



IDFC BANK

Q3FY17 FINANCIALS

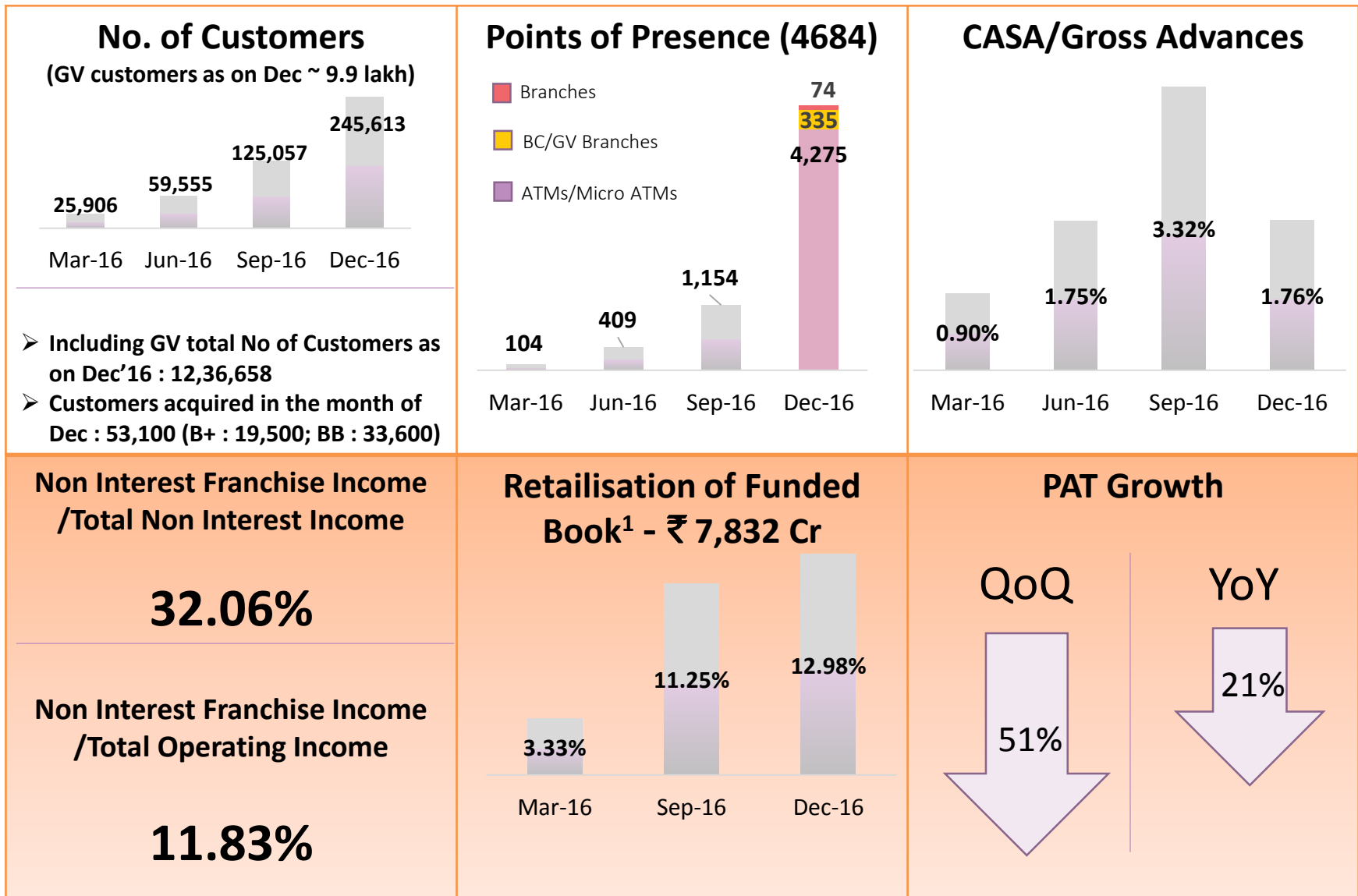
JANUARY 25, 2017



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