

# Investor Presentation Q1FY26

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18<sup>th</sup> July, 2025



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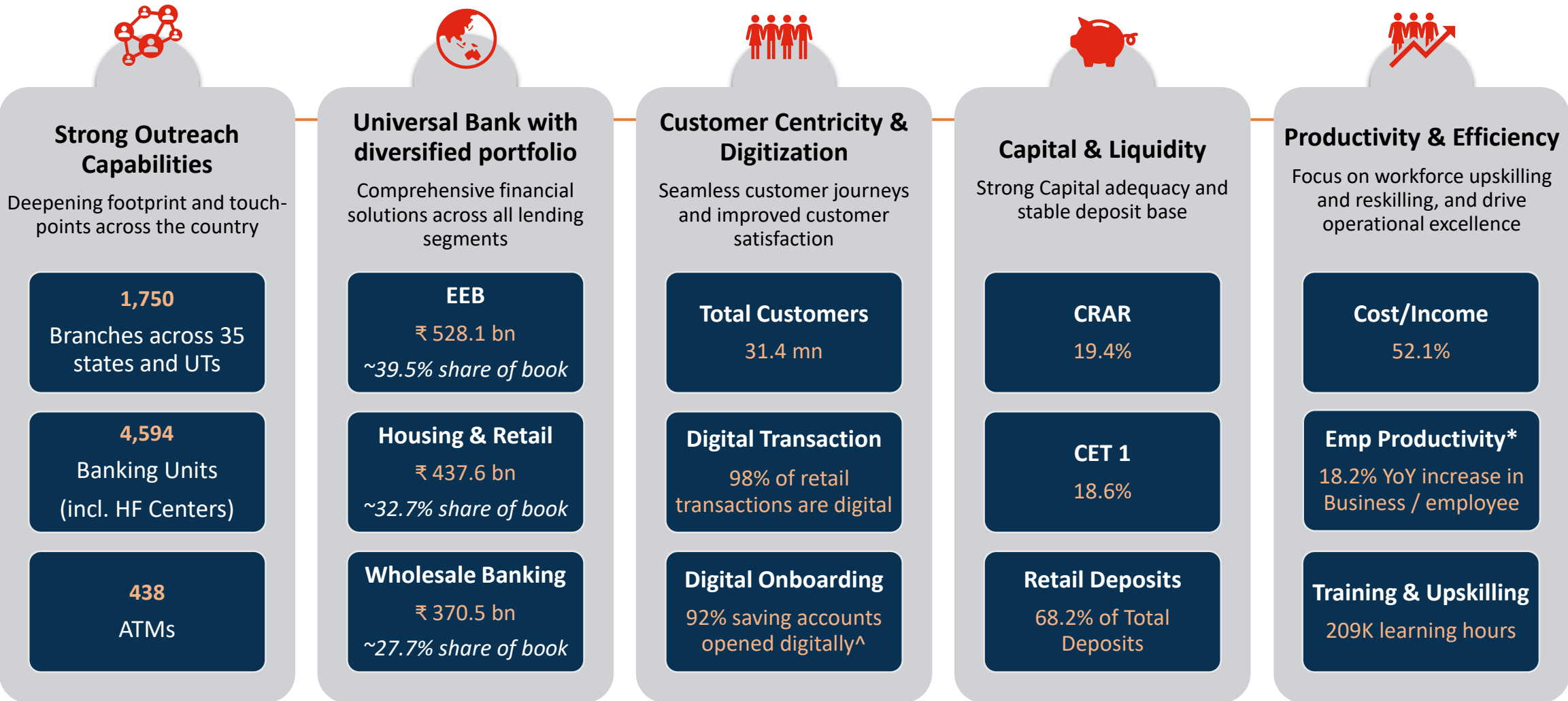
# Key Highlights

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# Strategic Highlights: Q1FY26



\*Total Employee as on Jun'25 is 73,048

^through tab assisted and DIY

CET1 and CRAR is incl. Q1FY26 profit

# Key Highlights: Q1FY26

₹ Advances	Gross Advances	Secured Book	Non-EEB Book	Share Of Non-East
	₹ 1,336.2 bn* (6.4% YoY & -2.5% QoQ)	52.1%** (920 bps YoY & 160 bps QoQ)	₹ 805.8 bn^ (26.7% YoY & 0.5% QoQ)	61.8% (388 bps YoY & 109 bps QoQ)
Deposits	Total Deposit	CASA Ratio	Retail Deposits	Share Of Non-East
	₹ 1,546.7 bn (16.1% YoY & 2.3% QoQ)	27.1% (-630 bps YoY & -430 bps QoQ)	₹ 1055.2 bn (14.6% YoY & 1.3% QoQ)	45.1% (-105 bps YoY & flat QoQ)
Asset Quality	GNPA Ratio	NNPA Ratio	PCR	Credit Cost
	5.0% (74 bps YoY & 26 bps QoQ)	1.4% (21 bps YoY & 7 bps QoQ)	73.7% (-1 bps YoY & -3 bps QoQ)	3.5% (184 bps YoY & -43 bps QoQ)
Profitability	NII	Total Revenue (Net)	Operating Profit	PAT
	₹ 27.6 bn (-7.7% YoY & flat QoQ)	₹ 34.8 bn (-1.4% YoY & 0.8% QoQ)	₹ 16.7 bn (-14.1% YoY & 6.2% QoQ)	₹ 3.7 bn (-65% YoY & 17% QoQ)
Ratios	NIM	OPEX / Assets	ROA	ROE
	6.4% (-117 bps YoY & -27 bps QoQ)	3.9% (19 bps YoY & -23 bps QoQ)	0.8% (-166 bps YoY & 10 bps QoQ)	5.9% (-1,283 bps YoY & 70 bps QoQ)

\* Includes PTC of ₹ 2.34 bn

^ excludes PTC

\*\*excluding IBPC

# Business & Financial Overview

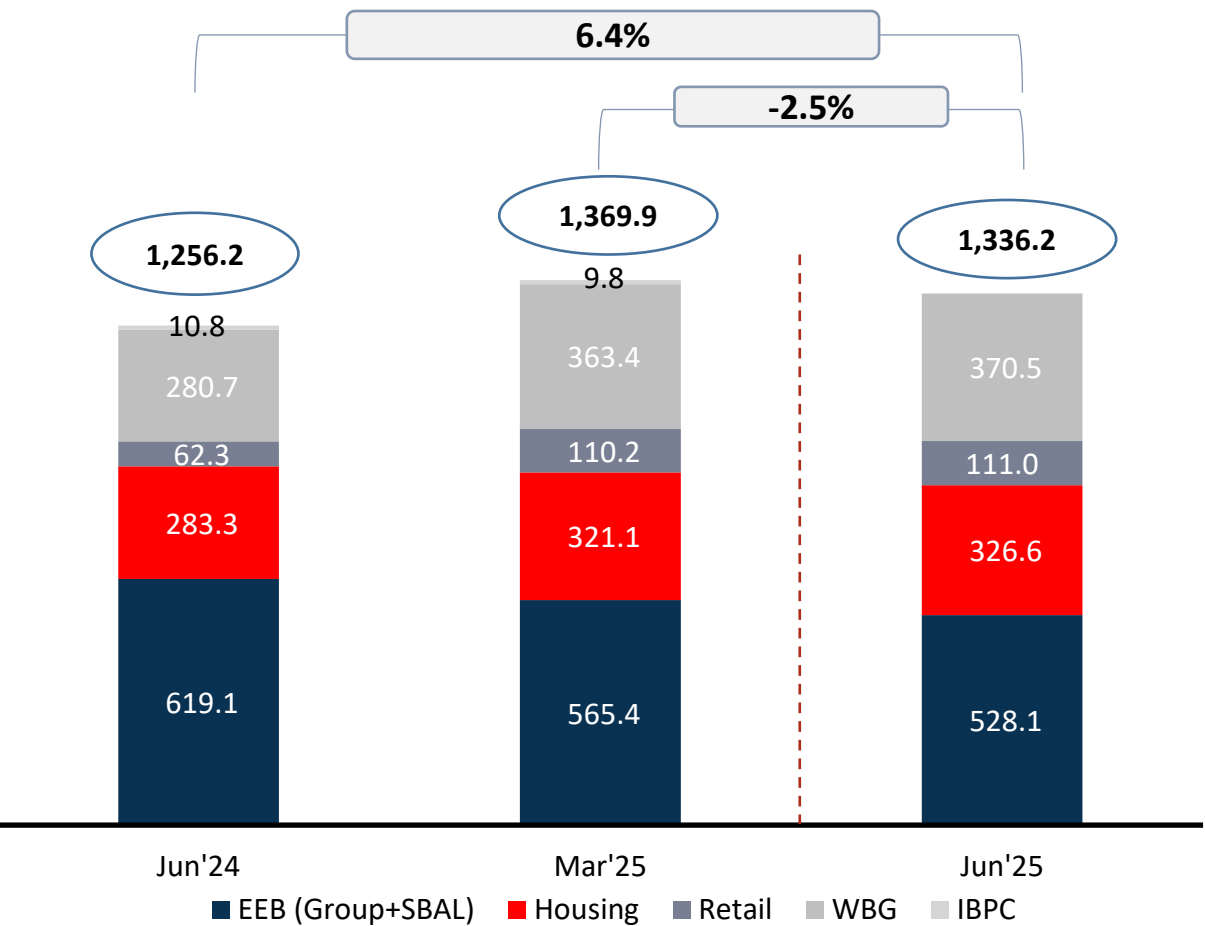
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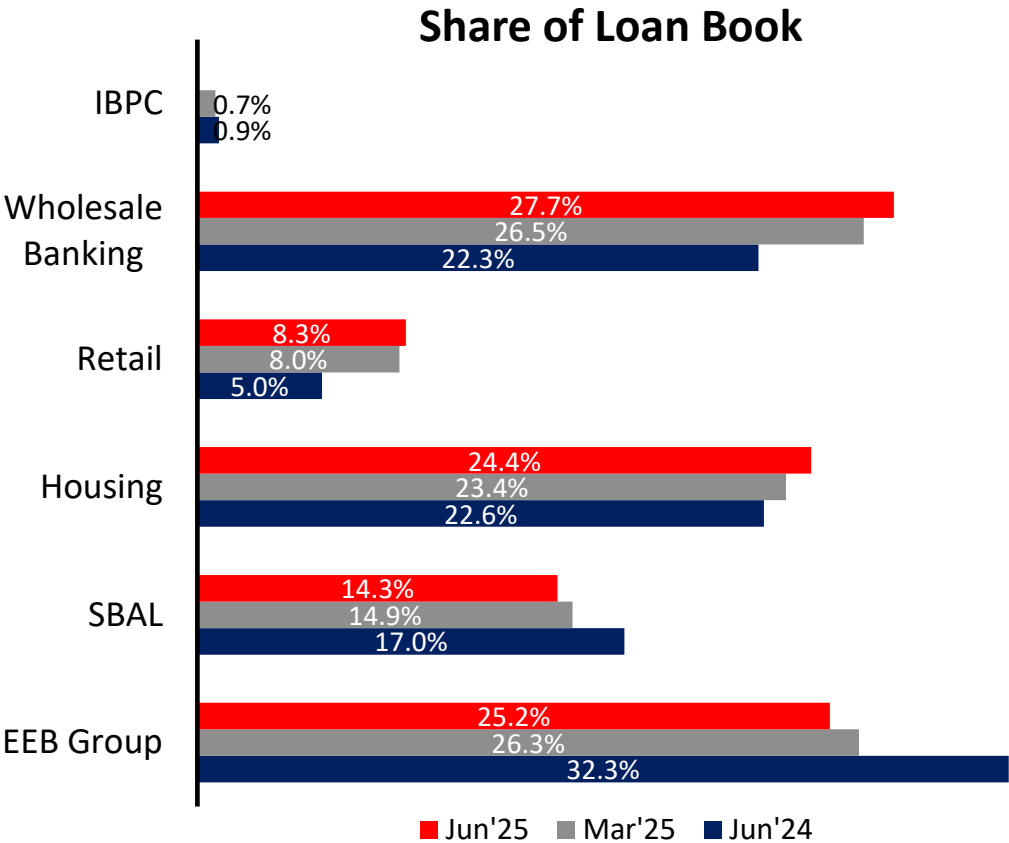
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# Gross Advances Mix

All amount in ₹ Bn.



