

## **IDBI Bank Ltd.**

### **Consolidated Pillar III Disclosures (March 31, 2025)**

#### **1. Scope of Application and Capital Adequacy**

##### **Table DF-1: Scope of Application**

##### **Accounting and regulatory consolidation**

For the purpose of financial reporting, the Bank consolidates its subsidiaries in accordance with Accounting Standard (AS) 21, Consolidated Financial Statements, on a line-by-line basis by adding together like items of assets, liabilities, income and expenditure. Investments in associates are accounted for by the equity method in accordance with AS-23, “Accounting for Investments in Associates in Consolidated Financial Statements”.

For the purpose of consolidated prudential regulatory reporting, the consolidated Bank includes all group entities under its control, except group companies which are engaged in insurance business and any non-financial activities. Details of subsidiaries and associates of the Bank along with the consolidation status for accounting and regulatory purposes are given below:

**Name of the head of the banking group to which the framework applies: IDBI Bank Ltd.**

##### **(i) Qualitative Disclosures**

##### **a. List of group entities considered for consolidation**

<b>Name of the entity / Country of incorporation</b>	<b>Whether the entity is included under accounting scope of consolidation (yes/no)</b>	<b>Explain the method of consolidation</b>	<b>Whether the entity is included under regulatory scope of consolidation (yes/no)</b>	<b>Explain the method of consolidation</b>	<b>Explain the reasons for difference in the method of consolidation</b>	<b>Explain the reasons if consolidated under only one of the scopes of consolidation</b>
IDBI Capital Market Services Ltd/India	Yes	Consolidated in accordance with AS-21, Consolidated Financial Statements	Yes	Consolidated in accordance with AS-21, Consolidated Financial Statements	NA	NA
IDBI Asset Management Ltd/India	Yes	Consolidated in accordance with AS-21, Consolidated Financial Statements	Yes	Consolidated in accordance with AS-21, Consolidated Financial Statements	NA	NA

IDBI MF Trustee Company Ltd/India	Yes	Consolidated in accordance with AS-21, Consolidated Financial Statements	No	NA	NA	IDBI MF Trustee Company Ltd is a non-Financial Entity. Deducted from Consolidated Regulatory Capital of the group.
IDBI Intech Ltd/India	Yes	Consolidated in accordance with AS-21, Consolidated Financial Statements	No	NA	NA	IDBI Intech Ltd is a non-Financial Entity. Deducted from Consolidated Regulatory Capital of the group.
IDBI Trusteeship Services Ltd/India	Yes	Consolidated in accordance with AS-21, Consolidated Financial Statements	No	NA	NA	IDBI Trusteeship is a non-Financial Entity. Deducted from Consolidated Regulatory Capital of the group.
Biotech Consortium India Limited	Yes	Accounted for by the equity method in accordance with AS-23, "Accounting for Investments in Associates in Consolidated Financial Statements".	No	NA	NA	Risk weighted for capital adequacy purposes
National Securities Depository Limited	Yes	Accounted for by the equity method in accordance with AS-23, "Accounting for Investments in Associates	No	NA	NA	Risk weighted for capital adequacy purposes

		in Consolidated Financial Statements”.				
North Eastern Development Finance Corporation Limited	Yes	Accounted for by the equity method in accordance with AS-23, “Accounting for Investments in Associates in Consolidated Financial Statements”.	No	NA	NA	Risk weighted for capital adequacy purposes

\* NA – Not Applicable

**b. List of group entities not considered for consolidation both under the accounting and regulatory scope of consolidation**

There are no group entities that are not considered for consolidation under both the accounting scope of consolidation and regulatory scope of consolidation.

**(ii) Quantitative Disclosures:**

**c. List of group entities considered for regulatory consolidation:**

(Amt. in ₹ Crore)

Name of the entity / country of incorporation (As indicated in (i) a. above)	Principle activity of the entity	Total balance sheet equity (as stated in the accounting balance sheet of the legal entity)	Total balance sheet assets (as stated in the accounting balance sheet of the legal entity)
IDBI Capital Market Services Ltd/India	Business includes stock broking, distribution of financial products, merchant banking, corporate advisory services, etc.	₹ 128.10	₹ 457.41
IDBI Asset Management Ltd/India	Manages investments of funds raised through MF schemes.	₹ 200.00	₹ 219.38

**d. The aggregate amount of capital deficiencies in all subsidiaries which are not included in the regulatory scope of consolidation i.e. that are deducted:**

There is no capital deficiency in any subsidiary, which is not included in the regulatory scope of consolidation.

**e. The aggregate amounts (e.g. current book value) of the bank's total interests in insurance entities, which are risk-weighted:**

There is nil aggregate amount of the bank's total interests in insurance entities.

**f. Any restrictions or impediments on transfer of funds or regulatory capital within the banking group:**

There are no restrictions or impediments on transfer of funds or regulatory capital within the banking group.

**Table DF-2: Capital Adequacy**

The Bank maintains and manages capital as a cushion against the risk of probable losses and to protect its stakeholders, depositors and creditors. The future capital requirement of the Bank is projected as a part of its annual business plan, in accordance with its business strategy. To calculate the future capital requirements of the Bank a view on the market behaviour is taken after considering various factors such as interest rate, exchange rate and liquidity positions. In addition, broad parameters like balance sheet composition, portfolio mix, growth rate and relevant discounting are also considered.

Further, the loan composition and rating matrix is factored-in to reflect precision in projections. In line with Basel III guidelines, which are effective since April 01, 2013, the Bank has been calculating its capital ratios as per the extant RBI guidelines. The main focus of Basel III norms is on the quality and quantity of Tier I capital. The Standalone CRAR position of the Bank as on March 31, 2025 is as given below:

<b>Capital Adequacy Ratios</b>	
CET 1	23.51%
Tier 1	23.51%
Tier 2	1.54%
CRAR	25.05%

**Risk exposure & Assessment**

For identification, quantification and estimation of current and future risks which are not captured at all or not fully captured under the Standardised Approach of Pillar-I , the Bank has a Board approved Internal Capital Adequacy Assessment Process (ICAAP) Policy. This policy covers the process for addressing such risks, measuring their impact on the financial position of the Bank and formulating appropriate strategies for their containment & mitigation, thereby maintaining an adequate level of capital. ICAAP exercise is conducted periodically to determine that the Bank has adequate

capital to meet regulatory requirements in line with its business requirements. ICAAP Policy of the Bank also lays down the roadmap for comprehensive stress testing, covering regulatory stress conditions to give an insight into the impact of severe but plausible stress scenarios on the Bank's risk profile and capital position. The stress tests exercises are carried out quarterly incorporating RBI guidelines on Stress testing dated December 02, 2013. The impact of stress scenarios on the profitability and capital adequacy of the Bank are analysed. Stress testing framework includes scenario analysis to understand the impact of further increase in Gross NPA, crystallization of NFB facilities of NPA and Technically Written Off accounts and illiquid securities on capital and profitability of the Bank. The mechanism of reverse stress testing is used to find the level of stress which may adversely impact the capital to take it to a pre-determined floor level. The result of the exercise is reported to the suitable Board level committee(s).

**The Consolidated CRAR position, as on March 31, 2025 is as under:**

(Amt. in ₹ Crore)

<b>Capital requirement</b>	
<b>Credit Risk Capital:</b>	
Portfolios subject to standardised approach	18,343.82
Securitisation	0.00
<b>Market Risk Capital:</b>	
Standardised duration approach	548.24
<i>Interest Rate Risk</i>	326.80
<i>Foreign exchange Risk (including Gold)</i>	39.60
<i>Equity Risk</i>	181.36
<i>On derivatives (FX Options)</i>	0.47
<b>Operational Risk Capital:</b>	
Basic indicator approach	2,241.78
<b>Common Equity Tier 1, Tier 1 and Total capital ratio:</b>	
CET 1	23.67%
Tier 1	23.67%
Tier 2	1.53%
<b>Total( Tier 1 + Tier 2)</b>	<b>25.20%</b>

### **DF-3a: Credit Risk - General Disclosures:**

Credit risk is the risk of loss that may occur due to default of the counterparty or from its failure to meet its obligations as per terms of the financial contract. Any such event will have an adverse effect on the financial performance of the Bank. The Bank faces credit risk through its lending, investment and contractual arrangements. A robust risk governance framework has been put in place to counter the effect of credit risk faced by the Bank. The framework provides a clear definition of roles as well as allocation of responsibilities with regard to ownership and management of risks. Allocation of

responsibilities is further substantiated by defining clear hierarchy with respect to reporting relationships and Management Information System (MIS) mechanism.

### **Bank's Credit risk management policies**

The Bank has defined and implemented various risk management policies, procedures and standards with an objective to clearly articulate processes and procedural requirements that are binding on all concerned Business groups. Credit Policy of the Bank is guided by the objective to build, sustain and maintain a high quality credit portfolio. The policy document lays down broad approaches and guidance for lending to different business segment, besides guidance on credit process, credit risk management, control and monitoring with emphasis on maintaining asset quality as well as risk adjusted return. The policy also addresses more granular factors such as diversification of the portfolio across counter parties, business groups, industries, geographies and sectors. The policy reflects the Bank's approach towards lending to corporate clients in light of prevailing business environment and regulatory stipulations.

