



UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED JUNE 30, 2025

(₹ in lakhs)

Particulars	Quarter Ended			Year Ended
	30.06.2025	31.03.2025	30.06.2024	31.03.2025
	Unaudited	Audited Refer Note 3	Unaudited	Audited
1 Interest Earned (a+b+c+d)	5,47,561.05	5,43,386.35	5,53,582.29	21,94,822.87
a) Interest/discount on advances/bills	4,73,237.05	4,76,355.52	4,86,952.02	19,36,746.39
b) Income on Investments	65,877.78	58,223.21	53,238.71	2,18,186.82
c) Interest on balance with Reserve Bank of India and other Inter bank funds	1,673.19	929.41	4,172.34	9,717.65
d) Others	6,773.03	7,878.21	9,219.22	30,172.01
2 Other Income	72,588.00	69,961.88	54,590.73	2,96,660.00
3 Total Income (1+2)	6,20,149.05	6,13,348.23	6,08,173.02	24,91,482.87
4 Interest Expended	2,71,837.20	2,67,796.83	2,54,916.95	10,45,764.51
5 Operating Expenses (i + ii)	1,81,471.88	1,88,417.53	1,59,166.95	7,06,849.51
i) Employees Cost	1,12,360.64	1,08,421.93	1,00,537.54	4,36,097.53
ii) Other Operating Expenses	69,111.24	79,995.60	58,629.41	2,70,751.98
6 Total Expenditure (4+5) (Excluding provisions & Contingencies)	4,53,309.08	4,56,214.36	4,14,083.90	17,52,614.02
7 Operating Profit before Provisions & Contingencies (3-6)	1,66,839.97	1,57,133.87	1,94,089.12	7,38,868.85
8 Provisions (other than tax) & Contingencies	1,14,690.53	1,26,015.93	52,299.92	3,76,541.15
9 Exceptional Items	-	-	-	-
10 Profit from ordinary activities before tax (7-8-9)	52,149.44	31,117.94	1,41,789.20	3,62,327.70
11 Tax Expenses	14,953.24	(672.49)	35,443.15	87,798.15
12 Net Profit from ordinary activities after tax (10-11)	37,196.20	31,790.43	1,06,346.05	2,74,529.55
13 Extraordinary items (net of tax expenses)	-	-	-	-
14 Net Profit for the period (12-13)	37,196.20	31,790.43	1,06,346.05	2,74,529.55
15 Paid up equity share capital (Face value of ₹ 10/- each)	1,61,097.14	1,61,097.14	1,61,097.02	1,61,097.14
16 Reserve excluding revaluation reserves	-	-	-	22,74,813.04
17 Analytical Ratios:				
(i) Percentage of shares held by Government of India	NIL	NIL	NIL	NIL
(ii) Capital Adequacy Ratio (%)	19.08	18.71	14.97	18.71
(iii) Earning per share (₹) (Face Value of ₹ 10/- each):				
(a) Basic EPS before & after extraordinary items*	2.31	1.97	6.60	17.04
(b) Diluted EPS before & after extraordinary items*	2.31	1.97	6.60	17.04
(iv) NPA Ratios:				
(a) Gross NPAs	6,62,263.90	6,43,556.16	5,30,436.07	6,43,556.16
(b) Net NPAs	1,74,415.11	1,69,284.92	1,39,643.10	1,69,284.92
(c) % of Gross NPAs to Gross Advances	4.96%	4.71%	4.23%	4.71%
(d) % of Net NPAs to Net Advances	1.36%	1.28%	1.15%	1.28%
(v) Return on Assets (average)*	0.20%	0.17%	0.61%	1.53%

* Figures for the quarters are not annualised





Bandhan Bank Limited
DN-32, Sector V, Salt Lake, Kolkata - 700091
CIN: L67190WB2014PLC204622

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Segment information in accordance with the Accounting standard on Segment Reporting (AS 17) of the operating segment of the bank is as under:

(₹ in lakhs)

