

Ref. No.: BBL/495/2023-24

January 04, 2024

**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Obligations and Disclosure Requirements) Regulations, 2015 and Code of Practices and Procedures for Fair Disclosure of Unpublished Price Sensitive Information in terms of Regulation 8 of the SEBI (Prohibition of Insider Trading) Regulations, 2015, we would like to intimate the following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 December 31, 2023:

(in ₹ Crore unless specified otherwise)

	December 31, 2022	September 30, 2023	December 31, 2023	YoY(%)	QoQ(%)
			(Approximate)		
Loans & Advances (On book + Off Book + TLTRO + PTC)	97,787	107,633	115,964*	18.6%	7.7%
Total Deposits	102,283	112,079	117,422	14.8%	4.8%
CASA Deposits	37,212	43,196	42,413	14.0%	-1.8%
Retail Deposits (incl CASA)	71,050	82,981	84,563	19.0%	1.9%
Bulk Deposits	31,233	29,098	32,859	5.2%	12.9%
Retail to Total Deposits (%)	69%	74%	72%		
CASA Ratio (%)	36.4%	38.5%	36.1%		

\*Loans & Advances as on December 31, 2023 is after reducing NPA portfolio sale to ARC amounting to ₹ 720 crore.

- LCR as on December 31, 2023 stands at ~ 142 %

- **Collection efficiency**

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

<b>Segments</b>	<b>September 30, 2023</b>	<b>December 31, 2023</b>
EEB	98%	98%
Non EEB	99%	98%
<b>Pan Bank</b>	<b>98%</b>	<b>98%</b>

Please note that the numbers mentioned above, as on December 31, 2023, 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](http://www.bandhanbank.com).

Thanking you.

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

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