

Investor Presentation Q4FY26

28th April 2026



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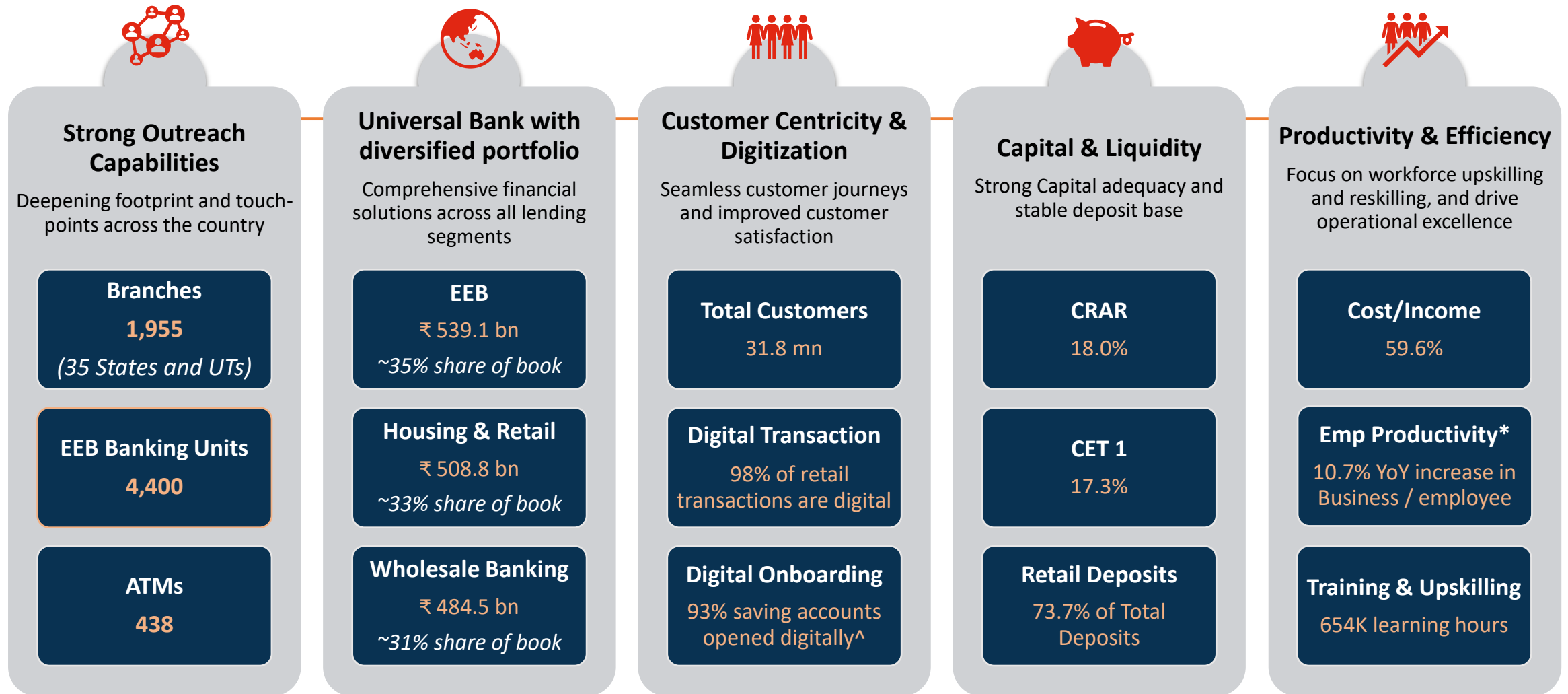
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Key Highlights



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Strategic Highlights: Q4FY26



*Total Employee as on Mar'26 is 75,397

[^]through tab assisted and DIY

CET1 and CRAR is incl. profit

Key Financial Highlights: Q4FY26

₹ Advances	Gross Advances	Secured Book	Non-EEB Book	Share Of Non-East
	₹ 1,542.3 bn* (12.6% YoY & 6.2% QoQ)	56.2% (571 bps YoY & -56 bps QoQ)	₹ 1,003.3 bn (24.7% YoY & 5.4% QoQ)	62.0%^ (80 bps YoY & -47 bps QoQ)
Deposits	Total Deposit	CASA Ratio	Retail Deposits	Share Of Non-East
	₹ 1,663.4 bn (10.0% YoY & 6.1% QoQ)	29.3% (-206 bps YoY & 204 bps QoQ)	₹ 1,225.5 bn (17.7% YoY & 8.0% QoQ)	45.0% (-40 bps YoY & -16 bps QoQ)
Asset Quality	GNPA Ratio	NNPA Ratio	PCR**	Credit Cost
	3.3% (-144 bps YoY & -6 bps QoQ)	1.0% (-32 bps YoY & -3 bps QoQ)	71.1% (-262 bps YoY & 25 bps QoQ)	2.0% (-195 bps YoY & -130 bps QoQ)
Profitability	NII	Total Revenue (Net)	Operating Profit	PAT
	₹ 28.0 bn (1.4% YoY & 4.0% QoQ)	₹ 35.7 bn (3.2% YoY & 5.5% QoQ)	₹ 14.4 bn (-8.3% YoY & -0.3% QoQ)	₹ 5.3 bn (68.0% YoY & 159.2% QoQ)
Ratios	NIM	OPEX / Assets	ROA	ROE
	6.2% (-46 bps YoY & 30 bps QoQ)	4.4% (24 bps YoY & 45 bps QoQ)	1.1% (40 bps YoY & 68 bps QoQ)	8.5% (330 bps YoY & 530 bps QoQ)

* Includes PTC of ₹ 5.62 bn

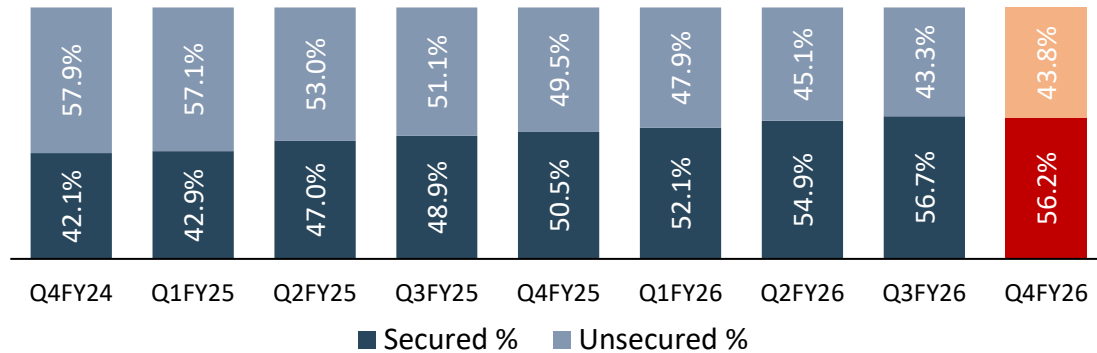
** PCR including SR provision is at 74.2%, which is stable on QoQ basis

^ excludes PTC & IBPC

Bandhan Bank's Journey On Its Strategic Objectives

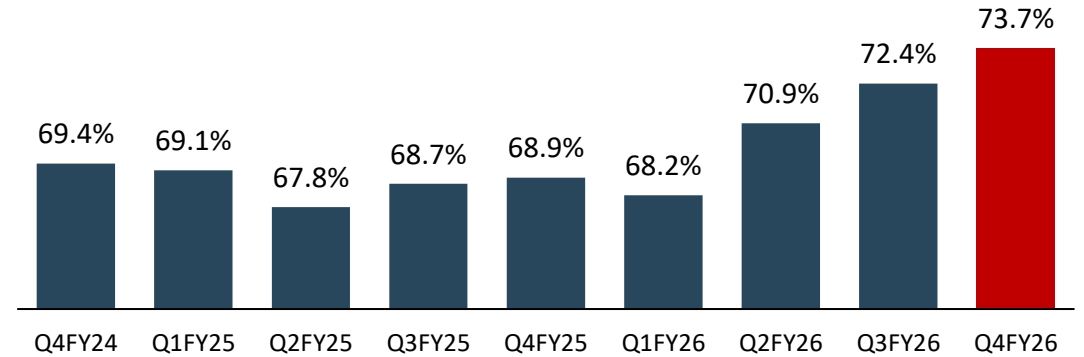
Portfolio Diversification (Higher Secured Mix)

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



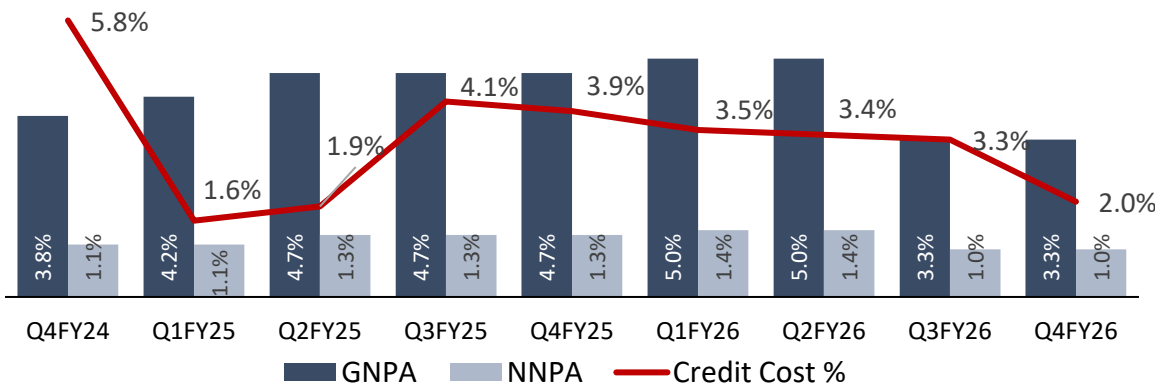
Liability Resilience (Higher Retail Deposits Share)

