

Ref. No.: BBL/SEC/133/2025-26

October 30, 2025

BSE Limited

Dept. of Corporate Services
Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai - 400 001

BSE Scrip Code: 541153

National Stock Exchange of India Limited

The Listing Department
Exchange Plaza, C-1, Block G,
Bandra Kurla Complex, Bandra (E),
Mumbai - 400 051

NSE Symbol: BANDHANBNK

Dear Sir/Madam,

Sub.: Earnings Update Presentation on the Unaudited Financial Results for the quarter (Q2) and half-year ended September 30, 2025

In continuation to the letter having Ref. No.: BBL/SEC/132/2025-26 dated October 30, 2025 and pursuant to the provisions of Regulation 30 and other applicable provisions of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed, the Earnings Update Presentation on the Unaudited Financial Results of Bandhan Bank Limited (the '**Bank**'), for the quarter (Q2) and half-year ended September 30, 2025.

You are requested to take note of the above.

This disclosure and the above-mentioned document are being simultaneously uploaded on the Bank's website at www.bandhanbank.com.

Thanking you.

Yours faithfully,
for **Bandhan Bank Limited**

Indranil Banerjee
Company Secretary

Encl.: As above

Investor Presentation Q2FY26

30th Oct 2025



Bandhan
Bank

Disclaimer

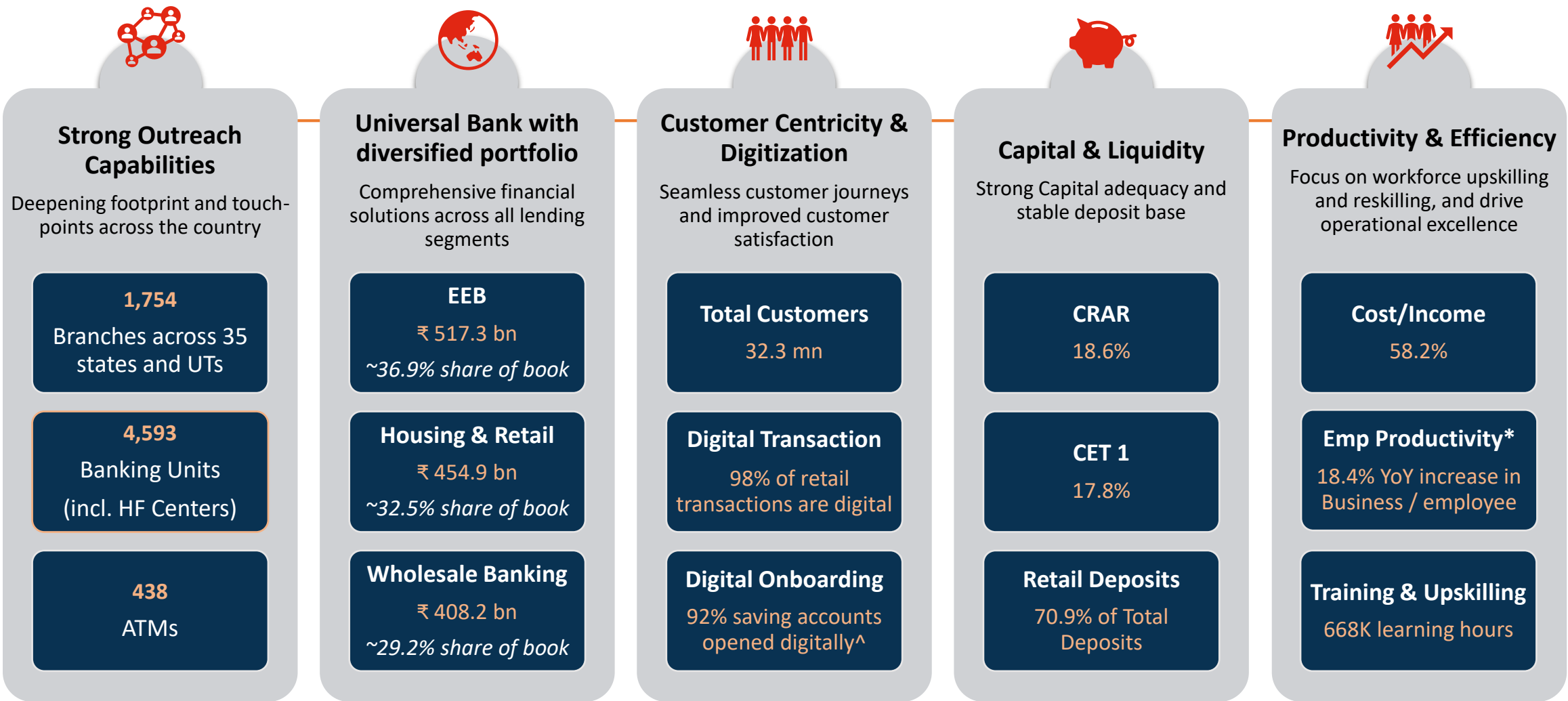
- This presentation is confidential and may not be copied, published, distributed or transmitted. The information in this presentation is being provided by Bandhan Bank Limited (also referred to as 'Bank'). By attending a meeting where this presentation is made, or by reading this presentation material, you agree to be bound by following limitations:
 - The information in this presentation has been prepared for use in presentations by Bank for information purposes only and does not constitute, or should be regarded as, or form part of any offer, invitation, inducement or advertisement to sell or issue, or any solicitation or any offer to purchase or subscribe for, any securities of the Company in any jurisdiction, including the United States and India, nor shall it, or the fact of its distribution form the basis of, or be relied on in connection with, any investment decision or any contract or commitment to purchase or subscribe for any securities of the Company in any jurisdiction, including the United States and India. This presentation does not constitute a recommendation by the Bank or any other party to sell or buy any securities of the Bank. This presentation and its contents are not and should not be construed as a prospectus or an offer document, including as defined under the Companies Act, 2013, to the extent notified and in force or an offer document under the Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2009as amended.
 - The Bank may alter, modify, or otherwise change in any manner the contents of this presentation without obligation to modify any person of such change or changes. No representation warranty implied as to and reliance or warranty, express or implied, is made to, nor should be placed on, the fairness, accuracy, completeness or correctness of the information or opinions contained in this presentation. Neither Bank nor any of its affiliates, advisors or representatives shall have any responsibility or liability whatsoever (for negligence or otherwise) for any loss howsoever arising from any use of this presentation or its contents or otherwise arising in connection with this presentation. The information set out herein may be subject to updating, completion, revision, verification and amendment and such information may change materially. This presentation is based on the economic, regulatory, market and other conditions as in effect on the date hereof. It should be understood that subsequent developments may affect the information contained in this presentation, which neither Bank nor its affiliates, advisors or representatives are under any obligation to update, revise or affirm.
 - This presentation contains certain supplemental measures of performance and liquidity that are not required by or presented in accordance with Indian GAAP, and should not be considered as an alternative to profit, operating revenue or any other performance measures derived in accordance with Indian GAAP or an alternative to cash flow from operations as a measure of liquidity of the Bank. You must make your own assessment of the relevance, accuracy and adequacy of the information contained in this presentation and must make independent analysis as you may consider necessary or appropriate for such purpose. Any opinions expressed in this presentation are subject to change without notice and past performance is not indicative of future results. By attending this presentation you acknowledge that you will be solely responsible for your own assessment of the market position of the Bank and that you will conduct your own analysis and be solely responsible for forming your own view of the potential future performance of the Bank's business.
 - This presentation contains forward-looking statements based on the currently held beliefs and assumptions of the management of the Bank, which are expressed in good faith and, in their opinion, reasonable. Forward-looking statements involve known and unknown risks, uncertainties and other factors, which may cause the actual results, financial condition, performance, or achievements of the Bank or industry results, to differ materially from the results, financial condition, performance or achievements expressed or implied by such forward-looking statements. The risks and uncertainties relating to these statements include, but are not limited to, risks and uncertainties regarding expansion plans and the benefits there from, fluctuations in our earnings, our ability to manage growth and implement strategies, competition in our business including those factors which may affect our cost advantage, wage increases in India, our ability to attract and retain highly skilled professionals, our ability to win new contracts, changes in technology, availability of financing, our ability to successfully complete and integrate our expansion plans, liabilities, political instability and general economic conditions affecting our industry. Unless otherwise indicated, the information contained herein is preliminary and indicative and is based on management information, current plans and estimates. Industry and market-related information is obtained or derived from industry publications and other sources and has not been verified by us. Given these risks, uncertainties and other factors, recipients of this document are cautioned not to place undue reliance on these forward-looking statements. The Bank disclaims any obligation to update these forward-looking statements to reflect future events or developments.
 - This presentation is not an offer for sale of securities in the UNITED STATES or elsewhere.

Key Highlights



Bandhan
Bank

Strategic Highlights: Q2FY26



*Total Employee as on Sep'25 is 73,650

^through tab assisted and DIY

CET1 and CRAR is incl. profit

Key Highlights: Q2FY26

₹ Advances	Gross Advances	Secured Book	Non-EEB Book	Share Of Non-East
	₹ 1,400.4 bn* (7.2% YoY & 4.8% QoQ)	54.9% (790 bps YoY & 278 bps QoQ)	₹ 883.1 bn^ (23.8% YoY & 9.3% QoQ)	62.4% (228 bps YoY & 54 bps QoQ)
Deposits	Total Deposit	CASA Ratio	Retail Deposits	Share Of Non-East
	₹ 1,580.7 bn (10.9% YoY & 2.2% QoQ)	28.0% (-521 bps YoY & 90 bps QoQ)	₹ 1,121.3 bn (16.1% YoY & 6.3% QoQ)	45.5% (-74 bps YoY & 38 bps QoQ)
Asset Quality	GNPA Ratio	NNPA Ratio	PCR	Credit Cost
	5.0% (34 bps YoY & 5 bps QoQ)	1.4% (8 bps YoY & 1 bps QoQ)	73.7% (26 bps YoY & 6 bps QoQ)	3.4% (144 bps YoY & -9 bps QoQ)
Profitability	NII	Total Revenue (Net)	Operating Profit	PAT
	₹ 25.9 bn (-11.8% YoY & -6.1% QoQ)	₹ 31.4 bn (-11.5% YoY & -10.0% QoQ)	₹ 13.1 bn (-29.4% YoY & -21.5% QoQ)	₹ 1.1 bn (-88.1% YoY & -69.9% QoQ)
Ratios	NIM	OPEX / Assets	ROA	ROE
	5.8% (-152 bps YoY & -55 bps QoQ)	3.8% (-2 bps YoY & -9 bps QoQ)	0.2% (-188 bps YoY & -56 bps QoQ)	1.8% (-1407 bps YoY & -417 bps QoQ)

