

Ref. No. BBL/126/2024-25

July 03, 2024

BSE Limited

 Dept. of Corporate Services,
Phiroze Jeejeebhoy Towers,
Dalal Street, Fort,
Mumbai – 400001,
BSE Scrip Code: 541153

National Stock Exchange of India Limited

 The Listing Department,
Exchange Plaza,
Bandra Kurla Complex,
Mumbai – 400051,
NSE Symbol: BANDHANBNK

Dear Sir/ Madam,

Sub: Disclosure under SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

In accordance with SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and Code of Practices and Procedures for Fair Disclosure of Unpublished Price Sensitive Information and in terms of Regulation 8 of SEBI (Prohibition of Insider Trading) Regulations, 2015, we would like to intimate the following with respect to the Bank's Deposits, Advances and other information for the quarter ended June 30, 2024:

(in ₹ Crore unless specified otherwise)

	June 30, 2023	March 31, 2024	June 30, 2024	YoY(%)	QoQ(%)
			(Approximate)		
Loans & Advances (On book + Off Book + PTC)	103,169	124,721	125,619	21.8%	0.7%
Total Deposits	108,480	135,202	133,203	22.8%	-1.5%
CASA Deposits	39,077	50,151	44,453	13.8%	-11.4%
Retail Deposits (incl CASA)	77,240	93,801	92,104	19.2%	-1.8%
Bulk Deposits	31,240	41,401	41,099*	31.6%	-0.7%
Retail to Total Deposits (%)	71.2%	69.4%	69.1%		
CASA Ratio (%)	36.0%	37.1%	33.4%		

* Revised vide RBI circular dated June 07, 2024 "Amendment to Master Direction - Reserve Bank of India (Interest Rate on Deposits) Directions, 2016".

- LCR as on June 30, 2024 stands at ~ 149.5%

- **Collection efficiency**

Pan Bank Collection Efficiency (Excluding NPA)

Segments	For the month of March 31, 2024	For the month of June 30, 2024
EEB	99.0%	98.5%
Non EEB	97.6%	98.3%
Pan Bank	98.8%	98.5%

Please note that the numbers mentioned above, as on June 30, 2024 are provisional unaudited numbers and is subject to review / examine by the Audit Committee and Board of Directors and are subject to limited review by the Statutory Auditors of the Bank.

We request you to kindly take the above on record.

The above is being uploaded on the website of the Bank at www.bandhanbank.com.

Thanking you,

Yours sincerely,

for **Bandhan Bank Limited**

Indranil Banerjee
Company Secretary