

Investor Presentation Q4FY25

30th April, 2025



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Bank

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Key Highlights



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Strategic Highlights



Strong Outreach Capabilities

Deepening footprint and touch-points across the country

1,715

Branches across 35 states and UTs

4,594

Banking Units
(incl. HF Centers)

438

ATMs



Universal Bank with diversified portfolio

Comprehensive financial solutions across all lending segments

EEB

₹ 565 bn

~41% share of book

Mortgages & Retail

₹ 441 bn

~32% share of book

Wholesale Banking

₹ 363 bn

~27% share of book



Customer Centricity & Digitization

Seamless customer journeys and improved customer satisfaction

Total Customers

31.6 mn

9% YoY

Digital Transaction

98% of retail transactions are digital

Digital Onboarding

93% saving accounts opened digitally^



Capital & Liquidity

Strong Capital adequacy and stable deposit base

CRAR

18.7%

CET 1

17.9%

Retail Deposits

69% of Total Deposits



Productivity & Efficiency

Focus on workforce upskilling and reskilling, and drive operational excellence

Cost/Income

48.9%

Emp Productivity*

11.9% YoY increase in Business/ employee

Training & Upskilling

3 mn learning hours
14% YoY

*Total Employee as on Mar'25 is 75,032 ^through tab assisted and DIY

Key Highlights: Q4FY25

₹ Asset Book	Gross Advances	Secured Book	Non-EEB Book	Share Of Non-East
	₹ 1,369.9 bn* (9.8% YoY & 3.8% QoQ)	50.5% (838 bps YoY & 152 bps QoQ)	₹ 801.9 bn^ (28.7% YoY & 5.8% QoQ)	60.7% (430 bps YoY & 50 bps QoQ)
Liability Book	Total Deposit	CASA Ratio	Retail Deposits	Share Of Non-East
	₹ 1,512.1 bn (11.8% YoY & 7.2% QoQ)	31.4% (-570 bps YoY & -30 bps QoQ)	₹ 1,041.6 bn (11.0% YoY & 7.6% QoQ)	45.1% (-20 bps YoY & -70 bps QoQ)
Asset Quality	GNPA Ratio	NNPA Ratio	PCR	Credit Cost
	4.7% (87 bps YoY & 2 bps QoQ)	1.3% (17 bps YoY & flat QoQ)	73.7% (186 bps YoY & 19 bps QoQ)	3.9% (FY25: 2.9%) (-187 bps YoY & -20 bps QoQ)
Profitability	NII	Total Revenue (Net)	Operating Profit	PAT
	₹ 27.6 bn (-3.6% YoY & -2.1% QoQ)	₹ 34.6 bn (-2.9% YoY & -12.0% QoQ)	₹ 15.7 bn (-14.5% YoY & -22.3% QoQ)	₹ 3.2 bn (5.8x YoY & -25.4% QoQ)
Ratios	NIM	OPEX / Assets	ROA	ROE
	6.7% (FY25: 7.1%) (-96 bps YoY & -21 bps QoQ)	4.1% (FY25: 4.0%) (2 bps YoY & -6 bps QoQ)	0.7% (FY25: 1.5%) (57 bps YoY & -24 bps QoQ)	5.2% (FY25: 11.6%) (423 bps YoY & -180 bps QoQ)

* Includes PTC of ₹ 2.6 bn

^ excludes PTC

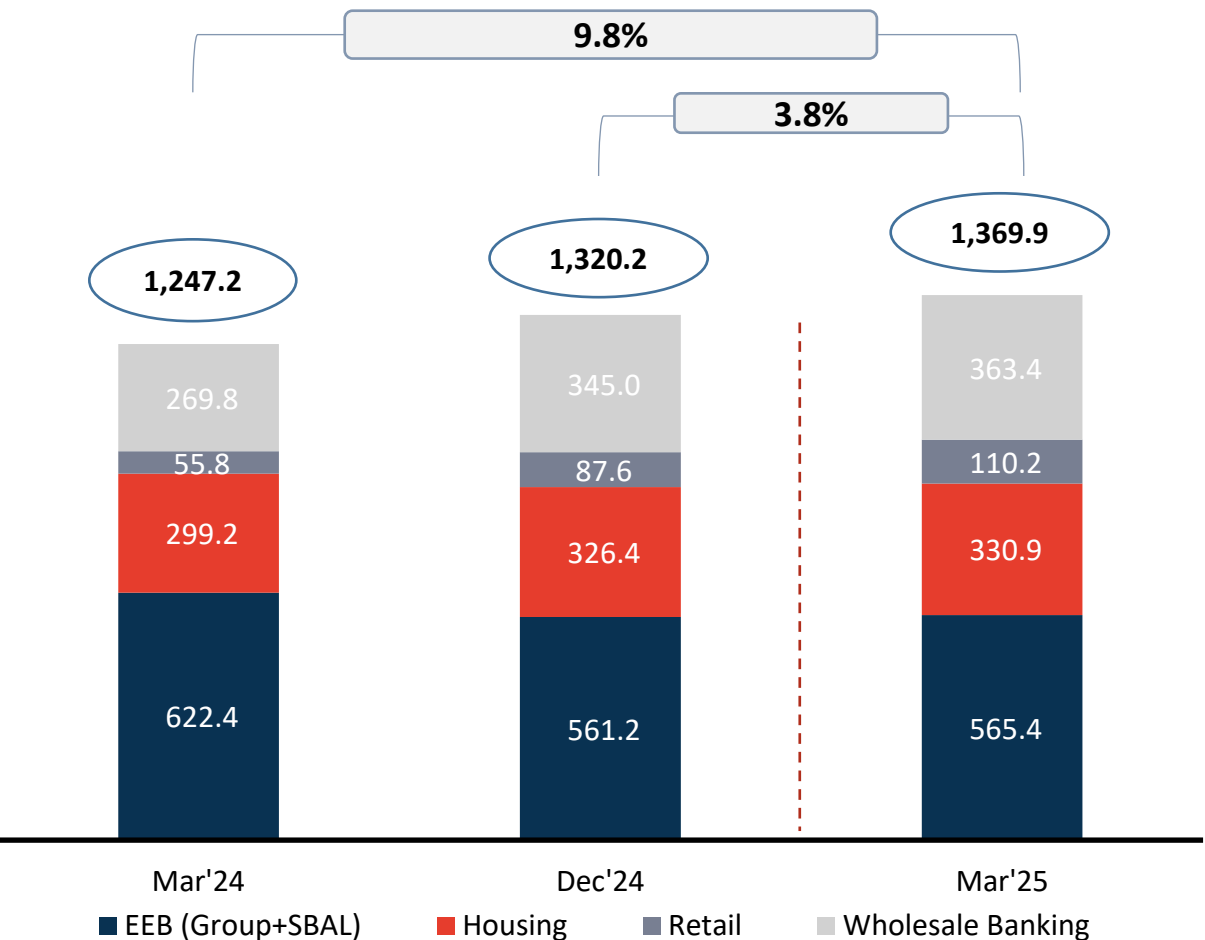
Business & Financial Overview



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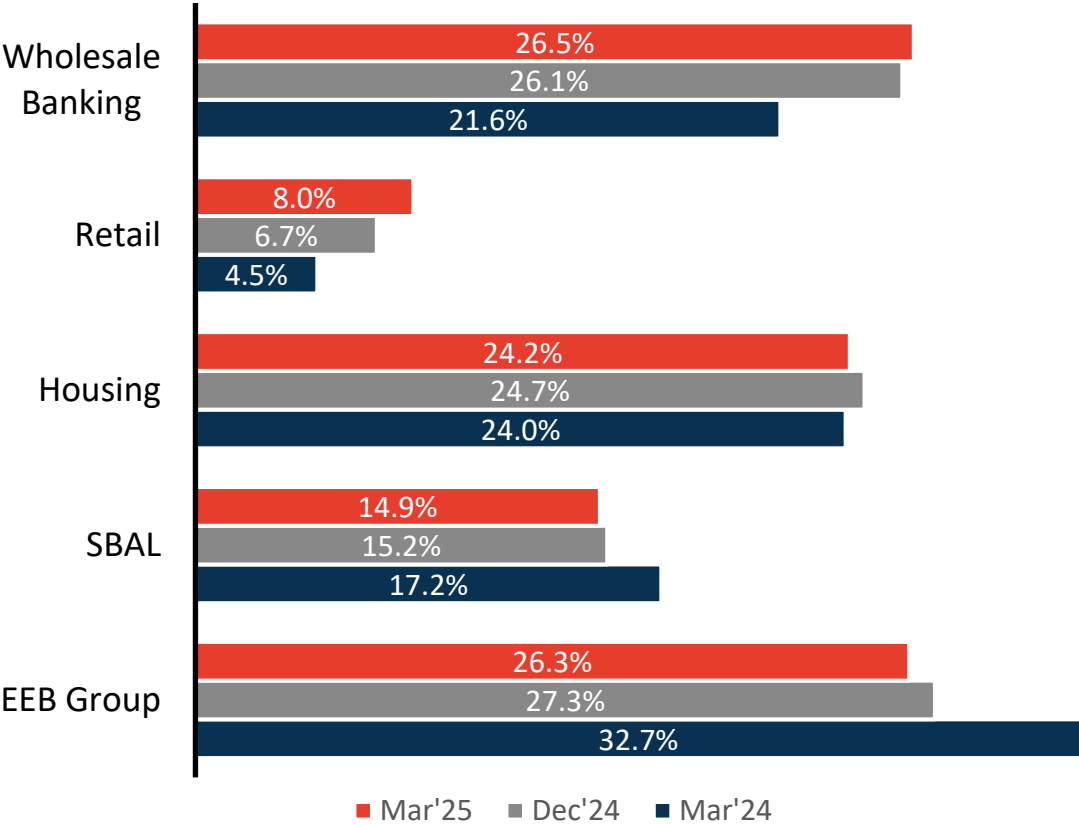
Gross Advances Mix

All amount in ₹ Bn.



Gross advances Includes PTC

Share of Loan Book

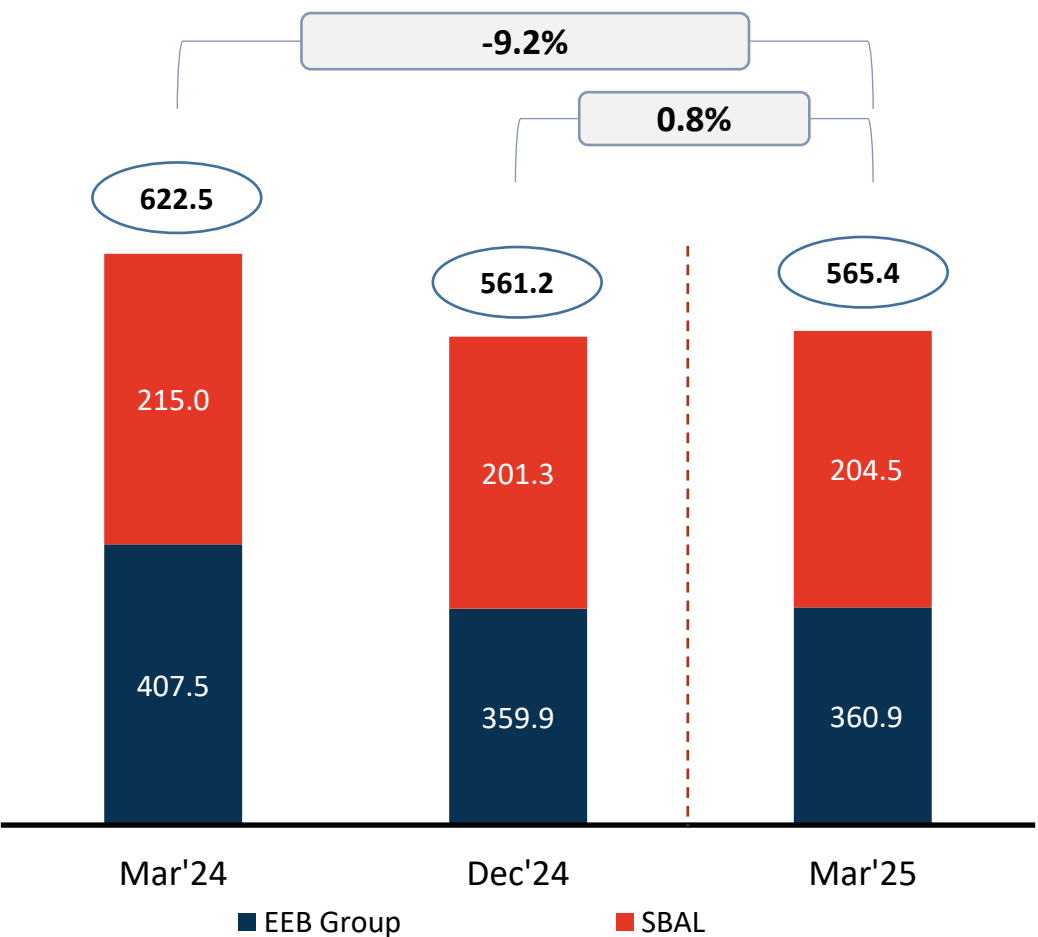


Share of EEB (Group + SBAL) reduced from 49.9 % in Mar'24 to 41.2 % in Mar'25

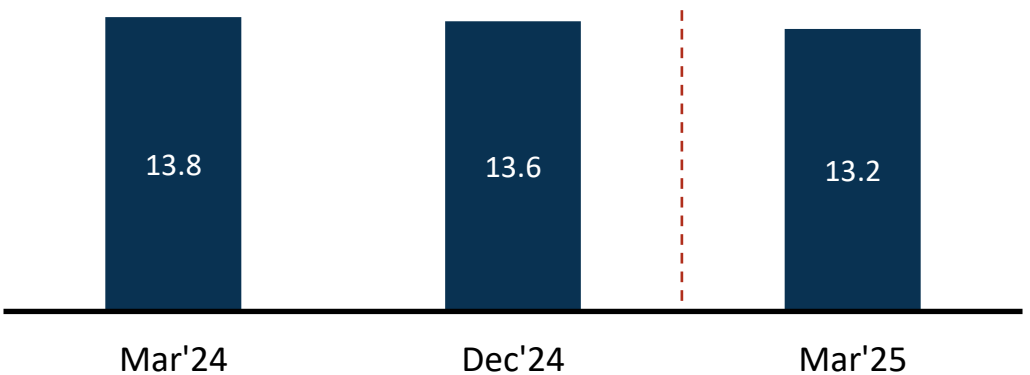
SBAL - Small Business and Agri Loans, is a part of EEB portfolio

