Investor Presentation
Q2FY26

30th Oct 2025

Bandhan Bank

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Key Highlights

Strategic Highlights: Q2FY26

Strong Outreach Capabilities
Deepening footprint and touch-points across the country

1,754
Branches across 35 states and UTs

4,593
Banking Units
(incl. HF Centers)

438
ATMs

Universal Bank with diversified portfolio
Comprehensive financial solutions across all lending segments

EEB
₹ 517.3 bn
~36.9% share of book

Housing & Retail
₹ 454.9 bn
~32.5% share of book

Wholesale Banking
₹ 408.2 bn
~29.2% share of book

Customer Centricity & Digitization
Seamless customer journeys and improved customer satisfaction

Total Customers
32.3 mn

Digital Transaction
98% of retail transactions are digital

Digital Onboarding
92% saving accounts opened digitally^

Capital & Liquidity
Strong Capital adequacy and stable deposit base

CRAR
18.6%

CET 1
17.8%

Retail Deposits
70.9% of Total Deposits

Productivity & Efficiency
Focus on workforce upskilling and reskilling, and drive operational excellence

Cost/Income
58.2%

Emp Productivity*
18.4% YoY increase in Business / employee

Training & Upskilling
668K learning hours

*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)

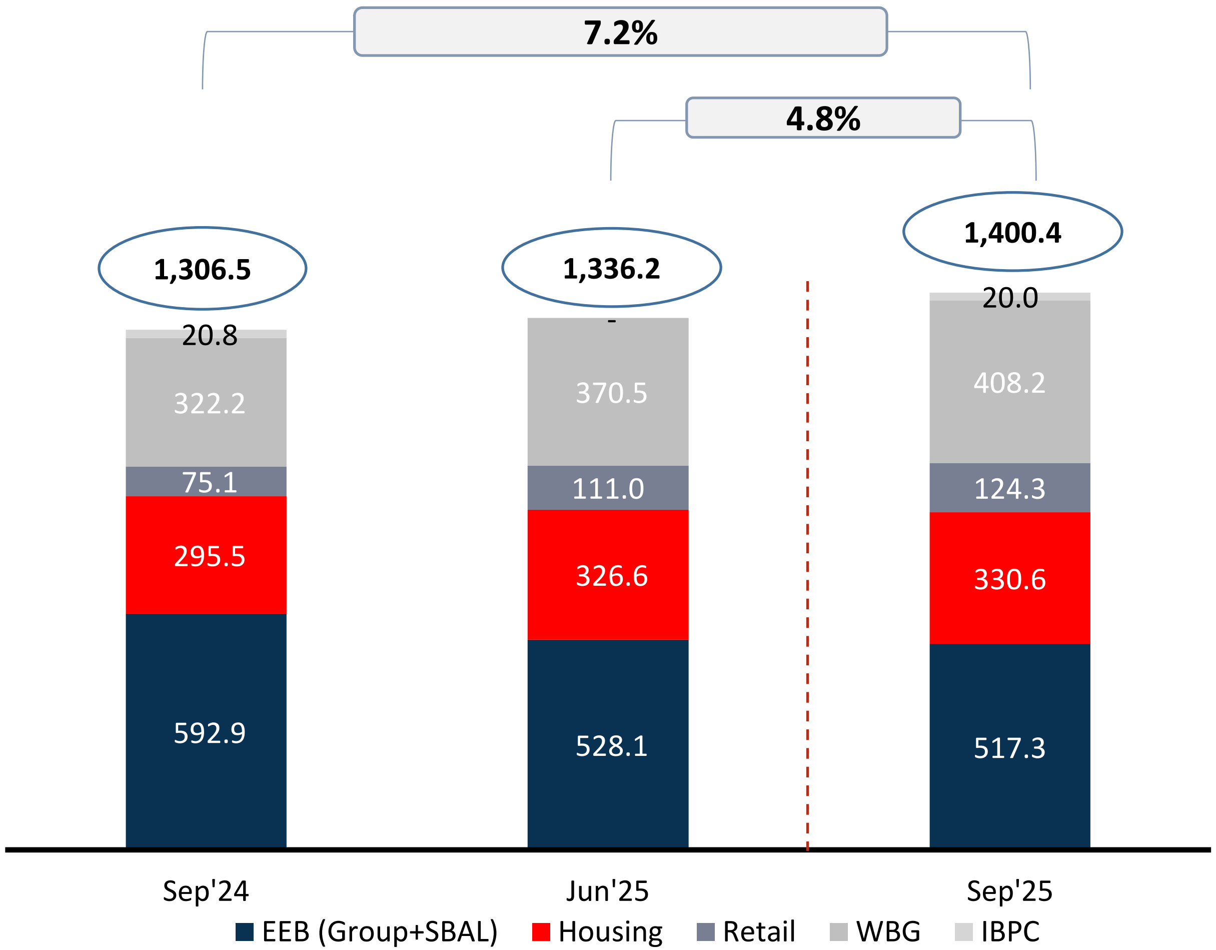
* Includes PTC of ₹ 2.76 bn

^ excludes PTC

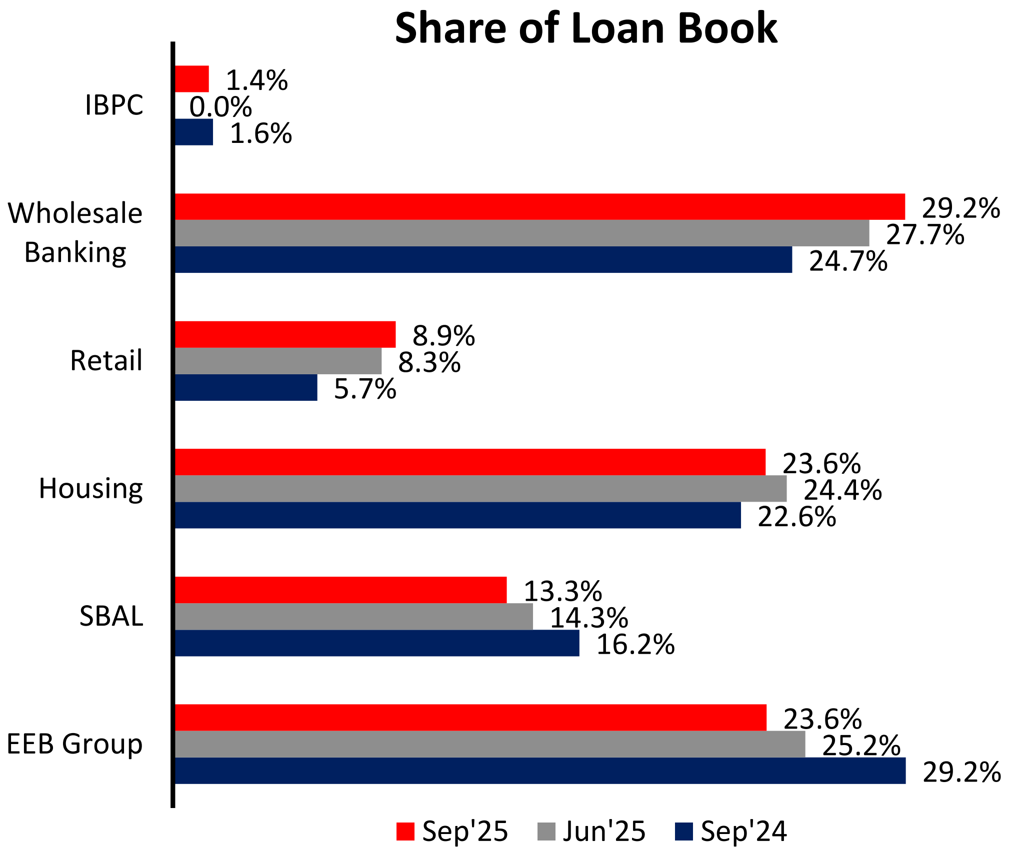
Business & Financial Overview

Gross Advances Mix

All amount in ₹ Bn



Gross advances Includes PTC

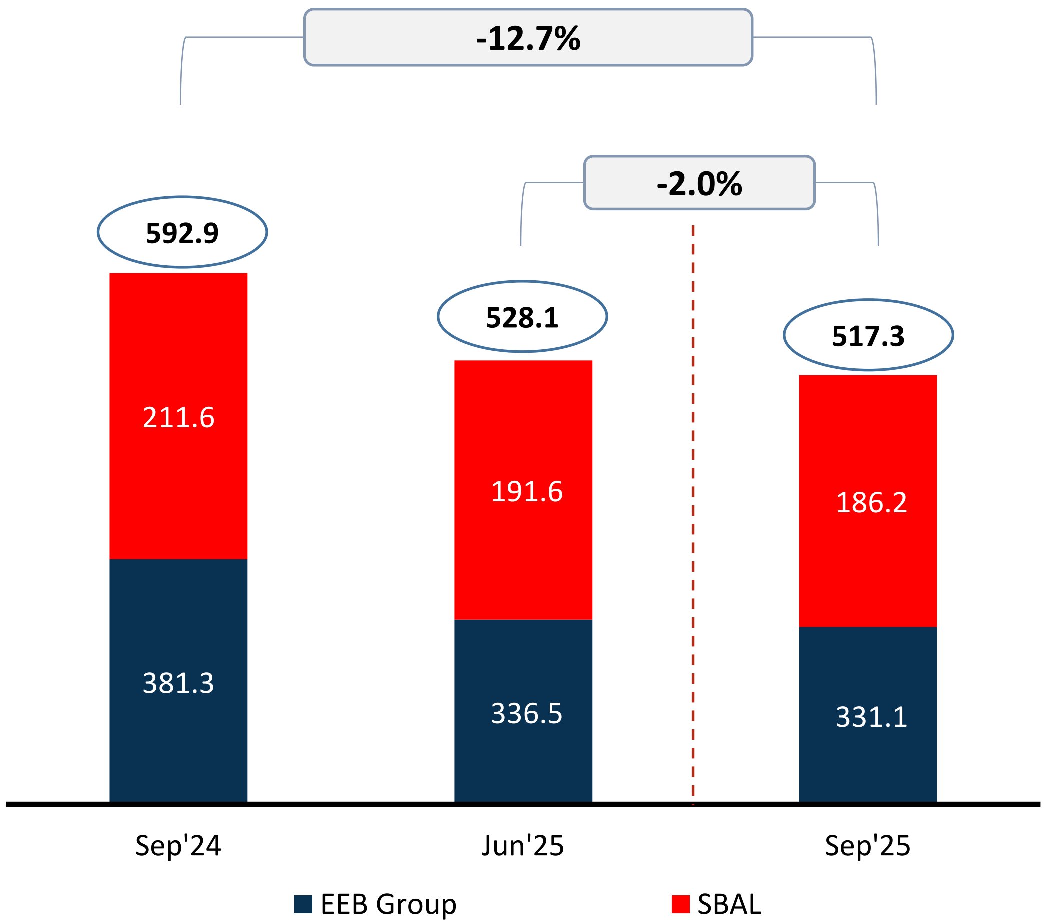


Share of EEB (Group + SBAL) reduced from 45.4% in Sep’24 to 36.9% in Sep’25

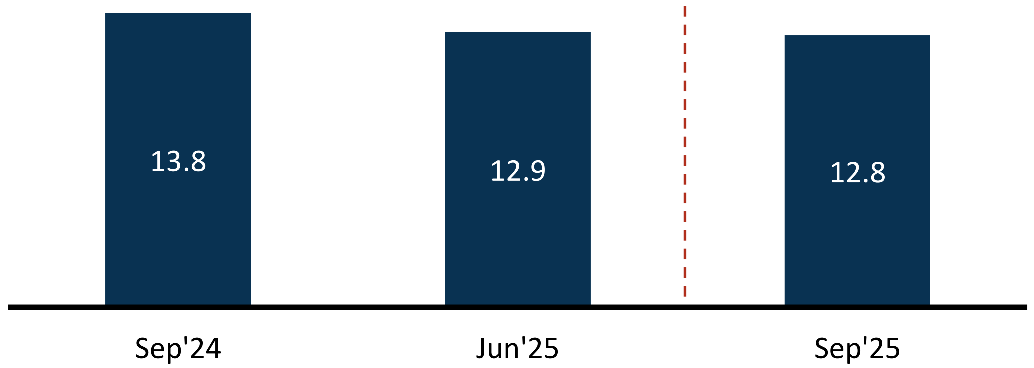
SBAL - Small Business and Agri Loans, is a part of EEB portfolio

