

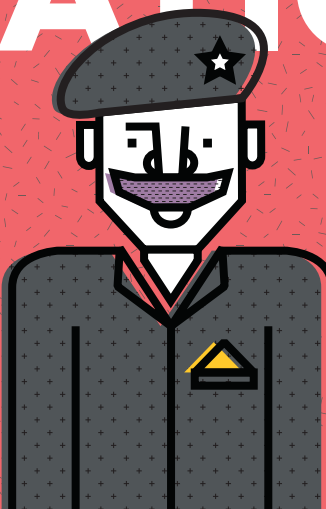
ONE BANK



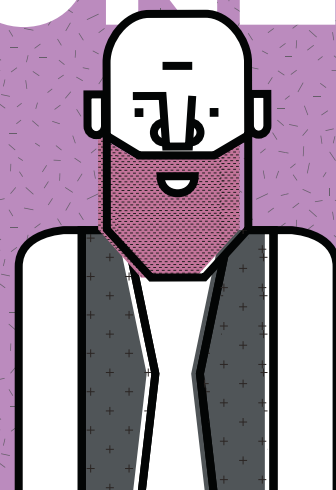
IDFC BANK

THIRD
ANNUAL
REPORT
2016 - 2017

ONE NATION



ONE SOLUTION



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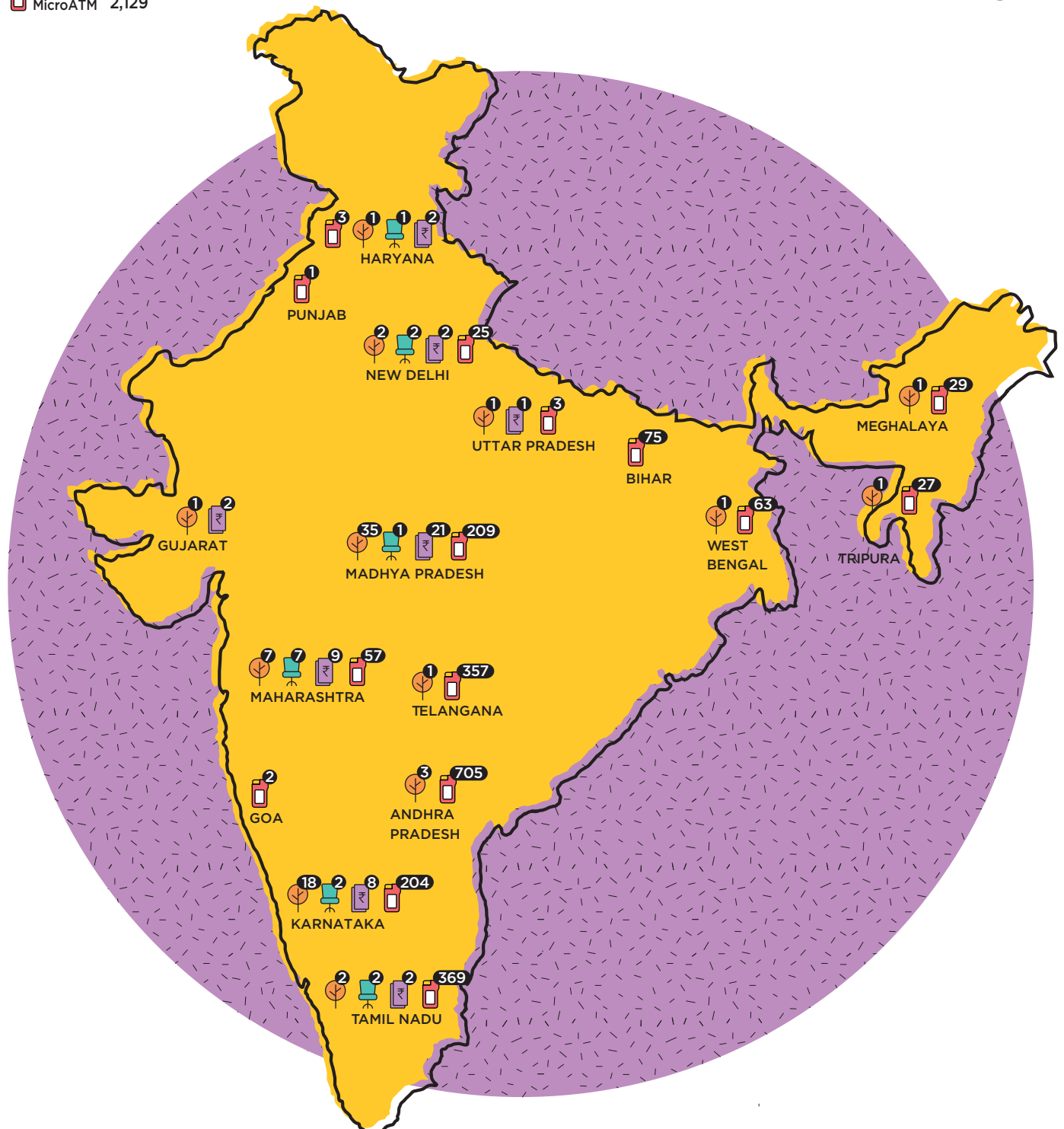
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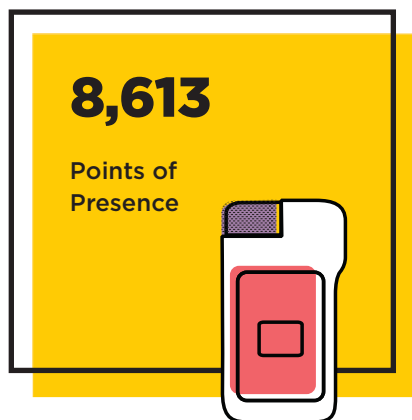
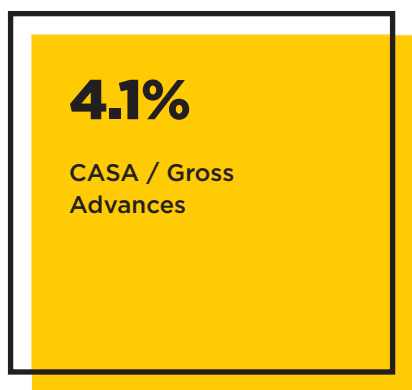
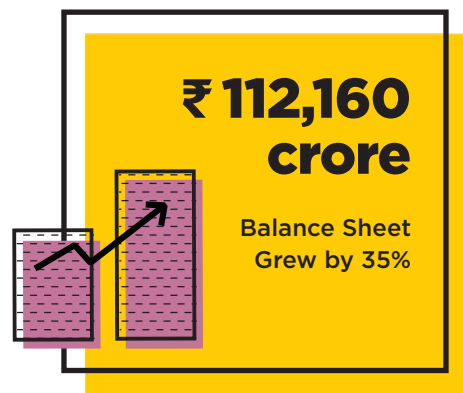
	Branches	74
	Offices	15
	ATMs	47
	MicroATM	2,129

