Bandhan Bank
Bandhan Bank Limited
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CIN: L67190WB2014PLC204622 | Phone: +91 33 6609 0909, 4045 6456 | Fax: +91 33 6609 0502
Email: companysecretary@bandhanbank.com | Website: www.bandhan.bank.in

Ref. No.: BBL/SEC/096/2026-27

July 21, 2026

BSE Limited	**National Stock Exchange of India Limited**
Dept. of Corporate Services	The Listing Department
Phiroze Jeejeebhoy Towers,	Exchange Plaza, C-1, Block G,
Dalal Street,	Bandra Kurla Complex, Bandra (E),
Mumbai - 400 001	Mumbai - 400 051
BSE Scrip Code: 541153	**NSE Symbol: BANDHANBNK**

Dear Sir/Madam,

Sub.: Earnings Update Presentation on the Unaudited Financial Results for the quarter (Q1) ended June 30, 2026

In continuation to the letter having Ref. No.: BBL/SEC/095/2026-27 dated July 21, 2026 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 (Q1) ended June 30, 2026.

You are requested to take note of the above.

This disclosure and the above-mentioned enclosed document are being simultaneously uploaded on the Bank's website at www.bandhan.bank.in.

Thank you.

Yours faithfully,
for **Bandhan Bank Limited**
INDRANIL BANERJEE
Digitally signed by INDRANIL BANERJEE
Date: 2026.07.21 16:19:26 +05'30'
Indranil Banerjee
Company Secretary

Encl.: As above

Investor Presentation Q1FY27

21st July 2026

Bandhan Bank

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Key Highlights

Strategic Highlights: Q1FY27

Strong Outreach Capabilities

Deepening footprint and touch-points across the country

Branches
1,988
(35 States and UTs)

EEB Banking Units
4,400

ATMs
438

Universal Bank with diversified portfolio

Comprehensive financial solutions across all lending segments

EEB
₹ 526.4 bn
~34% share of book

Housing & Retail
₹ 506.4 bn
~33% share of book

Wholesale Banking
₹ 512.8 bn
~33% share of book

Customer Centricity & Digitization

Seamless customer journeys and improved customer satisfaction

Total Customers
31.8 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
18.2%

CET 1
17.5%

Retail Deposits
74% of Total Deposits

Productivity & Efficiency

Focus on workforce upskilling and reskilling, and drive operational excellence

Cost/Income
61.5%

Emp Productivity*
8.6% YoY increase in Business / employee

Training & Upskilling
347K learning hours

*Total Employee as on Jun'26 is 74,744

^through tab assisted and DIY

CET1 and CRAR is incl. profit

Key Financial Highlights: Q1FY27

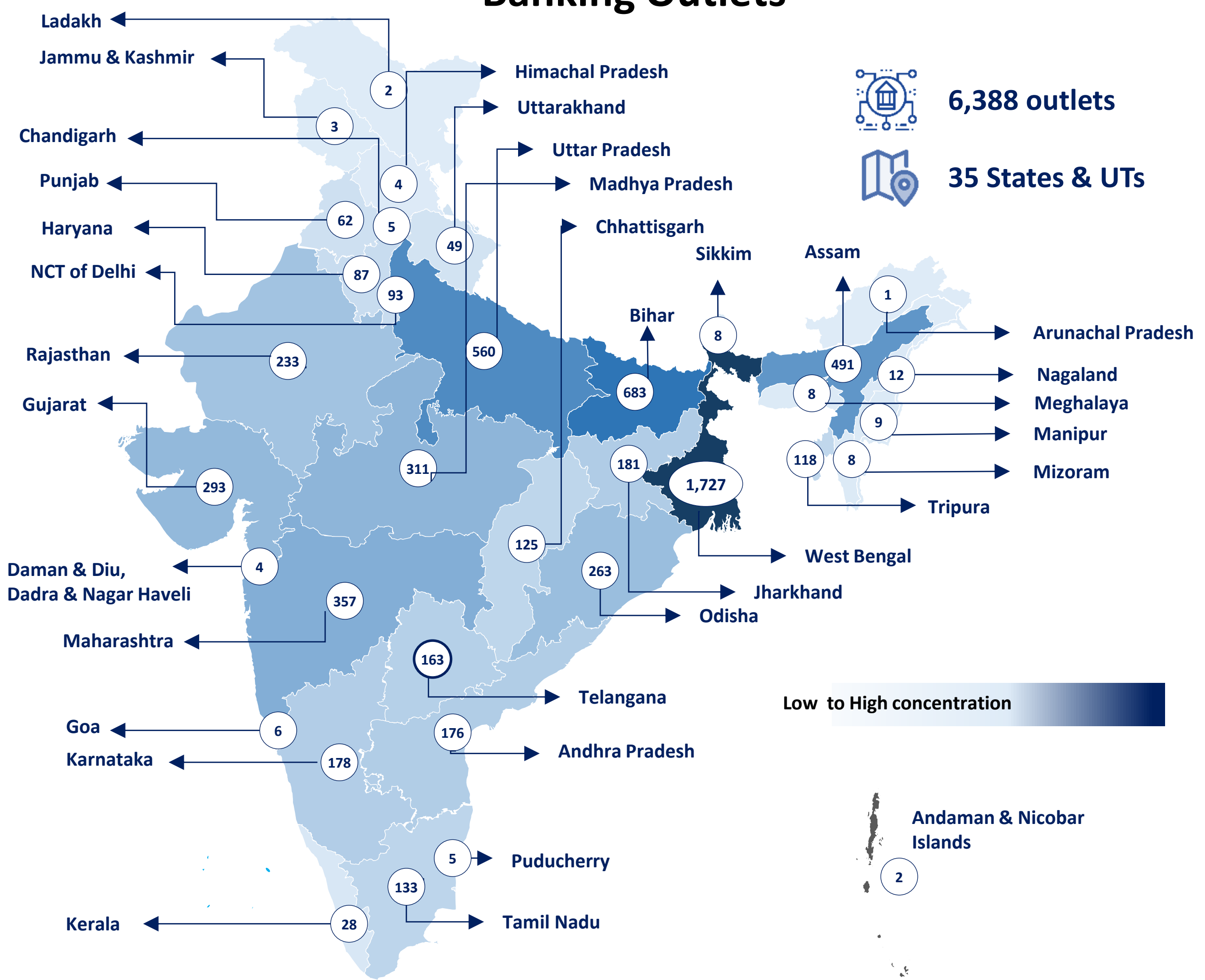
Advances	**Gross Advances** **₹ 1,555.6 bn*** *(16.4% YoY & 0.9% QoQ)*	**Secured Mix** **56.8%** *(473 bps YoY & 67 bps QoQ)*	**Non-EEB Book** **₹ 1,029.1 bn** *(27.4% YoY & 2.6% QoQ)*	**Share Of Non-East** **62.1%^** *(30 bps YoY & 19 bps QoQ)*
Deposits	**Total Deposit** **₹ 1,648.9 bn** *(6.6% YoY & -0.9% QoQ)*	**CASA Ratio** **29.4%** *(234 bps YoY & 9 bps QoQ)*	**Retail Deposits** **₹ 1,219.6 bn** *(15.6% YoY & -0.5% QoQ)*	**Share Of Non-East** **43.5%** *(-167 bps YoY & -154 bps QoQ)*
Asset Quality	**GNPA Ratio** **3.1%** *(-182 bps YoY & -12 bps QoQ)*	**NNPA Ratio** **0.9%** *(-43 bps YoY & -4 bps QoQ)*	**PCR**** **71.1%** *(-259 bps YoY & 1 bps QoQ)*	**Credit Cost** **1.8%** *(-167 bps YoY & -15 bps QoQ)*
Profitability	**NII** **₹ 29.2 bn** *(5.9% YoY & 4.5% QoQ)*	**Total Revenue (Net)** **₹ 35.2 bn** *(1.2% YoY & -1.2% QoQ)*	**Operating Profit** **₹ 13.6 bn** *(-18.6% YoY & -5.8% QoQ)*	**PAT** **₹ 5.0 bn** *(34.9% YoY & -6.1% QoQ)*
Ratios	**NIM** **6.2%** *(-16 bps YoY & 2 bps QoQ)*	**OPEX / Assets** **4.3%** *(41 bps YoY & -9 bps QoQ)*	**ROA** **1.0%** *(20 bps YoY & -11 bps QoQ)*	**ROE** **7.7%** *(179 bps YoY & -82 bps QoQ)*

* Includes PTC of ₹ 4.03 bn   ** PCR including SR provision is at 74.3%, which is stable on QoQ basis   ^ excludes PTC & IBPC

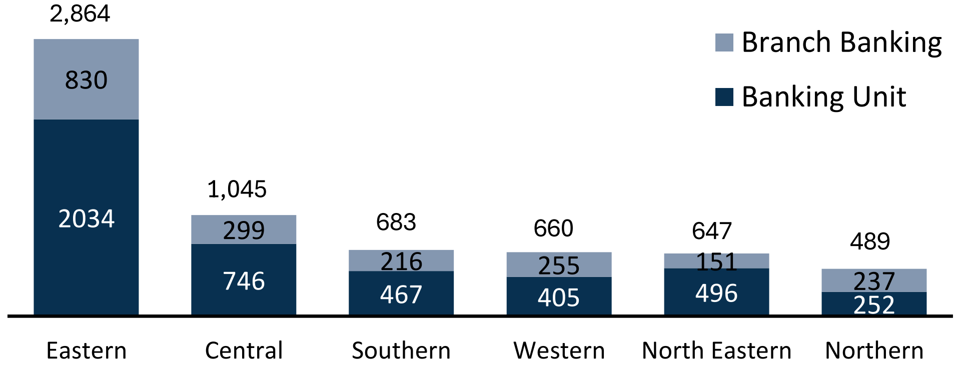
Extensive Pan-India Network with Deep Market Reach

As on 30th Jun'26

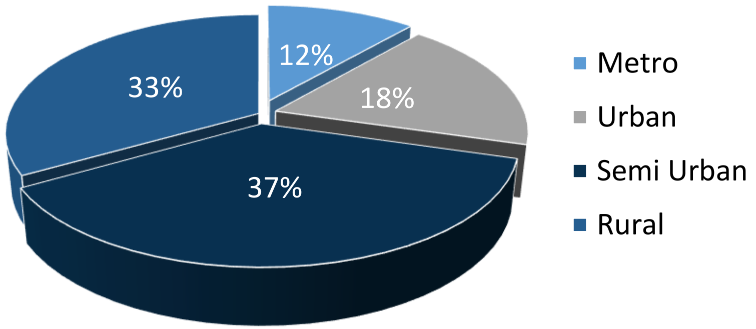
Banking Outlets



Share of Banking Outlets by Region



Regional Diversification with Strong SU-RU Presence



East – WB, BR, JH, OD, SK, A&N | **Central –** CG, MP, UP, UK | **South –** AP, TS, KA, KL, TN,PY | **West –** MH, GJ, GA, D&D | **North-East –** ARP, AS, MN, MZ, ML, NL, TR, | **North –** DL, PB, HR, RJ, HP, CH, J&K, LA

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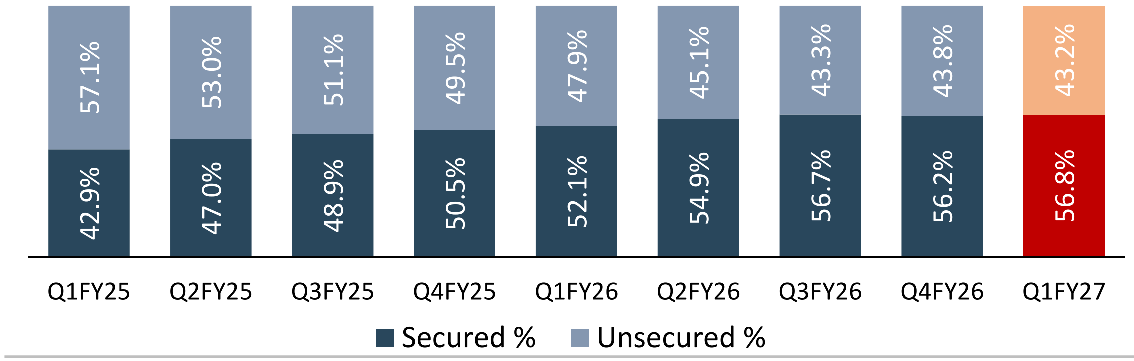
Bandhan Bank's Journey On Its Strategic Objectives

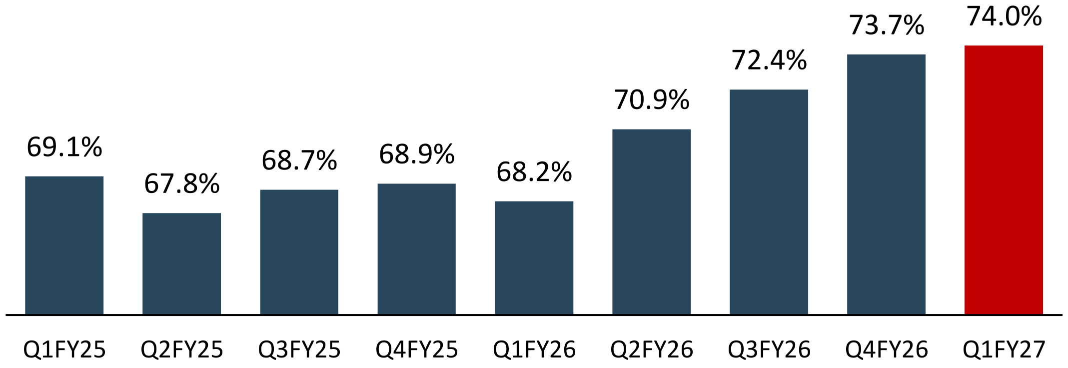
Portfolio Diversification (Higher Secured Mix)

A calibrated shift towards higher secured assets mix has strengthened portfolio resilience and diversification across lending segments



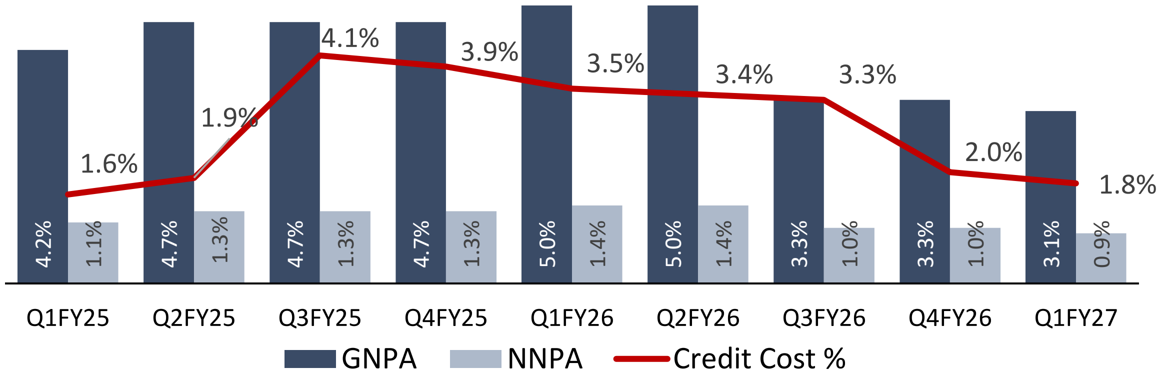
Liability Resilience (Higher Retail Deposits Share)

Focused retail deposit strategy driving higher granularity and a more stable, low-cost funding base



