

Ref. No.: BBL/SEC/190/2026-27

October 28, 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 (Q2)
and half-year ended September 30, 2026**

In continuation to the letter having Ref. No.: BBL/SEC/189/2026-27 dated October 28, 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 (Q2) and half-year ended September 30, 2026.

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.

Thank you.

Yours faithfully,

for **Bandhan Bank Limited**

INDRANIL BANERJEE

BANERJEE

Indranil Banerjee

Company Secretary

Digitally signed by
INDRANIL BANERJEE
Date: 2026.10.28
16:12:45 +05'30'

Encl.: As above

Investor Presentation Q2FY27

28th Oct 2026



Bandhan
Bank

Disclaimer

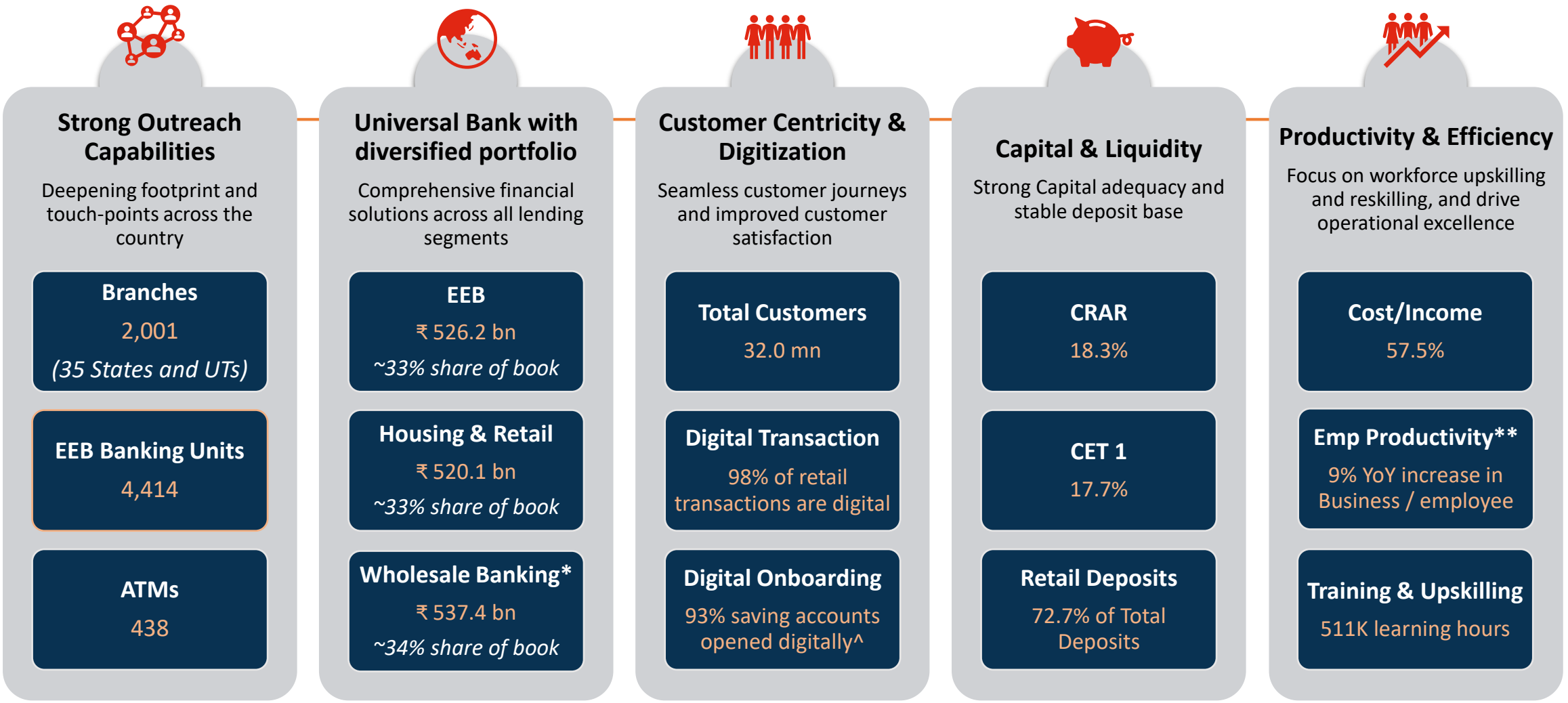
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Key Highlights



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Strategic Highlights: Q2FY27



* Includes PTC of ₹ 2.66 bn

**Total Employee as on Sep'26 is 75,052

^through Tab/Assisted/DIY Volume Contribution for Q2FY27

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Key Financial Highlights: Q2FY27

₹ Advances	Gross Advances	Secured Mix	Non-EEB Book	Share Of Non-East
	₹ 1,583.7 bn* (13.1% YoY & 1.8% QoQ)	57.3% (237 bps YoY & 42 bps QoQ)	₹ 1,057.5 bn (19.8% YoY & 2.8% QoQ)	62.4%^ (-4 bps YoY & 24 bps QoQ)
Deposits	Total Deposit	CASA Ratio	Retail Deposits	Share Of Non-East
	₹ 1,726.9 bn (9.2% YoY & 4.7% QoQ)	26.7% (-125 bps YoY & -269 bps QoQ)	₹ 1,254.7 bn (11.9% YoY & 2.9% QoQ)	45.6% (10 bps YoY & 216 bps QoQ)
Asset Quality	GNPA Ratio	NNPA Ratio	PCR**	Credit Cost
	3.1% (-191 bps YoY & -3 bps QoQ)	0.9% (-45 bps YoY & -1 bps QoQ)	71.2% (-252 bps YoY & 12 bps QoQ)	1.8% (-156 bps YoY & 2 bps QoQ)
Profitability	NII	Total Revenue (Net)	Operating Profit	PAT
	₹ 29.6 bn (14.4% YoY & 1.4% QoQ)	₹ 36.7 bn (16.9% YoY & 4% QoQ)	₹ 15.6 bn (18.8% YoY & 14.6% QoQ)	₹ 6.2 bn (455.7% YoY & 23.9% QoQ)
Ratios	NIM	OPEX / Assets	ROA	ROE
	6.1% (30 bps YoY & -9 bps QoQ)	4.1% (28 bps YoY & -22 bps QoQ)	1.2% (97 bps YoY & 21 bps QoQ)	9.3% (753 bps YoY & 158 bps QoQ)

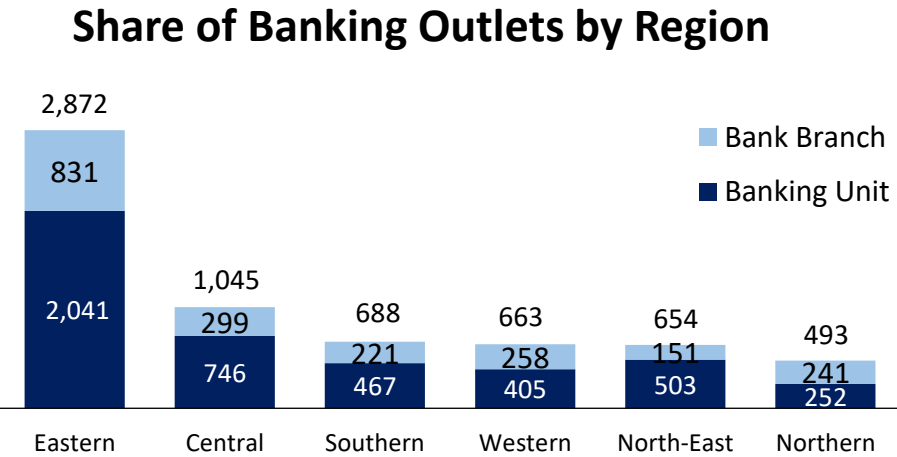
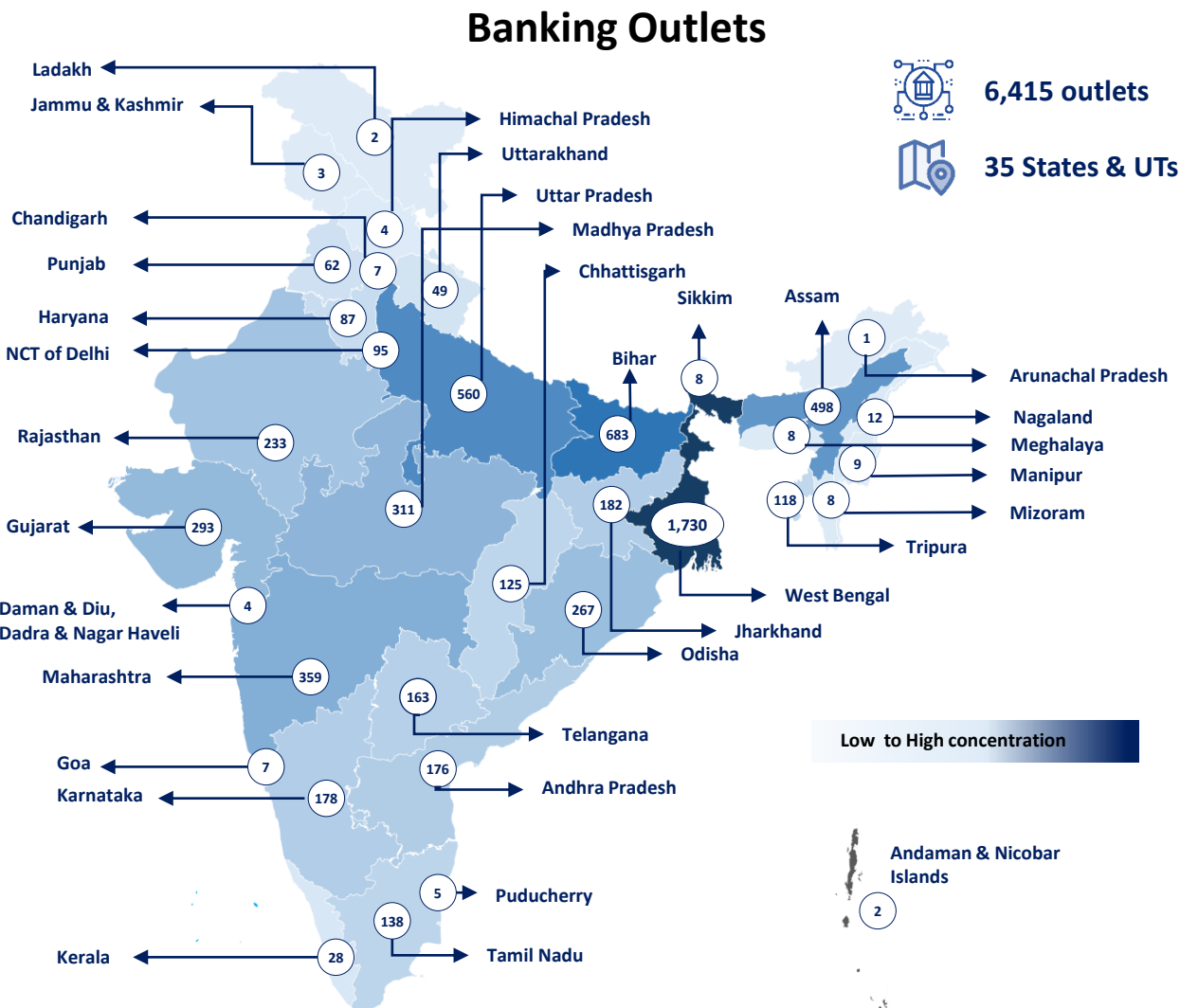
* Includes PTC of ₹ 2.66 bn

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

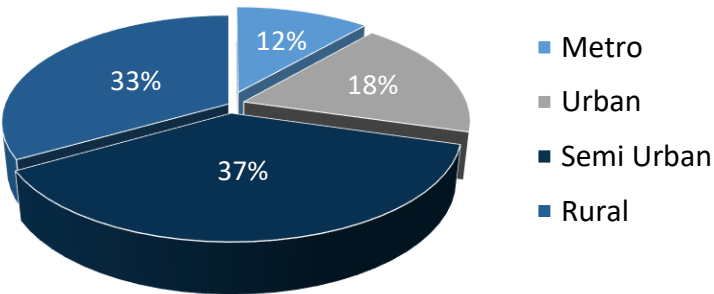
^ excludes PTC & IBPC

Extensive Pan-India Network with Deep Market Reach

As on 30th Sep'26



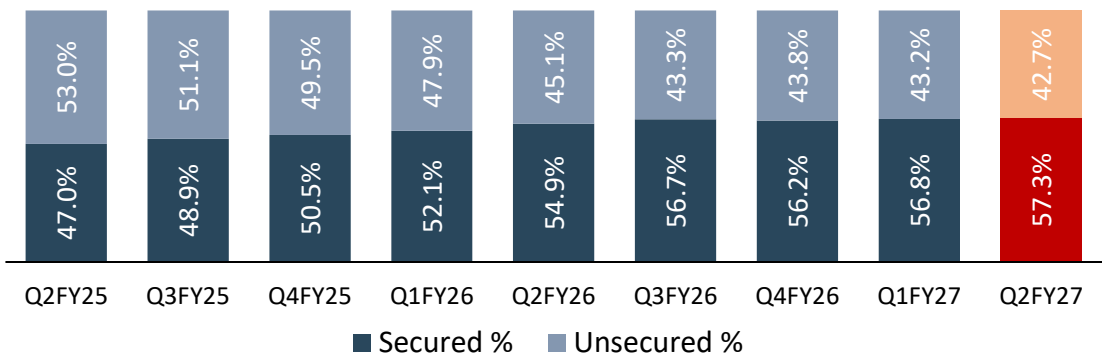
Regional Diversification with Strong SU-RU Presence



Bandhan Bank's Journey On Its Strategic Objectives

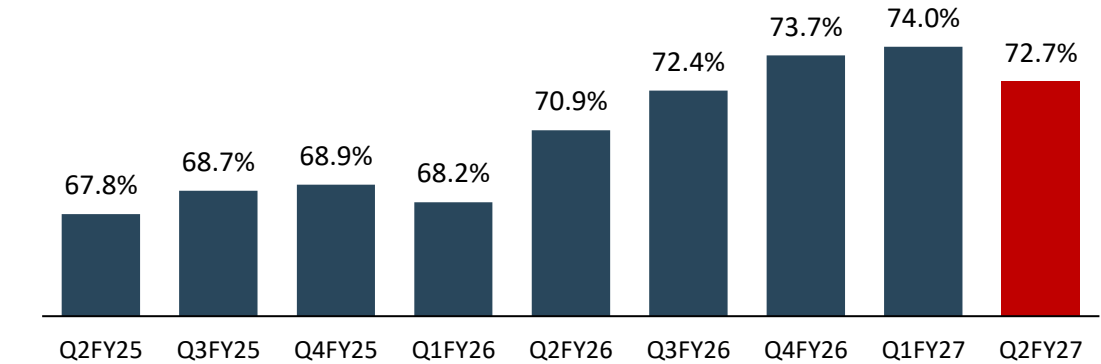
Portfolio Diversification (Higher Secured Mix)

