

Ref. No.: BBL/SEC/048/2025-26

July 03, 2025

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 the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and the Code of Practices and Procedures for Fair Disclosure of Unpublished Price Sensitive Information in terms of Regulation 8 of the SEBI (Prohibition of Insider Trading) Regulations, 2015, we would like to intimate the following with respect to the Bank's Deposits, Advances and other information for the quarter ended June 30, 2025:

(in ₹ Crore unless specified otherwise)

	June 30, 2024	March 31, 2025	June 30, 2025 (Approximate)	YoY (%)	QoQ (%)
Loans & Advances (On book + PTC)	125,619	136,995	133,635	6.4%	-2.5%
Total Deposits	133,207	151,212	154,664	16.1%	2.3%
CASA Deposits	44,456	47,437	41,859	-5.8%	-11.8%
Retail Term Deposits	47,652	56,719	63,658	33.6%	12.2%
<i>Retail Deposits (incl CASA)</i>	<i>92,108</i>	<i>104,156</i>	<i>105,517</i>	<i>14.6%</i>	<i>1.3%</i>
Bulk Deposits	41,099	47,056	49,147	19.6%	4.4%
Retail to Total Deposits (%)	69.15%	68.88%	68.22%		
Bulk to Total Term Deposits (%)	46.31%	45.34%	43.57%		
CASA Ratio (%)	33.37%	31.37%	27.06%		

- LCR as on June 30, 2025 stands at approximately 178.28%.

- **Collection efficiency**

Pan Bank Collection Efficiency (Excluding NPA)

Segments	For the quarter of March 31, 2025	For the quarter of June 30, 2025 (Approximate)
EEB	97.8%	97.6%
Non EEB	98.3%	98.1%
Pan Bank	97.9%	97.7%

Please note that the numbers mentioned above, as on June 30, 2025, are provisional unaudited numbers and are subject to review / examine by the Audit Committee and Board of Directors and are subject to limited review by the Statutory Auditors of the Bank.

You are requested to kindly take the above on record.

This disclosure is being simultaneously uploaded on the website of the Bank at www.bandhanbank.com.

Thanking you.

Yours sincerely,
for **Bandhan Bank Limited**

Indranil Banerjee
Company Secretary