

**IDFCFIRSTBANK/SD/150/2022-23**
**October 03, 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**Sub.: Intimation under SEBI Listing Regulations read with Code of Practices and Procedures for Fair Disclosure of Unpublished Price Sensitive Information in terms of Regulation 8 of SEBI PIT Regulations, 2015**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 half year ended September 30, 2022. Figures as of September 30, 2022 are provisional and subject to audit undertaken by the statutory auditors of the Bank.

Particulars	30-Sep-21	30-Jun-22	30-Sep-22	QoQ Growth	YoY Growth
<b>Funded Assets (Rs. crore)</b>	<b>1,16,470</b>	<b>1,37,663</b>	<b>1,45,322</b>	<b>5.6%</b>	<b>24.8%</b>
<b>Customer Deposits (Rs. crore)</b>	<b>83,889</b>	<b>1,02,868</b>	<b>1,14,004</b>	<b>10.8%</b>	<b>35.9%</b>
<b>CASA Deposits (Rs. crore)</b>	<b>46,269</b>	<b>56,720</b>	<b>63,378</b>	<b>11.7%</b>	<b>37.0%</b>
<b>Borrowings (Rs. crore)</b>	<b>40,592</b>	<b>39,026</b>	<b>40,609</b>	<b>4.1%</b>	<b>0.0%</b>

*Notes: Funded Assets include retail advances, wholesale advances, commercial business, credit substitutes etc. and are net of Inter Bank Participation Certificate. Borrowings exclude Money Market borrowings.*

**Key Highlights:**

- CASA Ratio stood at 51.34% as of September 30, 2022 as compared to 50.04% as of June 30, 2022.
- Retail business (Home loans, loan against property, vehicles financing, credit cards, and other personal credit) represents 66.4% of the overall funded assets as of September 30, 2022.
- Mortgage business grew by 29.0% on a Y-o-Y basis and constitutes 36.9% of the retail book.
- Infrastructure Loans de-grew by 40.9% on a Y-o-Y basis as of September 30, 2022.
- The Bank continues to run down the infrastructure financing book. Infrastructure loans further reduced to 4.1% of the funded assets as of September 30, 2022, down from 4.9% as of June 30, 2022.
- The Corporate Book (non-infra) grew by 19.6% Y-o-Y basis.
- Key input parameters of asset quality such as cheque/ NACH bounces on presentation, which are indicators of future asset quality of advances continued to improve.
- Asset quality of the loans booked during last 1 year, on a like-to-like vintage comparison basis, is performing better than prior vintage periods, indicating improvement in asset quality going forward.
- SMA positions (SMA 0 + SMA 1 + SMA 2), representing portfolio in 1-90 DPD have further reduced during Q2-FY23.

Thanking you,  
**For IDFC FIRST Bank Limited**

**Satish Gaikwad**  
 Head – Legal & Company Secretary