

IDFCFIRSTBANK/SD/58/2026-2027

May 27, 2026

**National Stock Exchange of India Limited**

Mumbai 400 051

**NSE Symbol: IDFCFIRSTB****BSE Limited**

Mumbai 400 001

**BSE Scrip Code: 539437**

**Sub:** Disclosure under Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (“**Listing Regulations**”) – Update on CGFMU Claim from NCGTC.

Dear Sir/ Madam,

1. Pursuant to Regulation 30 of the SEBI Listing Regulations, we wish to inform you that the Bank has received an amount of ₹514.82 crore towards a claim relating to its microfinance (MFI) portfolio under the ‘Credit Guarantee Fund for Micro Units (“**CGFMU**”) Scheme’.
2. MFI Loans are loans lent to women entrepreneur under Joint Liability Group structure. The payout pertains to eligible MFI sanctioned up to March 2025 and represents ~100% of the claim submitted by the Bank.
3. The Bank had already made provisions for these MFI defaults in the past, and hence the said amount is expected to be a write-back of such provisions made earlier.
4. It may be noted that ~97% of all new microfinance loan originations from January 2024 and onwards are covered by the Bank under the CGFMU Scheme.

The above information is also being uploaded on the Bank’s website at [www.idfcfirst.bank.in](http://www.idfcfirst.bank.in), in terms of the Listing Regulations.

We request you to take the same on record.

Yours faithfully,

For **IDFC FIRST Bank Limited**.**Satish Gaikwad****General Counsel and Company Secretary**