Emerging Entrepreneurs Business (EEB)

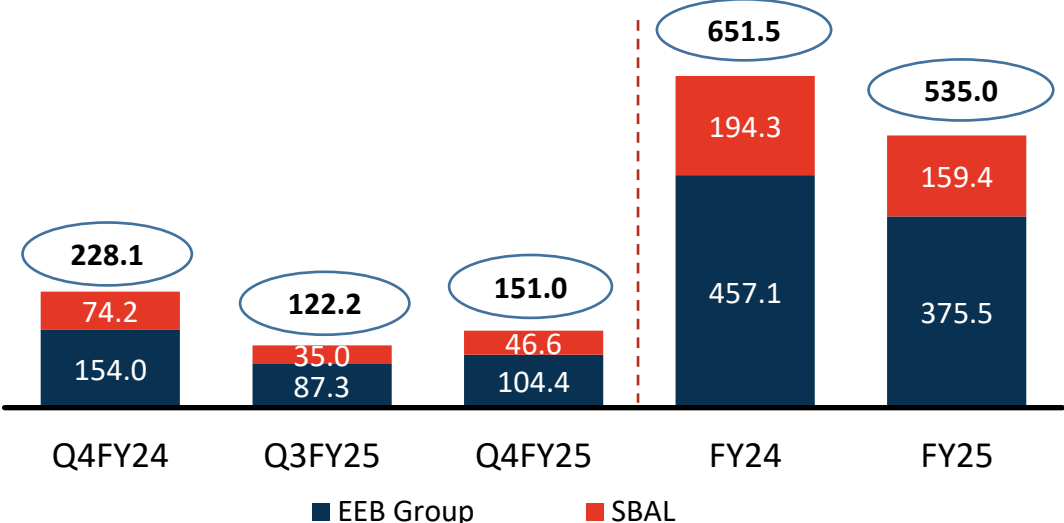
EEB Asset Growth (₹ in Bn)



Number of Active Borrowers (Mn)



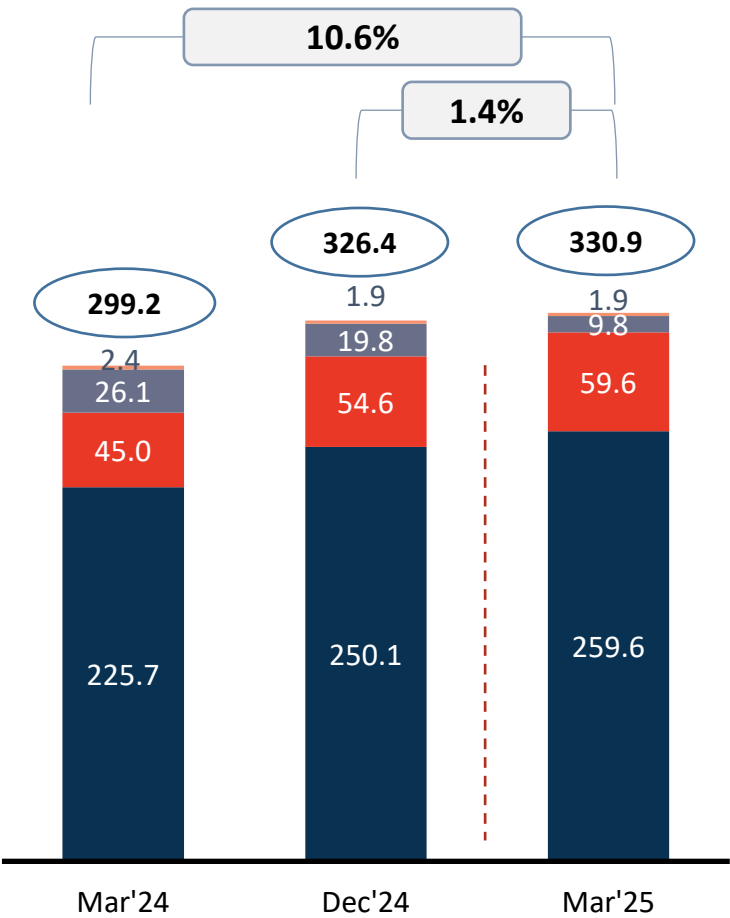
EEB Loan Disbursement (₹ in Bn)



Housing Finance

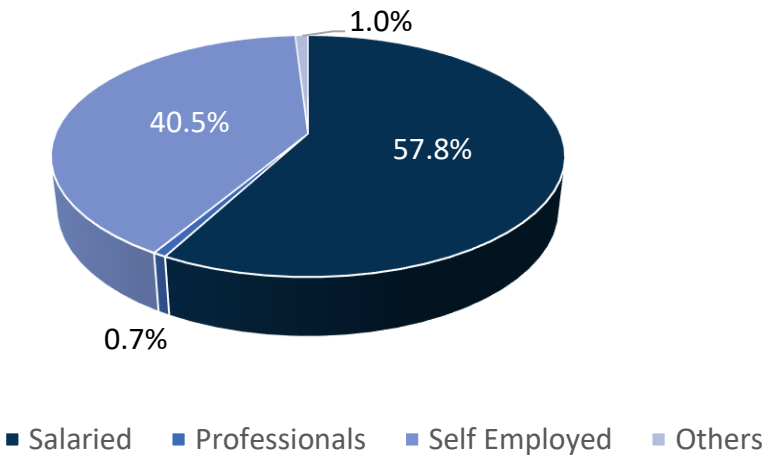
All amount in ₹ Bn.

Housing: Product wise break-up

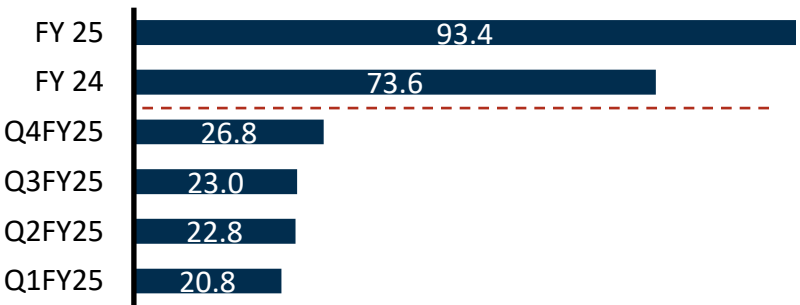


■ Housing ■ LAP ■ IBPC ■ Construction
Excl. IBPC, growth in housing book is 17.6% YoY

Borrowers Bifurcation – Mar'25

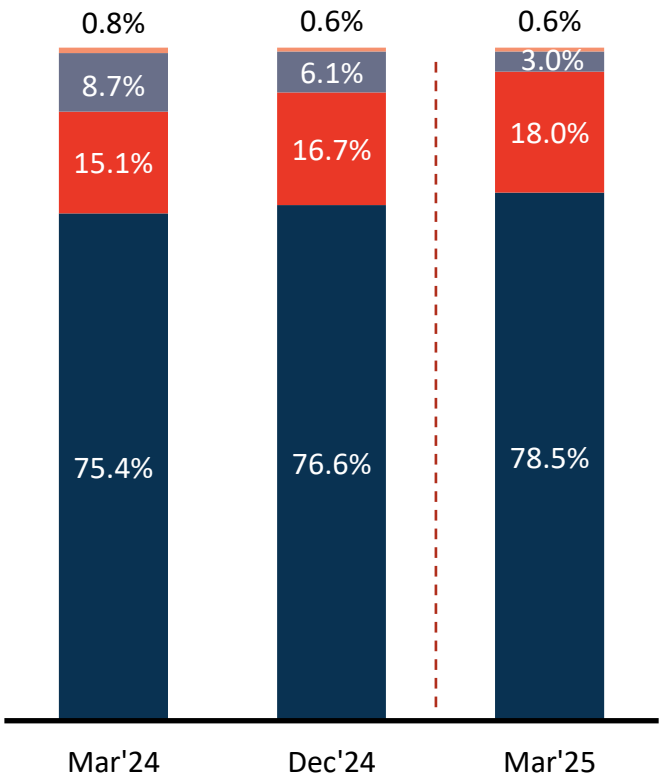


Housing Asset Disbursements



IBPC purchase is excluded from disbursement for all reported quarters

Housing: Product wise share



■ Housing ■ LAP ■ IBPC ■ Construction

Wholesale Banking

All amount in ₹ Bn.

Wholesale Banking: Product wise break-up

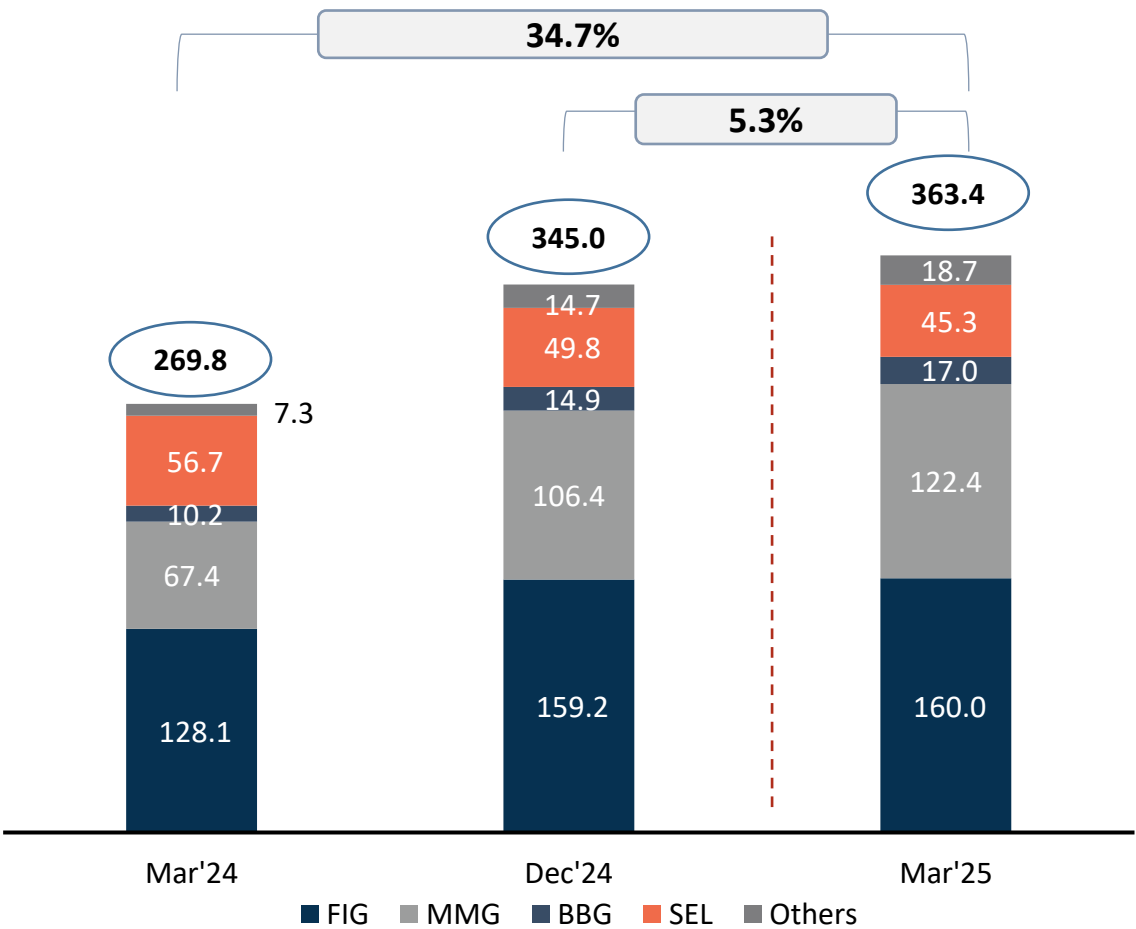
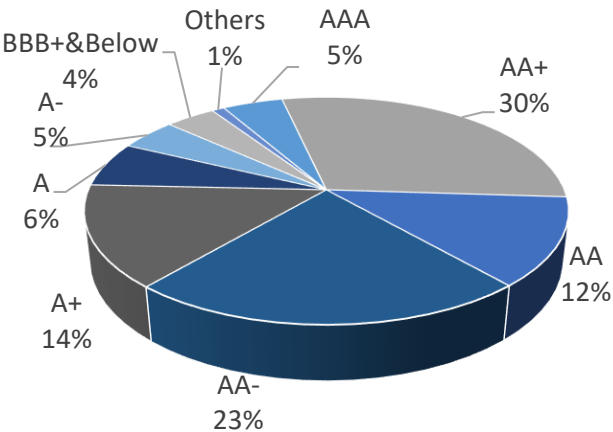
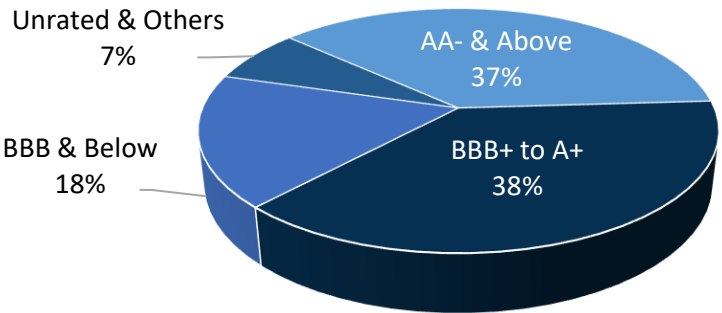


FIG: 95% of exposure are A- & Above category (as per external rating)



MMG: 75% of exposure are BBB+ & Above category (as per external rating)

