DISCLOSURES UNDER BASEL III CAPITAL REGULATIONS

For the Quarter ended 31st March 2025

Reserve Bank of India (RBI) issued Basel III guidelines (Ref. No. RBI/DoR/2023-24/105 DoR.FIN.REC.40/01.02.000/2023-24) applicable with effect from April 1, 2024. The Basel III framework consists of three-mutually reinforcing pillars:
Pillar 1: Minimum capital requirements for credit risk, market risk and operational risk
Pillar 2: Supervisory review of capital adequacy
Pillar 3: Market discipline

Market discipline (Pillar 3) comprises set of disclosures on the capital adequacy and risk management framework of the Bank. These disclosures have been set out in the following sections.

DF-1: Scope of Application

The Basel III Capital Regulations ('Basel III') is applicable to National Bank for Financing and Infrastructure Development (hereinafter referred to as the 'Bank'). The Bank does not have any subsidiary or associate company as on March 31, 2025.

DF-2: Capital Adequacy

1. Qualitative Disclosures

The Bank, actively maintains its capital to meet regulatory norms, current and future business needs considering the risks in its businesses and exposure in the competitive market.

The Bank has a comprehensive process for assessing its capital adequacy in relation to its risk profile and monitoring the same on an ongoing basis. The process provides an assurance that the Bank has adequate capital to support all risks inherent to its business.

Regulatory capital is the mandatory capital that is required to be held in line with Basel III regulations. Although Basel III focuses on the core banking risks such as credit, market and operational risk, the Bank performs a comprehensive assessment of its risk profile through Internal Capital Adequacy Assessment Process (ICAAP) and Stress testing conducted semi-annually which determines the adequate level of capital required for the Bank to meet regulatory norms, current and future business needs.

The Bank has implemented a Board approved Stress Testing Policy which forms an integral part of the Bank's ICAAP. Stress testing involves the use of various techniques to assess the Bank's potential vulnerability to extreme but plausible stressed business conditions. The assessment of capital requirements also includes a buffer to take care of stressed situations on account of exceptional but plausible events. The stress tests are used in conjunction with the Bank's business plans for the purpose of capital planning in the ICAAP.

The Bank has a Board approved business plan which spells out its objectives about the level of capital, the time horizon for achieving the objectives, the capital planning process and allocates responsibilities for that process. The capital assessment plan is approved by the Board and aligned with the Bank's risk appetite limit framework.

Monitoring and Reporting

The Board of Directors of the Bank maintains an active oversight over the Bank's capital adequacy levels. On a quarterly basis, an analysis of the capital adequacy position, the risk weighted assets and an assessment of the various aspects of Basel III on capital and risk management as stipulated by RBI, are reported to the Board and RMC of the Board. Further, ICAAP which is an annual process also serves as a mechanism for the Board to assess and monitor the Bank's capital adequacy position. The Bank has carried out capital assessment up to FY 2029 as a part of ICAAP framework.

All material risks faced by the Bank as identified in the Enterprise Risk Management & Risk Appetite Framework are addressed in the capital assessment process. Material risks are any risks large enough to threaten the success of the Bank in any material way. Material risks for the Bank include the following:

- Credit Risk (including residual risk in collateral, counterparty credit risk, settlement risk etc.)
- Market Risk
- Liquidity Risk
- Operational Risk (including Legal, Compliance, Cyber and People Risk)
- Concentration Risk
- Interest rate risk in the banking book
- Reputational Risk
- Strategic Risk
- Climate Related Financial Risk

The Bank has carried out risk assessment of all its material risks and has expressed it either quantitatively or qualitatively. The Bank has calculated the additional capital requirements as per the assessment methodologies in ICAAP for the risks identified.

2. Quantitative Disclosures

For Pillar 1 risk assessment, the Bank has adopted the following approaches for calculation of capital as per RBI directions:

1) Standardized Approach for Credit Risk
2) Standardized Duration Method for Market Risk
3) Basic Indicator Approach for Operational Risk

A summary of the Banks's RWA requirement for credit, market and operational risk and the capital adequacy ratio as on 31st March 2025 is given as here under:

RWA Requirements for various Risks	Amount (Rs. Crs)
A. Risk Weighted Asset (RWA) for Credit Risk	
1. Portfolios subject to Standardized Approach	35,138.64
2. Securitization Exposures	0
B. RWA for Market Risk	
Standardized Duration Approach	
1. Interest Rate Risk	3,151.61
2. Foreign Exchange Risk (including gold)	337.50
3. Equity Risk	191.36
C. RWA for Operational Risk	
1. Basic Indicator Approach	3,376.79
D. Other Residual Assets on B/S RWA	21.20
E. Total RWA (A+B+C+D)	**42,217.11**
F. Tier I Capital (CET1)	**30,967.10**
G. Tier II Capital	242.62
H. Total Capital (F+G)	**31,209.72**
Capital Adequacy Ratios	
1. Common Equity Tier-1 CRAR	73.35%
2. Tier -I CRAR Ratio (F/E)	73.35%
3. Tier -II CRAR Ratio (G/E)	0.57%
Total CRAR (H/E)	**73.93%**

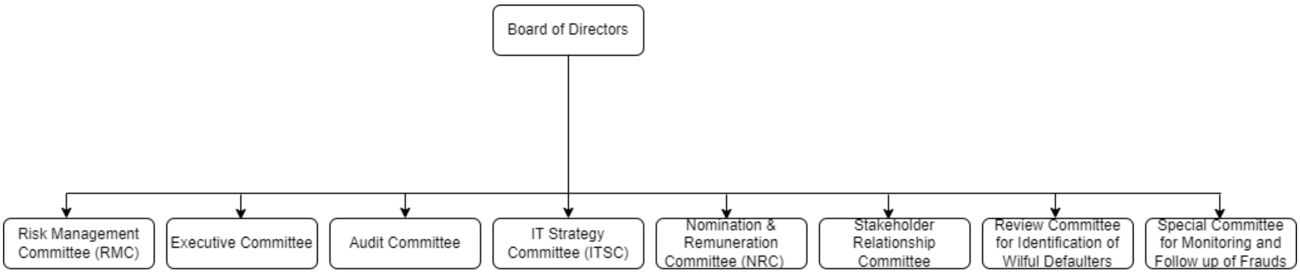
*Grant is considered as part of Tier I capital.

