

Ref. No. BBL/214/2022-23

October 08, 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Obligations and Disclosure Requirements) Regulations, 2015 and Code of Practices and Procedures for Fair Disclosure of Unpublished Price Sensitive Information in terms of Regulation 8 of SEBI (Prohibition of Insider Trading) Regulations, 2015, we would like to intimate the following with respect to the Bank's Deposits, Advances and other information for the quarter ended September 30, 2022:

(in ₹ Crore unless specified otherwise)

	September 30, 2021	June 30, 2022	September 30, 2022	YoY(%)	QoQ(%)
			(Approximate)		
Loans & Advances (On book + Off Book + TLTRO + PTC)	81,661	96,650	99,374*	22%	3%
Total Deposits	81,898	93,057	99,365	21%	7%
CASA Deposits	36,548	40,195	40,509	11%	1%
Retail Deposits (including CASA)	68,787	72,950	73,660	7%	1%
Bulk Deposits	13,111	20,107	25,705	96%	28%
Retail to Total Deposits (%)	84%	78%	74%		
CASA Ratio (%)	44.6%	43.2%	40.8%		

*Loans & Advances as on September 30, 2022 are before considering write-offs. The figure shall be updated post write-offs, if any, along with Q2 FY23 Financials results.

LCR as on September 30, 2022 stands at ~134%

Collection efficiency

Pan Bank Collection Efficiency (Excluding NPA and Including Restructuring customers)

Segments	Jun'22	Sep'22
EEB	94%	95%
Non EEB	99%	99%
Pan Bank	96%	97%

Please note that the numbers mentioned above, as on September 30, 2022 are provisional unaudited numbers and is subject to review / examine by the Audit Committee and Board of Directors and are subject to limited review 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.

Thanking you,

Yours sincerely,
for **Bandhan Bank Limited**

Indranil Banerjee
Company Secretary