

Ref. No.: BBL/363/2023-24

October 18, 2023

BSE Limited

Dept of Corporate Services
Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai – 400001

BSE Scrip Code: 541153**National Stock Exchange of India Limited**

The Listing Department
Exchange Plaza, C-1, Block G
Bandra Kurla Complex, Bandra (E)
Mumbai – 400051

NSE Symbol: BANDHANBNK

Dear Sir/Madam,

Sub: Disclosure under Regulation 23(9) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ('SEBI LODR') - Details of Related Party Transactions

Pursuant to Regulation 23(9) of the SEBI LODR, we hereby submit the disclosure on Related Party Transactions of the Bank, for the half year ended September 30, 2023, in the format as prescribed by SEBI.

You are requested to take note of the above.

Thanking you.

Yours faithfully,

for **Bandhan Bank Limited**

Indranil Banerjee
Company Secretary

Encl.: as above

Related Party Transactions for half year ended September 30, 2023

S.No	Details of the listed entity entering into the transaction	Details of the counterparty		Type of related party transaction	Details of other related party transaction	(Rs in crore)				
		Name	Relationship of the counterparty with the listed entity			Value of the related party transaction as approved by the audit committee for Financial year 2023-24	Remarks on approval by the audit committee for Financial year 2023-24	Value of transaction during the reporting period (for half year ended September 30, 2023)	In case monies are due to either party as a result of the transaction	
								Opening balance (as on April 1, 2023)	Closing balance (as on September 30, 2023)	
1	Bandhan Bank Ltd	Allamraju Subramanya Ramasastr	Director	Any other transaction	Deposits with the Bank	50.00	Approved	0.06	0.06	0.06
2	Bandhan Bank Ltd	Angshuman Ghosh	Relative of KMP	Any other transaction	Deposits with the Bank	50.00	Approved	0.81	0.71	0.81
3	Bandhan Bank Ltd	Arati Banerjee	Relative of KMP	Any other transaction	Deposits with the Bank	50.00	Approved	#	#	#
4	Bandhan Bank Ltd	Chandra Shekhar Ghosh	MD&CEO	Any other transaction	Deposits with the Bank	50.00	Approved	2.59	2.12	2.59
5	Bandhan Bank Ltd	Dibakar Ghosh	Relative of KMP	Any other transaction	Deposits with the Bank	50.00	Approved	0.50	0.48	0.50
6	Bandhan Bank Ltd	Indranil Banerjee	KMP	Any other transaction	Deposits with the Bank	50.00	Approved	0.06	0.06	0.06
7	Bandhan Bank Ltd	Madhumita Sinha	Relative of Director	Any other transaction	Deposits with the Bank	50.00	Approved	0.01	#	0.01
8	Bandhan Bank Ltd	Mousumi Mukherjee	Relative of KMP	Any other transaction	Deposits with the Bank	50.00	Approved	#	0.08	#
9	Bandhan Bank Ltd	Nidhi Samdani	Relative of KMP	Any other transaction	Deposits with the Bank	50.00	Approved	2.47	1.15	2.47
10	Bandhan Bank Ltd	Nilima Ghosh	Relative of KMP	Any other transaction	Deposits with the Bank	50.00	Approved	0.20	0.60	0.20
11	Bandhan Bank Ltd	Santanu Mukherjee	Director	Any other transaction	Deposits with the Bank	50.00	Approved	#	#	#
12	Bandhan Bank Ltd	Saswati Banerjee Chakraborty	Relative of KMP	Any other transaction	Deposits with the Bank	50.00	Approved	-	#	-
13	Bandhan Bank Ltd	Shipra Ghosh	Relative of KMP	Any other transaction	Deposits with the Bank	50.00	Approved	#	#	#
14	Bandhan Bank Ltd	Suchitra Ghosh	Relative of KMP	Any other transaction	Deposits with the Bank	50.00	Approved	0.04	0.02	0.04
15	Bandhan Bank Ltd	Sunil Samdani	KMP	Any other transaction	Deposits with the Bank	50.00	Approved	0.14	0.65	0.14
16	Bandhan Bank Ltd	Vaskar Ghosh	Relative of KMP	Any other transaction	Deposits with the Bank	50.00	Approved	0.30	0.10	0.30