3. Risk exposure and assessment

3.1 General qualitative disclosure

Organization Structure for Governance and Risk Management

The Bank's risk management processes are guided by well-defined policies appropriate for various risk categories, independent risk oversight and periodic monitoring through the sub-committees of the Board of Directors. The broad organizational structure of bank for governance and risk management is furnished below:



The various Risk related sub-committees are listed below: -

Name of the Committee	**Risk Category**
Credit & Expenditure Approval Committee (CEAC 1, CEAC 2 & CRMC)	Credit risk, counterparty risk
Asset Liability Management Committee (ALCO)	Liquidity risk, market risk, interest rate risk
Operational Risk Management Committee (ORMC) and Business Continuity & Disaster Recovery Steering Committee (BC&DRSC)	Operational risk, people risk, process risk, technology risk, Continuity risk
Information Security Committee (ISC)	IT Risk, Information and cyber security risk
Fraud Monitoring Committee	Fraud risk

Credit Risk

Credit risk refers to the deterioration in the credit quality of the borrower or the counterparty adversely impacting the financial performance of the Bank. The losses incurred by the Bank in a credit transaction could be due to inability or wilful default of the borrower in honouring the financial commitments to the Bank. The Bank is exposed to credit risk through lending activities.

The Bank has a comprehensive Credit Policy with an objective to provide direction to the credit activities and provide a broad framework for the management of the credit risk in the portfolio while maintaining asset quality of the portfolio. The Credit Policy covers the broad guidelines for delivery of credit including projects/borrowing entities eligible for funding, statutory restrictions on loans and advances, forms of financing, exposure limits, appraisal standard, internal credit rating framework for assessing credit risk, pricing, approval process and security & documentation etc. Credit Risk is managed through detailed appraisal and independent risk vetting including internal credit rating of exposures at origination. A periodic review of the exposures throughout their lifecycle further supplements the same.

The Bank aims to maintain a minimum level of portfolio quality using internal credit ratings and through control of credit costs.

The Bank shall not originate loans/ investments which are internally rated as “nBB” or lower. Bank also expresses its credit risk appetite by establishing concentration risk limits for various parameters. Bank has established single and group borrower limits for certain exposure types which are below the regulatory exposure limits.

Credit Process

Credit Risk at Bank is managed by Credit Risk & Policy Department (CRPD). The CRPD is an independent unit under the Deputy Managing Director- Chief Risk Officer (DMD-CRO), which is responsible for management of the credit risk & policy and credit monitoring activities at the Bank. CRPD reports key credit related indicators on a timely basis to the RMC / Board as part of the Risk Management Reporting.

The Bank’s approach to credit risk management is well articulated in its credit policy which depicts the Bank’s robust credit appraisal and credit sanction processes, internal credit rating framework, credit risk pricing and credit monitoring through entire loan life cycle.

Credit Risk Management Framework

- A centralised credit risk evaluation process requires detailed risk analysis, mitigation strategies, analysis of debt servicing ability, evaluation of collateral, lending terms and conditions as appropriate to the risk profile of the borrower.
- CRPD, an independent department which does not have business targets, assesses the credit risk for all transactions throughout the loan lifecycle and assigns internal rating to them through board approved internal credit rating models. The internal credit rating models are also subject to periodic review to help the Bank arrive at prudent assessment of credit risk.
- The CRPD also prepares a rating rationale for each credit proposal, which details the strengths, weaknesses and key issues in the credit proposal along with an industry view which is presented to the recommending / sanctioning authority.
- Pricing of the loan is determined as per a Board approved Loan Pricing Framework (LPF) which is based on a cost-plus pricing model wherein all costs associated with extending credit are factored in for determining a lending rate.
- Lending decisions are taken by an appropriate sanctioning authority (namely Executive Committee (EC), Credit and Expenditure Approval Committee (CEAC) 1 and Credit and Expenditure Approval Committee (CEAC 2) through a well-defined delegation of authority framework under the Credit Approval Authorisation (which uses a combination of the proposed amount of the borrower / group exposure and its internal credit rating).
- The Bank has framework for asset quality review under the Credit Approval Authorisation which includes borrower review based on periodical schedule and event-based review. Under the mechanism, the quality of credit portfolio of the institution is monitored on a continuous basis by ensuring end use of the funds lent, monitoring of business and financial

performance, events affecting credit risk and early detection of signs of any deterioration requiring timely remedial measures.

Credit Monitoring

Bank has a Credit Monitoring Policy (CMP) which provides a monitoring mechanism (at both account and portfolio level) for the early identification of a borrower's credit deterioration and subsequent redressal of the situation throughout the loan lifecycle. The Policy also covers the governance structure, detailed workflow (including roles and responsibilities of relevant stakeholders), frequency of monitoring & reporting, Early Warning System (EWS) framework, etc.

Liquidity Risk

Liquidity risk appetite is expressed along the following dimensions:

1. Short term liquidity risk
2. Structural liquidity risk
3. Concentration risk/ contingent liability risk
4. Liquidity management under stress and contingency planning

Liquidity risk management at the Bank is governed by the Board approved Investment Policy and Asset Liability Management (ALM) Policy. Further, the Bank has defined Liquidity Maintenance ratio (LMR) for determining a minimum amount of liquid assets that could be used to meet cash outflows for debt servicing, committed disbursals, contingent liabilities, and other expenses during a prescribed survival horizon of 60 days.

Market Risk

Market risk is the risk that the value of the Bank's portfolio, either the investment portfolio or the trading portfolio, will decrease due to movements in market prices, for e.g. changes in value of interest rates, foreign exchange rates, equity prices and commodity prices.

The market risk appetite in the trading book is defined by limits set for value at risk ("VaR"), duration, stop loss limits and deal size limits. For managing foreign exchange risk, the Bank has defined a limit on the Net Overnight Open Position (NOOP) across the trading and the non-trading forex book. All the aforesaid market risk-based limits on the trading book are monitored and reported on regular basis.

An independent Treasury Middle Office (TMO), within the Risk department monitors and reports the various internal and regulatory risk limits set through the ALM and Investment Policy on a regular basis. Further, an independent market risk department provides oversight on treasury related activities with respect to implementation of the policies and processes and providing independent views on market risk related aspects.

Interest Rate Risk in Banking Book

Interest Rate Risk in Banking Book (IRRBB) refers to the current or prospective risk to financial institution's capital and earnings arising from adverse movements in interest rates that affect its banking book positions. The Bank in its ALM Policy has defined limits such as Interest rate gap limits, Earnings at Risk (EaR) limits and the Duration of Equity (DoE) to measure and monitor the interest rate risk.

