

Ref. No. BBL/350/2022-23

January 07, 2023

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Obligations and Disclosure Requirements) Regulations, 2015 and Code of Practices and Procedures for Fair Disclosure of Unpublished Price Sensitive Information in terms of Regulation 8 of SEBI (Prohibition of Insider Trading) Regulations, 2015, we would like to intimate the following with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 December 31, 2022:

(in ₹ Crore unless specified otherwise)

| | December 31, 2021 | September 30, 2022 | December 31, 2022 | YoY (%) | QoQ (%) |
|---|-------------------|--------------------|-------------------|---------|---------|
| | | | (Approximate) | | |
| Loans & Advances (On book + Off Book + TLTRO + PTC) | 87,998 | 95,835 | 1,00,520* | 14% | 5% |
| Total Deposits | 84,500 | 99,366 | 1,02,283 | 21% | 3% |
| CASA Deposits | 38,528 | 40,520 | 37,194 | -3% | -8% |
| Retail Term Deposits | 32,911 | 33,141 | 33,856 | 3% | 2% |
| Bulk Deposits | 13,060 | 25,705 | 31,233 | 139% | 22% |
| Retail to Total Deposits (%) | 85% | 74% | 69% | | |
| CASA Ratio (%) | 45.6% | 40.8% | 36.4% | | |

*Loans & Advances as on December 31, 2022 are before considering write-offs. The figure shall be updated post write-offs, if any, along with Q3 FY2023 Financials results.

- LCR as on December 31, 2022 stands at ~155%

- **Collection efficiency**

Pan Bank Collection Efficiency (Excluding NPA)

| Segments | September 2022 | December 2022 |
|-----------------|----------------|---------------|
| EEB | 95% | 98% |
| Non EEB | 99% | 99% |
| Pan Bank | 97% | 98% |

- During the Quarter, the Bank has seen the movement of deposit from customers maintaining saving balance above ₹ 2 crore to term deposits. The same has been classified as Bulk term deposit.
- In EEB segment, zero + DPD (without CGFMU adjustment and technical write off in Q3 FY2023) in absolute amount as on December 31, 2022 is lower than September 30, 2022.

Please note that the numbers mentioned above, as on December 31, 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