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



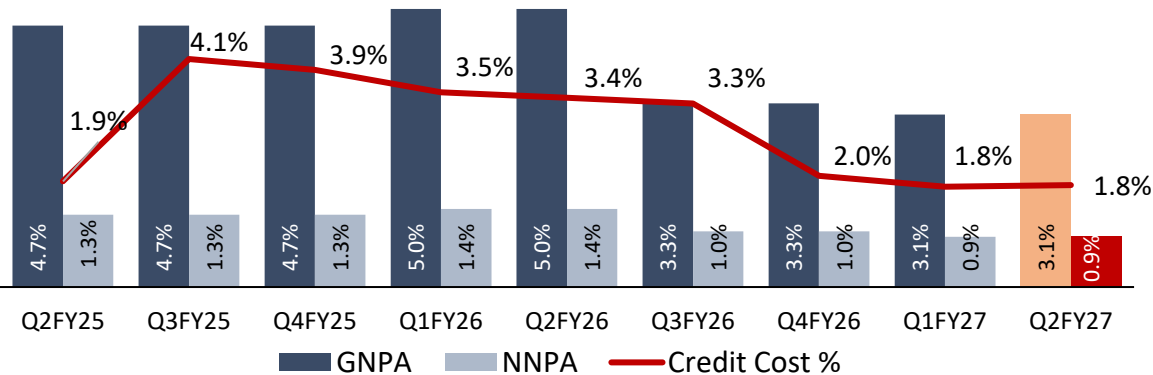
Liability Resilience (Higher Retail Deposits Share)

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



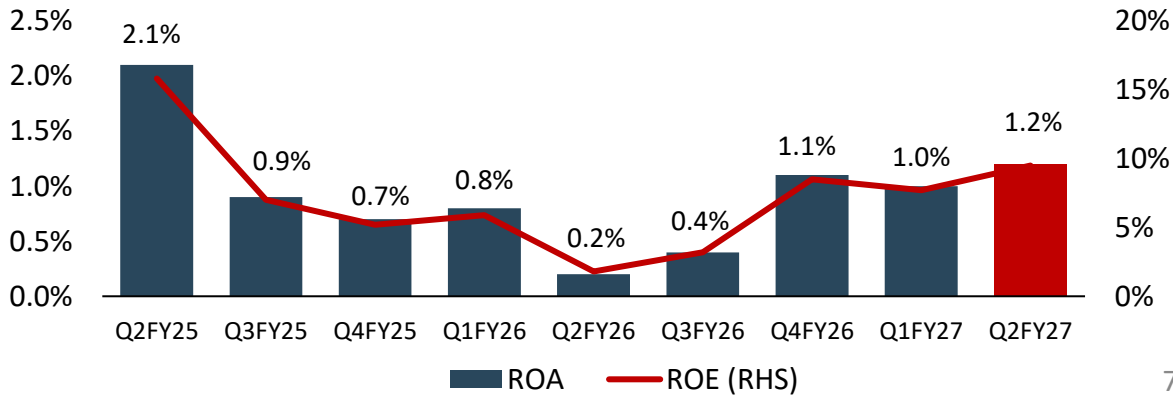
Strengthen Asset Quality

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



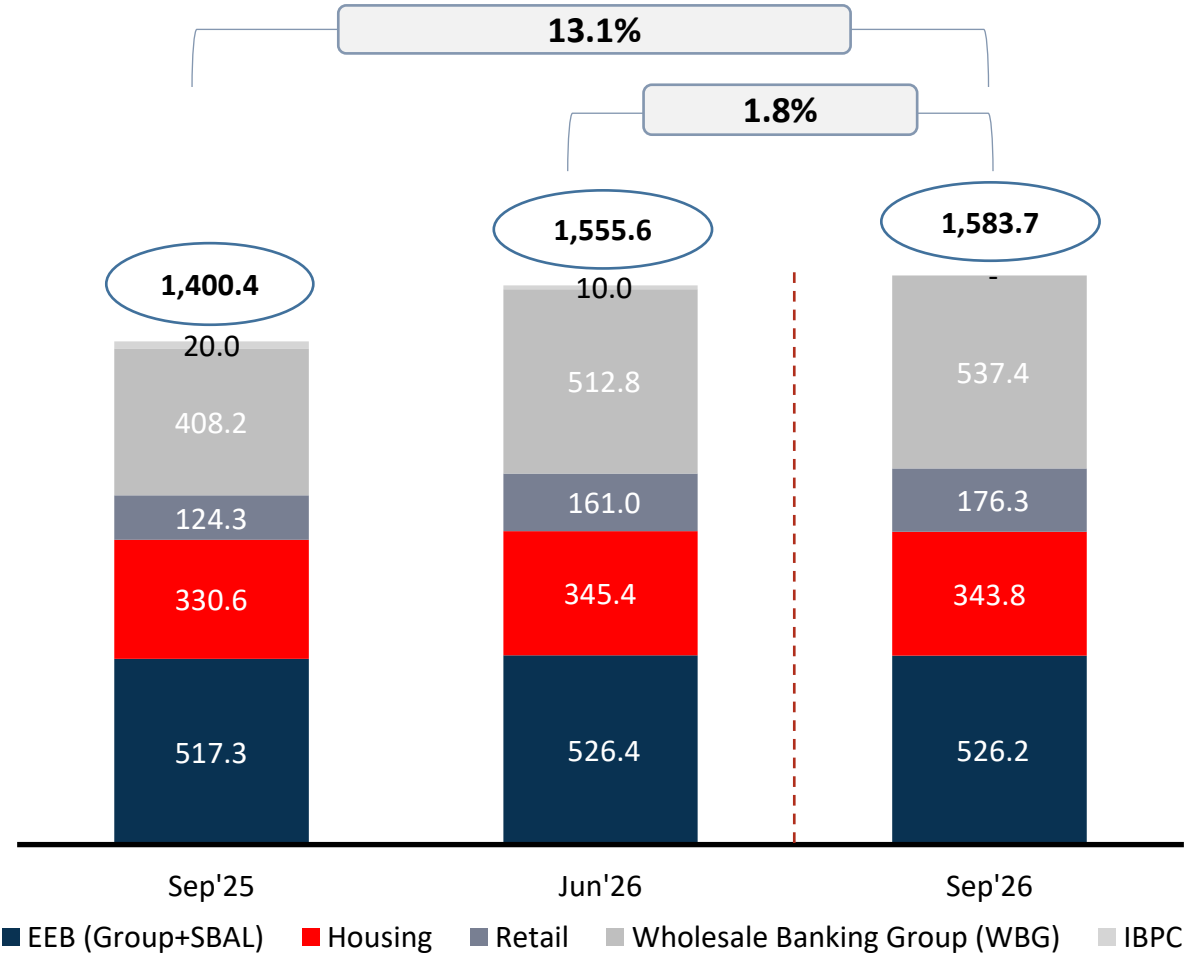
Business & Financial Overview



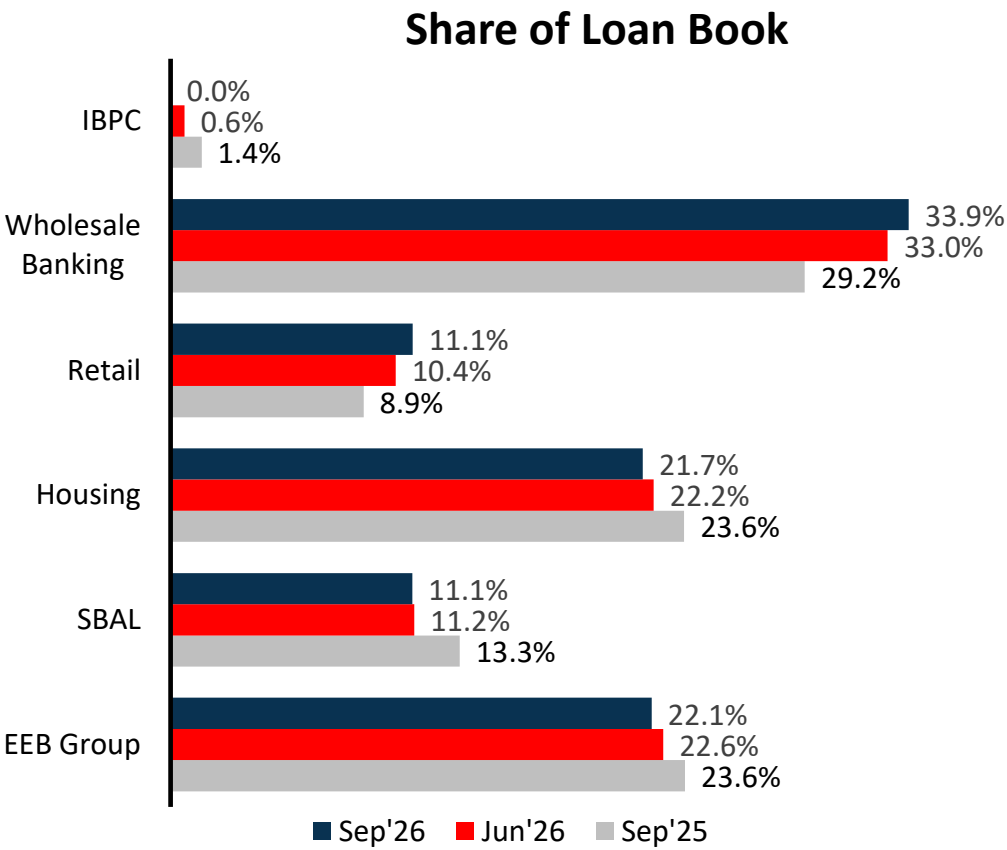
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Gross Advances Mix

All amount in ₹ Bn



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

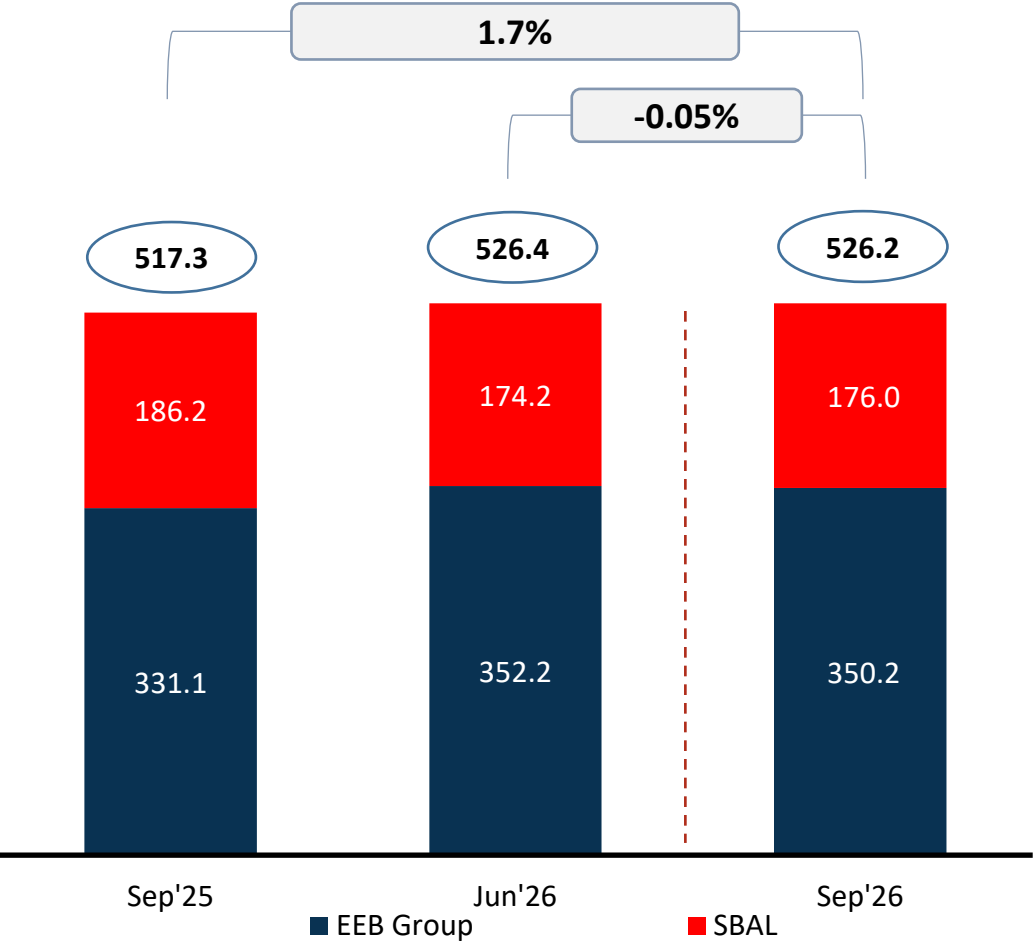


Share of EEB (Group + SBAL) reduced from 36.9% in Sep'25 to 33.2% in Sep'26

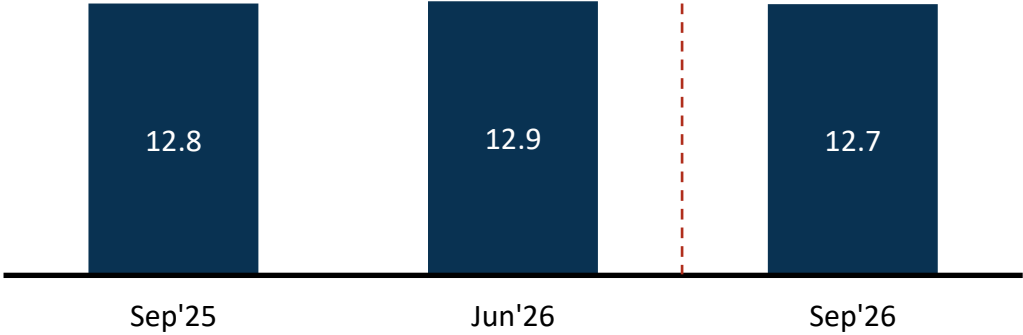
Emerging Entrepreneurs Business (EEB)

