IDFC FIRST Bank

Related Party Transactions for the half year ended March 31, 2025

₹ in crore

Details of the party (Listed entity / Subsidiary) entering into the transaction	Details of the counter party		Type of Related Party transaction	Details of other related party transaction	Value of the related party transaction as approved by the Audit Committee	Value of transaction during the reporting period for half year ended March 31, 2025	In case monies are due to either party as a result of the transaction	
Name	Name	Relationship of the counter party with the listed entity or its subsidiary					Opening balance as on October 01, 2025	Closing balance as March 31, 2025
IDFC FIRST Bank Limited	IDFC FIRST Bharat Limited	Subsidiary	Any other transaction	Cash with Business Correspondent	At Actuals	42.42	70.84	42.42
IDFC FIRST Bank Limited	IDFC FIRST Bharat Limited	Subsidiary	Any other transaction	Loan Servicing Fees	₹ 1300 crore as approved by Audit Committee	488.19	-	-
IDFC FIRST Bank Limited	IDFC FIRST Bharat Limited	Subsidiary	Any other transaction	Loan Servicing Fees Payable	At Actuals	20.90	21.10	20.90
IDFC FIRST Bank Limited	IDFC FIRST Bharat Limited	Subsidiary	Any other transaction	Shared service cost receivable	₹ 1crore per transaction as approved by Audit Committee	0.05	-	-
IDFC FIRST Bank Limited	Reliance General Insurance Company Limited	Interested entity of KMP/Directors or their relative	Any other transaction	Broken Period Interest Received	Value is dependent on the counterparty	1.15	-	-
IDFC FIRST Bank Limited	Reliance General Insurance Company Limited	Interested entity of KMP/Directors or their relative	Any other transaction	Commission Income	At Actuals	0.00	-	-
IDFC FIRST Bank Limited	Reliance General Insurance Company Limited	Interested entity of KMP/Directors or their relative	Any other transaction	Purchase of Government Security	At Actuals	50.66	-	-
IDFC FIRST Bank Limited	Reliance General Insurance Company Limited	Interested entity of KMP/Directors or their relative	Any other transaction	Swap/Forward Contract	₹ 50 Crore per transaction per counterparty	25.57	-	-
IDFC FIRST Bank Limited	Reliance General Insurance Company Limited	Interested entity of KMP/Directors or their relative	Any other transaction	Profit / (Loss) on Purchase/ Sale of Government Secuirty	At Actuals	0.00	-	-
IDFC FIRST Bank Limited	Premium Transmission Private Limited	Interested entity of KMP/Directors or their relative	Any other transaction	Commission Income	At Actuals	0.00	-	-
IDFC FIRST Bank Limited	Goldman Sachs (India) Capital Markets Private Limited	Interested entity of KMP/Directors or their relative	Any other transaction	Broken Period Interest Paid	Value is dependent on the counterparty	1.06	-	-
IDFC FIRST Bank Limited	Goldman Sachs (India) Capital Markets Private Limited	Interested entity of KMP/Directors or their relative	Any other transaction	Purchase of Government Security	At Actuals	1,172.77	-	-

ß denotes amount less than ₹ 50,000/-

Footnotes:

1. The above disclosure on Related Party Transactions is pusuant to regulation 23(9) of SEBI (Listing Obligations Disclosure Requirements).
2. The list above comprises transactions that occurred with related parties who were present during the reporting period.
3. The Closing balance for related parties, that have ceased during the period shows the amount payable or receivable at the end of the respective quarter when they ceased to exist.
4. Acceptance of fixed deposits by the Bank are at the terms uniformly applicable/ offered to all shareholders/ public.
5. As per RBI circular DBR/2015-16/19 dated March 03, 2016, the Bank pays additional interest of one per cent per annum, over and above the rate of interest mentioned in the schedule of interest rates on Savings and Fixed Deposits to the Bank's staff.
6. Value of transaction for Deposits represents balance thereof as on March 31, 2025.
7. Transactions involving loans, advances or investments made or given by listed banks are exempt from disclosure.
8. Balances and transactions in respect of forex and derivative contracts represent notional amount of the contracts.