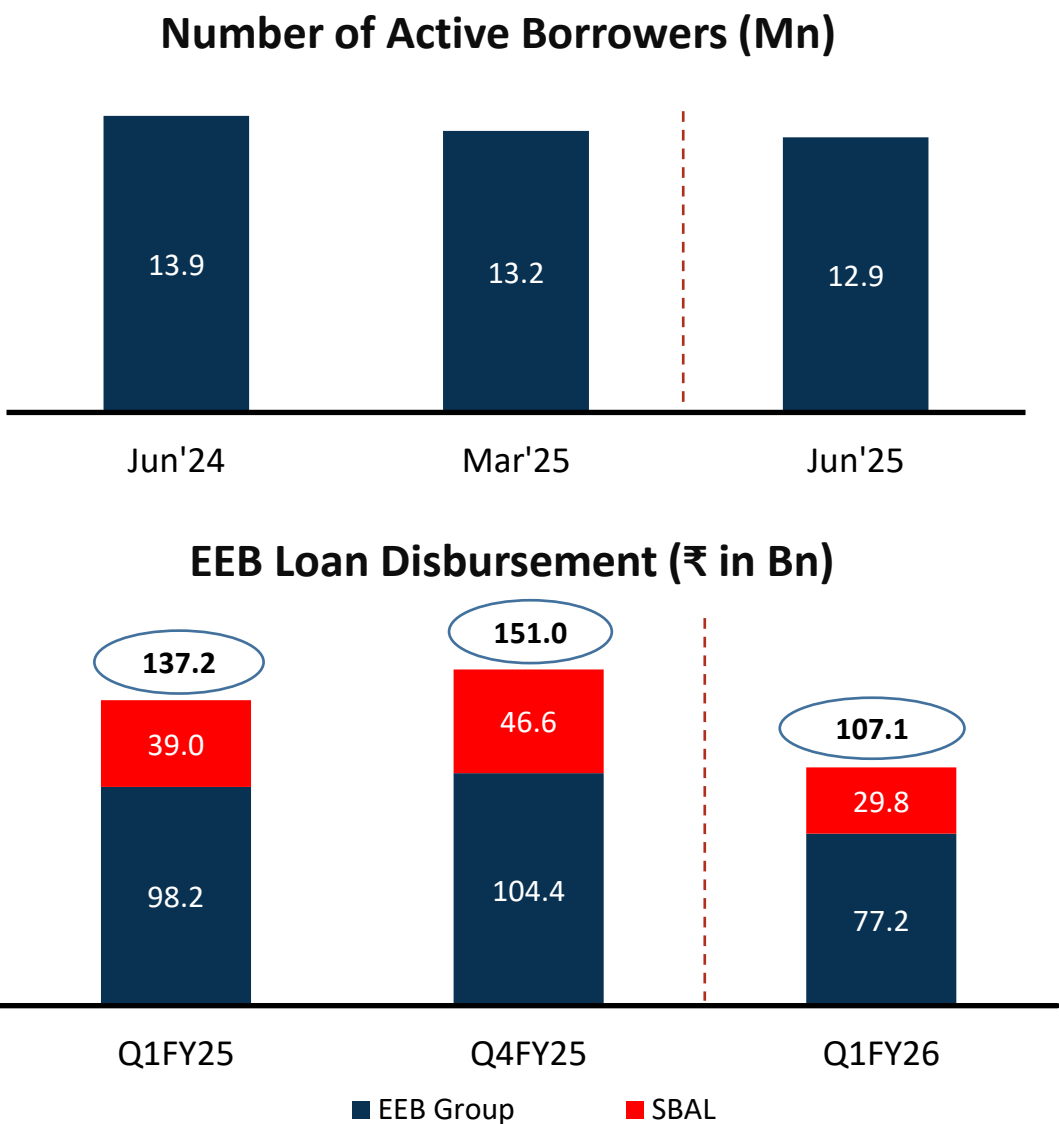
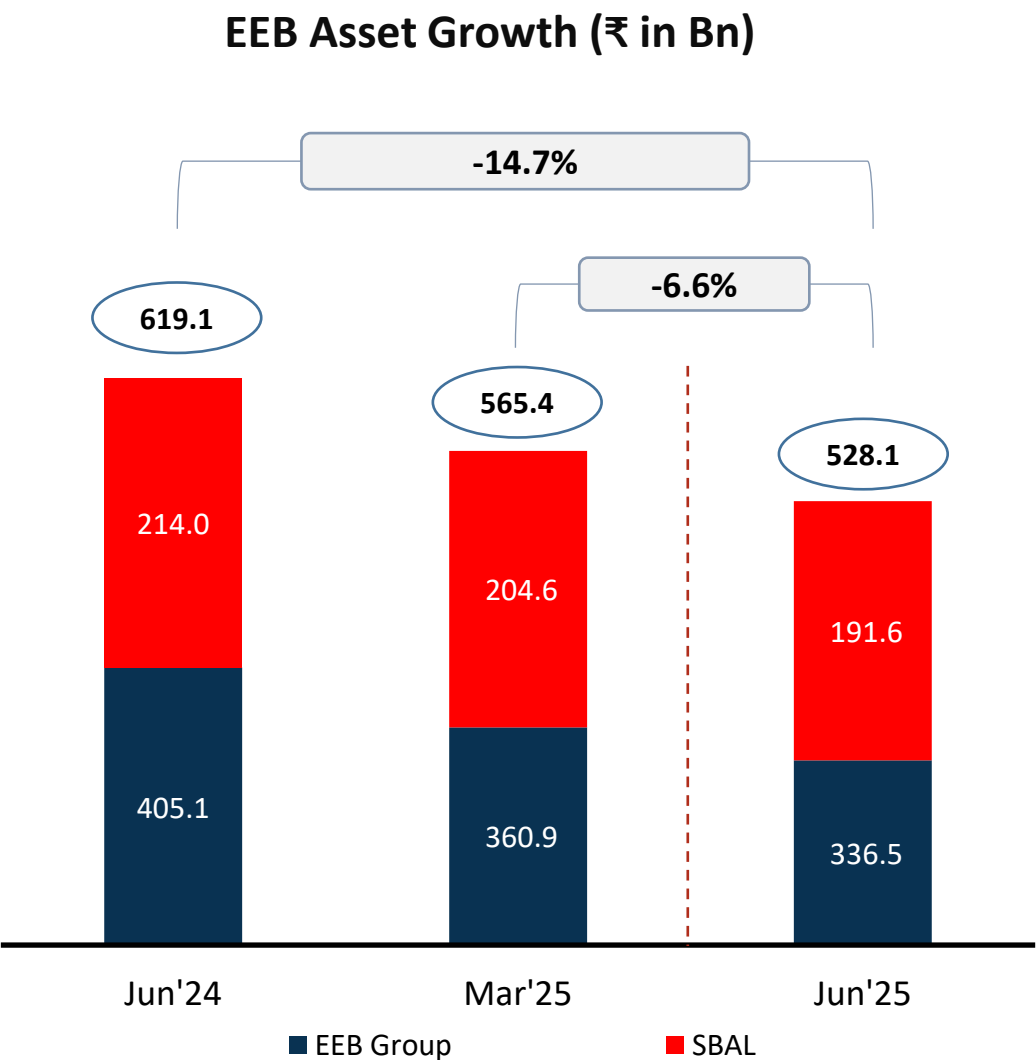
Gross advances Includes PTC



Share of EEB (Group + SBAL) reduced from 49.3% in Jun'24 to 39.5% in Jun'25

SBAL - Small Business and Agri Loans, is a part of EEB portfolio

# Emerging Entrepreneurs Business (EEB)

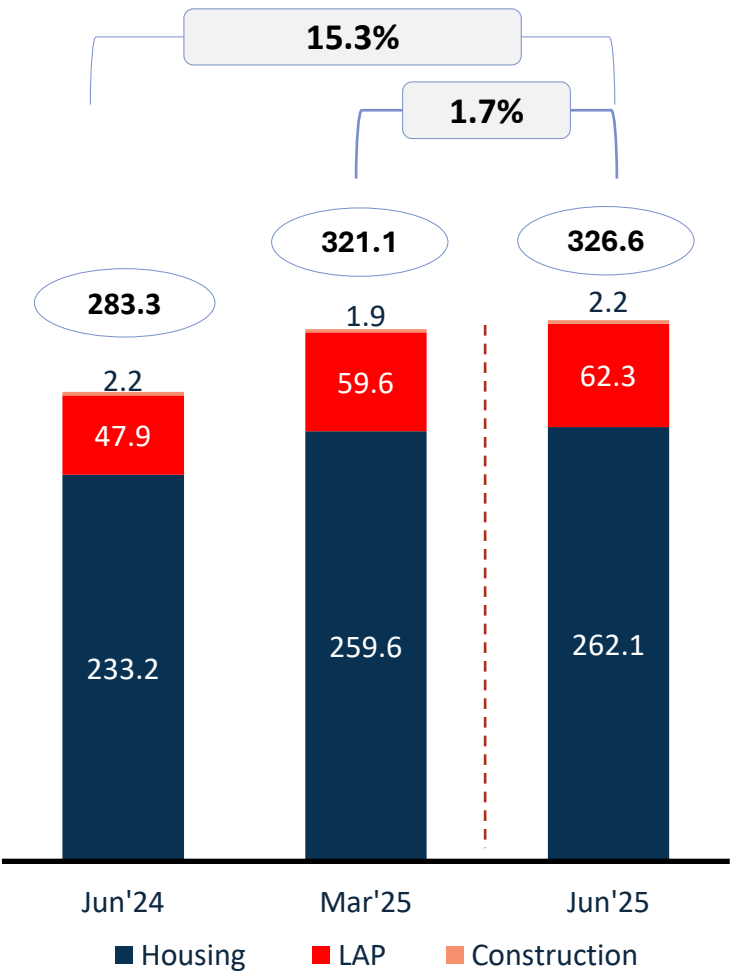




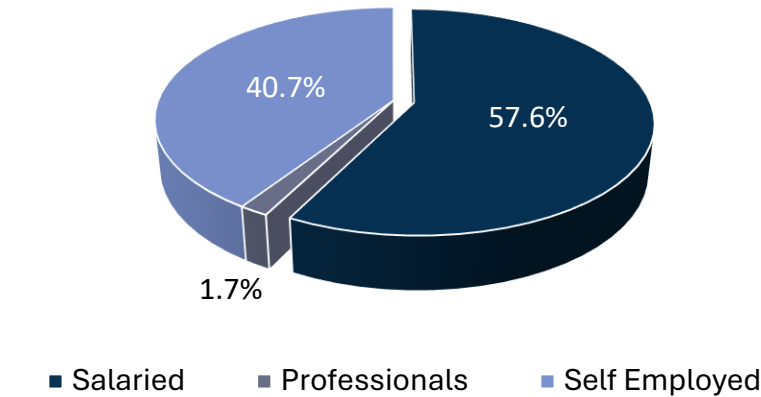
# Housing Finance

All amount in ₹ Bn.

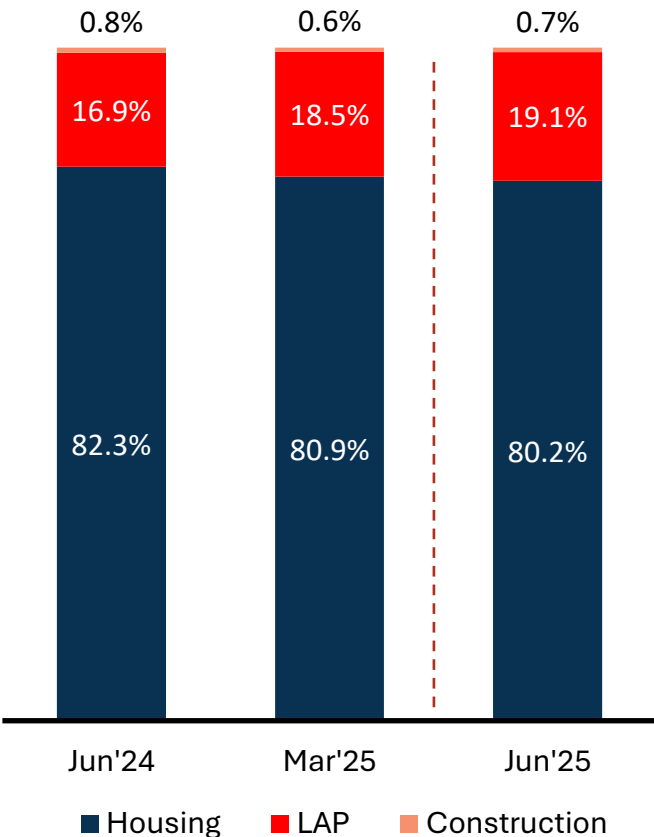
Housing: Product wise break-up



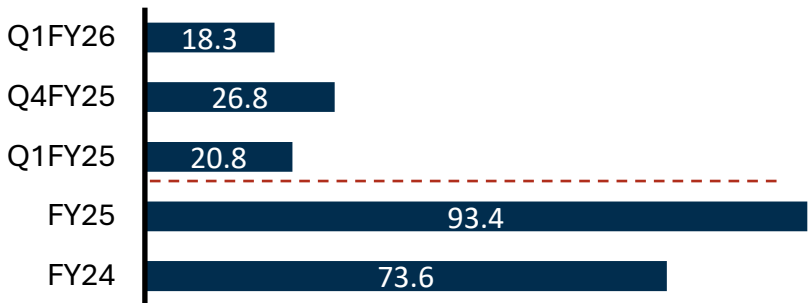
Borrowers Bifurcation – Jun'25



Housing: Product wise share



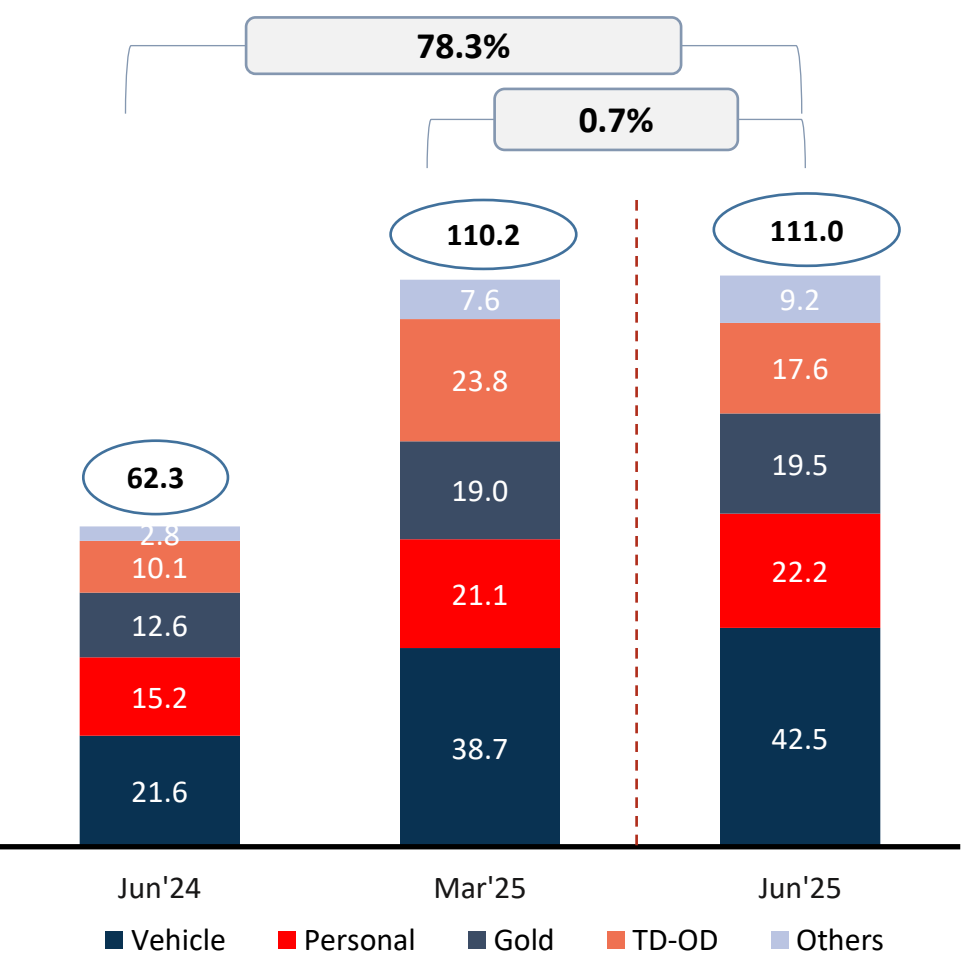
Housing Asset Disbursements



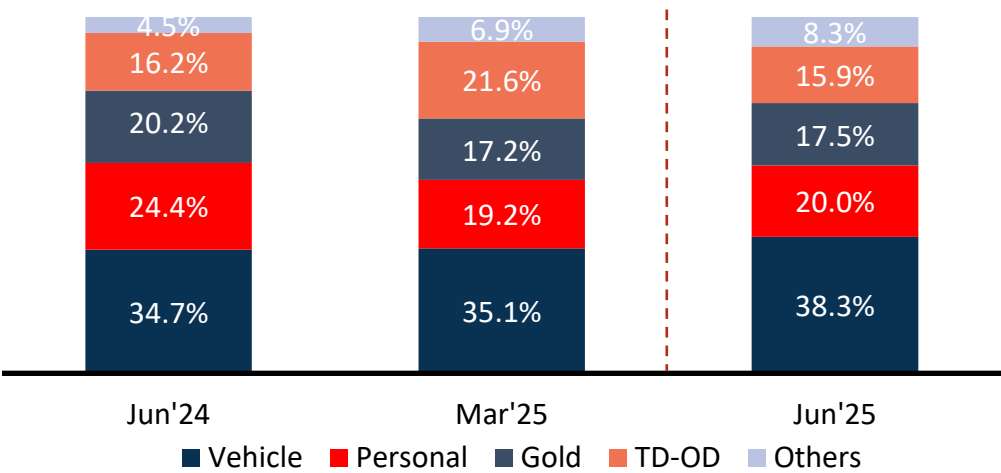
# Retail Assets

All amount in ₹ Bn.

