Bandhan Bank Limited | CIN: L67190WB2014PLC204622

Head Office: Floors 12-14, Adventz Infinity@5, BN 5, Sector V, Salt Lake City, Kolkata - 700 091 Phone: +91 33 6609 0909, 4045 6456 | Fax: +91 33 6609 0502

Email: companysecretary@bandhanbank.com | Website: www.bandhanbank.com

Ref no: BBL/23/2020-21

May 13, 2020

BSE Limited

Dept of Corporate Services

Phiroze Jeejeebhoy Towers,

Dalal Street, Fort,

Mumbai - 400001

BSE Scrip Code: 541153

Dear Sir/ Madam

National Stock Exchange of India Limited

The Listing Department

Exchange Plaza,

Bandra Kurla Complex,

Mumbai - 400051

NSE Symbol: BANDHANBNK

Subject: Newspaper publication of Audited Financial Results of Bandhan Bank Limited for the Quarter and Financial Year ended March 31, 2020

Pursuant to the provisions of Regulation 33 and other applicable provisions of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ('SEBI LODR'), the Board of Directors (the 'Board') of Bandhan Bank Limited (the 'Bank') at its meeting held on Tuesday, May 12, 2020, considered and approved the Audited Financial Results of the Bank for the quarter (Q4) and financial year ended March 31, 2020.

Further, pursuant to the provisions of Regulation 47 of SEBI LODR, the said Audited Annual Financial Results for the Quarter and Financial Year ended March 31, 2020 has been published by the Bank in English dailies - Economic Times, Mint, Business Standard, Business Line, Financial Express and regional (Bengali) newspaper - Anandabazar Patrika and Ei Samay on May 12, 2020. Copies of the same are attached for your information and records.

You are requested to take note of the above.

The above is being uploaded on the website of the Bank at www.bandhanbank.com.

Thanking you,

Yours sincerely, for Bandhan Bank Limited

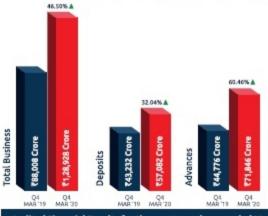
Indranil Banerjee Company Secretary

Encl.: As above





At Bandhan Bank, we owe our success to you, our customers. You are our constant source of motivation. Your faith in us and your unwavering support, help us grow, touch lives and serve the nation. Even in trying times like now, you remain our priority. We are committed to bring you uninterrupted banking services. Thank you for being a part of our journey.







4,559
Banking Outlets



39,750 Employees

Audited Financial Results for the quarter and year ended March 31, 2020 Regulation 33 of the SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015

(Vin lake)

	S				fe m month
SL Na.	Particulars	Quarter ended March 31, 2020 (Auditori) (Refer Note 3)	Quarter ended March 31, 2019 (Audited) (Refer Note 3)	Year ended March 31, 2020 (Audited)	Year ended March 31, 2019 (Audited)
1.	Total Income from Operations	3,34,647.29	2,22,032.38	12,43,469.07	7,70,641.72
2.	Net Profit/(Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	69,332.58	99,992.35	4,05,341.86	3,01,305.39
3.	Net Profit/(Loss) for the period before tax (after Exceptional and/or Extraordinary items)	69,332.58	99,992.35	4,05,341.86	3,01,305.39
4.	Net Profit/(Loss) for the period after tax (after Exceptional and/or Extraordinary items)	51,728.53	65,087.12	3,02,373.74	1,95,150.19
5.	Total Comprehensive Income for the period [Comprising Profit/(Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	Refer note 2	Refer note 2	Refer note 2	Refer note 2
6.	Paid up Equity Share Capital	1,61,024.78	1,19,308.29	1,61,024.78	1,19,308.29
7.	Reserves (excluding Revaluation Reserve)			13,58,521.15	10,00,866,42
8.	Earnings Per Share (before extra ordinary items) (of ₹10/- each) (for continuing and discontinued operations) -				
	1. Basic:	3.21	5.46	18.78	16.03
	2. Diluted:	3.21	5.45	18.76	16,01
9.	Earnings Per Share (after extra ordinary items) (of ₹10,4 each) (for continuing and discontinued operations)) Janes			557.50
	1. Basic:	3.21	5.46	18.78	16.03
	2. Diluted:	3.21	5.45	18.76	16.01

