



IDFC BANK

# Q4FY16 FINANCIALS

MARCH 31,2016

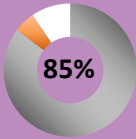
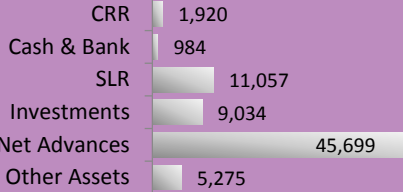
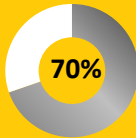
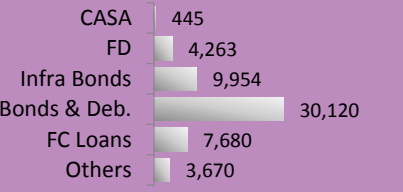

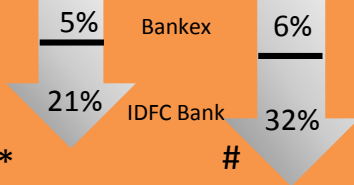


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# Key Highlights – H2 FY16

<p><b>Outstanding Credit<sup>\$</sup></b></p>  <p><b>₹ 53,580 Cr</b></p> <p>Net Adv.: ₹45,699 Cr NCDs: ₹ 2,775 Cr LC/BG: ₹ 5,106 Cr</p>	<p><b>PAT</b></p> <p><b>₹ 407 Cr</b></p>	<p><b>RoA / RoE</b></p> <p><b>1.1% / 6.0%</b></p>	<p><b>RoRWA</b></p> <p><b>1.3%</b></p>
<p><b>Asset Mix (₹ 73,970)</b></p>  <p>CRR: 1,920 Cash &amp; Bank: 984 SLR: 11,057 Investments: 9,034 Net Advances: 45,699 Other Assets: 5,275</p>	<p><b>Income</b></p>  <p><b>₹ 1,159 Cr</b></p> <p>NII: ₹ 808 Cr Non Int: ₹ 351 Cr</p> <p>NII/Total</p>	<p><b>NIM</b></p> <p><b>2.0%</b></p> <p>Loan: 3.0%</p>	<p><b>EPS / Book Value</b></p> <p><b>1.2 / 40.2</b></p>
<p><b>Funding Mix (₹ 56,133)</b></p>  <p>CASA: 445 FD: 4,263 Infra Bonds: 9,954 Bonds &amp; Deb.: 30,120 FC Loans: 7,680 Others: 3,670</p>	<p><b>Expenses</b></p>  <p><b>₹ 510 Cr</b></p> <p>HR: ₹ 269 Cr Others: ₹ 241 Cr</p> <p>HR/Total</p>	<p><b>C/I Ratio</b></p> <p><b>44.0%</b></p>	<p><b>Headcount</b></p> <p><b>2,405</b></p>
<p><b>CASA Ratio<sup>^</sup></b></p> <p><b>9.5%</b></p>	<p><b>Asset Quality</b></p> <p>GNPL: 6.2% NNPL: 2.4% Net RSA: 2.9%</p>	<p><b>Capital Adequacy</b></p> <p><b>22.04%</b></p> <p>Tier I: 21.50%</p>	<p><b>IDFC Bank vs. Bankex</b></p>  <p>Bankex: 5% IDFC Bank: 21% Bankex: 6% IDFC Bank: 32%</p> <p>* #</p>

<sup>\$</sup> Outstanding Funded Credit (Net Adv.+ NCDs) grew 9% from ₹ 44,370 Cr as on Dec 31, 2015 to ₹ 48,474 Cr as on Mar 31, 2016  
Outstanding Credit (FB+ NFB) grew 15% from ₹ 46,713 Cr as on Dec 31, 2015 to ₹ 53,580 Cr as on Mar 31, 2016

<sup>^</sup> CASA Ratio = CASA / (CASA + Fixed Deposits)  
\* 1<sup>st</sup> Jan to 31<sup>st</sup> Mar, 16  
# 6<sup>th</sup> Nov to 31<sup>st</sup> Mar, 16

