

IDFCFIRSTBANK/SD/02/2022-23
April 4, 2022

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Sub.: Intimation under SEBI Listing Regulations read with Code of Practices and Procedures for Fair Disclosure of Unpublished Price Sensitive Information in terms of Regulation 8 of SEBI PIT Regulations, 2015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 the financial year ended March 31, 2022. Figures as at March 31, 2022 are provisional and subject to audit undertaken by the statutory auditors of the Bank.

Particulars	31-Mar-21	31-Dec-21	31-Mar-22	QoQ Growth	YoY Growth
Gross Funded Assets (Rs. crore)	117,127	122,219	132,067	8.1%	12.8%
Customer Deposits (Rs. crore)	82,725	85,818	93,138	8.5%	12.6%
CASA Deposits (Rs. crore)	45,896	47,859	51,407	7.4%	12.0%
Borrowings (Rs. crore)	40,456	38,978	39,382	1.0%	-2.7%

Funded Assets are gross of Inter Bank Participation Certificate. Borrowings excludes Money Market Borrowings.

Key Highlights:

- CASA Ratio stood at 48.7% as of March 31, 2022 as compared to 51.7% as of March 31, 2021. Average CASA for the quarter was 49.3%. Average LCR for Q4 FY22 was 135%.
- Retail business (Home Loans, Loan against Property, vehicles, consumer loans, credit cards and other retail loans) and Commercial business (SME business banking, business loans, Commercial Vehicles and other loans) grew by 26.4% Y-o-Y as of March 31, 2022. Retail loan growth was led by growth in the Home Loans book, which grew by 52.1% Y-o-Y as of March 31, 2022.
- Retail business represents 63.4% of the overall funded assets as of March 31, 2022 and Commercial business constitutes 8.8% of the total funded assets.
- Infrastructure Loans de-grew by 36.2% YOY as of March 31, 2022. Infrastructure Loans constitutes 5.2% of the total funded assets as of March 31, 2022 as compared to 9.2% as of March 31, 2021.
- Corporate loans grew 6.0% YoY. Corporate Loans and credit investments constitutes 22.6% of the total funded exposure.
- Overall asset quality trends remain strong. Cheque/ NACH bounce rates and collections efficiencies have further improved during Q4 FY22 and have become better than pre COVID levels.

Thanking you,

For IDFC FIRST Bank Limited

Satish Gaikwad
 Head – Legal & Company Secretary