

Ref. No. BBL/004/2022-23

April 05, 2022

**BSE Limited**

 Dept. of Corporate Services,  
 Phiroze Jeejeebhoy Towers,  
 Dalal Street, Fort,  
 Mumbai – 400001,  
 BSE Scrip Code: 541153

**National Stock Exchange of India Limited**

 The Listing Department,  
 Exchange Plaza,  
 Bandra Kurla Complex,  
 Mumbai – 400051,  
 NSE Symbol: BANDHANBNK

Dear Sir/ Madam,

**Sub: Disclosure under SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015**

In accordance with SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and the Bank's Code of Practices and Procedures for Fair Disclosure of Unpublished Price Sensitive Information in terms of Regulation 8 of SEBI (Prohibition of Insider Trading) Regulations, 2015, we would like to inform the following with respect to Bank's Deposits, Advances and other information for the quarter/year ended March 31, 2022:

(in ₹ Crore unless specified otherwise)

	March 31, 2021	December 31, 2021	March 31, 2022 (Approximate)	YoY (%)	QoQ (%)
Loans & Advances (On book + Off Book + TLTRO + PTC)	87,043	87,998	1,01,359*	16%	15%
Total Deposits	77,972	84,500	96,331	24%	14%
CASA Deposits	33,827	38,528	40,072	18%	4%
Retail Deposits (including CASA)	61,433	71,440	74,441	21%	4%
Bulk Deposits	16,539	13,060	21,890	32%	68%
Retail to Total Deposits (%)	79%	85%	77%		
CASA Ratio (%)	43.4%	45.6%	41.6%		

\*Loans & Advances as on March 31, 2022 are before considering write-offs, if any. The figure shall be updated post write-offs along with Q4 FY22 Financials results.

LCR as on March 31, 2022 stands at ~129%.



**Collection efficiency**

Collection efficiency\* for the month of March 2022 was ~**96%**.

Business wise break up of collection efficiency is as under:

EEB	~95%
Non EEB	~98%
<b>Overall Bank</b>	<b>~96%</b>

\* Excluding arrears, including NPA customers.

**EEB collection efficiency for March, 2022 excluding NPA and excluding arrears is back to pre COVID levels of 99%.**

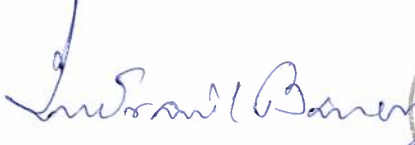
Please note that the numbers mentioned above as on March 31, 2022 are provisional unaudited numbers and is subject to review / examine by the Audit Committee and Board of Directors and are also subject to audit by the Statutory Auditors of the Bank.

We request you to kindly take the above on record.

The above is being uploaded on the website of the Bank at [www.bandhanbank.com](http://www.bandhanbank.com).

Thanking you,

Yours sincerely,  
for **Bandhan Bank Limited**

  
**Indranil Banerjee**  
**Company Secretary**