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



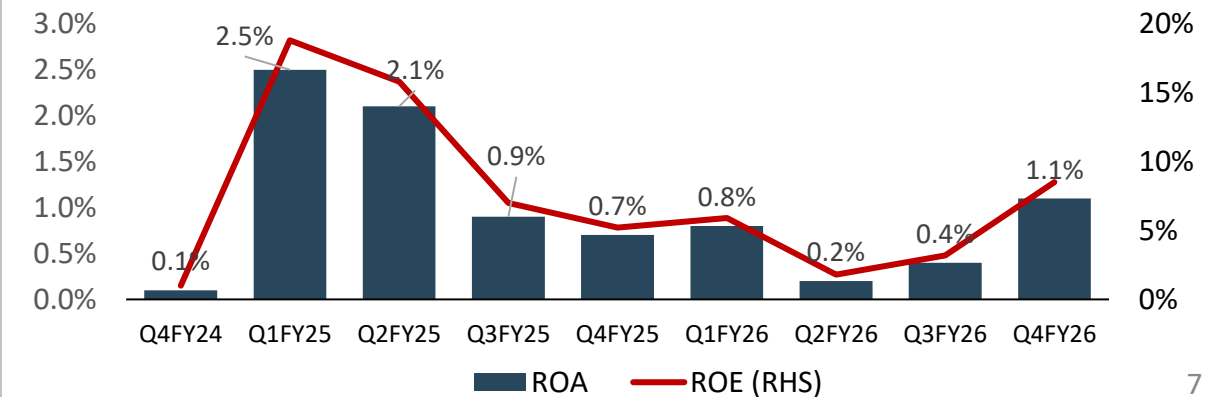
Strengthen Asset Quality

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



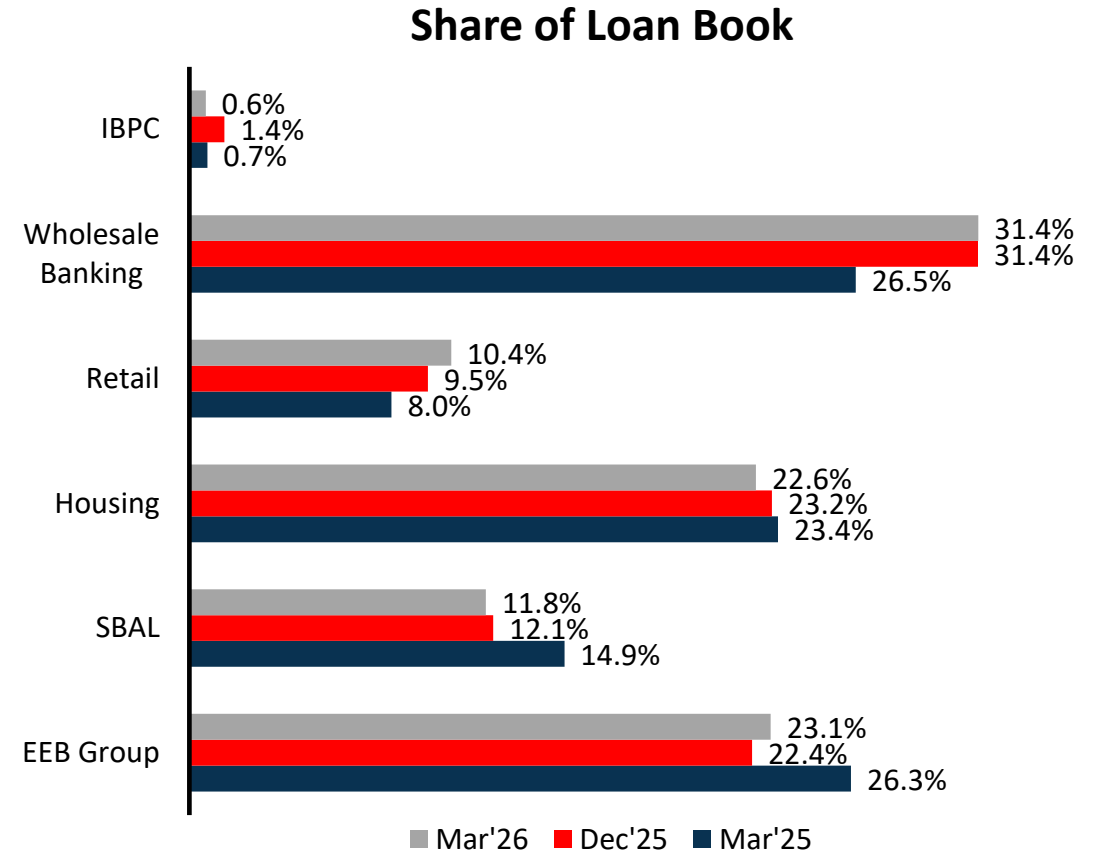
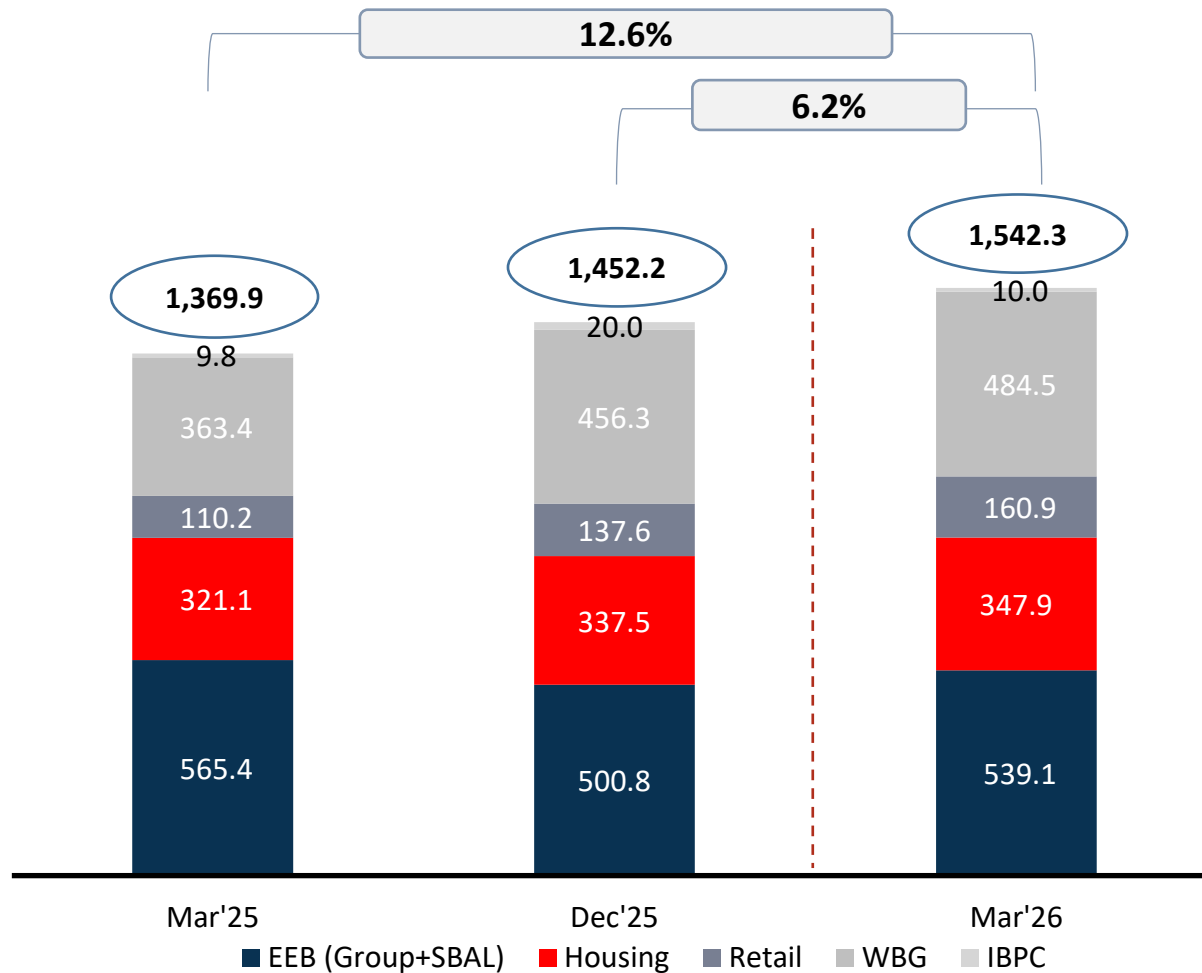
Business & Financial Overview



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Gross Advances Mix

All amount in ₹ Bn

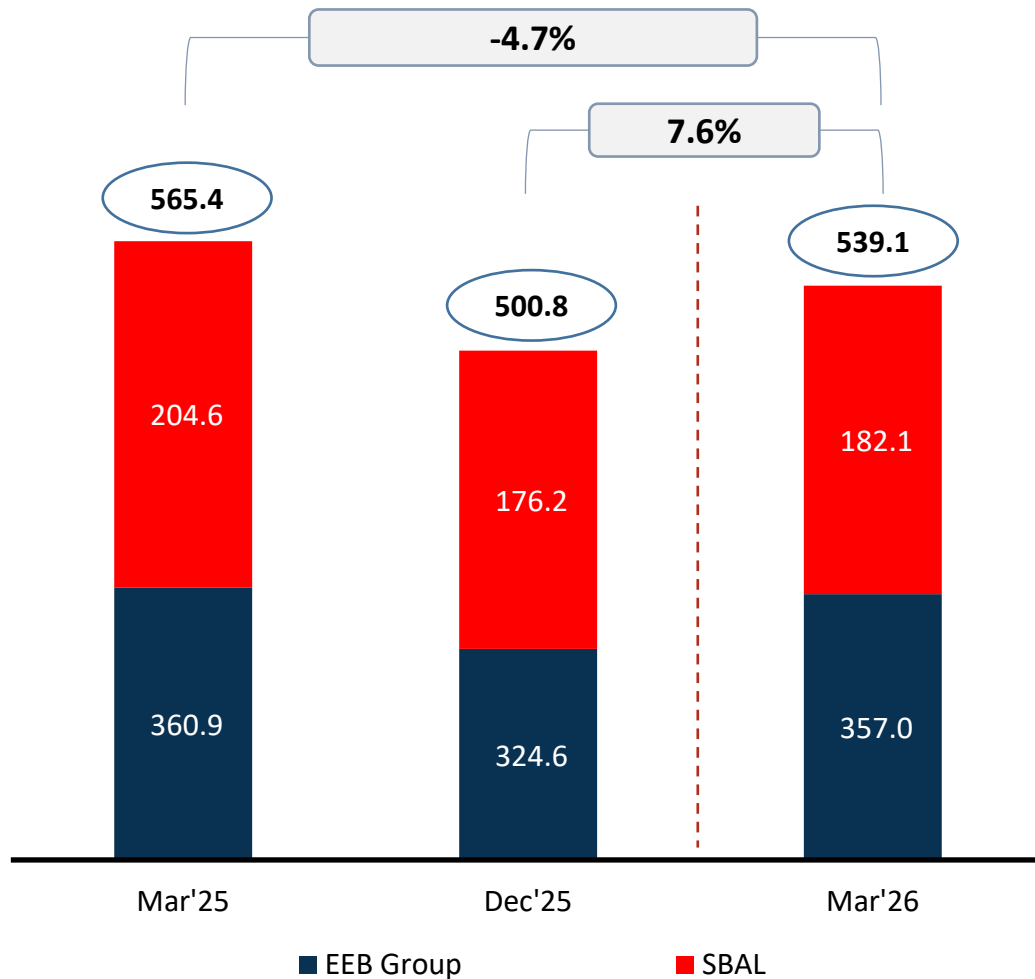


Share of EEB (Group + SBAL) reduced from 41.3 % in Mar'25 to 35.0% in Mar'26

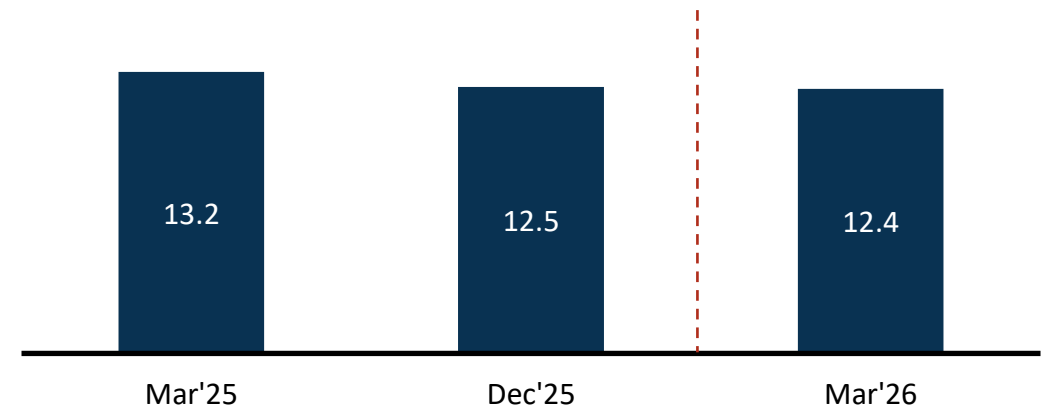
Gross advances Includes PTC;
SBAL - Small Business and Agri Loans, is a part of EEB portfolio

Emerging Entrepreneurs Business (EEB)

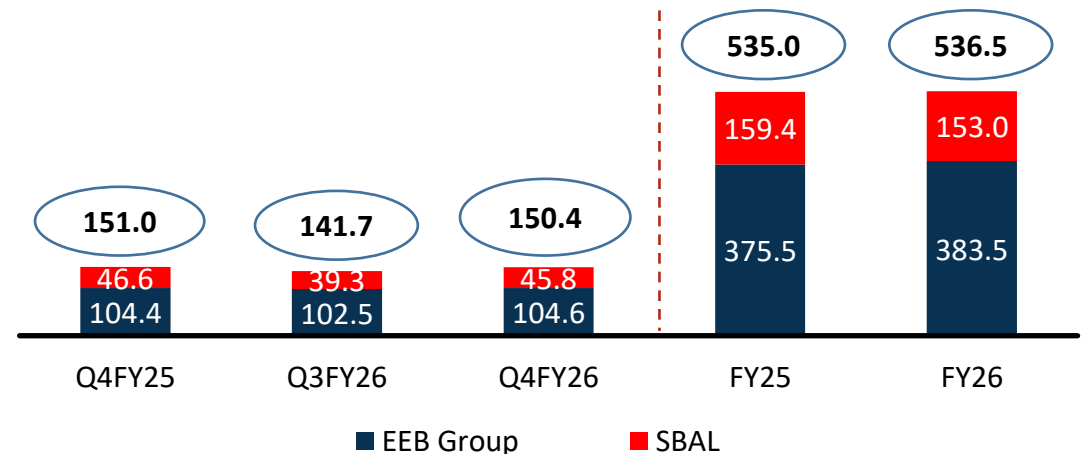
EEB Asset Growth (₹ in Bn)



Number of Active Borrowers (Mn)



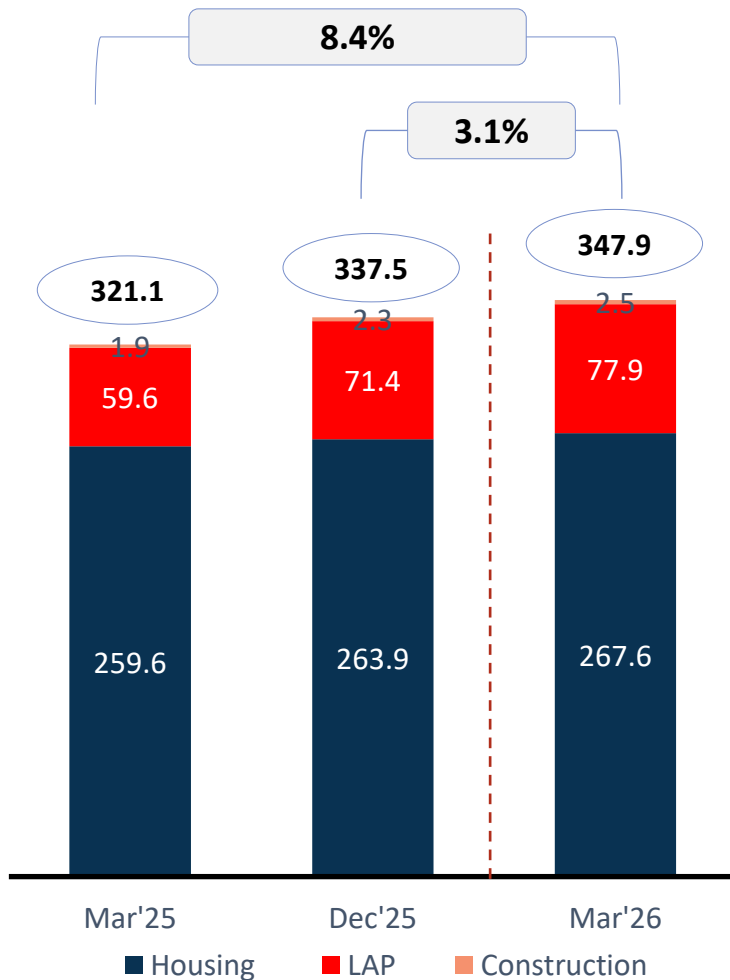
EEB Loan Disbursement (₹ in Bn)