Emerging Entrepreneurs Business (EEB)

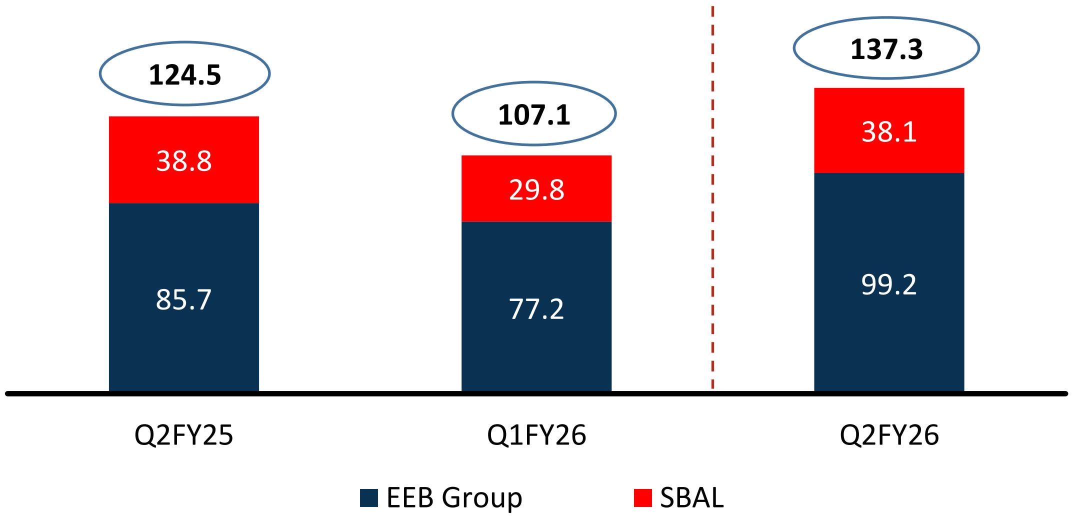
EEB Asset Growth (₹ in Bn)



Number of Active Borrowers (Mn)



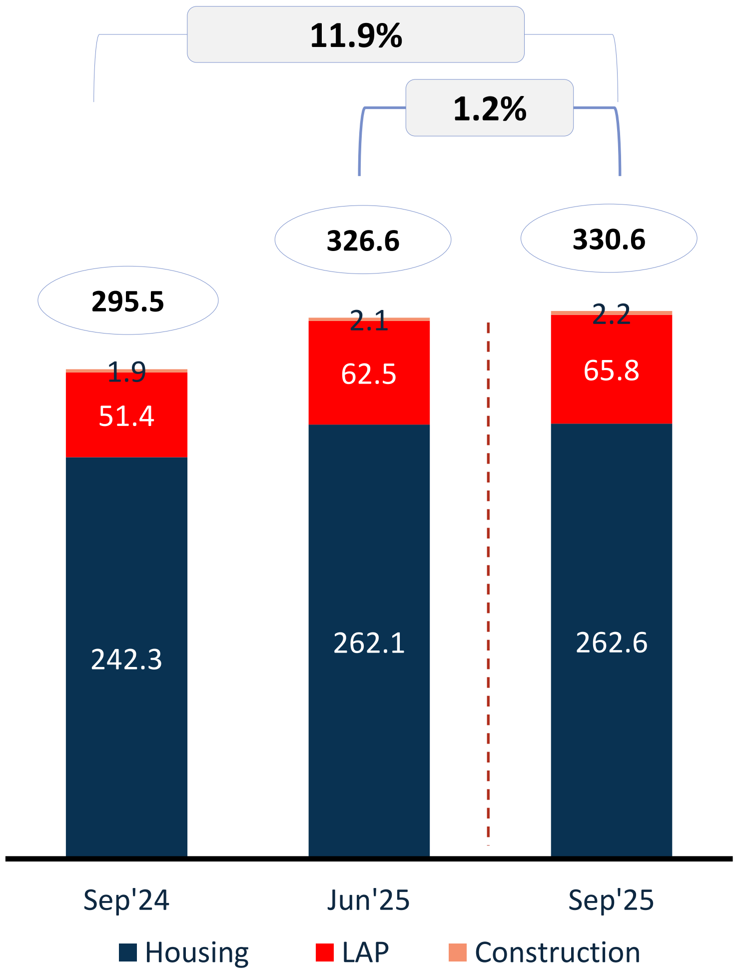
EEB Loan Disbursement (₹ in Bn)



