



IDFC LIMITED

# FY16 FINANCIALS

MARCH 31, 2016



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# Key Highlights (IDFC Consol)

## Balance Sheet

₹ 77,623 Cr

## Securities

Revenue : 87 Cr

PAT : 14.9 Cr

## Net worth

₹ 10,109 Cr

## Alternatives

Fund Size : ₹16,379 Cr

No of Investments : 71

Revenue : ₹ 130 Cr

PAT: ₹ 10 Cr

## AMC

AAUM : ₹ 54,487 Cr

Revenue: ₹ 325 Cr

PAT : ₹ 110 Cr

## PBT (before exceptional item)

₹ 1,680 Cr

## Exceptional Item – Special Provision

₹ 2,639 Cr

## PAT (after exceptional item)

₹ (935) Cr

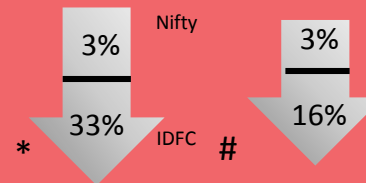
## IDF

Net worth: ₹ 582 Cr

Loan Book : ₹ 1,202 Cr

PAT : ₹ 37 Cr

## IDFC vs. Nifty



\* 1<sup>st</sup> Oct to 31<sup>st</sup> Mar, 16

# 1<sup>st</sup> Jan to 31<sup>st</sup> Mar, 16

# Entity wise P&L (FY16)

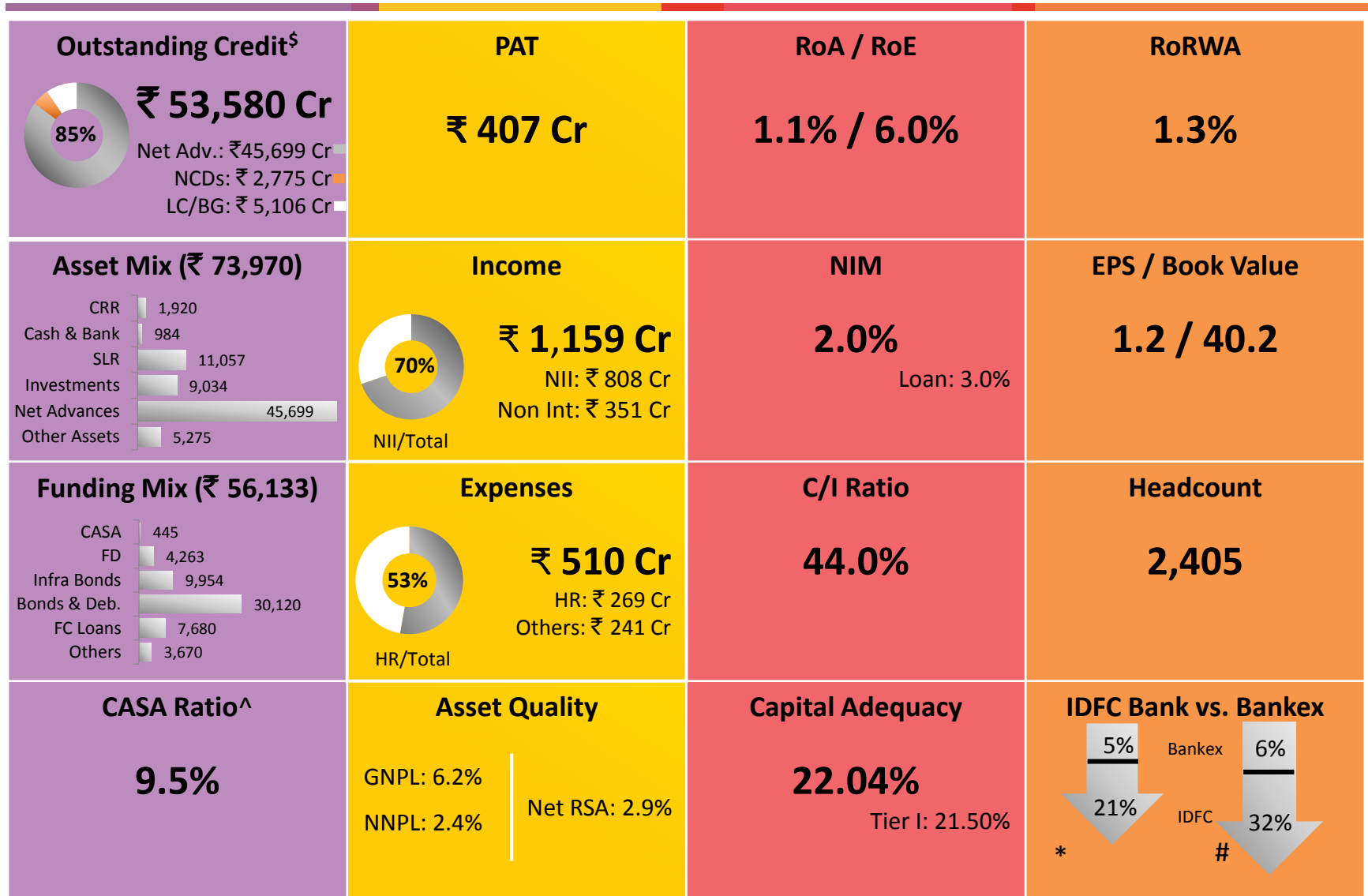
Particulars	IDFC FY 16	Alternatives					Others/ Eliminati ons *	Consol
		IDFC Bank	**	AMC	Securities	IDF		
OPERATING INCOME	1,591	1,250	130	325	87	51	(200)	3,235
OPERATING EXPENSES	385	511	108	162	63	9	(9)	1,229
Profit before Provisions	1,206	739	22	163	24	42	(191)	2,006
Provisions	373	24	-	-	-	5	(76)	326
PBT	833	715	22	163	24	37	(115)	1,680
Exceptional Item	2,639	-	-	-	-	-	-	2,639
Tax	(644)	248	12	53	9	-	(45)	(367)
PAT	(1,162)	467	10	110	15	37	(70)	(592)
Share of Associate								(65)
MI								(278)
Consol PAT								(935)