* Includes PTC of ₹ 2.76 bn

^ excludes PTC

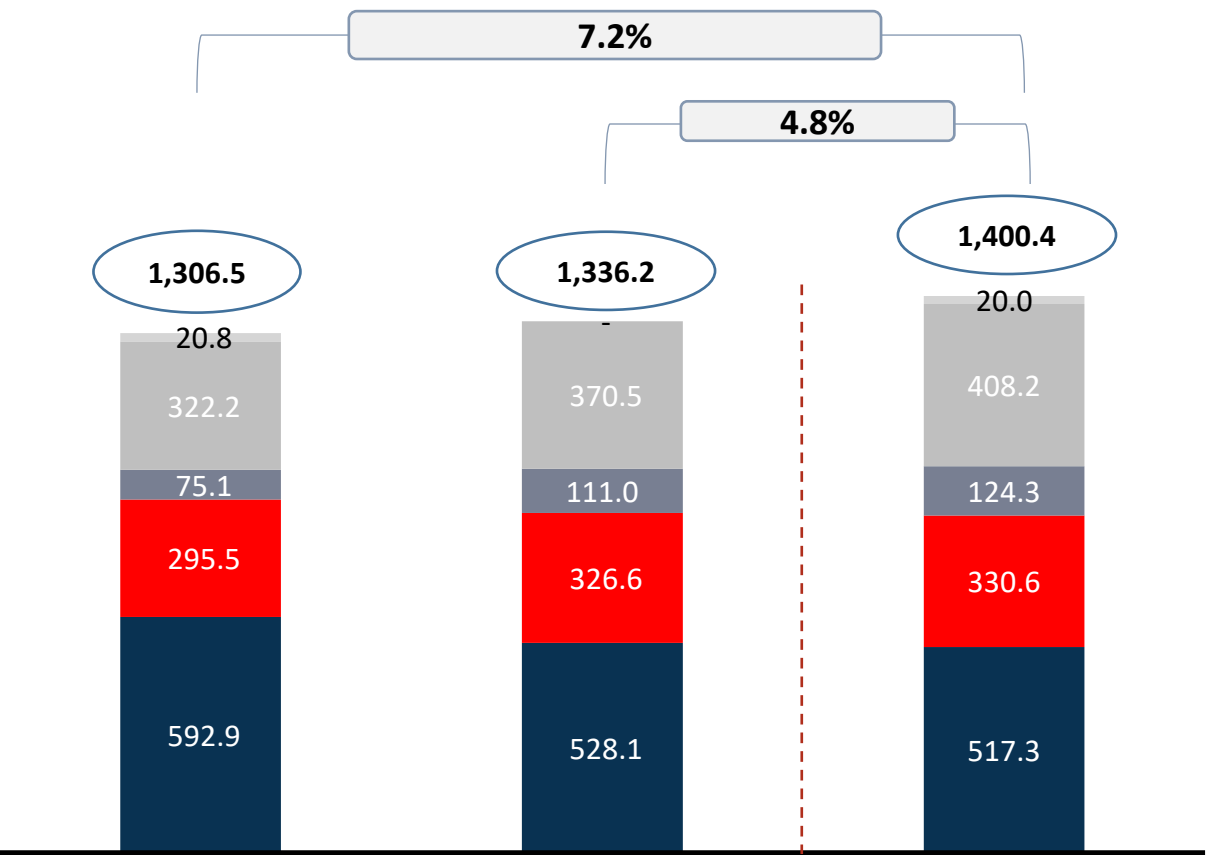
Business & Financial Overview



Bandhan
Bank

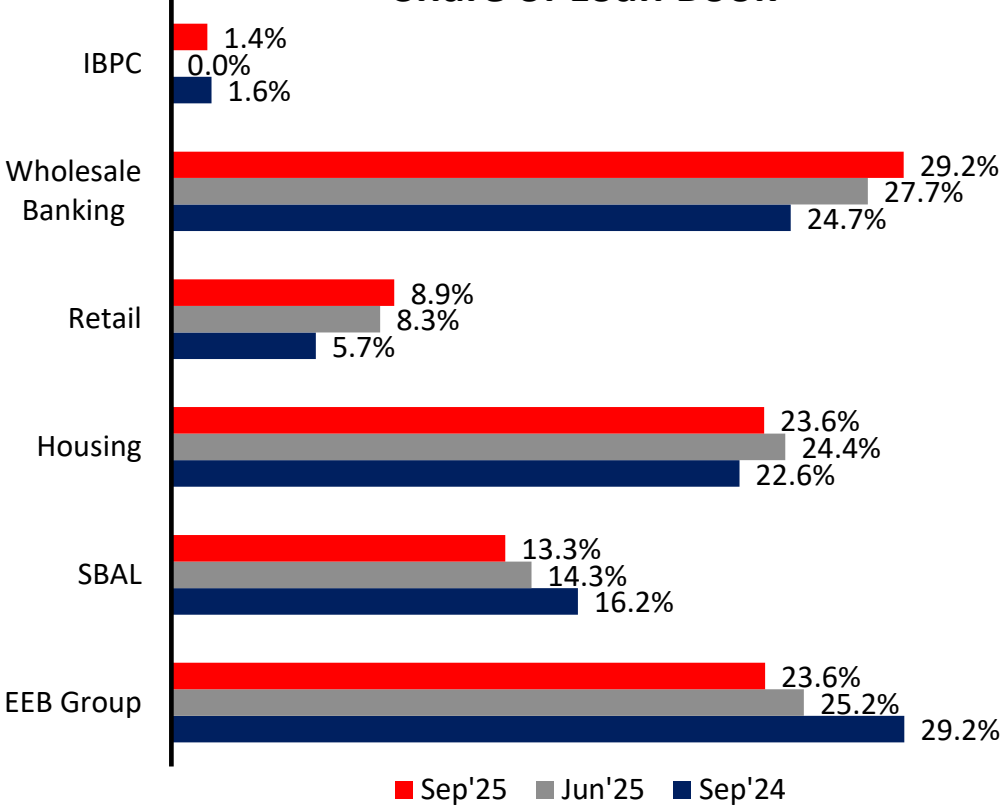
Gross Advances Mix

All amount in ₹ Bn



Gross advances Includes PTC

Share of Loan Book

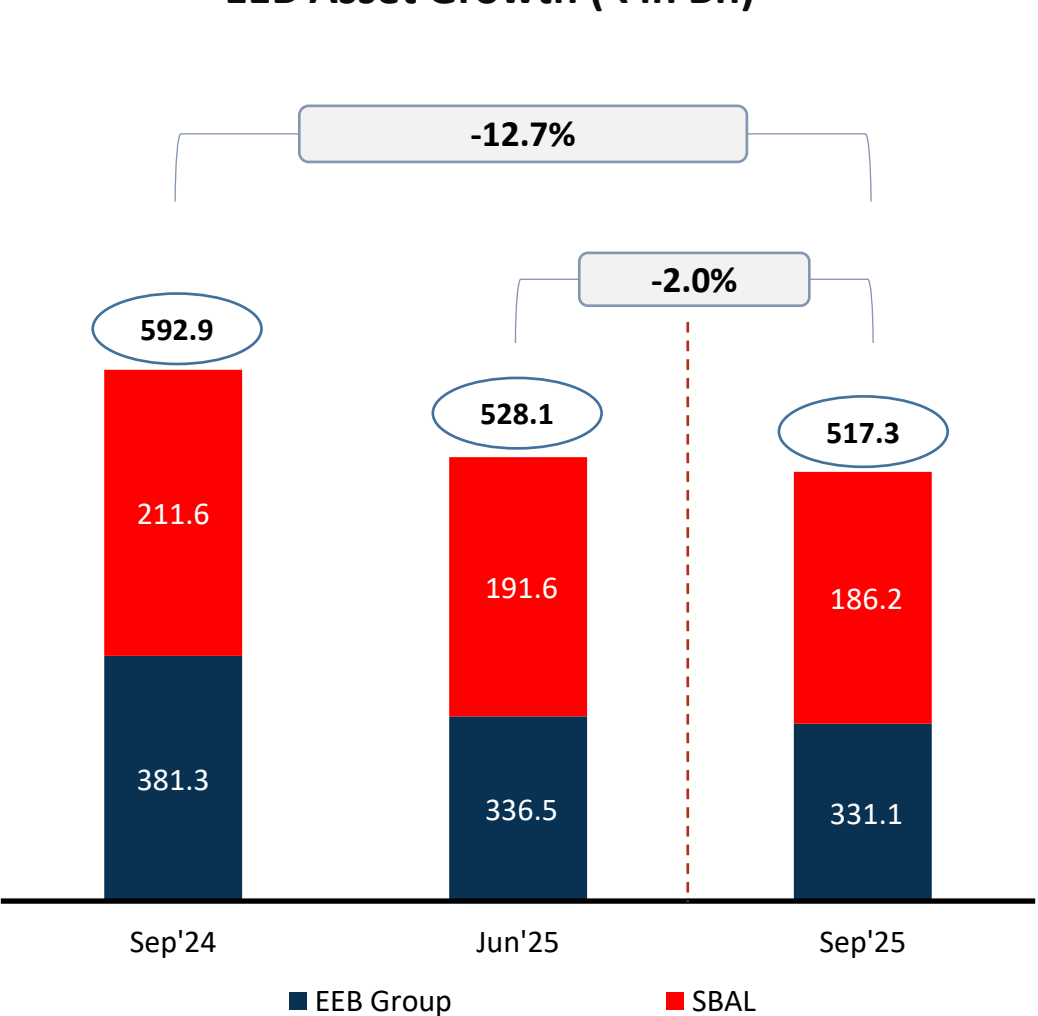


Share of EEB (Group + SBAL) reduced from 45.4% in Sep'24 to 36.9% in Sep'25

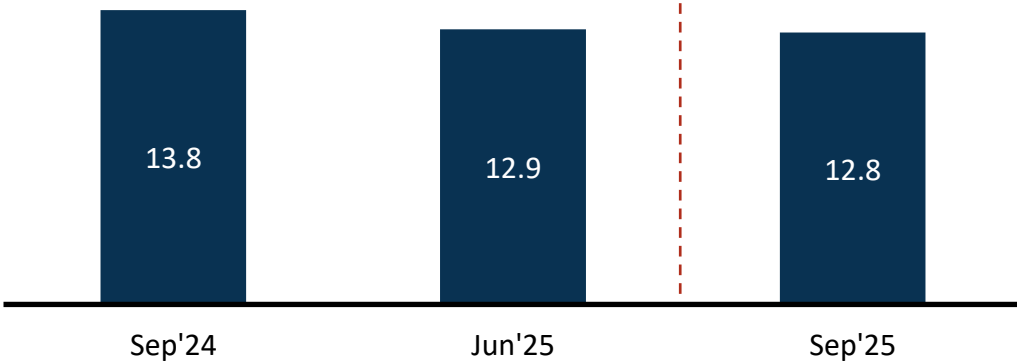
SBAL - Small Business and Agri Loans, is a part of EEB portfolio

Emerging Entrepreneurs Business (EEB)

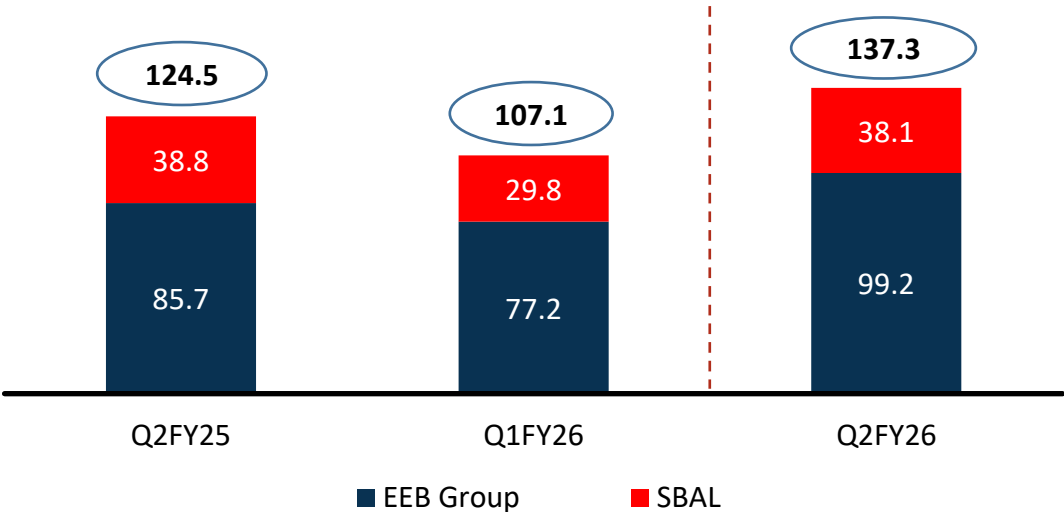
EEB Asset Growth (₹ in Bn)



Number of Active Borrowers (Mn)



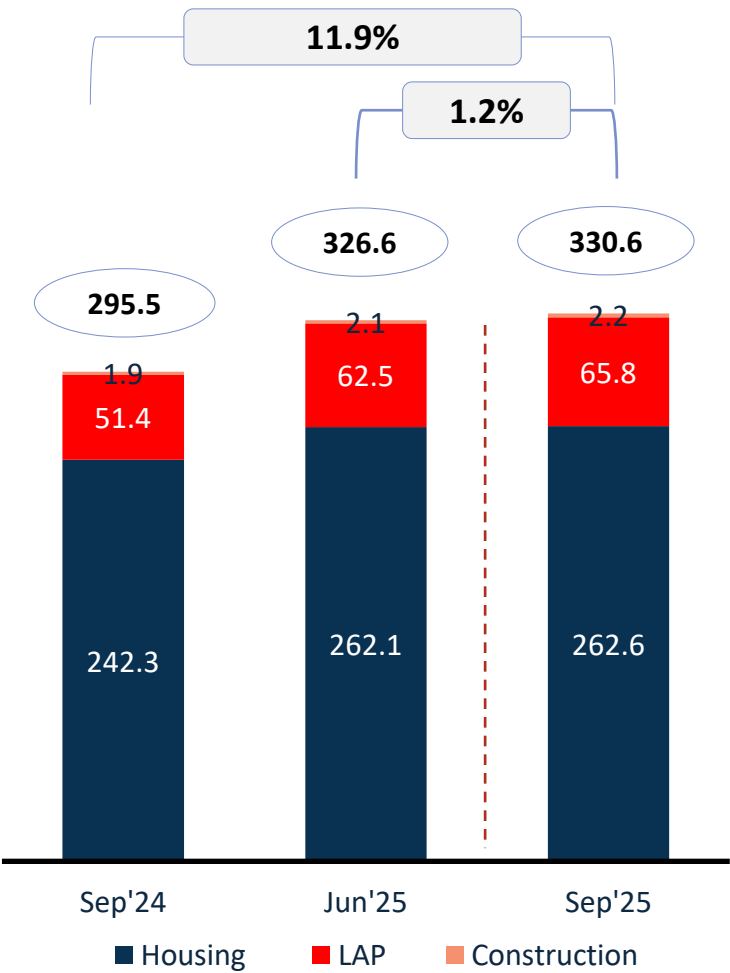
EEB Loan Disbursement (₹ in Bn)



