CSB Bank
Trusted Heritage Smart Future

Basel III Pillar 3 Disclosures

1. Scope of Application

CSB Bank Ltd is a commercial bank formed on 26th November 1920 with Registered Office at Thrissur. In August 1969, the Bank was included in the Second Schedule to the Reserve Bank of India Act 1934.The bank has no subsidiaries.

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 a set of disclosures on the Capital Adequacy and Risk Management framework of the Bank. Pillar 3 disclosures as per Master Circular are set out in this document.

2. Capital Structure

Qualitative Disclosures:

As per Basel III guidelines, the Bank is required to maintain a minimum Capital to Risk Weighted Assets Ratio (CRAR) of 9% {11.5% including Capital Conservation Buffer (CCB) of 2.5%}, with minimum Common Equity Tier I (CET1) of 5.5% (8% including CCB).

Bank’s capital structure consists of Tier 1 and Tier 2 capital. The major components of Tier 1 capital are equity share capital, equity share premium, statutory reserves, general reserves, special reserve (Section 36(i)(viii) of Income Tax Act) and capital reserves and revaluation reserves (after discounting). Tier 2 capital consists of provision for standard assets, provisions held for country exposures and Investment Fluctuation reserves. Bank has not issued any Upper Tier 2 bonds or perpetual debt or other innovative instruments.

Quantitative Disclosures:

The breakup of capital funds is as follows: ₹ in million

	As on 30.09.2025	As on 30.06.2025
Tier 1 Capital		
Paid up Share capital	1,735.38	1,735.38
Share Premium	18,044.62	18,044.14
Employee Stock Options Outstanding	295.44	266.43
Statutory Reserves	7,461.56	7,461.56
AFS Reserve	(157.46)	872.21
Capital Reserves	2,095.41	2,095.41
Special Reserve (36 (i) (viii))	438.98	438.98
Other eligible reserves	1,088.56	1,084.38
Revaluation Reserves after discounting	772.48	774.37
Credit balance in P&L Account	9,562.89	9,562.89

	As on 30.09.2025	As on 30.06.2025
Total Tier 1 Capital (Gross)	41,337.88	42,335.74
Less: Deferred Tax Assets, illiquid investments and Other Intangible Assets	(18.98)	(21.24)
Total Tier 1 Capital (Net) [A]	**41,318.90**	**42,314.50**
Tier 2 Capital		
General provisions	2,173.48	2,102.49
Investment Fluctuation Reserve	1,703.23	1,703.24
Total Tier 2 Capital (Net) [B]	3,876.71	3,805.73
Total Eligible capital [A] + [B]	**45,195.61**	**46,120.23**

3.Capital Adequacy

Qualitative Disclosures:

In accordance with the guidelines of RBI, the bank has adopted (i) standardized approach for credit risk, (ii) basic indicator approach for operational risk and (iii) standardized duration approach for market risk for computing capital adequacy. Detailed guidelines on Basel III Capital Regulations and Guidelines on Composition of Capital Disclosure Requirements are issued by RBI and consolidated under the Master Circular – Basel III Capital Regulations April 2025.

Regulatory Capital Adequacy position (as per Basel II & Basel III norms as made applicable by RBI) is assessed periodically. Besides, the bank also assessed its own internal estimate of risk capital based on its Board approved Internal Capital Adequacy Assessment Process (ICAAP) policy and Stress Testing Policy to cover the Pillar 2 risks. Risks are assumed in line with the Bank's risk-bearing capacity and capability in order to generate yields, taking risk-return frontier into account. This aims to ensure that risks that could jeopardize the Bank's existence are avoided. The Bank's ICAAP covers the process for assessment of the adequacy of capital to support current and projected business levels / risks.