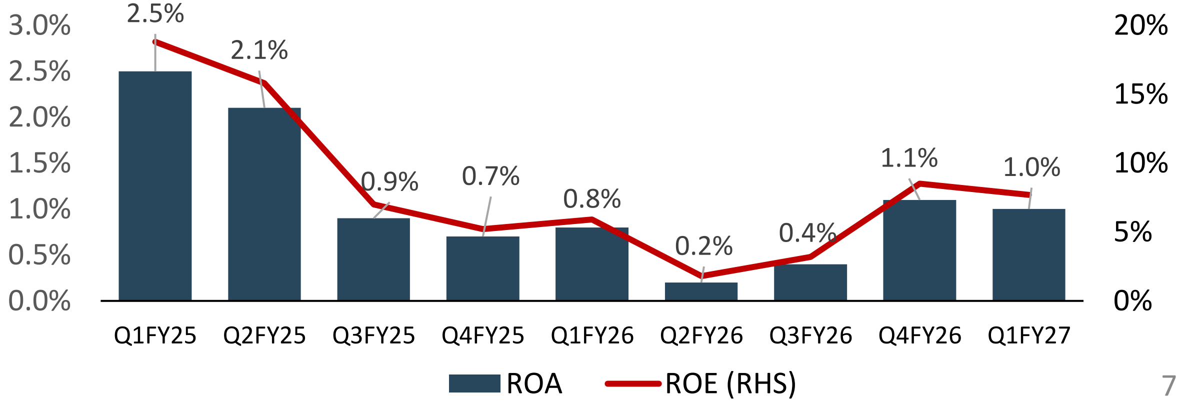
Strengthen Asset Quality

Driving sustainable asset quality outcomes through disciplined credit selection, portfolio diversification and recovery focus



Improve Profitability

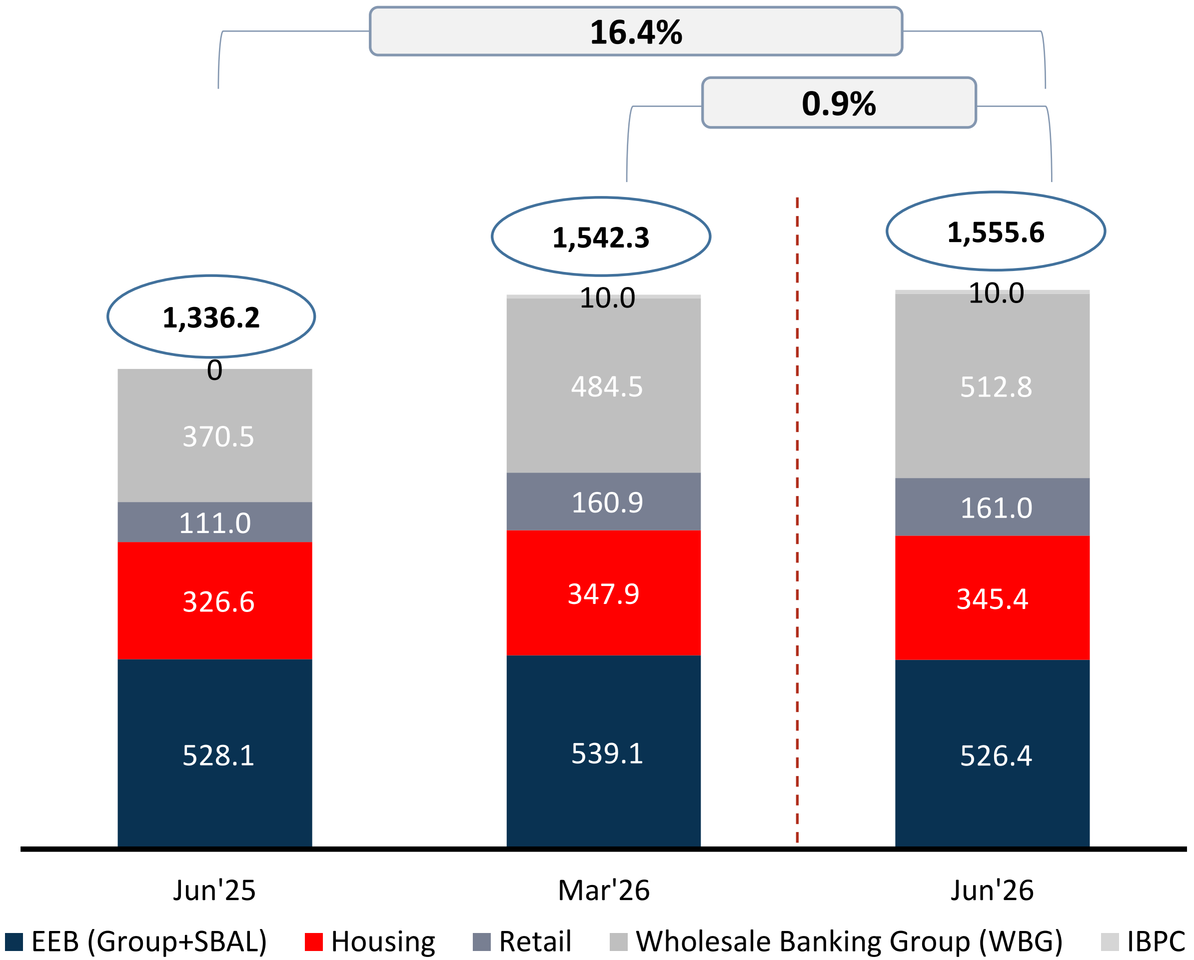
Embedding predictability in return ratios through balance sheet strengthening and conscious risk realignment



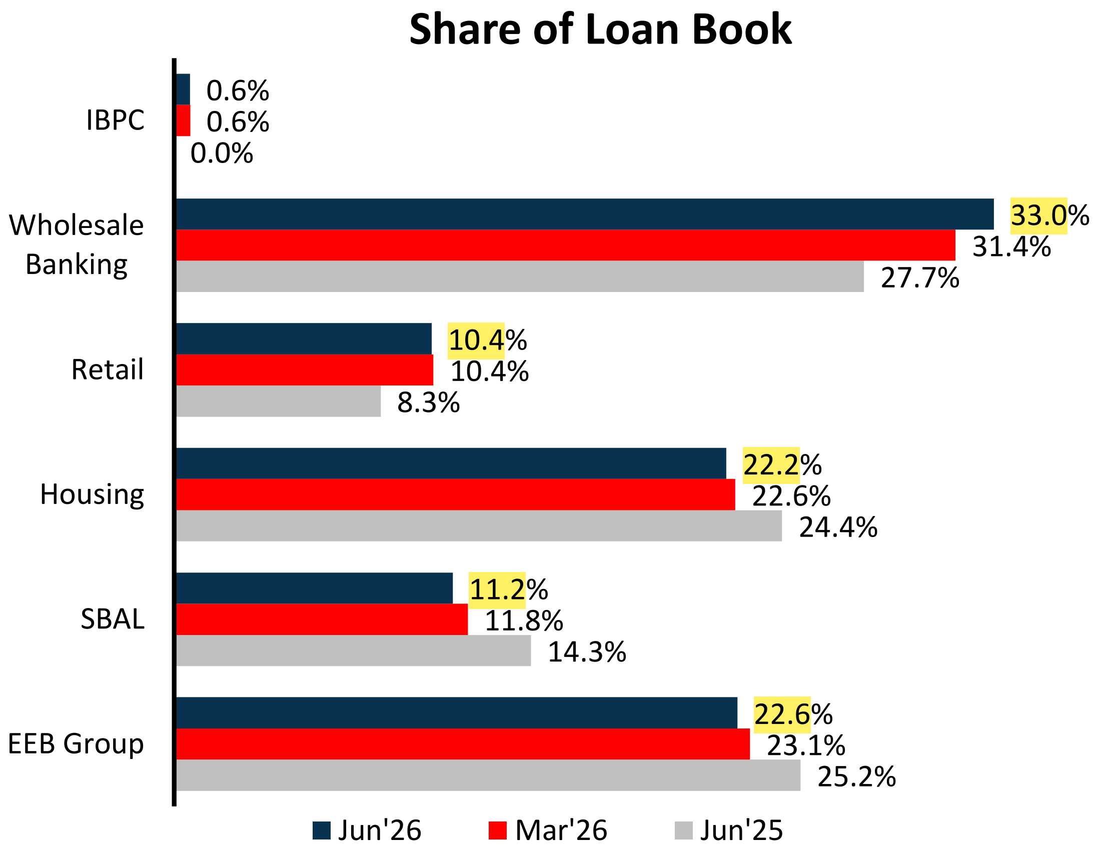
Business & Financial Overview

Gross Advances Mix

All amount in ₹ Bn



Gross advances Includes PTC; SBAL - Small Business and Agri Loans, is a part of EEB portfolio

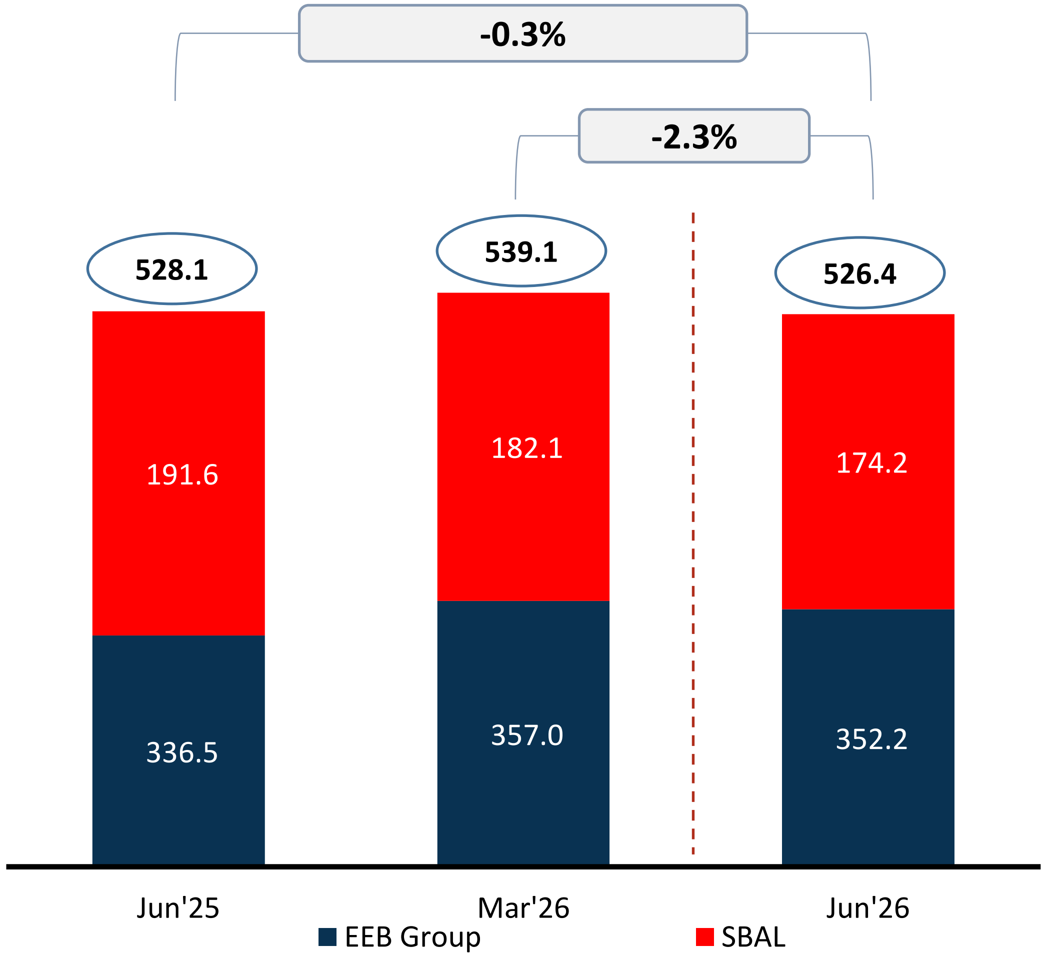


Share of EEB (Group + SBAL) reduced from 39.5% in Jun’25 to 33.8% in Jun’26

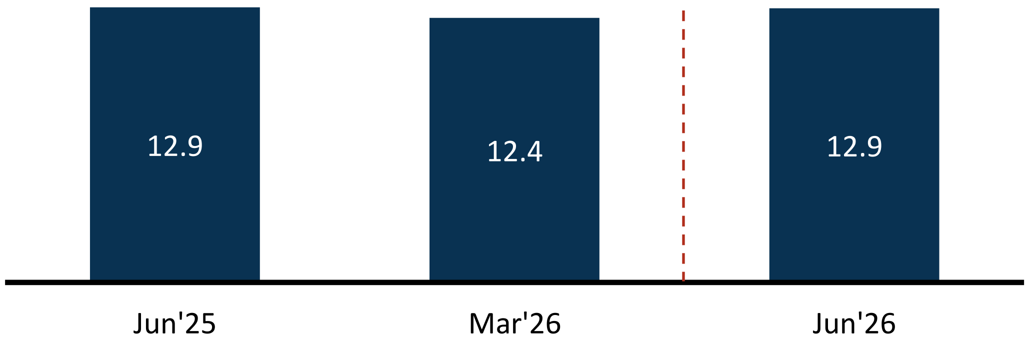
Emerging Entrepreneurs Business (EEB)

All amount in ₹ Bn

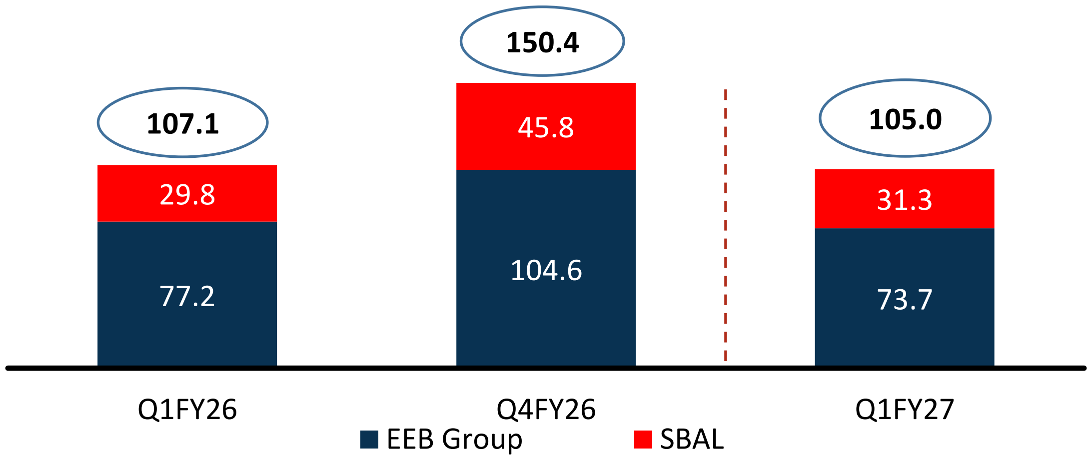
EEB Asset Growth



Number of Active Borrowers (Mn)



