

Investor Presentation Q1FY27

21st July 2026



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Bank

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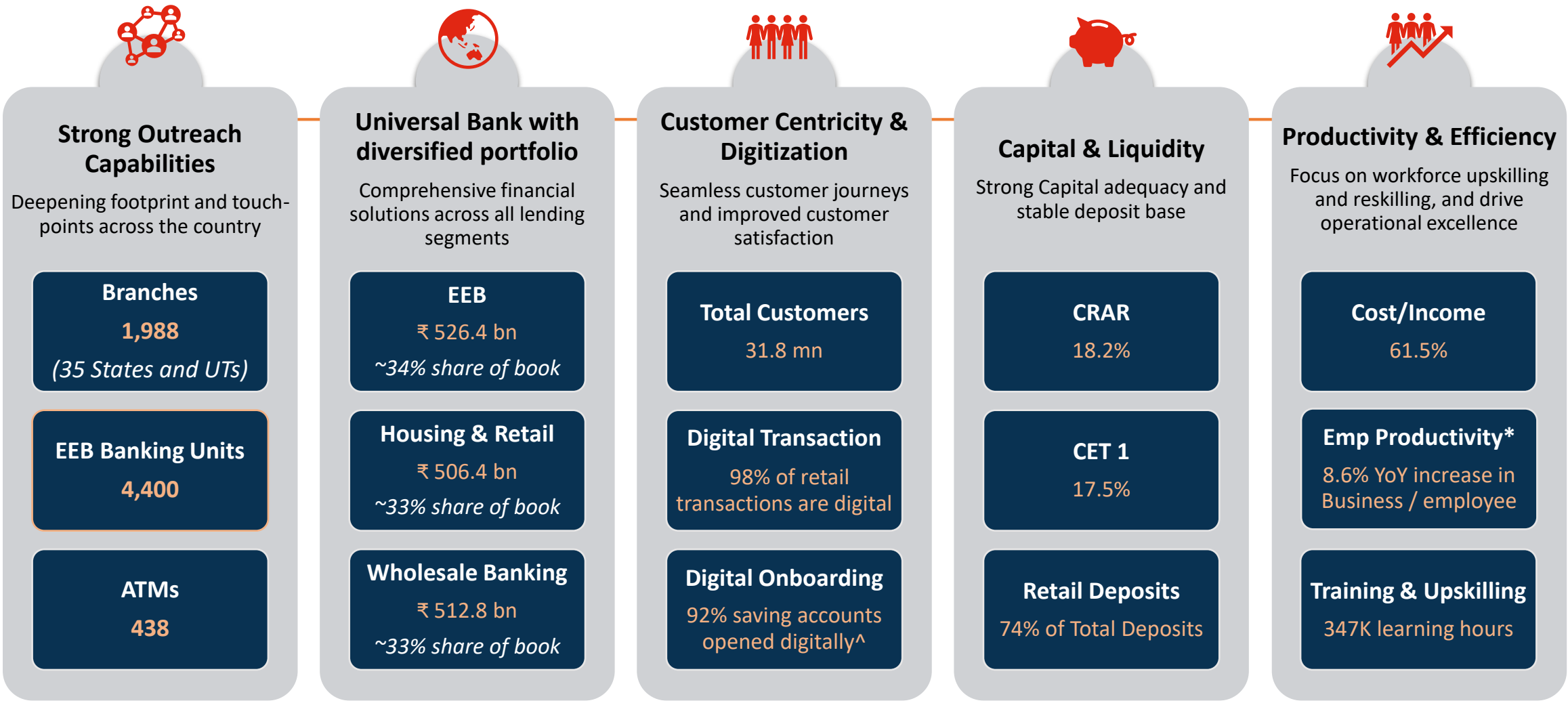
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Key Highlights



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Strategic Highlights: Q1FY27



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

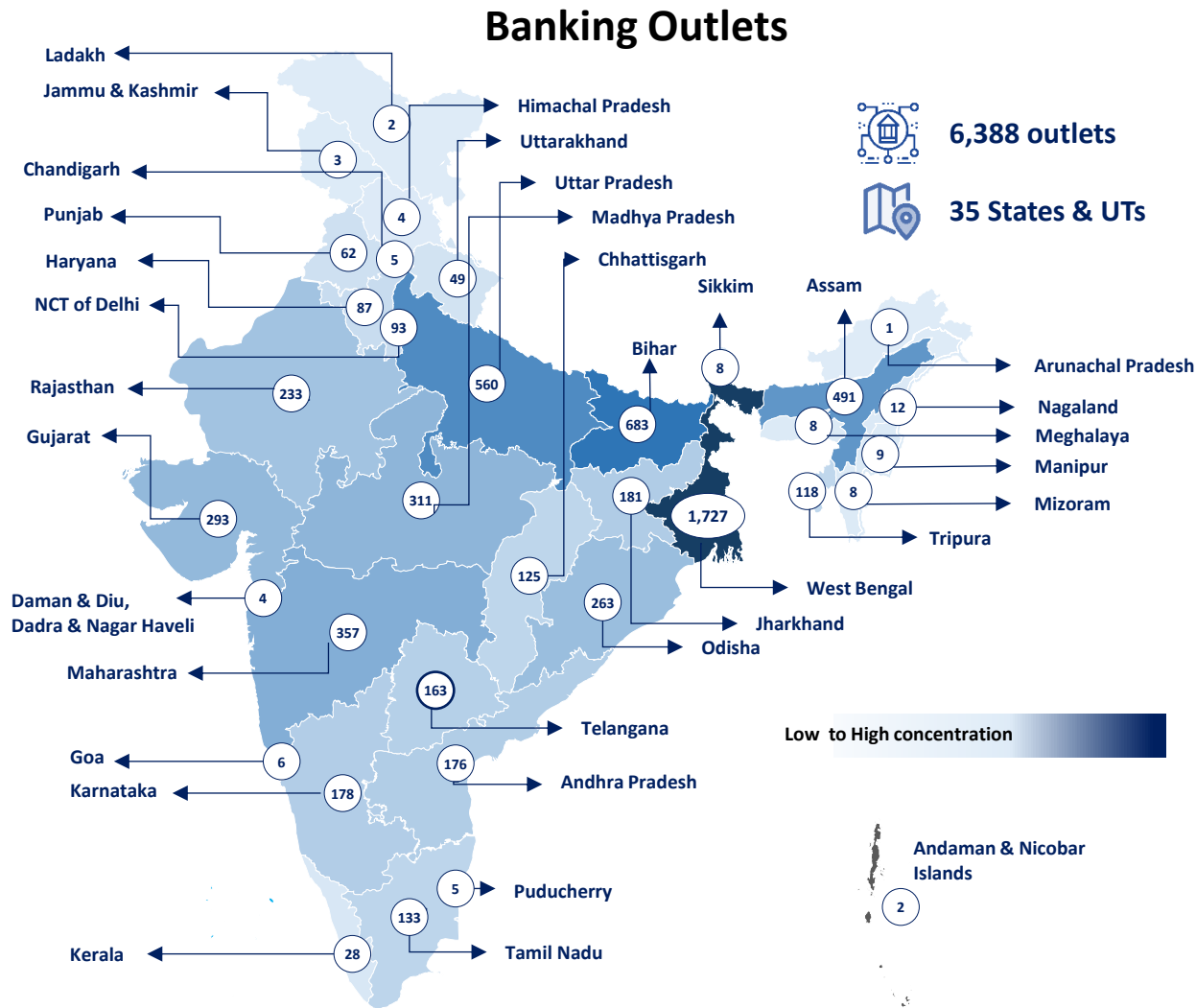
* Includes PTC of ₹ 4.03 bn

** PCR including SR provision is at 74.3%, which is stable on QoQ basis

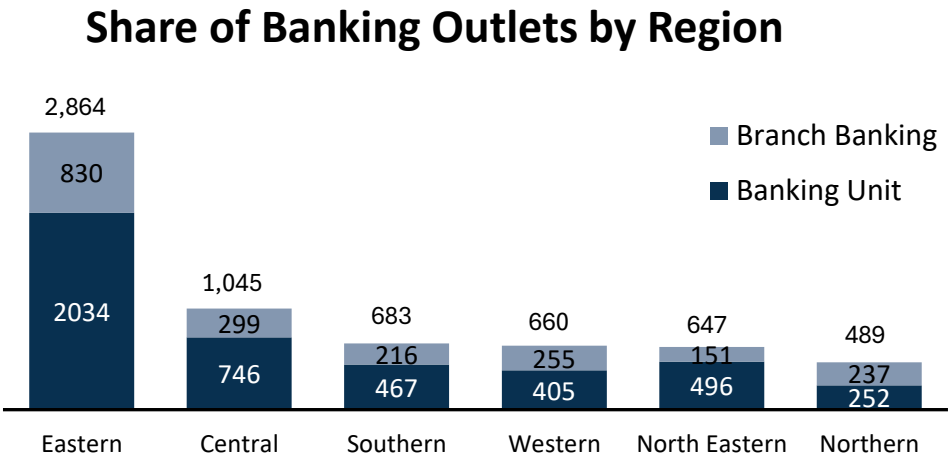
^ excludes PTC & IBPC

Extensive Pan-India Network with Deep Market Reach

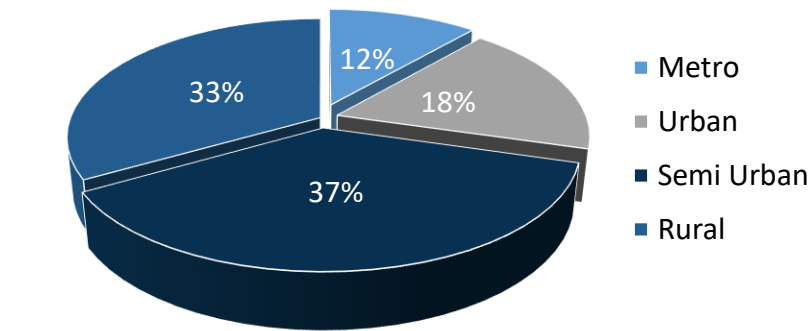
As on 30th Jun'26



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



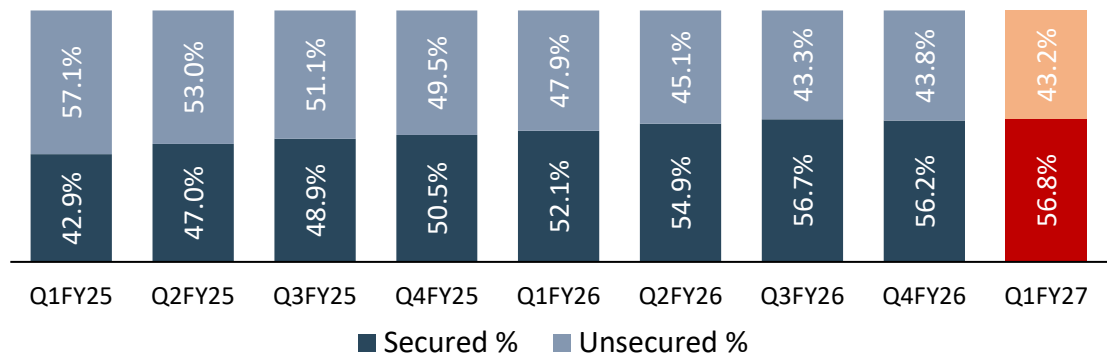
Regional Diversification with Strong SU-RU Presence



Bandhan Bank's Journey On Its Strategic Objectives

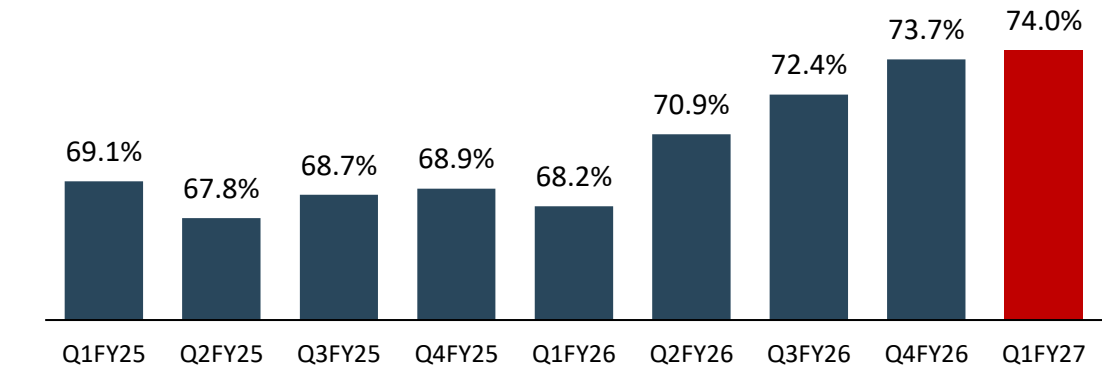
Portfolio Diversification (Higher Secured Mix)

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



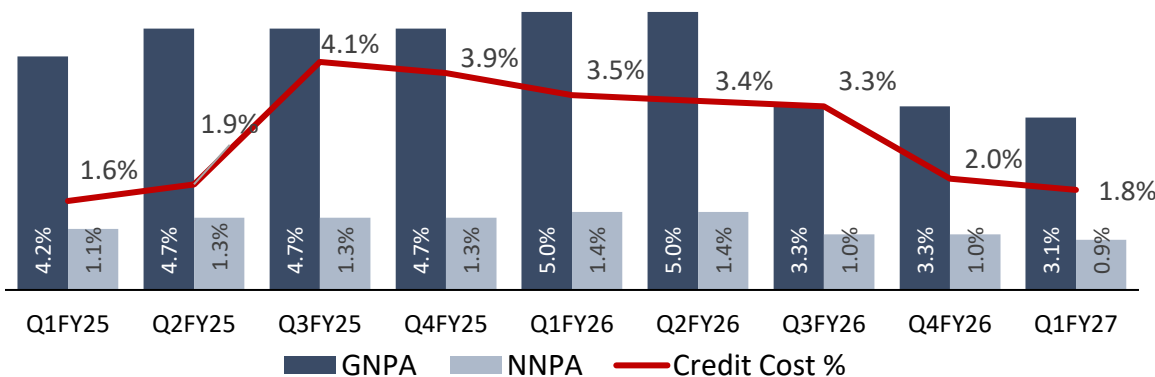
Liability Resilience (Higher Retail Deposits Share)