\* Others include Projects, Securities Singapore, IDFC FHCL, IDFC Finance etc

\*\* includes IDFC Capital Singapore

All figures in ₹ Crore

# Key Highlights IDFC Bank – H2 FY16



<sup>\$</sup> Outstanding Funded Credit (Net Adv.+ NCDs) grew 9% from ₹ 44,370 Cr as on Dec 31, 2015 to ₹ 48,474 Cr as on Mar 31, 2016  
Outstanding Credit (FB+ NFB) grew 15% from ₹ 46,713 Cr as on Dec 31, 2015 to ₹ 53,580 Cr as on Mar 31, 2016

<sup>^</sup> CASA Ratio = CASA / (CASA + Fixed Deposits)  
\* 1<sup>st</sup> Jan to 31<sup>st</sup> Mar, 16  
# 6<sup>th</sup> Nov to 31<sup>st</sup> Mar, 16

# New Business Highlights – IDFC Bank

## CWB Volumes

- Funded O/S ~ ₹ 52,325 Cr
- Non Funded ~ ₹ 5,106 Cr
- CASA ₹ 369 Cr (Escrow ₹ 23 Cr)
- Term Deposits ₹ 4,176 Cr
- Certificate of Deposit ₹ 3,511 Cr
- Fx Turnover ~ \$ 1,765 M

## Bharat Banking Advances

₹ 93.6 Cr

On Lending: ₹ 74 Cr

## New Products Launched

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

## Retail Banking Deposits

- CASA: ₹ 76 Cr
- Term Deposits: ₹ 87 Cr

## Number of Customers

**16,440+**

CWB: 540+  
CB: 5900+  
BB: 10,000+

## Award & Recognition

- “NetApp Innovation Award 2016” for Micro ATMs
- “India Bond House” by IFR Asia
- “Best HR & Talent Practices Award” by Banking Frontiers

## Bank's Rating

- Senior Infra Bonds/NCD - AAA
- Senior Bonds/NCD – AAA
- Certificate of Deposits – A1+

## Network

Branches : 60 (BB: 45; CB: 11; CWB: 7)  
ATMs : 11 (BB: 2; CB: 9)  
Micro ATMs : 33

# Business Highlights – IDFC IDF

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- Outstanding disbursements as of March 31, 2016 were ₹ 1,202 crore across 23 companies
- Total long term borrowings as of March 31, 2016 were ₹ 808 crore
- The portfolio includes exposure to a diversified set of borrowers across the infrastructure spectrum including roads, power, education healthcare and SEZs.
- The PAT as of March 31, 2016 is ₹ 37 crore
- Net worth of ₹ 582 crore
- Capital adequacy ratio is ~46.2%
- Rating of AAA reaffirmed by CARE & ICRA on annual surveillance.