In addition to assessing Pillar I risks—namely credit, market, and operational risks—the ICAAP framework also encompasses key Pillar II risks that are critical to the bank's overall risk profile. These include inter alia (a) Liquidity Risk, (b) Credit Concentration Risk,(c) Interest Rate Risk in Banking Book, (d) Strategic Risk, (e) Reputation Risk, (f) Settlement Risk, (g) Pension Obligation Risk, (h) Cyber Security Risk, (i) Compliance Risk, (j) Legal Risk etc. By integrating these broader risk dimensions, the ICAAP ensures a comprehensive and forward-looking approach to capital planning and risk management.

Stress Testing involves the use of various techniques to assess the Bank's potential vulnerability to extreme but plausible ("stressed") business conditions. Typically, this relates, among other things, to the impact on the Bank's profitability and capital adequacy. Stress Tests are conducted on the Bank's on and off-balance sheet exposures to test the impact of Credit risk, Market risk, Liquidity risk and Interest Rate Risk in the Banking Book (IRRBB). The stress test results are put up to the Risk Management Committee (RMC) of the Board for their review and guidance. The Bank periodically assesses and refines its stress tests to ensure that the stress scenarios capture material risks as well as reflect possible extreme market moves that could arise as a result of market conditions. The stress tests are used in conjunction with the Bank's business plans for the purpose of capital planning in the ICAAP.

Quantitative Disclosures:

a) Capital Requirement for Credit Risk – Standardized Approach

(₹ in Million)

Portfolios	Gross Exposure	Gross Exposure	Capital Requirement	Capital Requirement
	30.09.2025	30.06.2025	30.09.2025	30.06.2025
On Balance Sheet				
Cash & Balance with RBI	24,196.61	33,598.03	0.00	0.00
Inter Bank Deposits	470.64	1,220.50	20.88	40.80
Market repo (CROMS, TREPS)	9,618.76	0.00	22.12	0.00
Investments (HTM)	1,06,244.74	1,06,828.64	329.84	279.82
Advances	3,42,616.30	3,25,522.11	14,952.52	14,664.90
Fixed Assets & Other Assets	31,063.33	34,093.84	1,723.12	1,559.96
Total	**5,14,210.38**	**5,01,263.13**	**17,048.48**	**16,545.49**
Off Balance Sheet				
Letter of Credit & Guarantees	28,571.60	22,972.43	1,258.47	1,115.95
Undrawn Credit Commitments	52,619.65	50,305.73	1,695.72	1,665.98
Forward Exchange Contracts	3,462.97	5,055.64	15.69	15.52
Total	**84,654.22**	**78,333.80**	**2,969.87**	**2,797.44**
Total On & Off Balance Sheet	**5,98,864.60**	**5,79,596.93**	**20,018.35**	**19,342.93**

b) Capital Requirement for Market Risk – Standardized Duration Approach

(₹ in Million)

Type of Market Risk	**Gross Exposure**	**Gross Exposure**	**Capital Requirement**	**Capital Requirement**
	30.09.2025	**30.06.2025**	**30.09.2025**	**30.06.2025**
Interest Rate Risk	17,627.36	23,065.32	56.71	268.08
Foreign Exchange Risk	1,750.00	1,750.00	173.25	173.25
Equity Risk	119.32	154.47	48.33	62.56
Total	**19,496.69**	**24,969.78**	**278.29**	**503.89**

c) Capital Requirement for Operational Risk – Basic Indicator Approach

(₹ in Million)

	As on 30.09.2025
Capital Requirement	3,033.94
Equivalent Risk Weighted Assets	37,924.28

