

IDFCFIRSTBANK/SD/01/2025-26

April 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Sub.: Intimation under SEBI Listing Regulations read with Code of Practices and Procedures for Fair Disclosure of Unpublished Price Sensitive Information in terms of Regulation 8 of SEBI PIT Regulations, 2015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 the year ended March 31, 2025. Figures as of March 31, 2025, are provisional and subject to audit by the statutory auditors of the Bank.

- Total Business (Loans & Advances and Customer Deposits) grew from Rs. 3,94,718 crore as of March 31, 2024 to Rs. 4,84,394 crore as of March 31, 2025, YoY growth of 22.7%.
- Loans & Advances grew from Rs. 2,00,965 crore as of March 31, 2024 to Rs. 2,41,848 crore as of March 31, 2025, YoY growth of 20.3%. The QoQ growth was 4.7%.
- Customer Deposits grew from Rs. 1,93,753 crore as of March 31, 2024 to Rs. 2,42,546 crore as of March 31, 2025, YoY growth of 25.2%. The QoQ growth was 6.7%.
- CASA Deposits increased from Rs. 94,768 crore as on March 31, 2024 to Rs. 1,18,260 crore as of March 31, 2025, YoY growth of 24.8%. The QoQ growth was 4.6%.
- CASA Ratio stable at 46.9% as of March 31, 2025 as compared to 47.2% as of March 31, 2024 and 47.7% as of December 31, 2024.
- Credit-Deposit (CD) Ratio stood at 93.8% as of March 31, 2025 as compared to 98.4% as of March 31, 2024 and 95.7% as of December 31, 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 March 31, 2024 to March 31, 2025 is 75.7%.

Loans and advances include Credit investment in Corporate Bonds, PTC, SR etc totaling Rs. 5,398 crore.

Thanking you,
For IDFC FIRST Bank Limited

Satish Gaikwad
General Counsel and Company Secretary