

Ref. No.: BBL/SEC/193/2025-26

January 22, 2026

**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 (Q3) and nine months ended December 31, 2025**

In continuation to the letter having Ref. No.: BBL/SEC/192/2025-26 dated January 22, 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 (Q3) and nine months ended December 31, 2025.

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](http://www.bandhan.bank.in).

Thanking you.

Yours faithfully,

for **Bandhan Bank Limited**

**INDRANIL** Digitally signed by  
INDRANIL BANERJEE

**BANERJEE** Date: 2026.01.22  
15:49:12 +05'30'

**Indranil Banerjee**

**Company Secretary**

*Encl.: As above*

# Investor Presentation

## Q3FY26

22<sup>nd</sup> Jan 2026



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# Key Highlights

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**Bandhan  
Bank**

# Strategic Highlights: Q3FY26



## Strong Outreach Capabilities

Deepening footprint and touch-points across the country

**1,831**

Branches across 35 states and UTs

**4,536**

Banking Units (incl. HF Centers)

**438**

ATMs



## Universal Bank with diversified portfolio

Comprehensive financial solutions across all lending segments

**EEB**

₹ 500.8 bn  
~34.5% share of book

**Housing & Retail**

₹ 475.1 bn  
~32.7% share of book

**Wholesale Banking**

₹ 456.3 bn  
~31.4% share of book



## Customer Centricity & Digitization

Seamless customer journeys and improved customer satisfaction

**Total Customers**

32.5 mn

**Digital Transaction**

98% of retail transactions are digital

**Digital Onboarding**

89% saving accounts opened digitally<sup>^</sup>



## Capital & Liquidity

Strong Capital adequacy and stable deposit base

**CRAR**

17.8%

**CET 1**

17.0%

**Retail Deposits**

72.4% of Total Deposits



## Productivity & Efficiency

Focus on workforce upskilling and reskilling, and drive operational excellence

**Cost/Income**

57.2%

**Emp Productivity\***

16.4% YoY increase in Business / employee

**Training & Upskilling**

1,000K learning hours

# Key Highlights: Q3FY26

 Advances	<b>Gross Advances</b> ₹ 1,452.2 bn* (10.0% YoY & 3.7% QoQ)	<b>Secured Book</b> 56.7% (779 bps YoY & 183 bps QoQ)	<b>Non-EEB Book</b> ₹ 951.5 bn (25.4% YoY & 7.7% QoQ)	<b>Share Of Non-East</b> 62.4%^ (131 bps YoY & 4 bps QoQ)
 Deposits	<b>Total Deposit</b> ₹ 1,567.2 bn (11.2% YoY & -0.9% QoQ)	<b>CASA Ratio</b> 27.3% (-446 bps YoY & -70 bps QoQ)	<b>Retail Deposits</b> ₹ 1,134.2 bn (17.2% YoY & 1.2% QoQ)	<b>Share Of Non-East</b> 45.2% (-95 bps YoY & -36 bps QoQ)
 Asset Quality	<b>GNPA Ratio</b> 3.3% (-136 bps YoY & -169 bps QoQ)	<b>NNPA Ratio</b> 1.0% (-29 bps YoY & -38 bps QoQ)	<b>PCR**</b> 70.8% (-269 bps YoY & -290 bps QoQ)	<b>Credit Cost</b> 3.3% (-85 bps YoY & -12 bps QoQ)
 Profitability	<b>NII</b> ₹ 26.9 bn (-4.5% YoY & 3.8% QoQ)	<b>Total Revenue (Net)</b> ₹ 33.8 bn (-13.9% YoY & 7.8% QoQ)	<b>Operating Profit</b> ₹ 14.5 bn (-28.5% YoY & 10.3% QoQ)	<b>PAT</b> ₹ 2.1 bn (-51.7% YoY & 83.9% QoQ)
 Ratios	<b>NIM</b> 5.9% (-97 bps YoY & 6 bps QoQ)	<b>OPEX / Assets</b> 3.9% (-26 bps YoY & 15 bps QoQ)	<b>ROA</b> 0.4% (-52 bps YoY & 19 bps QoQ)	<b>ROE</b> 3.2% (-379 bps YoY & 147 bps QoQ)

\* Includes PTC of ₹ 7.21 bn

\*\* PCR including SR provision is at 74.2%, which is stable on QoQ basis

^ excludes PTC & IBPC

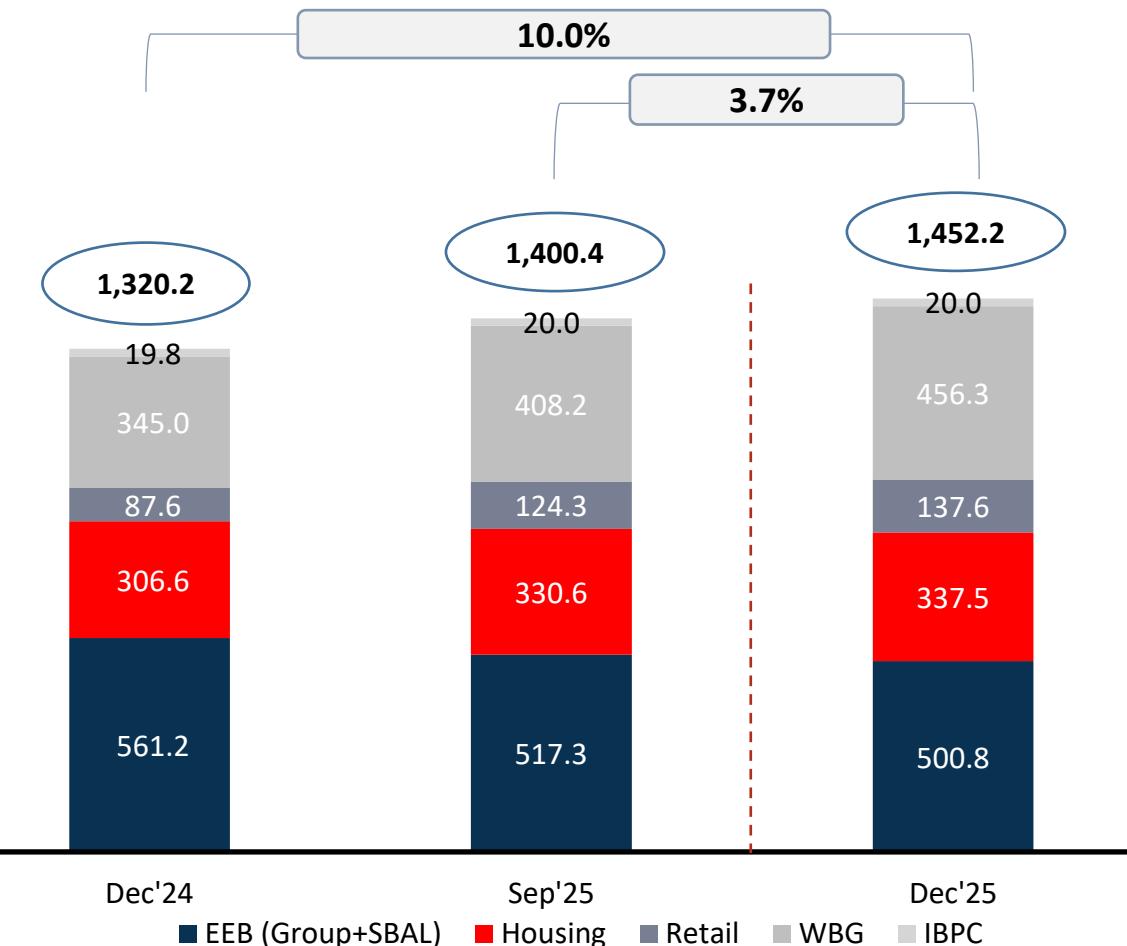
# Business & Financial Overview



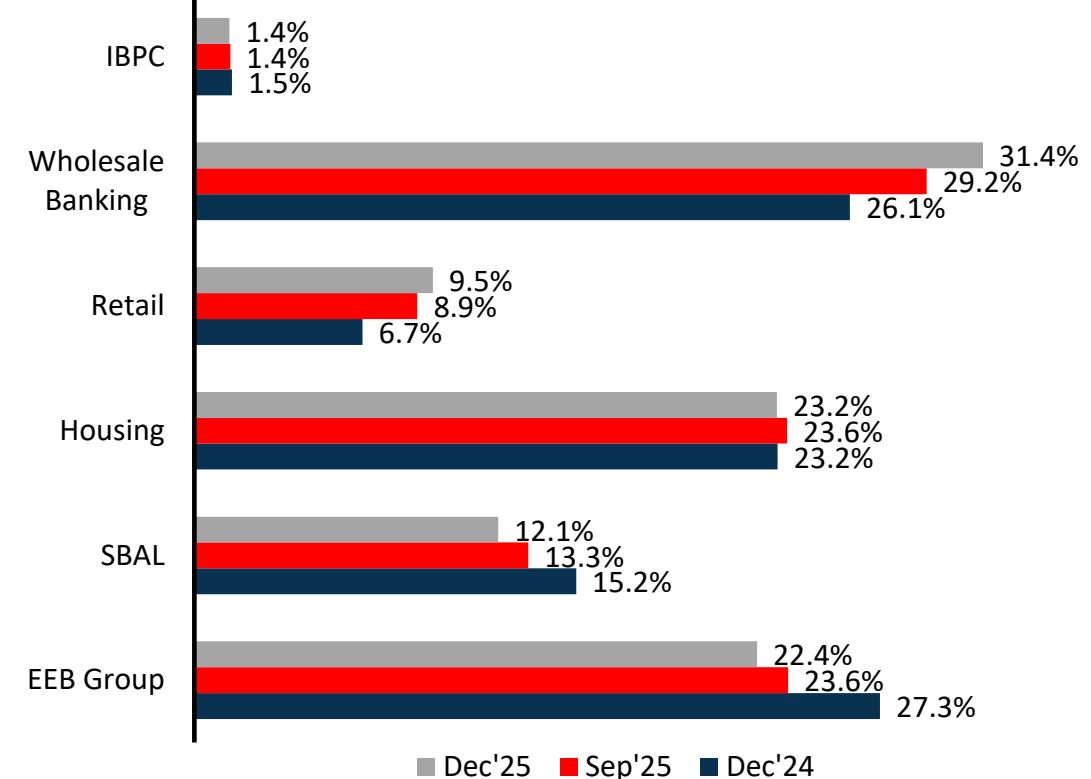
Bandhan  
Bank

# Gross Advances Mix

All amount in ₹ Bn



## Share of Loan Book



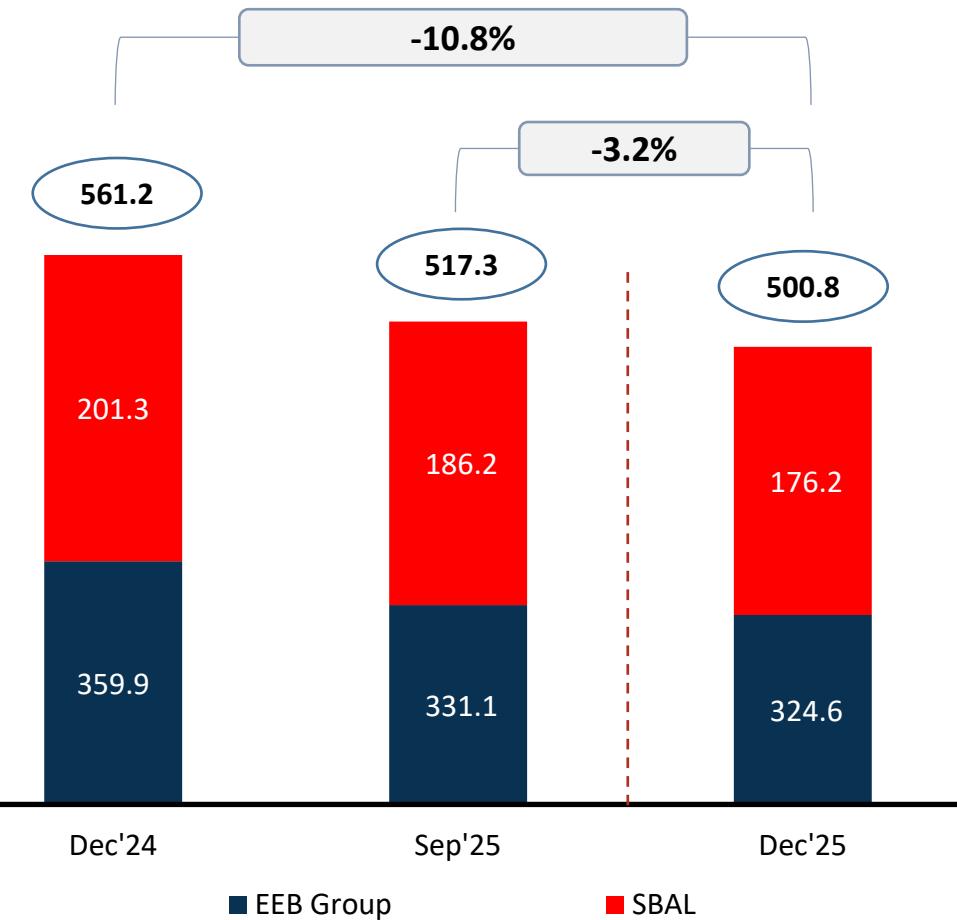
Share of EEB (Group + SBAL) reduced from 42.5 % in Dec'24 to 34.5% in Dec'25

