

IDFCFIRSTBANK/SD/06/2026-27

April 03, 2026

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**Sub.: Intimation under SEBI Listing Regulations read with Code of Practices and Procedures for Fair Disclosure of Unpublished Price Sensitive Information in terms of Regulation 8 of SEBI PIT Regulations, 2015**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, 2026.

1. Loans & Advances grew 20.0% YoY, from Rs. 2,41,926 crores as of March 31, 2025, to Rs. 2,90,362 crores as of March 31, 2026. The QoQ growth was 3.9%.
2. Customer Deposits grew 17.2% YoY, from Rs. 2,42,543 crores as of March 31, 2025, to Rs. 2,84,327 crores as of March 31, 2026. The QoQ growth was 0.6%. Average customer deposits increased by 3.0% on a sequential basis. The Bank opened as many new accounts during March 2026 as the prior months, indicating stability. We expect growth in Deposits to strengthen from Q1-FY27 onwards.
3. The customer deposits increased during the quarter despite headwinds including year-end advance tax outflows, tight liquidity environment, news flow about the incident reported during the quarter, prevailing West Asia crisis over a month and reduction of interest rates on Savings Accounts between 50 to 200 bps in key buckets during Q4-FY26. We thank our customers for their faith and confidence in us and commit to great products and services from our Bank as always.
4. CASA Ratio stood at 49.8% as of March 31, 2026, as compared to 46.9% as of March 31, 2025, and 51.6% as of December 31, 2025. Average CASA ratio was stable at 50.4% for Q4-FY26 as compared to 50.0% for Q3-FY26.
5. The average LCR for Q4-FY26 was stable at 114%.
6. The asset quality of the MFI book returned to normalcy. Asset Quality in rest of book continues to be stable as before.

Figures are provisional and subject to audit by the statutory auditors of the Bank. Loans and advances include Credit investment in Corporate Bonds, PTC & SR.

Thank you,

**For IDFC FIRST Bank Limited**

**Satish Gaikwad**  
**General Counsel and Company Secretary**