Notes:

- The above is an extract of the detailed format of Quarterly/Yearly Financial Results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015. The full format of the Quarterly/Yearly Financial Results is available on the websites of the Stock Exchange(s) (www.nselindia.com and <a href="https://www.bselindia
- Information relating to Total Comprehensive Income and Other Comprehensive Income is not furnished as Ind AS is not yet made applicable to banks.
- The figures of the last quarter of the year are balancing figures between audited figures in respect of full financial year and the unaudited published year to date figures up to the third quarter of the financial year.

Place : Kolkata Date : May 12, 2020 For Bandhan Bank Limited Chandra Shekhar Ghosh Managing Director & CEO

Bandhan Bank Limited

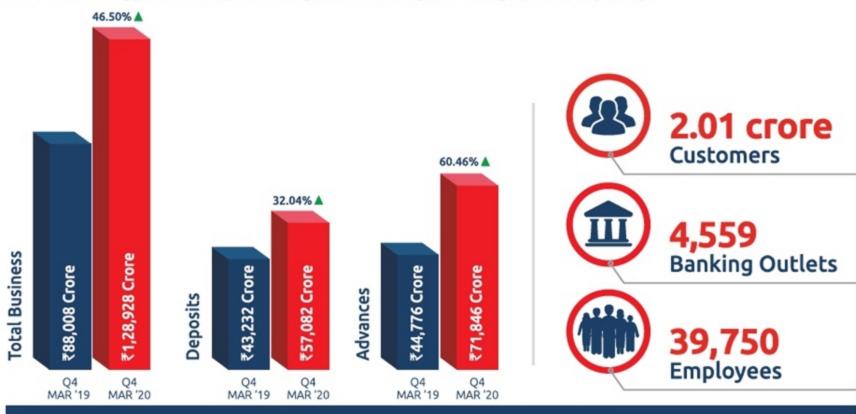
CIN: L67190WB2014PLC204622

Registered Office: DN-32, Sector - V, Salt Lake City, Kolkata - 700 091





At Bandhan Bank, we owe our success to you, our customers. You are our constant source of motivation. Your faith in us and your unwavering support, help us grow, touch lives and serve the nation. Even in trying times like now, you remain our priority. We are committed to bring you uninterrupted banking services. Thank you for being a part of our journey.



Audited Financial Results for the quarter and year ended March 31, 2020 Regulation 33 of the SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015

SL No.	Particulars	Quarter ended March 31, 2020 (Audited) (Refer Note 3)	Quarter ended March 31, 2019 (Audited) (Refer Note 3)	Year ended March 31, 2020 (Audited)	Year ended March 31, 2019 (Audited)
1.	Total Income from Operations	3,34,647.29	2,22,032.38	12,43,469.07	7,70,641.72
2.	Net Profit/(Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	69,332.58	99,992.35	4,05,341.86	3,01,305.39
3.	Net Profit/(Loss) for the period before tax (after Exceptional and/or Extraordinary items)	69,332.58	99,992.35	4,05,341.86	3,01,305.39
4.	Net Profit/(Loss) for the period after tax (after Exceptional and/or Extraordinary items)	51,728.53	65,087.12	3,02,373.74	1,95,150.19
5.	Total Comprehensive Income for the period [Comprising Profit/(Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	Refer note 2	Refer note 2	Refer note 2	Refer note 2
6.	Paid up Equity Share Capital	1,61,024.78	1,19,308.29	1,61,024.78	1,19,308.29
7.	Reserves (excluding Revaluation Reserve)			13,58,521.15	10,00,866.42
8.	Earnings Per Share (before extra ordinary items) (of ₹10/- each) (for continuing and discontinued operations) -				
	1. Basic:	3.21	5.46	18.78	16.03
	2. Diluted:	3.21	5.45	18.76	16.01
9.	Earnings Per Share (after extra ordinary items) (of ₹10/- each) (for continuing and discontinued operations) -				
	1. Basic:	3.21	5.46	18.78	16.03
	2. Diluted:	3.21	5.45	18.76	16.01