Gross advances Includes PTC

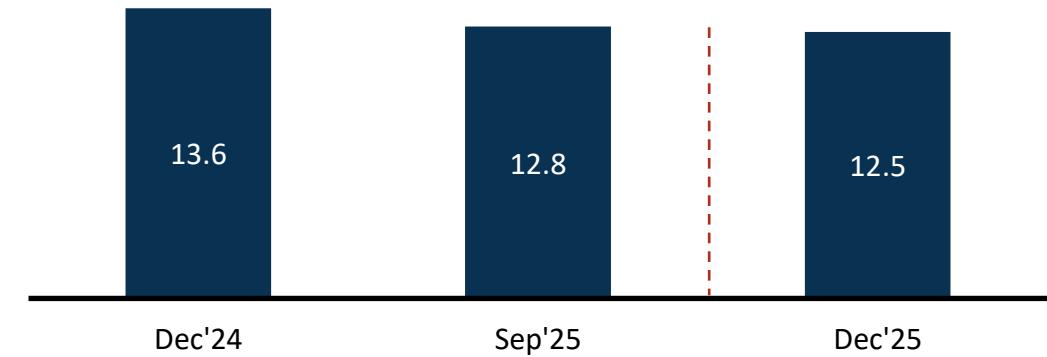
SBAL - Small Business and Agri Loans, is a part of EEB portfolio

# Emerging Entrepreneurs Business (EEB)

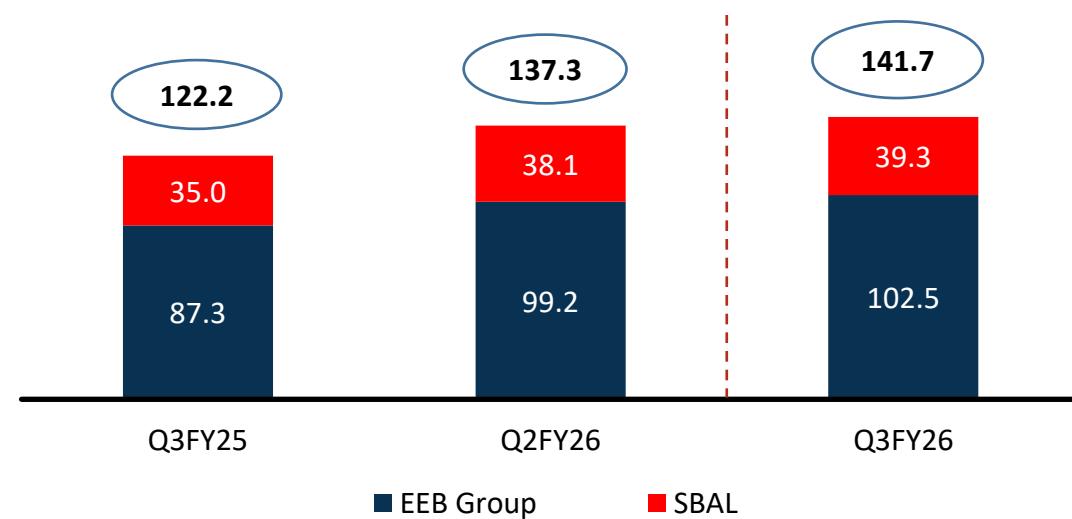
## EEB Asset Growth (₹ in Bn)



## Number of Active Borrowers (Mn)



## EEB Loan Disbursement (₹ in Bn)

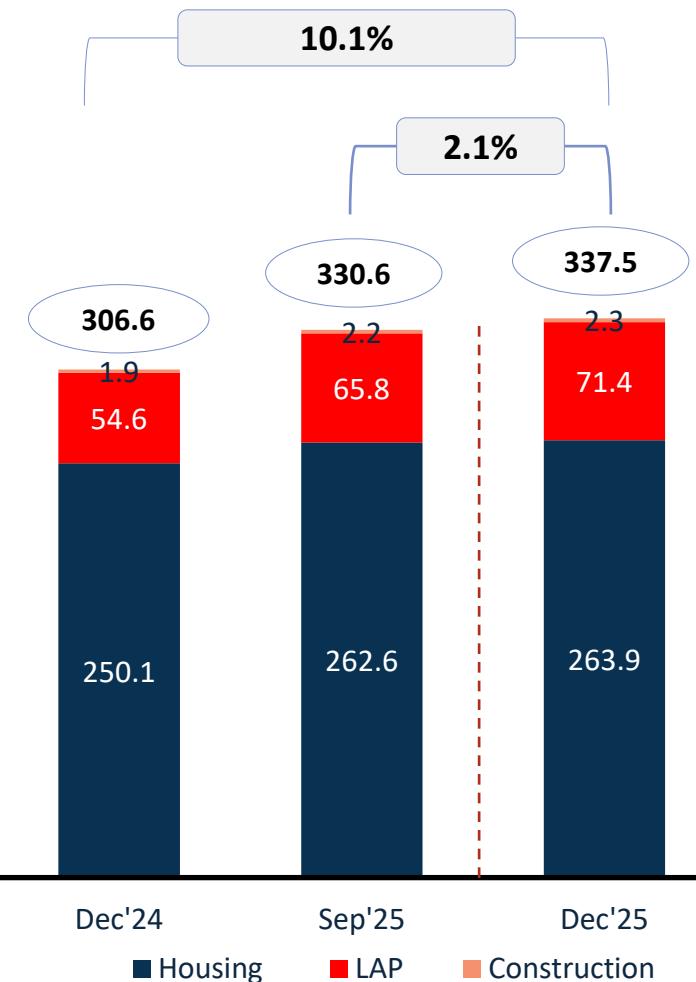


Adjusting for the sale of NPA to ARC during the quarter, growth in EEB book would have been 2.1% QoQ

