

Ref. No. BBL/005/2020-21

April 13, 2020

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Obligations and Disclosure Requirements) Regulations, 2015 and Code of Practices and Procedures for Fair Disclosure of Unpublished Price Sensitive Information in terms of Regulation 8 of SEBI (Prohibition of Insider Trading) Regulations, 2015, we would like to intimate the following with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 Bank's Deposits, Advances and other information for the year ended March 31, 2020:

(in ₹ Crore unless specified otherwise)

	March 31, 2019 (Standalone)	December 31, 2019 (Merged)	March 31, 2020 (Merged) (Approximate)	YoY	QoQ
Loans & Advances (On book + Off Book)	44,776	65,456	71,825	60%	10%
Total Deposits	43,232	54,908	57,073	32%	4%
Retail Deposits	33,445	41,815	44,760	34%	7%
CASA Deposits	17,618	18,839	21,028	19%	12%
Retail to Total Deposits	77.4%	76.2%	78.4%		
CASA Ratio (%)	40.8%	34.3%	36.8%		
Microbanking Deposits to Total Deposits	7.0%	5.1%	5.7%		

Microbanking Business: Bank's collection efficiency pan India for the period from January 1, 2020 till March 21, 2020 stands at ~98.7%. Total overdue (0+ dpd) as on March 31, 2020 lower than December 31, 2019. Further, deposits from microbanking customers continues to be strong and stable despite three weeks of lockdown.

Liquidity: Liquidity coverage ratio (LCR) as on March 31, 2020 at ~161%

As on March 31, 2020 Bank was having excess liquidity amounting to ~Rs. 8,402 crore. In addition to above Bank is in a position to draw upto ~Rs.1815 crore under MSF of RBI.

Capital: As on March 31, 2020 Capital Adequacy at ~26.7%, Tier 1 Common Capital Ratio ('CET 1') ratio at ~25.5%

Please note that the numbers mentioned above as on March 31, 2020 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.

Thanking you,

Yours sincerely,
for **Bandhan Bank Limited**

Sd/-
Indranil Banerjee
Company Secretary