



IDFC LIMITED

Q1 FY17 FINANCIALS

JULY 26, 2016



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Key Highlights (IDFC Consol) Q1 FY17

Balance Sheet

₹ 106,216 Cr

Securities

Revenue : 20 Cr

PAT : 3 Cr

Net worth

₹ 10,298 Cr

PAT ₹ 182 Cr

Alternatives

Fund Size : ₹16,379 Cr

No of Investments : 72

Revenue : ₹ 36 Cr

PAT: ₹ 6 Cr

AMC

AAUM: ₹ 55,080 Cr

Revenue: ₹ 70 Cr

PAT: ₹ 22 Cr

Bank

O/s Credit ₹ 57,470 Cr

Income ₹ 712 Cr

PAT ₹ 265 Cr

No of Customers: 60,000

No of Branches: 65

IDF

Loan Book: ₹ 1,346 Cr

PAT: ₹ 17 Cr

AAA by CARE and ICRA

IDFC vs. Nifty*

IDFC

17
%

Nifty

7%

Entity wise P&L (Q1FY17)

	IDFC	Bank	AMC	Alternatives **	IDF	Securities	Others/Elimi nations*	Consol
Operating Income	17	712	70	33	20	20	-	872
Operating Expenses	7	277	36	23	2	14	-	358
Profit before Provisions	10	435	34	10	18	6	-	513
Provisions	-	24	-	-	1	2	-12	14
PBT	10	411	34	10	17	4	12	499
Tax	5	147	12	4	-	1	-	168
PAT	5	265	22	6	17	3	12	331
MI	-	-125	-6	-	-3	-	-	-133
Share of Associate	-	-	-	-	-	-	-	-16
Consol Pat	5	140	17	6	14	3	12	182

* Others Projects, Securities Singapore, IDFC FHCL, IDFC Finance etc.

** includes IDFC Capital (Singapore)

All figures in ₹ Crore

Key Highlights – Q1 FY17

<p>Outstanding Credit^{\$}</p> <p>₹ 57,470 Cr</p> <p>Net Adv.: ₹45,914 Cr NCDs: ₹ 4,496 Cr LC/BG: ₹ 7,060 Cr</p> <p>80%</p>	<p>PAT</p> <p>₹ 265 Cr</p> <p>Q4 FY16: ₹ 165 Cr</p> <p>60%</p>	<p>RoA / RoE</p> <p>1.1% / 7.7%</p>	<p>Network / Customers</p> <p>Branches : 65 ATMs : 14 Micro ATMs : 330</p> <p>~ 60,000</p>
<p>Asset Mix (₹ 101,694)</p> <p>CRR : 1,905 Cash & Bank : 1,894 SLR : 10,813 Investments : 36,455 Net Advances : 45,914 Other Assets : 4,713</p>	<p>Income</p> <p>₹ 712 Cr</p> <p>(up 28%) NII: ₹ 515 Cr Non Int: ₹ 197 Cr</p> <p>72%</p> <p>NII/Total</p>	<p>NIM</p> <p>2.4%</p> <p>Loan: 3.2%</p>	<p>EPS# / Book Value</p> <p>0.8 / 41.0</p>
<p>Funding Mix (₹ 83,697)</p> <p>CASA : 869 FD : 6,835 Infra Bonds : 10,434 Bonds & Deb. : 29,374 FC Loans : 7,107 CBLO/Repo/LAF : 23,321 Others : 5,757</p>	<p>Expenses</p> <p>₹ 277 Cr</p> <p>(down 6%) HR: ₹ 137 Cr Others: ₹ 140 Cr</p> <p>49%</p> <p>HR/Total</p>	<p>C/I Ratio</p> <p>39.0%</p>	<p>Headcount</p> <p>2,702</p> <p>Mar 16 : 2,405</p>
<p>CASA Ratio[^]</p> <p>6.7%</p> <p>CASA/Total Funds : 1.0%</p>	<p>Asset Quality</p> <p>GNPL: 6.1% Net RSA: 2.9% NNPL: 2.3% Net SR: 0.2%</p>	<p>Capital Adequacy</p> <p>20.39%</p> <p>Tier 1 : 19.91%</p>	<p>IDFC Bank vs. Bankex</p> <p>7% ↓ 11% ↑</p> <p>*</p>

