



February 8, 2016

The Manager – Listing Department
National Stock Exchange of India Limited
Bandra Kurla Complex, 5th Floor
Bandra (E)
Mumbai - 400051
NSE Code: IDFC

The Manager – Listing Department
BSE Limited
2nd Floor, P.J. Towers,
Dalal Street
Mumbai - 400 001
BSE Scrip-532659

IDFC Limited- Presentation of Q3 FY 16 Financials

Dear Sirs,

Pursuant to the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find attached a copy of Presentation for the quarter and nine months ended December 31, 2015.

This is for your information and records.

Thanking you,

Yours faithfully,
For IDFC Limited

Ketan Kulkarni
Company Secretary





IDFC LIMITED

Q3FY16 FINANCIALS

JANUARY 30, 2016



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Key Highlights (IDFC Consol)

Balance Sheet

₹ 89,259 Cr

PAT

₹ 176 Cr

Networth

₹ 9,997 Cr

Alternatives

Fund Size : ₹16,379 Cr

No of Investments : 71

No. of Exits : 37

PBT : ₹ 17 Cr

AMC

AAUM : ₹ 54,440 Cr

Market Share : 4.1%

PBT : ₹ 48 Cr

Securities

PBT : ₹ 5 Cr

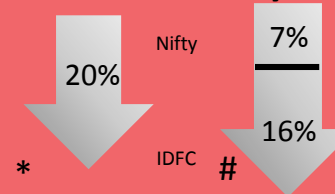
Rated Analysts in Institutional Investors survey

IDF

Loan Book : ₹ 735 Cr

PBT : ₹ 11 Cr

IDFC vs. Nifty



* 1st Oct to 31st Dec, 15

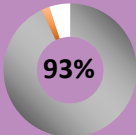
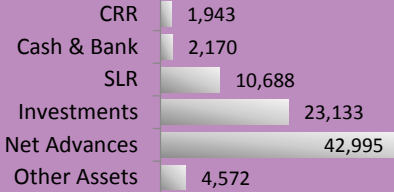
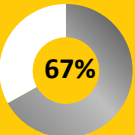
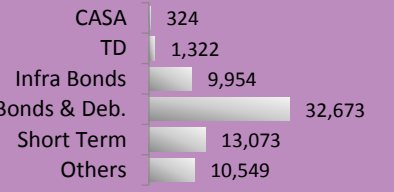

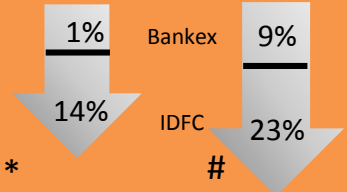
1st Jan to 28th Jan, 16

Entity wise P&L (Q3 FY16)

Particular	IDFC	IDFC Bank	IDF	AMC	Alternatives [^]	Securities	Others/Elimination Adj.	Consol
OPERATING INCOME	12	604	13	81	37	16	6	770
OPERATING EXPENSES	6	215	1	33	20	11	14	300
Provisions	0	12	1	0	0	0	(7)	6
PBT	6	377	11	48	17	5	(2)	463
PAT before Minority & Asso. co.	4	242	11	32	14	3	2	309
Minority Interest / Consol Adj.	-	(114)	-	(5)	-	-	(14)	(133)
PAT								176

[^] Alternatives include Project equity & Alternatives (PE), Cap Singapore

Key Highlights – IDFC Bank

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

[^] Core Funds include CASA, TD, Infra Bonds and Other Bonds and Debentures

* 6th Nov to 31st Dec, 15

1st Jan to 22nd Jan, 16

New Business Highlights – IDFC Bank

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

Asset
3,500+

CWB: 200+

BB: 3,300+

Liabilities
4,750+

CWB: 100+

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+

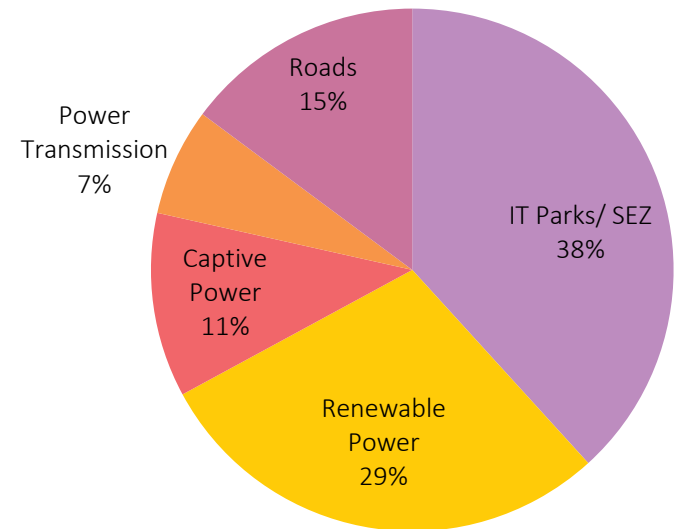
Network

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

Business Highlights – IDFC IDF

- Outstanding Portfolio consists of 17 assets amounting to ₹ 735 crore
- Bond raising : ₹705 cr (5 issuances) - (Rating – AAA)
- Tier I Capital as on Dec 31, 2015 : ₹473 cr
- RBI granted an extension upto 2 years (25-11-2017) to dilute equity holding of IDFC NOFHC to 49%

