

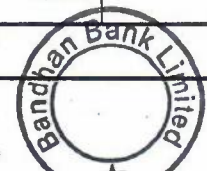


UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED JUNE 30, 2022

(₹ in lakhs)

Particulars	Quarter Ended			Year Ended
	30.06.2022	31.03.2022	30.06.2021	31.03.2022
	Unaudited	Audited Refer Note 2	Unaudited	Audited
1 Interest Earned (a+b+c+d)	4,05,535.73	3,87,156.50	3,41,001.25	13,87,112.02
a) Interest/discount on advances/bills	3,55,183.59	3,44,043.89	2,99,043.83	12,18,389.60
b) Income on Investments	44,223.58	40,305.25	34,142.66	1,47,830.33
c) Interest on balance with Reserve Bank of India and other inter bank funds	3,164.01	1,870.56	2,476.31	14,051.44
d) Others	2,964.55	936.80	5,338.45	6,840.65
2 Other Income	32,969.25	96,440.22	61,688.18	2,82,282.26
3 Total Income (1+2)	4,38,504.98	4,83,596.72	4,02,689.43	16,69,394.28
4 Interest Expended	1,54,093.85	1,33,173.11	1,29,593.92	5,15,710.16
5 Operating Expenses (i + ii)	1,02,347.65	98,285.06	77,387.41	3,52,343.77
i) Employees Cost	63,463.14	54,905.68	50,543.92	2,13,488.25
ii) Other Operating Expenses	38,884.51	43,379.38	26,843.49	1,38,855.52
6 Total Expenditure (4+5) (Excluding provisions & Contingencies)	2,56,441.50	2,31,458.17	2,06,981.33	8,68,053.93
7 Operating Profit before Provisions & Contingencies (3-6)	1,82,063.48	2,52,138.55	1,95,708.10	8,01,340.35
8 Provisions (other than tax) & Contingencies	64,243.39	471.80	1,46,086.90	7,88,478.04
9 Exceptional Items	-	-	-	-
10 Profit from ordinary activities before tax (7-8-9)	1,17,820.09	2,51,666.75	49,621.20	12,862.31
11 Tax Expenses	29,169.65	61,432.55	12,313.05	282.91
12 Net Profit from ordinary activities after tax (10-11)	88,650.44	1,90,234.20	37,308.15	12,579.40
13 Extraordinary Items (net of tax expenses)	-	-	-	-
14 Net Profit for the period (12-13)	88,650.44	1,90,234.20	37,308.15	12,579.40
15 Paid up equity share capital (Face value of ₹ 10/- each)	1,61,078.63	1,61,076.59	1,61,066.91	1,61,076.59
16 Reserve excluding revaluation reserves				15,77,038.48
17 Analytical Ratios:				
(i) Percentage of shares held by Government of India	NIL	NIL	NIL	NIL
(ii) Capital Adequacy Ratio (%)	19.44	20.10	24.81	20.10
(iii) Earning per share (₹) (Face Value of ₹ 10/- each):				
(a) Basic EPS before & after extraordinary items*	5.50	11.81	2.32	0.78
(b) Diluted EPS before & after extraordinary items*	5.50	11.81	2.32	0.78
(iv) NPA Ratios				
(a) Gross NPAs	6,96,754.64	6,38,000.08	6,44,038.03	6,38,000.08
(b) Net NPAs	1,74,907.20	1,56,423.28	2,45,786.51	1,56,423.28
(c) % of Gross NPAs to Gross Advances	7.25%	6.46%	8.18%	6.46%
(d) % of Net NPAs to Net Advances	1.92%	1.66%	3.29%	1.66%
(v) Return on Assets (average)*	0.63%	1.47%	0.33%	0.11%

* Figures for the quarters are not annualised





Bandhan Bank Limited
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Segment information in accordance with the Accounting standard on Segment Reporting (AS 17) of the operating segment of the bank is as under: (Also Refer Note No: 8)