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



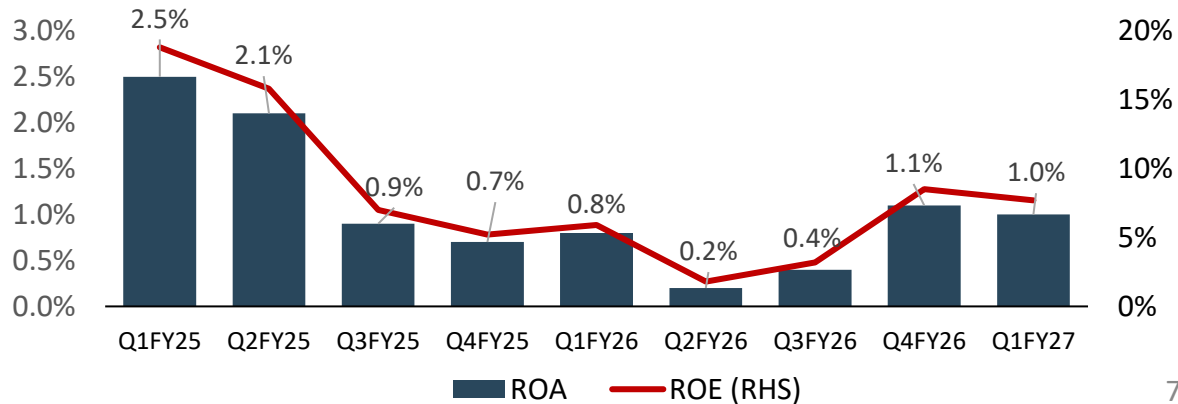
Strengthen Asset Quality

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



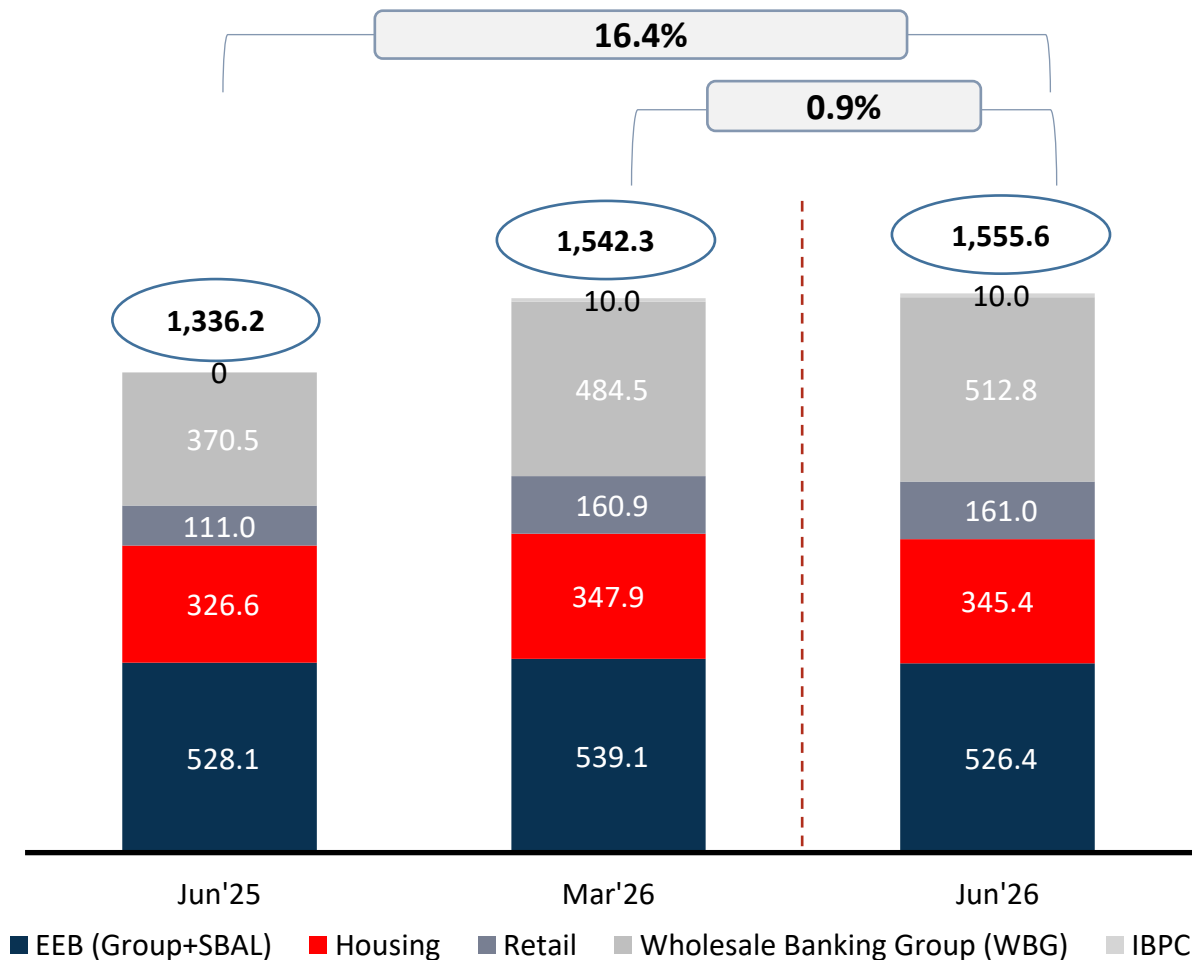
Business & Financial Overview



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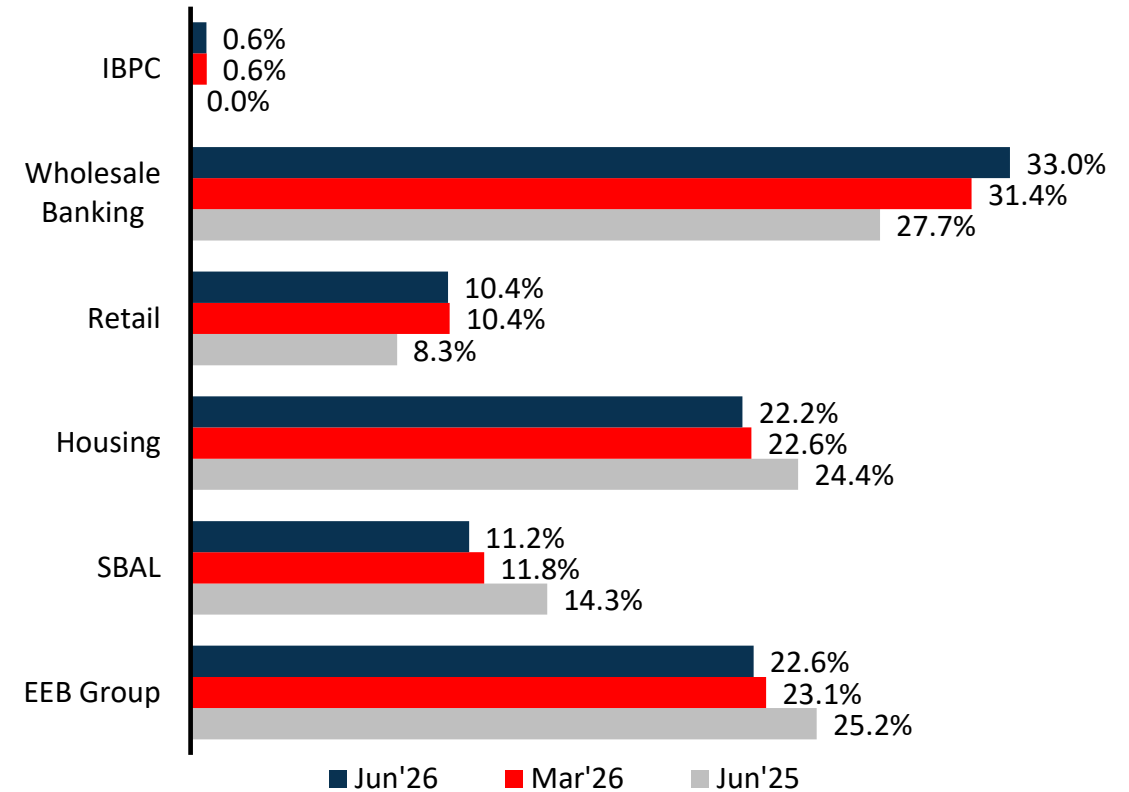
Gross Advances Mix

All amount in ₹ Bn



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

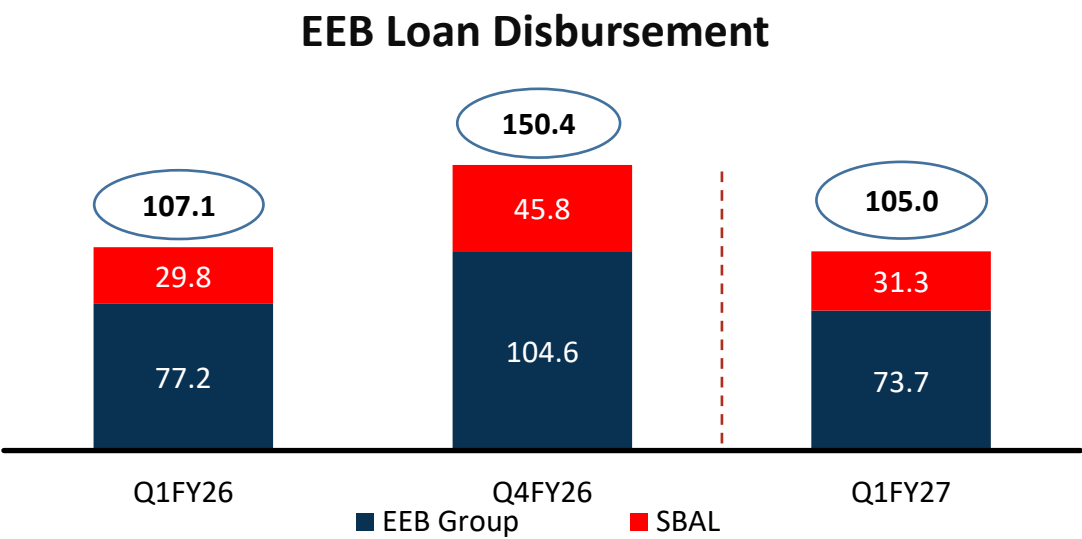
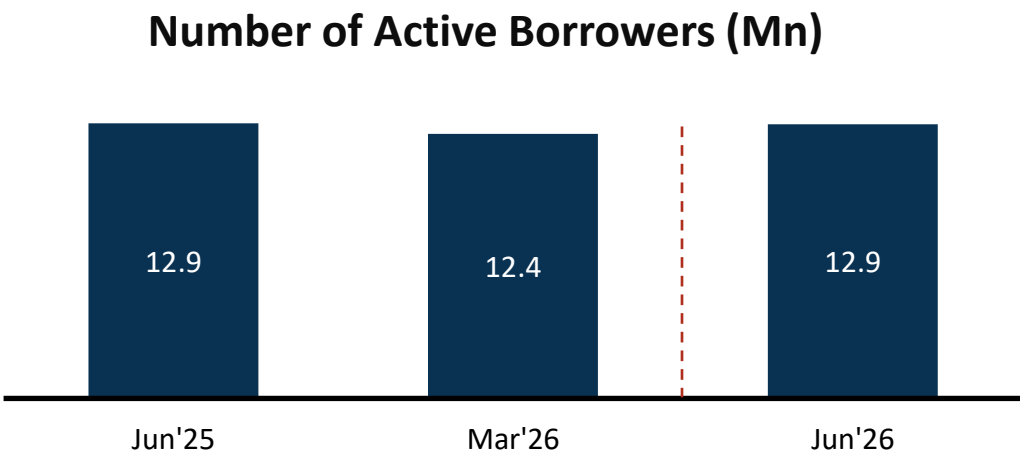
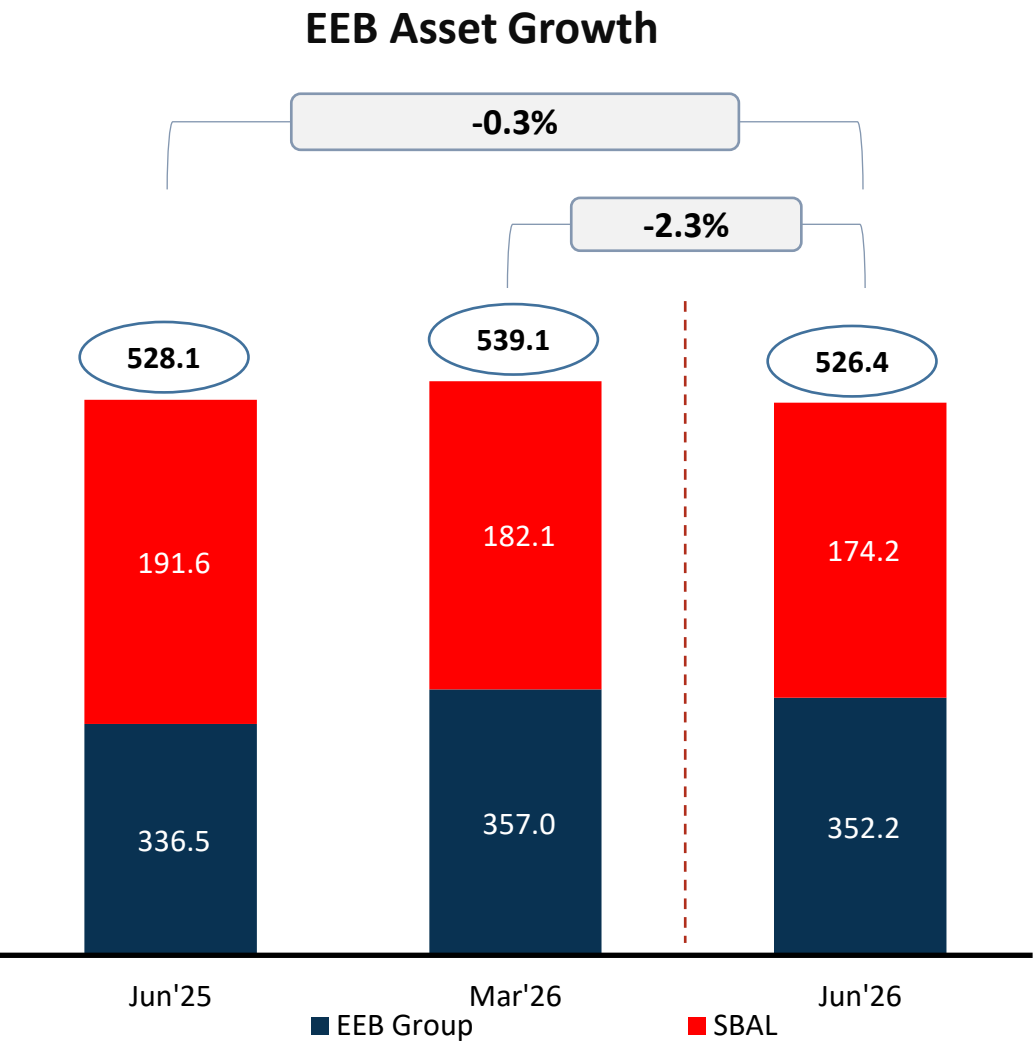
Share of Loan Book