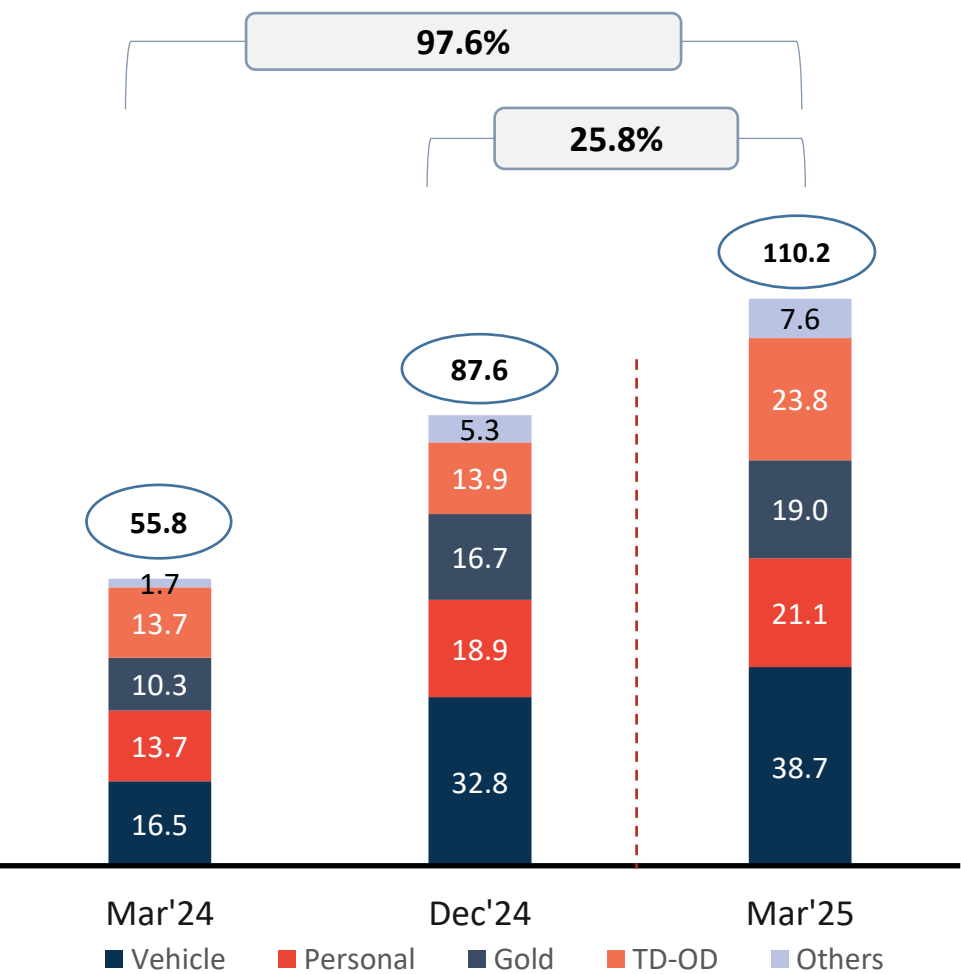


MMG – Mid Market Group; BBG – Business Banking Group; SEL – Small Enterprise Loan
 FIG (Financial Institution Group) includes exposure in healthcare and educational institutions

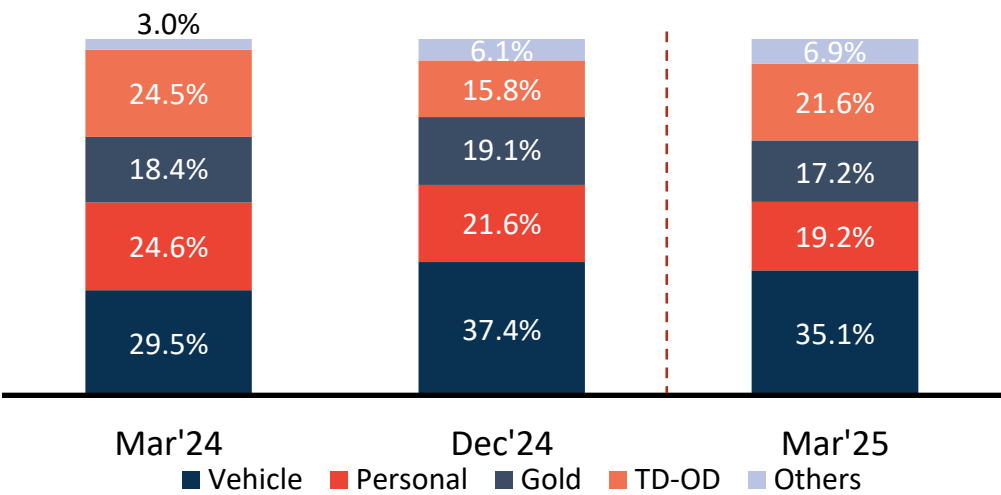
Retail Assets

All amount in ₹ Bn.