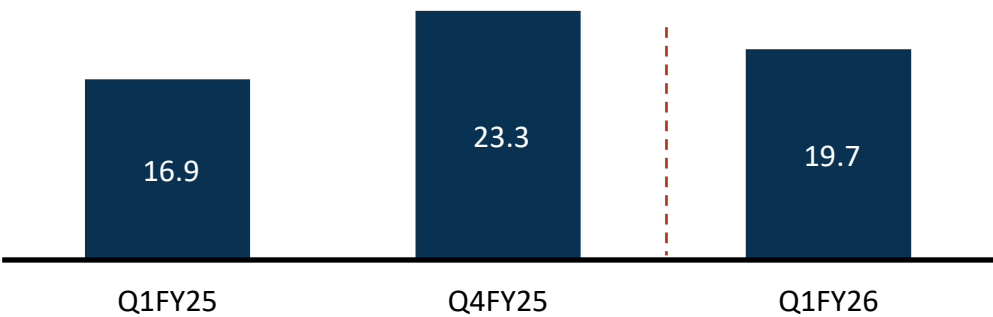
Retail Assets: Product wise break-up



Retail Assets: Product wise share



Retail Disbursements



# Wholesale Banking

All amount in ₹ Bn.

Wholesale Banking: Product wise break-up

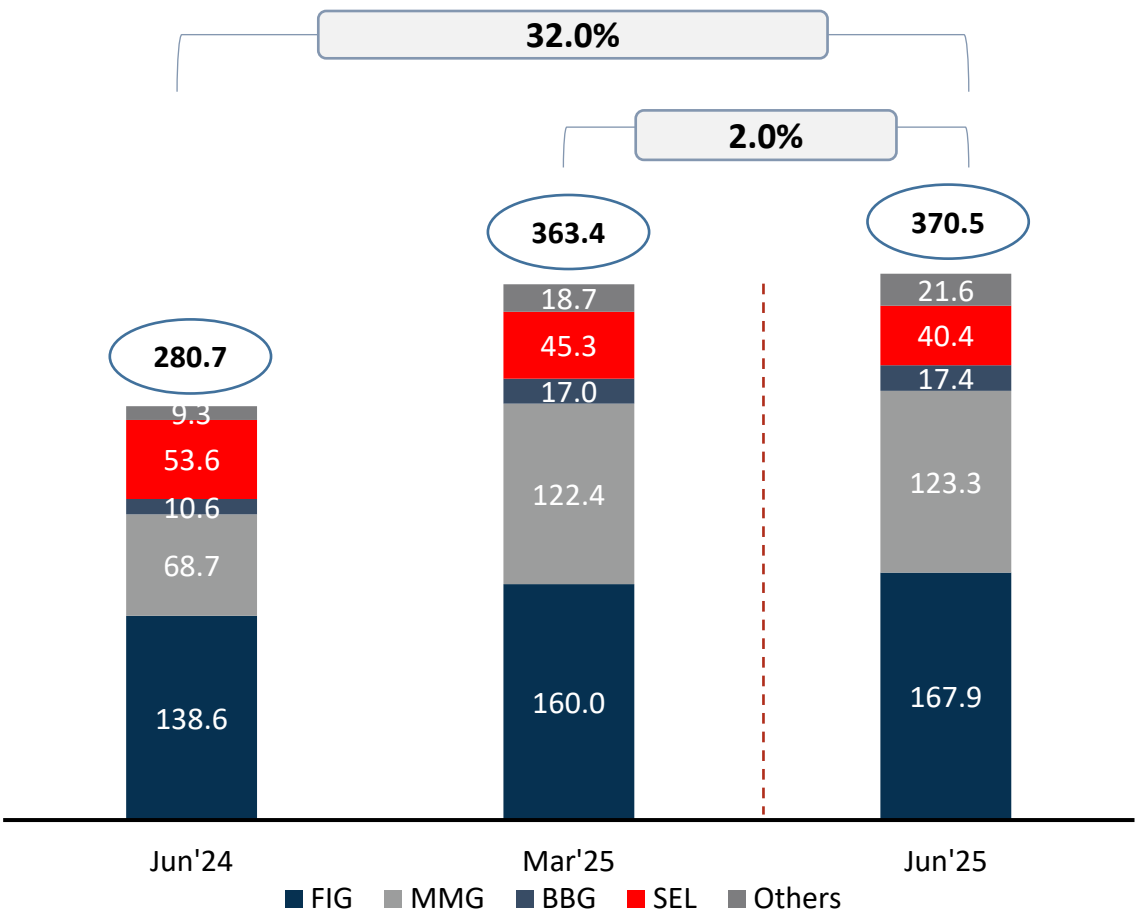
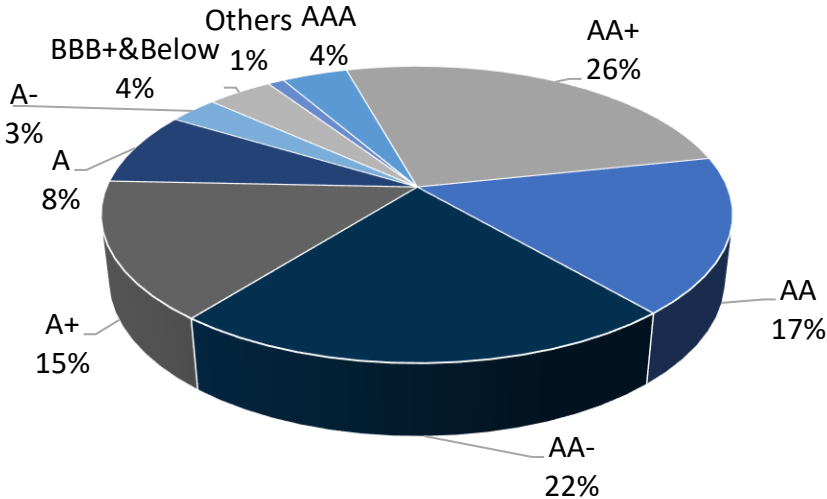
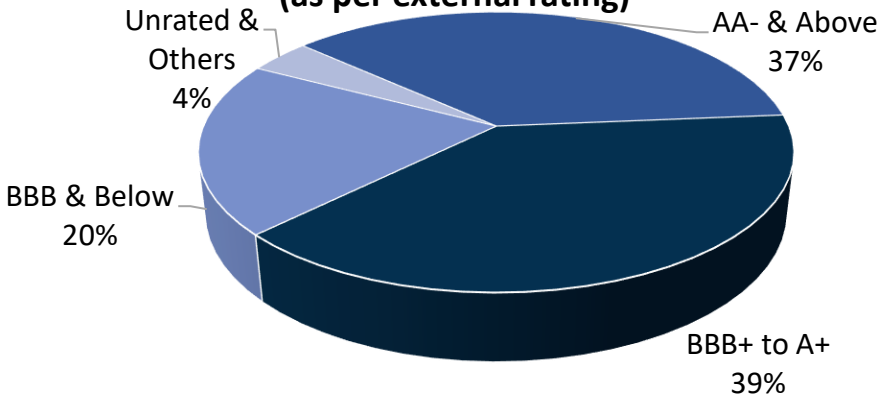


FIG: 95% of exposure are A- & Above category (as per external rating)



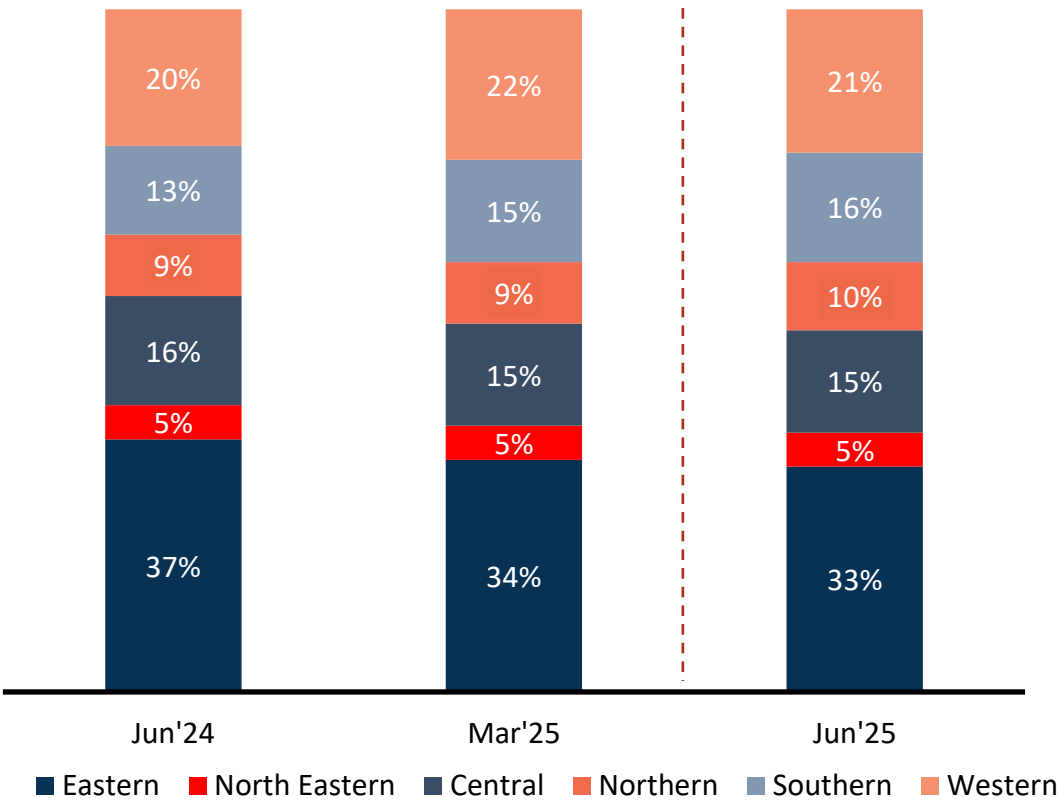
MMG: 76% of exposure are BBB+ & Above category (as per external rating)



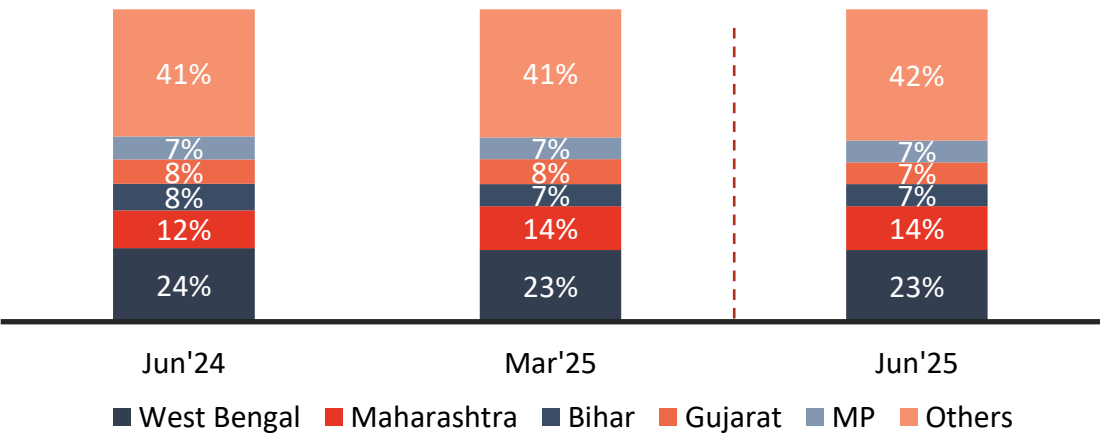
MMG – Mid Market Group; BBG – Business Banking Group; SEL – Small Enterprise Loan  
 FIG (Financial Institution Group) includes exposure in healthcare and educational institutions

# Geographical Distribution of Loans & Advances

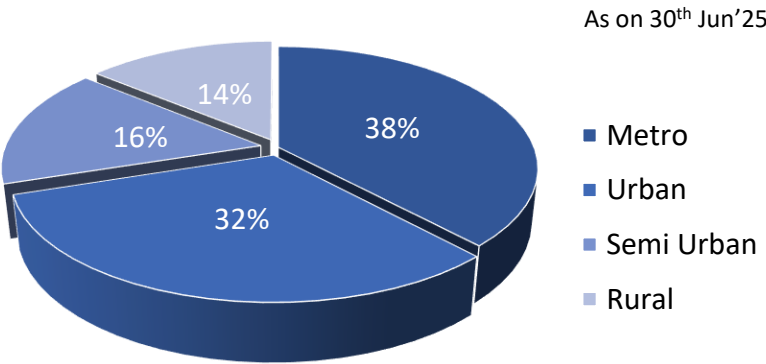
Share of Loans & Advances by Region



Share of Loans & Advances by States

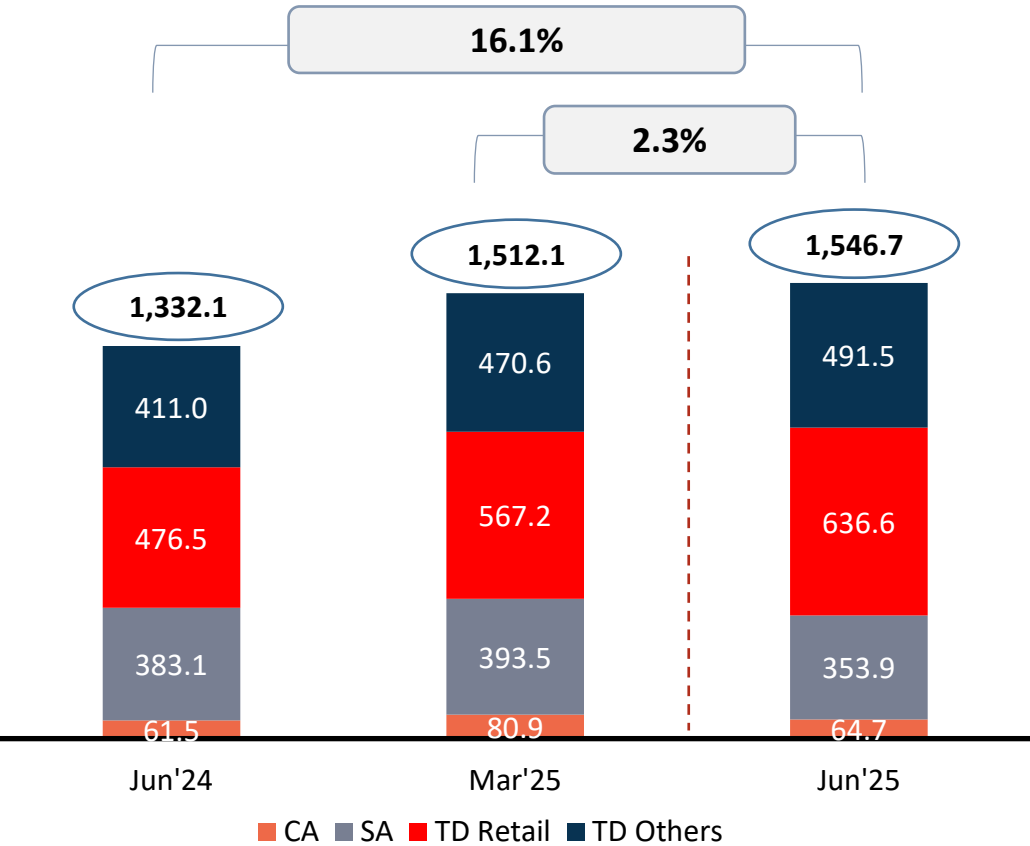


Category wise Distribution of Loans & Advances



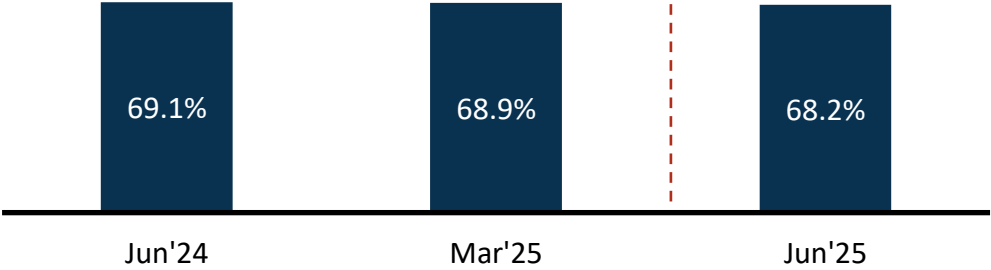
# Deposits

Deposits (₹ in Bn)