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

Emerging Entrepreneurs Business (EEB)

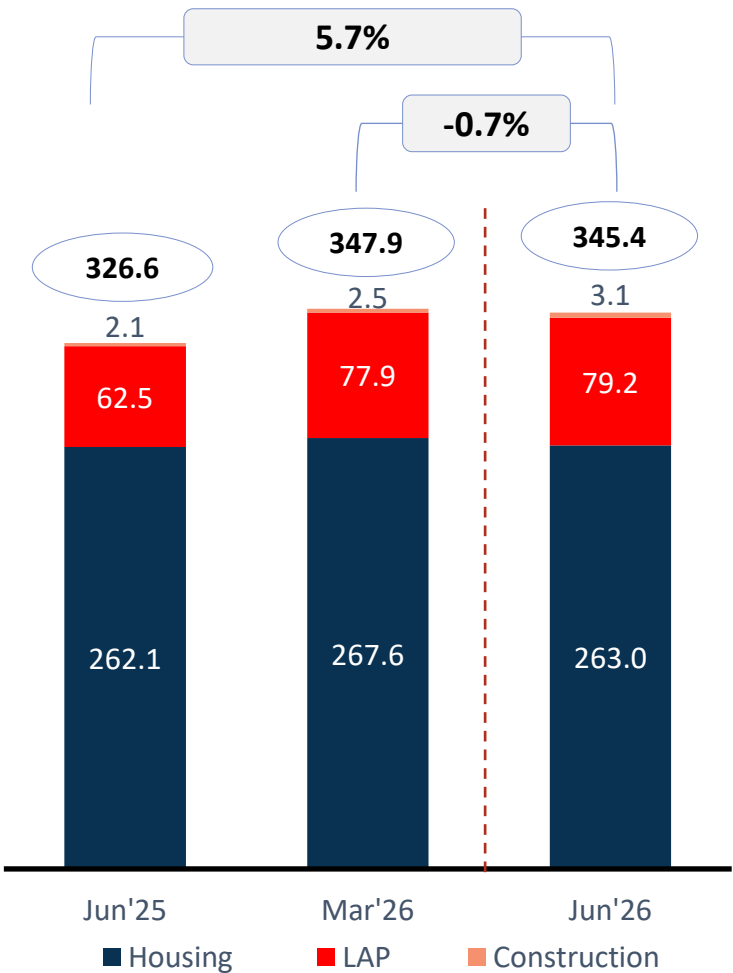
All amount in ₹ Bn



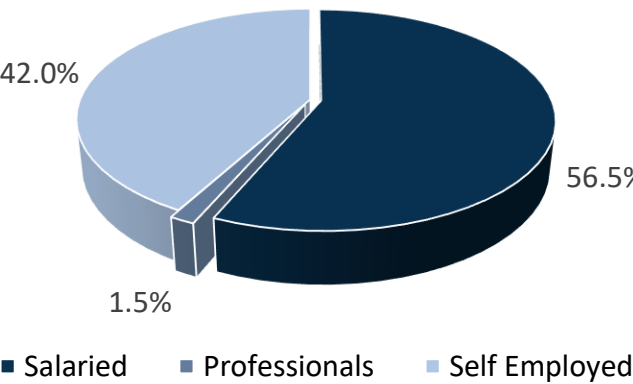
Housing Finance

All amount in ₹ Bn

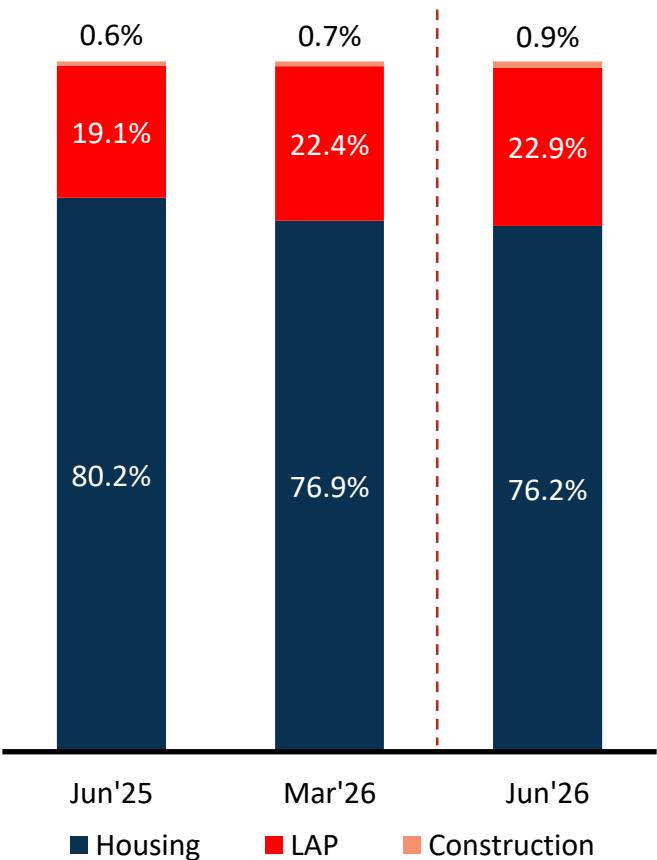
Housing: Product wise break-up



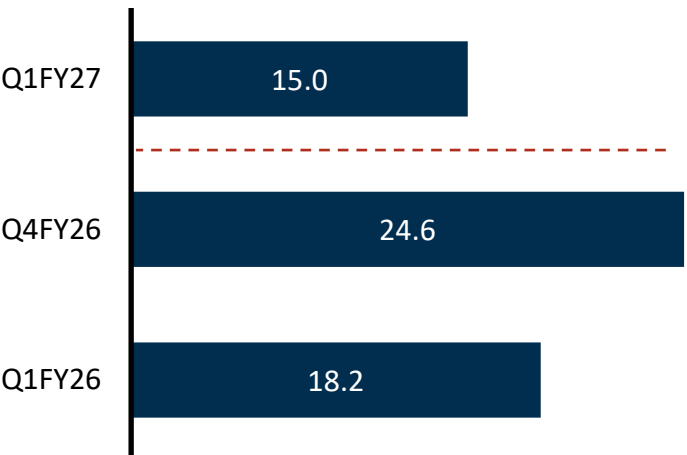
Borrowers Bifurcation – Jun'26



Housing: Product wise share



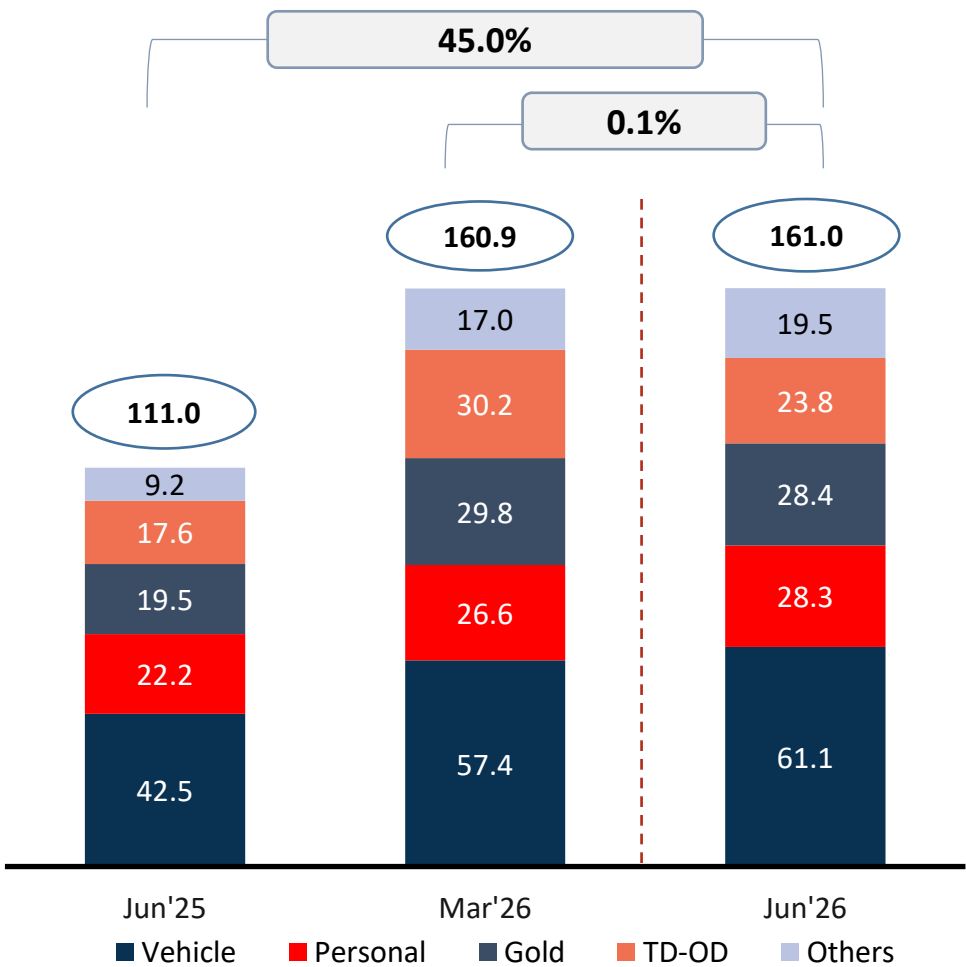
Housing Asset Disbursements



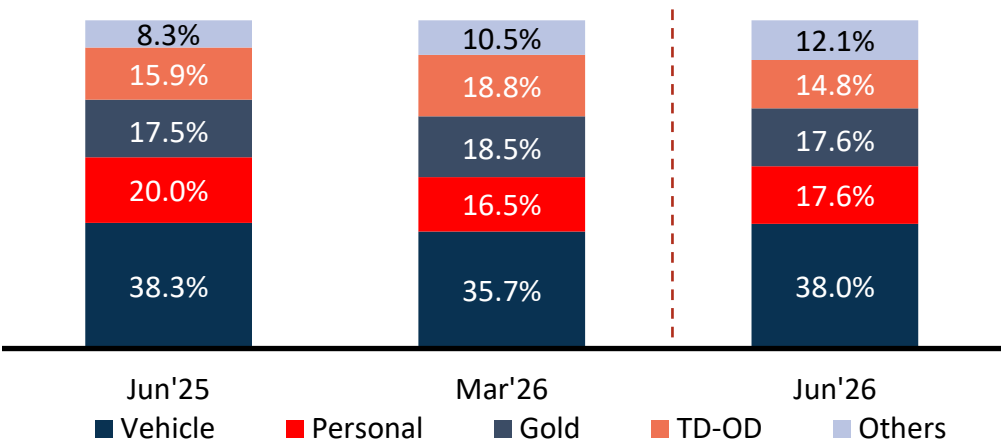
Retail Assets

All amount in ₹ Bn

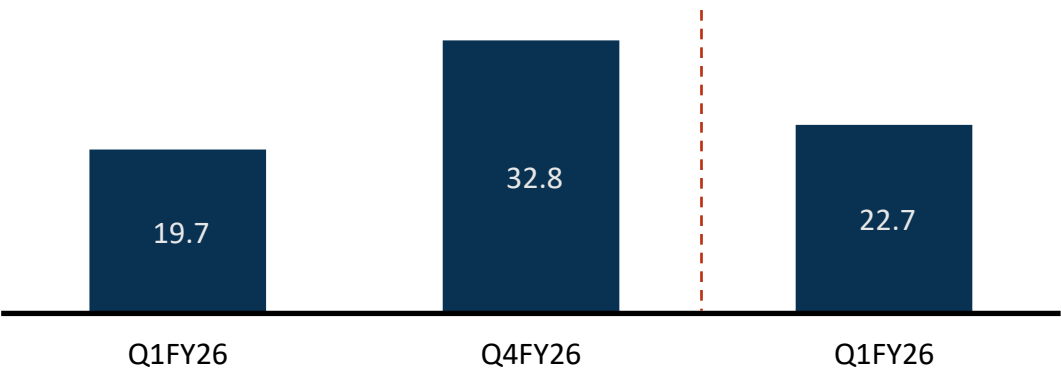
Retail Assets: Product wise break-up



Retail Assets: Product wise share



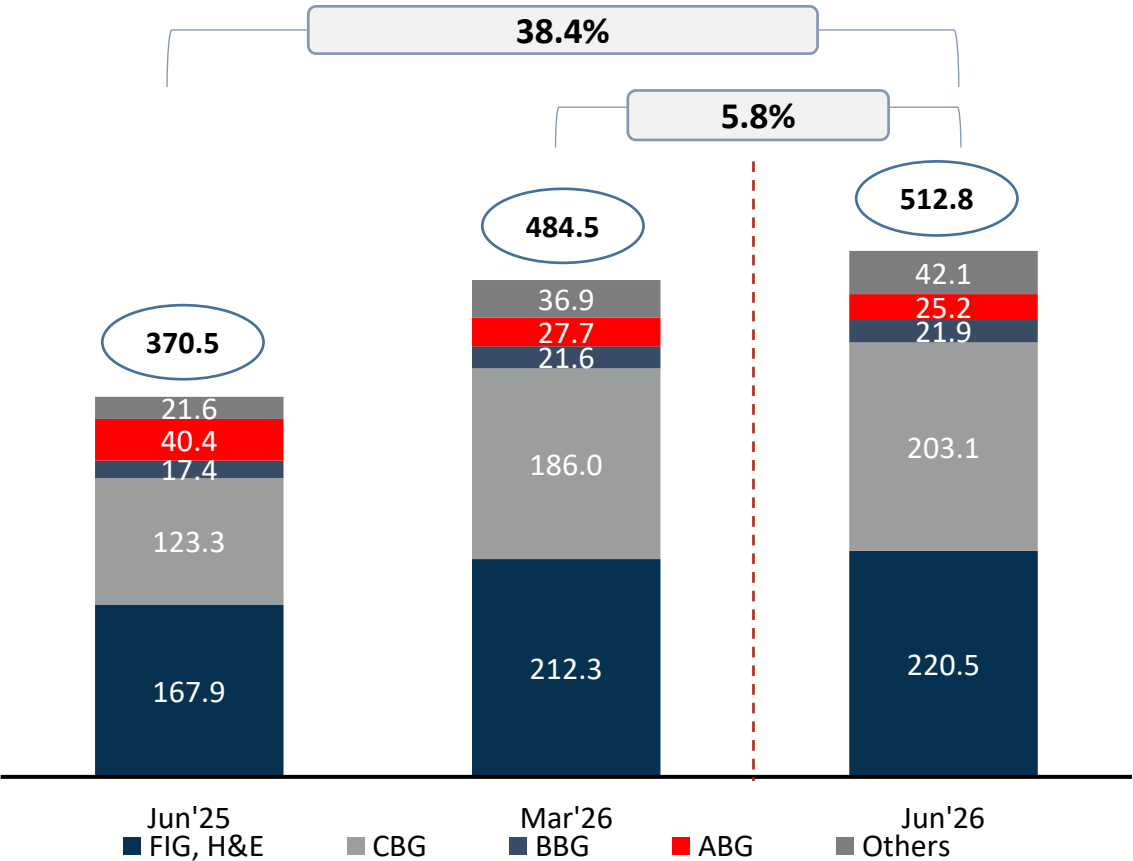
Retail Disbursements



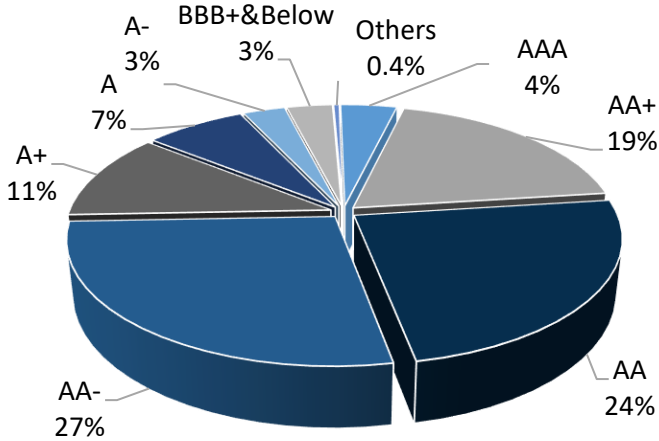
Wholesale Banking

All amount in ₹ Bn

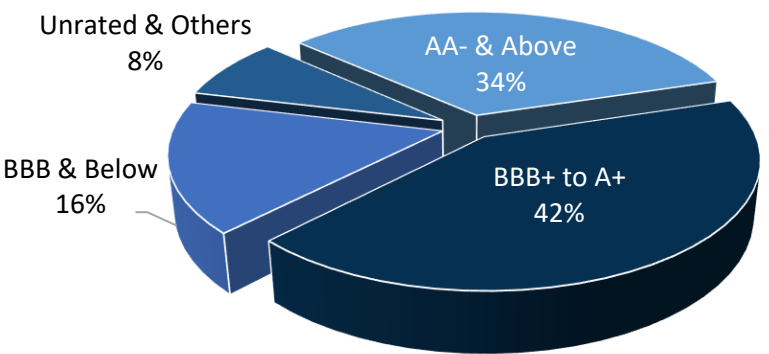
Wholesale Banking: Product wise break-up