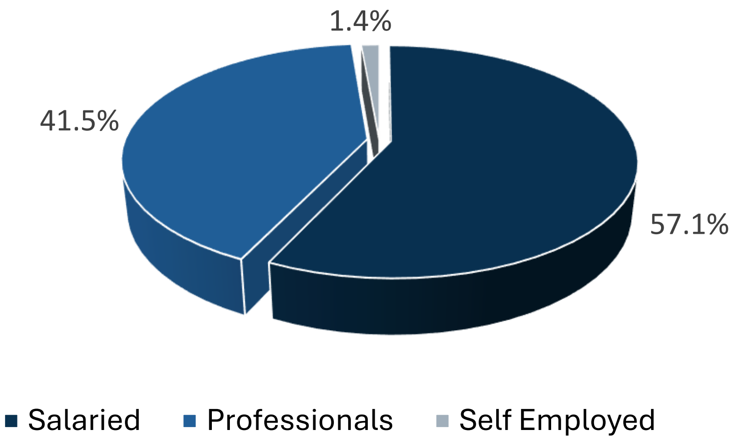
Housing Finance

All amount in ₹ Bn

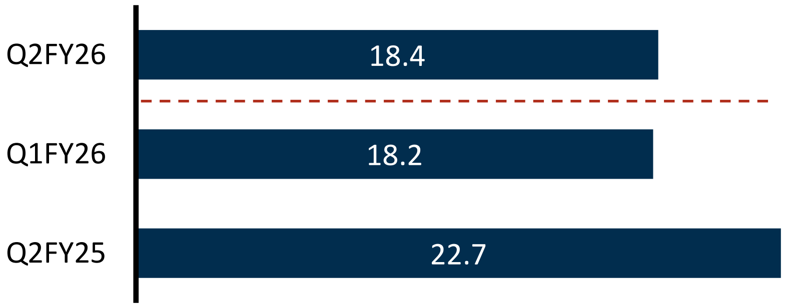
Housing: Product wise break-up



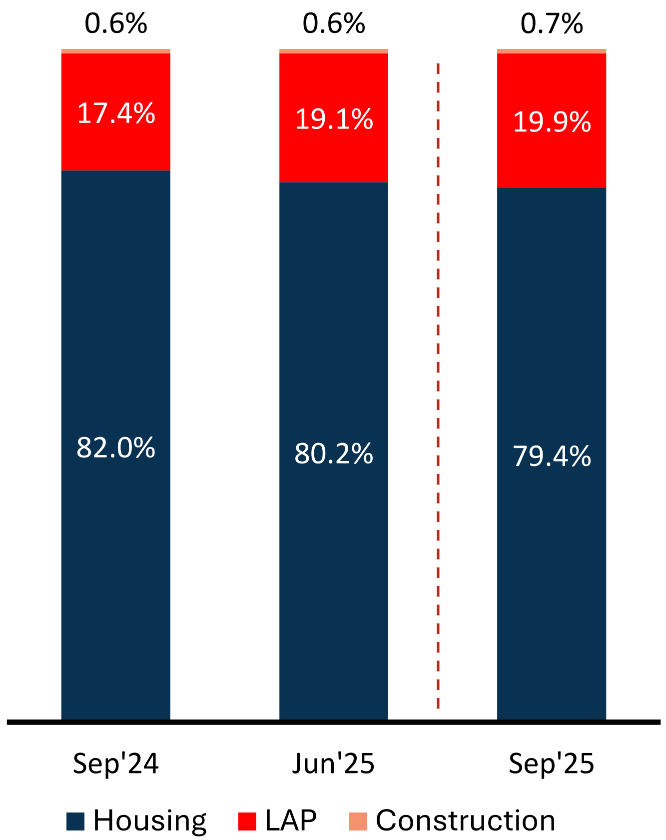
Borrowers Bifurcation – Sep’25



Housing Asset Disbursements

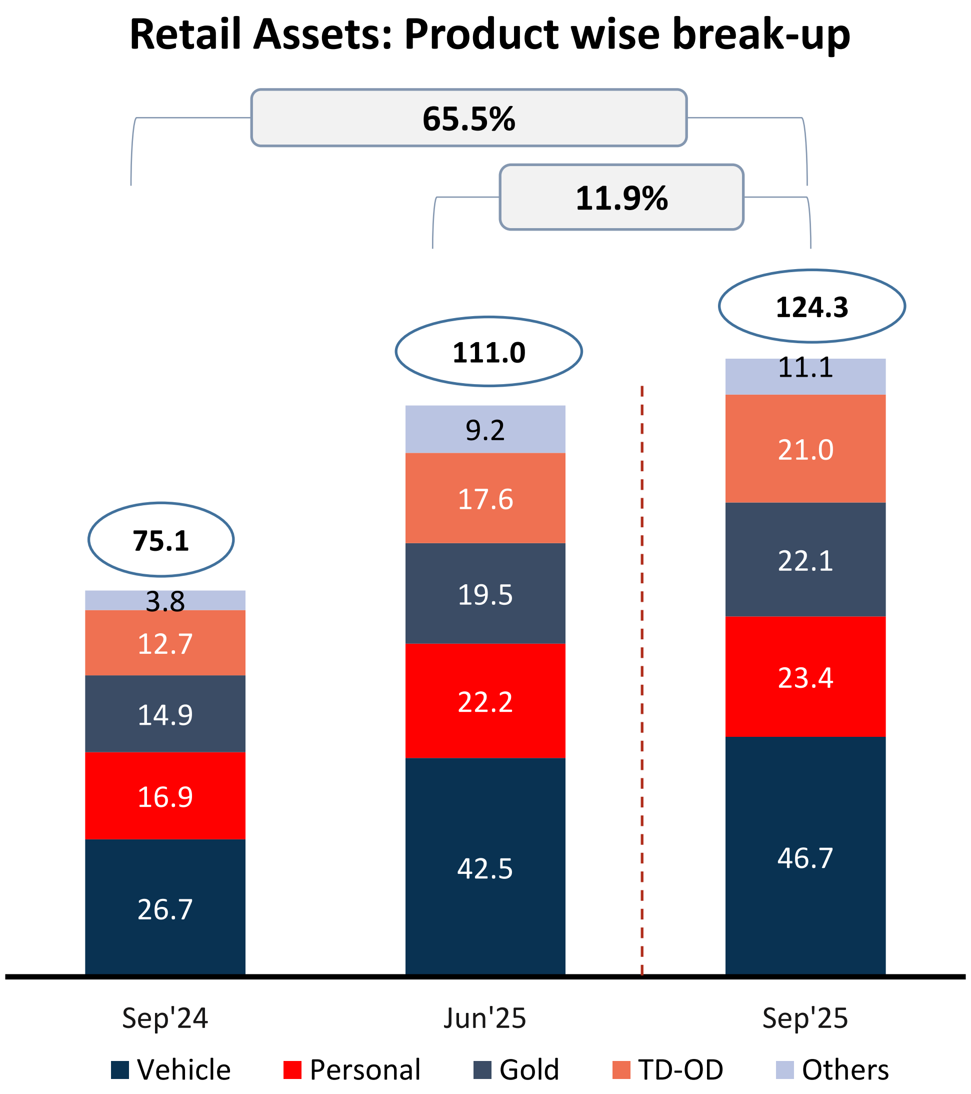


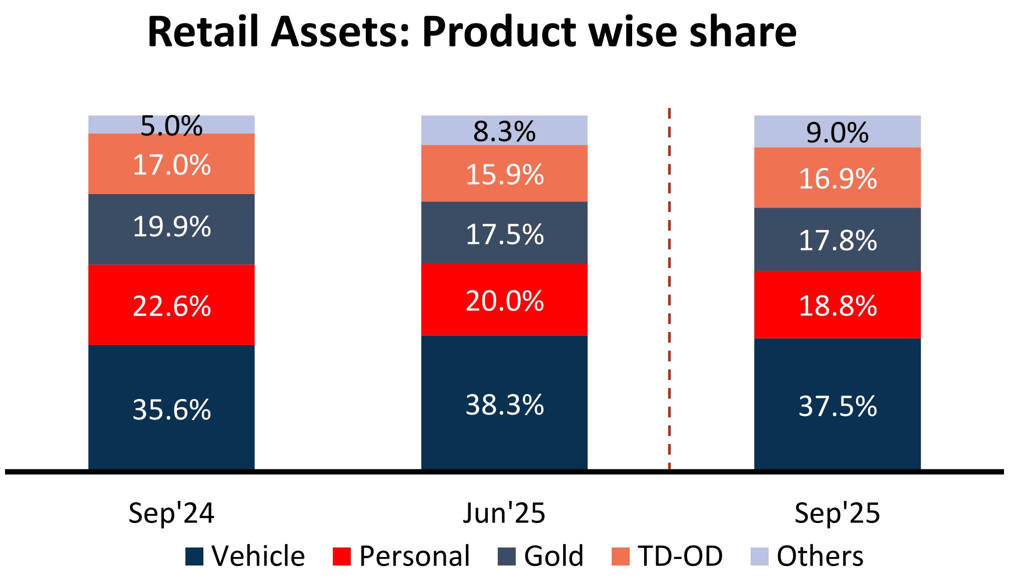
Housing: Product wise share

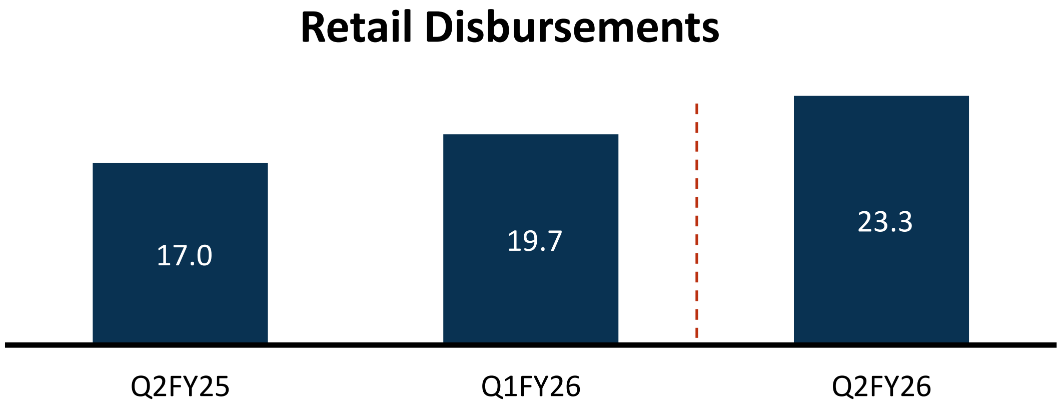


Retail Assets

All amount in ₹ Bn.



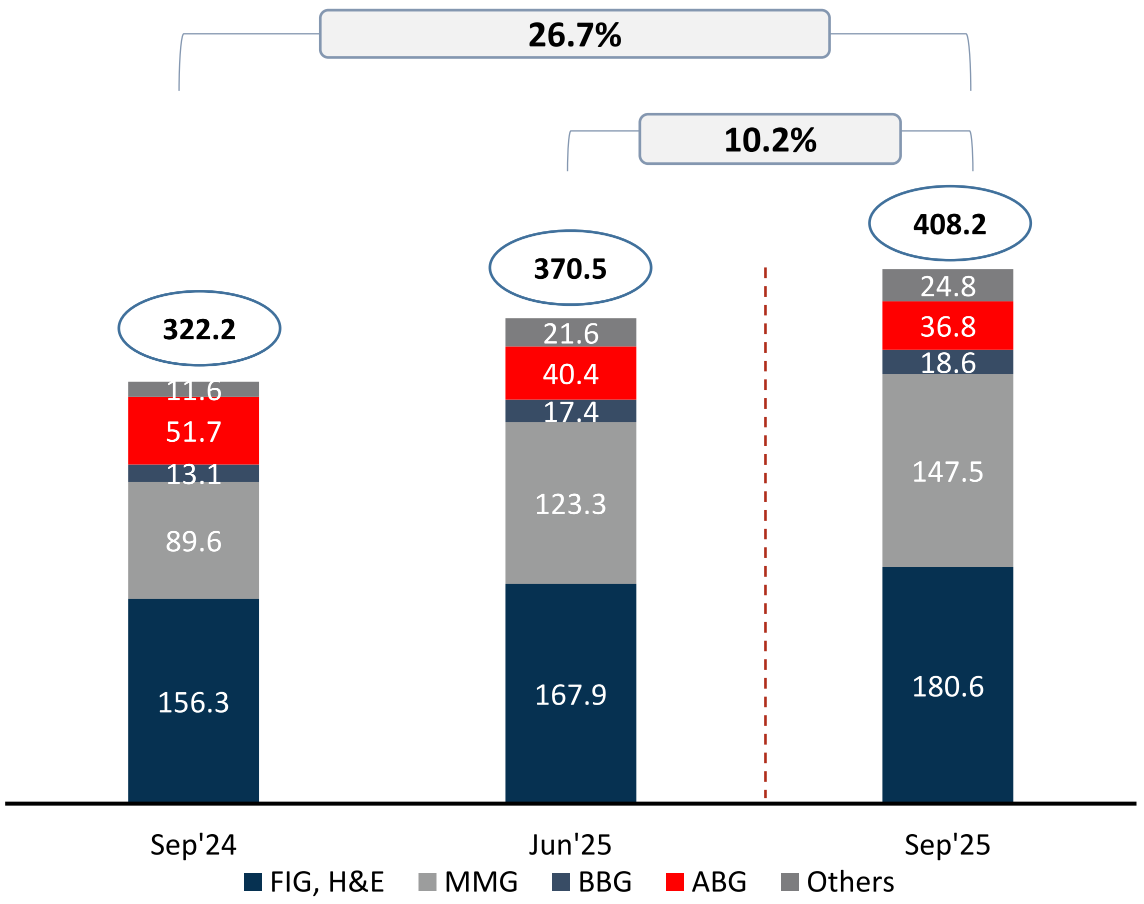




Wholesale Banking

All amount in ₹ Bn.

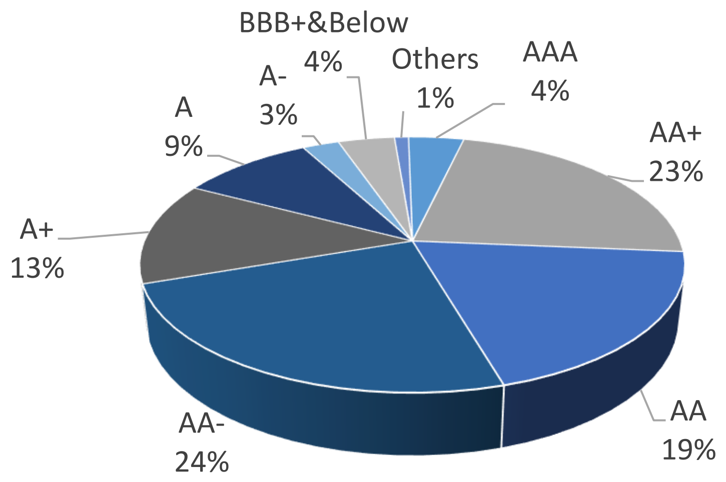
Wholesale Banking: Product wise break-up



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)

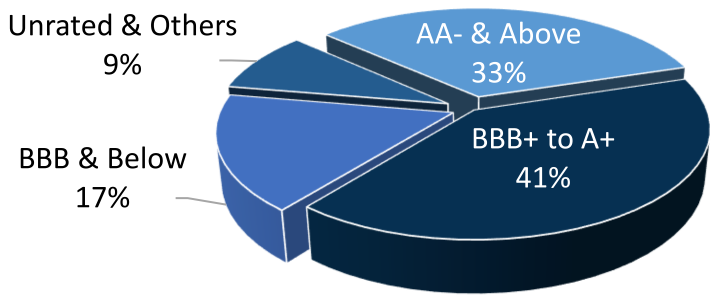
FIG, H&E: 95% of outstanding are A- & Above category (as per external rating)

As on 30th Sep'25



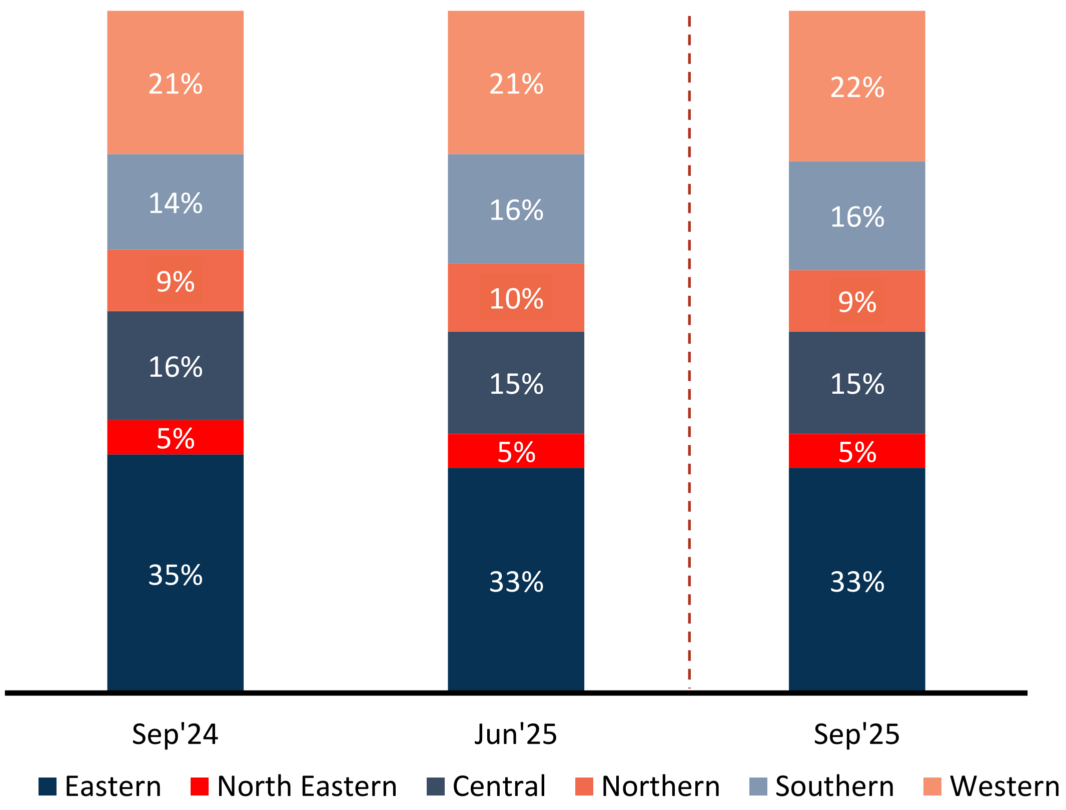
MMG: 74% of outstanding are BBB+ & Above category (as per external rating)

