



IDFC BANK



EXPERIENCE *the* DIFFERENCE

4th Annual Report 2017-18



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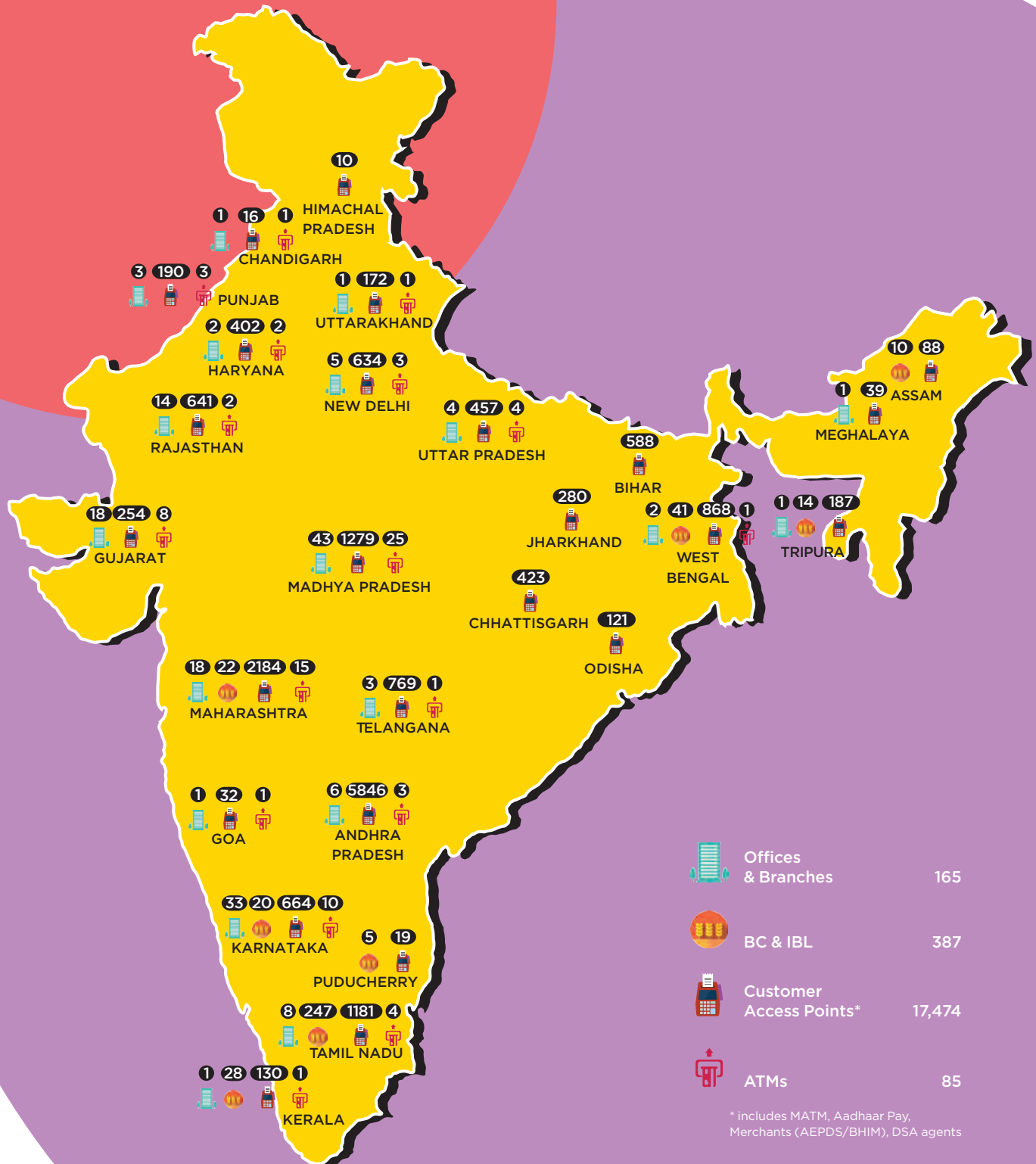
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IDFC BANK NETWORK ACROSS THE COUNTRY



