

January 31, 2017

The Manager – Listing Department
National Stock Exchange of India Limited
Exchange Plaza, Bandra-Kurla-Complex,
Bandra (East), Mumbai - 400 051
NSE Scrip Code: IDFC

The Manager – Listing Department
BSE Limited
1st Floor, P.J. Towers, Dalal Street,
Mumbai - 400 001
BSE Scrip Code: 532659

IDFC Limited – Presentation on Q3-(Quarter ended December 31, 2016)

Dear Sirs,

Pursuant to the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find attached a copy of the presentation on the financials for the quarter and nine months ended December 31, 2016.

This is for your information and records

Thanking you,

Yours faithfully,
For IDFC Limited


Ketan Kulkarni
Company Secretary





IDFC LIMITED

9M FY17 FINANCIALS

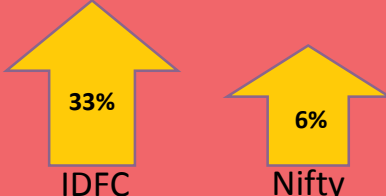
JANUARY 31, 2017



INDEX

1. Key Highlights (IDFC Consol)	4
2. Entity wise P&L	5
3. Key Highlights - IDFC Bank	6
4. Business Highlights – IDFC IDF	8
5. Business Highlights – IDFC AMC	9
6. Fund Snapshot – IDFC Alternatives	10
7. Business Highlights – IDFC Securities	11
8. Shareholding	12

Key Highlights (IDFC Consol) 9M FY17

	Balance Sheet ₹ 121,152 Cr		Net worth : ₹ 10,699 Cr PAT : ₹ 564 Cr
Securities Revenue : ₹ 56 Cr PAT : ₹ 10 Cr		Alternatives Fund Size : ₹ 17,716 Cr No of Investments : 74 Revenue : ₹ 103 Cr PAT : ₹ 15 Cr	
	AMC AAUM : ₹ 56,211 Cr Revenue : ₹ 225 Cr PAT : ₹ 71 Cr		Bank O/s Credit : ₹ 71,354 Cr Income : ₹ 2,473 Cr PAT : ₹ 844 Cr No of Customers : 1.2 mn (GV ~ 9.9 lakh) Points of Presence: 4,684
IDF Loan Book : ₹ 2,260 Cr PAT : ₹ 53 Cr AAA by CARE and ICRA		IDFC vs. Nifty* 	

*1st April 16 to 31st Dec 16

Entity wise P&L (9M FY17)