d) Total Capital Requirement

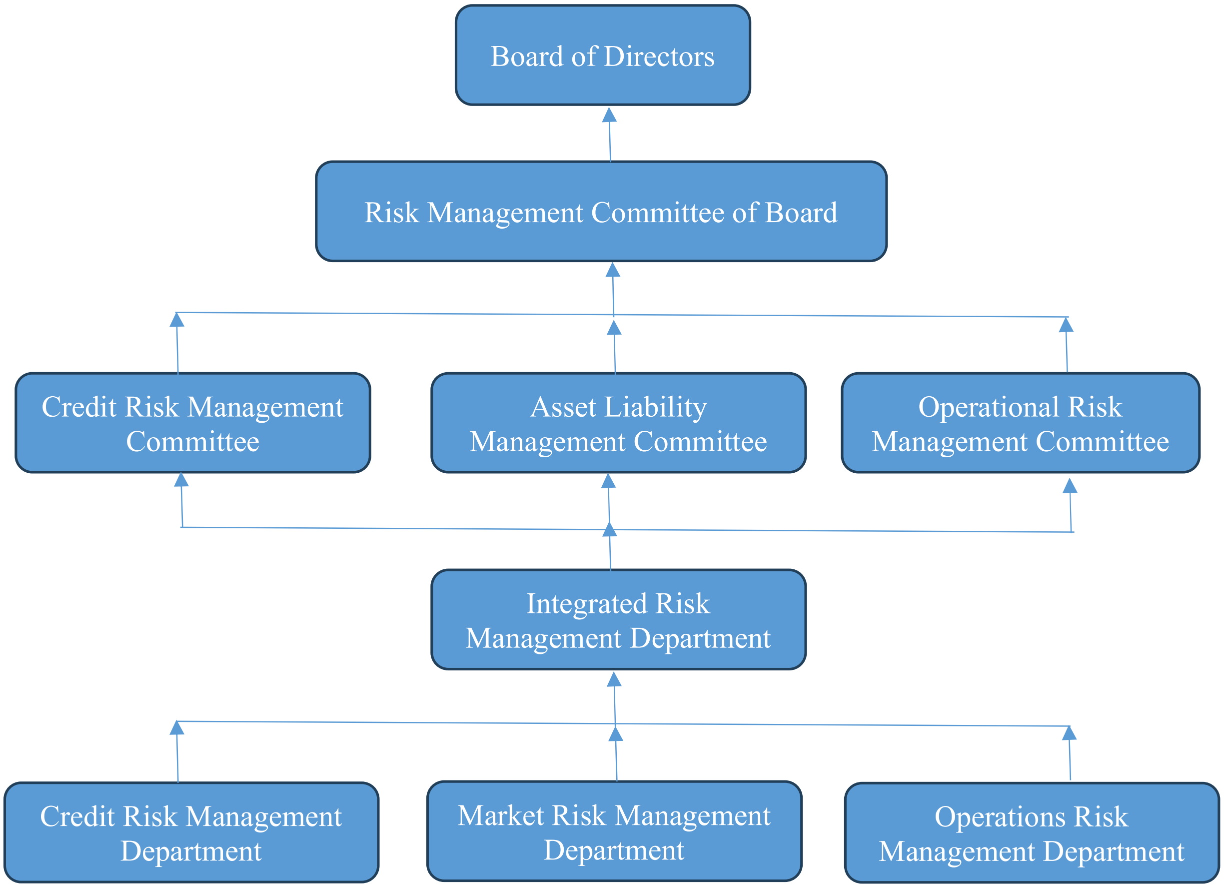
(₹ in Million)

Type of Risk	Capital Requirement	Capital Requirement	Risk Weighted Assets	Risk Weighted Assets
	30.09.2025	**30.06.2025**	**30.09.2025**	**30.06.2025**
Credit Risk	19,996.01	19,342.93	1,73,878.34	1,68,199.39
Market Risk	278.29	503.89	3,478.62	6,298.66
Operational Risk	3,033.94	3,033.94	37,924.28	37,924.28
Total	**23,308.24**	**22,880.76**	**2,15,281.24**	**2,12,422.32**
Total Net Tier 1 Capital			41,318.90	42,314.50
Tier 1 Capital Ratio			**19.19%**	**19.92%**
Tier 2 Capital Ratio			1.80%	1.79%
Total CRAR			**20.99%**	**21.71%**

4. Risk Management: Objectives and Organization Structure

Risk is an integral part of the banking business which is undergoing radical changes both on the technology front and product offerings. The three main risks faced by the bank are credit risk, market risk and operational risk. The bank aims to achieve an appropriate trade-off between risk and return to maximize shareholder value. The relevant information on the various categories of risks faced by the bank is given in the ensuing sections. This information is intended to give market participants a better idea of the risk profile and risk management practices of the bank.