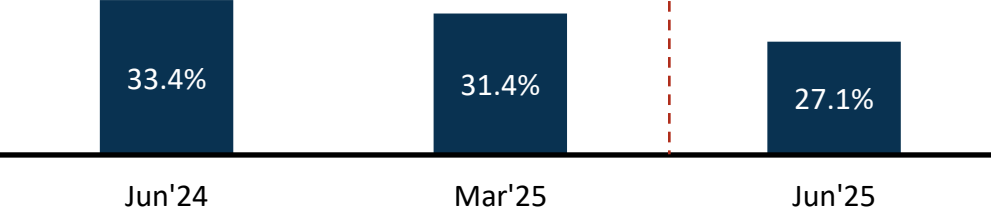


EEB deposits contribute to 2.9 % of Total deposit as of Jun'25

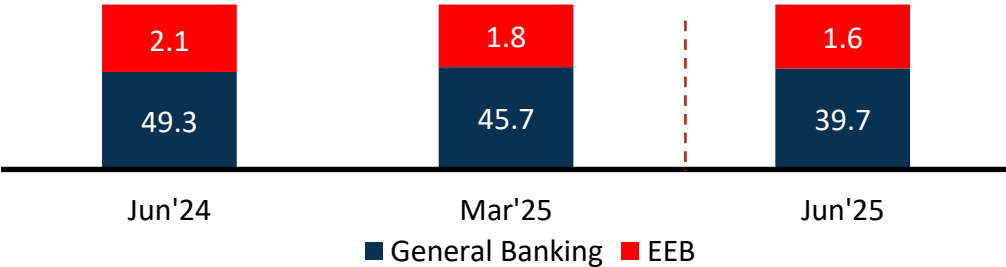
CASA + Retail TD to Total Deposits (%)



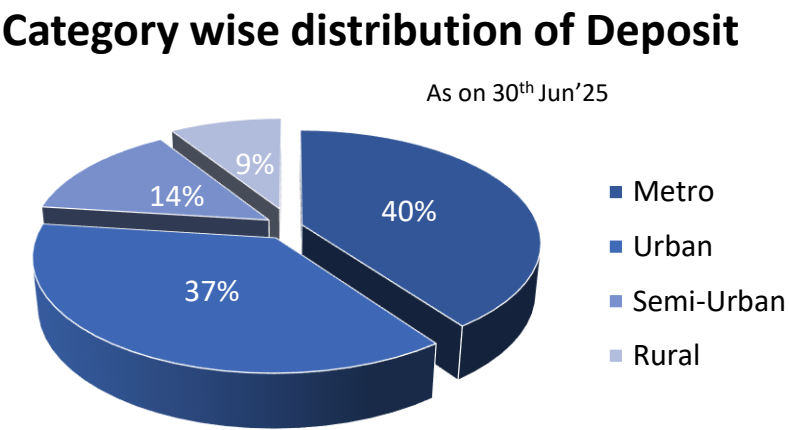
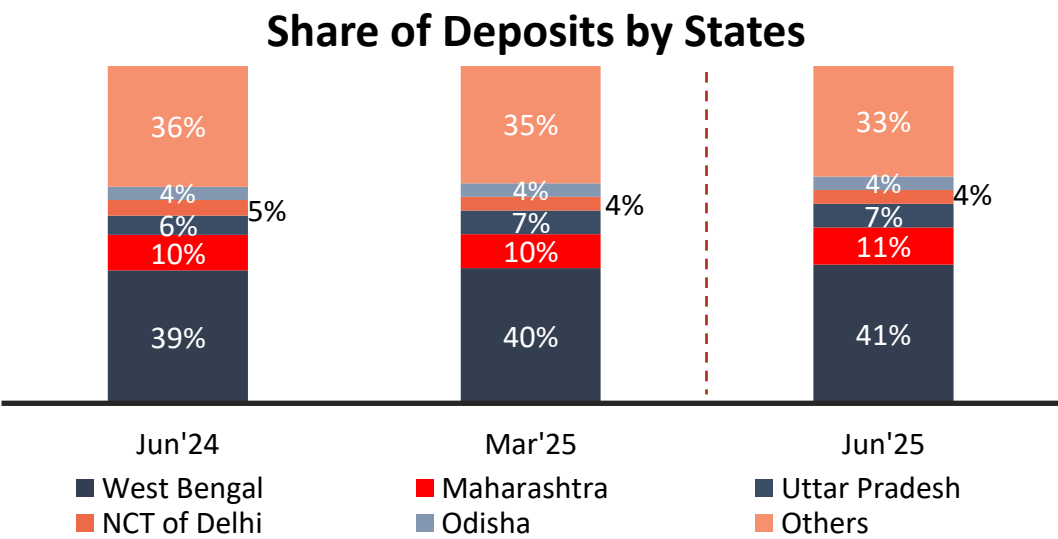
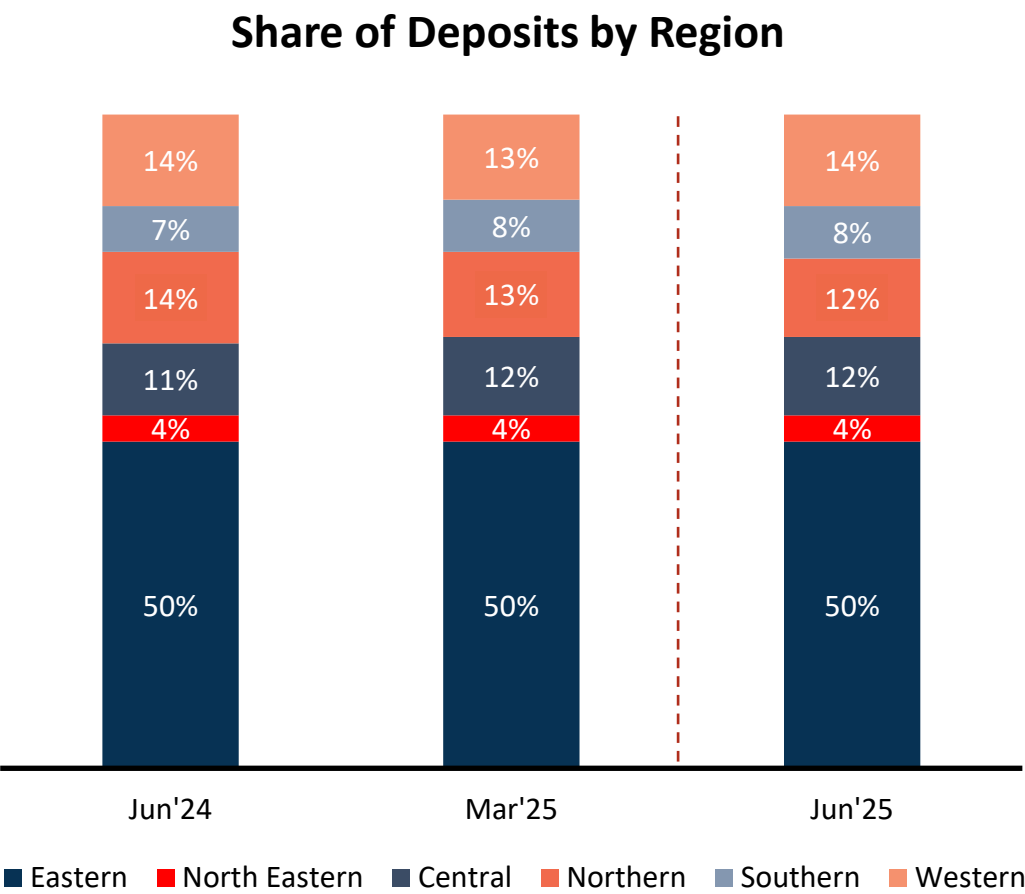
CASA (%)



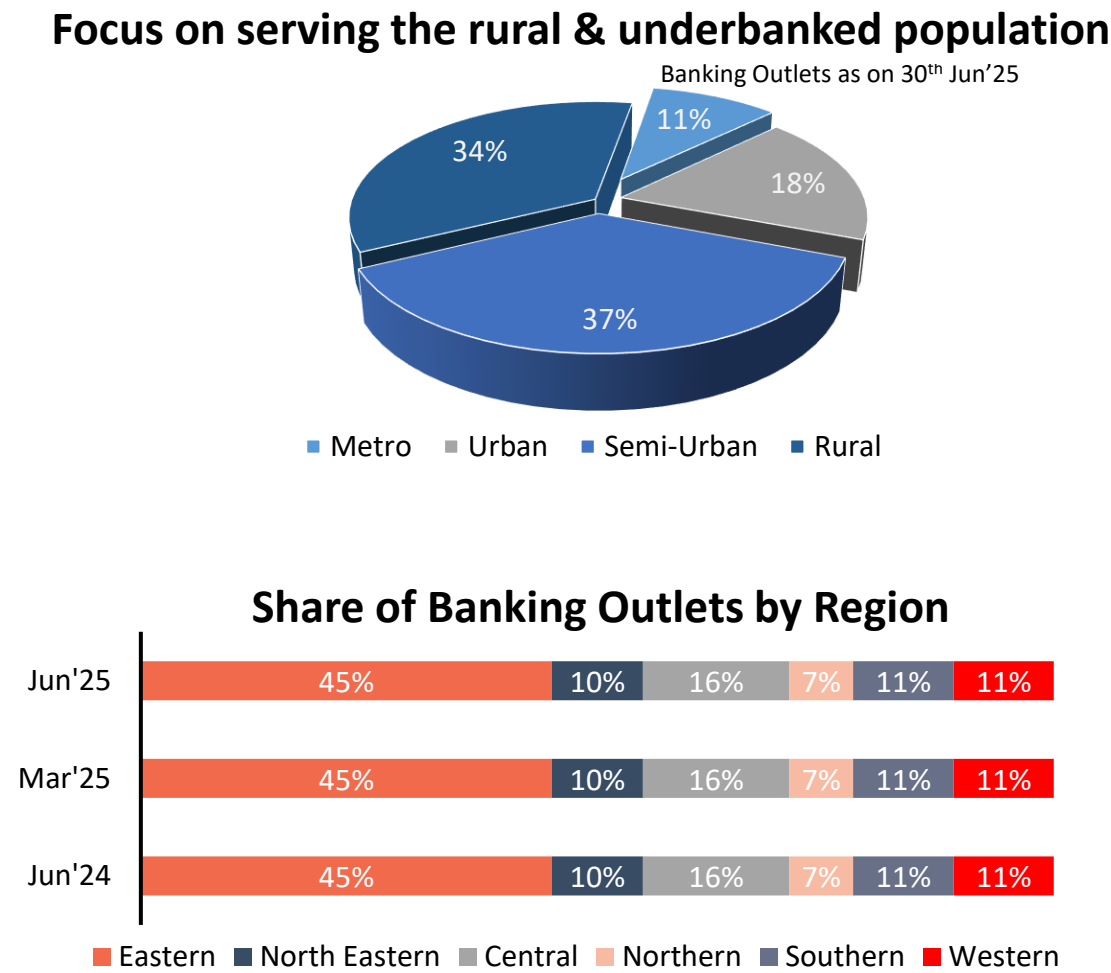
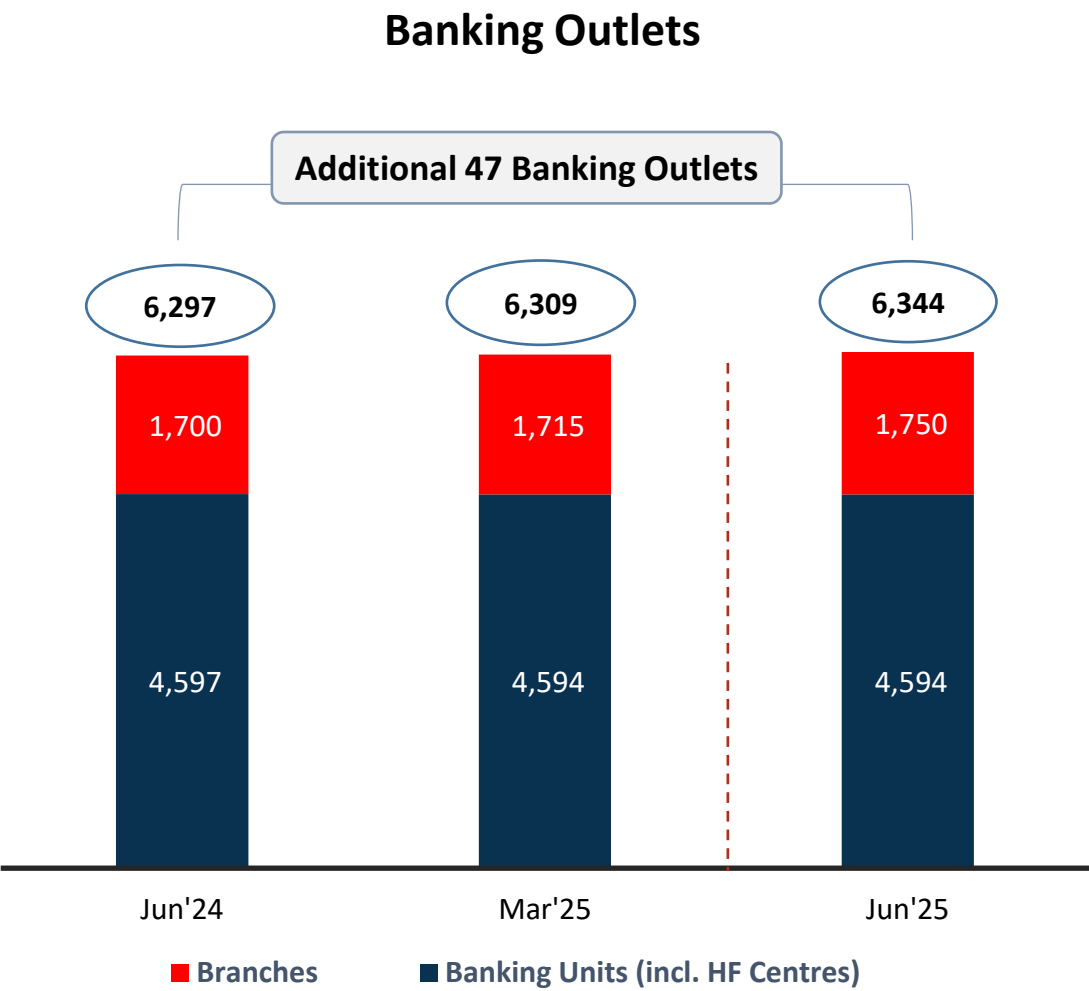
Average SA Balance (₹ in 000')