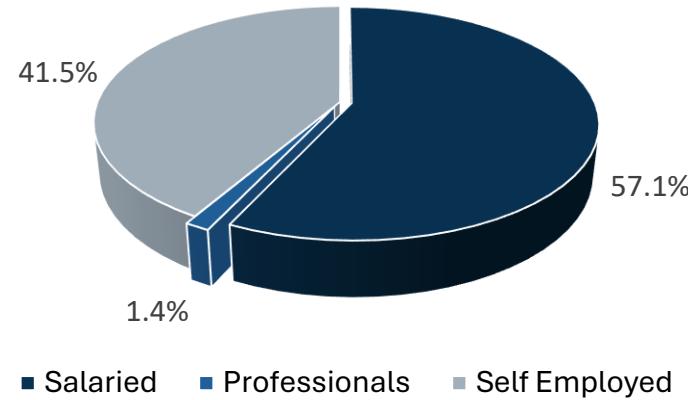
# Housing Finance

All amount in ₹ Bn

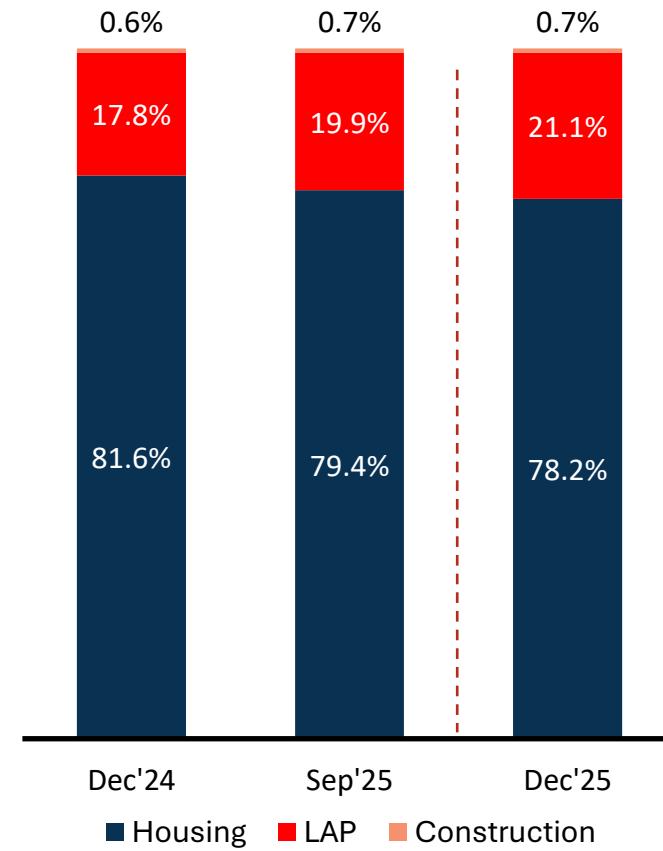
## Housing: Product wise break-up



## Borrowers Bifurcation – Dec'25



## Housing: Product wise share



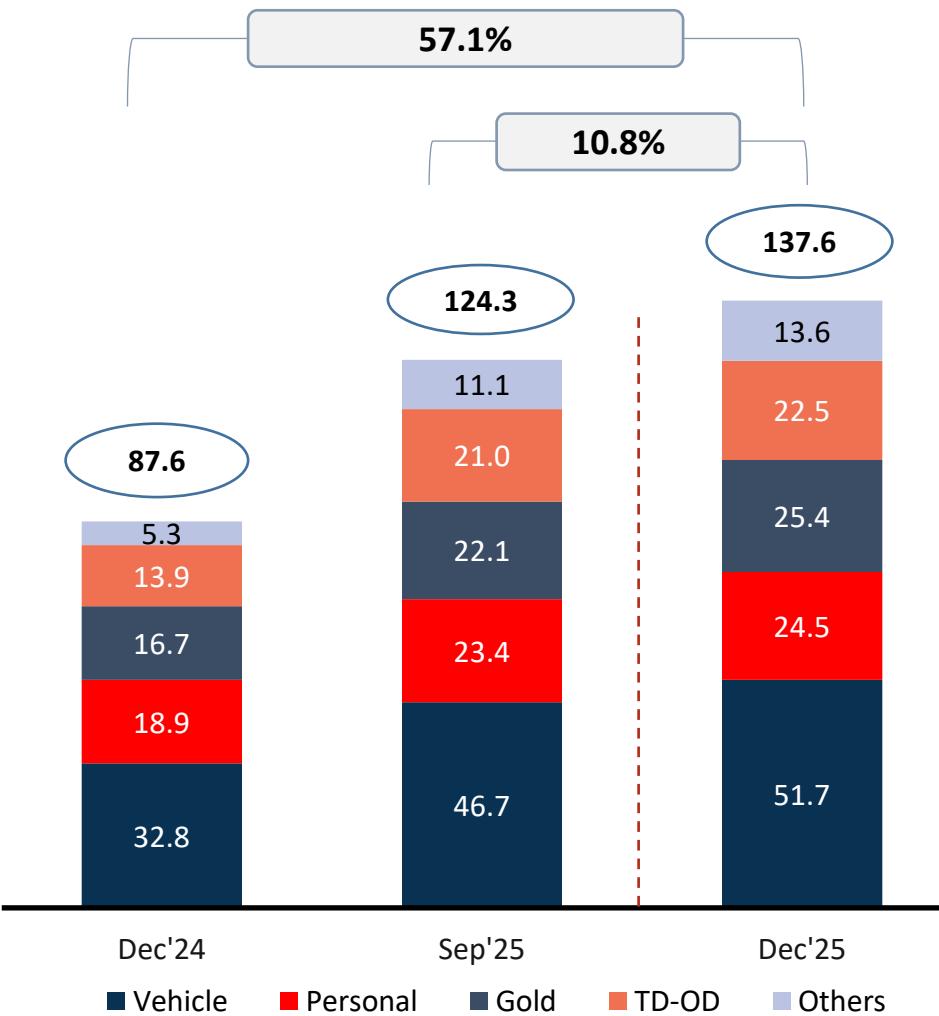
## Housing Asset Disbursements



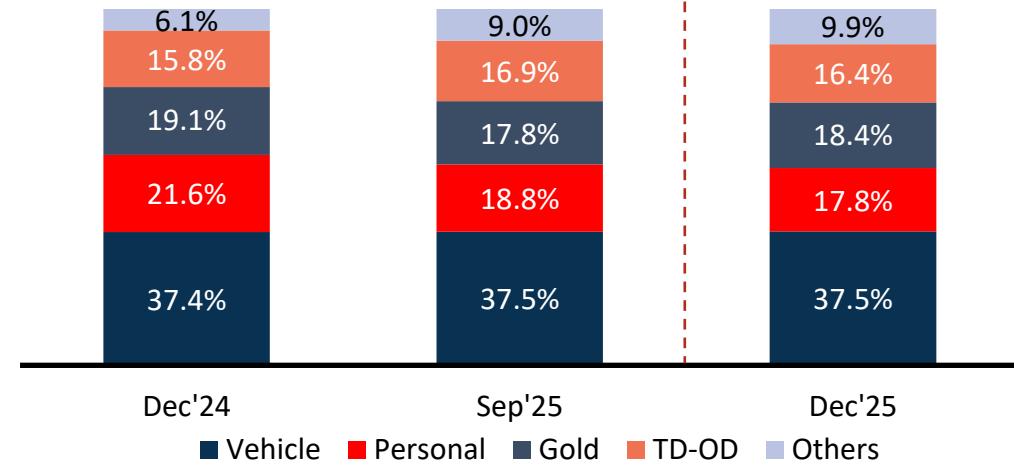
# Retail Assets

All amount in ₹ Bn

Retail Assets: Product wise break-up



Retail Assets: Product wise share



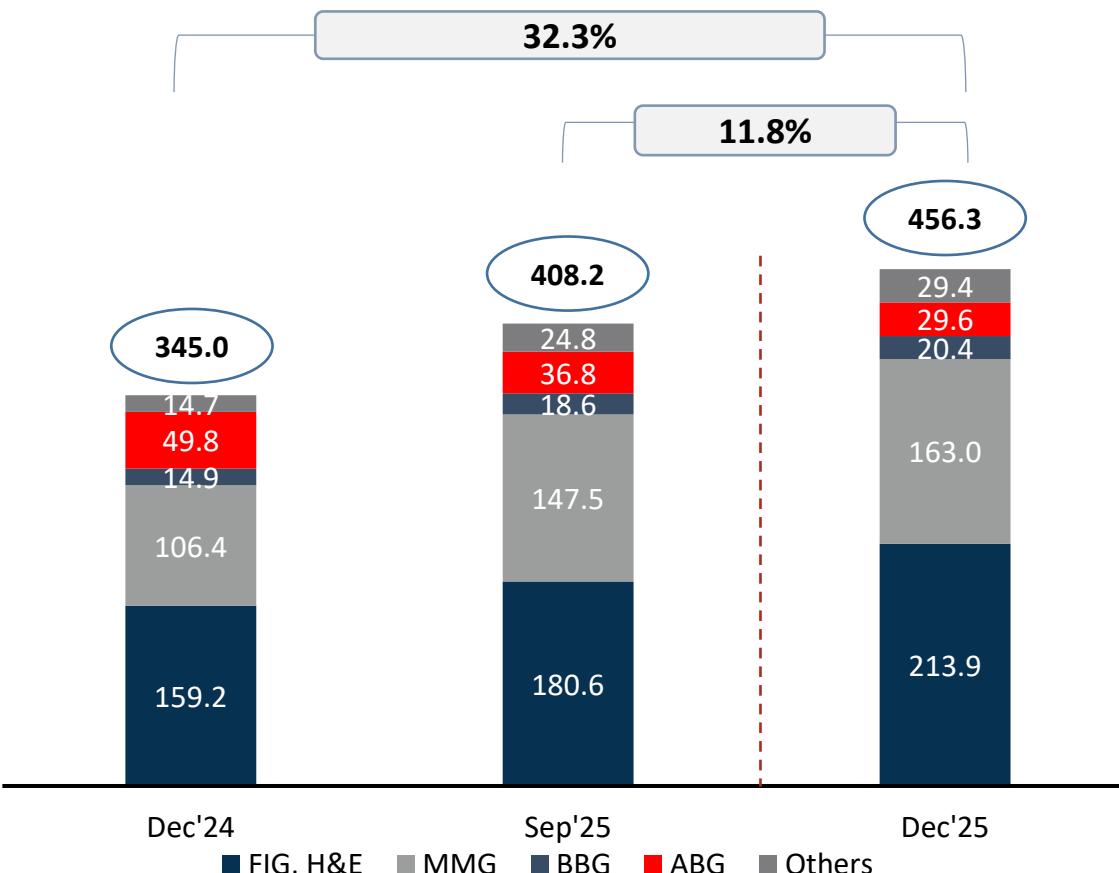
Retail Disbursements



# Wholesale Banking

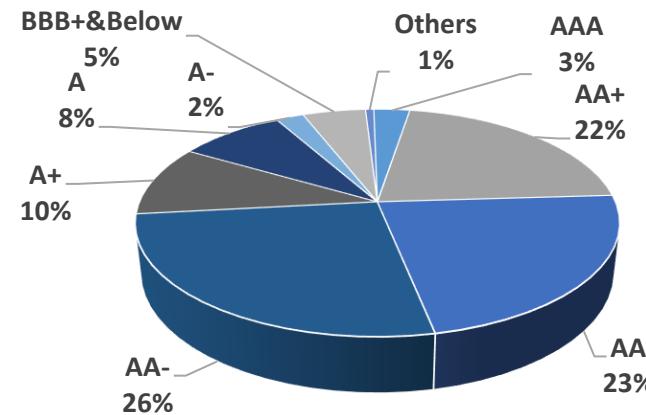
All amount in ₹ Bn

## Wholesale Banking: Product wise break-up



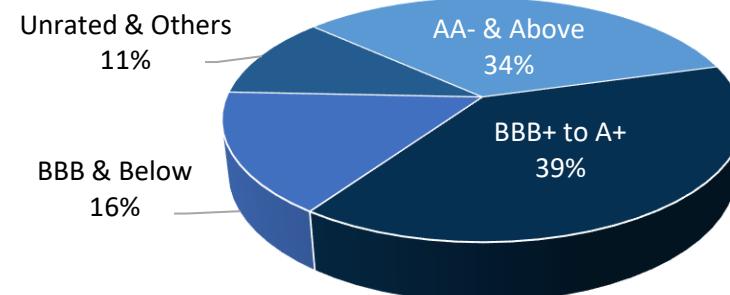
## FIG, H&E: 94% of outstanding are A- & Above category (as per external rating)

As on 31<sup>st</sup> Dec'25



## MMG: 73% of outstanding are BBB+ & Above category (as per external rating)

As on 31<sup>st</sup> Dec'25

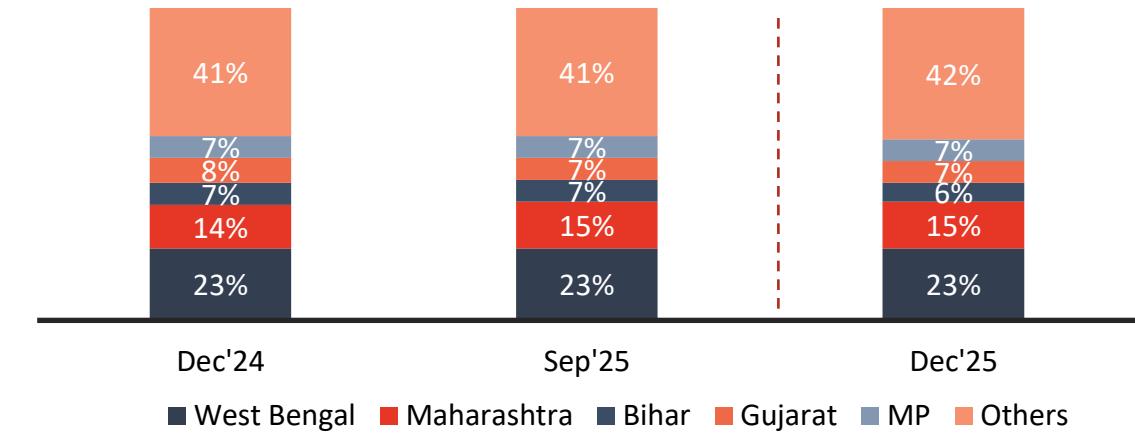
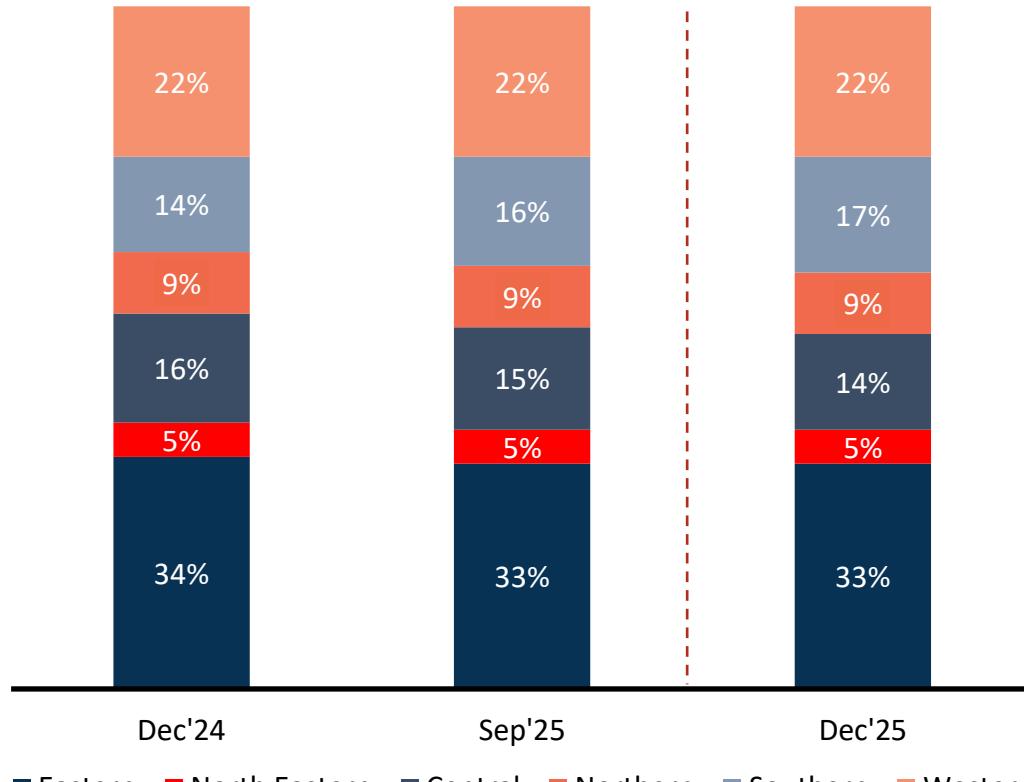


FIG, H&E – Financial Institution Group (includes healthcare, educational institutions and PTC);  
MMG – Mid Market Group; BBG – Business Banking Group; ABG – Aspiring Business Group (Erstwhile SEL);  
Others incl. SME LAP and Agri