All amount in ₹ Bn

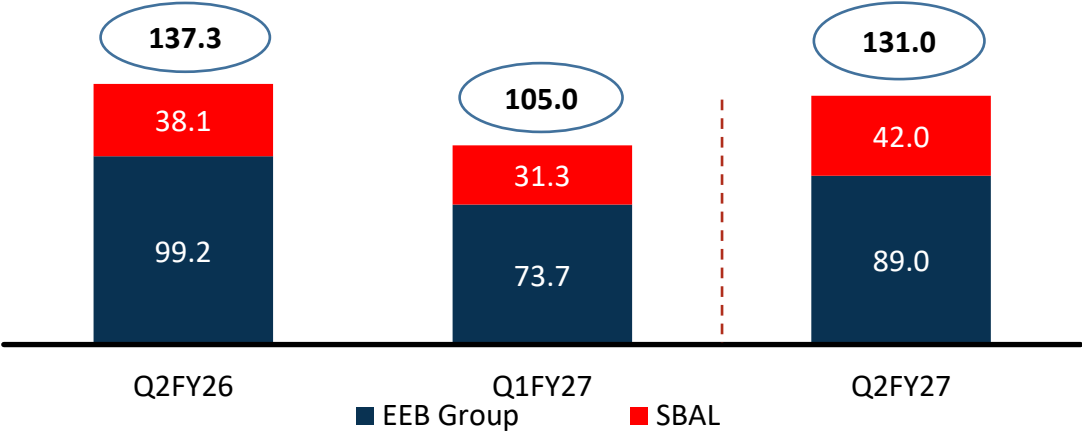
EEB Asset Growth



Number of Active Borrowers (Mn)