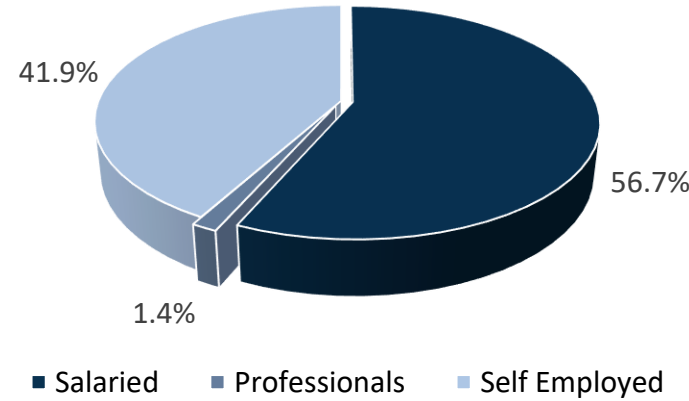
Housing Finance

All amount in ₹ Bn

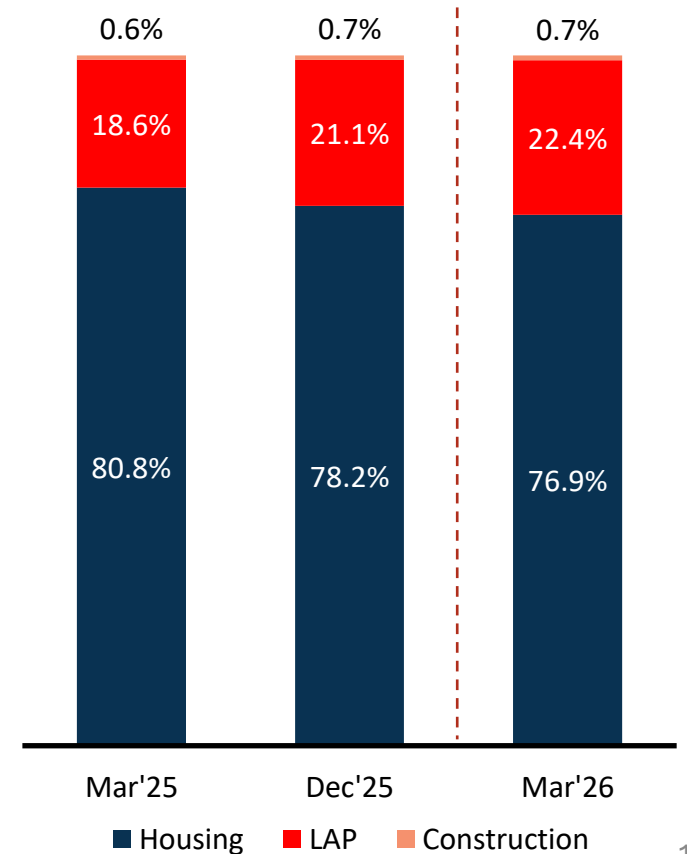
Housing: Product wise break-up



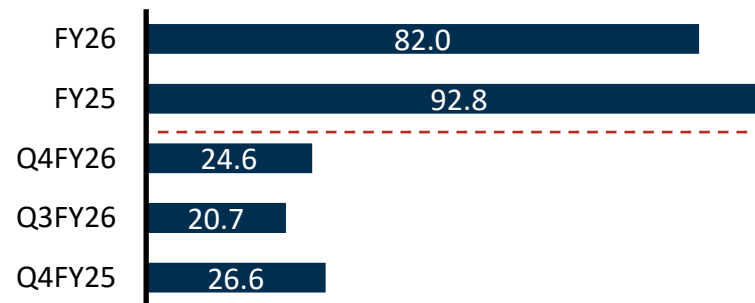
Borrowers Bifurcation – Mar'26



Housing: Product wise share



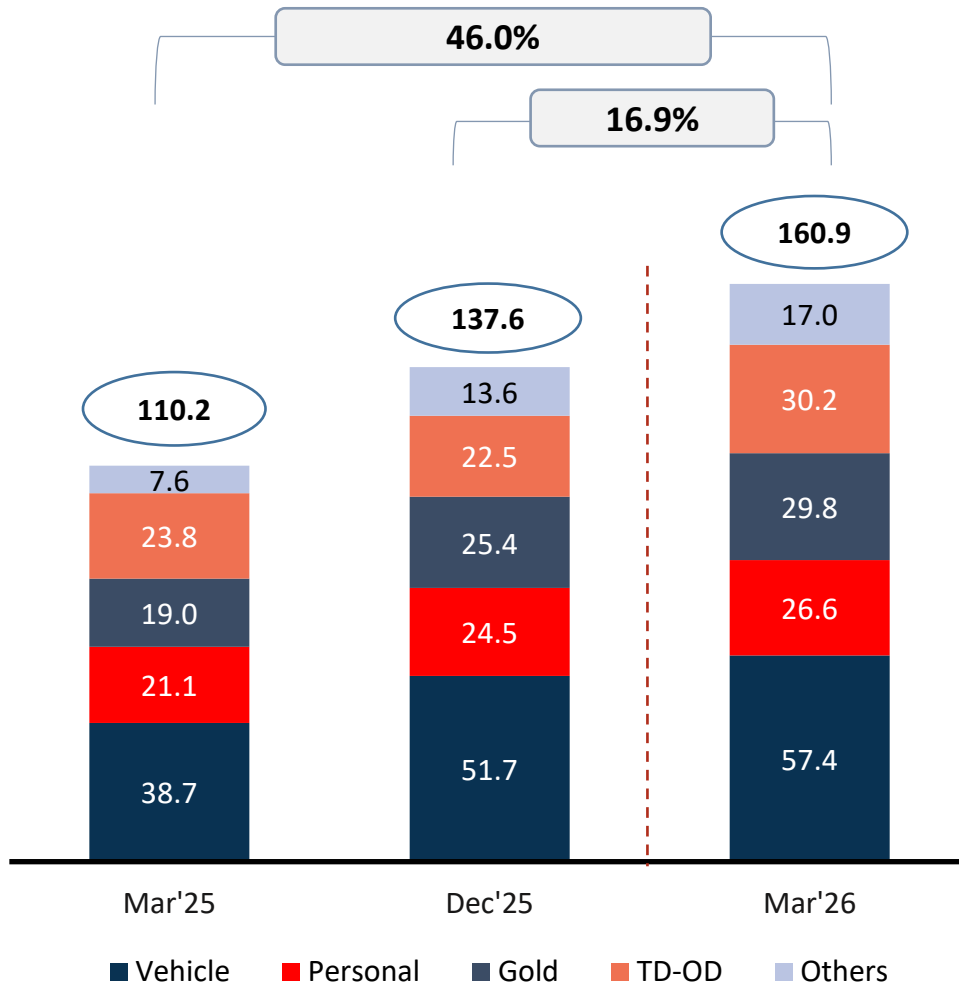
Housing Asset Disbursements



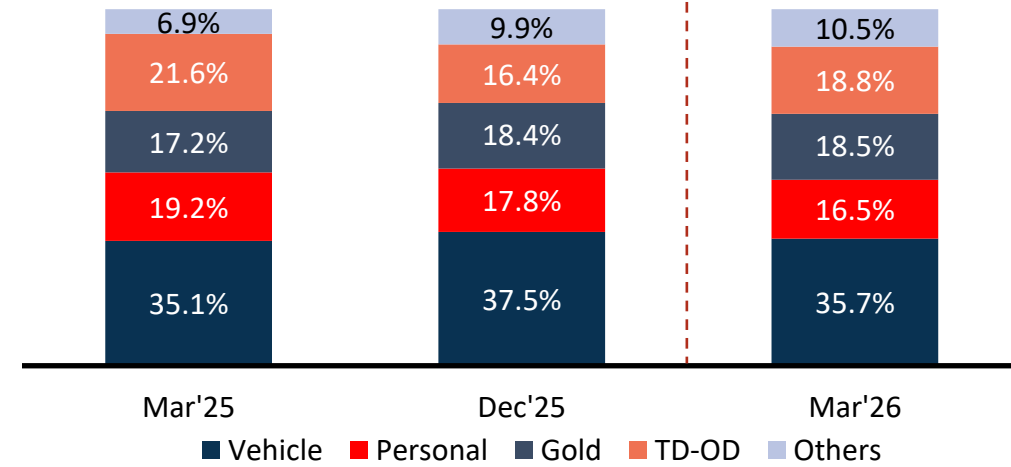
Retail Assets

All amount in ₹ Bn

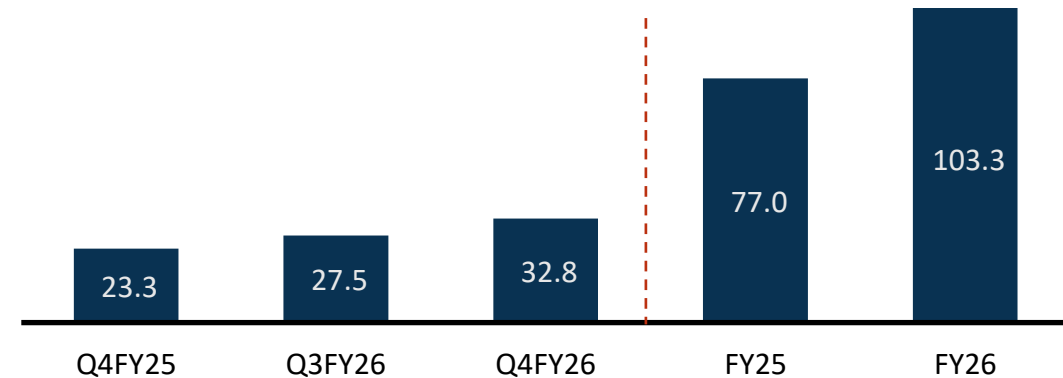
Retail Assets: Product wise break-up



Retail Assets: Product wise share



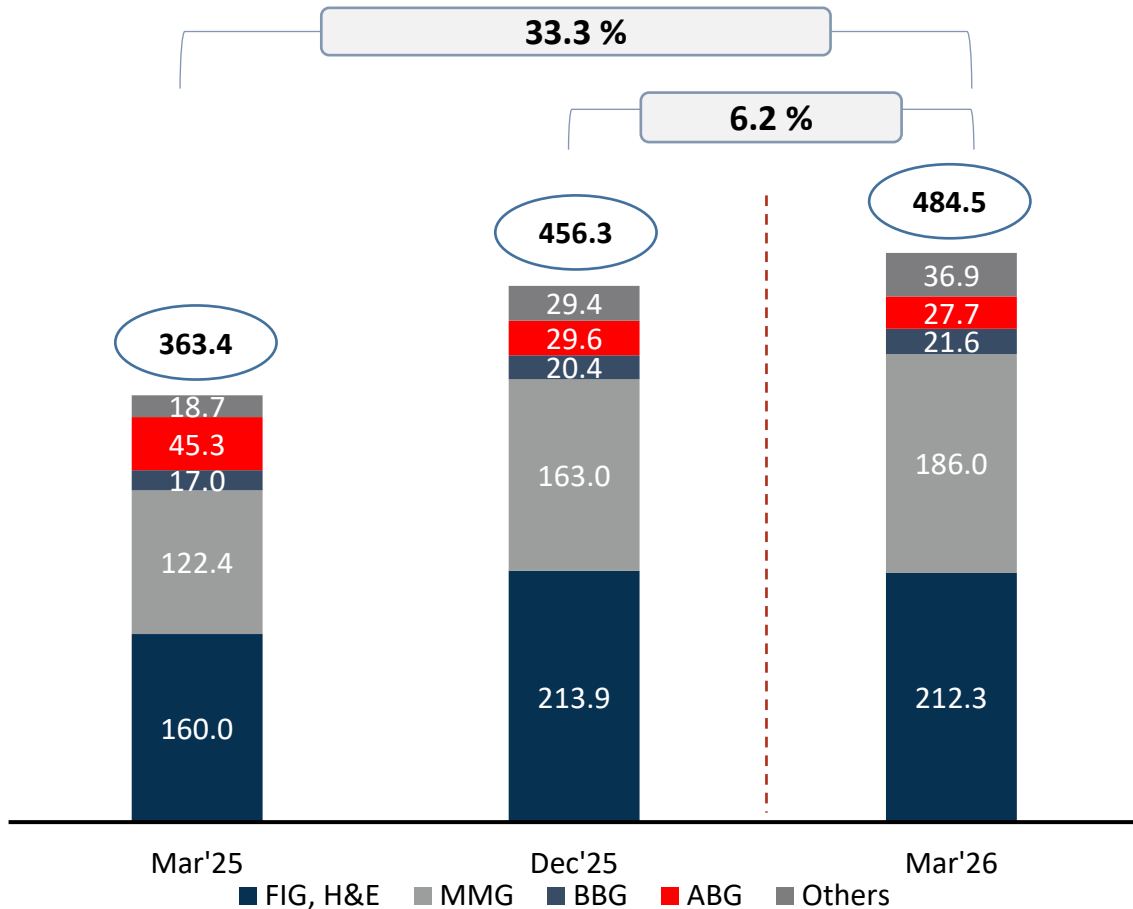
Retail Disbursements



Wholesale Banking

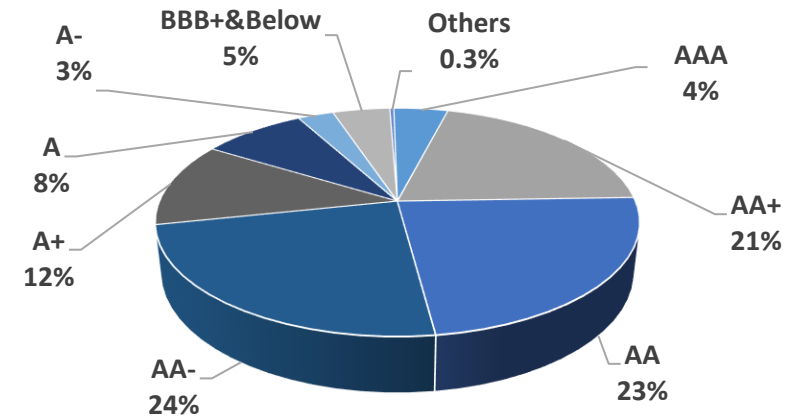
All amount in ₹ Bn

Wholesale Banking: Product wise break-up



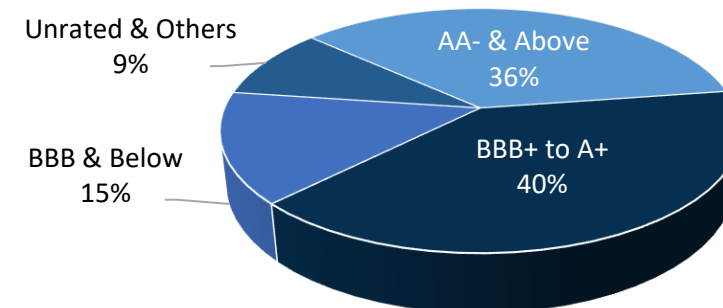
FIG, H&E: 95% of outstanding are A- & Above category (as per external rating)

As on 31st Mar'26



MMG: 76% of outstanding are BBB+ & Above category (as per external rating)

