



IDFC LIMITED

# 9M FY17 FINANCIALS

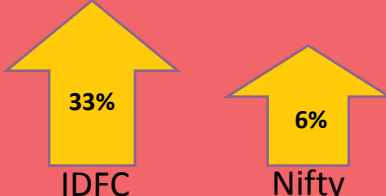
JANUARY 31, 2017



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# Key Highlights (IDFC Consol) 9M FY17

	<b>Balance Sheet</b>  ₹ 121,152 Cr		Net worth : ₹ 10,699 Cr  PAT : ₹ 564 Cr
<b>Securities</b>  Revenue : ₹ 56 Cr  PAT : ₹ 10 Cr		<b>Alternatives</b>  Fund Size : ₹ 17,716 Cr No of Investments : 74 Revenue : ₹ 103 Cr PAT : ₹ 15 Cr	
	<b>AMC</b>  AAUM : ₹ 56,211 Cr  Revenue : ₹ 225 Cr  PAT : ₹ 71 Cr		<b>Bank</b> O/s Credit : ₹ 71,354 Cr Income : ₹ 2,473 Cr PAT : ₹ 844 Cr No of Customers : 1.2 mn (GV ~ 9.9 lakh) Points of Presence: 4,684
<b>IDF</b>  Loan Book : ₹ 2,260 Cr PAT : ₹ 53 Cr AAA by CARE and ICRA		<b>IDFC vs. Nifty*</b>  	

\*1<sup>st</sup> April 16 to 31<sup>st</sup> Dec 16

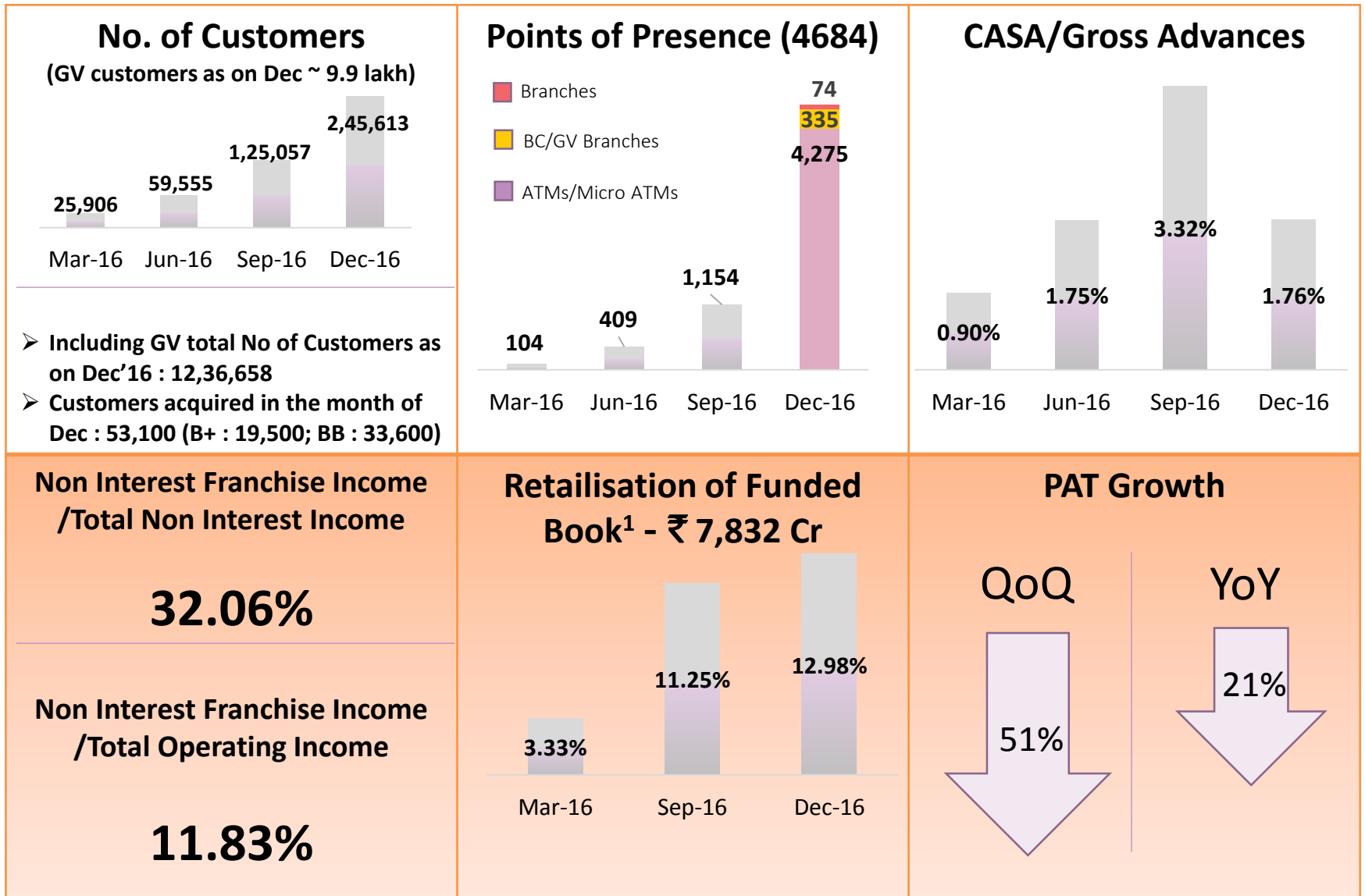
## Entity wise P&L (9M FY17)