Particulars	Quarter Ended			Year Ended
	30.06.2025	31.03.2025	30.06.2024	31.03.2025
	Unaudited	Audited Refer Note 3	Unaudited	Audited
1 Segment Revenue				
a) Treasury	95,129.18	61,497.18	64,463.41	2,51,781.92
b) Retail Banking	5,46,850.37	5,44,741.93	5,28,518.96	21,93,735.20
c) Wholesale Banking	62,496.41	66,587.56	49,006.30	2,21,313.80
d) Other Banking Operations	8,383.23	15,937.12	4,859.89	38,580.28
e) Unallocated	-	-	-	-
Total	7,12,859.19	6,88,763.79	6,46,848.56	27,05,411.20
Less: Inter segment revenue	92,710.14	75,415.56	38,675.54	2,13,928.33
Income from operations	6,20,149.05	6,13,348.23	6,08,173.02	24,91,482.87
2 Segment Results				
a) Treasury	36,724.51	17,313.75	20,438.29	84,032.62
b) Retail Banking	11,686.79	(1,833.77)	1,13,938.16	2,34,519.57
c) Wholesale Banking	(4,220.24)	305.70	2,879.70	7,010.12
d) Other Banking Operations	7,958.38	15,332.26	4,533.05	36,765.39
e) Unallocated	-	-	-	-
Total Profit Before Tax	52,149.44	31,117.94	1,41,789.20	3,62,327.70
3 Segment Assets				
a) Treasury	53,47,706.85	50,41,635.41	41,44,359.92	50,41,635.41
b) Retail Banking	1,04,90,862.74	1,10,28,345.67	1,08,31,046.96	1,10,28,345.67
c) Wholesale Banking	29,79,835.27	29,53,253.90	21,89,881.95	29,53,253.90
d) Other Banking Operations	3,541.92	4,502.31	2,540.92	4,502.31
e) Unallocated	1,18,443.13	1,19,891.56	1,61,521.43	1,19,891.56
Total	1,89,40,389.91	1,91,47,628.85	1,73,29,351.18	1,91,47,628.85
4 Segment Liabilities				
a) Treasury	6,48,883.08	11,64,295.49	13,69,547.97	11,64,295.49
b) Retail Banking	1,53,65,725.93	1,49,77,004.66	1,28,19,272.12	1,49,77,004.66
c) Wholesale Banking	4,05,720.70	5,27,263.28	7,98,605.64	5,27,263.28
d) Other Banking Operations	-	-	-	-
e) Unallocated	18,709.22	18,564.73	40,856.69	18,564.73
Total	1,64,39,038.93	1,66,87,128.16	1,50,28,282.42	1,66,87,128.16
5 Capital Employed				
a) Treasury	46,98,823.77	38,77,339.92	27,74,811.95	38,77,339.92
b) Retail Banking	(48,74,863.19)	(39,48,658.99)	(19,88,225.16)	(39,48,658.99)
c) Wholesale Banking	25,74,114.57	24,25,990.62	13,91,276.31	24,25,990.62
d) Other Banking Operations	3,541.92	4,502.31	2,540.92	4,502.31
e) Unallocated	99,733.91	1,01,326.83	1,20,664.74	1,01,326.83
Total	25,01,350.98	24,60,500.69	23,01,068.76	24,60,500.69

The RBI vide its circular dated April 7, 2022 on establishment of Digital Banking Units (DBUs), has prescribed reporting of Digital Banking Segment as a sub-segment of Retail Banking Segment. The Bank does not have any DBUs, hence Digital Banking Segment disclosures is not applicable.

Notes:

i) Treasury :

Includes Investments in sovereign securities and trading operations. It also includes the central funding unit.

ii) Retail banking :

Includes lending to individuals/small businesses through the branch network and other delivery channels subject to the orientation, nature of product, granularity of the exposure and low value of individual exposure thereof. It also includes liability products, card services, internet banking, mobile banking, ATM services and NRI services. All deposits sourced by branches are classified in retail category.

iii) Corporate/Wholesale Banking:

Includes SME/ Corporate relationships not included under Retail Banking.

iv) Other Banking Business :

Includes para banking activities like third party product distribution.