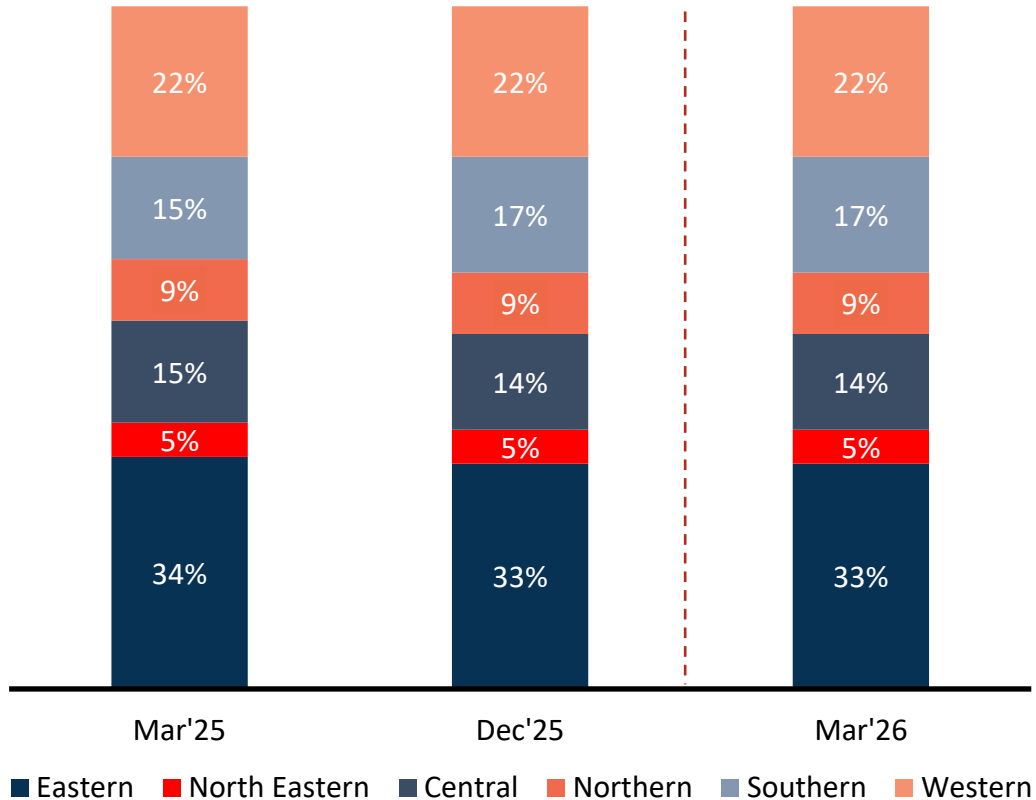
As on 31st Mar'26



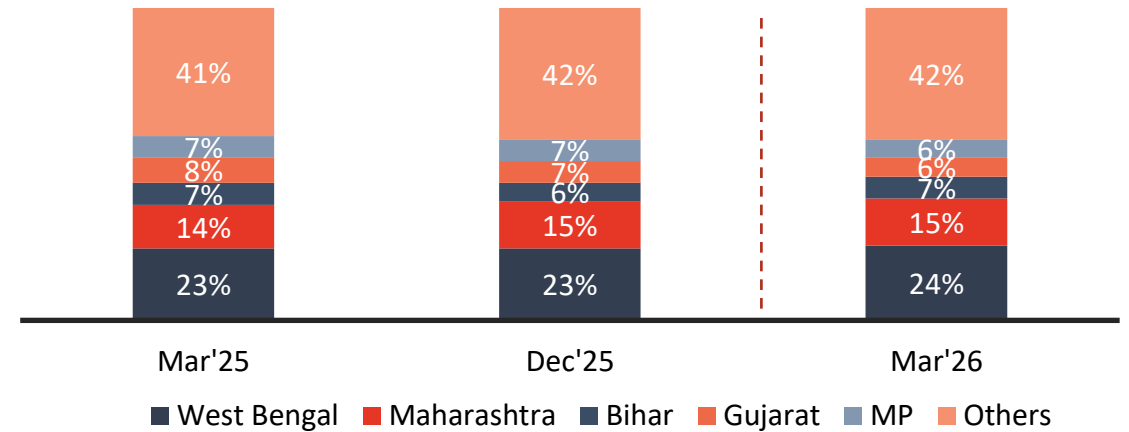
FIG, H&E – Financial Institution Group (includes healthcare, educational institutions and PTC);
 MMG – Mid Market Group; BBG – Business Banking Group;
 ABG – Aspiring Business Group (Erstwhile SEL); Others incl. SME LAP and Agri

Geographical Distribution of Loans & Advances

Share of Loans & Advances by Region

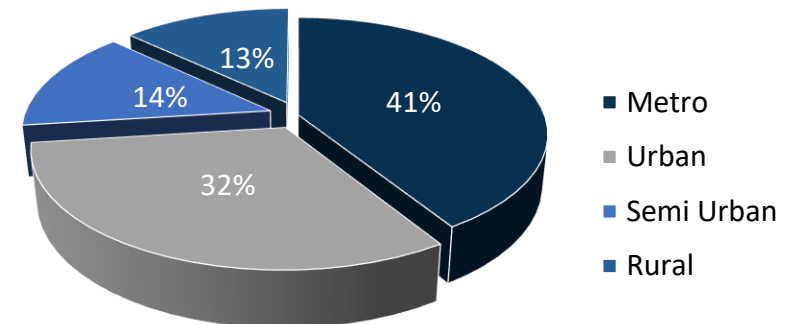


Share of Loans & Advances by States



Category wise Distribution of Loans & Advances

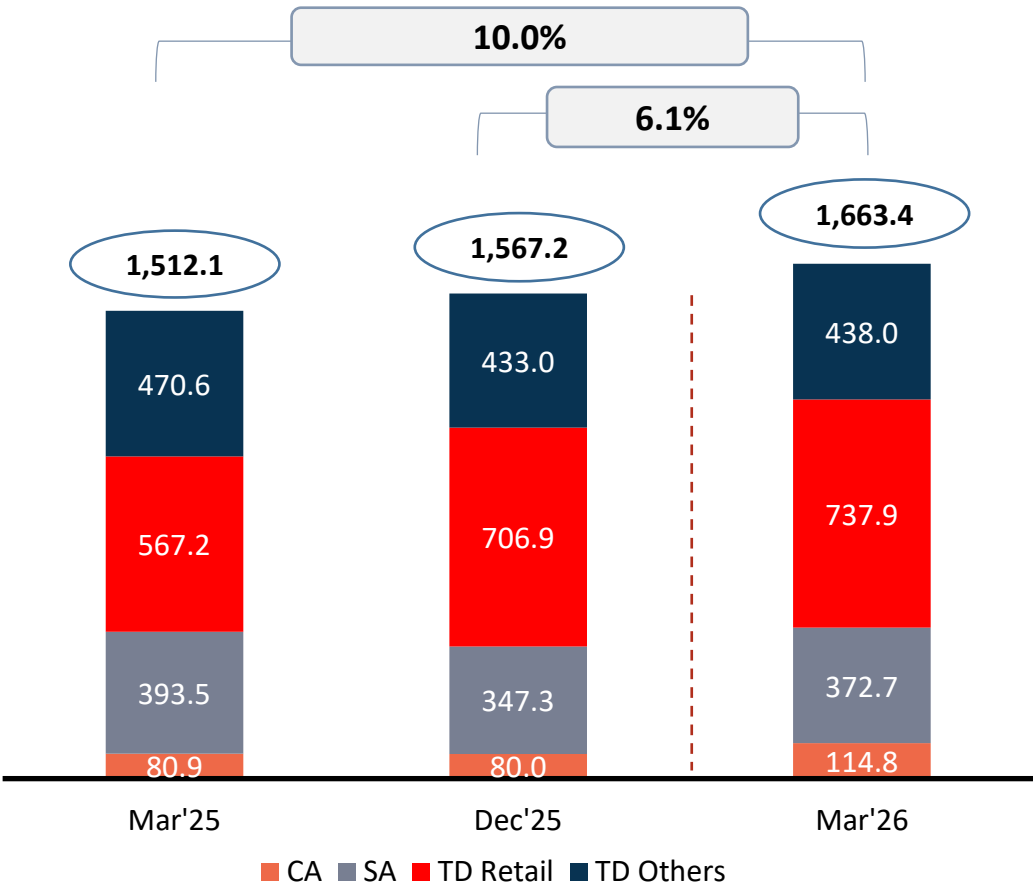
As on 31st Mar'26



Geographical distribution excludes IBPC & PTC

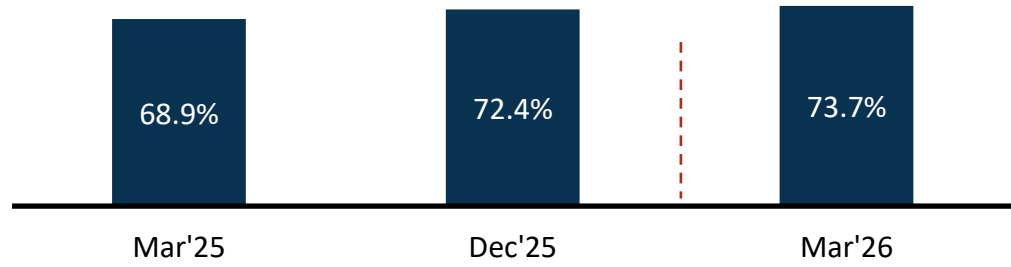
Deposits

Deposits (₹ in Bn)

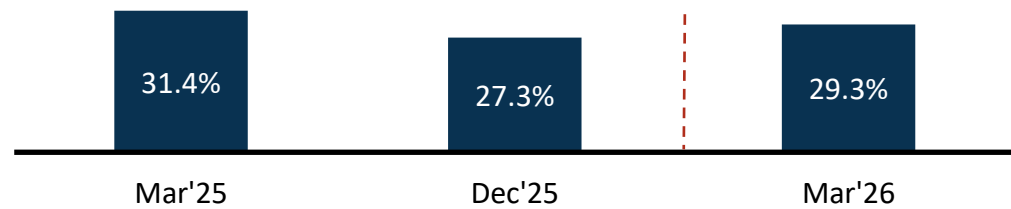


EEB deposits contribute to 2.8% of Total deposit as of Mar'26

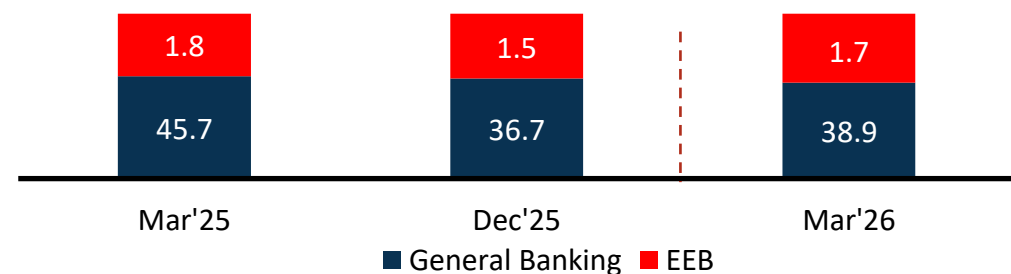
Retail Deposits* (%) *CASA + Retail TD



CASA (%)

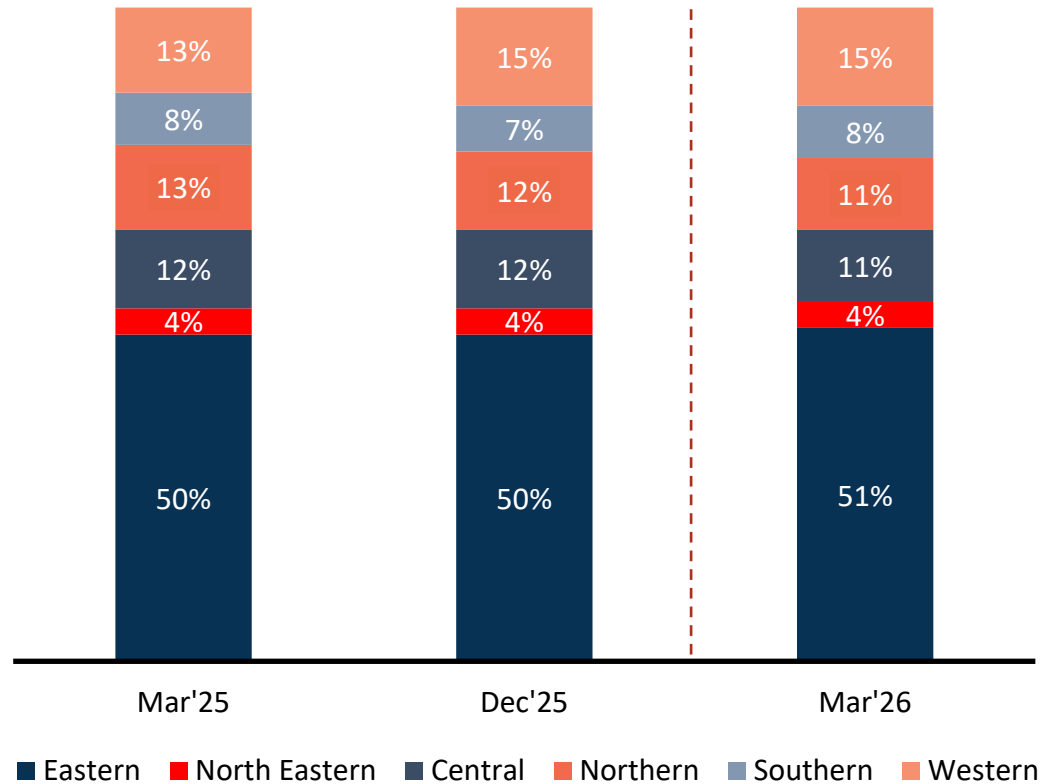


Average SA Balance per Account (₹ in 000')

