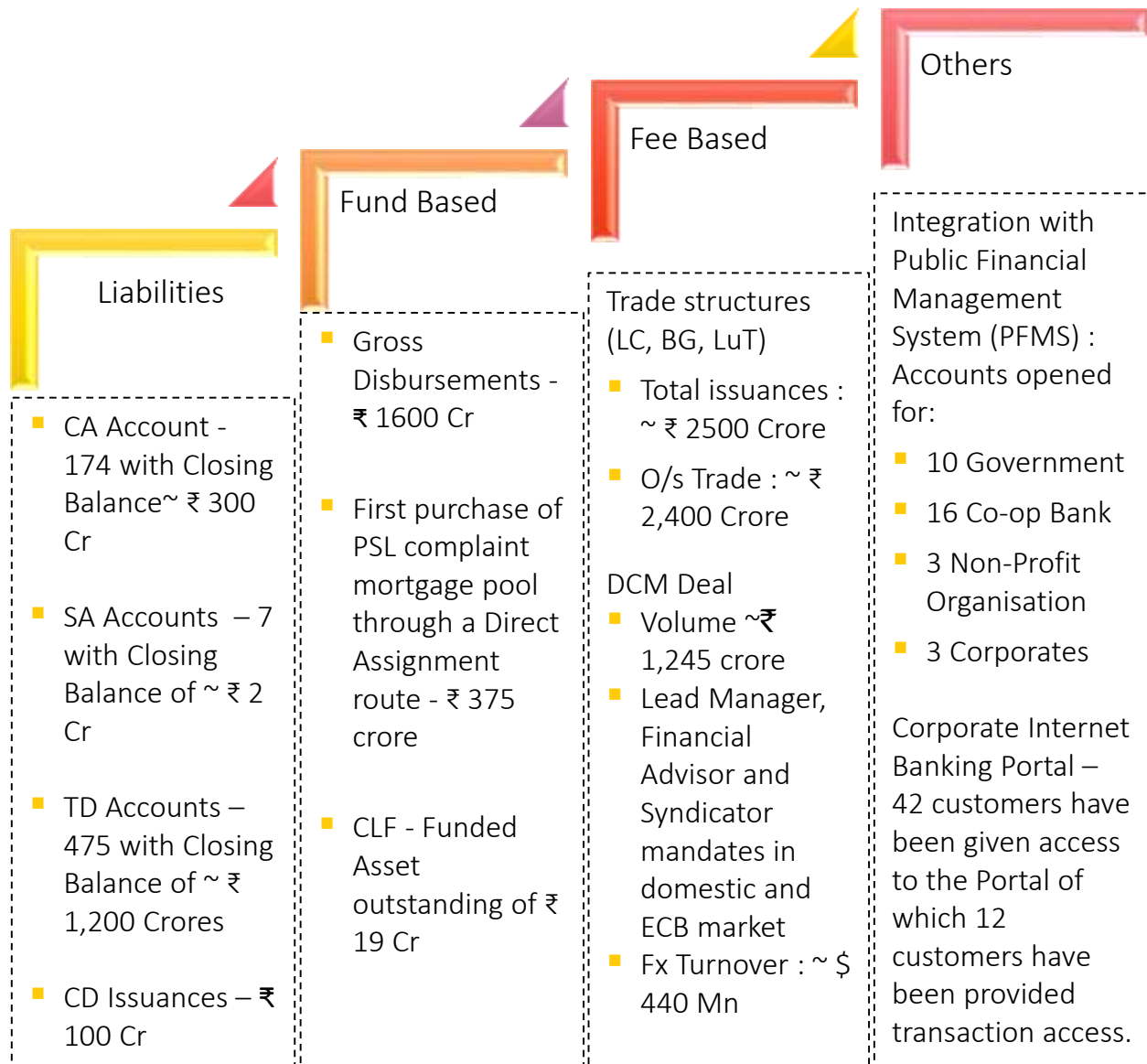


# Financials : Key Ratios

Particular	Q3FY16
Return on Assets	1.2%
RoRWA	1.6%
Return on Equity	7.2%
EPS (₹)	0.7
Book Value Per Share (₹)	40.0
NIMs	2.0%
<i>Of which Loan NIMs</i>	3.2%
Cost / Income	35.6%
HR Cost/ Income	20.5%
Capital Adequacy Ratio	20.3%
<i>Of which Tier I</i>	19.6%
Non Funded / Funded	5.0%
Gross NPL (% of Loans)	3.1%
Net NPL (%)	1.0%
CASA / Core Funds <sup>^</sup>	0.7%

<sup>^</sup> Core Funds include CASA, TD, Infra Bonds and Other Bonds and Debentures

# Commercial & Wholesale Bank - Highlights



## CWB Footprint



Wholesale Bank starts operation in 8 prominent cities

# Bharat : Banking to the “un/under” banked



## Branch Network

16 in un/under banked areas

- Across 4 districts in MP
- Expansion planned in Karnataka / AP



## Assets

- 55+ Crore Disbursement
- 3300+ JLG Loans
- 4 MFI partnerships
- 6500+ lives insured

- ₹ 6.5 Crore + JLG Loans disbursed
- 50+ Crore disbursements to MFIs
- 95% + of book is PSL compliant