Bank's Credit Policy also details the standards for its Retail Assets portfolio. The policy also guides the formulation of individual product program guidelines for various retail products. Credit Policy is reviewed annually in anticipation of or in response to the dynamics of the environment (regulatory & market) in which the Bank operates or to change in strategic direction, risk tolerance, etc. The policy is approved by the Board of Directors of the Bank.

Bank has put in place internal guidelines on exposure norms in respect of single borrower, groups, exposure to sensitive sector, industry exposure, unsecured exposures, etc. to control concentration of credit risk. Norms have also been detailed for soliciting new business as well as for preliminary scrutiny of new clients. Bank abides by the directives issued by RBI, SEBI and other regulatory bodies in respect of lending to any industry including NBFCs, Real Estate, Capital Markets, Commodities, Gems and Jewellery and Infrastructure. In addition, internal limits have been prescribed for certain specific segments based on prudential considerations.

The Bank has a specific policy on Counter Party Credit Risk pertaining to exposure on domestic & international banks and a policy on Country Risk Management pertaining to exposure on various countries. In line with regulatory guidelines, the Bank also computes exposure under Large Exposure Framework (LEF) following the net accounting method.

### ***Credit risk assessment process:***

The sanction of credit proposals is in accordance with the delegation structure approved by the Board of Directors. Credit risk rating, used by the Bank is one of the key tools for assessing its credit proposals. The upgraded Credit Risk Assessment Model - ICON has been put in place to replace the existing credit risk assessment module (RAM). ICON is a web based rating platform which currently hosts fourteen Credit Risk

Assessment Models including three Quantified Appraisal Scoring Matrix (QASM) Models. Different risk parameters such as financial, business, management and industry are used for different rating models in accordance with the category and characteristics of the borrower. Qualitative and quantitative information of the proposal is evaluated by the credit risk analyst to ascertain the credit rating of the borrower. Credit rating process is a multilevel approach based on maker and checker concept. Based on size/ kind of the exposure and sanctioning authority, credit proposals are rated at stipulated levels. Approval of credit for retail products are guided by the individual retail product paper guidelines and each proposal is appraised through a scoring model. In addition to the above, a Credit audit process is in place, which aims at reviewing the loans and acts as an effective tool to evaluate the efficacy of credit assessment, monitoring and mitigation process.

***Credit portfolio monitoring:***

The credit portfolio of the Bank is monitored on regular basis to ensure compliance with internal and regulatory limits as well as to avoid undue concentration (borrower or Industry). The same is periodically reported to the senior management. Further, to ensure high quality of the asset portfolio the Bank has adopted a two pronged strategy i.e., containment of incidence of asset slippages and resolution / recovery from NPAs.

In this regard, Bank has a Credit Monitoring Policy which is an integral part of the Credit Policy of the Bank and is applicable to all the standard loan accounts of the Bank across business verticals and branches. The policy sets up guidelines for a timely and effective and structured assessment, analysis, review, monitoring and control of credit risk with primary objective of improving the credit quality of the Bank's loan portfolio. The policy is implemented by Credit Monitoring Group (CMG) set up at the Corporate Office of the Bank. There are three pillars of credit monitoring to be deployed by CMG

- Monitoring of Onset of Stress/ special mention accounts
- SMA Monitoring and control
- Early Warning Signals (EWS) in loan accounts

Further, the Bank has an NPA Management Policy, which sets out guidelines for restricting slippage of existing standard assets and recovery / resolution of NPA by close monitoring, constant follow-up and evolving a suitable proactive Corrective Action Plan. Bank has extended the regulatory dispensations allowed under Covid relief package to its borrowers to minimize the stress which emanated from pandemic.

**Definitions of non-performing assets:**

The Bank classifies its advances into performing and non-performing advances in accordance with the extant RBI guidelines. The non-performing asset (NPA) is a loan or an advance where i. Interest and/ or instalment of principal remains overdue for a period of more than 90 days in respect of a term loan and the account remains 'out of



order' in respect of an Overdraft/Cash Credit (OD/CC). An account should be treated as 'out of order' if the outstanding balance remains continuously in excess of the sanctioned limit/drawing power for 90 days. In cases where the outstanding balance in the principal operating account is less than the sanctioned limit/drawing power, but there are no credits continuously for 90 days as on the date of Balance Sheet or credits are not enough to cover the interest debited during the same period, these accounts should be treated as 'out of order'. Other NPAs are as under:

- The bill remains overdue for a period of more than 90 days in the case of bills purchased and discounted,
- The instalment of principal or interest thereon remains overdue for two crop seasons for short duration crops
- The instalment of principal or interest thereon remains overdue for one crop season for long duration crops,
- The amount of liquidity facility remains outstanding for more than 90 days, in respect of a securitisation transaction undertaken in terms of the Reserve Bank of India (Securitisation of Standard Assets) Directions, 2021.
- 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.
- In case of interest payments, banks should, classify an account as NPA only if the interest due and charged during any quarter is not serviced fully within 90 days from the end of the quarter

NPAs are further classified into sub-standard, doubtful and loss assets. A substandard asset is one, which has remained as 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 or internal or external auditors or the RBI inspection but the amount has not been written off wholly.

In respect of investments in securities, where interest / principal is in arrears, the Bank does not reckon income on such securities and makes provisions as per provisioning norms prescribed by RBI for depreciation in the value of investment.

**b. & c. Total gross credit risk exposures & Geographic distribution of exposures:  
Fund and Non-fund based**

(Amt. in ₹ Crore)

Particulars	Fund Based	Non Fund Based	Total
Domestic	3,20,241.11	97,128.70	4,17,369.81
Overseas	13,879.82	0.00	13,879.82
<b>Total Gross Exposures</b>	<b>3,34,120.93</b>	<b>97,128.70</b>	<b>4,31,249.64</b>



**d. Industry type distribution of Gross credit exposures: Fund and Non-Fund based**

(Amt.in ₹ Crore)

Industry	Fund Based	Non Fund Based	Total
Agriculture & Allied Activities	37,540.61	69.81	37,610.42
Transport Operators	739.61	113.60	853.21
Computer Software	392.79	804.37	1,197.17
Tourism, Hotel and Restaurant's	989.87	26.64	1,016.51
Shipping	18.84	0.10	18.94
Professional services	2,051.43	634.99	2,686.41
Trade	23,053.79	1,781.39	24,835.18
Commercial Real Estate	353.29	46.40	399.68
NBFCs	35,569.86	1,462.37	37,032.23
Other Services	35,130.90	8,883.07	44,013.97
Housing Loans (Incl priority sector housing)	80,715.48	6.77	80,722.26
Consumer Durables	803.03	0.07	803.10
Credit Card Receivables	344.92	0.33	345.25
Vehicle/Auto Loans	3,208.32	27.24	3,235.56
Education Loans	2,370.23	0.67	2,370.90
Advances against Fixed Deposits (incl. FCNR (B), etc.)	2.94	0.00	2.94
Other Retail Loans	17,086.08	6.93	17,093.02
Mining and Quarrying	5,894.06	2,918.02	8,812.08
Food Processing	5,020.22	659.20	5,679.42
Beverages (excluding Tea & Coffee) and Tobacco	280.05	36.73	316.78
Textiles	4,523.95	715.54	5,239.48
Leather and Leather products	123.28	4.82	128.10
Wood and Wood Products	164.74	24.89	189.63
Paper and Paper Products	1,251.34	728.45	1,979.79
Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	2,868.51	5,178.15	8,046.66
Chemicals and Chemical Products (Dyes, Paints, etc.)	7,495.50	4,473.58	11,969.09
Rubber, Plastic and their Products	1,679.28	410.98	2,090.26
Glass & Glassware	49.65	0.00	49.65
Cement and Cement Products	1,008.25	796.11	1,804.35
Basic Metal and Metal Products	11,362.59	11,475.74	22,838.32
All Engineering	7,049.86	6,387.95	13,437.80

Industry	Fund Based	Non Fund Based	Total
Vehicles, Vehicle Parts and Transport Equipment's	1,981.67	1,758.35	3,740.02
Gems and Jewellery	1,158.12	806.01	1,964.13
Construction	3,165.65	2,591.93	5,757.58
Residuary other advances (to tally with gross advances)	15,928.48	6,247.85	22,176.34
Infrastructure	21,674.06	37,916.95	59,591.01
Other Industries	1,069.65	132.74	1,202.39
<b>Total</b>	<b>3,34,120.93</b>	<b>97,128.70</b>	<b>4,31,249.64</b>

### Industries having more than 5% of the Gross credit exposures

(Amt. in ₹ Crore)

Industry	Fund Based	Non Fund Based	Total	%
Housing Loans (Incl priority sector housing)	80,715.48	6.77	80,722.26	18.72%
Infrastructure	21,674.06	37,916.95	59,591.01	13.82%
Other Services	35,130.90	8,883.07	44,013.97	10.21%
Agriculture & Allied Activities	37,540.61	69.81	37,610.42	8.72%
NBFCs	35,569.86	1,462.37	37,032.23	8.59%
Trade	23,053.79	1,781.39	24,835.18	5.76%
Basic Metal and Metal Products	11,362.59	11,475.74	22,838.32	5.30%

### e. Residual contractual maturity breakdown of assets

(Amt. in ₹ Crore)

Maturity Buckets	Assets as on March 31,2025				
	Cash & Balances with RBI and Other Banks	Investments	Advances	Fixed Assets & Other Assets	Total Assets
Day 1	11,681.08	23,537.20	608.30	8.15	35,834.73
2 to 7 days	14,834.30	23,529.28	2,021.89	1,120.78	41,506.25

