



30th October, 2017



Press Release

IDFC Limited Consolidated Profits at Rs. 480 crore for H1FY18

Highlights (IDFC Consolidated)

- Balance Sheet at Rs. 1,26,720 crore
- Net worth at Rs. 11,217 crore
- Net Operating Income at Rs. 2,496 crore
- Reported a Profit of Rs. 480 crore

The Board of Directors of IDFC Limited today approved its Financial Results for the six months and quarter ended September 30, 2017. The accounts have been reviewed for the quarter ended September 30, 2017, by the statutory auditors.

Performance at a glance:

IDFC Ltd (Consol): H1 FY18 v/s H1 FY17

- Net Profit for the six months stood at Rs. 480 crore rising by 4% as compared to the corresponding six months of the previous year.
- Operating Income grew by 16% to Rs. 2,496 crore as compared to the corresponding six months of the previous year.
- Operating Expenses increased by 22% to Rs. 948 crore in as compared to the corresponding six months of the previous year.
- Balance Sheet size has grown by 10% to Rs. 1,26,720 crore
- Net worth stood at Rs. 11,217 crore as on September 2017 as compared to Rs. 10,573 crore as on September 2016.

Income Statement (in Rs Crore)

Particulars	Q1 FY18	Q2 FY18	H1 FY 18	H1 FY 17	% Growth (QoQ)	% Growth (YoY)
Total Operating Income	1,225	1271	2496	2150	4%	16%
Total Operating Expenses	486	462	948	774	-5%	22%
PAT	299	181	480	463	-39%	4%

IDFC Bank

- The Bank's network expanded to 14,126 Points-of-Presence, covering 25 states, 325 districts, 670 cities/towns and 45,000 villages, serving 20 lakh customers.
- Outstanding funded & non-funded credit grew 34% y-o-y; funded outstanding credit was up 14% y-o-y (year-on-year basis).
- As on September 30, 2017, non-funded business stood at over Rs. 25,000 crore.
- Overall retail portfolio exceeded Rs. 18,000 crore as on September 30, 2017, which represents realisation of about 28%.
- Direct retail portfolio increased by 38% from Rs. 3,440 crore as on June 30, 2017, to Rs. 4,733 crore as on September 30, 2017.
- Deposits stood at Rs. 38,890 crore up 70% y-o-y (year-on-year basis).
- CASA increased by 12% from Rs. 2,850 crore as on June 30, 2017, to Rs. 3,200 crore as on September 30, 2017.

IDFC AMC

- Quarterly Average AUM of Rs. 66,361 crore, Average AUM for Sep 2017 was Rs. 68,000 crore.
- Equity AUM comprises 23% (including arbitrage) of total AUM.
- In Q2 FY18 IDFC AMC was the 7th fastest growing AMC among the Top 15 AMCs.
- Achieved record equity gross sales - crossed Rs. 750 crore in Sep'17.
- Added over 1,000 active IFAs during the quarter, and new client folios increased by 90% over last quarter.
- AUM of Corporate Bond Fund crossed Rs.10,000 crore, Classic Equity crossed Rs. 1,500 crore and Balanced Fund crossed Rs. 1,000 crore.



- Leveraged Marketing & PR initiatives to help build visibility and presence across a wider market segment.

IDFC Infrastructure Finance Limited (Formerly known as IDFC IDF)

- Outstanding portfolio stood at Rs. 3,297 crore.
- Borrowings as on September 30, 2017 at Rs. 2,849 crore.
- Capital Adequacy ratio at ~ 23.8%.
- AAA rated entity by CARE & ICRA.

IDFC Alternatives

- Total AUM of Rs. 17,716 crore across 9 funds in 3 asset classes.
- Total of 86 investments across funds.
- 54 exits (including partial).

IDFC Securities

- Increase in market share in MF segment
- Healthy deal pipeline – Investment banking

About IDFC

Over the past 19 years, IDFC has played an integral part in India's infrastructure development to become India's leading integrated infrastructure finance player, providing end to end infrastructure financing and project implementation services.

IDFC was granted an in-principle approval by the RBI to set up a universal bank on April 9, 2014. Accordingly, IDFC Bank was incorporated on October 21, 2014. As per RBI guidelines, a Demerger was undertaken effective October 1, 2015, wherein all the Financing Undertaking was transferred from IDFC to IDFC Bank.

IDFC Financial Holding Company Limited- the non-operative financial holding company holds ~53% stake in IDFC Bank, 100% stake in IDFC Alternatives, 100% stake in IDFC Securities, 100% stake in IDFC AMC, 100% stake in IDFC AMC Trustee and 81.48% stake in IDFC Infrastructure Finance.

For more information log on to www.idfc.com

For further information:

Visit -- www.idfc.com

For media queries, contact:

Piyali Reddy+91 9322657983

Piyali.Reddy@idfc.com