# New Business Highlights

## CWB Volumes

- Funded O/S ~ ₹ 52,325 Cr
- Non Funded ~ ₹ 5,106 Cr
- CASA ₹ 369 Cr (Escrow ₹ 23 Cr)
- Term Deposits ₹ 4,176 Cr
- Certificate of Deposit ₹ 3,511 Cr
- Fx Turnover ~ \$ 1,765 M

## Bharat Banking Advances

₹ 93.6 Cr

## New Products Launched

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

## Retail Banking Deposits

- CASA: ₹ 76 Cr
- Term Deposits: ₹ 87 Cr

## Number of Customers

**16,440+**

CWB: 540+  
CB: 5900+  
BB: 10,000+

## Award & Recognition

- “NetApp Innovation Award 2016” for Micro ATMs
- “India Bond House” by IFR Asia
- “Best HR & Talent Practices Award” by Banking Frontiers

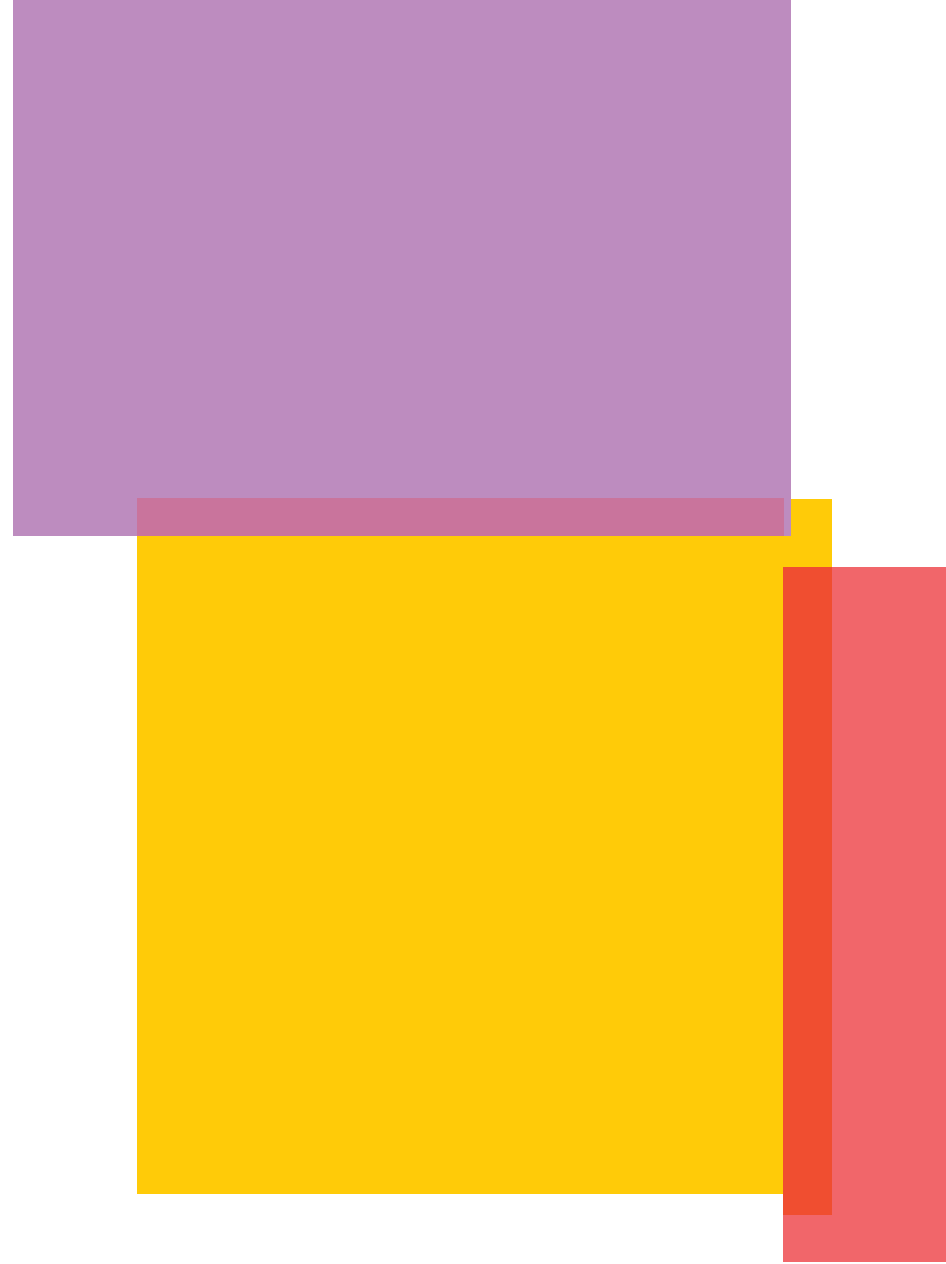
## Bank's Rating

- Senior Infra Bonds/NCD - AAA
- Senior Bonds/NCD – AAA
- Certificate of Deposits – A1+

## Network

Branches : 60 (BB: 45; CB: 11; CWB: 7)  
ATMs : 13 (BB: 2; CB: 11)  
Micro ATMs : 33

# FINANCIAL HIGHLIGHTS



# Balance Sheet Growth

Particulars	Mar-16	Dec-15	% Growth
Shareholders' Funds	13,633	13,570	-
Borrowings	47,914	66,250	-28%
Deposits	8,219	1,646	
<i>CASA</i>	445	324	37%
<i>Fixed Deposits</i>	4,263	1,223	
<i>Certificate of Deposits</i>	3,511	99	
