

# Overview and Strategy of the Bank

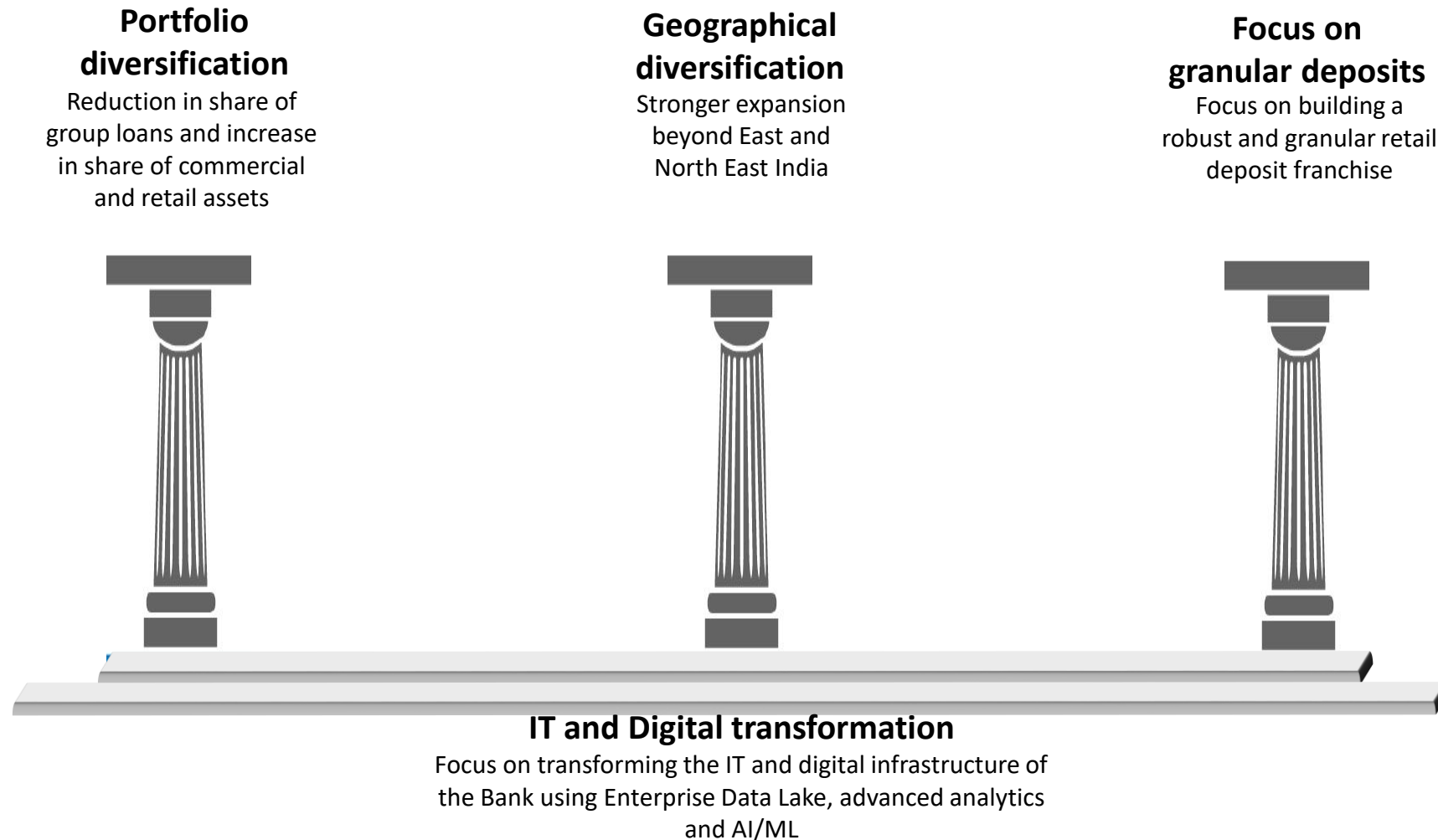
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Analyst Day Presentation  
Dec 1, 2022 | Mumbai