# Geographical Distribution of Loans & Advances

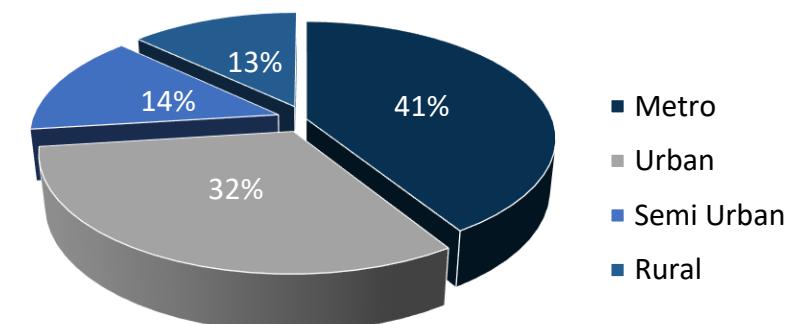
## Share of Loans & Advances by States

### Share of Loans & Advances by Region



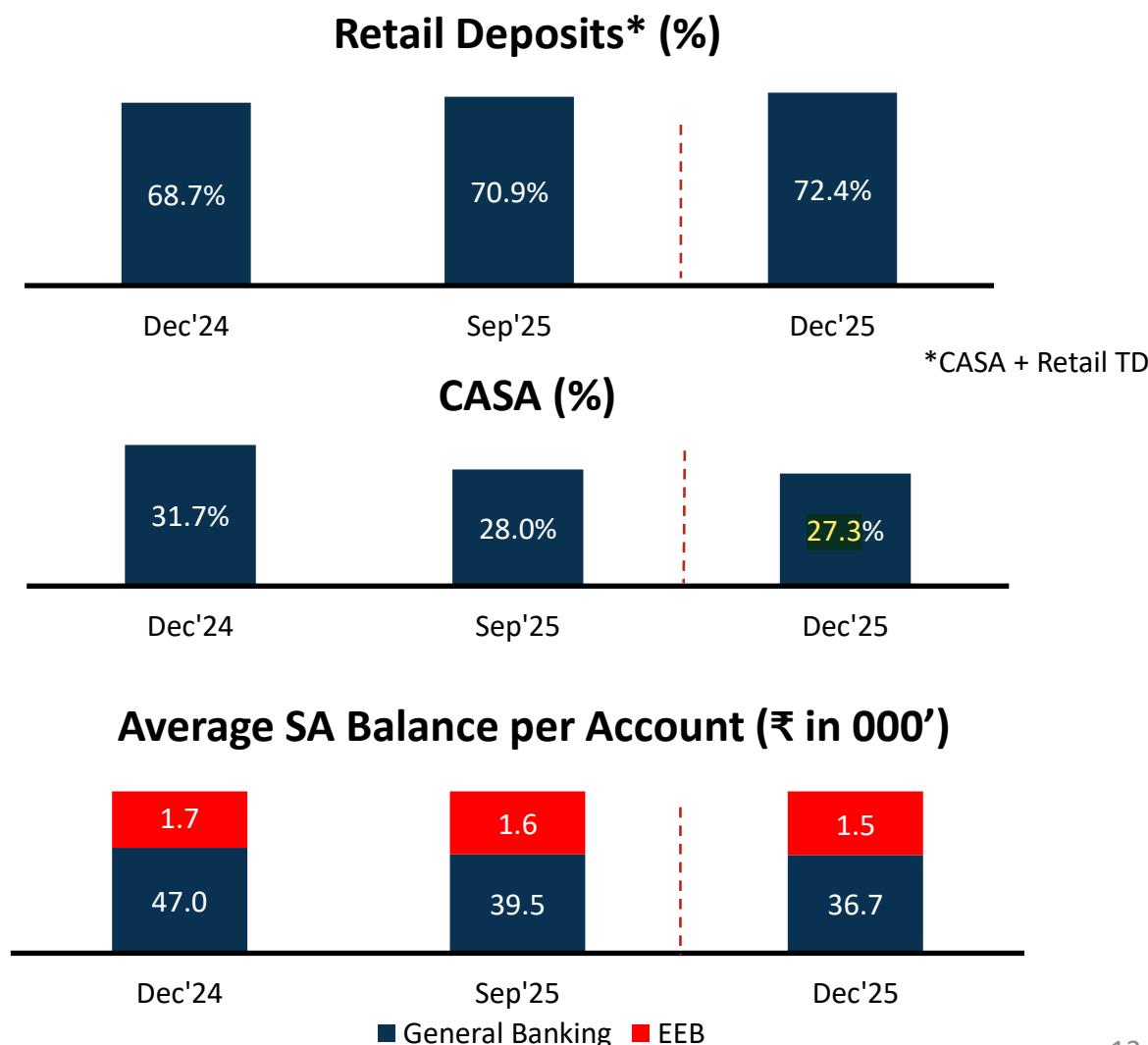
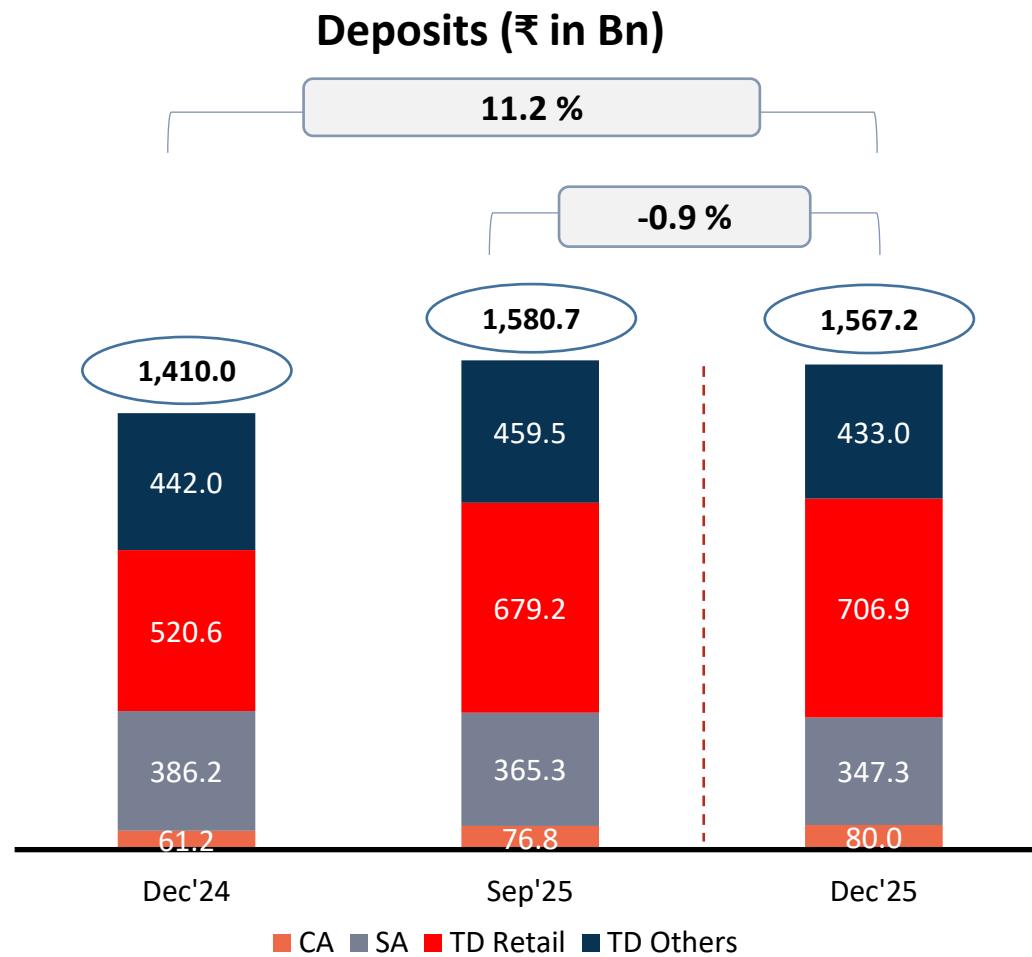
## Category wise Distribution of Loans & Advances

As on 31<sup>st</sup> Dec'25



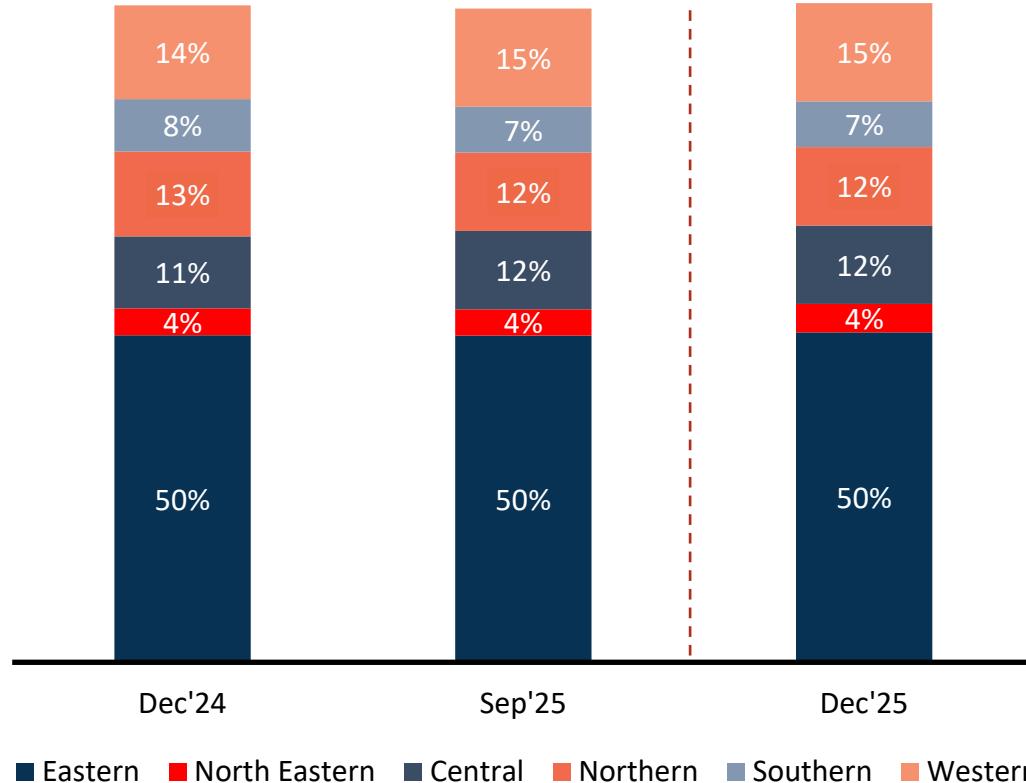
Geographical distribution excludes IBPC & PTC

# Deposits

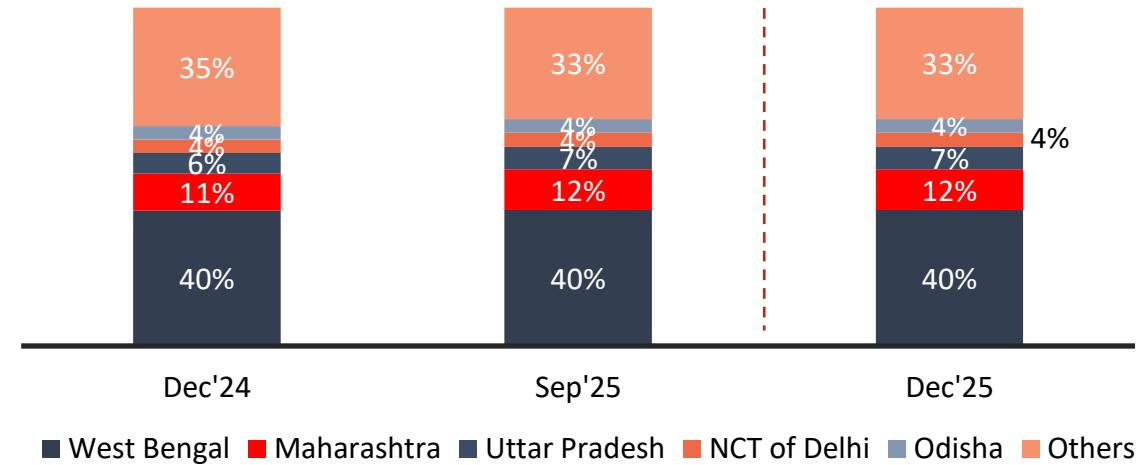


# Geographical Distribution of Deposits

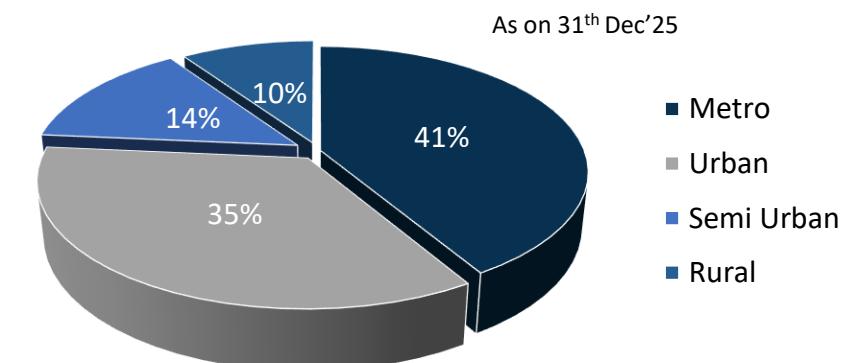
## Share of Deposits by Region



## Share of Deposits by States



## Category wise distribution of Deposit



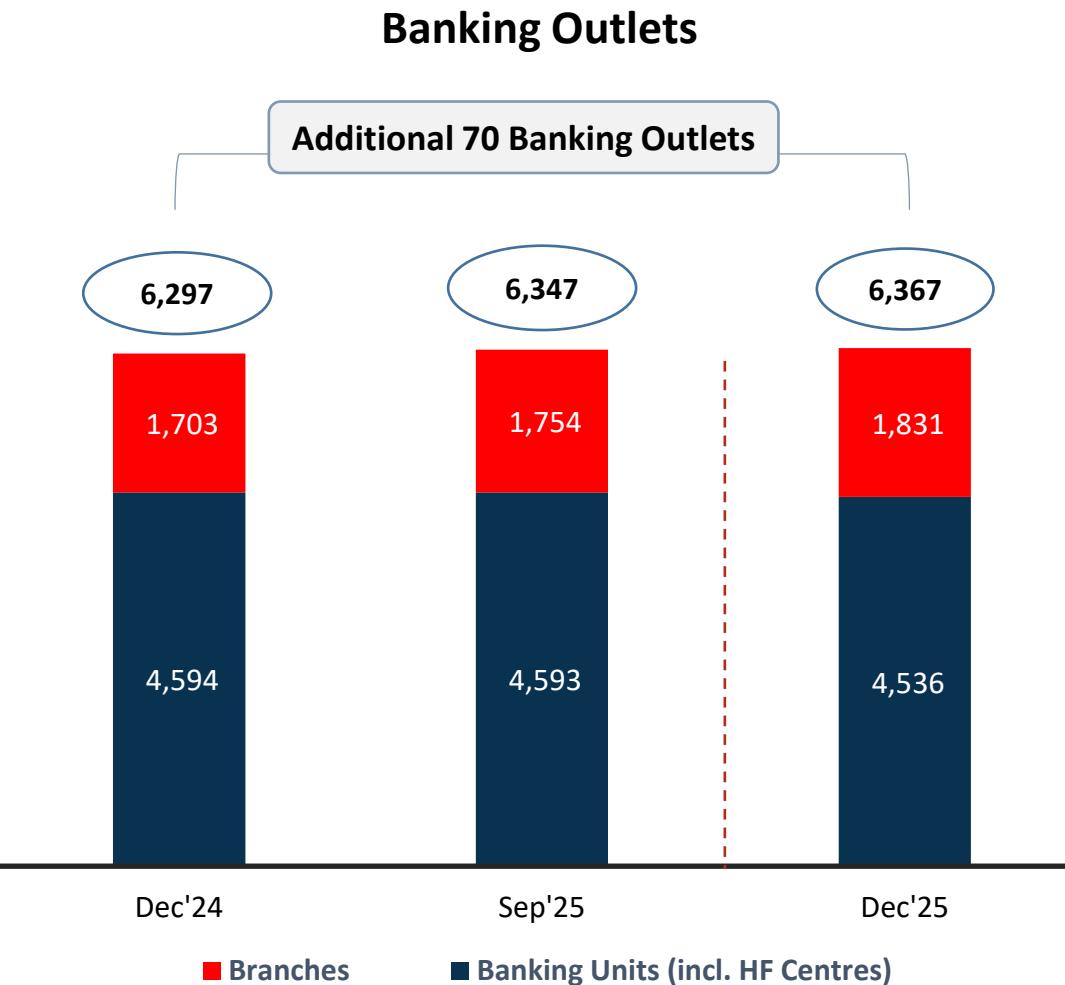
# Average Balances – Advances & Deposits

