

Ref. No. BBL/104/2022-23

July 08, 2022

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 SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and Code of Practices and Procedures for Fair Disclosure of Unpublished Price Sensitive Information in terms of Regulation 8 of SEBI (Prohibition of Insider Trading) Regulations, 2015, we would like to intimate the following with respect to Bank's Deposits, Advances and other information for the quarter ended June 30, 2022:

(in ₹ Crore unless specified otherwise)

	June 30, 2021	March 31, 2022	June 30, 2022	YoY(%)	QoQ(%)
			(Approximate)		
Loans & Advances (On book + Off Book + TLTRO + PTC)	80,357	99,338	96,649*	20%	-3%
Total Deposits	77,336	96,331	93,057	20%	-3%
CASA Deposits	33,197	40,079	40,195	21%	0.3%
Retail Deposits (including CASA)	63,911	74,441	73,780	15%	-1%
Bulk Deposits	13,425	21,890	19,278	44%	-12%
Retail to Total Deposits (%)	83%	77%	79%		
CASA Ratio (%)	42.9%	41.6%	43.2%		

*Loans & Advances as on June 30, 2022 are before considering write-offs. The figure shall be updated post write-offs, if any, along with Q1 FY23 Financials results.

 LCR as on 30th June 2022 stands at ~133%


Collection efficiency
Pan Bank Collection Efficiency (Excluding NPA and Including Restructuring customers)

Segments	Jun'21	Mar'22	Jun'22
EEB	77%	99%	94%
Non EEB	98%	99%	99%
Pan Bank	84%	99%	96%

Collection Efficiency Comparison of EEB

State	Excluding NPA and Restructuring customers			Including NPA and Excluding Restructuring customers			Including NPA and Restructuring customers		
	Jun'21	Mar'22	Jun'22	Jun'21	Mar'22	Jun'22	Jun'21	Mar'22	Jun'22
West Bengal	73%	99%	98%	66%	96%	92%	66%	96%	90%
Assam	49%	98%	93%	41%	92%	85%	41%	92%	72%
Rest of India	85%	99%	98%	82%	98%	95%	82%	98%	94%
Overall	77%	99%	97%	72%	97%	93%	72%	97%	91%

Please note that the numbers mentioned above, as on June 30, 2022 are provisional unaudited numbers and is 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.

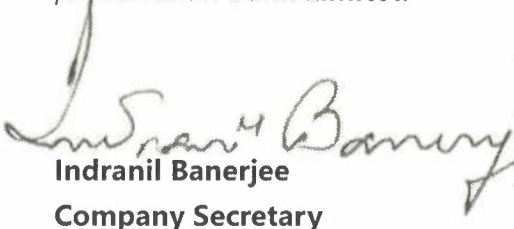
We request you to kindly take the above on record.

The above is being uploaded on the website of the Bank at www.bandhanbank.com.

Thanking you,

Yours sincerely,

for **Bandhan Bank Limited**


Indranil Banerjee
Company Secretary

