

February 8, 2016

The Manager – Listing Department
National Stock Exchange of India Limited
Bandra Kurla Complex
Bandra (E)
Mumbai-400051
NSE Scrip Code: IDFCBANK

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

Dear Sirs,

IDFC Bank Limited – Presentation on Q3FY16 Financials

Pursuant to SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find attached a copy of presentation for the quarter and nine months ended December 31, 2015.

This is for your information and record.

Thanking you,

**Yours faithfully,
For IDFC Bank Limited**

**Mahendra N. Shah
Company Secretary**





IDFC BANK

Q3FY16 FINANCIALS

JANUARY 27, 2016



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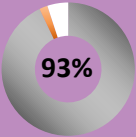
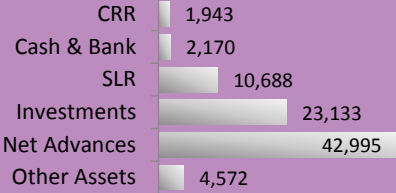
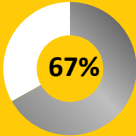
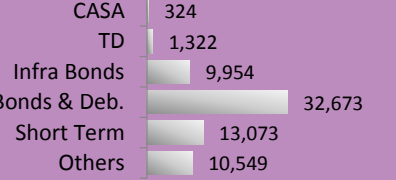
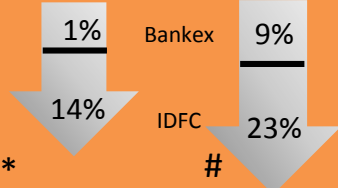
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Key Highlights

Outstanding Credit  ₹ 46,268 Cr Net Adv.: ₹42,995 Cr NCDs: ₹ 930 Cr LC/BG: ₹ 2,343 Cr	PAT ₹ 242 Cr	RoA / RoE 1.2% / 7.2%	RoRWA 1.6%
Asset Mix (Total BS : ₹85,501 cr)  CRR: 1,943 Cash & Bank: 2,170 SLR: 10,688 Investments: 23,133 Net Advances: 42,995 Other Assets: 4,572	Income  ₹ 604 Cr NII: ₹ 404 Cr Non Int: ₹ 200 Cr NII/Total	NIM 2.0% Loan: 3.2%	EPS / Book Value 0.7 / 40.0
Funding Mix (₹ 67,896)  CASA: 324 TD: 1,322 Infra Bonds: 9,954 Bonds & Deb.: 32,673 Short Term: 13,073 Others: 10,549	Expenses  ₹ 215 Cr HR: ₹ 124 Cr Others: ₹ 91 Cr HR/Total	C/I Ratio 35.6%	Headcount 1,759
CASA / Core Funds[^] 0.7%	Asset Quality GNPL: 3.1% Net RSA: 4.3% NNPL: 1.0%	Capital Adequacy 20.30% Tier I: 19.63%	IDFC Bank vs. Bankex  Bankex: 1% IDFC: 9% * 14% # 23%

[^] Core Funds include CASA, TD, Infra Bonds and Other Bonds and Debentures

* 6th Nov to 31st Dec, 15

1st Jan to 22nd Jan, 16

New Business Highlights

CWB Volumes

- Funded disb. ~ ₹ 1,600 Cr
- Non Funded ~ ₹ 2,500 Cr
- CA ₹ 293 Cr (Escrow ₹ 93 Cr)
- Term Deposits ₹ 1,208 Cr
- Certificate of Deposit ₹ 100 Cr
- Fx Turnover ~ \$ 440 M

Bharat Banking Advances

₹ 54.3 Cr

New Products launched

- CC/OD/Working Capital
- Supply Chain Finance
- Liability Products
- LC/BG
- FX & Derivatives

Retail Banking Deposits

- CASA: ₹ 30 Cr
- Term Deposits: ₹ 14 Cr

Number of Customers

<u>Asset</u>	<u>Liabilities</u>
3,500+	4,750+
CWB: 200+	CWB: 100+
	PBB: 2,150+
BB: 3,300+	BB: 2,500+

Award & Recognition

“India Bond House” by IFR Asia
 “Best HR & Talent Practices Award” by Banking Frontiers