FIG, H&E: 96% of outstanding are A- & Above category
(as per external rating)
As on 30th Jun'26



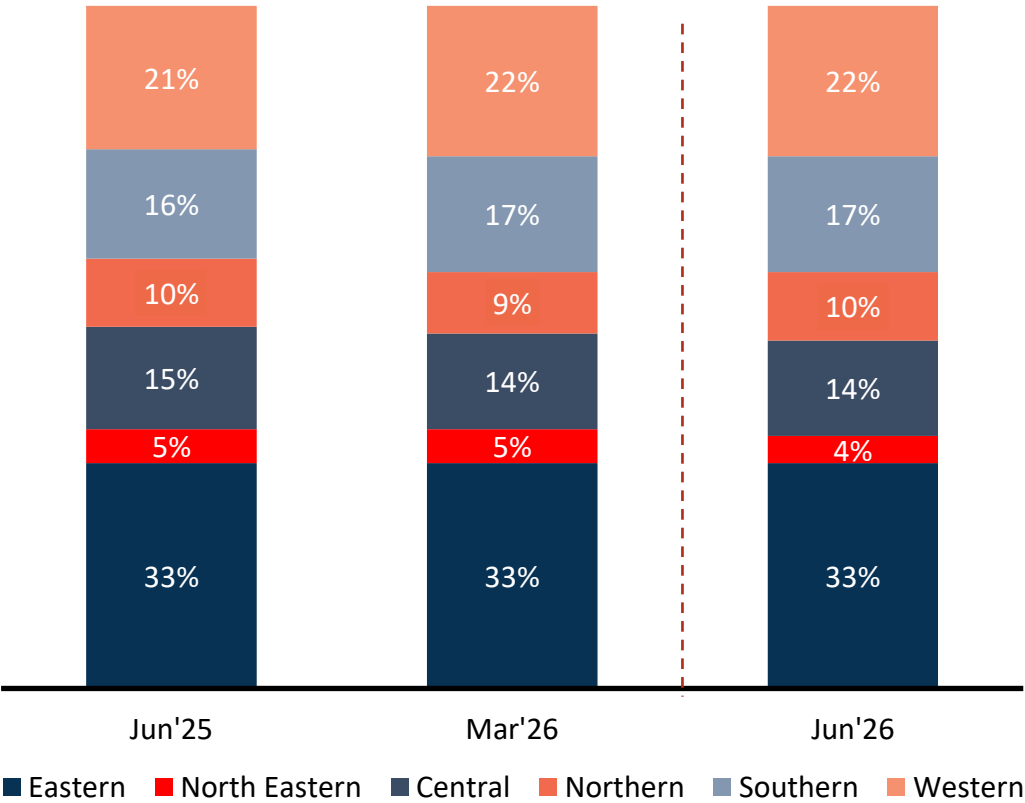
CBG: 76% of outstanding are BBB+ & Above category
(as per external rating)
As on 30th Jun'26



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

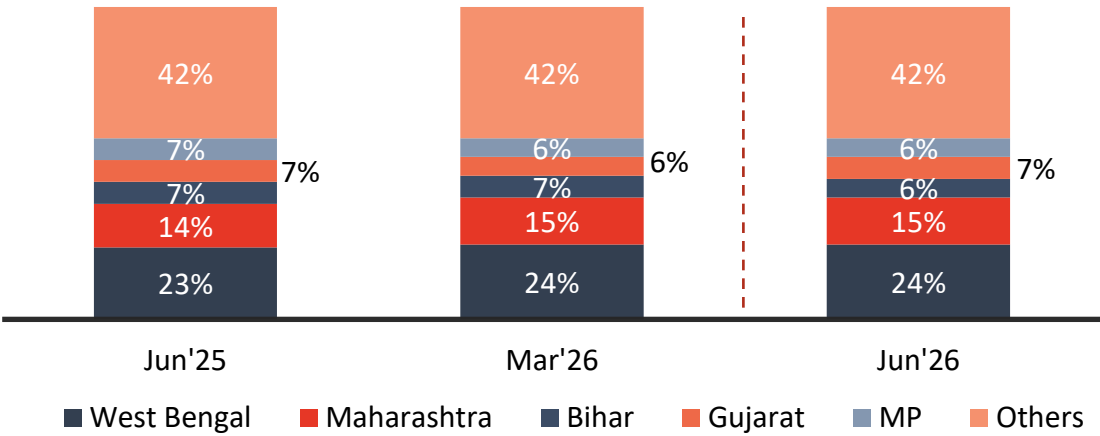
Geographical Distribution of Loans & Advances

Share of Loans & Advances by Region



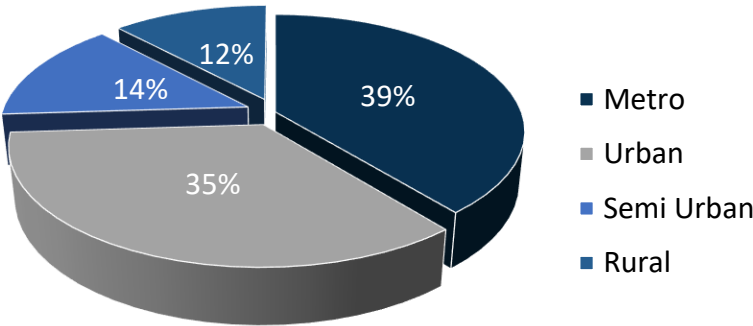
Geographical distribution excludes IBPC & PTC

Share of Loans & Advances by States



Category wise Distribution of Loans & Advances

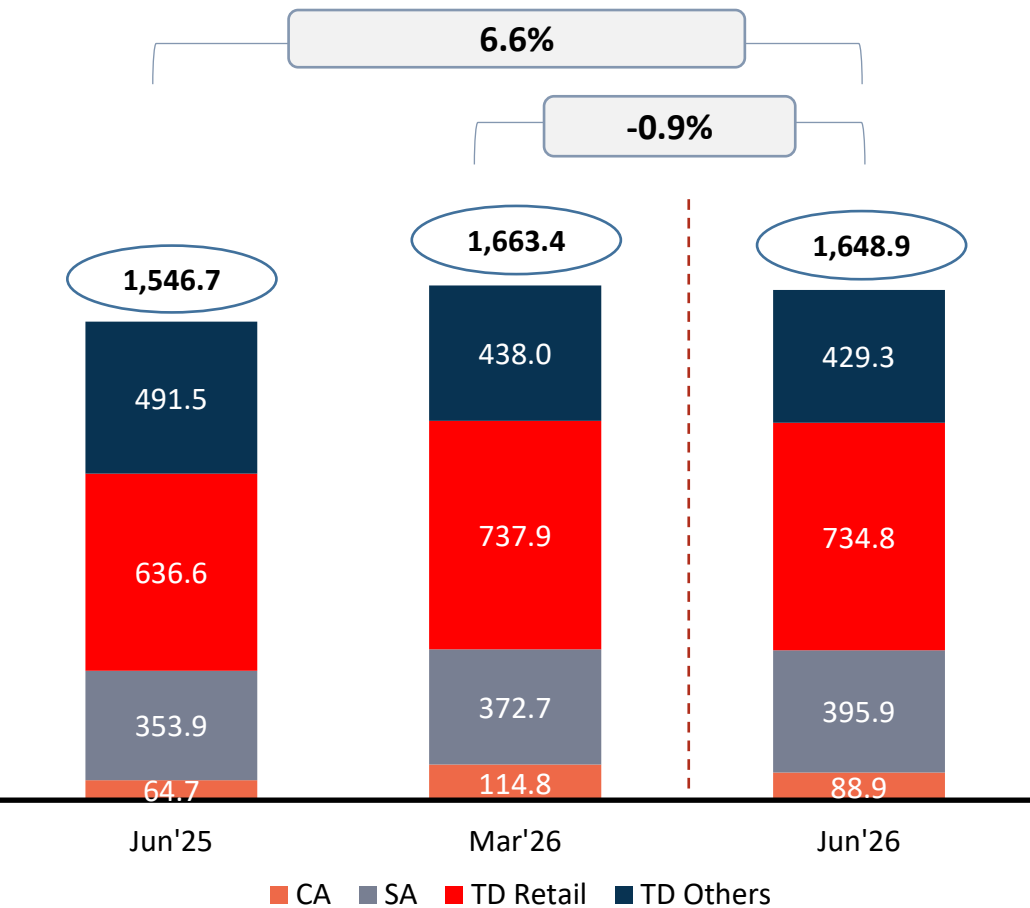
As on 30th Jun'26



Deposits

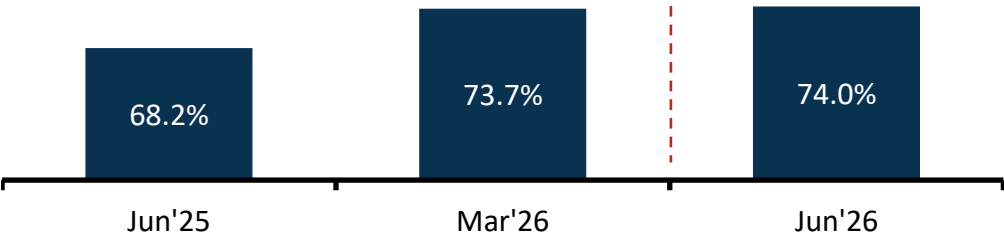
All amount in ₹ Bn

Deposits (₹ in Bn)

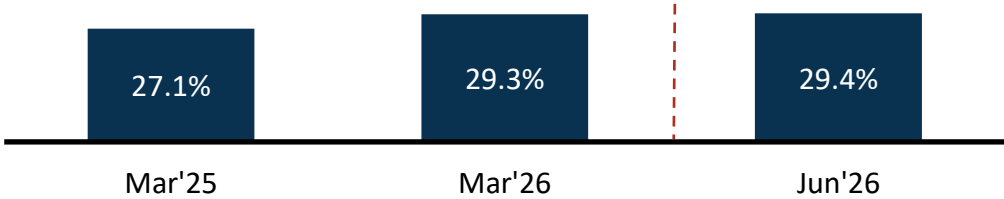


EEB deposits contribute to 2.4% of Total deposit as of Jun'26

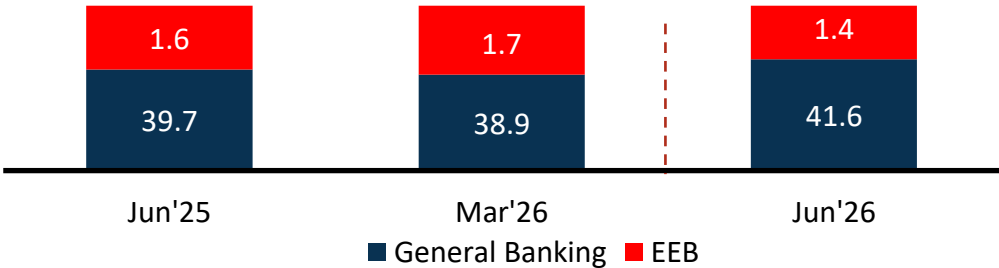
Retail Deposits* (%) *CASA + Retail TD



CASA (%)

