

GO - GREEN INITIATIVE AND INVESTOR EDUCATION PROTECTION FUND ("IEPF")

Dear Shareholder(s),

Go Green Initiative - Electronic Mode of service of documents:

The Ministry of Corporate Affairs ("MCA") has taken a "Go Green Initiative in the Corporate Governance" by allowing paperless compliances by companies. The applicable provisions of Companies Act, 2013 read with rules made thereunder permits circulation of financial statements, notices etc. to Shareholders through electronic mode as per the records of the Company/ Registrar and Share Transfer Agent ("RTA") or as provided by the Depositories.

In this regard, we seek your whole-hearted support for this initiative. We would request you to register your e-mail ID with your Depository Participant ("DP"), to get Annual Reports and other communications through e-mail instead of paper mode.

In case, you are holding shares in physical mode, you may kindly update your e-mail ID by submitting duly filled Form ISR-1 and such other documents as prescribed in the form either through physical mode with self-attestation and date at KFin Technologies Limited, Selenium Tower B, Plot Nos. 31 & 32, Financial District, Gachibowli, Nanakramguda, Serilingampally Mandal, Hyderabad – 500 032, Telangana, India or through e-mail at einward.ris@kfinitech.com with e-sign. Form ISR-1 is available on the website of the Bank at <https://www.idfcfirst.bank.in/investors>. In case, you are holding shares of the Bank in demat mode, you are requested to contact your DP and update your e-mail address.

Pursuant to the guidelines and notifications/ circulars issued by the MCA and Securities and Exchange Board of India ("SEBI"), the Annual Report for FY 2025-26 along with the Notice of the Twelfth (12th) Annual General Meeting ("AGM") is being sent only through electronic mode.

The Notice and Annual Report of the Bank is also made available on the Bank's website at www.idfcfirst.bank.in and websites of the Stock Exchanges i.e. BSE Limited and National Stock Exchange of India Limited at www.bseindia.com and www.nseindia.com respectively.

You may kindly note that as a Member of the Bank, you are entitled to be furnished free of cost, a printed copy of the Annual Report of the Bank, upon receipt of a requisition from you at any time at secretarial@idfcfirstbank.com.

Payment of Dividend through electronic mode:

As a measure to use electronic method of payment for making cash payments (such as dividends) to the investors, we would request you to do the following:

- In case of shares held in Demat form, update your Bank account details with your Depository Participant ("DP").
- In case of shares held in physical form, provide the Bank account details to our RTA in the manner as mentioned in this Notice.

This process will also help you to get all your future dividends immediately on the payment date.

We are sure that as a responsible citizen, you would appreciate the 'Green Initiative' taken by MCA and your

Bank's desire to participate in such initiatives and will wholeheartedly support the same.

Transfer of Unpaid/ Unclaimed Dividend & Shares Underlying Unclaimed Dividends to the IEPF

We wish to draw your kind attention to the provisions of Section 124 and 125 of the Companies Act, 2013 read with rules made thereunder and the Investor Education and Protection Fund Authority (Accounting, Audit, Transfer and Refund) Rules, 2016 as amended, ("IEPF Rules") and other applicable provisions, pursuant to which the dividend amounts remaining unpaid or unclaimed for a period of seven (7) years from the date of its transfer to 'Unpaid Dividend Account' will be transferred to the 'INVESTOR EDUCATION AND PROTECTION FUND' ("IEPF") established by the Central Government. Further, all shares on which dividend has not been paid or claimed for seven (7) consecutive years or more will also be transferred to the IEPF after complying with the procedure laid down under the 'IEPF Rules' and no claim shall lie against the Bank for the amount of dividend(s) and shares so transferred.

However, you can claim both the unclaimed dividends and the shares transferred to the IEPF by making an online application in Form IEPF-5 and following the procedure as mentioned therein. The procedure for claiming the dividend/ shares from the IEPF is available on the website of the IEPF <https://www.iepf.gov.in/IEPF/refund.html>.

The amount of the interim dividend declared for FY 2019-20 by erstwhile IDFC Limited and the shares corresponding to the unpaid or unclaimed dividends for seven (7) consecutive years or more are due for transfer to the IEPF. Request you to also refer to the Corporate Governance Report forming part of the Annual Report for details on IEPF.

Transfer of Unpaid/ Unclaimed interest/ principal amount pertaining to matured bonds/ debentures to the IEPF:

Further, in accordance with the provisions of the Companies Act, 2013 and IEPF rules, the Bank will also transfer interest/ principal amount of the matured bonds/ debentures which has remained unclaimed/ unpaid for a period of seven (7) years from the date it became due for payment.

The Shareholders are requested to support the Bank in its Green Initiative.

For **IDFC FIRST Bank Limited**

Satish Gaikwad
General Counsel & Company Secretary
FCS 6494

Date: July 25, 2026

Place: Mumbai

Registered Office:

KRM Tower, 7th Floor, No. 1 Harrington Road, Chetpet, Chennai 600 031, Tamil Nadu, India