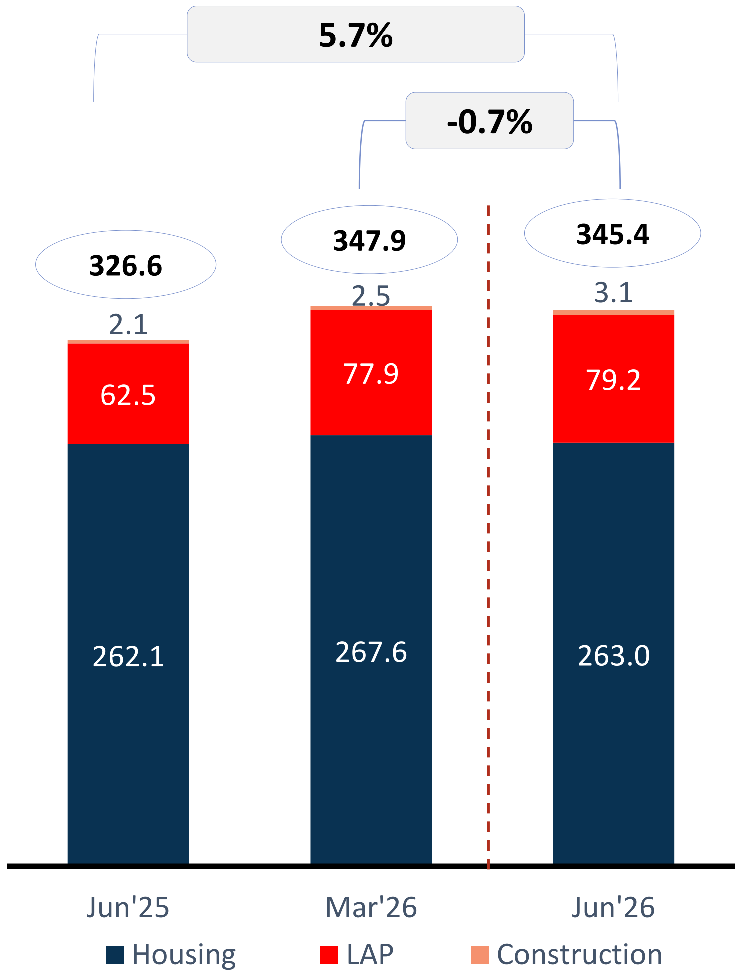
EEB Loan Disbursement



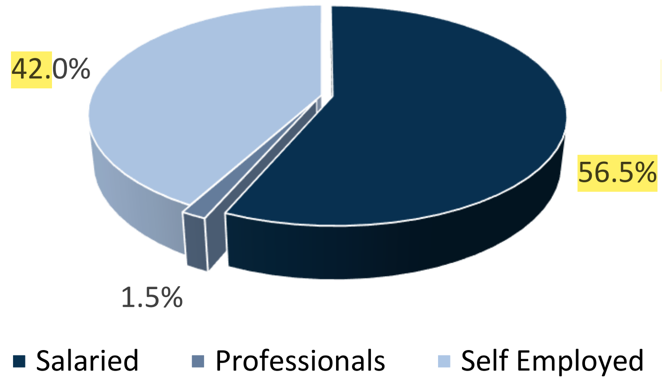
Housing Finance

All amount in ₹ Bn

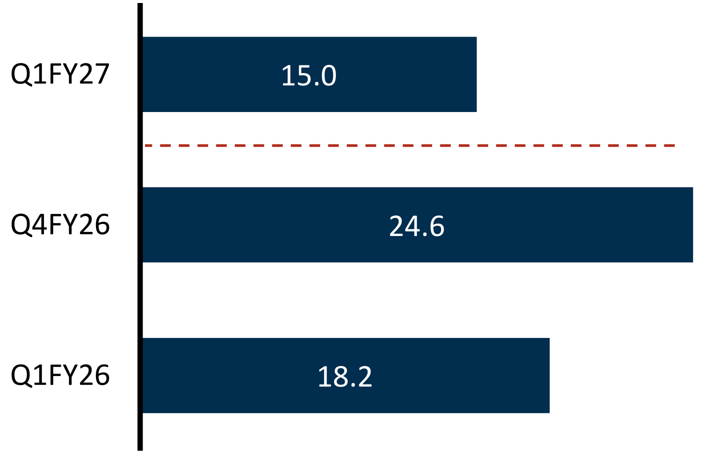
Housing: Product wise break-up



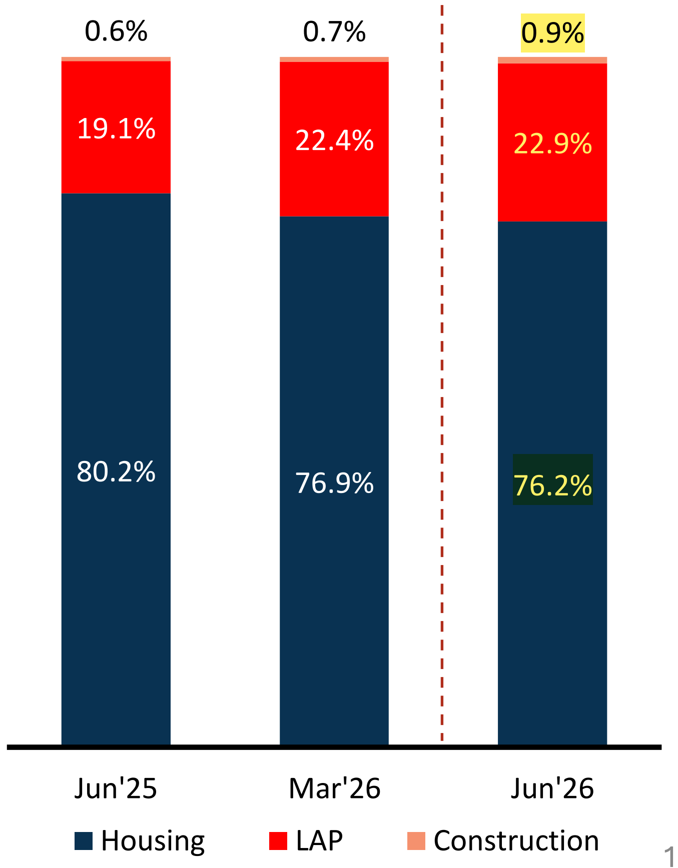
Borrowers Bifurcation – Jun'26



Housing Asset Disbursements



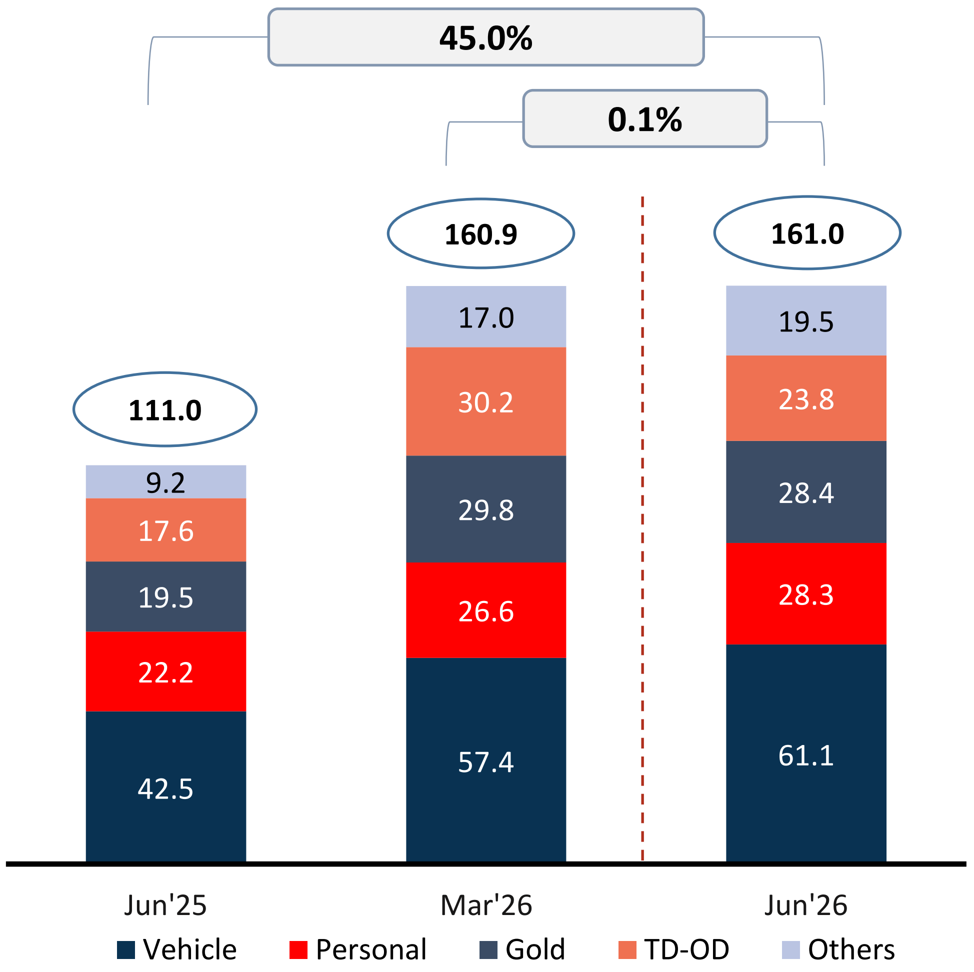
Housing: Product wise share



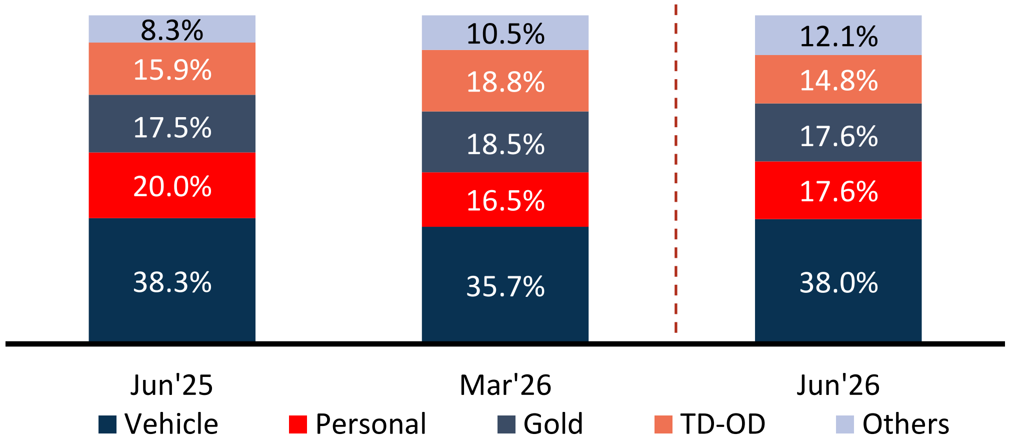
Retail Assets

All amount in ₹ Bn

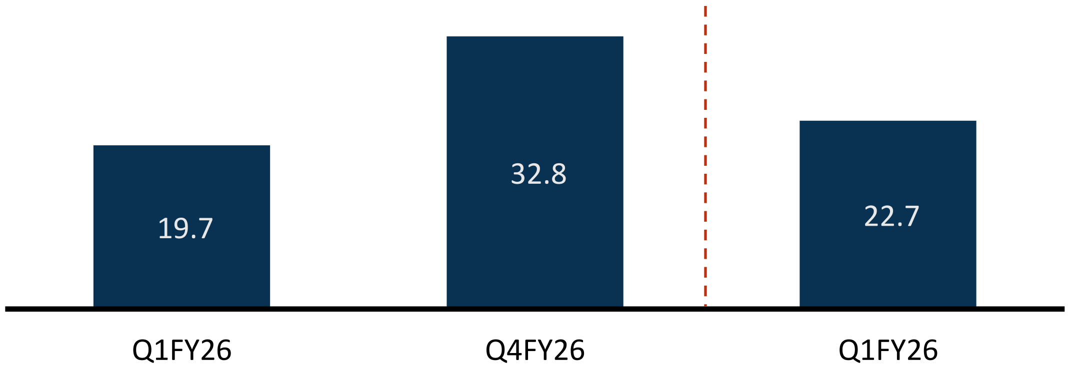
Retail Assets: Product wise break-up



Retail Assets: Product wise share



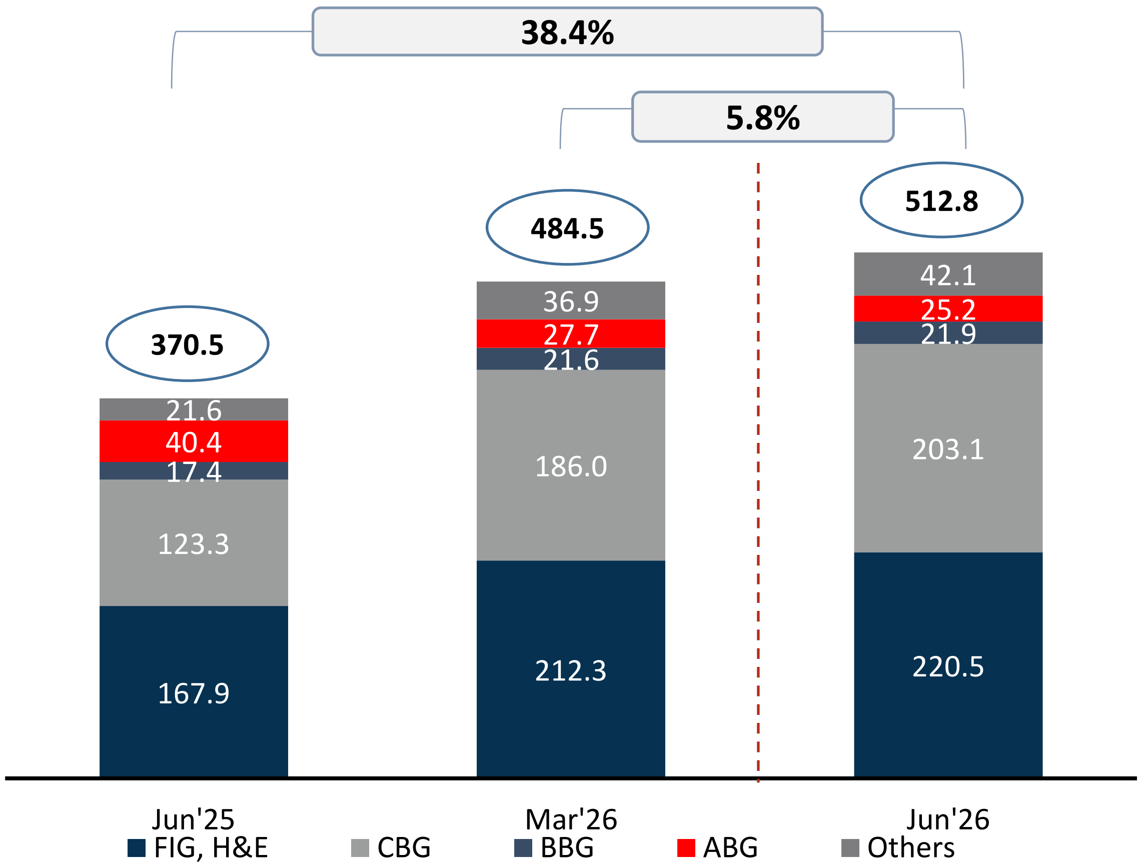
Retail Disbursements



Wholesale Banking

All amount in ₹ Bn

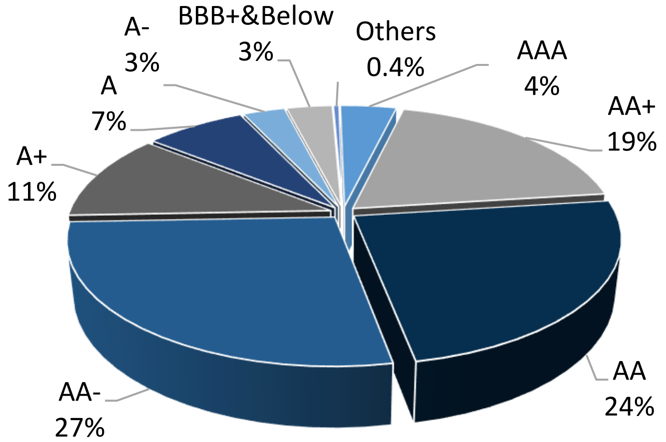
Wholesale Banking: Product wise break-up



FIG, H&E – Financial Institution Group (includes healthcare, educational institutions and PTC);
CBG – Corporate Banking Group (Erstwhile MMG – Mid Market Group); BBG – Business Banking Group;
ABG – Aspiring Business Group (Erstwhile SEL); Others incl. SME LAP and Agri

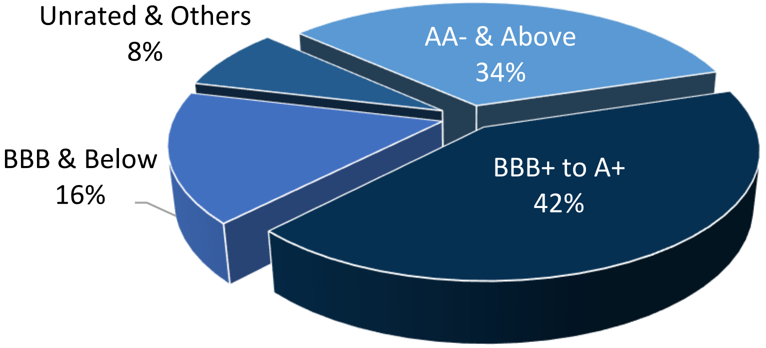
FIG, H&E: 96% of outstanding are A- & Above category (as per external rating)

