

October 28, 2016

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
1st Floor, P.J. Towers, Dalal Street,
Mumbai - 400 001
BSE Scrip Code: 539437

IDFC Bank Limited – Presentation on Q2 - (Quarter ended September 30, 2016)

Dear Sirs,

Pursuant to the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find attached a copy of the presentation on the financials for the quarter and half year ended September 30, 2016.

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

H1FY17 FINANCIALS

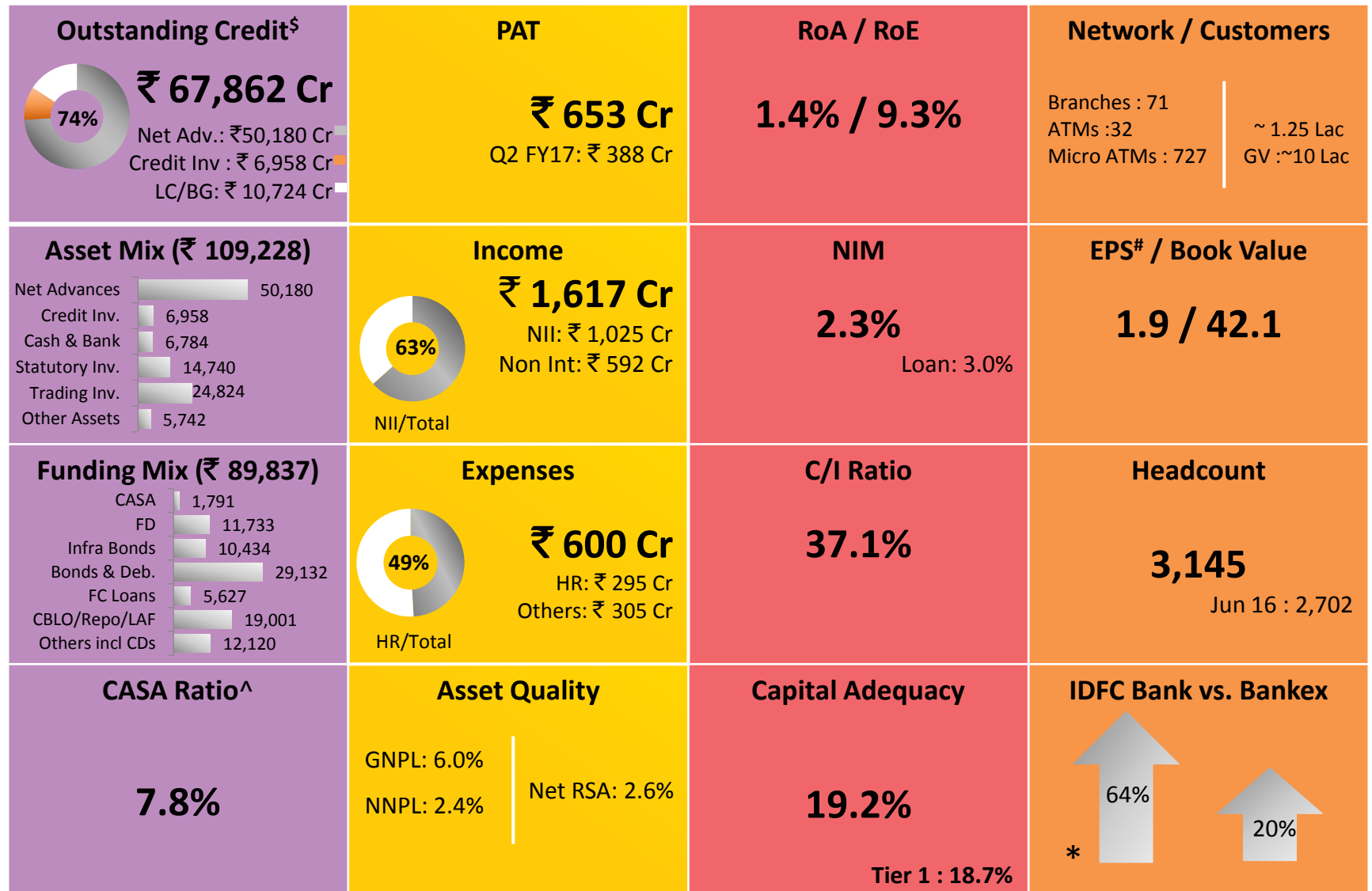
OCTOBER 25, 2016