Operational Risk

The Bank has documented key operational processes, SOPs. Roles and responsibilities towards various activities have been defined and internal control mechanism has been put in place. The Operational risk management framework of the Bank is governed by the Board approved Operational Risk Management policy. The Bank has put in place Information Security Policy and Cyber Risk Policy. Also, the Bank has put in place Fraud Risk Management Policy and Model Risk Management policy. The Bank has put in place policies, processes and systems for managing business continuity and outsourcing risks. The BCM & DR Committee has oversight on business continuity and ORMC on outsourcing risk.

The Bank has gone live with Phase 1 of its Information Technology systems for the management of various activities, the key components of which include: Loan management system (LMS), Treasury management system, Finance and accounting system (Oracle GL), ALM system for preparation of a structural liquidity statement and interest rate risk statements, HR system (Darwin box). The Bank is in the process of implementing Phase II of IT systems which includes Loan Origination System, Advance Risk and ALM Systems and GRC Systems.

DF-3: Credit Risk: General Disclosures

1. Qualitative disclosure

1.1 Definition and Classification of Non-performing Assets

Advances are classified into performing and non-performing assets (NPAs) as per Master Circular- Prudential norms on Income Recognition, Asset Classification & Provisioning norms pertaining to advances dated April 02, 2024.

A non-performing asset (NPA) is a loan or an advance where-

- Interest and/or instalment of principal remains overdue for a period of more than 90 days in respect of a term loan.
- In respect of derivative transactions, the overdue receivables representing positive mark-to market value of a derivative contract, if these remain unpaid for a period of 90 days from the specified due date for payment.
- NPAs are further classified into sub-standard, doubtful and loss assets based on the criteria stipulated by RBI. A sub-standard asset is one, which has remained a NPA for a period less than or equal to 12 months. An asset is classified as doubtful if it has remained in the sub-

standard category for a period of 12 months. A loss asset is one where loss has been identified by the Bank and the amount has not been written-off fully.

Guidelines for Classification of loans for Project under implementation as NPA

Further, the account may also be classified as NPA due to Deferment of Date of commencement of commercial operations (DCCO) criteria as per para 4.2.15 Projects under Implementation of Master circular on IRAC norms dated April 02, 2024.

I. Deferment of DCCO and consequential shift in repayment schedule for equal or shorter duration (including the start date and end date of revised repayment schedule) will not be treated as restructuring provided that:
   1. The revised DCCO falls within the period of 2 years from the original DCCO stipulated at the time of financial closure for infrastructure projects; and
   2. All other terms and conditions of the loan remain unchanged.

   As such project loans will be treated as standard assets in all respects, they will attract standard asset provision of 0.40%.

II. Banks may restructure project loans, by way of revision of DCCO beyond the time limits quoted in the paragraph above and retain the ‘standard’ asset classification, if the fresh DCCO is fixed within the following limits, and the account continues to be serviced as per the restructured terms:
   - Infrastructure Projects involving court cases:
     Up to another 2 years (beyond the 2 years period quoted in paragraph I (1) above, i.e., total extension of 4 years), in case the reason for extension of DCCO is arbitration proceedings or a court case.
   - Infrastructure Projects delayed for other reasons beyond the control of promoters:
     Up to another 1 year (beyond the 2 years period quoted in paragraph I (1) above, i.e., total extension of 3 years), in case the reason for extension of DCCO is beyond the control of promoters (other than court cases).

III. A loan for a project may be classified as NPA during any time before commencement of commercial operations as per record of recovery (90 days overdue). It is further re-iterated that the dispensation at paragraph (II) is subject to the condition that the application for restructuring should be received before the expiry of period mentioned at paragraph I (1) above and when the account is still standard as per record of recovery.

IV. In order to facilitate revival of the projects stalled primarily due to inadequacies of the current promoters, if a change in ownership takes place any time during the periods mentioned above or before the original DCCO, Bank may permit extension of the DCCO of the project up to two years in addition to the periods quoted above, as the case may be, without any change in asset classification of the account subject to specific conditions stipulated in the aforesaid circular. Bank may also consequentially shift/extend repayment schedule, if required, by an equal or shorter duration.

2. Quantitative Disclosures

The total gross credit risk outstanding are:

Category	Amount (Rs. Crs)
Fund Based	59,344.82
Non-Fund Based	474.82
Total	**59,819.64**

Geographic distribution of outstanding:

(Rs. Crs)

Particulars	March 31, 2025		
	Fund Based	**Non-Fund Based**	**Total**
Domestic	59,344.82	474.82	**59,819.64**
Overseas	0	0	0

Industry type distribution of outstanding (Fund Based and Non-Fund Based):

(Rs. Crs)

Sr. No	Industry Name	Fund Based	Non-Fund Based
1	Energy	38,452.71	144.05
2	Transport and Logistics	17,265.00	330.77
3	Water and Sanitation	100.00	0.00
4	Communication	385.33	0.00
5	Social and Commercial Infrastructure	3,141.78	0.00
Total		**59,344.82**	**474.82**

As of March 31, 2025 the Bank has nil NPA, so the values of net NPA and NPA ratios remains nil.

The Amount of NPAs (Gross) are:

(Rs. Crs)

Category	**Amount**
Sub Standard	0
Doubtful – 1	0
Doubtful – 2	0
Doubtful – 3	0
Loss	0
Total NPAs (Gross)	**0**

The movement of gross NPAs is as under:

Particulars	**Amount (Rs. Crs)**
Opening Balance at the beginning of the year	0
Additions during the year	0
Reductions during the year	0
Closing Balance	0

The movement of Specific Provision (Provisions for NPAs) is as under:

Particulars	**Amount (Rs. Crs)**
Opening Balance at the beginning of the year	0
Provisions made during the period	0
Write-off/Write-back of excess provisions	0
Closing Balance	0

The movement of General Provision (Provisions for standard assets) is as under:

Particulars	**Amount (Rs. Crs)**
Opening Balance at the beginning of the year	198.44
Provisions made during the period	44.18

Write-off	0
Write –back of excess provisions	0
Any other adjustments including transfers between provisions	0
Closing Balance	242.62

The movement of provisions for depreciation on investments is as under:

Particulars	**Amount (Rs. Crs)**
Opening Balance at the beginning of the year	0
Provisions made during the period	0
write-off	0
Write –back of excess provisions	0
Closing Balance	0

By major industry or counterparty type:

Particulars	**Amount (Rs. Crs)**	
	Gross NPA	**Specific Provision**
Energy	0	0
Transport and Logistics	0	0
Water and Sanitation	0	0
Communication	0	0
Total	**0**	**0**

Geographic distribution of NPAs and Specific Provisions:

Rs. Crs

Geography	**Gross NPA**	**Specific Provisions**	**General Provisions**
Domestic	0	0	242.62
Overseas	0	0	0
Total	**0**	**0**	**242.62**