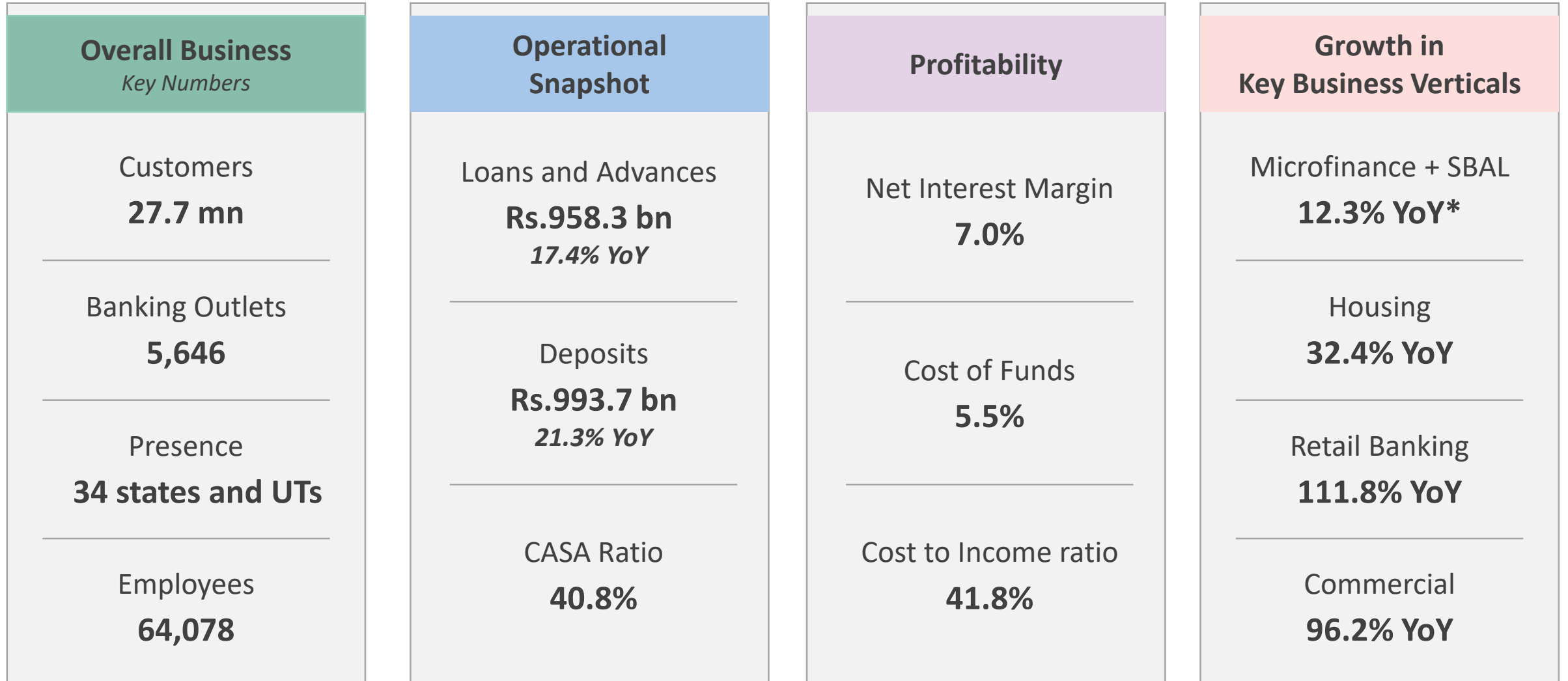


**Bandhan**  
Bank

# Bank's strategic priorities

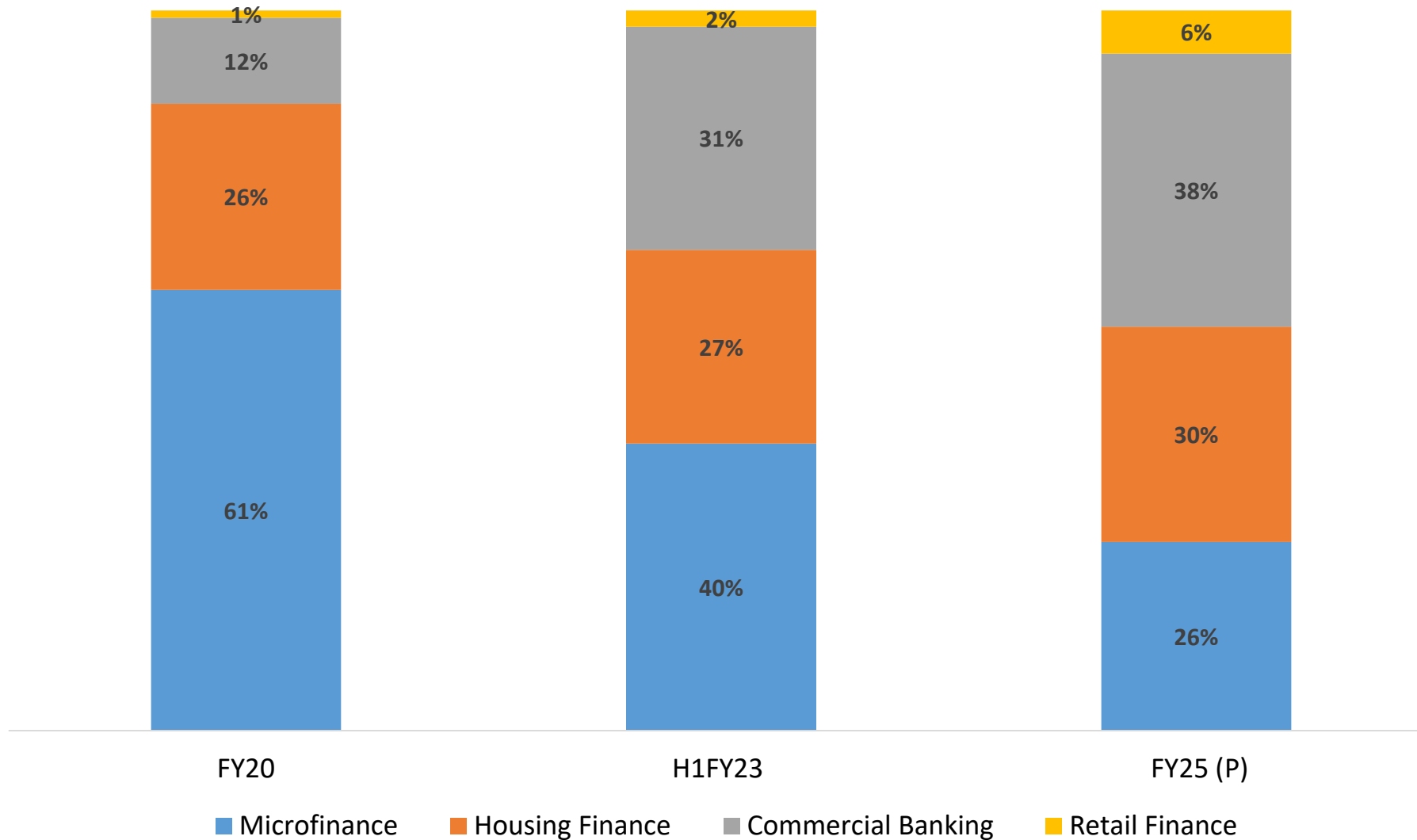


# Key parameters at a glance

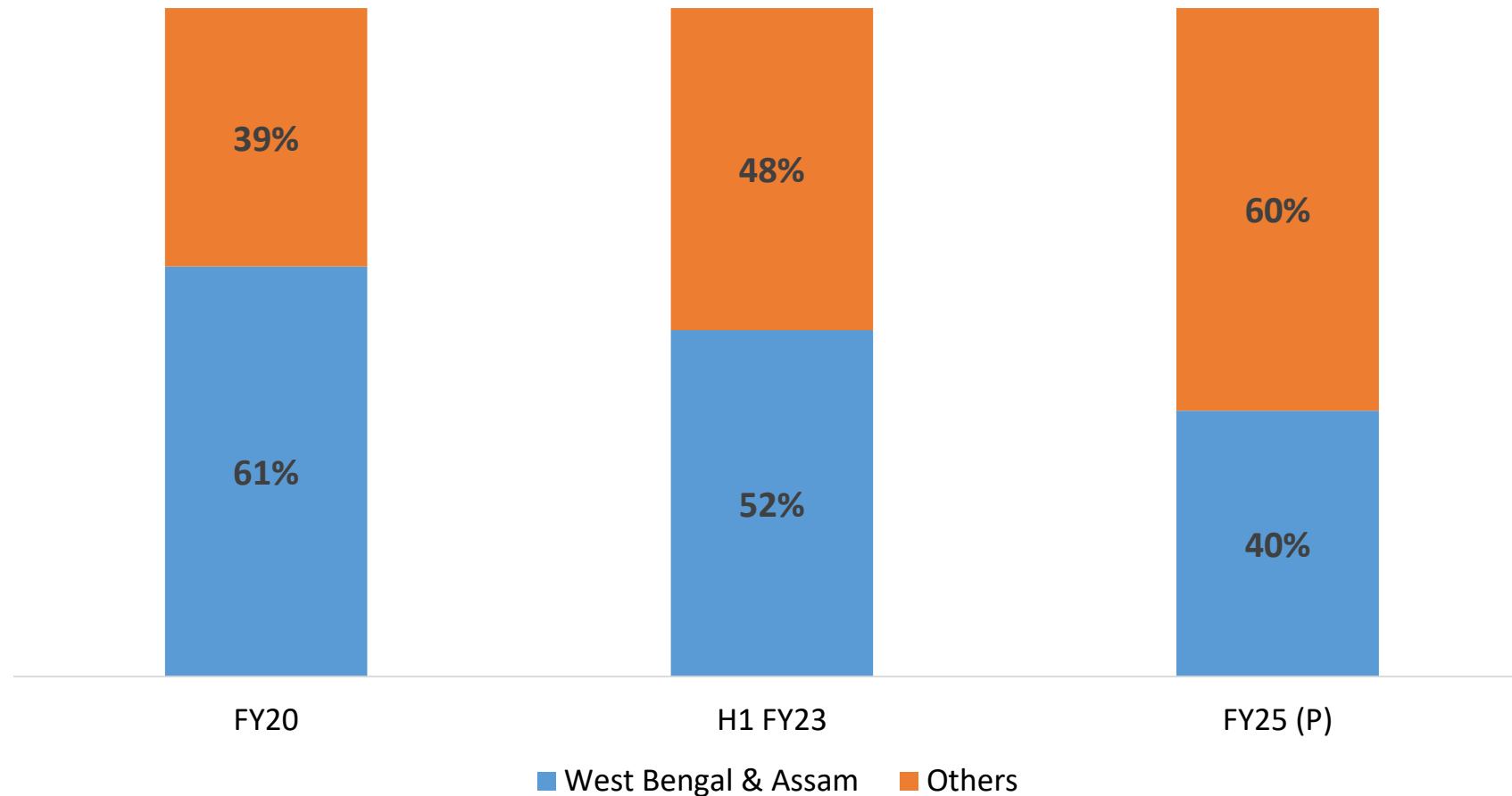


Note: Figures pertain to end-September, 2022. \*Excluding effects of write-offs