All amount in ₹ Bn

Advance	Q3FY25	Q4FY25	Q1FY26	Q2FY26	Q3FY26	QoQ %	YoY %
<b>EEB</b>	580.5	557.5	543.1	520.5	516.0	-0.9%	-11.1%
<b>Housing Finance</b>	298.7	310.8	321.3	326.6	332.4	1.8%	11.3%
<b>Retail Assets</b>	67.4	79.1	89.0	97.1	108.5	11.7%	61.1%
<b>Wholesale Banking</b>	320.4	342.0	353.4	369.7	401.2	8.5%	25.2%
<b>IBPC / Others</b>	22.3	33.2	16.8	17.7	39.4	122.0%	76.2%
<b>Total Average Advance</b>	<b>1,289.3</b>	<b>1,322.6</b>	<b>1,323.6</b>	<b>1,331.7</b>	<b>1,397.3</b>	<b>4.9%</b>	<b>8.4%</b>

Deposit	Q3FY25	Q4FY25	Q1FY26	Q2FY26	Q3FY26	QoQ %	YoY %
<b>CASA</b>	<b>427.1</b>	<b>420.6</b>	<b>400.9</b>	<b>389.5</b>	<b>386.6</b>	<b>-0.8%</b>	<b>-9.5%</b>
- Current Account (CA)	48.8	49.4	50.6	50.6	53.8	6.2%	10.3%
- Savings Account (SA)	378.3	371.2	350.2	338.9	332.8	-1.8%	-12.0%
<b>Term Deposit</b>	<b>960.9</b>	<b>968.1</b>	<b>1,053.4</b>	<b>1,134.8</b>	<b>1,136.4</b>	<b>0.1%</b>	<b>18.3%</b>
- Retail TD	505.3	539.3	594.3	661.2	691.1	4.5%	36.8%
- Bulk Deposit (incl. CDs)	455.6	428.8	459.1	473.7	445.3	-6.0%	-2.2%
<b>Total Average Deposit</b>	<b>1,387.9</b>	<b>1,388.7</b>	<b>1,454.2</b>	<b>1,524.3</b>	<b>1,523.0</b>	<b>-0.1%</b>	<b>9.7%</b>

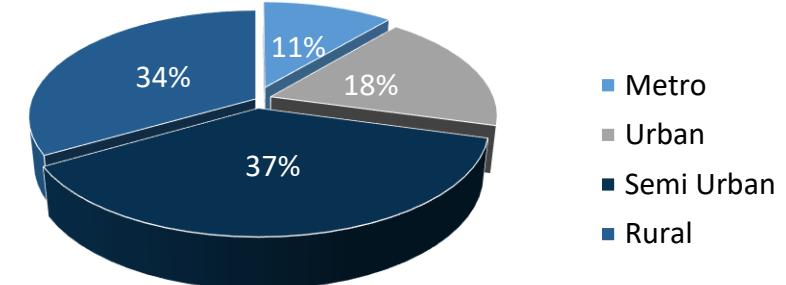
# Geographical Distribution of Banking Outlets



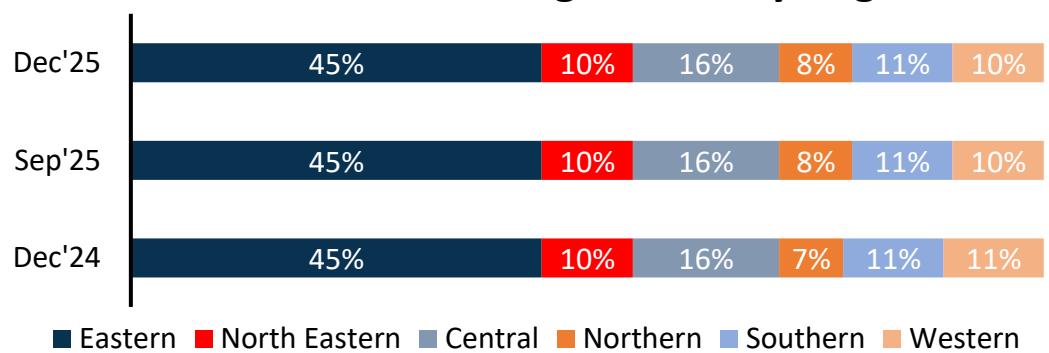
70 new branches opened YoY; additionally, 58 HF centres converted into branches YoY

## Regional Diversification with Strong SU-RU Presence

Banking Outlets as on 31<sup>st</sup> Dec'25



## Share of Banking Outlets by Region



# Asset Quality

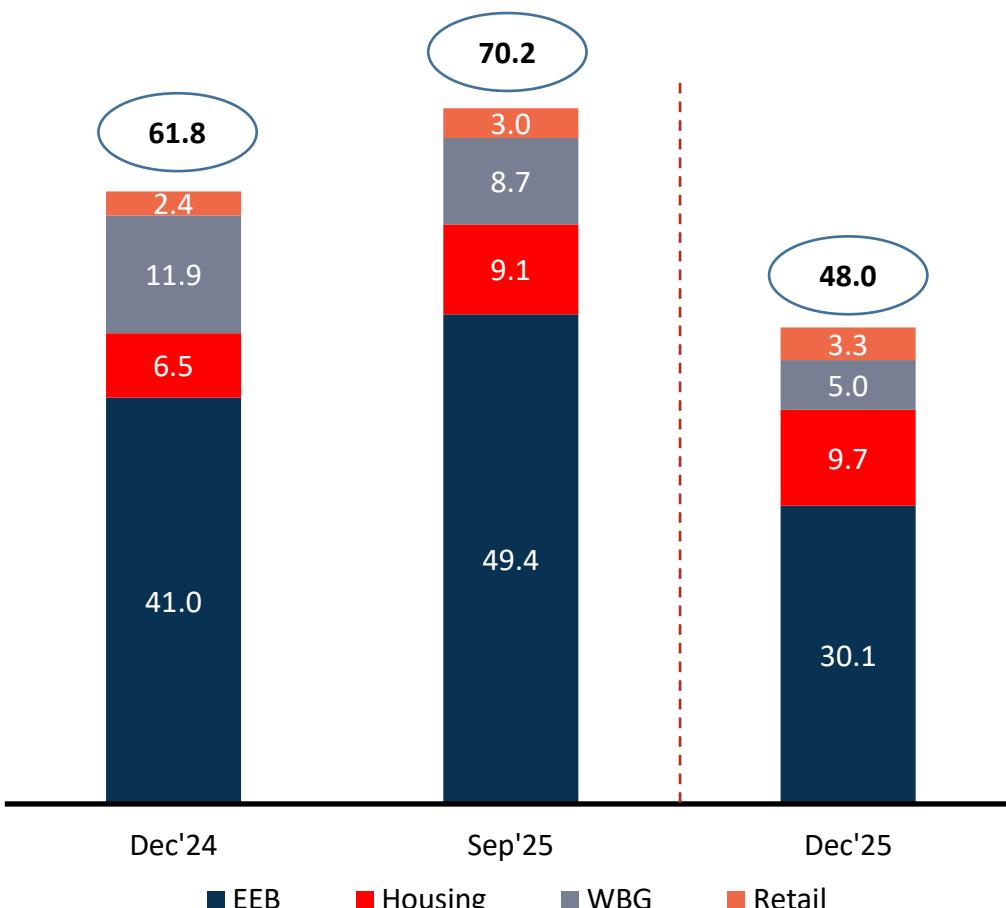
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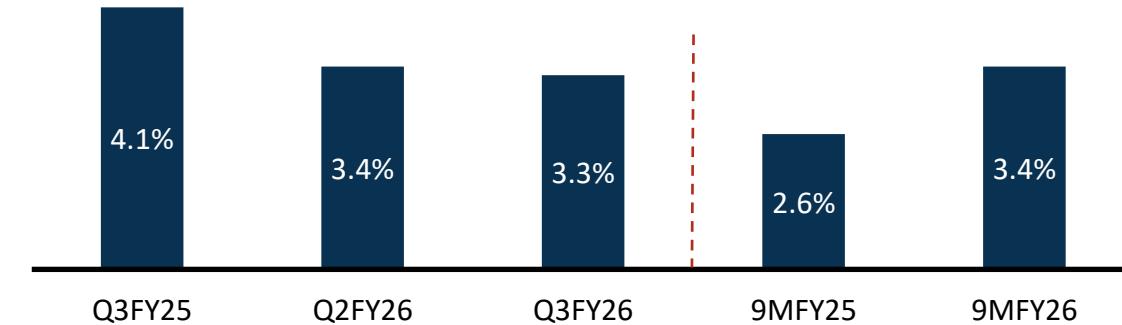
**Bandhan  
Bank**

# Segmental NPA and Credit Cost

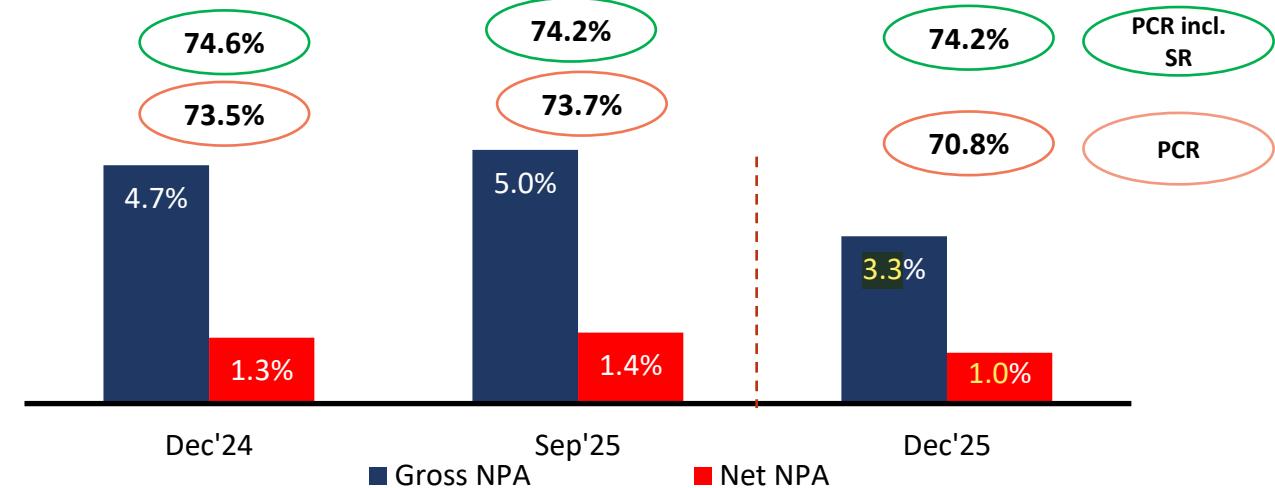
Segmental GNPA movement (₹ in Bn)



Credit Cost



Gross NPA and Net NPA



Note: Credit cost is including the standard asset provisions

# NPA movement

All amount in ₹ Bn

Particulars	Q3FY25	Q4FY25	Q1FY26	Q2FY26	Q3FY26	FY24	FY25
<b>Opening GNPA (A)</b>	<b>61.0</b>	<b>61.8</b>	<b>64.4</b>	<b>66.2</b>	<b>70.2</b>	<b>53.0</b>	<b>47.8</b>
Fresh Slippages (B)	16.2	17.5	15.5	15.9	13.1	51.0	53.8
Reductions (C) :							
- Recoveries & Upgrades	2.8	3.5	3.2	3.2	3.5	16.2	13.1
- Technical Write offs	12.7	11.4	10.5	8.7	0.1	38.5	24.1
NPA Sale to ARC (D)	-	-	-	-	31.7	7.2	-
Technical Additions (other than slippages) (E)	-	-	-	-	-	5.8	-
<b>Closing Gross (F = A + B - C - D + E)</b>	<b>61.8</b>	<b>64.4</b>	<b>66.2</b>	<b>70.2</b>	<b>48.0</b>	<b>47.8</b>	<b>64.4</b>
Provisions	45.4	47.4	48.8	51.7	34.0	34.4	47.4
<b>Net NPA</b>	<b>16.4</b>	<b>16.9</b>	<b>17.4</b>	<b>18.4</b>	<b>14.0</b>	<b>13.5</b>	<b>16.9</b>

