

Ref. No. BBL/284/2024-25

October 04, 2024

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 the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and the Code of Practices and Procedures for Fair Disclosure of Unpublished Price Sensitive Information in terms of Regulation 8 of the SEBI (Prohibition of Insider Trading) Regulations, 2015, the Bank hereby intimates the following with respect to its Deposits, Advances and other information for the quarter ended September 30, 2024:

(in ₹ Crore unless specified otherwise)

	September 30, 2023	June 30, 2024	September 30, 2024	YoY(%)	QoQ(%)
			(Approximate)		
Loans & Advances (On book + PTC)	1,07,633	1,25,619	1,30,652	21.4%	4.0%
Total Deposits	1,12,079	1,33,207	1,42,511	27.2%	7.0%
CASA Deposits	43,196	44,456	47,284	9.5%	6.4%
Retail Deposits (incl CASA)	82,981	92,108	96,603	16.4%	4.9%
Bulk Deposits	29,098	41,099*	45,908*	57.8%	11.7%
Retail to Total Deposits (%)	74.0%	69.1%	67.8%		
CASA Ratio (%)	38.5%	33.4%	33.2%		

*Revised vide RBI circular dated June 07, 2024 "Amendment to Master Direction - Reserve Bank of India (Interest Rate on Deposits) Directions, 2016".

- LCR as on September 30, 2024 stands at ~ 162.1%

- **Collection efficiency**

Pan Bank Collection Efficiency (Excluding NPA):

Segments	For the quarter ended June 30, 2024	For the quarter ended September 30, 2024
EEB	98.8%	98.1%
Non EEB	98.3%	98.7%
Pan Bank	98.7%	98.2%

Please note that the numbers mentioned above, as on September 30, 2024, are provisional unaudited numbers and are 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.

You are requested to kindly take the above on record.

This disclosure is also being uploaded on the website of the Bank at www.bandhanbank.com.

Thanking you,

Yours sincerely,

for **Bandhan Bank Limited**

Indranil Banerjee
Company Secretary