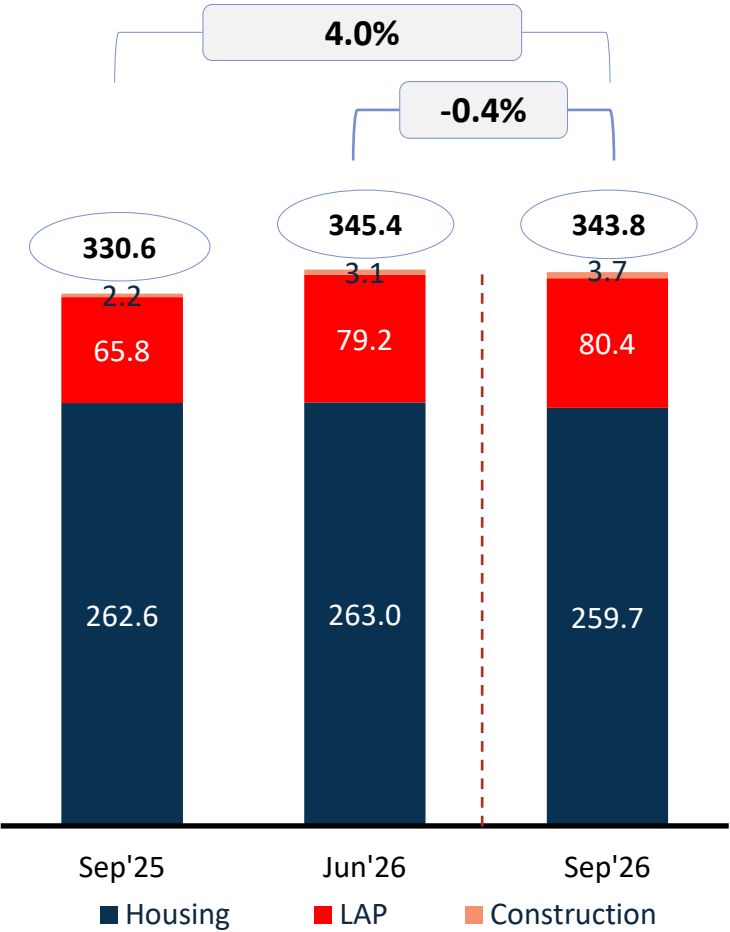
EEB Loan Disbursements



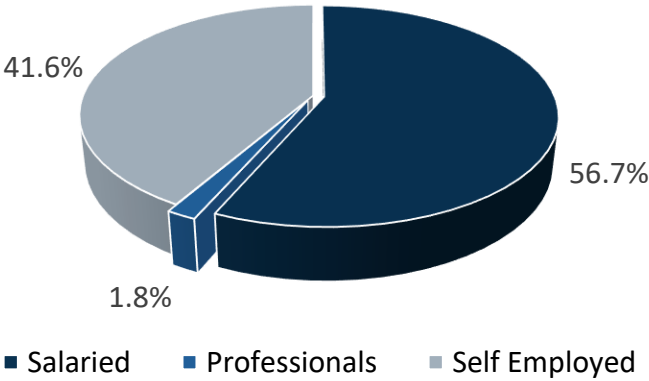
Housing Finance

All amount in ₹ Bn

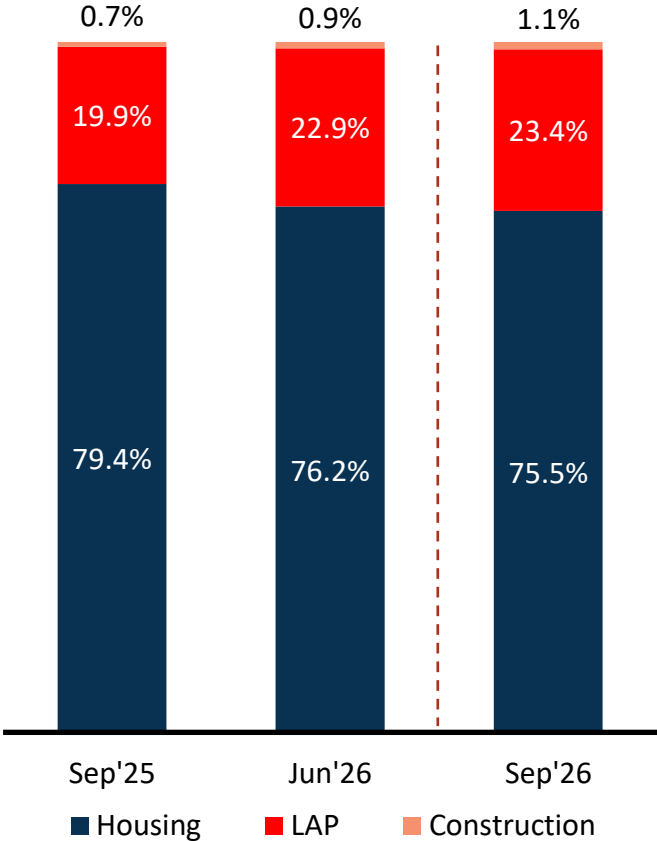
Housing: Product wise break-up



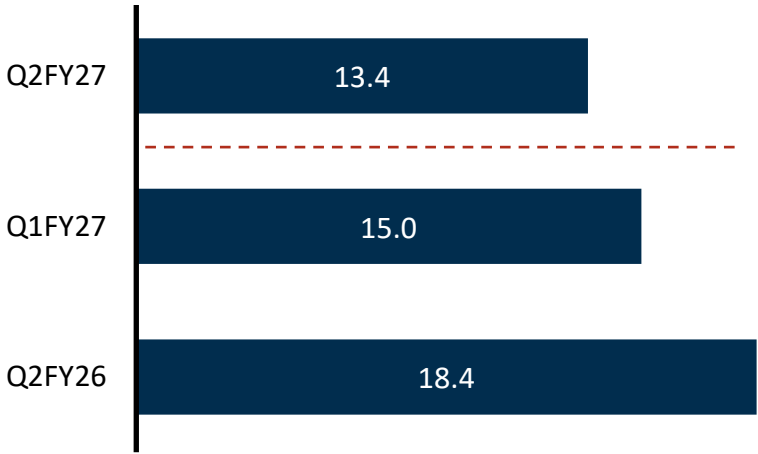
Borrowers Bifurcation – Sep'26



Housing: Product wise share



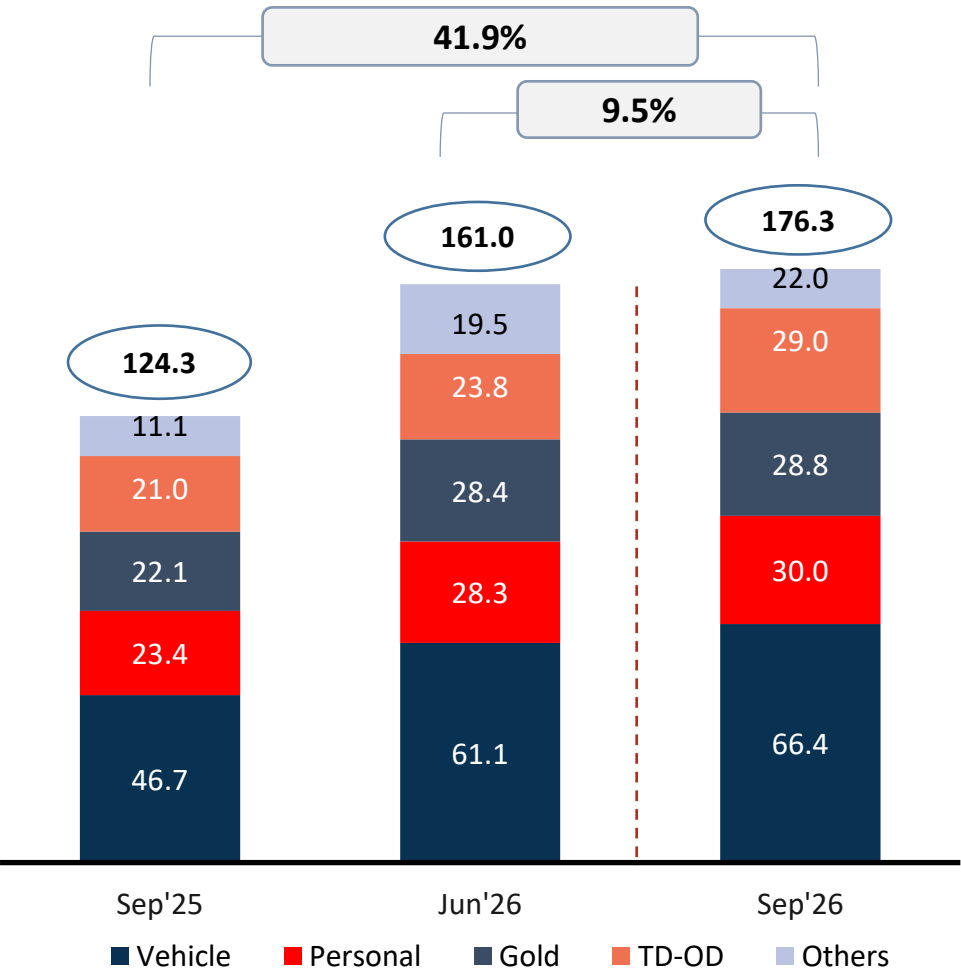
Housing Asset Disbursements



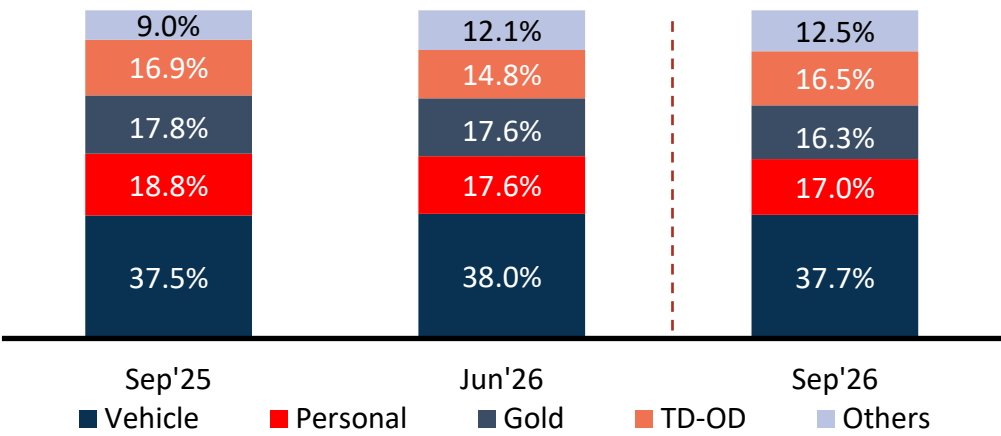
Retail Assets

All amount in ₹ Bn

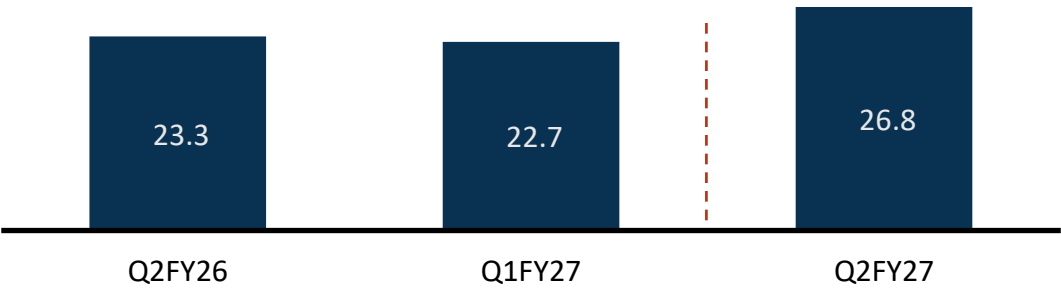
Retail Assets: Product wise break-up



Retail Assets: Product wise share



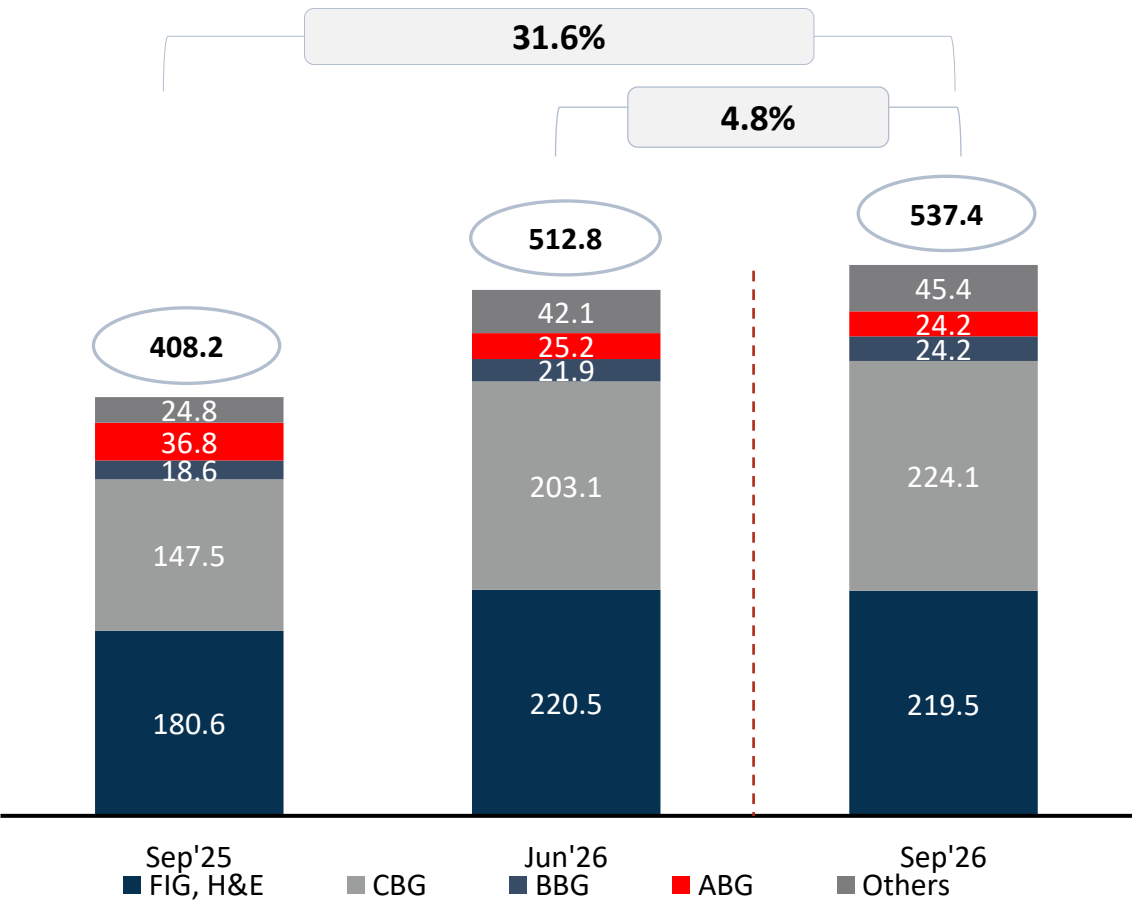
Retail Disbursements



Wholesale Banking

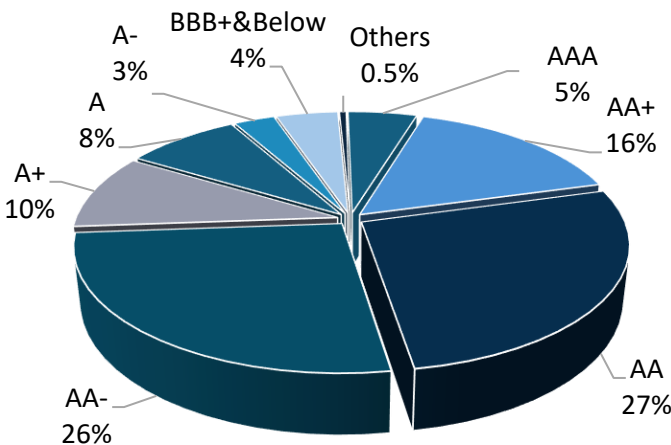
All amount in ₹ Bn

Wholesale Banking: Product wise break-up



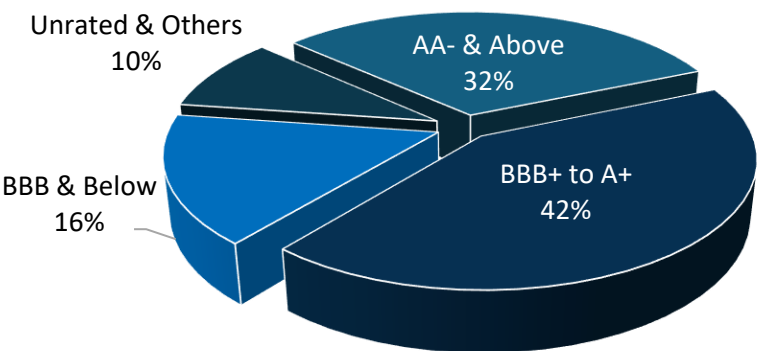
FIG, H&E: 95% of outstanding are A- & Above category
(As per external rating)

As on 30th Sep'26



CBG: 74% of outstanding are BBB+ & Above category
(As per external rating)

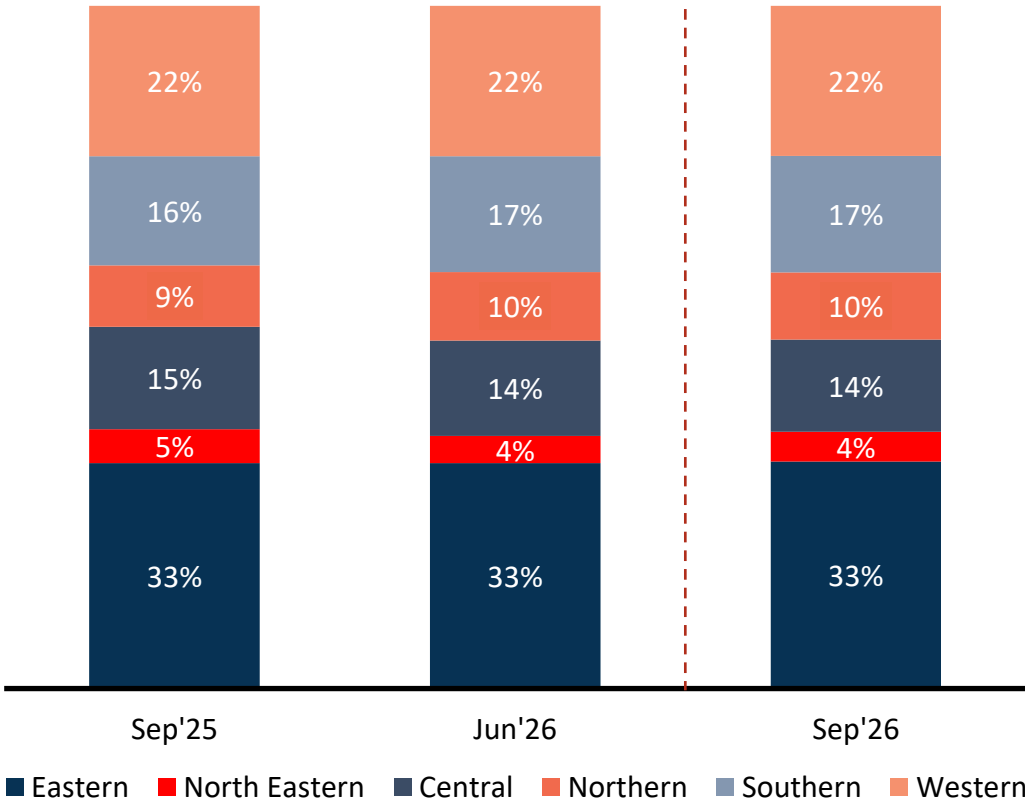
As on 30th Sep'26



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

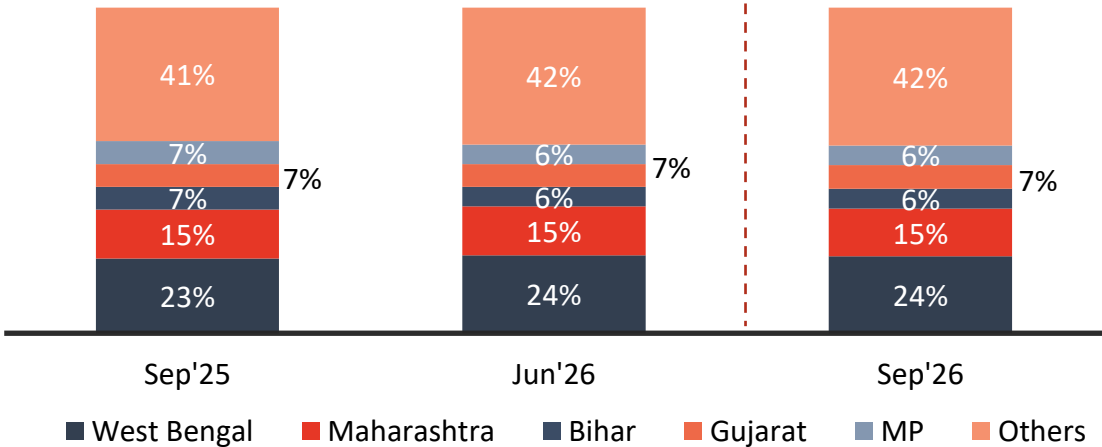
Geographical Distribution of Loans & Advances

Share of Loans & Advances by Region



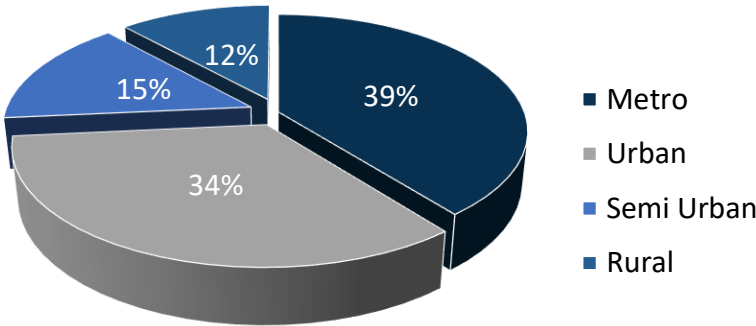
Geographical distribution excludes IBPC & PTC

Share of Loans & Advances by States



Category wise Distribution of Loans & Advances

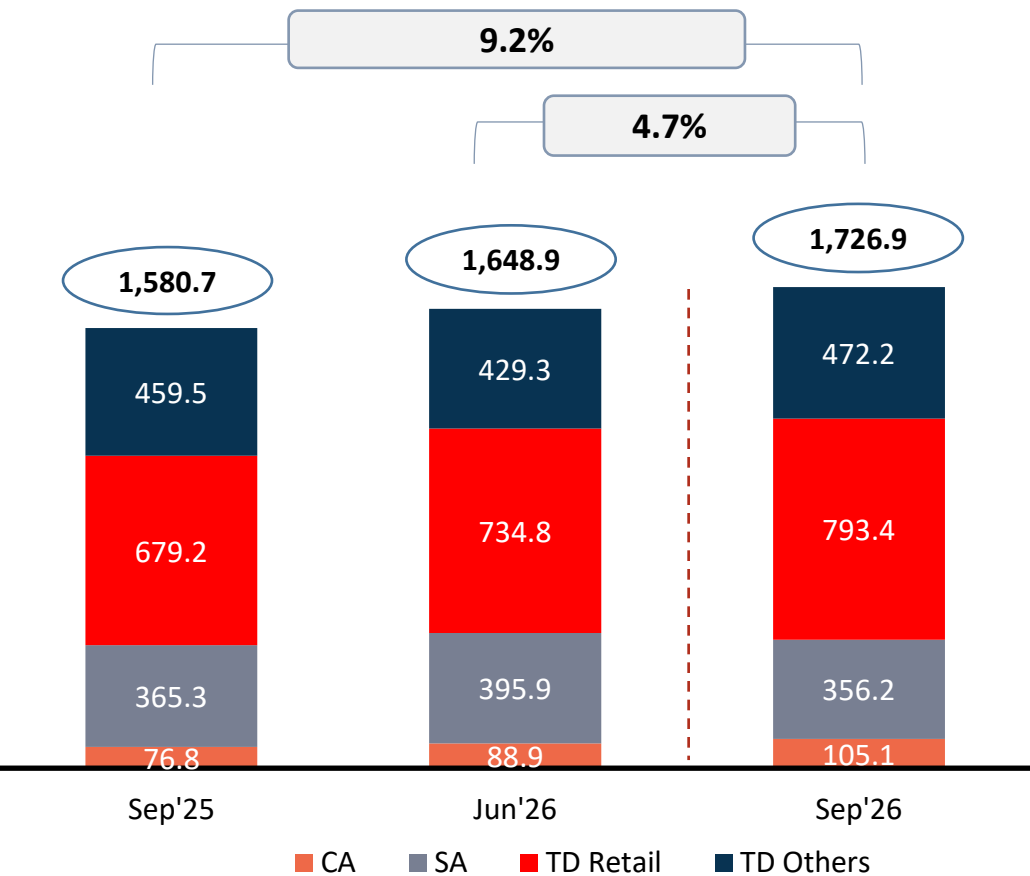
As on 30th Sep'26



Deposits

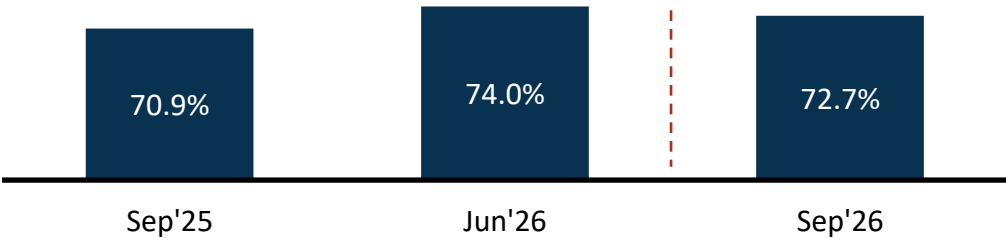
All amount in ₹ Bn

Deposits (₹ in Bn)