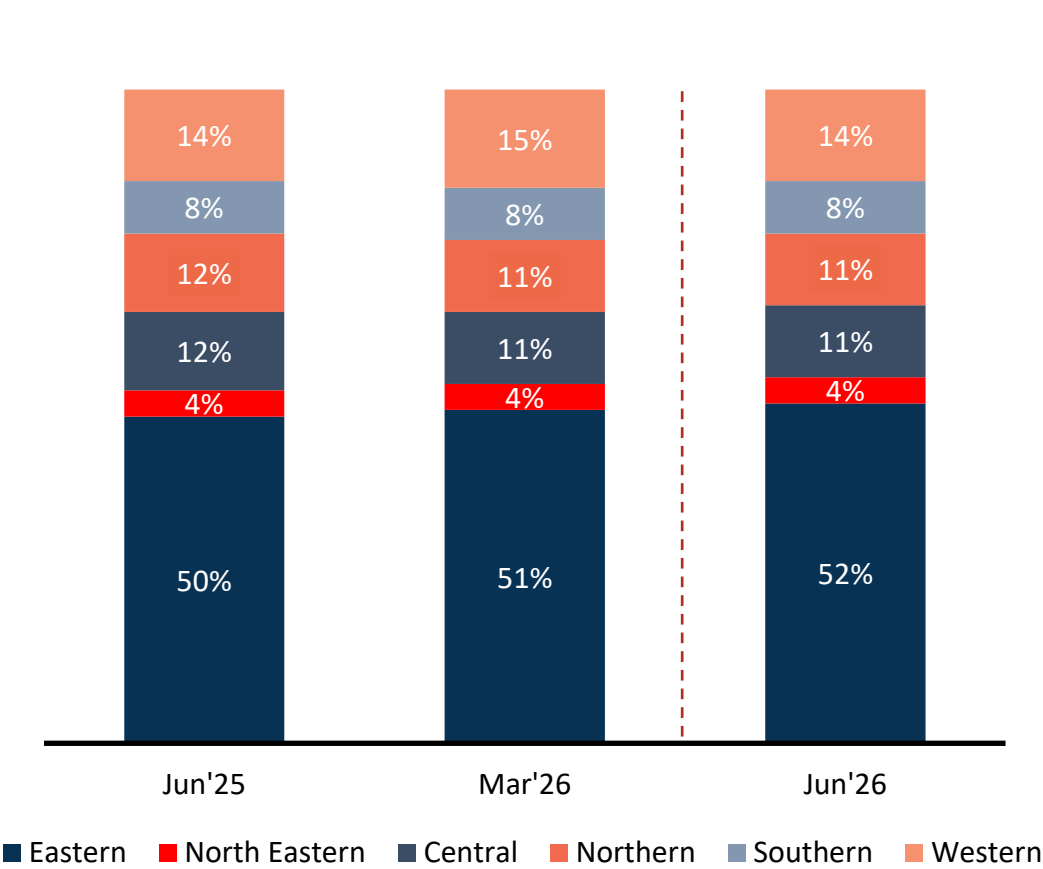


Average SA Balance per Account (₹ in 000')

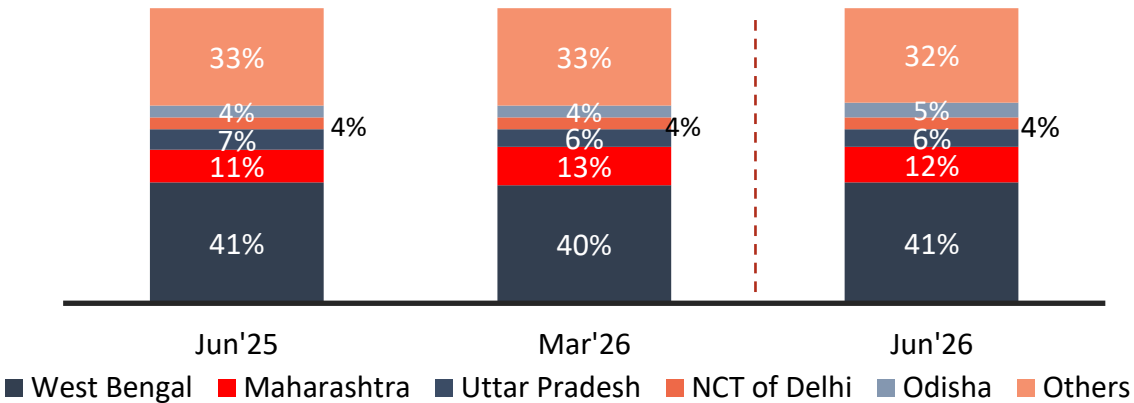


Geographical Distribution of Deposits

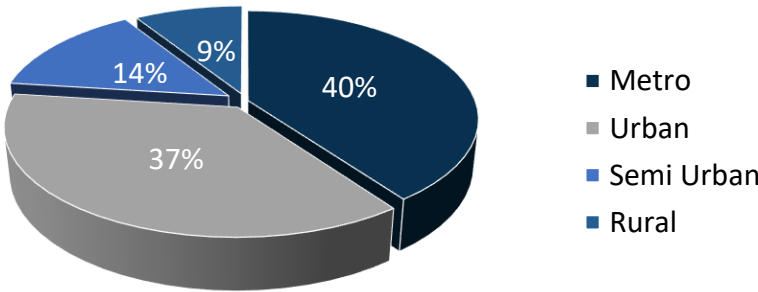
Share of Deposits by Region



Share of Deposits by States



Category wise distribution of Deposit
As on 30th Jun'26



Average Balances – Advances & Deposits

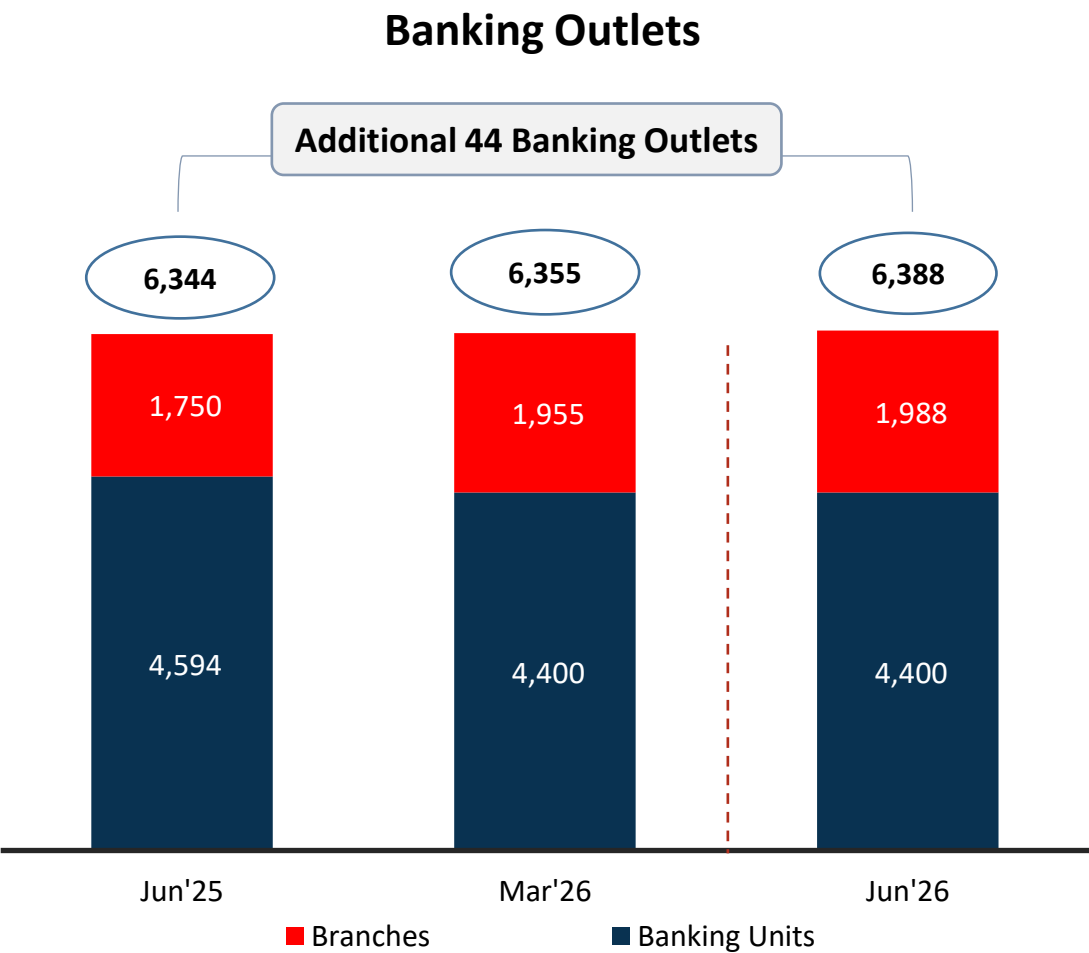
All amount in ₹ Bn

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%

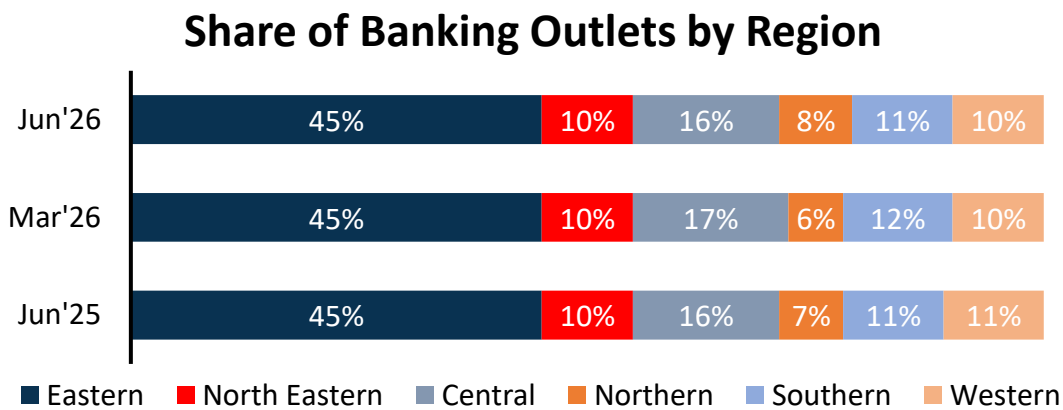
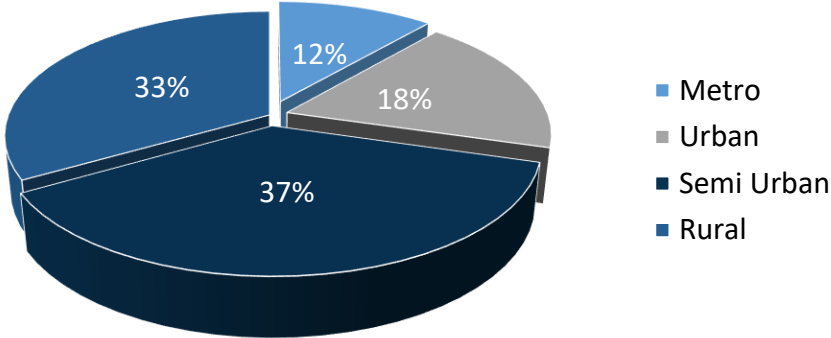
Average Deposits	Q1FY26	Q2FY26	Q3FY26	Q4FY26	Q1FY27	QoQ %	YoY %
CASA	400.9	389.5	386.6	397.2	418.6	5.4%	4.4%
- Current Account (CA)	50.6	50.6	53.8	60.1	66.6	10.8%	31.6%
- Savings Account (SA)	350.2	338.9	332.8	337.1	351.9	4.4%	0.5%
Term Deposit	1,053.4	1,134.8	1,136.4	1,135.7	1,147.9	1.1%	9.0%
- Retail 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



