

Ref. No. BBL/162/2023-24

July 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Obligations and Disclosure Requirements) Regulations, 2015 and Code of Practices and Procedures for Fair Disclosure of Unpublished Price Sensitive Information in terms of Regulation 8 of SEBI (Prohibition of Insider Trading) Regulations, 2015, we would like to intimate the following with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 ended June 30, 2023:

(in ₹ Crore unless specified otherwise)

	June 30, 2022	March 31, 2023	June 30, 2023	YoY(%)	QoQ(%)
			(Approximate)		
Loans & Advances (On book + Off Book + TLTRO + PTC)	96,650	1,09,122*	1,03,169	6.7%	-5.5%
Total Deposits	93,057	1,08,069	1,08,479	16.6%	0.4%
CASA Deposits	40,195	42,455	39,076	-2.8%	-8.0%
Retail Deposits (incl CASA)	72,950	76,944	77,239	5.9%	0.4%
Bulk Deposits	20,107	31,125	31,240	55.4%	0.4%
Retail to Total Deposits (%)	78.4%	71.2%	71.2%	-	-
CASA Ratio (%)	43.2%	39.3%	36.0%	-	-

* Loans & Advances includes short-term loans against Fixed Deposit amounting to ₹ 2,151 crore which was repaid in Q1 FY24.

- LCR as on June 30, 2023 stands at ~174.68%

- **Collection efficiency**

Pan Bank Collection Efficiency (Excluding NPA)

Segments	June 30, 2022	June 30, 2023
EEB	94%	98%
Non EEB	99%	98%
Pan Bank	96%	98%

Please note that the numbers mentioned above, as on June 30, 2023 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