

Ref. No. BBL/131/2020-21

October 07, 2020

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Obligations and Disclosure Requirements) Regulations, 2015 and Code of Practices and Procedures for Fair Disclosure of Unpublished Price Sensitive Information in terms of Regulation 8 of SEBI (Prohibition of Insider Trading) Regulations, 2015, we would like to intimate the following with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/half year ended September 30, 2020:

(in ₹ Crore unless specified otherwise)

Particulars	September 30, 2019	June 30, 2020	September 30, 2020	YoY (%)	QoQ (%)
			(Provisional)		
Loans & Advances (On book + Off Book + TLTRO)	64,186	74,331	76,724	20%	3%
Total Deposits	49,195	60,610	66,153	34%	9%
CASA Deposits	16,186	22,473	25,279	56%	12%
Retail to Total Deposits	78%	78%	77%		
CASA Ratio (%)	32.9%	37.1%	38.2%		

During the quarter the Bank reduced minimum interest rate on saving bank deposits from 4% p.a. to 3% p.a.

Liquidity:

Liquidity coverage ratio (LCR) as on September 30, 2020 at ~157%



Collection efficiency

Collection efficiency for the month of September 2020 was ~92%. Business wise break up of collection efficiency is as under:

Micro Finance	~89%
Mortgage	~98%
Others (Includes SME & NBFC)	~98%
Overall Bank	~92%

~94% of Micro Finance customers paid in the month of September, 2020.

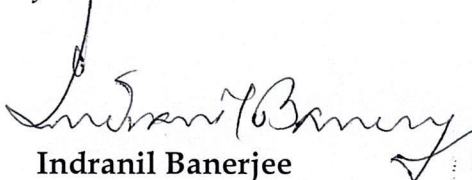
Please note that the numbers mentioned above as on September 30, 2020 are provisional unaudited numbers and is subject to review / examination by the Audit Committee and Board of Directors and are also subject to review by the Statutory Auditors of the Bank.

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

