



**Bandhan  
Bank**

**Bandhan Bank Limited**

Head Office: Floors 12-14, Adventz Infinity@5, BN 5, Sector V, Salt Lake City, Kolkata - 700091  
CIN: L67190WB2014PLC204622 | Phone: +91 33 6609 0909, 4045 6456 | Fax: +91 33 6609 0502  
Email: companysecretary@bandhanbank.com | Website: www.bandhanbank.com

Ref. No.: BBL/SEC/064/2025-26

July 18, 2025

**BSE Limited**

Dept. of Corporate Services  
Phiroze Jeejeebhoy Towers,  
Dalal Street,  
Mumbai - 400 001

**BSE Scrip Code: 541153**

**National Stock Exchange of India Limited**

The Listing Department  
Exchange Plaza, C-1, Block G,  
Bandra Kurla Complex, Bandra (E),  
Mumbai - 400 051

**NSE Symbol: BANDHANBNK**

Dear Sir/Madam,

**Sub.: Outcome of Board Meeting held on July 18, 2025 – the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ('SEBI LODR')**

Pursuant to the provisions of Regulation 33 and other applicable provisions of the SEBI LODR, please be informed that the Board of Directors (the '**Board**') of Bandhan Bank Limited ('**the Bank**'), at its meeting held today, i.e., **Friday, July 18, 2025**, has, *inter alia*, considered and approved the Unaudited Financial Results of the Bank, for the quarter (Q1) ended June 30, 2025. Accordingly, please find enclosed:

- i) the Unaudited Financial Results of the Bank for the quarter (Q1) ended June 30, 2025;
- ii) the Limited Review Report, issued by the Joint Statutory Auditors of the Bank, on the aforesaid Unaudited Financial Results; and
- iii) A copy of Press Release on the aforesaid Unaudited Financial Results of the Bank.

A copy of Earnings Update Presentation on the aforesaid Financial Results of the Bank is being submitted separately.

Further, please note that the window for trading in securities of the Bank, which was closed for its Designated Persons and their immediate relatives, Auditors and Connected Persons, from July 01, 2025, shall re-open 48 hours after this declaration of the aforesaid Unaudited Financial Results.

The Board Meeting commenced at 10:00 a.m. and aforesaid items were approved by the Board at 03:35 p.m.

You are requested to take note of the above.





This disclosure and the above-mentioned documents are being simultaneously uploaded on the Bank's website at [www.bandhanbank.com](http://www.bandhanbank.com).

Thanking you.

Yours faithfully,  
for **Bandhan Bank Limited**

  
**Indranil Banerjee**  
**Company Secretary**



*Encl.: As above*



**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
<b>1 Interest Earned (a+b+c+d)</b>	<b>5,47,561.05</b>	<b>5,43,386.35</b>	<b>5,53,582.29</b>	<b>21,94,822.87</b>
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
<b>2 Other Income</b>	<b>72,588.00</b>	<b>69,961.88</b>	<b>54,590.73</b>	<b>2,96,660.00</b>
<b>3 Total Income (1+2)</b>	<b>6,20,149.05</b>	<b>6,13,348.23</b>	<b>6,08,173.02</b>	<b>24,91,482.87</b>
<b>4 Interest Expended</b>	<b>2,71,837.20</b>	<b>2,67,796.83</b>	<b>2,54,916.95</b>	<b>10,45,764.51</b>
<b>5 Operating Expenses (i + ii)</b>	<b>1,81,471.88</b>	<b>1,88,417.53</b>	<b>1,59,166.95</b>	<b>7,06,849.51</b>
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
<b>6 Total Expenditure (4+5) (Excluding provisions &amp; Contingencies)</b>	<b>4,53,309.08</b>	<b>4,56,214.36</b>	<b>4,14,083.90</b>	<b>17,52,614.02</b>
<b>7 Operating Profit before Provisions &amp; Contingencies (3-6)</b>	<b>1,66,839.97</b>	<b>1,57,133.87</b>	<b>1,94,089.12</b>	<b>7,38,868.85</b>
<b>8 Provisions (other than tax) &amp; Contingencies</b>	<b>1,14,690.53</b>	<b>1,26,015.93</b>	<b>52,299.92</b>	<b>3,76,541.15</b>
<b>9 Exceptional Items</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>10 Profit from ordinary activities before tax (7-8-9)</b>	<b>52,149.44</b>	<b>31,117.94</b>	<b>1,41,789.20</b>	<b>3,62,327.70</b>
<b>11 Tax Expenses</b>	<b>14,953.24</b>	<b>(672.49)</b>	<b>35,443.15</b>	<b>87,798.15</b>
<b>12 Net Profit from ordinary activities after tax (10-11)</b>	<b>37,196.20</b>	<b>31,790.43</b>	<b>1,06,346.05</b>	<b>2,74,529.55</b>
<b>13 Extraordinary items (net of tax expenses)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>14 Net Profit for the period (12-13)</b>	<b>37,196.20</b>	<b>31,790.43</b>	<b>1,06,346.05</b>	<b>2,74,529.55</b>
<b>15 Paid up equity share capital (Face value of ₹ 10/- each)</b>	<b>1,61,097.14</b>	<b>1,61,097.14</b>	<b>1,61,097.02</b>	<b>1,61,097.14</b>
<b>16 Reserve excluding revaluation reserves</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>22,74,813.04</b>
<b>17 Analytical Ratios:</b>				
(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
<b>(iv) NPA Ratios:</b>				
(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