As on 30th Jun'26



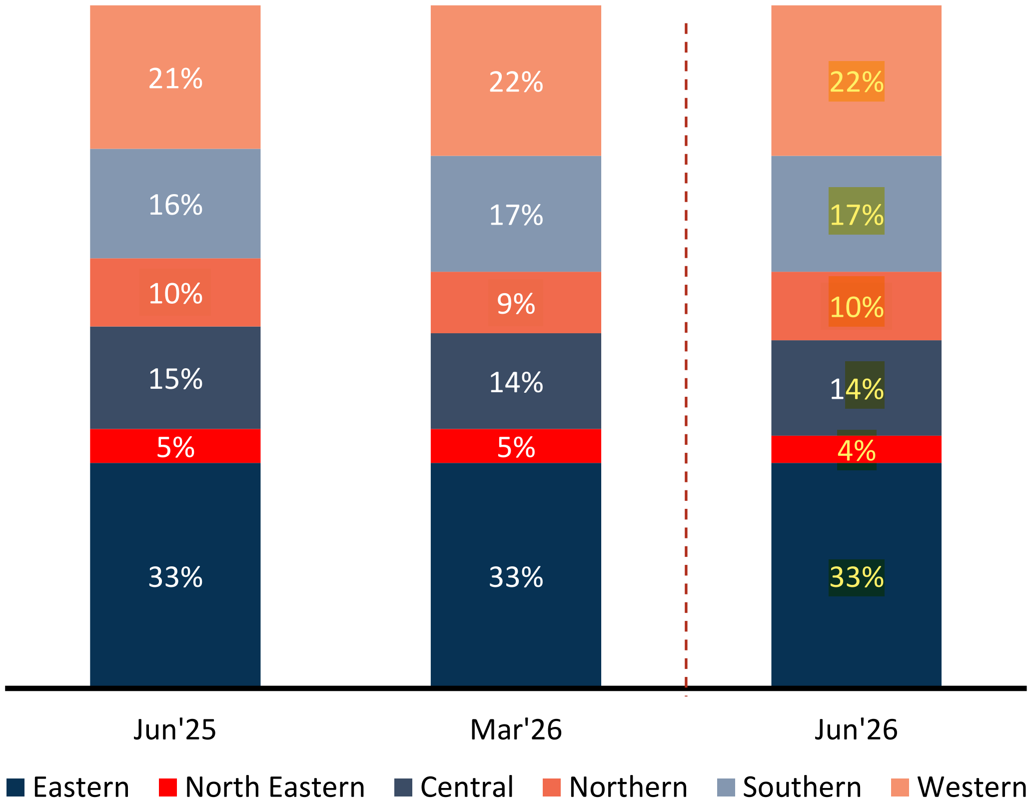
CBG: 76% of outstanding are BBB+ & Above category (as per external rating)

As on 30th Jun'26



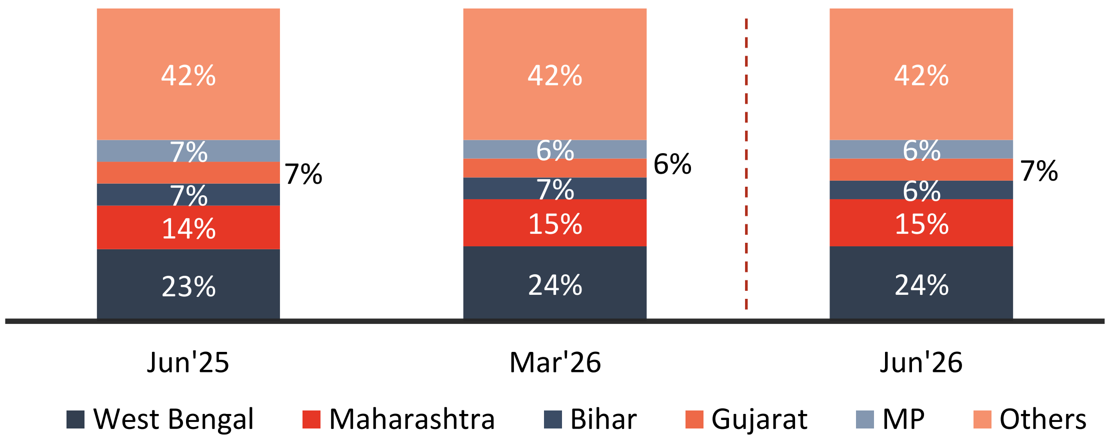
Geographical Distribution of Loans & Advances

Share of Loans & Advances by Region



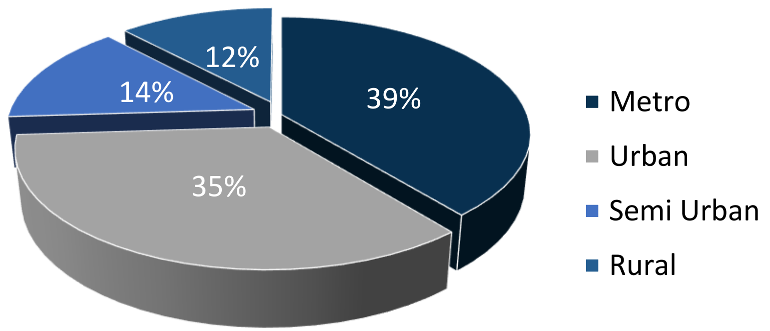
Geographical distribution excludes IBPC & PTC

Share of Loans & Advances by States



Category wise Distribution of Loans & Advances

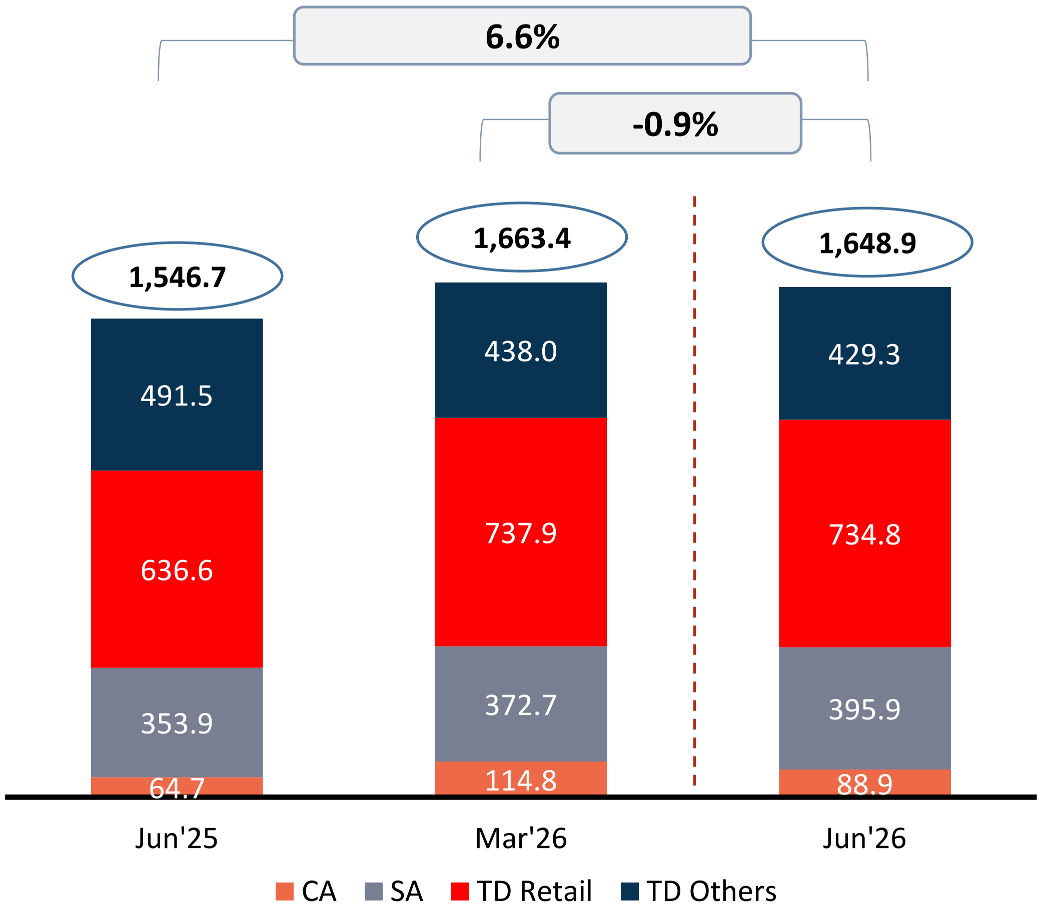
As on 30th Jun'26



Deposits

All amount in ₹ Bn

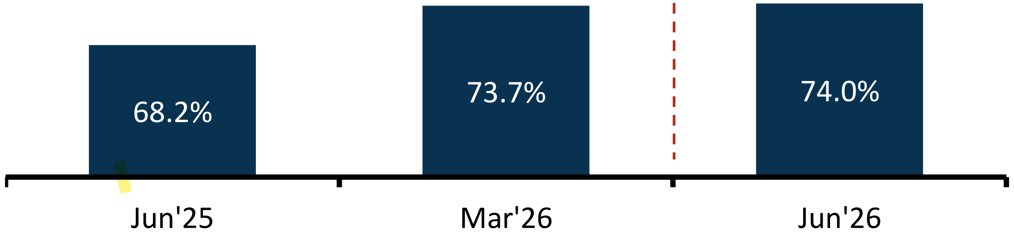
Deposits (₹ in Bn)



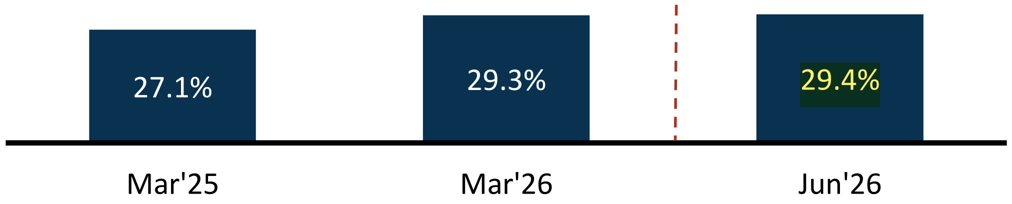
EEB deposits contribute to 2.4% of Total deposit as of Jun'26

Retail Deposits* (%)

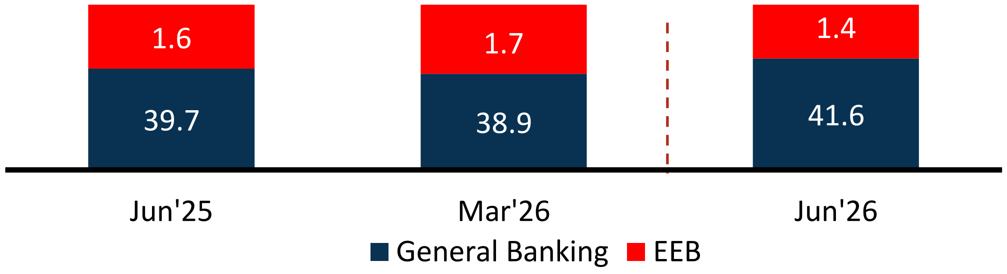
*CASA + Retail TD



CASA (%)

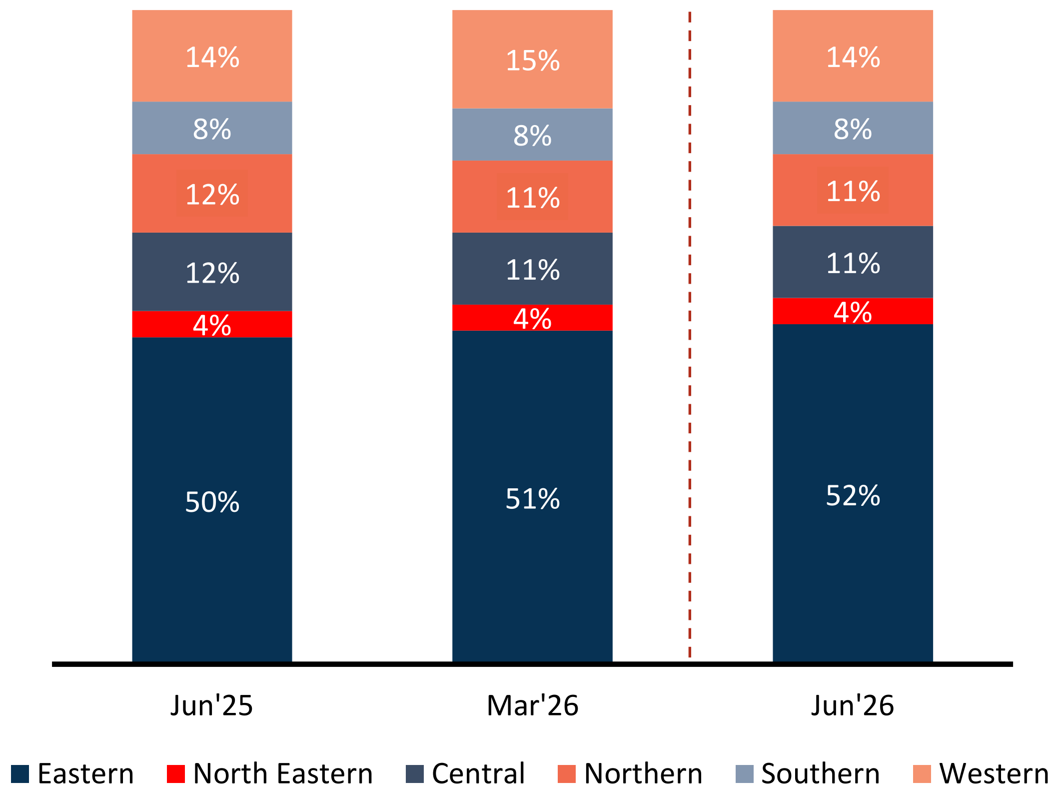


Average SA Balance per Account (₹ in 000')

