

Ref. No. BBL/125/2021-22

July 15, 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Obligations and Disclosure Requirements) Regulations, 2015 and Code of Practices and Procedures for Fair Disclosure of Unpublished Price Sensitive Information in terms of Regulation 8 of SEBI (Prohibition of Insider Trading) Regulations, 2015, we would like to intimate the following with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 ended June 30, 2021:

(in ₹ Crore unless specified otherwise)

	June 30, 2020	March 31, 2021	June 30, 2021	YoY(%)	QoQ(%)
			(Approximate)		
Loans & Advances (On book + Off Book + TLTRO)	74,331	87,043	80,128	8%	-8%
Total Deposits	60,610	77,972	77,336	28%	-1%
CASA Deposits	22,473	33,827	33,197	48%	-2%
Retail Deposits (Including CASA)	47,085	61,433	63,911	36%	4%
Bulk Deposits	13,525	16,539	13,425	-1%	-19%
Retail to Total Deposits (%)	78%	79%	83%		
CASA Ratio (%)	37.1%	43.4%	42.9%		

Liquidity:

Liquidity coverage ratio (LCR) as on June 30, 2021 at ~138%

Collection efficiency

Collection efficiency* for the month of June 2021 was ~80%. Business wise break up of collection efficiency is as under;

EEB (Micro)	~72%
Non EEB	~96%
Overall Bank	~80%

* Considering all customers including NPA customers.





Please note that the numbers mentioned above as on June 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

