

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.

Thanking you.

Yours faithfully,
for Bandhan Bank Limited

**Indranil Banerjee
Company Secretary**

Encl.: As above

Investor Presentation

Q3FY26

22nd Jan 2026



Disclaimer

- This presentation is confidential and may not be copied, published, distributed or transmitted. The information in this presentation is being provided by Bandhan Bank Limited (also referred to as 'Bank'). By attending a meeting where this presentation is made, or by reading this presentation material, you agree to be bound by following limitations:
 - The information in this presentation has been prepared for use in presentations by Bank for information purposes only and does not constitute, or should be regarded as, or form part of any offer, invitation, inducement or advertisement to sell or issue, or any solicitation or any offer to purchase or subscribe for, any securities of the Company in any jurisdiction, including the United States and India, nor shall it, or the fact of its distribution form the basis of, or be relied on in connection with, any investment decision or any contract or commitment to purchase or subscribe for any securities of the Company in any jurisdiction, including the United States and India. This presentation does not constitute a recommendation by the Bank or any other party to sell or buy any securities of the Bank. This presentation and its contents are not and should not be construed as a prospectus or an offer document, including as defined under the Companies Act, 2013, to the extent notified and in force or an offer document under the Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2009as amended.
 - The Bank may alter, modify, or otherwise change in any manner the contents of this presentation without obligation to modify any person of such change or changes. No representation warranty implied as to and reliance or warranty, express or implied, is made to, nor should be placed on, the fairness, accuracy, completeness or correctness of the information or opinions contained in this presentation. Neither Bank nor any of its affiliates, advisors or representatives shall have any responsibility or liability whatsoever (for negligence or otherwise) for any loss howsoever arising from any use of this presentation or its contents or otherwise arising in connection with this presentation. The information set out herein may be subject to updating, completion, revision, verification and amendment and such information may change materially. This presentation is based on the economic, regulatory, market and other conditions as in effect on the date hereof. It should be understood that subsequent developments may affect the information contained in this presentation, which neither Bank nor its affiliates, advisors or representatives are under any obligation to update, revise or affirm.
 - This presentation contains certain supplemental measures of performance and liquidity that are not required by or presented in accordance with Indian GAAP, and should not be considered as an alternative to profit, operating revenue or any other performance measures derived in accordance with Indian GAAP or an alternative to cash flow from operations as a measure of liquidity of the Bank. You must make your own assessment of the relevance, accuracy and adequacy of the information contained in this presentation and must make independent analysis as you may consider necessary or appropriate for such purpose. Any opinions expressed in this presentation are subject to change without notice and past performance is not indicative of future results. By attending this presentation you acknowledge that you will be solely responsible for your own assessment of the market position of the Bank and that you will conduct your own analysis and be solely responsible for forming your own view of the potential future performance of the Bank 's business.
 - This presentation contains forward-looking statements based on the currently held beliefs and assumptions of the management of the Bank , which are expressed in good faith and, in their opinion, reasonable. Forward-looking statements involve known and unknown risks, uncertainties and other factors, which may cause the actual results, financial condition, performance, or achievements of the Bank or industry results, to differ materially from the results, financial condition, performance or achievements expressed or implied by such forward-looking statements. The risks and uncertainties relating to these statements include, but are not limited to, risks and uncertainties regarding expansion plans and the benefits there from, fluctuations in our earnings, our ability to manage growth and implement strategies, competition in our business including those factors which may affect our cost advantage, wage increases in India, our ability to attract and retain highly skilled professionals, our ability to win new contracts, changes in technology, availability of financing, our ability to successfully complete and integrate our expansion plans, liabilities, political instability and general economic conditions affecting our industry. Unless otherwise indicated, the information contained herein is preliminary and indicative and is based on management information, current plans and estimates. Industry and market-related information is obtained or derived from industry publications and other sources and has not been verified by us. Given these risks, uncertainties and other factors, recipients of this document are cautioned not to place undue reliance on these forward-looking statements. The Bank disclaims any obligation to update these forward-looking statements to reflect future events or developments.
 - This presentation is not an offer for sale of securities in the UNITED STATES or elsewhere.

Key Highlights



**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[^]



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

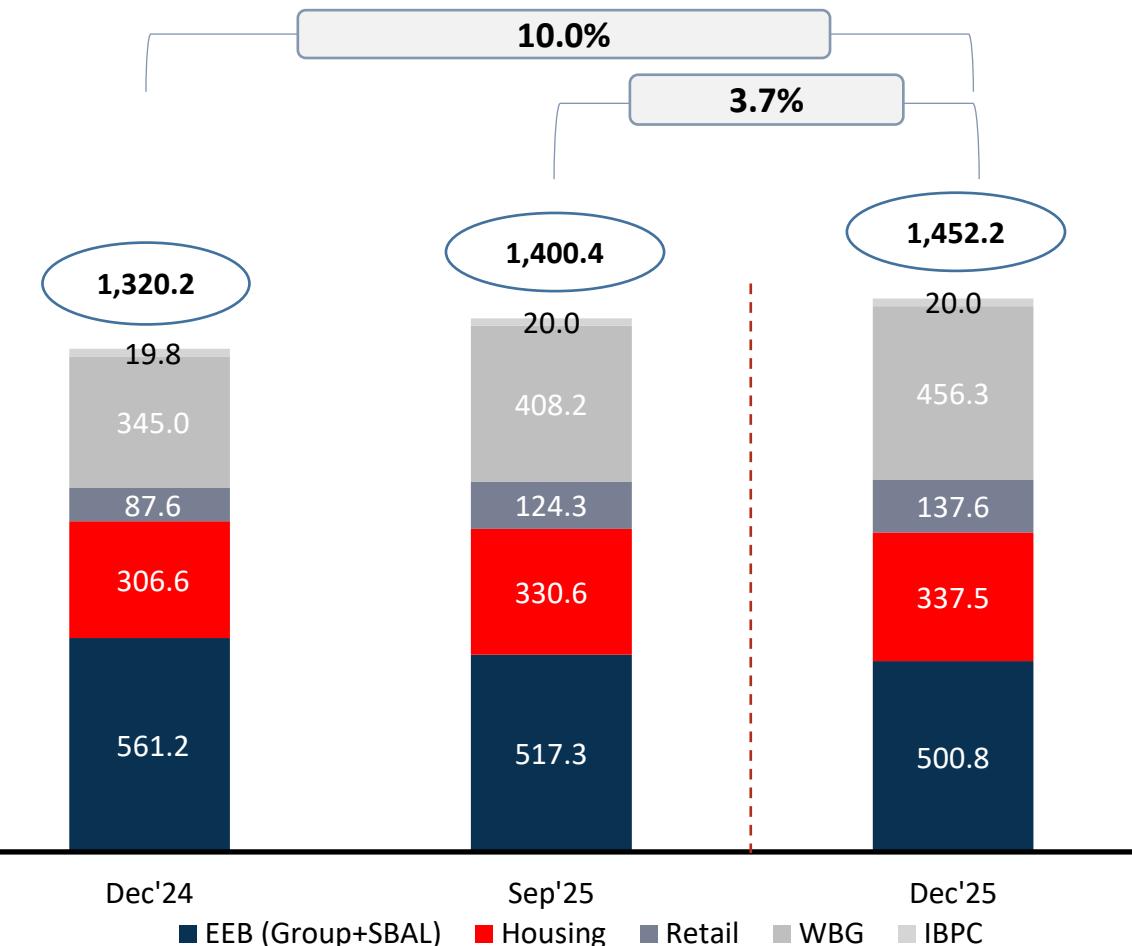
Business & Financial Overview



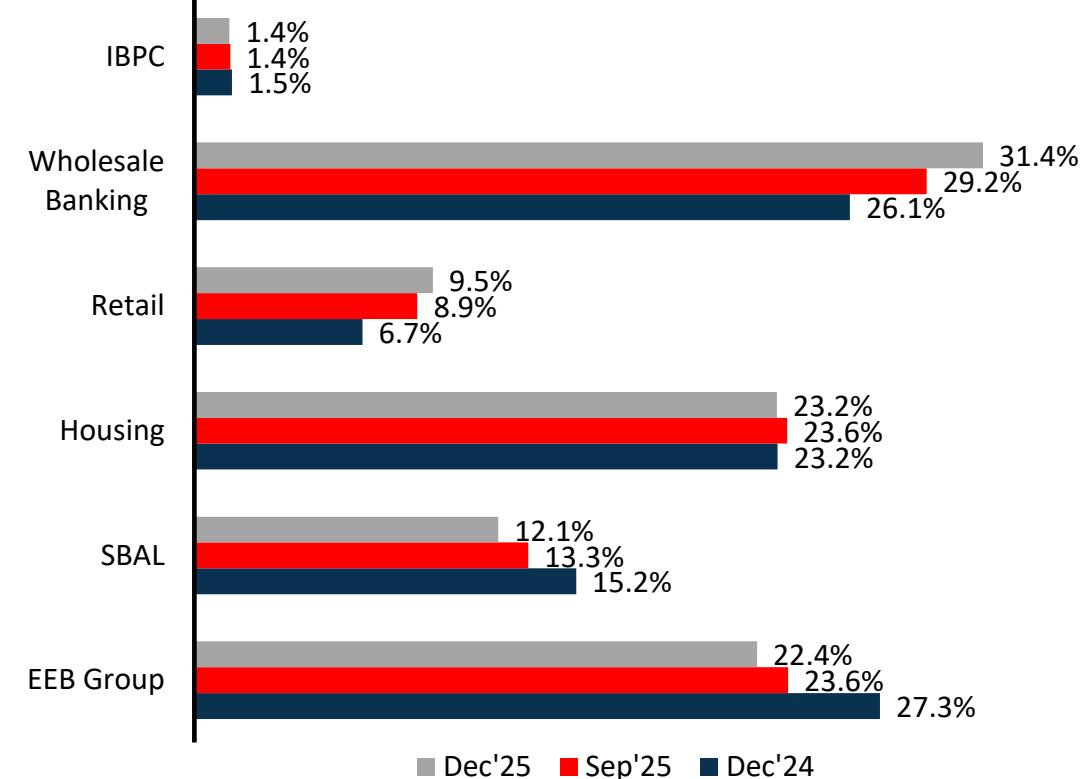
Bandhan
Bank

Gross Advances Mix

All amount in ₹ Bn



Share of Loan Book



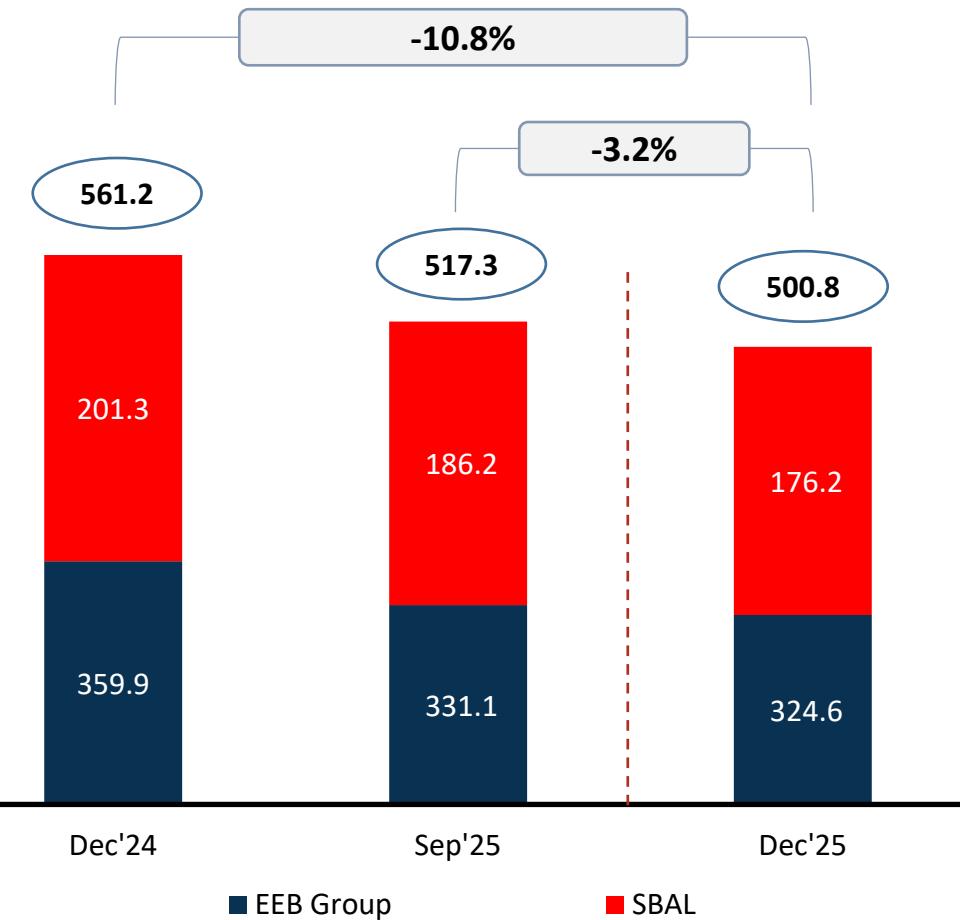
Share of EEB (Group + SBAL) reduced from 42.5 % in Dec'24 to 34.5% in Dec'25