17	Bandhan Bank Ltd	Bandhan Financial Holdings Limited	Promoter Company	Any other transaction	Deposits with the Bank	10000.00	As approved by the Board and Shareholder	0.17	0.06	0.17
18	Bandhan Bank Ltd	Bandhan Financial Services Limited	Promoter Company	Any other transaction	Deposits with the Bank	10000.00	As approved by the Board and Shareholder	0.04	1.52	0.04
19	Bandhan Bank Ltd	Financial Inclusion Trust	Promoter Entities	Any other transaction	Deposits with the Bank	10000.00	As approved by the Board and Shareholder	1.87	0.45	1.87
20	Bandhan Bank Ltd	North East Financial Inclusion Trust	Promoter Entities	Any other transaction	Deposits with the Bank	10000.00	As approved by the Board and Shareholder	0.59	0.22	0.59
21	Bandhan Bank Ltd	Bandhan Konnagar	Promoter Group Entity	Any other transaction	Deposits with the Bank	1000.00	Approved	80.10	21.88	80.10
22	Bandhan Bank Ltd	Ratan Kumar Kesh	Executive Director	Any other transaction	Deposits with the Bank	50.00	Approved	0.46	#	0.46
23	Bandhan Bank Ltd	Subrata Dutta Gupta	Director	Any other transaction	Deposits with the Bank	50.00	Approved	#	#	#
24	Bandhan Bank Ltd	Aparajita Mitra	Director	Any other transaction	Deposits with the Bank	50.00	Approved	0.06	0.10	0.06
25	Bandhan Bank Ltd	Shujaat Mitra	Relative of Director	Any other transaction	Deposits with the Bank	50.00	Approved	#	#	#
26	Bandhan Bank Ltd	Sushil Kumar Sood	Relative of Director of Promoter Company	Any other transaction	Deposits with the Bank	50.00	Approved	0.01	#	0.01
27	Bandhan Bank Ltd	Karni Singh Arha	Director of Promoter Company	Any other transaction	Deposits with the Bank	50.00	Approved	#	0.07	#
28	Bandhan Bank Ltd	Debasis Mukhopadhyay	KMP of Promoter Company	Any other transaction	Deposits with the Bank	50.00	Approved	#	#	#
29	Bandhan Bank Ltd	Abhinay Kumar Shaw	KMP of Promoter Company	Any other transaction	Deposits with the Bank	50.00	Approved	#	0.02	#
30	Bandhan Bank Ltd	Usha Shaw	Relative of KMP of Promoter Company	Any other transaction	Deposits with the Bank	50.00	Approved	0.01	#	0.01
31	Bandhan Bank Ltd	Dipak Shaw	Relative of KMP of Promoter Company	Any other transaction	Deposits with the Bank	50.00	Approved	#	#	#
32	Bandhan Bank Ltd	Bishwajit Kumar Shaw	Relative of KMP of Promoter Company	Any other transaction	Deposits with the Bank	50.00	Approved	#	#	#
33	Bandhan Bank Ltd	Amit Kumar Hazra	Director of Promoter Company	Any other transaction	Deposits with the Bank	50.00	Approved	0.04	0.05	0.04
34	Bandhan Bank Ltd	Arvind Agrawal	KMP of Promoter Company	Any other transaction	Deposits with the Bank	50.00	Approved	0.44	0.19	0.44
35	Bandhan Bank Ltd	Biplab Mani	KMP of Promoter Company	Any other transaction	Deposits with the Bank	50.00	Approved	0.01	0.02	0.01
36	Bandhan Bank Ltd	Amrit Daga	KMP of Promoter Company	Any other transaction	Deposits with the Bank	50.00	Approved	0.01	0.03	0.01
37	Bandhan Bank Ltd	Siddhartha Mitra	Relative of Director	Any other transaction	Deposits with the Bank	50.00	Approved	#	#	#
38	Bandhan Bank Ltd	Jayanta Choudhury	Director of Promoter Company	Any other transaction	Deposits with the Bank	50.00	Approved	#	#	#
39	Bandhan Bank Ltd	Allamraju Subramanya Ramasastr	Director	Interest paid		5.00	Approved	0.02	-	-
40	Bandhan Bank Ltd	Angshuman Ghosh	Relative of KMP	Interest paid		5.00	Approved	0.02	-	-
41	Bandhan Bank Ltd	Arati Banerjee	Relative of KMP	Interest paid		5.00	Approved	#	-	-
42	Bandhan Bank Ltd	Chandra Shekhar Ghosh	MD&CEO	Interest paid		5.00	Approved	0.09	-	-
43	Bandhan Bank Ltd	Dibakar Ghosh	Relative of KMP	Interest paid		5.00	Approved	0.01	-	-
44	Bandhan Bank Ltd	Indranil Banerjee	KMP	Interest paid		5.00	Approved	#	-	-