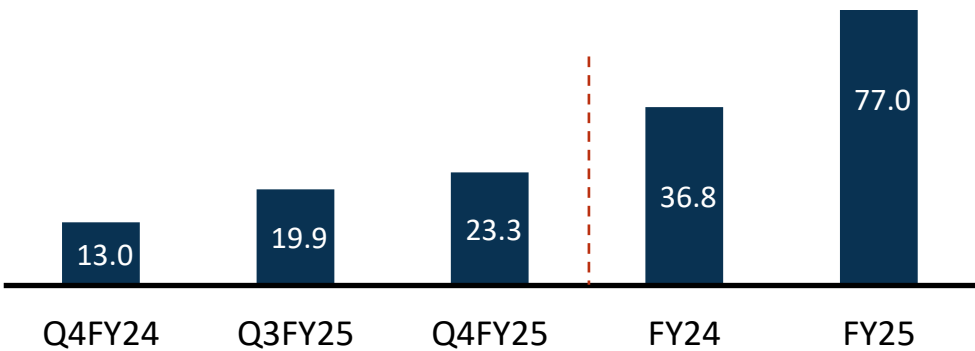
Retail Assets: Product wise break-up



Retail Assets: Product wise share

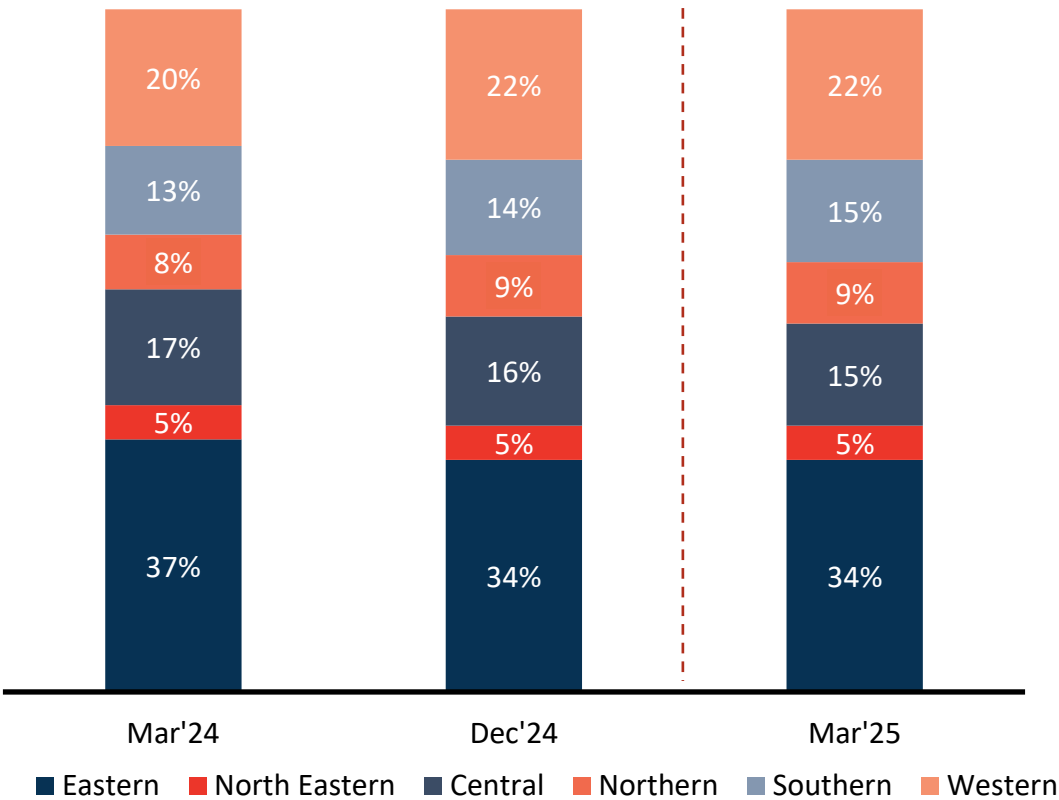


Retail Disbursements

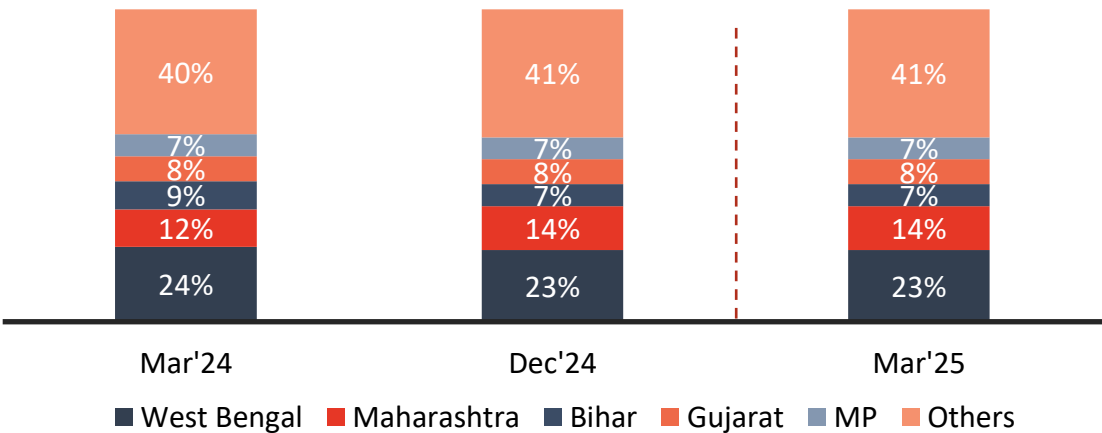


Geographical Distribution of Loans & Advances

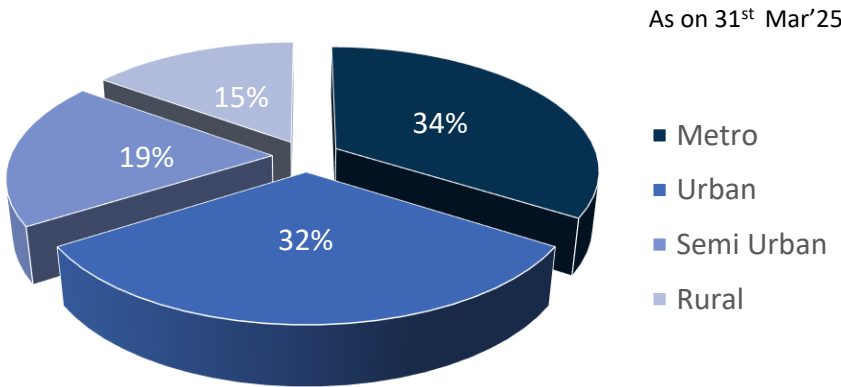
Share of Loans & Advances by Region



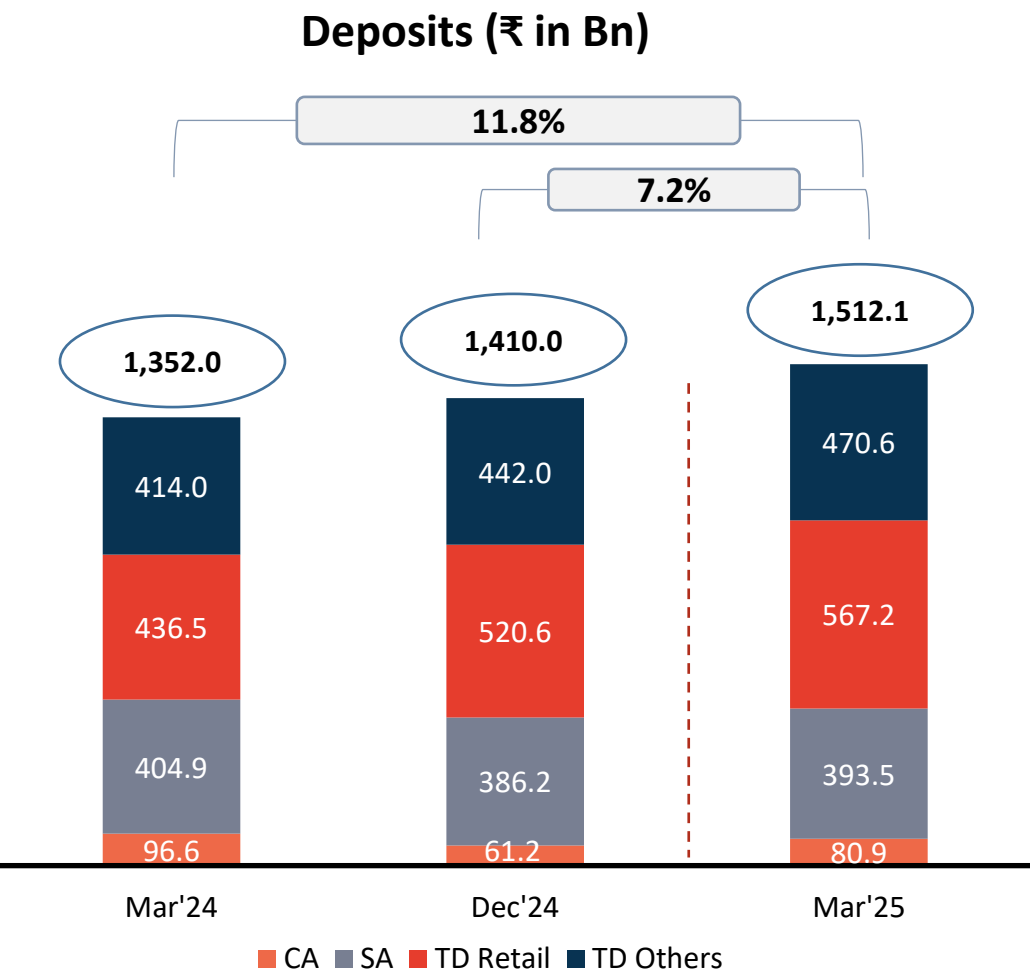
Share of Loans & Advances by States



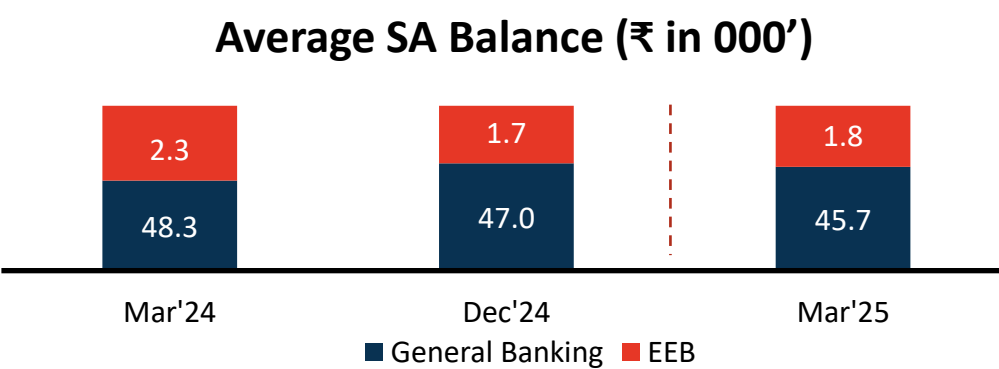
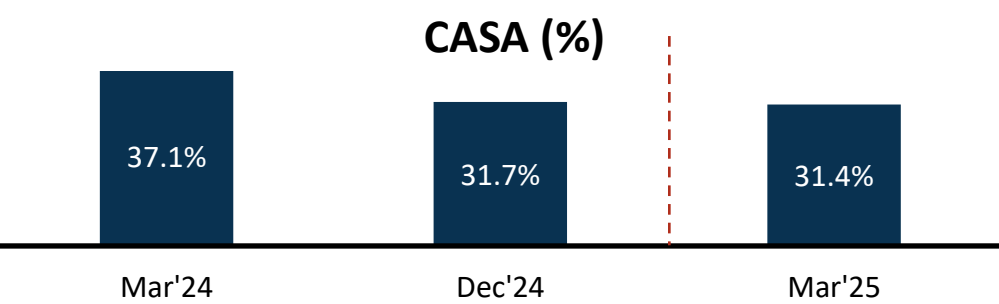
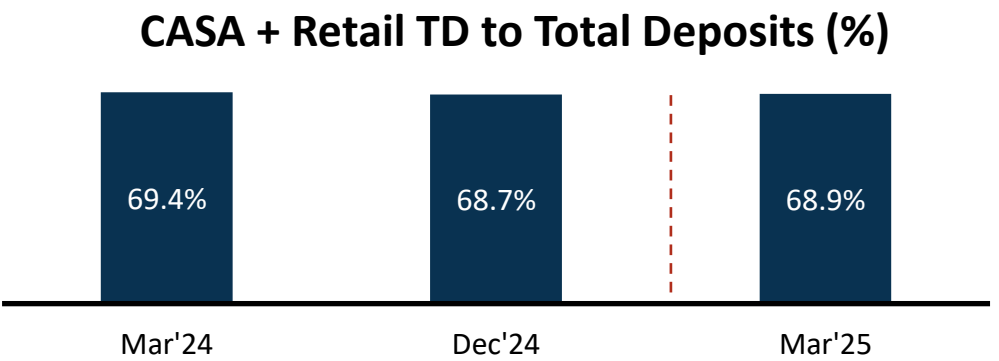
Category wise Distribution of Loans & Advances



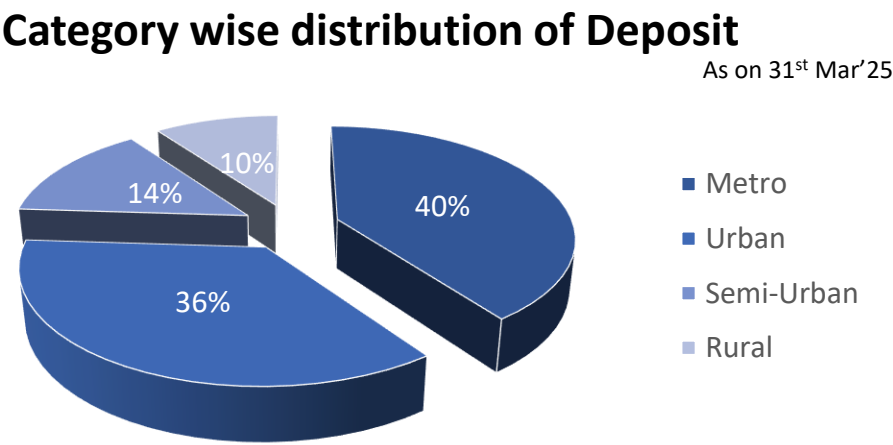
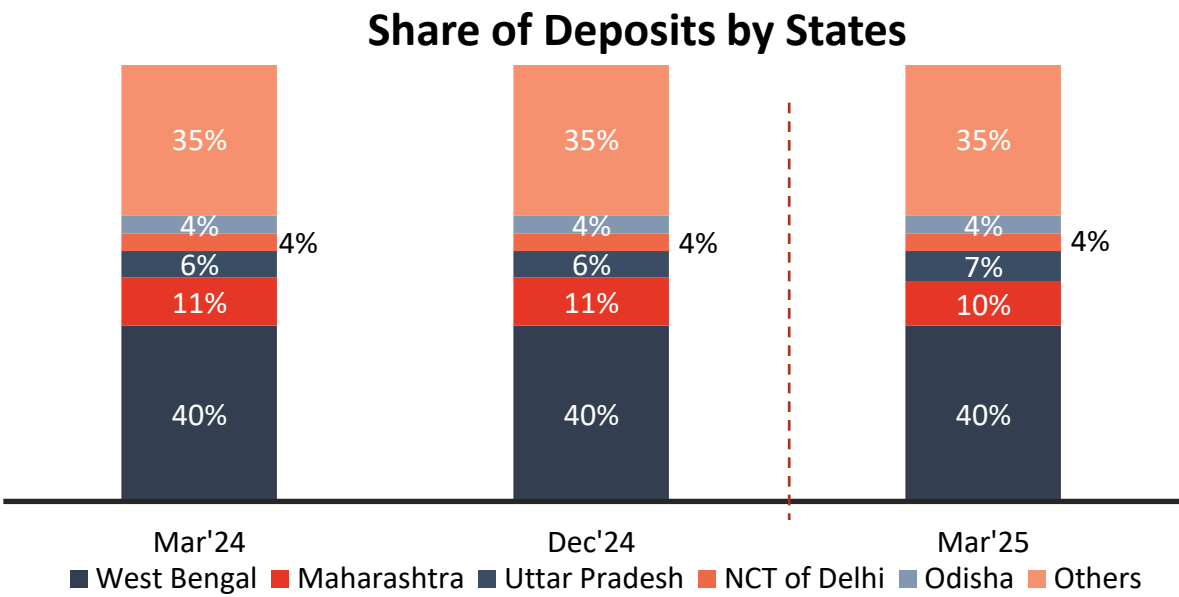
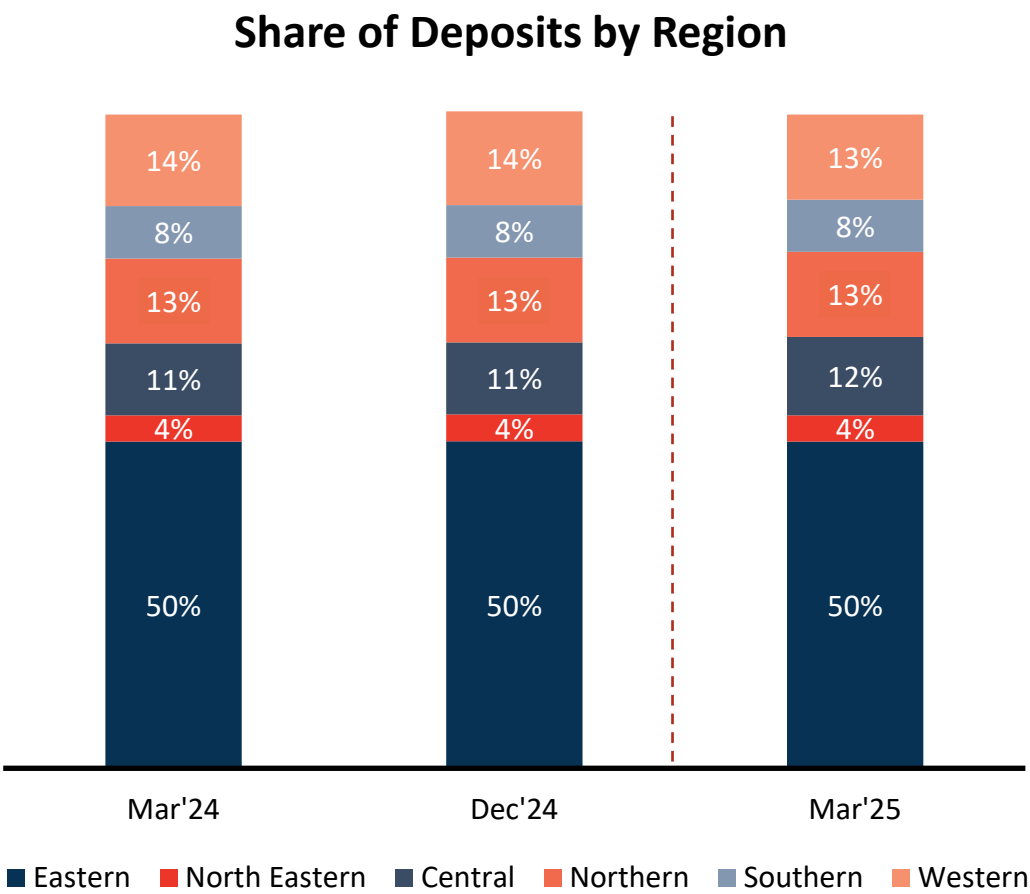
Liabilities Profile



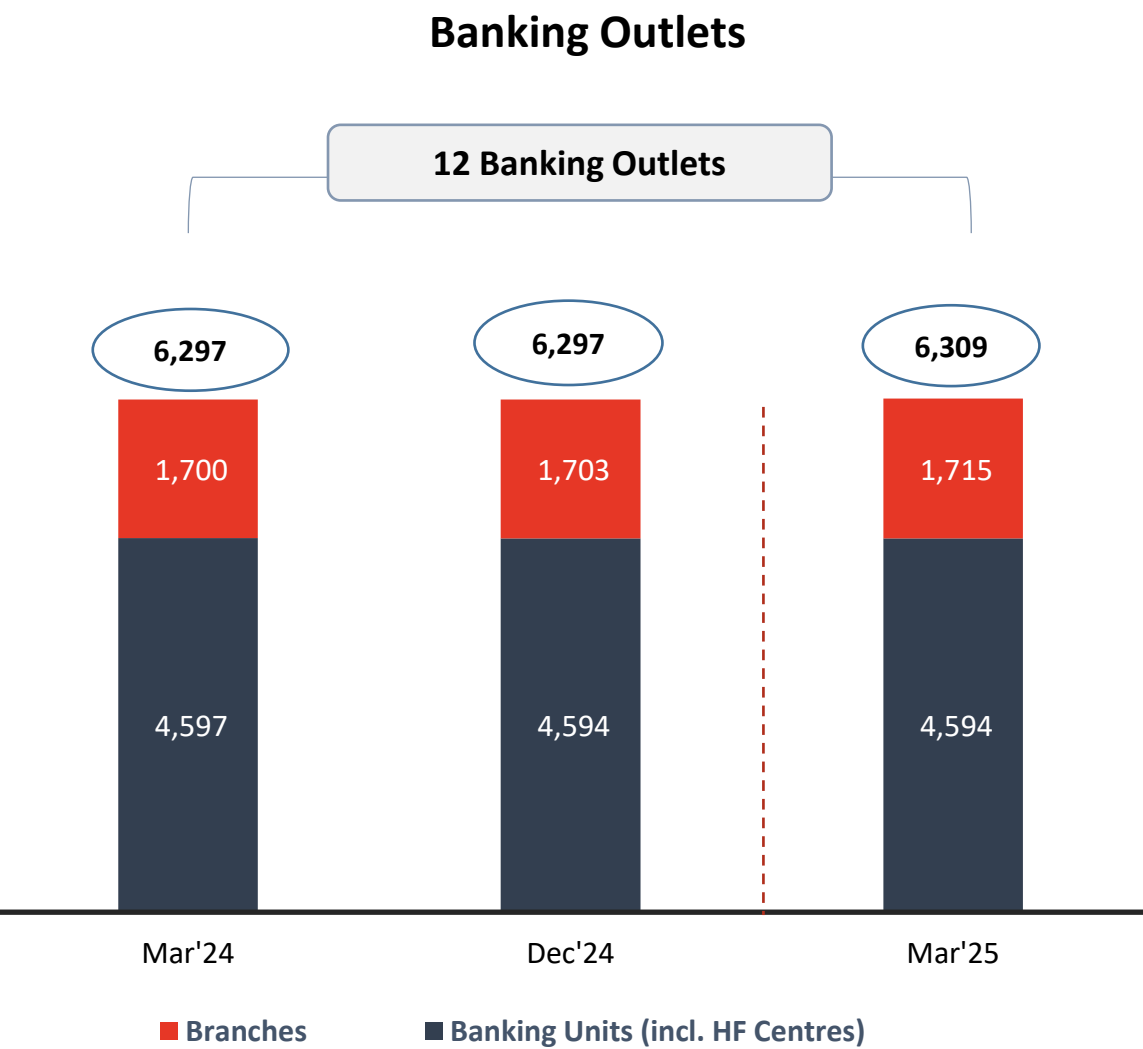
EEB deposits contribute to ~3% of Total deposit as of Mar'25



