

April 25, 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

**Sub.: IDFC Bank Limited – Investor Presentation on financials for the quarter and year ended March 31, 2017**

Dear Sirs,

Pursuant to the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find attached a copy of the investor presentation on the financials for the quarter and year ended March 31, 2017.

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



IDFC BANK

# Q4FY17 FINANCIALS

APRIL 25, 2017

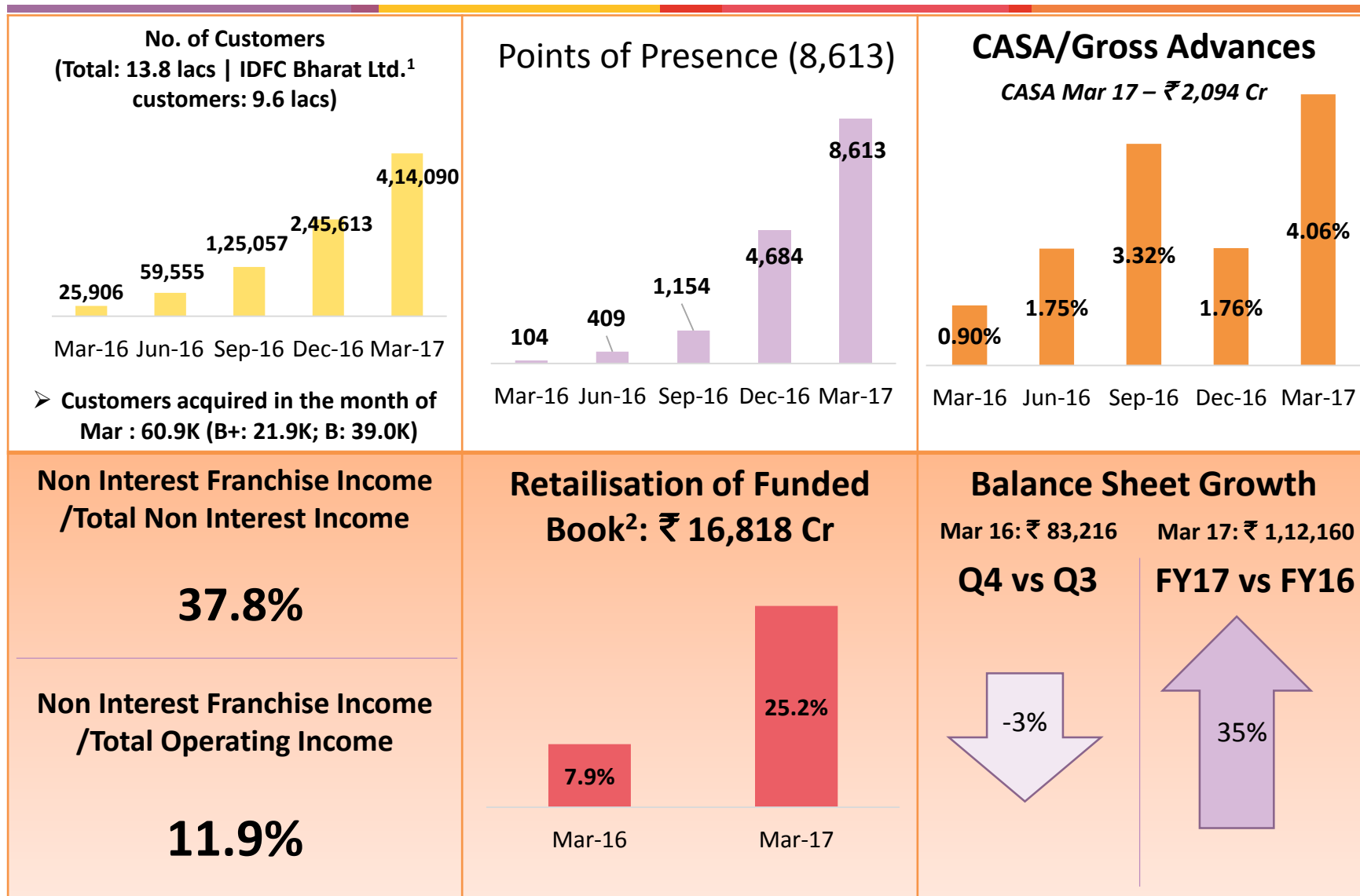


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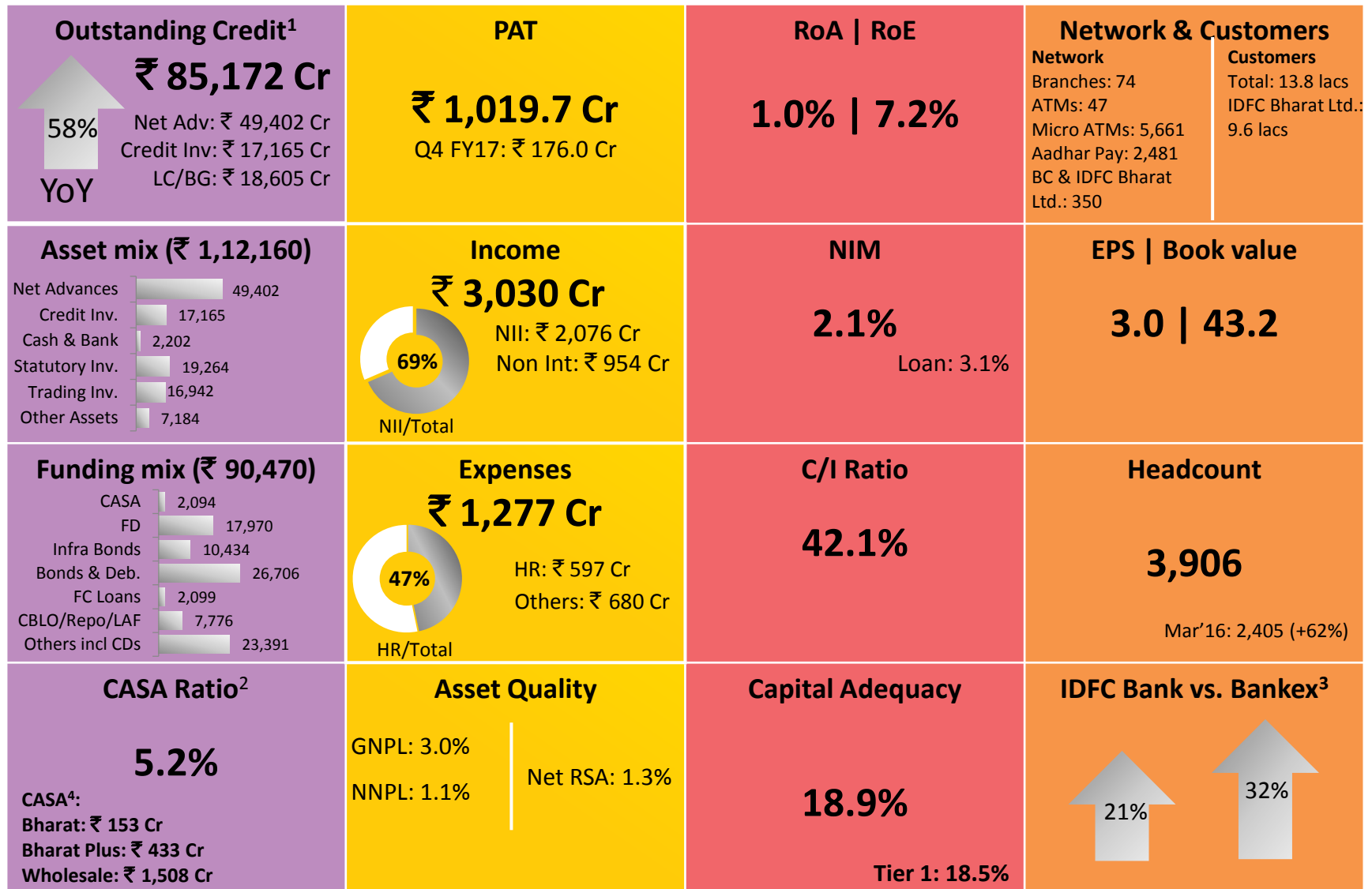
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# Key Highlights: FY17 (1 of 2)



1. Formerly known as Grama Vidiyal Micro Finance Ltd. (GVMFL)  
2. Retailisation of Funded Book = Bharat Bank, B Plus, SME, Buyout, Onlending