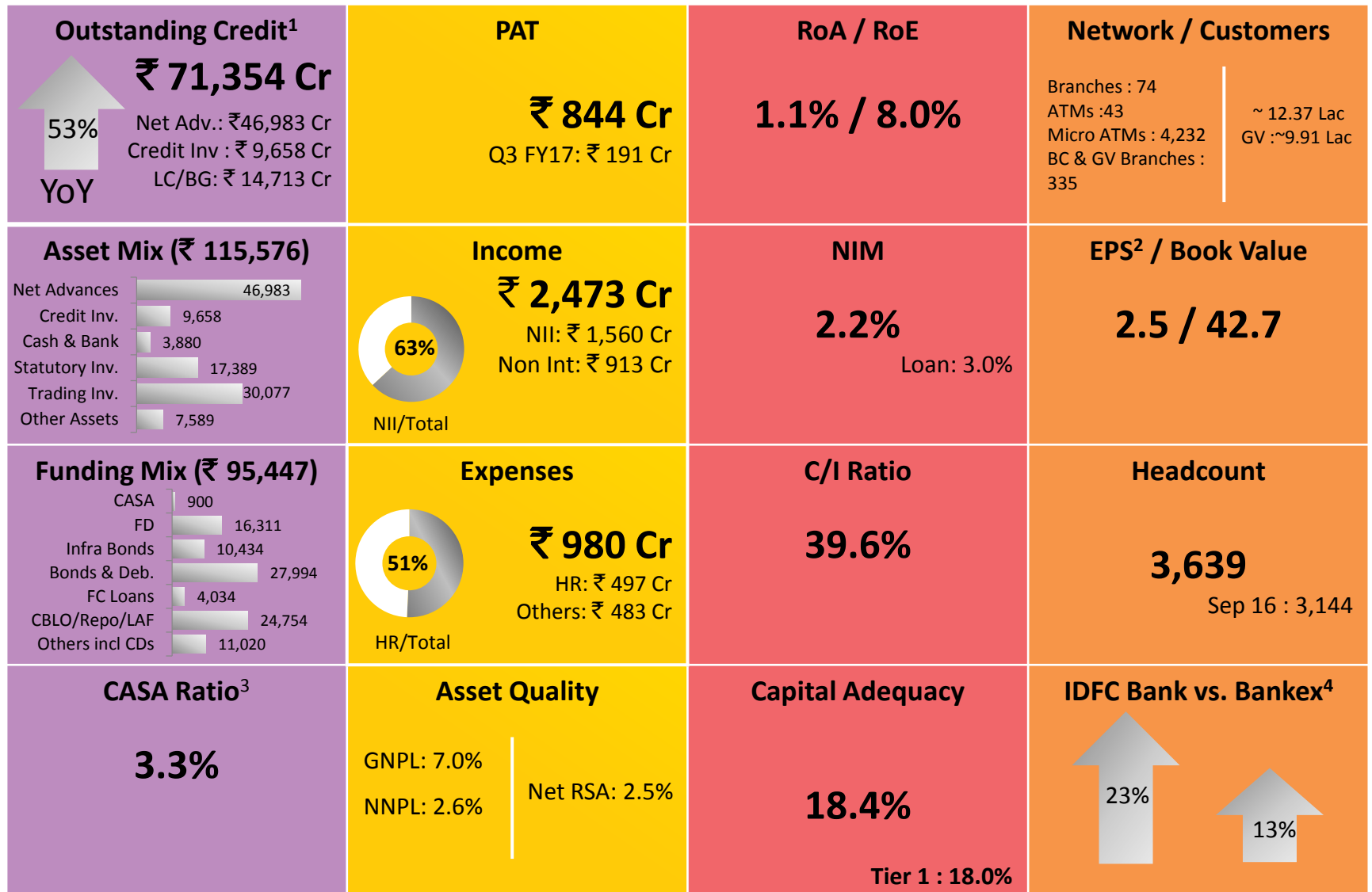
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Key Highlights – 9M FY17