The Board of Directors has the overall responsibility for risk management and risk strategies in the Bank. The Bank has a Risk Management Committee (RMC) of the Board functioning at apex level for formulating, implementing and reviewing bank's risk management measures pertaining to credit, market and operational risk. Apart from the Risk Management Committee of the Board, the Bank has a strong Bank-wide risk management structure comprising of Asset Liability Management Committee (ALCO), Credit Risk Management Committee (CRMC) and Operational Risk Management Committee (ORMC) at senior management level. The bank also has a comprehensive risk management system set up to address various risks which is independent of operational departments. The structure and organization of Risk Management functions of the bank is as follows:



5. Credit Risk: General Disclosure

Qualitative Disclosures

a) Definition of past due and impaired loans

Bank strictly adheres to RBI norms regarding definitions of past due and impaired loans, as under (in brief):

i) Interest and or installment of principal remain overdue for a period of more than 90 days in respect of term loan accounts
ii) the account remains 'out of order' (the outstanding balance remains continuously in excess of the sanctioned limit/drawing power, in cases where the outstanding balance in the principal operating account is less than the sanctioned limit/drawing power 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) in respect of Overdraft/Cash credit accounts. In case of interest payments in respect of term loans, an account will be classified as NPA if the interest applied at specified rests remains overdue for more than 90 days.
iii) The bill remains overdue for a period of more than 90 days in the case of bills purchased and discounted
iv) The instalment of principal or interest thereon remains overdue for two crop seasons for short duration crops.

v) The instalment of principal or interest thereon remains overdue for one crop season for long duration crops.

Special Mention Accounts

As prescribed by RBI, the Bank is required to identify incipient stress in the account by creating a Sub Asset category named as 'Special Mention Accounts' (SMA). It is considered as a corrective action plan to arrest slippages of standard assets to Non-Performing Assets (NPA). Accordingly, Bank is identifying three sub categories under SMA as below:

1. SMA-0 (for loans other than revolving facilities)- Principal or interest payment or any other amount wholly or partly overdue between 1-30 days.
2. SMA-1- Principal or interest overdue between 31-60 days.
3. SMA-2- Principal or interest overdue between 61-90 days.

b) Credit Risk Management Policy

The Bank recognizes the risks inherent in lending operations and believes that the same can be managed by following sound credit risk management policies and procedures. The bank has put in place a Board approved Credit Risk Management Policy which outlines the various credit risk management practices which the Bank will adhere to. The Bank also has in place a Board approved Loan policy which outlines the guidelines for origination and monitoring of credit. The loan policy takes into consideration the overall risk appetite of the Bank and is guided by the highest standards of commercial prudence and ethical business practices. These policies are reviewed by the Bank at least on an annual basis, keeping in mind changes in regulatory guidelines, industry best practices and evolving internal requirements.

The Executive level committee - Credit Risk Management Committee (CRMC) chaired by Managing Director & Chief Executive Officer, comprising Chief Risk Officer, Chief Financial Officer, Chief Credit Officer, Chief Compliance Officer, Business Heads and other key senior management personnel which reports to Risk Management Committee (RMC) of the Board, is responsible for the management and mitigation of credit risk in the bank. Credit Risk Management Department is responsible for managing and monitoring credit risk at an operational level on a day to day basis.

Credit approvals are subject to a well-established and time-tested system of competencies, which act as a framework within which decision making committees are authorized to enter into lending transactions. Delegation of authority for the approval of loans is dependent on size, security and type of the loan, as well as external rating of the loan for larger ticket sizes.