Maturity Buckets	Assets as on March 31,2025				
	Cash & Balances with RBI and Other Banks	Investments	Advances	Fixed Assets & Other Assets	Total Assets
8 to 14 days	2,464.30	2,144.44	2,012.33	56.97	6,678.04
15 to 30 days	4,780.18	4,381.61	5,977.77	2,830.26	17,969.82
31 days & upto 2 months	641.09	2,583.14	7,757.58	547.29	11,529.10
Over 2 months & upto 3 months	580.39	2,837.85	11,612.52	271.28	15,302.03
Over 3 months & upto 6 months	951.92	4,973.64	11,293.40	170.18	17,389.14
Over 6 months & upto 1 year	2,851.70	12,472.68	16,625.91	196.36	32,146.65
Over 1 year & upto 3 years	5,524.39	26,128.47	64,375.61	1,951.18	97,979.65
Over 3 years & upto 5 years	70.21	4,185.73	15,533.24	11,266.89	31,056.07
Over 5 yrs.	36.65	10,693.49	80,580.60	12,959.11	1,04,269.84
<b>Total</b>	<b>44,416.19</b>	<b>1,17,467.53</b>	<b>2,18,399.16</b>	<b>31,378.44</b>	<b>4,11,661.32</b>

**f. g & h. Amount of NPAs (Gross) & Net NPAs & NPA Ratios**

(Amt. in ₹ Crore)

Particulars	Amount
Gross Advances	2,24,756.97
Net Advances	2,18,399.16
<b>Gross NPA as on March 31, 2025</b>	
<i>a. Substandard</i>	631.64
<i>b. Doubtful 1</i>	405.50
<i>c. Doubtful 2</i>	1,249.61
<i>d. Doubtful 3</i>	500.29
<i>e. Loss</i>	3,908.11
<b>Total</b>	6,695.15
<b>NPA Provision*</b>	6,357.81
<b>Net NPA</b>	337.34
<b>NPA Ratios</b>	
Gross NPAs to Gross Advances ( % )	2.98%
Net NPAs to Net Advances ( % )	0.15%

\*Including NPV Loss on NPA, ICA Provision and NCLT Provision.

**i. Movement of Non-Performing Assets (NPA):**

(Amt. in ₹ Crore)

Particulars ( NPA Gross)	As on March 31, 2025
Opening Balance as on January 01, 2025	7,634.75
Additions	346.57
Write Offs	662.37
Reductions	623.81
Closing Balance	6,695.15

**j. a) Movement of Specific NPA Provisions:**

(Amt. in ₹ Crore)

Particulars	As on March 31, 2025
	Specific Provisions*
Opening Balance as on January 01, 2025	7,269.29
Add : Provision made during the period	294.75
Less : Transfer to Countercyclical Provisional Buffer	0.00
Less : Write offs	662.37
Less : Write Back of excess provision	543.87
Closing Balance	6,357.81

\*Including NPV Loss on NPA, ICA Provision and NCLT Provision.

**b) Movement of General Provisions:**

(Amt. in ₹ Crore)

Particulars	As March 31, 2025
	General Provisions
Opening Balance as on January 01, 2025	1,955.28
Add : Provision made during the period	23.17
Less : Transfer to Countercyclical Provisional Buffer	0
Less : Write offs	0
Less : Write Back of excess provision	
Closing Balance	1,978.45

Write-offs and recoveries that have been booked directly to the income statement is ₹ 2181 Crore for March 31, 2025 quarter.

**k & l. Position of Non-Performing Investments (NPI) as on March 31, 2025**

(Amt. in ₹ Crore)

Particulars	As on March 31, 2025
Amount of Non-performing Investments (NPI)	2,218.14
Amount of provisions held for Non-performing Investments	2,218.14

**m. Movement of provisions for depreciation on investments (Q2Q)**

(Amt. in ₹ Crore)

Particulars	As on March 31, 2025
Opening Balance as on January 01, 2025	4,018.58
Provisions made during the period	1,435.93
Write offs / Write Back of excess provisions	56.64
Closing Balance	5,397.87

**n. By major industry wise NPA, Specific Provisions & Write-Offs \***

(Amt. in ₹ Crore)

Particulars	As of March 31, 2025		During the current Period	
	Gross NPA	Specific Provision (NPA)	Specific Provision (NPA)	Write-Offs
NPAs and Specific Provisions in Top 5 Industries	4,574.11	4,345.33	Nil	490.52

\*Industries identified based on Gross Credit Exposure to Industries.

# General NPA Provision is Nil

**o. a) Geography based position of NPA & Specific Provision break-up**

(Amt. in ₹ Crore)

Particulars	As of March 31, 2025		
	Domestic	Overseas	Total
Gross NPA	6,292.46	402.69	6,695.15
Specific Provision for NPA	5,955.12	402.69	6,357.81

**b) Geography based position General Provision break-up:**

(Amt. in ₹ Crore)

Particulars	As of March 31, 2025		
	Domestic	Overseas	Total
General Provision	1,978.45	0	1,978.45

**Table DF-4: Credit Risk: Disclosures for Portfolios Subject to the Standardised approach**

The Bank uses the solicited ratings assigned by the external credit rating agencies specified by RBI for calculating risk weights on its exposures for capital calculations. In line with the Basel guidelines, banks are required to use the external ratings assigned

by domestic credit rating agencies viz. CRISIL, CARE, ICRA, India Ratings, ACUTIE, INFOMERICS, BRICKWORK (upto ₹250cr) and international credit rating agencies Fitch, Moody's and Standard & Poor's. The ratings assigned, are used for all eligible on balance sheet & off balance sheet exposure. Only those ratings which are publicly available and are in force as per the monthly bulletin of the rating agencies are considered.

The entire amount of credit risk exposure to the Bank is taken into account for external credit assessment, to be eligible for risk weighting purposes. The Bank uses short term ratings for exposures with contractual maturity of less than or equal to one year and long term ratings for those exposures which have a contractual maturity of over one year.

The process used to assign the ratings to a corporate exposure and apply the appropriate risk weight is as per the regulatory guidelines prescribed by RBI. In cases where there are two ratings, attracting different risk weights, the higher risk weight are applied. In case of three or more ratings, the rating with second lowest risk weight is applied. The table given below gives the breakup of net outstanding amounts of assets in Banking Book and Non-Fund Based Facilities after Credit Risk Mitigation in 3 major risk buckets as well as those that are deducted:

(Amt. in ₹ Crore)

Risk Weight	Net Exposure
Less than 100%	3,55,020.49
At 100%	35,341.11
More than 100%	29,507.84
Deduction from Capital	46.10
<b>Total</b>	<b>4,19,915.54</b>

#### **Table DF-5: Credit Risk Mitigation: Disclosures for Standardised Approaches:**

Collateral is an asset or a right provided by the borrower to the lender to secure a credit facility. Bank obtains collaterals against its exposures to mitigate credit risk. The Bank has a Board approved Credit policy which covers Collateral Management and Credit Risk Mitigation (CRM) Techniques. These include norms on acceptable collaterals, procedures & processes to enable classification and valuation of such collaterals. On-Balance sheet netting is confined to loans and deposits, where the Bank has legally enforceable netting arrangements, involving specific lien in addition to other stipulated conditions. The netting is only undertaken for loans against collaterals of the same counterparty and subject to identifiable netting arrangement. Both financial as well as non-financial collaterals are used to hedge its credit exposures. Appropriate collateral for a product is determined after taking into account the type of borrower, the risk profile and the facility. The main types of eligible financial collaterals accepted by the Bank are Cash, Bank's own deposits, Gold, National Savings Certificates, Kisan Vikas



Patra, Insurance policies with a declared surrender value and various Debt securities. The non-financial collaterals include Land & Building, Plant & Machinery, Stock, etc. However, under the retail portfolio the collaterals are defined as per the type of product e.g. collateral for housing loan would be residential mortgage and an automobile is a collateral for auto loan. Most of the eligible financial collaterals, where the Bank has availed capital benefits under CRM techniques, are in the form of Bank's own FDs which are not subject to credit or market risk.

The Bank also considers guarantees for securing its exposures; however only those guarantees which are direct, explicit and unconditional are considered. Sovereigns, Public Sector Entities, Banks, Primary Dealers, and Credit Guarantee fund Trust for Micro and Small Enterprises (CGTMSE), Export Credit Guarantee Corporation (ECGC), National Credit Guarantee Trustee Company (NCGTC) managed guarantees and highly rated corporate entities are considered as eligible guarantors by the Bank for availing capital benefits as stipulated in the Basel guidelines. The Bank utilizes various processes and techniques to reduce the impact of the credit risk to which it is exposed. CRM is one such tool designed to reduce the Bank's credit exposure to the counterparty while calculating its capital requirement to the extent of the value of eligible financial collateral. The credit exposure to a counter party is adjusted by the value of eligible financial collaterals after applying appropriate haircuts. The haircuts are applied to account for volatility in value, including those arising from currency mismatch for both the exposure and the collateral. For availing capital savings under eligible guarantees, the amount of exposure is divided into covered and uncovered portions. The covered portion of the exposure attracts the risk weight of guarantor, while the uncovered portion continues to attract the risk weight of the obligor subject to meeting requirements stipulated in the Basel guidelines.

