

Ref. No. BBL/321/2021-22

Date: January 04, 2022

**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Obligations and Disclosure Requirements) Regulations, 2015 and Code of Practices and Procedures for Fair Disclosure of Unpublished Price Sensitive Information in terms of Regulation 8 of SEBI (Prohibition of Insider Trading) Regulations, 2015, we would like to intimate the following with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/nine months ended December 31, 2021:

(in ₹ Crore unless specified otherwise)

	Dec. 31, 2020	Sept. 30, 2021	Dec. 31, 2021 (Approximate)	YoY(%)	QoQ(%)
Loans & Advances (On book + Off Book + TLTRO + PTC)	80,255	81,661	89,213*	11%	9%
Total Deposits	71,188	81,898	84,500	19%	3%
CASA Deposits	30,520	36,548	38,528	26%	5%
Retail Deposits (including CASA)	57,668	68,787	71,440	24%	4%
Bulk Deposits	13,520	13,111	13,060	-3%	0%
Retail to Total Deposits (%)	81%	84%	84%		
CASA Ratio (%)	42.9%	44.6%	45.6%		

\*Loans & Advances as on Dec. 31, 2021 are before considering write-offs, if any. The figure shall be updated post write-offs along with Q3 FY22 Financials results.



**Collection efficiency**

Collection efficiency\* for the month of December 2021 was ~93%. Business wise break up of collection efficiency is as under;

EEB (Micro)	~91%
Non EEB	~98%
<b>Overall Bank</b>	<b>~93%</b>

\* Excluding arrears, including NPA customers.

Please note that the numbers mentioned above as on December 31, 2021 are provisional unaudited numbers and is subject to review / examine by the Audit Committee and Board of Directors and are also subject to limited review 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](http://www.bandhanbank.com).

Thanking you,

Yours sincerely,  
for **Bandhan Bank Limited**

  
**Indranil Banerjee**  
Company Secretary