Other liabilities and provisions	4,204	4,481	-6%
<b>Total Liabilities</b>	<b>73,970</b>	<b>85,946</b>	<b>-14%</b>
Cash and Bank Balances	2,904	4,113	-29%
Investments*	20,091	33,821	-41%
Advances	45,699	43,440	5%
<i>Gross Advances</i>	49,667	47,359	5%
<i>Less: Provisions</i>	3,968	3,919	1%
Fixed and Other Assets	5,275	4,572	15%
<b>Total Assets</b>	<b>73,970</b>	<b>85,946</b>	<b>-14%</b>

\* Including NCDs

Note: Prior period amounts have been reclassified for consistency with the current period.

All figures in ₹ Crores

# Income Statement

Particular	H2 FY16	Q4 FY16	Q3 FY16	RoA Tree (H2)*
Operating Income	1,158.7	554.5	604.2	3.1%
Net Interest Income	808.0	411.5	396.5	2.2%
Non Interest Income	350.7	143.0	207.7	1.0%
Fee and Commission	67.7	49.5	18.2	0.2%
Trading Gains	256.3	78.2	178.1	0.7%
Other Income	26.7	15.2	11.5	0.1%
Operating Expenses	510.0	294.7	215.3	1.4%
HR	268.7	144.7	124.0	0.7%
Other Opex	241.3	150.0	91.3	0.7%
Pre-Prov Op Profit (Ppop)	648.7	259.8	388.9	1.8%
Provisions & Contingencies	24.2	11.9	12.3	0.1%
Profit Before Tax	624.6	247.9	376.7	1.7%
Tax	217.3	82.9	134.5	0.6%
Profit After Tax	407.2	165.0	242.2	1.1%

