

Ref. No. BBL/004/2023-24

April 04, 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Obligations and Disclosure Requirements) Regulations, 2015 and Code of Practices and Procedures for Fair Disclosure of Unpublished Price Sensitive Information, in terms of Regulation 8 of SEBI (Prohibition of Insider Trading) Regulations, 2015, we would like to intimate the following with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/year ended March 31, 2023:

(in ₹ Crore unless specified otherwise)

| | March 31, 2022 | December 31, 2022 | March 31, 2023 (Approximate) | YoY (%) | QoQ (%) |
|---|-------------------|----------------------|---------------------------------|------------|------------|
| Loans & Advances (On book + Off Book + TLTRO + PTC) | 99,338 | 97,787 | 1,09,112* | 9.8% | 11.6% |
| Total Deposits | 96,331 | 1,02,283 | 1,08,069 | 12.2% | 5.7% |
| CASA Deposits | 40,079 | 37,212 | 42,471 | 6.0% | 14.1% |
| Retail Deposits (incl CASA) | 74,441 | 71,050 | 76,944 | 3.4% | 8.3% |
| Bulk Deposits | 21,890 | 31,233 | 31,125 | 42.2% | -0.3% |
| Retail to Total Deposits (%) | 77% | 69% | 71% | | |
| CASA Ratio (%) | 41.6% | 36.4% | 39.3% | | |

*Loans & Advances as on March 31, 2023 is after reducing NPA portfolio sale to ARC amounting to ₹2,316 crore.

*Loans & Advances includes short-term loans against Fixed Deposit amounting to ₹ 2,151 crore. Adjusting for the same, the quarter-on-quarter loans and advances growth will be 9.4%.

- LCR as on March 31, 2023 stands at ~157%

- **Collection efficiency**

Pan Bank Collection Efficiency (Excluding NPA)

| Segments | December 2022 | March 2023 |
|-----------------|----------------------|-------------------|
| EEB | 98% | 98.5% |
| Non EEB | 99% | 98.5% |
| Pan Bank | 98% | 98.5% |

- In EEB segment, zero+ DPD (without considering sale of NPA portfolio to ARC) in absolute amount as on March 31, 2023 is lower than December 31, 2022.

Please note that the numbers mentioned above, as on March 31, 2023 are provisional unaudited numbers and is subject to review / examine by the Audit Committee and Board of Directors and are 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.

Thanking you,

Yours sincerely,

for **Bandhan Bank Limited**

Indranil Banerjee
Company Secretary