# Focus on diversification of assets portfolio...

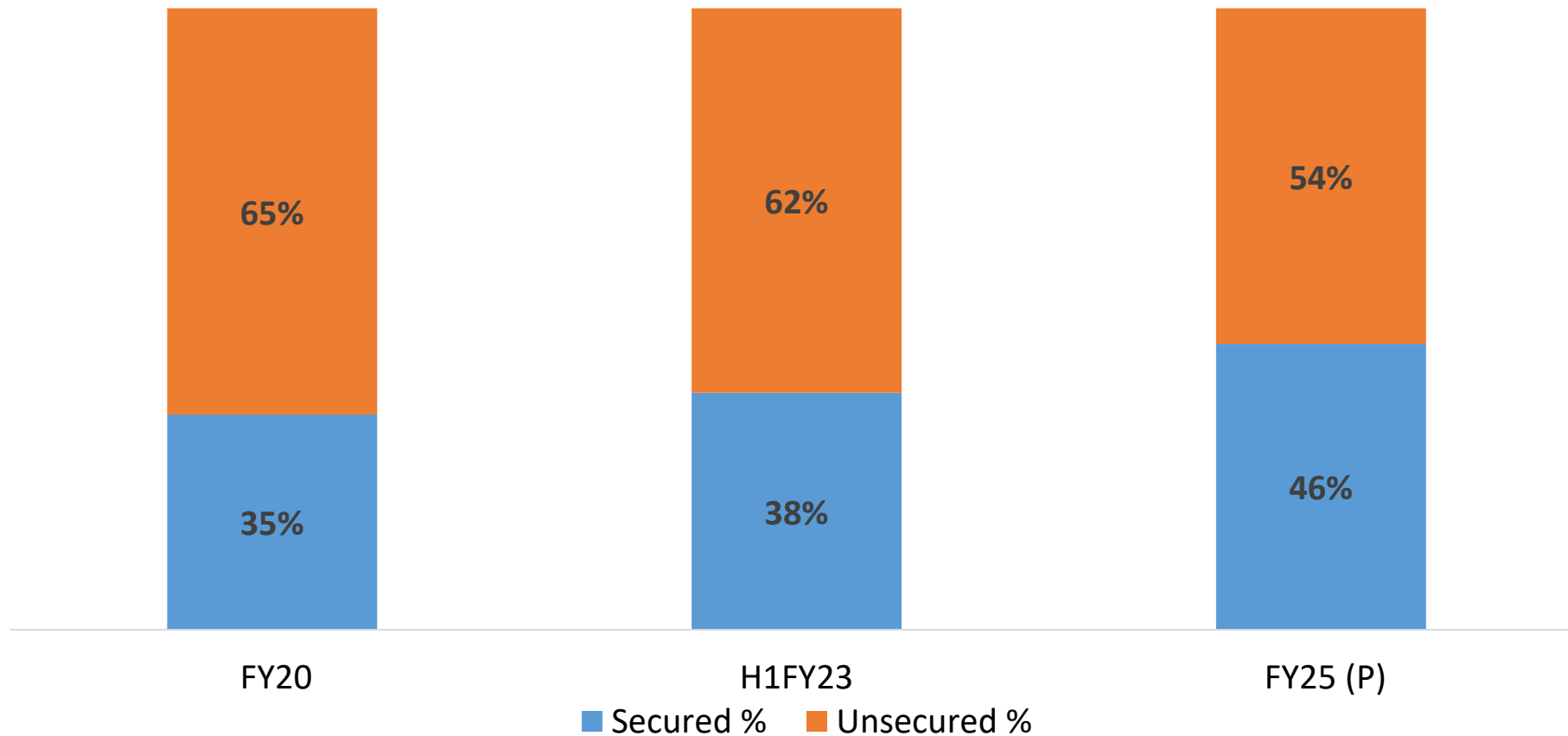


# ...with steady reduction in geographical concentration, and...

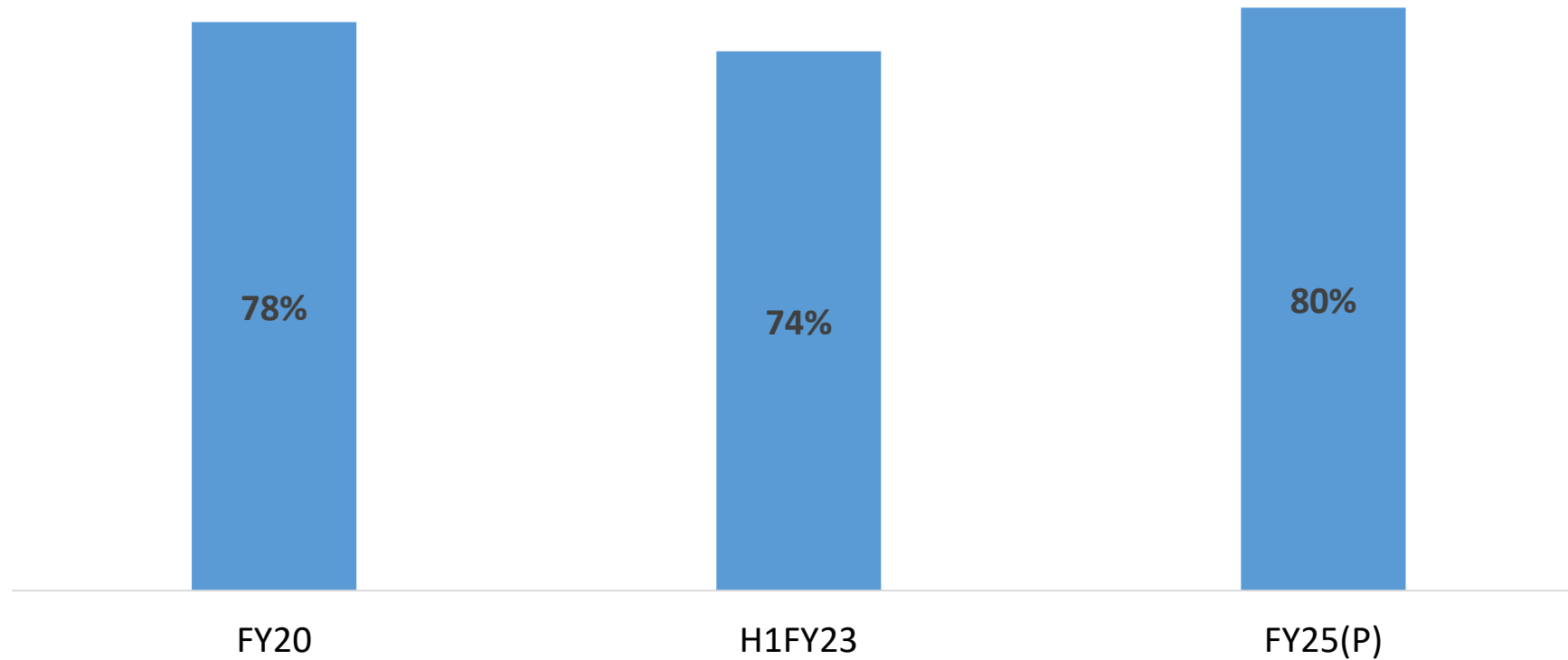


Note: Data reflect microfinance and small business and agri loans (SBAL)

# ...towards a book with more secured assets



## Liabilities – Share of retail deposits remain high



# IT and digital transformation – A key enabler

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- Complete change of end-state-architecture, implementing state of the art technology and best of the breed application products
- Investment in end to end digitization of information and automation of processes
- Adoption of advanced analytics to provide superior customer experience
- Provide hyper-personalized banking experience across the customer lifecycle
- Onboarding requisite talent to strengthen overall technology backbone, keeping an eye on the future



Thank you

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