The residual maturity breakdown of assets:

Rs. Crs

Maturity Buckets	Cash and Bank Balances	Balances with banks and money at call and short notice	Investments	Advances	Fixed Assets	Other Assets	Total
Day - 1 to 14 days	0.03	1,432.51	499.89	30.03	-	818.14	2,780.60
15-28 Days	-	1,431.28	-	4.29	-	0.02	1,435.59
29 Days & upto 3 months	-	2,981.00	328.13	241.16	-	374.95	3,925.24
Over 3 Months and upto 6 months	-	3,750.08	682.63	331.20	-	538.11	5,302.02
Over 6 Months and upto 1 year	-	4,276.04	11.83	633.88	-	117.28	5,039.03
Over 1 Year and upto 3 years	-	6,305.00	42.18	4,357.08	-	186.76	10,891.01
Over 3 Year and upto 5 years	-	-	862.16	6,711.41	-	-	7,573.57
Over 5 years and upto 7 years	-	-	37.63	7,433.08	-	-	7,470.71
Over 7 years and up to 10 years	-	-	1,777.05	11,170.37	-	-	12,947.42

Maturity Buckets	Cash and Bank Balances	Balances with banks and money at call and short notice	Investments	Advances	Fixed Assets	Other Assets	Total
Over 10 years	-	-	78.05	25,707.62	11.23	47.37	25,844.27
Total	**0.03**	**20,175.91**	**4,319.55**	**56,620.10**	**11.23**	**2,082.63**	**83,209.45**

DF-4: Credit Risk Disclosures for Portfolios subject to Standardized Approach

1. Qualitative Disclosures

Credit rating agencies

The Bank is using the ratings assigned by the following domestic external credit rating agencies, approved by the RBI:

- CARE Ratings Limited
- CRISIL Ratings Limited
- ICRA Limited
- India Ratings and Research Private Limited
- Acuite Ratings and Research Limited
- Infomerics Valuation and Rating Private Limited

Issue Specific Ratings

All long term and short-term ratings assigned by the credit rating agencies specifically to the Bank’s long term and short-term exposures respectively are considered by the Bank as issue specific ratings.

- For assets in the Bank’s portfolio that have contractual maturity less than or equal to one-year, short term ratings accorded by the chosen credit rating agencies are considered relevant. For other assets, which have a contractual maturity of more than one-year, long term ratings accorded by the chosen credit rating agencies are considered relevant.
- Long term ratings issued by the chosen domestic credit rating agencies have been mapped to the appropriate risk weights applicable as per the standardised approach. The rating to risk weight mapping furnished below was adopted for domestic corporate exposures, as per RBI guidelines:

Long Term Rating	AAA	AA	A	BBB	BB & below	Unrated*
Risk weight	20%	30%	50%	100%	150%	100%

- In respect of issue specific short-term ratings, the following risk weight mapping has been adopted by the Bank, as provided in the RBI guidelines:

Short Term Rating	A1+	A1	A2	A3	A4 & D	Unrated*
Risk weight	20%	30%	50%	100%	150%	100%

* Claims on corporates and NBFCs, except Core Investments Companies (CICs) having aggregate exposure from banking system of more thanRs.100 crore which were rated earlier and subsequently have become unrated are applied a risk weight of 150%. Additionally, all unrated claims on corporates and NBFCs, except CICs having aggregate exposure from banking system of more than Rs. 200 crores are applied a risk weight of 150%.

Further, in line with the RBI circular dated 16th November 2023 "Regulatory measures towards consumer credit and bank's credit to NBFCs", for all NBFCs excluding CICs, HFCs and NBFCs which are eligible for classification under priority sector lending, the Bank applies an additional 25% risk weight over and above the extant risk weight corresponding to an external rating where the extant risk weight is below 100%.

- Where multiple issue specific ratings are assigned to the Bank's exposure by the various credit rating agencies,the risk weight is determined as follows:
    - If there is only one rating by a chosen credit rating agency for a particular claim, then that rating is used to determine the risk weight of the claim.
    - If there are two ratings accorded by chosen credit rating agencies, which map into different risk weights, higher risk weight is applied.
    - If there are three or more ratings accorded by chosen credit rating agencies with different risk weights, the ratings corresponding to the two lowest risk weights are referred to and the higher of those two risk weightsis applied, i.e., the second lowest risk weight.

2. Quantitative Disclosures

Particulars	Amount (Rs. Crs)
Below 100% risk weight exposure outstanding	85,476
100% risk weight exposure outstanding	2,512
More than 100% risk weight exposure outstanding	9,698

Deduction	
Total	**97,685**

DF-5: Credit Risk Mitigation: Disclosures for Standardised Approaches

Residual risk in credit risk mitigants refers to the risk that the risk measurement and mitigation techniques used by the Bank, including collaterals, prove less effective than expected. Given the nature of its regular lending operations i.e. non-recourse cash flow-based lending to greenfield/operational projects/ other borrowers, the Bank uses limited credit risk mitigants to mitigate the underlying credit risk while following the RBI stipulated guidelines for treatment of collaterals and guarantees. The Bank does not use credit risk mitigation techniques like insurance or collateral other than project related collaterals to seek a reduction in capital requirements.

Consequently, collateral risk at the Bank is considered insignificant and hence no additional capital is required to mitigate this risk.

As part of management of residual risk (involving weaknesses in credit risk mitigation techniques), the Bank expects to develop and implement a collateral management policy as and when collateral based lending commences in the future which shall cover:

- Provide a clear definition of acceptable collaterals and factors governing the same
- Ensure that there is no material correlation between borrower and guarantor
- Require analysis of the strength of collaterals in terms of its legal certainty, enforceability and liquidity
- Require creation of minimum stipulations and conditions for acceptance and valuation of collaterals
- Analyse strength of guarantees in terms of their coverage of risks, enforceability and documentation
- Assess enforceability with respect to insurance of the collateral wherever applicable
- Stipulate regular monitoring and valuation of collaterals appropriate to the collateral type e.g. monitoring of margin requirements for financial collateral, inspection of properties mortgaged, etc.

The Bank shall assess this risk based on the type of collateral used as a credit risk mitigant and the extent to which it is used as a proportion of Bank’s loan portfolio.

DF-6: Securitisation Exposures: Disclosure for Standardised Approach

The Bank has not purchased any portfolio through direct assignment or PTC route. Further, the Bank has not originated any securitization exposures.