The Bank has in place an internal Credit rating system to measure the risk involved in each borrowal account. The system uses internal rating models developed in association with a reputed external rating agency. All non-retail borrowers with an aggregate credit limit of above Rs. 1 Crore (excluding a few specific types of exposures as outlined in the Bank's Credit Risk Management policy), as well as retail loans beyond a certain threshold are subjected to internal rating. Loans against Deposit Receipts, Housing Loans, Loans against NSC & Insurance policies, Gold loans, Retail loans and Staff loans are subjected to portfolio rating. The Bank has also procured a platform to host its internal rating models. The platform creates centralized repository of rated borrowers with comprehensive information on the rationale of each of the rating awarded.

The Credit Risk Management Department conducts industry-wise evaluation to analyze the latest trends and developments in the industry, their impact on bank's customers, the desirability of taking further exposure, assessment of the quality of bank's exposure to that industry etc. Other periodic analysis conducted include concentration risk analysis, internal and external rating migration analysis, performance analysis of internal models, monitoring of various regulatory & internal policy limits, etc.

Bank has subscribed to CRISIL Quantix and Industry Risk Scores which are utilized in the evaluation of credit risk proposals. The Bank has also 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. The 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, Infrastructure, etc. In addition, internal limits have been prescribed for certain specific segments based on prudential considerations.

The Bank has implemented an automated Early Warning Signal (EWS) system, which complies with the RBI's guidelines for fraud tagging and also serves as a proactive monitoring tool. This system is designed to identify potential risks at an early stage, thereby safeguarding asset quality and enabling the bank to take timely, preventive measures before an account becomes delinquent.

All stressed credit exposures, 50 lakhs and above (SMA1 and SMA2) are reviewed monthly by the executive level Committee- Large Advance Committee to detect delinquency signals at an early stage and enable the nursing of the account. All standard credit exposures above Rs.200 lakhs will be reviewed by Large Advance Committee on a quarterly basis. Besides this, all credit exposures above Rs.2500 lakhs are subjected to detailed review by FMG Committee on a monthly basis.

Quantitative Disclosures

a) Gross Credit Risk Exposure – Banking Book

(₹ in Million)

	Loans 30.09.2025	**Loans 30.06.2025**	**Investments 30.09.2025**	**Investments 30.06.2025**
Fund Based	3,87,365.61	3,69,423.36	1,06,244.74	1,06,828.64
Non-Fund Based	36,441.95	29,376.91	-	-
Total	**4,23,807.55**	**3,98,800.28**	**1,06,244.74**	**1,06,828.64**

b) Industry type distribution – Banking Book as on 30.09.2025

(₹ in Million)

Industry Name	Funded Exposure	Total Non Funded Exposure	Total Credit Exposure (Funded and Non-Funded)	Investment Exposure
(A)			(B)	(C)
A. Mining and Quarrying	**1,708.57**	**259.36**	**1,967.92**	**0.00**
A.1 Coal	808.33	256.36	1,064.68	0.00
A.2 Others	900.24	3.00	903.24	0.00
B. Food Processing	**5,664.04**	**551.94**	**6,215.98**	**12.97**
B.1 Sugar	5.75	0.00	5.75	0.00
B.2 Edible Oils and Vanaspati	1,733.68	380.50	2,114.18	0.00
B.3 Tea	18.00	0.00	18.00	0.00
B.4 Coffee	1.75	0.00	1.75	0.00
B.5 Others	3,904.87	171.44	4,076.30	12.97
C. Beverages (excluding Tea & Coffee) and Tobacco	**1,555.64**	**1.22**	**1,556.86**	**0.00**
C.1 Tobacco and tobacco products	145.05	0.00	145.05	0.00
C.2 Others	1,410.59	1.22	1,411.81	0.00
D. Textiles	**8,867.82**	**145.78**	**9,013.60**	**250.75**
D.1 Cotton	5,196.31	118.73	5,315.05	0.00
D.2 Jute	2.92	0.00	2.92	0.00
D.3 Man-made	33.94	0.00	33.94	0.00
D.4 Others	3,634.64	27.05	3,661.69	250.75
Out of D (i.e., Total Textiles) to Spinning Mills	6,670.73	120.03	6,790.76	0.00
E. Leather and Leather products	**15.61**	**2.55**	**18.16**	**0.00**
F. Wood and Wood Products	**275.11**	**0.15**	**275.26**	**0.00**
G. Paper and Paper Products	**1,314.35**	**0.00**	**1,314.35**	**0.00**
H. Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	**83.56**	**0.00**	**83.56**	**0.00**
I. Chemicals and Chemical Products (Dyes, Paints, etc.)	**11,004.09**	**338.57**	**11,342.66**	**250.08**