Gross advances Includes PTC

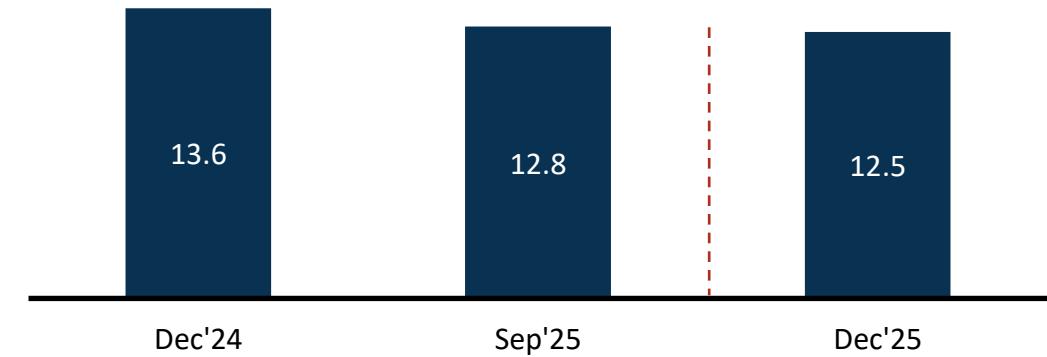
SBAL - Small Business and Agri Loans, is a part of EEB portfolio

Emerging Entrepreneurs Business (EEB)

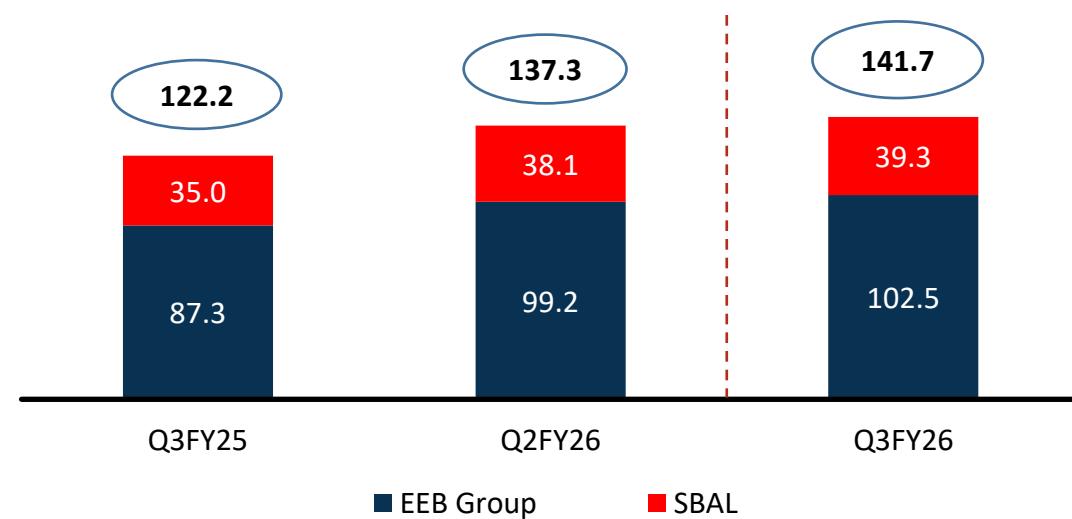
EEB Asset Growth (₹ in Bn)



Number of Active Borrowers (Mn)



EEB Loan Disbursement (₹ in Bn)

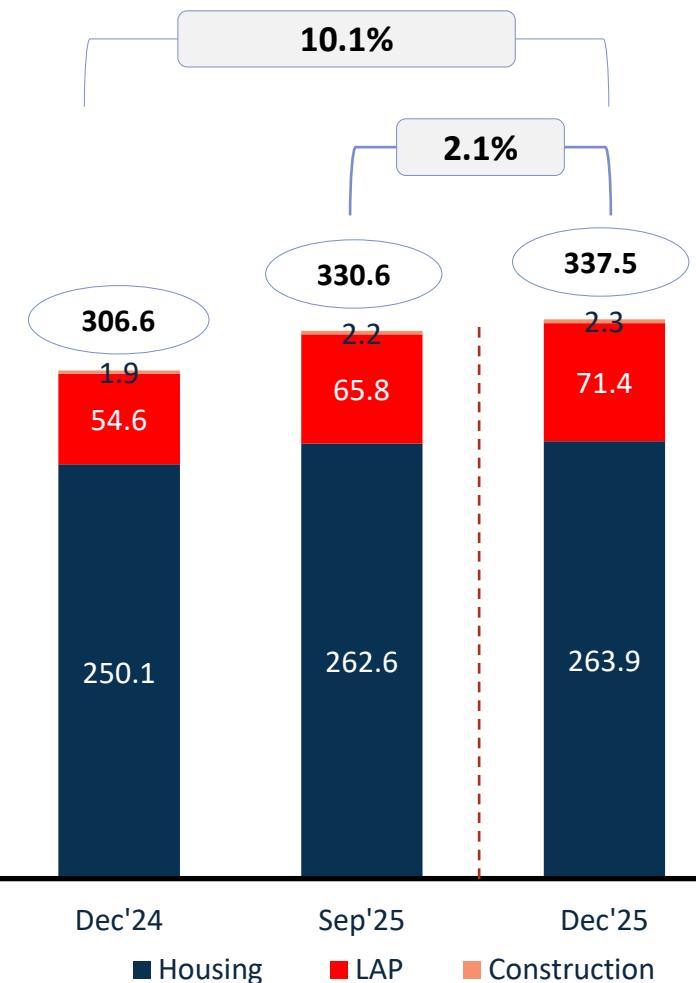


Adjusting for the sale of NPA to ARC during the quarter, growth in EEB book would have been 2.1% QoQ