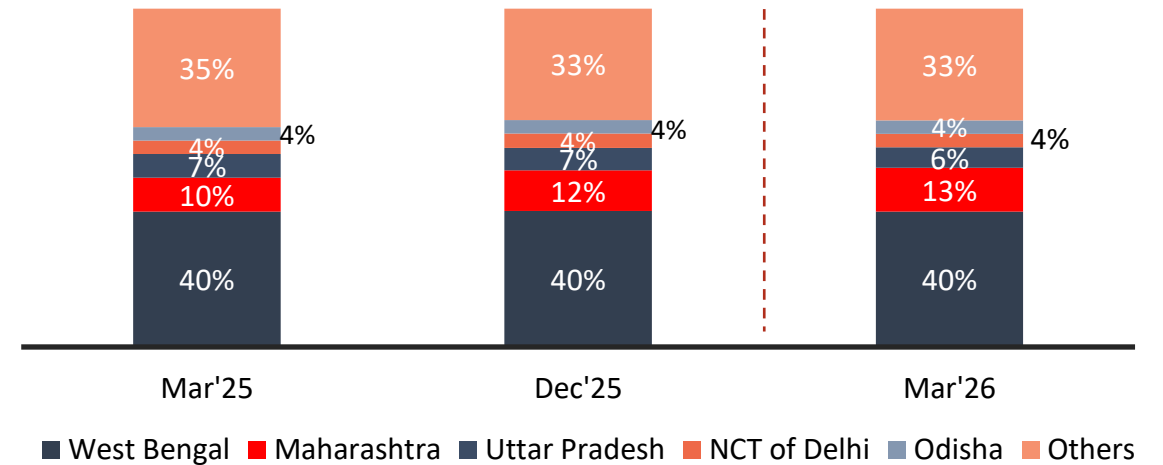


Geographical Distribution of Deposits

Share of Deposits by Region

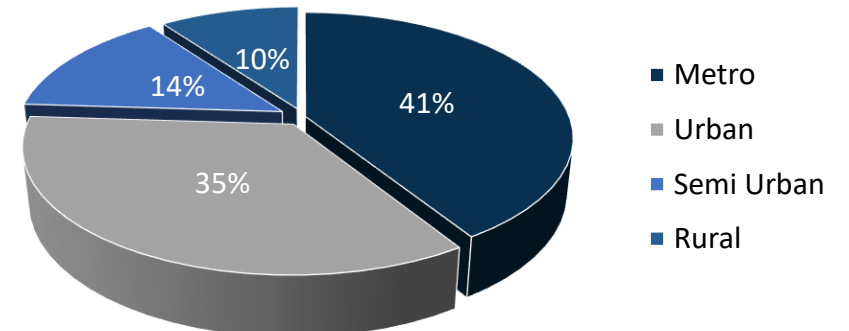


Share of Deposits by States



Category wise distribution of Deposit

As on 31st Mar'26



Average Balances – Advances & Deposits

All amount in ₹ Bn

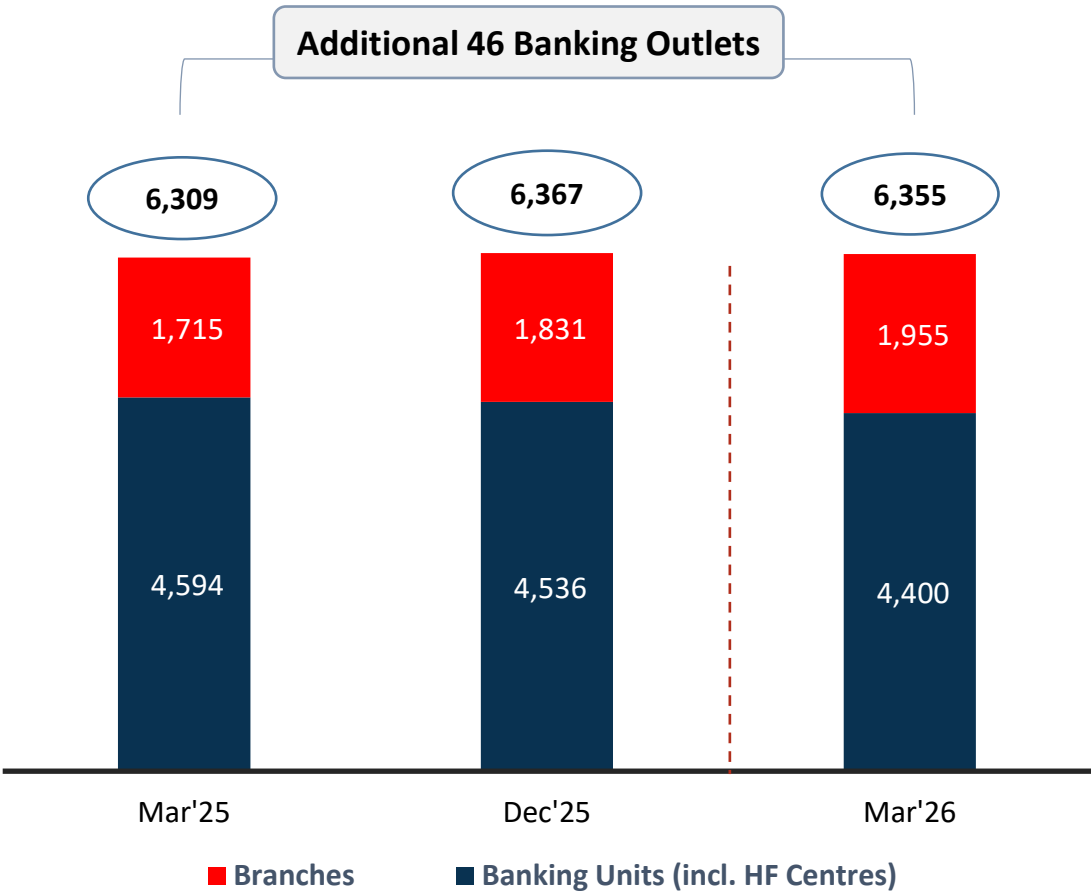
Average Advances	Q4FY25	Q1FY26	Q2FY26	Q3FY26	Q4FY26	QoQ %	YoY %
EEB	555.5	543.1	520.5	515.2	501.0	-2.8%	-9.8%
Housing Finance	310.8	321.3	326.6	332.4	339.6	2.2%	9.3%
Retail Assets	93.2	104.8	114.1	127.8	143.4	12.2%	53.9%
Wholesale Banking	344.0	354.5	369.7	401.9	446.6	11.1%	29.8%
IBPC / Others	19.1	1.1	0.8	20.0	0.8	-96.1%	-95.9%
Total Average Advances	1,322.6	1,323.6	1,331.7	1,397.3	1,431.4	2.4%	8.2%

Average Deposits	Q4FY25	Q1FY26	Q2FY26	Q3FY26	Q4FY26	QoQ %	YoY %
CASA	420.6	400.9	389.5	386.6	397.2	2.7%	-5.6%
- Current Account (CA)	49.4	50.6	50.6	53.8	60.1	11.7%	21.7%
- Savings Account (SA)	371.2	350.2	338.9	332.8	337.1	1.3%	-9.2%
Term Deposit	968.1	1,053.4	1,134.8	1,136.4	1,135.7	-0.1%	17.3%
- Retail TD	539.3	594.3	661.2	691.1	717.3	3.8%	33.0%
- Bulk Deposit (incl. CDs)	428.8	459.1	473.7	445.3	418.4	-6.0%	-2.4%
Total Average Deposits	1,388.7	1,454.2	1,524.3	1,523.0	1,532.9	0.6%	10.4%
Total Average Retail Deposits	959.9	995.2	1,050.7	1,077.5	1,114.5	3.4%	16.1%

Note: PTC is not included in average advances

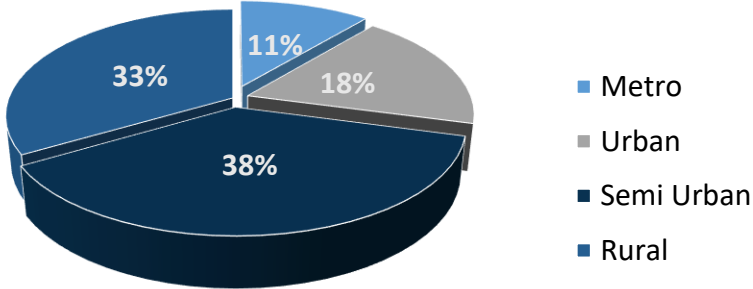
Geographical Distribution of Banking Outlets

Banking Outlets

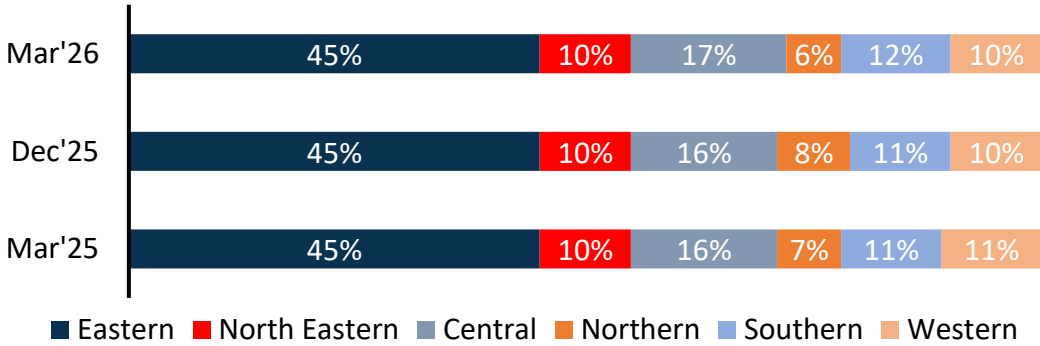


Regional Diversification with Strong SU-RU Presence

Banking Outlets as on 31st Mar'26



Share of Banking Outlets by Region



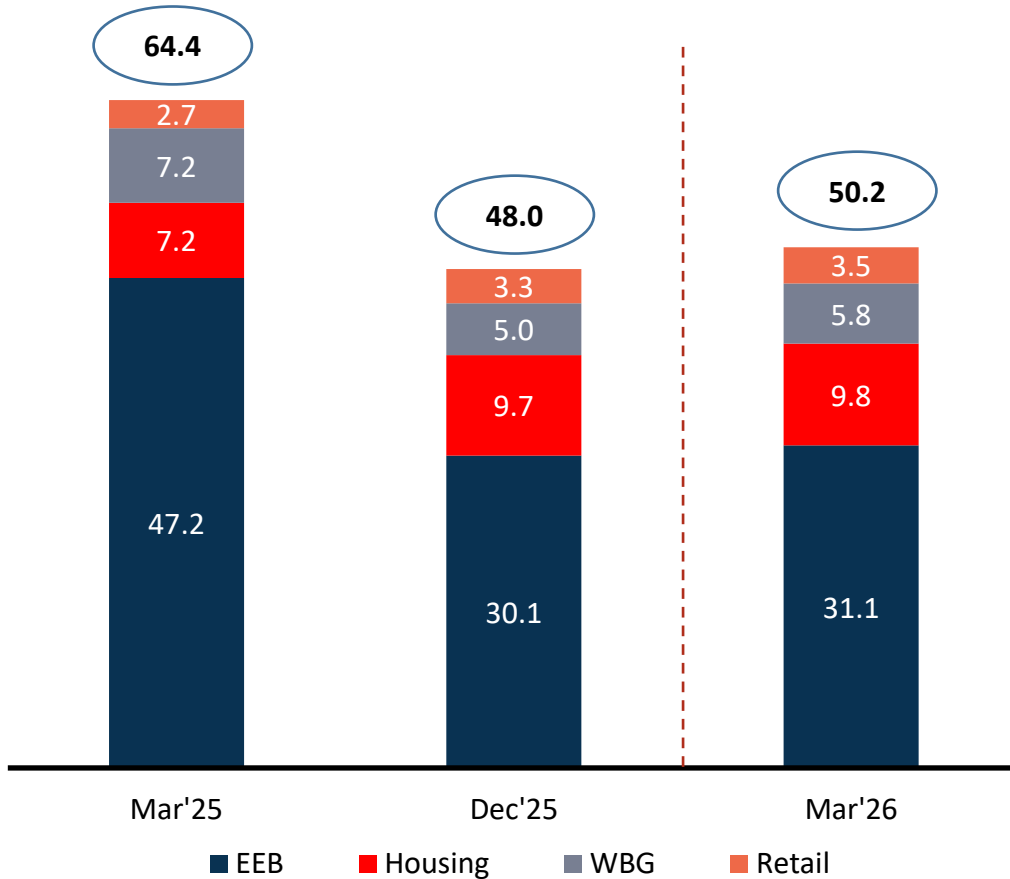
Asset Quality



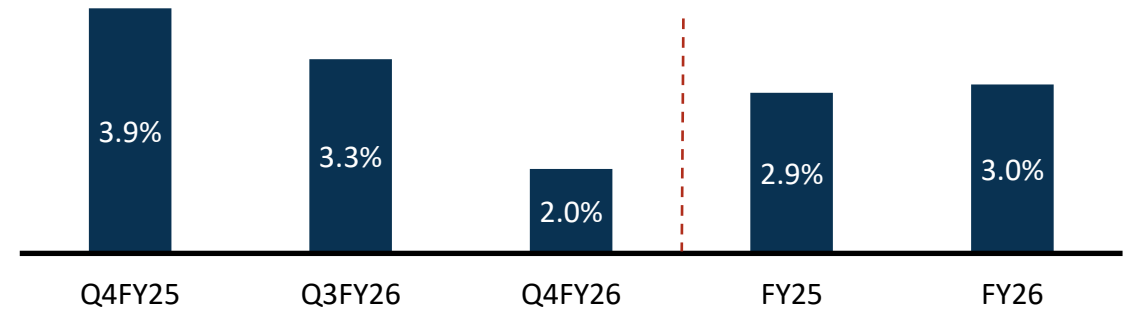
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Segmental NPA and Credit Cost

