

Ref. No.: BBL/428/2024-25

January 04, 2025

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 ('SEBI LODR')

In accordance with SEBI LODR and Code of Practices and Procedures for Fair Disclosure of Unpublished Price Sensitive Information in terms of Regulation 8 of SEBI (Prohibition of Insider Trading) Regulations, 2015, we would like to intimate the following with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

(in ₹ Crore unless specified otherwise)

	December 31, 2023	September 30, 2024	December 31, 2024	YoY (%)	QoQ (%)
			(Approximate)		
Loans & Advances (On book + PTC)	115,940	130,649	133,285	15.0%	2.0%
Total Deposits	117,422	142,510	140,999	20.1%	-1.1%
CASA Deposits	42,413	47,283	44,735	5.5%	-5.4%
Retail Deposits (incl CASA)	83,675	96,602	96,795	15.7%	0.2%
Bulk Deposits	33,747	45,908*	44,204*	31.0%	-3.7%
Retail to Total Deposits (%)	71.3%	67.8%	68.6%		
CASA Ratio (%)	36.1%	33.2%	31.7%		

*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 December 31, 2024 stands at ~ 164.6%

- **Collection efficiency**

Pan Bank Collection Efficiency (Excluding NPA)

Segments	For the quarter of September 30, 2024	For the quarter of December 31, 2024
EEB	98.1%	97.4%
Non EEB	98.7%	98.3%
Pan Bank	98.2%	97.6%

Please note that the numbers mentioned above, as on December 31, 2024 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