Bank's Rating

- Senior Infra Bonds - AAA
- NCD – AAA
- Certificate of Deposits - A+

Network

Branches : 24 (BB: 16; PBB: 1; CWB: 7)
 ATMs : 3 (BB: 2; PBB: 1)
 Micro ATMs : 5



FINANCIAL HIGHLIGHTS

Balance Sheet Growth

Particulars	Dec-15	1-Oct-15	% Growth
Shareholders' Funds	13,570	13,322	2%
Borrowings	66,250	56,721	17%
Deposits	1,646	-	
<i>CASA</i>	324	-	
<i>Term Deposit</i>	1,322	-	
Other liabilities and provisions	4,036	3,405	19%
Total Liabilities	85,501	73,447	16%
Cash and Bank Balances	4,113	1,193	-
Investments*	33,821	25,527	32%
Advances	42,995	41,937	3%
<i>Gross Advances</i>	47,359	46,285	2%
<i>Less: Provisions</i>	4,364	4,349	-
Fixed and Other Assets	4,572	4,791	-5%
Total Assets	85,501	73,447	16%

* Including NCDs

All figures in ₹ Crores

Income Statement

Particular	Q3 FY16	RoA Tree *
Operating Income	604.2	3.0%
Net Interest Income	404.2	2.0%
Non Interest Income	200.0	1.0%
Fee and Commission	18.2	0.1%
Treasury (Trading and Fx)	171.9	0.9%
Other Income	10.0	0.0%
Operating Expenses	215.3	1.1%
HR	124.0	0.6%
Other Opex	91.3	0.5%
Pre-Prov Op Profit (PPOP)	388.9	1.9%
Provisions & Contingencies	12.3	0.1%
Profit Before Tax	376.6	1.9%
Tax	134.5	0.7%
Profit After Tax	242.2	1.2%