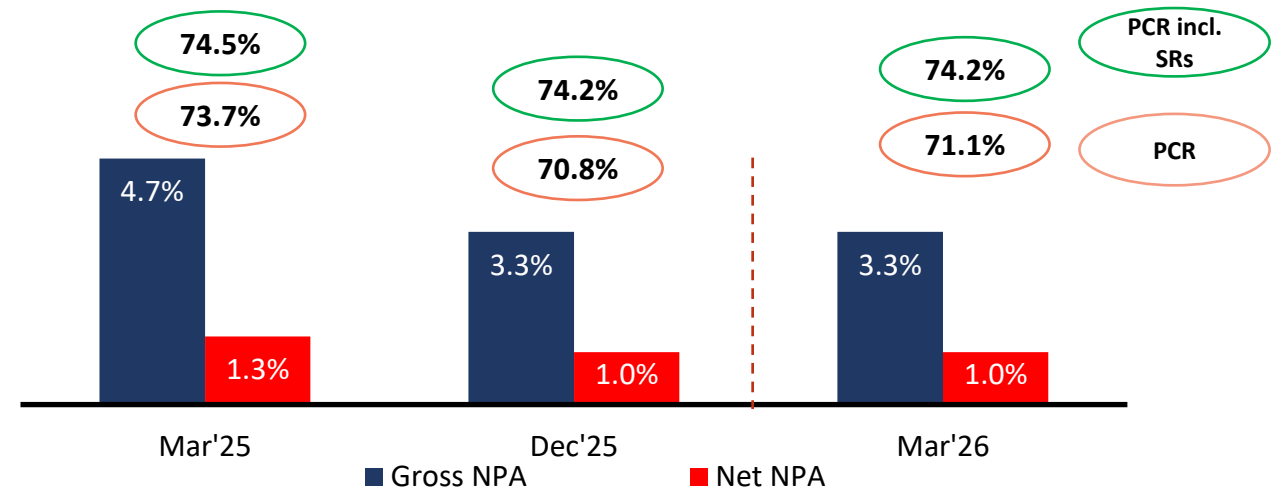
Segmental GNPA movement (₹ in Bn)



Credit Cost



Gross NPA and Net NPA



Note: Credit cost is including the standard asset provisions

NPA movement

All amount in ₹ Bn

Particulars	Q4FY25	Q1FY26	Q2FY26	Q3FY26	Q4FY26	FY25	FY26
Opening GNPA (A)	61.8	64.4	66.2	70.2	48.0	47.8	64.4
Fresh Slippages (B)	17.5	15.5	15.9	13.1	10.3	53.8	54.8
Reductions (C) :							
- Recoveries & Upgrades	3.5	3.2	3.2	3.5	3.6	13.1	13.6
- Technical Write offs	11.4	10.5	8.7	0.1	4.5	24.1	23.7
NPA Sale to ARC (D)	-	-	-	31.7	-	-	31.7
Technical Additions (other than slippages) (E)	-	-	-	-	-	-	-
Closing Gross (F = A + B – C – D + E)	64.4	66.2	70.2	48.0	50.2	64.4	50.2
Provisions	47.4	48.8	51.7	34.0	35.7	47.4	35.7
Net NPA	16.9	17.4	18.4	14.0	14.5	16.9	14.5

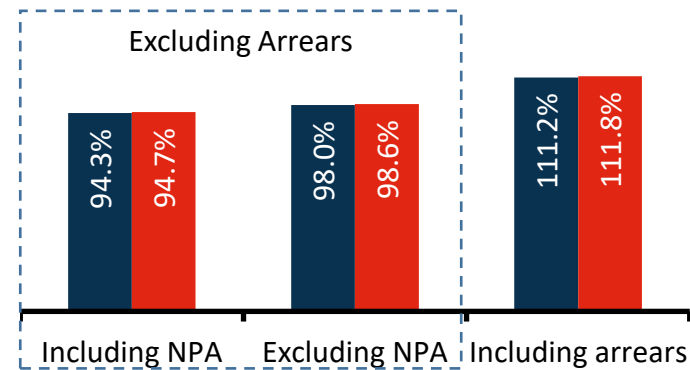
GNPA Ratio	4.7%	5.0%	5.0%	3.3%	3.3%	4.7%	3.3%
NNPA Ratio	1.3%	1.4%	1.4%	1.0%	1.0%	1.3%	1.0%
Credit Cost	3.9%	3.5%	3.4%	3.3%	2.0%	2.9%	3.0%
PCR	73.7%	73.7%	73.7%	70.8%	71.1%	73.7%	71.1%
PCR (incl. Security Receipts)	74.5%	74.3%	74.2%	74.2%	74.2%	74.5%	74.2%
PCR (incl. Technical write offs)	86.5%	87.3%	87.6%	84.3%	84.9%	86.5%	84.9%

EEB Collection Efficiency

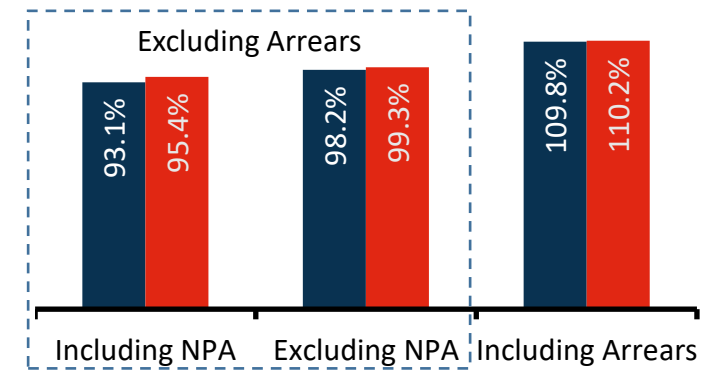
Top states

States	Dec'25	Mar'26	Q3FY26	Q4FY26
West Bengal	98.0%	98.4%	98.3%	99.1%
Assam	99.2%	99.4%	99.6%	99.9%
Rest of India	97.8%	98.7%	98.0%	99.3%
Total	98.0%	98.6%	98.2%	99.3%

Collection Efficiency for the Month



Collection Efficiency for the Quarter



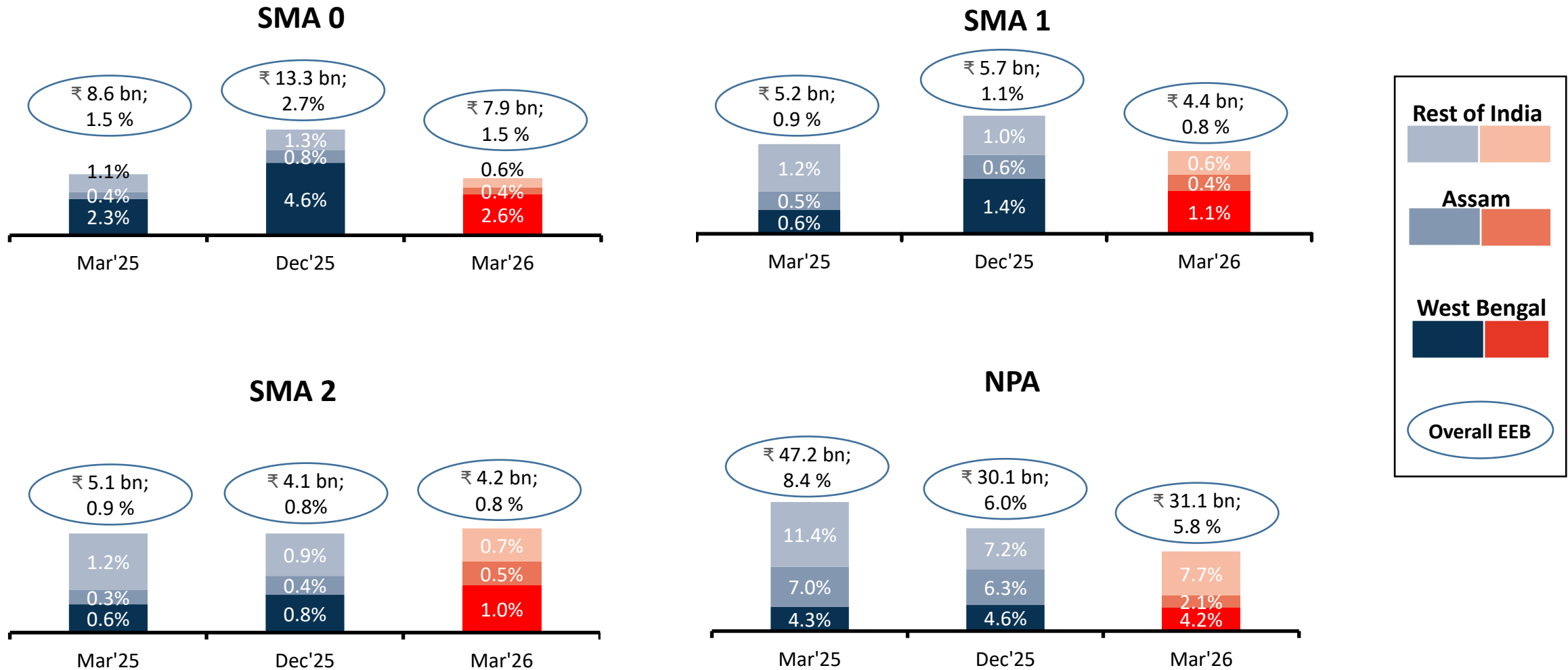
■ Dec'25 ■ Mar'26

■ Q3FY26 ■ Q4FY26

Customer Paying Profile

Category	Dec'25		Mar'26	
	Share of customers	Share of receivables	Share of customers	Share of receivables
Full Paying	94.9%	95.2%	96.3%	97.1%
Partial Paying	4.3%	3.9%	3.3%	2.5%
Non-Paying	0.8%	0.9%	0.4%	0.4%
Total	100.0%	100.0%	100.0%	100.0%

EEB DPD movement

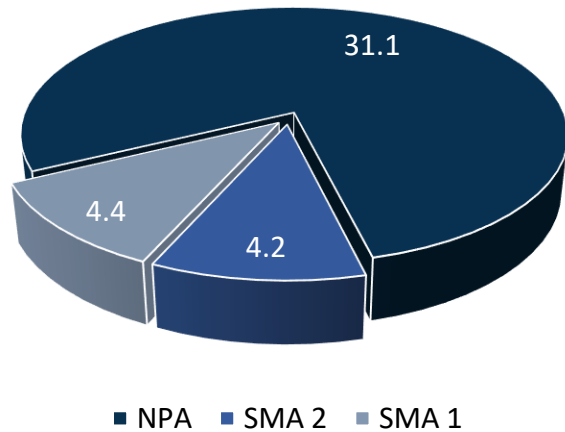


EEB - Stress Pool and Vintage Analysis

All amount in ₹ Bn

EEB Stress Pool – ₹ 39.7 Bn

31st Mar'26



EEB Book - Vintage Analysis

Qtr	Disbursement	SMA1*	SMA2*	NPA*
Q4FY24	228.1	0.1%	0.1%	2.5%
Q1FY25	137.2	0.2%	0.2%	3.2%
Q2FY25	124.5	0.4%	0.4%	3.7%
Q3FY25	122.2	0.5%	0.5%	3.5%
Q4FY25	151.0	0.6%	0.7%	2.9%
Q1FY26	107.1	0.7%	0.7%	1.6%
Q2FY26	137.3	0.5%	0.5%	0.6%
Q3FY26	141.7	0.2%	0.1%	0.0%
Q4FY26	150.4	0.0%	0.0%	0.0%

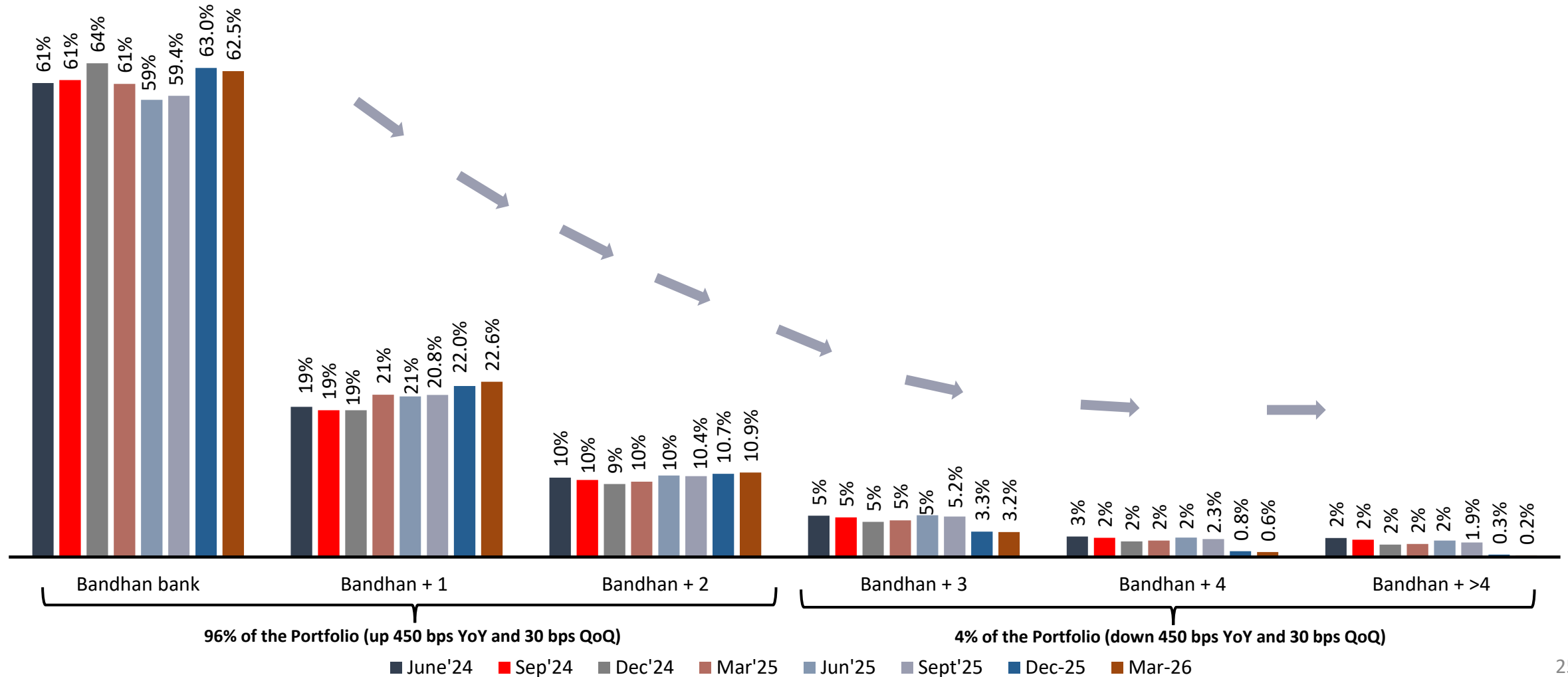
* % of Disbursement

Break-up of EEB provisions

EEB Provisions	Mar'25	Dec'25	Mar'26	QoQ %	YoY %	FY25	FY26	YoY %
Provision for NPA	37.1	22.4	24.4	9.2%	-34.2%	37.1	24.4	-34.2%
Provision for Standard Assets - Normal	1.3	1.2	1.3	7.9%	-2.0%	1.3	1.3	-2.0%
Additional Provision for Standard Assets	5.3	5.0	5.2	3.8%	-3.1%	5.3	5.2	-3.1%
Total	43.7	28.5	30.8	8.2%	-29.4%	43.7	30.8	-29.4%