The Bank's exposures where CRM techniques were applied are as follows:

(Amt. in ₹ Crore)

Particulars	Fund Based	Non-Fund Based *
Total Exposures covered by eligible financial collateral	22,708.25	13,972.14
Exposure after taking benefit of eligible collateral	3,060.30	6,857.15

\* Non-Market Related

The exposure covered by guarantees where CRM techniques as per RBI guidelines were applied amounted to ₹ 16,937.98 Crore as on March 31, 2025.

**Table DF-6: Securitization exposure-Disclosure for Standardized Approach:**

Qualitative Disclosures					
a. The general qualitative disclosures with respect to securitization activities of the Bank are as follows:					
	•The Bank’s objectives in relation to securitization activity, including the extent to which these activities transfer credit risk of the underlying securitized exposures away from the bank to other entities.	Bank has not securitized-out any standard loans during year ended as on March 31, 2025. Hence, transfer of credit risk is not applicable.  However, in order to supplement the achievement of target in Priority Sector Lending (PSL) and gain good yield, the Bank has invested in Pass Through Certificates (PTC) i.e. Assets securitized by various NBFC/MFI/HFCs.			
	• The nature of other risks inherent in securitized assets.	Not applicable as the Bank has not securitized-out any standard loans.  In case of investment in PTCs, the repayment is done out of the collections from the ultimate borrowers. Further Credit Enhancement is also available as determined by Rating Agency based on the rating of the pool. If the losses in the pool exceed level of credit enhancement, then the losses are to be borne by Bank.			
	• The various roles played by the Bank in the securitization process and an indication of the extent of the bank’s involvement in each of them;	Bank has played the role of Investor in the securitization transactions. Bank has not provided Credit Enhancement or Liquidity Facility for Securitization during last CFY 2025. The exposures in above category as on March 31, 2025 is as under:  (Amount in ₹ crores)			
		Sr. No	Role played	No. of transactions	Amount involved
		1	Investor (O/s)	18	3015.89
	2	Provider of Credit enhancement (Second Loss Facility/ Liquidity Facility)	Nil	Nil	

	<ul style="list-style-type: none"> <li>a description of the processes in place to monitor changes in the credit and market risk of securitization exposures.</li> </ul>	Bank periodically monitors the collection performance, repayments, prepayments, utilization of Credit Enhancement, Mark to Market valuation, due diligence and rating review of the pools in invested portfolio of Securitization as per Credit Policy and Investment policy of the Bank.
	<ul style="list-style-type: none"> <li>a description of the bank's policy governing the use of credit risk mitigation to mitigate the risks retained through securitization exposures;</li> </ul>	The Bank follows extant RBI guidelines on Investment in securitized papers/ PTCs as outlined in RBI circular dated May 07, 2012, August 21, 2012, September 24, 2021 updated on December 05, 2022 and Bank's extant Credit policy & Investment policy. Bank invests in the senior tranche with first right on the collections/repayments in the pool of assets along with first right on the excess interest spread also. The Bank acquires securitized assets with adequate Credit Enhancement as stipulated by the external rating agencies.
<b>b Summary of the bank's accounting policies for securitization activities, including:</b>		
	<ul style="list-style-type: none"> <li>whether the transactions are treated as sales or financings;</li> </ul>	Bank has not securitized any standard loans. However, it has invested through acquisition of receivables from NBFC/MFI/HFC in the past, which is treated as investments in the books of bank.
	<ul style="list-style-type: none"> <li>methods and key assumptions (including inputs) applied in valuing positions retained or purchased</li> </ul>	The Bank's Investment in securitized papers/ PTCs are categorized under HTM category and MTM valuation of the same has been carried out as per RBI/ FIMMDA guidelines.
	<ul style="list-style-type: none"> <li>changes in methods and key assumptions from the previous period and impact of the changes;</li> </ul>	No change
	<ul style="list-style-type: none"> <li>Policies for recognizing liabilities on the balance sheet for arrangements that could require the bank to provide financial support for securitized assets.</li> </ul>	The Bank has no direct securitized exposure as on date. However, if Bank Guarantee (BG) provided by the Bank as credit enhancement for PTC transactions carried out by other banks, it will be recognized as contingent liabilities in Bank's book and accounting treatment will be given accordingly. Bank has not provided any BG as Credit Enhancement.

c)	In the banking book, the names of External Credit Assessment Institutions (ECAIs) used for securitization and the types of securitization exposure for which each agency is used.	The securitization exposure as on March 31, 2025 are treated as investment in bank's book and pool acquired are externally rated by CRISIL, CARE and ICRA. The loan portfolios are securitized through Pass Through Certificate (PTC) route.
<b>Quantitative disclosures with respect to securitization activities of the Bank in the Banking book are as follows:</b>		
d)	The total amount of exposures securitized by the bank	Nil
e)	For exposures securitized, losses recognized by the bank during the current period broken by the exposure type.	Nil
f)	Amount of assets intended to be securitized within a year.	Nil
g)	Of the above, the amount of assets originated within a year before securitization.	Not Applicable
h)	The total amount of exposures securitized (by exposure type) and unrecognized gain or losses on sale by exposure type.	Nil

i)	Aggregate amount of: • on-balance sheet securitization exposures retained or purchased broken down by exposure type and	The Bank's investment in Pass Through Certificates (PTC) i.e. Assets securitized by various NBFC/MFI/HFC in current financial year as on 31.03.2025 is ₹3128.82 crore (14 new PTC transactions).  The total outstanding PTC portfolio as on March 31, 2025 was ₹ 3015.89 crores																		
	• off-balance sheet securitization exposures broken down by exposure type	Nil																		
j)	• Aggregate amount of securitization exposures retained or purchased and the associated capital charges, broken down between exposures and further broken down into different risk weight bands for each regulatory capital approach	The total outstanding PTC portfolio as on March 31, 2025 was ₹3015.89 crore. Bank has invested /purchased PSL portfolio through Securitization (14 new PTC transactions aggregating ₹3128.82 crore) during year ended March 31, 2025.																		
		Securitization exposure with risk weight: (Amt. ₹ in crores)																		
		<table><tr><th>S. No.</th><th>Amount</th><th>Rating</th><th>Risk Weight (%)</th></tr><tr><td>1.</td><td>2,370.54</td><td>AAA</td><td>20.00%</td></tr><tr><td>2.</td><td>645.35</td><td>AA</td><td>30.00%</td></tr><tr><td>Total</td><td>3,015.89</td><td></td><td></td></tr></table>			S. No.	Amount	Rating	Risk Weight (%)	1.	2,370.54	AAA	20.00%	2.	645.35	AA	30.00%	Total	3,015.89		
		S. No.	Amount	Rating	Risk Weight (%)															
1.	2,370.54	AAA	20.00%																	
2.	645.35	AA	30.00%																	
Total	3,015.89																			
Securitization exposure with capital charges: (Amt. ₹ in crores)																				
	• Exposures that have been deducted entirely from Tier 1 capital,	Nil																		

	credit enhancing Interest only strips deducted from total capital, and other exposures deducted from total capital.	
<b>Quantitative disclosures with respect to securitization activities of the Bank in the Trading book are as follows:</b>		
<b>k)</b>	Aggregate amount of exposures securitized by the bank for which the bank has retained some exposures and which is subject to the market risk approach, by exposure type.	No standard loans have been securitized by Bank.
<b>l)</b>	Aggregate amount of: <ul style="list-style-type: none"> <li>• on-balance sheet securitization exposures retained or purchased broken down by exposure type; and</li> </ul>	Nil
	<ul style="list-style-type: none"> <li>• Off-balance sheet securitization exposures broken down by exposure type.</li> </ul>	Nil
<b>m)</b>	Aggregate amount of securitization exposures retained or purchased separately for: <ul style="list-style-type: none"> <li>• Securitization exposures retained or purchased subject to Comprehensive Risk Measure for specific risk; and</li> <li>• Securitization exposures subject to the</li> </ul>	Nil

	securitization framework for specific risk broken down into different risk weight bands.	
<b>n)</b>	Aggregate amount of: • the capital requirements for the securitization exposures, subject to the securitization framework broken down into different risk weight bands.	Nil
	• Securitization exposures that are deducted entirely from Tier 1 capital, credit enhancing Interest only strips deducted from total capital, and other exposures deducted from total capital.	Nil

**Table DF-7: Market Risk in Trading Book**

Market Risk is the risk of loss in the value of an investment due to adverse movements in the level of the market variables such as interest rates, equity prices, exchange rates and commodity prices, as well as volatilities therein. The Bank is exposed to market risk through its trading activities, which are carried out on its own account as well as those undertaken on behalf of its customers. The Bank monitors and manages the financial exposures arising out of these activities as an integral part of its overall risk management system. The system takes cognizance of the unpredictable nature of the financial markets and strives to minimize any adverse impact on the shareholders' wealth.

The Bank has formulated an Asset Liabilities Management (ALM) Policy, a Market Risk and Derivative Policy and an Investment Policy all of which are approved by the Board. These policies ensure that operations in securities, foreign exchange and derivatives are conducted in accordance with sound & acceptable business practices and



are as per the extant regulatory guidelines. These policies contain the limit structure that governs transactions in financial instruments. These policies are reviewed periodically to incorporate changed business requirements, economic environment and changes in regulations in addition to process and product innovations.