# Key Highlights: FY17 (2 of 2)



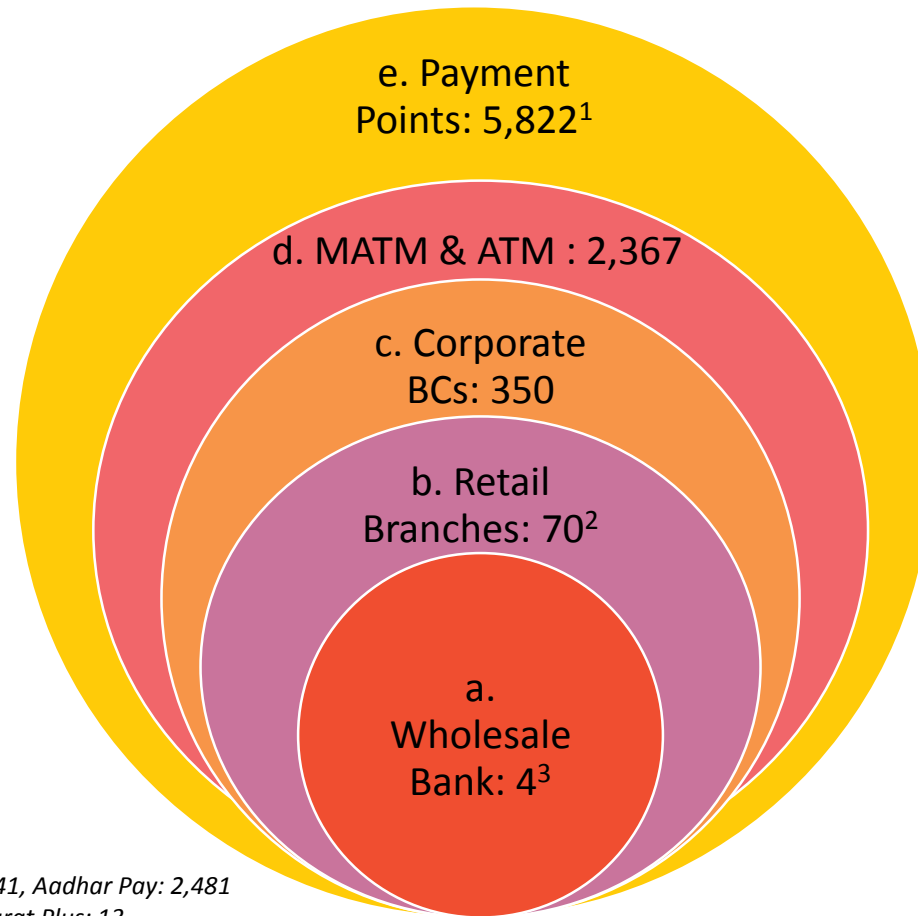
1. Outstanding Credit (FB+ NFB) grew 19% from ₹ 71,354 Cr as on 31<sup>st</sup> Dec, 16 to ₹ 85,172 Cr as on 31<sup>st</sup> Mar, 17. Outstanding Funded Credit grew 18% from ₹ 56,641 Cr as on 31<sup>st</sup> Dec 16 to ₹ 66,567 Cr as on 31<sup>st</sup> Mar, 17

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

3. 1<sup>st</sup> April 16 to 31<sup>st</sup> Mar 17

4. Average SA per account: Bharat banking ₹ 2,834, Bharat plus: ₹ 26,987

# Customer Outreach : 8,613



1. Of which PDS Agent: 3,341, Aadhar Pay: 2,481

2. Of which Bharat: 57, Bharat Plus: 13

3. In addition, 5 Bharat Plus branches also cater to Wholesale clients. (Total Wholesale branches: 9)

# Building a National Footprint

20 states

150 districts

19 major cities

33,000 villages

8,613 Points of Presence



## Priority states for Bharat branch network

- Madhya Pradesh
- Karnataka
- Rajasthan
- Gujarat
- Maharashtra

## Micro ATM, E PDS & Aadhar Pay Network

- Rural & Urban centres across India
- Receiving end of remittance corridors & DBT
- Micro ATM Network around branches and in select districts

