

IDFCFIRSTBANK/SD/280/2024-25

January 03, 2025

To
National Stock Exchange of India Limited
Mumbai 400 051.
NSE - Symbol – IDFCFIRSTB

To
BSE Limited
Mumbai 400 001.
BSE- Scrip Code: 539437

Sub.: Intimation under SEBI Listing Regulations read with Code of Practices and Procedures for Fair Disclosure of Unpublished Price Sensitive Information in terms of Regulation 8 of SEBI PIT Regulations, 2015

Dear Sir/Madam,

Please find enclosed information for our Bank with respect to the Quarter and nine months ended December 31, 2024. Figures as of December 31, 2024, are provisional and subject to audit by the statutory auditors of the Bank.

- Total Business (Loans & Advances and Customer Deposits) grew from Rs. 3,65,956 crores as of December 31, 2023 to Rs. 4,58,213 crores as of December 31, 2024, YoY growth of 25.2%.
- Loans & Advances grew from Rs. 1,89,475 crores as of December 31, 2023 to Rs. 2,30,947 crores as of December 31, 2024, YoY growth of 21.9%. The QoQ growth was 3.7%.
- Customer Deposits grew from Rs. 1,76,481 crores as of December 31, 2023 to Rs. 2,27,266 crores as of December 31, 2024, YoY growth of 28.8%. The QoQ growth was 4.2%.
- CASA Deposits increased from Rs. 85,492 crores as on December 31, 2023 to Rs. 1,13,091 crores as of December 31, 2024, YoY growth of 32.3%. The QoQ growth was 3.5%.
- CASA Ratio stood at 47.8% as of December 31, 2024 as compared to 46.8% as of December 31, 2023 and 48.9% as of September 30, 2024.
- Credit-Deposit (CD) Ratio stood at 95.7% as of December 31, 2024 as compared to 101.4% as of December 31, 2023 and 97.7% as of September 30, 2024. The Bank has been bringing down the Credit-Deposit Ratio continuously since merger between IDFC Bank and Capital First in December 2018, by retiring legacy (pre-merger) bonds & borrowings and by scaling retail customer deposits. The Incremental Credit Deposit Ratio for trailing 12 months, i.e. from December 31, 2023 to December 31, 2024 is 76.6%.

Loans and advances include Credit investment in Corporate Bonds, PTC, SR etc totaling Rs. 4,445 crores.

Thanking you,
For IDFC FIRST Bank Limited

Satish Gaikwad
Head – Legal & Company Secretary