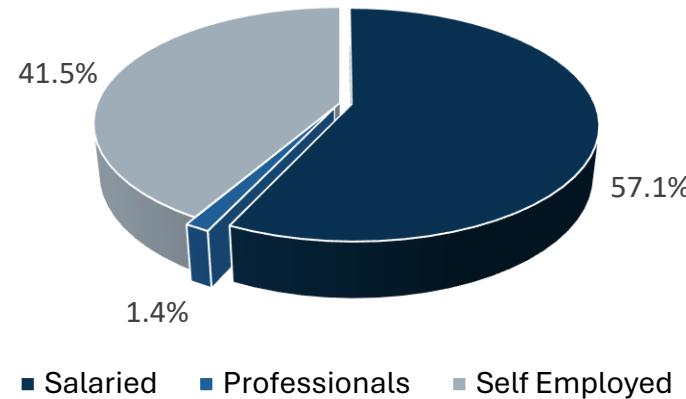
Housing Finance

All amount in ₹ Bn

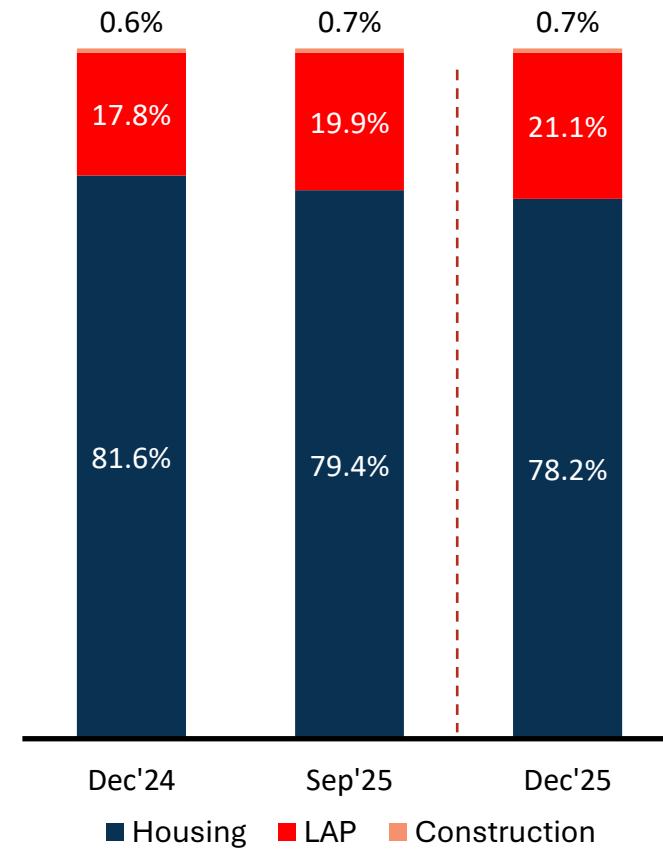
Housing: Product wise break-up



Borrowers Bifurcation – Dec'25



Housing: Product wise share



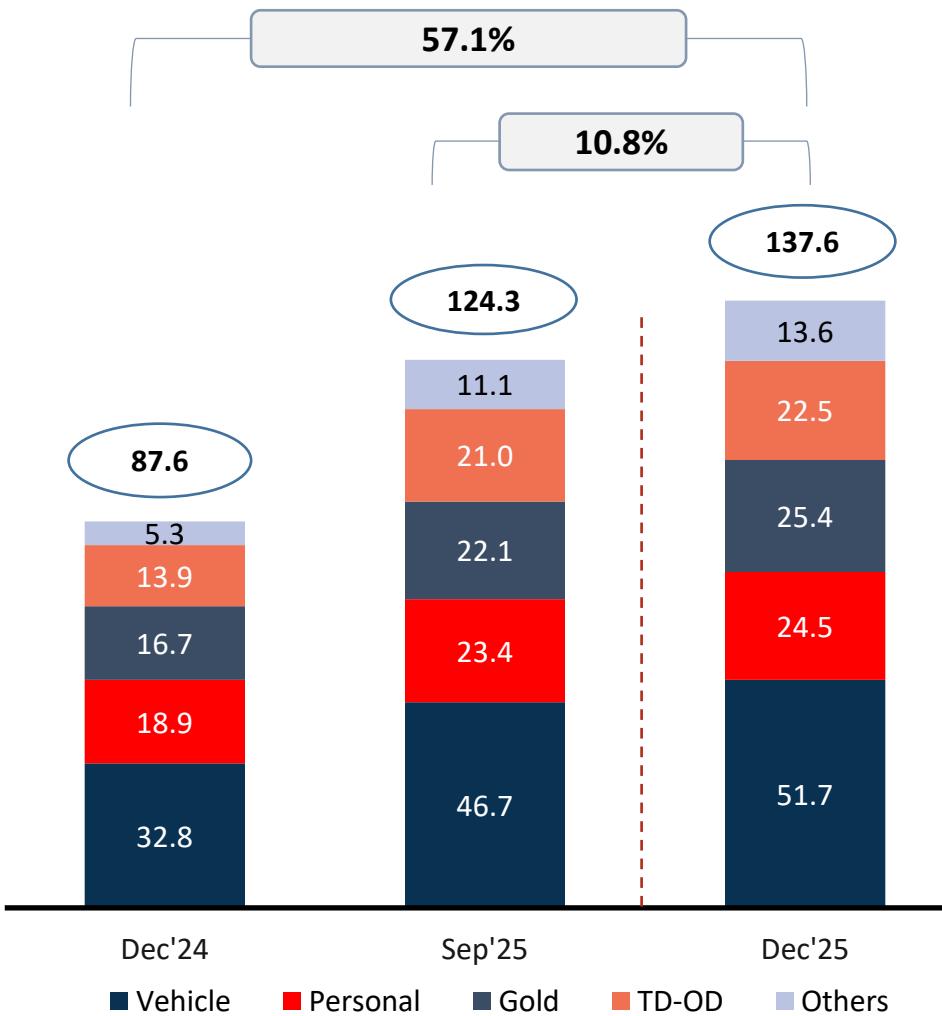
Housing Asset Disbursements



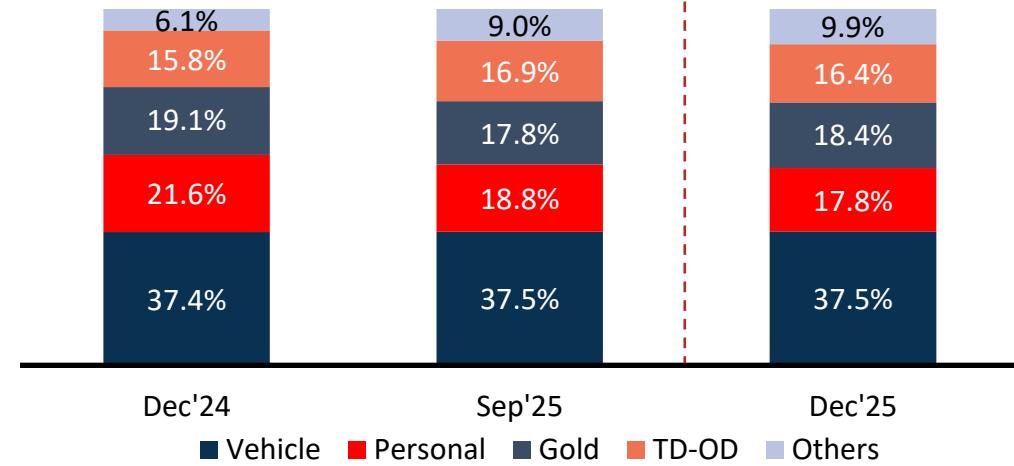
Retail Assets

All amount in ₹ Bn

Retail Assets: Product wise break-up



Retail Assets: Product wise share



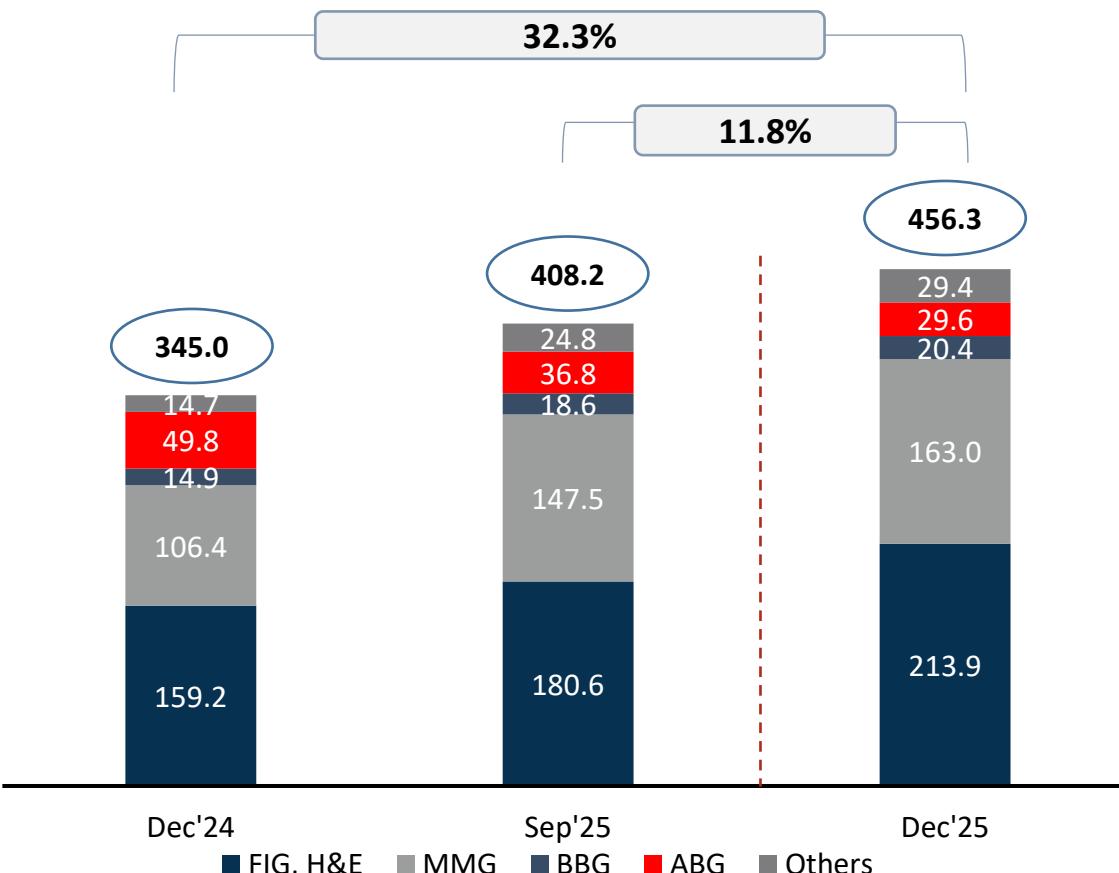
Retail Disbursements



Wholesale Banking

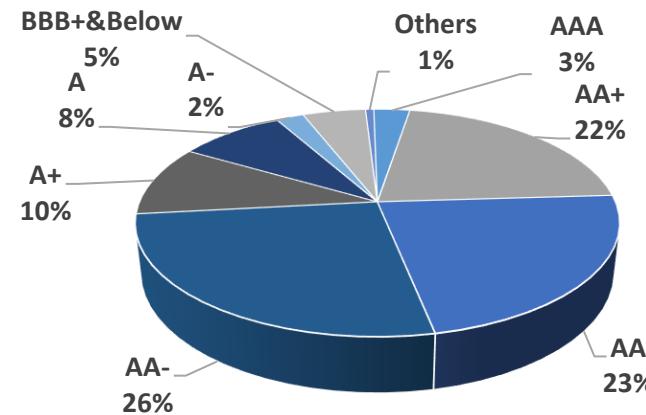
All amount in ₹ Bn

Wholesale Banking: Product wise break-up



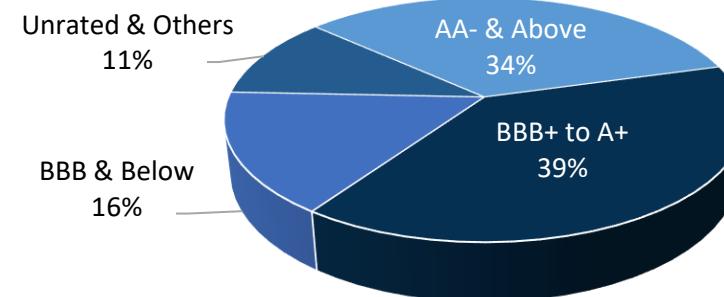
FIG, H&E: 94% of outstanding are A- & Above category (as per external rating)

As on 31st Dec'25



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

As on 31st Dec'25

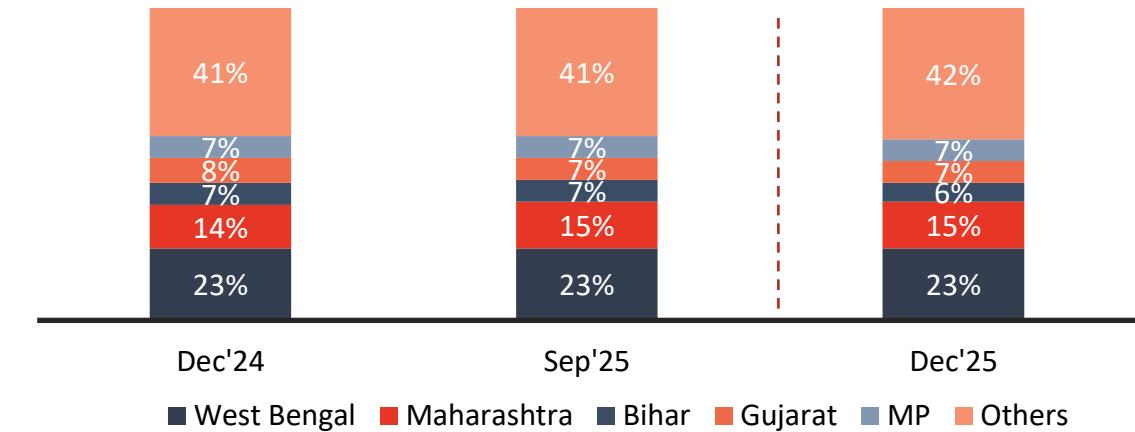
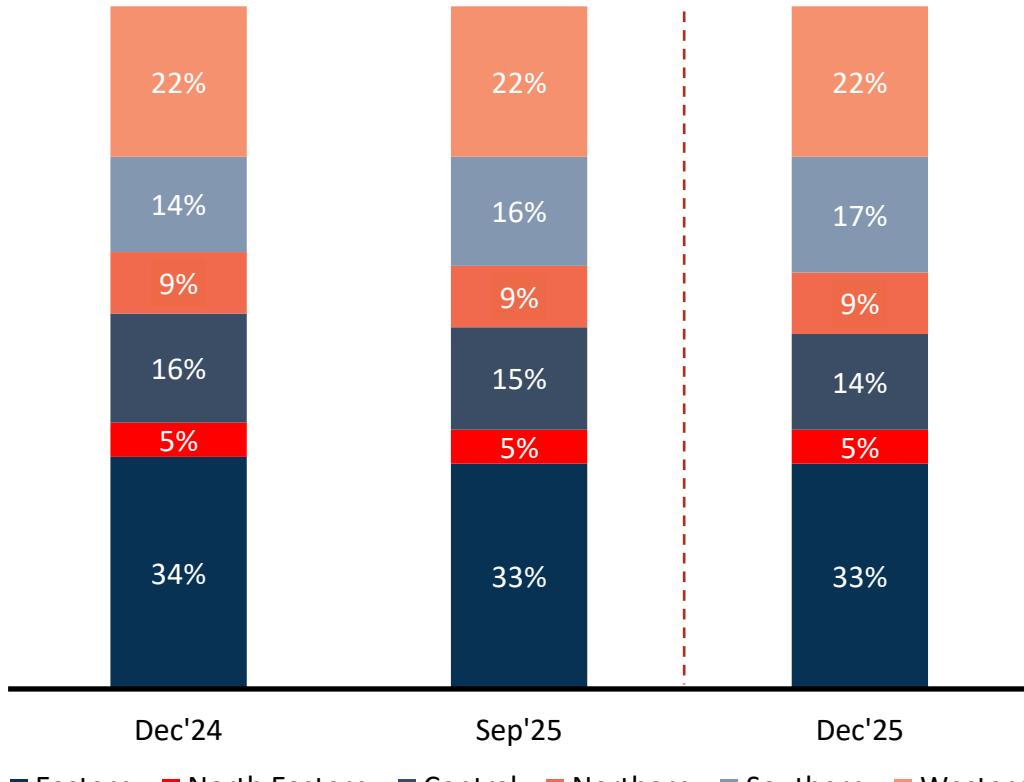


FIG, H&E – Financial Institution Group (includes healthcare, educational institutions and PTC);
MMG – Mid Market Group; BBG – Business Banking Group; ABG – Aspiring Business Group (Erstwhile SEL);
Others incl. SME LAP and Agri

