

Growth of 38% (YoY) in Net Interest Income and 24% in PAT

Mumbai, November 08, 2011

Highlights of H1 FY 2012

- Net Interest income of ₹ 981 crore : an increase of 38%
 - Profit After Tax of ₹ 838 crore for H1 FY 2012 compared to ₹ 674 crore in H1 FY 2011
 - Balance sheet size as on September 30, 2011 - ₹ 51,650 crore : an increase of 11%
 - Outstanding Loans increased from ₹ 34,394 crore as on September 30, 2010 to ₹ 39,313 crore as on September 30, 2011: an increase of 14%
 - Net NPAs at 0.09% of outstanding loans; No new NPA in H1 FY 2012
 - Average Assets under management – ₹ 38,013 crore
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At its 85th Board Meeting held on November 8, 2011, the Board of Directors of Infrastructure Development Finance Company Limited (IDFC) approved financial results for the period April 1, 2011 to September 30, 2011.

BALANCE SHEET

- The balance sheet size grew by 11% from ₹ 46,423 crore as at September 30, 2010 to ₹ 51,650 crore as at September 30, 2011.
- Net Loan book increased by 14% from ₹ 34,394 crore as at September 30, 2010 to ₹ 39,313 crore as at September 30, 2011.
- Exposure was ₹ 62,752 crore as on September 30, 2011.

INCOME

- Net Interest Income (NII) increased by 38% from ₹ 711 crore in H1 FY 2011 to ₹ 981 crore in H1 FY 2012.
 - NII from infrastructure loans increased by 31% from ₹ 663 crore in H1 FY 2011 to ₹ 867 crore in H1 FY 2012.
 - NII from treasury operations increased by 136% from ₹ 48 crore in H1 FY 2011 to ₹ 114 crore in H1 FY 2012.
- Non Interest Income decreased by 6% from ₹ 533 crore in H1 FY 2011 to ₹ 499 crore in H1 FY 2012.
 - Fees from IDFC's asset management business increased by 5% from ₹ 121 crore in H1 FY 2011 to ₹ 127 crore in H1 FY 2012.
 - Income from Investment banking and broking activity decreased by 67% from ₹ 110 crore in H1 FY 2011 to ₹ 37 crore in H1 FY 2012.
 - Income from principal investments and carry increased by 70% from ₹ 151 crore in H1 FY 2011 to ₹ 257 crore in H1 FY 2012.
 - Loan related and other fees decreased by 48% from ₹ 151 crore in H1 FY 2011 to ₹ 79 crore in H1 FY 2012.



PROFITS

- Profit before Tax increased by 25% from ₹ 919 crore in H1 FY 2011 to ₹ 1,147 crore in H1 FY 2012.
- After accounting for tax and share of profit in associate company, PAT increased by 24% from ₹ 674 crore in H1 FY 2011 to ₹ 838 crore in H1 FY 2012.
- EPS (diluted) increased by 15% from ₹ 4.81 per share to ₹ 5.51 per share.

For further details, please contact:

Mr. Arun Raste

Infrastructure Development Finance Company Limited

Tel: + 91 22 4222 2019

Email: arun.raste@idfc.com