Related Party Transactions for half year ended September 30, 2023

S.No	Details of the listed entity entering into the transaction	Details of the counterparty		Type of related party transaction	Details of other related party transaction	(Rs in crore)				
		Name	Relationship of the counterparty with the listed entity			Value of the related party transaction as approved by the audit committee for Financial year 2023-24	Remarks on approval by the audit committee for Financial year 2023-24	Value of transaction during the reporting period (for half year ended September 30, 2023)	In case monies are due to either party as a result of the transaction	
								Opening balance (as on April 1, 2023)	Closing balance (as on September 30, 2023)	
45	Bandhan Bank Ltd	Madhumita Sinha	Relative of Director	Interest paid		5.00	Approved	0.01	-	-
46	Bandhan Bank Ltd	Mousumi Mukherjee	Relative of KMP	Interest paid		5.00	Approved	0.01	-	-
47	Bandhan Bank Ltd	Nidhi Samdani	Relative of KMP	Interest paid		5.00	Approved	0.07	-	-
48	Bandhan Bank Ltd	Nilima Ghosh	Relative of KMP	Interest paid		5.00	Approved	0.02	-	-
49	Bandhan Bank Ltd	Santanu Mukherjee	Director	Interest paid		5.00	Approved	#	-	-
50	Bandhan Bank Ltd	Shipra Ghosh	Relative of KMP	Interest paid		5.00	Approved	#	-	-
51	Bandhan Bank Ltd	Suchitra Ghosh	Relative of KMP	Interest paid		5.00	Approved	#	-	-
52	Bandhan Bank Ltd	Sunil Samdani	KMP	Interest paid		5.00	Approved	0.02	-	-
53	Bandhan Bank Ltd	Vaskar Ghosh	Relative of KMP	Interest paid		5.00	Approved	#	-	-
54	Bandhan Bank Ltd	Bandhan Financial Holdings Limited	Promoter Company	Interest paid		200.00	Approved	15.75	-	-
55	Bandhan Bank Ltd	Bandhan Financial Services Limited	Promoter Company	Interest paid		200.00	Approved	11.89	-	-
56	Bandhan Bank Ltd	Financial Inclusion Trust	Promoter Entities	Interest paid		200.00	Approved	47.77	-	-
57	Bandhan Bank Ltd	North East Financial Inclusion Trust	Promoter Entities	Interest paid		200.00	Approved	11.05	-	-
58	Bandhan Bank Ltd	Bandhan Konnagar	Promoter Group Entity	Interest paid		200.00	Approved	8.33	-	-
59	Bandhan Bank Ltd	Ratan Kumar Kesh	Executive Director	Interest paid		5.00	Approved	0.01	-	-
60	Bandhan Bank Ltd	Subrata Dutta Gupta	Director	Interest paid		5.00	Approved	#	-	-
61	Bandhan Bank Ltd	Aparajita Mitra	Director	Interest paid		5.00	Approved	#	-	-