**Notes:**

- 1 The financial results for the quarter ended June 30, 2025 have been subject to "Limited Review" by the joint statutory auditors of the Bank viz. Singhi & Co, Chartered Accountants and V. Sankar Aiyar & Co, Chartered Accountants. The financial results for the quarter ended June 30, 2024 were reviewed/ audited by the Bank's joint statutory auditors - M M Nissim & Co LLP, Chartered Accountants and Singhi & Co, Chartered Accountants.
- 2 These financial results have been prepared in accordance with the recognition and measurement principles laid down in Accounting Standards prescribed under Section 133 of the Act read with relevant rules issued thereunder, the relevant provisions of the Banking Regulation Act, 1949, the circulars, guidelines and directions issued by the Reserve Bank of India ("the RBI") from time to time ('RBI Guidelines') and other accounting principles generally accepted in India, and is in compliance with the presentation and disclosure requirements of the Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended including relevant circulars issued by the SEBI from time to time.
- 3 The figures for the quarter ended March 31, 2025 are the balancing figures between audited figures in respect of the financial year 2024-25 and the published year to date figures upto December 31, 2024, which was subjected to a limited review by the auditors.
- 4 The RBI Master Circular DBR.No.BP.BC.1/21.06.201/2015-16 dated July 1, 2015 as amended on 'Basel III Capital Regulations' contain guidelines on certain Pillar 3, Leverage Ratio, Liquidity Coverage Ratio and Net Stable Funding Ratio disclosure requirements that are to be made along with the publication of financial results. Accordingly, such applicable disclosures is being placed on the website of the Bank which can be accessed at the following link: <http://www.bandhanbank.com>. These disclosures are not required to be subject to audit/limited review by the joint Statutory Auditors.
- 5 Details of loans transferred excluding through Inter- Bank Participation Certificate (IBPC) & acquired during the quarter ended June 30, 2025 under the RBI Master Direction on Transfer of Loan Exposures dated September 24, 2021 are given below:
 - (i) During the quarter ended June 30, 2025, the bank has not acquired any "loans not in default" through assignment of loans.
 - (ii) During the quarter ended June 30, 2025, the bank has not acquired any stressed loans (Non-performing asset and Special Mention Account) and not transferred any loan not in default / Special Mention Accounts (SMA).
 - (iii) Details of ratings of SRs outstanding as on June 30, 2025 are given below -

(₹ in lakhs)			
Rating	Rating Agency	Recovery Rating	Gross value of Outstanding SRs
RR1+	CRISIL	More than 150%	17.24
RR1	CRISIL	100%-150%	1,837.20
RR3	CRISIL	50%-75%	14,650.59

- 6 The Bank has applied its significant accounting policies in the preparation of these financial results consistent with those followed in the annual financial statements for the year ended March 31, 2025. Any circular / direction issued by RBI is implemented prospectively when it becomes applicable.
- 7 Other Operating Expenses includes -

(₹ in lakhs)		
Particulars	Quarter Ended	
	30.06.2025	30.06.2024
Rent Expenses	9,454.40	8,855.71
IT Operating Expenses	8,116.85	5,444.48
Depreciation on bank's property	6,998.00	6,371.28
- 8 Other Income Includes profit/loss on investments including provision for revaluation, earnings from foreign exchange, commission earned from guarantees/letters of credit, fees earned from providing services to customers, selling of third party products. etc.
- 9 As at June 30, 2025, the total number of Branches, Banking Units and ATM network stood at 1750, 4594 and 438 respectively.
- 10 The Bank does not have any Subsidiary, Associate or Joint venture as at June 30, 2025. Accordingly the Bank is not required to publish the consolidated financial results.



