

Ref. No. BBL/014/2021-22

April 12, 2021

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Obligations and Disclosure Requirements) Regulations, 2015 and Code of Practices and Procedures for Fair Disclosure of Unpublished Price Sensitive Information framed in terms of Regulation 8 of SEBI (Prohibition of Insider Trading) Regulations, 2015, we would like to intimate the following with respect to Bank's Deposits, Advances and other information for the quarter (Q4)/financial year ended March 31, 2021:

(in ₹ Crore unless specified otherwise)

	March 31, 2020	December 31, 2020	March 31, 2021 (Approximate)	YoY(%)	QoQ(%)
Loans & Advances (On book + Off Book + TLTRO)	71,846	80,255	87,054	21%	8%
Total Deposits	57,082	71,188	77,972	37%	10%
CASA Deposits	21,028	30,520	33,827	61%	11%
Retail to Total Deposits	78%	81%	79%		
CASA Ratio (%)	36.8%	42.9%	43.4%		

Liquidity:

Liquidity coverage ratio (LCR) as on March 31, 2021 at ~122%



Collection efficiency

Collection efficiency for the month of March 2021 was ~96%. Business wise break up of collection efficiency is as under;

EEB (Micro)	~95%
Non EEB	~98%
Overall Bank	~96%

Please note that the numbers mentioned above as on March 31, 2021 are provisional unaudited numbers and is subject to review / examine by the Audit Committee and Board of Directors and are also subject to Audit 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