Geographical Distribution of Loans & Advances

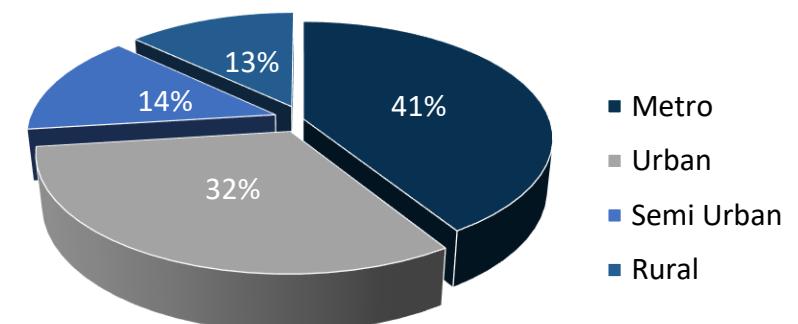
Share of Loans & Advances by States

Share of Loans & Advances by Region



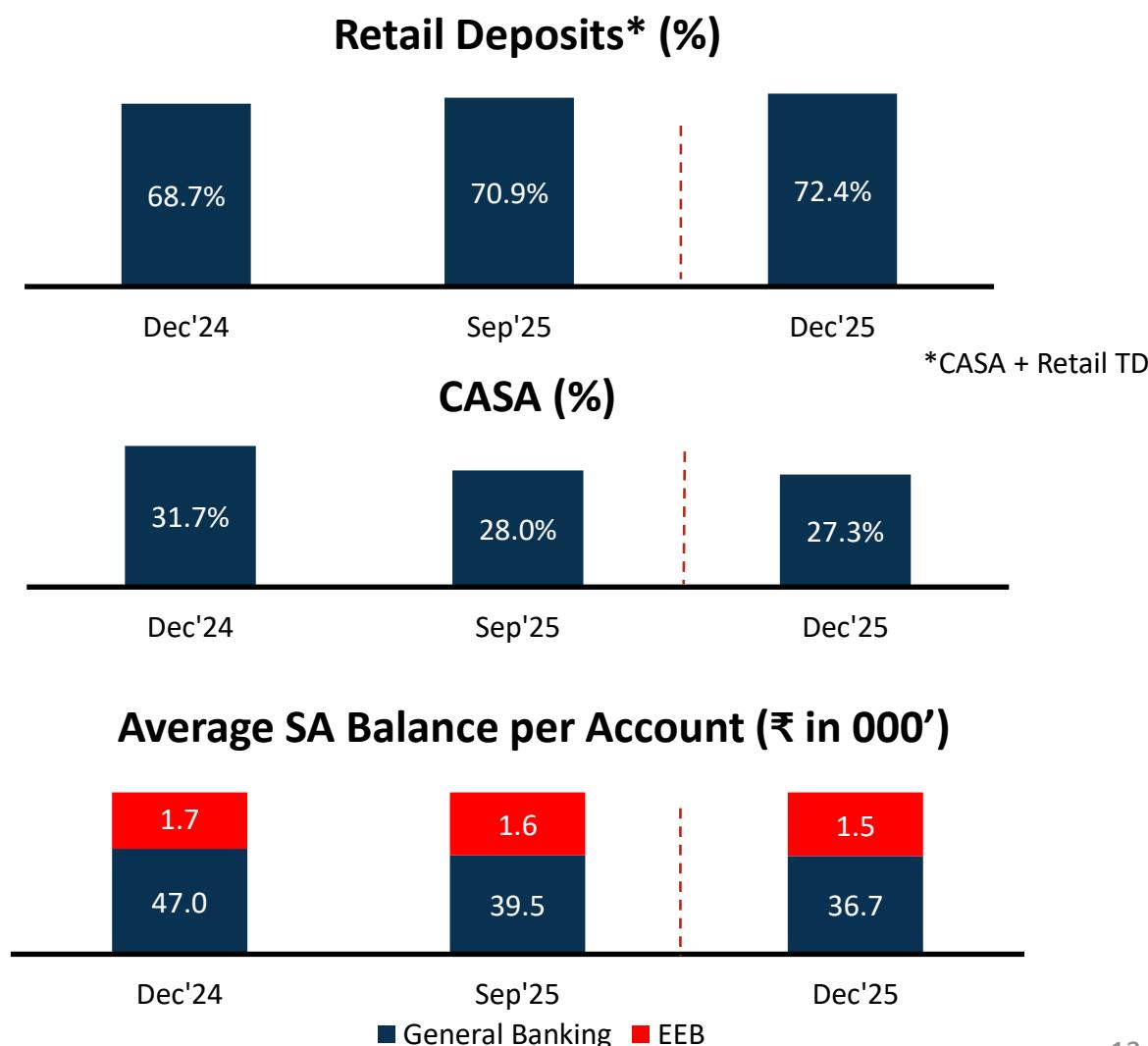
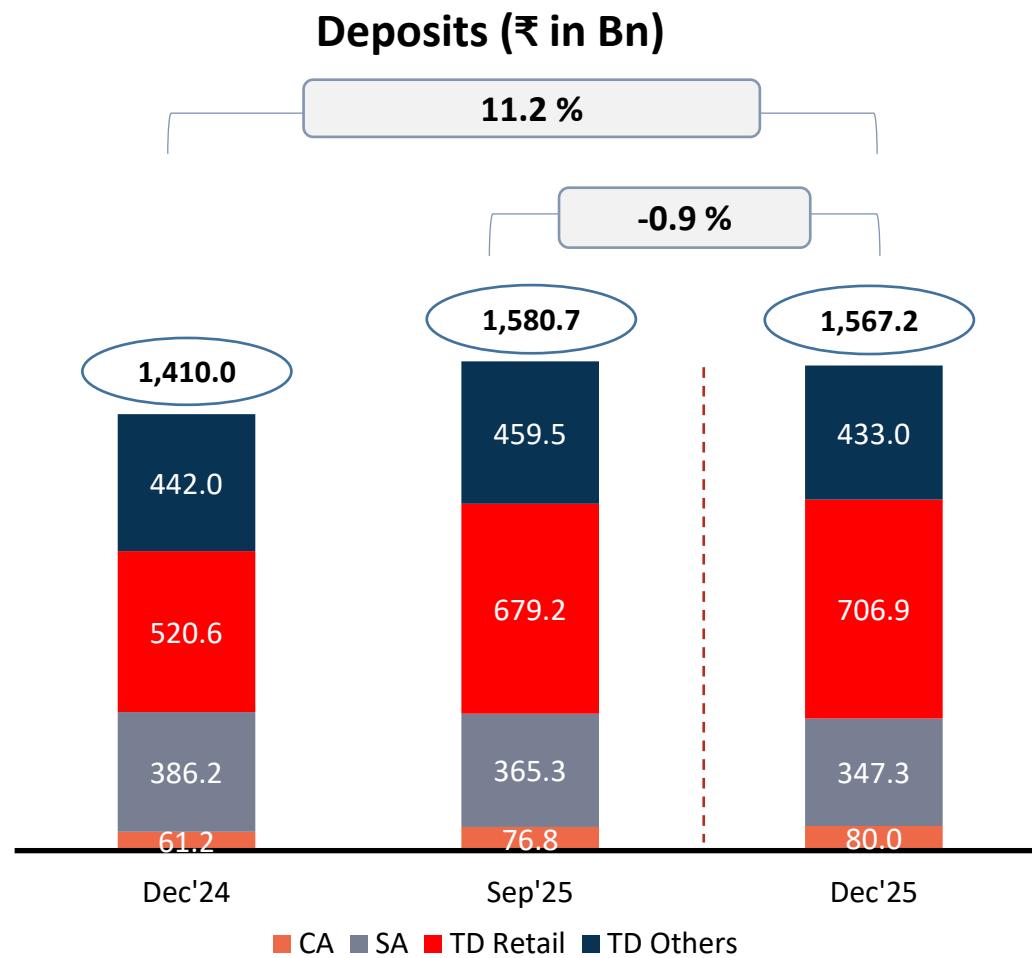
Category wise Distribution of Loans & Advances

As on 31st Dec'25

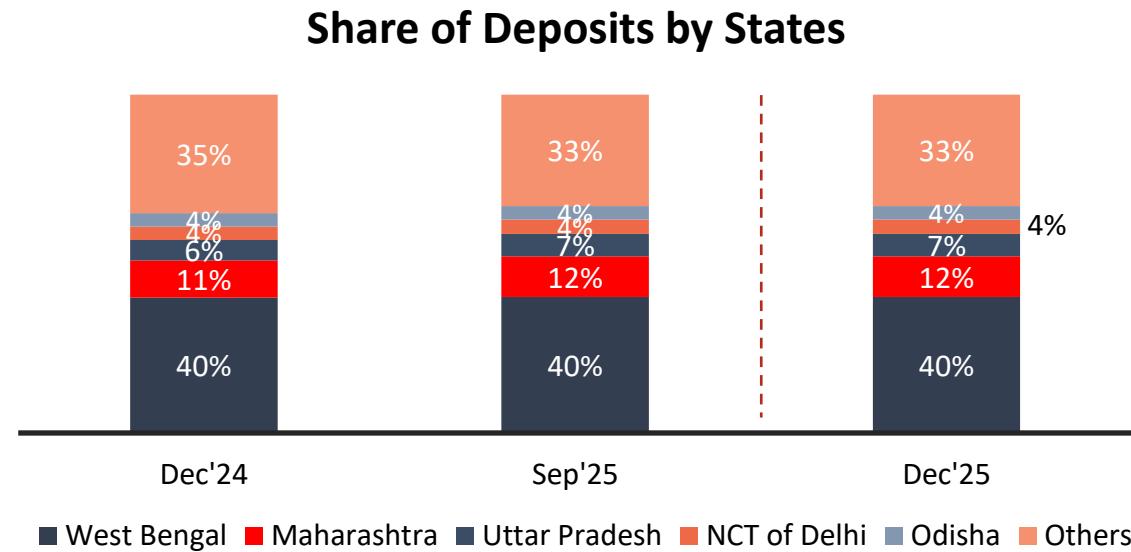
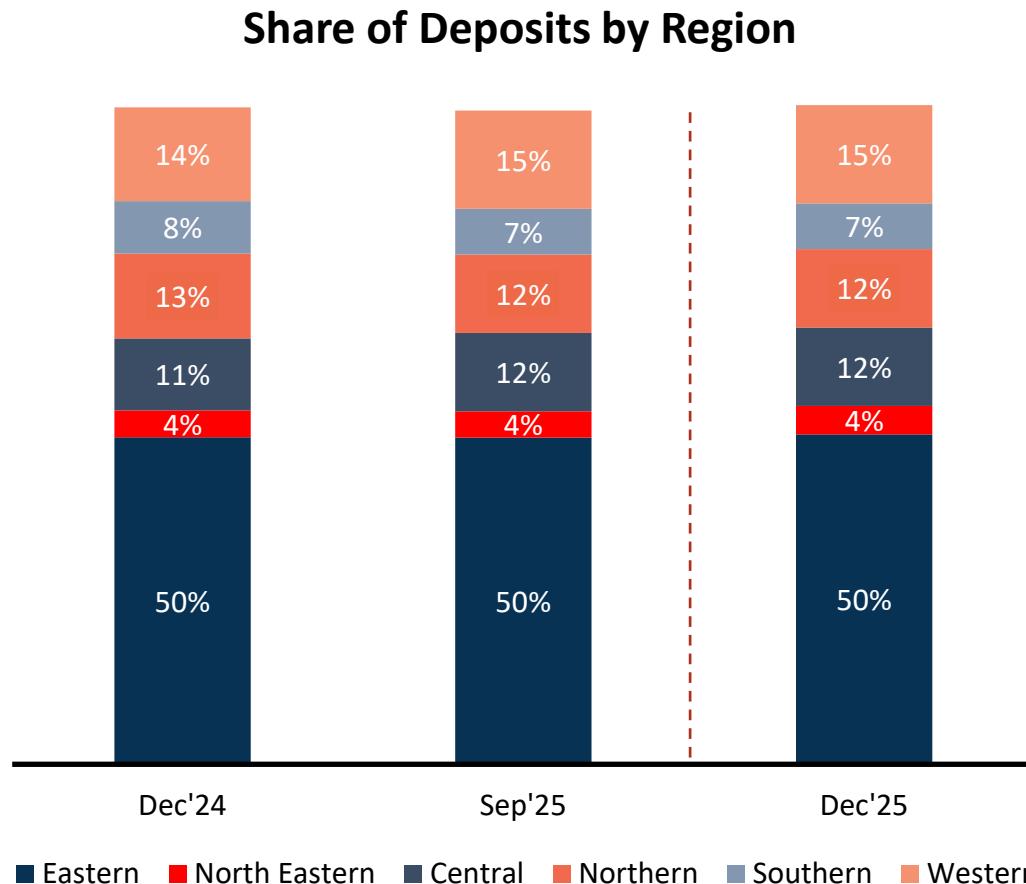