Portfolio as on 31st Dec, 2015



Business Highlights – IDFC AMC

Particular	Dec-15	Mar-15
AAUM (In Crore)	54,440	54,911
MF	53,344	53,846
IA	1,096	1,065
Equity AUM (%)	26.0%	27.0%
Market Share	4.1%	4.4%
Debt	5.3%	5.3%
Equity	3.0%	3.4%

Fund Snapshot – IDFC Alternatives

Particular	Private Equity			Infra		RE		Total
	Fund I *	Fun II	Fund III	IIF1	IIF2	Office Fund	REYF	
Fund Size	844	1,858	2,903	3,837	5,500	688	749	16,379
Number of Investments	12	17	12	17	4	2	7	71
Number of Exit Events (Full & Partial)	12	12	3	5	-	2	3	37

* Completely exited

Business Highlights – IDFC Securities

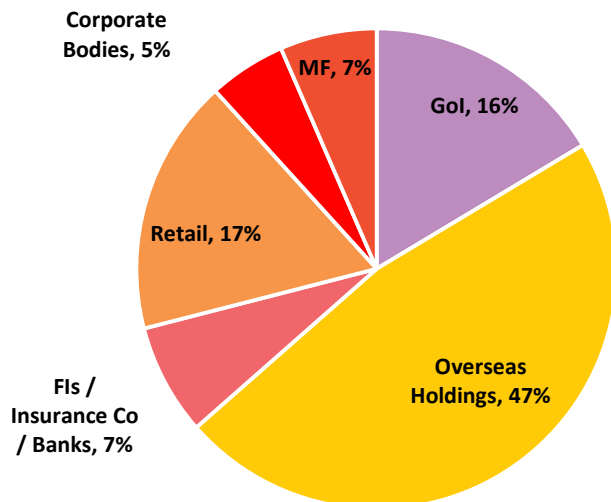
- Annual Investor Conference “The Stock called India” : 18-20 Nov 2015
 - 200+ companies attended the conference
 - 500+ investors graced the event
- Stellar Performance by Analysts in Institutional Investor Survey, Asiamoney and Starmine Awards
 - Institutional Investor Survey : Amit Rustagi (Ranked 1 - Oil & Gas), Mohit Kumar (Ranked 3 – Power), Rohit Dokania (Ranked 3 – Media), Shashi Bhusan (Runner up – IT), Nitin Agarwal (Runner up – Pharma)
 - Asiamoney : IDFC Securities rated as the 3rd most improved Brokerage
 - Starmine : IDFC Securities rated as top 3 broker, top 3 in Industry earning estimators category

Shareholding

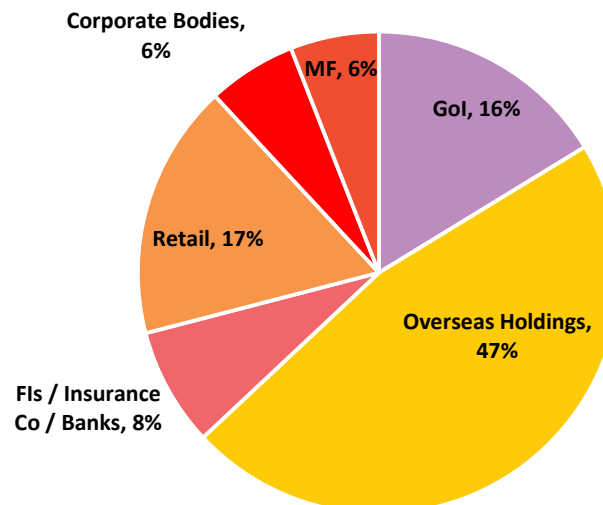
% of Top 10 shareholders

Sr No	Name	Category	31-Dec-15	30-Sep-15
1	Government of India	GOI	16.4%	16.4%
2	Sipadan Investments (Mauritius) Ltd.	FII	9.5%	9.5%
3	The Royal Bank of Scotland	FII	7.7%	5.9%
4	First State Investments	FII	2.9%	1.8%
5	Actis Hawk Limited	FII	2.3%	2.3%
6	Orbis Sicav - Asia Ex-Japan Equity Fund	FII	2.2%	2.2%
7	UTI MF	MF	1.9%	1.5%
8	Life Insurance Corporation Of India	FI	1.8%	1.8%
9	CLSA Global Markets Pte. Ltd.	FII	1.7%	1.7%
10	J.P. Morgan Asset Management	FII	1.4%	1.4%

31-Dec-2015



30-Sep-2015





THANK YOU