62	Bandhan Bank Ltd	Shujaat Mitra	Relative of Director	Interest paid		5.00	Approved	#	-	-
63	Bandhan Bank Ltd	Sushil Kumar Sood	Relative of Director of Promoter Company	Interest paid		5.00	Approved	#	-	-
64	Bandhan Bank Ltd	Karni Singh Arha	Director of Promoter Company	Interest paid		5.00	Approved	#	-	-
65	Bandhan Bank Ltd	Debasis Mukhopadhyay	KMP of Promoter Company	Interest paid		5.00	Approved	#	-	-
66	Bandhan Bank Ltd	Abhinay Kumar Shaw	KMP of Promoter Company	Interest paid		5.00	Approved	#	-	-
67	Bandhan Bank Ltd	Usha Shaw	Relative of KMP of Promoter Company	Interest paid		5.00	Approved	#	-	-
68	Bandhan Bank Ltd	Dipak Shaw	Relative of KMP of Promoter Company	Interest paid		5.00	Approved	#	-	-
69	Bandhan Bank Ltd	Bishwajit Kumar Shaw	Relative of KMP of Promoter Company	Interest paid		5.00	Approved	#	-	-
70	Bandhan Bank Ltd	Amit Kumar Hazra	Director of Promoter Company	Interest paid		5.00	Approved	#	-	-
71	Bandhan Bank Ltd	Arvind Agrawal	KMP of Promoter Company	Interest paid		5.00	Approved	0.01	-	-
72	Bandhan Bank Ltd	Biplab Mani	KMP of Promoter Company	Interest paid		5.00	Approved	#	-	-
73	Bandhan Bank Ltd	Amrit Daga	KMP of Promoter Company	Interest paid		5.00	Approved	#	-	-
74	Bandhan Bank Ltd	Siddhartha Mitra	Relative of Director	Interest paid		5.00	Approved	#	-	-
75	Bandhan Bank Ltd	Javanta Choudhury	Director of Promoter Company	Interest paid		5.00	Approved	#	-	-
76	Bandhan Bank Ltd	Dr. Anup Kumar Sinha	Director	Interest paid		5.00	Approved	#	-	-
77	Bandhan Bank Ltd	Aparajita Mitra	Director	Remuneration		-	As approved by the Board/Shareholder	0.06	-	-
78	Bandhan Bank Ltd	Divya Krishnan	Director	Remuneration		-	As approved by the Board/Shareholder	0.06	-	-
79	Bandhan Bank Ltd	Dr. Allamraju Subramanya Ramasastry	Director	Remuneration		-	As approved by the Board/Shareholder	0.06	-	-
80	Bandhan Bank Ltd	Holger Dirk Michaelis	Director	Remuneration		-	As approved by the Board/Shareholder	0.06	-	-
81	Bandhan Bank Ltd	Santanu Mukherjee	Director	Remuneration		-	As approved by the Board/Shareholder	0.06	-	-
82	Bandhan Bank Ltd	Narayan Vasudeo Prabhu Tendulkar	Director	Remuneration		-	As approved by the Board/Shareholder	0.06	-	-
83	Bandhan Bank Ltd	Philip Mathew	Director	Remuneration		-	As approved by the Board/Shareholder	0.06	-	-