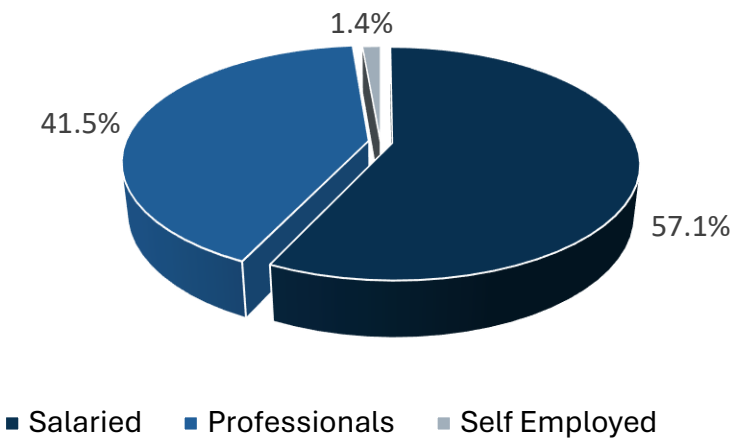
Housing Finance

All amount in ₹ Bn

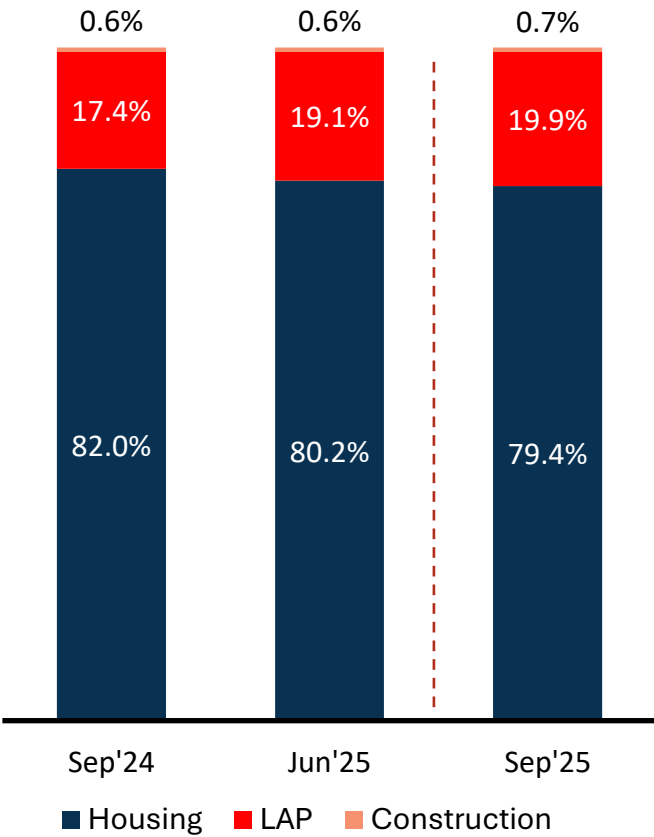
Housing: Product wise break-up



Borrowers Bifurcation – Sep'25



Housing: Product wise share



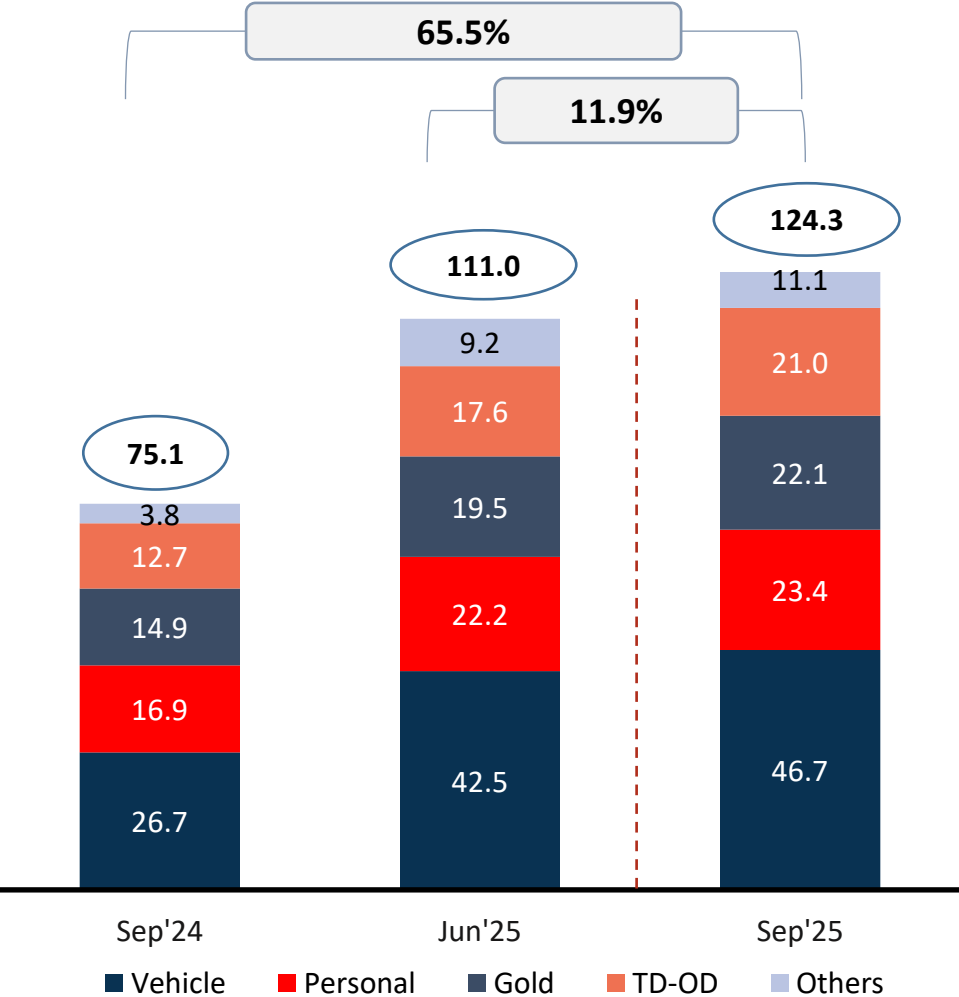
Housing Asset Disbursements



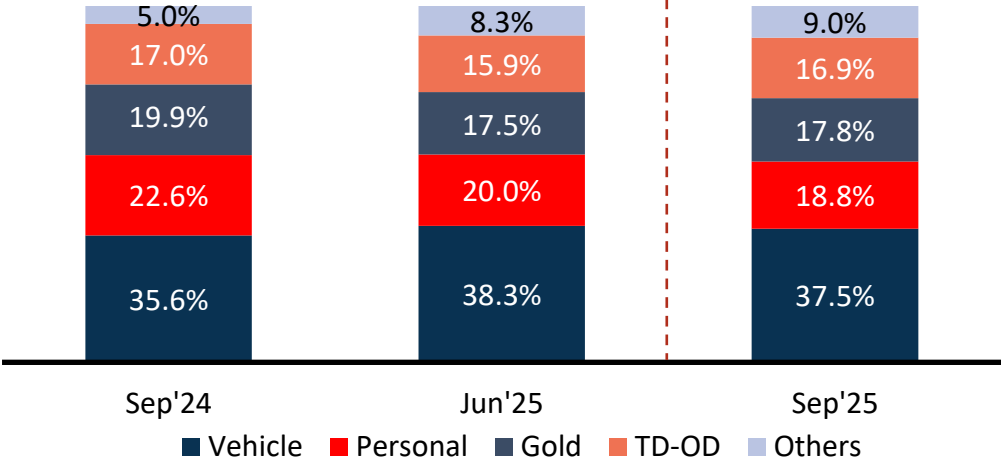
Retail Assets

All amount in ₹ Bn.

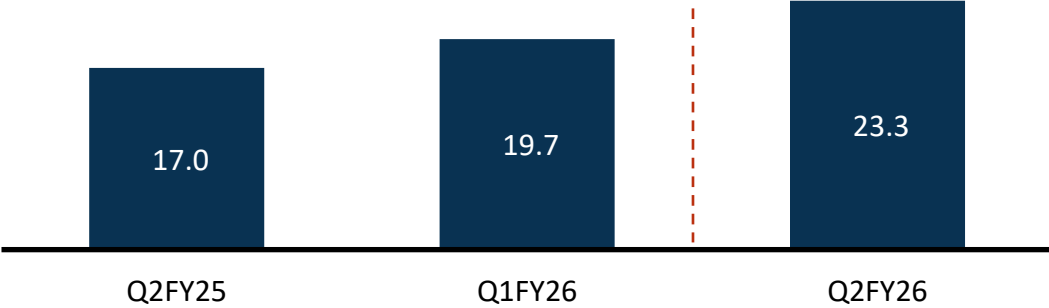
Retail Assets: Product wise break-up



Retail Assets: Product wise share



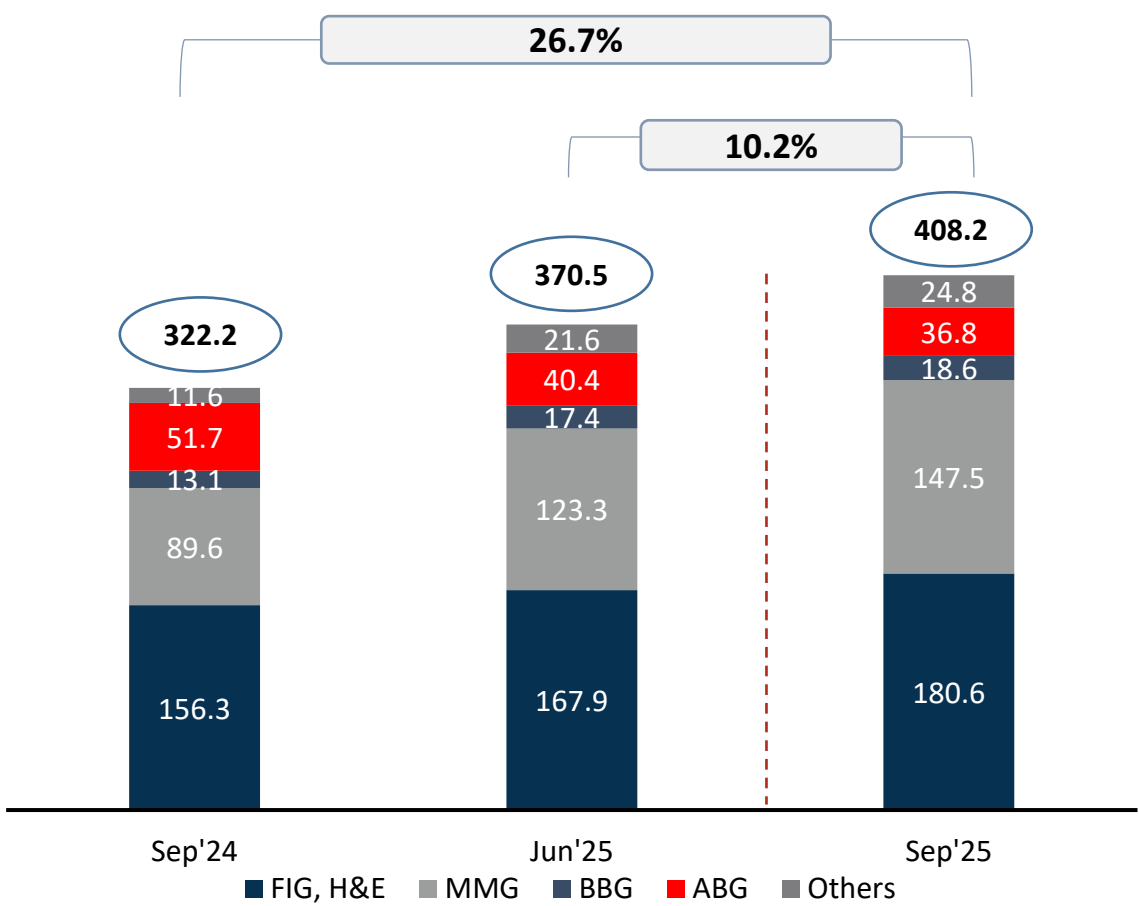
Retail Disbursements



Wholesale Banking

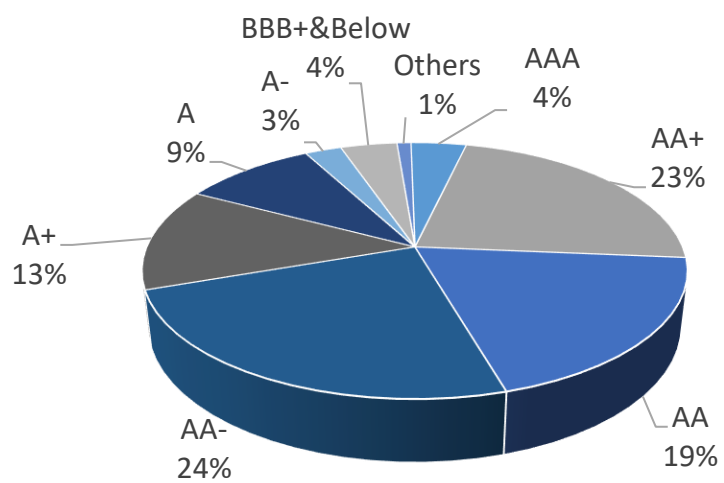
All amount in ₹ Bn.

Wholesale Banking: Product wise break-up

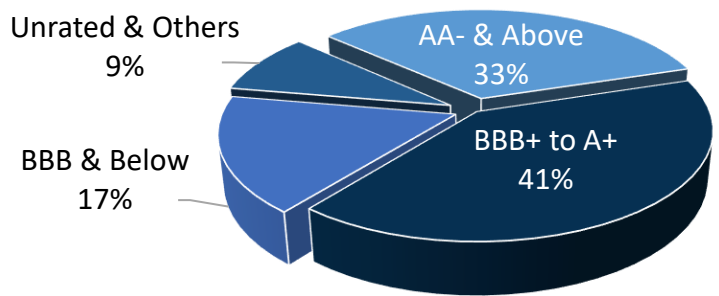


MMG – Mid Market Group; BBG – Business Banking Group; ABG – Aspiring Business Group (Erstwhile SEL); FIG, H&E – Financial Institution Group (includes healthcare, educational institutions and PTC)

FIG, H&E: 95% of outstanding are A- & Above category (as per external rating) As on 30th Sep'25

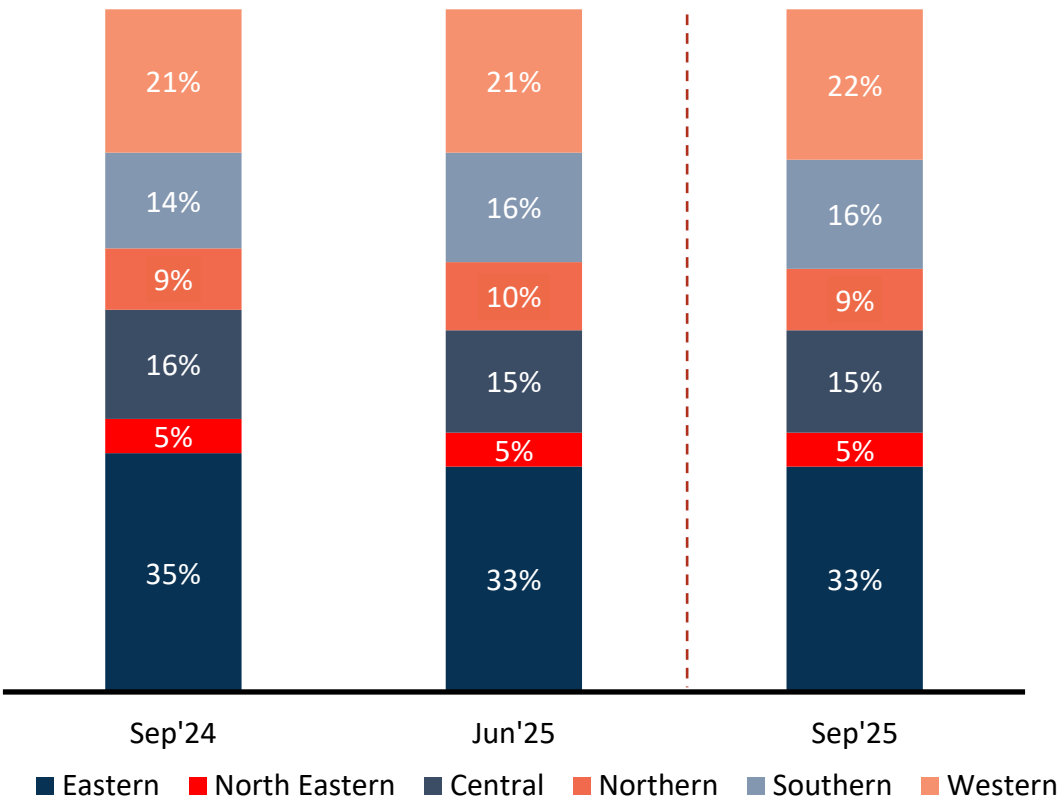


MMG: 74% of outstanding are BBB+ & Above category (as per external rating) As on 30th Sep'25