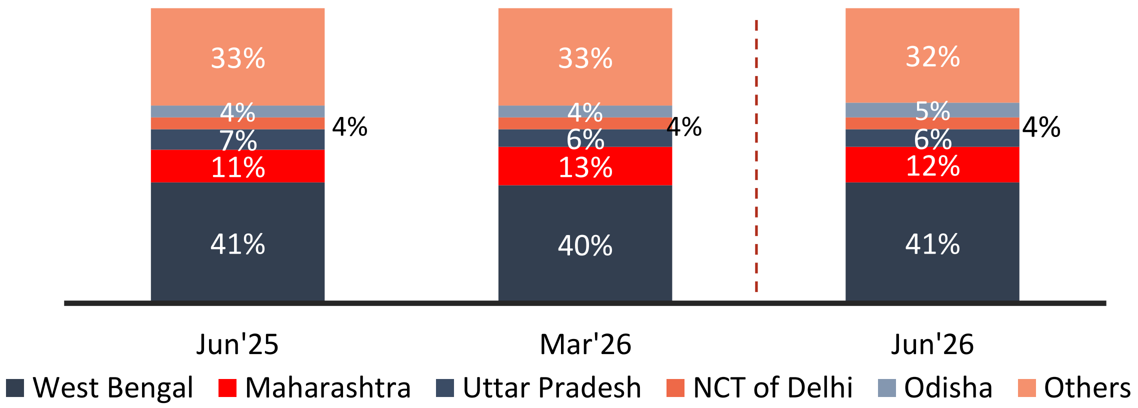


Geographical Distribution of Deposits

Share of Deposits by Region

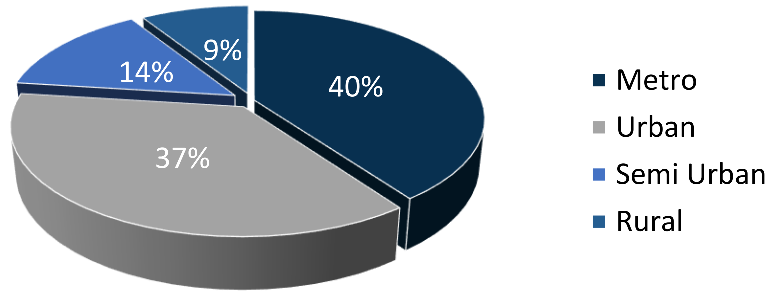


Share of Deposits by States



Category wise distribution of Deposit

As on 30th Jun'26



Average Balances – Advances & Deposits

All amount in ₹ Bn

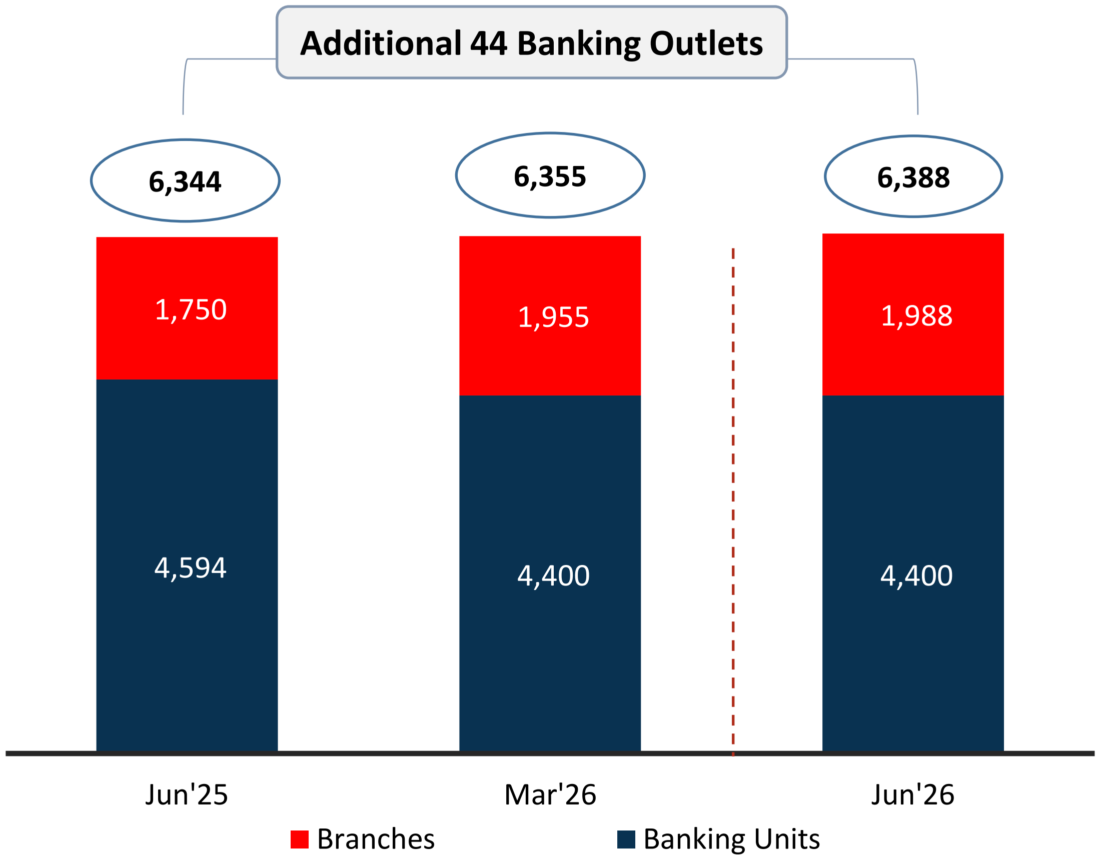
Average Advances	Q1FY26	Q2FY26	Q3FY26	Q4FY26	Q1FY27	QoQ %	YoY %
EEB	543.1	520.5	515.2	501.0	524.6	4.7%	-3.4%
Housing Finance	321.3	326.6	332.4	339.6	346.3	2.0%	7.8%
Retail Assets	104.8	114.1	127.8	143.4	155.9	8.7%	48.8%
Wholesale Banking	353.4	369.7	401.9	446.6	477.3	6.9%	35.1%
IBPC / Others	1.1	0.8	20.0	0.8	10.0	1182.1%	806.4%
Total Average Advances	**1,323.6**	**1,331.7**	**1,397.3**	**1,431.4**	**1,514.2**	**5.8%**	**14.4%**

Average Deposits	Q1FY26	Q2FY26	Q3FY26	Q4FY26	Q1FY26	QoQ %	YoY %
CASA	**400.9**	**389.5**	**386.6**	**397.2**	**418.6**	**5.4%**	**4.4%**
- Current Account (CA)	50.6	50.6	53.8	60.1	66.6	10.8%	31.6%
- Savings Account (SA)	350.2	338.9	332.8	337.1	351.9	4.4%	0.5%
Term Deposit	**1,053.4**	**1,134.8**	**1,136.4**	**1,135.7**	**1,147.9**	**1.1%**	**9.0%**
- Retail TD	594.3	661.2	691.1	717.3	733.6	2.3%	23.4%
- Bulk Deposit (incl. CDs)	459.1	473.7	445.3	418.4	414.4	-1.0%	-9.7%
Total Average Deposits	**1,454.2**	**1,524.3**	**1,523.0**	**1,532.9**	**1,566.5**	**2.2%**	**7.7%**
Total Average Retail Deposits	995.2	1,050.7	1,077.7	1,114.5	1,152.1	3.4%	15.8%

Note: PTC is not included in average advances

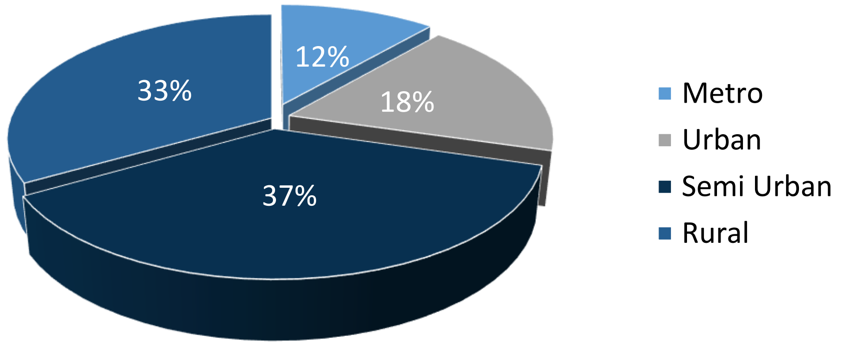
Geographical Distribution of Banking Outlets

Banking Outlets

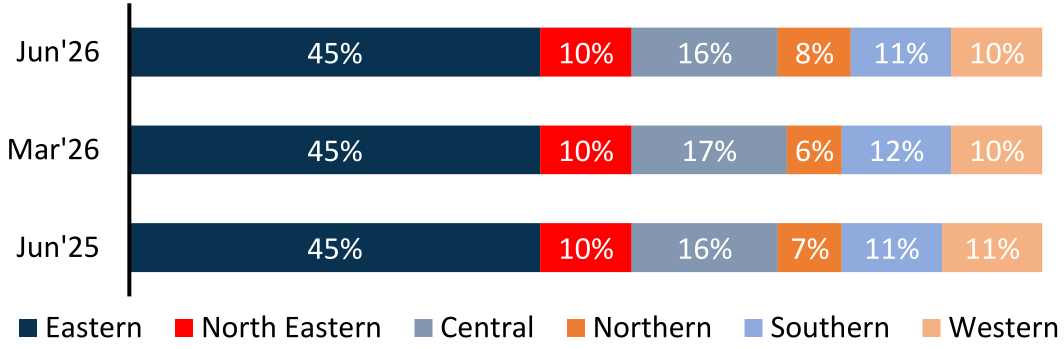


Regional Diversification with Strong SU-RU Presence

As on 30th Jun'26



Share of Banking Outlets by Region

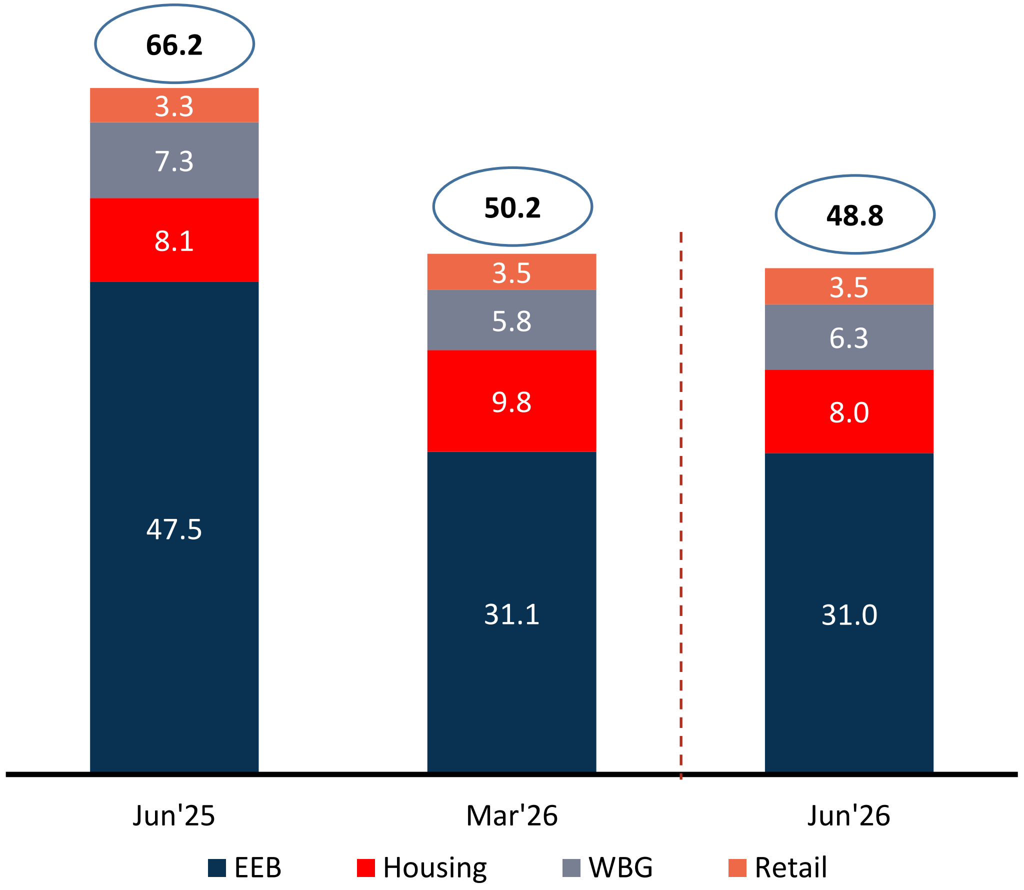


Asset Quality

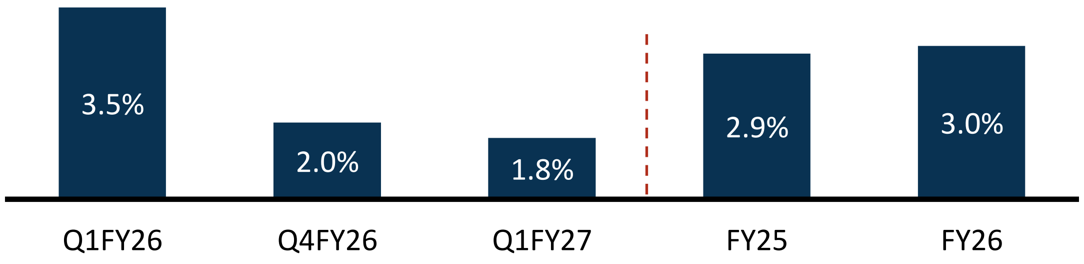
Bandhan Bank

Segmental NPA and Credit Cost

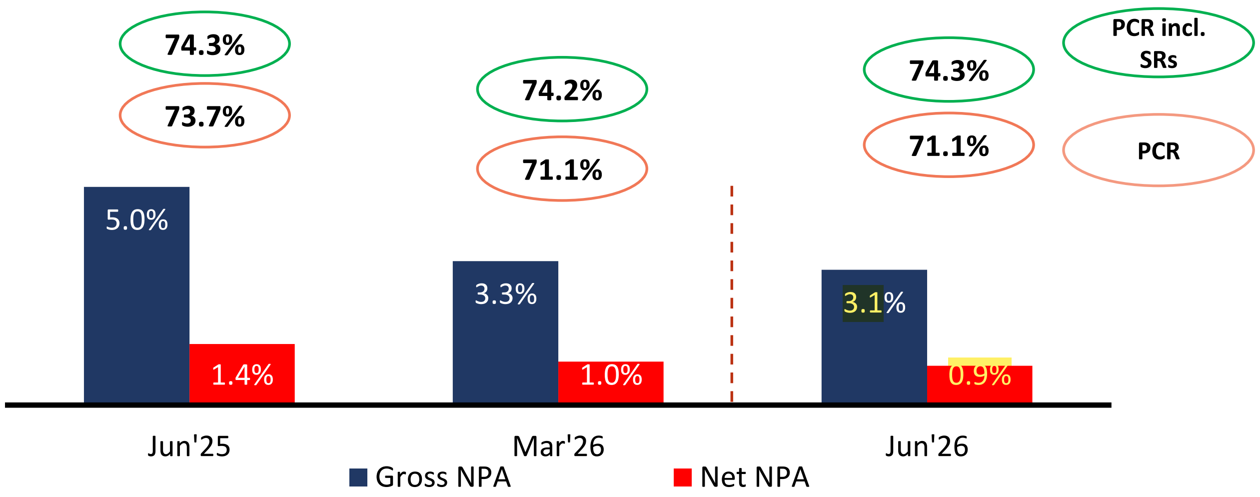
Segmental GNPA movement (₹ in Bn)



Credit Cost



Gross NPA and Net NPA



Note: Credit cost is including the standard asset provisions

NPA movement

All amount in ₹ Bn

Particulars	Q1FY26	Q2FY26	Q3FY26	Q4FY26	Q1FY27	FY25	FY26
Opening GNPA (A)	**64.4**	**66.2**	**70.2**	**48.0**	**50.2**	**47.8**	**64.4**
Fresh Slippages (B)	15.5	15.9	13.1	10.3	10.8	53.7	54.8
Reductions (C) :							
- Recoveries & Upgrades	3.2	3.2	9.2	3.6	4.5	13.1	19.3
- Technical Write offs	10.5	8.7	0.1	4.5	6.0	24.1	23.7
NPA Sale to ARC (D)	-	-	26.0	-	1.7	-	26.0
Technical Additions (other than slippages) (E)	-	-	-	-	-	-	-
Closing Gross (F = A + B – C – D + E)	**66.2**	**70.2**	**48.0**	**50.2**	**48.8**	**64.4**	**50.2**
Provisions	48.8	51.7	34.0	35.7	34.7	47.4	35.7
Net NPA	17.4	18.4	14.0	14.5	14.1	16.9	14.5

GNPA Ratio	**5.0%**	**5.0%**	**3.3%**	**3.3%**	**3.1%**	**4.7%**	**3.3%**
NNPA Ratio	**1.4%**	**1.4%**	**1.0%**	**1.0%**	**0.9%**	**1.3%**	**1.0%**
Credit Cost	**3.5%**	**3.4%**	**3.3%**	**2.0%**	**1.8%**	**2.9%**	**3.0%**
PCR	**73.7%**	**73.7%**	**70.8%**	**71.1%**	**71.1%**	**73.7%**	**71.1%**
PCR (incl. Security Receipts)	**74.3%**	**74.2%**	**74.2%**	**74.2%**	**74.3%**	**74.5%**	**74.2%**
PCR (incl. Technical write offs)	**87.3%**	**87.6%**	**84.3%**	**84.9%**	**85.9%**	**86.5%**	**84.9%**

Note: Recoveries & Upgrades include amount received from the ARC sale during the respective quarters