* % of Avg Total Assets

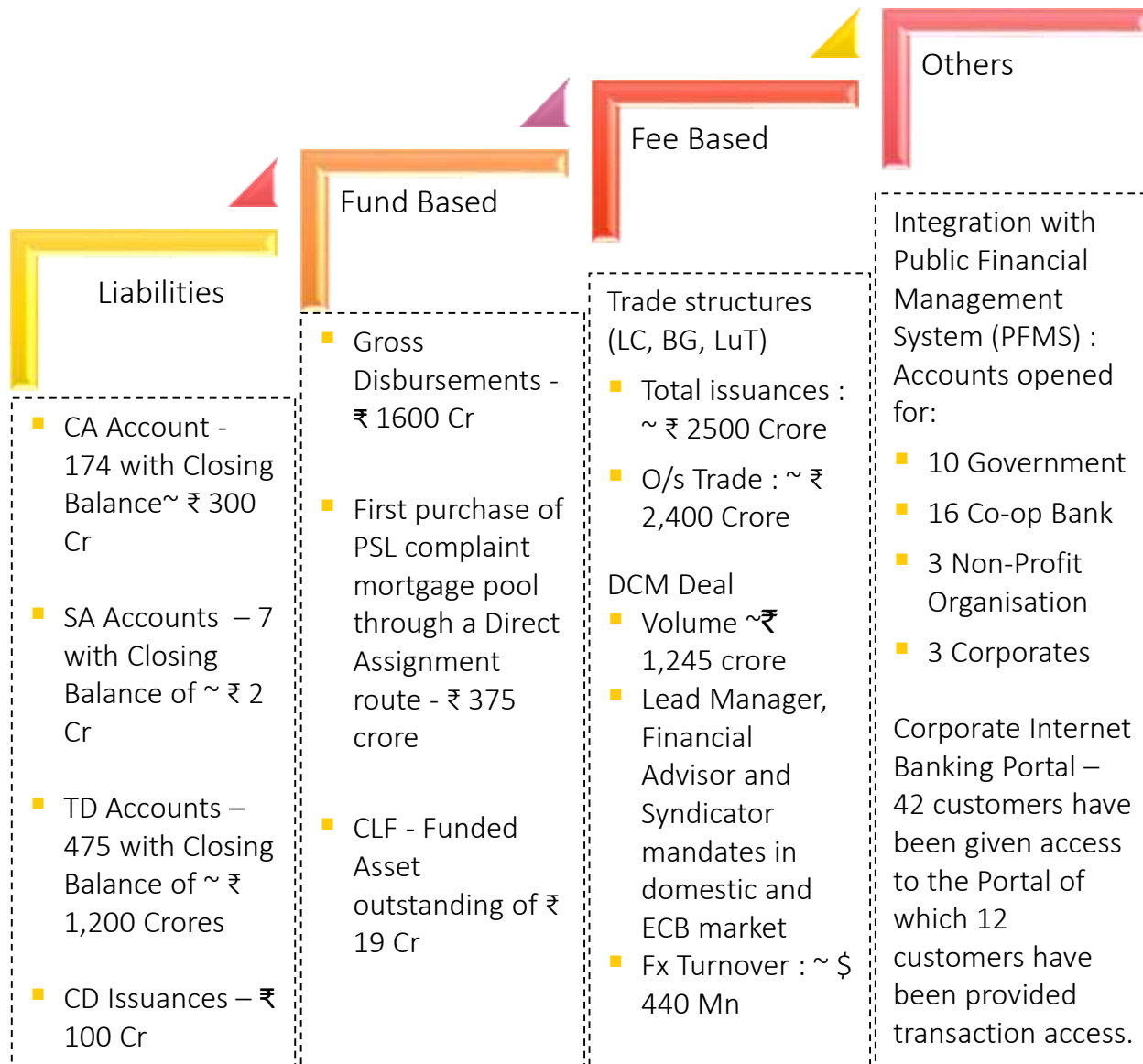
All figures in ₹ Crores

Financials : Key Ratios

Particular	Q3FY16
Return on Assets	1.2%
RoRWA	1.6%
Return on Equity	7.2%
EPS (₹)	0.7
Book Value Per Share (₹)	40.0
NIMs	2.0%
<i>Of which Loan NIMs</i>	3.2%
Cost / Income	35.6%
HR Cost/ Income	20.5%
Capital Adequacy Ratio	20.3%
<i>Of which Tier I</i>	19.6%
Non Funded / Funded	5.0%
Gross NPL (% of Loans)	3.1%
Net NPL (%)	1.0%
CASA / Core Funds [^]	0.7%

[^] Core Funds include CASA, TD, Infra Bonds and Other Bonds and Debentures

Commercial & Wholesale Bank - Highlights



CWB Footprint



Wholesale Bank starts operation in 8 prominent cities

Bharat : Banking to the “un/under” banked



Branch Network

16 in un/under banked areas

- Across 4 districts in MP
- Expansion planned in Karnataka / AP



Assets

- 55+ Crore Disbursement
- 3300+ JLG Loans
- 4 MFI partnerships
- 6500+ lives insured

- ₹ 6.5 Crore + JLG Loans disbursed
- 50+ Crore disbursements to MFIs
- 95% + of book is PSL compliant



Liabilities

- 2500+ deposit accounts
- Aadhaar (e-KYC) enabled account opening
- Micro-ATM launched

- Aadhaar enabled account opening at branches and BC locations
- Deepening Micro ATM network by business correspondents enabling banking even in remote locations



Community engagement

- Cattle Camps
- Vision care Camps
- Digishala project , school renovation
- Livelihood training

- Cattle care and vision care camps in each district – 1000+ cattle and 500+ people for vision treated
- 18 schools to be provided computer labs
- Livelihood training projects under preparation

IDFC Bank Branch Launch



The Bank launched 5 retail branches in the month of January 2016

- ✓ Barakhamba Road – New Delhi
- ✓ New Friends Colony – New Delhi
- ✓ Prabhadevi – Mumbai
- ✓ Residency Road – Bangalore
- ✓ C.G. Road - Ahmedabad