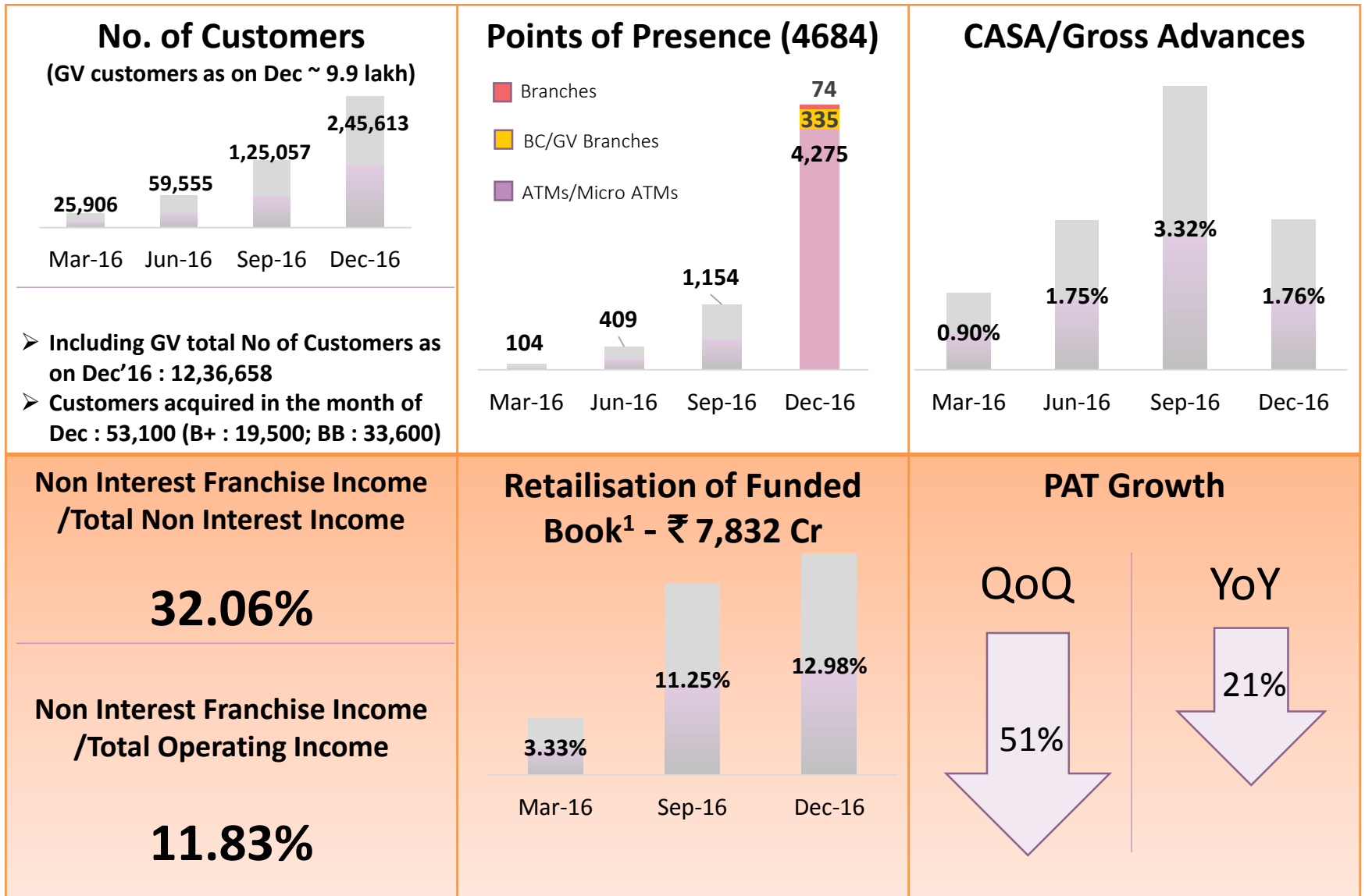
Particulars	IDFC	Bank	AMC	Alternatives #	IDF	Securities	Others *	Total 9M FY 17
Operating Income	145	2,473	225	103	65	56	116	3,183
Operating Expenses	26	980	122	78	8	36	4	1,254
Pre-Provisioning Operating Profit	119	1,493	103	25	57	20	112	1,929
Provisions								290
Dividend Elimination								184
PBT								1,455
Tax & MI								891
PAT								564

* Others Projects, Securities Singapore, IDFC FHCL etc.

includes IDFC Capital (Singapore)