	Offices & Branches	165
	BC & IBL	387
	Customer Access Points*	17,474
	ATMs	85

* includes MATM, Aadhaar Pay, Merchants (AEPDS/BHIM), DSA agents

The Year in Brief

2017-18

as on March 31, 2018



**₹126,520
crore**

Balance Sheet
Grew by 13%

**₹859
crore**

Profit After Tax

**₹7,966
crore**

Direct Retail Assets
Grew by 2X

**₹10,053
crore**

CASA and Retail TD

11.8%

CASA / Deposits

11%

Direct Retailisation
of Funded Book

2.7 million
Customers

150
Branches

17,474
Customer Access
Points

₹375
crore

Recurring Fees
Grew by 34%

18%

Capital Adequacy

₹6,829
crore

Emerging Large
Corporate Book
Grew by 1.3X

9,670

Employees
(including IBL)

1.7%

Net NPL

RETAIL BANKING: SERVING 2.7 MILLION CUSTOMERS



Network: New formats

- 17,474 Customer Access Points
 - 150 Branches
 - 387 BC Branches
 - 85 ATMs
- 13,000 MicroATMs, Fuel Stations Retail Outlets
- 5,000 BHIM Aadhaar Pay
 - 25 states
 - 35 top cities
- 45,000 villages



Products: Innovation & democratisation

- 4-min savings account opening
- Simpler, user-friendly mobile app & net banking, offering state-of-the-art, paperless digital experience
- Micro-housing loan for WASH facilities in rural locations
- Digital access for small businesses: Advanced Onex net banking
 - Combined access to Savings & Current Accounts
 - Omnichannel experience
- Fastest tab-based Current account opening
 - Digital account opening for NRIs
- Wealth Management for all
 - Banker-on-Call
- Transparency



Loans:

Richer customer experience

- Not just loans, IDFC Bank helps customers take an informed decision through various self-help tools & relevant information on its website
- Customised loan options that cover most scenarios in every customer segment
- Very transparent and customer friendly features on mobile and internet banking addressing all pre and post loan servicing needs.
- Digital and Straight Through on-boarding process for faster disbursement of loans



Digital:

Differentiated strategy

- Bank-as-a-Platform
- APIs for unique use-cases
- Fintech partners; BHIM UPI partnerships
- Built on India Stack (Jan Dhan, Bharat Bill Payment System, Mobile)
- Digital account opening, digital payments, digital credit, digital merchant acquisition
- Remote Expert Branch



Commercial Banking:

A bank for Small & Medium Enterprises

- Relationship banking for SMEs: catering to working capital & capex needs
- Transaction Banking, Trade & Treasury solutions
- Commercial Vehicle finance for Retail and Strategic clients
- Finance for new vehicles, refinance option
- Award winning Trade and Fx portal (BXP)

WHOLESALE BANKING: PREFERRED BANK IN THE EMERGING AND MID-SIZED CORPORATE SPACE



Corporate Banking: Customised solutions

- Integrated coverage model with Relationship team supported by Product Specialists
- Offering full suite of products
- Sector knowledge driven coverage



Treasury: Growth in client franchise

- Full suite of product solutions covering foreign exchange and interest rate needs
- Unique bond offerings
- Online Fx offering



Investment Banking:

Leads advisory, capital raising

- Managed the most successful and marquee IPOs
- Global coordinator and left side lead bank
- Executed India's largest-ever road M&A transaction
- Worked closely with client and regulatory authorities to close India's first ever InvIT
- IDFC Bank was involved in 2 out of 3 highest subscribed IPOs of the last decade



Transaction Banking:

Enhanced convenience digitally

- Cash Management
Trade & Supply Chain Finance
- Capital Market & Escrow Services
- Use of technology to provide secure Corporate API framework
- IDFC Bank is leading acquirer at 54 toll plazas offering digital transit solutions to IOCL, BPCL, HPCL and truck aggregators



A Bank of many firsts:

Innovative technologies

- BXP – advanced first-of-its-kind digital banking for corporates
- First to onboard one of the largest electricity billers on Bharat Bill Payment System (BBPS)
- One of the first banks to go live on all three TReDS exchanges
- Integrated trade: Fx offering

HUMAN RESOURCES

**Our People
are our
greatest asset**



**Doing things
the digital way**



- Digital learning has found faster adoption
- Zeta: A digital benefits solution for employees-is an industry first

**Learning is a
journey we
continuously
invest in**



**Engaging
employees,
optimising
performance**



- Employee engagement initiatives energise our work environment
- We encourage positive workplaces for improved productivity