

General information about bank	
Scrip code*	539437
NSE Symbol*	IDFCFIRSTB
MSEI Symbol*	NOTLISTED
ISIN*	INE092T01019
Name of bank	IDFC FIRST BANK LIMITED
Class of security	Equity
Date of start of financial year	01-04-2024
Date of end of financial year	31-03-2025
Date of board meeting when results were approved	26-04-2025
Date on which prior intimation of the meeting for considering financial results was informed to the exchange	27-03-2025
Description of presentation currency	INR
Level of rounding	Lakhs
Reporting Type	Quarterly
Reporting Quarter	Fourth quarter
Nature of report standalone or consolidated	Standalone
Whether results are audited or unaudited for the quarter ended	Audited
Whether results are audited or unaudited for the Year to date for current period ended/year ended	Audited
Segment Reporting	Multi segment
Description of single segment	
Start date and time of board meeting	26-04-2025 10:00
End date and time of board meeting	26-04-2025 15:45
Whether cash flow statement is applicable on company	Yes
Type of cash flow statement	Cash Flow Indirect
Declaration of unmodified opinion or statement on impact of audit qualification	Declaration of unmodified opinion
Whether the company has any related party?	Yes
Whether the company has entered into any Related Party transaction during the selected half year for which it wants to submit disclosure?	Yes
(f) We declare that the acceptance of fixed deposits by the bank/Non-Banking Finance Company are at the terms uniformly applicable/offered to all shareholders/public	Yes
(H) We declare that the scheduled commercial bank, as per RBI circular RBI/DBR/2015-16/19 dated March 03, 2016, has allowed additional interest of one per cent per annum, over and above the rate of interest mentioned in the schedule of interest rates on savings or a term deposits of bank's staff and their exclusive associations as well as on deposits of Chairman, Chairman & Managing Director, Executive Director or such other Executives appointed for a fixed tenure	Yes
(iii) Whether the company is a 'high value debt listed entity' according to regulation 15 (1A)?	Yes
(a) If answer to above question is Yes, whether complying with proviso to regulation 23 (9), i.e., submitting RPT disclosures on the day of results publication?	Yes
(b) If answer to above question is No, please explain the reason for not complying.	
Whether the updated Related Party Transactions (RPT) Policy (in compliance with Reg. 23 of SEBI LODR) has been uploaded on the website of the Company?	Yes
Latest Date on which RPT policy is updated	24-01-2025
Indicate Company website link for updated RPT policy of the Company	https://www.idfcfirstbank.com/content/dam/idfcfirstbank/pdf/corporate-governance/Policy-on-Related-Party-Transactions.pdf
Whether statement on deviation or variation for proceeds of public issue, rights issue, preferential issue, qualified institutions placement etc. is applicable to the company for the current quarter?	No
No. of times funds raised during the quarter	
Whether the disclosure for the Default on Loans and Debt Securities is applicable to the entity?	No Not Applicable.

Financial Results – Banking		
Particulars	3 months/ 6 months ended (dd-mm-yyyy)	Year to date figures for current period ended (dd-mm-yyyy)
Date of start of reporting period	01-01-2025	01-04-2024
Date of end of reporting period	31-03-2025	31-03-2025
Whether results are audited or unaudited	Audited	Audited
Nature of report standalone or consolidated	Standalone	Standalone
1 Interest earned		
Interest or discount on advances or bills	797120	3083452
Income on investments	139450	531739
Interest on balances with reserve bank of India and other inter bank funds	2820	11455
Others	1904	25603
Total interest earned	941294	3658149
2 Other income	188541	702171
3 Total income	1130835	4352320
Expenses		
4 Interest expended	450578	1720952
5 Operating expenses		
(i) Employees cost	152815	570990
(ii) Details of other operating expenses		
Description of other operating expenses		
1 Other operating expenses	346281	1318893
Total other operating Expenses	346281	1318893
Total Operating Expenses	499096	1889883
6 Total expenditure excluding provisions and contingencies	949674	3610835
7 Operating profit before provision and contingencies	181161	741485
8 Provisions other than tax and contingencies	145047	551473
9 Exceptional items	0	0
10 Total profit (loss) from ordinary activities before tax	36114	190012
11 Provision for Tax	5706	37527
12 Net profit (loss) from ordinary activities after tax	30408	152485
13 Extraordinary items net of tax expenses	0	0
14 Net profit (loss) for the period	30408	152485
15 Share of profit (loss) of associates		
16 Profit (loss) of minority interest		
17 Net Profit (loss) after taxes minority interest and share of profit (loss) of associates	30408	152485
18 Details of equity share capital [Abstract]		
Paid-up equity share capital	732211	732211
Face value of equity share capital	10	10
19 Reserve excluding revaluation reserves (as per balance sheet of previous accounting year)		3060717
20 Analytical ratios		
(i) Percentage of share held by government of India	0.09	0.09
(ii) Capital adequacy ratio		
CET 1 ratio	15.17	13.17
Additional Tier 1 ratio	0.00	0.00
(iii) Earnings per share before extraordinary items		
(a) Basic earnings per share before extraordinary items	0.42	2.09
Diluted earnings per share before extraordinary items	0.41	2.08
(iii) Earnings per share after extraordinary items		
(b) Basic earnings per share after extraordinary items	0.42	2.09
Diluted earnings per share after extraordinary items	0.41	2.08
(iv) NPA Ratios		
Amount of gross non-performing assets	443358	443358
Amount of net non-performing assets	122992	122992
% of gross NPAs	1.87	1.87
% of net NPAs	0.53	0.53
Returns on assets	0.36	0.48
21 Disclosure of notes on financial results by banks	Textual Information(1)	