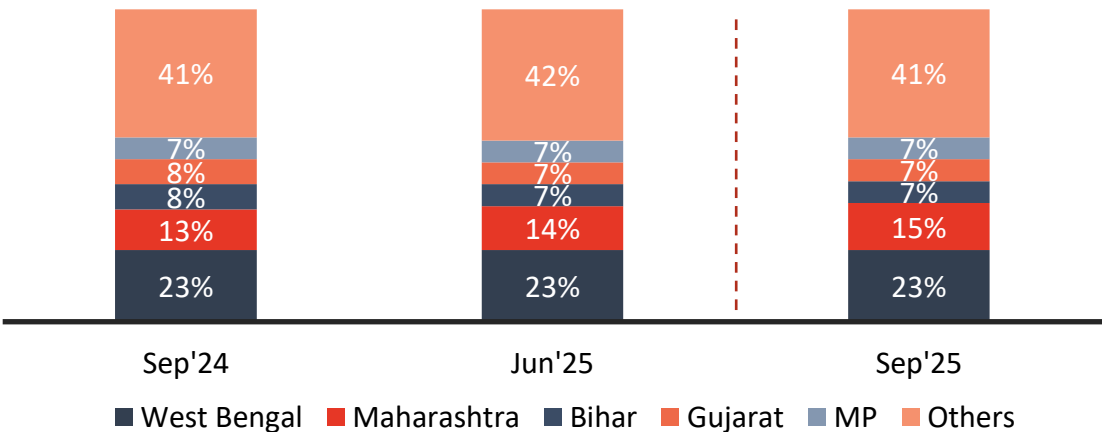


Geographical Distribution of Loans & Advances

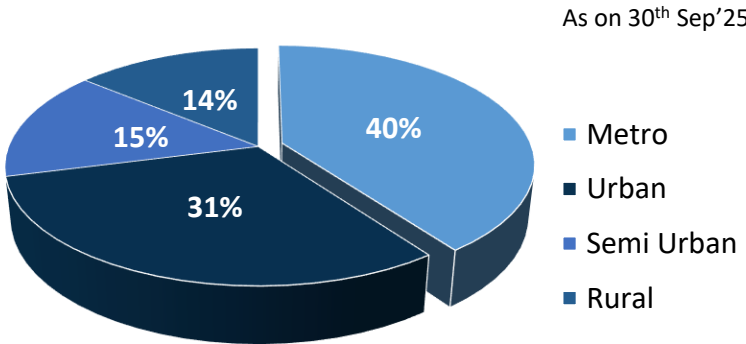
Share of Loans & Advances by Region



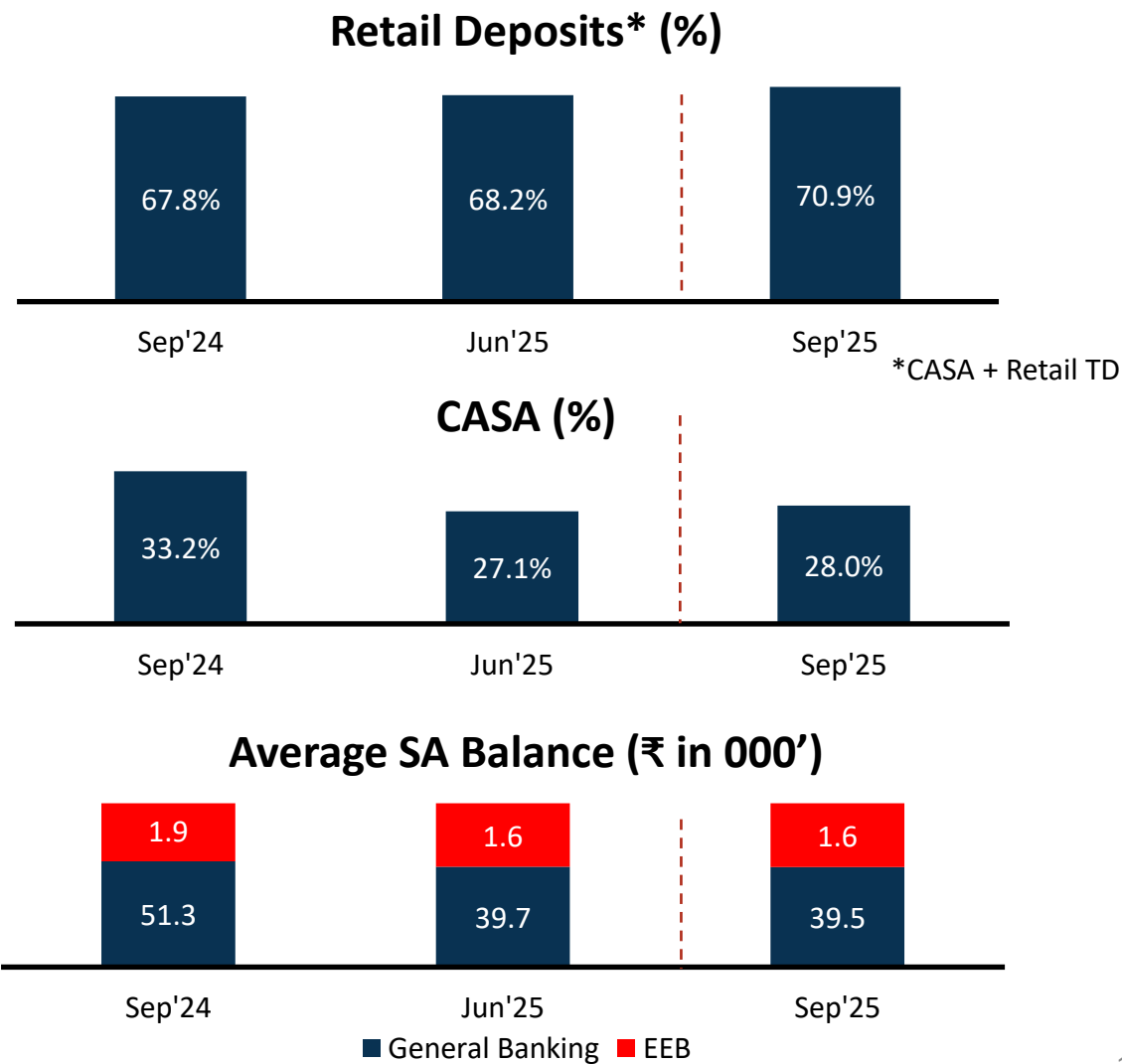
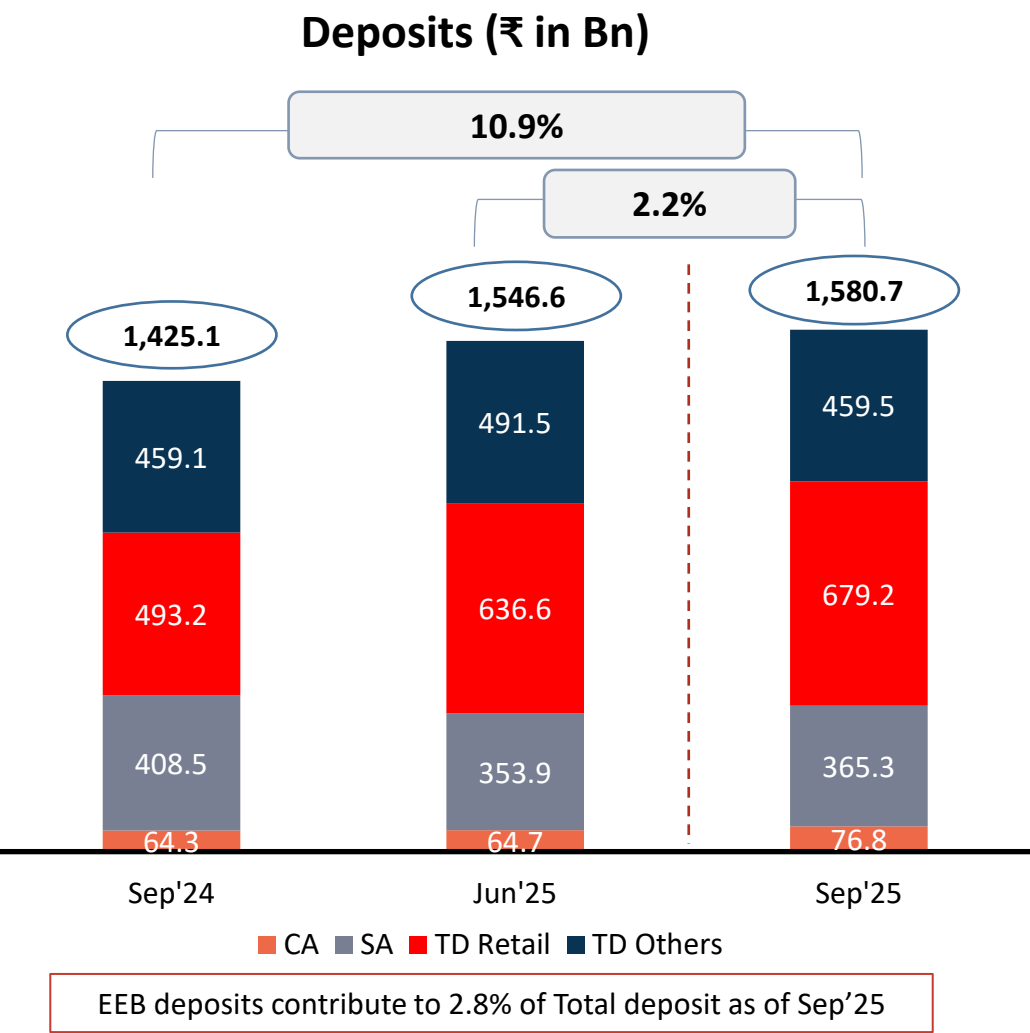
Share of Loans & Advances by States