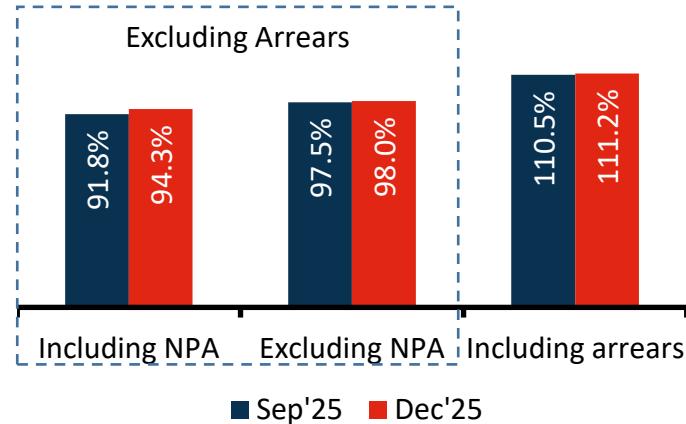
<b>GNPA Ratio</b>	<b>4.7%</b>	<b>4.7%</b>	<b>5.0%</b>	<b>5.0%</b>	<b>3.3%</b>	<b>3.8%</b>	<b>4.7%</b>
<b>NNPA Ratio</b>	<b>1.3%</b>	<b>1.3%</b>	<b>1.4%</b>	<b>1.4%</b>	<b>1.0%</b>	<b>1.1%</b>	<b>1.3%</b>
<b>Credit Cost</b>	<b>4.1%</b>	<b>3.9%</b>	<b>3.5%</b>	<b>3.4%</b>	<b>3.3%</b>	<b>3.4%</b>	<b>2.9%</b>
<b>PCR</b>	<b>73.5%</b>	<b>73.7%</b>	<b>73.7%</b>	<b>73.7%</b>	<b>70.8%</b>	<b>71.8%</b>	<b>73.7%</b>
<b>PCR (incl. Security Receipts)</b>	<b>74.6%</b>	<b>74.5%</b>	<b>74.3%</b>	<b>74.2%</b>	<b>74.2%</b>	<b>74.4%</b>	<b>74.5%</b>
<b>PCR (incl. Technical write offs)</b>	<b>85.4%</b>	<b>86.5%</b>	<b>87.3%</b>	<b>87.6%</b>	<b>84.3%</b>	<b>84.5%</b>	<b>86.5%</b>

# EEB Collection Efficiency

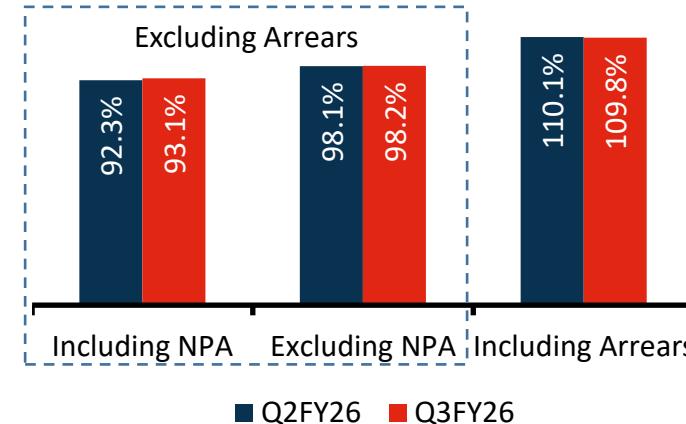
## Top states

States	Sep'25	Dec'25	Q2FY26	Q3FY26
West Bengal	97.5%	98.0%	98.4%	98.3%
Assam	98.8%	99.2%	99.3%	99.6%
Rest of India	97.3%	97.8%	97.7%	98.0%
Total	97.5%	98.0%	98.1%	98.2%

## Collection Efficiency for the Month



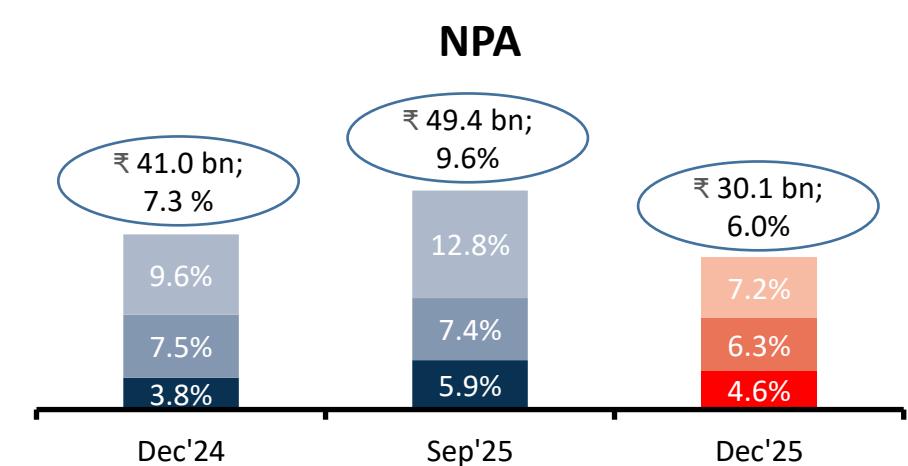
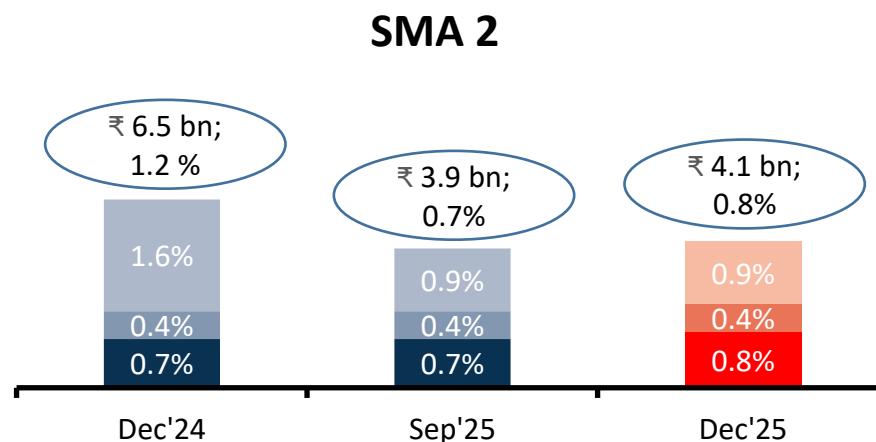
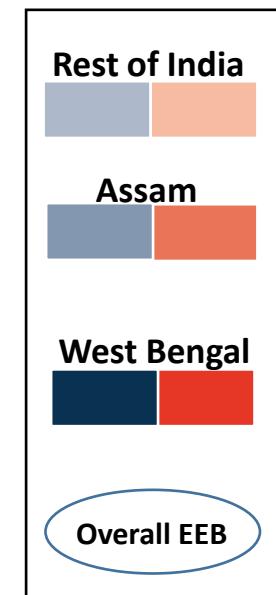
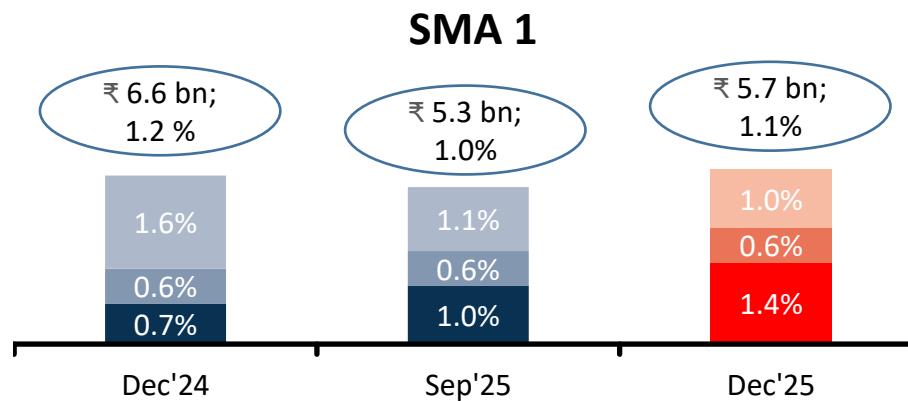
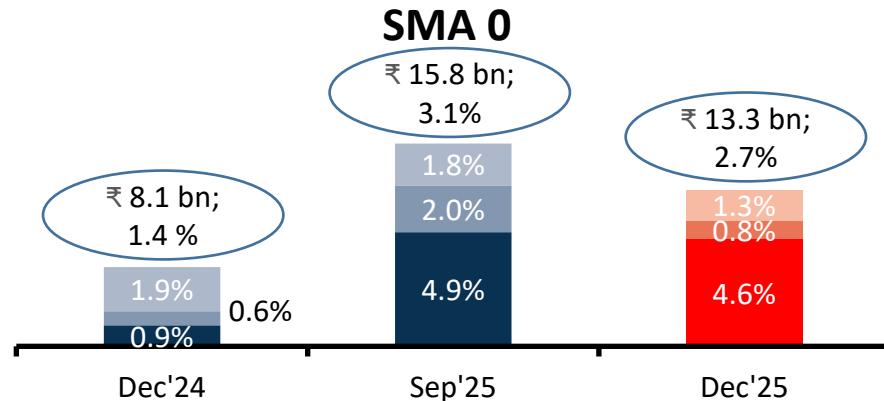
## Collection Efficiency for the Quarter



## Customer Paying Profile

Category	Sep'25		Dec'25	
	Share of customers	Share of receivables	Share of customers	Share of receivables
Full Paying	93.9%	94.1%	94.9%	95.2%
Partial Paying	4.9%	4.9%	4.3%	3.9%
Non-Paying	1.2%	1.0%	0.8%	0.9%
Total	100.0%	100.0%	100.0%	100.0%

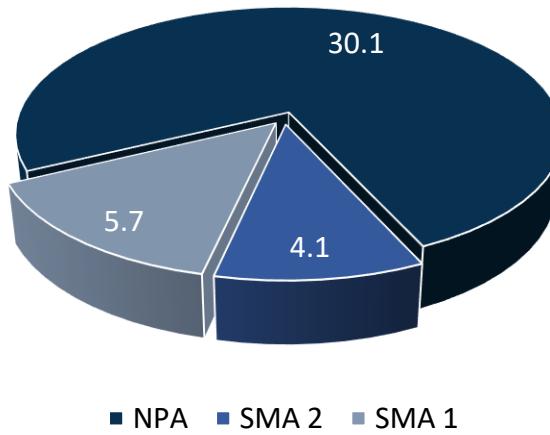
# EEB DPD movement



# EEB - Stress Pool and Vintage Analysis

All amount in ₹ Bn

## EEB Stress Pool – ₹ 39.9 Bn



## EEB Book - Vintage Analysis

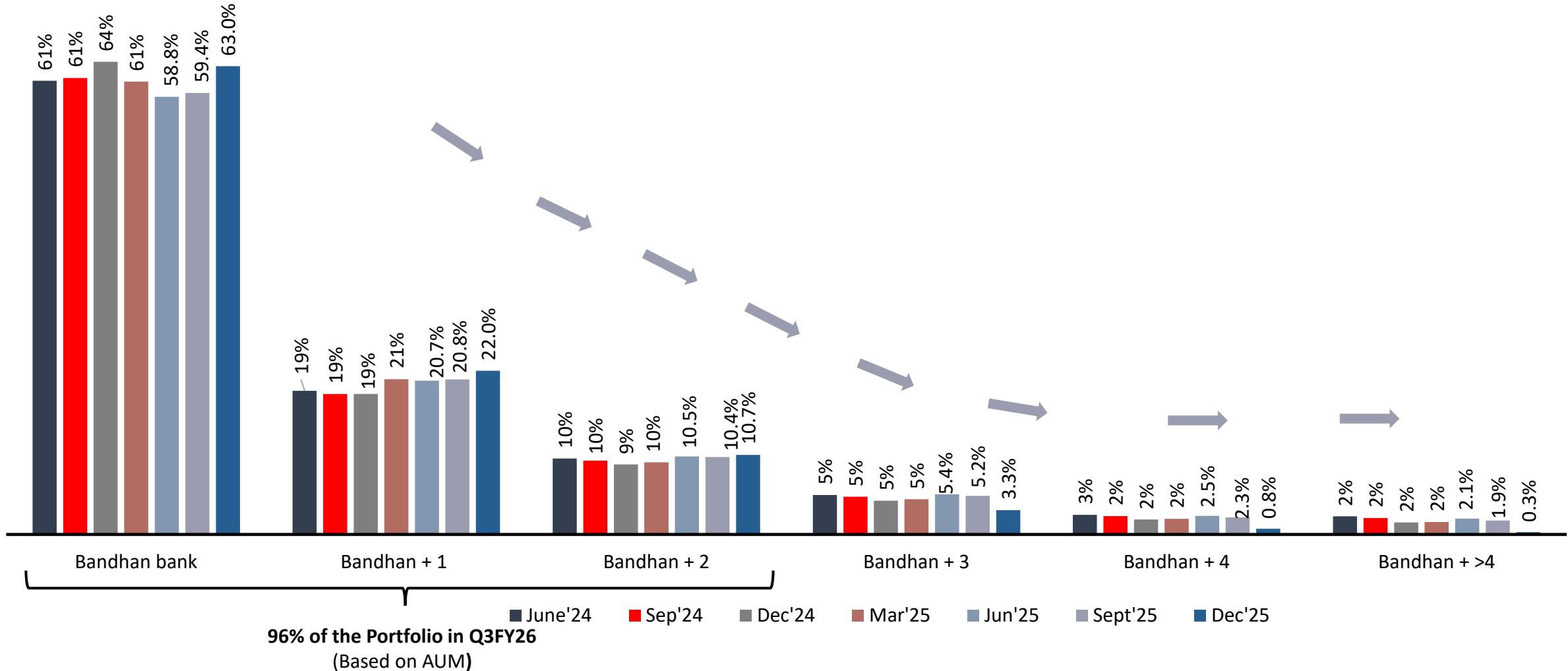
Qtr	Disbursement	SMA1*	SMA2*	NPA*
Q3FY24	174.3	0.1%	0.1%	1.4%
Q4FY24	228.1	0.3%	0.2%	2.3%
Q1FY25	137.2	0.4%	0.3%	2.9%
Q2FY25	124.5	0.6%	0.5%	3.1%
Q3FY25	122.2	0.7%	0.5%	2.8%
Q4FY25	151.0	0.8%	0.7%	1.9%
Q1FY26	107.1	0.7%	0.5%	0.7%
Q2FY26	137.3	0.3%	0.2%	0.1%
Q3FY26	141.7	0.0%	0.0%	0.0%

