

**IDFCFIRSTBANK/SD/86/2022-23**
**July 02, 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**Sub.: Intimation under SEBI Listing Regulations read with Code of Practices and Procedures for Fair Disclosure of Unpublished Price Sensitive Information in terms of Regulation 8 of SEBI PIT Regulations, 2015**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 June 30, 2022. Figures as of June 30, 2022 are provisional and subject to audit undertaken by the statutory auditors of the Bank.

Particulars	30-Jun-21	31-Mar-22	30-Jun-22	QoQ Growth	YoY Growth
Funded Assets <sup>#</sup> (Rs. crore)	1,13,794	1,29,051	1,37,685	6.7%	21.0%
Customer Deposits (Rs. crore)	84,893	93,214	1,02,363	9.8%	20.6%
CASA Deposits (Rs. crore)	46,439	51,170	56,794	11.0%	22.3%
Borrowings* (Rs. crore)	38,262	39,382	39,026	-0.9%	2.0%

<sup>#</sup> Funded Assets are net of Inter Bank Participation Certificate <sup>\*</sup> Borrowings excludes Money Market borrowings

**Key Highlights:**

- CASA Ratio stood at 50.3% as of June 30, 2022 as compared to 48.4% as of March 31, 2022.
- Retail business (Home loans, loan against property, vehicles, credit cards, and other personal credit) represents 65.7% of the overall funded assets as of June 30, 2022 and Commercial business (CV, Business Banking etc.) constitutes 7.8% of the total funded assets.
- Mortgage business including home loans grew by 31.9% on a Y-o-Y basis and constituted 37.5% of the retail book.
- Infrastructure Loans de-grew by 35.0% YOY basis as of June 30, 2022. Infrastructure loans as a percentage of total funded assets further reduced from 9.1% as of June 30, 2021 to 4.9% as of June 30, 2022.
- All asset quality parameters on the portfolio and overall collection efficiency continued to improve during Q1 FY 23 and are in line with improving trend of the past quarters.
- Overdues between 1 to 90 days of the Bank, i.e SMA position (SMA 0 + SMA 1 + SMA 2), have also improved during Q1 FY 23. SMA as a % of total portfolio is now significantly lower than the pre-COVID level SMA indicating quality of portfolio has become better than Pre - COVID levels.

Thanking you,

**For IDFC FIRST Bank Limited**

**Satish Gaikwad**

Head – Legal & Company Secretary