The Asset Liability Management Committee (ALCO) comprising top executives of the Bank meet regularly to manage balance sheet risks in a coordinated manner. ALCO focuses on the management of risks viz. liquidity, interest rate and foreign exchange risks. Interest rate sensitivity analysis is measured through impact of interest rate movements on Net Interest Income (NII) and Market value of Equity (MVE) of the Bank. The Market Risk and Derivative Policy identify the trading risks to be managed by the Bank. It also lays down the organizational structure, tools, systems, processes, etc., necessary for appropriate levels of risk management in the trading book. The important risk management tools employed by the Bank are Marked to Market (MTM) of trading portfolio, PV01, modified duration, Stop loss, Greek limits, Potential Future Exposure, stress testing etc.

The Investment policy has been framed keeping in view market dynamics and various circulars issued by RBI in this regard. The policy lays down the parameters for investments in instruments, the purpose for such investments and the eligible customers with whom Bank can transact.

The Bank manages its market risk with the broad objectives of:

1. Identifying risks pertaining to trading book assets, interest rates and currencies
2. Formulating and implementing risk management policies
3. Assessing risk appetite and setting appropriate limits in consultation with business
4. Establishing monitoring and control mechanisms
5. Reducing operating costs through risk containment
6. Reviewing risk levels
7. Assessing risk adjusted performance

The Bank has an independent Market Risk Group (MRG)/Middle Office which is responsible for identification, assessment, monitoring and reporting of market risk in Treasury operations and to highlight exceptions, if any. The group also recommends changes in policies and methodologies for measuring market risk. The main strategies and processes of the group are:-

1. Delegation: Appropriate delegation of powers has been put in place for treasury operations. Investment decisions are vested with Investment Committee of the Board. MRG monitors various limits, which have been laid down in the policies.
2. Controls: The systems have adequate data integrity controls. The controls are used for audit purpose as well.
3. Exception handling processes: The limits set in the policies have been inserted in the system for ensuring that the same is being enforced to minimize exceptions. The limit breaches/exceptions, if any, are analysed and ratified from the delegated authorities.

The MRG periodically reports on forex, investment and derivative product related risk measures to the senior management and committees of the Board. The Bank also reports to regulators as per the reporting requirements. Based on the risk appetite of the Bank, limits are placed on the risk metrics which are monitored on a periodic basis.

Aggregation of capital charge for market risks as on March 31, 2025  
(Amt. in ₹ Crore)

	Risk Category	Capital charge
	Total	548.24
i)	Interest Rate Risk	326.80
ii)	Equity Position Risk	181.36
iii)	Foreign Exchange Risk	39.60
iv)	On derivatives (FX Options)	0.47

**Table DF-8: Operational Risk**

Operational Risk is defined as the risk of loss resulting from inadequate or failed internal processes, people & systems or from external events inherent in Bank's business activities. This includes legal risk, but excludes strategic and reputational risks.

**Operational Risk Management Framework**

Operational Risk is defined as the risk of loss resulting from inadequate or failed internal processes, people & systems or from external events inherent in Bank's business activities. This includes legal risk, but excludes strategic and reputational risks. Therefore, in line with the Basel, the Bank also adopts the same definition for the purpose of management of Operational Risk within the Bank.

**Operational Risk Management Framework**

1. The Bank has a well-defined Operational Risk Management Policy in place. The main objectives of the policy are identification and assessment of operational risks attached to banking activities and developing capabilities, tools, systems and processes to monitor and mitigate these risks.
2. The Bank has a robust Operational Risk Management Framework and has also established an enabling organizational structure comprising Board of Directors, Risk Management Committee (RMC) of the Board and Operational Risk Management Committee (ORMC) for effective management of Operational Risk. Operational Risk Management Framework (ORMF) is also externally validated by Deloitte. Review reports on Operational Risk management activities are presented to ORMC and RMC periodically.
3. The Bank has built into its operational process segregation of duties, clear reporting structures, well defined process, clearly defined approval authority structure, operating manuals, staff training, and strong audit trails to control and mitigate operational risk.
4. The Bank currently follows the Basic Indicator Approach for computation of capital charge for Operational Risk. RBI in June 2023 had issued the master direction on Minimum Capital requirements for Operational Risk. As per the Master direction, the existing approach i.e. Basic Indicator Approach (BIA) for

measuring minimum operational risk capital requirements shall be replaced by the New Standardised Approach (NSA). The effective date for implementation of NSA would be notified by the RBI.

5. The Bank is putting concerted efforts to further improve its Operational Risk management systems & procedures. The Bank has framed and implemented Key Risk Indicator and Risk & Control Self-Assessment frameworks for identification & assessment of Operational Risks. Further, the Bank has procured Comprehensive Operational Risk Evaluator (CORE) System for capturing and evaluating Operational Risk through Key Risk indicators (KRI) and Risk Control-Self Assessment (RCSA).

Key Risk Indicators (KRI) signifies risks, which are key/ critical to business process and provides early warning signals for potential operational risk loss incidents. As these indicators are quantifiable, they are measured/monitored on a monthly/quarterly basis to identify the braches and trends.

Risk Control & Self-assessment (RCSA) approach includes identification of risks associated with various processes and corresponding controls in place for each process and thereafter, self-assessment of these risks along with the effectiveness of controls by the risk owners.

6. The Bank has also been collecting operational risk loss data from across the Bank and categorizing into various loss event types in accordance with the Basel guidelines. In addition, ORM section also performs root cause analysis for major loss events (Rs. 1 lakh & above) and presents it the ORMC. ORM Section also conducts Stress Testing and Scenario Analysis exercise periodically on Operational Risk Losses and various other plausible risk drivers to study its impact on capital and income.
7. Training programmes on Operational Risk Management are periodically conducted for continued sensitization of field functionaries as well as officers working at various levels to strengthen the first line of defence.

**Bank's initiatives for implementation of Business Continuity Management (BCM)**

1. To safeguard the precious human life and to ensure continuity of critical Banking operations in the unlikely event of business disruption for rendering vital banking services to the customers, the Bank has a robust and resilient Business Continuity Management System (BCMS) in place which is guided by Business Continuity Management (BCM) Policy approved by the Board. Moreover the bank's Business continuity management system has also been accredited with ISO 22301 certification for compliance with the standards of ISO 22301.
2. BCM comprises Business Continuity Plan (BCP) and Disaster Management Plan (DMP). The BCM documents, for various Core, Support and Centralised functions inter alia, incorporate the modalities, in an event of business disruption/disaster and consequent recovery strategies & plans. The resilience of these plans under different disruption scenarios are tested on an on-going basis through BCP testing exercises, mock evacuation drills and Holistic DR Drill for critical IT applications. To mitigate the risk of system failure, the Bank has set up a Disaster Recovery (DR) site at Chennai & a near DR site at Mumbai. The Bank periodically carries out DR drill exercises to test the capabilities of DR site. Reporting of any disruption incidence & BCM activities is automated through the application software i-DaB.
3. The Bank has also developed a mobile based application called ion BCP to facilitate invocation of BCP by retail branches in case of disruption to carry out critical activities from the alternate branch. ion BCP facilitates secure transmission of vouchers images to alternate branch for faster processing and is especially helpful for isolated branches.

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

IRRBB refers to the potential impact on the Bank's earnings and economic value of assets and liabilities due to adverse movement in interest rates. Besides change in interest rate in general, variation in the magnitude of interest rate change among the different products/ instruments (e.g., yield on Government securities, interest rate on term deposits, lending rate on advances etc.,) is also a significant source of interest rate risk. Changes in interest rates affect the Bank's earning through variation in its Net

Interest Income (Interest Income minus Interest Expenses) as well as economic value of equity through net variation in economic value of assets and liabilities. The extent of change in earning and economic value of equity primarily depends on the nature and magnitude of maturity and re-pricing mismatches between the Bank's assets and liabilities.

Recognizing the importance of interest rate risk management, the Bank has put in place an appropriate ALM system which incorporates the Board approved interest rate risk management policy, procedures and limit structure in line with the RBI guidelines. The objectives of interest rate risk management are to identify the sources of risks and to measure their magnitude in terms of appropriate methods. It also includes developing appropriate strategy for funding, lending and off-balance sheet management based on factors like maturity structure, pricing, product and customer group mix within the overall framework. The Bank's tolerance level for IRRBB is specified in terms of potential impact on net interest income and economic value of equity. The Asset Liability Committee (ALCO) of the Bank is responsible to ensure regular measurement, monitoring and control activities with respect to interest rate risk management. Risk Management Department regularly measures and monitors ALM mismatches and reports to ALCO for deciding on strategies for effective management. Adequate information system has also been put in place for system based ALM reports generation on a daily basis.

Measurement and monitoring of IRRBB are carried out through the methods of Interest Rate Sensitivity (re-pricing) gap and Duration gap analysis covering both earning (impact on net interest income) and economic value perspective (impact on economic value of equity). Preparation of interest rate sensitivity gap report involves bucketing of all interest rate sensitive assets and liabilities into different time buckets based on their respective remaining term to maturity or next re-pricing date, whichever is earlier. Bucketing of Pre-payment of Term loans, Renewal pattern of Term Deposits etc., based on Behavioural Analysis is carried out annually. Further, core portion of current and saving bank deposits is bucketed in "over 1 year to 3 years" as per RBI guidelines.