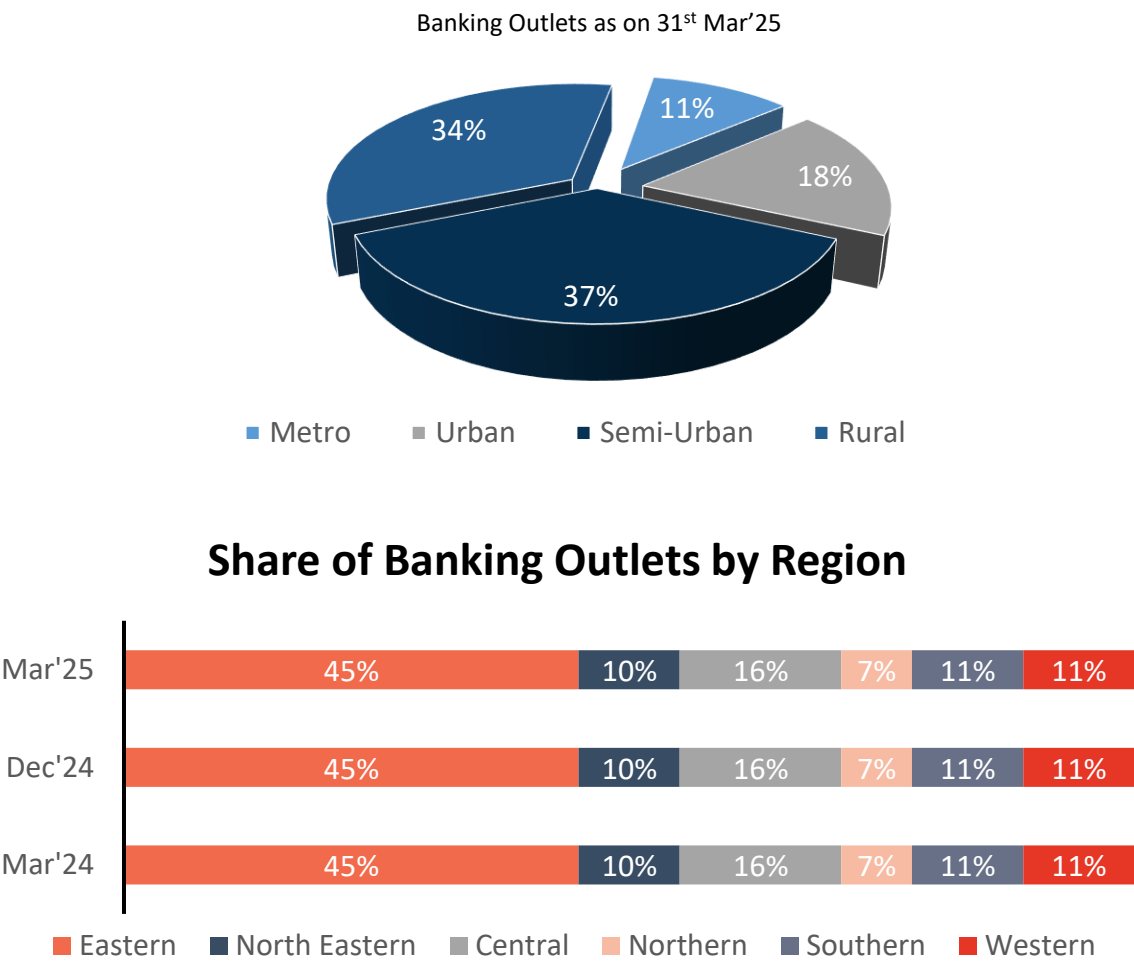
Geographical Distribution of Liabilities



Geographical Distribution of Banking Outlets



Focus on serving the rural & underbanked population



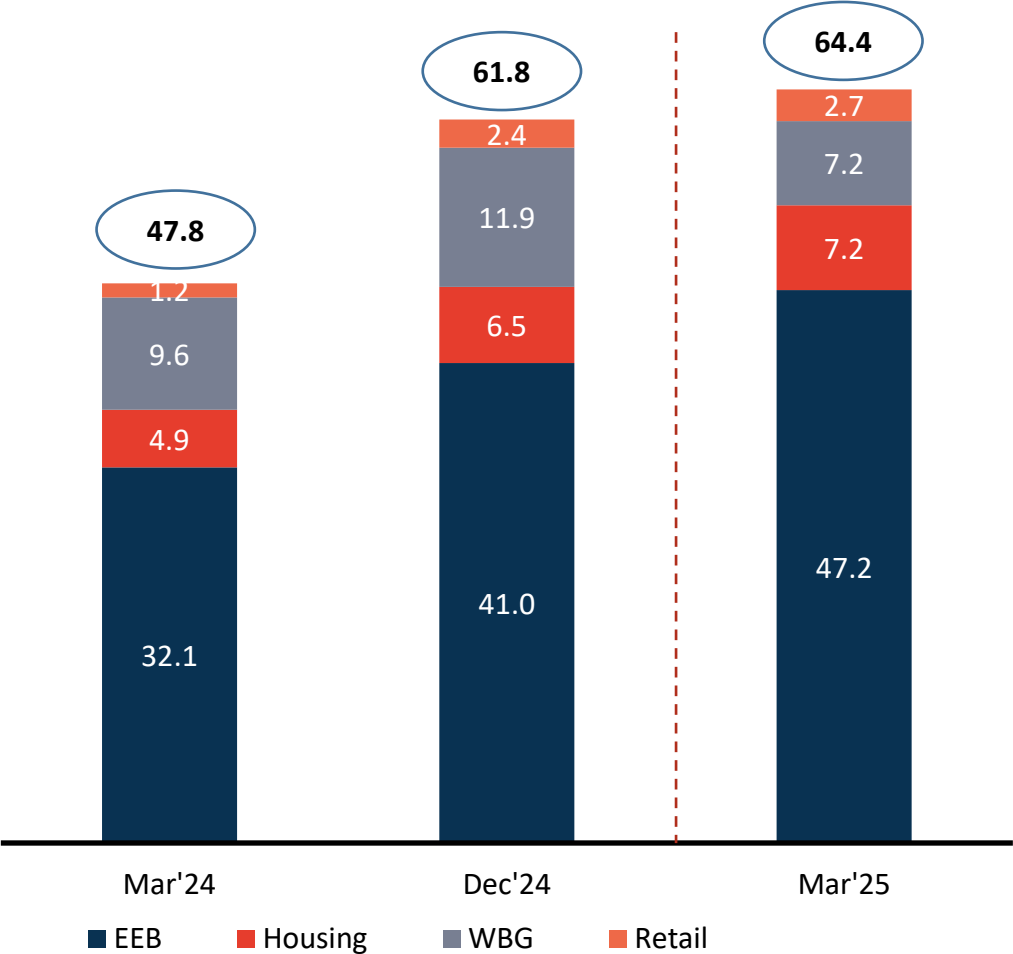
Asset Quality



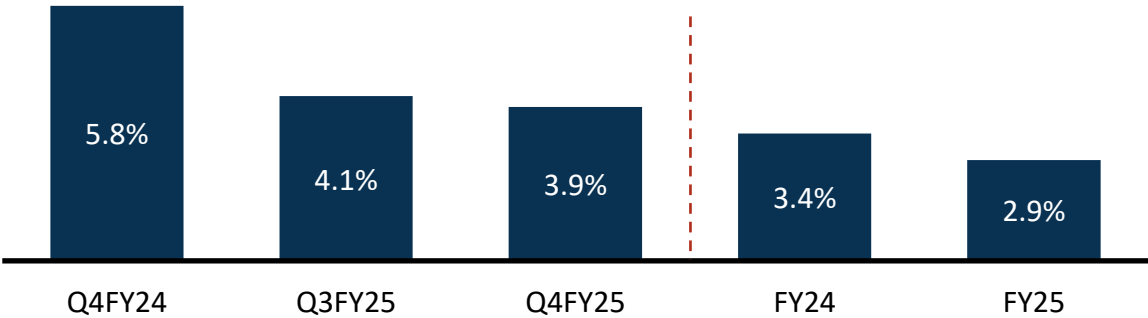
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Segmental NPA and Credit Cost

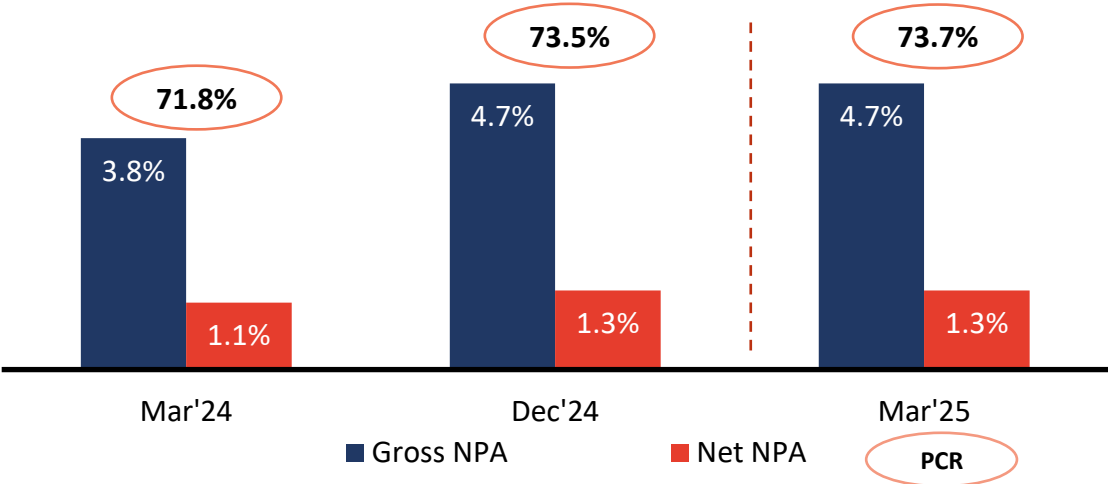
Segmental GNPA movement (₹ in Bn)



Credit Cost



Gross NPA and Net NPA



Note: Credit cost is including the standard asset provisions

NPA movement

All amount in ₹ Bn.

Particulars	Q4FY24	Q1FY25	Q2FY25	Q3FY25	Q4FY25	FY24	FY25
Opening GNPA (A)	81.4	47.8	53.0	61.0	61.8	53.0	47.8
Fresh Slippages (B)	10.2	8.9	11.1	16.2	17.5	51.0	53.8
Reductions (C) :							
- Recoveries & Upgrades	5.2	3.7	3.0	2.8	3.5	16.2	13.1
- Technical Write offs	38.5	-	0.1	12.7	11.4	38.5	24.1
NPA Sale to ARC (D)	-	-	-	-	-	7.2	-
Technical Additions (other than slippages) (E)	-	-	-	-	-	5.8	-
Closing Gross (F = A + B – C – D+E)	47.8	53.0	61.0	61.8	64.4	47.8	64.4
Provisions	34.4	39.1	44.9	45.4	47.4	34.4	47.4
Net NPA	13.5	13.9	16.2	16.4	16.9	13.5	16.9

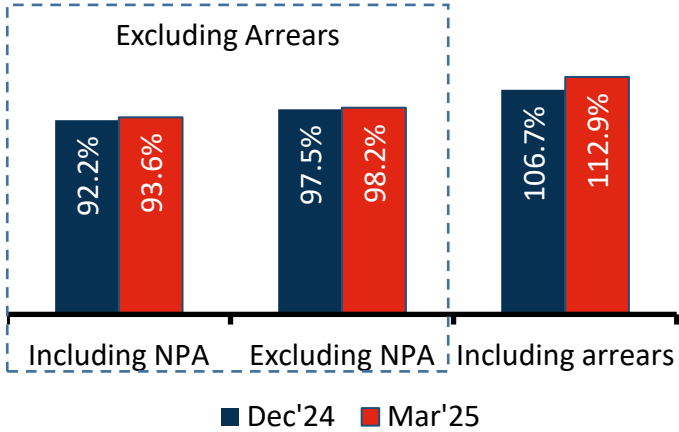
GNPA Ratio	3.8%	4.2%	4.7%	4.7%	4.7%	3.8%	4.7%
NNPA Ratio	1.1%	1.1%	1.3%	1.3%	1.3%	1.1%	1.3%
Credit Cost	5.8%	1.6%	1.9%	4.1%	3.9%	3.4%	2.9%
PCR (excl. Technical write offs)	71.8%	73.7%	73.5%	73.5%	73.7%	71.8%	73.7%
PCR (incl. Technical write offs)	84.5%	84.7%	83.7%	85.4%	86.5%	84.5%	86.5%

EEB Collection Efficiency

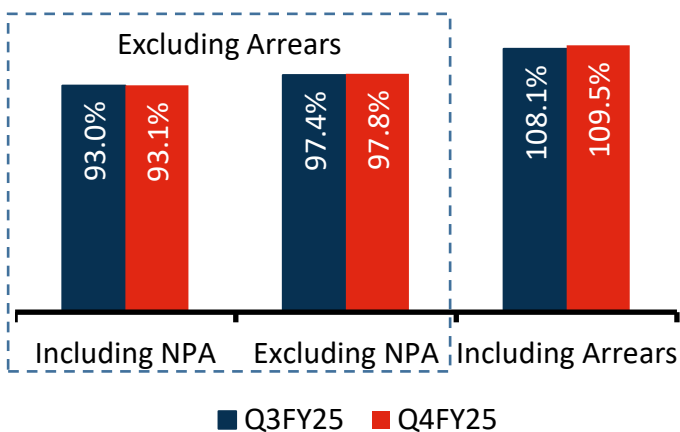
Top states

States	For Dec'24	For Mar'25	For Q3FY25	For Q4FY25
West Bengal	98.8%	98.7%	98.8%	98.7%
Assam	99.3%	99.5%	99.2%	99.4%
Rest of India	96.4%	97.6%	96.3%	97.0%
Total	97.5%	98.2%	97.4%	97.8%