Text Block	
Textual Information(1)	For notes, please refer detailed financial results for the quarter and year ended March 2025, filed by the Bank in PDF.

Statement of Asset and Liabilities	
Particulars	Year ended (dd-mm-yyyy)
Date of start of reporting period	01-04-2024
Date of end of reporting period	31-03-2025
Whether results are audited or unaudited	Audited
Nature of report standalone or consolidated	Standalone
1 Capital and liabilities	
Capital	732211
Reserves and surplus	3075509
Deposits	25306525
Borrowings	3897484
Other liabilities and provisions	1470056
Total Capital Liabilities	34381865
2 ASSETS	
Cash and Balances with Reserve Bank of India	1402250
Balances with Banks and money at call and short notice	107386
Investments	8071552
Advances	23111253
Fixed Assets	266265
Other Assets	1223059
Total Assets	34381865
Disclosure of notes on assets and liabilities	

Format for Reporting Segment wise Revenue, Results and Capital Employed along with the company results		
Particulars	3 months/ 6 months ended (dd-mm-yyyy)	Year to date figures for current period ended (dd-mm-yyyy)
Date of start of reporting period	01-01-2025	01-04-2024
Date of end of reporting period	31-03-2025	31-03-2025
Whether results are audited or unaudited	Audited	Audited
Nature of report standalone or consolidated	Standalone	Standalone
1 Segment Revenue (Income)		
(net sale/income from each segment should be disclosed)		
1 Treasury	684984	2606630
2 Wholesale Banking	251273	956880
3 Retail Banking	1218166	4755778
4 Other Banking Business	34009	107667
5 Unallocated	5	12401
Total Segment Revenue	2188437	8279154
Less: Inter segment revenue	1057602	4026836
Income from operations	1130835	4352320
2 Segment Result		
Profit (+) / Loss (-) before tax and interest from each segment		
1 Treasury	26758	66282
2 Wholesale Banking	26192	89946
3 Retail Banking	-23694	14547
4 Other Banking Business	21450	61487
5 Unallocated	-14592	-42250
Total Profit before tax	36114	190012
i. Finance cost		
ii. Other Unallocable Expenditure net off Unallocable income		
Profit before tax	36114	190012
3 (Segment Asset - Segment Liabilities)		
Segment Asset		
1 Treasury	9980596	9980596
2 Wholesale Banking	4418154	4418154
3 Retail Banking	19721406	19721406
4 Other Banking Business	10818	10818
5 Unallocated	250891	250891
Total Segment Assets	34381865	34381865
Un-allocable Assets	0	0
Net Segment Assets	34381865	34381865
4 Segment Liabilities		
Segment Liabilities		
1 Treasury	3213928	3213928
2 Wholesale Banking	7168495	7168495
3 Retail Banking	20801974	20801974
4 Other Banking Business	4675	4675
5 Unallocated	85093	85093
Total Segment Liabilities	30574065	30574065
Un-allocable Liabilities	0	0
Net Segment Liabilities	30574065	30574065
Disclosure of notes on segments		