A Widespread Network Across the Country



The Year in Brief 2016-17

as on March 31, 2017



37.8%

Non Interest Franchise
Income / Total Non
Interest Income

3,905

Employees
on Board



11.9%

Non Interest Franchise
Income / Total
Operating Income

**13 marquee
transactions**

Completed by Investment
Banking group

**First bank to launch a
full range of Aadhaar-
based transactions**

Paperless instant account
opening, e-PIN, tab account
opening for businesses,
transactions on MicroATM for
non customers,

**Consistently among
top 3 banks in
volume of MicroATM
transactions**

**BXP revolutionized
virtual banking for
corporates**

First ever intuitive and all-
inclusive portal

**Significant strides in
Debt Capital Market
and Equity Capital
Market transactions**

**Multiple 'firsts' in the
banking sector**

Enabled FD & RD on microATM,
ONE savings and current account
for businesses, Direct Benefit
Transfers at scale, cashless PDS

33,000

Total Number
of Villages
Reached



**Acquired Grama
Vidiyal Micro Finance**

Now renamed IDFC Bharat
Limited

**Bringing the 'Sachet
Moment' to rural
banking**

Small ticket loans, Sakhi Shakti,
Sowbhagya Shakti, Micro
Enterprise Loans

29.1%

Successful
Diversification of the
Corporate Loan Book
into Non-Infrastructure
Segment