As on 30th Sep'25

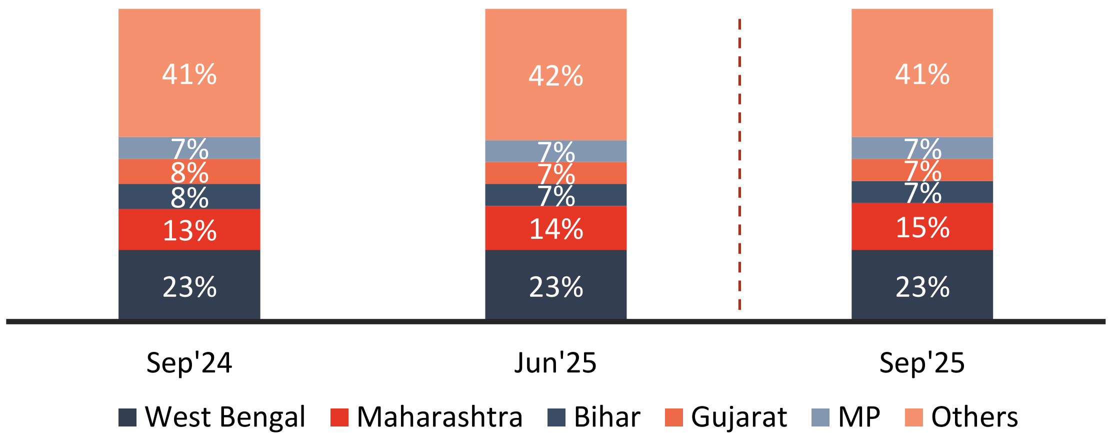


Geographical Distribution of Loans & Advances

Share of Loans & Advances by Region

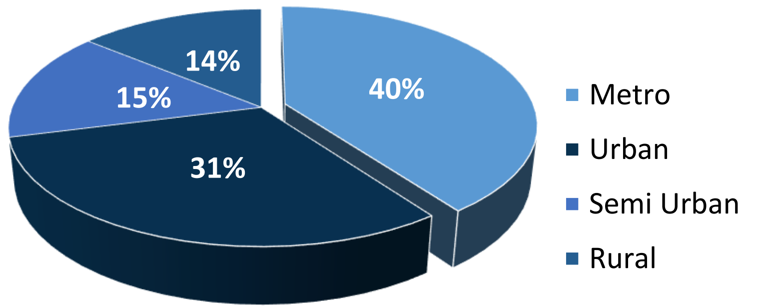


Share of Loans & Advances by States

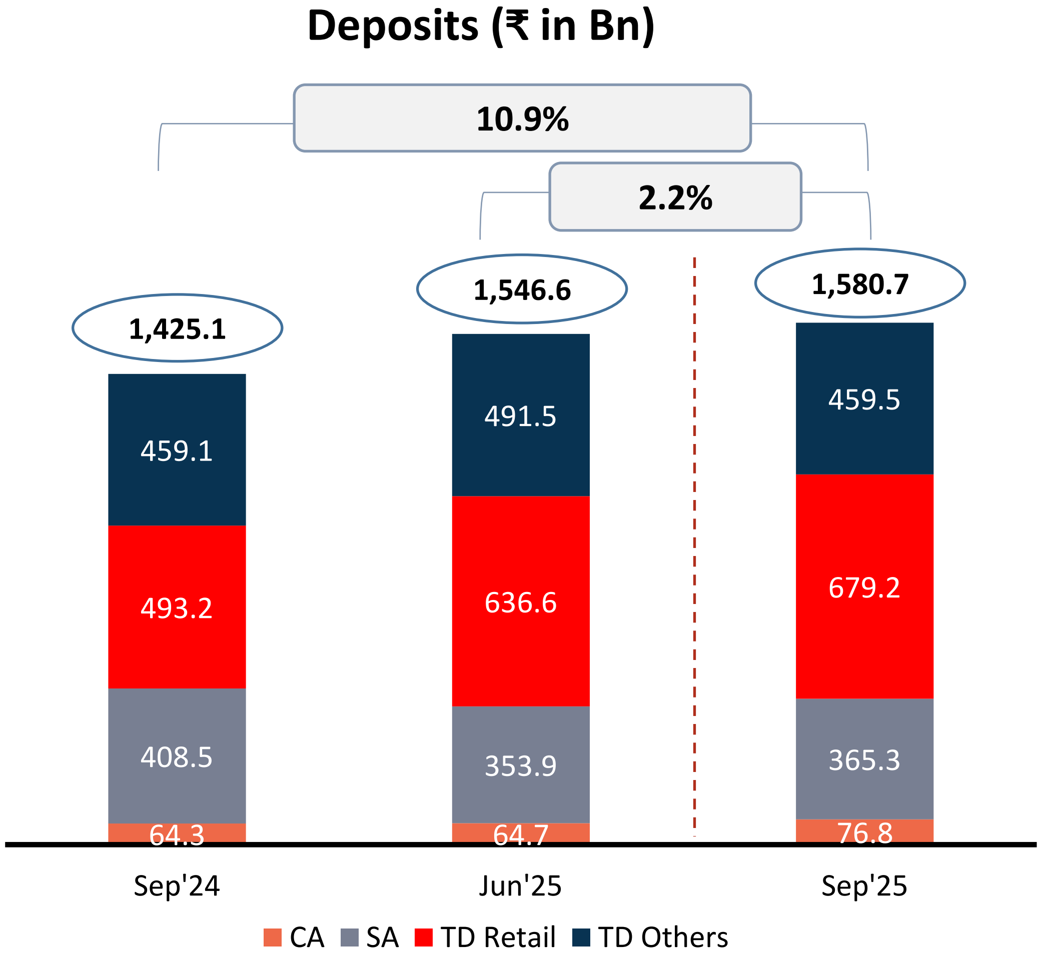


Category wise Distribution of Loans & Advances

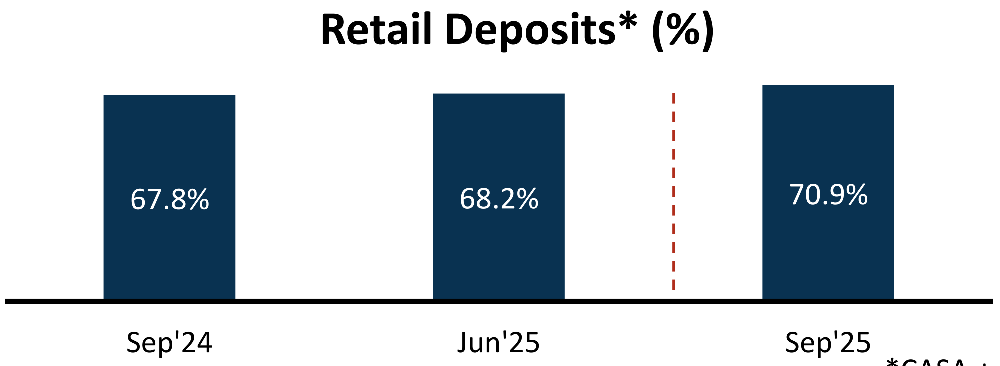
As on 30th Sep'25



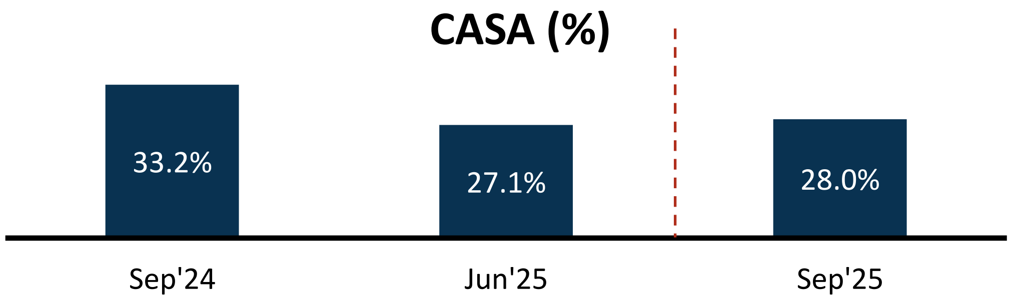
Deposits

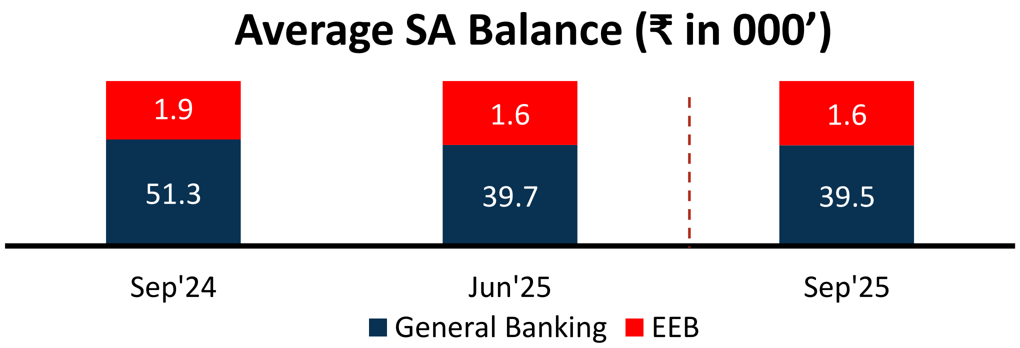


EEB deposits contribute to 2.8% of Total deposit as of Sep'25

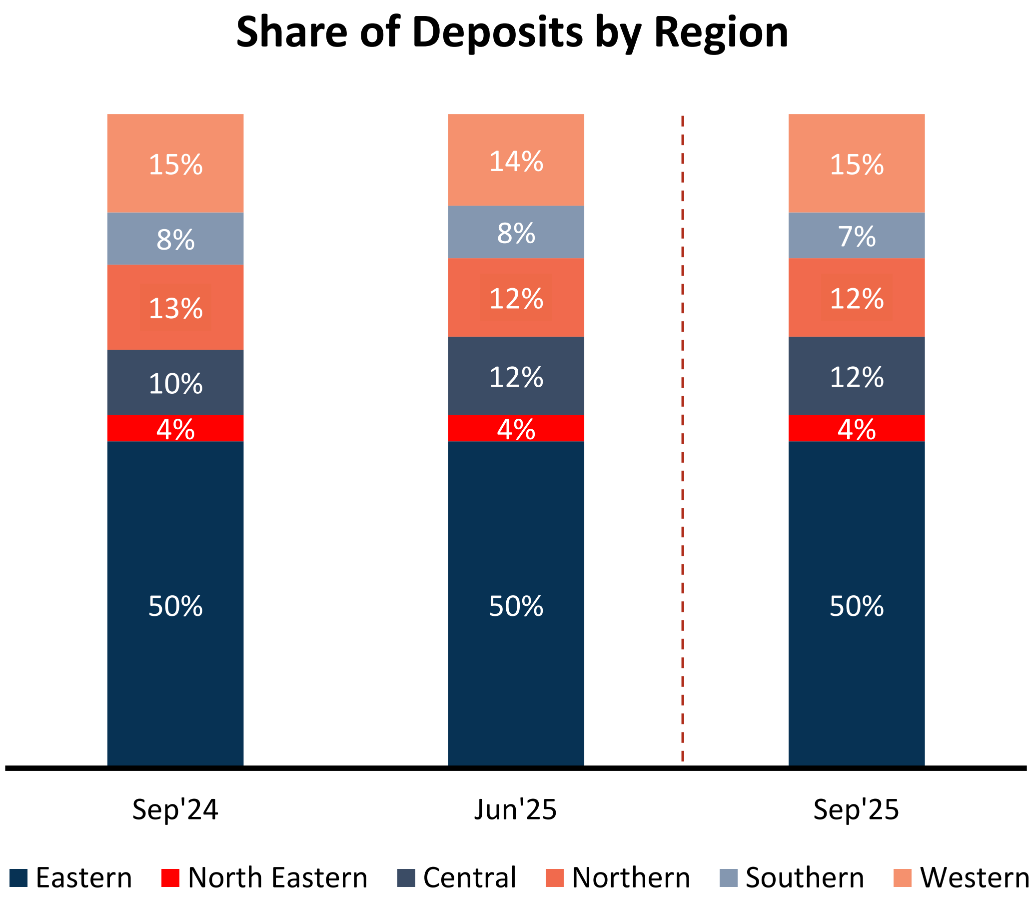


