IDFCFIRSTBANK/SD/131/2026-27 **August 31, 2026**

National Stock Exchange of India Limited
Mumbai 400 051
NSE - Symbol: IDFCFIRSTB

BSE Limited
Mumbai 400 001
BSE - Scrip Code: 539437

Sub: Summary of the AGM Proceeding

Ref. Regulation 30 of the SEBI Listing Regulations, 2015

Dear Sir/ Madam,

We wish to inform you that the 12th Annual General Meeting ("AGM") of the Members of the Bank was held today, i.e., Monday, August 31, 2026, at 2:00 p.m. (IST). In this regard, please find enclosed the summary of the proceedings of the AGM for your information.

You are requested to kindly take the above on record.

For **IDFC FIRST Bank Limited**

SATISH ASHOK GAIKWAD
Digitally signed by SATISH ASHOK GAIKWAD
Date: 2026.08.31 20:47:26 +05'30'

Satish Gaikwad
General Counsel & Company Secretary

Encl.: as above

Summary of the Proceedings of the 12th Annual General Meeting of IDFC FIRST Bank Limited

The 12th Annual General Meeting ("AGM") of the Members of IDFC FIRST Bank Limited ("Bank") was held on Monday, August 31, 2026, at 02:00 pm (IST) through Video Conferencing ("VC") / Other Audio-Visual Means ("OAVM"), in compliance with the provisions of the Companies Act, 2013 ("the Act") and Rules made thereunder read with relevant circulars issued by the Ministry of Corporate Affairs ("MCA"), Government of India.

Mr. Sanjeeb Chaudhuri, Part-Time Non-Executive Chairperson (Independent Director) of the Bank, chaired the meeting.

The Directors of the Bank, including the Chairperson of the Audit Committee, Nomination & Remuneration Committee, Risk Management Committee, IT Strategy Committee and Stakeholders' Relationship & Customer Service Committee were present at the AGM. The representatives of the Joint Statutory Auditors and Secretarial Auditor of the Bank were also present at the meeting.

At the outset, the Chairperson welcomed the Members to the AGM. The requisite quorum being present, the Meeting was declared to be in order.

Mr. Satish Gaikwad, General Counsel & Company Secretary informed that the requisite registers and relevant documents, as required under the Companies Act, 2013, were available for inspection by the Members until the conclusion of the AGM. He also informed the Members that the Joint Statutory Auditors and Secretarial Auditor had issued unqualified Audit Reports and accordingly, in terms of applicable provisions of the Companies Act, 2013 read with the Secretarial Standards, the Audit Reports were taken as read.

Mr. Gaikwad further briefed the Members on the resolutions set out in the Notice of the AGM and explained the e-voting process and related instructions for participation and voting. He informed that the remote e-voting facility for AGM was available from Wednesday, August 26, 2026, 09:00 am to Sunday, August 30, 2026, 05:00 pm. Further, Members who had not cast their votes on the resolutions through the remote e-voting facility could cast their votes through the e-voting facility available during the AGM and until thirty (30) minutes after its conclusion.

He further informed that Ms. Manisha Bhandari, Partner of M/s. Bhandari & Associates, Practicing Company Secretaries, had been appointed as Scrutinizer for scrutinizing the e-voting process in a fair and transparent manner.

Thereafter, the Chairperson addressed the Members and highlighted the global and domestic economic environment, the Bank's continued focus on strengthening governance, risk management, compliance, operational resilience, ESG, digital capabilities and long-term growth prospects.

The Chairperson thereafter invited Mr. V. Vaidyanathan, Managing Director & Chief Executive Officer ("MD & CEO"), to address the Members of the Bank.

The MD & CEO addressed the Members of the Bank and presented an overview of the Bank's performance and key developments. He highlighted the Bank's continued focus on sustainable growth, customer-centricity, digital innovation, profitability and strong governance practices. He also shared the Management's outlook on the Bank's future growth prospects and reaffirmed its commitment to creating long-term value for all stakeholders. He also updated the members on the Chandigarh incident and the subsequent additional controls implemented by the Bank.

The Speaker Members attending the meeting through video-conferencing mode appreciated the detailed presentation made by MD & CEO during the AGM covering the progress on the Bank's financial performance, governance practices, culture, digital capabilities and customer service. The speaker members also expressed their views/ sought clarifications on various aspects such as Financial Statements/ ratios, branch network, technology adoption, CSR & ESG initiatives, data security, future growth aspects, customer service, capital plan, etc. After hearing from the Speaker Members as above, MD & CEO responded to their queries and provided necessary clarifications.

Thereafter, MD & CEO thanked the Members for their continued trust, support and participation in the AGM. He expressed his gratitude to the shareholders for their continued support over the past seven years and thanked the Board members, regulators, employees and customers for their confidence in and support of the Bank. He stated that the Bank has built a strong foundation and expressed confidence in its continued growth and progress in the years ahead.

Mr. Satish Gaikwad, General Counsel & Company Secretary informed the Members that the result of the e-voting would be declared and submitted to the stock exchanges on or before Wednesday, September 02, 2026. The e-voting results along with the Scrutinizer's Report, would also be placed on the Bank's website and the website of NSDL at www.evoting.nsdl.com.

The Chairperson thanked the shareholders for joining the 12th AGM of the Bank and announced that all the business set out in the Notice of the Meeting had been completed. He thereafter declared the meeting as concluded at 05:10 pm (IST). The e-voting remained open for 30 minutes for those Members who had not casted their votes on the resolutions through remote e-voting facility.