Duration gap analysis is undertaken based on computation of modified duration and present value of future cash flows of the interest rate sensitive assets and liabilities.

ALCO regularly monitors the interest rate risk exposures and suggests appropriate steps/ provides directions on composition, growth of deposits and advances, pricing of deposits and advances, management of money market operations and investment books etc., to control IRRBB within the prescribed internal limits.

Impact of parallel shift in Interest Rate by 100 basis points (Time Horizon: 1 year)		
	Scenario	Impact (₹ Crores) Mar 25
Earnings at Risk (EAR)	Increase by 100 bps	1,043.43
	Decrease by 100 bps	(1,043.43)
Economic Value of Equity (EVE)	Increase by 100 bps	(1,629.52)
	Decrease by 100 bps	1,629.52

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

The Bank follows a structured process to ascertain the credit risk of an asset relationship with a counter-party covering both fund based and non-fund based facilities. Suitable policy frameworks are put in place in the form of Credit policy, Counterparty-Bank Policy, Market Risk & Derivative Policy, Investment Policy, Collateral Management Policy and Country Risk Policy which outline the guiding principles to manage Counterparty Credit Risk (CCR). In line with regulatory guidelines, the Credit policy of the Bank stipulates broad contours of counterparty credit exposure limits in respect of single borrower and borrowings by a group in relation to the Bank's capital fund. In addition, various internal thresholds are stipulated prudentially in relation to Net Worth, Total Committed Exposures (TCE), Total Outstanding exposure, Advances etc. Prudential limits in the form of sectorial limits are also stipulated in addition to applicable regulatory norms on the capital market segment. Currently, the Bank is computing capital on CCR following the standardized approach and adhering to regulations under Basel III.

The Bank's rating module, encompassing various rating models, supports internal credit rating of counter-party. Product specific guidelines are also defined in terms of customer suitability and appropriateness along with applicable terms and conditions. The Bank also has a Credit Support Annex (CSA) arrangement with select counter-party banks. CSA defines the terms



under which collateral is transferred between derivative counterparties to mitigate the credit risk arising from derivative positions. The process of Collateral Management covers the entire gamut of activities right from its acceptability to its legal enforceability at the time of need. In establishing credit reserve, the Bank caters to various alternative techniques including escrow mechanism and charges thereon, activating Debt Service Reserve Account (DSRA), lien mark on deposits with the Bank, stipulating conditions towards higher margin, obtaining personal and third party guarantee etc. Credit filtering standards and product guidelines of the Bank capture the associated wrong way risk exposure. The notional value of derivatives and the distribution of current credit exposure by types of credit exposure is given below:

**As on Mar. 31, 2025**  
**(Amt. in ₹ Crore)**

<b>Derivatives</b>	<b>Notional</b>	<b>Current Exposure</b>
Interest Rate Swaps	40,362.81	401.43
Currency Swaps	0.00	0.00
Currency Options	76.92	1.54
Forwards	2,27,377.10	6,312.76
<b>Banking Book (including IBU Gift)</b>	<b>Notional</b>	<b>Current Exposure</b>
Interest Rate Swaps	0.00	0.00
Currency Swaps	0.00	0.00

**Table DF-11: Composition of Capital**

(Amt. in ₹ Crore)

<b>Table DF-11: Composition of Capital</b>			
<b>Common Equity Tier 1 capital: instruments and reserves</b>			<b>Reference No.</b>
1	Directly issued qualifying common share capital plus related stock surplus (share premium)	16,075.97	A=A1+B2
2	Retained earnings	8,861.56	B6
3	Accumulated other comprehensive income (and other reserves)	26,620.74	B3+B4+B5+E2
4	<i>Directly issued capital subject to phase out from CET1 capital (only applicable to non-joint stock companies)</i>	0.00	
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	0.00	
	Share application money allowed as CET1, pending allotment	0.00	
6	<b>CET1 capital before regulatory deductions</b>	51,558.26	B1
<b>Common Equity Tier 1 capital: regulatory adjustments</b>			

7	Prudential valuation adjustments	0.00	
8	Goodwill (net of associated deferred tax liability)	0.00	
9	Intangibles (net of related tax liability)	97.97	F
10	Deferred tax assets associated with accumulated losses	4,505.01	
11	Cash flow hedge reserve	0.00	
12	Shortfall of provisions to expected losses	0.00	
13	Securitisation gain on sale	0.00	
14	Gains and losses due to changes in own credit risk on fair valued liabilities	4.90	
15	Defined benefit pension fund net assets	56.33	
16	Investments in own shares (if not already netted off paid-in capital on reported balance sheet)	0.00	
17	Reciprocal cross-holdings in CET1 capital instruments	7.60	
	DTA recognition in CET 1 capital upto 10% of banks adjusted CET 1 Capital	1,481.29	
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 bank does not own more than 10% of the issued share capital (amount above 10% threshold)	0.00	
19	Significant capital investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	0.00	
20	Mortgage servicing rights (amount above 10% threshold)	0.00	
21	Deferred tax assets arising from temporary differences	1,481.29	G
22	Amount exceeding the 15% threshold	0.00	
23	of which: significant investments in the common stock of financial sector entities	0.00	
24	of which: mortgage servicing rights	0.00	
25	of which: deferred tax assets arising from temporary differences	0.00	
26	National specific regulatory adjustments (26a+26b+26c+26d)	46.10	
26a	of which: Investments in the equity capital of the unconsolidated insurance subsidiaries	0.00	
26b	of which: Investments in the equity capital of unconsolidated non-financial subsidiaries	46.10	
26c	of which: Shortfall in the equity capital of majority owned financial entities which have not been consolidated with the bank	0.00	
26d	of which: Unamortised pension funds expenditures	0.00	

	Other regulatory adjustments (illiquid investment position and Unrealised Level 3 Gains - AFS Reserve and FVTPL)	836.76	
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	0.00	
28	<b>Total regulatory adjustments to Common Equity Tier 1</b>	5,554.66	
29	<b>Common Equity Tier 1 capital (CET1)</b>	46,003.60	
<b>Additional Tier 1 capital: instruments</b>			
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	<i>Directly issued Capital instruments subject to phase out from AT1 capital</i>	-	
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	<i>of which: instruments issued by subsidiaries subject to phase out</i>	-	
36	<b>Additional Tier 1 capital before regulatory deductions</b>	0.00	C
<b>Additional Tier 1 capital: regulatory adjustments</b>			
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 bank 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	<i>of which: Investments in the Additional Tier 1 capital of unconsolidated insurance subsidiaries</i>	-	
41b	<i>of which: Shortfall in the Additional Tier 1 capital of majority owned financial entities which have not been consolidated with the bank</i>	-	

42	Regulatory adjustments applied to AT1 capital due to insufficient Tier 2 capital to cover deductions	-	
43	<b>Total regulatory adjustments to AT1 capital</b>	0.00	
44	<b>Additional Tier 1 capital (AT1)</b>	0.00	
45	<b>Tier 1 capital (Tier 1 = CET1 + AT1) (29+44a)</b>	46,003.60	
<b>Tier 2 capital: instruments and provisions</b>			
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	1,000.00	D
47	<i>Directly issued capital instruments subject to phase out from Tier 2</i>	0.00	D
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	<i>of which: instruments issued by subsidiaries subject to phase out</i>	-	
50	Provisions	1,978.45	E1
51	<b>Tier 2 capital before regulatory deductions</b>	2,978.45	
<b>Tier 2 capital: regulatory adjustments</b>			
52	Investments in own Tier 2 capital instruments	-	
53	Reciprocal cross-holdings in Tier 2 capital 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 bank 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	<i>of which: Investments in the Tier 2 capital of unconsolidated subsidiaries</i>	-	
56b	<i>of which: Shortfall in the Tier 2 capital of majority owned financial entities which have not been consolidated with the bank</i>	-	
57	<b>Total regulatory adjustments to Tier 2 capital</b>	0.00	
58	<b>Tier 2 capital (T2)</b>	2,978.45	
59	<b>Total capital (Total capital = Tier 1 + Tier 2)</b>	48,982.05	
60	<b>Total risk weighted assets (60a+60b+60c)</b>	1,94,386.69	
60a	<b>of which: total credit risk weighted assets</b>	1,59,511.45	
60b	<b>of which: total market risk weighted assets</b>	6,852.95	

60c	<b>of which: total operational risk weighted assets</b>	28,022.29	
<b>Capital ratios and buffers</b>			
61	<b>Common Equity Tier 1 (as a percentage of risk weighted assets)</b>	23.67%	
62	<b>Tier 1 (as a percentage of risk weighted assets)</b>	23.67%	
63	<b>Total capital (as a percentage of risk weighted assets)</b>	25.20%	
64	<b>Institution specific buffer requirement (minimum CET1 requirement plus capital conservation and countercyclical buffer requirements, expressed as a percentage of risk weighted assets)</b>	8.00%	
65	<i>of which: capital conservation buffer requirement</i>	2.50%	
66	<i>of which: bank specific countercyclical buffer requirement</i>	-	
67	<i>of which: G-SIB buffer requirement</i>	-	
68	<b>Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)</b>	15.67%	
<b>National minima (if different from Basel 3 minimum)</b>			
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)		
<b>Amounts below the thresholds for deduction (before risk weighting)</b>			
72	Non-significant investments in the capital of other financial entities	1,603.32	
73	Significant investments in the common stock of financial entities	1,061.36	
74	Mortgage servicing rights (net of related tax liability)	N.A.	
75	Deferred tax assets arising from temporary differences (net of related tax liability)	N.A.	
<b>Applicable caps on the inclusion of provisions in Tier 2 capital</b>			
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	1,978.45	
77	Cap on inclusion of provisions in Tier 2 under standardised approach		
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	N.A.	
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	N.A.	
<b>Capital instruments subject to phase-out arrangements (only applicable between March 31, 2017 and March 31, 2022)</b>			
80	<i>Current cap on CET1 capital instruments subject to phase out arrangements</i>	N.A.	