EEB Book - Steady Progress in Reducing Over-Leverage Risk

As % of EEB advances



Financials

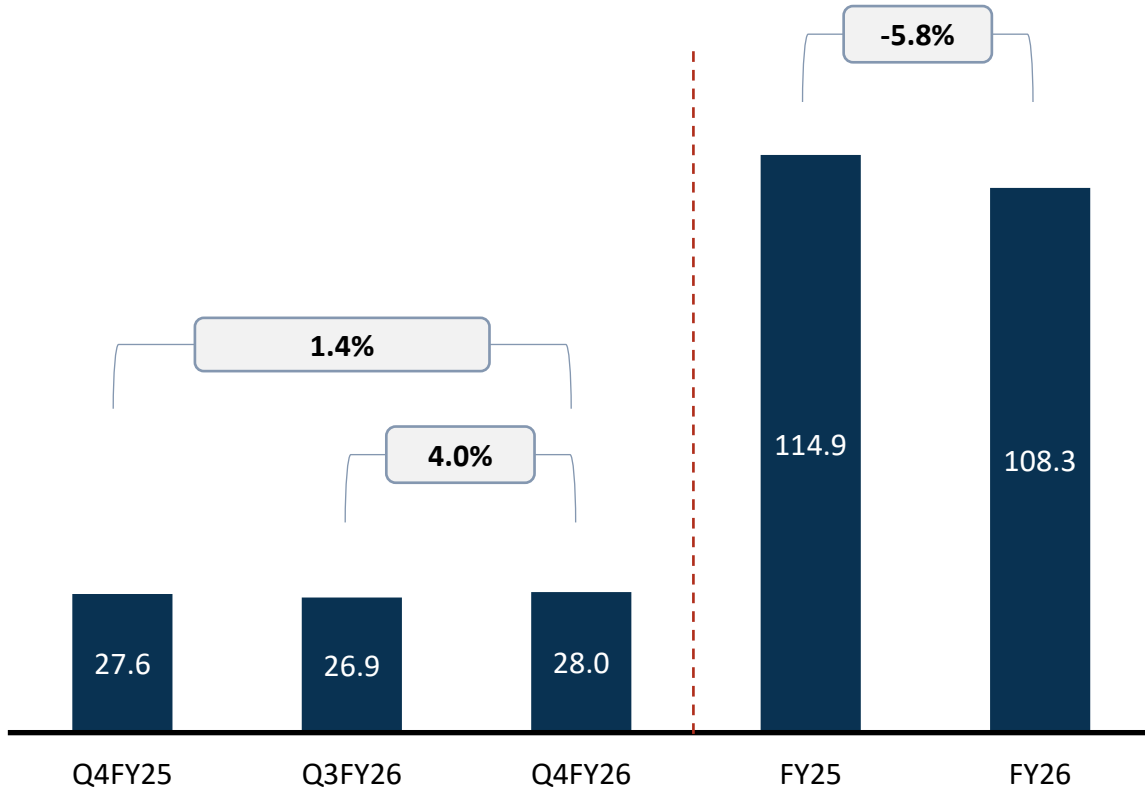


Bandhan
Bank

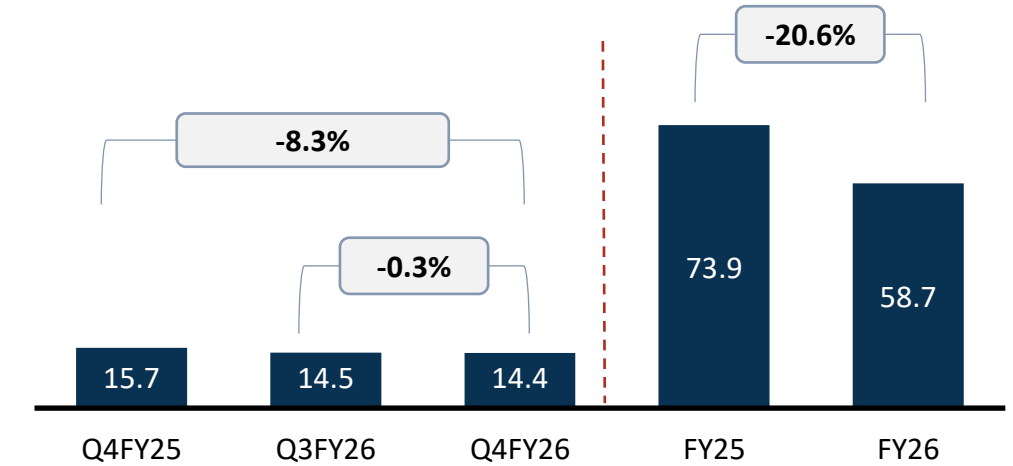
Financial Performance (1/2)

All amount in ₹ Bn

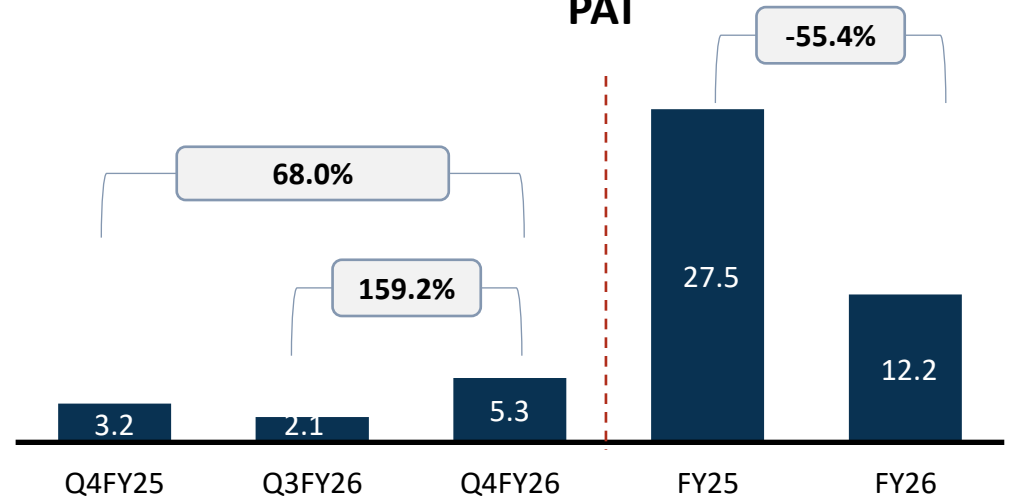
Net Interest Income



Operating Profit

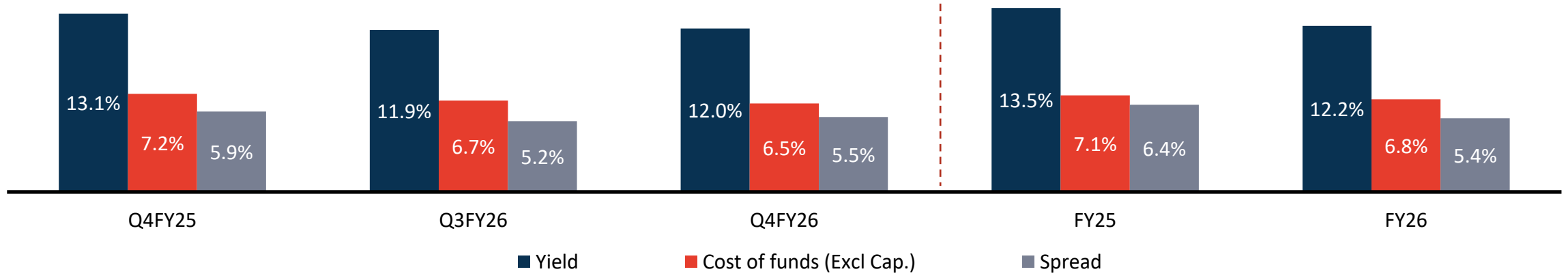


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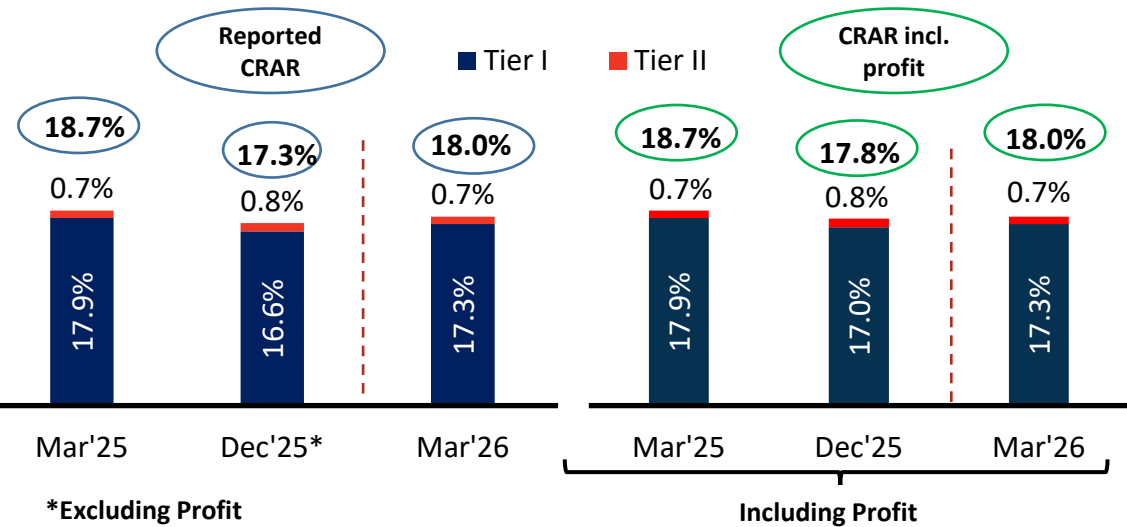


Financial Performance (2/2)

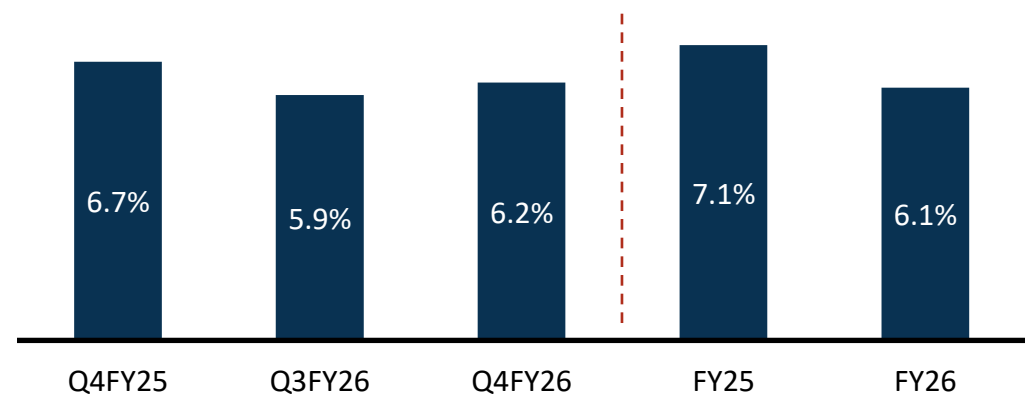
Spread (Annualized)



Capital Adequacy Ratio



NIM (Annualized)