Particulars		Quarter Ended			Year Ended
		30.06.2022	31.03.2022	30.06.2021	31.03.2022
		Unaudited	Audited Refer Note 2	Unaudited	Audited
		(₹ in lakhs)			
1	Segment Revenue				
a)	Treasury	45,258.76	38,623.98	66,895.24	1,86,829.04
b)	Retail Banking	3,75,768.05	4,16,799.92	3,23,820.52	14,19,460.15
c)	Wholesale Banking	15,116.93	14,415.87	11,064.61	47,580.40
d)	Other Banking Operations	8,485.61	13,247.97	5,752.98	34,792.03
e)	Unallocated	-	-	-	-
	Total	4,44,629.35	4,83,087.74	4,07,533.35	16,88,661.62
	Less: Inter segment revenue	6,124.37	(508.98)	4,843.92	19,267.34
	Income from operations	4,38,504.98	4,83,596.72	4,02,689.43	16,69,394.28
2	Segment Results				
a)	Treasury	9,901.10	13,613.61	38,013.92	72,757.04
b)	Retail Banking	98,063.71	2,21,039.16	4,115.89	(1,02,831.95)
c)	Wholesale Banking	1,569.00	3,865.48	1,872.83	8,809.71
d)	Other Banking Operations	8,286.28	13,148.50	5,618.56	34,127.51
e)	Unallocated	-	-	-	-
	Total Profit Before Tax	1,17,820.09	2,51,666.75	49,621.20	12,862.31
3	Segment Assets				
a)	Treasury	39,94,946.64	37,42,719.54	32,06,612.12	37,42,719.54
b)	Retail Banking	93,38,720.40	93,25,804.45	74,11,613.77	93,25,804.45
c)	Wholesale Banking	6,56,966.98	6,91,054.91	3,79,754.02	6,91,054.91
d)	Other Banking Operations	1,646.94	3,167.99	1,049.81	3,167.99
e)	Unallocated	1,31,266.39	1,23,907.66	40,858.48	1,23,907.66
	Total	1,41,23,547.35	1,38,86,654.55	1,10,39,888.20	1,38,86,654.55
4	Segment Liabilities				
a)	Treasury	25,59,009.69	21,51,511.44	13,26,954.29	21,51,511.44
b)	Retail Banking	91,15,494.46	94,98,319.98	75,75,628.98	94,98,319.98
c)	Wholesale Banking	5,83,733.31	4,78,444.57	3,54,209.33	4,78,444.57
d)	Other Banking Operations	-	-	-	-
e)	Unallocated	38,334.95	20,263.49	4,843.17	20,263.49
	Total	1,22,96,572.41	1,21,48,539.48	92,61,635.77	1,21,48,539.48
5	Capital Employed				
a)	Treasury	14,35,936.95	15,91,208.10	18,79,657.83	15,91,208.10
b)	Retail Banking	2,23,225.94	(1,72,515.53)	(1,64,015.21)	(1,72,515.53)
c)	Wholesale Banking	73,233.67	2,12,610.34	25,544.69	2,12,610.34
d)	Other Banking Operations	1,646.94	3,167.99	1,049.81	3,167.99
e)	Unallocated	92,931.44	1,03,644.17	36,015.31	1,03,644.17
	Total	18,26,974.94	17,38,115.07	17,78,252.43	17,38,115.07

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 above financial results have been approved by the Board of Directors at its meeting held on July 22, 2022. The financial results for the quarter ended June 30, 2022 have been subjected to "Limited Review" by the statutory auditors (Deloitte Haskins & Sells, Chartered Accountants and M M Nissim & Co LLP, Chartered Accountants) of the Bank. The financial results for the quarter ended June 30, 2021 were reviewed by Deloitte Haskins & Sells, Chartered Accountants.
- 2 The figures for the quarter ended March 31, 2022 are the balancing figures between audited figures in respect of the financial year 2021-22 and the published year to date figures upto up to nine months ended December 31, 2021, which was subjected to a limited review by the auditors.
- 3 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, 2022. Any circular / direction issued by RBI is implemented prospectively when it becomes applicable.
- 4 During the quarter ended June 30, 2022, the Bank has allotted 20,404 Equity Shares of ₹ 10/- each in respect of stock option exercised aggregating to ₹ 36.73 lakhs. Accordingly, share capital increased by ₹ 2.04 lakhs and share premium increased by ₹ 34.69 lakhs respectively.
- 5 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 and Liquidity Coverage Ratio disclosure requirements that are to be made along with the publication of financial results. Accordingly, such applicable disclosures have been 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 and have not been audited/reviewed by the Statutory Auditors.
- 6 India is emerging from the COVID-19 virus, a global pandemic that affected the world economy over the last two years. Currently, the number of new Covid-19 cases have reduced significantly and the Government of India has withdrawn most of the Covid-19 related restrictions, the extent to which any new wave of COVID-19 will impact the Bank's operations is dependent on future developments. In view of the same, the Bank continues to hold provision of ₹ 3,32,992 lakhs as of June 30, 2022 on account of COVID 19 related stress including an amount of ₹ 1,18,291 lakhs in respect of borrower accounts restructured in accordance with Resolution Framework for COVID-19 related stress.
- 7 Details of loans transferred & acquired during the quarter ended June 30, 2022 (excluding through Inter- Bank Participation Certificate (IBPC)) under the RBI Master Direction on Transfer of Loan Exposures dated September 24, 2021 are given below:
 - (i) During the quarter ended June 30, 2022, the bank has not acquired any "loans not in default" through assignment of loans.
 - (ii) During the quarter ended June 30, 2022, 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).
- 8 As per RBI Circular DOR.AUT.REC.12/22.01.001/2022-23 dated April 07, 2022, for the purpose of disclosure under Accounting Standard 17, Segment reporting, 'Digital Banking' has been identified as a sub-segment under Retail Banking by Reserve Bank of India (RBI). However, as the proposed Digital Banking Unit (DBU) of the Bank has not yet commenced operations and having regard to the discussions of the DBU Working Group formed by Indian Banks' Association (IBA) (which included representatives of banks and RBI), held on July 14, 2022, reporting of Digital Banking as a separate sub-segment of Retail Banking Segment will be implemented by the Bank based on the decision of the DBU Working Group.
- 9 'Other Income' includes profit/loss on investments including provision for depreciation, earnings from foreign exchange, commission earned from guarantees/letters of credit, fees earned from providing services to customers, selling of third party products etc.
- 10 As at June 30, 2022, the total number of Branches, Banking Units and ATM network stood at 1190, 4450 and 429 respectively.
- 11 Figures of the previous year/quarter have been regrouped / reclassified wherever necessary to conform to current year/period's classification.



For Bandhan Bank Limited

Chandra Shekhar Ghosh
Managing Director & CEO
DIN: 00342477

Place : Kolkata
Date : July 22, 2022