Regional Diversification with Strong SU-RU Presence
As on 30th Jun'26



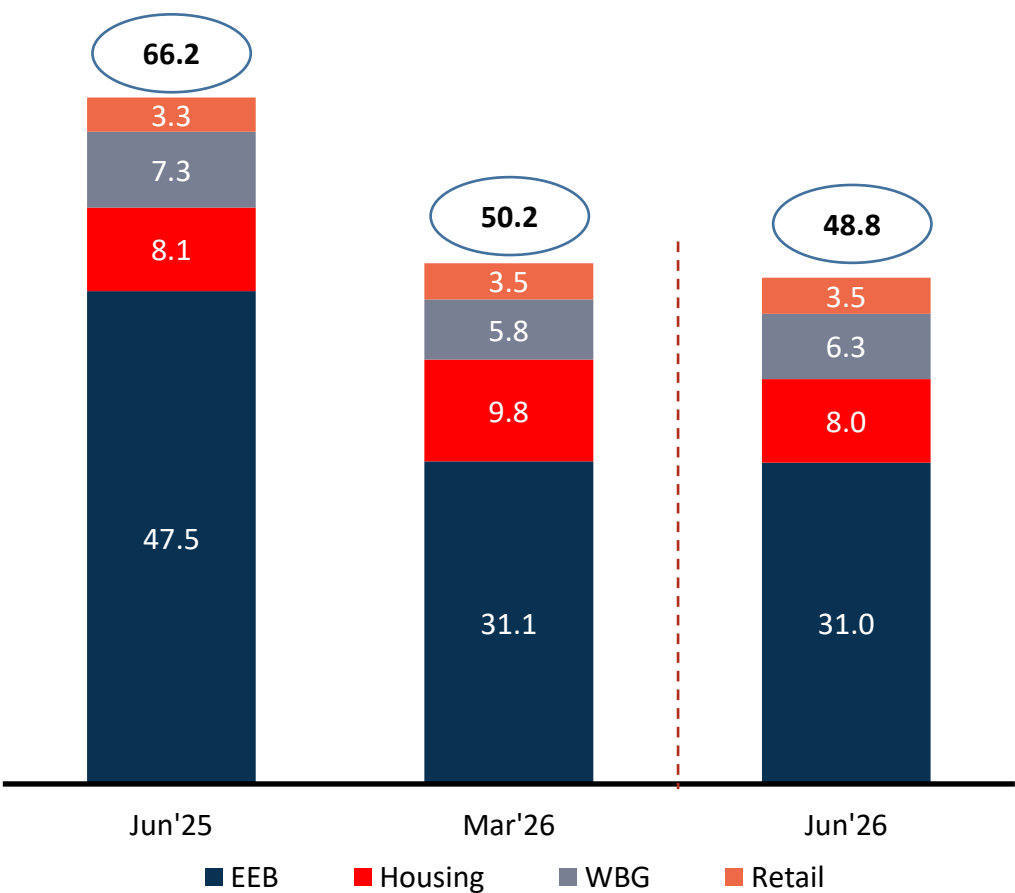
Asset Quality



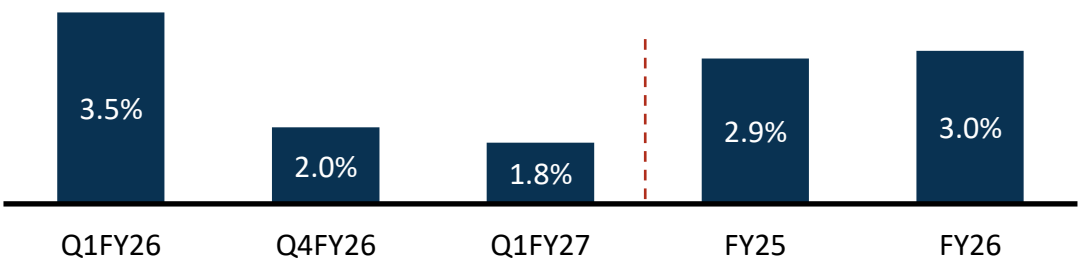
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Segmental NPA and Credit Cost

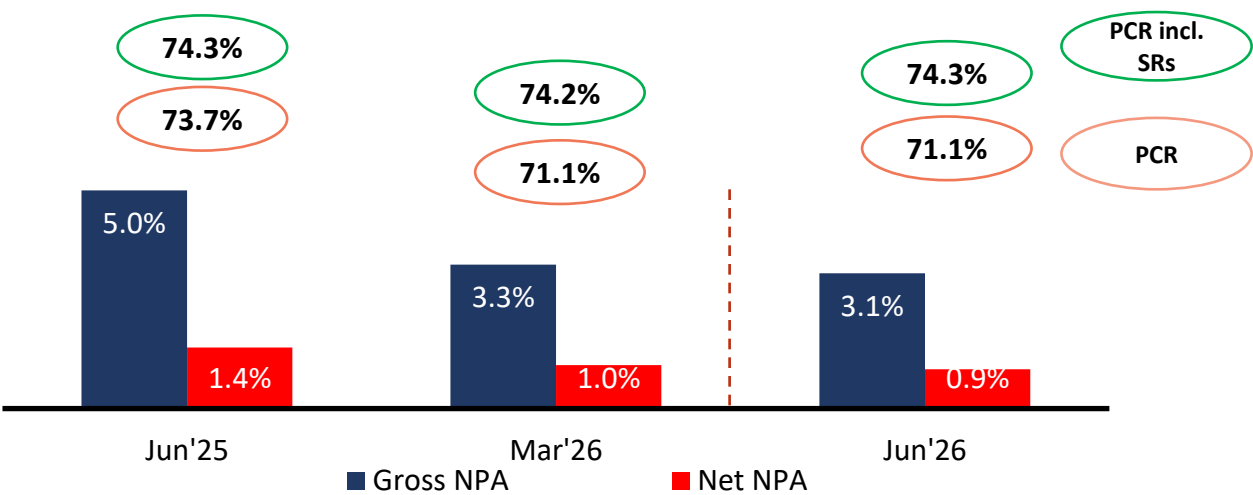
Segmental GNPA movement (₹ in Bn)



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

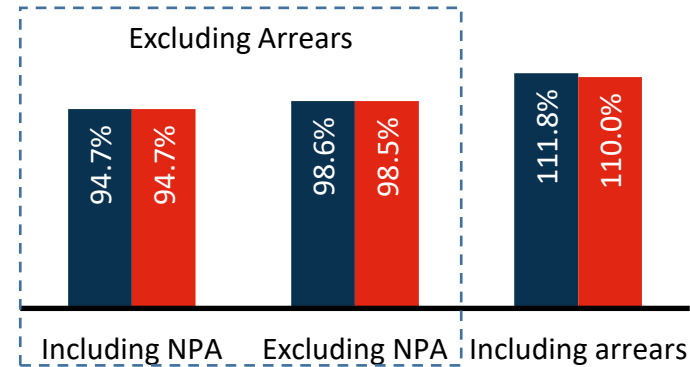
EEB Collection Efficiency

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%

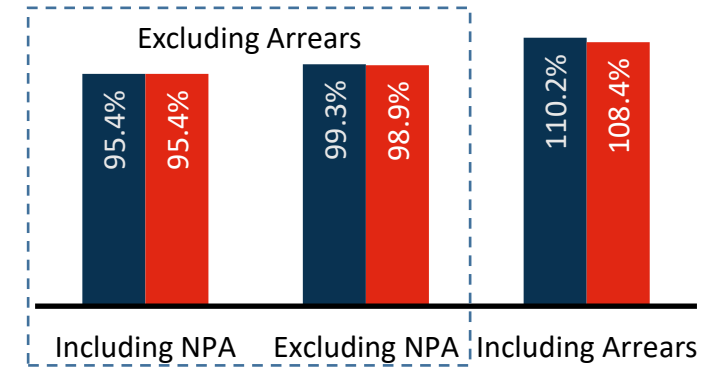
* Details are for respective months

Collection Efficiency for the Month



■ Mar'26 ■ Jun'26

Collection Efficiency for the Quarter



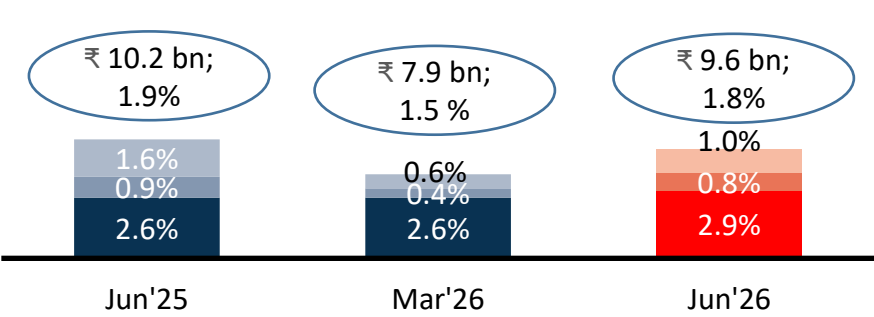
■ Q4FY26 ■ Q1FY27

Customer Paying Profile

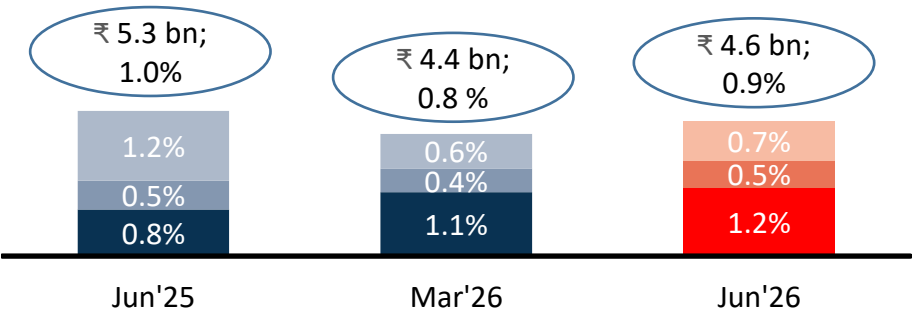
Category	Mar'26		Jun'26	
	Share of customers	Share of receivables	Share of customers	Share of receivables
Full Paying	96.3%	97.1%	97.3%	97.8%
Partial Paying	3.3%	2.5%	1.8%	1.4%
Non-Paying	0.4%	0.4%	0.9%	0.8%
Total	100.0%	100.0%	100.0%	100.0%

EEB DPD movement

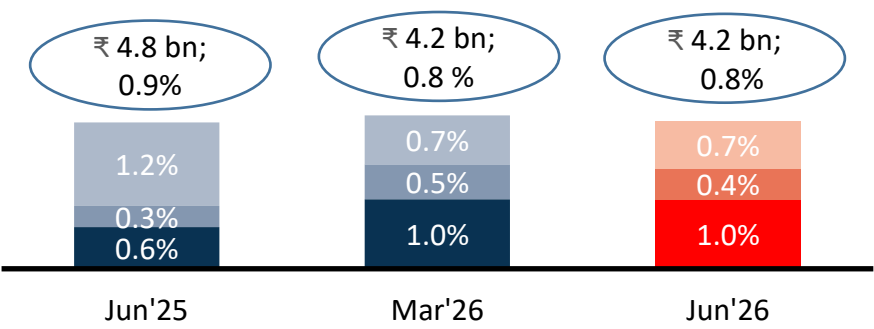
SMA 0



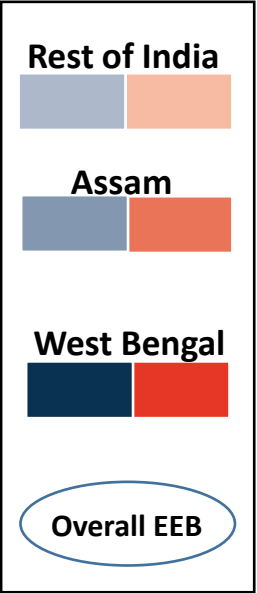
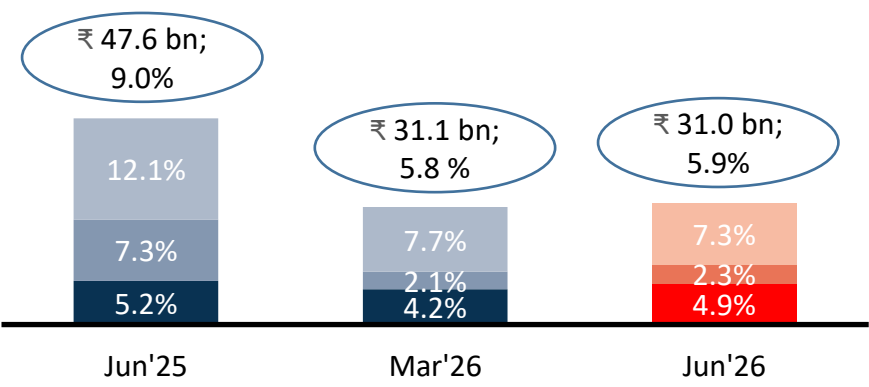
SMA 1



