

Ref. No. BBL/131/2020-21

October 07, 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Obligations and Disclosure Requirements) Regulations, 2015 and Code of Practices and Procedures for Fair Disclosure of Unpublished Price Sensitive Information in terms of Regulation 8 of SEBI (Prohibition of Insider Trading) Regulations, 2015, we would like to intimate the following with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 quarter/half year ended September 30, 2020:

(in ₹ Crore unless specified otherwise)

Particulars	September 30, 2019	June 30, 2020	September 30, 2020	YoY (%)	QoQ (%)
			(Provisional)		
Loans & Advances (On book + Off Book + TLTRO)	64,186	74,331	76,724	20%	3%
Total Deposits	49,195	60,610	66,153	34%	9%
CASA Deposits	16,186	22,473	25,279	56%	12%
Retail to Total Deposits	78%	78%	77%		
CASA Ratio (%)	32.9%	37.1%	38.2%		

During the quarter the Bank reduced minimum interest rate on saving bank deposits from 4% p.a. to 3% p.a.

**Liquidity:**

Liquidity coverage ratio (LCR) as on September 30, 2020 at ~157%