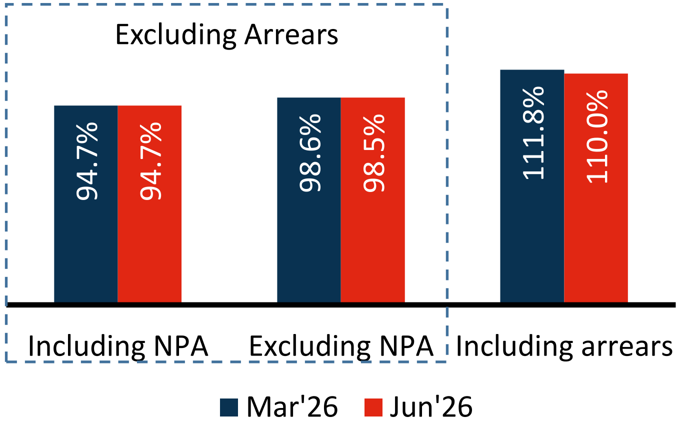
EEB Collection Efficiency

Top states

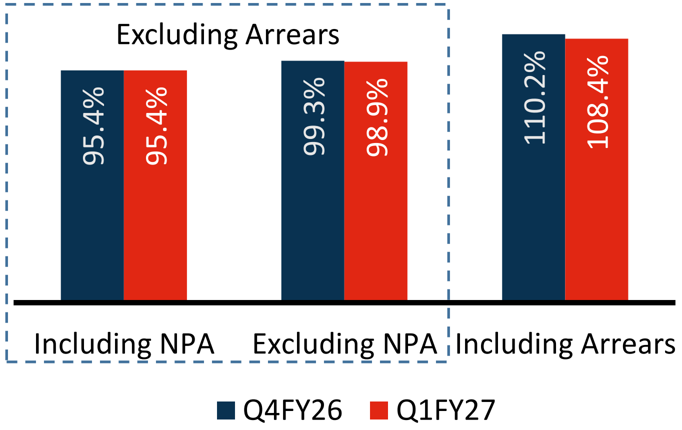
States	Mar’26*	Jun’26*	Q4FY26	Q1FY27
West Bengal	98.4%	98.2%	99.1%	98.7%
Assam	99.4%	99.3%	99.9%	99.5%
Rest of India	98.7%	98.5%	99.3%	98.9%
Total	98.6%	98.5%	99.3%	98.9%

* Details are for respective months

Collection Efficiency for the Month



Collection Efficiency for the Quarter

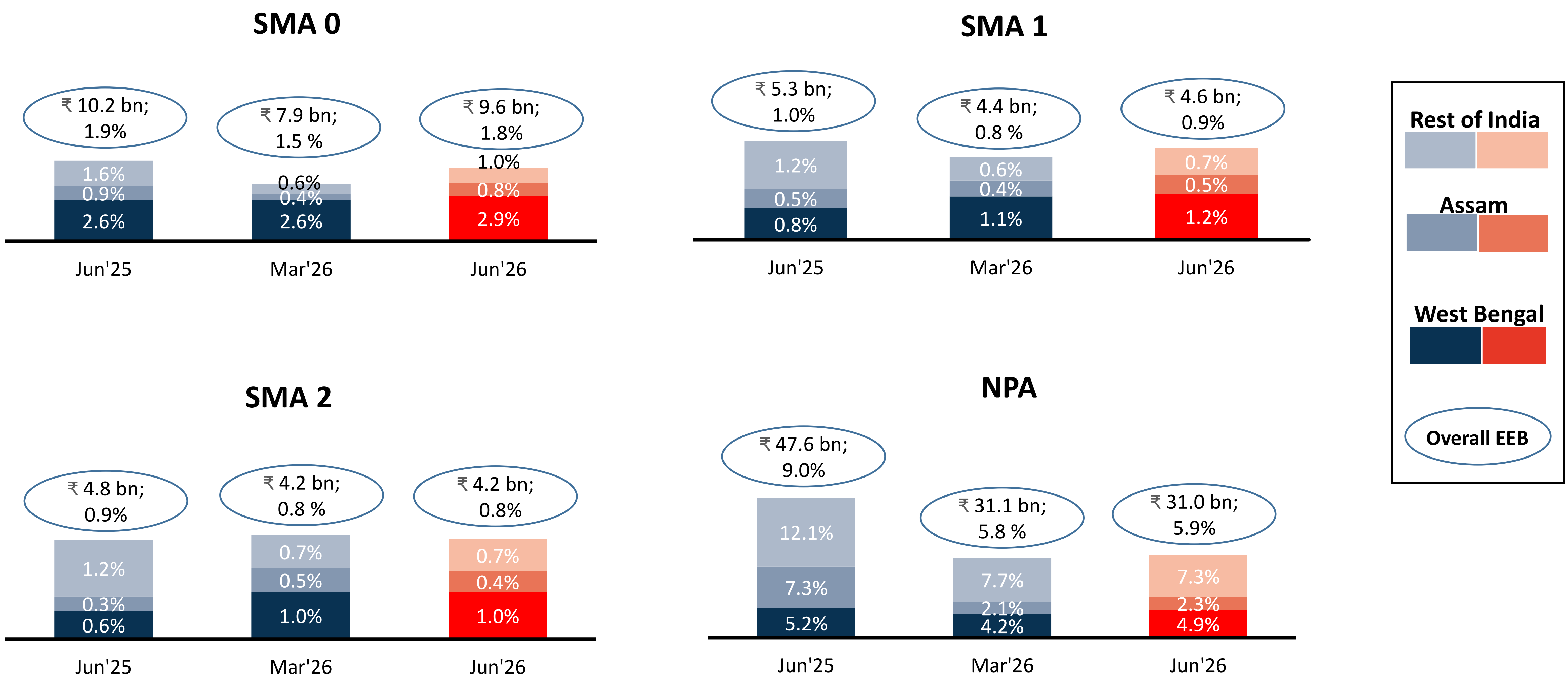


Customer Paying Profile

Category	Mar’26		Jun’26	
	Share of customers	Share of receivables	Share of customers	Share of receivables
Full Paying	96.3%	97.1%	97.3%	97.8%
Partial Paying	3.3%	2.5%	1.8%	1.4%
Non-Paying	0.4%	0.4%	0.9%	0.8%
Total	100.0%	100.0%	100.0%	100.0%

Collection efficiency details for top states and customer payment profiles are calculated excluding the NPA portfolio; EEB = Group Loan and Small Business and Agri Loans

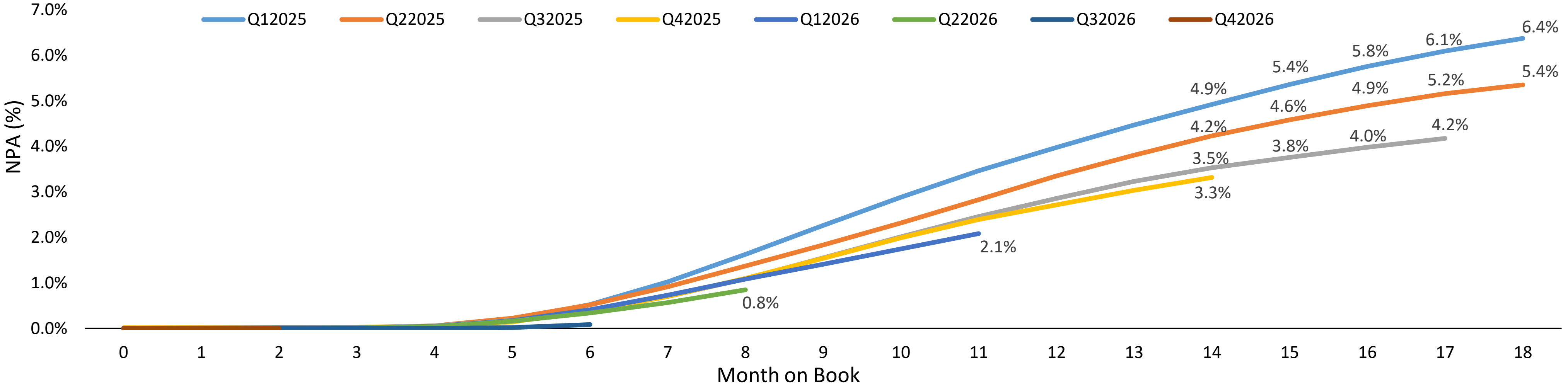
EEB DPD movement



EEB - Stress Pool and Vintage Analysis

All amount in ₹ Bn

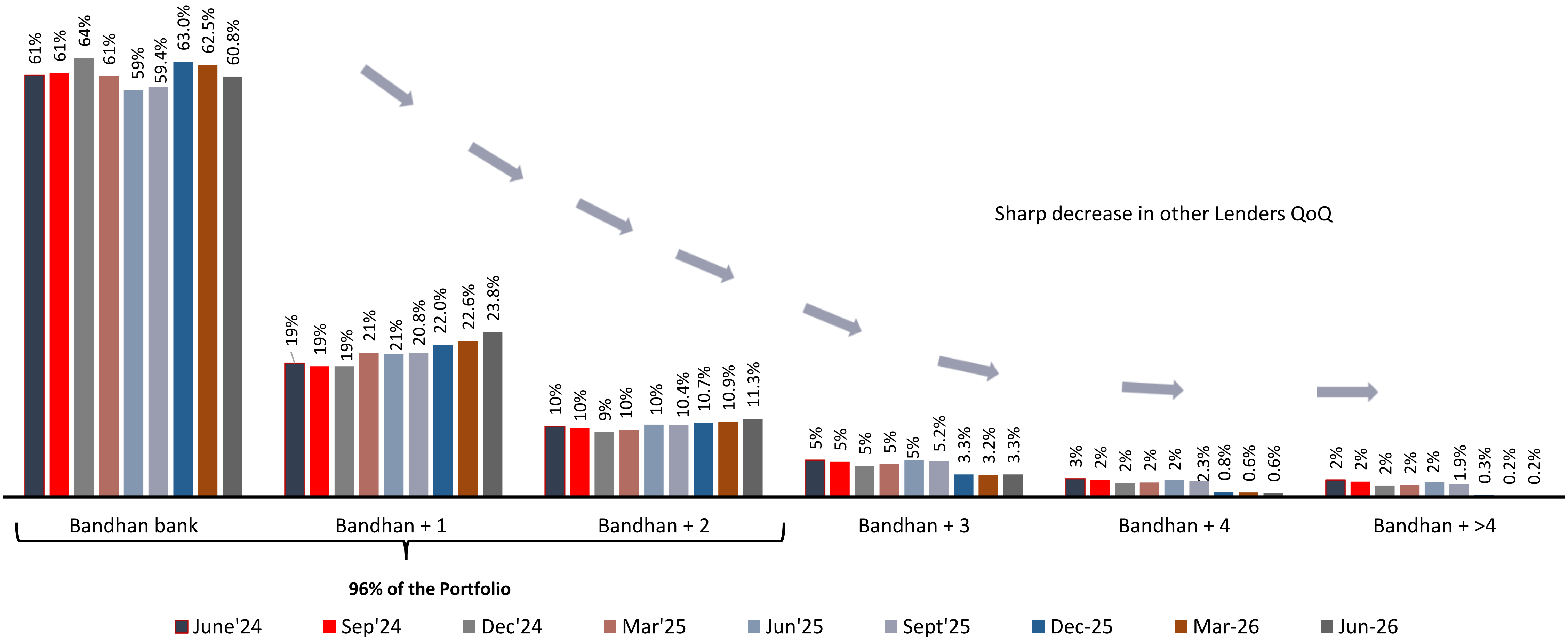
Vintage Analysis



EEB – Stress Pool and Summary of Provisions

EEB Stress-Pool & Provisions	Jun'25	Mar'26	Jun'26	QoQ %	YoY %	FY25	FY26	YoY %
SMA 1	5.3	4.4	4.6	4.5%	-13.2%	5.2	4.4	-15.1%
SMA 2	4.8	4.2	4.2	0.0%	-12.5%	5.1	4.2	-18.4%
NPA	47.6	31.1	31.0	-0.3%	-34.9%	47.2	31.1	-34.1%
EEB Stress-Pool Total	**57.7**	**39.7**	**39.8**	**0.3%**	**-31.0%**	**57.5**	**39.7**	**-31.0%**
Provision for NPA	38.0	24.4	23.9	-2.0%	-37.1%	37.1	24.4	-34.2%
Provision for Standard Assets – Normal	1.2	1.3	1.2	-7.7%	0.0%	1.3	1.3	-2.0%
Additional Provision for Standard Assets	4.9	5.2	4.9	-5.8%	0.0%	5.3	5.2	-3.1%
EEB Provisions Total	**44.1**	**30.8**	**30.0**	**-2.6%**	**-32.0%**	**43.7**	**30.8**	**-29.4%**
PCR % (Outstanding % on Stress pool)	76.4%	77.6%	75.4%	-	-	75.9%	77.6%	-

Asset Quality: Strong focus on borrower affordability



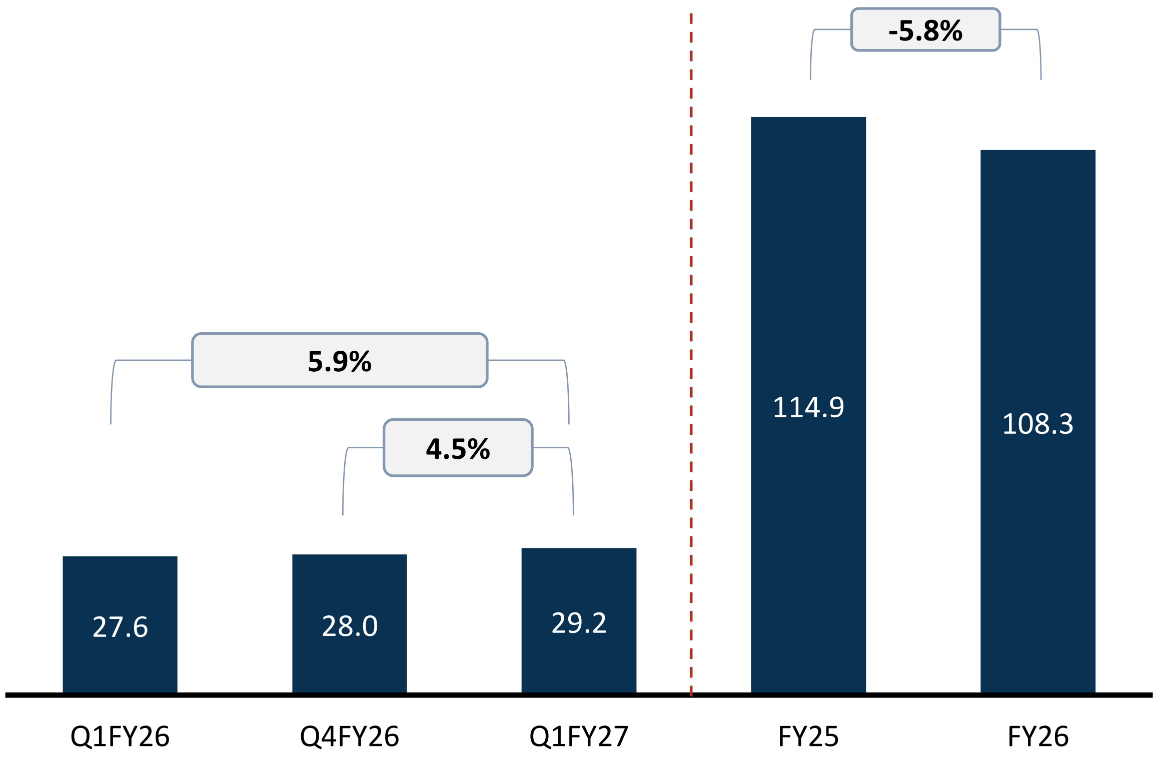
- Majority of the borrowers with loan only with Bandhan or at max two lenders., - Strong focus towards orderly resolution of leveraged portfolio

Financials

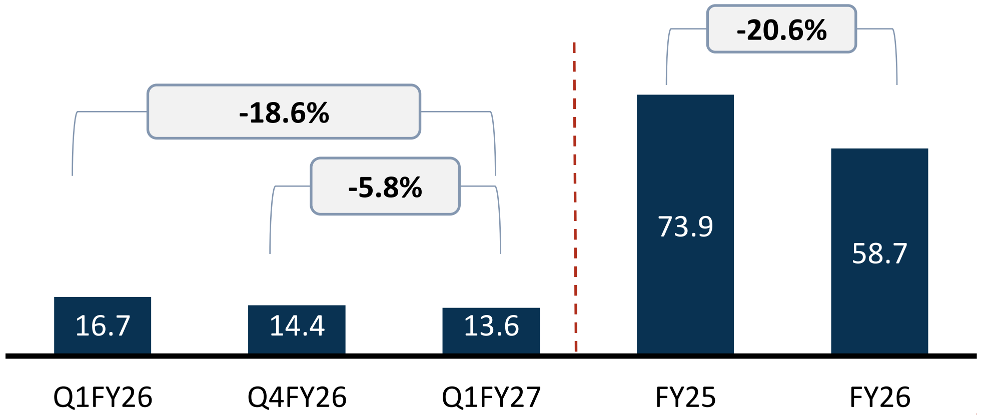
Financial Performance (1/2)