Collection Efficiency for the Month



Collection Efficiency for the Quarter

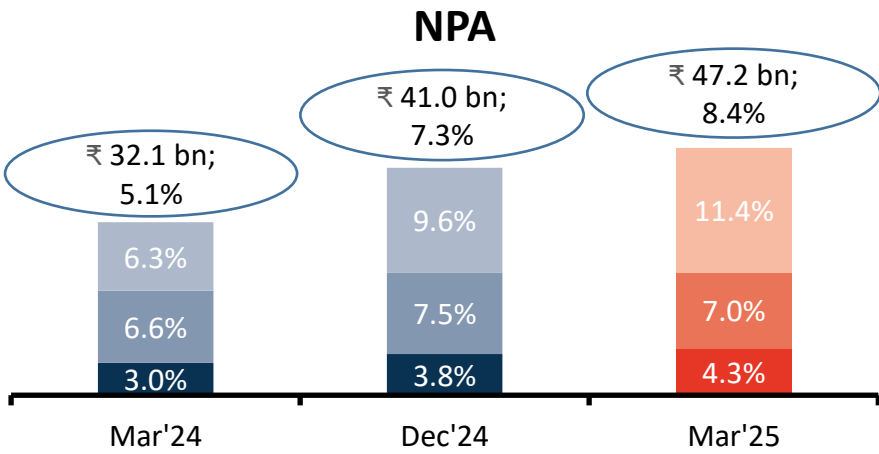
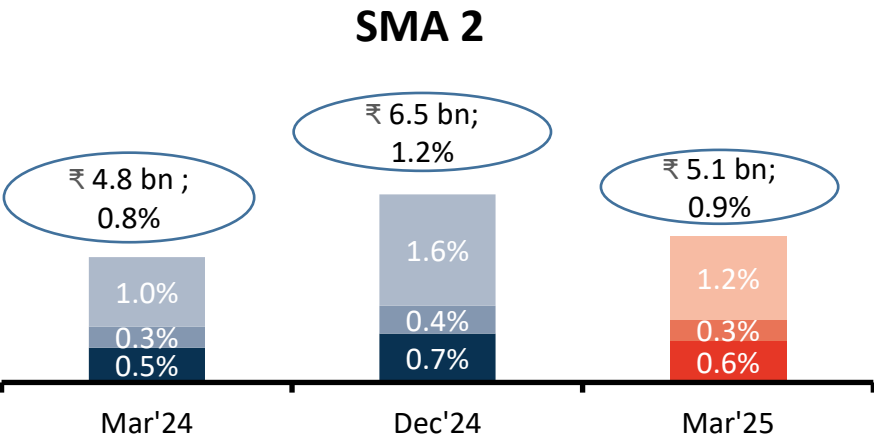
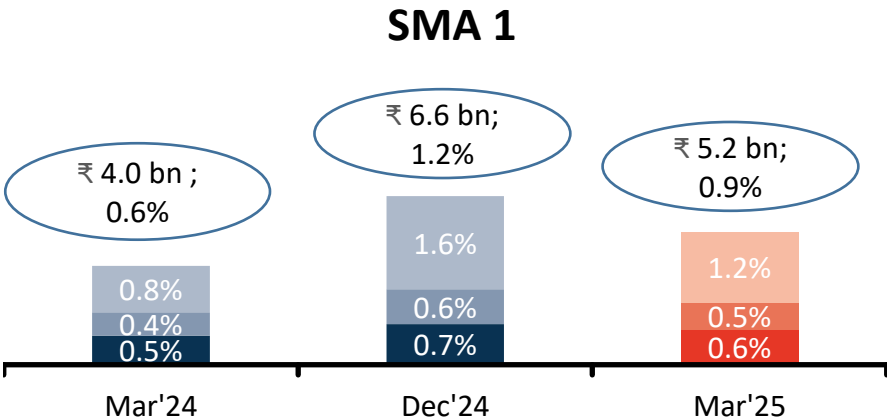
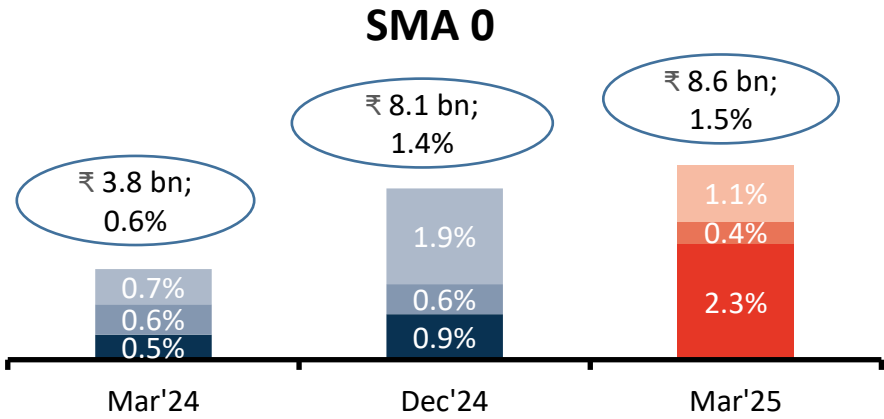


Customer Paying Profile

Category	For the month of Dec'24		For the month of Mar'25	
	Share of customers	Share of receivables	Share of customers	Share of receivables
Full Paying	94.9%	95.5%	96.5%	96.6%
Partial Paying	3.9%	3.0%	2.2%	2.4%
Non-Paying	1.2%	1.5%	1.3%	1.0%
Total	100%	100%	100%	100%

* Top States and Paying profile excludes NPA, EEB = Group Loan and Small Business and Agri Loans

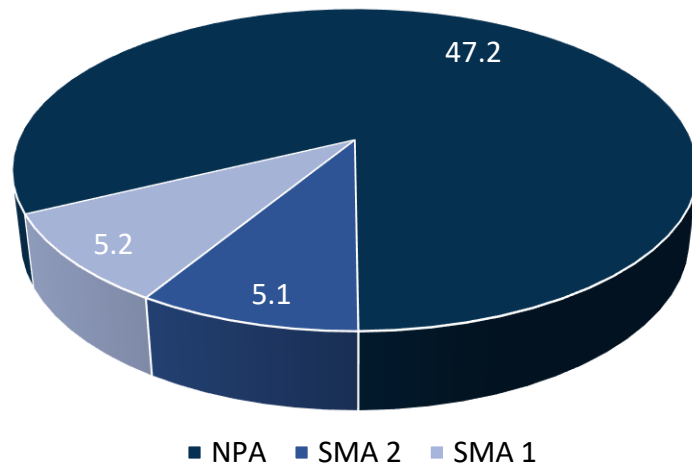
EEB DPD movement



EEB - Stress Pool and Vintage Analysis

All amount in ₹ Bn.

EEB Stress Pool - ₹ 58 Bn



EEB Book - Vintage Analysis

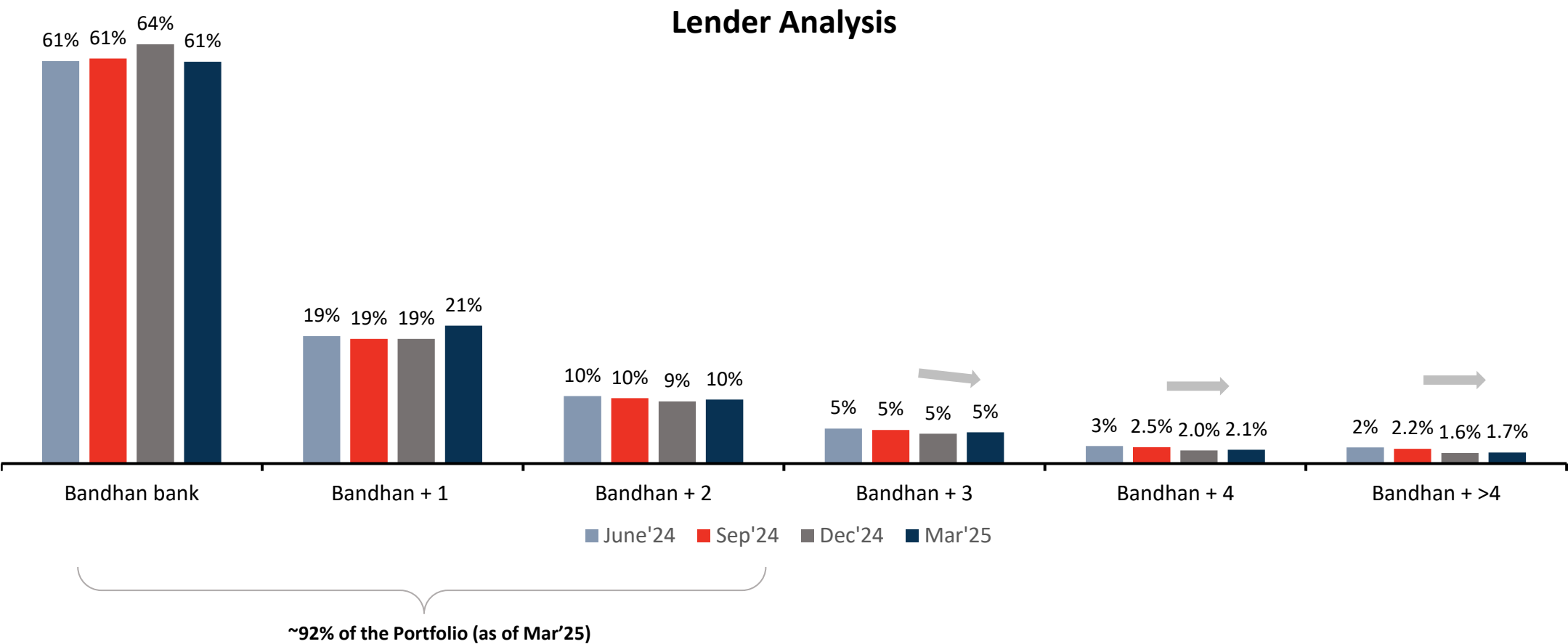
Qtr	Disbursement	SMA1*	SMA2*	NPA*
Q4FY23	211	0.1%	0.1%	3.0%
Q1FY24	80	0.2%	0.1%	2.8%
Q2FY24	169	0.3%	0.3%	3.7%
Q3FY24	174	0.5%	0.5%	4.0%
Q4FY24	228	0.6%	0.7%	4.1%
Q1FY25	137	0.7%	0.8%	2.8%
Q2FY25	125	0.6%	0.6%	1.0%
Q3FY25	122	0.3%	0.1%	0.1%
Q4FY25	151	0.0%	0.0%	0.0%

* % of Disbursement

Break-up of EEB provisions

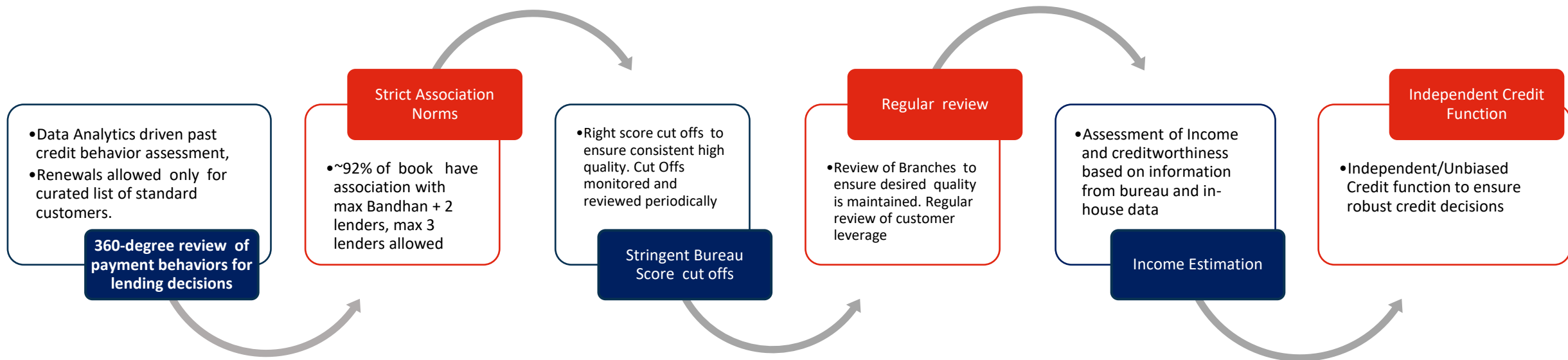
EEB Provisions	Mar-24	Dec-24	Mar-25	QoQ %	YoY %
Provision for NPA	24.0	31.4	37.1	18.1%	54.2%
Provision for Standard Assets - Normal	1.5	1.3	1.3	-0.4%	-12.2%
Additional Provision for Standard Assets	5.7	5.2	5.3	3.3%	-6.3%
Total	31.2	37.9	43.7	15.5%	40.0%

Strong focus on borrower’s affordability – EEB Business



- Majority of the borrowers with loan only with Bandhan or at max two lenders.
- Strong focus towards orderly resolution of leveraged portfolio

Strict Controls, Sharp Underwriting to improve asset quality



Financials

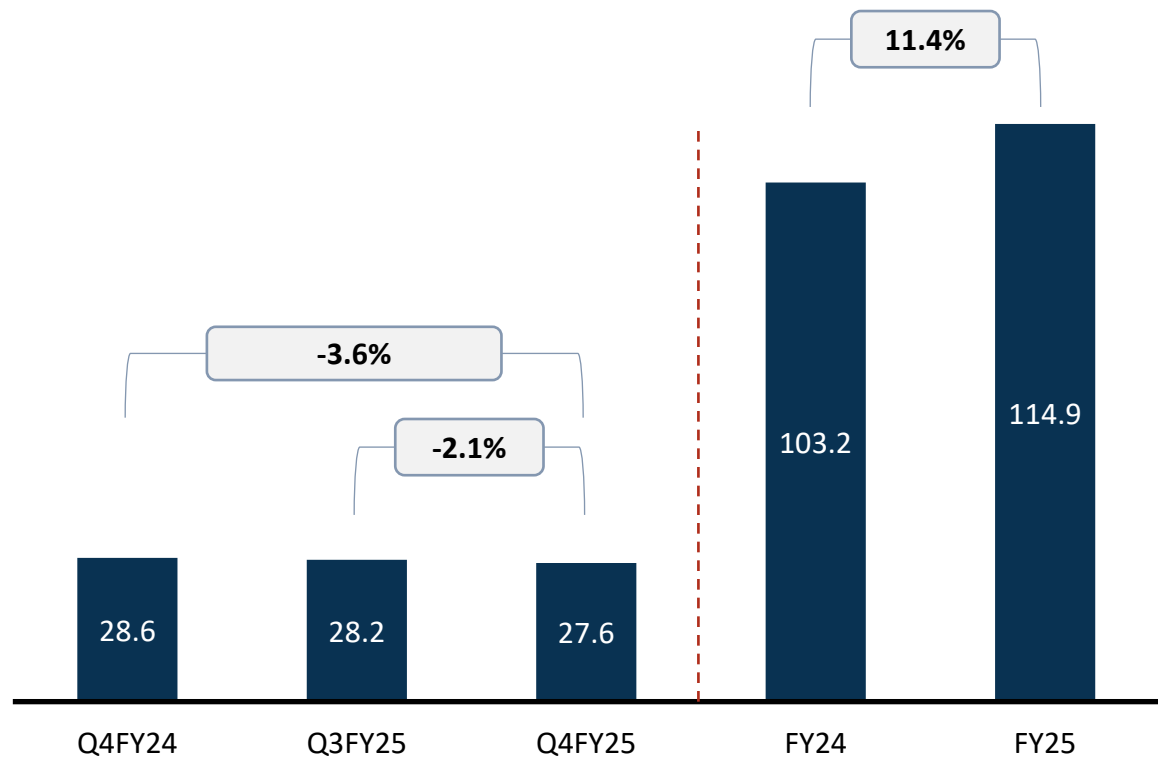


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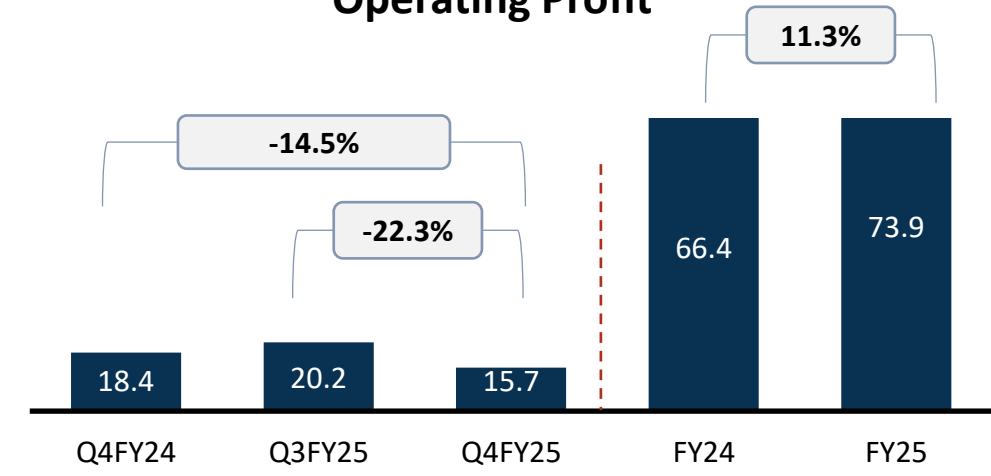
Financial Performance (1/2)

All amount in ₹ Bn.

