

Ref. No.: BBL/008/2024-25

April 04, 2024

BSE Limited

 Dept. of Corporate Services
 Phiroze Jeejeebhoy Towers,
 Dalal Street,
 Mumbai – 400001

BSE Scrip Code: 541153
National Stock Exchange of India Limited

 The Listing Department
 Exchange Plaza, C-1, Block G
 Bandra Kurla Complex, Bandra (E)
 Mumbai – 400051

NSE Symbol: BANDHANBNK

Dear Sir/ Madam,

Sub: Disclosure under the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ('SEBI LODR')

In accordance with the provision of the SEBI LODR, Code of Practices and Procedures for Fair Disclosure of Unpublished Price Sensitive Information and Regulation 8 of the SEBI (Prohibition of Insider Trading) Regulations, 2015, we would like to intimate the following with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/year ended March 31, 2024:

(in ₹ Crore unless specified otherwise)

	March 31, 2023	December 31, 2023	March 31, 2024 (Approximate)	YoY(%)	QoQ(%)
Loans & Advances (On book + Off Book + TLTRO + PTC)	109,122**	115,940*	128,572	17.8%	10.9%
Total Deposits	108,069	117,422	135,198	25.1%	15.1%
CASA Deposits	42,455	42,413	50,151	18.1%	18.2%
Retail Deposits (incl CASA)	76,944	83,675	93,794	21.9%	12.1%
Bulk Deposits	31,125	33,747	41,404	33.0%	22.7%
Retail to Total Deposits (%)	71%	71%	69%		
CASA Ratio (%)	39.3%	36.1%	37.1%		
CD Ratio (%) (Gross)	100.7%	98.7%	95.0%		

*Loans & Advances as on December 31, 2023 is after reducing NPA portfolio sale to ARC amounting to ₹ 720 crore.

**Loans & Advances includes short-term loans against Fixed Deposit amounting to ₹ 2,151 crore. Adjusting for the same, the year-on-year loans and advances growth will be 20.2%.

- LCR as on March 31, 2024 stands at ~ 172%

- **Collection efficiency**

Pan Bank Collection Efficiency (Excluding NPA)

Segments	December 31, 2023	March 31, 2024
EEB	98%	99%
Non EEB	98%	98%
Pan Bank	98%	99%

Please note that the numbers mentioned above, as on March 31, 2024, are provisional unaudited numbers and are subject to review / examine by the Audit Committee and Board of Directors and are subject to audit 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
FCS: 9917