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Key Highlights – H1 FY17



Outstanding Credit (FB+ NFB) grew 26% from ₹ 53,919 Cr as on Mar 31, 2016 to ₹ 67,862 Cr as on Sep 30, 2016

Outstanding Funded Credit grew 17% from ₹ 48,813 Cr as on Mar 31, 2016 to ₹ 57,138 Cr as on Sep 30, 2016

[^] CASA Ratio = CASA / (CASA + FD+CD)

* 1st April to 30th Sep, 16

for the period (annualised EPS : ₹ 3.8)

Snapshot – H1 FY17

71

Branches

15

States

61

Districts

3188

Villages

MATMs – 727
ATMs - 32

1,129,357

*Customers**

57,138

O/S Funded Credit (₹Cr)

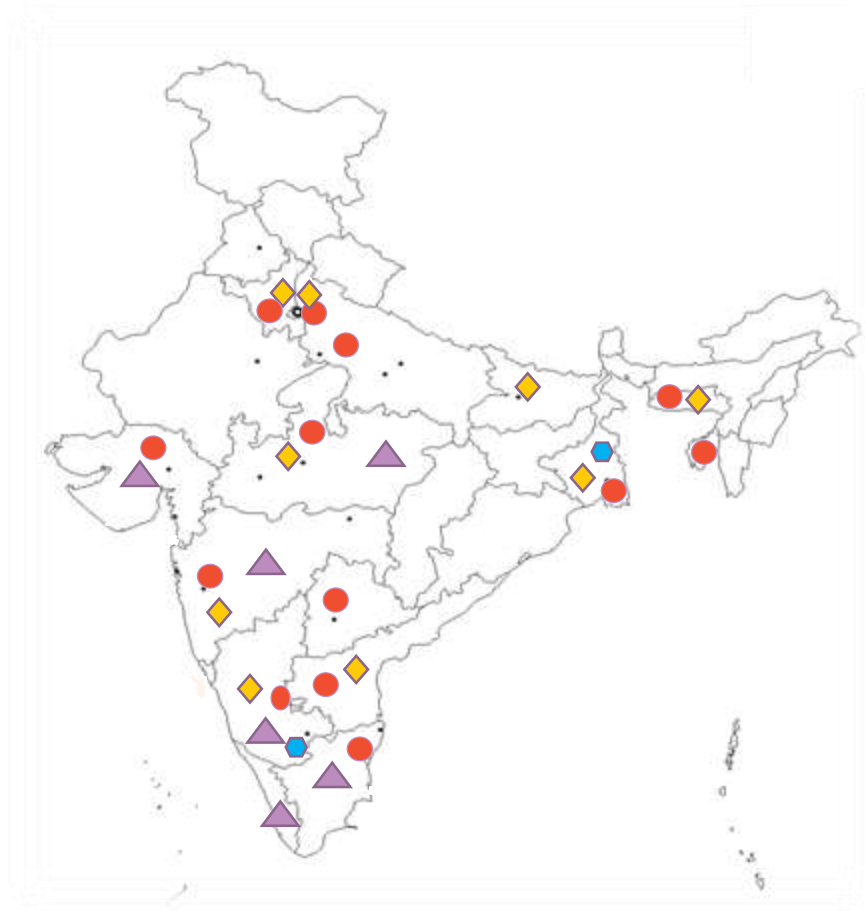
22,911

Deposits (₹Cr)