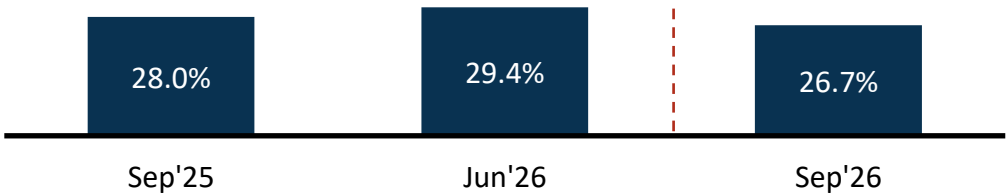


EEB deposits contributed to 2.4% of Total deposits as of Sep'26

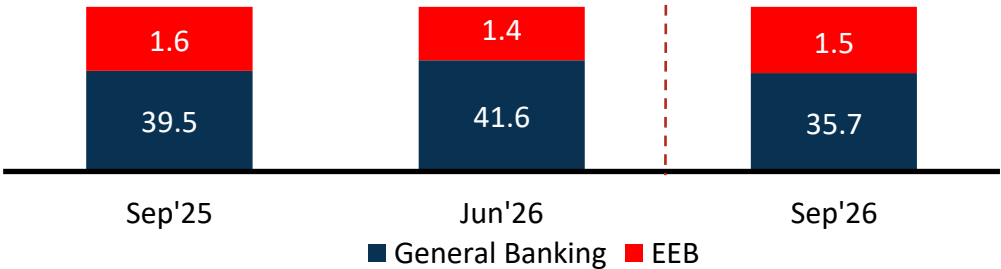
Retail Deposits* (%) *CASA + Retail TD



CASA (%)

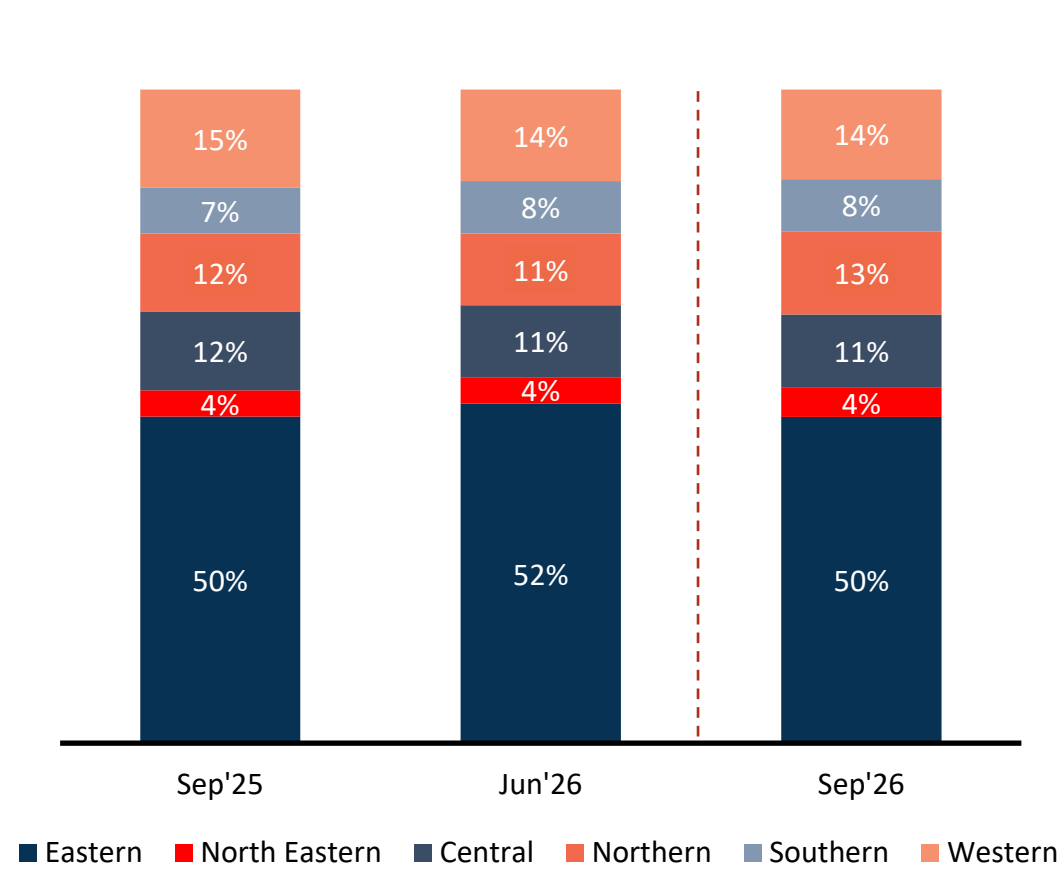


Average SA Balance per Account (₹ in 000')

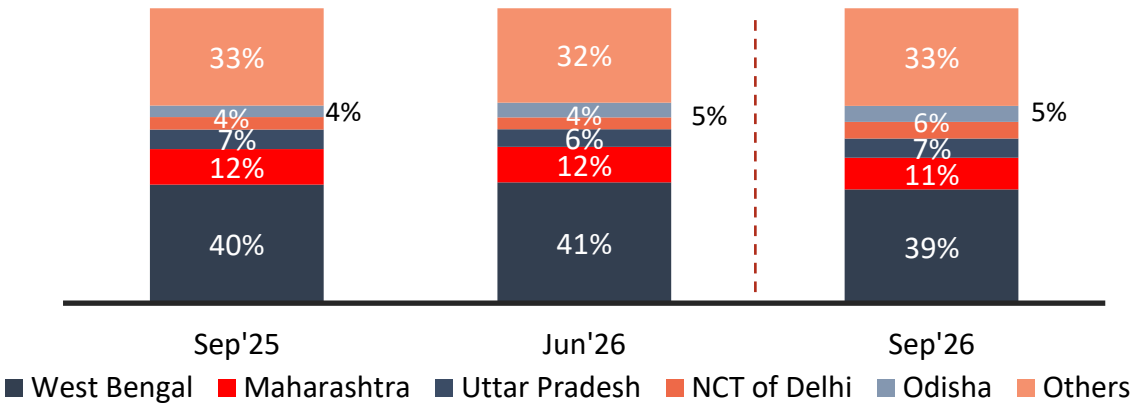


Geographical Distribution of Deposits

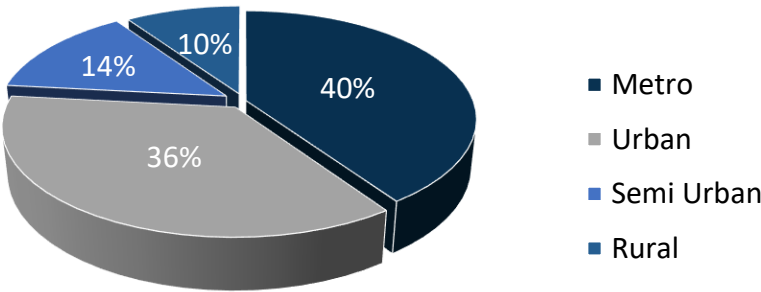
Share of Deposits by Region



Share of Deposits by States



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



Average Balances – Advances & Deposits

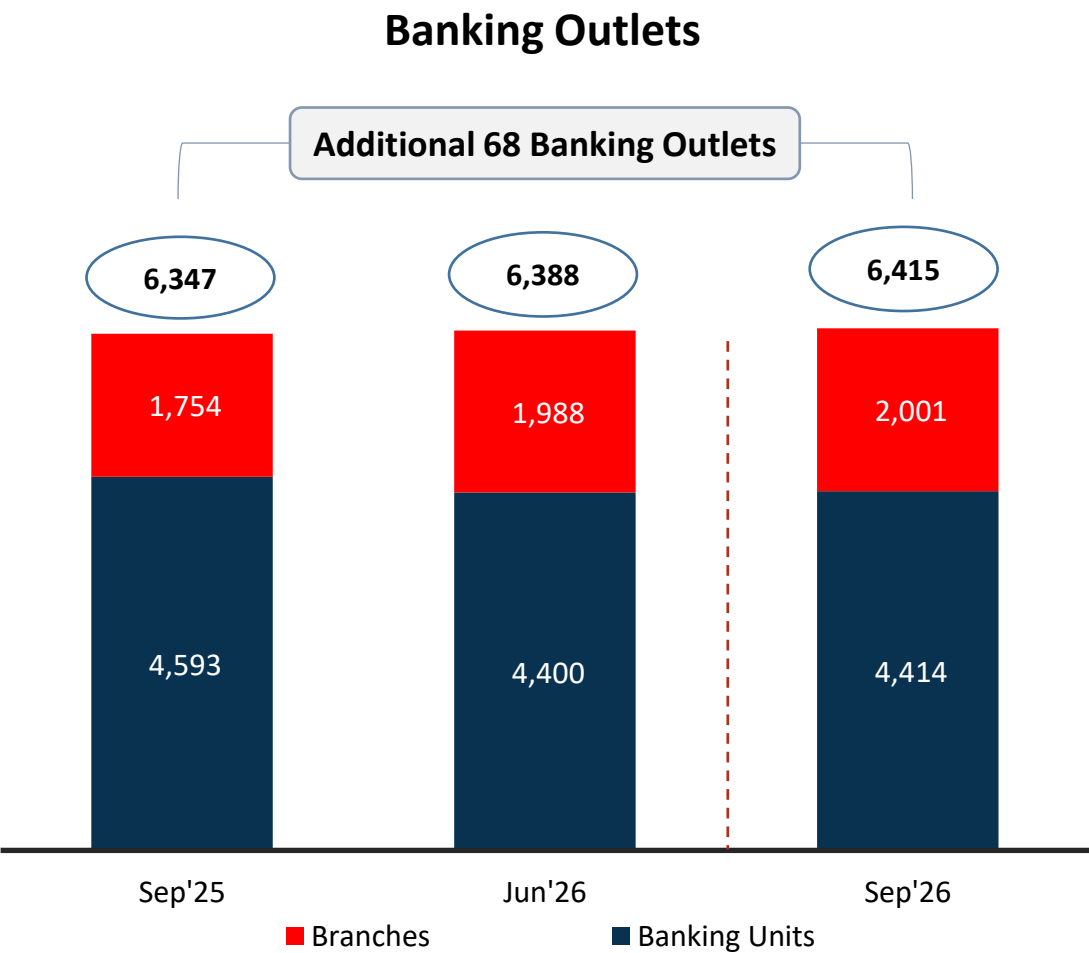
All amount in ₹ Bn

Average Advances	Q2FY26	Q3FY26	Q4FY26	Q1FY27	Q2FY27	QoQ %	YoY %
EEB	520.5	515.2	501.0	524.6	522.6	-0.4%	0.4%
Housing Finance	326.6	332.4	339.6	346.3	344.1	-0.6%	5.4%
Retail Assets	114.1	127.8	143.4	155.9	163.9	5.1%	43.7%
Wholesale Banking	369.7	401.9	446.6	477.3	496.8	4.1%	34.4%
IBPC / Others	0.8	20.0	0.8	10.0	0.5	-95.5%	-40.7%
Total Average Advances	1,331.7	1,397.3	1,431.4	1,514.2	1,527.9	0.9%	14.7%

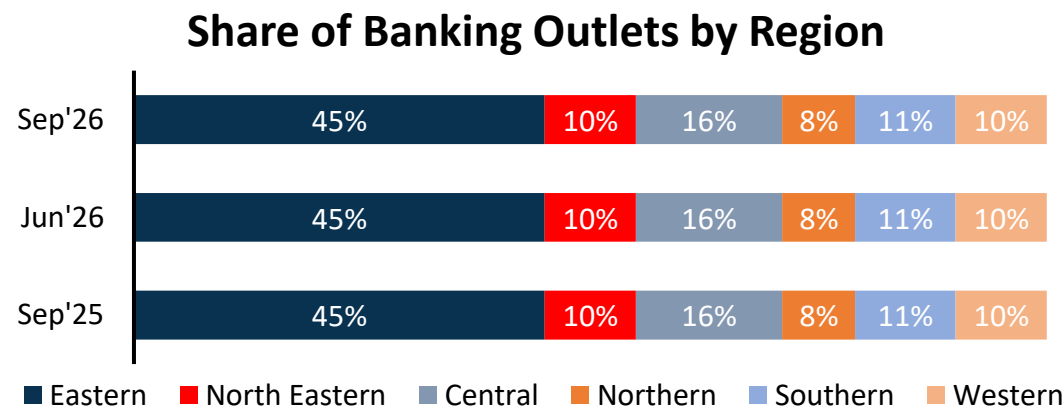
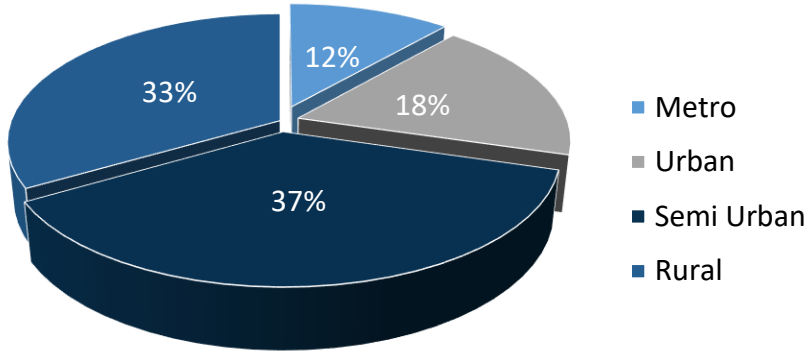
	Q2FY26	Q3FY26	Q4FY26	Q1FY27	Q2FY27	QoQ %	YoY %
CASA	389.5	386.6	397.2	418.6	406.2	-2.9%	4.3%
- Current Account (CA)	50.6	53.8	60.1	66.6	64.6	-3.0%	27.6%
- Savings Account (SA)	338.9	332.8	337.1	351.9	341.6	-2.9%	0.8%
Term Deposit	1,134.8	1,136.4	1,135.7	1,147.9	1,197.5	4.3%	5.5%
- Retail TD	661.2	691.1	717.3	733.6	757.3	3.2%	14.5%
- Bulk Deposit (incl. CDs)	473.7	445.3	418.4	414.4	440.2	6.2%	-7.0%
Total Average Deposits	1,524.3	1,523.0	1,532.9	1,566.5	1,603.7	2.4%	5.2%
<i>Total Average Retail Deposits</i>	<i>1,050.7</i>	<i>1,077.7</i>	<i>1,114.5</i>	<i>1,152.1</i>	<i>1,163.5</i>	<i>1.0%</i>	<i>10.7%</i>