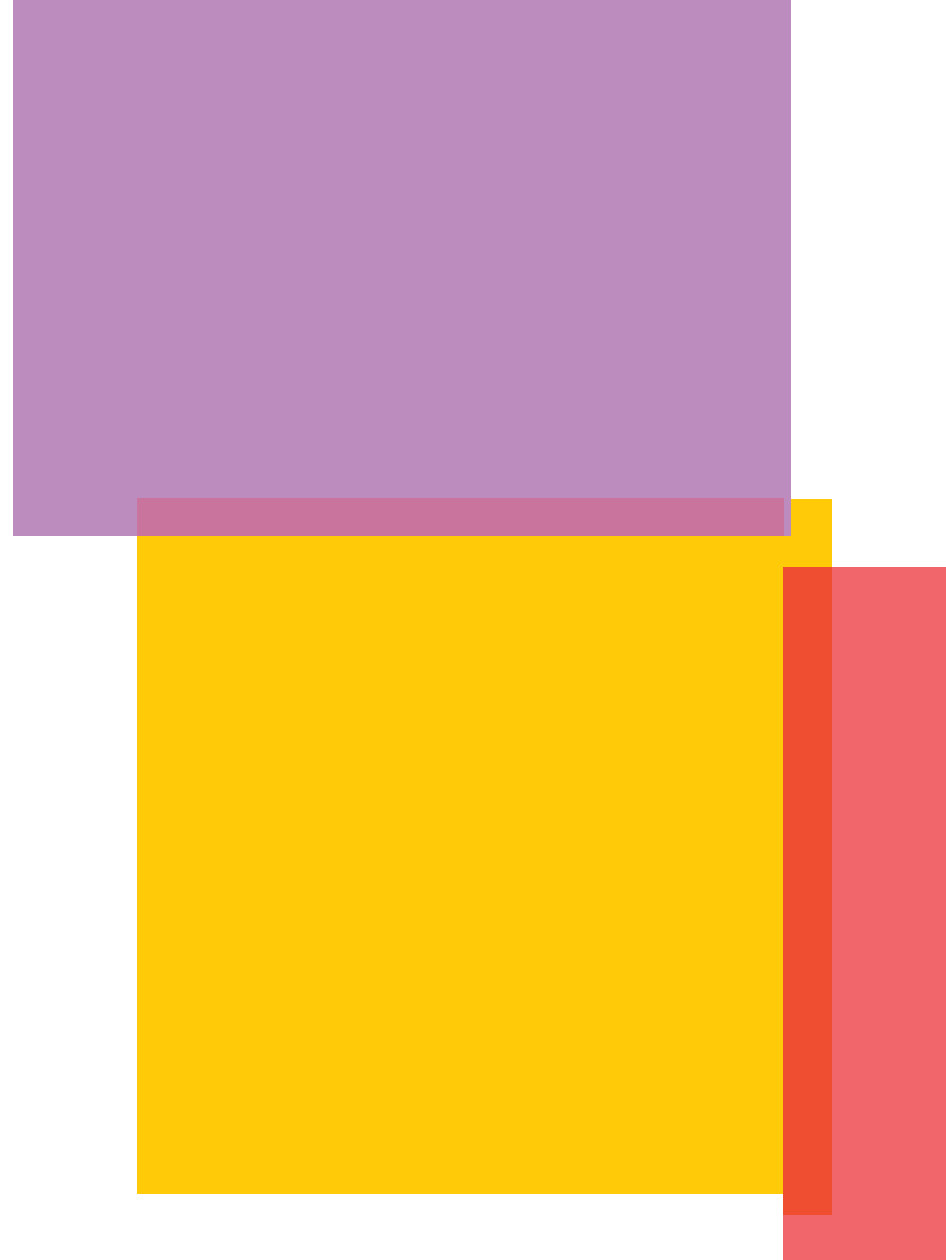
Light Branches in District HQ- Andhra Pradesh, Meghalaya, Tripura, West Bengal, Tamil Nadu

BC & IDFC Bharat Ltd. Partnerships: Micro loans & Small Savings through 350 branches

Branch network



# FINANCIAL HIGHLIGHTS



# Balance Sheet grew 35% YoY

Net retail & corporate assets grew by 36%

Particulars	Mar-16	Dec-16	Mar-17	% Growth (QoQ)	% Growth (YoY)
Shareholders' Funds	13,633	14,486	14,678	1%	8%
Deposits	8,219	27,001	40,208	49%	389%
CASA	445	900	2,094	133%	371%
Fixed Deposits	4,263	16,311	17,970	10%	321%
Certificate of Deposits	3,511	9,791	20,144	106%	474%
Borrowings	57,160	68,445	50,262	-27%	-12%
Other liabilities and provisions	4,204	5,643	7,011	24%	67%
<b>Total Liabilities</b>	<b>83,216</b>	<b>1,15,576</b>	<b>1,12,160</b>	<b>-3%</b>	<b>35%</b>
Cash and Bank Balances	984	3,880	2,202	-43%	124%
Net Retail and Corporate Assets	48,813	56,641	66,567	18%	36%
Net Advances	45,699	46,983	49,402	5%	8%
Credit Investments	3,114	9,658	17,165	78%	451%
Statutory Investments	12,977	17,389	19,264	11%	48%
CRR	1,920	2,533	2,900	14%	51%
SLR	11,057	14,856	16,364	10%	48%
Trading Investments	15,558	30,078	16,942	-44%	9%
Fixed and Other Assets	4,884	7,589	7,184	-5%	47%
<b>Total Assets</b>	<b>83,216</b>	<b>1,15,576</b>	<b>1,12,160</b>	<b>-3%</b>	<b>35%</b>