3145

Employees

Bank Network : 1,154 points of presence pan India



~ 1,154 Points of Presence
in 15 states, 61 districts

- Branches (71)
- ▲ GVFL network (322 branches)
- ◆ Micro ATMs (727)
- Empanelled business correspondents (~ 2 dedicated branches)
- ATMs (32)

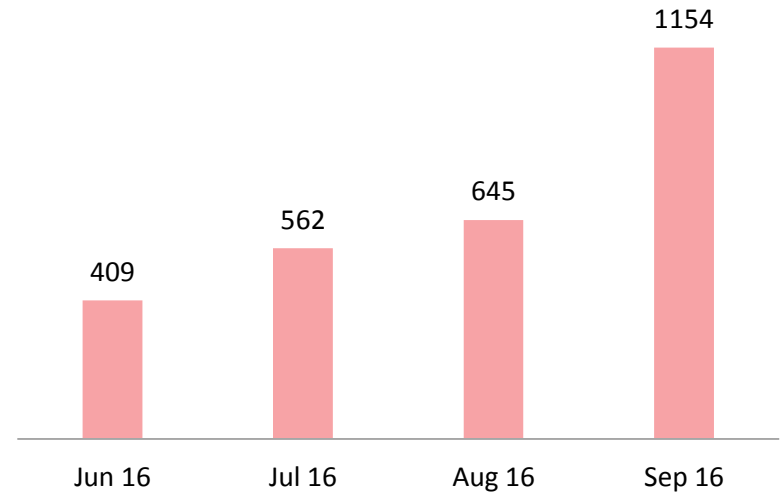
Network

1154 Points of Presence

Customer Points of Presence

	Jun-16	Jul-16	Aug-16	Sep-16
Total	409	562	645	1154
Branches	65	66	68	71
ATM(s)	14	15	21	32
Micro ATMs	330	480	554	727
Grama Vidiyal & BC	-	1	2	324

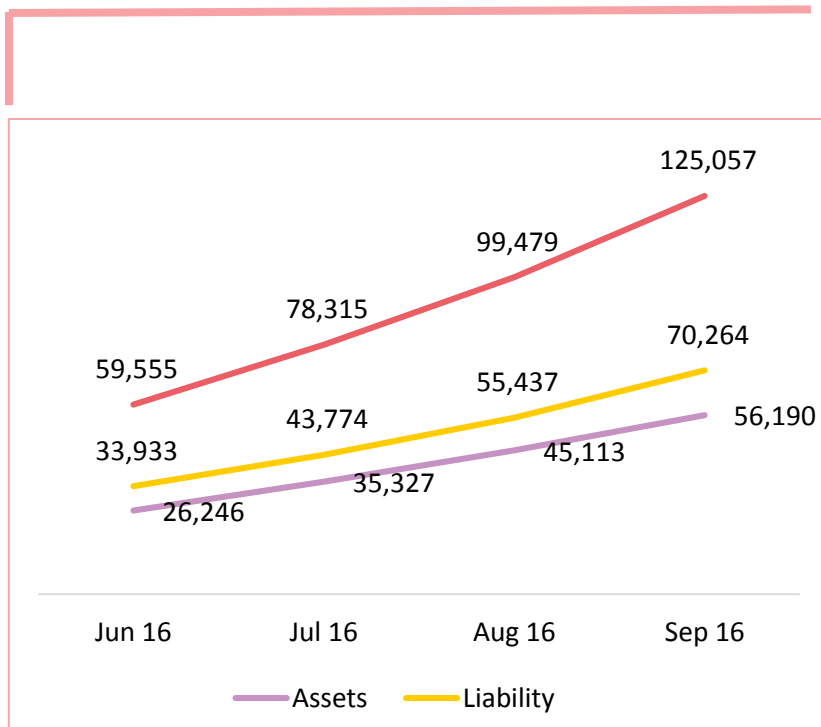
Network Growth



Customer Base

125,000+ customers with ~56K asset & ~70K liability customers

No. of Unique Customers



No. of Customers

Particulars	Jun-16	Jul-16	Aug-16	Sep-16
Unique Customers	59,555	78,315	99,479	125,057
Asset Customers	26,246	35,327	45,113	56,190*
Liability Customers	33,933	43,774	55,437	70,264 *