Category wise Distribution of Loans & Advances

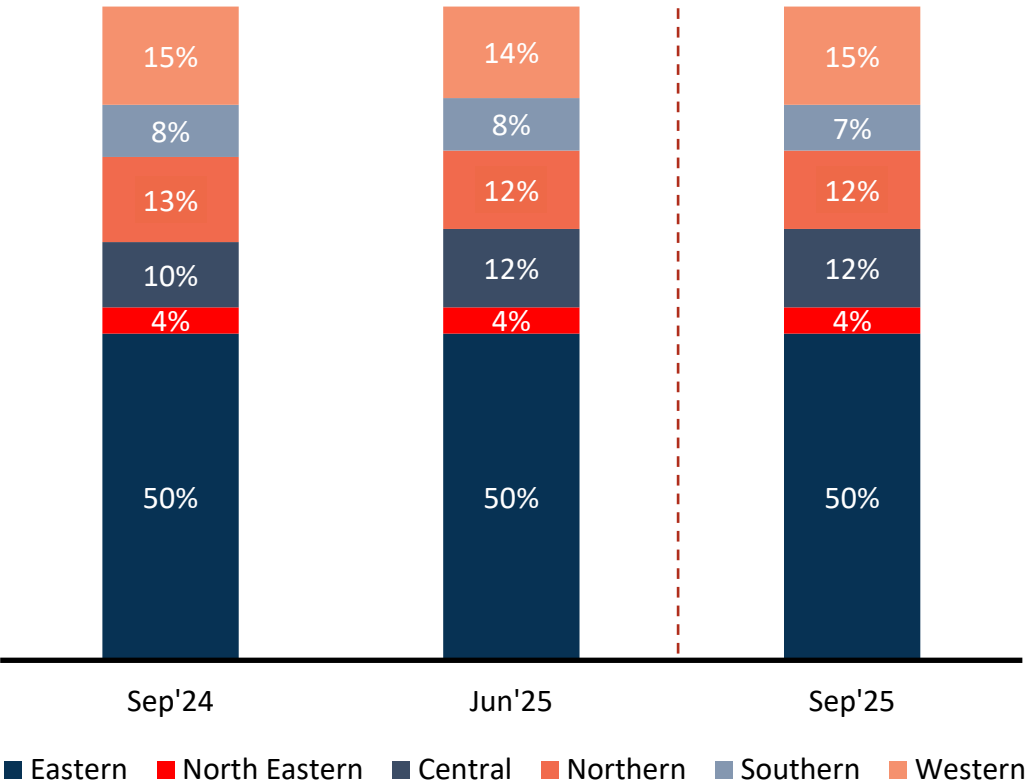


Deposits

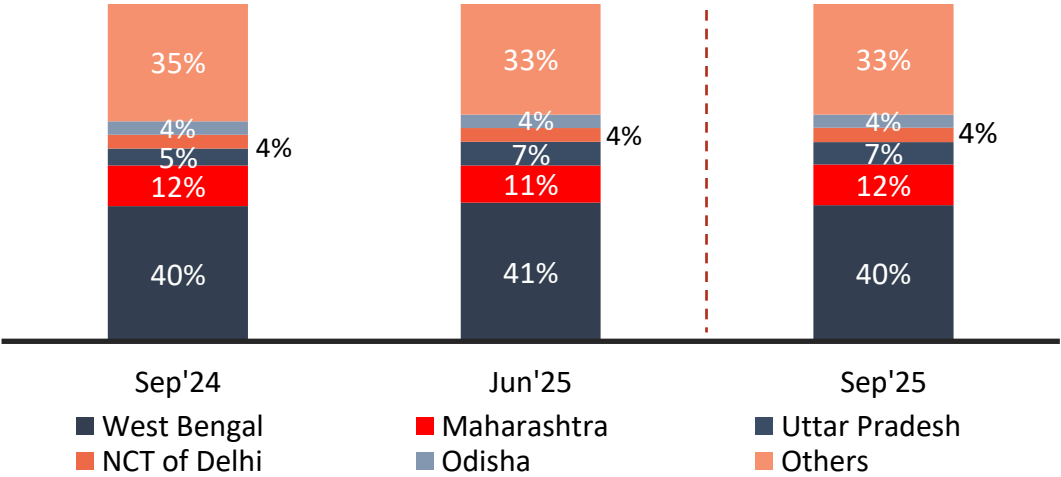


Geographical Distribution of Deposits

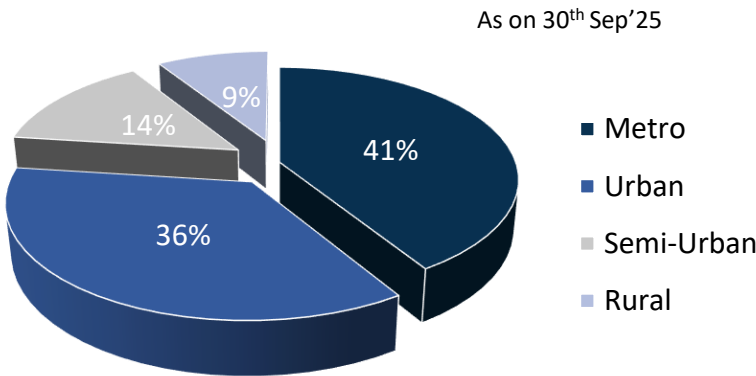
Share of Deposits by Region



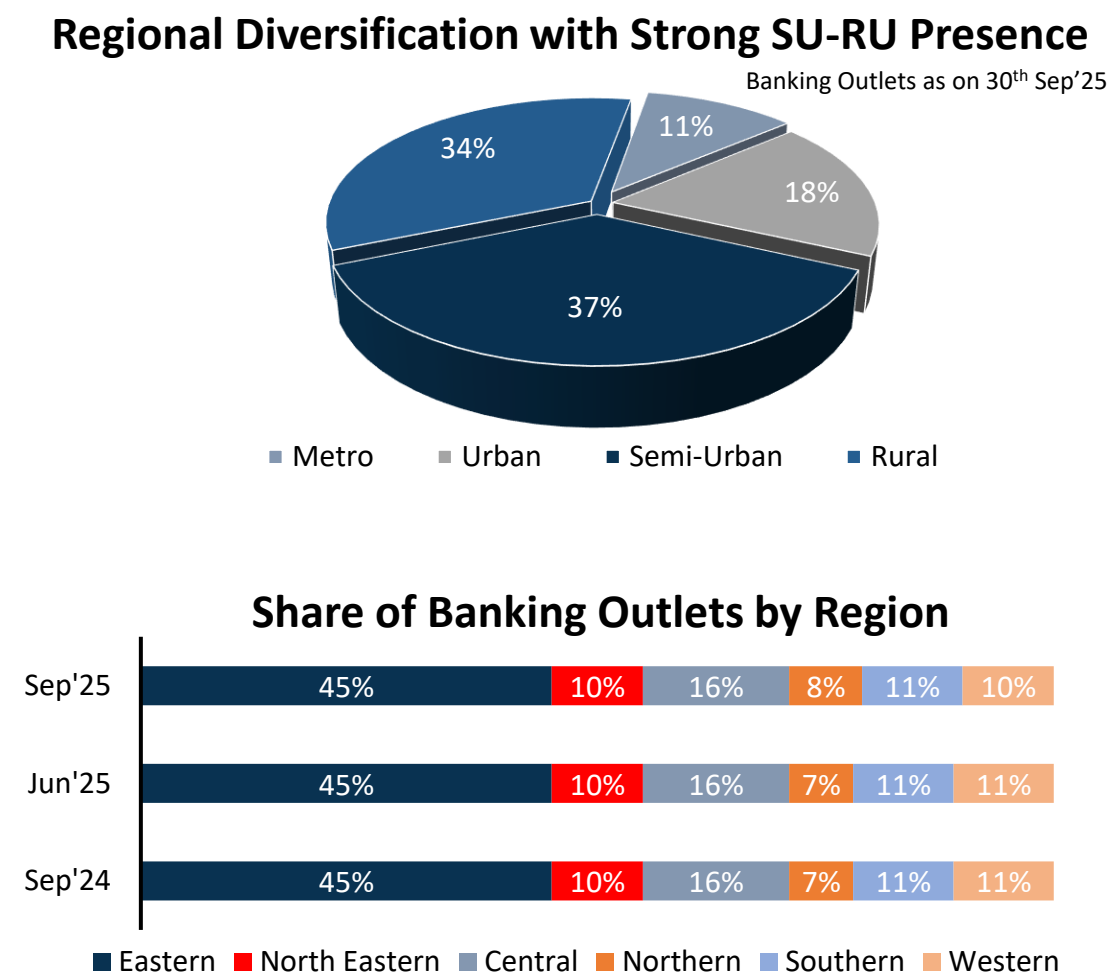
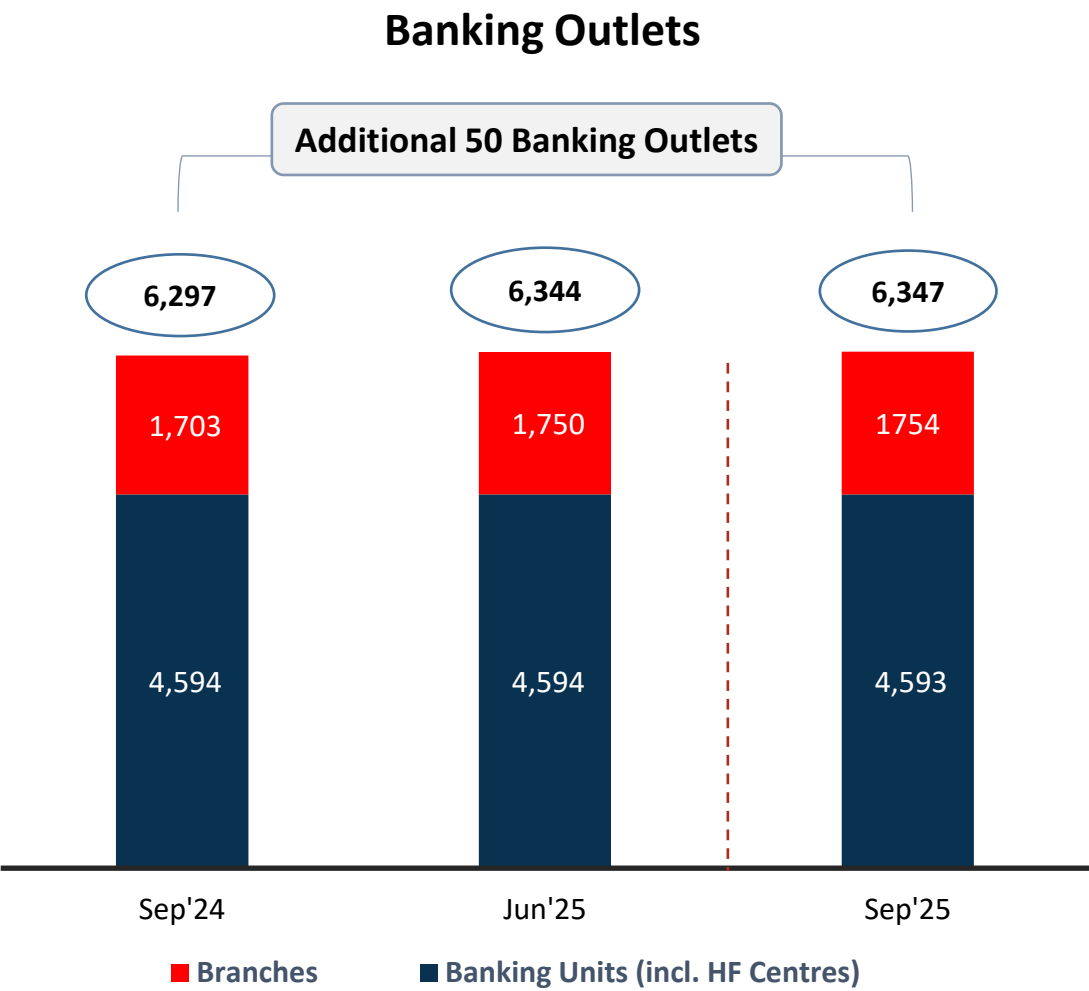
Share of Deposits by States



Category wise distribution of Deposit



Geographical Distribution of Banking Outlets



Asset Quality

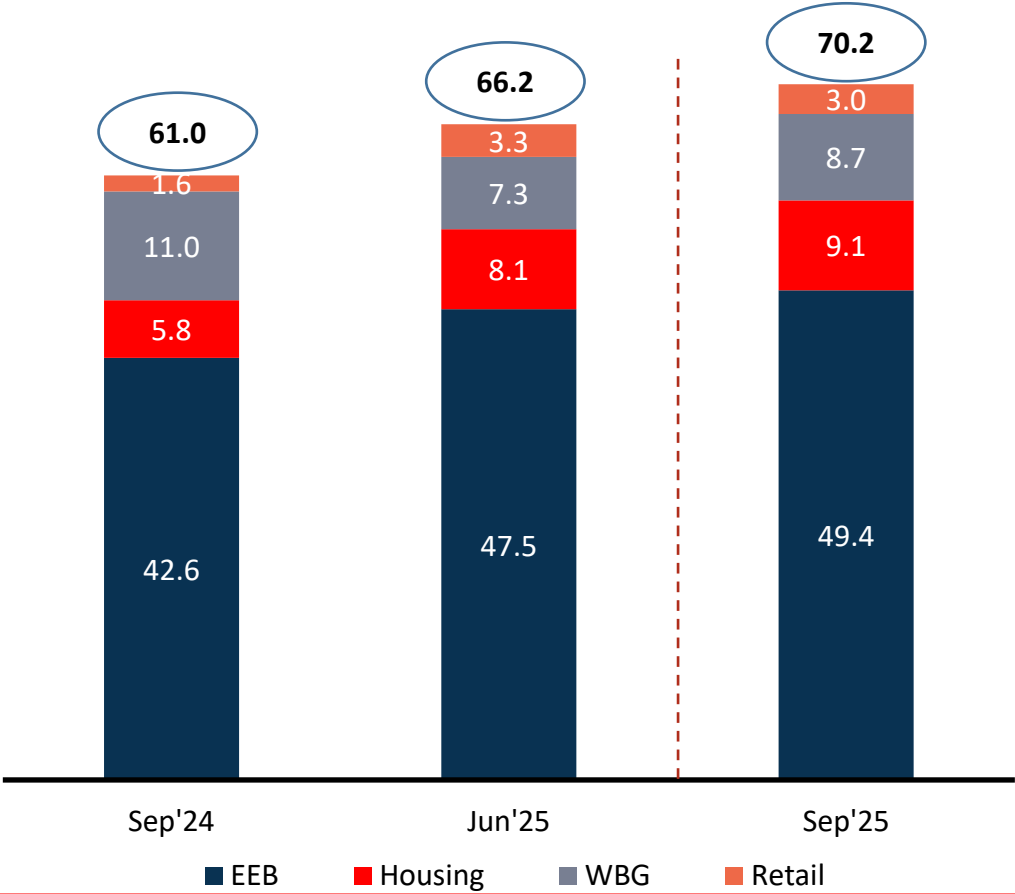


Bandhan
Bank

Segmental NPA and Credit Cost

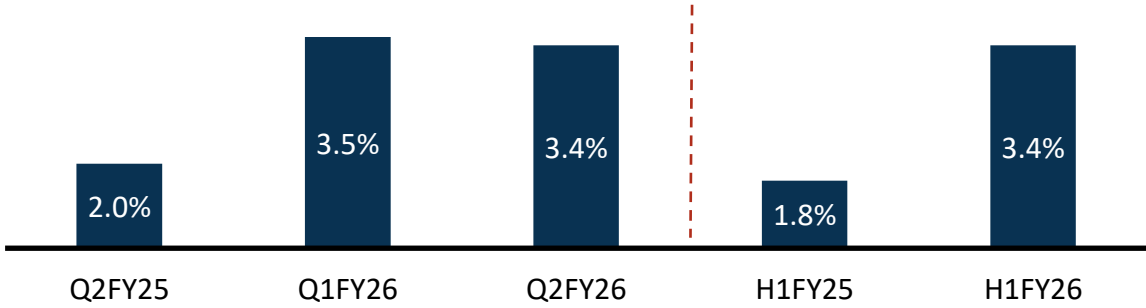
All amount in ₹ Bn.

Segmental GNPA movement (₹ in Bn)

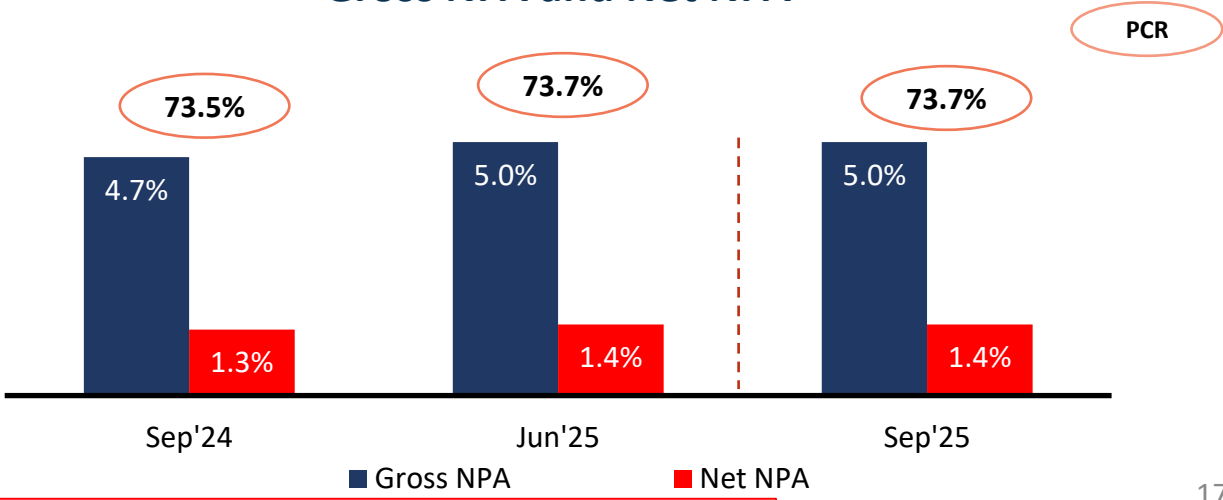


Increase in GNPA of Wholesale Banking is largely from ABG book (erstwhile SEL)

Credit Cost



Gross NPA and Net NPA



Note: Credit cost is including the standard asset provisions

NPA movement

Particulars	Q2FY25	Q3FY25	Q4FY25	Q1FY26	Q2FY26	FY24	FY25
Opening GNPA (A)	53.0	61.0	61.8	64.4	66.2	53.0	47.8
Fresh Slippages (B)	11.1	16.2	17.5	15.5	15.9	51.0	53.8
Reductions (C) :							
- Recoveries & Upgrades	3.0	2.8	3.5	3.2	3.2	16.2	13.1
- Technical Write offs	0.1	12.7	11.4	10.5	8.7	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)	61.0	61.8	64.4	66.2	70.2	47.8	64.4
Provisions	44.9	45.4	47.4	48.8	51.7	34.4	47.4
Net NPA	16.2	16.4	16.9	17.4	18.4	13.5	16.9

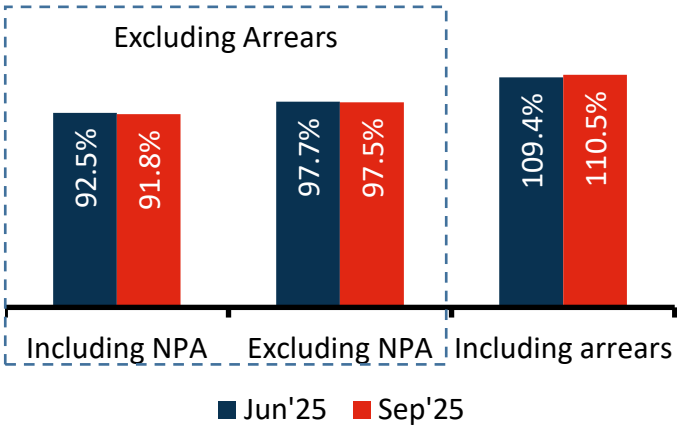
GNPA Ratio	4.7%	4.7%	4.7%	5.0%	5.0%	3.8%	4.7%
NNPA Ratio	1.3%	1.3%	1.3%	1.4%	1.4%	1.1%	1.3%
Credit Cost	1.9%	4.1%	3.9%	3.5%	3.4%	3.4%	2.9%
PCR (excl. Technical write offs)	73.5%	73.5%	73.7%	73.7%	73.7%	71.8%	73.7%
PCR (incl. Technical write offs)	83.7%	85.4%	86.5%	87.3%	87.6%	84.5%	86.5%