\* % of Avg Total Assets

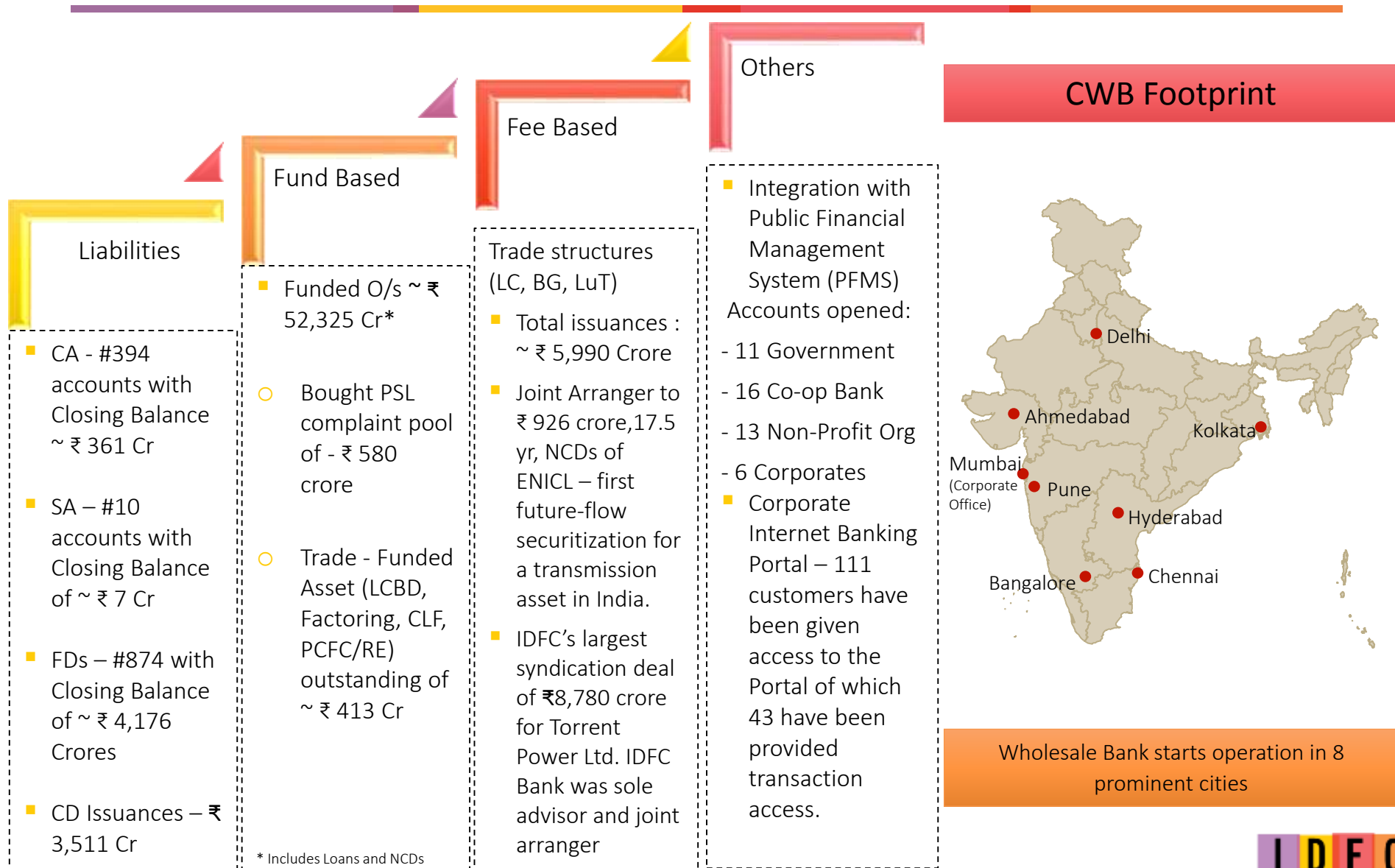
PAT for FY16 is ₹ 467 Cr (H1: ₹ 59.6 Cr; H2: ₹ 407.2 Cr)



# Financials : Key Ratios

Particular	H2 FY16	Q4 FY16	Q3 FY16
Return on Assets	1.1%	0.8%	1.2%
RoRWA	1.3%	1.1%	1.6%
Return on Equity	6.0%	4.9%	7.2%
EPS (₹)	1.2	0.5	0.7
Book Value Per Share (₹)	40.2	40.2	40.0
NIMs	2.0%	2.1%	2.0%
<i>Of which Loan NIMs</i>	<i>3.0%</i>	<i>2.8%</i>	<i>3.1%</i>
Cost / Income	44.0%	53.1%	35.6%
HR Cost/ Income	23.2%	26.1%	20.5%
Capital Adequacy Ratio	22.04%	22.04%	20.30%
<i>Of which Tier I</i>	<i>21.50%</i>	<i>21.50%</i>	<i>19.63%</i>
Gross NPL (% of Loans)	6.2%	6.2%	3.1%
Net NPL (%)	2.4%	2.4%	1.0%
CASA/Total Deposits	9.5%	9.5%	20.9%

# Commercial & Wholesale Bank - Highlights



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



## Branch Network

45 – 35 in MP & 10 in Karnataka

- Across 9 districts in MP and 5 districts in Karnataka
- Expansion initiated in Karnataka / AP



## Assets

- 105+ Crore Disbursement
- 10,000+ Loans
- 4 MFI partnerships
- 20,000+ lives insured