Customers acquired during the month of Sept ~ 25,580 out of which Bharat: ~ 18,410; Bharat Plus: ~ 7,100 & CWB: 70

* Includes ~ 1400 common customers

FINANCIAL HIGHLIGHTS

Balance Sheet up by 31% YTD; Credit up 17%

Particulars	Sep-16	Jun-16	Mar-16	% Growth (QTD)	% Growth (YTD)
Shareholders' Funds	14,291	13,903	13,633	3%	5%
Deposits	22,911	13,029	8,219	76%	179%
CASA	1,791	869	445	106%	303%
Fixed Deposits	11,733	6,835	4,263	72%	175%
Certificate of Deposits	9,387	5,325	3,511	76%	167%
Borrowings	66,926	70,667	57,160	-5%	17%
Other liabilities and provisions	5,100	4,094	4,204	25%	21%
Total Liabilities	109,228	101,694	83,216	7%	31%
Cash and Bank Balances	6,784	1,894	984	258%	589%
Net Retail and Corporate Assets	57,138	50,749	48,813	13%	17%
Net Advances	50,180	45,914	45,699	9%	10%
Net Credit Investments	6,958	4,835	3,114	44%	123%
Statutory Investments	14,740	12,718	12,977	16%	14%
CRR	2,184	1,905	1,920	15%	14%
SLR	12,556	10,813	11,057	16%	14%
Trading Investments	24,824	31,620	15,558	-21%	60%
Fixed and Other Assets	5,742	4,713	4,884	22%	18%
Total Assets	109,228	101,694	83,216	7%	31%

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

All figures in ₹ Crores

PAT up 46% QoQ, Non Interest Income doubled

Particular	Q2 FY17	Q1 FY17	H1 FY17	H2 FY16	Q2 vs Q1 FY17	H1 FY17 vs H2 FY16
Operating Income	905.7	711.7	1,617.4	1,158.7	27%	40%
Net Interest Income	509.9	515.2	1,025.1	808.0	-1%	27%
Non Interest Income	395.8	196.5	592.3	350.7	101%	69%
Fee and Commission	112.2	76.7	188.9	76.1	46%	148%
Trading Gains	279.9	117.1	397.0	247.9	139%	60%
Other Income	3.7	2.8	6.5	26.7	32%	-76%
Operating Expenses	323.4	276.8	600.2	510.0	17%	18%
HR	157.8	136.8	294.6	268.7	15%	10%
Other Opex	165.6	140.0	305.6	241.3	18%	27%
Pre-Prov Op Profit (Ppop)	582.3	434.9	1,017.2	648.7	34%	57%
Provisions & Contingencies	22.3	23.6	45.9	24.2	-5%	90%
Profit Before Tax	560.0	411.3	971.2	624.6	36%	56%
Tax	172.2	146.5	318.7	217.3	18%	47%
Profit After Tax	387.8	264.8	652.5	407.2	46%	60%

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

All figures in ₹ Crores

Financials : Key Ratios

Particular	Q2 FY17	Q1 FY17	H1 FY17	H2FY16
Return on Assets	1.5%	1.1%	1.4%	1.0%
Return on Equity	10.9%	7.7%	9.3%	6.0%
EPS (₹)	1.1	0.8	1.9	1.2
Book Value per share (₹)	42.1	41.0	42.1	40.2
NIMs	2.2%	2.4%	2.3%	2.0%
<i>Of which Loan NIMs</i>	<i>2.9%</i>	<i>3.2%</i>	<i>3.0%</i>	<i>3.0%</i>
Cost / Income	35.7%	38.9%	37.1%	44.0%
HR Cost/ Income	17.4%	19.2%	18.2%	23.2%
Capital Adequacy Ratio	19.2%	20.4%	19.2%	22.0%
<i>Of which Tier I</i>	<i>18.7%</i>	<i>19.9%</i>	<i>18.7%</i>	<i>21.5%</i>
Gross NPL (% of Loans)	6.0%	6.1%	6.0%	6.2%
Net NPL (%)	2.4%	2.3%	2.4%	2.4%
CASA/Total Deposits	7.8%	6.7%	7.8%	5.4%