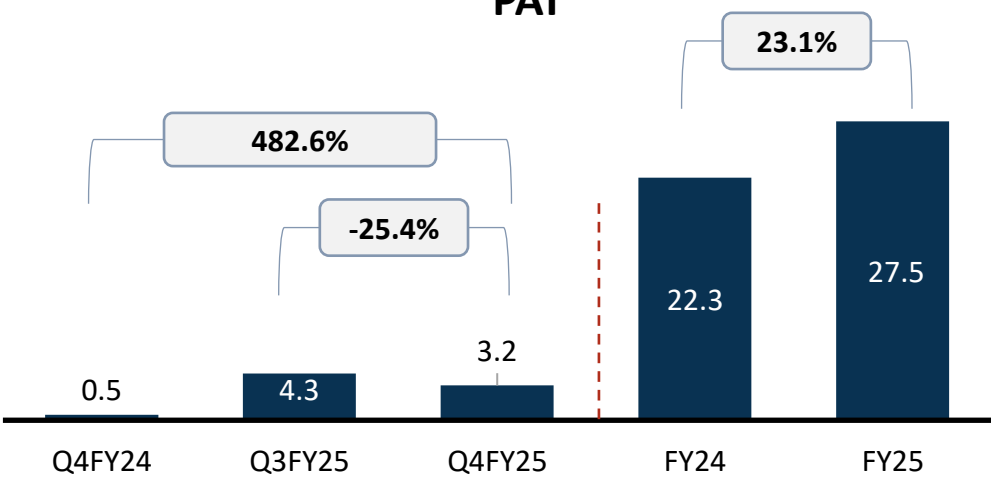
Net Interest Income



Operating Profit

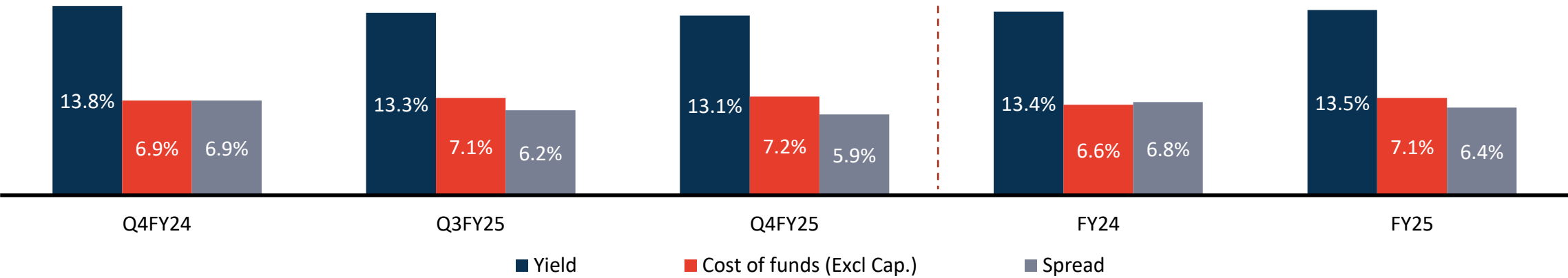


PAT

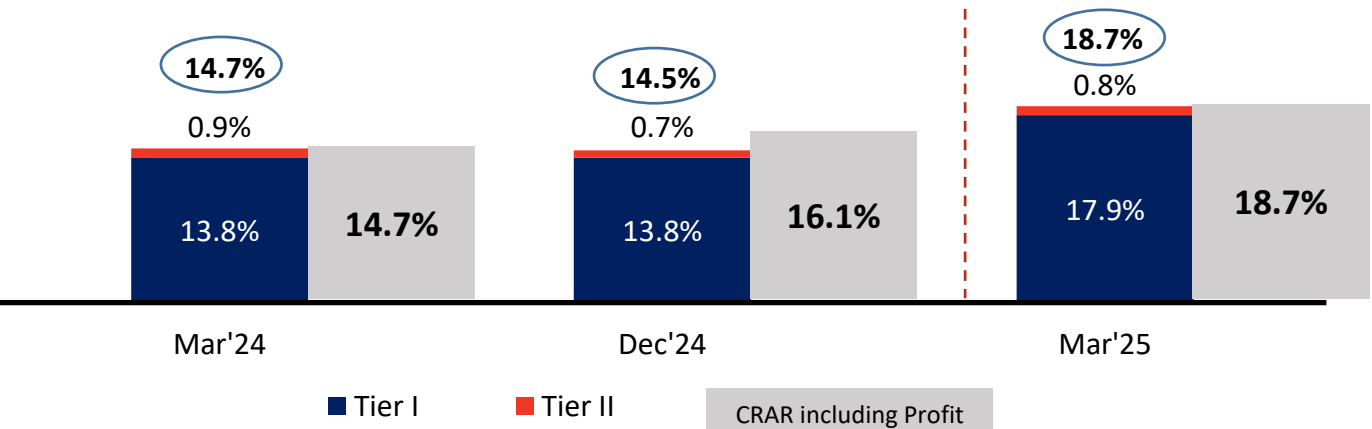


Financial Performance (2/2)

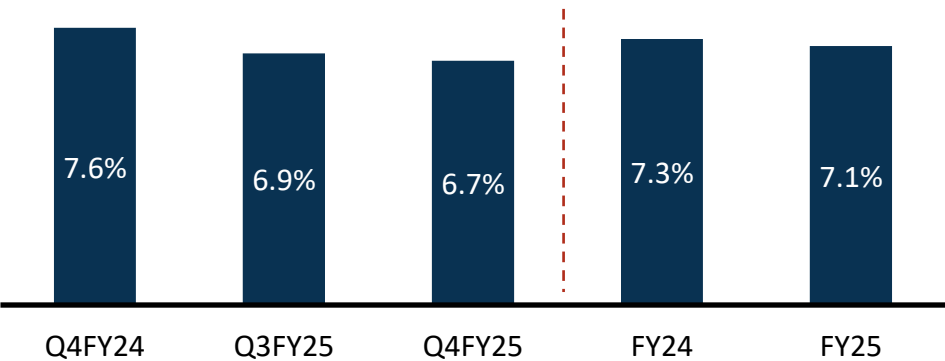
Spread (Annualized)



Capital Adequacy Ratio



NIM (Annualized)



CRAR of previous quarters are not comparable due to revision in risk weights for EEB

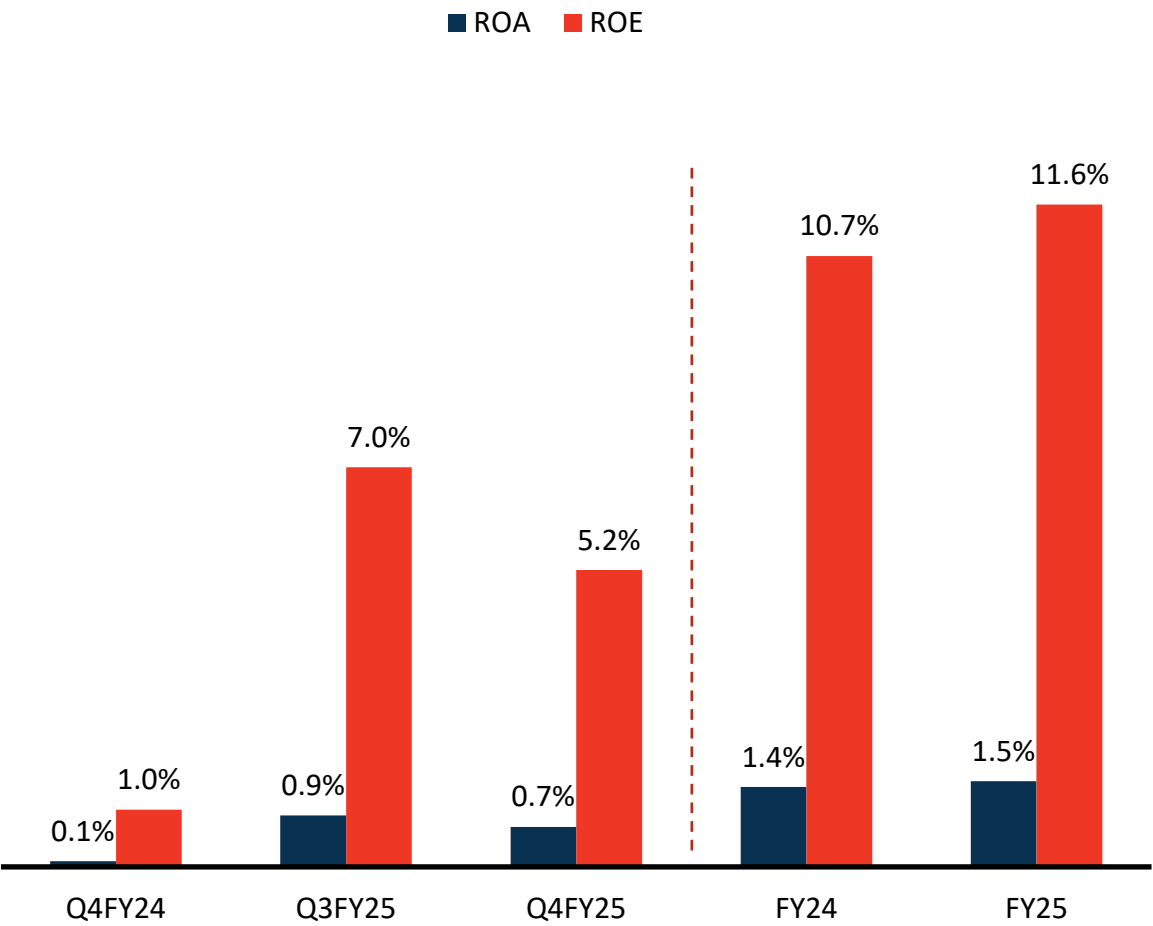
Break up of Non-Interest Income

All amount in ₹ Mn.

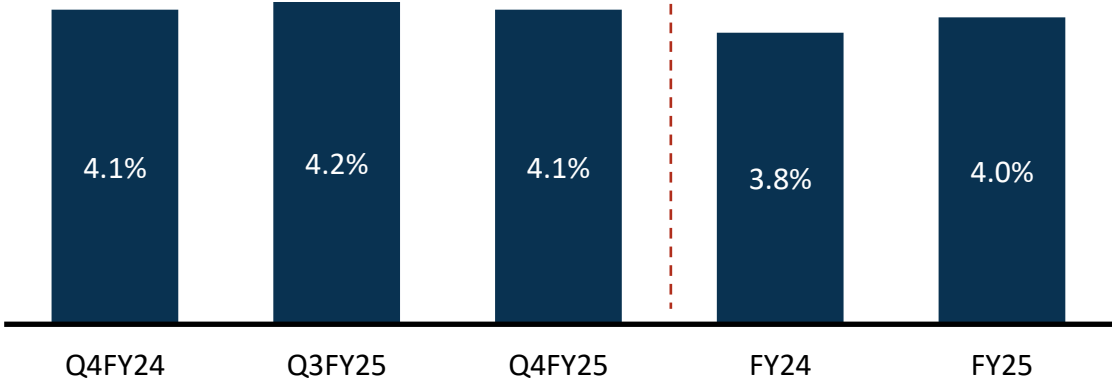
Details of other Income	Q4FY24	Q3FY25	Q4FY25	QoQ	YoY	FY24	FY25	YoY
Processing Fees	3,283	1,928	2,403	24.6%	-26.8%	9,428	8,294	-12.0%
Third Party Income	1,285	946	1,594	68.5%	24.0%	2,835	3,857	36.0%
Release of prov on redemption of SR (ARC)	800	418	695	66.2%	-13.1%	2,501	2,323	-7.1%
Collection fees from ARC	264	205	153	-25.6%	-42.3%	1,208	632	-47.7%
Card Charges	200	220	220	-0.2%	9.9%	755	878	16.3%
Bad Debts Recovery (on write-offs)	2	250	765	205.9%	-	18	1,797	-
Others	1,175	7,150	1,166	-83.7%	-0.7%	4,969	11,885	139.2%
Total Other Income	7,009	11,118	6,996	-37.1%	-0.1%	21,714	29,666	36.6%

Financial Performance

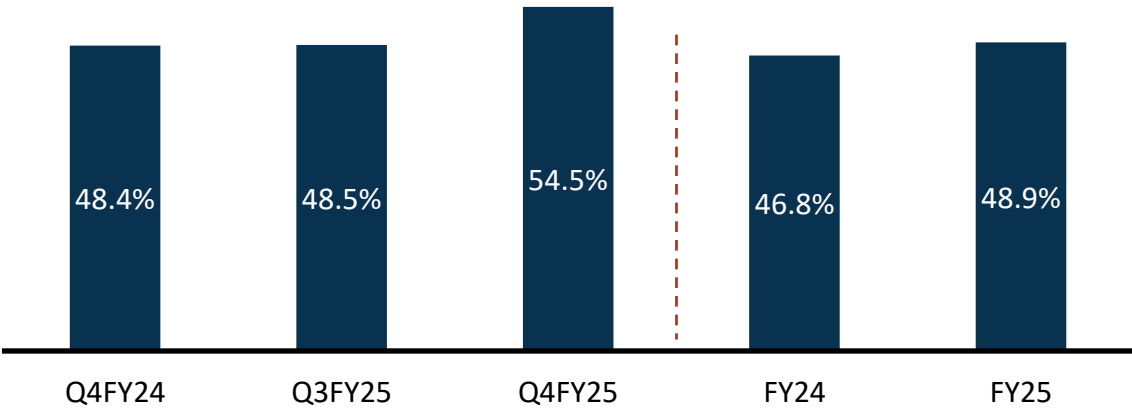
ROA & ROE (Annualized)



Operating expenses to Average Assets (Annualized)



Cost to Income Ratio



Profit & Loss Statement

All amount in ₹ Bn.