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

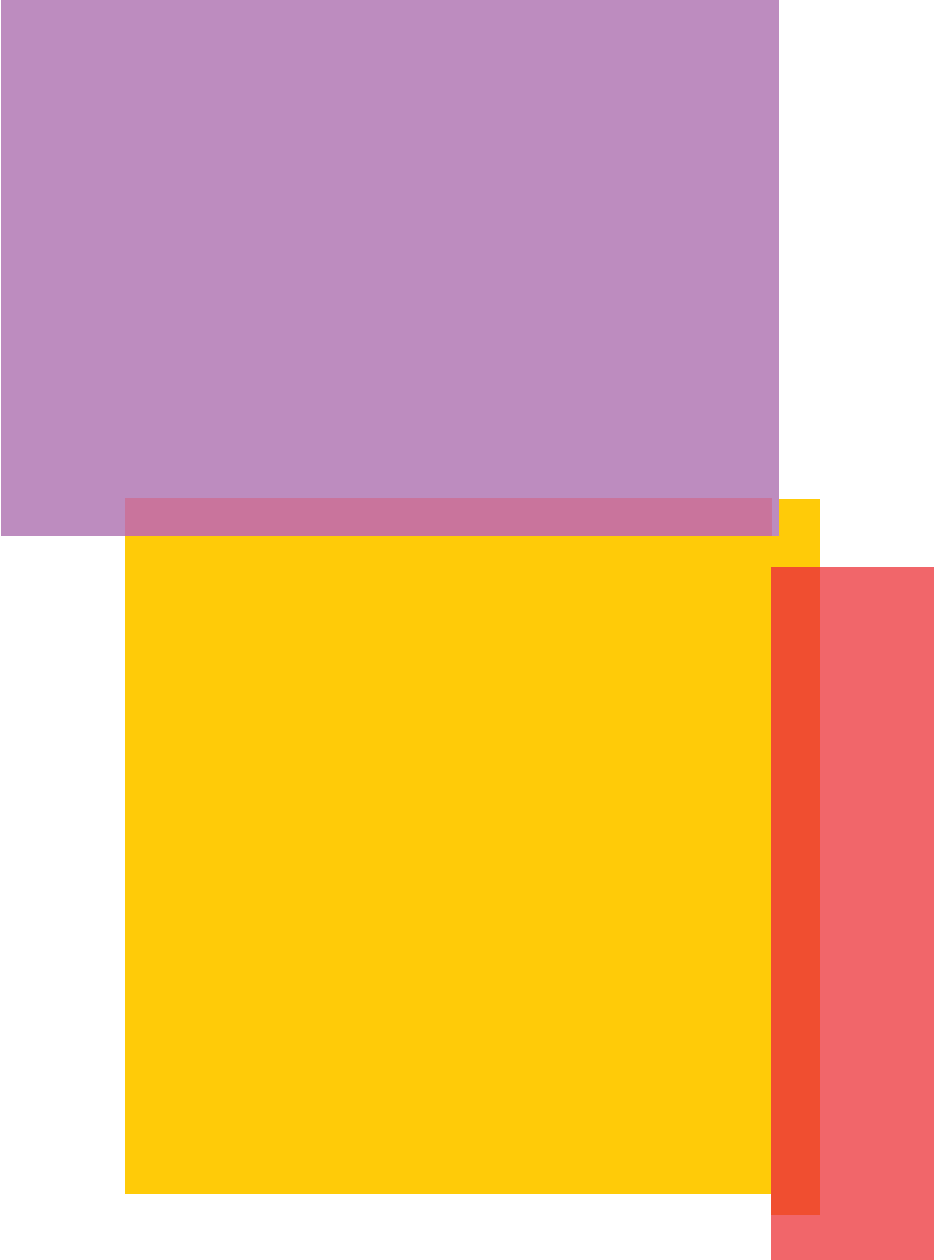
# PAT growth of 7% YoY in Q4FY17 vs. Q4FY16