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Pillar III Disclosures (September 30, 2025)

Industry Name	Funded Exposure	Total Non Funded Exposure	Total Credit Exposure (Funded and Non-Funded)	Investment Exposure
I.1 Fertilizers	162.53	-	162.53	0.00
I.2 Drugs and Pharmaceuticals	7,527.25	329.40	7,856.65	0.00
I.3 Petro-chemicals (excluding under Infrastructure)	0.00	0.00	0.00	0.00
I.4 Others	3,314.31	9.17	3,323.48	250.08
J. Rubber, Plastic and their Products	**891.79**	**326.27**	**1,218.06**	**0.00**
K. Glass & Glassware	**535.52**	**0.00**	**535.52**	**0.00**
L. Cement and Cement Products	**141.67**	**0.00**	**141.67**	**255.51**
M. Basic Metal and Metal Products	**10,342.20**	**149.43**	**10,491.63**	**749.44**
M.1 Iron and Steel	5,302.64	7.26	5,309.90	0.00
M.2 Other Metal and Metal Products	5,039.56	142.17	5,181.73	749.44
N. All Engineering	**4,457.91**	**187.34**	**4,645.25**	**269.12**
N.1 Electronics	73.38	0.41	73.79	0.00
N.2 Others	4,384.53	186.94	4,571.46	269.12
O. Vehicles, Vehicle Parts and Transport Equipment	**2,160.09**	**387.16**	**2,547.25**	**6.95**
P. Gems and Jewellery	**112.37**	**0.00**	**112.37**	**0.00**
Q. Construction	**2,199.36**	**2,666.10**	**4,865.47**	**0.00**
R. Infrastructure	**16,487.24**	**7,210.05**	**23,697.29**	**753.72**
R.a Transport (a.1 to a.6)	6,287.60	2,784.44	9,072.04	0.00
R.a.1 Roads and Bridges	6,287.60	2,784.44	9,072.04	0.00
R.a.2 Ports				
R.a.3 Inland Waterways				
R.a.4 Airport				
R.a.5 Railway Track, tunnels, viaducts, bridges				
R.a.6 Urban Public Transport (except rolling stock in case of urban road transport)				
R.b. Energy (b.1 to b.6)	8,237.85	2,674.16	10,912.01	0.00

Industry Name	Funded Exposure	Total Non Funded Exposure	Total Credit Exposure (Funded and Non-Funded)	Investment Exposure
R.b.1 Electricity Generation	8,237.85	2,674.01	10,911.86	0.00
R.b.1.1 Central Govt PSUs				
R.b.1.2 State Govt PSUs (incl. SEBs)				
R.b.1.3 Private Sector	8,237.85	2,674.01	10,911.86	0.00
R.b.2 Electricity Transmission				
R.b.2.1 Central Govt PSUs				
R.b.2.2 State Govt PSUs (incl. SEBs)				
R.b.2.3 Private Sector				
R.b.3 Electricity Distribution				
R.b.3.1 Central Govt PSUs				
R.b.3.2 State Govt PSUs (incl. SEBs)				
R.b.3.3 Private Sector				
R.b.4 Oil pipelines				
R.b.5 Oil/Gas/Liquefied Natural Gas (LNG) storage facility				
R.b.6 Gas pipelines	-	0.15	0.15	0.00
R.c. Water and Sanitation (c.1 to c.7)	1,488.72	1,751.45	3,240.17	0.00
R.c.1 Solid Waste Management				
R.c.2 Water supply pipelines	0.00	0.00	0.00	0.00
R.c.3 Water treatment plants	0.00	7.34	7.34	0.00
R.c.4 Sewage collection, treatment and disposal system				
R.c.5 Irrigation (dams, channels, embankments etc)	1,488.72	1,744.11	3,232.83	0.00
R.c.6 Storm Water Drainage System				
R.c.7 Slurry Pipelines				

