

IDFCFIRSTBANK/SD/263/2020-21

January 06, 2021

To
National Stock Exchange of India Limited
Exchange Plaza,
Bandra Kurla Complex, Bandra (East)
Mumbai – 400 051.
Tel No.: 022 – 2659 8237/ 38
NSE - Symbol – IDFCFIRSTB

To
BSE Limited
Phiroze Jeejeebhoy Towers,
Dalal Street, Fort,
Mumbai – 400 001.
Tel No.: 022 – 2272 2039/ 37/3121
BSE- Scrip Code: 539437

SUB: Disclosure under Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

Dear Sir/Madam,

We would like to provide the following information for our Bank with respect to the quarter ended on 31 December 2020 under the Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and the Code of Practices and Procedures for Fair Disclosure of Unpublished Price Sensitive Information in terms of Regulation 8 of SEBI (Prohibition of Insider Trading) Regulations, 2015. The Figures mentioned at 31 December 2020 are provisional and subject to audit undertaken by the statutory auditors of the Bank.

- **Customer Deposits** of the Bank increased to **Rs. 77,289 Cr** as on 31 December 2020 from Rs. 54,631 Cr as on 31 December 2019 (**YoY growth of 41%**). This was Rs. 69,368 Cr as on 30 September 2020 (**QoQ growth of 11%**).
 - **Retail Deposits (CASA and Term Deposits)** of the Bank increased to **Rs. 58,435 Cr** as on 31 December 2020 from Rs. 29,267 Cr as on 31 December 2019 (**YoY growth of 100%**). This was Rs. 49,610 Cr as on 30 September 2020 (**QoQ growth of 18%**).
 - **Wholesale Deposits** of the Bank decreased to **Rs. 18,854 Cr** as on 31 December 2020 from Rs. 25,364 Cr as on 31 December 2019 (**YoY degrowth of 26%**). This was Rs. 19,758 Cr as on 30 September 2020 (**QoQ degrowth of 5%**).
 - **Top 20 Depositors** as a % of Customer Deposits has reduced from **23.0%** as of 31 December 2019 to **9.7% at 31 December 2020**. This was 12.4% as of 30 September 2020.
- **Average CASA ratio** (on average deposit for the quarter) for **Q3-FY21** was **44.6%** as compared to 20.9% for Q3 FY20 and 36.5% for Q2 FY21. CASA ratio on outstanding deposits as on 31 December 2020 was **48.4%**.
- **The Overall Funded Assets** of the Bank increased to **Rs. 1,10,499 Cr** as on 31 December 2020 from Rs. 1,09,698 Cr as on 31 December 2019 (**YoY growth of 0.7%**). This was at Rs. 1,06,828 Cr as on 30 September 2020 (**QoQ growth of 3%**).
 - **Retail Funded Assets** increased to **Rs. 66,635 Cr** as on 31 December 2020 from Rs. 53,685 Cr as on 31 December 2019 (**YoY growth of 24.1%**). This was at Rs. 59,860 Cr as on 30 September 2020 (**QoQ growth of 11.3%**).
 - **Retail Funded Assets**, including the PSL Buyouts where the underlying assets are retail in nature, constitutes **64%** of the overall Funded Assets as on 31 December 2020.

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