SMA 2



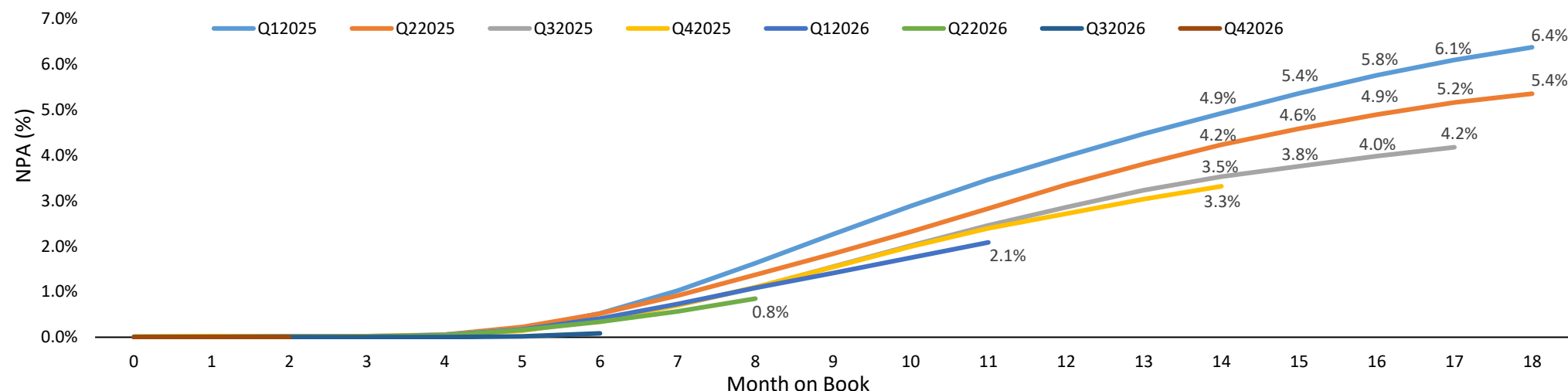
NPA



EEB - Stress Pool and Vintage Analysis

All amount in ₹ Bn

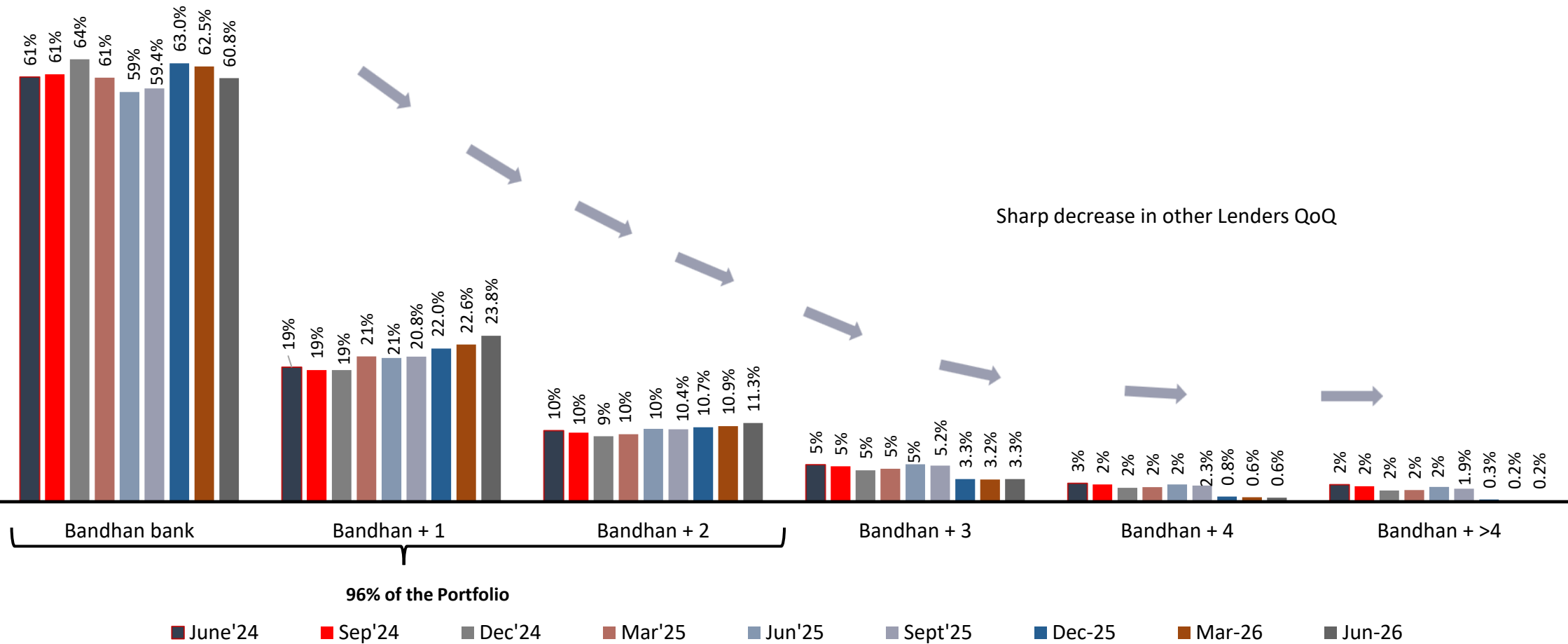
Vintage Analysis



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

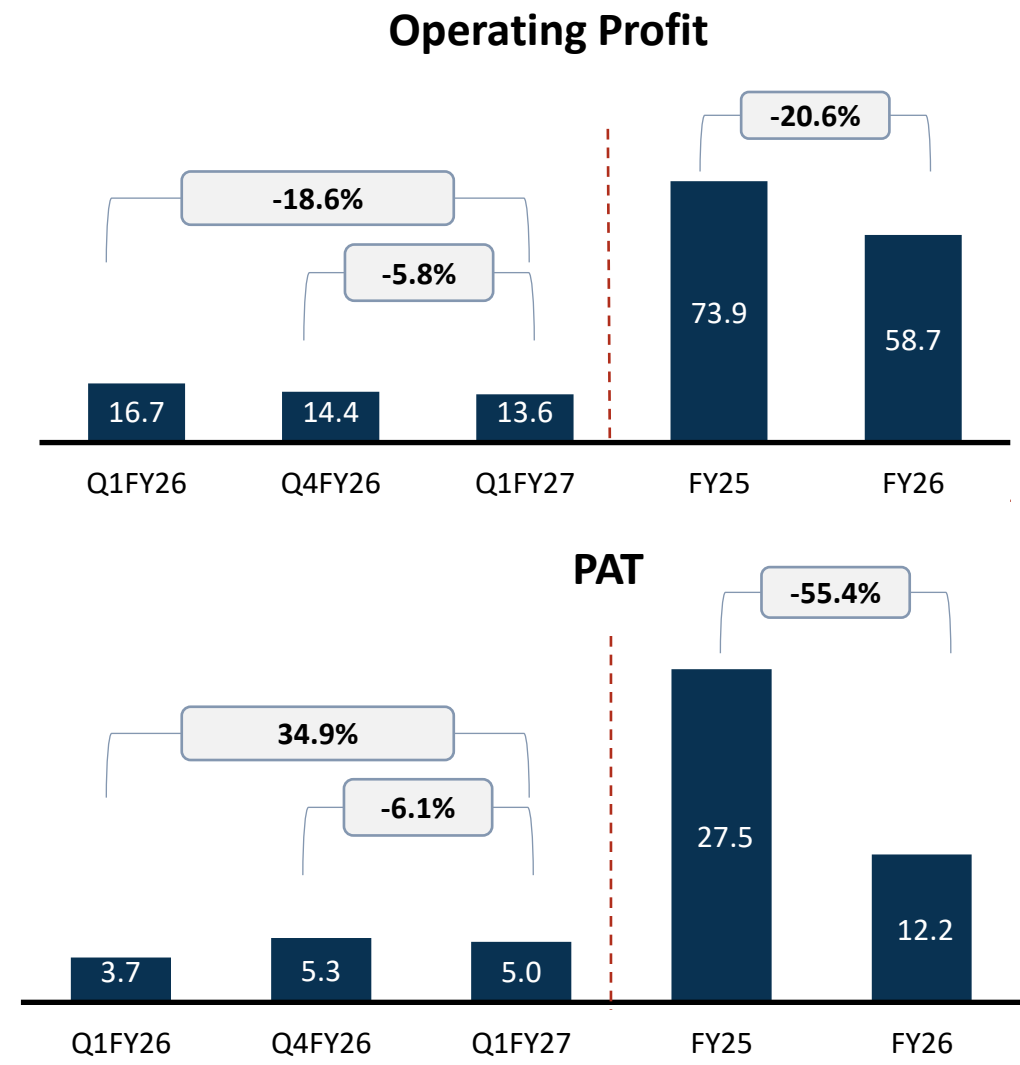
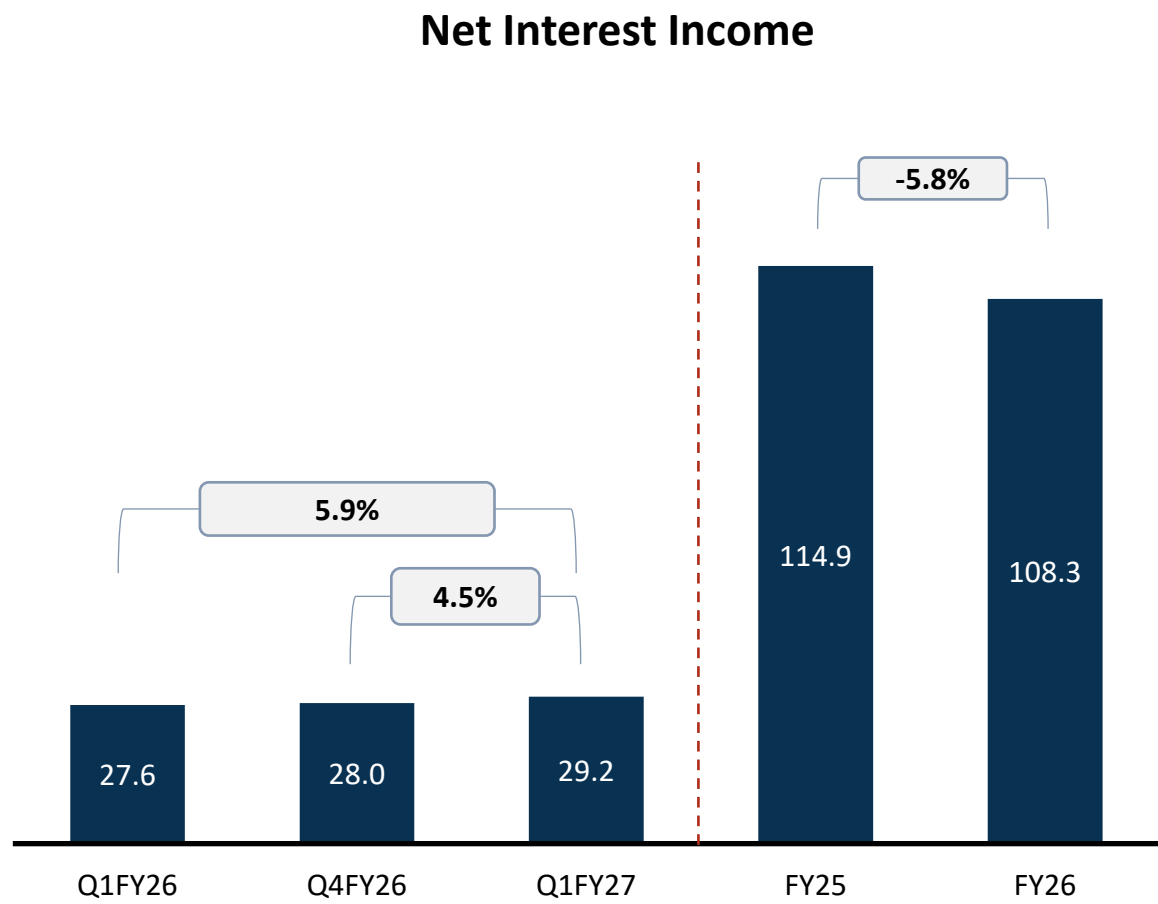
Financials



Bandhan
Bank

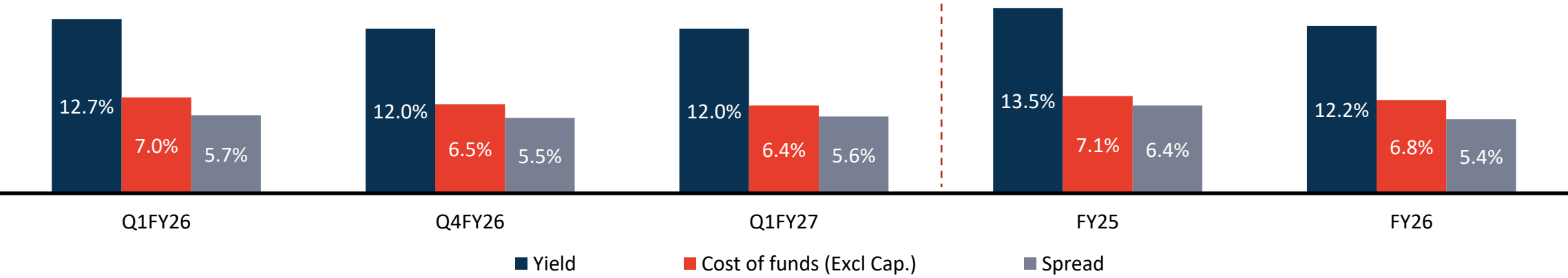
Financial Performance (1/2)

All amount in ₹ Bn

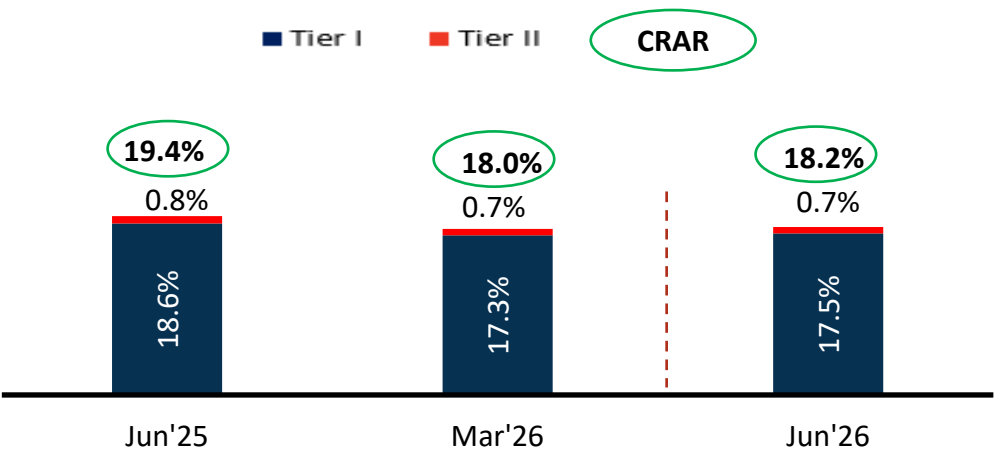


Financial Performance (2/2)

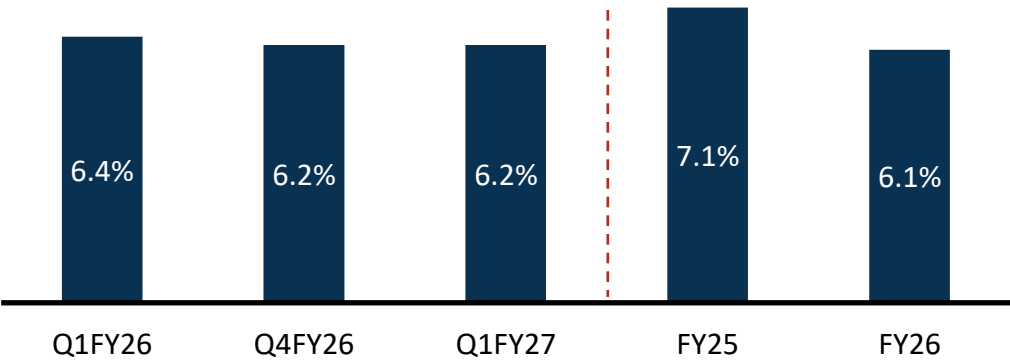
Spread (Annualized)



Capital Adequacy Ratio (incl. Profit)



NIM (Annualized)