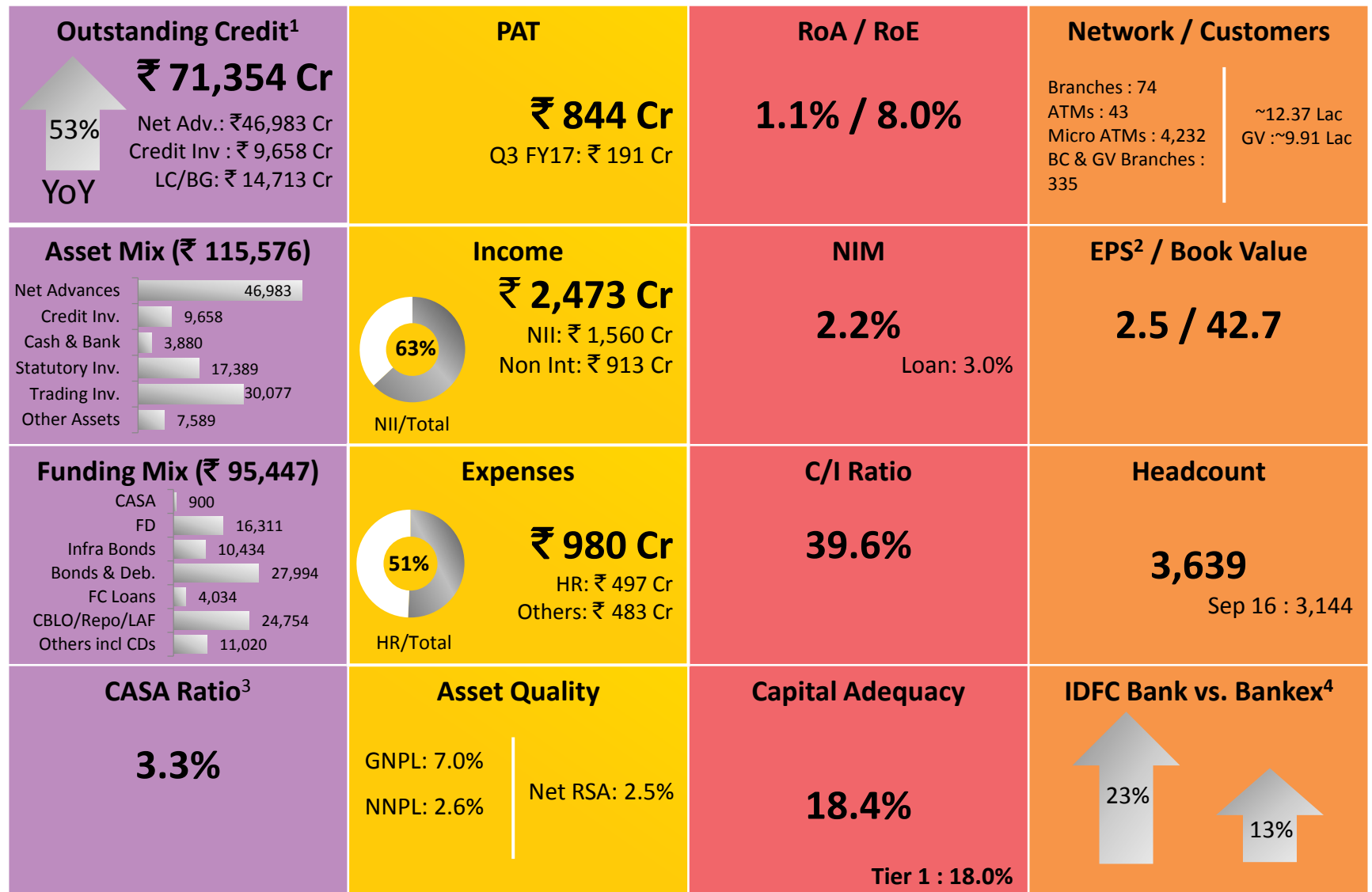
All figures in ₹ Crore

Key Highlights IDFC Bank – 9M FY17



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

Key Highlights IDFC Bank – 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

Business Highlights – IDFC IDF

- Outstanding disbursements as of December 31, 2016 were ₹ 2,260 Cr across 36 companies
- Total borrowings as of December 31, 2016 were ₹ 1,684 Cr
- The portfolio includes exposure to a diversified set of borrowers across the infrastructure spectrum including roads, power, education, healthcare and SEZs.
- PAT as for the nine months ended on December 31, 2016 is ₹ 53 Cr
- Capital adequacy ratio is ~31.05%
- Rating of AAA by CARE & ICRA

Business Highlights – IDFC AMC

Particular	Dec-16	Sep-16	Jun-16	Mar-16
AAUM (For the Month)	59,489	58,548	55,080	52,460
MF	58,715	57,726	54,134	51,448
IA	774	822	946	1,012
Equity AUM (%)	22.00%	23.00%	23.00%	25.00%