Notes:

- The above is an extract of the detailed format of Quarterly/Yearly Financial Results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015. The full format of the Quarterly/Yearly Financial Results is available on the websites of the Stock Exchange(s) (www.bseindia.com and www.nseindia.com) and the website of the Bank (www.bandhanbank.com).
- 2. Information relating to Total Comprehensive Income and Other Comprehensive Income is not furnished as Ind AS is not yet made applicable to banks.
- 3. The figures of the last quarter of the year are balancing figures between audited figures in respect of full financial year and the unaudited published year to date figures up to the third quarter of the financial year.

Bandhan Bank Limited

Place: Kolkata

Date: May 12, 2020

CIN: L67190WB2014PLC204622

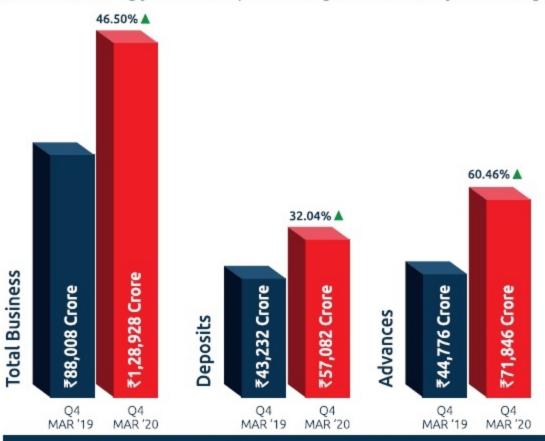
Registered Office: DN-32, Sector - V, Salt Lake City, Kolkata – 700 091

Tel.: (033)66090909, E mail: info@bandhanbank.com, Website: www.bandhanbank.com

For Bandhan Bank Limited Chandra Shekhar Ghosh Managing Director & CEO



At Bandhan Bank, we owe our success to you, our customers. You are our constant source of motivation. Your faith in us and your unwavering support, help us grow, touch lives and serve the nation. Even in trying times like now, you remain our priority. We are committed to bring you uninterrupted banking services. Thank you for being a part of our journey.







Audited Financial Results for the quarter and year ended March 31, 2020 Regulation 33 of the SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015

(₹ in lakh)

Sl. No.	Particulars	Quarter ended March 31, 2020 (Audited) (Refer Note 3)	Quarter ended March 31, 2019 (Audited) (Refer Note 3)	Year ended March 31, 2020 (Audited)	Year ended March 31, 2019 (Audited)
1.	Total Income from Operations	3,34,647.29	2,22,032.38	12,43,469.07	7,70,641.72
2.	Net Profit/(Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	69,332.58	99,992.35	4,05,341.86	3,01,305.39
3.	Net Profit/(Loss) for the period before tax (after Exceptional and/or Extraordinary items)	69,332.58	99,992.35	4,05,341.86	3,01,305.39
4.	Net Profit/(Loss) for the period after tax (after Exceptional and/or Extraordinary items)	51,728.53	65,087.12	3,02,373.74	1,95,150.19
5.	Total Comprehensive Income for the period [Comprising Profit/(Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	Refer note 2	Refer note 2	Refer note 2	Refer note 2
6.	Paid up Equity Share Capital	1,61,024.78	1,19,308.29	1,61,024.78	1,19,308.29
7.	Reserves (excluding Revaluation Reserve)			13,58,521.15	10,00,866.42
8.	Earnings Per Share (before extra ordinary items) (of ₹10/- each) (for continuing and discontinued operations) -				
	1. Basic:	3.21	5.46	18.78	16.03
	2. Diluted:	3.21	5.45	18.76	16.01
9.	Earnings Per Share (after extra ordinary items) (of ₹10/- each) (for continuing and discontinued operations) -				
	1. Basic:	3.21	5.46	18.78	16.03
	2. Diluted:	3.21	5.45	18.76	16.01