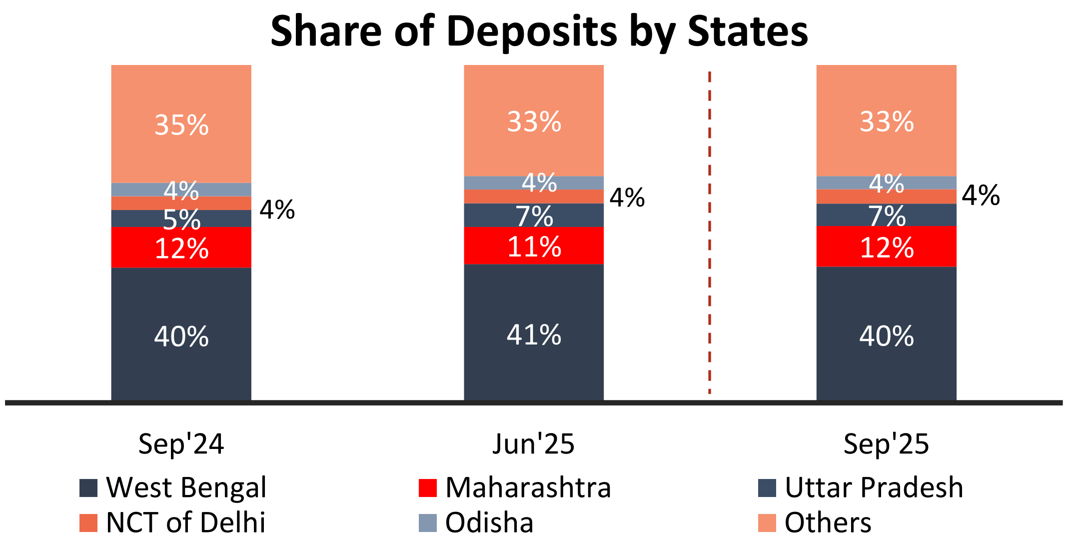
*CASA + Retail TD

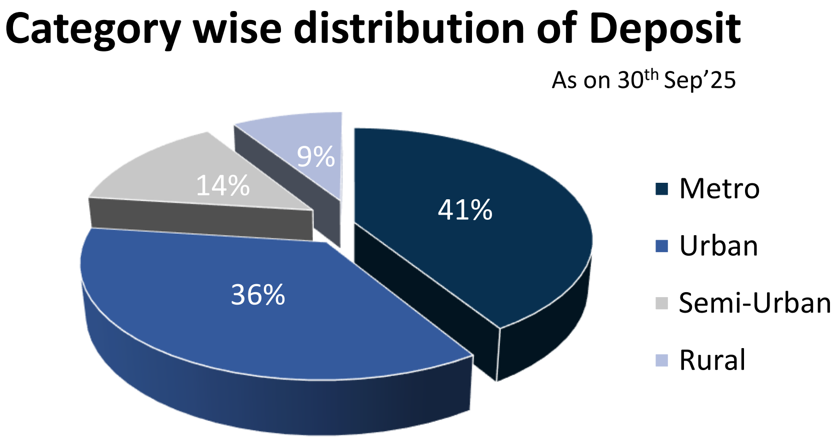




Geographical Distribution of Deposits

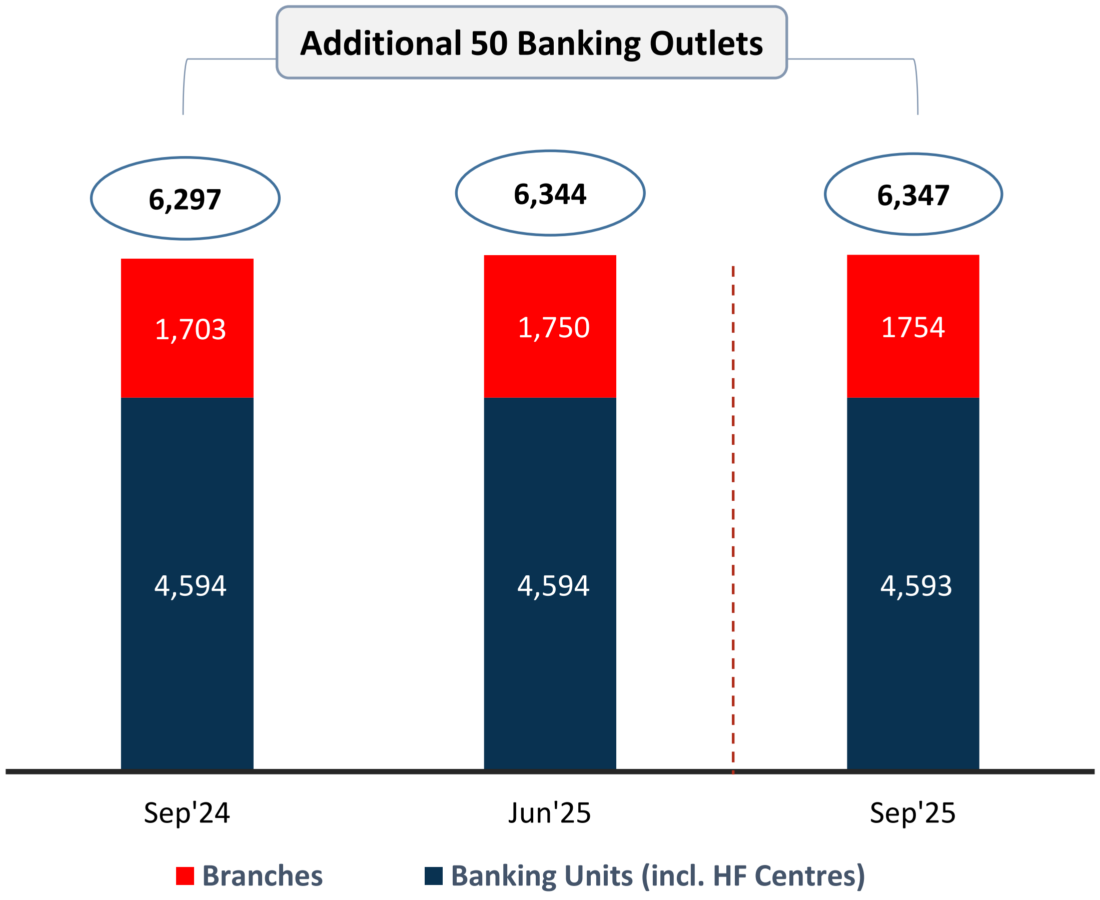






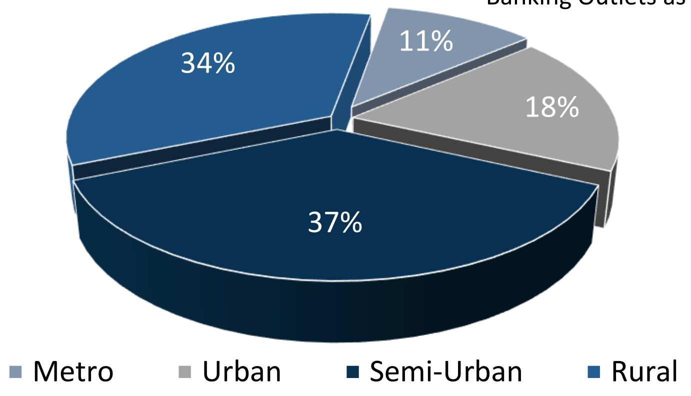
Geographical Distribution of Banking Outlets

Banking Outlets

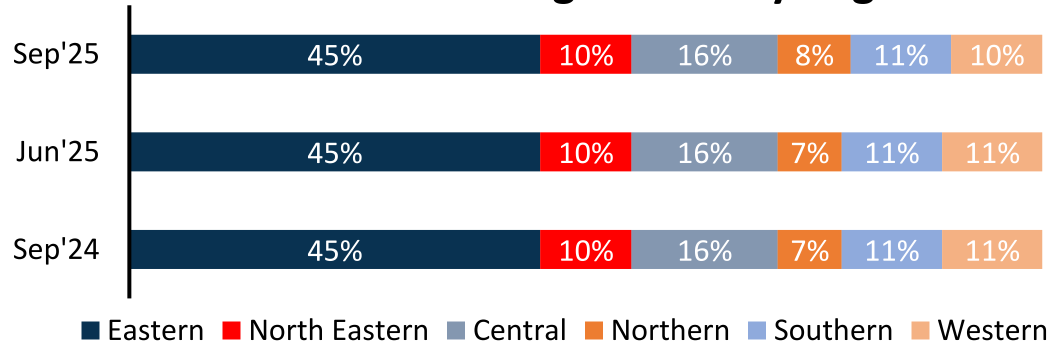


Regional Diversification with Strong SU-RU Presence

Banking Outlets as on 30th Sep’25



Share of Banking Outlets by Region

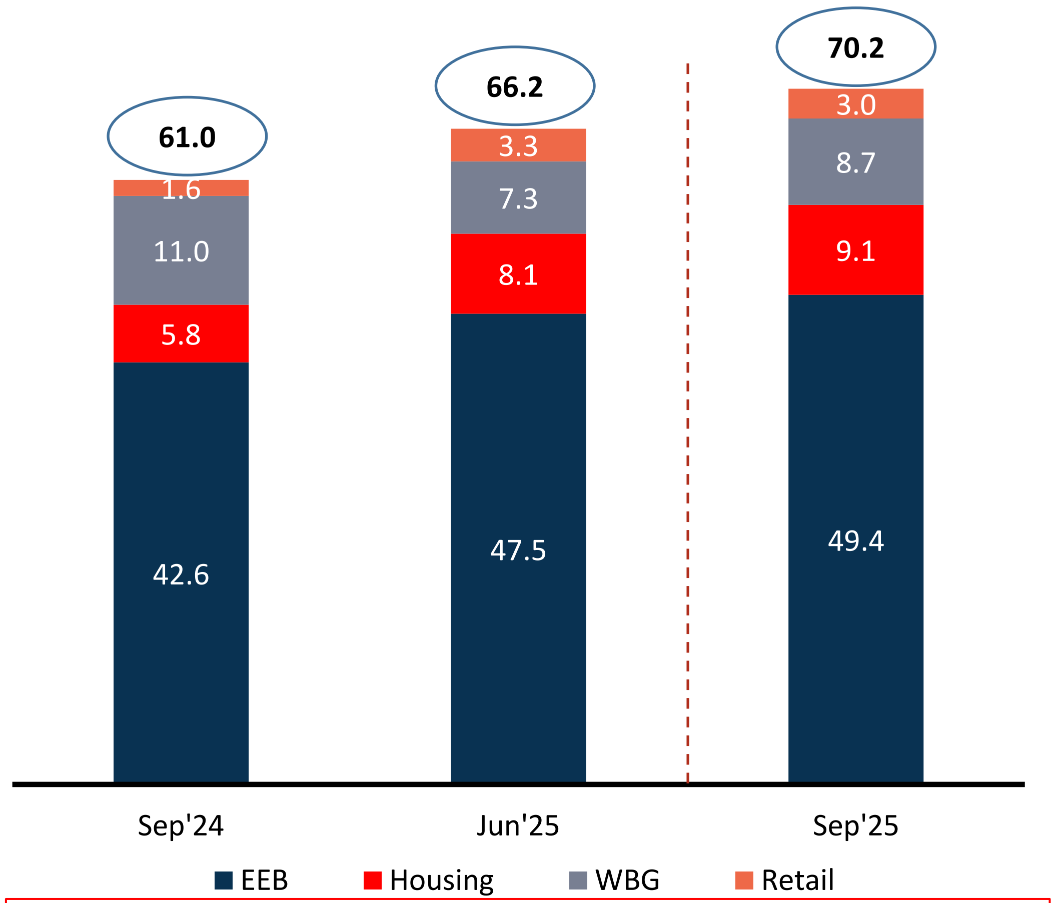


Asset Quality

Segmental NPA and Credit Cost

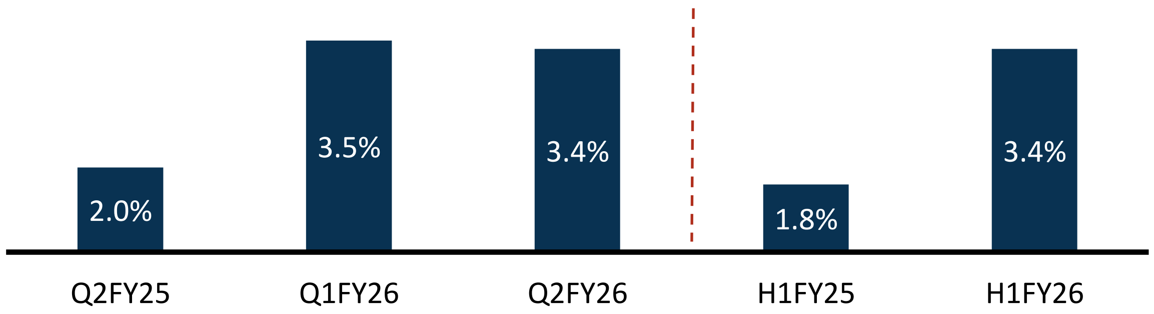
All amount in ₹ Bn.

