

Ref. No. BBL/058/2020-21

July 06, 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Obligations and Disclosure Requirements) Regulations, 2015 and Code of Practices and Procedures for Fair Disclosure of Unpublished Price Sensitive Information in terms of Regulation 8 of SEBI (Prohibition of Insider Trading) Regulations, 2015, we would like to intimate the following with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 ended June 30, 2020:

(in ₹ Crore unless specified otherwise)

Particulars	June 30, 2019 (Merged)	March 31, 2020 (Merged)	June 30, 2020 (Merged)	YoY (%)	QoQ (%)
			(Provisional)		
Loans & Advances (On book + Off Book + TLTRO Investments)	63,164	71,846	74,325	18%	3%
Total Deposits	44,796	57,082	60,602	35%	6%
CASA Deposits	15,257	21,028	22,473	47%	7%
Retail to Total Deposits (%)	78%	78%	78%		
CASA Ratio (%)	34.1%	36.8%	37.1%		
Micro banking Deposits to Total Deposits (%)	6.2%	5.7%	5.0%		

Collection efficiency:

- Subsequent to Unlock 1, the collection in Micro Banking loan vertical has shown positive traction from June 01, 2020. There has been steady improvement in collection efficiency (in value terms) during the month of June, 2020 and ended with ~68% as on last day of the month i.e. June 30, 2020. This number has further improved to ~70% (resulting in effective moratorium of ~30%) as on July 03, 2020. ~70% of customers have started repaying their loans.
- For non-micro banking advances, collection efficiency for the month of June, 2020 stands at ~84% (resulting in effective moratorium of ~16%).