Notes:

- The above is an extract of the detailed format of Quarterly/Yearly Financial Results filed with the Stock Exchanges under Regulation 33 of the SEBI
 (Listing Obligation and Disclosure Requirements) Regulations, 2015. The full format of the Quarterly/Yearly Financial Results is available on the
 websites of the Stock Exchange(s) (www.bseindia.com and www.nseindia.com) and the website of the Bank (www.bandhanbank.com).
- 2. Information relating to Total Comprehensive Income and Other Comprehensive Income is not furnished as Ind AS is not yet made applicable to banks.
- The figures of the last quarter of the year are balancing figures between audited figures in respect of full financial year and the unaudited published year to date figures up to the third quarter of the financial year.

Place : Kolkata Date : May 12, 2020 For Bandhan Bank Limited Chandra Shekhar Ghosh Managing Director & CEO

Bandhan Bank Limited

CIN: L67190WB2014PLC204622

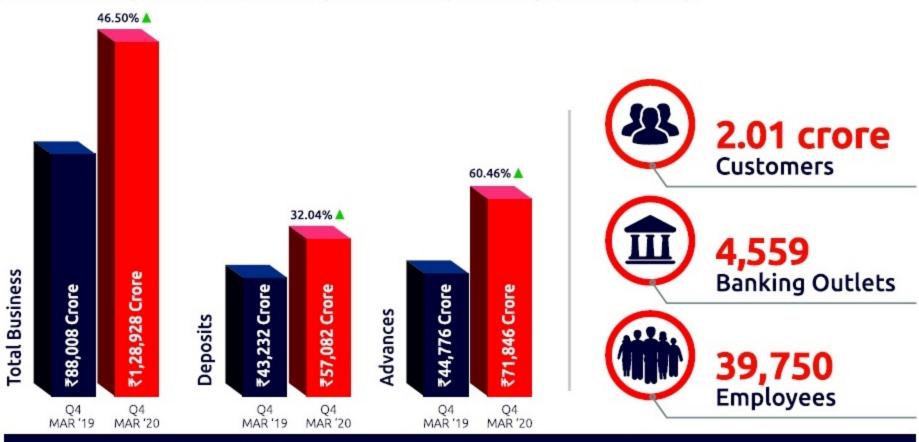
Registered Office: DN-32, Sector - V, Salt Lake City, Kolkata – 700 091







At Bandhan Bank, we owe our success to you, our customers. You are our constant source of motivation. Your faith in us and your unwavering support, help us grow, touch lives and serve the nation. Even in trying times like now, you remain our priority. We are committed to bring you uninterrupted banking services. Thank you for being a part of our journey.



Audited Financial Results for the quarter and year ended March 31, 2020 Regulation 33 of the SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015

(₹ in lakh)

Sl. No.	Particulars	Quarter ended March 31, 2020 (Audited) (Refer Note 3)	Quarter ended March 31, 2019 (Audited) (Refer Note 3)	Year ended March 31, 2020 (Audited)	Year ended March 31, 2019 (Audited)
1.	Total Income from Operations	3,34,647.29	2,22,032.38	12,43,469.07	7,70,641.72
2.	Net Profit/(Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	69,332.58	99,992.35	4,05,341.86	3,01,305.39
3.	Net Profit/(Loss) for the period before tax (after Exceptional and/or Extraordinary items)	69,332.58	99,992.35	4,05,341.86	3,01,305.39
4.	Net Profit/(Loss) for the period after tax (after Exceptional and/or Extraordinary items)	51,728.53	65,087.12	3,02,373.74	1,95,150.19
5.	Total Comprehensive Income for the period [Comprising Profit/(Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	Refer note 2	Refer note 2	Refer note 2	Refer note 2
6.	Paid up Equity Share Capital	1,61,024.78	1,19,308.29	1,61,024.78	1,19,308.29
7.	Reserves (excluding Revaluation Reserve)			13,58,521.15	10,00,866.42
8.	Earnings Per Share (before extra ordinary items) (of ₹10/- each) (for continuing and discontinued operations) -				
	1. Basic:	3.21	5.46	18.78	16.03
	2. Diluted:	3.21	5.45	18.76	16.01
9.	Earnings Per Share (after extra ordinary items) (of ₹10/- each) (for continuing and discontinued operations) -				
	1. Basic:	3.21	5.46	18.78	16.03
	2. Diluted:	3.21	5.45	18.76	16.01