EEB Collection Efficiency

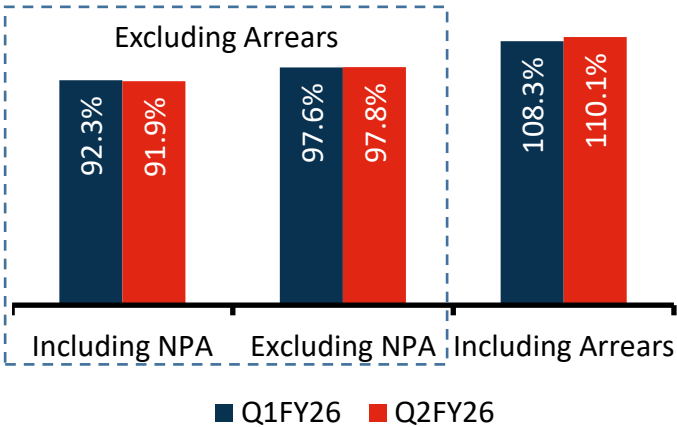
Top states

States	Jun'25	Sep'25	Q1FY26	Q2FY26
West Bengal	98.4%	97.5%	98.2%	98.1%
Assam	99.1%	98.8%	99.2%	99.0%
Rest of India	97.0%	97.3%	97.0%	97.3%
Total	97.7%	97.5%	97.6%	97.8%

Collection Efficiency for the Month



Collection Efficiency for the Quarter



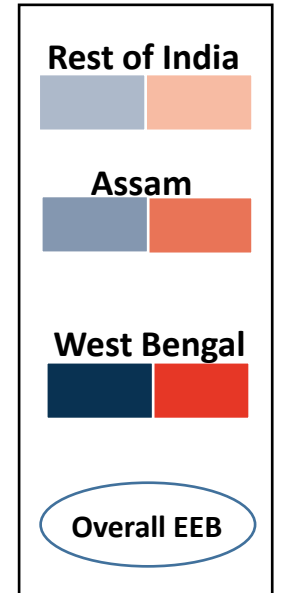
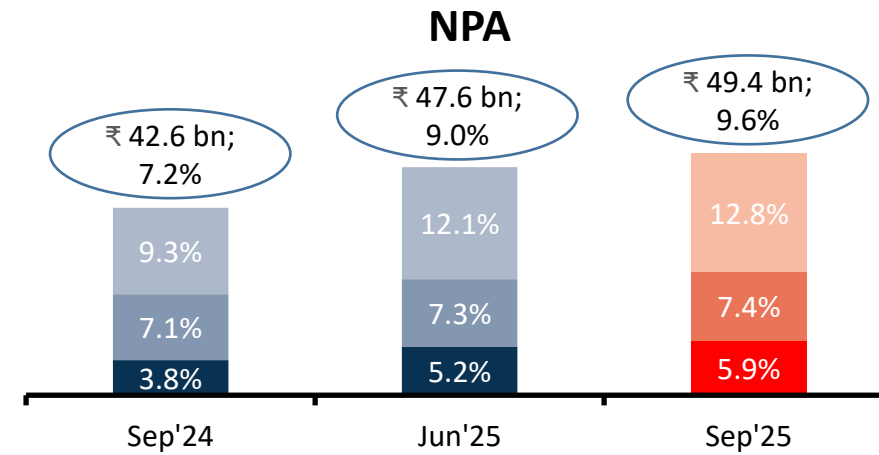
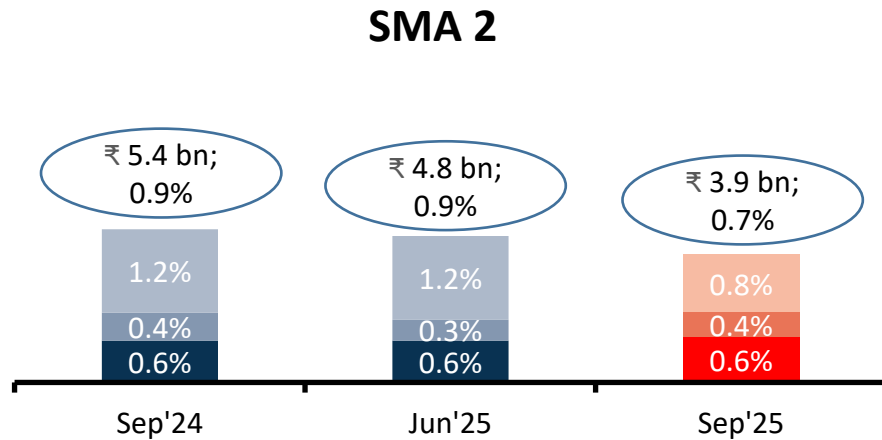
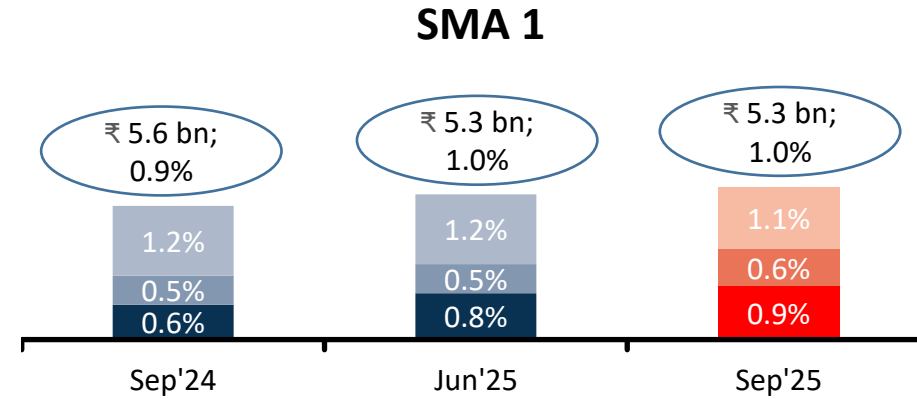
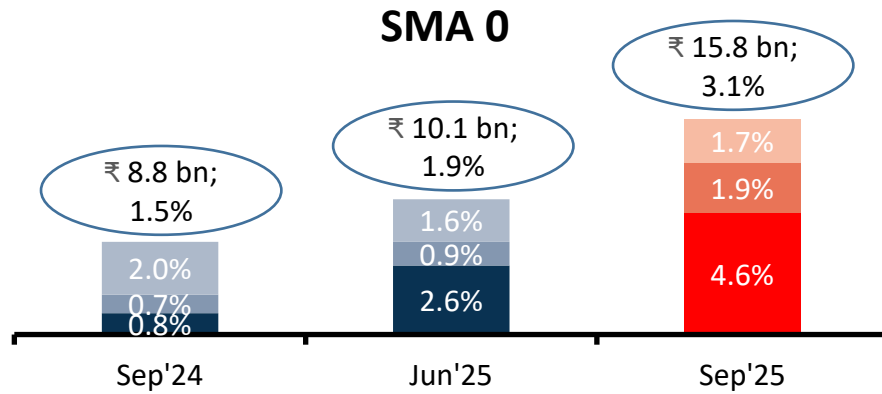
Customer Paying Profile

Category	Jun'25		Sep'25	
	Share of customers	Share of receivables	Share of customers	Share of receivables
Full Paying	95.3%	95.8%	93.9%	94.1%
Partial Paying	3.3%	3.0%	4.9%	4.9%
Non-Paying	1.4%	1.2%	1.2%	1.0%
Total	100.0%	100.0%	100.0%	100.0%

* Top States and Paying profile excludes NPA;

EEB = Group Loan and Small Business and Agri Loans

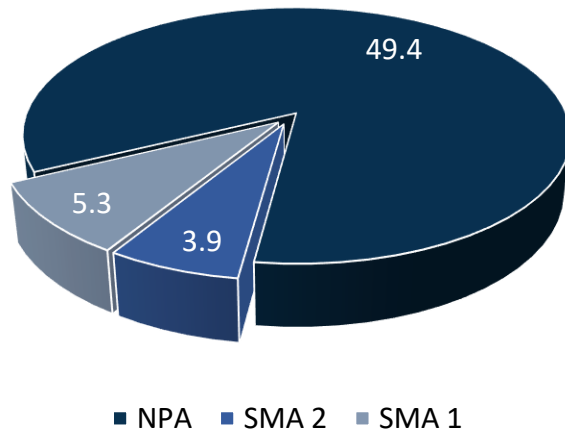
EEB DPD movement



EEB - Stress Pool and Vintage Analysis

All amount in ₹ Bn.

EEB Stress Pool - ₹ 58.6 Bn



EEB Book - Vintage Analysis

Qtr	Disbursement	SMA1*	SMA2*	NPA*
Q2FY24	169.4	0.1%	0.1%	2.5%
Q3FY24	174.3	0.2%	0.2%	3.9%
Q4FY24	228.1	0.4%	0.3%	5.2%
Q1FY25	137.2	0.5%	0.4%	5.3%
Q2FY25	124.5	0.6%	0.5%	3.8%
Q3FY25	122.2	0.7%	0.5%	2.0%
Q4FY25	151.0	0.6%	0.4%	0.7%
Q1FY26	107.1	0.3%	0.1%	0.1%
Q2FY26	137.3	0.0%	0.0%	0.0%

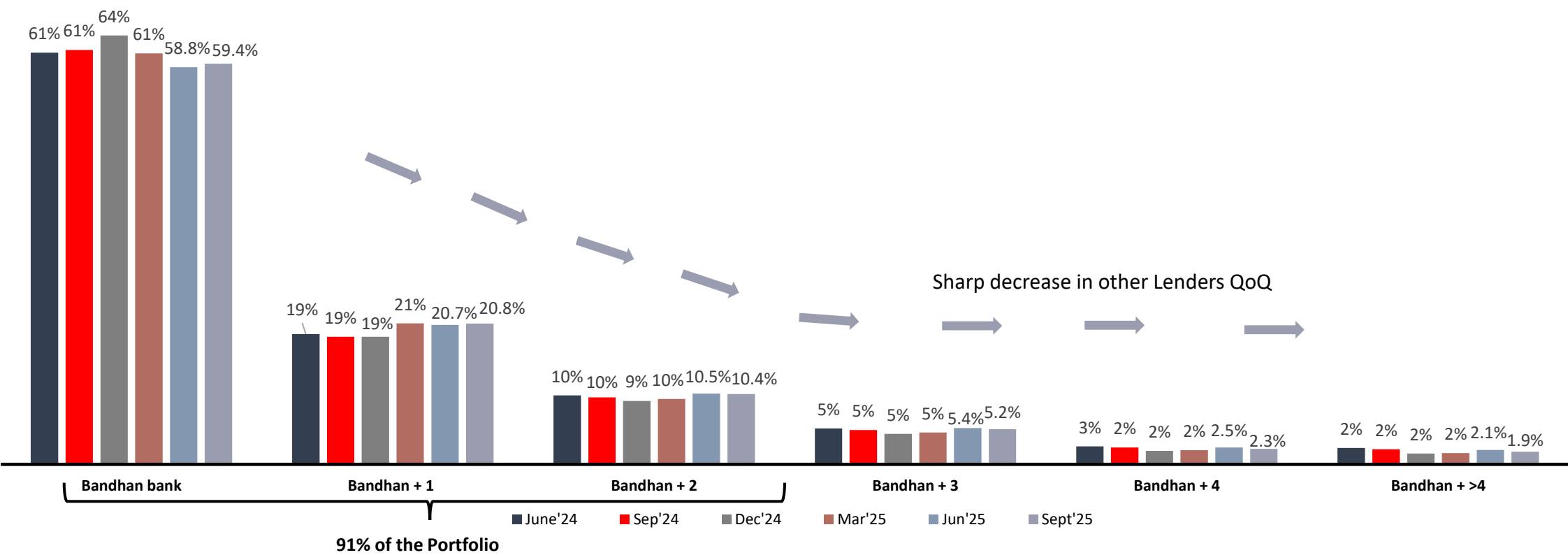
* % of Disbursement

Break-up of EEB provisions

EEB Provisions	Sep'24	Jun'25	Sep'25	QoQ %	YoY %	FY24	FY25	YoY %
Provision for NPA	33.7	38.0	38.9	2.4%	15.4%	24.0	37.1	54.2%
Provision for Standard Assets - Normal	1.4	1.2	1.2	-2.8%	-14.3%	1.5	1.3	-12.2%
Additional Provision for Standard Assets	5.4	4.9	4.7	-4.1%	-13.0%	5.7	5.3	-6.3%
Total	40.5	44.1	44.8	1.8%	10.5%	31.2	43.7	40.0%