- ₹ 21 Crore + Loans disbursed
- ₹ 85 Crore disbursals to MFIs
- 95% + of book is PSL compliant



## Liabilities

- 8,000+ deposit accounts
- Aadhaar (e-KYC) enabled account opening
- Micro-ATM launched

- Aadhaar enabled account opening at branches and BC locations
- 33 Micro-ATM agents already onboarded
- Off-us transactions enabled on Micro-ATMs



## 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

# Consumer Banking



## Branch Network

11 Branches

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

## Assets

- 68 Home loans disbursed
- 17 CC/OD cases disbursed

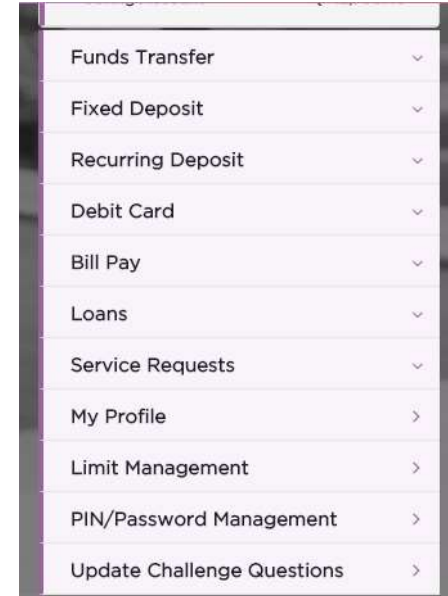
- Total Asset book outstanding as on March end ₹ 26 Cr
- Home Loans - ₹ 22 Cr
- Business Banking ₹ 10 Cr limits set up with utilisation of ₹ 4 Cr

## Liabilities

- 5900+ customers
- 8000+ deposit accounts

- ₹ 157 Cr deposit book as on March end comprising of:
  - ₹ 75 Cr of Current & Savings Accounts
  - ₹ 82 Cr of Fixed Deposits

# Our Current Differentiation : Account Opening (eKYC) & Online Services



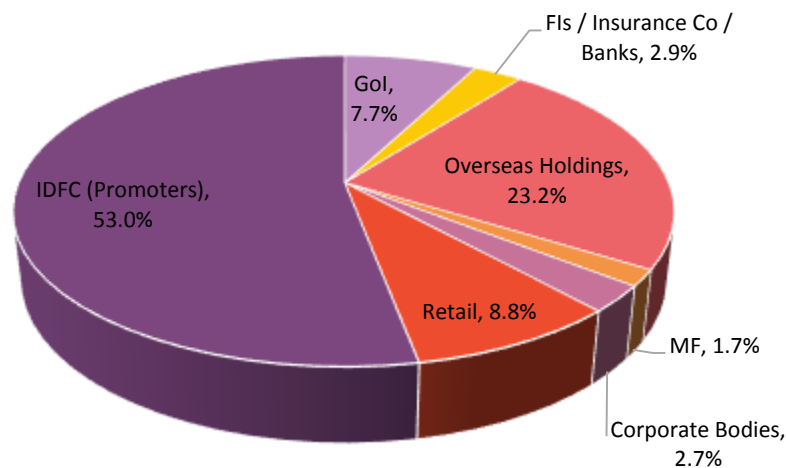
- The **account opening kit** has everything that a customer needs
  - Cheque book
  - Debit card
  - Instructions and customer ID
- Online set up of all PINs and passwords
  - No waiting for another physical mail
  - Debit PIN set up through online and OTP process
  - Internet password set up online – OTP process

- Full **online transaction set** on Internet Banking; with more to come every quarter
- Mobile App under development

# Shareholding

% of Top 10 shareholders			
Sr No	Name	Category	31-Mar-16
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	3.5%
5	HSBC Global Investment Funds	FII	1.8%
6	CLSA Global Markets Pte. Ltd.	FII	1.8%
7	Orbis Sicav - Asia Ex-Japan Equity Fund	FII	1.2%
8	Actis Hawk Limited	FII	1.1%
9	First State Investments	FII	0.9%
10	LIC	IFI	0.9%

Shareholding as on 31st March, 2016





THANK YOU