81	<i>Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)</i>	N.A.	
82	<i>Current cap on AT1 instruments subject to phase out arrangements</i>	N.A.	
83	<i>Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)</i>	N.A.	
84	<i>Current cap on T2 instruments subject to phase out arrangements</i>	N.A.	
85	<i>Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)</i>	N.A.	
<b>Notes to the Template</b>			
<b>Row No. of the template</b>	<b>Particular</b>	<b>(₹. In crore)</b>	
10	Deferred tax assets associated with accumulated losses	4,505.01	
	Deferred tax assets (excluding those associated with accumulated losses) net of Deferred tax liability	1,481.29	
	Total as indicated in row 10	5,986.31	
19	If investments in insurance subsidiaries are not deducted fully from capital and instead considered under 10% threshold for deduction, the resultant increase in the capital of bank	0	
	of which: Increase in Common Equity Tier 1 capital		
	of which: Increase in Additional Tier 1 capital		
	of which: Increase in Tier 2 capital		
26b	If investments in the equity capital of unconsolidated non-financial subsidiaries are not deducted and hence, risk weighted then:		
	(i) Increase in Common Equity Tier 1 capital		
	(ii) Increase in risk weighted assets		
50	Eligible Provisions included in Tier 2 capital	1,978.45	
	Eligible Revaluation Reserves included in Tier 1 capital	4,723.78	
	Total of row 50	6,702.23	

**Table DF-12: Composition of Capital- Reconciliation Requirements:**
**STEP 1:**

(Amt. in ₹ Crore)

		Balance sheet as in financial statements	Balance sheet under regulatory scope of consolidation
		As on 31-03-2025	As on 31-03-2025
<b>A</b>	<b>Capital &amp; Liabilities</b>		
<b>i</b>	<b>Paid-up Capital</b>	10,752.40	10,752.40
	Reserves & Surplus	50,867.65	49,741.09
	Minority Interest	164.83	0.00
	<b>Total Capital</b>	<b>61,784.88</b>	<b>60,493.49</b>
<b>ii</b>	<b>Deposits</b>	3,09,975.04	3,10,134.68
	of which: Deposits from banks	22,479.49	22,479.49
	of which: Customer deposits	2,87,495.55	2,87,655.19
	of which: Other deposits (pl.specify)	0.00	0.00
<b>iii</b>	<b>Borrowings</b>	19,931.99	19,931.99
	of which: From RBI	0.00	0.00
	of which: From banks	382.30	382.30
	of which: From other institutions & agencies	0.00	0.00
	of which: Others (pl. specify) Borrowings Outside India, General Refinance, Flexi Bonds and Omni Bonds	17,347.69	17,347.69
	of which: Capital instruments	2,202.00	2,202.00
<b>iv</b>	<b>Other liabilities &amp; provisions</b>	21,269.98	21,274.16
	<b>Total</b>	<b>4,12,961.90</b>	<b>4,11,834.33</b>
<b>B</b>	<b>Assets</b>		
<b>i</b>	<b>Cash and balances with Reserve Bank of India</b>	21,294.24	21,294.24
	<b>Balance with banks and money at call and short notice</b>	23,182.34	23,182.36



<b>ii</b>	<b>Investments:</b>	1,18,452.80	1,17,431.50
	of which: Government securities	99,988.08	99,905.17
	of which: Other approved securities	0.00	0.00
	of which: Shares	1,585.68	1,494.11
	of which: Debentures & Bonds	3,844.65	3,844.65
	of which: Subsidiaries / Joint Ventures / Associates	885.29	83.04
	of which: Others (Commercial Papers, Mutual Funds etc.)	12,149.10	12,104.53
<b>iii</b>	<b>Loans and advances</b>	2,18,399.16	2,18,399.16
	of which: Loans and advances to banks	187.02	187.02
	of which: Loans and advances to customers	2,18,212.14	2,18,212.14
<b>iv</b>	<b>Fixed assets</b>	12,200.02	12,193.20
<b>v</b>	<b>Other assets</b>	19,433.34	19,333.88
	of which: Goodwill and intangible assets	0.00	0.00
	of which: Deferred tax assets	5,988.06	5,986.31
<b>vi</b>	<b>Goodwill on consolidation</b>	0.00	0.00
<b>vii</b>	<b>Debit balance in Profit &amp; Loss account</b>		0.00
	<b>Total Assets</b>	<b>4,12,961.90</b>	<b>4,11,834.33</b>
		0.00	0.00

**STEP 2:**

(Amt. in ₹ Crore)

		Balance sheet as in	Balance sheet	Reference No.
		financial	Under	
		statements	regulatory scope	
			of consolidation	
		As on	As on	
		reporting date	reporting date	
A	Capital & Liabilities			
<b>i</b>	<b>Paid-up Capital</b>	10,752.40	10,752.40	
	of which: Amount eligible for CET1	10,752.40	10,752.40	A1

	of which: Amount eligible for AT1	0.00	0.00	
	<b>Reserves &amp; Surplus</b>	<b>50,867.65</b>	<b>49,741.09</b>	
	Share Premium	5323.56	5323.56	B2
	Statutory Reserve	7623.02	7623.02	B3
	Capital Reserve	3834.77	3419.77	B4
	Other Disclosed Free Reserve*	11869.64	11708.84	B5
	Credit Balance in P&L account	11705.02	11154.26	B6
	Revaluation Reserve	10511.64	10511.64	
	of which: Amount eligible for CET1	4723.78	4723.78	E2
	<b>Minority Interest</b>	<b>164.83</b>	<b>0.00</b>	
	<b>Total Capital</b>	<b>61,784.88</b>	<b>60,493.49</b>	
<b>ii</b>	<b>Deposits</b>	<b>3,09,975.04</b>	<b>3,10,134.68</b>	
	of which: Deposits from banks	22479.49	22479.49	
	of which: Customer deposits	287495.55	287655.19	
	of which: Other deposits (pl. specify)	0.00	0.00	
<b>iii</b>	<b>Borrowings</b>	<b>19,931.99</b>	<b>19,931.99</b>	
	of which: From RBI	0.00	0.00	
	of which: From banks	382.30	382.30	
	of which: From other institutions & agencies	0.00	0.00	
	of which: Others (pl. specify) Borrowings Outside India, General Refinance, Flexi Bonds and Omni Bonds	17347.69	17347.69	
	of which: Capital instruments	2202.00	2202.00	
	-of which			
	a) Eligible Additional Tier 1	0.00	0.00	C
	b) Eligible Tier 2	1000.00	1000.00	D
<b>iv</b>	<b>Other liabilities &amp; provisions</b>	<b>21,269.98</b>	<b>21,274.16</b>	
	of which: Prudential provisions against standard assets, provision for unhedged foreign currency exposure and excess provisions which arise on account of sale of NPAs included under Tier 2 Capital	1978.45	1978.45	E1

	of which: Share application money received from GOI & LIC allowed as CET1 capital, pending allotment	0.00	0.00	
	<b>Total</b>	<b>4,12,961.90</b>	<b>4,11,834.33</b>	
<b>B</b>	<b>Asset</b>			
<b>i</b>	<b>Cash and balances with Reserve Bank of India</b>	<b>21,294.24</b>	<b>21,294.24</b>	
	<b>Balance with banks and money at call and short notice</b>	<b>23,182.34</b>	<b>23,182.36</b>	
<b>ii</b>	<b>Investments</b>	<b>1,18,452.80</b>	<b>1,17,431.50</b>	
	of which: Government securities	99988.08	99905.17	
	of which: Other approved securities	0.00	0.00	
	of which: Shares	1585.68	1494.11	
	of which: Debentures & Bonds	3844.65	3844.65	
	of which: Subsidiaries / Joint Ventures / Associates	885.29	83.04	
	of which: Others (Commercial Papers, Mutual Funds etc.)	12149.10	12104.53	
<b>iii</b>	<b>Loans and advances</b>	<b>2,18,399.16</b>	<b>2,18,399.16</b>	
	of which: Loans and advances to banks	187.02	187.02	
	of which: Loans and advances to customers	218212.14	218212.14	
<b>iv</b>	<b>Fixed assets</b>	<b>12,200.02</b>	<b>12,193.20</b>	
	out of which intangibles	100.09	97.97	F
<b>v</b>	<b>Other Assets</b>	<b>19,433.34</b>	<b>19,333.88</b>	
	of which: Goodwill and intangible assets	0.00	0.00	
	Out of which:	0.00	0.00	
	Goodwill	0.00	0.00	
	Other intangibles (excluding MSRs)	0.00	0.00	
	Out of which Eligible Deferred tax assets	1481.29	1481.29	G
<b>vi</b>	<b>Goodwill on consolidation</b>	<b>0.00</b>	<b>0.00</b>	
<b>vii</b>	<b>Debit balance in Profit &amp; Loss account</b>	<b>0.00</b>	<b>0.00</b>	