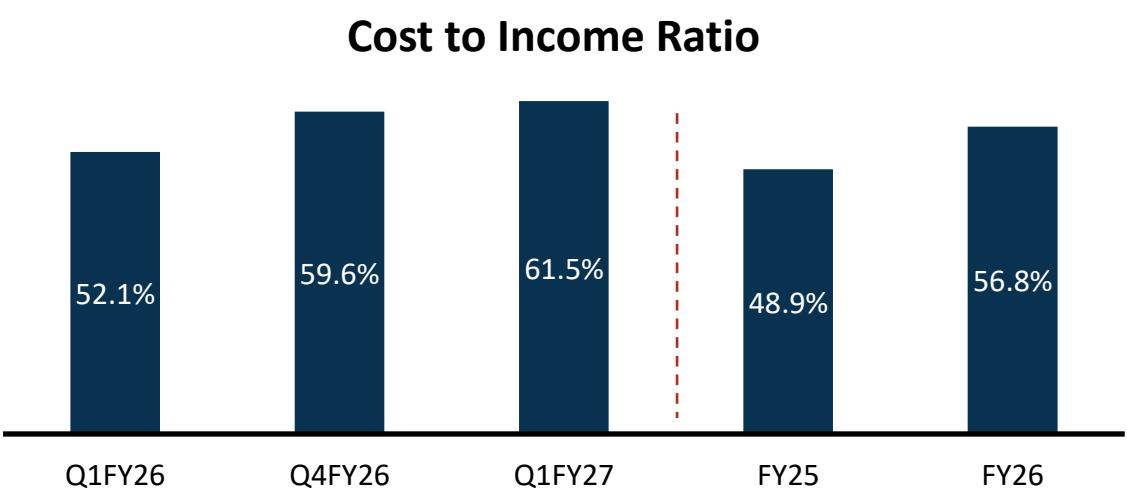
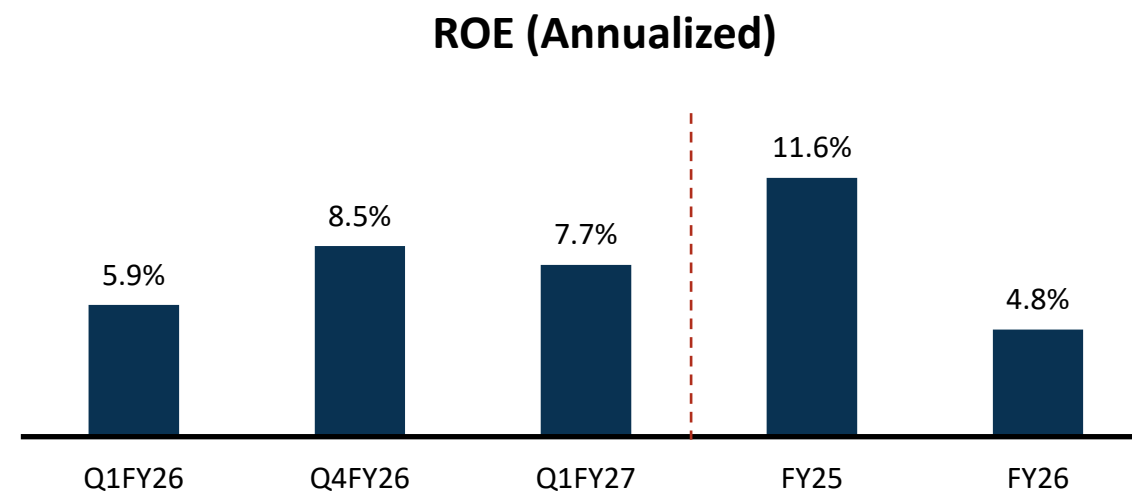
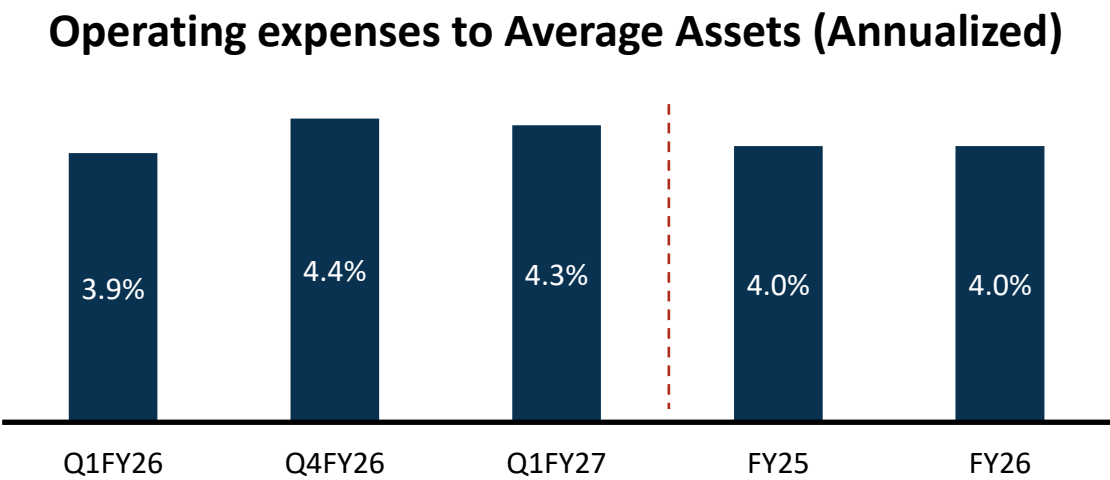
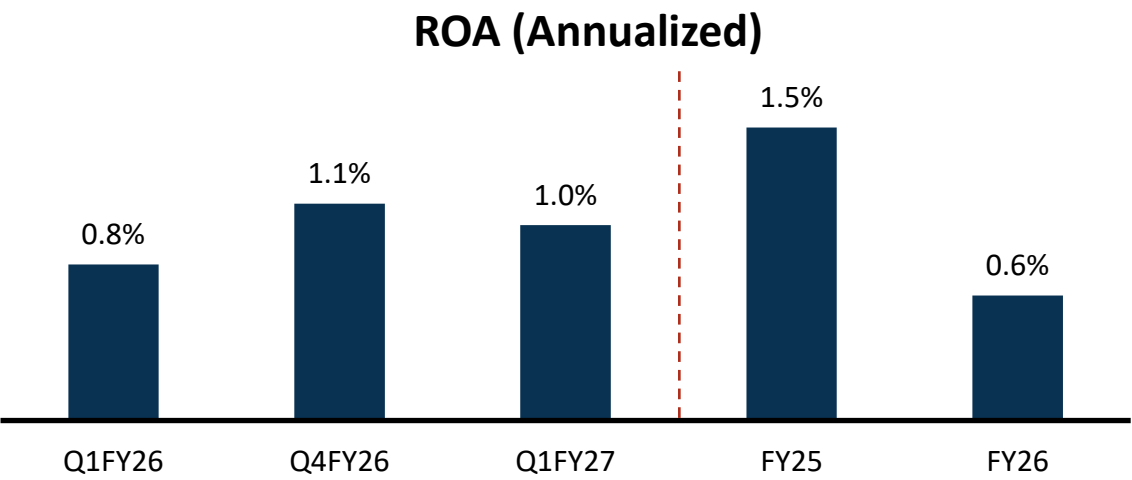
Break up of Non-Interest Income

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



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	30 th Jun'25	31 st Mar'26	30 th 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	30 th Jun'25	31 st Mar'26	30 th 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	CRISIL	2.66
	RR3		2.06
	RR4		1.36
	Unrated ~		0.01
Non-Convertible Debenture #	[ICRA]AA- (Stable)	ICRA	12.95**
	CRISIL AA-/Stable	CRISIL	
Certificate of Deposit	CRISIL A1+	CRISIL	60.00*
	[ICRA] A1+	ICRA	

*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 31th 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

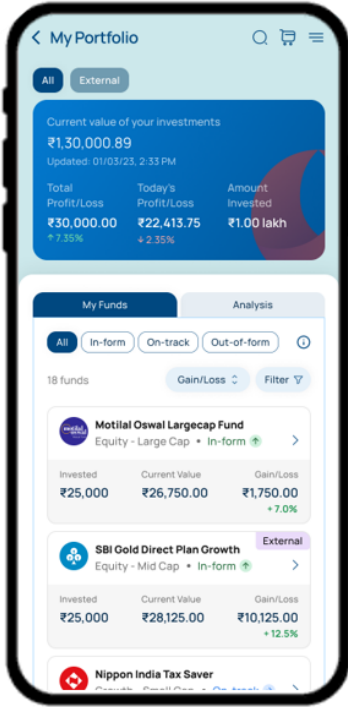
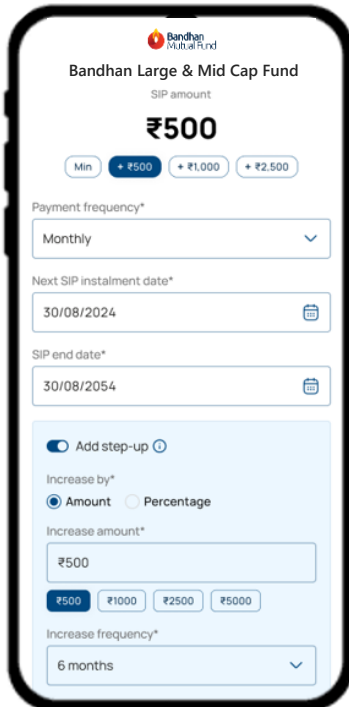
Dashboard

-  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

Seamless | Secure | Paperless

End-to-end digital onboarding for corporate employees through employment validation and Video KYC, enabling account opening from anywhere with zero branch dependency.



Paperless Onboarding



Remote Account Opening



Corporate Employee Journey






Official Email Verification



Employment Proof Upload



Video KYC Enabled



Real-Time Processing



Salary Account Digitization



Secure Authentication

100%

Digital Journey

24x7

Anywhere Access

Video

KYC Enabled

0

Branch Visits

Paperless

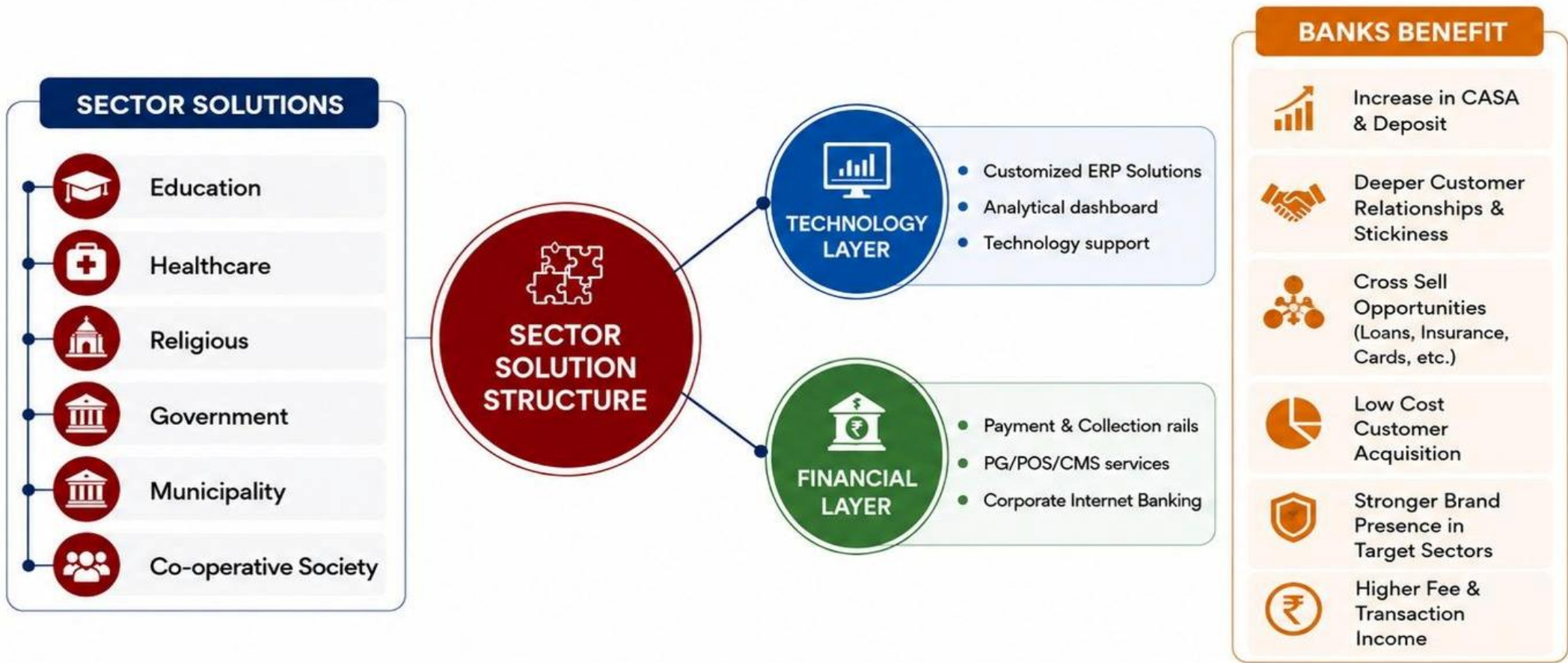
Documentation

Instant

Application Submission



Deepening Relationship with our Sector Solutions Suite



Empowering sectors with integrated technology and financial solutions for seamless, secure and efficient transactions.

Empowering Merchants with Static QR Linked with POS Terminal

STATIC QR

LINKED WITH POS TERMINAL

Smarter Payments. Greater Convenience.

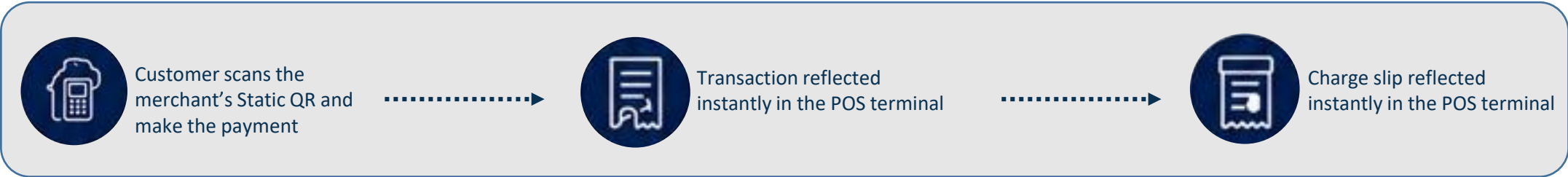


BENEFITS FOR THE BANK

-  Increases Transaction volumes
-  Enables currently non-transacting POS machines to become active
-  Drives more usage and merchant engagement

BENEFITS FOR MERCHANTS

-  Flexibility and convenience in payment acceptance
-  Instant voice notification & charge slip generation on the POS terminal
-  No additional devices required



Our Board & Management



Bandhan
Bank

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



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

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



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

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



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.

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



Surajit Roy Chowdhury

Head – Emerging Entrepreneurs Business

- 28+ years of experience in BFSI Sector
- Previously served as State Head –NE at IndusInd 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



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



Pinaki Halder

Chief Information Officer

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



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



Indranil Banerjee

Company Secretary

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



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



Sujoy Roy

National Head-Collections (Designate)

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



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



Prakash E

Chief of Internal Vigilance (Interim)

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



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



Bandhan
Bank

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



Bandhan
Bank

For information contact:

Vikash Mundhra, Head – Investor Relations

investor.relations@bandhanbank.com