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

Tel: 033-66090909; www.bandhanbank.com; Email: info@bandhanbank.com

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
<b>1 Segment Revenue</b>				
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	-	-	-	-
<b>Total</b>	<b>7,12,859.19</b>	<b>6,88,763.79</b>	<b>6,46,848.56</b>	<b>27,05,411.20</b>
Less: Inter segment revenue	92,710.14	75,415.56	38,675.54	2,13,928.33
<b>Income from operations</b>	<b>6,20,149.05</b>	<b>6,13,348.23</b>	<b>6,08,173.02</b>	<b>24,91,482.87</b>
<b>2 Segment Results</b>				
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	-	-	-	-
<b>Total Profit Before Tax</b>	<b>52,149.44</b>	<b>31,117.94</b>	<b>1,41,789.20</b>	<b>3,62,327.70</b>
<b>3 Segment Assets</b>				
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
<b>Total</b>	<b>1,89,40,389.91</b>	<b>1,91,47,628.85</b>	<b>1,73,29,351.18</b>	<b>1,91,47,628.85</b>
<b>4 Segment Liabilities</b>				
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
<b>Total</b>	<b>1,64,39,038.93</b>	<b>1,66,87,128.16</b>	<b>1,50,28,282.42</b>	<b>1,66,87,128.16</b>
<b>5 Capital Employed</b>				
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
<b>Total</b>	<b>25,01,350.98</b>	<b>24,60,500.69</b>	<b>23,01,068.76</b>	<b>24,60,500.69</b>

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





**PRESS RELEASE****Bandhan Bank's Q1 FY26 PAT grows 17% sequentially at Rs 372 crore**

*Secured Book share grew from 43% to above 52% YoY*

- Deposits grew 16% YoY, reaching Rs.1.55 lakh crore as of end-June 2025
- Gross advances grew 6% YoY at Rs.1.34 lakh crore as of end-June 2025
- Secured book grew at 29% in Q1 FY26 YoY
- Net NPA stood at 1.4% in Q1 FY26
- Profit After Tax for Q1 FY26 stood at Rs. 372 crore

The Board of Directors of Bandhan Bank Limited approved the Bank's financial results for the quarter ended June 30, 2025, at its meeting held in Kolkata on Friday, July 18, 2025. The statutory auditors have reviewed the financial statements for the quarter ended June 30, 2025.