Bharat Plus Snapshot



Branch Network

11 Branches

Assets & AUM

- Total funded advances as at September end is ₹ 222 Cr
- Wealth AUM is ₹ 62 Cr

Liabilities

- ~ 30,000 customers
- ~ 46,000 accounts

- Presence across 5 cities in India
- Mumbai, Delhi, Bangalore, Chennai & Ahmedabad

- Breakup of total funded advances:
 - Home loans - ₹ 147 Cr
 - Working Capital- Funded book of ₹ 32 Cr
 - Commercial Vehicle - ₹ 20 Cr
 - Loan against property - ₹ 16 Cr
 - Personal loan - ₹ 7 Cr
- Non funded advances as on 30 September is ₹ 19 Cr

- ₹ 1,148 Cr deposit book as on 30 September 2016 comprising of:
 - ₹ 172 Cr of Current & Savings Account Deposits
 - ₹ 975 Cr of Fixed Deposits

Q2 Snapshot

New products launched

- Commercial Vehicle Loans
- Personal Loans
- Mutual Funds, PMS & Structured Products

New accounts opened

- Savings Account – 15,205
- Current Account – 1,015
- Term Deposits – 11,948

Disbursements & Limits set up

- Home loans - ₹ 101 Cr
- Working Capital:
 - Funded book – ₹ 53 Cr limits set up
 - Non Funded book – ₹ 25 Cr limits set up
- Commercial Vehicle – ₹ 20 Cr
- Loan Against Property – ₹ 15 Cr
- Personal Loans – ₹ 7 Cr

Customer Engagement Activities



EU Chamber of Commerce – Mumbai



National SME Summit – Delhi

Corporate Event & Family Day Out @ Reliance Industries



Venue : RIL, Mumbai
Date : 21/08/2016

Corporate salary initiatives at Reliance Industries - Mumbai

Customer engagement activities have been conducted across corporate and residential catchments to gauge customer response of our propositions and for lead generation.

Bharat – 93,000 + customer base being acquired and serviced through branches and Micro ATMs



Customer Touchpoints

- 800 Customer Points
- 300+ GV locations

- 56 Branches across MP, Karnataka, AP, Tripura & Meghalaya
- 727 MATMs
- 17 ATMs



Customer Network

- 93K unique customers
- 91K indirect customers
- 10L+ GV customers

- More than 93,000 customers acquired through Branches and MATMs
- Onlending – Term loans to MFIs indirectly reaching out to 91K + customers



Assets & Liabilities

- ₹ 1,580 Cr of Advances (1,300Cr of GV)
- ₹ 238 Cr of deposit balances
- ₹ 149 Cr disbursed in Q2 FY17

- Branch Based advances are at ₹ 112 Cr whereas Onlending advances reached ₹ 165 Cr
- Deposit balances exceeded ₹ 238 Cr

CWB Highlights - Continue to Launch Innovative Products & Solutions

- We successfully piloted AADHAR based payments towards salary payments and expense reimbursements for the employees of a leading Cars & Utility Vehicles client. This is an Industry first project.
- Geo tagging is our USP in winning the cash mandate deal from Electricity Utility Company. This feature helps the client to track cheque collections on a real time basis.
- IDFC Cheque Express(ICE) –This innovative solution coupled with Geo tagging helped us win major CMS mandates from Telecom and Infra industry players beating the competition from major private sector banks.
- IDFC Edge Debit Card-IDFC bank Edge Debit cards was launched for CWB customers this quarter. With enhanced features like Green Pin, Premium Visa Signature variant and other features, it caters to varied needs of our corporate customer.