Particular	Q4 FY16	Q3 FY17	Q4 FY17	FY 17	% Growth (QoQ) (Q4 FY17 vs Q3 FY17)	% Growth (YoY) (Q4 FY17 vs Q4 FY16)
Operating Income	554.5	855.0	558.4	3,030.4	-35%	1%
Net Interest Income	403.8	535.4	515.6	2,076.1	-4%	28%
Non Interest Income	150.7	319.5	42.7	954.3	-87%	-72%
Fee and Commission	55.4	102.9	69.7	361.1	-32%	26%
Trading Gains (Debt & Equity)	74.2	218.9	(25.8)	590.1	-112%	-135%
Other Income	21.1	(2.2)	(1.2)	3.1	-48%	-105%
Operating Expenses	294.7	379.0	298.1	1,277.0	-21%	1%
HR	144.8	202.8	100.1	597.2	-51%	-31%
Non HR	149.9	176.2	197.9	679.8	12%	32%
Pre-Prov Op Profit (Ppop)	259.9	476.0	260.3	1,753.5	-45%	0%
Provisions & Contingencies	11.9	231.8	4.8	282.5	-98%	-60%
Profit Before Tax	247.9	244.2	255.5	1,471.0	5%	3%
Tax	82.9	53.0	79.5	451.2	50%	-4%
<b>Profit After Tax</b>	<b>165.1</b>	<b>191.2</b>	<b>176.0</b>	<b>1,019.7</b>	<b>-8%</b>	<b>7%</b>

# Financials : Key Ratios

Particular	Q4 FY16	Q3 FY17	Q4 FY17	FY 17
Return on Assets	0.8%	0.7%	0.6%	1.0%
Return on Equity	4.9%	5.3%	4.9%	7.2%
EPS (Rs.)	0.5	0.6	0.5	3.0
Book Value Per Share (Rs.)	40.2	42.7	43.2	43.2
NIMs	2.2%	2.1%	2.0%	2.1%
<i>Of which Loan NIMs</i>	<i>2.9%</i>	<i>3.1%</i>	<i>3.2%</i>	<i>3.1%</i>
Cost / Income	53.1%	44.3%	53.4%	42.1%
HR Cost / Income	26.1%	23.7%	17.9%	19.7%
Capital Adequacy Ratio	22.0%	18.4%	18.9%	18.9%
<i>Of which Tier I</i>	<i>21.5%</i>	<i>18.0%</i>	<i>18.5%</i>	<i>18.5%</i>
Gross NPL (% of Loans)	6.2%	7.0%	3.0%	3.0%
Net NPL (%)	2.4%	2.6%	1.1%	1.1%
CASA / Gross Advances	0.9%	1.8%	4.1%	4.1%
CASA / Total Deposits	5.4%	3.3%	5.2%	5.2%

# BUSINESS HIGHLIGHTS



# Retail bank: Comprehensive Product Suite

Segment	Key Products
Mass	<ul style="list-style-type: none"> <li>• Joint Liability group loan</li> <li>• Micro Enterprise Loan</li> <li>• Two wheeler loan</li> <li>• Personal Loan</li> <li>• Home Loan, Loan against property, Micro housing loan</li> <li>• Liabilities – Saving Accounts (zero and minimum balance), Term deposits, Recurring Savings deposit</li> <li>• Payments – Micro ATMs, ATMs , Aadhaar Pay</li> <li>• Insurance (health, life, general)</li> <li>• Mutual funds</li> </ul>
Merchant	<ul style="list-style-type: none"> <li>• Current accounts, Savings account (Min. balance), term loans</li> <li>• Payments – Micro ATMs, ATMs , Aadhaar Pay</li> <li>• Insurance ( health, life, general)</li> <li>• Mutual funds</li> </ul>
SME	<ul style="list-style-type: none"> <li>• Current Account, Saving Account (Min. balance),Term Deposits</li> <li>• Term Loan, Working Capital, Commercial vehicle loans</li> <li>• Insurance, Portfolio Mgt services</li> </ul>
MSME	<ul style="list-style-type: none"> <li>• Working Capital Loan</li> <li>• Commercial vehicle loan</li> <li>• Equipment hypothecation loan</li> <li>• Liabilities – Saving Accounts, Term deposits, Recurring Savings deposit</li> <li>• Payments – Micro ATMs, ATMs, Aadhaar Pay</li> <li>• Insurance ( health, life, general)</li> <li>• Mutual funds</li> </ul>

# Bharat Plus Snapshot



## Branch Network

13 Branches

## Assets & AUM (End March 2017)

- Total funded advances: ₹ 867 Cr
- Wealth AUM: ₹245 Cr

## Liabilities

- ~ 1.38 lacs customers
- ~ 1.24 lacs CASA accounts

**Presence across 5 cities in India: Mumbai, Delhi NCR, Bangalore, Chennai & Ahmedabad**

## **Breakdown of total funded advances:**

- Home loans: ₹ 441 Cr
- Working Capital funded book: ₹ 164 Cr
- Commercial Vehicle: ₹ 96 Cr
- Loan against property: ₹ 92 Cr
- Personal loan: ₹ 74 Cr