# Geographical Distribution of Deposits



# Geographical Distribution of Banking Outlets



# Asset Quality

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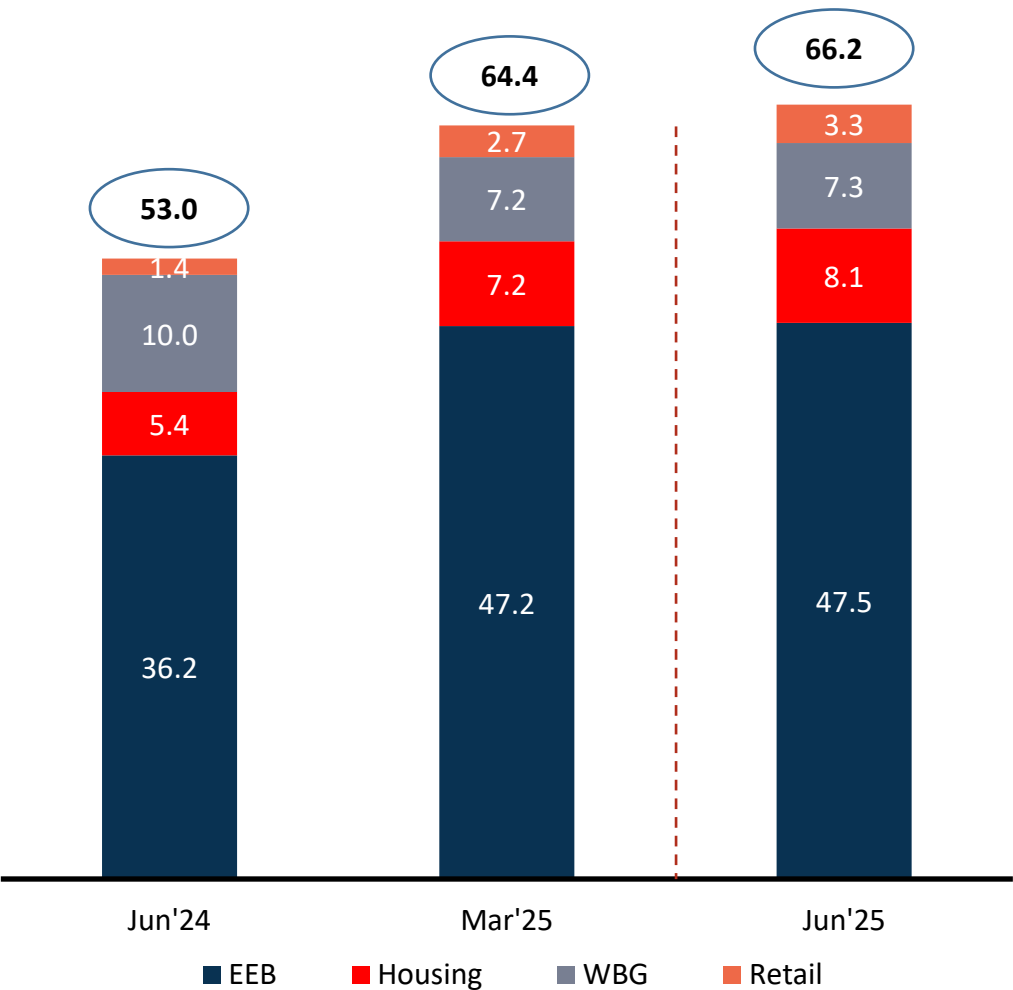


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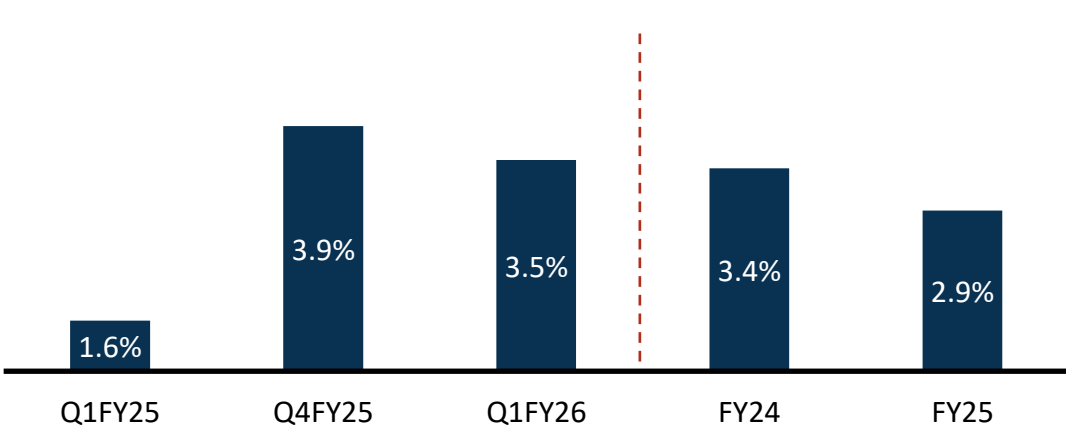


# Segmental NPA and Credit Cost

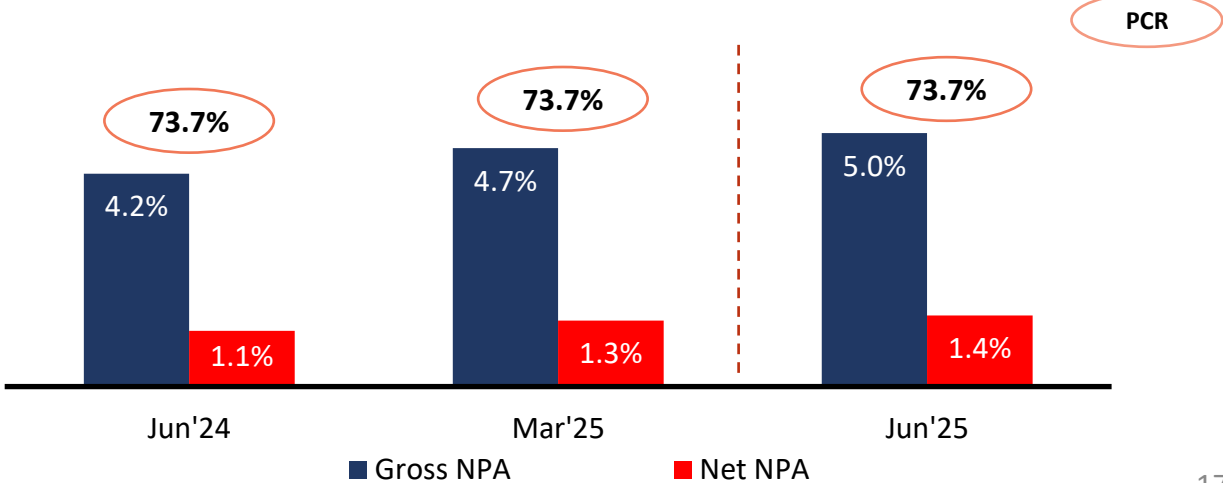
Segmental GNPA movement (₹ in Bn)



Credit Cost



Gross NPA and Net NPA



Note: Credit cost is including the standard asset provisions

# NPA movement

All amount in ₹ Bn.

Particulars	Q1FY25	Q2FY25	Q3FY25	Q4FY25	Q1FY26	FY24	FY25
<b>Opening GNPA (A)</b>	<b>47.8</b>	<b>53.0</b>	<b>61.0</b>	<b>61.8</b>	<b>64.4</b>	<b>53.0</b>	<b>47.8</b>
Fresh Slippages (B)	8.9	11.1	16.2	17.5	15.5	51.0	53.8
Reductions (C) :							
- Recoveries & Upgrades	3.7	3.0	2.8	3.5	3.2	16.2	13.1
- Technical Write offs	-	0.1	12.7	11.4	10.5	38.5	24.1
NPA Sale to ARC (D)	-	-	-	-	-	7.2	-
Technical Additions (other than slippages) (E)	-	-	-	-	-	5.8	-
<b>Closing Gross (F = A + B – C – D + E)</b>	<b>53.0</b>	<b>61.0</b>	<b>61.8</b>	<b>64.4</b>	<b>66.2</b>	<b>47.8</b>	<b>64.4</b>
Provisions	39.1	44.9	45.4	47.4	48.8	34.4	47.4
Net NPA	13.9	16.2	16.4	16.9	17.4	13.5	16.9

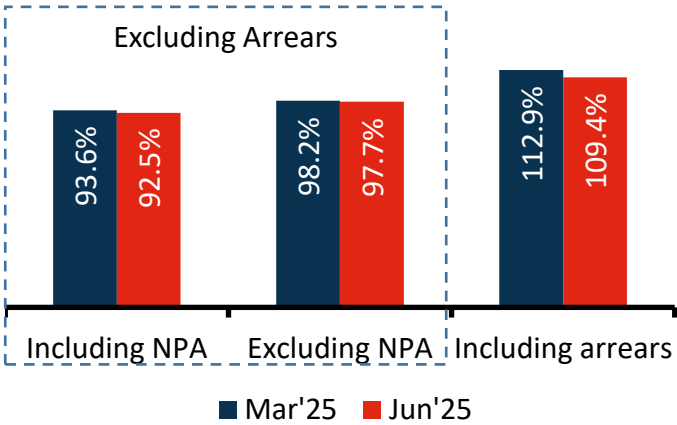
<b>GNPA Ratio</b>	<b>4.2%</b>	<b>4.7%</b>	<b>4.7%</b>	<b>4.7%</b>	<b>5.0%</b>	<b>3.8%</b>	<b>4.7%</b>
<b>NNPA Ratio</b>	<b>1.1%</b>	<b>1.3%</b>	<b>1.3%</b>	<b>1.3%</b>	<b>1.4%</b>	<b>1.1%</b>	<b>1.3%</b>
<b>Credit Cost</b>	<b>1.6%</b>	<b>1.9%</b>	<b>4.1%</b>	<b>3.9%</b>	<b>3.5%</b>	<b>3.4%</b>	<b>2.9%</b>
<b>PCR (excl. Technical write offs)</b>	<b>73.7%</b>	<b>73.5%</b>	<b>73.5%</b>	<b>73.7%</b>	<b>73.7%</b>	<b>71.8%</b>	<b>73.7%</b>
<b>PCR (incl. Technical write offs)</b>	<b>84.7%</b>	<b>83.7%</b>	<b>85.4%</b>	<b>86.5%</b>	<b>87.3%</b>	<b>84.5%</b>	<b>86.5%</b>

# EEB Collection Efficiency

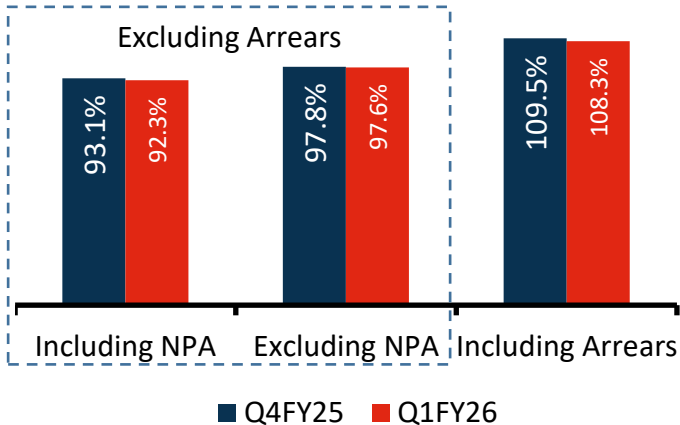
Top states

States	Mar'25	Jun'25	Q4FY25	Q1FY26
West Bengal	98.7%	98.4%	98.7%	98.2%
Assam	99.5%	99.1%	99.4%	99.2%
Rest of India	97.6%	97.0%	97.0%	97.0%
Total	98.2%	97.7%	97.8%	97.6%