Break up of Non-Interest Income

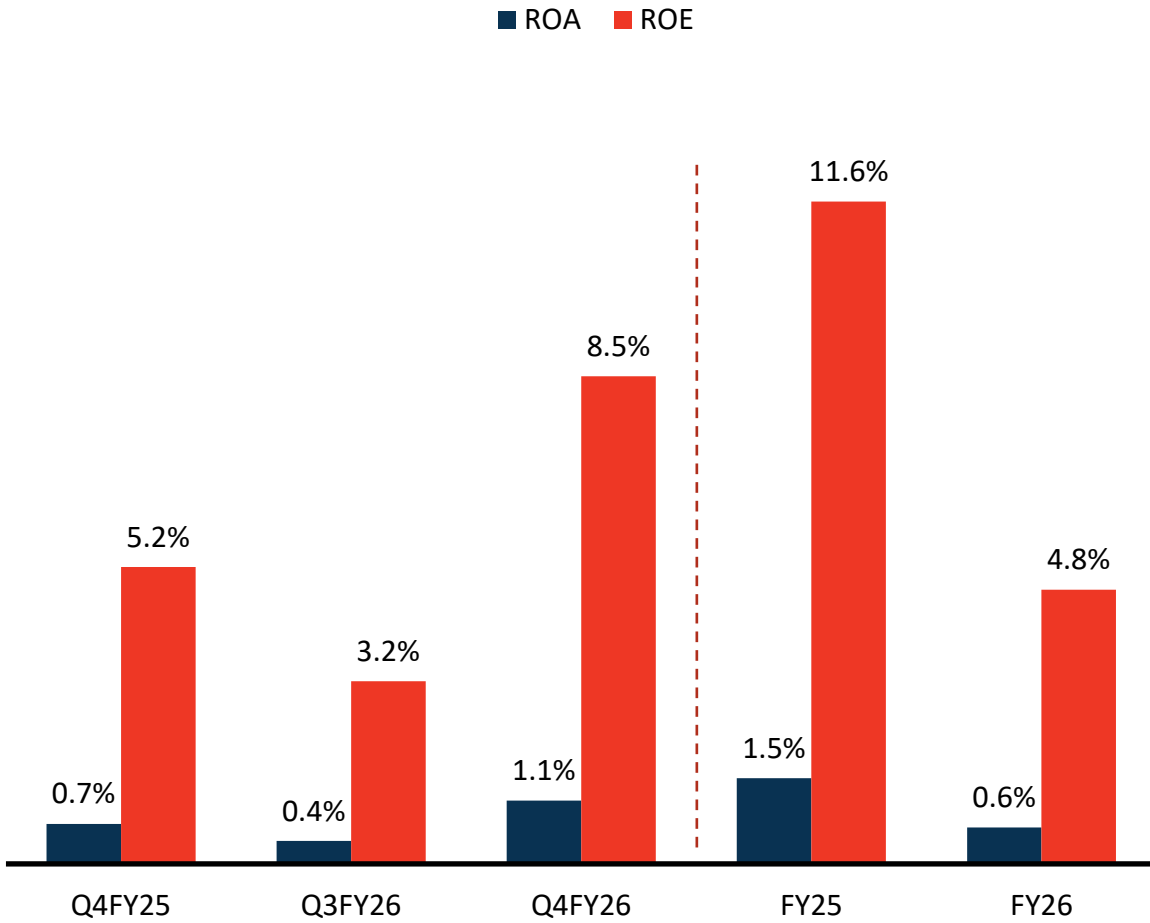
All amount in ₹ Mn

Details of other Income	Q4FY25	Q3FY26	Q4FY26	QoQ	YoY	FY25	FY26	YoY
Processing Fees	2,403	2,148	2,761	28.5%	14.9%	8,294	8,544	3.0%
Third Party Income	1,594	1,275	2,137	67.6%	34.1%	3,857	5,485	42.2%
P&L on Investment sale and Revaluation	174	254	64	-74.6%	-62.9%	1,706	3,012	76.6%
Release of prov on redemption of SR (ARC)	695	264	330	25.1%	-52.5%	2,323	1,454	-37.4%
Collection fees from ARC	153	125	278	121.3%	81.8%	632	598	-5.4%
Product / Service Charges	798	934	1,285	37.5%	61.0%	3,201	4,021	25.6%
Bad Debts Recovery (on write-off)	765	213	159	-25.4%	-79.2%	1,797	847	-52.9%
Others	414	1,696	692	-59.2%	67.1%	7,856	3,379	-57.0%
Total Other Income	6,996	6,910	7,707	11.5%	10.2%	29,666	27,340	-7.8%

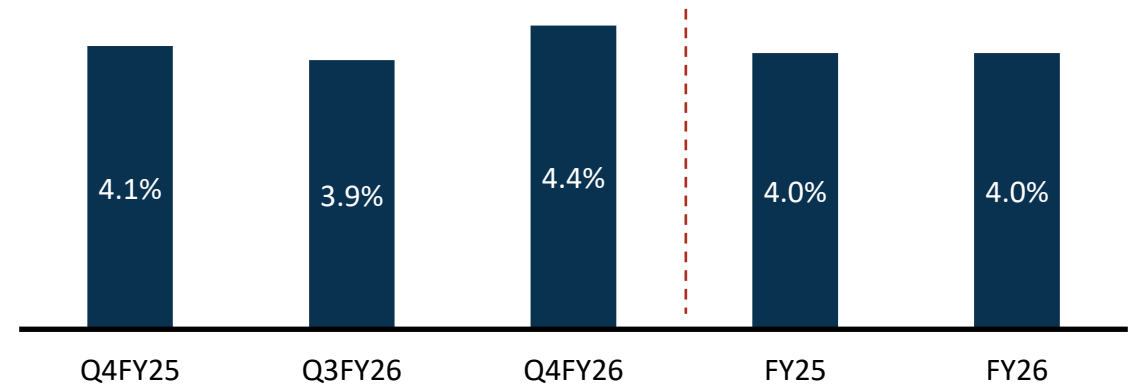
Note: FY25 other income includes one-off receipts of Rs 5.36 bn (CGFMU claims) and Rs 0.52 bn (Assam Government claims)
Adjusted for these items, non-interest income growth in FY26 would have been 15% YoY.

Financial Performance

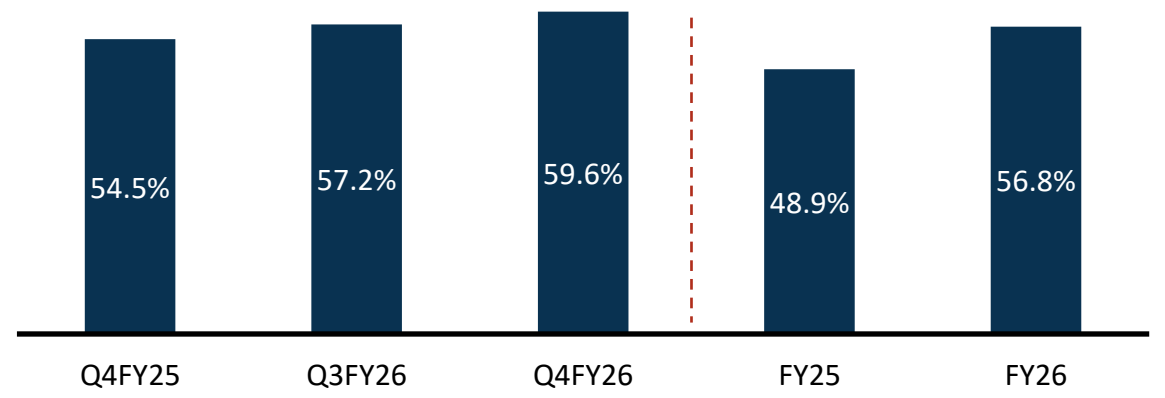
ROA & ROE (Annualized)



Operating expenses to Average Assets (Annualized)



Cost to Income Ratio



Profit & Loss Statement

All amount in ₹ Bn

Particulars	Q4FY25	Q3FY26	Q4FY26	QoQ	YoY	FY25	FY26	YoY
Interest Income	54.3	54.3	54.3	-0.1%	-0.1%	219.5	216.9	-1.2%
Interest expenses	26.8	27.4	26.3	-4.0%	-1.7%	104.6	108.6	3.8%
Net Int. Income (NII)	27.6	26.9	28.0	4.0%	1.4%	114.9	108.3	-5.8%
Non Interest Income	7.0	6.9	7.7	11.6%	10.2%	29.7	27.3	-7.9%
Net Total Income	34.6	33.8	35.7	5.5%	3.2%	144.6	135.6	-6.2%
Operating Expenses	18.8	19.3	21.3	9.9%	12.8%	70.7	77.0	8.9%
Operating Profit	15.7	14.5	14.4	-0.3%	-8.3%	73.9	58.7	-20.6%
Provision (Std. + NPA)	12.6	11.6	6.8	-41.4%	-46.3%	37.7	41.3	9.7%
Profit before tax	3.1	2.9	7.7	163.4%	145.5%	36.2	17.3	-52.1%
Tax	-0.1	0.9	2.3	170.6%	-	8.8	5.1	-41.9%
Profit after tax	3.2	2.1	5.3	159.2%	68.0%	27.5	12.2	-55.4%

Balance Sheet

All amount in ₹ Bn

Capital & Liabilities	31 st Mar'25	31 st Dec'25	31 st Mar'26	YoY
Capital	16.1	16.1	16.1	0.0%
Employees stock options outstanding	2.5	3.1	3.2	29.5%
Reserves & Surplus	227.5	231.8	236.5	3.9%
Shareholders Funds	246.1	250.9	255.7	3.9%
Deposits	1,512.1	1,567.2	1,663.4	10.0%
Borrowings	111.4	101.2	143.0	28.4%
Other liabilities and provisions	45.2	42.0	49.0	8.4%
Total	1,914.8	1,961.3	2,111.2	10.3%

Assets	31 st Mar'25	31 st Dec'25	31 st Mar'26	YoY
Cash and balances with Reserve Bank of India	74.8	57.4	131.3	75.6%
Balance with Banks and Money at call and short notice	20.9	11.3	8.2	-60.6%
Investments	407.1	398.7	386.7	-5.0%
Advances	1,319.9	1,411.0	1,501.0	13.7%
Fixed Assets	11.8	12.1	14.0	18.7%
Other Assets	80.3	70.8	70.0	-12.8%
Total	1,914.8	1,961.3	2,111.2	10.3%

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+		0.002
	RR1	CRISIL	0.004
	RR4		1.41
	Unrated [^]		4.73
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 December 31, 2025. The Net Book value of all the SR's is NIL as on March 31, 2026

Digital Offering and Indices



Bandhan
Bank

Traction evident on key digital indices



98%
of retail transactions
are digital



88%
CBDT Payments
digitally



93%
Saving Accounts
opened digitally #



58%
RD
Invested digitally



30%*
Growth in UPI
transactions



16%*
Growth in
Digital Deposits volume



2.3X*
Mutual Funds
Invested digitally



31%
Online Deposit Contribution
To Overall Fixed Deposits

Indices pertaining to Q4FY26; *YOY Q4 growth ; # Through Tab Assisted and DIY Volume Contribution are for Q4FY26

mBandhan 2.0 and New Retail Internet Banking: Powering the Next Phase of Digital Growth

Now Smarter, Faster & Better!

- Simple, intuitive & guided 3-step registration process
- A personalized, user-first experience
- List of all digital products & services at your fingertips
- Improved accessibility & feature discovery
- Access all Third-Party Products conveniently



- Faster, simpler login for easy access
- Smarter and intuitive payment journeys
- Modern, refreshed UI for an engaging experience
- Recommendation based deposit booking basis on customer goal
- 50+ DIY journeys available for customer servicing

DIY Liability Onboarding: Faster, Smarter and Digital

Neo+ Savings Account through VKYC

Full KYC savings account with Multi-variants

Neo+ Fixed Deposit through VKYC

Full KYC fixed deposit.

3 in 1 Savings, Invest & trading Account through VKYC

Save, Invest & Trade all through one account

Corporate Salary Account

Digital Salary Account for existing empaneled corporate partners

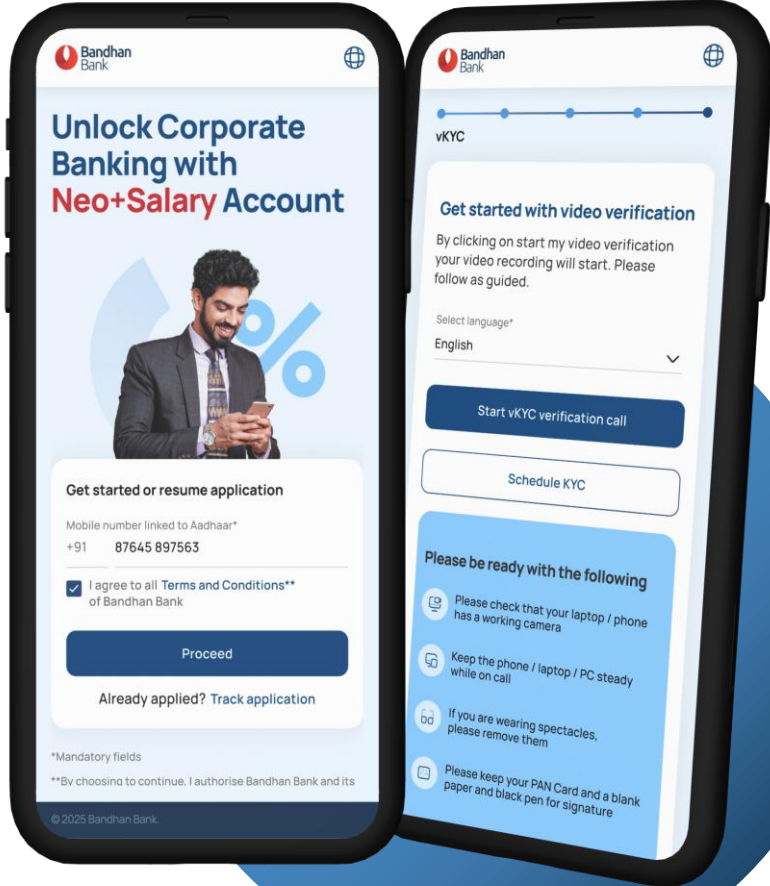
Do-It-Yourself Journeys

100% Digital onboarding journey

No branch visits, no paperwork FD account created instantly.

One Journey, Three Accounts. Activated Instantly

Verify employment with email ID/ Employee proof document



Merchant Acquiring & Government Solutions

HITACHI

Strengthening Our Merchant Acquiring Ecosystem

We have partnered with Hitachi Payment Services to enhance merchant acquiring capabilities – a step forward in building a future-ready, technology-driven payments ecosystem

Innovative payment solutions

A robust, scalable technology

Nationwide service and support

Key Benefits

- ➔

A critical diversification strategy to strengthen our POS/QR merchant acquiring ecosystem
- ➔

Cost effective – Low rental costs and other associated cost, resulting higher margin
- ➔

Stronger last-mile execution. Better uptime and service through deep on-ground support infrastructure.

Fund Disbursement Management System



Launched in the month of Jan-2026

- ➔

A comprehensive banking solution designed to **streamline government fund management** under the Single Nodal Account (SNA) and Zero Balance Account (ZBA) framework.
- ➔

With secure workflows, FDMS empowers government bodies to deliver benefits faster and more effectively.
- ➔

The journey started well. We have closed the FDMS product at **100+ Cr. INR of CASA balance** in FY'26.

Our Board & Management



Bandhan
Bank

Strong Independent Board

Board of Directors (1/2)



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 from SBI as Deputy MD and Chief Credit Officer
- Former MD & CEO of Indian Overseas Bank



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.



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



Debashish Mukherjee

Additional (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 for one year from June 24, 2024, and extended term 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.

Details as on 27th Apr 2026

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.



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



Vishal Wadhwa

Head – Emerging Entrepreneurs Business

- 30+ years of experience in BFSI Sector
- Previously served as Head Business & Member of Executive Committee at Arohan Financial



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

- 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

- 33+ years of experience in Banking Industry
- Previously served as Retail Banking Head, Patna Circle, at Axis Bank



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



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



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.



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)

- 15 + 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 honoured 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.



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



Bandhan
Bank

For information contact:

Vikash Mundhra, Head – Investor Relations

investor.relations@bandhanbank.com