

Ref. No. BBL/233/2021-22

Date: October 08, 2021

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Obligations and Disclosure Requirements) Regulations, 2015 and Code of Practices and Procedures for Fair Disclosure of Unpublished Price Sensitive Information in terms of Regulation 8 of SEBI (Prohibition of Insider Trading) Regulations, 2015, we would like to intimate the following with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, 2021:

(amount in ₹ Crore unless specified otherwise)

| Particulars | Sept. 30, 2020 | June 30, 2021 | Sept. 30, 2021 | YoY(%) | QoQ(%) |
|---|----------------|---------------|----------------|--------|--------|
| | | | (Approximate) | | |
| Loans & Advances (On book + Off Book + TLTRO + PTC) | 76,615 | 80,357 | 81,668* | 7% | 2% |
| Total Deposits | 66,128 | 77,336 | 81,898 | 24% | 6% |
| CASA Deposits | 25,279 | 33,197 | 36,548 | 45% | 10% |
| Retail Deposits (including CASA) | 50,865 | 63,911 | 68,787 | 35% | 8% |
| Bulk Deposits | 15,263 | 13,425 | 13,111 | -14% | -2% |
| Retail to Total Deposits (%) | 77% | 83% | 84% | | |
| CASA Ratio (%) | 38.2% | 42.9% | 44.6% | | |

*Loans & Advances as on September 30, 2021 are before considering write-offs, if any. The figure shall be updated post write-offs along with Q2 FY2021-22 Financials results.

Liquidity:

Liquidity coverage ratio (LCR) as on September 30, 2021 at ~139%



Collection efficiency

Collection efficiency* for the month of September, 2021 was ~90%. Business wise break up of collection efficiency is as under;

| | |
|---------------------|-------------|
| EEB (Micro) | ~86% |
| Non EEB | ~97% |
| Overall Bank | ~90% |

* Excluding arrears, including NPA customers.

Please note that the numbers mentioned above as on September 30, 2021 are provisional unaudited numbers and is subject to review / examine by the Audit Committee and Board of Directors and are also 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