Geographical distribution excludes IBPC & PTC

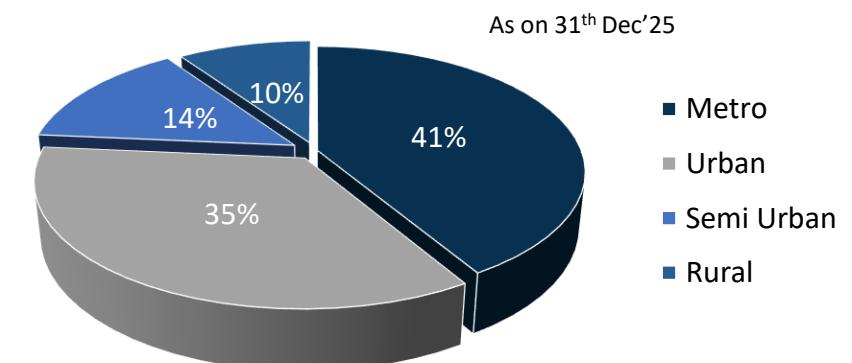
Deposits



Geographical Distribution of Deposits



Category wise distribution of Deposit



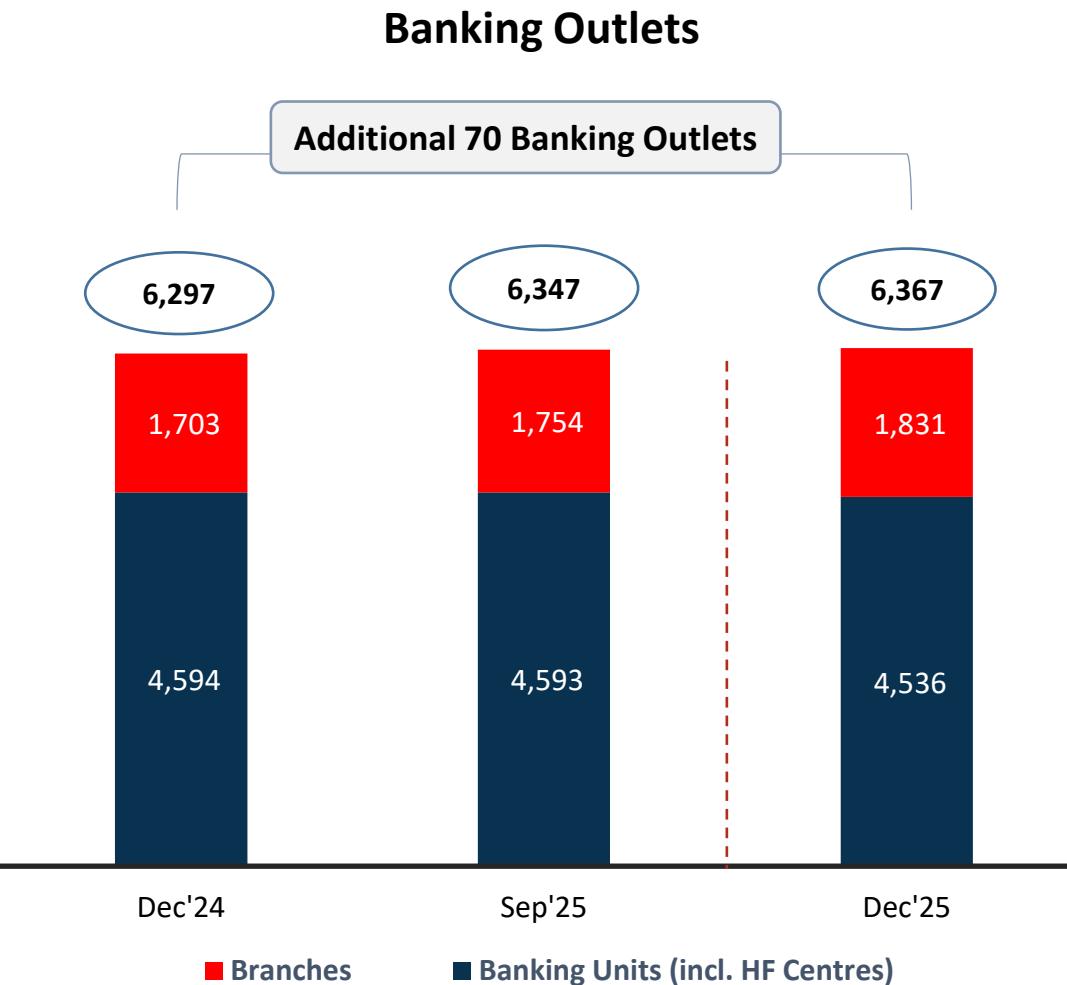
Average Balances – Advances & Deposits

All amount in ₹ Bn

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

Deposit	Q3FY25	Q4FY25	Q1FY26	Q2FY26	Q3FY26	QoQ %	YoY %
CASA	427.1	420.6	400.9	389.5	386.6	-0.8%	-9.5%
- 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%
Term Deposit	960.9	968.1	1,053.4	1,134.8	1,136.4	0.1%	18.3%
- 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%
Total Average Deposit	1,387.9	1,388.7	1,454.2	1,524.3	1,523.0	-0.1%	9.7%

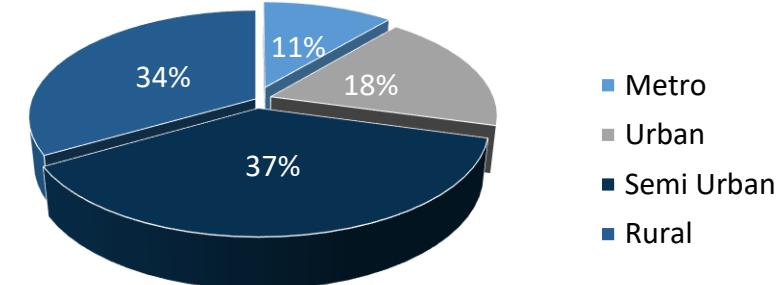
Geographical Distribution of Banking Outlets



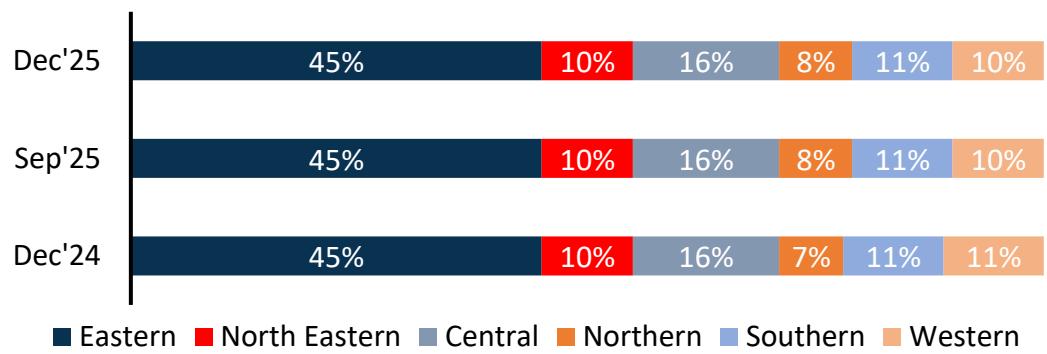
70 new branches opened YoY; additionally, 58 HF centres converted into branches YoY