	<b>Total Assets</b>	<b>4,12,961.90</b>	<b>4,11,834.33</b>	
		0.00	0.00	
	*Includes Foreign Currency Translation Reserve and AFS Reserve amounting to Rs 557.94 Cr			

### **STEP 3:**

(Amt. in ₹ Crore)

<b>Extract of Basel III common disclosure template (with added column) – Table DF-11 (Part I / Part II whichever, applicable)</b>			
<b>Common Equity Tier 1 capital: instruments and reserves</b>			
		<b>Component of Regulatory capital reported by bank</b>	<b>Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation from step 2</b>
1	Directly issued qualifying common share (and equivalent for non-joint stock companies) capital plus related stock surplus	10,752.40	A1
2	Debit balance in Profit & Loss account	0.00	
3	Accumulated other comprehensive income (and other reserves)	43,953.23	B2+B3+B4+B5+B6+E2
4	Share application money received from GOI allowed as CET1 capital, pending allotment	0.00	
5	Directly issued capital subject to phase out from CET1 (only applicable to non- joint stock companies)	-	
6	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	-	
7	Common Equity Tier 1 capital before regulatory adjustments	54,705.63	B1
8	Prudential valuation adjustments	-	
9	Goodwill (net of related tax liability)	-	

### **Table DF- 13: Main features of regulatory capital instruments**

“DF- 13: Main features of regulatory capital instruments issued by the Bank are available on the website under "Regulatory Disclosure Section >> FY 2024-25 (Basel III) >> March 31, 2025"

**Table DF-14: Terms and Conditions of Regulatory Capital Instruments issued by the Bank**

“DF- 14.The Term Sheets for regulatory capital instruments issued by the Bank are available on the website under "Regulatory Disclosure Section >> FY 2024-25 (Basel III) >> March 31, 2025"

**Table DF-16: Equities – Banking Book Positions**

	Qualitative Disclosure	
1	Differentiation between holdings on which capital gains are expected and those taken under other objectives including for relationship and strategic reasons	<p>Equity investments in the following are held in the Banking book</p> <p>1 Subsidiaries &amp; JVs - These are intended to be held for a long time with an intention to participate in the distribution of profits of the companies. These investments are classified under new classification as SJA w.e.f April1, 2024 as per RBI guidelines dated September 12, 2023</p> <p>2. Associates - Most of these investments were originated by the erstwhile Development Financial Institutional (DFI) in fulfilment of its development banking role. Bank intends to divest these investments as and when opportunity arises. These investments are classified under new classification as SJA</p> <p>3. Shareholding of less than 20% in equity capital of the investee companies which has been acquired through subscription / purchase / conversion of loan dues into equity/recovery of recompose. These are intended to be held over medium term and to be divested through buyback and / or sale through third parties,</p>

		<p>stock exchanges or otherwise. These investments are classified as AFS/FNHFT/ FHFT w.e.f April 1, 2024 as per RBI guidelines dated September 12, 2023.</p>
2	<p>Discussion of important policies covering the valuation and accounting of equity holdings in the banking book. This includes the accounting techniques and valuation methodologies used ,including key assumptions and practises affecting valuation as well as significant changes in these practises</p>	<p>As per the RBI revised guidelines w.e.f April1, 2024 as per RBI guidelines dated September 12, 2023, Equity investments classified under SJA category need not be marked to market and carried at acquisition cost. Any diminution, other than temporary, in the value of equity SJA investments is provided for. Any loss on sale of investments in SJA category is recognized in the profit and loss statement. Any profit on sale of investments under SJA category is recognized in the profit and loss statement and is then appropriated to capital reserve, net of taxes and statutory reserve.</p> <p>The valuation gains and losses across all performing investments, irrespective of classification (i.e., Government securities, Other approved securities, Bonds and Debentures, etc.), held under AFS shall be aggregated. The net appreciation or depreciation shall be directly credited or debited to a reserve named AFS Reserve without routing through the Profit &amp; Loss Account.</p> <p>In the case of equity instruments designated under AFS at the time of initial recognition, any gain or loss on sale of such investments shall not be transferred from AFS-Reserve</p>

		<p>to the Profit and Loss Account. Instead, such gain or loss shall be transferred from AFS-Reserve to the Capital Reserve. As per the Investment policy, the quoted equity shares in the Bank's portfolio are marked to market on a daily basis. Equity shares for which current quotations are not available or where the shares are not quoted on the stock exchanges, are valued at the break-up value (without considering 'revaluation reserves', if any) which is ascertained from the company's latest balance sheet (not more than 18 months prior to the date of valuation). In case the latest balance sheet is not available for more than 18 months the shares are valued at Re.1 per company. There has been no change in these practices during the reporting period.</p>
	<b>Quantitative Disclosure</b>	
1	Value disclosed in the balance sheet of investments as well as the fair value of those investments; for quoted securities, a comparison to publicly quoted share values where the share price is materially different from fair value.	<p><b>Value disclosed in the balance sheet of investments - Rs. 1812.48 Crore</b>  <b>Fair value of the investments - Rs. 3046.68 Crore</b>  <b>A Bank considers the publicly quoted share value to be the fair value of such shares, there is no material difference between the two values</b></p>
2	<p>The types and nature of investments including the amount that can be classified as</p> <ul style="list-style-type: none"> <li>· Publicly traded and</li> <li>· Privately held</li> </ul>	<p><b>Type and nature of investments - Equity shares</b>  <b>- Publicly traded (Listed) - Rs 448.17Crore</b>  <b>- Privately held (Unlisted) - Rs. 1371.76 Crore</b></p>
3	The cumulative realised gains (losses) arising from sales and liquidations in the reporting period. (12M)	<b>Rs. 249.882 Crore</b>

4	Total unrealised gains (losses)*	<b>Rs. 391.97 Crore</b>
5	Total latest revaluation gains (losses)**	<b>1226.75 Crore</b>
6	Any amounts of the above included in Tier 1 and or Tier 2 capital.	NIL
7	Capital requirements broken down by appropriate equity groupings, consistent with the bank's methodology, as well as the aggregate amounts and the type of equity investments subject to any supervisory transition or grandfathering provisions regarding regulatory capital requirements.	NIL
* Unrealised gains (losses) recognised in the balance sheet but not through the profit and loss account.		
** Unrealised gains (losses) not recognised either in the balance sheet or through the profit and loss account.		

**Table DF-17: Leverage Ratio – Summary Comparison of Accounting Assets vs. Leverage Ratio Exposure Measure:**

Sr.No	Item	(₹ Crores)
1	Total consolidated assets as per published financial statements	4,12,961.90
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	83.03
3	Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	0.00
4	Adjustments for derivative financial instruments	6,764.76
5	Adjustment for securities financing transactions(i.e. repos and similar secured lending)	0.00
6	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	61,983.81
7	Other adjustments	(6,261.47)
8	<b>Leverage ratio exposure</b>	<b>4,75,532.04</b>



**DF-18: Leverage ratio common disclosure template**

Sr. No	Item	(₹ Crore)	
On-balance sheet exposures		Consolidated	Standalone
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	3,93,039.77	3,92,362.97
2	(Asset amounts deducted in determining Basel III Tier 1 capital)	(5,554.66)	(5,813.83)
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	3,87,485.11	3,86,549.14
Derivative exposures			
4	Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin)	1,192.77	1,192.77
5	Add-on amounts for PFE associated with all derivatives transactions	5,572.00	5,572.00
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework	0.00	0.00
7	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)	0.00	0.00
8	(Exempted CCP leg of client-cleared trade exposures)	0.00	0.00
9	Adjusted effective notional amount of written credit derivatives	0.00	0.00
10	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	0.00	0.00
11	Total derivative exposures (sum of lines 4 to 10)	6,764.76	6,764.76
Securities financing transaction exposures			
12	Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	19,298.36	19,298.36
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	0.00	0.00
14	CCR exposure for SFT assets	0.00	0.00
15	Agent transaction exposures	0.00	0.00
16	Total securities financing transaction exposures (sum of lines 12 to 15)	19,298.36	19,298.36
Other off-balance sheet exposures			

17	Off-balance sheet exposure at gross notional amount	1,93,450.97	1,93,430.12
18	(Adjustments for conversion to credit equivalent amounts)	(1,31,467.15)	(1,31,467.15)
19	Off-balance sheet items (sum of lines 17 and 18)	61,983.81	61,962.97
Capital and total exposures			
20	Tier 1 capital	46,003.60	45,492.46
21	Total exposures (sum of lines 3, 11, 16 and 19)	4,75,532.04	4,74,575.23
Leverage ratio			
22	Basel III leverage ratio	9.67%	9.59%

**Reconciliation between Total consolidated assets as per published financial statements and On-balance sheet exposure under leverage ratio**

Sr. No	Item	(₹ Crores)
1	Total consolidated assets as per published financial statements	4,12,961.90
2	Replacement cost associated with all derivatives transactions, i.e. net of eligible cash variation margin	(6,764.76)
3	Adjustment for securities financing transactions (i.e. repos and similar secured lending)	(19,298.36)
4	Adjustment for Collaterals and adjustments entities outside the scope of regulatory consolidation	6,140.99
5	On-balance sheet exposure under leverage ratio (excluding derivatives and SFTs)	3,93,039.77

\*\*\*\*\*