DF-7: Market Risk in Trading Book

Market risk is the risk that the value of Bank's portfolio, either the investment portfolio or the trading portfolio, will decrease due to movements in market prices, for e.g. changes in value of interest rates, foreign exchange rates, equity prices and commodity prices. The market risk appetite in the trading book is defined by limits set for Value at Risk (VaR), duration, cumulative quarterly and per day stop loss limits and deal size limits. As part of market risk management process the trading positions are marked to market and any market risk emanating from the positions are ensured to be within the Board approved limits.

The Bank's market risk limits are defined in the Investment Policy and Asset Liability Management (ALM) Policy. Treasury Investment Committee approves and reviews any direct investments in liquid instruments like treasury bills, certificate of deposits, mutual funds and others depending upon the proposed strategy of treasury to manage liquid assets.

Treasury mid-office (TMO) monitors the position vis-à-vis the prescribed limits on day-to-day basis or as per the defined frequency. TMO function is independent of treasury front office, and it reports to the Risk Management Department. Excess, if any, observed in the utilization of the prescribed limits is promptly addressed by Treasury Front Office as per the guidance provided by the Board in ALM Policy and Investment Policy.

Market Risk RWA (in Rs. Cr)

Standardised Duration Approach	**March 31, 2025**
Interest Rate Risk	3,151.61
Foreign Exchange Risk	337.50
Equity Risk	191.36
Total	**3,680.47**

Asset Liability Management ('ALM')

Asset Liability Management refers to managing risks that arise due to maturity mismatches and repricing mismatches between assets and liabilities. Liquidity risk is the risk that the Bank may not be able to generate sufficient cash flows at a reasonable cost to meet expected and/or unexpected claims. It arises from funding lending, trading, investment activities and management of trading positions. It includes both the risk of unexpected increases in the cost of funding assets due to unanticipated funding requirements and the risk of being unable to liquidate an investment in a timely manner at a reasonable price. Interest Rate Risk in Banking

Book (IRRBB) refers to the current or prospective risk to Bank's capital and earnings arising from adverse movements in interest rates that affect its banking book positions.

The Bank has a Board approved ALM Policy that defines the organization structure, limit framework for management of market risks and liquidity risk, roles and responsibilities related to ALM.

Governing Committees

i. **Risk Management Committee (RMC)**- The Risk Management Committee of the Board, which is a Board level committee is responsible for risk management in the Institution, will function in accordance with the regulations for conduct of Board level committee on Risk Management.

ii. **Asset Liability Management Committee ("ALCO")**, which oversees market risk, also sets policies regarding asset liability management ("ALM") and reviews the ALM profile of the Bank. It also monitors liquidity position provide recommendations for management of liquidity/ALM risk and ensures adherence to the limits set; and also recommends major changes to policies governing liquidity and ALM, to the RMC for its approval, based on the inputs received from the risk support sections.

The primary objective of Asset Liability Management Committee (ALCO) is to actively monitor market risks arising out of the Bank's Assets and Liabilities, liquidity position and impact of interest rate movements and also be responsible for balance sheet planning from a risk-return perspective. The key responsibilities of the Asset Liability Management Committee (ALCO) are as under:

i. Provide recommendations in formulating policies and strategies for management of market, liquidity / ALM Risks, as well as amendments if necessary

ii. Ensure that the management of market risks and assets and liabilities is executed in accordance with the regulatory policies.

iii. Manage the Institution's liquidity position/profile, interest rate risk profile, foreign exchange risk profile and the adherence to the limits set, determine the policies for mismatch and net open position, as well as manage and determine the financial and capital structures.

iv. Approve the relevant benchmark rate and pricing of various products and services being offered by the Institution (both liabilities and assets sides).

v. To consider and approve any other matter related to deposits, liquidity and market risk management including regulatory matters

ALCO Support desk is part of Risk Management Department. The desk would undertake all activities required to enable ALCO to undertake its responsibilities including ALM/risk management.

Liquidity Risk

The Bank assesses & measures liquidity risk through flow and stock approach. Flow approach measurement involves comprehensive tracking of future cash flows of various assets & liabilities, while stock approach involves measurement of critical liquidity ratios. The Statement of Structural Liquidity is the basis largely used to assess the liquidity position, mismatches etc. on a continuous basis. Tolerance levels are fixed on mismatches, across all time buckets taking into account relevant factors based on the asset liability base, nature of business, future strategy etc. As an additional tool to manage liquidity risk, the Bank monitors Liquidity Maintenance Ratio (LMR) to determine its minimum liquidity requirements over a pre-defined time horizon (survival horizon) during which the Bank would temporarily not access any additional borrowings, while meeting all its net cash-outflow requirements.

Bank's ALM Policy also outlines a contingency funding plan (CFP) that provides forewarning occurrence of stressful liquidity situation by laying down qualitative and quantitative indicators. The plan lay down action plan to be followed by various teams within the Bank to manage liquidity crisis and providing guidance for utilization of the different funding sources during crisis.

DF-8: Operational Risk

Operational risk is defined as the risk of loss resulting from inadequate or failed internal processes, people and systems or from external events.

Operational risk includes legal risk but excludes strategic and reputational risk. The Bank has put in place a Board approved Operational Risk Management Policy which outlines overall framework for management of Operational Risk.

The Bank manages Operational Risk by way of adopting best practices in processes as well as products. Utmost importance is given on communication and understanding of processes at transactional level and compliance to same are monitored through effective internal audits. The Bank's selection of personnel and systems of rewarding performance are aligned to meet Bank's stated key priorities. There is a commitment to training and upgrading of staff skills. Strong 'ownership' of exposures is encouraged, through rewards as well as strong accountability.

Governing policies/ frameworks & processes:

- Operational Risk Management Policy
- Outsourcing Policy
- Business Continuity Management & Disaster Recovery Policy
- Information Security Policy
- IT Architecture Governance and Risk Management Policy
- Fraud Risk Management Policy

- Model Risk Management Policy

The Board of Directors delegated authority for oversight on operational risk management to the RMC. The RMC, in turn assigned to the Operational Risk Management Committee ("ORMC") responsible review of all operational risk processes and mitigation of operational risk. The ORMC, reporting to the RMC, reviews and approves the development and implementation of operational risk methodologies and tools, including assessments, reporting, and loss event databases. It also guides the business and operation groups in development of business continuity and disaster recovery plans. An independent ORMD is responsible for the daily management and coordination of operational risk-related activities and for regular reporting of trends and analysis to ORMC and RMC.

The Bank understands the criticality of business continuity in the event of any undesirable/ unforeseen incident and has put in place an exhaustive Business Continuity Plan (BCP) in place which is subject to periodic drills. The Bank has robust Information Technology set up with Disaster Recovery (DR) site for critical functions and backups. Further there is a strict adherence to Information Security Policy across the Bank.