Particulars	IDFC	Bank	AMC	Alternatives #	IDF	Securities	Others *	Total 9M FY 17
Operating Income	145	2,473	225	103	65	56	116	3,183
Operating Expenses	26	980	122	78	8	36	4	1,254
Pre-Provisioning Operating Profit	119	1,493	103	25	57	20	112	1,929
Provisions								290
Dividend Elimination								184
PBT								1,455
Tax & MI								891
PAT								564

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

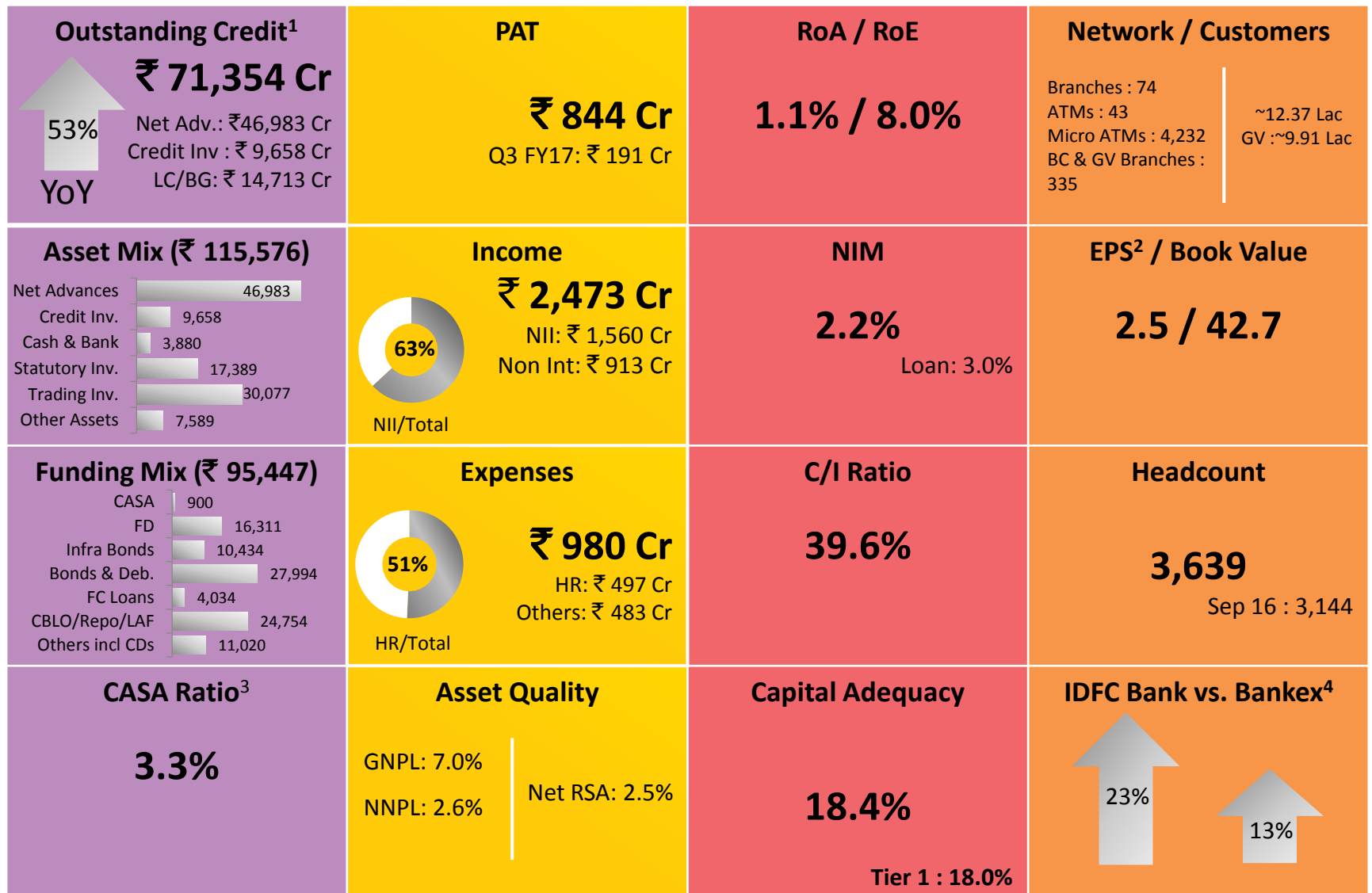
# includes IDFC Capital (Singapore)

# Key Highlights IDFC Bank – 9M FY17



1. Retailisation of Funded Book = Bharat Bank, BB Plus, SME, Buyout, Onlending

# Key Highlights IDFC Bank – 9M FY17



1. Outstanding Credit (FB+ NFB) grew 5% from ₹ 67,862 Cr as on Sep 30, 2016 to ₹ 71,354 Cr as on 31<sup>st</sup> Dec, 16  
Outstanding Funded Credit down 1% from ₹ 57,138 Cr as on Sep 30, 2016 to ₹ 56,641 Cr as on 31<sup>st</sup> Dec, 16

2. for the period (annualised EPS : ₹ 3.3)  
3. CASA Ratio = CASA / (CASA + FD+CD)  
4. 1<sup>st</sup> April to 31<sup>st</sup> Dec, 16

# Business Highlights – IDFC IDF

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- Outstanding disbursements as of December 31, 2016 were ₹ 2,260 Cr across 36 companies
- Total borrowings as of December 31, 2016 were ₹ 1,684 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 nine months ended on December 31, 2016 is ₹ 53 Cr
- Capital adequacy ratio is ~31.05%
- Rating of AAA by CARE & ICRA



# Business Highlights – IDFC AMC

Particular	Dec-16	Sep-16	Jun-16	Mar-16
AAUM (For the Month)	59,489	58,548	55,080	52,460
MF	58,715	57,726	54,134	51,448
IA	774	822	946	1,012
Equity AUM (%)	22.00%	23.00%	23.00%	25.00%