CWB Highlights



Infrastructure

- Solar Power projects– Bank had actively lent to solar power projects a total of ₹ 2,765 Cr
- Telcos-We partnered with the leading telecom companies to issue BGs of above ₹ 1,500 Cr in the recently concluded spectrum auction amounting to 10% of total BGs issued by all banks.
- Strengthened our existing relationship by extending term loan, vendor financing to existing clients and by opening salary accounts.



Non-Infra

- New client Breakthroughs: Established new relationship with clients from Retail & Dairy industries
- Emerged as the one of leading bankers for the retail business client with Working Capital financing and being the sole arranger of NCD
- Established a strong relationship with a client from Aviation industry by extending Import financing, forex remittances and lease financing



Mid-Market & SME

- We won the CMS mandate for franchisee of an American fast-food chain with annual throughput of ₹ 700 Cr by uniquely managing cash disposal using White label ATM service providers.
- Successful cross selling with client utilising WC lines, cross border performance guarantees, FX Swaps etc



FIG & Govt

GBG

- IDFC acquired significant business in Govt banking by winning key deals:-
 - Second biggest acquirer of E –Tolling of a Govt. of India agency,
 - a collecting bank for a relief fund

FIG-

- Increase in fee based business with insurance companies .

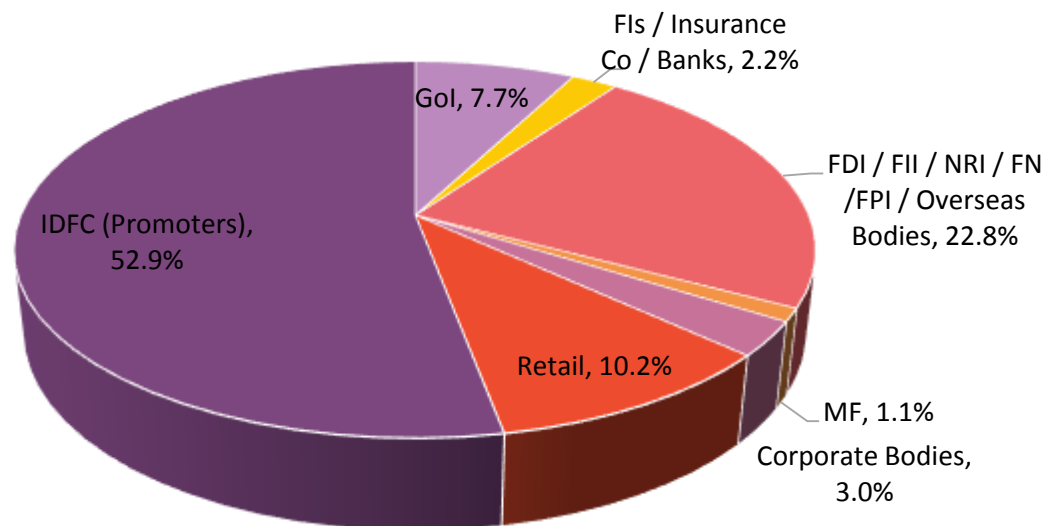
Capital Markets:

- IDFC's bank empanelment done with Commodity Exchanges client for Bank Guarantee and Fixed Deposit issuance on behalf of Equity/Commodity Brokers

Shareholding

% of Top 10 shareholders			
Sr No	Name	Category	Sep-16
1	IDFC (Promoters)	Promoters	52.9%
2	Gol	Gol	7.7%
3	The Royal Bank Of Scotland	FII	3.3%
4	Sipadan Investments (Mauritius)	FII	3.4%
5	Orbis Group	FII	2.3%
6	Platinum Investment Management	FII	1.5%
7	Actis Hawk Limited	FII	1.1%
8	Vanguard	FII	1.0%
9	HSBC Global Investment Funds	FII	0.9%
10	LIC	Insurance Co.	0.9%

Shareholding as on 30th Sep, 2016





THANK YOU