Segmental GNPA movement (₹ in Bn)

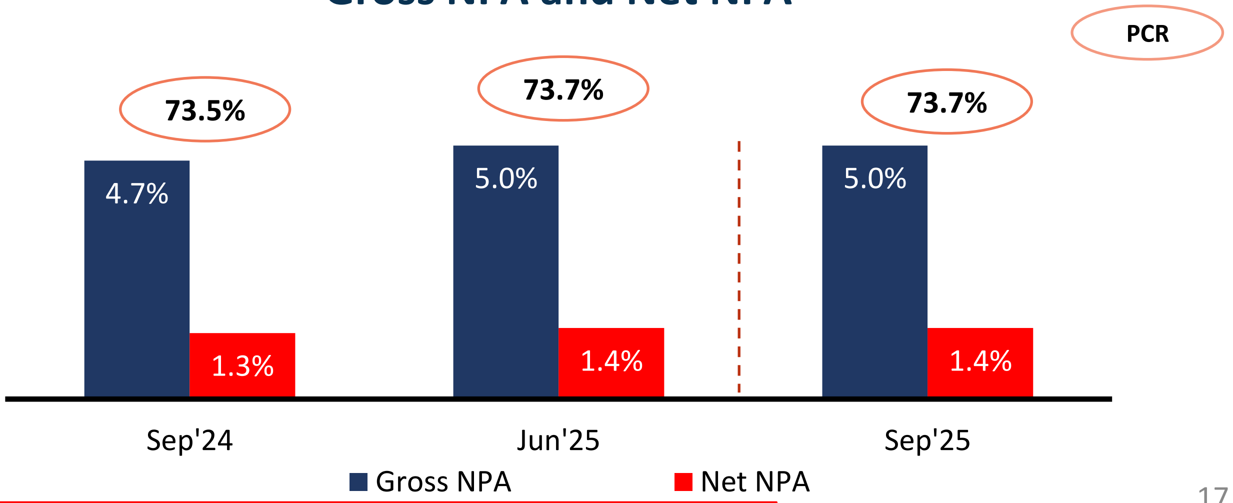


Increase in GNPA of Wholesale Banking is largely from ABG book (erstwhile SEL)

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

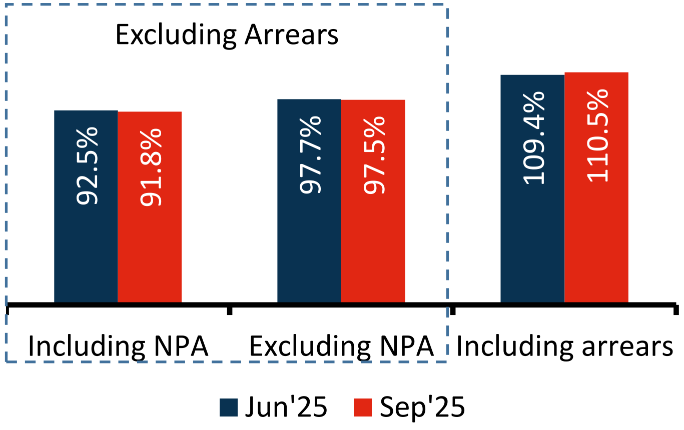
GNPA Ratio	**4.7%**	**4.7%**	**4.7%**	**5.0%**	**5.0%**	**3.8%**	**4.7%**
NNPA Ratio	**1.3%**	**1.3%**	**1.3%**	**1.4%**	**1.4%**	**1.1%**	**1.3%**
Credit Cost	**1.9%**	**4.1%**	**3.9%**	**3.5%**	**3.4%**	**3.4%**	**2.9%**
PCR (excl. Technical write offs)	**73.5%**	**73.5%**	**73.7%**	**73.7%**	**73.7%**	**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

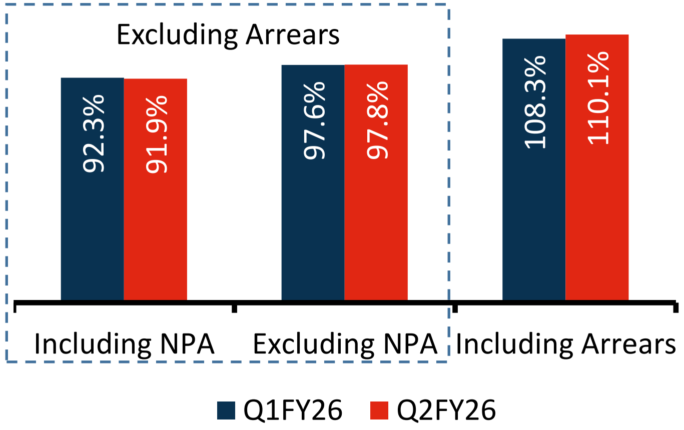
Top states

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

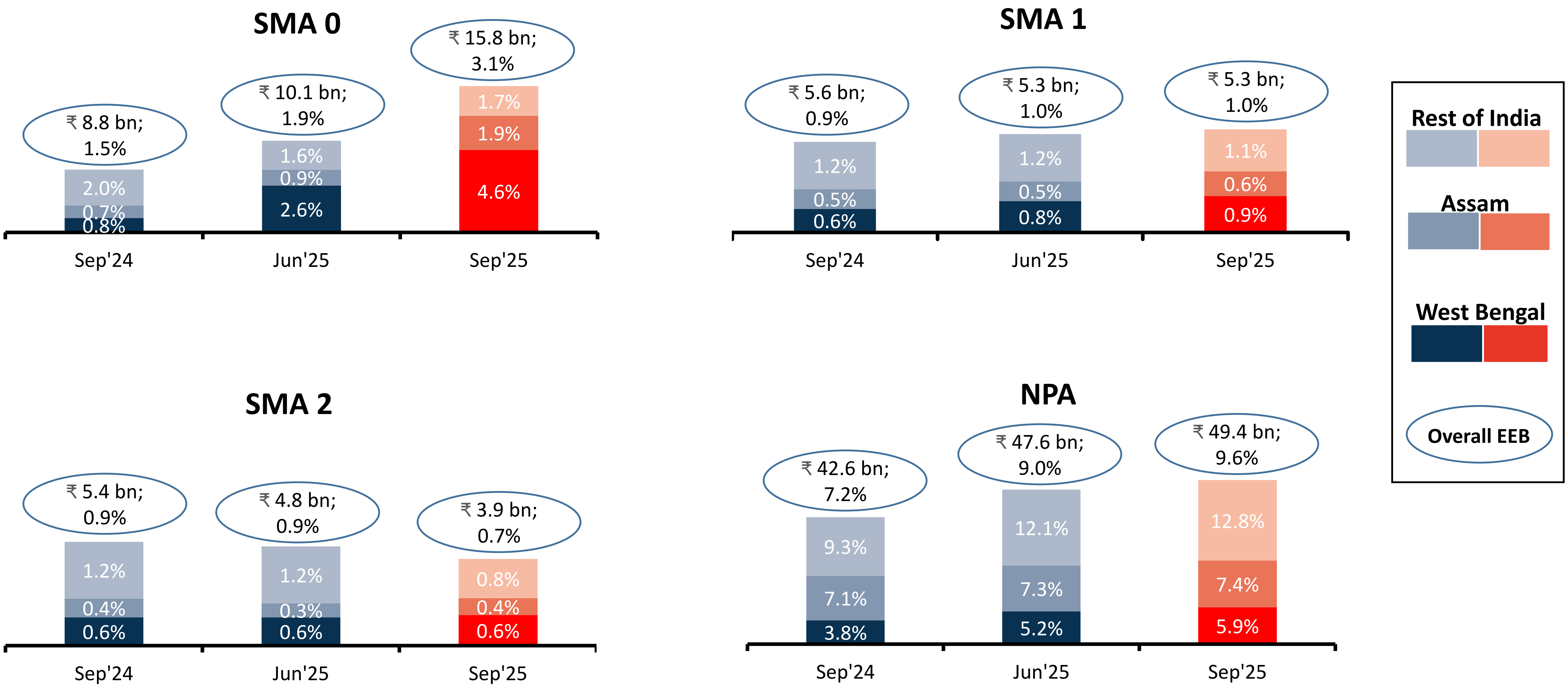


Customer Paying Profile

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

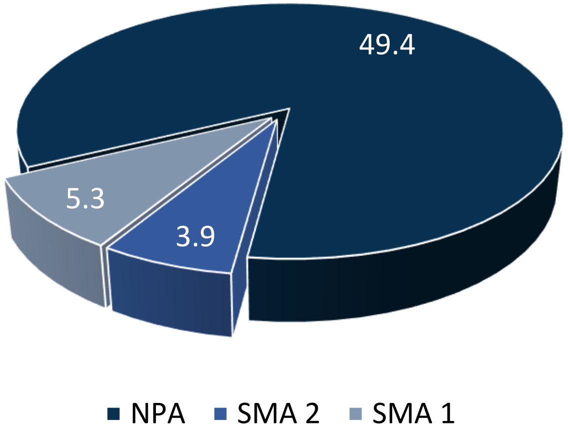
EEB DPD movement



EEB - Stress Pool and Vintage Analysis

All amount in ₹ Bn.

