

IDFCFIRSTBANK/SD/259/2021-22
January 04, 2022
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Sub.: Intimation under SEBI Listing Regulations read with Code of Practices and Procedures for Fair Disclosure of Unpublished Price Sensitive Information in terms of Regulation 8 of SEBI PIT Regulations, 2015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 ended December 31, 2021. Figures as at 31st December 2021 are provisional and subject to audit undertaken by the statutory auditors of the Bank.

Particulars	31-Dec-20	30-Sep-21	31-Dec-21	YoY Growth
Gross Funded Assets (Rs crore)	1,10,469	117,270	1,22,289	10.70%
Total Customer Deposits (Rs crore)	77,289	83,889	85,387	10.48%
CASA Deposits (Rs crore)	40,563	46,269	47,879	18.04%
CASA Ratio (%)	48.31%	51.28%	51.85%	+354 bps
Avg LCR for the quarter ending (%)	132.11%	173.57%	150.67%	+1,856 bps

Funded Assets are gross of Inter Bank Participation Certificate
Key Highlights:

- The Bank's CASA ratio was at 51.85% as of December 31, 2021 and CASA Ratio as computed on Daily Average Balance basis was 50.54% for Q3-FY22.
- Effective December 31, 2021, the Bank will disaggregate businesses into retail loans, commercial loans, rural loans, infrastructure loans and corporate loans for greater visibility of underlying portfolio and report the same.
- Housing loans book grew by 44.2% YOY as of December 31, 2021. Mortgage backed businesses grew 27.4% YoY as of December 31, 2021. Mortgages backed businesses constitute 38.5% of the Retail, Commercial and Rural banking business as of December 31, 2021.
- Infrastructure Financing de-grew by 30.6% YOY as of December 31, 2021 and now constitutes 6.6% of the total funded assets as of December 31, 2021 as compared to 10.5% as of December 31, 2020.
- The Bank has a diversified funded asset book with the following composition:
 - Retail Loans (including mortgages) 51.1%
 - Commercial Loans 8.8%
 - Rural Loans 9.8%
 - Infrastructure Financing 6.6%
 - Corporate Loans & Others 23.7%

 Thanking you,
For IDFC FIRST Bank Limited
Satish Gaikwad
 Head – Legal & Company Secretary