Note: PTC is not included in average advances

Geographical Distribution of Banking Outlets



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



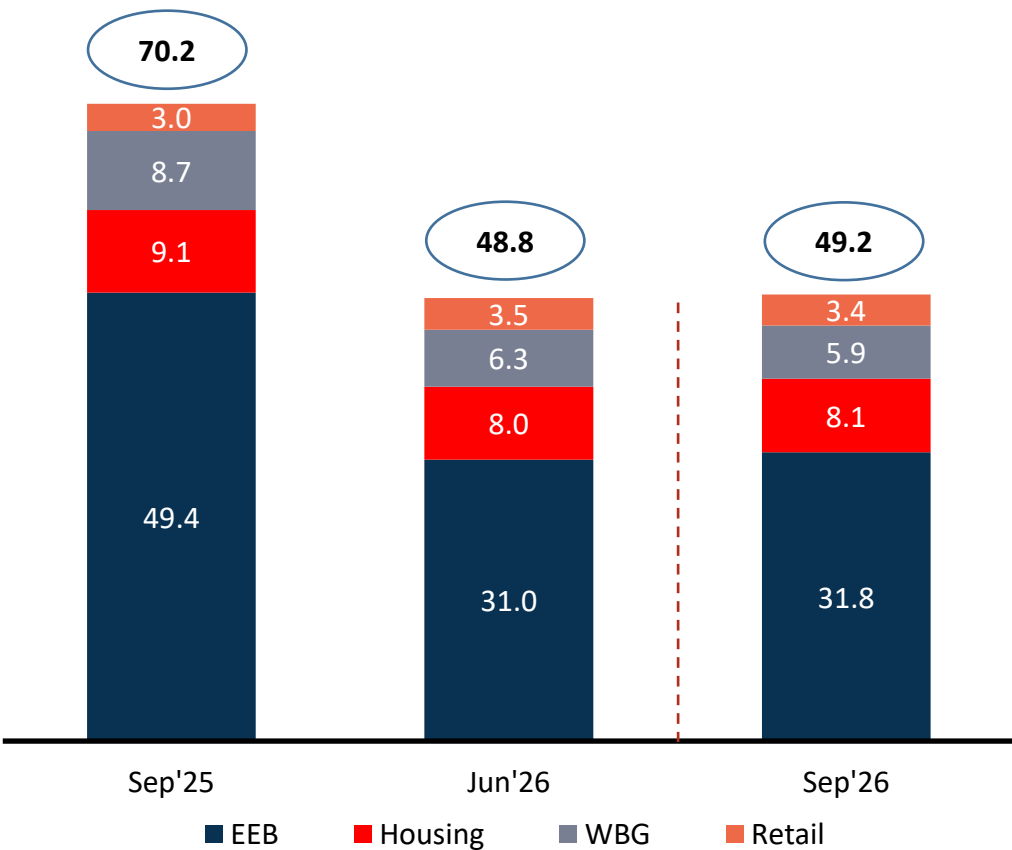
Asset Quality



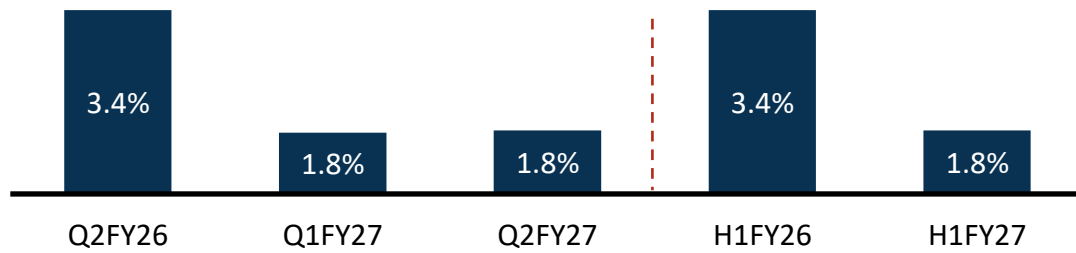
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Segmental NPA and Credit Cost

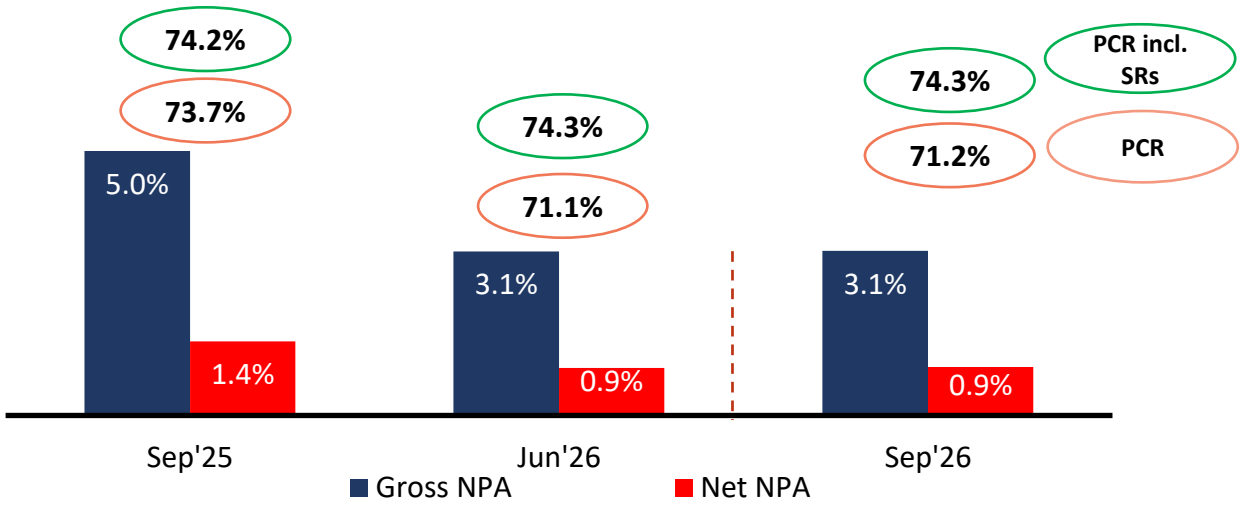
Segmental GNPA (₹ in Bn)



Credit Cost



Gross NPA and Net NPA



Note: Credit cost is including the standard asset provisions

NPA movement

All amount in ₹ Bn

Particulars	Q2FY26	Q3FY26	Q4FY26	Q1FY27	Q2FY27	FY25	FY26
Opening GNPA (A)	66.2	70.2	48.0	50.2	48.8	47.8	64.4
Fresh Slippages (B)	15.9	13.1	10.3	10.8	11.3	53.7	54.8
Reductions (C) :							
- Recoveries & Upgrades	3.2	9.2	3.6	4.5	4.8	13.1	19.3
- Technical Write offs	8.7	0.1	4.5	6.0	6.1	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)	70.2	48.0	50.2	48.8	49.2	64.4	50.2
Provisions	51.7	34.0	35.7	34.7	35.0	47.4	35.7
Net NPA	18.4	14.0	14.5	14.1	14.2	16.9	14.5

GNPA Ratio	5.0%	3.3%	3.3%	3.1%	3.1%	4.7%	3.3%
NNPA Ratio	1.4%	1.0%	1.0%	0.9%	0.9%	1.3%	1.0%
Credit Cost	3.4%	3.3%	2.0%	1.8%	1.8%	2.9%	3.0%
PCR	73.7%	70.8%	71.1%	71.1%	71.2%	73.7%	71.1%
PCR (incl. Security Receipts)	74.2%	74.2%	74.2%	74.3%	74.3%	74.5%	74.2%
PCR (incl. Technical write offs)	87.6%	84.3%	84.9%	85.9%	86.7%	86.5%	84.9%

Note: Recoveries & Upgrades include amount received from the ARC sale during the respective quarters

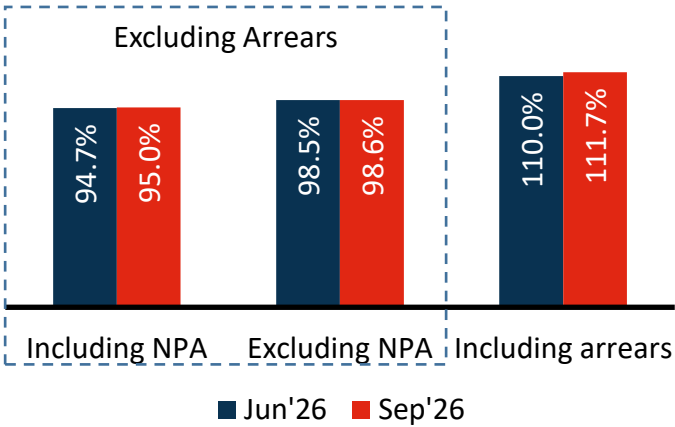
EEB Collection Efficiency

Top states

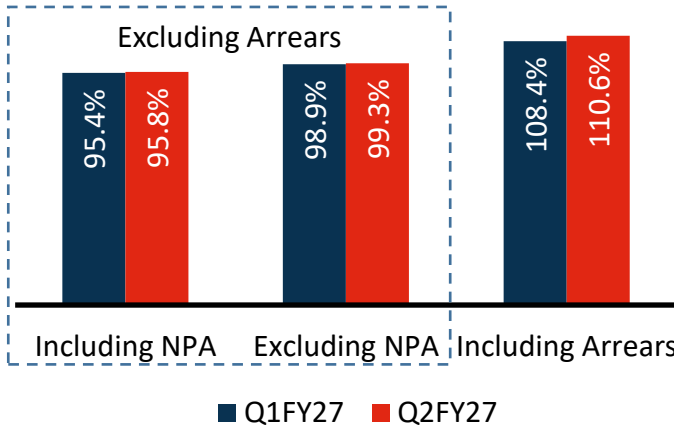
States	Jun'26*	Sep'26*	Q1FY27	Q2FY27
West Bengal	98.2%	98.6%	98.7%	99.4%
Assam	99.3%	99.0%	99.5%	99.5%
Rest of India	98.5%	98.6%	98.9%	99.2%
Total	98.5%	98.6%	98.9%	99.3%

* Details are for respective months

Collection Efficiency for the Month



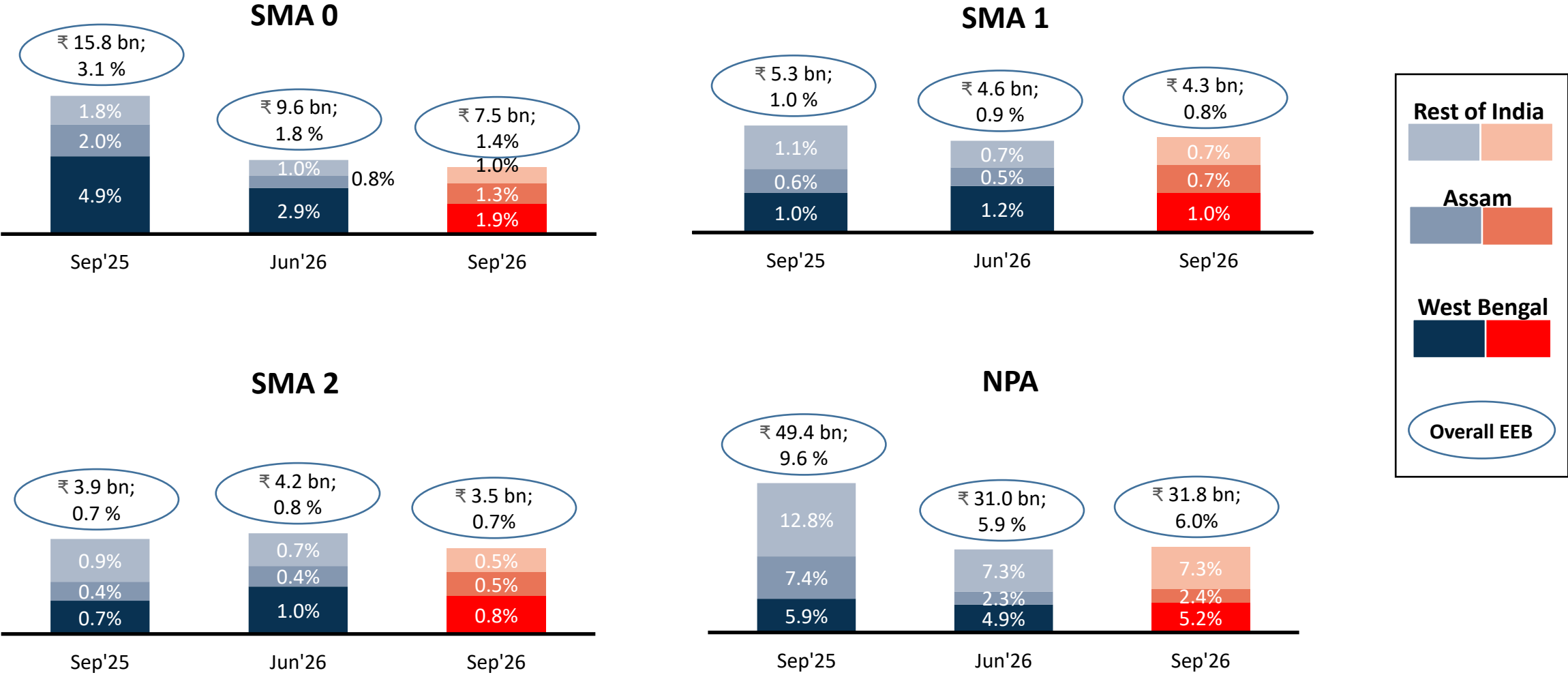
Collection Efficiency for the Quarter



Customer Paying Profile

Category	Jun'26		Sep'26	
	Share of customers	Share of receivables	Share of customers	Share of receivables
Full Paying	97.3%	97.8%	97.7%	98.3%
Partial Paying	1.8%	1.4%	1.6%	1.1%
Non-Paying	0.9%	0.8%	0.8%	0.6%
Total	100.0%	100.0%	100.0%	100.0%