Particulars	Q4FY24	Q3FY25	Q4FY25	QoQ	YoY	FY24	FY25	YoY
Interest Income	51.9	54.8	54.3	-0.8%	4.7%	188.7	219.5	16.3%
Interest expenses	23.3	26.6	26.8	0.5%	14.9%	85.5	104.6	22.3%
Net Int. Income (NII)	28.6	28.2	27.6	-2.1%	-3.6%	103.2	114.9	11.4%
Non Interest Income	7.0	11.1	7.0	-37.1%	-0.1%	21.7	29.7	36.6%
Net Total Income	35.6	39.3	34.6	-12.0%	-2.9%	124.9	144.6	15.7%
Operating Expenses	17.2	19.1	18.8	-1.1%	9.4%	58.5	70.7	20.8%
Operating Profit	18.4	20.2	15.7	-22.3%	-14.5%	66.4	73.9	11.3%
Provision (Std. + NPA)	17.7	13.8	12.6	-8.4%	-29.0%	37.0	37.7	1.9%
Profit before tax	0.6	6.5	3.1	-51.7%	386.7%	29.4	36.2	23.1%
Tax	0.1	2.2	-0.1	-102.7%	-163.0%	7.1	8.8	23.1%
Profit after tax	0.5	4.3	3.2	-25.4%	482.6%	22.3	27.5	23.1%

Balance Sheet

All amount in ₹ Bn.

Capital & Liabilities	31 st Mar'24	31 st Mar'25	% Change
Capital	16.1	16.1	0.0%
Employees stock options outstanding	0.4	2.5	456.5%
Reserves & Surplus	199.5	227.5	14.0%
Shareholder Funds	216.1	246.1	13.9%
Deposits	1,352.0	1,512.1	11.8%
Borrowings	163.7	111.4	-32.0%
Other liabilities and provisions	46.6	45.2	-3.0%
Total	1,778.4	1,914.8	7.7%

Assets	31 st Mar'24	31 st Mar'25	% Change
Cash and balances with Reserve Bank of India	153.9	74.8	-51.4%
Balance with Banks and Money at call and short notice	7.8	20.9	168.9%
Investments	292.9	407.1	39.0%
Advances	1,211.4	1,319.9	9.0%
Fixed Assets	11.7	11.8	0.6%
Other Assets	100.7	80.3	-20.3%
Total	1,778.4	1,914.8	7.7%

Credit Rating

Rating of Bank's Financial Securities			
Instrument	Rating	Rating Agency	Amount (₹ in Bn)
Security Receipts w.r.t portfolio sale to ARC	RR1+	CRISIL	0.04
	RR1		0.43
	RR3		1.55
Non-Convertible Debenture #	[ICRA]AA- (Stable)	ICRA	12.95**
	CRISIL AA-/Stable	CRISIL	
Certificate of Deposit	CRISIL A1+	CRISIL	60.00*
	[ICRA] A1+	ICRA	

*Rating of ICRA is for ₹ 30 bn only, **Rating of ICRA is for ₹ 0.75 bn only #erstwhile GRUH Finance Limited transferred to Bandhan Bank Ltd.

Digital Offering and Indices



Bandhan
Bank

Traction evident on key digital indices



98%
of retail transactions
are digital



93%
Saving Accounts
opened digitally [#]



99%*
Growth in
Digital Deposits
volume



59%
RD volume
booked digitally



80%*
growth in Mobile Banking
activation



35%*
Growth in Login
In Corporate Internet Banking



41% *
growth in Online
IB/MB Fund Transfer

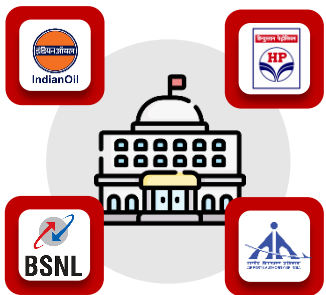


58%*
growth in UPI
transactions

Indices pertaining to Q4FY25; *YOY Q4 growth ; [#] Through Tab Assisted and DIY

Bandhan Bank has integrated with SBI ePay Payment Gateway Services to enable payment services on government portals through Retail Internet Banking

Make payments on wide range of online portals



Central Govt. & PSUs e.g., IOCL, HPCL, BSNL, Airport Authority of India, etc.



State Government e.g., GRIPS 2.0, IIM C, WBSEDEL, NIT Durgapur, etc.



Other Merchants e.g., Protean, SBI Life, SBI Securities, Bajaj Financial Securities, etc.

Steps to make payment on Govt. Portals

- 01 Go to the specific government website (e.g. GRIPS 2.0 etc.) and navigate to online payment
- 02 Fill in the required details (e.g. Enter challan details, etc. as per your service)
- 03 Select Payment Mode as SBI ePay and then select Net Banking option
- 04 Select Bandhan Bank Net Banking, and enter Net Banking credentials to log-in
- 05 Review payment details, click on confirm and authorize the transaction

Our Board & Management



Bandhan
Bank

Strong Independent Board

Board of Directors



Dr. Anup Kumar Sinha

Non-executive (Independent) Chairman

- Economist with Ph.D from University of Southern California, served as Professor of Economics at IIM Calcutta for 25 years
- He has also served on the Board of NABARD.



Ratan Kumar Kesh

Executive Director & Chief Operating Officer

- Has around three decades of experience across industries in leadership roles in multiple domains - Operations, Technology, Transaction Banking, Product, Affluent Banking, Operations Risk, Enterprise Governance, Intelligent Automation, Digital, Cx and Organisation Transformation.



Arun Kumar Singh

RBI (Nominee) Additional Director

- Appointed by RBI as an additional director on the Board of the Bank for a period of one year from June 24, 2024 to June 23, 2025 or till further orders, whichever is earlier.
- Having a wide and rich experience of working in RBI for 35 years in the fields of Banking and Non-Banking Regulation & Supervision, Enforcement actions against banks & non-banks, IT, Financial Inclusion, Monetary Policy, Government Banking, etc.



Philip Mathew

Independent Director

- HR practitioner with almost 30 years of work experience, with career journey through the entire landscape of HR with significant depth
- Served as Chief People Officer of HDFC Bank till 2018



Suhail Chander

Independent Director

- A veteran banker with 37 years of rich experience in Banking Operations, Trade Finance, Retail and Wholesale Banking.
- Retired as the Head of Corporate and Institutional Banking at IndusInd Bank in 2020



Partha Pratim Sengupta

Managing Director & Chief Executive Officer

- A career banker, with nearly four decades of experience in the banking industry.
- Retired as from SBI as Deputy MD and Chief Credit Officer
- Former MD & CEO of Indian Overseas Bank



Dr. A S Ramasastry

Independent Director

- Former Director of Institute for Development & Research of Banking Technology (IDRBT);
- Prior to IDRBT, he was the CGM-in-charge of the Department of IT at RBI



Divya Krishnan

Non-Executive Non-Independent Director (Nominee of NOFHC)

- A finance and investment banking professional
- Former Chief Investment Officer and Head of Investment at SBI Mutual Fund.



Santanu Mukherjee

Independent Director

- Significant experience in banking, finance, treasury operations, risk management, etc at various capacities in SBI Group
- Former MD of State Bank of Hyderabad



Vijay N Bhatt

Independent Director

- Significant experience in accounting, audit and assurance
- Former Sr. Independent Director of BSR & Co., Chartered Accountants



Rajinder Kumar Babbar

Executive Director & Chief Business Officer

- Has more than three decades of experience in banking sector in various leadership roles
- Has been with HDFC Bank for more than 23 years, successfully led large teams across Transportation and Infrastructure Finance, Rural Banking and Retail Liabilities



Dr. Aparajita Mitra

Independent Director

- Doctorate in Agriculture, having extensive experience and expertise of more than three decades in the field of agricultural sciences



N V P Tendulkar

Independent Director

- Significant experience in finance, accounts, IT and management
- Former Whole time Director – Finance, Hewlett Packard (India)



Subrata Dutta Gupta

Independent Director

- Significant experience in Asset-based Financing including mortgage finance in Asia
- Retired as the Principal Financial Officer from IFC

Awards and accolades



Bandhan
Bank

Experienced and professional team...

Core Management Team (1/2)



Partha Pratim Sengupta

Managing Director & Chief Executive Officer

- 40+ years of experience in banking industry
- Previously served as MD & CEO of Indian Overseas Bank

Ratan Kumar Kesh

Executive Director & Chief Operating Officer

- 31+ years of experience in financial, banking, manufacturing and service industry
- Previously served as Head Retail Ops and Service at Axis bank



Rajinder Kumar Babbar

Executive Director & Chief Business Officer

- 37+ years of experience leadership experience in the banking sector.
- Previously worked as Group Head - Transportation, Infrastructure and Tractor Finance Group at HDFC Bank Ltd

Santanu Banerjee

Head – Human Resources

- 30+ years of experience in the field of banking and finance
- Previously worked as Head of HR Business Relationship at Axis bank



Rajeev Mantri

Chief Financial Officer

- 27+ years of experience in banking and finance across India, Singapore, and the UAE
- Previously served as CFO at Citi India

Gopalkrishnan Santosh

Head-Consumer Lending & Mortgages

- 32+ years of experience in Banking and Financial industry
- Previously served as CEO at HDFC Sales Pvt. Ltd.



Satish Kumar

Head - Wholesale Banking

- 26+ years of experience in banking and financial services industry.
- Previously served as National Head Credit – Mid Market at Kotak Mahindra Bank.

Suresh Chandran

Head – Branch Banking, Current Accounts, Affluent TPP & Govt. Business

- 29+ years of experience in experience in financial service industry.
- Previously served as Executive Vice President / Unit Head at IndusInd Bank Ltd



Arindam Sarkar

Head - Treasury

- 24+ years of experience in banking industry
- Previously served as Head of Interest Rates, Corporate Bonds and Equity Trading at Axis Banks

Vishal Wadhwa

Head – Emerging Entrepreneurs Business

- 29+ years of experience in BFSI Sector
- Previously served as Head Business & Member of Executive Committee at Arohan Financial



Siddhartha Sanyal

Chief Economist and Head Research

- 25+ years of experience in the field of Macro Economic.
- Previously served as Director and Chief India Economist at Barclays Bank PLC

Experienced and professional team...

Core Management Team (2/2)

Amitava Goswami

Chief Compliance Officer

- 30+ years experience in banking Industry
- Previously worked in leadership roles in Retail Banking and Banking operations at Axis Bank



Sundeep Bhan

Chief Risk Officer (Interim)

- 30+ years of experience in banking industry.
- Previously served as Associate Vice President at Aegis Limited.



Mayank Ghosal

Chief Audit Executive (Interim)

- 21+ years of experience in banking industry.
- Previously worked as Head Centre of Excellence & Unsecured Assets, Internal Audit at IndusInd Bank



P Ramaswamy

Chief of Internal Vigilance

- 32+ years of experience in banking industry
- Previously served as Head – Fraud Risk Management at Equitas Small Finance Bank



Indranil Banerjee

Company Secretary

- 26+ years experience in financial industry
- Previously served as Company Secretary at Energy Development Company



Ravindra Baburaya Gadiyar

Head-Commercial & Retail Credit

- 24+ years of experience in Banking Industry
- Previously served as National Credit Head- Small Enterprise Group (Credit) at Axis Bank



Biswajit Das

Chief Transformation Officer

- 33+ years of experience in Banking Industry
- Previously served as Head-RBS and regulatory reporting at ICICI Bank



Awards and accolades

Gallup Exceptional workspace

Bandhan Bank received the 2025 Gallup Exceptional Workplace Award. We are among the only 70 organisations worldwide that have received this recognition, with this Bandhan Bank became two time winner.



ET Edge and ET Now Award

Bandhan Bank has been honoured with the ET NOW Best BFSI Brands Award 2025, recognising its leadership, innovation, and commitment to transforming the banking industry. This award highlights Bank's efforts in enhancing customer experience, fostering sustainability, and empowering underserved communities.



Awards and accolades

Assam Rising CSR Award:

Your Bank has been awarded the 'Assam Rising CSR Award 2024-25' for its Corporate Social Responsibility initiatives across Assam. The award was presented at the 15th Assam Rising Youth Conclave at Dibrugarh University.



DSCI Customer Excellence Award: Best Mobile App Security (Large Bank Category)

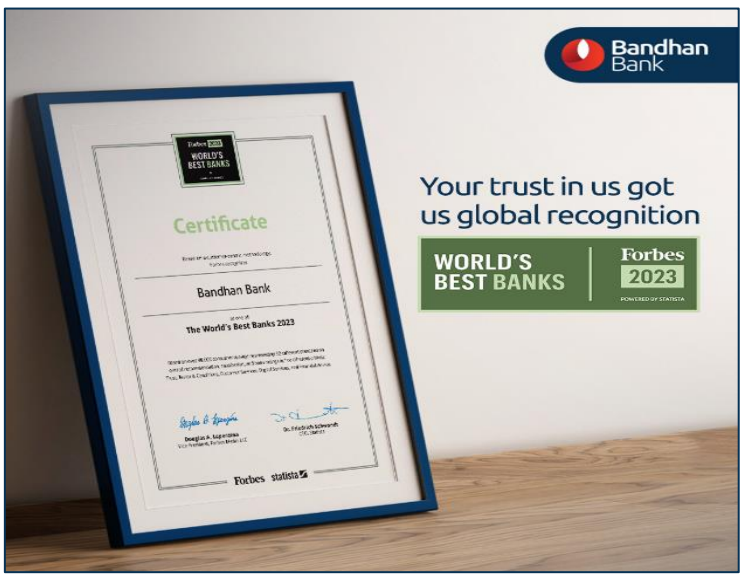
Your Bank has been awarded the 'Customer Excellence Award', specifically the 'Best Practices in Mobile App Security Award (Large Bank Category)', at the DSCI – FINSEC 2024 event.



Awards and accolades

Forbes Worlds Best Banks 2023

Bandhan Bank featured in Forbes World’s Best Banks list for the year 2023. Market research was conducted by leading firm ‘Statista’.



Thank You



Bandhan
Bank

For information contact:

Vikash Mundhra, Head – Investor Relations

investor.relations@bandhanbank.com