Collection Efficiency for the Month



Collection Efficiency for the Quarter



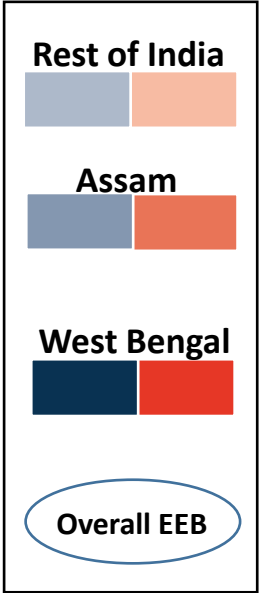
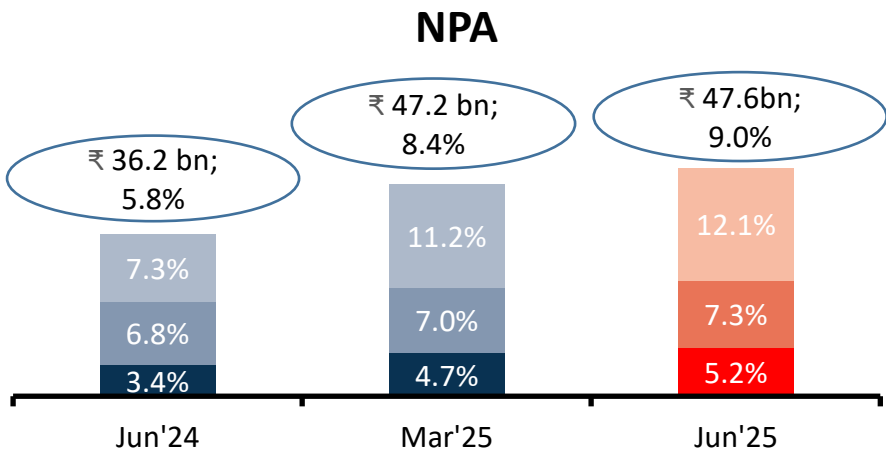
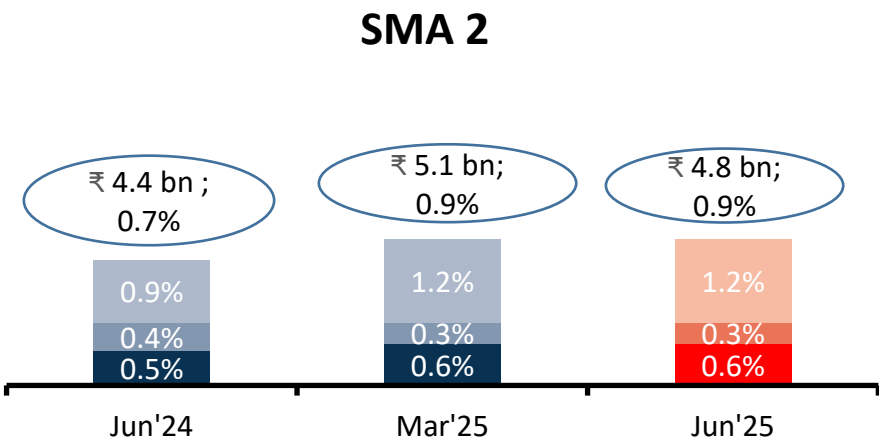
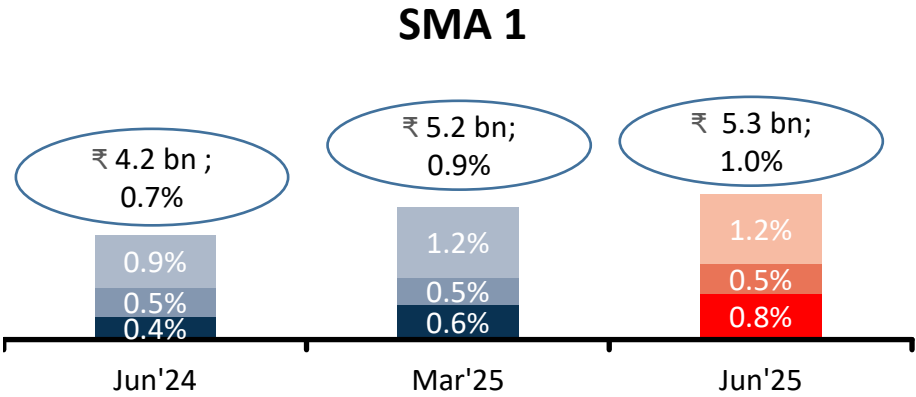
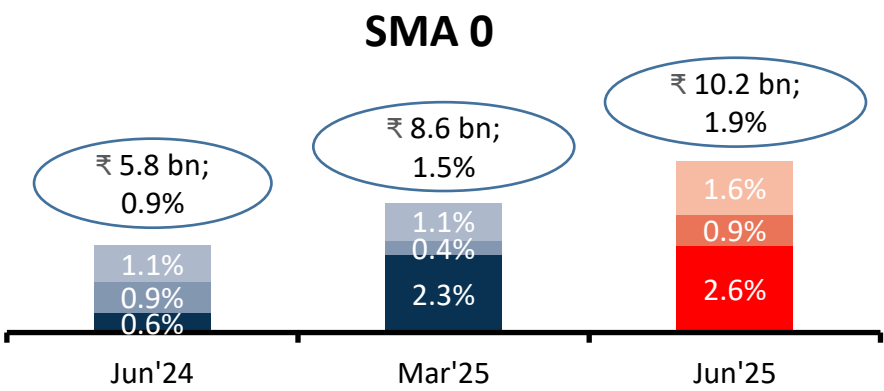
Customer Paying Profile

Category	Mar'25		Jun'25	
	Share of customers	Share of receivables	Share of customers	Share of receivables
Full Paying	96.5%	96.6%	95.3%	95.8%
Partial Paying	2.2%	2.4%	3.3%	3.0%
Non-Paying	1.3%	1.0%	1.4%	1.2%
Total	100%	100%	100.0%	100.0%

\* Top States and Paying profile excludes NPA;

EEB = Group Loan and Small Business and Agri Loans

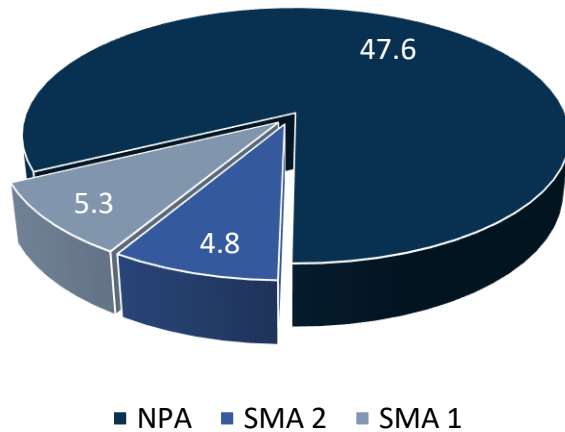
# EEB DPD movement



# EEB - Stress Pool and Vintage Analysis

All amount in ₹ Bn.

EEB Stress Pool - ₹ 57.7 Bn



EEB Book - Vintage Analysis

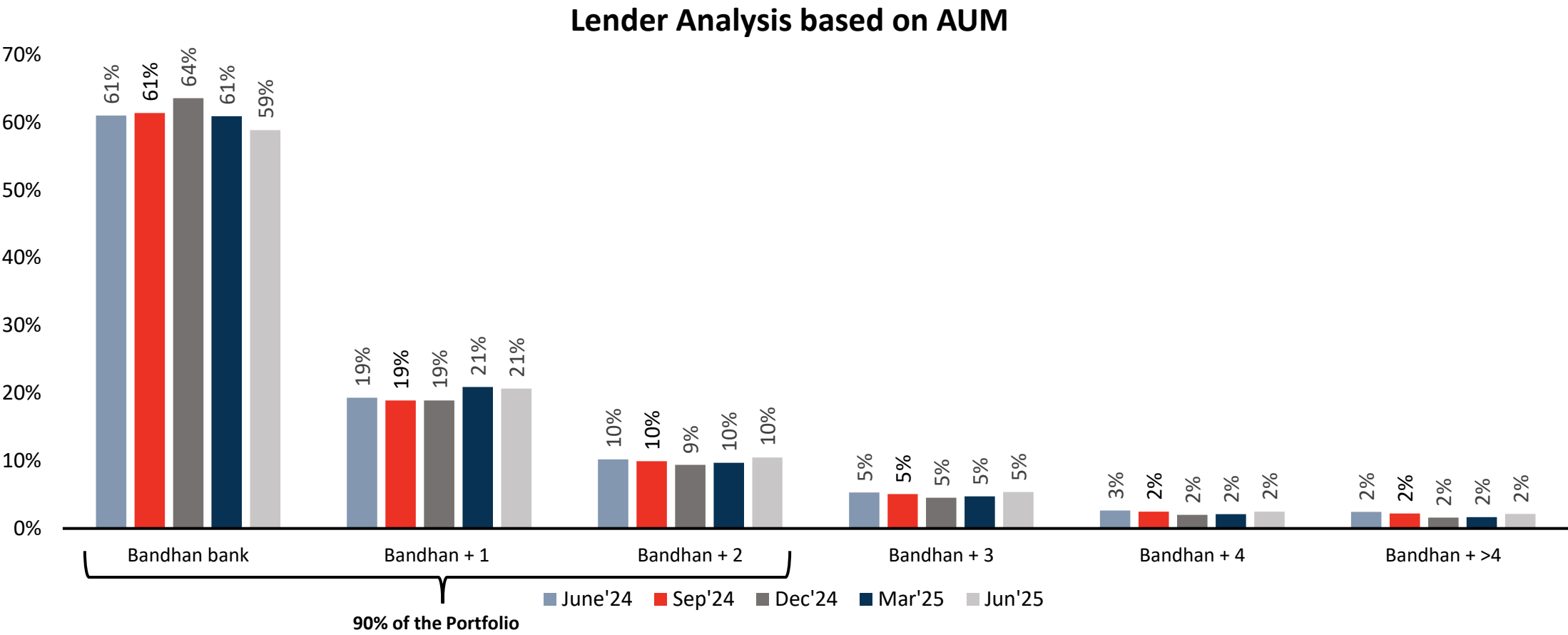
Qtr	Disbursement	SMA1*	SMA2*	NPA*
Q1FY24	79.7	0.1%	0.1%	1.9%
Q2FY24	169.4	0.2%	0.2%	3.0%
Q3FY24	174.3	0.4%	0.4%	4.3%
Q4FY24	228.1	0.6%	0.5%	5.2%
Q1FY25	137.2	0.6%	0.7%	4.4%
Q2FY25	124.5	0.7%	0.7%	2.3%
Q3FY25	122.2	0.6%	0.5%	0.7%
Q4FY25	151.0	0.2%	0.1%	0.1%
Q1FY26	107.1	0.0%	0.0%	0.0%

\* % of Disbursement

Break-up of EEB provisions

EEB Provisions	Jun'24	Mar'25	Jun'25	QoQ %	YoY %
Provision for NPA	28.4	37.1	38.0	2.5%	33.9%
Provision for Standard Assets - Normal	1.5	1.3	1.2	-12.7%	-22.4%
Additional Provision for Standard Assets	5.6	5.3	4.9	-9.2%	-14.0%
<b>Total</b>	<b>35.5</b>	<b>43.7</b>	<b>44.1</b>	<b>0.6%</b>	<b>24.0%</b>

# Asset Quality: Strong focus on borrower affordability



- Majority of the borrowers with loan only with Bandhan or at max two lenders.
- Strong focus towards orderly resolution of leveraged portfolio

# Financials

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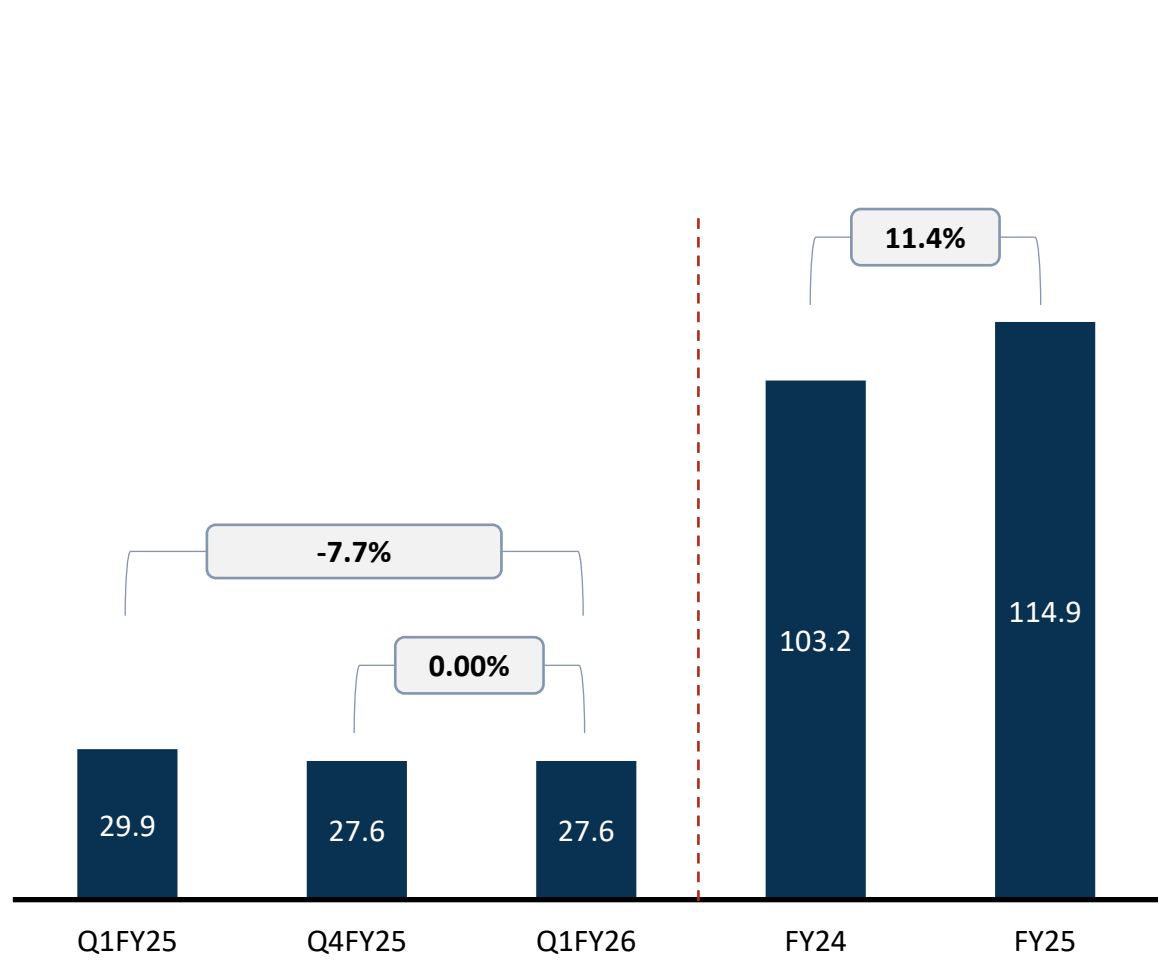


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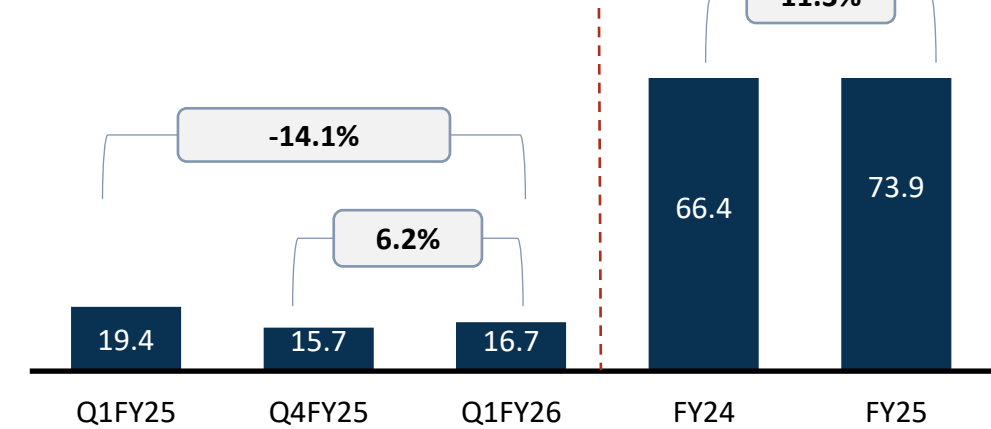
# Financial Performance (1/2)

All amount in ₹ Bn.