All amount in ₹ Bn

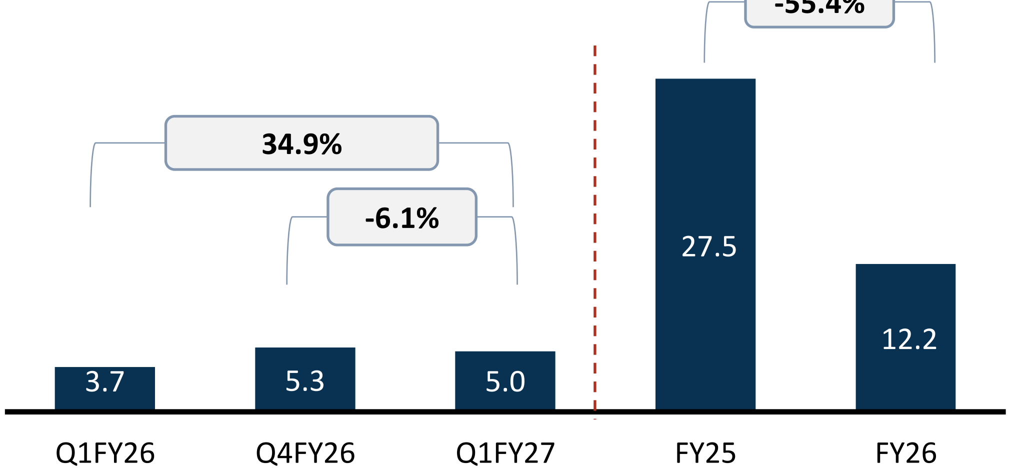
Net Interest Income



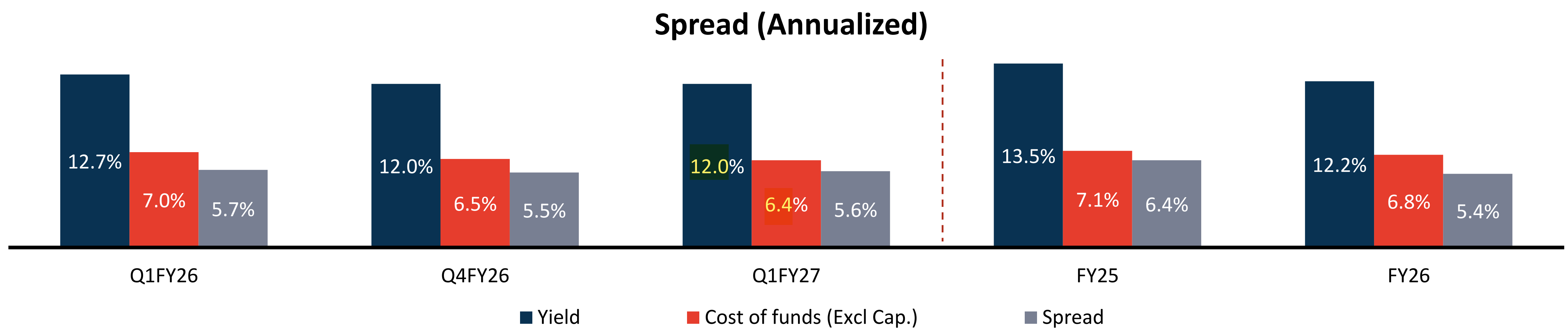
Operating Profit

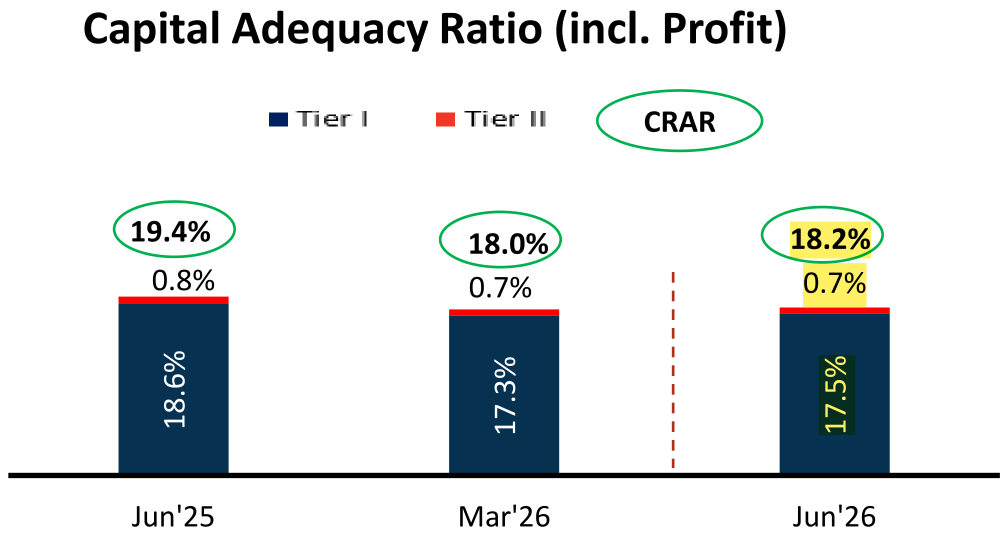


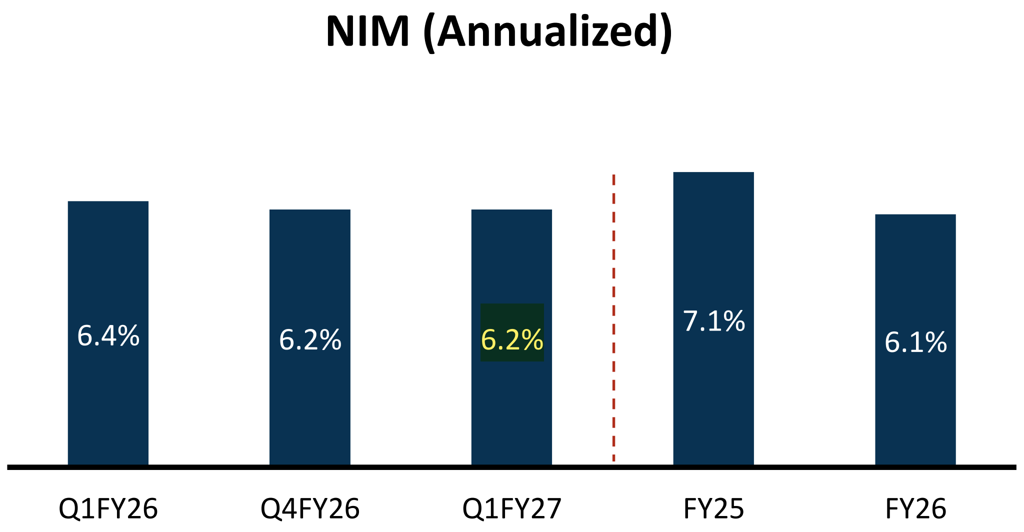
PAT



Financial Performance (2/2)







Break up of Non-Interest Income

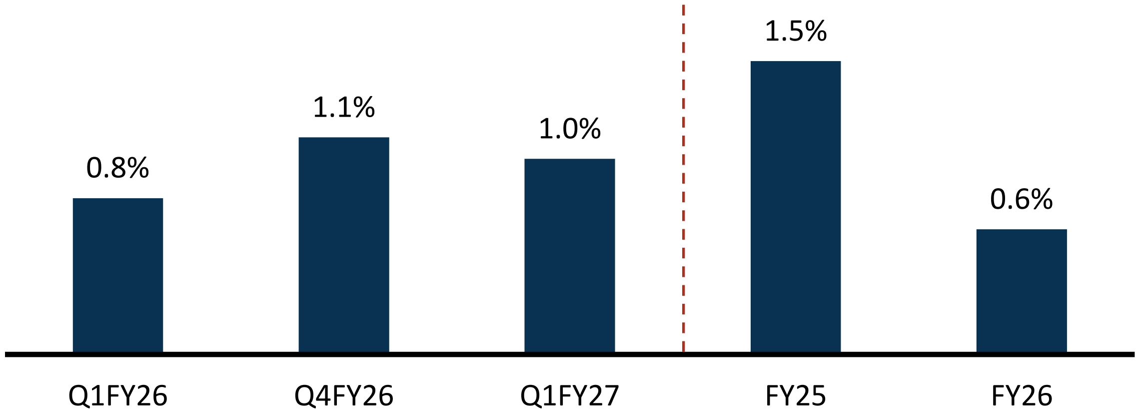
All amount in ₹ Mn

Details of other Income	Q1FY26	Q4FY26	Q1FY27	QoQ	YoY	FY25	FY26	YoY
Processing Fees	1,698	2,761	1,927	-30.2%	13.5%	8,294	8,544	3.0%
Third Party Income	838	2,137	1,235	-42.2%	47.3%	3,857	5,485	42.2%
P&L on Investment sale and Revaluation	2,507	64	238	268.6%	-90.5%	1,706	3,012	76.6%
Release of prov on redemption of SR (ARC)	412	330	501	51.8%	21.6%	2,323	1,454	-37.4%
Collection fees from ARC	130	278	148	-46.5%	14.1%	632	598	-5.4%
Product / Service Charges	880	1,285	1,357	5.6%	54.3%	3,201	4,021	25.6%
Bad Debts Recovery (on write-off)	200	159	143	-10.4%	-28.7%	1,797	847	-52.9%
Others	594	692	489	-29.3%	-17.7%	7,856	3,379	-57.0%
Total Other Income	**7,259**	**7,707**	**6,038**	**-21.7%**	**-16.8%**	**29,666**	**27,340**	**-7.8%**

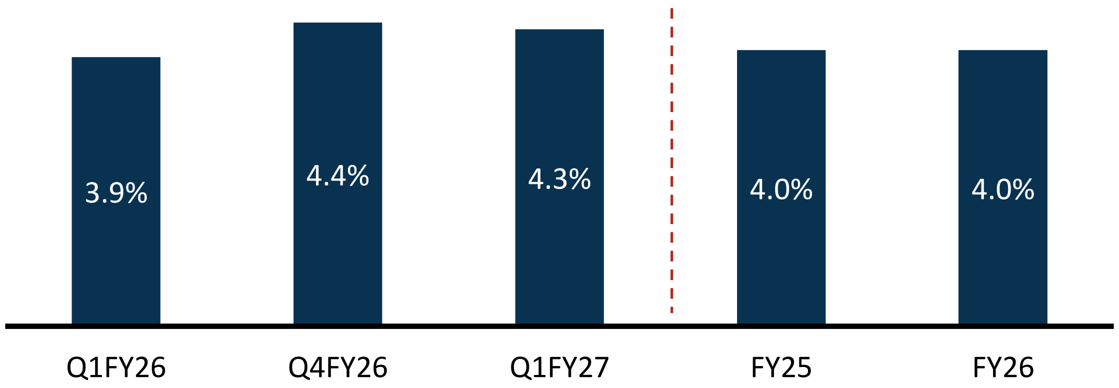
Note: Q1FY26 other income includes treasury gain of ~Rs 2.5 bn;
Excluding the treasury income, growth in the non-interest income would have been ~22% YoY during Q1FY27

Financial Performance

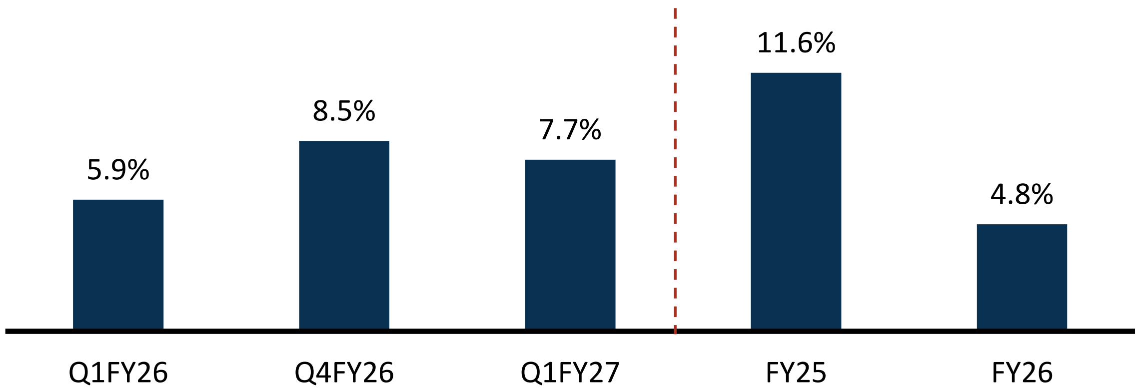
ROA (Annualized)



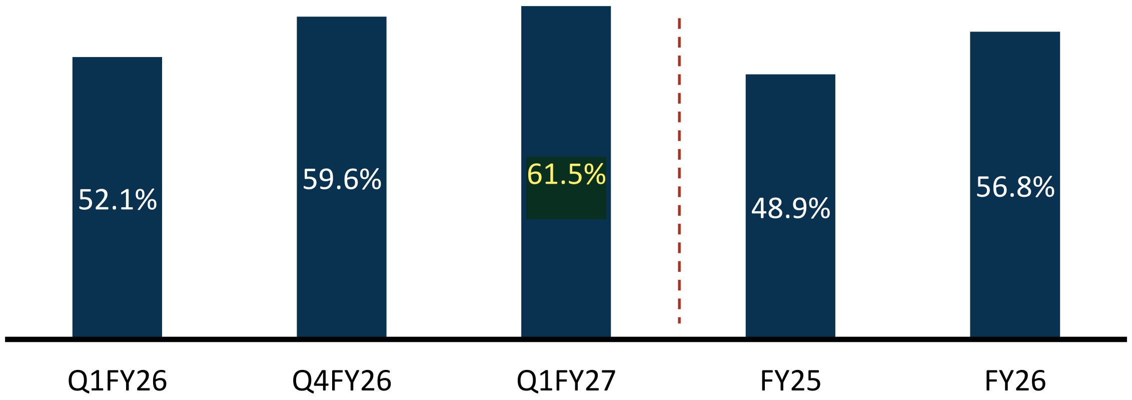
Operating expenses to Average Assets (Annualized)



ROE (Annualized)



Cost to Income Ratio



Profit & Loss Statement

All amount in ₹ Bn

Particulars	Q1FY26	Q4FY26	Q1FY27	QoQ	YoY	FY25	FY26	YoY
Interest Income	54.8	54.3	56.3	3.7%	2.8%	219.5	216.9	-1.2%
Interest expenses	27.2	26.3	27.1	2.9%	-0.3%	104.6	108.6	3.8%
Net Int. Income (NII)	**27.6**	**28.0**	**29.2**	**4.5%**	**5.9%**	**114.9**	**108.3**	**-5.8%**
Non Interest Income	7.3	7.7	6.0	-21.7%	-16.8%	29.7	27.3	-7.9%
Total Income	**34.8**	**35.7**	**35.2**	**-1.2%**	**1.2%**	**144.6**	**135.6**	**-6.2%**
Operating Expenses	18.1	21.3	21.7	1.9%	19.4%	70.7	77.0	8.9%
Operating Profit	**16.7**	**14.4**	**13.6**	**-5.8%**	**-18.6%**	**73.9**	**58.7**	**-20.6%**
Provision (Std. + NPA)	11.5	6.8	6.8	0.8%	-40.5%	37.7	41.3	9.7%
Profit before tax	**5.2**	**7.6**	**6.8**	**-11.6%**	**29.5%**	**36.2**	**17.3**	**-52.1%**
Tax	1.5	2.3	1.7	-24.4%	16.3%	8.8	5.1	-41.9%
Profit after tax	**3.7**	**5.3**	**5.0**	**-6.1%**	**34.9%**	**27.5**	**12.2**	**-55.4%**

Balance Sheet

All amount in ₹ Bn

Capital & Liabilities	30th Jun'25	31st Mar'26	30th Jun'26	YoY
Capital	16.1	16.1	16.1	0.0%
Employees stock options outstanding	2.7	3.2	3.2	20.4%
Reserves & Surplus	231.3	236.5	242.4	4.8%
Shareholders Funds	**250.1**	**255.7**	**261.7**	**4.6%**
Deposits	1,546.7	1,663.4	1,648.9	6.6%
Borrowings	61.0	143.0	133.8	119.4%
Other liabilities and provisions	36.3	49.0	49.8	37.3%
Total	**1,894.0**	**2,111.2**	**2,094.1**	**10.6%**

Assets	30th Jun'25	31st Mar'26	30th Jun'26	YoY
Cash and balances with Reserve Bank of India	101.1	131.3	93.1	-8.0%
Balance with Banks and Money at call and short notice	42.6	8.2	16.9	-60.4%
Investments	382.9	386.7	383.1	0.1%
Advances	1,285.1	1,501.0	1,516.8	18.0%
Fixed Assets	11.8	14.0	15.1	27.4%
Other Assets	70.4	70.0	69.2	-1.7%
Total	**1,894.0**	**2,111.2**	**2,094.1**	**10.6%**

Credit Rating

Rating of Bank's Financial Securities			
Instrument	Rating	Rating Agency	Amount (₹ in Bn)
Security Receipts w.r.t portfolio sale to ARC	RR2 RR3 RR4 Unrated ~	CRISIL	2.66 2.06 1.36 0.01
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
^ Represents SR's received against stress loan transferred during the quarter ended 31st Dec'25. The Net Book value of all the SR's is NIL as on March 31,2026.
~Since the outstanding face value has turned Rs 1.00, thus the same has not been rated by the respective Asset Reconstruction Companies (ARCs) as at June 30, 2026.
The Gross value of Outstanding SR's are 100% provided.