## Liabilities

- 2500+ deposit accounts
- Aadhaar (e-KYC) enabled account opening
- Micro-ATM launched

- Aadhaar enabled account opening at branches and BC locations
- Deepening Micro ATM network by business correspondents enabling banking even in remote locations



## Community engagement

- Cattle Camps
- Vision care Camps
- Digishala project , school renovation
- Livelihood training

- Cattle care and vision care camps in each district – 1000+ cattle and 500+ people for vision treated
- 18 schools to be provided computer labs
- Livelihood training projects under preparation

# IDFC Bank Branch Launch



The Bank launched 5 retail branches in the month of January 2016

- ✓ Barakhamba Road – New Delhi
- ✓ New Friends Colony – New Delhi
- ✓ Prabhadevi – Mumbai
- ✓ Residency Road – Bangalore
- ✓ C.G. Road - Ahmedabad

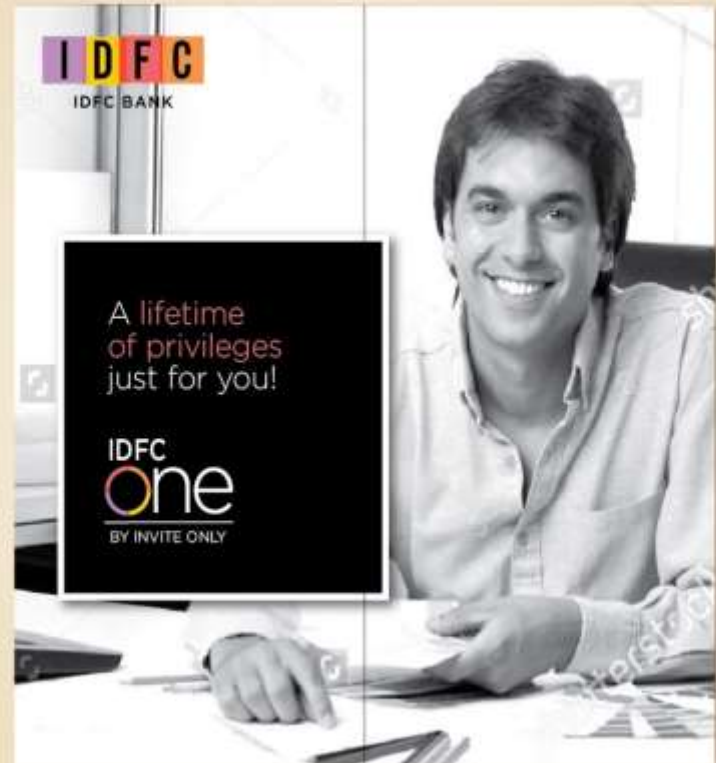
With these launches, our total branch strength now stands at 6 branches.

# IDFC ONE

The Bank launched a unique customer acquisition programme – “IDFC ONE” which will offer exclusive benefits like -

- ✓ IDFC Visa Signature Card
- ✓ Unlimited free ATM transactions
- ✓ Dedicated Relationship Management
- ✓ Preferred pricing on select products
- ✓ The relationship status for life

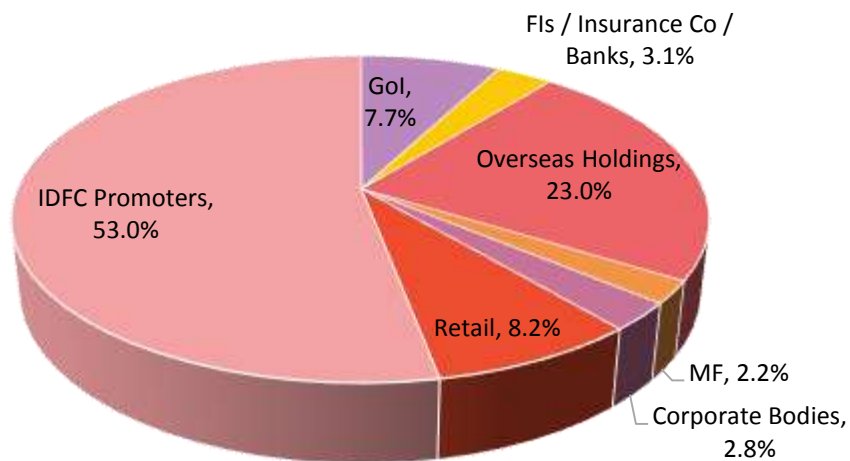
The programme is available to the IDFC shareholder and bondholder family also.



# Shareholding

% of Top 10 shareholders			
Sr No	Name	Category	31-Dec-15
1	IDFC Promoters	Promoters	53.0%
2	Gol	Gol	7.7%
3	Sipadan Investments (Mauritius)	FII	4.5%
4	The Royal Bank Of Scotland	FII	3.2%
6	CLSA Global Markets Pte. Ltd.	FII	1.4%
7	Orbis Sicav - Asia Ex-Japan Equity Fund	FII	1.2%
5	Actis Hawk Limited	FII	1.1%
11	HSBC Global Investment Funds	FII	1.0%
8	LIC	IFI	0.9%
9	First State Investments	FII	0.8%
10	UTI	MF	0.7%

Shareholding as on 31-Dec-2015





THANK YOU