# Business Highlights – IDFC AMC

Particular	Mar-16	Mar-15
AAUM (for the month)	52,460	54,911
MF	51,448	53,846
IA	1,012	1,065
Equity AUM (%)	25.0%	27.0%

# 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	7	71
Number of Exit Events (Full & Partial)	12	12	4	8	-	2	3	41

\* Completely exited

# Business Highlights – IDFC Securities

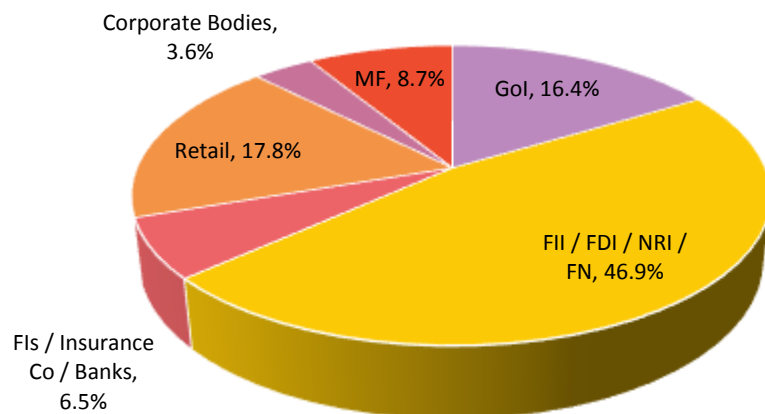
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- Annual Investor Conference “The Stock called India” : 18-20 Nov 2015
  - 200+ companies attended the conference
  - 500+ investors graced the event
- Stellar Performance by Analysts in Institutional Investor Survey, Asiamoney and Starmine Awards
  - Institutional Investor Survey : Amit Rustagi (Ranked 1 - Oil & Gas), Mohit Kumar (Ranked 3 – Power), Rohit Dokania (Ranked 3 – Media), Shashi Bhusan (Runner up – IT), Nitin Agarwal (Runner up – Pharma)
  - Asiamoney : IDFC Securities rated as the 3<sup>rd</sup> most improved Brokerage
  - Starmine : IDFC Securities rated as top 3 broker, top 3 in Industry earning estimators category

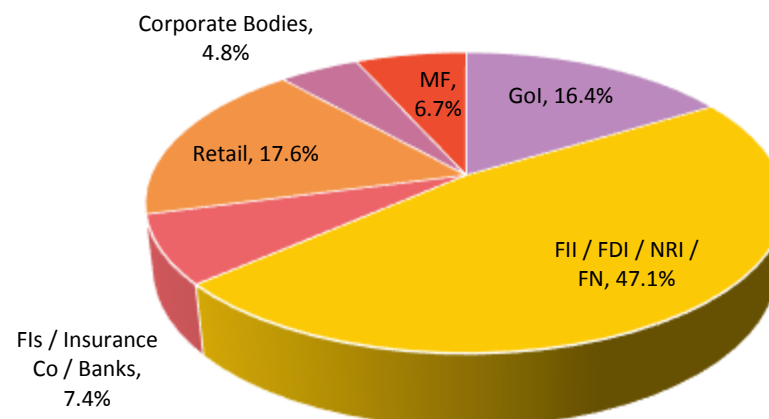
# Shareholding

% of Top 10 shareholders				
Sr No	Name	Category	31-Mar-16	31-Dec-15
1	Government of India	GOI	16.4%	16.4%
2	Sipadan Investments (Mauritius) Ltd.	FII	9.5%	9.5%
3	The Royal Bank of Scotland	FII	8.9%	7.8%
4	Orbis Sicav - Asia Ex-Japan Equity Fund	FII	3.2%	2.2%
5	First State Investments	FII	2.5%	3.0%
6	Actis Hawk Limited	FII	2.3%	2.3%
7	UTI MF	MF	2.1%	1.8%
8	Life Insurance Corporation Of India	FI	1.9%	1.8%
9	CLSA Global Markets Pte. Ltd.	FII	1.7%	1.7%
10	East Bridge Capital Master Fund Limited	FII	1.6%	0.1%

Shareholding as on 31st Mar, 2016



Shareholding as on 31st Dec, 2015





THANK YOU