PRESS RELEASE

Bank's Q1 FY27 PAT up 35% YoY, at Rs 502 crore

- Gross advances grew 16% YoY to Rs.1.56 lakh crore as of June 2026
- Deposits grew 7% YoY reaching Rs.1.65 lakh crore as of June 2026
- Retail deposits (CASA + RTD) up 16%, Retail to total deposits at 74%
- Secured Advances grew 27% YoY and now constitute nearly 57% of the total loan book
- GNPA at 3.1% and Net NPA at 0.9% in Q1 FY27 improved sequentially.

The Board of Directors of Bandhan Bank Limited approved the Bank's financial results for the quarter ended June 30, 2026, at its meeting held in Kolkata on Tuesday, July 21, 2026. The statutory auditors have reviewed the financial statements for the quarter ended June 30, 2026.

FINANCIAL RESULTS

Deposits

As of June 30, 2026, total deposits stood at Rs.1.65 lakh crore as against Rs.1.55 lakh crore in the previous year – a growth of 7% YoY

In Q1 FY27, CASA Deposits stood at Rs.48,479 crore and CASA Ratio stood above 29%, CASA + Retail TD to total deposit ratio stands at 74%

Advances

As of June 30, 2026, Gross Advances stood at Rs.1.56 lakh crore as against Rs.1.34 lakh crore in the previous year – a growth of 16% YoY

On a YoY basis, Retail book (other than housing) grew 45%, Wholesale Banking grew 38%, and the Housing book showed a growth of 6%.

Asset Quality

The collection efficiency for EEB loans was flat at 98.5% for Q1 FY27

Q1 FY27 Net NPA stood at 0.9% and Gross NPA at 3.1%, down from 3.3% and 1.0% in Q4 FY26

Provision Coverage Ratio (Including Technical Write-offs) as of June 30, 2026, is 85.9%.

Financials for the quarter ended June 30, 2026

The Bank's net revenue as of Q1 FY27 was Rs.3,524 crore as compared to Rs. 3,483 crore in Q1 FY26; a growth of 1.2% YoY.

Net interest income (NII) as of Q1 FY27, stood at Rs.2,921 crore compared to Rs. 2,757 crore as of Q1 FY26, representing a growth of 5.9% YoY.

Net Interest Margin (NIM) for the quarter was at 6.2% in Q1 FY27, flat sequentially

The provisions (other than tax) & contingencies charged to the Profit and Loss for Q1 FY27 were at Rs.683 crore, lower 40% YoY

The profit after tax for the quarter ended June 30, 2026, stood at Rs.502 crore compared to Rs 372 crore, registering a growth of 35% YoY.

The Bank's RoA stood at 1.0% and RoE at 7.7% for Q1 FY27

Distribution Network

The Bank's distribution network spans nearly 6,400 outlets. The Bank currently has more than 74,500 employees

Speaking on the Bank's performance, ***MD & CEO, Partha Pratim Sengupta*** *said, "Our Q1 FY2026-27 performance reflects the resilience of Bandhan Bank's franchise, the commitment of our teams, and the trust our stakeholders continue to place in us. As we build on this momentum, we remain focused on delivering customer-centric and digitally enabled growth. By strengthening our distribution network, expanding our product offerings, and harnessing data-driven insights, we are well positioned to create greater value for our customers and stakeholders while driving sustainable, balanced, and future-ready growth."*

Key Highlights of Quarterly Performance			
			Rs in crore
Particulars	**Q1 FY27**	**Q1 FY26**	**YoY Growth**
Advances	1,55,555	1,33,625	16.4%
Deposits	1,64,886	1,54,666	6.6%
CASA	48,479	41,858	15.8%
Retail Deposits (CASA + RTD)	1,21,956	1,05,519	15.6%
Net Interest Income	2,921	2,757	5.9%
Net Total Income	3,524	3,483	1.2%
Net Profit	502	372	34.9%
Gross NPA (%)	3.1%	5.0%	-182 bps
Net NPA (%)	0.9%	1.4%	-43 bps
CRAR* (Including Profits)	18.2%	19.4%	-114 bps

About Bandhan Bank:

Started as a universal bank on August 23, 2015, Bandhan Bank is one of India's fastest-growing private sector banks.

Bandhan Bank has always been committed to financial inclusion and aims to serve the underserved. Guided by the principle of 'Aapka Bhala, Sabki Bhalai,' the Bank is dedicated not only to serving its customers but also to making a positive difference in people's lives. The Bank actively aims to bridge the gap for those who may not have had easy access to conventional banking services. Its focus is on providing a variety of world-class banking products and a comprehensive 360-degree service proposition, including loans, deposit accounts, internet and mobile banking and a host of products across India, primarily to semi-urban and rural customers.

In the last few years of operations, Bandhan Bank has spread its presence to 35 of the 36 states and union territories in India with nearly 6400 banking outlets. With the trust of 3.2 crore customers, Bandhan Bank has a deposit base of Rs.1.65 lakh crores as of June 2026. Bandhan Bank has achieved consistent growth and its advances stood at Rs.1.56 lakh crore as of June 2026.

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