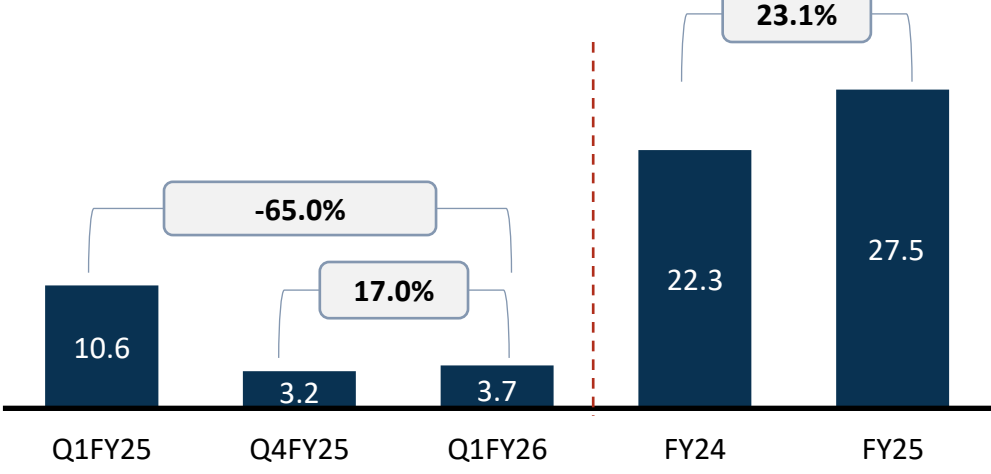
Net Interest Income



Operating Profit



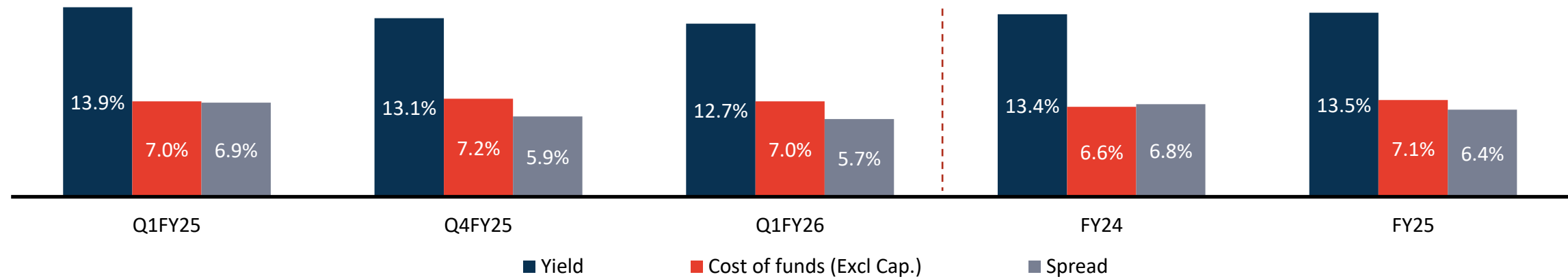
PAT



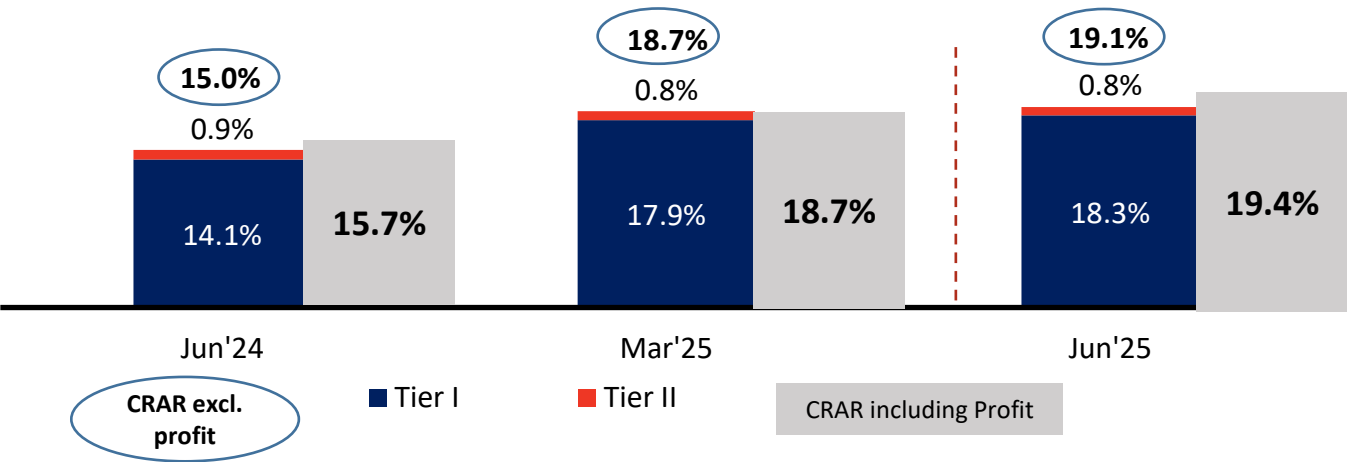


# Financial Performance (2/2)

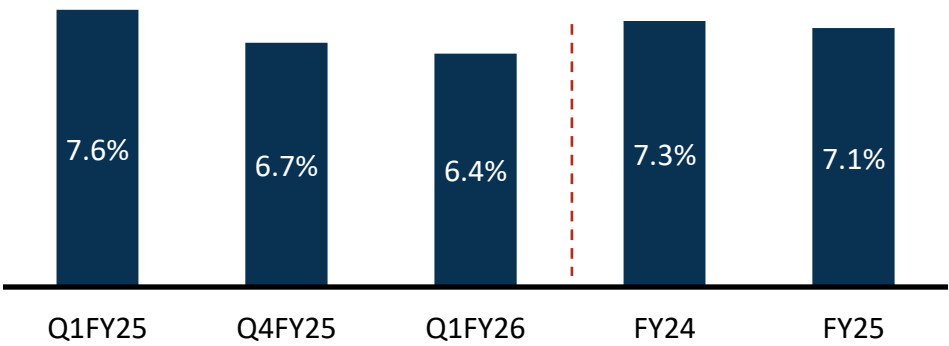
Spread (Annualized)



Capital Adequacy Ratio



NIM (Annualized)



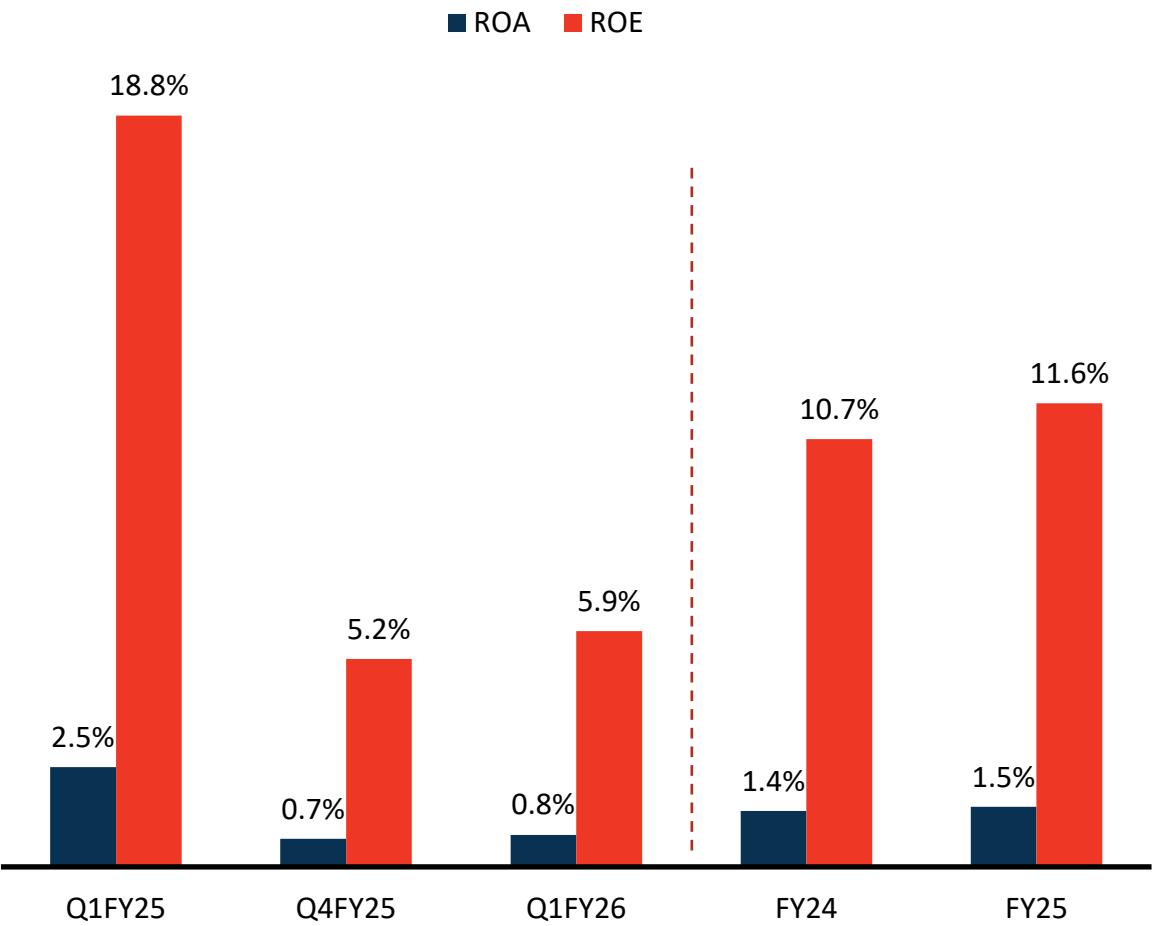
# Break up of Non-Interest Income

All amount in ₹ Mn.

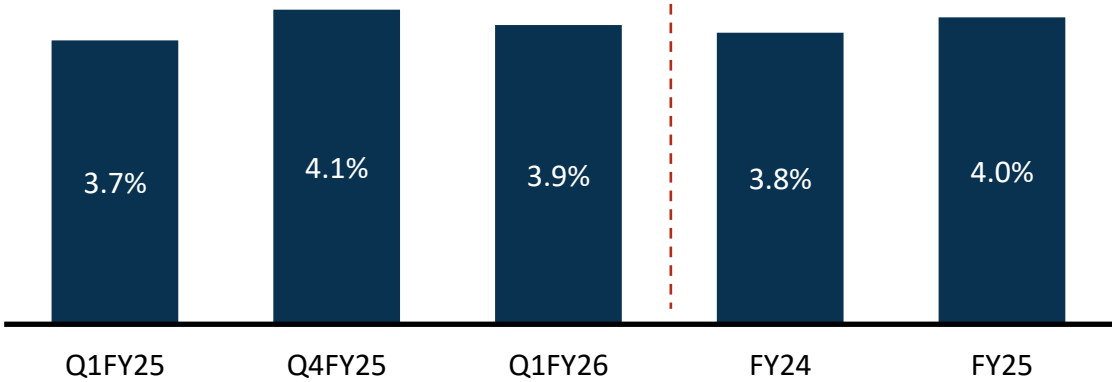
Details of other Income	Q1FY25	Q4FY25	Q1FY26	QoQ	YoY	FY24	FY25	YoY
Processing Fees	1,987	2,403	1,698	-29.4%	-14.5%	9,428	8,294	-12.0%
Third Party Income	486	1,594	838	-47.4%	72.5%	2,835	3,857	36.0%
P&L on Investment sale and Revaluation	315	174	2,507	1343.2%	696.3%	1,321	1,706	29.1%
Release of prov on redemption of SR (ARC)	608	695	372	-46.6%	-38.9%	2,501	2,323	-7.1%
Collection fees from ARC	144	153	130	-14.8%	-9.4%	1,208	632	-47.7%
Card Charges	194	220	186	-15.2%	-3.8%	755	878	16.3%
Bad Debts Recovery (on write-off)	460	765	200	-73.8%	-56.4%	18	1,797	-
Others	1,265	992	1,328	33.8%	4.8%	3,648	10,179	179.1%
<b>Total Other Income</b>	<b>5,459</b>	<b>6,996</b>	<b>7,259</b>	<b>3.7%</b>	<b>33.0%</b>	<b>21,714</b>	<b>29,666</b>	<b>36.6%</b>

# Financial Performance

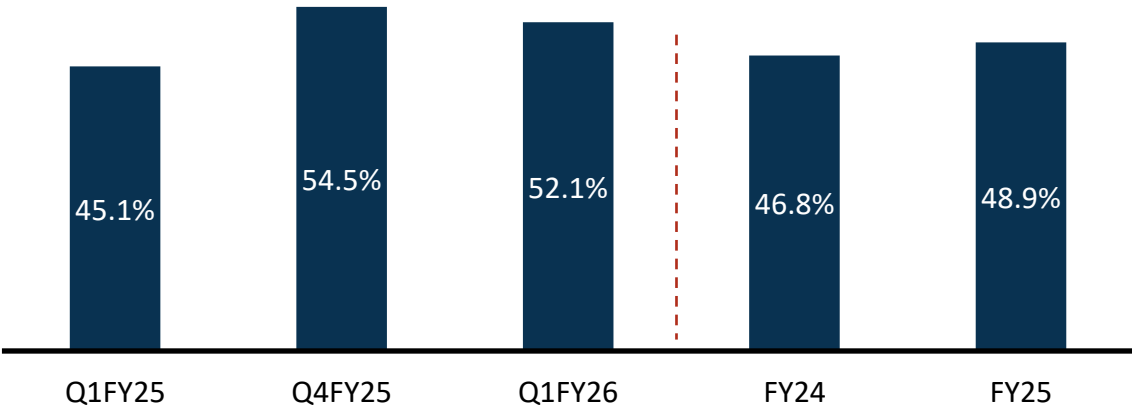
ROA & ROE (Annualized)



Operating expenses to Average Assets (Annualized)



Cost to Income Ratio



# Profit & Loss Statement

All amount in ₹ Bn.

Particulars	Q1FY25	Q4FY25	Q1FY26	QoQ	YoY	FY24	FY25	YoY
Interest Income	55.4	54.3	54.8	0.8%	-1.1%	188.7	219.5	16.3%
Interest expenses	25.5	26.8	27.2	1.5%	6.6%	85.5	104.6	22.3%
<b>Net Int. Income (NII)</b>	<b>29.9</b>	<b>27.6</b>	<b>27.6</b>	<b>0.0%</b>	<b>-7.7%</b>	<b>103.2</b>	<b>114.9</b>	<b>11.4%</b>
Non Interest Income	5.5	7.0	7.3	3.7%	33.0%	21.7	29.7	36.6%
<b>Net Total Income</b>	<b>35.3</b>	<b>34.6</b>	<b>34.8</b>	<b>0.8%</b>	<b>-1.4%</b>	<b>124.9</b>	<b>144.6</b>	<b>15.7%</b>
Operating Expenses	15.9	18.8	18.2	-3.7%	14.0%	58.5	70.7	20.8%
<b>Operating Profit</b>	<b>19.4</b>	<b>15.7</b>	<b>16.7</b>	<b>6.2%</b>	<b>-14.1%</b>	<b>66.4</b>	<b>73.9</b>	<b>11.3%</b>
Provision (Std. + NPA)	5.2	12.6	11.5	-9.0%	119.3%	37.0	37.7	1.9%
<b>Profit before tax</b>	<b>14.2</b>	<b>3.1</b>	<b>5.2</b>	<b>67.5%</b>	<b>-63.3%</b>	<b>29.4</b>	<b>36.2</b>	<b>23.1%</b>
Tax	3.5	-0.1	1.5	-	-57.7%	7.1	8.8	23.1%
<b>Profit after tax</b>	<b>10.6</b>	<b>3.2</b>	<b>3.7</b>	<b>17.0%</b>	<b>-65.0%</b>	<b>22.3</b>	<b>27.5</b>	<b>23.1%</b>

# Balance Sheet

All amount in ₹ Bn.