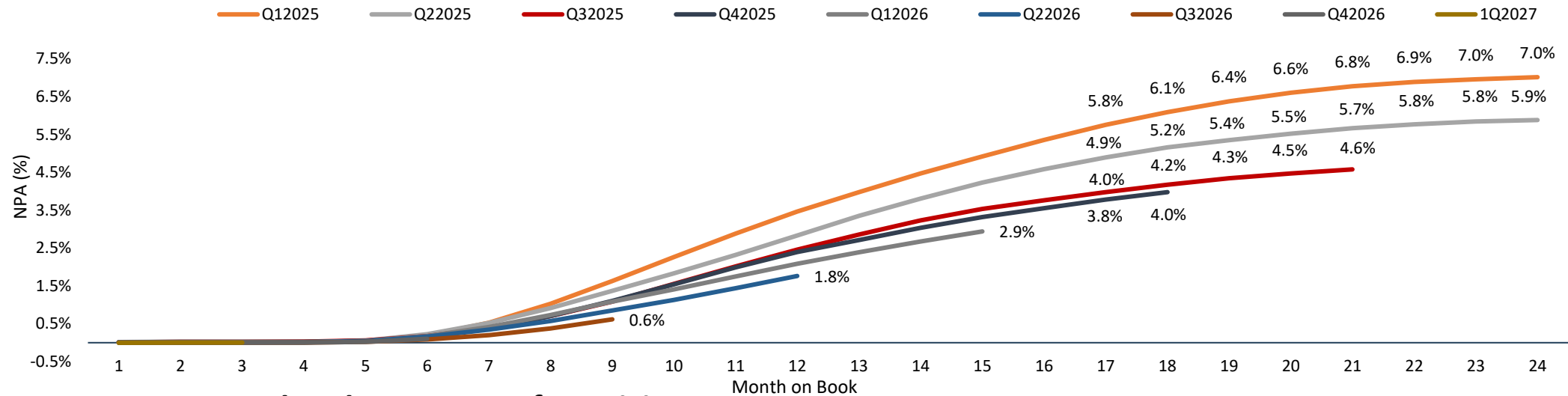
EEB DPD movement



EEB - Stress Pool and Vintage Analysis

All amount in ₹ Bn

Vintage Analysis



EEB – Stress Pool and Summary of Provisions

EEB Stress-Pool & Provisions	Sep'25	Jun'26	Sep'26	QoQ %	YoY %	FY25	FY26	YoY %
SMA 1	5.3	4.6	4.3	-6.5%	-18.9%	5.2	4.4	-15.1%
SMA 2	3.9	4.2	3.5	-16.7%	-10.3%	5.1	4.2	-18.4%
NPA	49.4	31.0	31.8	2.6%	-35.6%	47.2	31.1	-34.1%
EEB Stress-Pool Total	58.6	39.8	39.6	-0.5%	-32.4%	57.5	39.7	-31.0%
Provision for NPA	38.9	23.9	23.9	0.1%	-38.6%	37.1	24.4	-34.2%
Provision for Standard Assets – Normal	1.2	1.2	1.2	-0.2%	12.4%	1.3	1.3	-2.0%
Additional Provision for Standard Assets	4.7	4.9	4.9	0.0%	3.0%	5.3	5.2	-3.1%
EEB Provisions Total	44.8	30.0	30.0	0.1%	-32.9%	43.7	30.8	-29.4%
PCR % (Total Provisions as a % of Stress pool)	76.5%	75.4%	75.8%	-	-	75.9%	77.6%	-

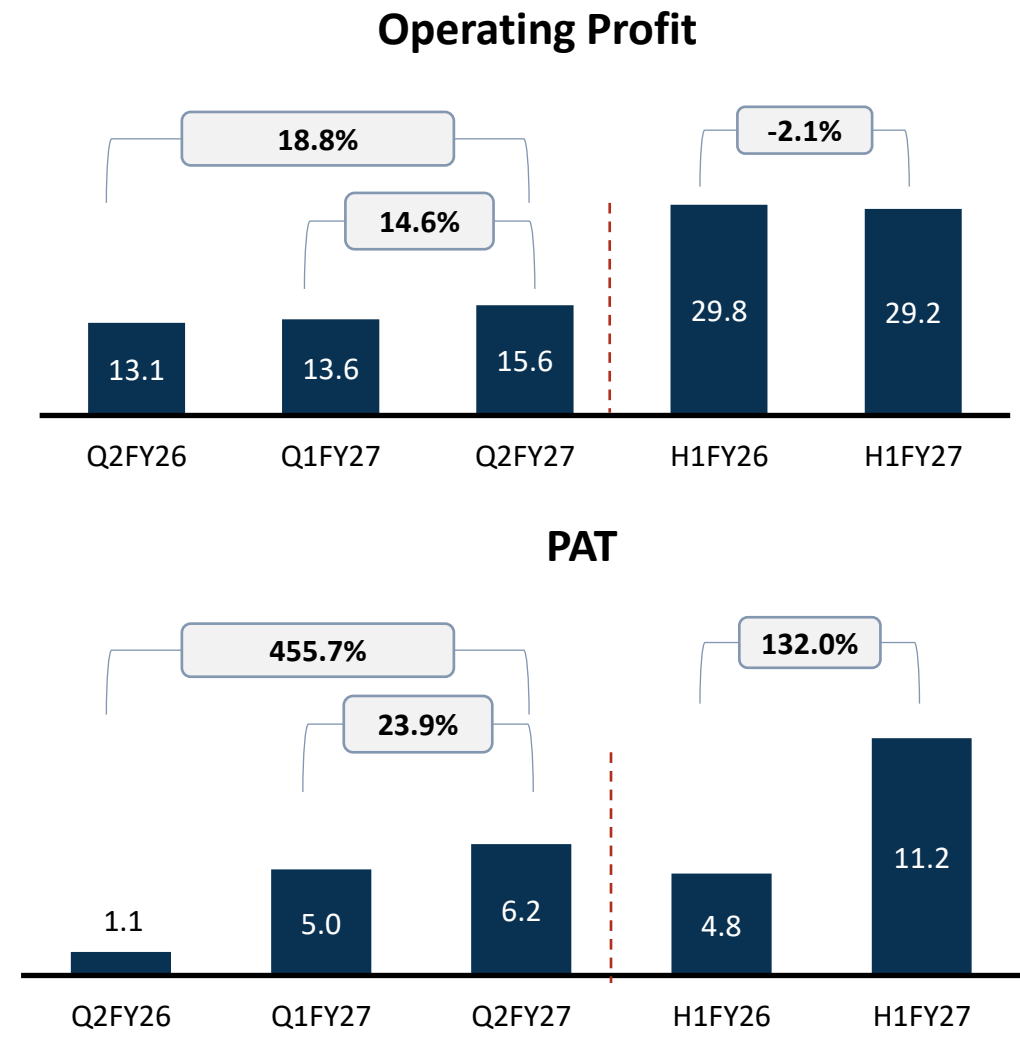
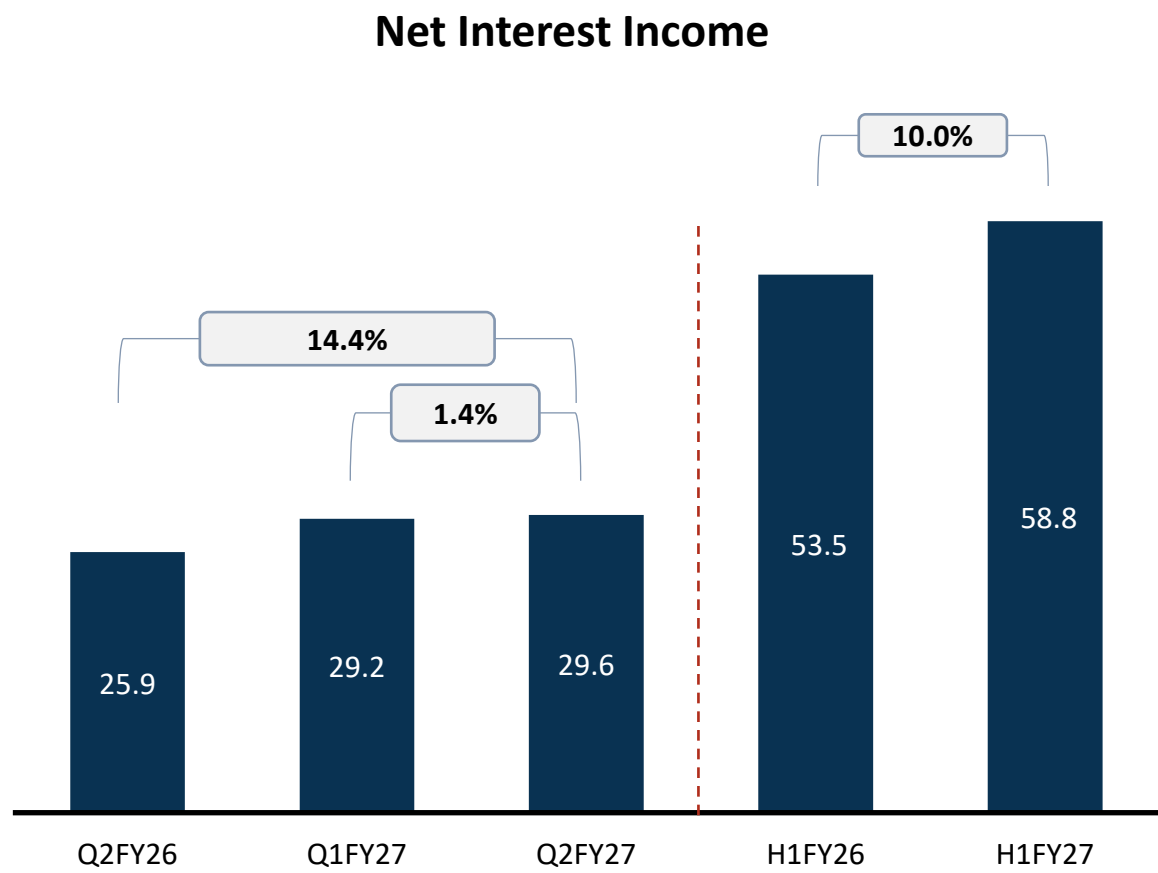
Financials



Bandhan
Bank

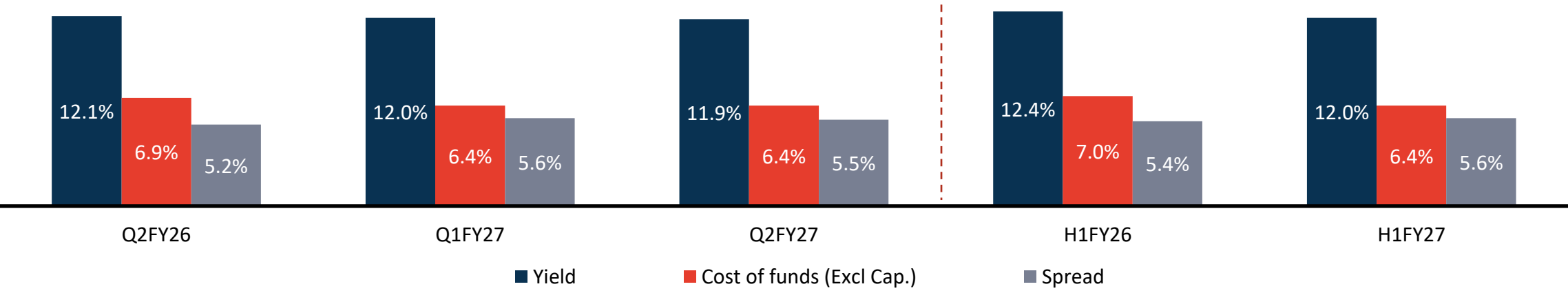
Financial Performance (1/2)

All amount in ₹ Bn

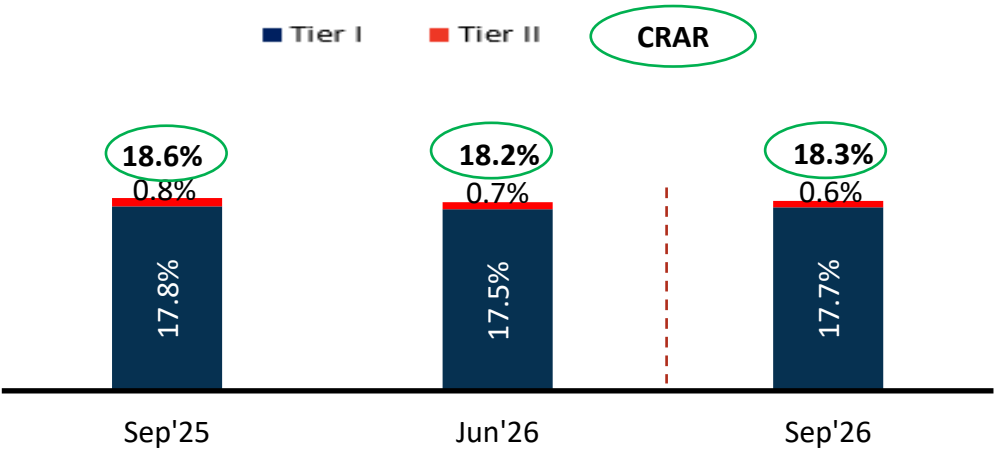


Financial Performance (2/2)

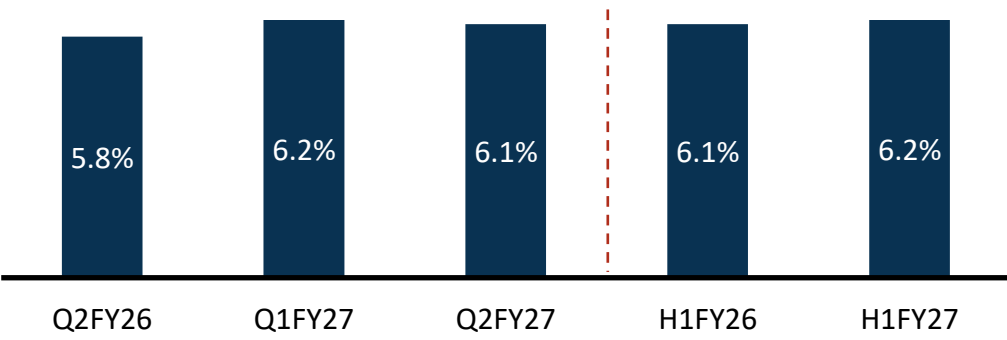
Spread (Annualized)



Capital Adequacy Ratio (incl. Profit)



NIM (Annualized)



