

Ref. No. BBL/342/2023-24

October 04, 2023

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Obligations and Disclosure Requirements) Regulations, 2015 and Code of Practices and Procedures for Fair Disclosure of Unpublished Price Sensitive Information in terms of Regulation 8 of SEBI (Prohibition of Insider Trading) Regulations, 2015, we would like to intimate the following with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 the Bank's Deposits, Advances and other information for the quarter ended September 30, 2023:

(in ₹ Crore unless specified otherwise)

	September 30, 2022	June 30, 2023	September 30, 2023	YoY(%)	QoQ (%)
			(Approximate)		
Loans & Advances (On book + Off Book + TLTRO + PTC)	95,835	1,03,169	1,07,633	12.3%	4.3%
Total Deposits	99,366	1,08,480	1,12,074	12.8%	3.3%
CASA Deposits	40,520	39,077	43,161	6.5%	10.5%
Retail Deposits (incl CASA)	73,661	77,240	82,977	12.6%	7.4%
Bulk Deposits	25,705	31,240	29,098	13.2%	-6.9%
Retail to Total Deposits (%)	74%	71%	74%		
CASA Ratio (%)	40.8%	36.0%	38.5%		

- LCR as on September 30, 2023 stands at ~162.90%

Collection efficiency

Pan Bank Collection Efficiency (Excluding NPA)

Segments	June 30, 2023	September 30, 2023
EEB	98%	98%
Non EEB	98%	99%
Pan Bank	98%	98%

Please note that the numbers mentioned above, as on September 30, 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.

Thanking you,

Yours sincerely,

for **Bandhan Bank Limited**

Indranil Banerjee
Company Secretary