IDFC FIRST BANK FINAL DIVIDEND FY 2025-26
FREQUENTLY ASKED QUESTIONS

What was rate of dividend?

The Board of Directors of the Bank had recommended dividend @ 0.25/- per equity share, for the financial year ended March 31, 2026. The same has been approved by the shareholders' approval at 12th Annual General Meeting of the Bank, held on August 31, 2026.

When will I receive the dividend/ I have not yet received Dividend? I held shares on the record date but haven't received the dividend. What should I do?

The record date to determine eligibility of shareholders entitled to dividend was August 7, 2026.

The Dividend credit has been completed.

In case you were holding shares of the Bank on record date, the dividend net of TDS, if any, as per your entitlement would have been credited to your Bank Account linked to your demat account or registered with the Bank's Registrar and Transfer Agent.

In case the net Dividend amount has not been credited to your bank account or in case of any discrepancy, you may either call or write to Bank's Registrar and share Transfer Agent, KFin Technologies Limited (address mentioned below), or email them at einward.ris@kfintech.com.

KFin Technologies Limited
(Unit : IDFC FIRST Bank Limited)
Selenium Tower B, Plot No. 31-32, Gachibowli ,Financial District,
Nanakramguda, Hyderabad - 500 032, Telangana, India
Toll Free No.: 1800 309 4001 WhatsApp No.: +91 91000 94099

How will I receive my dividend?

Dividend has been paid electronically to your Bank Account linked to your demat account or registered with the Bank's Registrar and Transfer Agent.

Will Demand Draft be issued for my entitled dividend?

Pursuant to Regulation 12 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, read with Schedule I thereof, as amended ("SEBI LODR") vide SEBI Notification dated November 18, 2025, and the Master Circular for Registrars to an Issue and Share Transfer Agents dated February 6, 2026, dividends are required to be paid to shareholders only through electronic modes permitted by the Reserve Bank of India. Accordingly, dividends will be withheld by the Bank where bank details are inadequate or not registered for electronic remittance. The shareholders holding shares in physical form are requested to register their PAN and KYC details with the RTA for release of outstanding dividend(s), while the shareholders holding shares in demat form are requested to update their bank details with their DPs.

What was the record date for the dividend for FY 2025-26?

Shareholders whose names appear in the Register of Members / beneficial owners as per depository records on the **record date** are eligible to receive the dividend. The record date to determine eligible shareholders for the payment of dividend was **August 7, 2026.** In case you were shareholders of Bank as on **August 7, 2026**, you are eligible to get Dividend.

Will the dividend be taxed??

Dividends are taxable in the hands of shareholders as per prevailing income tax laws. The Bank has deducted **TDS (Tax Deducted at Source)** wherever applicable.

Will I receive a TDS certificate for the dividend?

The Bank will issue a **Form 131** (TDS certificate) for the tax deducted at source for those shareholders who has provided a Valid PAN. It will be available:

- On the **TRACES portal** (https://www.tdscpc.gov.in)
- It will also be emailed post its filing in October 2025

When will Form 131 be issued?

Typically, Form 131 is issued **quarterly**.

What if TDS is deducted but my income is below the taxable limit?

You can claim a **refund** while filing your **Income Tax Return (ITR)** for FY 2026-27. Ensure you include the dividend income and TDS details in your return.

If I has submit Form 121, why TDS is still deducted?

Please note that submission of Form 121 does not automatically guarantee non-deduction of tax. Kindly verify whether form was successfully submitted and accepted through Bank's Registrar & Transfer Agent, KFin Technologies Limited.

In cases where Form 121 was submitted but tax has still been deducted, it may be due to one of the following reasons:

- The form was incomplete or contained incorrect information.
- The PAN was invalid, not linked to Aadhaar, or not present in the shareholder folio.
- The estimated total income declared exceeded the taxable limit (as per the Income Tax Act)

I am a non-resident shareholder and submitted the relevant tax treaty documents (TRC, Form 41, Declaration), why is TDS still deducted?

TDS may deducted due to:

- Incomplete or missing documents (e.g., missing Tax Residency Certificate (TRC) or Declaration).
- Invalid or expired TRC or Form 41.
- The self-declaration did not contain required clauses or was not properly addressed to IDFC FIRST Bank.

TDS will be deducted at the applicable rate in absence of valid documentation. You may claim refund while filing your tax return in your home country or in India, as applicable.

Will TDS be deducted even if my dividend amount is less than ₹10,000, and I have provided my PAN?

As per Section 397(2) of Income Tax Act, if your PAN is:

- Not linked to Aadhaar,
- Invalid, or
- Not reflected correctly in our records, then higher TDS may be deducted even if the dividend is less than ₹10,000.

Please verify the status of your PAN–Aadhaar linkage. You may link them and claim credit of tax deducted while filing your return.

Where can I check the TDS deducted and download Form 131?

Form 16A (TDS Certificate) will be available after the quarterly TDS return is filed. You may:

- Download Form 168 from the income tax portal using your PAN to verify credit.
- Alternatively, contact Bank's Registrar & Transfer Agent, KFin Technologies Limited to obtain Form 131 after it is issued.

What happens if dividend is not claimed?

If dividend remains unpaid or unclaimed for **30 days**, it is transferred to an **Unpaid Dividend Account**.

I need help in submitting documents for future dividend payments. What should I do?

You can contact Bank's Registrar and Share Transfer Agent, KFIN Technologies Limited.

REGISTRAR & SHARE TRANSFER AGENT:
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(Unit : IDFC FIRST Bank Limited)
Selenium Tower B, Plot No. 31-32, Gachibowli ,Financial District,
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What should I do? Why have I received NIL dividend despite holding shares of the Bank as on Record date?

As the net dividend amount payable to you, after deduction of applicable taxes under the Income Tax Act, 1961, is less than ₹ 1.00, no payment is being made. An intimation has been sent in this regard for your information and records.

As per the applicable provisions of the Income Tax Act, 2025, as amended, payment of dividend is subject to deduction of tax at source (TDS) at applicable rates, with the tax deducted rounded-off to the nearest rupee.

What has to be done in case of Unsuccessful Electronic Credit due to incorrect/incomplete Bank details linked with Demat Account?

Please verify and update your bank account details, including the IFSC, with your Depository Participant. Once updated, please contact the Bank's Registrar and Share Transfer Agent, KFin Technologies Limited, for payment of the dividend.