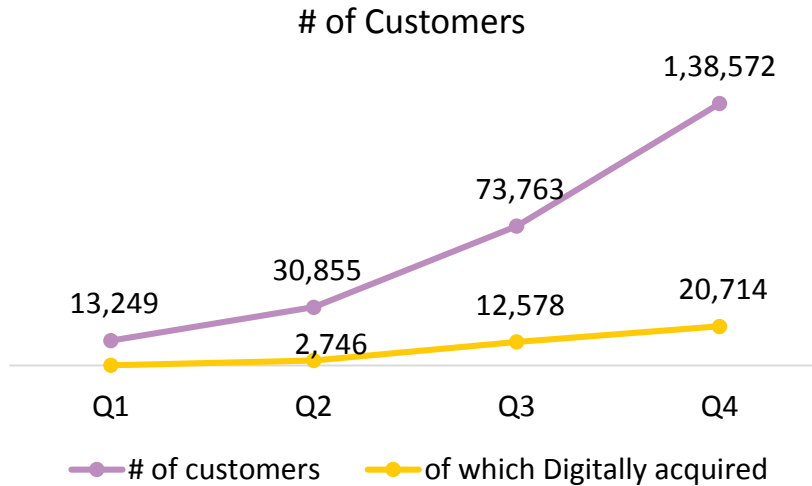
**Non-funded book as of Mar, 31: ₹ 40 Cr**

## **₹ 3,072 Cr deposit book as of 31 March 2017:**

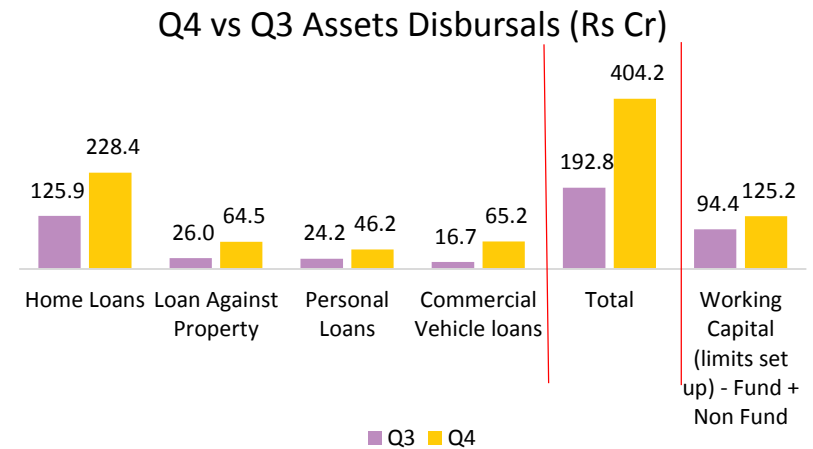
- ₹ 433 Cr of CASA
- ₹ 2,639 Cr of Fixed Deposits

# Bharat Plus: Q4 FY17 highlights

## Customer acquisition rate accelerated



## Strong traction in assets disbursement in Q4





# Bharat: ~12.4 lac customers acquired and serviced through branches and Micro ATMs



## Customer Touchpoints

- 8,384 Customer Points
- 326 IDFC Bharat Ltd. locations
- 24 BC locations

- 57 Branches across MP, Karnataka, AP, Tripura & Meghalaya
- 5,470 MATMs
- 2,481 Aadhar Pay
- 28 ATMs



## Customer Network

- 12.4 lacs unique customers (9.63 Lacs of IDFC Bharat Ltd.)
- 1.76 lacs Liability & 1.22 lacs asset customers sourced through Branches & MATM

- More than 2.74 Lacs customers acquired through Branches and MATMs
- No. of loan accounts surpassed 10lacs



## Assets & Liabilities

- ₹ 1,598 Cr of advances (1,148 Crs of IDFC Bharat Ltd)
- ₹ 153 Cr of CASA
- ₹ 2,922 Cr disbursed in FY17

- Branch Based advances are at ₹ 222 Cr
- MSME assets are at ₹ 15 Cr whereas Onlending advances reached ₹ 189 Cr
- Deposit balances are at ₹ 325 Cr

