

Ref. No.: BBL/SEC/006/2025-26

April 03, 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 the 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and Disclosure Requirements) Regulations, 2015 and the Code of Practices and Procedures for Fair Disclosure of Unpublished Price Sensitive Information, in terms of Regulation 8 of the SEBI (Prohibition of Insider Trading) Regulations, 2015, the Bank would like to intimate the following with respect to the Bank's Deposits, Advances and other information for the quarter/year ended March 31, 2025:

(in ₹ Crore unless specified otherwise)

	March 31, 2024	December 31, 2024	March 31, 2025 (Approximate)	YoY (%)	QoQ (%)
Loans & Advances (On book + PTC)	124,721	132,019	137,902	10.6%	4.5%
Total Deposits	135,202	141,002	151,209	11.8%	7.2%
CASA Deposits	50,151	44,735	47,436	-5.4%	6.0%
Retail Term Deposits	43,650	52,063	56,717	29.9%	8.9%
Retail Deposits (incl CASA)	93,801	96,798	104,153	11.0%	7.6%
Bulk Deposits	41,401	44,204*	47,056*	13.7%	6.5%
Retail to Total Deposits (%)	69.4%	68.7%	68.9%		
Bulk to Total Term Deposits (%)	48.7%	45.9%	45.3%		
CASA Ratio (%)	37.1%	31.7%	31.4%		

**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 March 31, 2025 stands at approximately 177.54%

- **Collection efficiency**

Pan Bank Collection Efficiency (Excluding NPA)

Segments	For the quarter ended December 31, 2024	For the quarter ended March 31, 2025 (Approximate)
EEB	97.4%	97.7%
Non EEB	98.3%	98.4%
Pan Bank	97.7%	97.9%

Please note that the numbers mentioned above, as on March 31, 2025, 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.

You are requested to kindly take the above on record.

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

Thanking you.

Yours sincerely,

for **Bandhan Bank Limited**

Indranil Banerjee
Company Secretary