Cash Flow Statement, Indirect	
Particulars	Year ended (30 mm- 31/3)
Date of start of reporting period	01-04-2024
Date of end of reporting period	31-03-2025
Whether results are audited or unaudited	Audited
Nature of report standalone or consolidated	Standalone
1 Statement of cash flows	
Cash flows from used in operating activities	
Profit before extraordinary items and tax	190012
2 Adjustments for reconcile profit (loss)	
Adjustments to profit (loss)	
Adjustments for finance costs	0
Adjustments for depreciation and amortisation expense	96085
Adjustments for impairment loss reversal of impairment loss recognised in profit or loss	551472
Adjustments for unrealised foreign exchange losses/gains	0
Adjustments for dividend income	4530
Adjustments for share-based payments	9249
Other adjustments for which cash effects are investing or financing cash flow	-1088
Other adjustments to reconcile profit (loss)	0
Other adjustments for non-cash items	0
Share of profit and loss from partnership firm or association of persons or limited liability partnerships	0
Total adjustments to profit (loss)	65118
3 Adjustments for working capital	
Adjustments for decrease (increase) in inventories	0
Adjustments for decrease (increase) in trade receivables	-4645608
Adjustments for decrease (increase) in other current assets	-67579
Adjustments for increase (decrease) in trade payables	514893
Adjustments for increase (decrease) in other current liabilities	184970
Adjustments for provisions	0
Total adjustments for working capital	628676
Total adjustments for reconcile profit (loss)	1271794
Net cash flows from (used in) operations	1461806
Dividends received	0
Interest paid	0
Interest received	0
Income taxes paid (refund)	22352
Other inflows (outflows) of cash	0
Net cash flows from (used in) operating activities before extraordinary items	1439454
Proceeds from extraordinary items	0
Payment for extraordinary items	0
Net cash flows from (used in) operating activities	1439454
4 Cash flows from used in investing activities	
Cash flows from losing control of subsidiaries or other businesses	0
Cash flows used in obtaining control of subsidiaries or other businesses	0
Other cash receipts from sales of equity or debt instruments of other entities	0
Other cash payments to acquire equity or debt instruments of other entities	259167
Other cash receipts from sales of interests in joint ventures	0
Other cash payments to acquire interests in joint ventures	0
Cash receipts from share of profits of partnership firm or association of persons or limited liability partnerships	0
Cash payment for investment in partnership firm or association of persons or limited liability partnerships	0
Proceeds from sales of tangible assets	3316
Purchase of tangible assets	88591
Proceeds from sales of intangible assets	0
Purchase of intangible assets	0
Cash advances and loans made to other parties	0
Cash receipts from repayment of advances and loans made to other parties	0
Cash payments for future contracts, forward contracts, option contracts and swap contracts	0
Cash receipts from future contracts, forward contracts, option contracts and swap contracts	0
Dividends received	4520
Interest received	0
Income taxes paid (refund)	0
Other inflows (outflows) of cash	0
Proceeds from government grants	0
Net cash flows from (used in) investing activities before extraordinary items	-339922
Proceeds from extraordinary items	0
Payment for extraordinary items	0
Net cash flows from (used in) investing activities	-339922
5 Cash flows from used in financing activities	
Proceeds from issuing shares	327869
Proceeds from issuing other equity instruments	0
Proceeds from issuing debentures notes bonds etc	0
Proceeds from borrowings	0
Repayments of borrowings	1196074
Dividends paid	0
Interest paid	0
Income taxes paid (refund)	0
Other inflows (outflows) of cash	0
Net cash flows from (used in) financing activities before extraordinary items	-868285
Proceeds from extraordinary items	0
Payment for extraordinary items	0
Net cash flows from (used in) financing activities	-868285
Net increase (decrease) in cash and cash equivalents before effect of exchange rate changes	231327
6 Effect of exchange rate changes on cash and cash equivalents	
Effect of exchange rate changes on cash and cash equivalents	495
Net increase (decrease) in cash and cash equivalents	231822
Cash and cash equivalents cash flow statement at beginning of period	1277914
Cash and cash equivalents cash flow statement at end of period	1509736

Details of Impact of Audit Qualification			
Whether results are audited or unaudited		Audited	
Declaration of unmodified opinion or statement on impact of audit qualification		Declaration of unmodified opinion	
Auditor's opinion			
Declaration pursuant to Regulation 33 (3) (d) of SEBI (LODR) Regulation, 2015: The company declares that its Statutory Auditor/s have issued an Audit Report with unmodified opinion for the period on Standalone results		Yes	
	Audit firm's name	Whether the firm holds a valid peer review certificate issued by Peer Review Board of ICAI	Certificate valid upto
1	M/s Kalyanivilla & Mistry LLP	Yes	31-07-2027
2	M/s M P Chitale & Co	Yes	31-07-2025