Digital Offering and Indices

Bandhan Bank

Digital Adoption Scorecard – Key digital indices

98%
of retail transactions are digital

90%
CBDT Payments digitally

92%
Saving Accounts opened digitally #

59%
RD Invested digitally

99.9 %
of GST transactions are digital

233%
Q-o-Q Growth in Total transaction Value from Payment Aggregator Business

115%*
New MF Invested Digitally

28%
Online Deposit Contribution To Overall Fixed Deposits

*Indices pertaining to Q1FY27; *YOY Q1 growth ; # Through Tab/Assisted/DIY Volume Contribution for Q1FY27*

Elevated our mutual fund platform with UIUX upgrade and capability enhancements

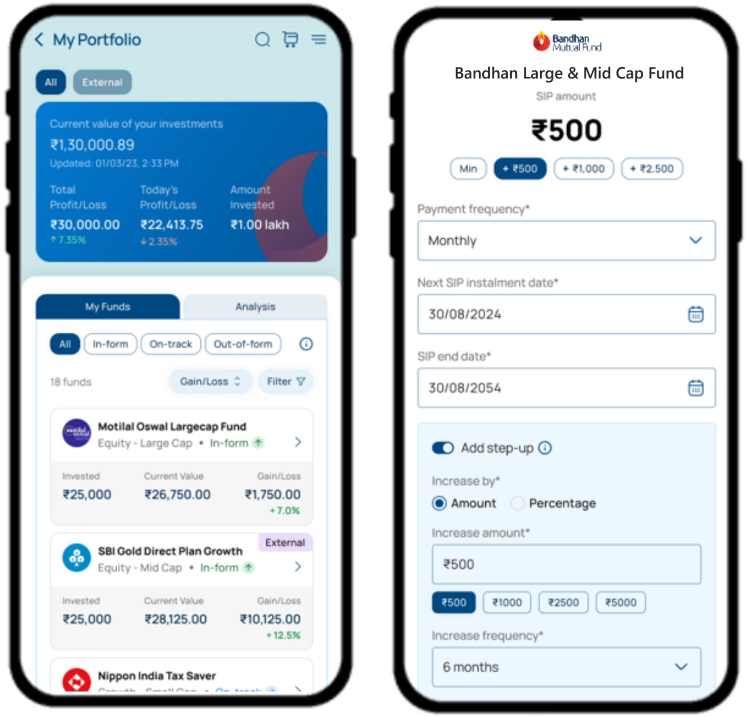
Dashboard

- Consolidated Portfolio View
- Tools to build engagement
- Intuitive Categorization
- Personalized insights

Portfolio Analysis

- Funds Categorization
- Daily Gain/Loss Representation
- Portfolio v/s Market
- In-Depth Analysis

Asset allocation, Sectors and Holdings



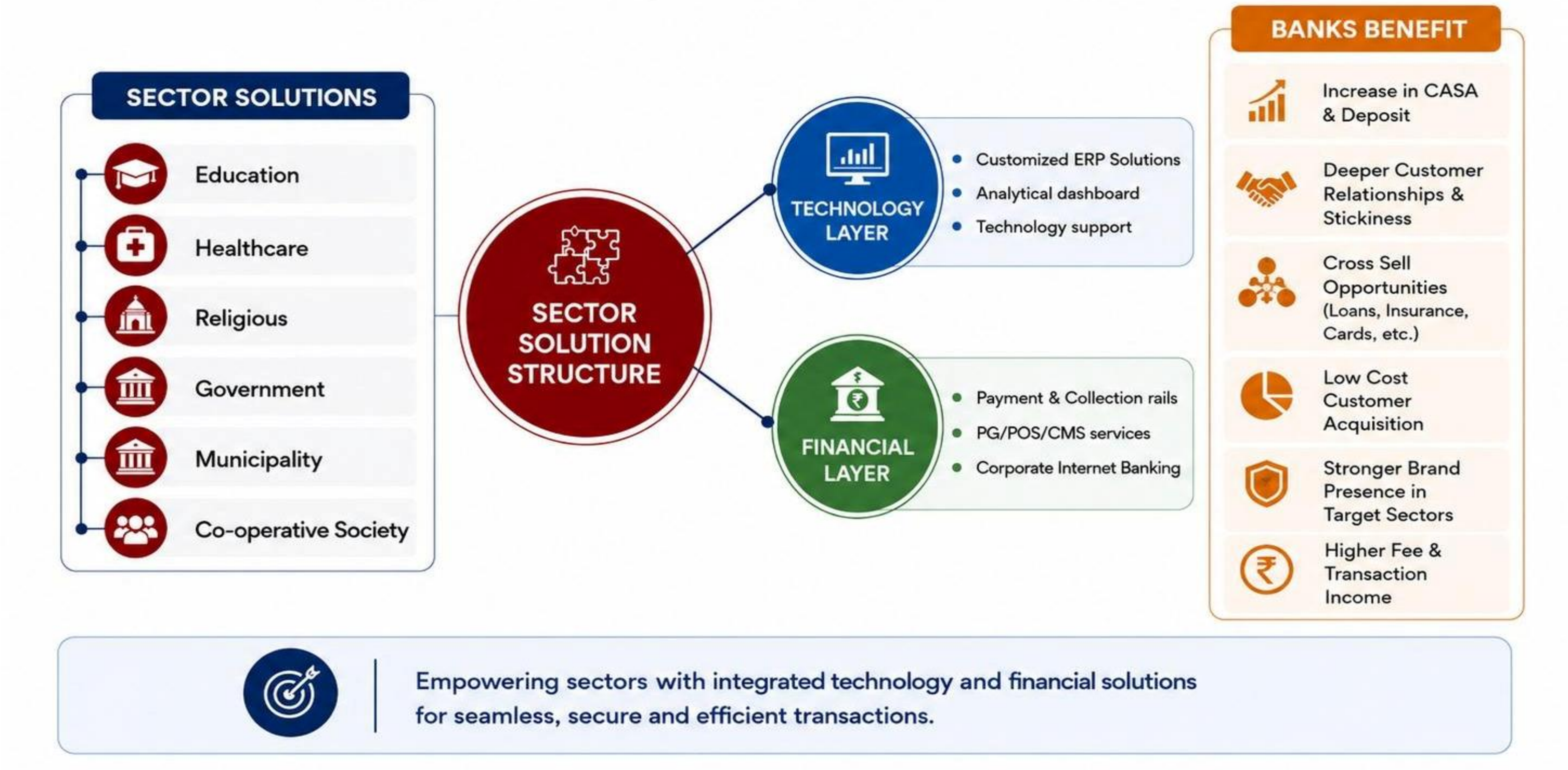
Dashboard | **Investment**

Investment Transactions

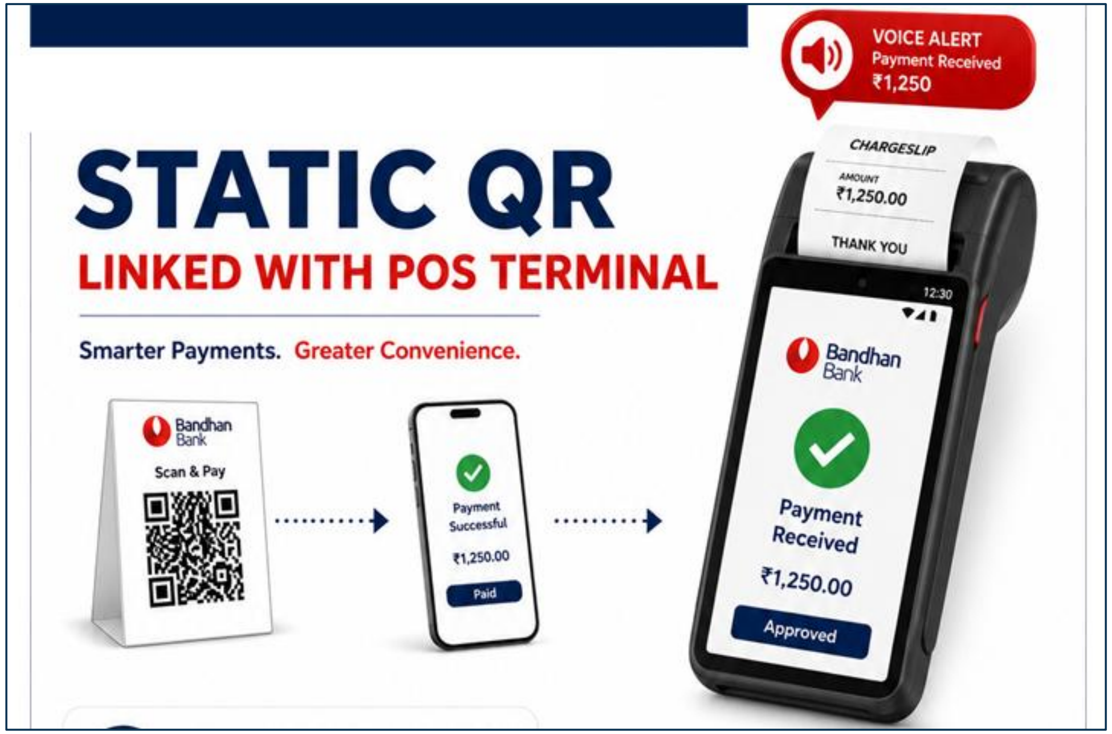
- Key decision-making data displayed upfront on the Fund Details page
- One-time and SIP investment options accessible directly from the fund page
- Clean, structured forms with clear visual hierarchy
- Step-Up option integrated within SIP setup
- Contextual guidance through strategically placed info icons

Digital onboarding expansion with the introduction of Corporate Salary Account Journey

Deepening Relationship with our Sector Solutions Suite



Empowering Merchants with Static QR Linked with POS Terminal



BENEFITS FOR THE BANK	BENEFITS FOR MERCHANTS
Increases Transaction volumes	Flexibility and convenience in payment acceptance
Enables currently non-transacting POS machines to become active	Instant voice notification & charge slip generation on the POS terminal
Drives more usage and merchant engagement	No additional devices required

Customer scans the merchant's Static QR and make the payment → Transaction reflected instantly in the POS terminal → Charge slip reflected instantly in the POS terminal

Our Board & Management

Strong Independent Board

Board of Directors (1/2)

Mr. Debasish Panda
Non-Executive Chairman
- A 1987 batch IAS Officer, having distinguished career spanning more than three decades, has made pioneering contributions across finance, insurance, public health, agriculture, law enforcement, and urban development.
- served as the Chairman of IRDAI and as Director on the Boards of RBI, SBI, Bank of Baroda and LIC.

Partha Pratim Sengupta
Managing Director & Chief Executive Officer
- A career banker, with nearly four decades of experience in the banking industry.
- Retired 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.

Debashish Mukherjee
Independent Director
- Has over three decades of banking experience in Punjab National Bank, United Bank of India and Canara Bank, wherein he was involved both in retail and wholesale banking.
- Former Executive Director of Canara Bank.

Gauri Prosad Sarma
Independent 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), PNB

N V P Tendulkar
Independent Director
- Significant experience in finance, accounts, IT and management
- Former Executive 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

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

Strong Independent Board

Board of Directors (2/2)

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

Vijay N Bhatt

Independent Director

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

Arun Kumar Singh

RBI (Nominee) Additional Director

- Appointed by RBI as an additional director effective June 24, 2024, and his current extended term is up to June 23, 2027, 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

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.

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

Rajinder Kumar Babbar
Executive Director & Chief Business Officer
- 38+ years of experience leadership experience in the banking sector.
- Previously worked as Group Head - Transportation, Infrastructure and Tractor Finance Group at HDFC Bank Ltd

Rajeev Mantri
Chief Financial Officer
- 28+ 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
- 30+ years of experience in experience in financial service industry.
- Previously served as Executive Vice President / Unit Head at IndusInd Bank Ltd

Hirak Sumatiprasad Joshi
Head-Retail Assets
- 29+ years of experience in Banking industry
- Previously served as Business Head-Vehicle Finance at Ujjivan Small Finance Bank

Amitava Goswami
Chief Compliance Officer
- 32+ years experience in banking Industry
- Previously worked in leadership roles in Retail Banking and Banking operations at Axis Bank

Ratan Kumar Kesh
Executive Director & Chief Operating Officer
- 32+ years of experience in financial, banking, manufacturing and service industry
- Previously served as Head Retail Ops and Service at Axis bank

Santanu Banerjee
Head – Human Resources
- 31+ years of experience in the field of banking and finance
- Previously worked as Head of HR Business Relationship at Axis bank

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.

Surajit Roy Chowdhury
Head – Emerging Entrepreneurs Business
- 28+ years of experience in BFSI Sector
- Previously served as State Head –NE at IndusInd Bank

Biju E Punnachalil
Chief Risk Officer
- 33+ 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)

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

Arindam Sarkar

Head - Treasury

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

Indranil Banerjee

Company Secretary

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

Sujoy Roy

National Head-Collections (Designate)

- 27+ years of experience in Banking Industry
- Previously served as Cluster Head (Kolkata Central Cluster) at Axis Bank

Prakash E

Chief of Internal Vigilance (Interim)

- 26+ years of experience in different Industry
- Previously served as Assistant General Manager at Chemplast Sanmar

Pinaki Halder

Chief Information Officer

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

Nand Kumar Singh

Head-Credit Administration & Asset Operations

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

Siddhartha Sanyal

Chief Economist and Head Research

- 26+ 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

Sandip Kumar Bubna

Chief Audit Executive (Interim)

- 16 + years of experience in Banking Industry
- Previously served as Senior Audit Manager-Information Systems Audit at ICICI Bank

Awards and accolades

Awards and accolades

ET Edge Best BFSI Brands Award, 2026:

Bandhan Bank has been honoured with one of the Best BFSI Brands 2026 at the 9th Edition of ET Edge Best BFSI Brands, held in Mumbai. The Bank earned its place among India's leading BFSI brands following a rigorous research-based evaluation conducted by the event's research partner. Bandhan Bank also been honored with the ET now Best BFSI Brands Award in 2025, recognising leadership, innovation, and commitment to transforming the banking industry.

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.

DIGIXX Awards 2026 by Adgully

Bandhan Bank got recognition for digital lead generation campaign, that has been recognised by Adgully for our innovative use of MarTech, leveraging advanced audience segmentation and real-time AI based campaign optimisation to drive campaign optimisation and measurable business outcomes across six products categories. The campaign delivered improvements in brand and performance metrics, reflecting the impact of data marketing at scale.

Thank You

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