

Press Release

IDFC Limited Consolidated Profits at ₹ 699 crore for FY17

Highlights FY17 (IDFC Consolidated)

- Balance Sheet at ₹ 1,17,548 crore
- Net worth at ₹ 10,820 crore
- Net Operating Income at ₹ 3,914 crore
- Reported a Profit of ₹ 699 crore
- The Board has recommended a dividend of ₹ 0.25 per share

The Board of Directors of IDFC Limited today approved its Financial Results for the quarter and year ended March 31, 2017. The accounts have been audited for the financial year ended March 31, 2017, by the statutory auditors.

Performance at a glance:

IDFC Ltd (Consol): Q4 FY17 v/s Q4 FY16

- Net Profit for the quarter stood at ₹ 135 crores rising by 4% as compared to the corresponding quarter of the previous year
- Operating Income grew by 5% to ₹ 731 crores as compared to the corresponding quarter of the previous year
- Operating Expenses increased by 5% to ₹ 401 crores in the current quarter
- Balance Sheet size has grown by 35% to ₹ 1,17,548 crores
- Net worth stood at ₹ 10,820 crores as on March 2017 as compared to ₹ 10,109 crores as on March 2016

Key Financials: Balance Sheet (₹ in Crore)

Particulars	Mar-16	Dec-16	Mar-17	% Growth (QoQ)	% Growth (YoY)
Shareholders' Funds	10,109	10,699	10,820	1%	7%
Minority Interest	6,635	7,037	7,096	1%	7%
Non-current liabilities	44,198	41,450	38,016	-8%	-14%
Current liabilities	25,927	61,966	61,616	-1%	138%
Total Liabilities	86,869	1,21,152	1,17,548	-3%	35%
Cash and bank balances	3,034	6,612	5,282	-20%	74%
Goodwill on consolidation	957	1,097	1,286	17%	34%
Loans and advances	48,284	52,383	53,578	2%	11%
Investments	30,703	55,584	51,030	-8%	66%
Fixed assets	797	920	922	0%	16%
Other Assets	3,094	4,557	5,450	20%	76%
Total Assets	86,869	1,21,152	1,17,548	-3%	35%

Income Statement (₹ in Crore)

Particulars	Q4 FY16	Q3 FY17	Q4 FY17	FY 17	% Growth (QoQ)	% Growth (YoY)
Total Operating Income	697	1,033	731	3,914	-29%	5%
Total Operating Expenses	382	480	401	1,655	-16%	5%
PAT	130	101	135	699	34%	4%



IDFC Bank

- Outstanding Credit (Funded Book + Non Funded Book) grew by 58% to ₹ 85,172 crore as on March 31, 2017 from ₹ 53,919 crore as on March 31, 2016
- Non-fund business was ~ 28% of funded credit outstanding
- Deposits stood at ₹ 40,208 crore of which CASA is ₹ 2,094 crore
- Gross NPL as a percentage to Gross Advances stood at 3.0% and Net NPL as a percentage to Net Advances at 1.1%
- Well Capitalised Bank with total Capital Adequacy Ratio (CAR) of 18.90% and Tier 1 CAR of 18.54% under Basel III
- Bank has over 1.4 Million customers as on March 31, 2017, including over ~ 9.6 lacs customers of IDFC Bharat Limited (Formerly known Grama Vidiyal Micro Finance Ltd)
- Customer acquisitions crossed over 60,000+ in the month March 2017 of which ~ 21,000+ were Bharat Plus and ~ 39,000+ were Bharat Banking
- Bank has 8,613 customer Points of Presence. This includes the Bank's 74 branches, 47 ATMs, 5,661 micro ATMs, 2,481 Aadhar enabled merchants and 350 Business Correspondent outlets
- The Board has proposed a dividend of ₹ 0.75 per share, subject to the approval of the shareholders at the AGM

IDFC Infrastructure Finance Limited (Formerly known as IDFC IDF)

- Outstanding portfolio stood at ₹ 2,683 crore
- Borrowings as on March 31, 2017 at ₹ 2,104 crore
- Capital Adequacy ratio at ~ 28.9%
- AAA rated entity by CARE & ICRA

IDFC AMC

- Average AUM of ₹ 57,318 crore
- Equity AUM comprises 22% of total AUM

IDFC Alternatives

- Total AUM of ₹ 17,716 crore across 9 funds in 3 asset classes
- Total of 81 investments across funds
- 48 exits (including partial)

IDFC Securities

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



About IDFC

Over the past 18 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:

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