Format for Disclosure of Related Party Transactions (applicable only for half-yearly filings i.e., 2nd and 4th quarter)																							
														Additional disclosure of related party transactions - applicable only in case the related party transaction relates to loans, inter-corporate deposits, advances or investments made or given by the listed entity/subsidiary. These details need to be disclosed only once, during the reporting period when such transaction was undertaken.									
Sr. No.	Details of the party (listed entity/subsidiary) entering into the transaction		Details of the counterparty		Type of related party transaction	Details of other related party transaction	Value of the related party transaction as approved by the audit committee	Remarks on approval by audit committee	Value of the related party transaction ratified by the audit committee	Date of Audit Committee Meeting where the ratification was approved	Value of transaction during the reporting period	In case monies are due to either party as a result of the transaction		In case any financial indebtedness is incurred to make or give loans, inter-corporate deposits, advances or investments					Details of the loans, inter-corporate deposits, advances or investments				
	Name	PAN	Name	PAN								Relationship of the counterparty with the listed entity or its subsidiary	Opening balance	Closing balance	Nature of indebtedness (loan/ advance/ intercorporate deposit/ other etc.)	Details of other indebtedness	Cost	Tenure	Nature (loan/ advance/ intercorporate deposit/ investment)	Interest Rate (%)	Tenure	Secured/ unsecured	Purpose for which the funds will be utilised by the ultimate recipient of funds (end-usage)
1	IDFC FIRST Bank Limited	AADC36529Q	IDFC FIRST Bharat Limited	AACCG4482F	Subsidiary	Any other transaction	Loan Servicing Fees	1300 crore as approved by Audit Committee				48818.51	0.00	0.00									
2	IDFC FIRST Bank Limited	AADC36529Q	IDFC FIRST Bharat Limited	AACCG4482F	Subsidiary	Any other transaction	Loan Servicing Fees Payable	At Actuals				2089.77	2109.66	2089.77									
3	IDFC FIRST Bank Limited	AADC36529Q	IDFC FIRST Bharat Limited	AACCG4482F	Subsidiary	Any other transaction	Cash with Business Correspondent	At Actuals				4242.19	7084.09	4242.19									
4	IDFC FIRST Bank Limited	AADC36529Q	IDFC FIRST Bharat Limited	AACCG4482F	Subsidiary	Any other transaction	Shared service cost receivable	1 crore per transaction as approved by Audit Committee				5.24	0.00	0.00									
5	IDFC FIRST Bank Limited	AADC36529Q	Reliance General Insurance Company Limited	AABCR6747B	Interested entity of KMP/Directors or their relative	Any other transaction	Swap/Forward Contract	Value is dependent on the Counterparty				2556.79	0.00	0.00									
6	IDFC FIRST Bank Limited	AADC36529Q	Reliance General Insurance Company Limited	AABCR6747B	Interested entity of KMP/Directors or their relative	Any other transaction	Purchase of Government Security	At Actuals				5066.38	0.00	0.00									
7	IDFC FIRST Bank Limited	AADC36529Q	Reliance General Insurance Company Limited	AABCR6747B	Interested entity of KMP/Directors or their relative	Any other transaction	Commission Income	At Actuals				0.18	0.00	0.00									
8	IDFC FIRST Bank Limited	AADC36529Q	Reliance General Insurance Company Limited	AABCR6747B	Interested entity of KMP/Directors or their relative	Any other transaction	Broken Period Interest	Value is dependent on the counterparty				114.66	0.00	0.00									
9	IDFC FIRST Bank Limited	AADC36529Q	Reliance General Insurance Company Limited	AABCR6747B	Interested entity of KMP/Directors or their relative	Any other transaction	Profit / (Loss) on Purchase/ Sale of Government Security	At Actuals				0.28	0.00	0.00									
10	IDFC FIRST Bank Limited	AADC36529Q	Goldman Sachs (India) Capital Markets Private Limited	AADCG6364P	Interested entity of KMP/Directors or their relative	Any other transaction	Purchase of Government Security	At Actuals				117276.78	0.00	0.00									
11	IDFC FIRST Bank Limited	AADC36529Q	Goldman Sachs (India) Capital Markets Private Limited	AADCG6364P	Interested entity of KMP/Directors or their relative	Any other transaction	Broken Period Interest	Value is dependent on the counterparty				106.31	0.00	0.00									
12	IDFC FIRST Bank Limited	AADC36529Q	Premium Transmission Private Limited	AADCP2916N	Interested entity of KMP/Directors or their relative	Any other transaction	Commission Income	At Actuals				0.01	0.00	0.00									
Total value of transaction during the reporting period												180277.1											