# Wholesale bank: Comprehensive Product Suite

Customer Segment	Sub-segment	Key Products
<u>Client Coverage</u>	Infra	<ul style="list-style-type: none"> <li>• Project Finance</li> <li>• Term Loans</li> <li>• Working Capital financing</li> <li>• Trade Finance - Escrow / LC / BG / Export Finance</li> <li>• Cash Management</li> <li>• Corporate Linked Finance</li> <li>• FX &amp; DCM</li> <li>• ECM &amp; Private Equity</li> </ul>
	Emerging Large Corporates	
	Conglomerates	
	PSUs	
	MNCs	
<u>Institutional Coverage</u>	FIG	<ul style="list-style-type: none"> <li>• PSL Acquisition</li> <li>• DCM</li> <li>• Trade &amp; CMS</li> </ul>
	Government Banking	<ul style="list-style-type: none"> <li>• E Governance Initiatives</li> <li>• CMS</li> </ul>

# WB Highlights

A Dept. of Govt

## Tie-up

IDFC Bank has entered a first of its kind pan-India tie-up for cheque and cash deposits. This gives us access to a large network of counters across the country for accepting cheques and cash.

Fertilizer &  
Chemical Co. Mfg.

## PSL transaction

Disbursed PSL assets under dealer finance scheme by onboarding around 380+ dealers. This was managed within 4 days from the acceptance by client. The client was extremely appreciative of our TAT and excellent service.



## Selected as Nodal Bank for PM National Relief Fund

First Private Sector Bank to become a Nodal Bank for PM National Relief Fund.

Construction Co.

## Delivered spectacular performance

We successfully completed IPO of a building products company. We acted as the left lead in this deal. With this, IDFC Group continues to demonstrate its undisputed strength of introducing unique business stories to public markets.

# WB: Awards



## **Finnoviti Award**

IDFC Bank has been honoured with Finnoviti Awards for its two innovative solutions – IDFC Cheque Express and Business eXperience Platform. Finnoviti, a conference cum awards function, has been organised by Banking Frontiers magazine. It was the 5<sup>th</sup> edition of the event this year.

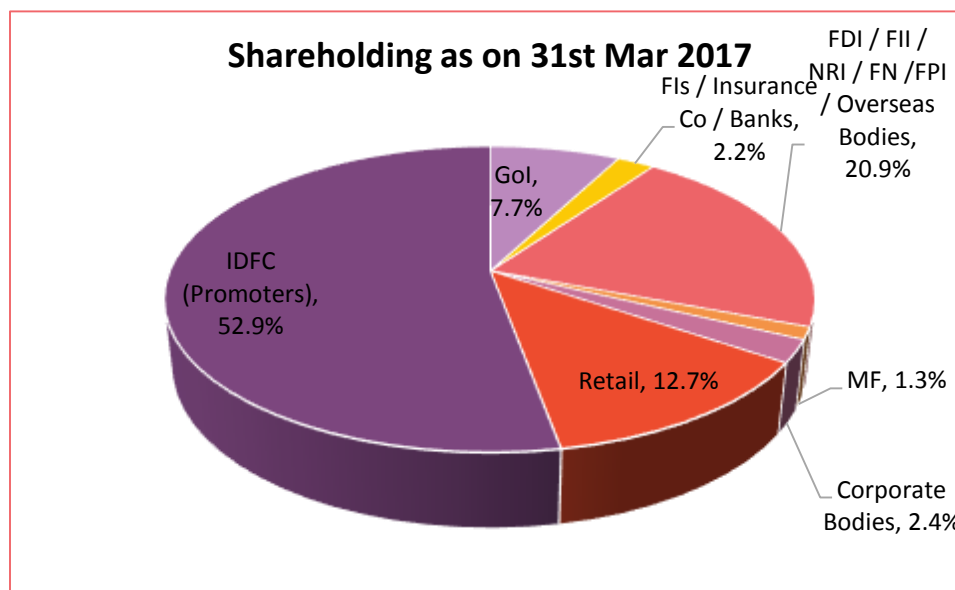


## **National Payments Excellence Award**

IDFC Bank has been honoured with National Payments Excellence Award 2016, under the Small Bank's category in recognition of our excellent performance in the AePS – Product Segment. Shri N.S. Vishwanathan, Deputy Governor, RBI conferred the award to IDFC Bank at an event organised by National Payments Council of India.

# Shareholding pattern

% of Top 10 shareholders			
Sr No	Name	Category	Mar-17
1	IDFC (Promoters)	Promoters	52.9%
2	Gol	Government	7.7%
3	The Royal Bank Of Scotland	FII	3.1%
4	Blackrock Fund	FII	1.6%
5	Platinum Investment Management	FII	1.4%
6	Vanguard	FII	1.2%
7	Capital Group Inc	FII	0.9%
8	Emerging Markets Funds	FII	0.9%
9	LIC	FIs / Insurance Co	0.9%
10	HSBC Global Investment Funds	FII	0.7%





THANK YOU