EEB Stress Pool - ₹ 58.6 Bn



EEB Book - Vintage Analysis

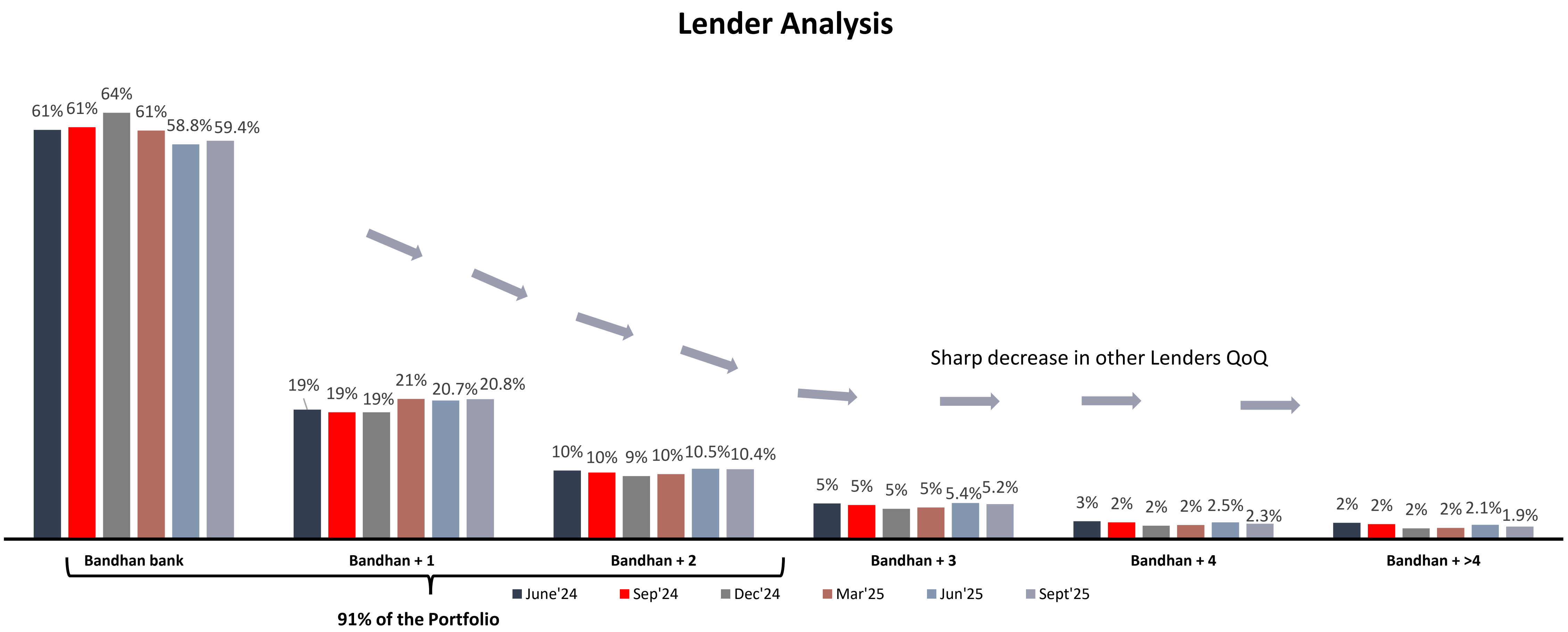
Qtr	Disbursement	SMA1*	SMA2*	NPA*
Q2FY24	169.4	0.1%	0.1%	2.5%
Q3FY24	174.3	0.2%	0.2%	3.9%
Q4FY24	228.1	0.4%	0.3%	5.2%
Q1FY25	137.2	0.5%	0.4%	5.3%
Q2FY25	124.5	0.6%	0.5%	3.8%
Q3FY25	122.2	0.7%	0.5%	2.0%
Q4FY25	151.0	0.6%	0.4%	0.7%
Q1FY26	107.1	0.3%	0.1%	0.1%
Q2FY26	137.3	0.0%	0.0%	0.0%

* % 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

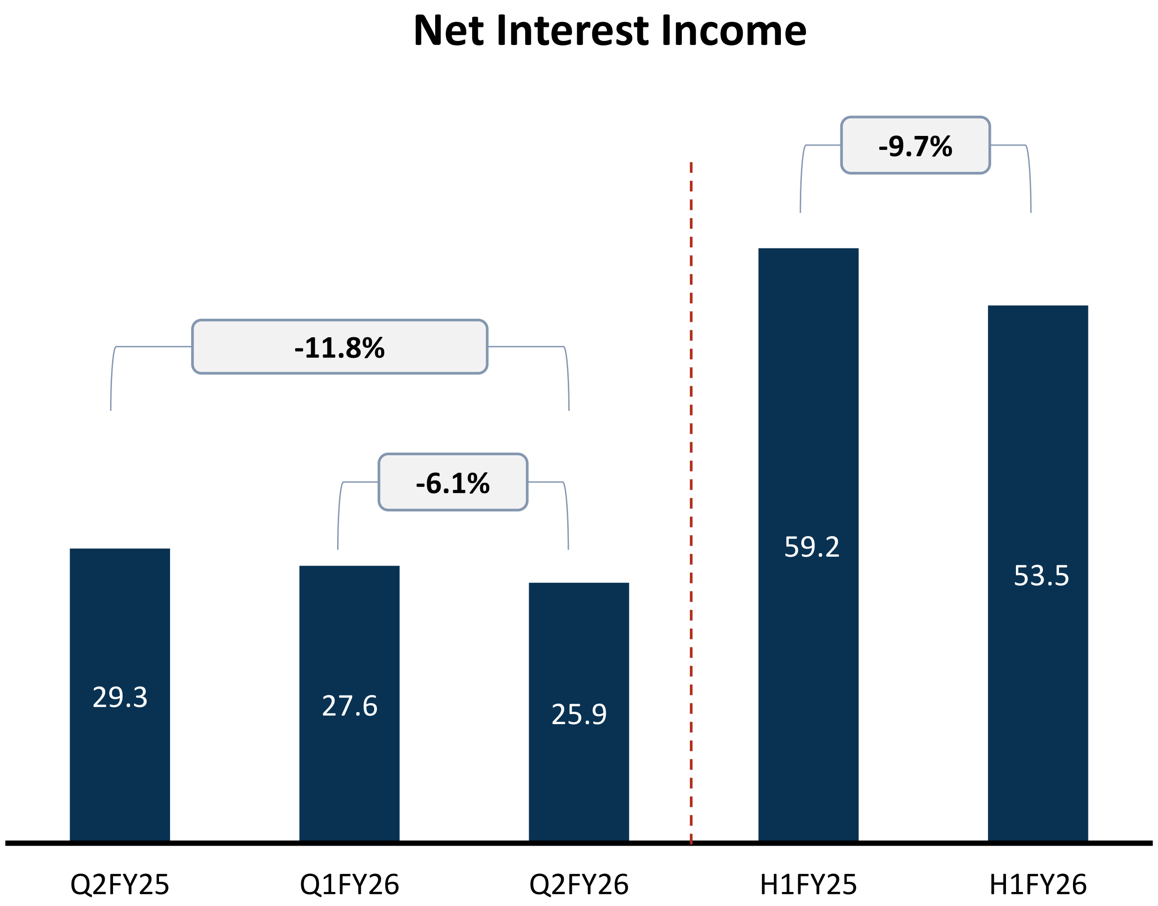


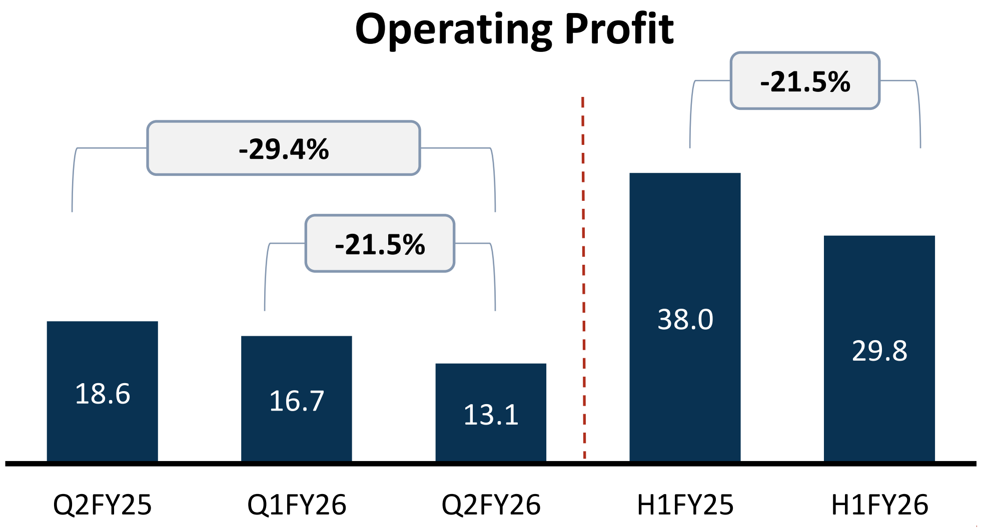
- Majority of the borrowers with loan only with Bandhan or at max two lenders., - Strong focus towards orderly resolution of leveraged portfolio

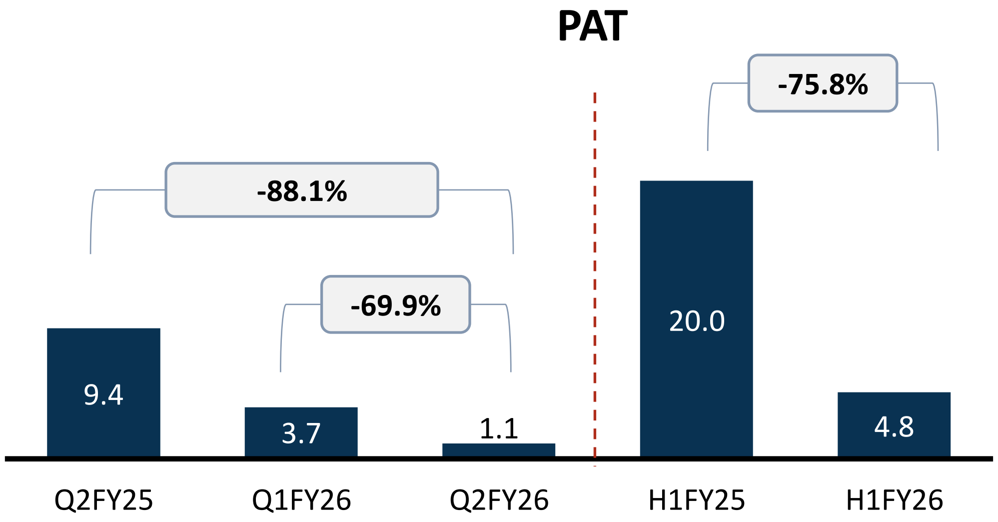
Financials

Financial Performance (1/2)

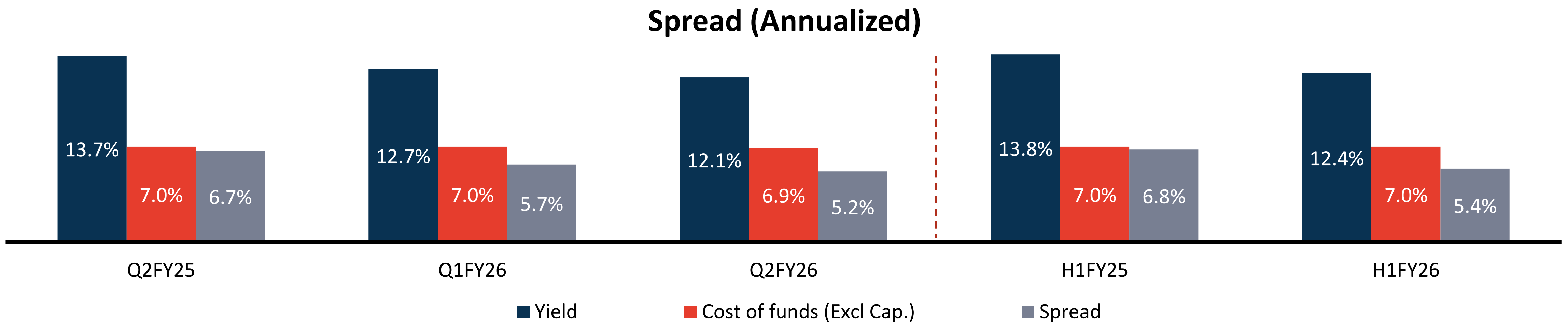
All amount in ₹ Bn.