Notes:

- The above is an extract of the detailed format of Quarterly/Yearly Financial Results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015. The full format of the Quarterly/Yearly Financial Results is available on the websites of the Stock Exchange(s) (<u>www.bseindia.com</u> and <u>www.nseindia.com</u>) and the website of the Bank (<u>www.bandhanbank.com</u>).
- Information relating to Total Comprehensive Income and Other Comprehensive Income is not furnished as Ind AS is not yet made applicable to banks.
- 3. The figures of the last quarter of the year are balancing figures between audited figures in respect of full financial year and the unaudited published year to date figures up to the third quarter of the financial year.

Date: May 12, 2020

Place: Kolkata

For Bandhan Bank Limited Chandra Shekhar Ghosh Managing Director & CEO

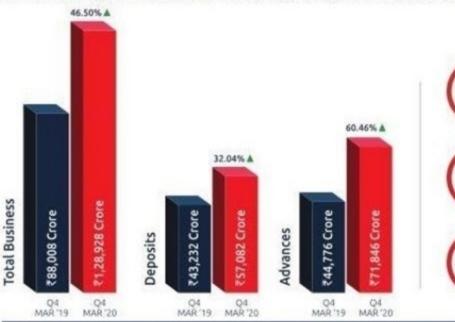
Bandhan Bank Limited

CIN: L67190WB2014PLC204622

Registered Office: DN-32, Sector - V, Salt Lake City, Kolkata – 700 091



At Bandhan Bank, we owe our success to you, our customers. You are our constant source of motivation. Your faith in us and your unwavering support, help us grow, touch lives and serve the nation. Even in trying times like now, you remain our priority. We are committed to bring you uninterrupted banking services. Thank you for being a part of our journey.





Audited Financial Results for the quarter and year ended March 31, 2020 Regulation 33 of the SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015

		CANADA MARKATA	AND DESCRIPTION OF THE PARTY OF		(< in takn)
SL. No.	Particulars	Quarter ended March 31, 2020 (Audited) (Refer Note 3)	Quarter ended March 31, 2019 (Audited) (Refer Note 3)	Year ended March 31, 2020 (Audited)	Year ended March 31, 2019 (Audited)
1,	Total Income from Operations	3,34,647.29	2,22,032.38	12,43,469.07	7,70,641.72
2.	Net Profit/(Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	69,332.58	99,992.35	4,05,341.86	3,01,305.39
3.	Net Profit/(Loss) for the period before tax (after Exceptional and/or Extraordinary items)	69,332.58	99,992.35	4,05,341.86	3,01,305,39
4.	Net Profit/(Loss) for the period after tax (after Exceptional and/or Extraordinary items)	51,728.53	65,087.12	3,02,373.74	1,95,150.19
5.	Total Comprehensive Income for the period [Comprising Profit/(Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	Refer note 2	Refer note 2	Refer note 2	Refer note 2
6.	Paid up Equity Share Capital	1,61,024.78	1,19,308.29	1,61,024.78	1,19,308.29
7.	Reserves (excluding Revaluation Reserve)			13,58,521.15	10,00,866.42
8.	Earnings Per Share (before extra ordinary items) (of ₹10/- each) (for continuing and discontinued operations) -				
	1. Basic:	3.21	5.46	18.78	16.03
	2. Diluted:	3.21	5.45	18.76	16.01
9.	Earnings Per Share (after extra ordinary items) (of ₹10/- each) (for continuing and discontinued operations) -	000000			100000000000000000000000000000000000000
	1. Basic:	3.21	5.46	18.78	16.03
	2. Diluted:	3.21	5.45	18.76	16.01