Asset Quality: Strong focus on borrower affordability

Lender Analysis



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

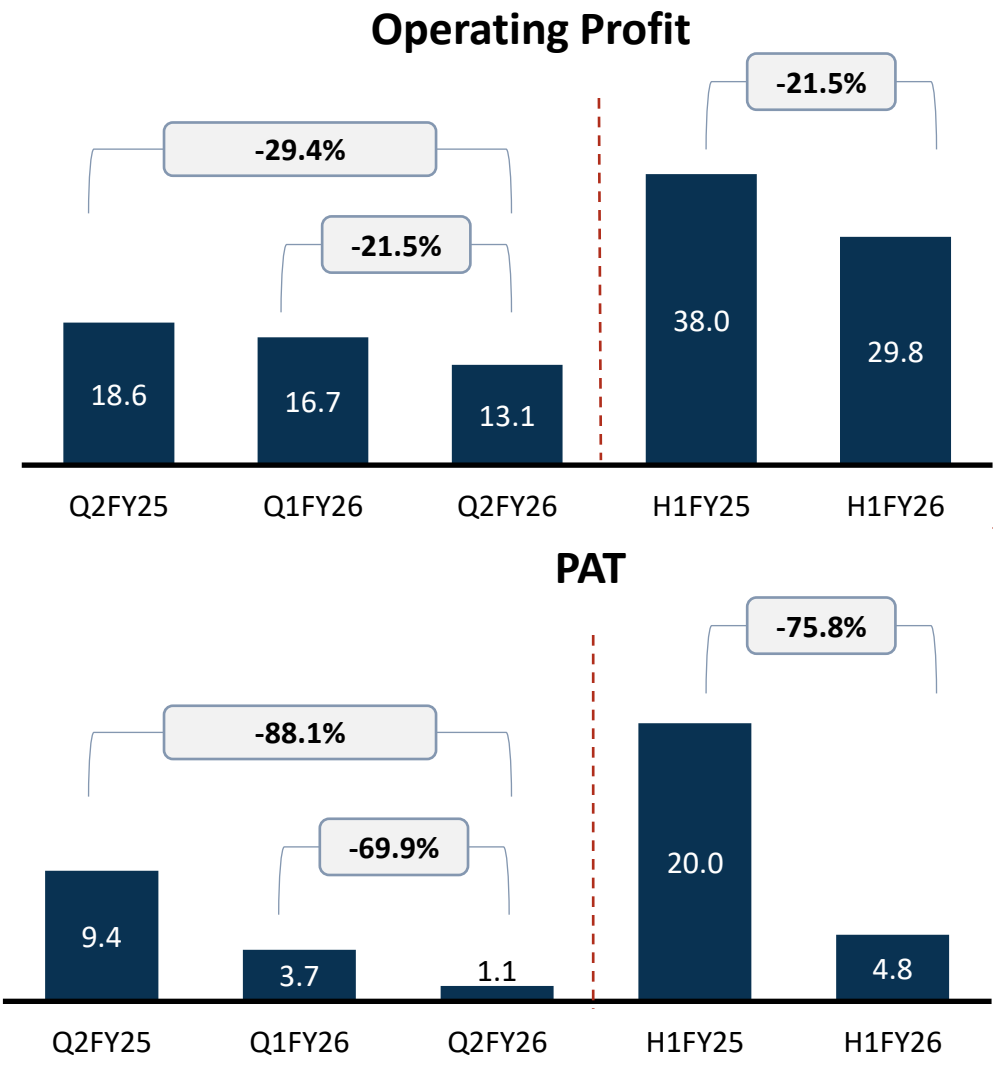
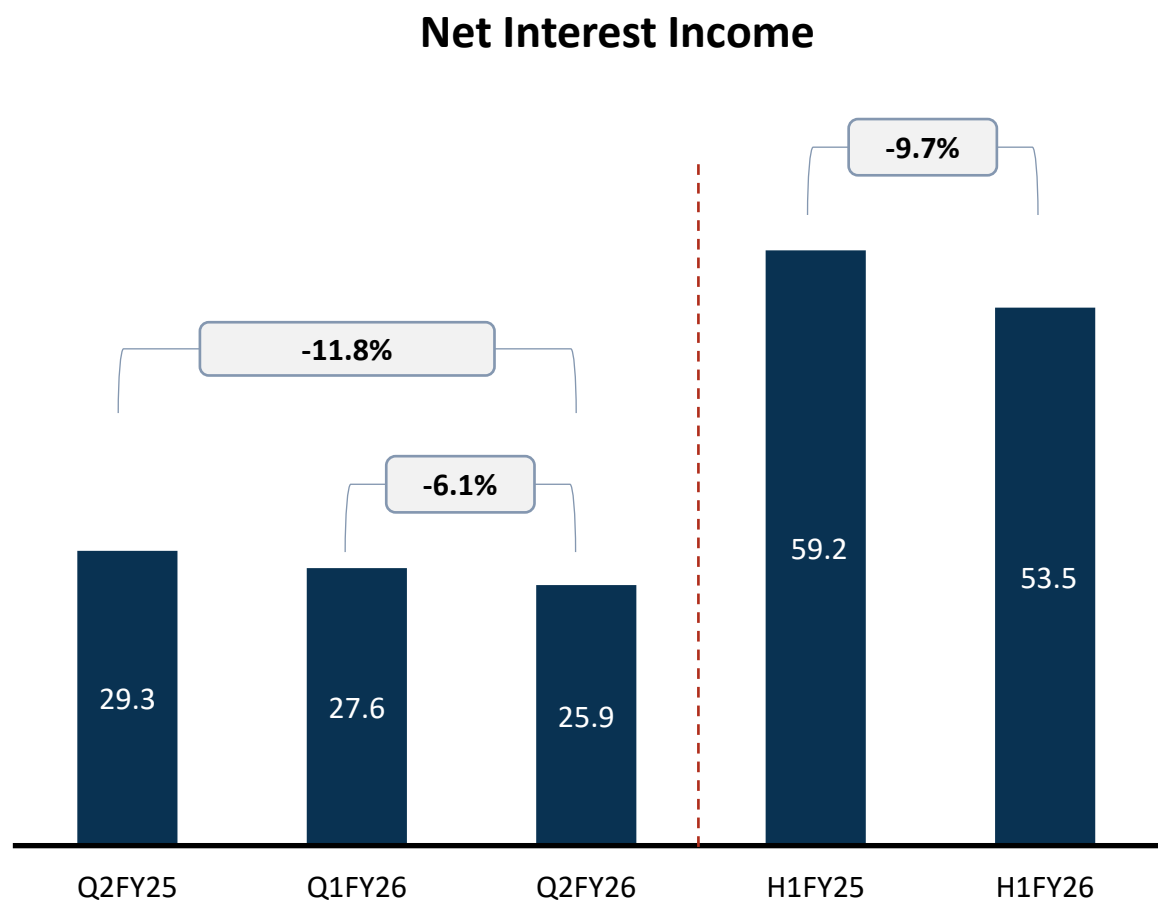
Financials



Bandhan
Bank

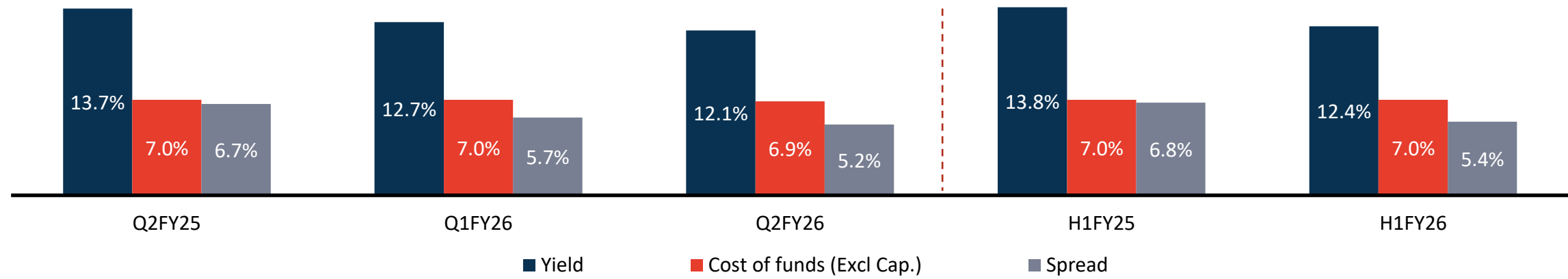
Financial Performance (1/2)

All amount in ₹ Bn.

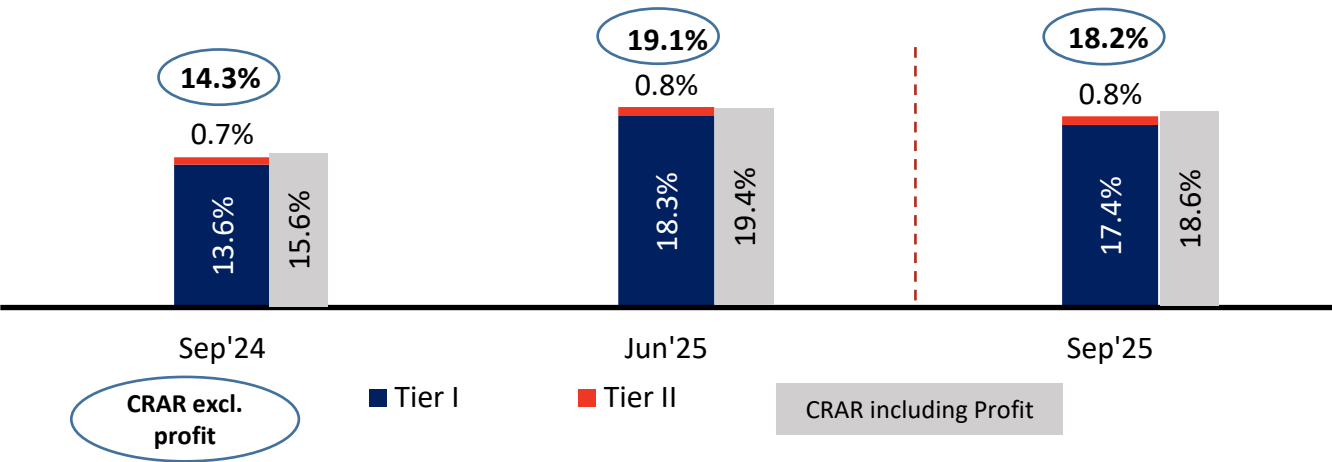


Financial Performance (2/2)

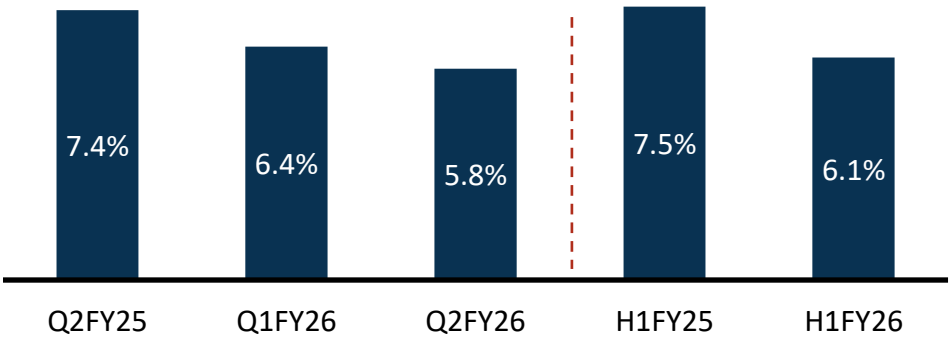
Spread (Annualized)



Capital Adequacy Ratio



NIM (Annualized)



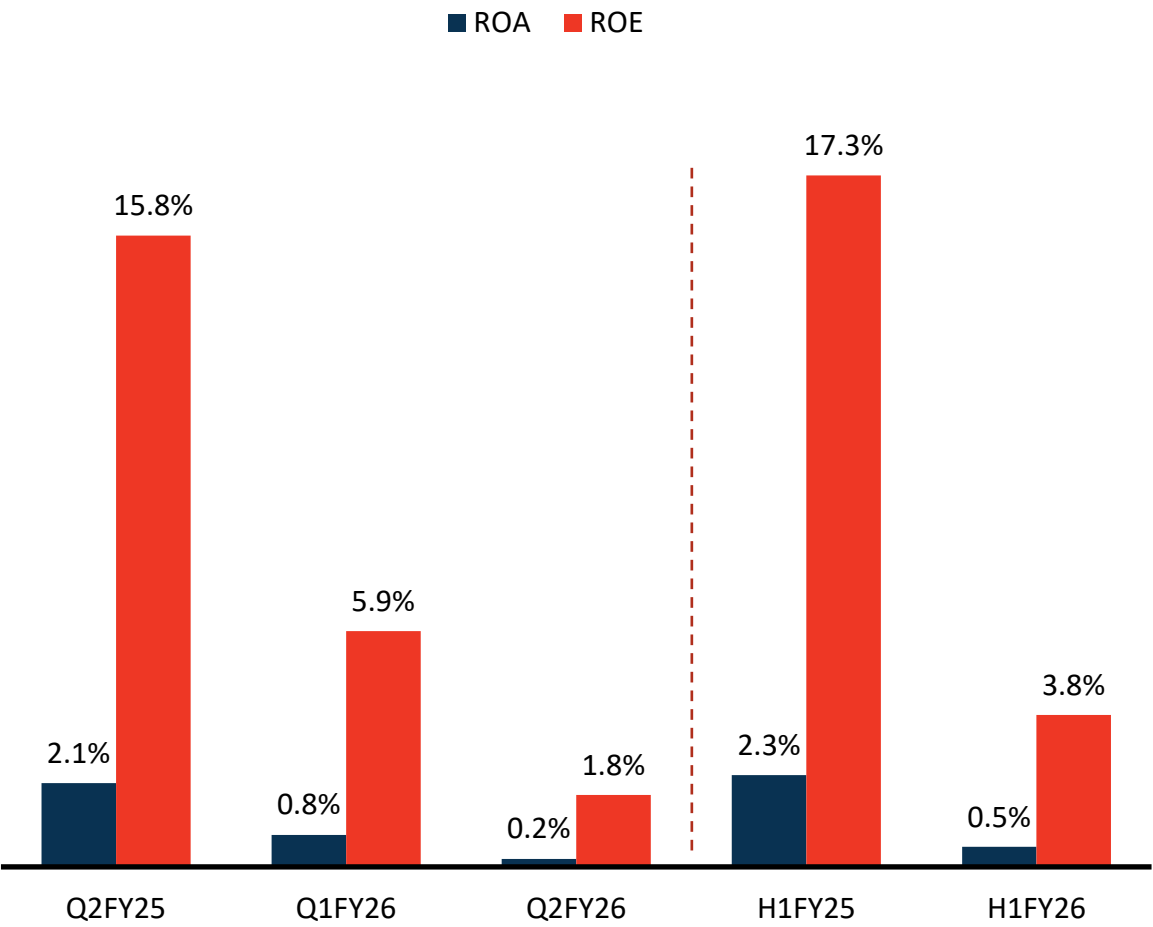
Break up of Non-Interest Income

All amount in ₹ Mn.