^{\$} Outstanding Funded Credit (Net Adv.+ NCDs) grew 4% from ₹ 48,474 Cr as on Mar 31, 2016 to ₹ 50,410 Cr as on Jun 30, 2016
Outstanding Credit (FB+ NFB) grew 7% from ₹ 53,580 Cr as on Mar 31, 2016 to ₹ 57,470 Cr as on Jun 30, 2016

[^] CASA Ratio = CASA / (CASA + FD+CD)
* 1st April to 30th June, 16
for the period

Business Highlights – IDFC IDF

- Outstanding disbursements as of June 30, 2016 were ₹ 1,346 Cr across 28 companies
- Total long term borrowings as of June 30, 2016 were ₹ 808 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 quarter ended on June 30, 2016 is ₹ 17 Cr
- Capital adequacy ratio is ~47.82%
- Rating of AAA by CARE & ICRA

Business Highlights – IDFC AMC

Particular	Jun-16	Mar-16
AAUM (for the month)	55,080	52,460
MF	54,134	51,448
IA	946	1,012
Equity AUM (%)	23.0%	25.0%

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	8	72
Number of Exit Events (Full & Partial)	12	12	5	9	-	2	4	44

* Completely Exited

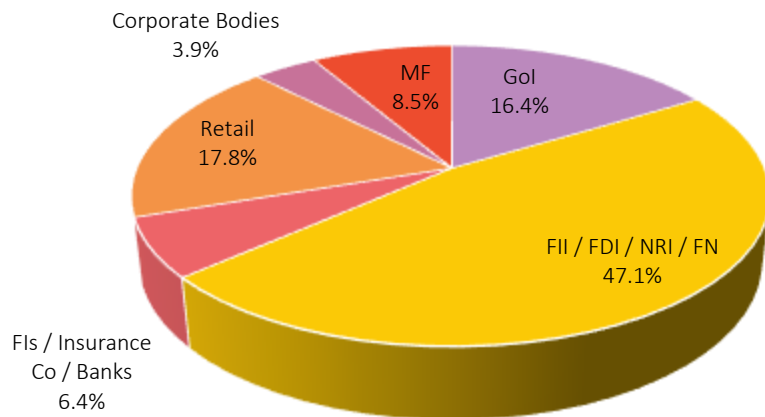
Business Highlights – IDFC Securities

- Increase in FII market share in broking
- Healthy pipeline of capital market deals

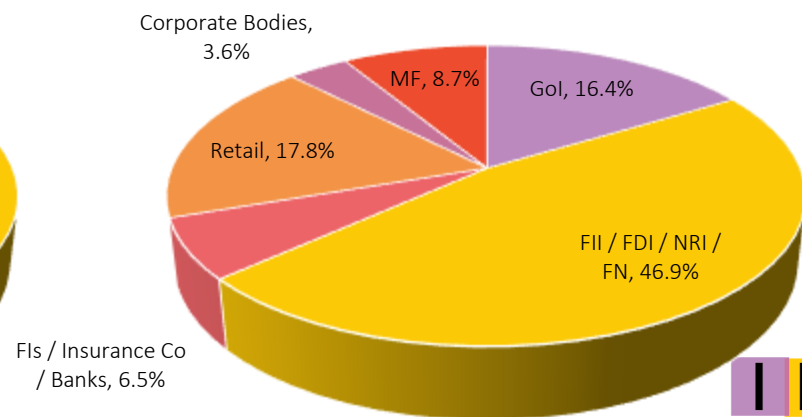
Shareholding

% of Top 10 shareholders			
Sr No	Name	Category	Jun-16
1	Gol	GOI	16.4%
2	Sipadan Investments (Mauritius)	FII	9.5%
3	The Royal Bank of Scotland	FII	8.9%
4	Orbis Sicav - Asia Ex-Japan Equity Fund	FII	3.2%
5	First State Investments	FII	2.5%
6	Platinum Investment Management	FII	0.5%
7	Actis Hawk Limited	MF	2.3%
8	UTI MF	FI	2.1%
9	East Bridge Capital Master Fund Limited	FII	1.6%
10	Life Insurance Corporation Of India	FII	1.9%

30th June, 2016



31st Mar, 2016





THANK YOU