Notes:

- 1. The above is an extract of the detailed format of Quarterly/Yearly Financial Results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015. The full format of the Quarterly/Yearly Financial Results is available on the websites of the Stock Exchange(s) (www.bseindia.com and www.nseindia.com) and the website of the Bank (www.bandhanbank.com)
- Information relating to Total Comprehensive Income and Other Comprehensive Income is not furnished as Ind AS is not yet made applicable to banks.
- The figures of the last quarter of the year are balancing figures between audited figures in respect of full financial year and the unaudited published year to date figures up to the third quarter of the financial year.

Place: Kolkata Date: May 12, 2020 For Bandhan Bank Limited Chandra Shekhar Ghosh Managing Director & CEO

Bandhan Bank Limited

CIN: L67190WB2014PLC204622

Registered Office: DN-32, Sector - V, Salt Lake City, Kolkata - 700 091

a

श

ৰ্ব

त्र

Ş

ă

5

ध

Б

31

•

ij

Ī.

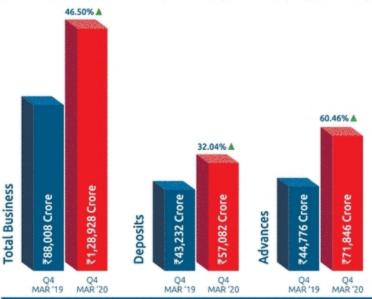
n ब





You are the fuel to our journey of growth

At Bandhan Bank, we owe our success to you, our customers. You are our constant source of motivation. Your faith in us and your unwavering support, help us grow, touch lives and serve the nation. Even in trying times like now, you remain our priority. We are committed to bring you uninterrupted banking services. Thank you for being a part of our journey.









Audited Financial Results for the quarter and year ended March 31, 2020 Regulation 33 of the SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015

(₹ in lakt

Sl. No.	Particulars	Quarter ended March 31, 2020 (Audited) (Refer Note 3)	Quarter ended March 31, 2019 (Audited) (Refer Note 3)	Year ended March 31, 2020 (Audited)	Year ended March 31, 2019 (Audited)
1.	Total Income from Operations	3,34,647.29	2,22,032.38	12,43,469.07	7,70,641.72
2.	Net Profit/(Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	69,332.58	99,992.35	4,05,341.86	3,01,305.39
3.	Net Profit/(Loss) for the period before tax (after Exceptional and/or Extraordinary items)	69,332.58	99,992.35	4,05,341.86	3,01,305.39
4.	Net Profit/(Loss) for the period after tax (after Exceptional and/or Extraordinary items)	51,728.53	65,087.12	3,02,373.74	1,95,150.19
5.	Total Comprehensive Income for the period [Comprising Profit/(Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	Refer note 2	Refer note 2	Refer note 2	Refer note 2
6.	Paid up Equity Share Capital	1,61,024.78	1,19,308.29	1,61,024.78	1,19,308.29
7.	Reserves (excluding Revaluation Reserve)			13,58,521.15	10,00,866.42
8.	Earnings Per Share (before extra ordinary items) (of ₹10/- each) (for continuing and discontinued operations) -				
	1. Basic:	3.21	5.46	18.78	16.03
	2. Diluted:	3.21	5.45	18.76	16.01
9.	Earnings Per Share (after extra ordinary items) (of ₹10/- each) (for continuing and discontinued operations) -				
	1. Basic:	3.21	5.46	18.78	16.03
	2. Diluted:	3.21	5.45	18.76	16.01

Notes:

- The above is an extract of the detailed format of Quarterly/Yearly Financial Results filed with the Stock Exchanges under Regulation 33 of the SEBI
 (Listing Obligation and Disclosure Requirements) Regulations, 2015. The full format of the Quarterly/Yearly Financial Results is available on the
 websites of the Stock Exchange(s) (www.bseindia.com and www.nseindia.com) and the website of the Bank (www.bandhanbank.com).
- 2. Information relating to Total Comprehensive Income and Other Comprehensive Income is not furnished as Ind AS is not yet made applicable to banks.
- The figures of the last quarter of the year are balancing figures between audited figures in respect of full financial year and the unaudited published year to date figures up to the third quarter of the financial year.