\* % of Disbursement

## Break-up of EEB provisions

EEB Provisions	Dec'24	Sep'25	Dec'25	QoQ %	YoY %	FY24	FY25	YoY %
Provision for NPA	31.4	38.9	22.4	-42.5%	-28.8%	24.0	37.1	54.2%
Provision for Standard Assets - Normal	1.3	1.2	1.2	7.0%	-9.5%	1.5	1.3	-12.2%
Additional Provision for Standard Assets	5.2	4.7	5.0	4.9%	-3.6%	5.7	5.3	-6.3%
<b>Total</b>	<b>37.9</b>	<b>44.8</b>	<b>28.5</b>	<b>-36.3%</b>	<b>-24.7%</b>	<b>31.2</b>	<b>43.7</b>	<b>40.0%</b>

# Asset Quality: Strong focus on borrower affordability



# Financials

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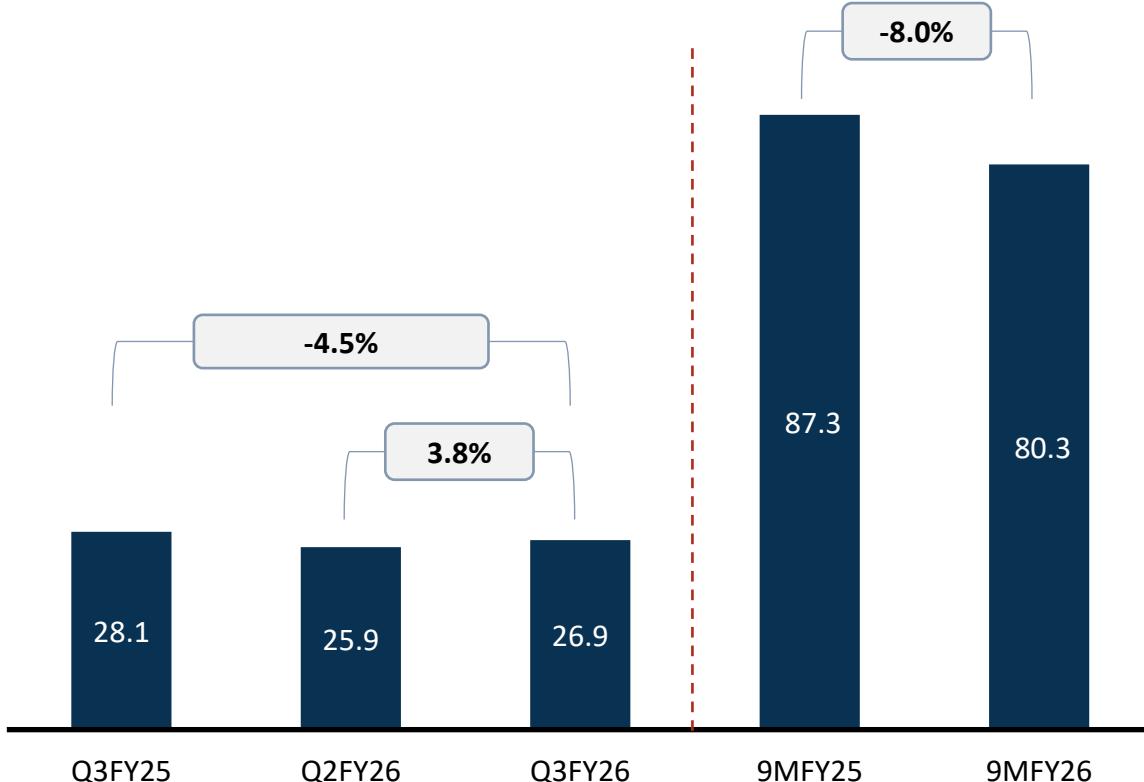


**Bandhan  
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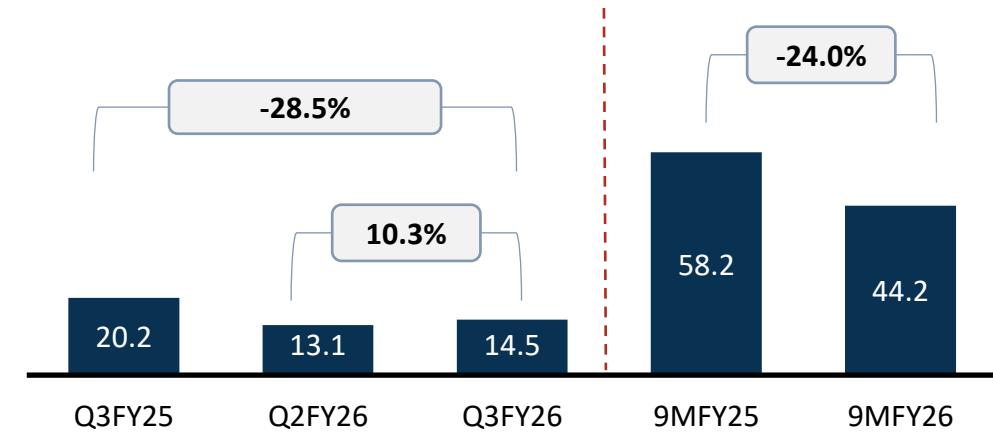
# Financial Performance (1/2)

All amount in ₹ Bn

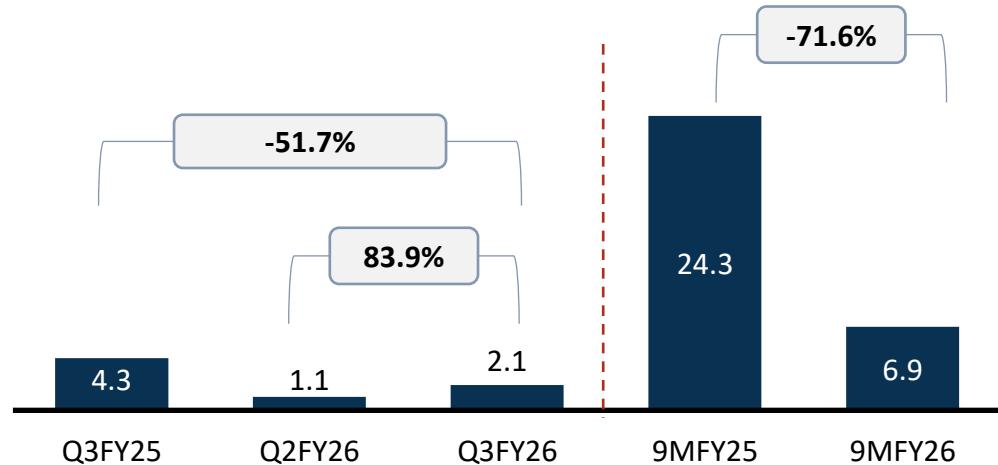
## Net Interest Income



## Operating Profit

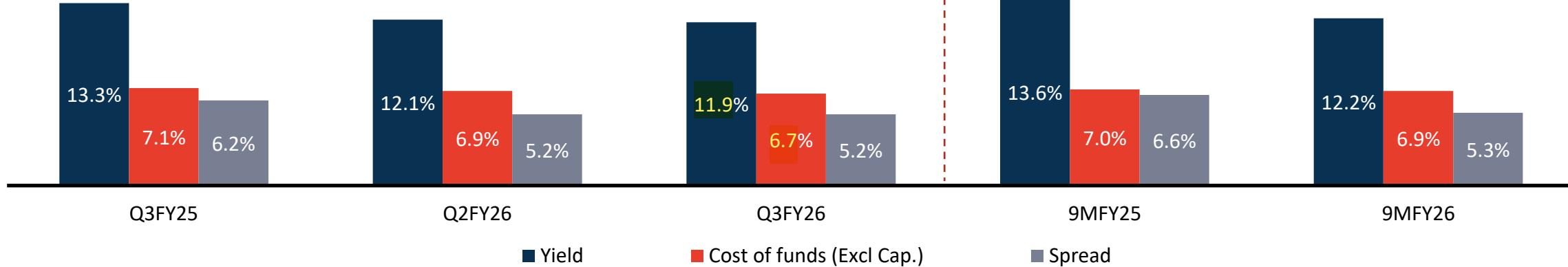


## PAT

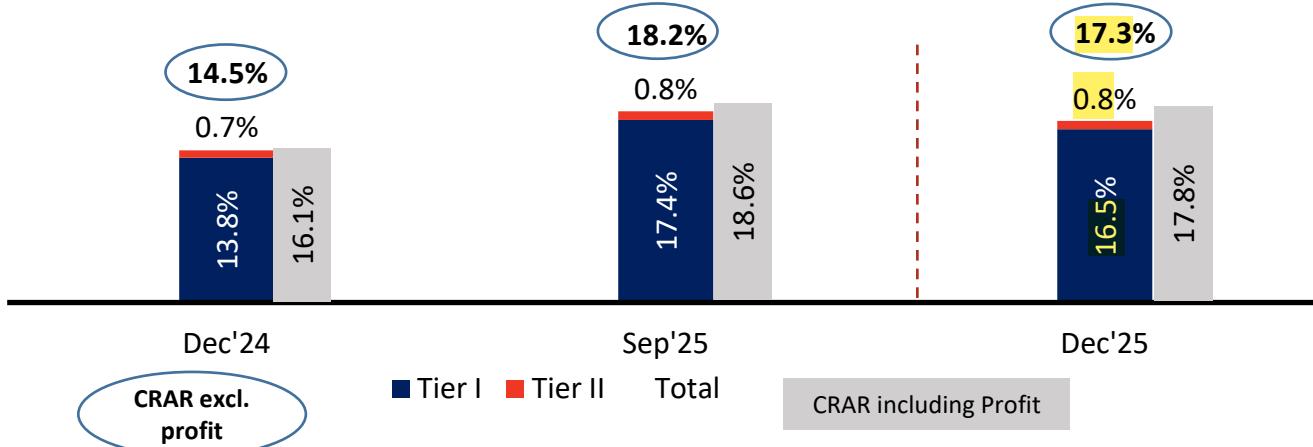


## Financial Performance (2/2)

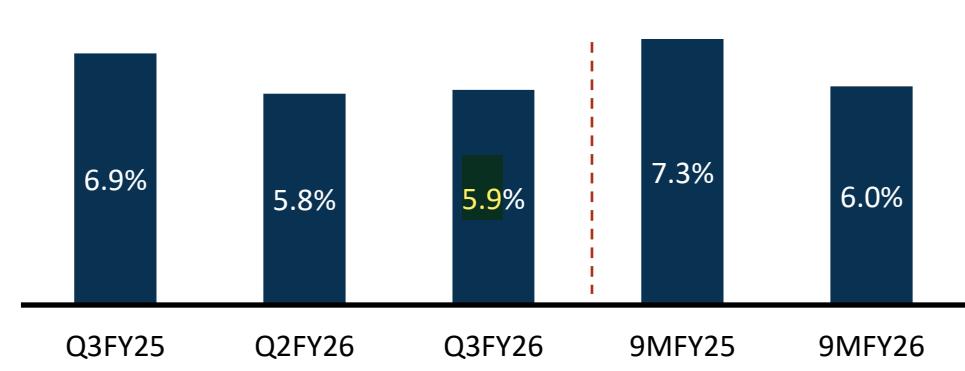
### Spread (Annualized)