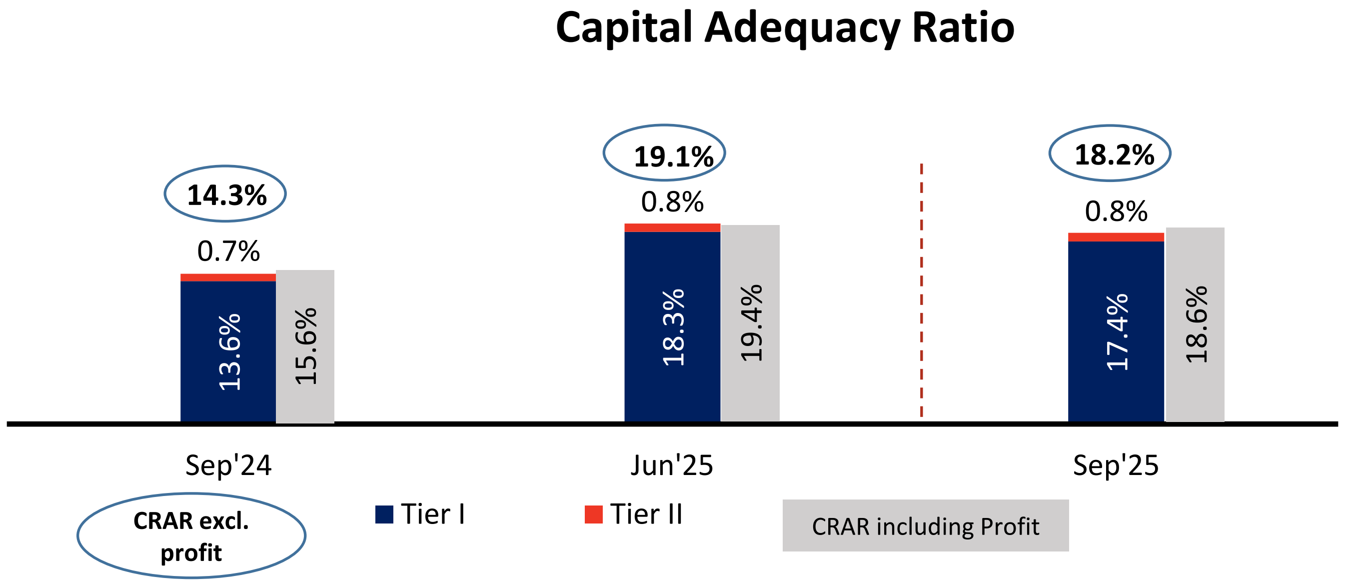


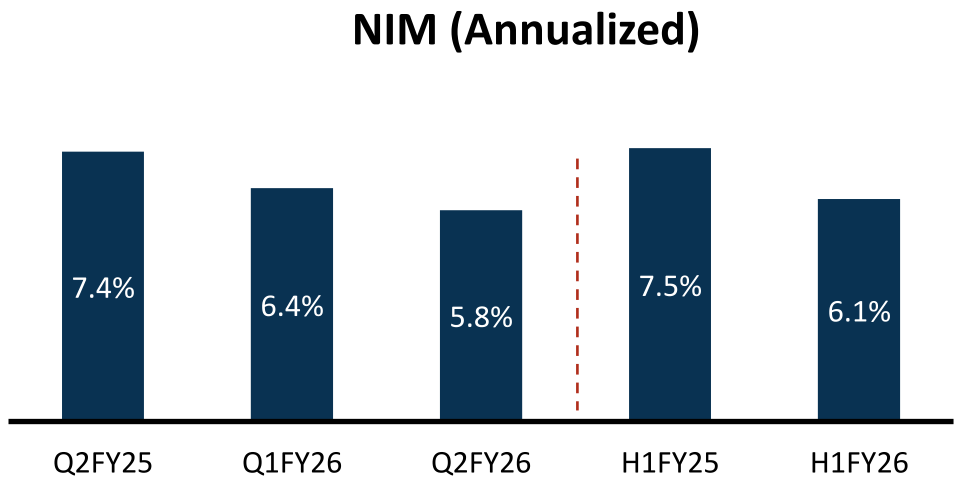




Financial Performance (2/2)







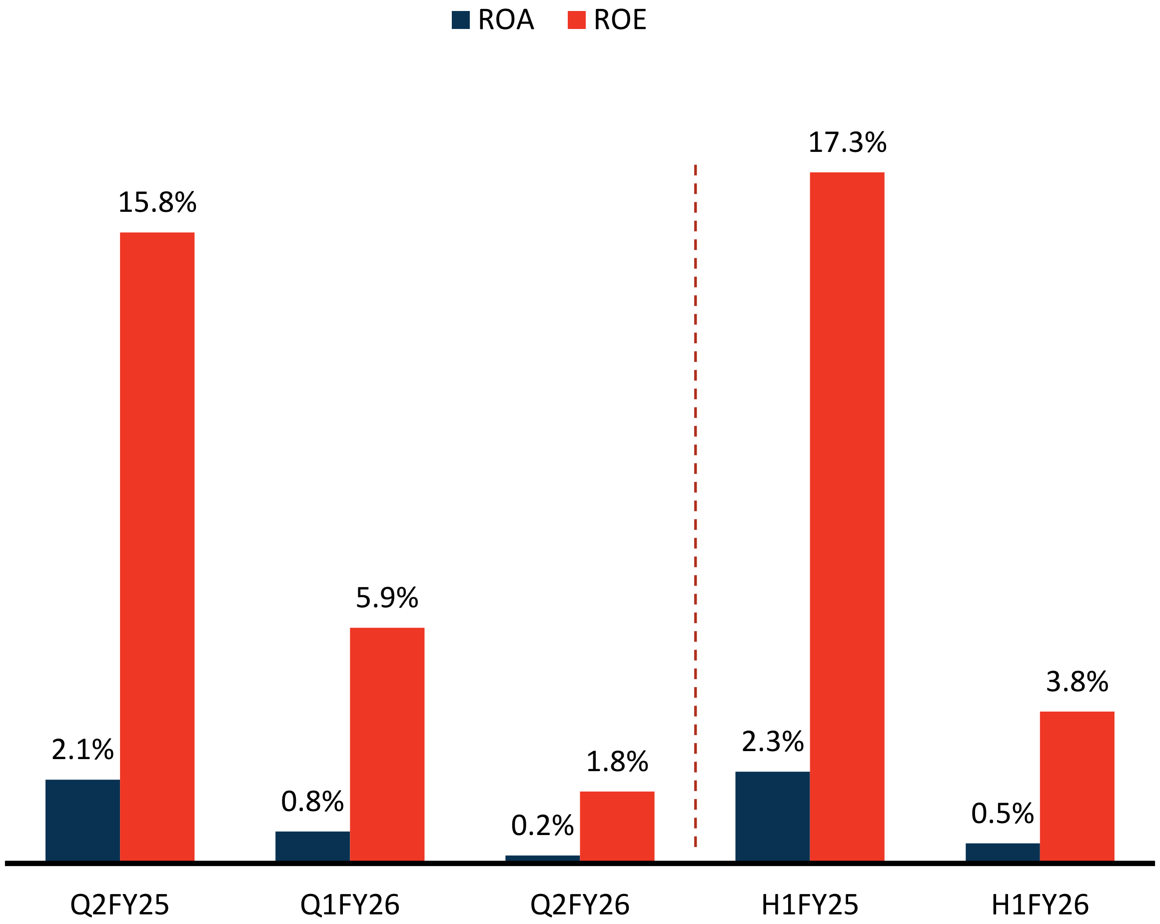
Break up of Non-Interest Income

All amount in ₹ Mn.

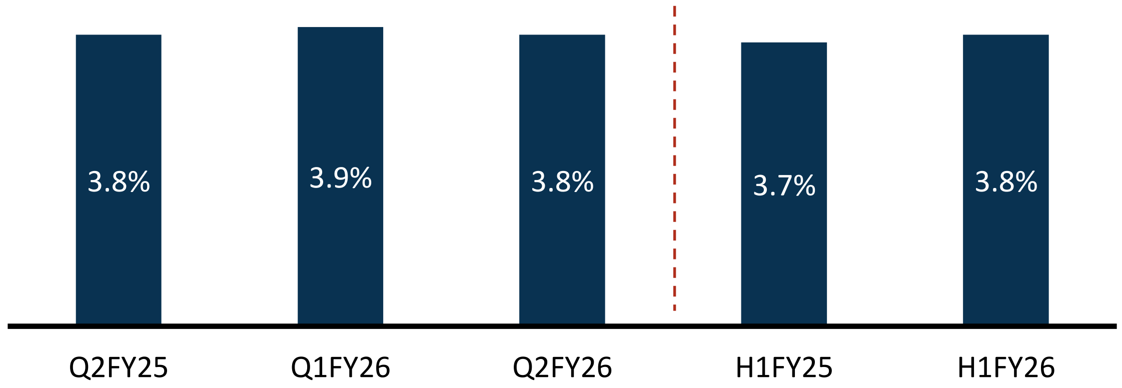
Details of other Income	Q2FY25	Q1FY26	Q2FY26	QoQ	YoY	H1FY25	H1FY26	YoY
Processing Fees	1,976	1,698	1,937	14.1%	-2.0%	3,963	3,635	-8.3%
Third Party Income	832	838	1,234	47.3%	48.4%	1,318	2,072	57.3%
P&L on Investment sale and Revaluation	948	2,507	187	-92.5%	-80.3%	1,263	2,694	113.3%
Release of prov on 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

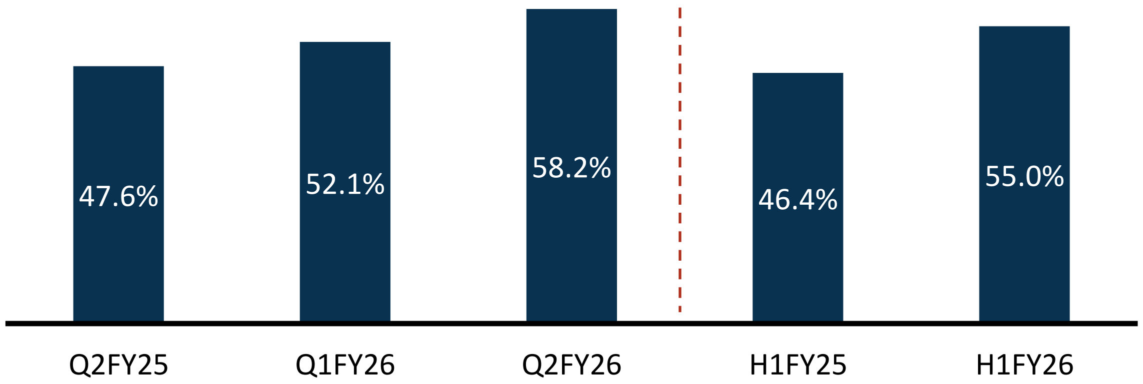
ROA & ROE (Annualized)



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+ RR1 RR4	CRISIL	0.002 0.004 1.38
Non-Convertible Debenture #	[ICRA]AA- (Stable) CRISIL AA-/Stable	ICRA CRISIL	12.95**
Certificate of Deposit	CRISIL A1+ [ICRA] A1+	CRISIL ICRA	60.00*

*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

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

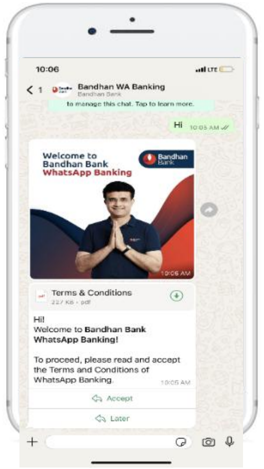
47%*
Growth in Bill Payments

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



- *WhatsApp Banking Activation & De-activation*
- *Account Services like balance enquiry, mini statement etc.*
- *Loan Services like View loan details, EMI summary etc*
- *View deposit , apply for PL and other ancillary services*
- *Card Services like temp block , unblock, hotlist etc.*
- *Profile Services - view CIF, home branch, all banking relationships, etc.*

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.

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

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

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 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.

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.

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

N V P Tendulkar

Independent Director

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

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

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

Subrata Dutta Gupta

Independent Director

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

Vijay N Bhatt

Independent Director

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

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

For information contact:

Vikash Mundhra, Head – Investor Relations

investor.relations@bandhanbank.com