Regional Diversification with Strong SU-RU Presence

Banking Outlets as on 31st Dec'25



Share of Banking Outlets by Region



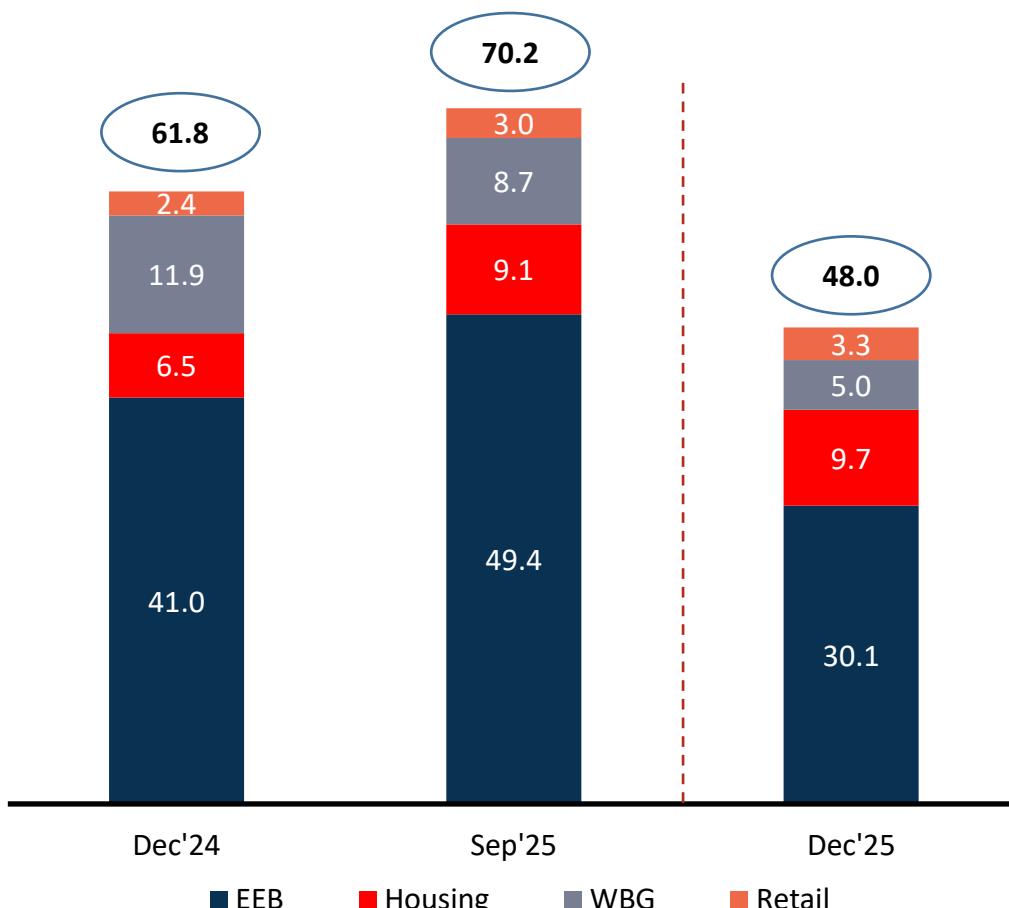
Asset Quality



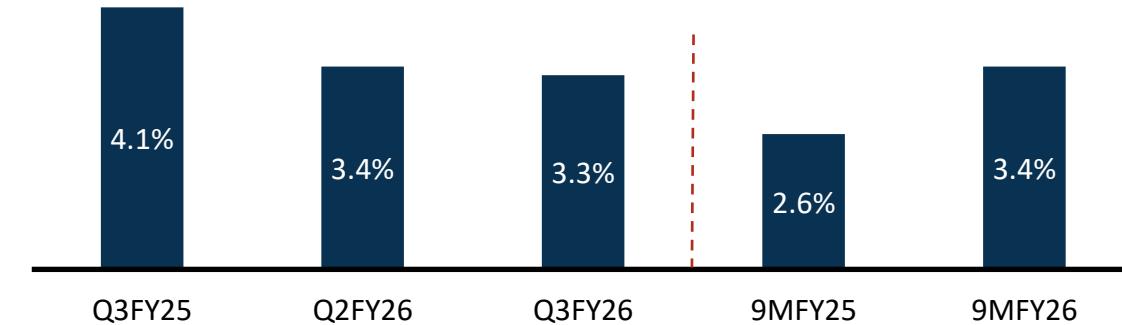
**Bandhan
Bank**

Segmental NPA and Credit Cost

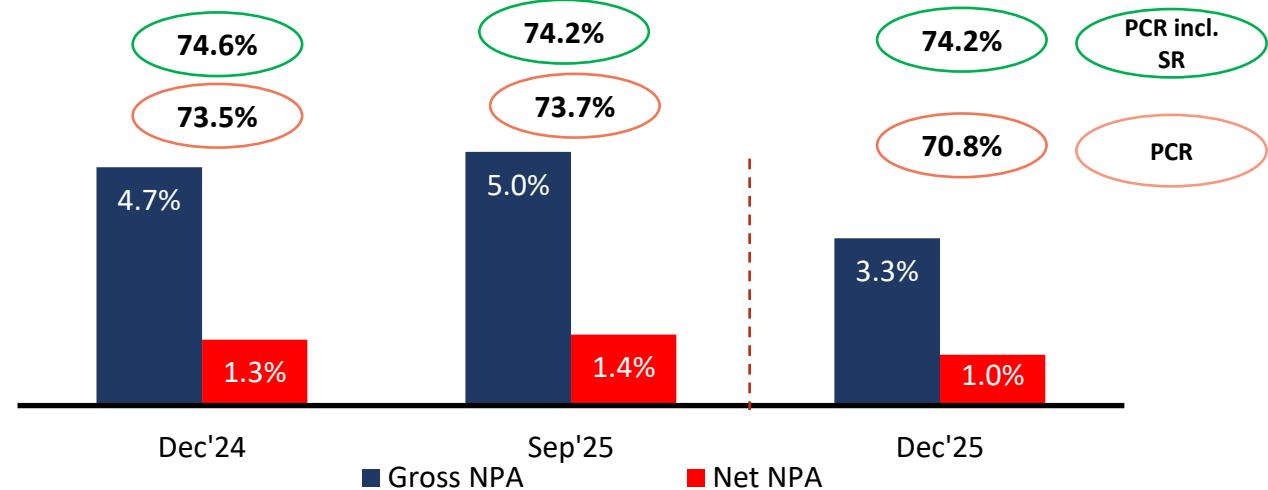
Segmental GNPA movement (₹ in Bn)



Credit Cost



Gross NPA and Net NPA



Note: Credit cost is including the standard asset provisions

NPA movement

All amount in ₹ Bn

Particulars	Q3FY25	Q4FY25	Q1FY26	Q2FY26	Q3FY26	FY24	FY25
Opening GNPA (A)	61.0	61.8	64.4	66.2	70.2	53.0	47.8
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	-
Closing Gross (F = A + B - C - D + E)	61.8	64.4	66.2	70.2	48.0	47.8	64.4
Provisions	45.4	47.4	48.8	51.7	34.0	34.4	47.4
Net NPA	16.4	16.9	17.4	18.4	14.0	13.5	16.9

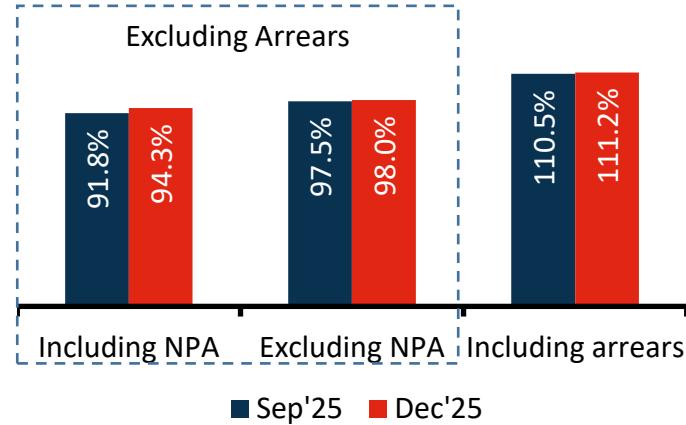
GNPA Ratio	4.7%	4.7%	5.0%	5.0%	3.3%	3.8%	4.7%
NNPA Ratio	1.3%	1.3%	1.4%	1.4%	1.0%	1.1%	1.3%
Credit Cost	4.1%	3.9%	3.5%	3.4%	3.3%	3.4%	2.9%
PCR	73.5%	73.7%	73.7%	73.7%	70.8%	71.8%	73.7%
PCR (incl. Security Receipts)	74.6%	74.5%	74.3%	74.2%	74.2%	74.4%	74.5%
PCR (incl. Technical write offs)	85.4%	86.5%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

EEB Collection Efficiency

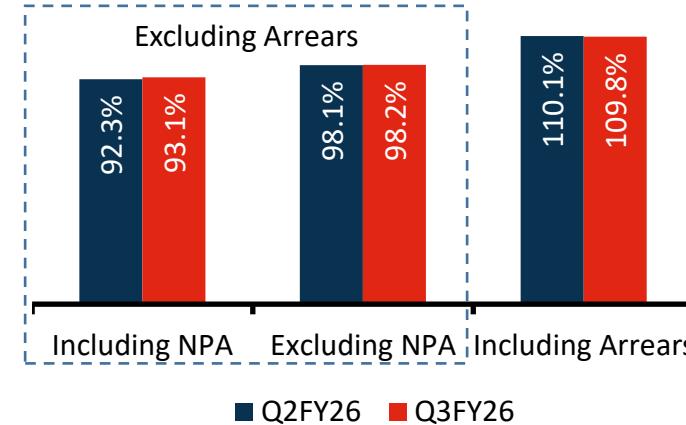
Top states

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



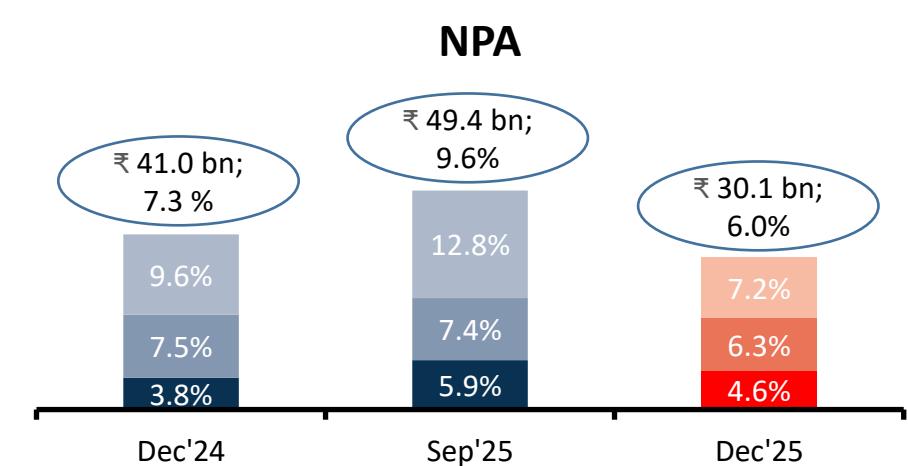
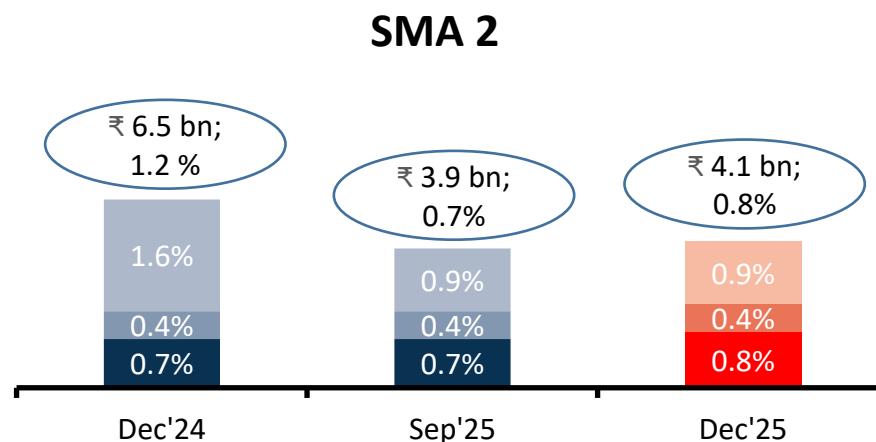
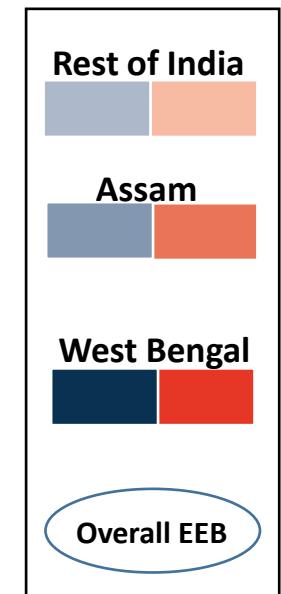
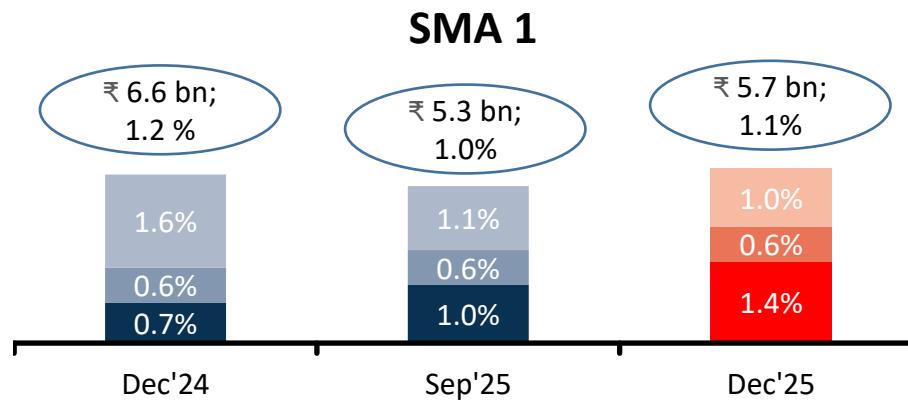
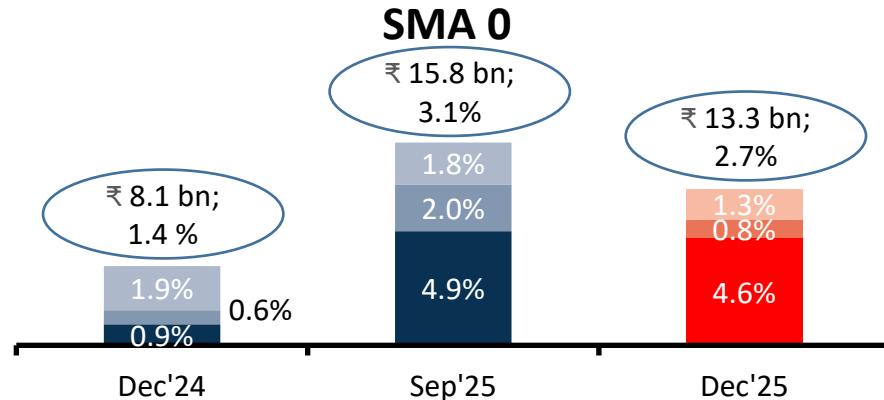
Collection Efficiency for the Quarter