All figures in ₹ Crore

# Fund Snapshot – IDFC Alternatives

Particular	Private Equity				Infra		Office Fund *	RE		Total
	Fund I *	Fund II	Fund III	Fund IV	IIF1	IIF2		REYF	SCORE	
Fund Size	844	1,858	2,903	576	3,837	5,500	688	749	761	17,716
Number of Investments	12	17	12	1	17	5	2	8	-	74
Number of Exit Events (Full & Partial)	12	13	6	-	9	-	2	6	-	48

\* Completely Exited

# Business Highlights – IDFC Securities

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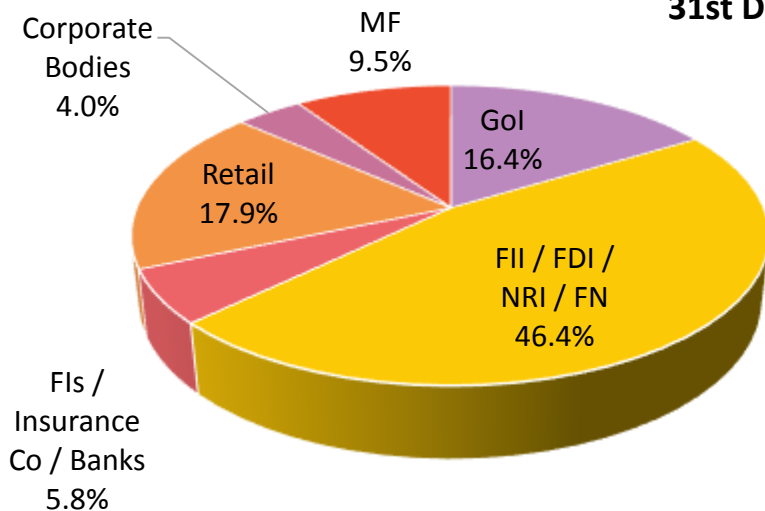
- Increase in market share in FII, MF and DII segment
- Healthy deal pipeline – Investment banking

# Shareholding Pattern

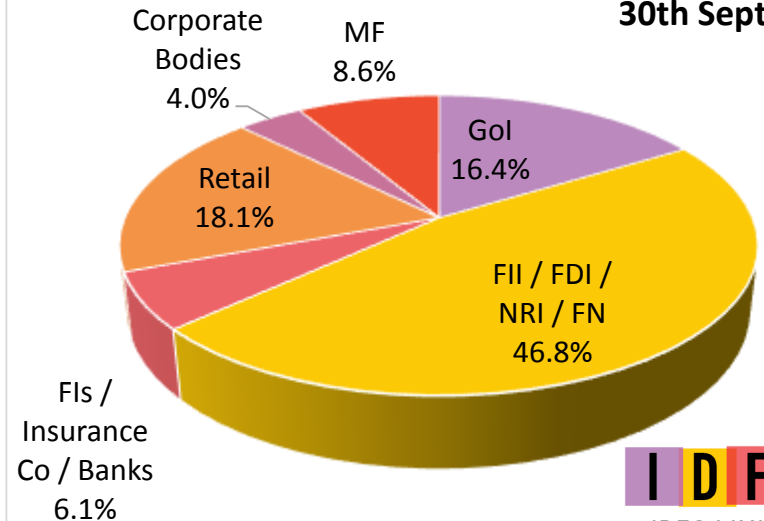
% of Top 10 shareholders

Sr No	Name	Category	Dec-16
1	Gol	GOI	16.4%
2	Sipadan Investments (Mauritius)	FII	9.5%
3	The Royal Bank Of Scotland	FII	8.8%
4	Orbis Sicav - Asia Ex-Japan Equity Fund	FII	5.7%
5	UTI MF	MF	2.8%
6	First State Investments	FII	2.3%
7	Platinum Investment Management	FII	2.2%
8	East Bridge Capital Master Fund Limited	FII	2.1%
9	Life Insurance Corporation Of India	Insurance Co.	1.8%
10	Birla SunLife Trustee Co.Pvt Ltd.	MF	1.8%

31st Dec, 2016



30th Sept, 2016





THANK YOU