

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: IDFCBANK

The Manager – Listing Department  
BSE Limited  
1<sup>st</sup> Floor, P.J. Towers, Dalal Street,  
Mumbai - 400 001  
BSE Scrip Code: 539437

**IDFC Bank Limited – Presentation on Q3 FY17 - (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 Bank Limited

  
  
Mahendra N. Shah  
Company Secretary & Chief Compliance Officer

Encl: as mentioned above

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# Q3 FY17 FINANCIALS

JANUARY 25, 2017



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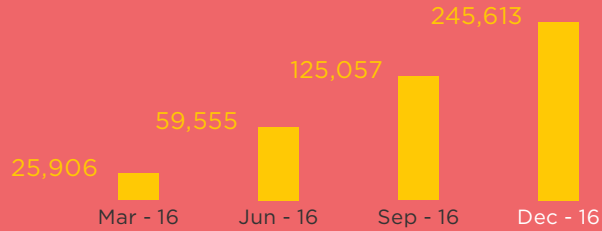


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# KEY HIGHLIGHTS - 9M FY17



## NO. OF CUSTOMERS (GV CUSTOMERS AS ON DEC - 9.9 LAKH)

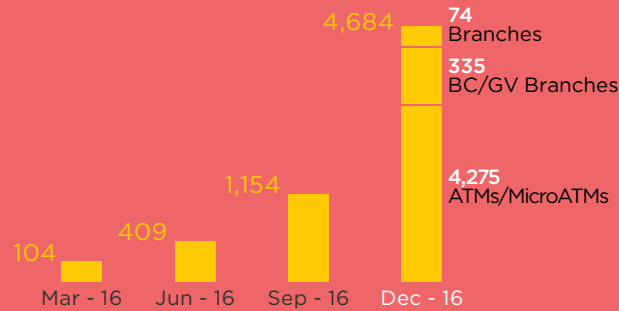


• Including GV total No of Customers as on Dec'16 : 12,36,658

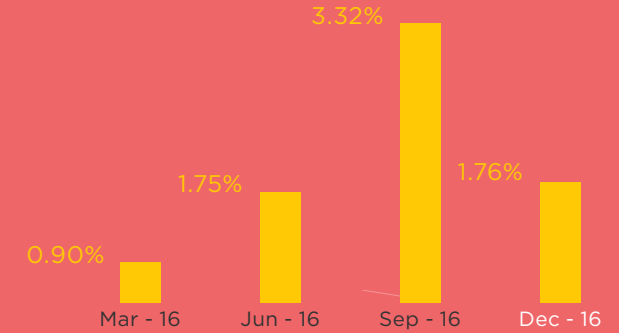
• Customers acquired in the month of Dec : 53,100  
(B+ : 19,500; BB : 33,600)



## POINTS OF PRESENCE (4684)



## CASA / GROSS ADVANCES



## NON INTEREST FRANCHISE INCOME /TOTAL NON INTEREST INCOME

32.06%

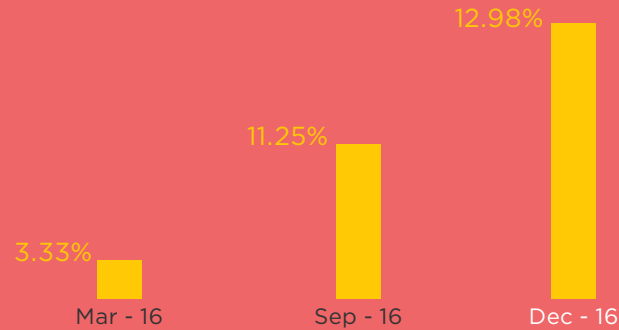


## NON INTEREST FRANCHISE INCOME /TOTAL OPERATING INCOME

11.83%



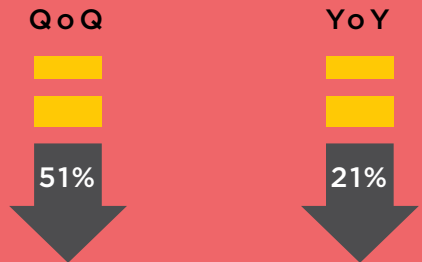
## RETAILISATION OF FUNDED BOOK<sup>1</sup> - ₹ 7,832 CR