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%

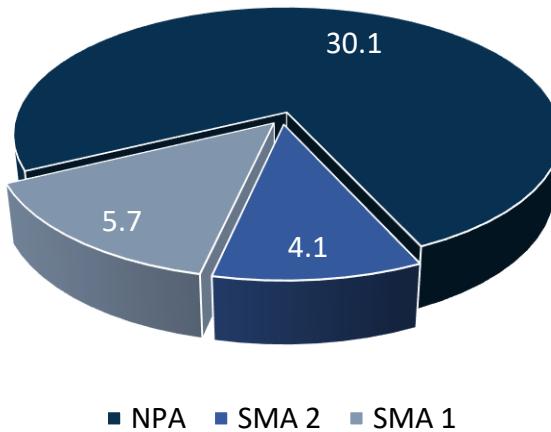
EEB DPD movement



EEB - Stress Pool and Vintage Analysis

All amount in ₹ Bn

EEB Stress Pool – ₹ 39.9 Bn



EEB Book - Vintage Analysis

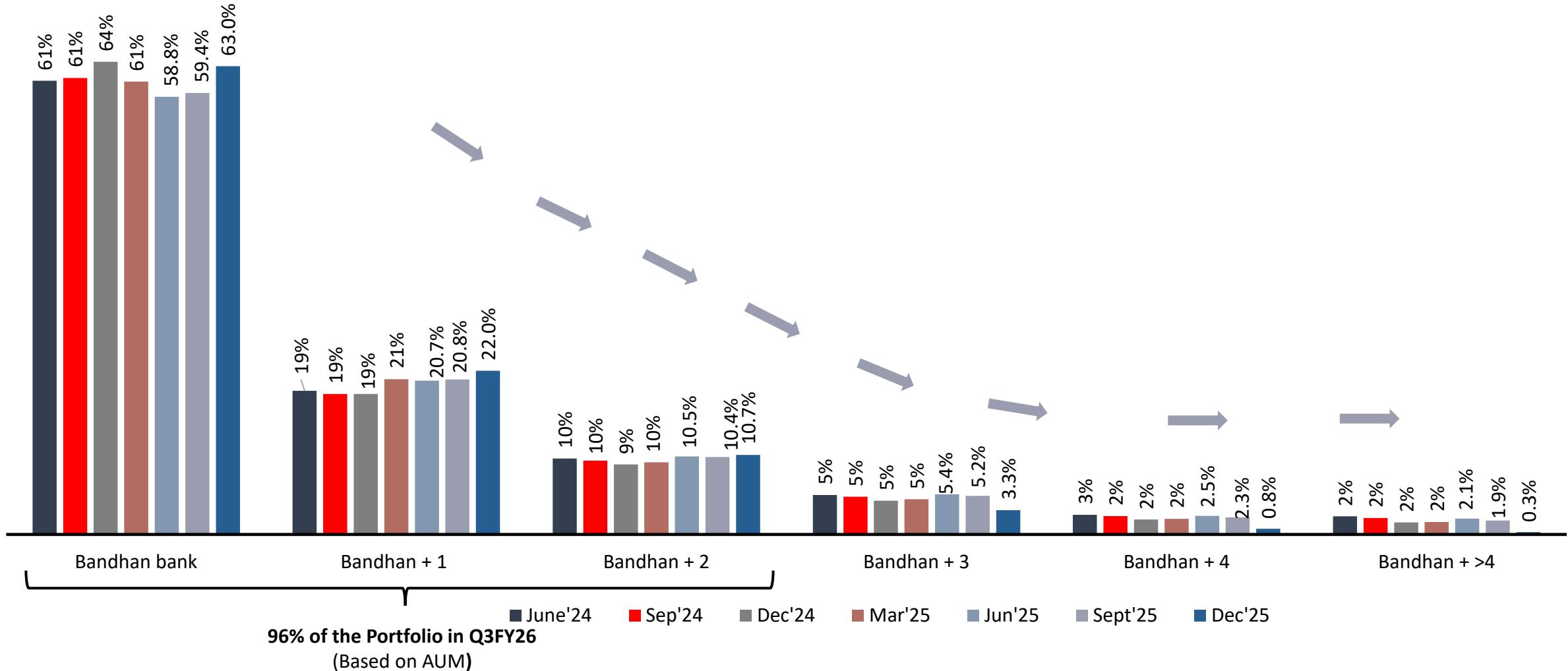
Qtr	Disbursement	SMA1*	SMA2*	NPA*
Q3FY24	174.3	0.1%	0.1%	1.4%
Q4FY24	228.1	0.3%	0.2%	2.3%
Q1FY25	137.2	0.4%	0.3%	2.9%
Q2FY25	124.5	0.6%	0.5%	3.1%
Q3FY25	122.2	0.7%	0.5%	2.8%
Q4FY25	151.0	0.8%	0.7%	1.9%
Q1FY26	107.1	0.7%	0.5%	0.7%
Q2FY26	137.3	0.3%	0.2%	0.1%
Q3FY26	141.7	0.0%	0.0%	0.0%

* % 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%
Total	37.9	44.8	28.5	-36.3%	-24.7%	31.2	43.7	40.0%

Asset Quality: Strong focus on borrower affordability



Financials

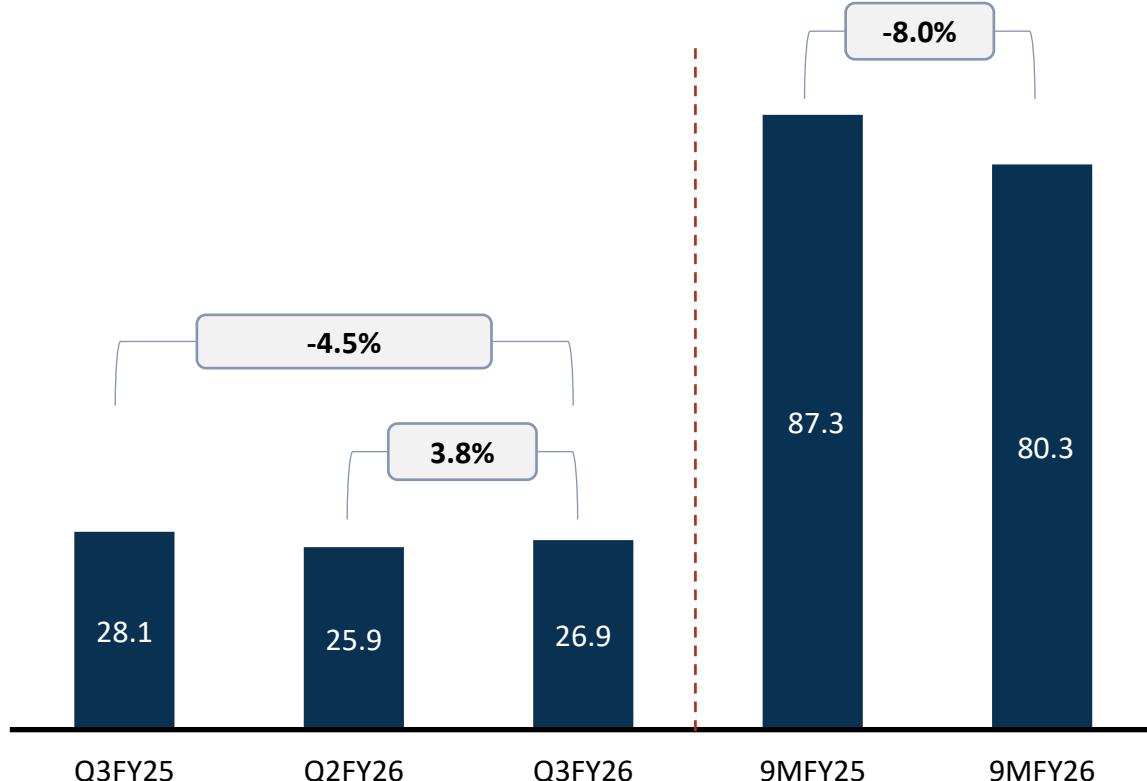


**Bandhan
Bank**

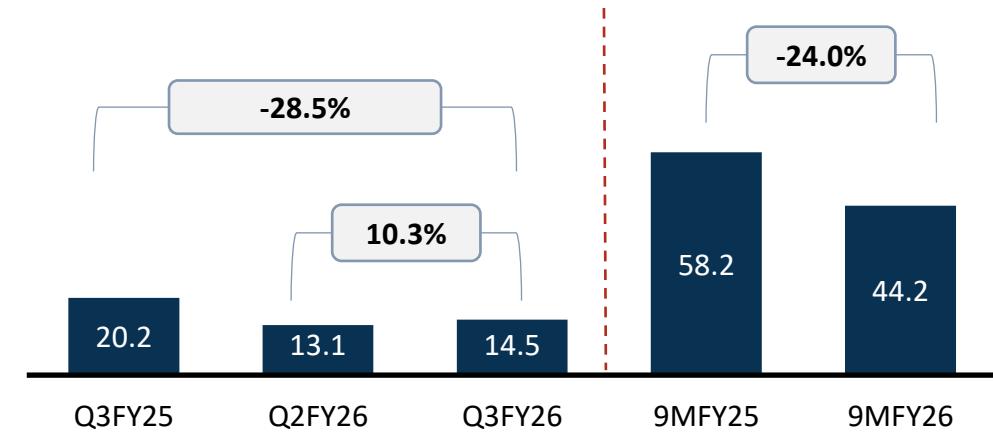
Financial Performance (1/2)