**Only bank to have all
non-metro branches
running on solar power**

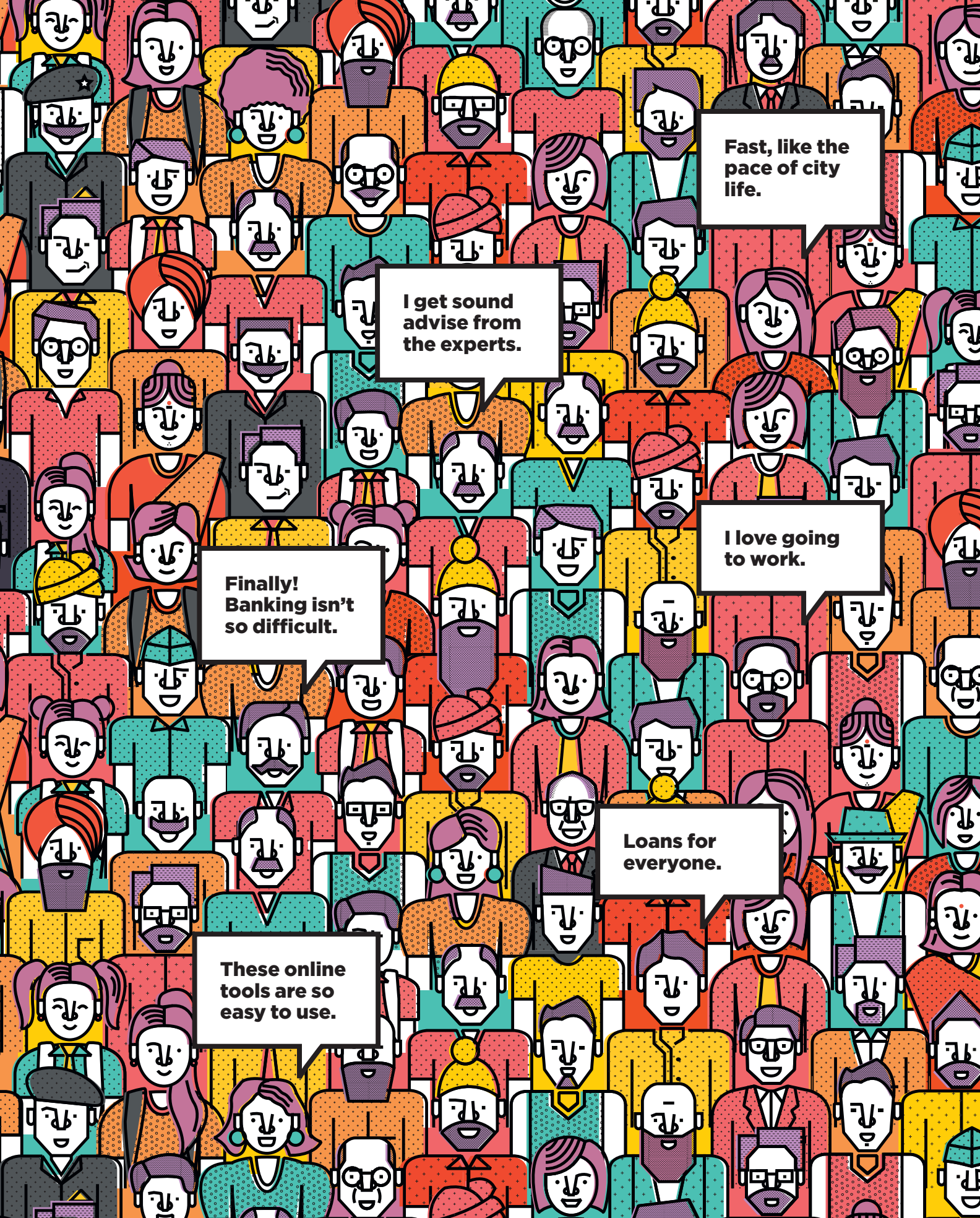


In its first full year of operations, IDFC Bank sought to change the face of banking in the country.

By using technology, both the underserved, unbanked customers and urban customers get banking that's best for them.

So simple and at my door step.

Meet some of India's people and see how we helped them bring banking better into their lives.



**Fast, like the
pace of city
life.**

**I get sound
advise from
the experts.**

**Finally!
Banking isn't
so difficult.**

**I love going
to work.**

**Loans for
everyone.**

**These online
tools are so
easy to use.**

3 Now all my transactions have become so easy with Aadhaar Pay

Whenever I have to withdraw money, deposit money or even buy things from a fair price shop, I only carry my Aadhaar card and use my thumb to make instant payments (it works at ePDS shops as well).