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



## PAT GROWTH



All figures in ₹ Crores

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# KEY HIGHLIGHTS - 9M FY17

## OUTSTANDING CREDIT<sup>1</sup>

₹ 71,354 CR

NET ADV.: ₹46,983 CR

CREDIT INV: ₹ 9,658 CR

LC/BG: ₹ 14,713 CR

53%

YoY

## PAT

₹ 844 CR

Q3 FY17: ₹ 191 CR

## ROA / ROE

1.1% / 8.0%

## NETWORK / CUSTOMERS

BRANCHES: 74

ATMs: 43

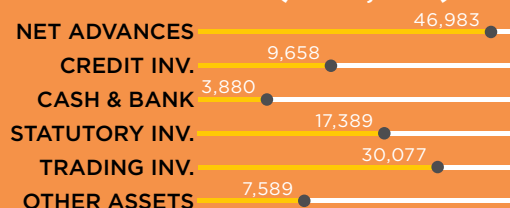
MICRO ATMs: 4,232

BC & GV BRANCHES: 335

BANK: - 12.37 LAC

GV: -9.91 LAC

## ASSET MIX (₹ 115,576)



## INCOME

63%

₹ 2,473 CR

NII: ₹ 1,560 CR

NON INT: ₹ 913 CR

NII/TOTAL

## NIM

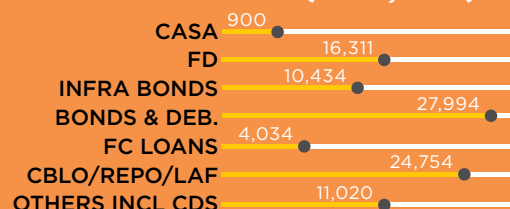
2.2%

LOAN: 3.0%

## EPS<sup>4</sup> / BOOK VALUE

2.5 / 42.7

## FUNDING MIX (₹ 95,447)



## EXPENSES

51%

₹ 980 CR

HR: ₹ 497 CR

OTHERS: ₹ 483 CR

HR/TOTAL

## C/I RATIO

39.6%

## HEADCOUNT

3,639

SEP 16: 3,144

## CASA RATIO<sup>2</sup>

3.3%

## ASSET QUALITY

GNPL: 7.0%  
NNPL: 2.6%

NET RSA: 2.5%

## CAPITAL ADEQUACY

18.4%

TIER 1: 18.0%

## IDFC BANK VS. BANKEX<sup>3</sup>

23%

13%

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. CASA Ratio = CASA / (CASA + FD+CD)

3. 1st April to 31st Dec, 16

4. For the period (annualised EPS : ₹ 3.3)

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# FINANCIAL HIGHLIGHTS



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# 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%
<b>Total Liabilities</b>	<b>86,625</b>	<b>109,228</b>	<b>115,576</b>	<b>6%</b>	<b>33%</b>
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%
<b>Total Assets</b>	<b>86,625</b>	<b>109,228</b>	<b>115,576</b>	<b>6%</b>	<b>33%</b>

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

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## 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%

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



# 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%

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# KEY HIGHLIGHTS - 9M FY17



## BRANCH NETWORK 13 BRANCHES

### PRESENCE ACROSS 5 CITIES IN INDIA

# 5

MUMBAI  
DELHI  
BANGALORE  
CHENNAI  
AHMEDABAD

## ASSETS & AUM (END DECEMBER 2016)

- TOTAL FUNDED ADVANCES ₹ 431 CR
- WEALTH AUM IS ₹ 145 CR

### 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

## LIABILITIES

- ~ 73,000 CUSTOMERS
- ~ 61,000 CASA ACCOUNTS

₹ 2,386 CR DEPOSIT BOOK AS ON  
31 DECEMBER 2016 COMPRISING OF:

- ₹ 278 CR OF CURRENT & SAVINGS ACCOUNT DEPOSITS
- ₹ 2,108 CR OF FIXED DEPOSITS

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# 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**

## PERSONAL BANKING



**AADHAAR & PAN INTEGRATED ONLINE SAVINGS & FIXED DEPOSIT ACCOUNT OPENING**



**DIGITAL PARTNERSHIP WITH INDIALEND 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.**



**FINGERPRINT & MPIN LOGIN**



**OTP READING**



**SET YOUR OWN DEBIT CARD LIMITS**



**APPLY FOR ACCOUNTS OR LOANS FROM THE APP**

## MOBILE APP

## BUSINESS BANKING



**BookMyForex**

**DIGITAL PARTNERSHIP WITH BOOKMYFOREX.COM FOR ONLINE REMITTANCES**



**DIGITAL PARTNERSHIP WITH CAPITAL FLOAT TO OFFER TERM LOANS TO MSME CUSTOMERS**

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# 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

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# 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 3<sup>rd</sup> 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

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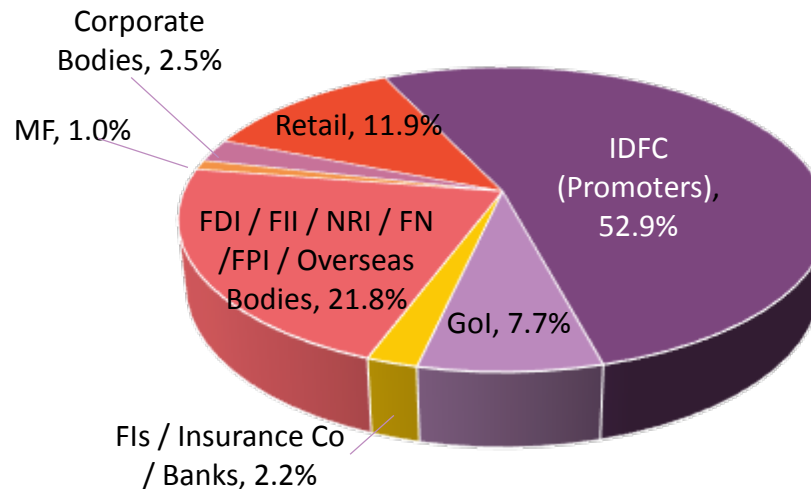


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# Shareholding

% 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



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# THANK YOU



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