All amount in ₹ Bn

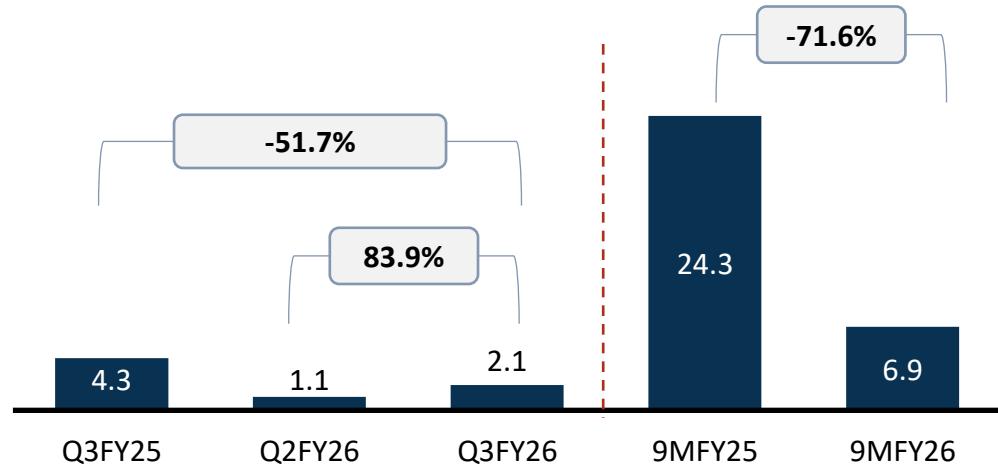
Net Interest Income



Operating Profit

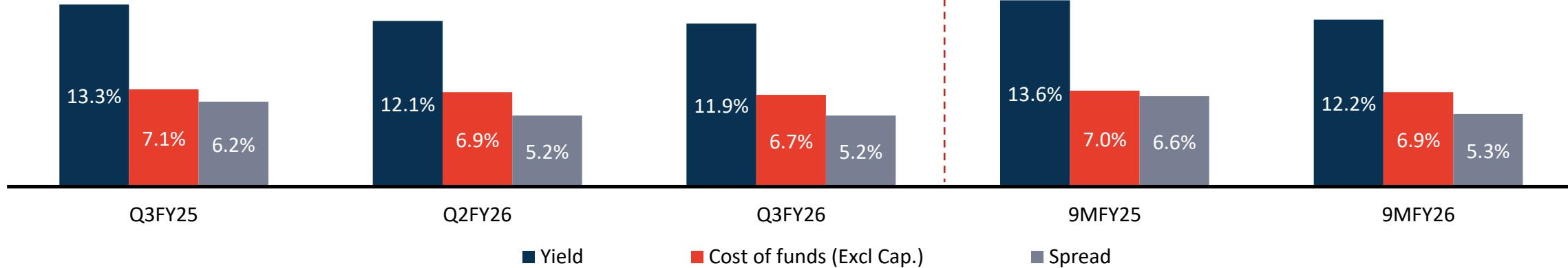


PAT

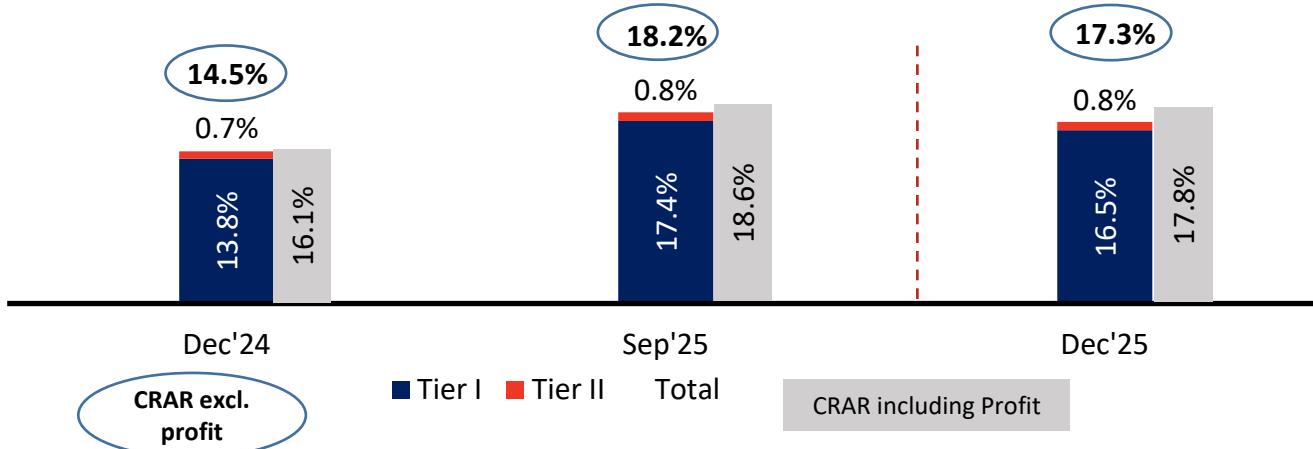


Financial Performance (2/2)

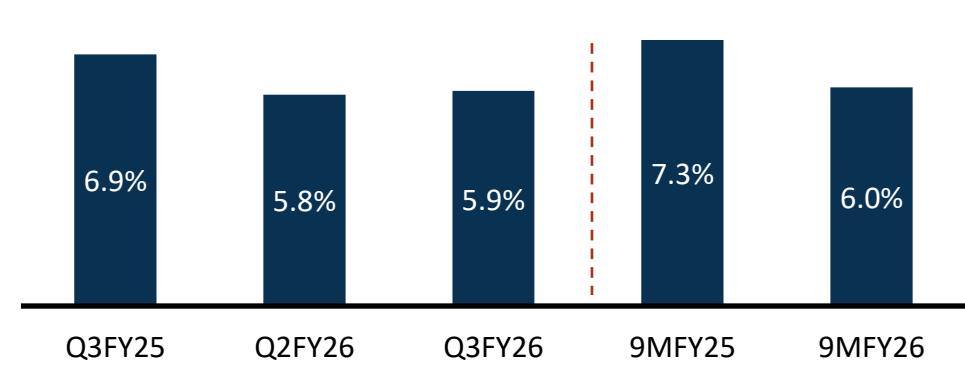
Spread (Annualized)



Capital Adequacy Ratio



NIM (Annualized)



Break up of Non-Interest Income

All amount in ₹ Mn

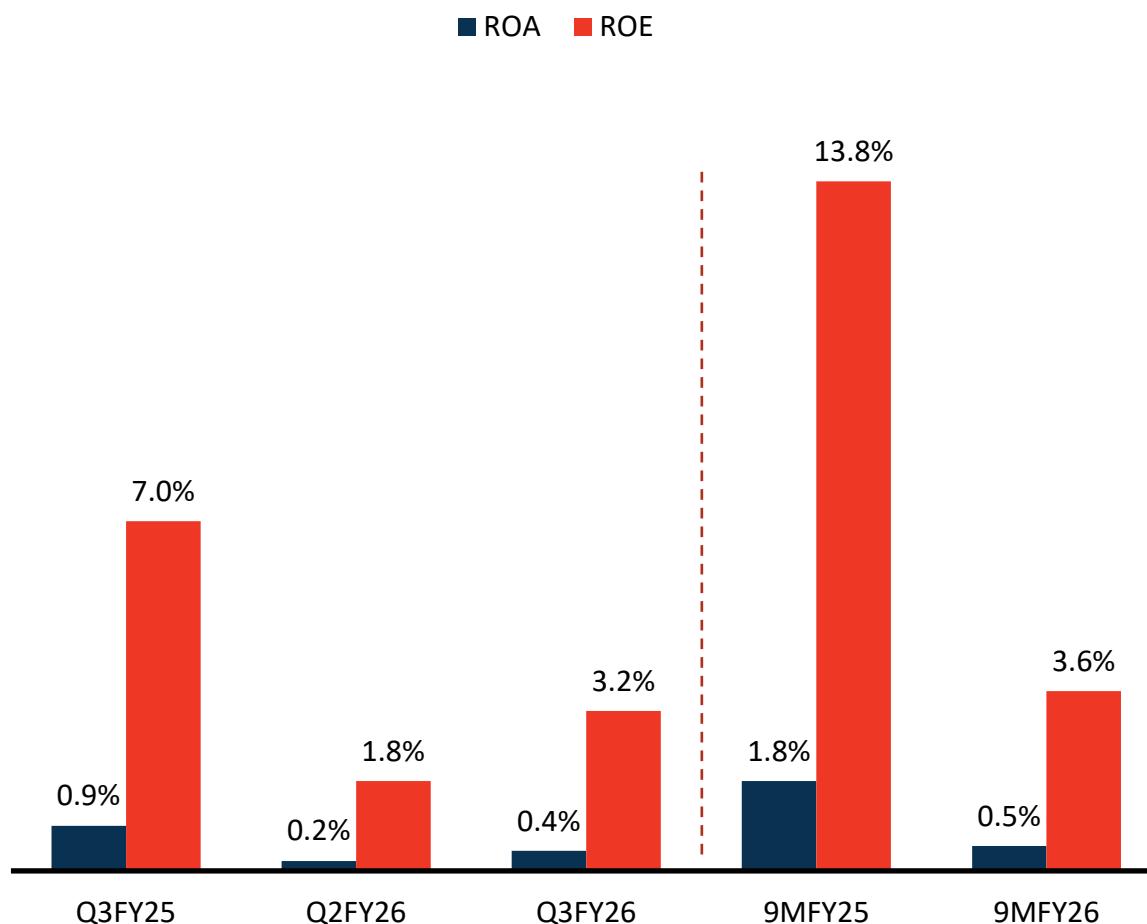
Details of other Income	Q3FY25	Q2FY26	Q3FY26	QoQ	YoY	9MFY25	9MFY26	YoY
Processing Fees	1,928	1,937	2,148	10.9%	11.4%	5,891	5,783	-1.8%
Third Party Income	946	1,234	1,275	3.3%	34.8%	2,263	3,347	47.9%
P&L on Investment sale and Revaluation	269	187	254	36.0%	-5.5%	1,532	2,948	92.4%
Release of prov on redemption 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%
Total Other Income	11,118	5,464	6,910	26.6%	-37.9%	22,670	19,633	-13.4%

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

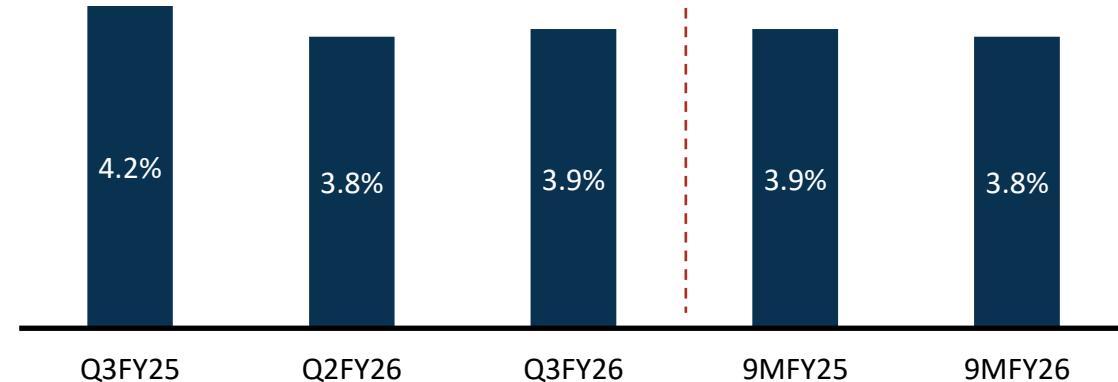
** one-off income of Rs 1.26 bn - cash received from sale of written-off portfolio to ARCs

Financial Performance

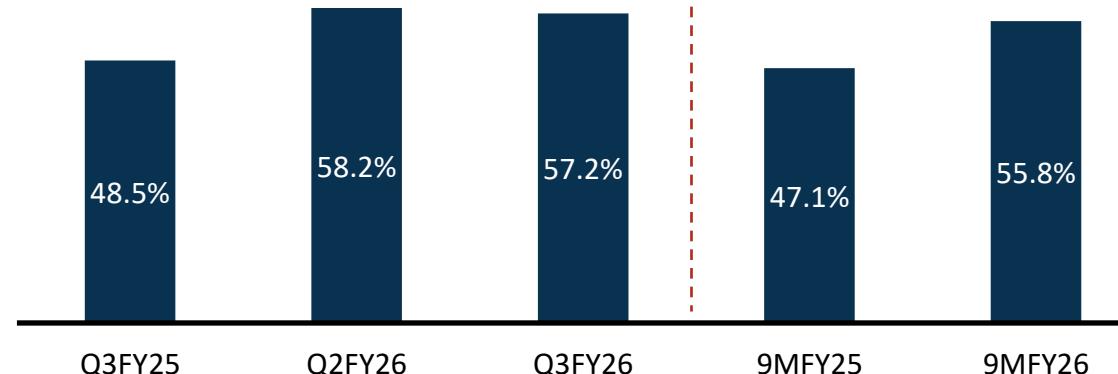
ROA & ROE (Annualized)



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%
Net Int. Income (NII)	28.1	25.9	26.9	3.8%	-4.5%	87.3	80.3	-8.0%
Non Interest Income	11.1	5.5	6.9	26.6%	-37.9%	22.7	19.6	-13.4%
Net Total Income	39.3	31.4	33.8	7.8%	-13.9%	110.0	100.0	-9.1%
Operating Expenses	19.0	18.3	19.3	6.0%	1.5%	51.8	55.7	7.5%
Operating Profit	20.2	13.1	14.5	10.3%	-28.5%	58.2	44.2	-24.0%
Provision (Std. + NPA)	13.8	11.5	11.6	0.2%	-16.1%	25.1	34.5	37.9%
Profit before tax	6.5	1.6	2.9	83.5%	-55.1%	33.1	9.7	-70.7%
Tax	2.2	0.5	0.9	84.8%	-61.2%	8.9	2.8	-68.4%
Profit after tax	4.3	1.1	2.1	83.9%	-51.7%	24.3	6.9	-71.6%

Balance Sheet

All amount in ₹ Bn

Capital & Liabilities	31 st Dec'24	31 st Mar'25	31 st 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%
Shareholder Funds	242.6	246.1	250.9	3.4%
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%
Total	1,839.1	1,914.8	1,961.3	6.6%

Assets	31 st Dec'24	31 st Mar'25	31 st 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%
Total	1,839.1	1,914.8	1,961.3	6.6%

Credit Rating

Rating of Bank's Financial Securities			
Instrument	Rating	Rating Agency	Amount (₹ in Bn)
Security Receipts w.r.t portfolio sale to ARC	RR1+	CRISIL	0.002
	RR1		0.004
	RR4		1.46
	Unrated [^]		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

[^] 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 [#]



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



**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