1. Retailisation of Funded Book = Bharat Bank, BB Plus, SME, Buyout, Onlending

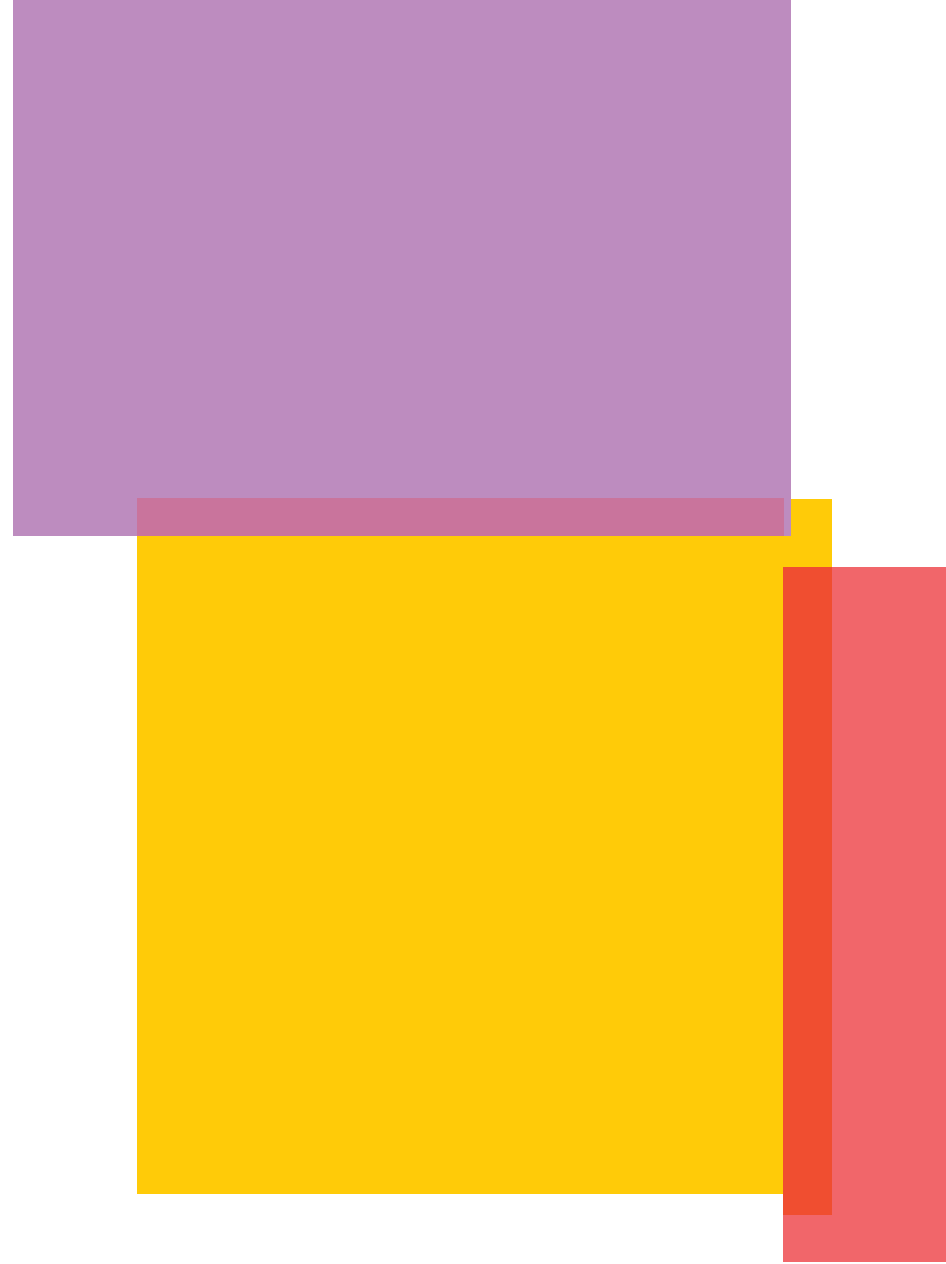
Key Highlights – 9M FY17



1. Outstanding Credit (FB+ NFB) grew 5% from ₹ 67,862 Cr as on Sep 30, 2016 to ₹ 71,354 Cr as on 31st Dec, 16
Outstanding Funded Credit down 1% from ₹ 57,138 Cr as on Sep 30, 2016 to ₹ 56,641 Cr as on 31st Dec, 16

2. for the period (annualised EPS : ₹ 3.3)
3. CASA Ratio = CASA / (CASA + FD+CD)
4. 1st April to 31st Dec, 16

FINANCIAL HIGHLIGHTS



Balance Sheet grew 33% YoY

Net retail & corporate assets grew by 28%

Particulars	Dec-15	Sep-16	Dec-16	% Growth (QoQ)	% Growth (YoY)
Shareholders' Funds	13,570	14,291	14,486	1%	7%
Deposits	1,646	22,911	27,001	18%	1541%
<i>CASA</i>	324	1,791	900	-50%	178%
<i>Fixed Deposits</i>	1,223	11,733	16,311	39%	1234%
<i>Certificate of Deposits</i>	99	9,387	9,791	4%	9780%
Borrowings	67,605	66,926	68,445	2%	1%
Other liabilities and provisions	3,805	5,100	5,643	11%	48%
Total Liabilities	86,625	109,228	115,576	6%	33%
Cash and Bank Balances	2,170	6,784	3,880	-43%	79%
Net Retail and Corporate Assets	44,202	57,138	56,641	-1%	28%
<i>Net Advances</i>	42,995	50,180	46,983	-6%	9%
<i>Net Credit Investments</i>	1,207	6,958	9,658	39%	700%
Statutory Investments	12,631	14,740	17,389	18%	38%
<i>CRR</i>	1,943	2,184	2,533	16%	30%
<i>SLR</i>	10,688	12,556	14,856	18%	39%
Trading Investments	23,051	24,824	30,077	21%	30%
Fixed and Other Assets	4,572	5,742	7,589	32%	66%
Total Assets	86,625	109,228	115,576	6%	33%

Note: Figures for the previous periods have been reclassified for consistency with the current period.