All figures in ₹ Crore

Fund Snapshot – IDFC Alternatives

Particular	Private Equity				Infra		Office Fund *	RE		Total
	Fund I *	Fund II	Fund III	Fund IV	IIF1	IIF2		REYF	SCORE	
Fund Size	844	1,858	2,903	576	3,837	5,500	688	749	761	17,716
Number of Investments	12	17	12	1	17	5	2	8	-	74
Number of Exit Events (Full & Partial)	12	13	6	-	9	-	2	6	-	48

* Completely Exited

Business Highlights – IDFC Securities

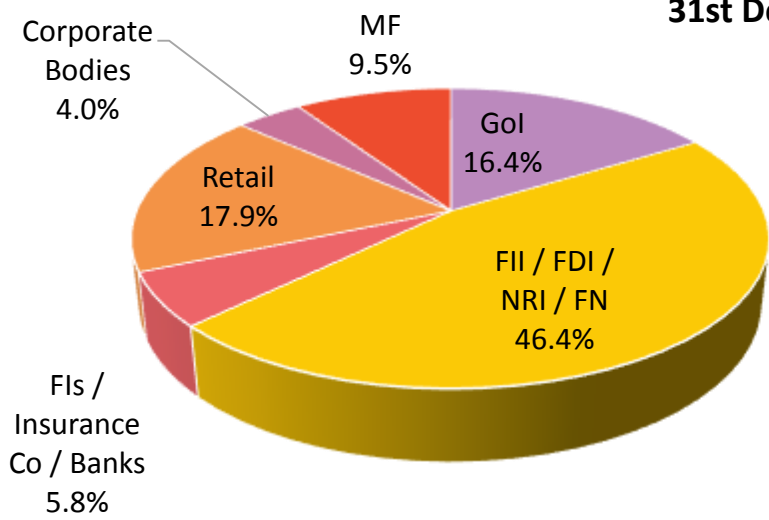
- Increase in market share in FII, MF and DII segment
- Healthy deal pipeline – Investment banking

Shareholding Pattern

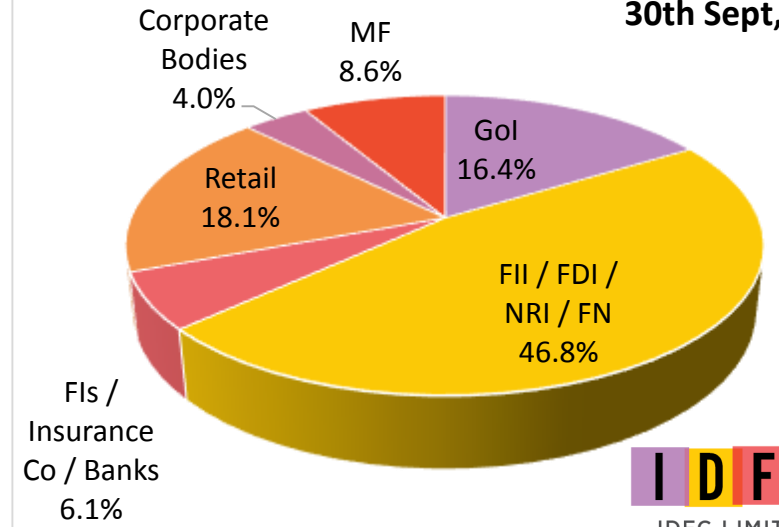
% of Top 10 shareholders

Sr No	Name	Category	Dec-16
1	Gol	GOI	16.4%
2	Sipadan Investments (Mauritius)	FII	9.5%
3	The Royal Bank Of Scotland	FII	8.8%
4	Orbis Sicav - Asia Ex-Japan Equity Fund	FII	5.7%
5	UTI MF	MF	2.8%
6	First State Investments	FII	2.3%
7	Platinum Investment Management	FII	2.2%
8	East Bridge Capital Master Fund Limited	FII	2.1%
9	Life Insurance Corporation Of India	Insurance Co.	1.8%
10	Birla SunLife Trustee Co.Pvt Ltd.	MF	1.8%

31st Dec, 2016



30th Sept, 2016





THANK YOU