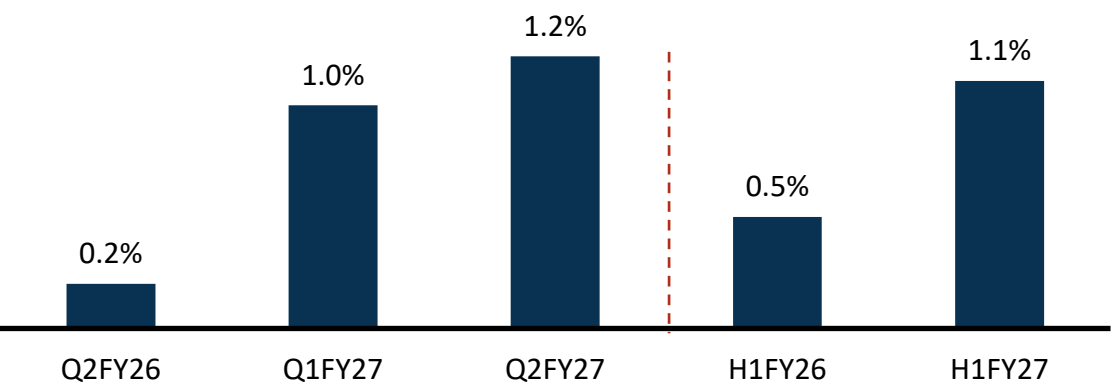
Break up of Non-Interest Income

All amount in ₹ Mn

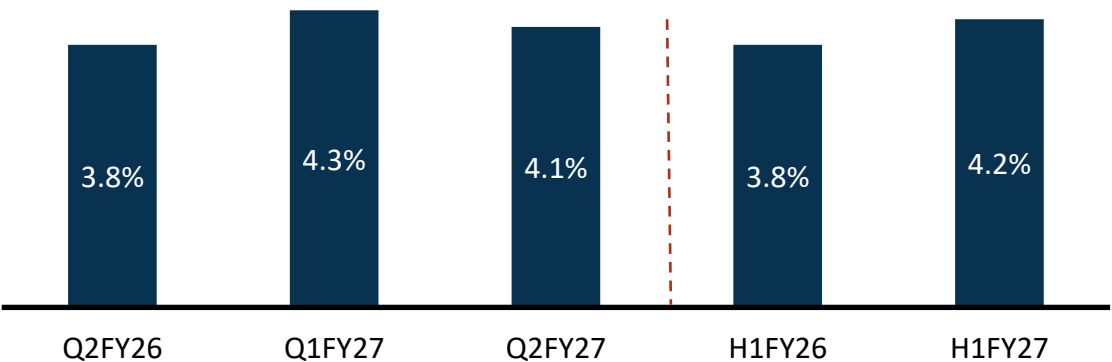
Details of other Income	Q2FY26	Q1FY27	Q2FY27	QoQ	YoY	H1FY26	H1FY27	YoY
Processing Fees	1,937	1,927	2,511	30.3%	29.6%	3,635	4,438	22.1%
Third Party Income	1,234	1,235	1,555	25.9%	26.0%	2,072	2,790	34.6%
P&L on Investment sale and Revaluation	187	238	330	39.1%	76.7%	2,694	568	-78.9%
Release of prov on redemption of SR (ARC)	447	501	415	-17.3%	-7.2%	860	916	6.6%
Collection fees from ARC	65	148	178	20.0%	173.3%	195	327	67.2%
Product / Service Charges	923	1,357	1,235	-9.0%	33.8%	1,803	2,592	43.8%
Bad Debts Recovery (on write-off)	274	143	241	68.8%	-11.9%	474	384	-19.0%
Others	397	489	583	19.2%	46.9%	991	1072	8.2%
Total Other Income	5,464	6,038	7,049	16.7%	29.0%	12,723	13,087	2.9%

Financial Performance

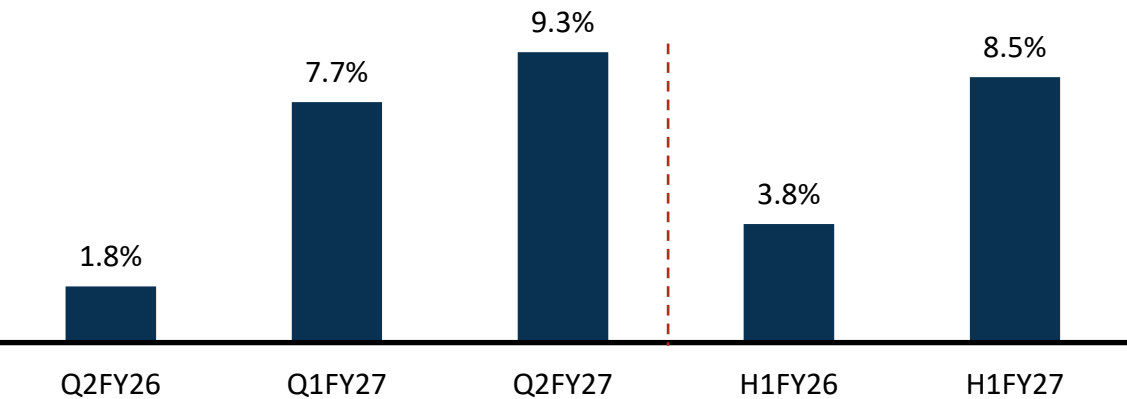
ROA (Annualized)



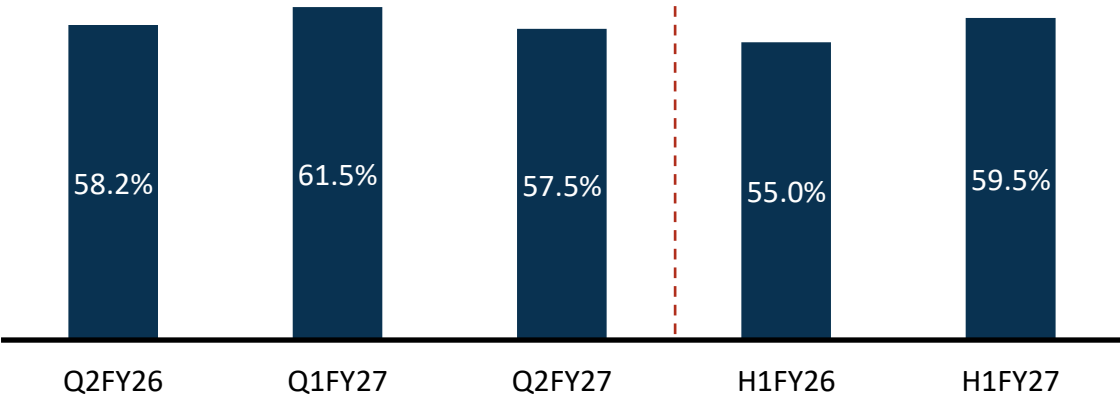
Operating expenses to Average Assets (Annualized)



ROE (Annualized)



Cost to Income Ratio



Profit & Loss Statement

All amount in ₹ Bn

Particulars	Q2FY26	Q1FY27	Q2FY27	QoQ	YoY	H1FY26	H1FY27	YoY
Interest Income	53.5	56.3	57.5	2.2%	7.5%	108.3	113.8	5.1%
Interest expenses	27.7	27.1	27.9	3.1%	1.0%	54.8	55.0	0.3%
Net Int. Income (NII)	25.9	29.2	29.6	1.4%	14.4%	53.5	58.8	10.0%
Non Interest Income	5.5	6.0	7.1	16.7%	29.0%	12.7	13.1	2.9%
Total Income	31.4	35.2	36.7	4.0%	16.9%	66.2	71.9	8.6%
Operating Expenses	18.3	21.7	21.1	-2.6%	15.4%	36.4	42.8	17.5%
Operating Profit	13.1	13.6	15.6	14.6%	18.8%	29.8	29.2	-2.1%
Provision (Std. + NPA)	11.5	6.8	7.2	5.1%	-37.7%	23.0	14.0	-39.1%
Profit before tax	1.6	6.8	8.4	24.1%	431.4%	6.8	15.1	123.0%
Tax	0.5	1.7	2.2	24.7%	372.6%	2.0	3.9	100.5%
Profit after tax	1.1	5.0	6.2	23.9%	455.7%	4.8	11.2	132.0%

Balance Sheet

All amount in ₹ Bn

Capital & Liabilities	30 th Sep'25	31 st Mar'26	30 th Sep'26	YoY
Capital	16.1	16.1	16.1	0.0%
Employees stock options outstanding	2.9	3.2	3.3	14.1%
Reserves & Surplus	229.7	236.5	245.3	6.8%
Shareholders Funds	248.7	255.7	264.7	6.4%
Deposits	1,580.7	1,663.4	1,726.9	9.2%
Borrowings	81.2	143.0	100.1	23.3%
Other liabilities and provisions	39.5	49.0	42.7	8.2%
Total	1,950.1	2,111.2	2,134.4	9.4%

Assets	30 th Sep'25	31 st Mar'26	30 th Sep'26	YoY
Cash and balances with Reserve Bank of India	53.3	131.3	122.0	128.8%
Balance with Banks and Money at call and short notice	10.1	8.2	22.1	118.1%
Investments	456.7	386.7	360.8	-21.0%
Advances	1,345.9	1,501.0	1,546.0	14.9%
Fixed Assets	12.0	14.0	16.5	37.6%
Other Assets	72.0	70.0	67.0	-7.0%
Total	1,950.1	2,111.2	2,134.4	9.4%

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
	RR5		1.28
	Unrated ~		0.006
Non-Convertible Debenture #	[ICRA]AA- (Stable)	ICRA	2.30**
	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

~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 Sep 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



93%

Saving Accounts
opened digitally #



73%

of MF transactions are
digital



27%

Online Deposit Contribution
to Overall Fixed Deposits



99.9 %

of GST transactions
are digital



90%

of CBDT Payments
are done digitally



13%

Q-o-Q Growth in transaction
Value from Payment
Aggregator Business



60%

Q-o-Q Growth in Digital
registration

Indices pertaining to Q2FY27 ; # Through Tab/Assisted/DIY Volume Contribution for Q2FY27

mBandhan Lite App – Empowering Emerging Entrepreneurs Business (EEB) customers Through Secure Digital Banking



Key Capability	Customer Value	Business Impact
 Digital Onboarding	Aadhaar-based self-registration	Accelerates customer acquisition
 Savings Account Services	Account information, statements, nominee management	Improves engagement and self-service adoption
 Loan Management	Loan repayment, passbook, interest certificate, transaction history	Enhances repayment convenience and reduces branch dependency
 FD/RD	Access to deposit account information	Promotes liability product visibility
 UPI QR Collections	Generate QR and receive payments instantly	Expands digital transaction ecosystem
 Digital Receipts	Instant payment receipt download	Improves transparency and customer experience
 Voice-enabled AI Support	Multilingual chatbot support	Reduces servicing costs and improves customer assistance
 Accessibility & Regional Languages	English, Hindi & Bengali support with accessibility features	Strengthens financial inclusion and wider adoption

Highlights



Single-platform Banking Experience

Unified access to Savings, Loans, Deposits and Payments



Financial Inclusion Focus

Designed for underserved and emerging digital banking customers



AI-powered Customer Support

Voice-enabled chatbot delivering scalable customer service



Digital Transactions Enablement

Supports QR collections and self-service banking journeys



Accessible & Multilingual

Available in multiple regional languages with accessibility controls

Accelerating Financial Inclusion by Delivering Trusted Banking Services Anytime, Anywhere

Transforming Digital Banking with mBandhan 2.0 & Retail Internet Banking



Security

Safer Banking for a Trusted Tomorrow



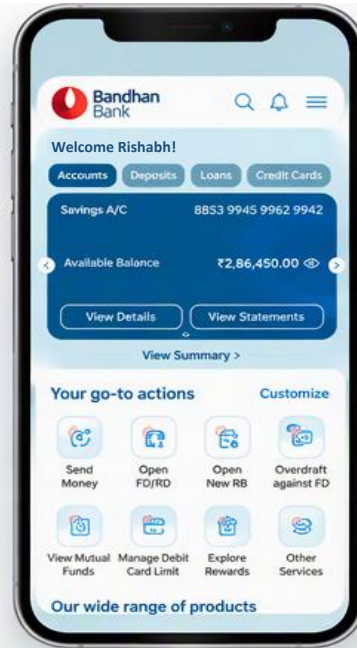
Silent Mobile Verification (SMV)

Industry first Telco based SIM and mobile number validation during registration journeys



Risk based authentication and Fraud detection

Risk-based authentication is enabled in monitoring mode on both MB & RIB. It is also integrated with FRM to Allow/decline suspicious transaction in real time



mBandhan 2.0

More Secure | More Digital | More Customer-Centric



Product Enhancements

More Convenience. More Value. More Opportunities.



Aadhar based registration

Users can now register using Aadhaar details on mBandhan 2.0



Personal information-based authentication

Pre-login features such as Forgot MPIN, Forgot Password, Forgot user ID can be authenticated using personal information



Nomination Module enhancement

Users can add and manage their existing joint account nominees to other joint CASA/FD/RD accounts



NRO Tax saver Fixed Deposit

Feature to book NRO tax saver FDs from RIB and MB



Bandhan Delight: Now Accessible Digitally

Enabling customers to seamlessly view, track, and manage their Bandhan Delight points



Personalized User ID of Internet Banking

Customers can set/change their Internet banking user ID as per their choice



UI/UX Upgrade

Simpler Journeys. Richer Experiences.



UI/UX Transformation of Accounts & Loans, Credit Card and Debit Card

Modernizing Account, Loan, Debit Card, and Credit Card experiences with intuitive design, streamlined navigation, and enhanced self-service capabilities



Next-Generation Service Request Experience

Enhanced usability, speed, and customer satisfaction through improved UI/UX for 25+ Service request Journey

Business Impact



Stronger Security Controls



Improved Customer Experience



Enhanced Self-Service Journeys



Greater Digital Adoption



Increased Customer Engagement

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

- 33+ years of experience in financial, banking, manufacturing and service industry
- Previously served as Head Retail Ops and Service at Axis bank



Vinay Jain

Chief Financial Officer (Interim)

- 23+ years of experience in Banking Industry
- Previously served as Executive Director, Head Business Finance-Consumer Business National Distribution and Cost Management at DBS 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

- 31+ 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

- 28+ 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

- 33+ years experience in banking Industry
- Previously worked in leadership roles in Retail Banking and Banking operations at Axis Bank



Surajit Roy Chowdhury

Head – Emerging Entrepreneurs Business

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



Indranil Banerjee

Company Secretary

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



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

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



Arindam Sarkar

Head - Treasury

- 26+ 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



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



Siddhartha Sanyal

Chief Economist and Head Research

- 27+ years of experience in the field of Macro Economic.
- Previously served as Director and Chief India Economist at Barclays Bank PLC



Sujoy Roy

National Collection Head

- 28+ 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



Nitin Arora

Chief of Internal Vigilance

- 30+ years of experience in Banking Industry
- Previously served as Chief of Internal Vigilance at Axis Bank



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