As per the mandate from RBI, the Bank is following the Basic Indicator Approach (BIA) for assessment of Operational Risk Capital. RWA requirement for operational risk as per BIA as on March 31, 2025 is Rs 3,376 Cr.

IT Operations/ Infrastructure and Cyber Security Risk

IT Operations/Cyber Security Risk means any risk of financial loss, disruption or damage to the reputation of the Bank from some sort of failure of its IT systems. IT and Cyber risks form an integral part of the Bank's Enterprise Risk Management framework. The Bank is exposed to the risk of failure of its IT infrastructure or IT security on its operations, especially since, it has recently gone live with its Information Technology systems and is in the process of stabilizing and integrating the same. Further, its systems are largely cloud based further exposing it to Cloud Service Provider (CSP) risk.

DF-9: Interest Rate Risk in the Banking Book (IRRBB)

Interest Rate Risk in Banking Book (IRRBB) refers to the current or prospective risk to Bank's capital and earnings arising from adverse movements in interest rates that affect its banking book positions. Impact of changes in interest rates on the economic value is manifested through potential change in Market Value of Equity (MVE). Changes in interest rates also affect bank's earning by altering interest rate sensitive income and expenses, affecting its Net Interest Income (NII).

The Bank measures the interest rate sensitivity of its banking book using Traditional Gap Analysis (for earnings perspective) and Duration Gap Analysis (for economic value perspective). Gap or mismatch risk is measured by calculating gaps (differences) in Rate Sensitive Assets (RSA) and Rate Sensitive liabilities (RSL), including off- balance sheet items. The RSA and RSL are bucketed on the basis of maturity or repricing dates. Duration Gap

Analysis involves computing of the Modified Duration Gap (MDG) between RSA and RSL and in turn arrive at Duration of Equity (DoE), which provides the sensitivity of market value of equity to changes in interest rates. The interest rate risk position is regularly monitored by ALCO, which provides directions/suggestions regarding hedging of interest rate risk, resources for funding, growth in advances, pricing of advances and other inputs to keep the interest rate risk in banking book position within prescribed internal limits.

Scenario – Parallel Shift (upward/downward) in interest rates by 100 bps

	Increase by 100 bps	**Decrease by 100 bps**
Earnings at Risk (EAR)	**Rs. +33.37 Crs**	**Rs. -33.37 Crs**
Economic Value of Equity (EVE)	**Rs. +216.23 Crs**	**Rs. -216.23 Crs**

DF-10: General Disclosure for Exposures Related to Counterparty Credit Risk

The Bank holds capital to protect against the risk of counterparty defaults as well as credit valuation adjustment (CVA) risk for bilateral OTC derivative transactions. Default risk is measured using current exposure method i.e. PFE, while credit migration risk is measured as CVA. CVA is the difference between the risk-free value of portfolio and portfolio value adjusted for the possibility of counterparty's default.

The Bank has adopted a Framework for setting up exposure and tenor limits for banks, which has been reviewed and approved by the Board. The Bank has a scorecard-based rating methodology based on CRAMEL (Capital Adequacy, Resources, Asset Quality, Management, Earnings and Liquidity) parameters for assigning internal ratings to domestic and foreign banks. The eligible exposure and tenor limits for a counterparty bank is a function of the following factors:

a) Internal credit rating of the counterparty bank

b) Networth of the counterparty bank as at the last balance sheet date

c) Bank's Capital Funds as at the last balance sheet date

Once the internal rating for a counterparty bank is determined using the approach as per Framework, the final eligible counterparty bank overall exposure limits are derived as the lower of:

a) Certain percentage of counterparty bank's net worth depending on its internal rating.

b) Certain percentage of Institution's Tier 1 capital depending on the counterparty bank's internal rating.

Further, the overall exposure limit of each counterparty bank is further classified into a credit exposure limit and settlement exposure limit respectively such that the sum of credit and settlement exposure limits for a counterparty bank is always less than or equal to the proposed overall exposure limit.

Credit exposures are monitored to ensure that they do not exceed the approved credit limits. The Bank enters into various derivative products to hedge the balance sheet liabilities and part of its floating incomes. Derivative exposures are calculated according to the current exposures method. The Bank has entered into TRS (Total Return Swaps) and OIS (Overnight Index Swaps) arrangements.

Particulars	**March 31,2025**			**December 31,2024**		
	Notional	**Current Credit Exposure**	**Credit Exposure (Current Credit Exposure + Potential Future Exposure)**	**Notional**	**Current Credit Exposure**	**Credit Exposure (Current Credit Exposure + Potential Future Exposure)**
Foreign exchange contracts	-	-	-	-	-	-
Interest rate Derivative Contracts	44,250.00	808.79	930.24	38,750.00	413.48	897.67
Currency Swaps	-	-	-	-	-	
Total	**44,250.00**	**808.79**	**930.24**	**38,750.00**	**413.48**	**897.67**

DF-11: Composition of Capital

Common Equity Tier 1 capital: instruments and reserves (Rs. Cr)		
1)	Directly issued qualifying common share capital plus related stock surplus (share premium)	20,000.00
2)	Retained earnings	3,967.00
3)	Accumulated other comprehensive income (and other reserves)	7,037.51
4)	*Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies[194])*	
5)	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	
6)	**Common Equity Tier 1 capital before regulatory adjustments**	31,004.50
Common Equity Tier 1 capital: regulatory adjustments		
7)	Prudential valuation adjustments	
8)	Goodwill (net of related tax liability)	
9)	Intangibles (net of related tax liability)	37.40
10)	Deferred tax assets	
11)	Cash-flow hedge reserve	
12)	Shortfall of provisions to expected losses	
13)	Securitisation gain on sale	
14)	Gains and losses due to changes in own credit risk on fair valued liabilities	
15)	Defined-benefit pension fund net assets	
16)	Investments in own shares (if not already netted off paid-up capital on reported balance sheet)	

17)	Reciprocal cross-holdings in common equity	
18)	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the AIFI does not own more than 10% of the issued share capital (amount above 10% threshold)	
19)	Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)	
20)	Mortgage servicing rights (amount above 10% threshold)	
21)	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	
22)	Amount exceeding the 15% threshold	
23)	*of which: significant investments in the common stock of financial entities*	
24)	*of which: mortgage servicing rights*	
25)	*of which: deferred tax assets arising from temporary differences*	
26)	National specific regulatory adjustments(26a+26b+26c+26d)	
26a)	*of which:* Investments in the equity capital of unconsolidated insurance subsidiaries	
26b)	*of which:* Investments in the equity capital of unconsolidated non-financial subsidiaries	
26c)	*of which:* Shortfall in the equity capital of majority owned financial entities which have not been consolidated with the AIFI	
26d)	*of which:* Unamortised pension funds expenditures	
27)	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	