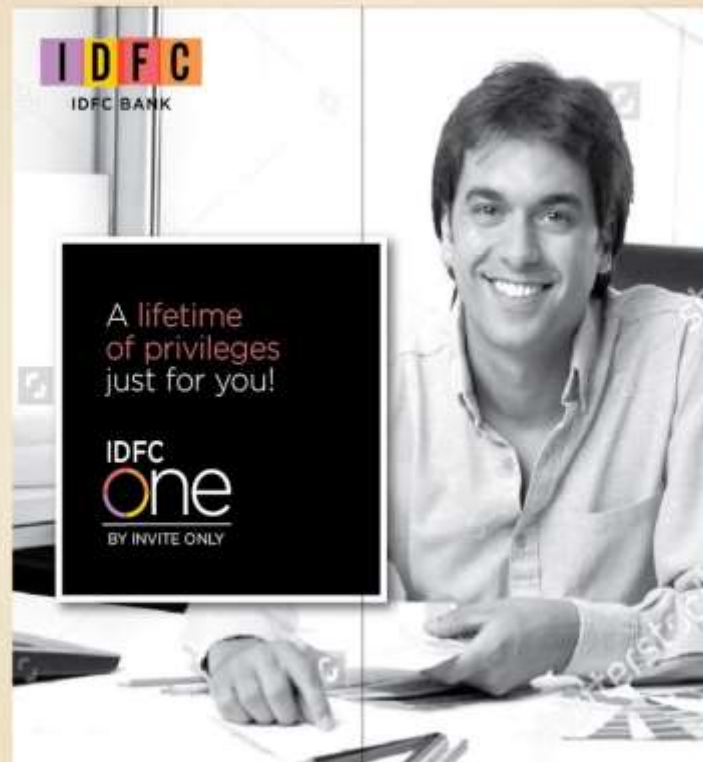
With these launches, our total branch strength now stands at 6 branches.

IDFC ONE

The Bank launched a unique customer acquisition programme – “IDFC ONE” which will offer exclusive benefits like -

- ✓ IDFC Visa Signature Card
- ✓ Unlimited free ATM transactions
- ✓ Dedicated Relationship Management
- ✓ Preferred pricing on select products
- ✓ The relationship status for life

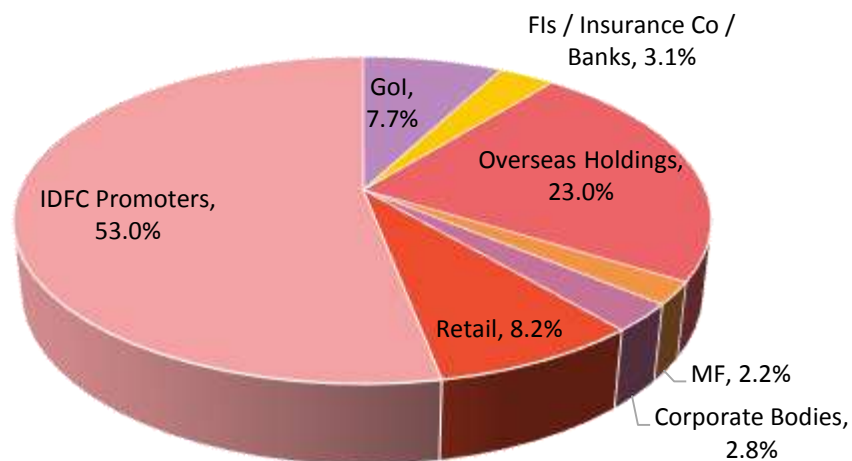
The programme is available to the IDFC shareholder and bondholder family also.



Shareholding

% of Top 10 shareholders			
Sr No	Name	Category	31-Dec-15
1	IDFC Promoters	Promoters	53.0%
2	Gol	Gol	7.7%
3	Sipadan Investments (Mauritius)	FII	4.5%
4	The Royal Bank Of Scotland	FII	3.2%
6	CLSA Global Markets Pte. Ltd.	FII	1.4%
7	Orbis Sicav - Asia Ex-Japan Equity Fund	FII	1.2%
5	Actis Hawk Limited	FII	1.1%
11	HSBC Global Investment Funds	FII	1.0%
8	LIC	IFI	0.9%
9	First State Investments	FII	0.8%
10	UTI	MF	0.7%

Shareholding as on 31-Dec-2015





THANK YOU