Related Party Transactions for half year ended September 30, 2023

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		Name	Relationship of the counterparty with the listed entity			Value of the related party transaction as approved by the audit committee for Financial year 2023-24	Remarks on approval by the audit committee for Financial year 2023-24	Value of transaction during the reporting period (for half year ended September 30, 2023)	In case monies are due to either party as a result of the transaction	
								Opening balance (as on April 1, 2023)	Closing balance (as on September 30, 2023)	
84	Bandhan Bank Ltd	Subrata Dutta Gupta	Director	Remuneration		-	As approved by the Board/Shareholder	0.06	-	-
85	Bandhan Bank Ltd	Suhail Chander	Director	Remuneration		-	As approved by the Board/Shareholder	0.06	-	-
86	Bandhan Bank Ltd	Vijay Nautamlal Bhatt	Director	Remuneration		-	As approved by the Board/Shareholder	0.06	-	-
87	Bandhan Bank Ltd	Chandra Shekhar Ghosh	MD&CEO	Remuneration		-	As per Bank's policies/approved by the Regulator / Shareholder	1.55	-	-
88	Bandhan Bank Ltd	Dr. Anup Kumar Sinha	Director	Remuneration		-	As per Bank's policies/approved by the Regulator / Shareholder	0.12	-	-
89	Bandhan Bank Ltd	Indranil Banerjee	KMP	Remuneration		-	As per Bank's policies/Board approval	0.79	-	-
90	Bandhan Bank Ltd	Sunil Samdani	KMP	Remuneration		-	As per Bank's policies/Board approval	1.50	-	-
91	Bandhan Bank Ltd	Vaskar Ghosh	Relative of KMP	Remuneration		-	As per Bank's policies/Board approval	0.45	-	-
92	Bandhan Bank Ltd	Ratan Kumar Kesh	Executive Director	Remuneration		-	As per Bank's policies/approved by the Regulator / Shareholder	1.21	-	-
93	Bandhan Bank Ltd	Aparajita Mitra	Director	Any other transaction	Sitting Fees	1.00	Approved	0.10	-	-
94	Bandhan Bank Ltd	Divya Krishnan	Director	Any other transaction	Sitting Fees	1.00	Approved	0.14	-	-
95	Bandhan Bank Ltd	Dr. Allamraju Subramanya Ramasastry	Director	Any other transaction	Sitting Fees	1.00	Approved	0.16	-	-
96	Bandhan Bank Ltd	Dr. Anup Kumar Sinha	Director	Any other transaction	Sitting Fees	1.00	Approved	0.08	-	-
97	Bandhan Bank Ltd	Holger Dirk Michaelis	Director	Any other transaction	Sitting Fees	1.00	Approved	0.07	-	-
98	Bandhan Bank Ltd	Santanu Mukherjee	Director	Any other transaction	Sitting Fees	1.00	Approved	0.23	-	-
99	Bandhan Bank Ltd	Narayan Vasudeo Prabhu Tendulkar	Director	Any other transaction	Sitting Fees	1.00	Approved	0.14	-	-
100	Bandhan Bank Ltd	Philip Mathew	Director	Any other transaction	Sitting Fees	1.00	Approved	0.11	-	-
101	Bandhan Bank Ltd	Subrata Dutta Gupta	Director	Any other transaction	Sitting Fees	1.00	Approved	0.23	-	-
102	Bandhan Bank Ltd	Suhail Chander	Director	Any other transaction	Sitting Fees	1.00	Approved	0.22	-	-
103	Bandhan Bank Ltd	Vijay Nautamlal Bhatt	Director	Any other transaction	Sitting Fees	1.00	Approved	0.14	-	-
104	Bandhan Bank Ltd	Indranil Banerjee	KMP	Any other transaction	Reimbursement of Expenses	1.00	Approved	#	-	-
105	Bandhan Bank Ltd	Sunil Samdani	KMP	Any other transaction	Reimbursement of Expenses	1.00	Approved	0.01	-	-
106	Bandhan Bank Ltd	Vaskar Ghosh	Relative of KMP	Any other transaction	Reimbursement of Expenses	1.00	Approved	#	-	-
107	Bandhan Bank Ltd	Bandhan Konnagar	Promoter Group Entity	Any other transaction	Reimbursement of Expenses	-	As per Agreement	0.61	-	-
108	Bandhan Bank Ltd	Chandra Shekhar Ghosh	MD&CEO	Any other transaction	Reimbursement of Expenses	1.00	Approved	0.03	-	-
109	Bandhan Bank Ltd	Ratan Kumar Kesh	Executive Director	Any other transaction	Reimbursement of Expenses	1.00	Approved	#	-	-
110	Bandhan Bank Ltd	Mousumi Mukherjee	Relative of KMP	Any other transaction	Rendering of services by the Bank.	2.00	Approved	#	-	-
111	Bandhan Bank Ltd	Nidhi Samdani	Relative of KMP	Any other transaction	Rendering of services by the Bank.	2.00	Approved	#	-	-
112	Bandhan Bank Ltd	Nilima Ghosh	Relative of KMP	Any other transaction	Rendering of services by the Bank.	2.00	Approved	#	-	-
113	Bandhan Bank Ltd	Siddhartha Mitra	Relative of Director	Any other transaction	Rendering of services by the Bank.	2.00	Approved	#	-	-
114	Bandhan Bank Ltd	Bandhan Financial Holdings Limited	Promoter Company	Any other transaction	Rendering of services by the Bank.	10.00	Approved	#	-	-
115	Bandhan Bank Ltd	Financial Inclusion Trust	Promoter Entities	Any other transaction	Rendering of services by the Bank.	10.00	Approved	#	-	-
116	Bandhan Bank Ltd	Bandhan Konnagar	Promoter Group Entity	Any other transaction	Rendering of services by the Bank.	10.00	Approved	#	-	-