PPOP increased 22% but PAT decreased 21% due to higher provisions

Particular	Q3 FY16	Q2 FY17	Q3 FY17	9M FY17	% Growth (QoQ)	% Growth (YoY)
Operating Income	604.2	905.7	855.8	2,473.2	-6%	42%
Net Interest Income	404.2	509.9	535.4	1,560.5	5%	32%
Non Interest Income	200.0	395.8	320.4	912.7	-19%	60%
Fee and Commission	20.7	112.2	103.7	292.6	-8%	401%
Trading Gains (Debt & Equity)	167.7	279.9	218.9	615.9	-22%	31%
Other Income	11.6	3.7	(2.2)	4.3	-160%	-119%
Operating Expenses	215.3	323.4	379.8	980.0	17%	76%
HR	123.9	158.1	202.8	497.1	28%	64%
Other Opex	91.4	165.4	177.0	483.0	7%	94%
Pre-Prov Op Profit (Ppop)	388.9	582.3	476.0	1,493.2	-18%	22%
Provisions & Contingencies	12.3	22.3	231.8	277.7	937%	1790%
Profit Before Tax	376.6	560.0	244.3	1,215.5	-56%	-35%
Tax	134.5	172.2	53.0	371.7	-69%	-61%
Profit After Tax	242.2	387.8	191.3	843.8	-51%	-21%

Financials : Key Ratios

Particular	Q3 FY16	Q2 FY17	Q3 FY17	9M FY17
Return on Assets	1.2%	1.5%	0.7%	1.1%
Return on Equity	7.1%	10.9%	5.3%	8.0%
EPS (₹)	0.7	1.1	0.6	2.5
Book Value Per Share (₹)	40.0	42.1	42.7	42.7
NIMs	2.0%	2.2%	2.1%	2.2%
<i>Of which Loan NIMs</i>	<i>3.1%</i>	<i>2.9%</i>	<i>3.1%</i>	<i>3.0%</i>
Cost / Income	35.6%	35.7%	44.4%	39.6%
HR Cost/ Income	20.5%	17.5%	23.7%	20.1%
Capital Adequacy Ratio	20.30%	19.17%	18.39%	18.39%
<i>Of which Tier I</i>	<i>19.63%</i>	<i>18.71%</i>	<i>17.98%</i>	<i>17.98%</i>
Gross NPL (% of Loans)	3.1%	6.0%	7.0%	7.0%
Net NPL (%)	1.0%	2.4%	2.6%	2.6%
CASA / Gross Advances	0.7%	3.3%	1.8%	1.8%
CASA/Total Deposits	19.7%	7.8%	3.3%	3.3%

Bharat Plus Snapshot



Branch Network

13 Branches

Assets & AUM (End December 2016)

- Total funded advances ₹ 431 Cr
- Wealth AUM is ₹145 Cr

Liabilities

- ~ 73,000 customers
- ~ 61,000 CASA accounts

- Presence across 5 cities in India
- Mumbai, Delhi, Bangalore, Chennai & Ahmedabad

➤ Breakup of total funded advances:

- Home loans - ₹ 252 Cr
- Working Capital- Funded book of ₹ 77 Cr
- Commercial Vehicle - ₹ 35 Cr
- Loan against property - ₹ 36 Cr
- Personal loan - ₹ 31 Cr

- Non funded book as on 31 December 2016 is ₹ 32 Cr

- ₹ 2,386 Cr deposit book as on 31 December 2016 comprising:
 - ₹ 278 Cr of Current & Savings Account Deposits
 - ₹ 2,108 Cr of Fixed Deposits

Q3 – DIGITAL STACK

Merchant Payment Solutions



Counter-top Terminals: User friendly terminals for the retail environment



Queue Buster GPRS & **M-POS terminals** to eliminate customer wait time



IDFC Bank's Payment Gateway

Mobile App



Fingerprint & MPIN Login



OTP reading



Set your own Debit Card limits



Apply for accounts or loans from the app

Personal Banking



Aadhar & PAN integrated completely **Online Savings & Fixed deposit account opening**



Digital Partnership with **IndiaLends** to offer Personal Loans to customers

United Payment Interface App



Link your IDFC Bank **Account on UPI** app(s), set up a UPI MPIN to send & receive funds instantly.

