

IDFCFIRSTBANK/SD/298/2025-26

March 10, 2026

National Stock Exchange of India Limited
Bandra, Mumbai
NSE Symbol: IDFCFIRSTB

BSE Limited
Fort, Mumbai
BSE Scrip Code: 539437

Sub.: Bank Updates**Ref.: Disclosures dated February 21, February 22 and February 24, 2026**

In furtherance to the matter in one Chandigarh branch disclosed earlier to the stock exchanges, we would like to share that against the initial estimate of principal of ₹ 590 crore, the Bank has received claims and paid the net principal amount of ₹ 645 crore. Thus, we would like to share that the incremental principal payout against the claims is ₹ 55 crores more than the original estimates.

We would like to confirm that these claims pertain to the same incident and linked to the same branch and not a new incident. There are no other pending claims. The Bank has made the said payment to the concerned clients in line with our principled approach on this matter of making good the client payments. The Bank will continue to pursue actions against the perpetrators to recover our dues.

The Bank has since completed reconciliation of all relevant accounts in the said Chandigarh branch, and no further discrepancy is noted. No other claims have been received from any other entity across the country since February 25, 2026.

We would also like to share that the Bank's total deposit balance continues to remain stable and stood at ₹ 2,92,381 crores as of February 28, 2026, compared to ₹ 2,91,133 crore as of December 31, 2025. We thank our customers for their understanding that this is an isolated incident linked to one branch in Chandigarh. The average LCR for the ongoing quarter until February 28, 2026, is comfortable at 114%. The Bank anticipates growth in deposits and loans going forward, broadly in line with the past trends.

Request you to kindly take the above on record.

For **IDFC FIRST Bank Limited**

Satish Gaikwad
General Counsel and Company Secretary