Place : Kolkata Date : May 12, 2020 For Bandhan Bank Limited Chandra Shekhar Ghosh Managing Director & CEO

Bandhan Bank Limited

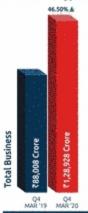
CIN: L67190WB2014PLC204622

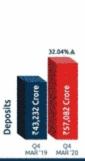
Registered Office: DN-32, Sector - V, Salt Lake City, Kolkata - 700 091





At Bandhan Bank, we owe our success to you, our customers. You are our constant source of motivation. Your faith in us and your unwavering support, help us grow, touch lives and serve the nation. Even in trying times like now, you remain our priority. We are committed to bring you uninterrupted banking services. Thank you for being a part of our journey.









2.01 crore
Customers



4,559 Banking Outlets



39,750 Employees

Audited Financial Results for the quarter and year ended March 31, 2020 Regulation 33 of the SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015

CE SO SANDO

					(P in lakh)
SL No.	Particulars	Quarter ended March 31, 2020 (Audited) (Refer Note 3)	Quarter ended March 31, 2019 (Audited) (Refer Note 3)	Year ended March 31, 2020 (Audited)	Year ended March 31, 2019 (Audited)
1.	Total Income from Operations	3,34,647.29	2,22,032.38	12,43,469.07	7,70,641.72
2.	Net Profit/(Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	69,332.58	99,992.35	4,05,341.86	3,01,305.39
3.	Net Profit/(Loss) for the period before tax (after Exceptional and/or Extraordinary items)	69,332.58	99,992.35	4,05,341.86	3,01,305.39
4.	Net Profit/(Loss) for the period after tax (after Exceptional and/or Extraordinary items)	51,728.53	65,087.12	3,02,373.74	1,95,150.19
5.	Total Comprehensive Income for the period (Comprising Profit/(Loss) for the period (after tax) and Other Comprehensive Income (after tax))	Refer note 2	Refer note 2	Refer note 2	Refer note 2
6.	Paid up Equity Share Capital	1,61,024.78	1,19,308.29	1,61,024.78	1,19,308.29
7.	Reserves (excluding Revaluation Reserve)			13,58,521.15	10,00,866.42
8.	Earnings Per Share (before extra ordinary items) (of ₹10/- each) (for continuing and discontinued operations) -				
	1. Basic:	3.21	5.46	18.78	16.03
	2. Diluted:	3.21	5.45	18.76	16.01
9.	Earnings Per Share (after extra ordinary items) (of ₹10/- each) (for continuing and discontinued operations) -				
	1. Basic:	3.21	5.46	18.78	16.03
	2. Diluted:	3.21	5,45	18.76	16.01

Notes:

- The above is an extract of the detailed format of Quarterly/Yearly Financial Results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligation and Disclosure Regularements) Regulations, 2015. The full format of the Quarterly/Yearly Financial Results is available on the websites of the Stock Exchange(s) (www.nseindia.com) and the website of the Bank (www.nseindia.com).
- Information relating to Total Comprehensive Income and Other Comprehensive Income is not furnished as Ind AS is not yet made applicable to banks.
- The figures of the last quarter of the year are balancing figures between audited figures in respect of full financial year and the unaudited published year to date figures up to the third quarter of the financial year.

Place : Kolkata Date : May 12, 2020

Bandhan Bank Limited CIN: L67190WB2014PLC204622

Registered Office: DN-32, Sector - V, Salt Lake City, Kolkata - 700 091

Tel.: (033)66090909, E mail: info@bandhanbank.com, Website: www.bandhanbank.com

For Bandhan Bank Limited Chandra Shekhar Ghosh Managing Director & CEO