

PRESS RELEASE

Bandhan Bank's FY25 PAT up 23% YoY, at Rs 2745 crore

- Deposits grew 12% YoY, reaching Rs.1.51 lakh crore as of March 2025
- Gross advances grew 10% YoY to Rs 1.37 lakh crore as of March 2025
- Secured Advances grew 32% YoY and now constitute 50.5% of the total advances
- GNPA & Net NPA flat QoQ at 4.7% and 1.3% in Q4 FY25
- Profit After Tax for FY25 at Rs 2745 crore; Q4 FY25 PAT stood at Rs. 318 crore
- Proposed dividend at Rs 1.50 per share

The Board of Directors of Bandhan Bank Limited approved the Bank's financial results for the quarter and full year ended March 31, 2025, at its meeting held in Kolkata on Wednesday, April 30, 2025. The statutory auditors have audited the financial statements for the quarter and year ended March 31, 2025.

FINANCIAL RESULTS

Financials for the Year ended March 31, 2025

The Bank's net revenue for FY25 was Rs 14,458 crore as compared to Rs 12,490 crore in FY24: a growth of 16% YoY

Net interest income (NII) for FY25 stood at Rs 11,491 crore compared to Rs 10,319 crore in FY24; a growth of 11% YoY

Net Interest Margin (NIM) for FY25 stood at 7.1%

Operating Profit was Rs 7,389 crore in FY25 compared to Rs 6,639 crore in FY24, up 11% YoY

The provisions (other than tax) & contingencies charged to the Profit and Loss for FY25 were at Rs 3,765 crore compared to Rs 3,697 crore in FY24, up 2%

The profit after tax for the financial year ended March 31, 2025, stood at Rs 2,745 crore compared to Rs 2,230 crore, registering a growth of 23% YoY.

The Bank's FY25 RoA stood at 1.5% and RoE at 11.6% for FY25

As of March 31, 2025, the Bank's capital adequacy ratio stood at 18.7% as against a regulatory requirement of 11.5%.

Financials for the quarter ended March 31, 2025

The Bank's net revenue for Q4 FY25 was Rs 3,456 crore as compared to Rs 3,560 crore in Q4 FY24; a decline of 3% YoY

Net interest income (NII) for Q4 FY25 stood at Rs 2,756 crore compared to Rs 2,859 crore as of Q4 FY24, representing a de-growth of 4% YoY.

Net Interest Margin (NIM) for the quarter was 6.7%.

Operating Profit was Rs 1,571 crore in Q4 FY25 compared to Rs 1,838 crore in Q4 FY24.

The provisions (other than tax) & contingencies charged to the Profit and Loss for Q4 FY25 were lower at Rs 1,260 crore compared to Rs 1,774 crore in Q4 FY24

The profit after tax for the quarter ended March 31, 2025, stood at Rs 318 crore compared to Rs 55 crore, registering a growth of 483% YoY.

Asset Quality

The collection efficiency for EEB loans was at 97.8% for Q4 FY25, slightly higher than 97.4% in Q3FY25

Provision Coverage Ratio (Including Technical Write-offs) as of March 31, 2025, is 86.5% vs. 84.5% in the previous year. Excluding technical write-off, PCR stands at 73.7%

Deposits

As of March 31, 2025, total deposits stood at Rs 1.51 lakh crore as against Rs 1.35 lakh crore in the previous year – a growth of 12% YoY

CASA Deposits stood at Rs 47,437 crore and CASA Ratio stood at 31.4%; CASA + Retail TD to total deposit ratio stands at around 69%

Advances

As of March 31, 2025, Gross Advances stood at Rs 1.37 lakh crore as against Rs 1.25 lakh crore in the previous year – a growth of 10% YoY

On a YoY basis, Retail book (other than housing) grew 98%, Wholesale Banking grew 35%, and the Housing book showed a growth of 11% (18% YoY excluding IBPC).

Distribution Network

The Bank's distribution network spans more than 6,300 outlets. The Bank currently has nearly 75,000 employees

Speaking on the Bank's performance, MD & CEO, Partha Pratim Sengupta said, "Bandhan Bank's performance reflects balanced, sustainable growth driven by strong governance, risk management, and stakeholder trust. As we evolve into Bandhan Bank 2.0, our focus remains on customer-centric, digital-first solutions, expanding distribution, diversifying assets, and enhancing experiences—positioning us for long-term value and future growth."

| Key Highlights of Full-Year Performance | | | |
|---|----------|----------|-------------|
| | | | Rs in crore |
| Particulars | FY25 | FY24 | YoY Growth |
| Advances | 1,36,995 | 1,24,721 | 9.8% |
| Deposits | 1,51,212 | 1,35,202 | 11.8% |
| Net Interest Income | 11,491 | 10,319 | 11.4% |
| Net Total Income | 14,458 | 12,490 | 15.8% |
| Operating Profit | 7,389 | 6,639 | 11.3% |
| Net Profit | 2,745 | 2,230 | 23.1% |

| Key Important Ratios | | |
|----------------------|-------|-------|
| Particulars | FY25 | FY24 |
| | | |
| Gross NPA Ratio | 4.7% | 3.8% |
| Net NPA Ratio | 1.3% | 1.1% |
| ROA | 1.5% | 1.4% |
| ROE | 11.6% | 10.7% |

About Bandhan Bank:

Started as a universal bank on August 23, 2015, Bandhan Bank is one of India's fastest-growing private sector banks.

Bandhan Bank has always been committed to financial inclusion and aims to serve the underserved. Guided by the principle of 'Aapka Bhala, Sabki Bhalai,' the Bank is dedicated not only to serving its customers but also to making a positive difference in people's lives. The Bank actively aims to bridge the gap for those who may not have had easy access to conventional banking services. Its focus is on providing a variety of world-class banking products and a comprehensive 360-degree service proposition, including loans, deposit accounts, internet and mobile banking and a host of products across India, primarily to semi-urban and rural customers.

In the last few years of operations, Bandhan Bank has spread its presence to 35 of the 36 states and union territories in India with nearly 6300 banking outlets. With the trust of millions of customers. Bandhan Bank has a deposit base of Rs 1.51 lakh crores as of March 31, 2025. Bandhan Bank has achieved consistent growth, and its advances stood at Rs 1.37 lakh crore as of March 31, 2025.

For media queries please contact:

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