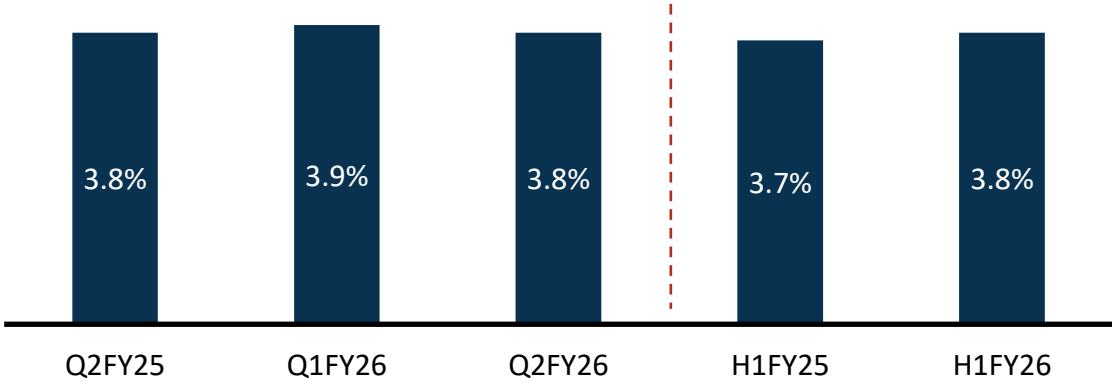
Details of other Income	Q2FY25	Q1FY26	Q2FY26	QoQ	YoY	H1FY25	H1FY26	YoY
Processing Fees	1,976	1,698	1,937	14.1%	-2.0%	3,963	3,635	-8.3%
Third Party Income	832	838	1,234	47.3%	48.4%	1,318	2,072	57.3%
P&L on Investment sale and Revaluation	948	2,507	187	-92.5%	-80.3%	1,263	2,694	113.3%
Release of prov on redemption of SR (ARC)	601	372	269	-27.7%	-55.3%	1,209	640	-47.1%
Collection fees from ARC	131	130	65	-49.9%	-50.3%	275	195	-28.9%
Product / Service Charges	823	880	923	4.9%	12.2%	1,553	1,803	16.1%
Bad Debts Recovery (on write-off)	322	200	274	36.6%	-14.9%	781	474	-39.3%
Others	459	634	575	-9.3%	25.3%	1,190	1,210	1.7%
Total Other Income	6,092	7,259	5,464	-24.7%	-10.3%	11,552	12,723	10.1%

Financial Performance

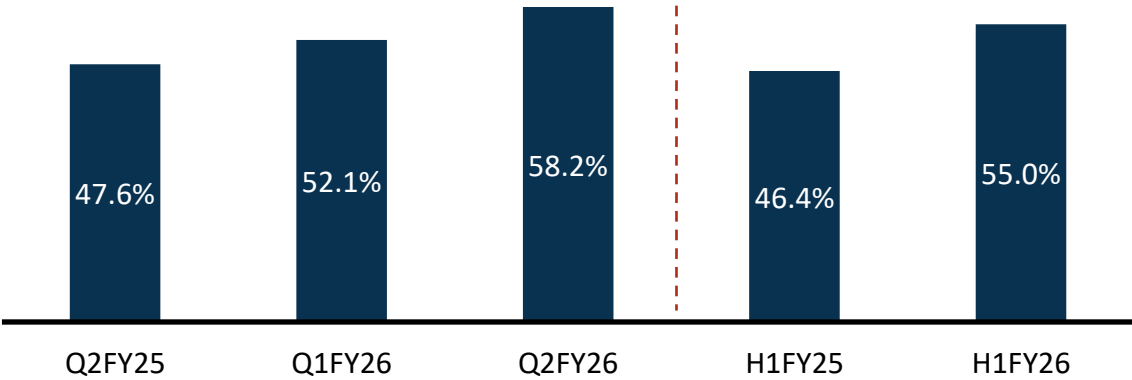
ROA & ROE (Annualized)



Operating expenses to Average Assets (Annualized)



Cost to Income Ratio



Profit & Loss Statement

All amount in ₹ Bn.

Particulars	Q2FY25	Q1FY26	Q2FY26	QoQ	YoY	H1FY25	H1FY26	YoY
Interest Income	55.0	54.8	53.5	-2.2%	-2.7%	110.4	108.3	-1.9%
Interest expenses	25.7	27.2	27.7	1.7%	7.8%	51.2	54.8	7.2%
Net Int. Income (NII)	29.3	27.6	25.9	-6.1%	-11.8%	59.2	53.5	-9.7%
Non Interest Income	6.1	7.3	5.5	-24.8%	-10.4%	11.6	12.7	10.1%
Net Total Income	35.4	34.8	31.4	-10.0%	-11.5%	70.8	66.2	-6.5%
Operating Expenses	16.9	18.2	18.3	0.6%	8.1%	32.8	36.4	10.9%
Operating Profit	18.6	16.7	13.1	-21.5%	-29.4%	38.0	29.8	-21.5%
Provision (Std. + NPA)	6.1	11.5	11.5	0.5%	90.2%	11.3	23.0	103.6%
Profit before tax	12.5	5.2	1.6	-69.7%	-87.4%	26.7	6.8	-74.5%
Tax	3.1	1.5	0.5	-69.3%	-85.2%	6.7	2.0	-70.6%
Profit after tax	9.4	3.7	1.1	-69.9%	-88.1%	20.0	4.8	-75.8%

Balance Sheet

All amount in ₹ Bn.

Capital & Liabilities	30 Sep'24	31 Mar' 25	30 Sep'25	YoY
Capital	16.1	16.1	16.1	0.0%
Employees stock options outstanding	0.6	2.5	2.9	351.2%
Reserves & Surplus	220.4	227.5	229.7	4.2%
Shareholder Funds	237.1	246.1	248.7	4.9%
Deposits	1,425.1	1,512.1	1,580.7	10.9%
Borrowings	83.1	111.4	81.2	-2.3%
Other liabilities and provisions	52.4	45.2	39.5	-24.6%
Total	1,797.7	1,914.8	1,950.1	8.5%

Assets	30 Sep'24	31 Mar' 25	30 Sep'25	YoY
Cash and balances with Reserve Bank of India	101.6	74.8	53.3	-47.5%
Balance with Banks and Money at call and short notice	11.8	20.9	10.1	-14.1%
Investments	308.5	407.1	456.7	48.1%
Advances	1,260.6	1,319.9	1,345.9	6.8%
Fixed Assets	11.7	11.8	12.0	2.2%
Other Assets	103.5	80.3	72.0	-30.4%
Total	1,797.7	1,914.8	1,950.1	8.5%

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	0.002
	RR1		0.004
	RR4		1.38
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



92%
Saving Accounts
opened digitally #



73%
Mutual Funds
Invested digitally



94%
CBDT Payments
digitally



101%*
Growth in
Digital Deposits
volume



57%*
Growth in Savings Accounts
Opened through DIY



47%*
Growth in
Bill Payments



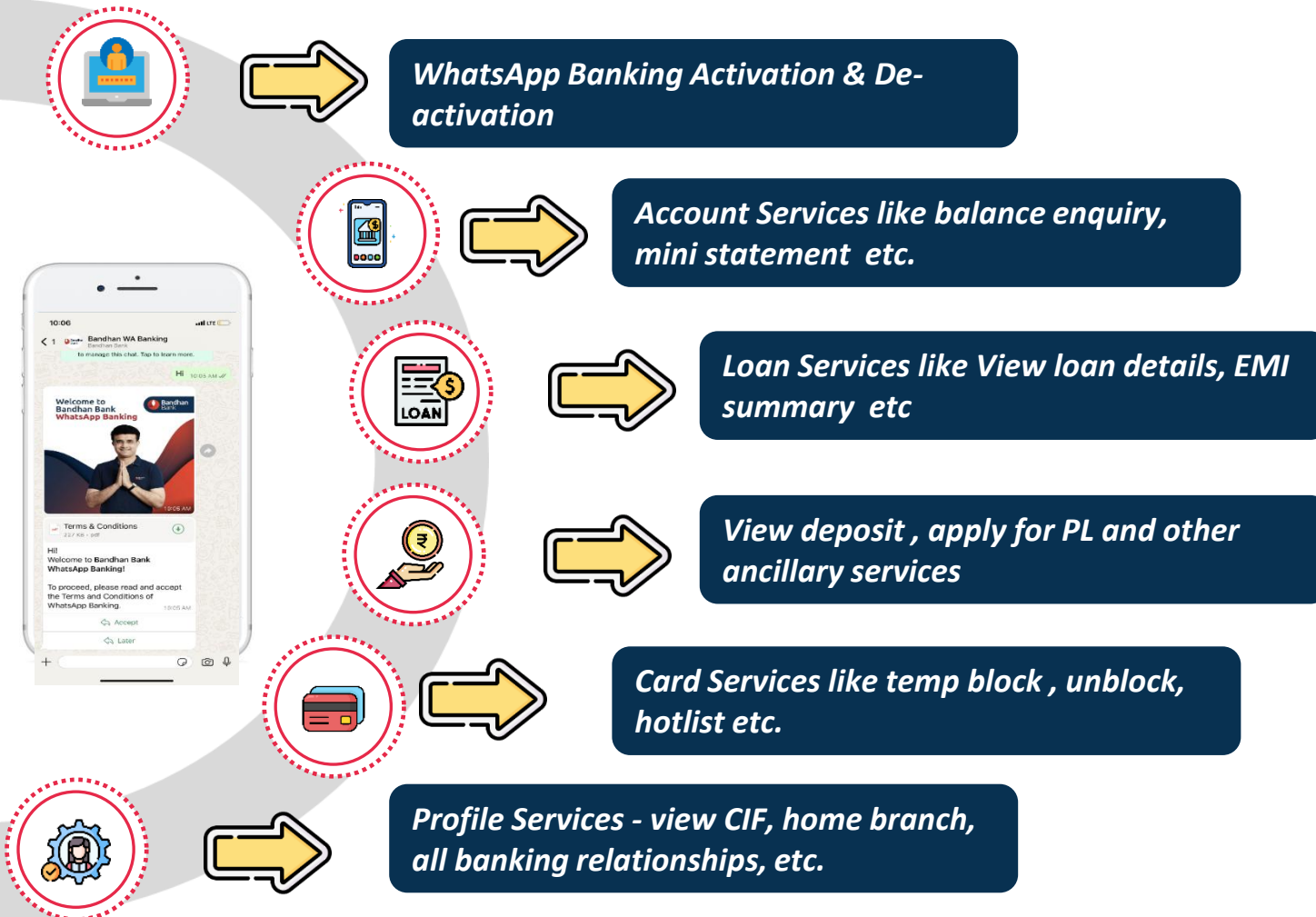
44%*
Growth in UPI
transactions

Indices pertaining to Q2FY26; *YOY Q2 growth ; # Through Tab Assisted and DIY
Volume Contribution are Q2FY26

Expanding Digital Footprint: WhatsApp Banking & Digital Collections Solution

1

WhatsApp Banking



2

Digital Collection Solutions

Via QR Code Scan



Enable Loan repayments using QR code scan through any UPI enabled app linked to Loan Accounts targeting EEB Customer base

Via Web Portal with PG integrated



Loan repayments via the bank's website through integration with a payment gateway using Debit Card, Internet Banking, UPI and QR.

Via Bharat Connect (BBPS)



Integrate with BBPS to enable digital loan repayment through mBandhan, net banking , 700+ Payment apps powered by Bharat Connect

Expanding Digital Footprint: Corporate Solutions & Agency Business

Merchant Acquiring Business & Corporate Solutions



Enhancing features of merchant offering by onboarding additional payment gateway partners such as **CC Avenue, Bill desk.**



Jio-Bandhan tie-up for BIN sponsorship : Giving us revenue for all cards related transaction



E-NACH – Facilitates collection services of corporates by providing mandate registration, transaction management



Digital Escrow – Centralized process for managing Escrow accounts offering digital deal creation & execution

Agency Business

We are authorized as an **Agency Bank** to collect Central tax (Direct & Indirect) payments providing Integrated Collection suite vis Net Banking, Payment Gateways and OTC at our branches

Goods & Service Tax



Central Board of Direct Tax



Customs Tax



- **Direct Integration for Bandhan Bank Net Banking Channels. (Retail, Corporate) & Payment Gateways.**
- **Integrated flow for OTC (Over the Counter) collections at Bandhan Bank branches**

** Customs Tax Only available through Corporate Internet Banking*

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.



Gauri Prosad Sarma

Independent (Additional) Director

- A distinguished and dynamic banking professional having over 37 years of experience in Information Technology
- Expertise in driving operational excellence, digital transformation, fintech innovations and strategic leadership
- Former Chief General Manager (Operations), Punjab National Bank



Subrata Dutta Gupta

Independent Director

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



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



Arun Kumar Singh

RBI (Nominee) Additional Director

- Appointed by RBI as an additional director for one year from June 24, 2024 and the term was extended by one more year from June 24, 2025 to June 23, 2026 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.



N V P Tendulkar

Independent Director

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



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



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



Avijit Mukerji

Additional Non-Executive Non-Independent Director (Nominee of BFHL)

- A Chartered Accountant with overall experience of more than three decades in audit and assurance
- Former Senior Partner of Price Waterhouse.



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



Veni Thapar

Independent Director

- CA & CMA with over 29 years of extensive experience in various audits incl. stat audit, bank audits, IT audits, etc., consultancy in company law, taxation, FEMA, etc
- Served as Independent Director on the Board of Bank of India and other reputed institutions

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

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



Satish Kumar

Head - Wholesale Banking

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

Amitava Goswami

Chief Compliance Officer

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



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

Navin Sharma

Chief Audit Executive

- 23+ years of experience in banking industry.
- Previously worked as Head Business Internal Audit in ICICI Bank



Biju E Punnachalil

Chief Risk Officer

- 32+ years of experience in banking industry.
- Previously served as General Manager & Chief Risk Officer in South Indian Bank.

Experienced and professional team...

Core Management Team (2/2)

Pramod Agarwal

Head-Housing Finance & Mortgages-Products

- 27+ years of experience in Financial Service industry
- Previously served as Product Head-Self Employed Home Loans & LAP at HDFC Bank Ltd.



Hirak Sumatiprasad Joshi

Head-Retail Assets

- 28+ years of experience in Banking industry
- Previously served as Business Head-Vehicle Finance at Ujjivan Small Finance Bank



Rajesh Kumar Srivastava

Head-Liability & Transaction Operations and Operations Support Group

- 30+ years of experience in Banking industry.
- Previously served as Head- Products & Principal Nodal Officer in Suryoday Bank



Pinaki Halder

Chief Information Officer

- 27+ years of experience in Banking Industry
- Previously served as SVP2 Business Intelligence Unit at Axis Bank



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



Nand Kumar Singh

Head-Credit Administration & Asset Operations

- 33+ years of experience in Banking Industry
- Previously served as Retail Banking Head, Patna Circle, at Axis Bank



Indranil Banerjee

Company Secretary

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



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



Ravindra Baburaya Gadiyar

Head-Commercial & Retail Credit

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



Awards and accolades



Bandhan
Bank

Awards and accolades

Gallup Exceptional workspace

Bandhan Bank received the 2025 Gallup Exceptional Workplace Award. We are among the only 62 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

Marketing & Advertising Awards 2025

Double Win for Bandhan Bank

Bandhan Bank has bagged two prestigious titles at the Adgully Marketing & Advertising Awards (MAA Awards) - Kolkata Edition 2025: For “Har Sapna Possible Hai” campaign

- BFSI Marketing Excellence Award
- Best CTV Marketing Campaign



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.



Thank You



Bandhan
Bank

For information contact:

Vikash Mundhra, Head – Investor Relations

investor.relations@bandhanbank.com