

IDFCFIRSTBANK/SD/196/2021-22
October 05, 2021

To
National Stock Exchange of India Limited
Exchange Plaza,
Bandra Kurla Complex, Bandra (East)
Mumbai 400 051.
NSE - Symbol – IDFCFIRSTB

To
BSE Limited
Phiroze Jeejeebhoy Towers,
Dalal Street, Fort,
Mumbai 400 001.
BSE- Scrip Code: 539437

Sub.: Intimation under Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ('SEBI Listing Regulations')

Dear Sir/Madam,

We would like to provide the following information for our Bank with respect to the quarter ended September 30, 2021 in accordance with Regulation 30 of the SEBI Listing Regulations and Code of Practices and Procedures for Fair Disclosure of Unpublished Price Sensitive Information in terms of Regulation 8 of SEBI (Prohibition of Insider Trading) Regulations, 2015, as amended. The figures mentioned as at September 30, 2021 are provisional and subject to audit to be undertaken by the statutory auditors of the Bank.

Particulars	30-Sep-20	30-Jun-21	30-Sep-21	QoQ Growth (% ,bps)	YoY Growth (% ,bps)
Gross Funded Assets (Rs crore)	1,06,828	113,794	117,243 ^{\$}	3.03%	9.75%
Total Customer Deposits (Rs crore)	69,368	84,893	83,793	-1.30%	20.80%
CASA Deposits (Rs crore)	30,181	46,439	46,783	0.74%	55.01%
CASA Ratio (%)	40.37%	50.86%	51.90%	+104 bps	+1,153 bps
Depositors' Diversification (Deposit balance <= Rs. 5 crore as % of total customer deposits) (%)	73.73%	81.56%	81.19%	-37 bps	+745 bps
Avg LCR for the quarter ending (%)	138.24%	165.80%	173.57%	+777 bps	+3,533 bps

\$Gross of Inter Bank Participation Certificate

- Retail Funded Assets grew by 7.0% during Q2-FY22 as compared to Q1-FY22, out of which Housing Loan registered strong QoQ growth of 11.0% and other retail loans registered QoQ growth of 6.3%.
- Retail Funded Assets, including the PSL Buyouts where the underlying assets are retail in nature, constitutes 70% of the overall Funded Assets as of September 30, 2021. Within Retail Loans segment, mortgage backed loans now constitute 37.3% of the retail funded assets.

Please take the above on record and acknowledge receipt of the same.

Thanking you,
For IDFC FIRST Bank Limited

Satish Gaikwad
Head – Legal & Company Secretary