2 My account was created in a matter of 4 minutes

All it took was my Aadhaar card and thumb impression on the compact Bank-in-a-box microATM machine. I didn't have to fill any form. She told me I can start withdrawing or sending money instantaneously.



1 Just a phone call and a visit by an IDFC Bank representative—and all my doubts were cast away

She thoroughly explained the various options for savings accounts the Bank had to offer to me and my wife, Sunita.

A Pratham
Basic Savings Basic Deposit Account—zero balance account

B Shakti Account
Savings account to empower women. Requires an average quarterly balance of ₹100

C Param Account
Only requires an average quarterly balance ₹1,000

D Vishesh Account
Only requires an average quarterly balance ₹5,000



Sunita, and I opted to open an IDFC Param account each.

“Namaskar, I’m Bhagirath”

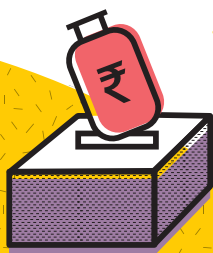
I am a farmer from Rampur, Madhya Pradesh.

My life changed after *sarpanchji* recommended me to open an account with IDFC Bank. I thought it would be impossible. How would I manage? Where’s the closest branch? I can’t read or write, who would fill out all that paperwork?

Bringing digital inclusion to rural India

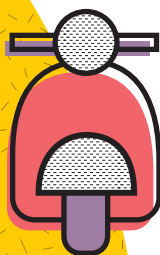
4 Even receiving subsidies has become convenient and timely

I don't have to travel to the town to receive my welfare benefits anymore. With Direct Benefit Transfer, my entitlements are directly transferred into my account and I can withdraw them using the microATM in my village. My neighbour also withdraws his DBT entitlement from the microATM even though his account is with another bank.



5 We recently got two loans with ease from IDFC Bank

Sunita needed to borrow a small amount of money to set up a grocery store and I wanted to buy a scooter to make visits to the mandi easier. IDFC Bank had specific loans for our needs—Sunita joined the IDFC Bank Sakhi Shakti group to take her loan and I got a 2-wheeler loan.



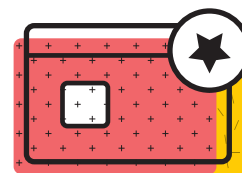
6 Far away in Kovilpatti village, Tamil Nadu, my sister also knew about IDFC Bank's services

She got a small loan to buy a cow, through IDFC Bharat Limited—a micro finance Business Correspondent and subsidiary of the Bank.



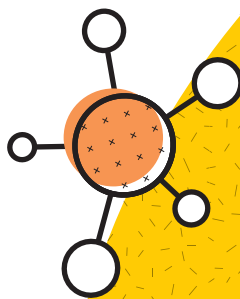
4 I was given a best-in-class Visa Signature debit card

Now I have a higher daily limit and access to loads of exciting offers. These limits can be altered through the app. I also feel safer knowing that any misuse of my card is insured by the bank.



3 The ability to access my account across devices gives me flexibility and a true omnichannel experience

This one time, I lost network in the middle of a transaction on the app, but was able to take off just where I left it using net banking on my laptop. My colleague had a similar experience and a Banker-on-Call completed the transaction for her.

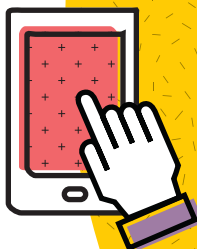


“Hi there, I’m Rita”

I work with an IT firm in Bengaluru.

2 The Bank’s mobile app took me by surprise. It’s the simplest, coolest and fastest banking app I’ve ever seen

It’s comprehensive, with three layers of security—MPIN, fingerprint, OTP—and also available to someone who just takes a loan. Its UPI feature takes away the drudgery of remembering account numbers, passwords and codes that are usually needed to transfer money.



Banking for me, despite digitisation, always felt complicated until my company switched to IDFC Bank for employee salary accounts. My experience with this new bank was quite different because it’s made banking simple and personalised.

1 I opened my account in just 4 minutes and began transacting

It was super quick, paperless and happened right at my office. All it took to get me started banking online was my Aadhaar number, biometric verification on a tab and a username!