### Capital Adequacy Ratio



### NIM (Annualized)



# Break up of Non-Interest Income

All amount in ₹ Mn

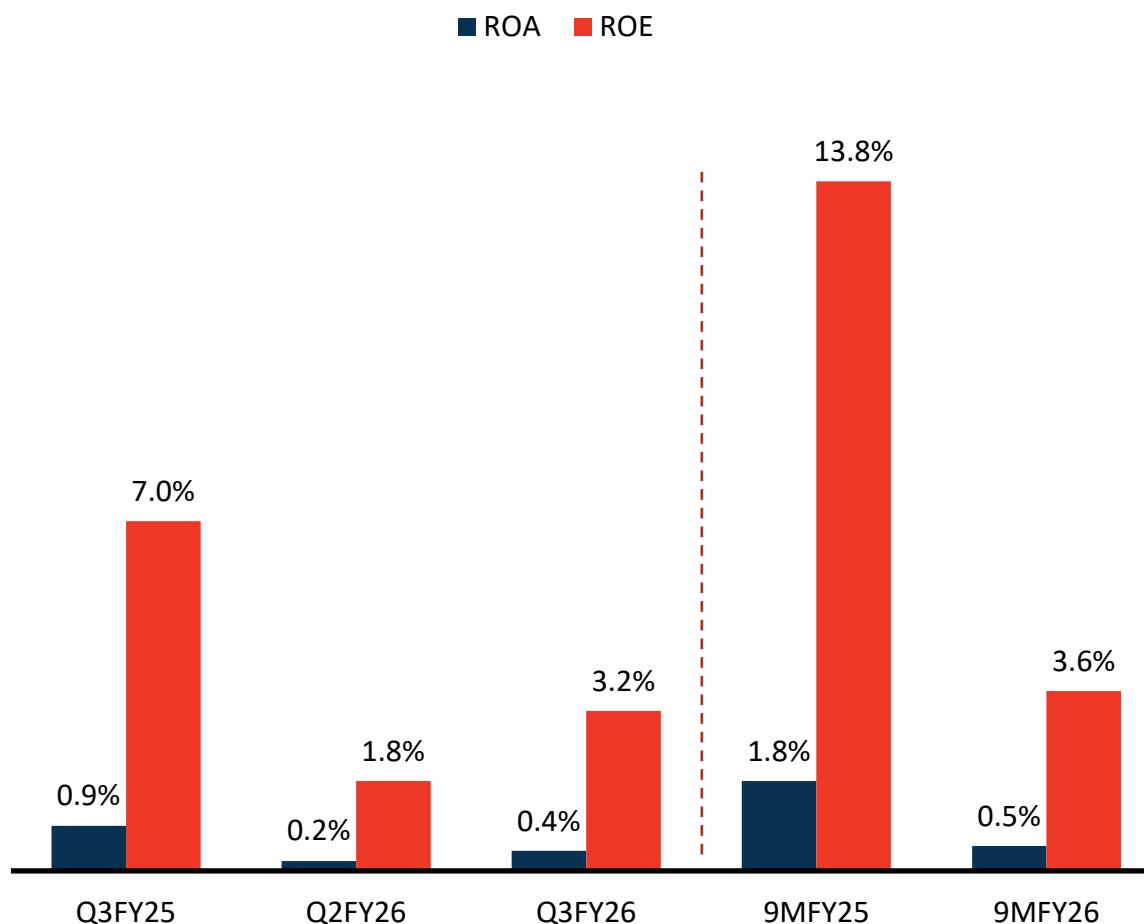
Details of other Income	Q3FY25	Q2FY26	Q3FY26	QoQ	YoY	9MFY25	9MFY26	YoY
Processing Fees	1,928	1,937	2,148	10.9%	11.4%	5,891	5,783	-1.8%
Third Party Income	946	1,234	1,275	3.3%	34.8%	2,263	3,347	47.9%
P&L on Investment sale and Revaluation	269	187	254	36.0%	-5.5%	1,532	2,948	92.4%
Release of prov on redemption of SR (ARC)	418	447	264	-40.9%	-36.9%	1,628	1,124	-31.0%
Collection fees from ARC	205	65	125	92.5%	-38.8%	480	321	-33.2%
Product / Service Charges	850	923	934	1.2%	9.8%	2,403	2,737	13.9%
Bad Debts Recovery (on write-off)	250	274	213	-22.0%	-14.7%	1,031	687	-33.4%
Others	6,252*	397	1,695**	327.1%	-72.9%	7,442	2,686	-63.9%
<b>Total Other Income</b>	<b>11,118</b>	<b>5,464</b>	<b>6,910</b>	<b>26.6%</b>	<b>-37.9%</b>	<b>22,670</b>	<b>19,633</b>	<b>-13.4%</b>

\* one-off income of Rs 5.38 bn - claims received from CGFMU and Rs 520 mn - claims received from Assam Govt.

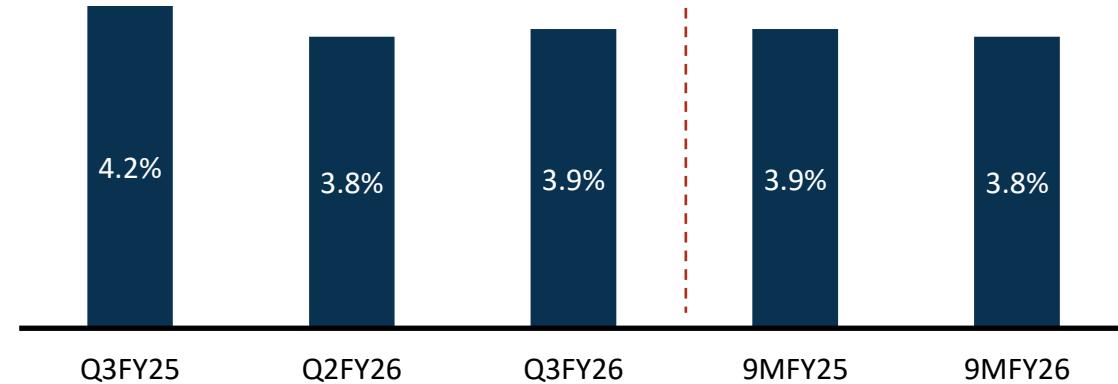
\*\* one-off income of Rs 1.26 bn - cash received from sale of written-off portfolio to ARCs

# Financial Performance

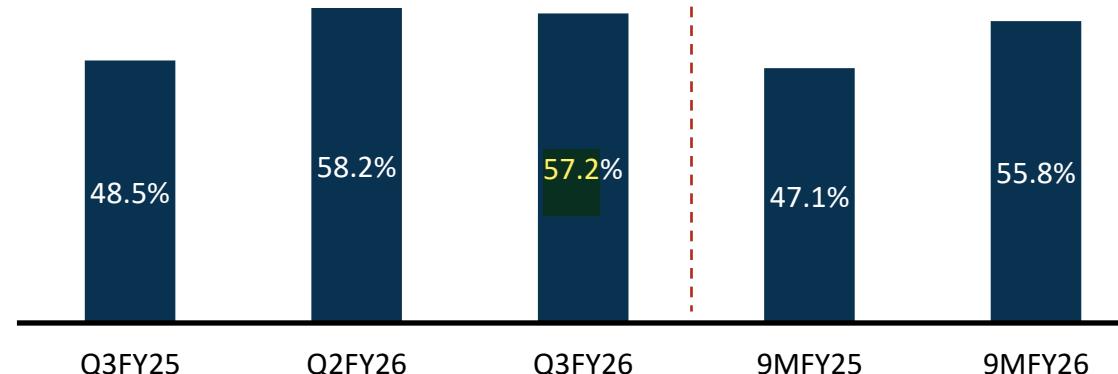
**ROA & ROE (Annualized)**



**Operating expenses to Average Assets (Annualized)**



**Cost to Income Ratio**



# Profit & Loss Statement

All amount in ₹ Bn

Particulars	Q3FY25	Q2FY26	Q3FY26	QoQ	YoY	9MFY25	9MFY26	YoY
Interest Income	54.8	53.5	54.3	1.4%	-0.9%	165.1	162.6	-1.5%
Interest expenses	26.6	27.7	27.4	-0.8%	2.9%	77.8	82.3	5.7%
<b>Net Int. Income (NII)</b>	<b>28.1</b>	<b>25.9</b>	<b>26.9</b>	<b>3.8%</b>	<b>-4.5%</b>	<b>87.3</b>	<b>80.3</b>	<b>-8.0%</b>
Non Interest Income	11.1	5.5	6.9	26.6%	-37.9%	22.7	19.6	-13.4%
<b>Net Total Income</b>	<b>39.3</b>	<b>31.4</b>	<b>33.8</b>	<b>7.8%</b>	<b>-13.9%</b>	<b>110.0</b>	<b>100.0</b>	<b>-9.1%</b>
Operating Expenses	19.0	18.3	19.3	6.0%	1.5%	51.8	55.7	7.5%
<b>Operating Profit</b>	<b>20.2</b>	<b>13.1</b>	<b>14.5</b>	<b>10.3%</b>	<b>-28.5%</b>	<b>58.2</b>	<b>44.2</b>	<b>-24.0%</b>
Provision (Std. + NPA)	13.8	11.5	11.6	0.2%	-16.1%	25.1	34.5	37.9%
<b>Profit before tax</b>	<b>6.5</b>	<b>1.6</b>	<b>2.9</b>	<b>83.5%</b>	<b>-55.1%</b>	<b>33.1</b>	<b>9.7</b>	<b>-70.7%</b>
Tax	2.2	0.5	0.9	84.8%	-61.2%	8.9	2.8	-68.4%
<b>Profit after tax</b>	<b>4.3</b>	<b>1.1</b>	<b>2.1</b>	<b>83.9%</b>	<b>-51.7%</b>	<b>24.3</b>	<b>6.9</b>	<b>-71.6%</b>

# Balance Sheet

All amount in ₹ Bn

Capital & Liabilities	31 <sup>st</sup> Dec'24	31 <sup>st</sup> Mar'25	31 <sup>st</sup> Dec'25	YoY
Capital	16.1	16.1	16.1	0.0%
Employees stock options outstanding	2.3	2.5	3.1	33.3%
Reserves & Surplus	224.2	227.5	231.8	3.4%
<b>Shareholder Funds</b>	<b>242.6</b>	<b>246.1</b>	<b>250.9</b>	<b>3.4%</b>
Deposits	1,410.0	1,512.1	1,567.2	11.2%
Borrowings	134.0	111.4	101.2	-24.5%
Other liabilities and provisions	52.5	45.2	42.0	-20.0%
<b>Total</b>	<b>1,839.1</b>	<b>1,914.8</b>	<b>1,961.3</b>	<b>6.6%</b>

Assets	31 <sup>st</sup> Dec'24	31 <sup>st</sup> Mar'25	31 <sup>st</sup> Dec'25	YoY
Cash and balances with Reserve Bank of India	73.8	74.8	57.4	-22.2%
Balance with Banks and Money at call and short notice	6.4	20.9	11.3	77.1%
Investments	363.1	407.1	398.7	9.8%
Advances	1,273.8	1,319.9	1,411.0	10.8%
Fixed Assets	11.8	11.8	12.1	2.9%
Other Assets	110.3	80.3	70.8	-35.8%
<b>Total</b>	<b>1,839.1</b>	<b>1,914.8</b>	<b>1,961.3</b>	<b>6.6%</b>

# 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		1.46
	Unrated <sup>^</sup>		4.73
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

<sup>^</sup> The SRs that are currently unrated pertain to the most recent issuance. The rating process for these SRs is already underway, and the Bank expects to obtain the ratings within the next six months

# Digital Offering and Indices



**Bandhan  
Bank**

# Traction evident on key digital indices



98%  
of retail transactions  
are digital



92%  
CBDT Payments  
digitally



89%  
Saving Accounts  
opened digitally <sup>#</sup>



62%  
RD  
Invested digitally



45%\*  
Growth in UPI  
transactions



33%\*  
Growth in  
Digital Deposits volume



27%\*  
Growth in  
Bill Payments



21%\*  
Growth in Savings Accounts  
Opened through DIY Journey

# Enabling Faster, Safer & Smarter Digital Payments



## Payment Gateway Integration with CIB

Enabled Corporate Internet Banking (CIB) users to make merchant payments via BillDesk and CashFree, enhancing transaction convenience.



## Risk & Compliance - FRM Integration

Strengthened security and compliance through advanced Fraud Risk Management (FRM) for real-time transaction monitoring.



## Customer Experience Enhancement in CIB

Introduced DIY journeys for User ID retrieval and authentication password reset. 24x7 self-service capability for login credential management, improving accessibility and reducing dependency on support.



## Instant Payments via IMPS

Enabled seamless fund transfers using beneficiary mobile number and bank name for faster, frictionless payments.



## Onboarded Razorpay as PG Partner

Expanded payment gateway partnerships to include Razorpay, targeting key segments: Government, Utilities, Education, and E-commerce.



## POS & In-App Solution

Integrated POS billing with merchant ERP systems. Launched In-App POS solution to enable digital payments without physical POS devices.



## MMID-Led Payment Enablement

Simplified peer-to-peer transfers using mobile number and MMID for secure and easy transactions



## Secure MMID Generation

Introduced self-service MMID generation and retrieval for reliable IMPS fund transfers

# 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**  
*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 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 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



**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

**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



**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

**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



**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

**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

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**Bandhan  
Bank**

# Awards and accolades

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## 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

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For information contact:

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[investor.relations@bandhanbank.com](mailto:investor.relations@bandhanbank.com)