Capital & Liabilities	30 <sup>th</sup> Jun'24	31 <sup>st</sup> Mar'25	30 <sup>th</sup> Jun'25	QoQ	YoY
Capital	16.1	16.1	16.1	0.0%	0.0%
Employees stock options outstanding	0.5	2.5	2.7	9.5%	418.9%
Reserves & Surplus	213.5	227.5	231.3	1.7%	8.4%
Shareholder Funds	230.1	246.1	250.1	1.7%	8.7%
Deposits	1,332.1	1,512.1	1,546.7	2.3%	16.1%
Borrowings	123.2	111.4	61.0	-45.3%	-50.5%
Other liabilities and provisions	47.6	45.2	36.3	-19.8%	-23.8%
<b>Total</b>	<b>1,732.9</b>	<b>1,914.8</b>	<b>1,894.0</b>	<b>-1.1%</b>	<b>9.3%</b>

Assets	30 <sup>th</sup> Jun'24	31 <sup>st</sup> Mar'25	30 <sup>th</sup> Jun'25	QoQ	YoY
Cash and balances with Reserve Bank of India	62.5	74.8	101.1	35.3%	61.8%
Balance with Banks and Money at call and short notice	9.0	20.9	42.6	103.9%	376.5%
Investments	332.4	407.1	382.9	-6.0%	15.2%
Advances	1,215.9	1,319.9	1,285.1	-2.6%	5.7%
Fixed Assets	11.8	11.8	11.8	0.3%	0.3%
Other Assets	101.4	80.3	70.4	-12.3%	-30.6%
<b>Total</b>	<b>1,732.9</b>	<b>1,914.8</b>	<b>1,894.0</b>	<b>-1.1%</b>	<b>9.3%</b>

# Credit Rating

Rating of Bank's Financial Securities			
Instrument	Rating	Rating Agency	Amount (₹ in Bn)
Security Receipts w.r.t portfolio sale to ARC	RR1+		0.002
	RR1	CRISIL	0.18
	RR3		1.47
Non-Convertible Debenture #	[ICRA]AA- (Stable)	ICRA	12.95**
	CRISIL AA-/Stable	CRISIL	
Certificate of Deposit	CRISIL A1+	CRISIL	60.00*
	[ICRA] A1+	ICRA	

\*Rating of ICRA is for ₹ 30 bn only, \*\*Rating of ICRA is for ₹ 0.75 bn only #erstwhile GRUH Finance Limited transferred to Bandhan Bank Ltd.

# Digital Offering and Indices

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**Bandhan**  
Bank

# Traction evident on key digital indices



**98%**  
of retail transactions  
are digital



**92%**  
Saving Accounts  
opened digitally <sup>#</sup>



**91%\***  
Growth in  
Digital Deposits  
volume



**63%**  
RD volume  
booked digitally



**59%\***  
growth in UPI  
transactions



**54% \***  
growth in  
Digital Transactions



**32%\***  
growth in  
Mobile Banking activation



**20%\***  
growth in Login  
In Corporate Internet Banking

Indices pertaining to Q1FY26; \*YOY Q1 growth ; <sup>#</sup> Through Tab Assisted and DIY



# EEB Business: EMI collection via QR code - *digitizing and enhancing efficiency of loan collection*

Seamless option for customers to scan and pay EMIs 24x7 via any PSP app



UPI-based Loan Repayment  
Via Passbook QR



Unique & secure :  
linked to Individual loan  
account



Same QR works for future  
repayments till closure

## Benefits of QR code mode



Pay anytime, anywhere via any PSP.



Payment without logging into bank account  
or entering loan details.



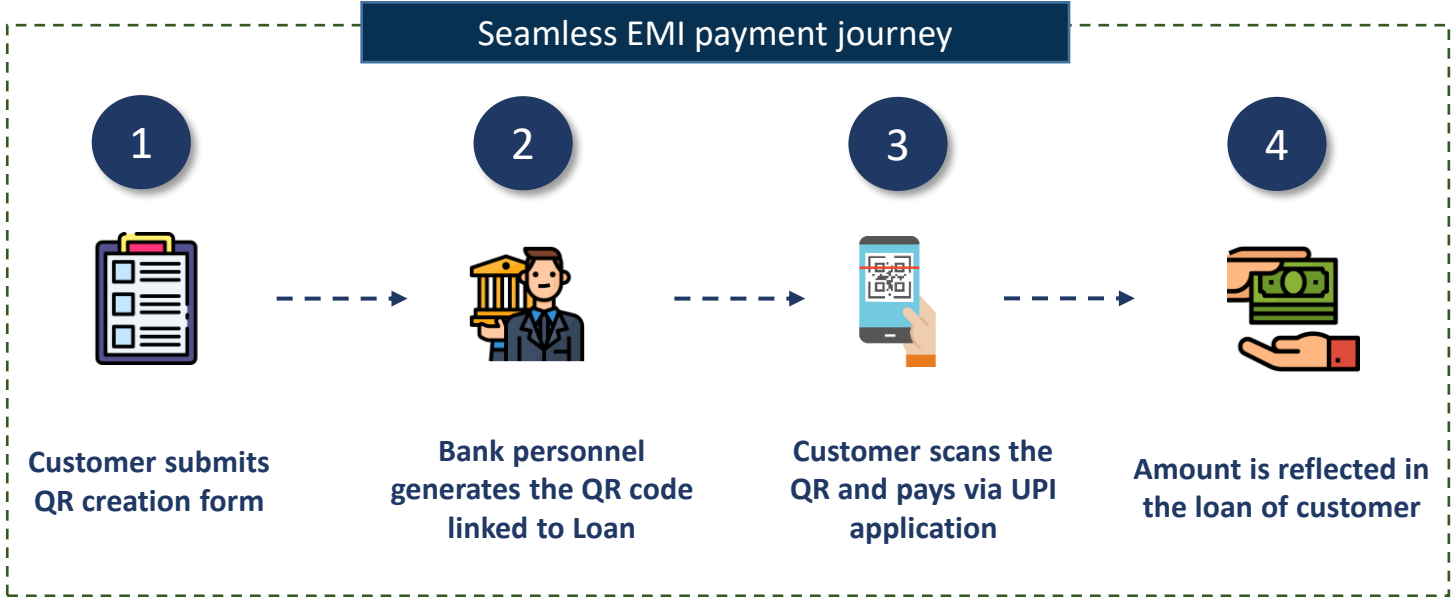
Reduce operational expenses.



Reducing manual effort and discrepancies.



Increase in EMI recovery rate



# Our Board & Management

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**Bandhan**  
Bank

# Strong Independent Board

## Board of Directors



**Dr. Anup Kumar Sinha**

**Non-executive (Independent) Chairman**

- Economist with Ph.D from University of Southern California, served as Professor of Economics at IIM Calcutta for 25 years
- He has also served on the Board of NABARD.



**Partha Pratim Sengupta**

**Managing Director & Chief Executive Officer**

- A career banker, with nearly four decades of experience in the banking industry.
- Retired as from SBI as Deputy MD and Chief Credit Officer
- Former MD & CEO of Indian Overseas Bank



**Rajinder Kumar Babbar**

**Executive Director & Chief Business Officer**

- Has more than three decades of experience in banking sector in various leadership roles
- Has been with HDFC Bank for more than 23 years, successfully led large teams across Transportation and Infrastructure Finance, Rural Banking and Retail Liabilities



**Ratan Kumar Kesh**

**Executive Director & Chief Operating Officer**

- Has around three decades of experience across industries in leadership roles in multiple domains - Operations, Technology, Transaction Banking, Product, Affluent Banking, Operations Risk, Enterprise Governance, Intelligent Automation, Digital, Cx and Organisation Transformation.



**Arun Kumar Singh**

**RBI (Nominee) Additional Director**

- Appointed by RBI as an additional director on the Board for one year from June 24, 2024 and the term was extended by one more year from June 24, 2025 to June 23, 2026 or till further orders, whichever is earlier
- Having a wide and rich experience of working in RBI for 35 years in the fields of Banking and Non-Banking Regulation & Supervision, Enforcement actions against banks & non-banks, IT, Financial Inclusion, Monetary Policy, Government Banking, etc.



**Divya Krishnan**

**Non-Executive Non-Independent Director (Nominee of NOFHC)**

- A finance and investment banking professional
- Former Chief Investment Officer and Head of Investment at SBI Mutual Fund.



**N V P Tendulkar**

**Independent Director**

- Significant experience in finance, accounts, IT and management
- Former Whole time Director – Finance, Hewlett Packard (India)



**Santanu Mukherjee**

**Independent Director**

- Significant experience in banking, finance, treasury operations, risk management, etc at various capacities in SBI Group
- Former MD of State Bank of Hyderabad



**Subrata Dutta Gupta**

**Independent Director**

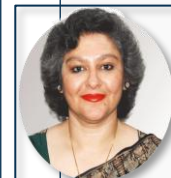
- Significant experience in Asset-based Financing including mortgage finance in Asia
- Retired as the Principal Financial Officer from IFC



**Suhail Chander**

**Independent Director**

- A veteran banker with 37 years of rich experience in Banking Operations, Trade Finance, Retail and Wholesale Banking.
- Retired as the Head of Corporate and Institutional Banking at IndusInd Bank in 2020



**Veni Thapar**

**Independent (Additional) Director**

- CA & CMA with over 29 years of extensive experience in various audits incl. stat audit, bank audits, IT audits, etc., consultancy in company law, taxation, FEMA, etc
- Served as Independent Director on the Board of Bank of India and other reputed institutions



**Vijay N Bhatt**

**Independent Director**

- Significant experience in accounting, audit and assurance
- Former Sr. Independent Director of BSR & Co., Chartered Accountants

# Experienced and professional team...

## Core Management Team (1/2)



**Partha Pratim Sengupta**

*Managing Director & Chief Executive Officer*

- 40+ years of experience in banking industry
- Previously served as MD & CEO of Indian Overseas Bank

**Ratan Kumar Kesh**

*Executive Director & Chief Operating Officer*

- 31+ years of experience in financial, banking, manufacturing and service industry
- Previously served as Head Retail Ops and Service at Axis bank



**Rajinder Kumar Babbar**

*Executive Director & Chief Business Officer*

- 37+ years of experience leadership experience in the banking sector.
- Previously worked as Group Head - Transportation, Infrastructure and Tractor Finance Group at HDFC Bank Ltd

**Santanu Banerjee**

*Head – Human Resources*

- 30+ years of experience in the field of banking and finance
- Previously worked as Head of HR Business Relationship at Axis bank



**Rajeev Mantri**

*Chief Financial Officer*

- 27+ years of experience in banking and finance across India, Singapore, and the UAE
- Previously served as CFO at Citi India

**Gopalkrishnan Santosh**

*Head-Consumer Lending & Mortgages*

- 33+ years of experience in Banking and Financial industry
- Previously served as CEO at HDFC Sales Pvt. Ltd.



**Satish Kumar**

*Head - Wholesale Banking*

- 27+ years of experience in banking and financial services industry.
- Previously served as National Head Credit – Mid Market at Kotak Mahindra Bank.

**Suresh Chandran**

*Head – Branch Banking, Current Accounts, Affluent TPP & Govt. Business*

- 29+ years of experience in experience in financial service industry.
- Previously served as Executive Vice President / Unit Head at IndusInd Bank Ltd



**Vishal Wadhwa**

*Head – Emerging Entrepreneurs Business*

- 29+ years of experience in BFSI Sector
- Previously served as Head Business & Member of Executive Committee at Arohan Financial

**Amitava Goswami**

*Chief Compliance Officer*

- 31+ years experience in banking Industry
- Previously worked in leadership roles in Retail Banking and Banking operations at Axis Bank



**Biju E Punnachalil**

*Chief Risk Officer*

- 32+ years of experience in banking industry.
- Previously served as Joint General Manager & Chief Risk Officer in South Indian Bank.

# Experienced and professional team...

## Core Management Team (2/2)

### Navin Sharma

*Chief Audit Executive*

- 23+ years of experience in banking industry.
- Previously worked as Head Business Internal Audit in ICICI Bank



### Pinaki Halder

*Chief Information Officer*

- 27+ years of experience in Banking Industry
- Previously served as SVP2 Business Intelligence Unit at Axis Bank



### Rajesh Kumar Srivastava

*Head-Liability & Transaction Operations and Operations Support Group*

- 30+ years of experience in Banking industry.
- Previously served as Head- Products & Principal Nodal Officer in Suryoday Bank



### Nand Kumar Singh

*Head-Credit Administration & Asset Operations*

- 33+ years of experience in Banking Industry
- Previously served as Retail Banking Head, Patna Circle, at Axis Bank



### Arindam Sarkar

*Head - Treasury*

- 24+ years of experience in banking industry.
- Previously served as Head of Interest Rates, Corporate Bonds and Equity Trading at Axis Banks



### Siddhartha Sanyal

*Chief Economist and Head Research*

- 25+ years of experience in the field of Macro Economic.
- Previously served as Director and Chief India Economist at Barclays Bank PLC



### Indranil Banerjee

*Company Secretary*

- 26+ years experience in financial industry
- Previously served as Company Secretary at Energy Development Company



### Ravindra Baburaya Gadiyar

*Head-Commercial & Retail Credit*

- 26+ years of experience in Banking Industry
- Previously served as National Credit Head- Small Enterprise Group (Credit) at Axis Bank



# Awards and accolades

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**Bandhan**  
Bank

# Awards and accolades

## Gallup Exceptional workspace

Bandhan Bank received the 2025 Gallup Exceptional Workplace Award. We are among the only 62 organisations worldwide that have received this recognition, with this Bandhan Bank became two time winner.



## ET Edge and ET Now Award

Bandhan Bank has been honoured with the ET NOW Best BFSI Brands Award 2025, recognising its leadership, innovation, and commitment to transforming the banking industry. This award highlights Bank's efforts in enhancing customer experience, fostering sustainability, and empowering underserved communities.





# Awards and accolades

## Marketing & Advertising Awards 2025

Double Win for Bandhan Bank

Bandhan Bank has bagged two prestigious titles at the Adgully Marketing & Advertising Awards (MAA Awards) - Kolkata Edition 2025: For “Har Sapna Possible Hai” campaign

- BFSI Marketing Excellence Award
- Best CTV Marketing Campaign



## Assam Rising CSR Award:

Your Bank has been awarded the 'Assam Rising CSR Award 2024-25' for its Corporate Social Responsibility initiatives across Assam. The award was presented at the 15th Assam Rising Youth Conclave at Dibrugarh University.





# Thank You

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**Bandhan**  
Bank

For information contact:

Vikash Mundhra, Head – Investor Relations

[investor.relations@bandhanbank.com](mailto:investor.relations@bandhanbank.com)