

IDFCFIRSTBANK/SD/293/2025-26

February 24, 2026

National Stock Exchange of India Limited

Bandra, Mumbai

NSE Symbol: IDFCFIRSTB**BSE Limited**

Fort, Mumbai

BSE Scrip Code: 539437**Sub.: Disclosure under Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI Listing Regulations").**

1. Please refer to our earlier disclosures under Regulation 30 of the SEBI Listing Regulations dated February 21, 2026 and February 22, 2026.
2. Our Bank always upholds the highest principles and standards. We call ourselves a customer-first bank in the way we define our product policies, disclosures, and no fine print banking. We give benefit of doubt to customers in event of difference of opinion.
3. Now was the occasion to stand up and deliver when it truly matters and put our CUSTOMER FIRST principles in action. We are a principle-based bank, and we mean it. We did not hold up the payment on account of the matter being under investigation. This is the DNA of IDFC FIRST Bank.
4. Hence, even though the investigation in the matter is ongoing, we have paid out 100% of the principal and interest to the relevant departments of Haryana Government as claimed, which works out to a net amount of INR 583 crore. The departments have sincerely thanked and appreciated the Bank for the positive approach, professional manner, and speedy and principle-based resolution.
5. The Bank remains committed to working together with the relevant Haryana Government departments and the law enforcement agencies, to pursue actions against the perpetrators of the fraud and look forward to recovering our dues.
6. Our Bank is strong with the following details as of 31st December 2025:
 - We are rated AAA CRISIL for Fixed Deposits, AA+ long-term rating from CRISIL, ICRA, India Ratings, and CARE.
 - Our total Customer Business (Loans and Deposits) is INR 5,62,090 crores (up 22.6% YoY)
 - Our Asset quality is high (GNPA 1.69%, net NPA 0.53%, among the best in the industry)
 - Our Capital Adequacy is strong at 16.22%
 - Our Current and Savings Account % is around 50%
 - Our Unit Economics are strong and we are a growing Bank. Our Net Interest Margin is 5.76% in Q3FY26. Currently, this is not entirely reflecting in the net profit of the Bank as the Bank is in investment stage in building out products, technology, distribution, branches, ATM, rural Banking and other such universal banking solutions to be a large, diversified bank of the future. The last few years have been a phase of building the foundation blocks, and the next few years we expect the operating leverage to reflect in the earnings.
 - As stated publicly, with the MFI situation behind us, we expect to be strongly back in trajectory of profits from FY'27 onwards.

We are building a world-class bank in India with strong governance and ethics and will emerge stronger from this incident.

Request you to kindly take the above on record.

For **IDFC FIRST Bank Limited**

Satish Gaikwad
General Counsel and Company Secretary