**FINANCIAL RESULTS****Financials for the quarter ended June 30, 2025**

The Bank's net revenue as of Q1 FY26 was Rs.3,483 crore as compared to Rs.3,533 crore in Q1 FY25, Rs. 3,456 crore in Q4 FY25

Net interest income (NII) as of Q1 FY26 stood at Rs.2,757 crore as against Rs.2,987 crore in Q1 FY25, Q4 FY25 NII at Rs. 2,756 crore

Net Interest Margin (NIM) for the quarter was 6.4%

Operating Profit was Rs.1,668 crore in Q1 FY26 compared to Rs.1,941 crore in Q1 FY25, Rs 1,571 crore in Q4 FY25

The provisions (other than tax) & contingencies charged to the Profit and Loss for Q1 FY26 were at Rs. 1,147 crore compared to Rs. 523 crore in Q1 FY25. In Q4 FY25, provisions were at Rs. 1,260 crore

The profit after tax for Q1 FY26 stood at Rs.372 crore compared to Rs. 1,063 crore in Q1 FY25, Rs 318 crore in Q4 FY25

**Deposits**

As of June 30, 2025, total deposits stood at Rs.1.55 lakh crore as against Rs.1.33 lakh crore in the previous year – a growth of 16% YoY

CASA Deposits stood at Rs.41,858 crore and CASA Ratio stood at 27.1%.

Retail Term Deposits at Rs. 63,661 crore, grew 34% YoY

Retail deposit (CASA + Retail TD) to total deposit ratio stands at 68%

## Advances

As of June 30, 2025, Gross Advances stood at Rs.1.34 lakh crore as against Rs.1.26 lakh crore in the previous year – a growth of 6% YoY

On a YoY basis, Retail book (other than housing) grew 78%, Wholesale Banking grew 32% and the Housing book showed a growth of 15%. EEB Book shrunk by 15% during this period

## Asset Quality

The collection efficiency for EEB loans stood at 97.6% for the quarter ended June 30, 2025.

The bank's Gross Non-Performing Assets (NPA) was 5.0% in Q1 FY26, Net NPA at 1.4% in Q1 FY26

Provision Coverage Ratio as of June 30, 2025, is 73.7%, including write-off PCR stands at 87.3%

## Capital Adequacy

As of June 30, 2025, the Bank's capital adequacy ratio, including profits, stood at 19.4% as against a regulatory requirement of 11.5%.

Key Highlights of Q1 FY26 Performance					
					Rs in crore
Particulars	Q1 FY26	Q4 FY25	Q1 FY25	QoQ Growth	YoY Growth
Advances	1,33,625	1,36,995	1,25,619	-2%	6%
Deposits	1,54,666	1,51,212	1,33,207	2%	16%
Net Interest Income	2,757	2,756	2,987	0%	-8%
Net Total Income	3,483	3,456	3,533	1%	-1%
Operating Profit	1,668	1,571	1,941	6%	-14%
Net Profit	372	318	1,063	17%	-65%
Gross NPA Ratio	5.0%	4.7%	4.2%	NA	NA
Net NPA Ratio	1.4%	1.3%	1.1%	NA	NA

*Speaking on the Bank's performance, MD & CEO Partha Pratim Sengupta said, "Bandhan Bank has delivered a sequentially improving performance in Q1 FY26, marked by strong growth in deposits and continued momentum in Retail & Wholesale banking. While the operating environment poses certain challenges, our performance reflects the underlying resilience of our business and the strength of our strategic direction. We remain focused on prudent risk management, operational efficiency, and delivering long-term value for our customers and stakeholders."*

## Distribution Network

The Bank's distribution network stands at nearly 6,350 outlets. The Bank's total customer base stands at 3.14 crore customers. The Bank currently has more than 73,000 employees

**About Bandhan Bank:**

*Started as a universal bank on August 23, 2015, Bandhan Bank is one of India's fastest-growing private sector banks.*

*Bandhan Bank has always been committed to financial inclusion and aims to serve the underserved. Guided by the principle of 'Aapka Bhala, Sabki Bhalai,' the Bank is dedicated not only to serving its customers but also to making a positive difference in people's lives. The Bank actively aims to bridge the gap for those who may not have had easy access to conventional banking services. Its focus is on providing a variety of world-class banking products and a comprehensive 360-degree service proposition, including loans, deposit accounts, internet and mobile banking and a host of products across India, primarily to semi-urban and rural customers.*

*In the last few years of operations, Bandhan Bank has spread its presence to 35 of the 36 states and union territories in India with nearly 6350 banking outlets. With the trust of more than 3.14 crore customers. Bandhan Bank has a deposit base of Rs.1.55 lakh crore as of June 30, 2025. Bandhan Bank has achieved consistent growth, and its total assets stood at Rs.1.34 lakh crore as of June 30, 2025.*

**For media queries please contact:**

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