

Ref. No.: BBL/SEC/119/2025-26

October 04, 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.: Disclosure under the 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and Disclosure Requirements) Regulations, 2015 and the 'Code of Practices and Procedures for Fair Disclosure of Unpublished Price Sensitive Information' in terms of Regulation 8 of the SEBI (Prohibition of Insider Trading) Regulations, 2015, we would like to intimate the following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 September 30, 2025:

**(in ₹ Crore unless specified otherwise)**

	<b>September 30, 2024</b>	<b>June 30, 2025</b>	<b>September 30, 2025 (Approximate)</b>	<b>YoY (%)</b>	<b>QoQ (%)</b>
Loans & Advances (On book + PTC)	130,649	133,625	1,40,062	7.2%	4.8%
Total Deposits	142,510	154,666	1,57,975	10.9%	2.1%
CASA Deposits	47,283	41,858	44,214	-6.5%	5.6%
Retail Term Deposits	49,319	63,661	68,539	39.0%	7.7%
<i>Retail Deposits (incl. CASA)</i>	<i>96,602</i>	<i>105,519</i>	<i>1,12,753</i>	<i>16.7%</i>	<i>6.9%</i>
Bulk Deposits	45,908	49,147	45,222	-1.5%	-8.0%
Retail to Total Deposits (%)	67.8%	68.2%	71.4%		
Bulk to Total Term Deposits (%)	48.2%	43.6%	39.8%		
CASA Ratio (%)	33.2%	27.1%	28.0%		

- LCR, as on September 30, 2025, stands at approximately 152.68%.

- **Collection efficiency**

**Pan Bank Collection Efficiency (Excluding NPA)**

<b>Segments</b>	<b>For the quarter of June 30, 2025</b>	<b>For the quarter of September 30, 2025 (Approximate)</b>
EEB	97.6%	97.8%
Non EEB	98.5%	98.5%
<b>Pan Bank</b>	<b>97.9%</b>	<b>98.0%</b>

Please note that the numbers mentioned above, as on September 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](http://www.bandhanbank.com).

Thanking you.

Yours sincerely,  
*for* **Bandhan Bank Limited**

**Partha Pratim Sengupta**  
**Managing Director & CEO**  
**DIN: 08273324**