28)	**Total regulatory adjustments to Common equity Tier 1**	37.40
29)	**Common Equity Tier 1 capital (CET1)**	30,967.10
Additional Tier 1 capital: instruments		
30)	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus (share premium) (31+32)	
31)	of which: classified as equity under applicable accounting standards (Perpetual Non-Cumulative Preference Shares)	
32)	of which: classified as liabilities under applicable accounting standards (Perpetual debt Instruments)	
33)	*Directly issued capital instruments subject to phase out from Additional Tier 1*	
34)	Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)	
35)	*of which: instruments issued by subsidiaries subject to phase out*	
36)	**Additional Tier 1 capital before regulatory adjustments**	
Additional Tier 1 capital: regulatory adjustments		
37)	Investments in own Additional Tier 1 instruments	
38)	Reciprocal cross-holdings in Additional Tier 1 instruments	

39)	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the AIFI does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	
40)	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	
41)	National specific regulatory adjustments (41a+41b)	
41a)	*of which:* Investments in the Additional Tier 1 capital of unconsolidated insurance subsidiaries	
41b)	*of which:* Shortfall in the Additional Tier 1 capital of majority owned financial entities which have not been consolidated with the AIFI	
42)	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	
43)	**Total regulatory adjustments to Additional Tier 1 capital**	
44)	**Additional Tier 1 capital (AT1)**	
45)	**Tier 1 capital (T1 = CET1 + AT1) (29 + 44)**	30,967.10
Tier 2 capital: instruments and provisions		
46)	Directly issued qualifying Tier 2 instruments plus related stock surplus	
47)	*Directly issued capital instruments subject to phase out from Tier 2*	
48)	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	

49)	*of which: instruments issued by subsidiaries subject to phase out*	
50)	Provisions	242.62
51)	**Tier 2 capital before regulatory adjustments**	242.62
Tier 2 capital: regulatory adjustments		
52)	Investments in own Tier 2 instruments	
53)	Reciprocal cross-holdings in Tier 2 instruments	
54)	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the AIFI does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)	
55)	Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	
56)	National specific regulatory adjustments (56a+56b)	
56a)	*of which:* Investments in the Tier 2 capital of unconsolidated insurance subsidiaries	
56b)	*of which:* Shortfall in the Tier 2 capital of majority owned financial entities which have not been consolidated with the AIFI	
57)	**Total regulatory adjustments to Tier 2 capital**	
58)	**Tier 2 capital (T2)**	242.62
59)	**Total capital (TC = T1 + T2) (45 + 58)**	31,209.72
60)	**Total risk weighted assets (60a + 60b + 60c)**	42,217.11

60a)	*of which: total credit risk weighted assets*	35,159.84
60b)	*of which: total market risk weighted assets*	3,680.47
60c)	*of which: total operational risk weighted assets*	3,376.79
Capital ratios and buffers		
61)	Common Equity Tier 1 (as a percentage of risk weighted assets)	73.35%
62)	Tier 1 (as a percentage of risk weighted assets)	73.35%
63)	Total capital (as a percentage of risk weighted assets)	73.93%
64)	NA	
65)	*NA*	
66)	*NA*	
67)	*NA*	
68)	NA	
National minima (if different from Basel III)		
69)	National Common Equity Tier 1 minimum ratio (if different from Basel III minimum)	
70)	National Tier 1 minimum ratio (if different from Basel III minimum)	
71)	National total capital minimum ratio (if different from Basel III minimum)	
Amounts below the thresholds for deduction (before risk weighting)		
72)	Non-significant investments in the capital of other financial entities	

73)	Significant investments in the common stock of financial entities	
74)	Mortgage servicing rights (net of related tax liability)	
75)	Deferred tax assets arising from temporary differences (net of related tax liability)	
Applicable caps on the inclusion of provisions in Tier 2		
76)	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	242.62
77)	Cap on inclusion of provisions in Tier 2 under standardised approach	439.50
78)	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	NA
79)	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	NA
Capital instruments subject to phase-out arrangements		
80)	*Current cap on CET1 instruments subject to phase out arrangements*	NA
81)	*Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)*	NA
82)	*Current cap on AT1 instruments subject to phase out arrangements*	NA

83)	*Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)*	NA
84)	*Current cap on T2 instruments subject to phase out arrangements*	NA
85)	*Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)*	NA

DF-12: Composition of Capital- Reconciliation Requirements (Rs Cr.)

	Step 1		**Balance sheet as in financial statements**	**Balance sheet under regulatory scope of consolidation**
			As on 31st March 2025	**As on 31st March 2025**
A	**Capital & Liabilities**			
i	Paid-up Capital		20,000.00	20,000.00
	Reserves & Surplus		11,004.50	11,004.50
	Minority Interest			-
	Total Capital		31,004.50	31,004.50
ii	Deposits		-	-
	of which: Deposits from banks		-	-
	of which: Customer deposits		-	-
	of which: Other deposits (pl. specify)		-	-

iii	Borrowings		49,125.39	49,125.39
	of which: From the Reserve Bank of India			-
	of which: From banks		11,934.92	11,934.92
	of which: From other institutions & agencies			-
	of which: Others (pl. specify)		37,190.47	37,190.47
	of which: Capital instruments			-
iv	Other liabilities & provisions		3,079.56	3,079.56
	Total		**83,209.45**	83,209.45
B	**Assets**			-
i	Cash and balances with the Reserve Bank of India		0.03	0.03
	Balance with banks and money at call and short notice		20,175.91	20,175.91
ii	Investments:		4,319.56	4,319.56
	of which: Government securities			-
	of which: Other approved securities			-
	of which: Shares		75.60	75.60
	of which: Debentures & Bonds		4,243.96	4,243.96
	of which: Subsidiaries / Joint Ventures / Associates			-

	of which: Others (Commercial Papers, Mutual Funds etc.)			-
iii	Loans and advances		56,620.10	56,620.10
	of which: Loans and advances to banks		56,620.10	56,620.10
	of which: Loans and advances to customers			-
iv	Fixed assets		11.23	11.23
v	Other assets		2,082.63	2,082.63
	of which: Goodwill and intangible assets		-	-
	of which: Deferred tax assets			-
vi	Goodwill on consolidation			-
vii	Debit balance in Profit & Loss account			-
	Total Assets		**83,209.45**	83,209.45