Related Party Transactions for half year ended September 30, 2023

S.No	Details of the listed entity entering into the transaction	Details of the counterparty		Type of related party transaction	Details of other related party transaction	(Rs in crore)				
		Name	Relationship of the counterparty with the listed entity			Value of the related party transaction as approved by the audit committee for Financial year 2023-24	Remarks on approval by the audit committee for Financial year 2023-24	Value of transaction during the reporting period (for half year ended September 30, 2023)	In case monies are due to either party as a result of the transaction	
								Opening balance (as on April 1, 2023)	Closing balance (as on September 30, 2023)	
117	Bandhan Bank Ltd	Amit Kumar Hazra	Director of Promoter Company	Any other transaction	Rendering of services by the Bank.	2.00	Approved	#	-	-
118	Bandhan Bank Ltd	Amrit Daga	KMP of Promoter Company	Any other transaction	Rendering of services by the Bank.	2.00	Approved	#	-	-
119	Bandhan Bank Ltd	Nilima Ghosh	Relative of KMP	Any other transaction	Rendering of services by the Bank.	2.00	Approved	#	-	-
120	Bandhan Bank Ltd	Dibakar Ghosh	Relative of KMP	Any other transaction	Rendering of services by the Bank.	2.00	Approved	#	-	-
121	Bandhan Bank Ltd	Indranil Banerjee	KMP	Advance		0.74	Approved	0.71	0.74	0.71
122	Bandhan Bank Ltd	Sunil Samdani	KMP	Advance		5.00	Approved	3.64	2.30	3.64
123	Bandhan Bank Ltd	Sunil Samdani	KMP	Interest received		-	At Actuals	0.05	-	-
124	Bandhan Bank Ltd	Indranil Banerjee	KMP	Interest received		-	At Actuals	0.01	-	-
125	Bandhan Bank Ltd	Bandhan Konnagar	Promoter Group Entity	Any other transaction	Rent paid	6.28	Approved	3.66	-	-
126	Bandhan Bank Ltd	Bandhan Konnagar	Promoter Group Entity	Any other transaction	Training expense	-	As per Agreement	24.50	-	-
127	Bandhan Bank Ltd	Bandhan Konnagar	Promoter Group Entity	Any other transaction	CSR payment	39.80	Approved	20.76	0.91	0.91
128	Bandhan Bank Ltd	Sunil Samdani	KMP	Any other transaction	ESOP exercised	-	At Actuals	0.54	-	-
129	Bandhan Bank Ltd	Chandra Shekhar Ghosh	MD&CEO	Dividend paid		5.00	Approved	0.24	-	-
130	Bandhan Bank Ltd	Angshuman Ghosh	Relative of KMP	Dividend paid		5.00	Approved	#	-	-
131	Bandhan Bank Ltd	Vaskar Ghosh	Relative of KMP	Dividend paid		5.00	Approved	#	-	-
132	Bandhan Bank Ltd	Shipra Ghosh	Relative of KMP	Dividend paid		5.00	Approved	#	-	-
133	Bandhan Bank Ltd	Ratan Kumar Kesh	Executive Director	Dividend paid		5.00	Approved	#	-	-
134	Bandhan Bank Ltd	Indranil Banerjee	KMP	Dividend paid		5.00	Approved	#	-	-
135	Bandhan Bank Ltd	Sunil Samdani	KMP	Dividend paid		5.00	Approved	#	-	-
136	Bandhan Bank Ltd	Bandhan Financial Holdings Limited	Promoter Company	Dividend paid		500.00	Approved	96.62	-	-
137	Bandhan Bank Ltd	Sushil Kumar Sood	Relative of Director of Promoter Company	Dividend paid		5.00	Approved	#	-	-
138	Bandhan Bank Ltd	Debasis Mukhopadhyay	KMP of Promoter Company	Dividend paid		5.00	Approved	#	-	-
139	Bandhan Bank Ltd	Bishwajit Kumar Shaw	Relative of KMP of Promoter Company	Dividend paid		5.00	Approved	#	-	-

Denotes amount less than Rs 1 lakh.

1 The above disclosure on Related Party Transactions is pursuant to Regulation 23(9) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

2 Transactions involving loans, advances or investments made or given by listed Banks are exempt from disclosure.

3 Value of transactions involving Deposits, Advances with or given by the Bank represents balance thereof as on September 30, 2023.

4 Deposits received excludes Fixed Deposits.

5 Acceptance of fixed deposits by the Bank are at the terms uniformly applicable/ offered to all shareholders/ public. As per RBI circular DBR/2015-16/19 dated March 03, 2016, the Bank pays additional interest of one per cent per annum, over and above the rate of interest mentioned in the schedule of interest rates on Savings and Fixed Deposits to the Bank's staff and their exclusive associations as well as on deposits of Chairman, Chairman & Managing Director, Executive Director or such other Executives appointed for a fixed tenure.