Business Banking



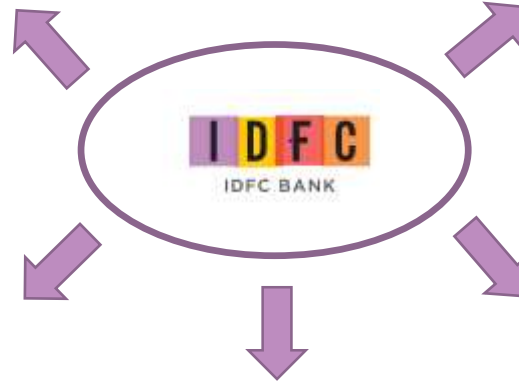
Digital Partnership with **BookMyForex.com** for online remittances



Digital Partnership with **Capital Float** to offer term loans to MSME customers



IDFC BANK



Bharat - 1,70,000 + customer base being acquired and serviced through branches and Micro ATMs



Customer Touchpoints

- 4,648 Customer Points
 - 300+ GV locations
- 57 Branches across MP, Karnataka, AP, Tripura & Meghalaya
 - 4,232 MATMs
 - 24 ATMs



Customer Network

- 11.62 Lacs unique customers (9.9 Lacs of GV)
 - 1.1 Lacs of Indirect Customers through Onlending
- More than 1.71 Lacs customers acquired through Branches and MATMs
 - Onlending – Term loans to MFIs indirectly reaching out to 1.1 Lacs + customers



Assets & Liabilities

- ₹ 1,270 Cr of Advances (907 Crs of GV)
 - ₹ 191 Cr of deposit balances
 - ₹ 292 Cr disbursed in Q3 FY17
- Branch Based advances are at ₹ 153 Cr
 - MSME assets are at ₹ 4 Cr whereas Onlending advances reached ₹ 205 Cr
 - Deposit balances exceeded ₹ 191 Cr

WB Highlights

Continue to Launch Innovative Products & Solutions



NHAI ETC Tag – Cash to digital conversion of toll collections using RFID technology. IDFC Bank is second largest toll plaza acquirer. IDFC TAG issuance gone live on 3rd December.



Cashless Transactions using Micro ATMs – Deployed micro ATMs at APMC Mandi (Rythu Bazaar) in Telangana State, to issue tokens for trading with farmers in the Mandi.



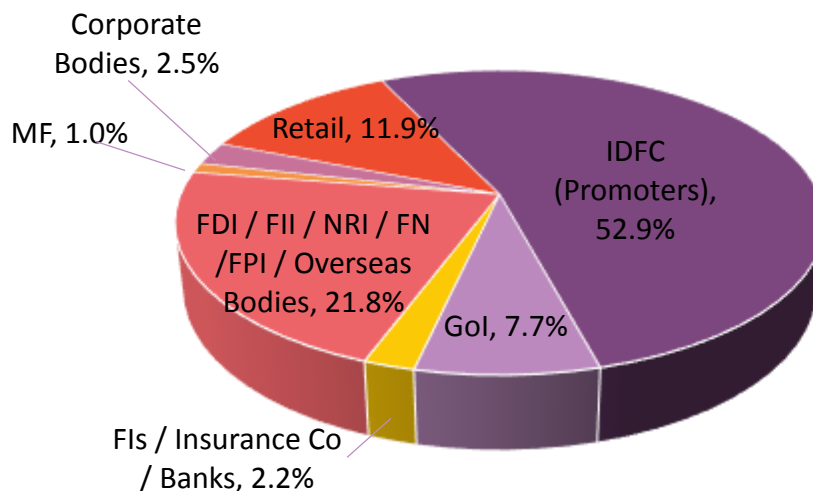
Microsite “PACE” -PACE offers secure & convenient web based collection services integrated with a host of Online payment modes for Corporates, coupled with invoice level reconciliation and customised form builder.

Risk Participation – Initiated Non-funded Risk participation

Shareholding

% of Top 10 shareholders			
Sr No	Name	Category	Dec-16
1	IDFC (Promoters)	Promoters	52.9%
2	Gol	Gol	7.7%
3	The Royal Bank Of Scotland	FII	3.3%
4	Blackrock Fund	FII	1.5%
5	Orbis Group	FII	1.3%
6	Platinum Investment Management	FII	1.3%
7	Vanguard	FII	1.2%
8	HSBC Global Investment Funds	FII	1.0%
9	Emerging Markets Funds	FII	0.9%
10	LIC	Insurance Co.	0.9%

Shareholding as on 31st Dec, 2016





THANK YOU