	Step 2	**Balance sheet as in financial statements**	**Balance sheet under regulatory scope of consolidation**
		As on 31st March 2025	**As on 31st March 2025**
A	**Capital & Liabilities**		
i	Paid-up Capital	20,000.00	20,000.00
	of which: Amount eligible for CET1		-

	of which: Amount eligible for AT1		-
	Reserves & Surplus	11,004.50	11,004.50
	Minority Interest		-
	Total Capital	31,004.50	31,004.50
ii	Deposits	-	-
	of which: Deposits from banks	-	-
	of which: Customer deposits	-	-
	of which: Other deposits (pl. specify)	-	-
iii	Borrowings	49,125.39	49,125.39
	of which: From the Reserve Bank of India		-
	of which: From banks	11,934.92	11,934.92
	of which: From other institutions & agencies		-
	of which: Others (pl. specify)		-
	of which: Capital instruments		-
iv	Other liabilities & provisions	3,079.56	3,079.56
	of which: DTLs related to goodwill		-
	of which: DTLs related to intangible assets		-

	Total	**83,209.45**	83,209.45
			-
B	**Assets**		-
i	Cash and balances with the Reserve Bank of India	0.03	0.03
	Balance with banks and money at call and short notice	20,175.91	20,175.91
ii	Investments	4,319.56	4,319.56
	of which: Government securities		-
	of which: Other approved securities		-
	of which: Shares	75.60	75.60
	of which: Debentures & Bonds	4,243.96	4,243.96
	of which: Subsidiaries / Joint Ventures / Associates		-
	of which: Others (Commercial Papers, Mutual Funds etc.)	-	-
iii	Loans and advances	56,620.10	56,620.10
	of which: Loans and advances to banks	56,620.10	56,620.10
	of which: Loans and advances to customers		-
iv	Fixed assets	11.23	11.23
v	Other assets	2,082.63	2,082.63

	of which: Goodwill and intangible assets *Out of which:*		-
	Goodwill		-
	Other intangibles (excluding MSRs)		-
	Deferred tax assets		-
vi	Goodwill on consolidation		-
vii	Debit balance in Profit & Loss account		-
	Total Assets	83,209.45	83,209.45

Extract of Basel III common disclosure template (with added column) – Table DF-11*

Common Equity Tier 1 capital: instruments and reserves		
		Component of regulatory capital reported by AIFI
1	Directly issued qualifying common share (and equivalent for non-joint stock companies) capital plus related stock surplus	20,000.00
2	Retained earnings	3,967.00
3	Accumulated other comprehensive income (and other reserves)	7,037.51
4	Directly issued capital subject to phase out from CET1 (only applicable to non- joint stock companies)	
5	Common share capital issued by subsidiaries	

	and held by third parties (amount allowed in group CET1)	
6	**Common Equity Tier 1 capital before regulatory adjustments**	30,967.10
7	Prudential valuation adjustments	
8	Goodwill (net of related tax liability)	37.40

DF-13: Main Features of Regulatory Capital Instruments

During the quarter ended 31st March 2025, the Bank did not raise any subordinated debt bonds qualifying for Tier II capital.

DF-14: Full Terms and Conditions of Regulatory Capital Instruments

During the quarter ended 31st March 2025, the Bank did not raise any subordinated debt bonds qualifying for Tier II capital.

DF-15: Disclosure Requirements for Remuneration

It is only applicable to All Private Sector Banks (including Local Area Banks, Small Finance Banks, Payments Banks) and Foreign Banks operating in India.

DF-16: Equities – Disclosure for Banking Book Positions

In accordance with the RBI Master Directions on “Prudential Norms for Classification, Valuation and Operation of Investment Portfolio by Banks”, investments are classified at the time of purchase into Held for Trading” (‘HFT’), “Available for Sale” (‘AFS’) and “Held to Maturity” (‘HTM’) categories.

Description	Amount (in Rs. Cr)
Market Value of Equity Investments Outstanding in Banking Book	75.60
Market Value of Listed Equities	75.60
Market Value of Unlisted Equities	-
Net Profit / Loss from Sales in the Period	-
Unrealised Gains (Losses) Recognised in the Balance Sheet but Not Through P&L	-
Unrealized Gains (Losses) Not Recognized Either in the Balance Sheet or P&L	-

DF-17: Summary comparison of accounting assets vs. leverage ratio exposure measure

Sr. No	Item	(Rs. In Crs.)
1	Total consolidated assets as per published financial statements	82,394.98
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	-
3	Adjustment for fiduciary assets recognized on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	
4	Adjustments for derivative financial instruments	930.24
5	Adjustment for securities financing transactions (i.e., repos and similar secured lending)	
6	Adjustment for off-balance sheet items (i.e., conversion to credit equivalent amounts of off- balance sheet exposures)	11,547.67
7	Other adjustments	
8	Leverage ratio exposure	94,872.89

DF-18: Leverage ratio common disclosure template

Leverage Ratio

The leverage ratio has been calculated using the definitions of capital and total exposure. The Bank’s leverage ratio, calculated in accordance with the RBI guidelines:

Sr. No	Items	Leverage ratio framework (Rs. in Crs)
	On-balance sheet exposures	
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	82,394.98
2	(Asset amounts deducted in determining Base l III Tier 1 capital)	-
3	**Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)**	**82,394.98**
	Derivative exposures	
4	Replacement cost associated with all derivatives transactions (i.e., net of eligible cash variation margin)	92.02
5	Add-on amounts for PFE associated with all derivatives transactions	838.22
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework	-
7	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)	-
8	(Exempted CCP leg of client-cleared trade exposures)	-
9	Adjusted effective notional amount of written credit derivatives	-
10	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	-
11	**Total derivative exposures (sum of lines 4 to 10)**	**930.24**
	Securities financing transaction exposures	

12	Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	-
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-
14	CCR exposure for SFT assets	-
15	Agent transaction exposures	-
16	**Total securities financing transaction exposures (sum of lines 12 to 15)**	-
	Other off-balance sheet exposures	
17	Off-balance sheet exposure at gross notional amount	40,985.36
18	(Adjustments for conversion to credit equivalent amounts)	(29,437.69)
19	**Off-balance sheet items (sum of lines 17 and 18)**	**11,547.67**
	Capital and total exposure	
20	Tier 1 capital	**30,967.10**
21	**Total exposures (sum of lines 3, 11, 16 and 19)**	**94,872.89**
	Leverage ratio	
22	**Basel III leverage ratio (20/21)**	**32.64%**