- 11 The above results have been recommended by the Audit Committee at its meeting held on July 17, 2025 and approved by the Board of Directors of the Bank at its meeting held today.
- 12 Figures of the previous year/quarter have been regrouped / reclassified wherever necessary to conform to current year/period's classification.

Place : Kolkata
Date : July 18, 2025



For Bandhan Bank Limited

Partha Pratim Sengupta
Managing Director & CEO
DIN: 08273324



Singhi & Co.
Chartered Accountants
161, Sarat Bose Road
Kolkata - 700026

V. Sankar Aiyar & Co.
Chartered Accountants
Sarojini House,
6, Bhagwan Das Road
New Delhi - 110001

Independent Auditor's Review Report on unaudited financial results of Bandhan Bank Limited for the quarter ended June 30, 2025 pursuant to Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended)

**TO THE BOARD OF DIRECTORS OF
BANDHAN BANK LIMITED**

1. We have reviewed the accompanying unaudited financial results of **BANDHAN BANK LIMITED** (the "Bank") for the quarter ended June 30, 2025, (the "Statement"), being submitted by the Bank pursuant to the requirements of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "Listing Regulations") except for the disclosures relating to Pillar 3 disclosures, including leverage ratio and liquidity coverage ratio under Basel III Capital Regulations as have been disclosed on the Bank's website and in respect of which a link has been provided in Note 4 to the Statement and have not been reviewed by us. We have initialled the Statement for identification purpose only.
2. This Statement, which is the responsibility of the Bank's Management and approved by the Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Accounting Standard 25 for "Interim Financial Reporting" ("AS 25"), prescribed under Section 133 of the Companies Act, 2013 (the "Act") read with relevant rules issued thereunder, in so far as they apply to banks, the relevant provisions of the Banking Regulation Act, 1949, the circulars, guidelines and directions issued by the Reserve Bank of India (RBI) from time to time ("RBI Guidelines") and other accounting principles generally accepted in India and is in compliance with presentation and disclosure requirements of Regulation 33 of the Listing Regulations. Our responsibility is to express a conclusion on the Statement based on our review.
3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410 'Review of Interim Financial Information Performed by the Independent Auditor of the Entity', issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review consists of making inquiries primarily from persons responsible for financial and accounting matters and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing specified under section 143(10) of the Companies Act, 2013 and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.
4. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying Statement prepared in accordance with the recognition and measurement principles laid down in the aforesaid Accounting Standard, RBI Guidelines and other accounting principles generally accepted in India, in so far as they apply to banks has not disclosed the information required to be disclosed in terms of



Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, including the manner in which it is to be disclosed, or that it contains any material misstatement or that it has not been prepared in accordance with the relevant prudential norms issued by the RBI in respect of Income recognition, asset classification, provisioning and other related matters, except for the disclosures relating to Pillar 3 disclosures including leverage ratio and liquidity coverage ratio under Basel III Capital Regulations as have been disclosed on the Bank's website and in respect of which a link has been provided in Note 4 to the Statement and have not been reviewed by us.

5. The unaudited financial results for the corresponding quarter ended June 30, 2024 were jointly reviewed by Singhi & Co. and M M Nissim & Co. LLP who vide their report dated July 26, 2024 issued unmodified conclusion on those financial results. Accordingly, V. Sankar Aiyar & Co., do not express any conclusion on the figures reported in the Statement for the quarter ended June 30, 2024. Our conclusion on the statement is not modified in respect of this matter.

For **Singhi & Co.**
Chartered Accountants
(Firm Registration No. 302049E)

Ankit Dhelia

Ankit Dhelia
Partner
Membership No. 069178
UDIN: 25069178BMNXFB1237
Place: Kolkata
Date: July 18, 2025



For **V. Sankar Aiyar & Co.**
Chartered Accountants
(Firm Registration No. 109208W)

Karthik Srinivasan

Karthik Srinivasan
Partner
Membership No. 514998
UDIN: 25514998BMLGLT1675
Place: Kolkata
Date: July 18, 2025