Industry Name	Funded Exposure	Total Non Funded Exposure	Total Credit Exposure (Funded and Non-Funded)	Investment Exposure
R.d. Communication(d.1 tod.3)	473.08	0.00	473.08	0.00
R.d.1 Telecommunication (Fixed network)	473.08	0.00	473.08	0.00
R.d.2 Telecommunication towers				
R.d.3 Telecommunication and Telecom Services				
R.e. Social and Commercial Infrastructure (e.1 to e.9)				
R.e.1 Education Institutions (capital stock)				
R.e.2 Hospitals (capital stock)				
R.e.3 Three-star or higher category classified hotels located outside cities with population of more than 1 million				
R.e.4 Common infrastructure for industrial parks, SEZ, tourism facilities and agriculture markets				
R.e.5 Fertilizer (Capital investment)				
R.e.6 Post harvest storage infrastructure for agriculture and horticultural produce including cold storage				
R.e.7 Terminal markets				
R.e.8 Soil-testing laboratories				
R.e.9 Cold Chain				

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Industry Name	Funded Exposure	Total Non Funded Exposure	Total Credit Exposure (Funded and Non-Funded)	Investment Exposure
R.f. Others, if any, please specify	0.00	0.00	0.00	753.72
OTHERS - Treasury Exposure	0.00	0.00	0.00	753.72
S. Other Industries, pl. specify	**10,774.64**	**15,871.45**	**26,646.09**	**507.57**
OTHERS				
All Industries (A to S)	**78,591.58**	**28,097.36**	**1,06,688.94**	**3,056.11**

c) **Residual Contractual Maturity breakdown of Assets as on 30.09.2025**

(₹ in Million)

Time bucket	Cash &balance with RBI	Balance with Banks and money at call and short notice	Advances	Investments	Fixed assets and other assets
Next Day	11,030.72	3,700.64	2,527.80	26,948.36	20.94
2-7 days	227.08	6,387.81	7,274.15	1,297.60	4.04
8-14 days	449.29	-	6,310.67	1,573.97	2.84
15-30 days	445.40	-	12,676.55	2,638.32	2,252.63
31days-<2M	827.72	-	16,634.63	3,697.88	50.20
2M<3M	823.48	-	12,771.25	4,097.39	12.46
3M-<6M	1,897.08	-	43,408.36	9,265.00	113.95
6M-<1Y	4,626.87	-	59,328.83	11,981.49	235.12
1-<3Y	3,781.25	0.70	98,779.12	22,916.52	288.17
3-<5 Y	39.84	-	46,267.74	4,240.61	341.24
> 5 Yr	47.87	0.25	36,637.19	19,295.62	11,989.71
Total	**24,196.61**	**10,089.40**	**3,42,616.30**	**1,07,952.74**	**15,311.30**

c) Disclosures regarding Non-Performing Assets

(in Million)

	As on 30.09.2025	As on 30.06.2025
Amount of NPAs (Gross)		
Substandard	2,545.67	2,494.03
Doubtful 1	1,825.53	1,733.55
Doubtful 2	422.86	433.42
Doubtful 3	860.02	1,003.17
Loss	633.44	400.70
Total Gross NPAs	**6,287.51**	**6,064.88**

Pillar III Disclosures (September 30, 2025)

	As on 30.09.2025	As on 30.06.2025
Net NPAs	**1,784.64**	**2,151.52**
NPA Ratios		
Gross NPAs to Gross Advances	1.81%	1.84%
Net NPAs to Net Advances	0.52%	0.66%
Movement of provisions for NPAs		
Opening balance (01.04.2025)	**3,317.26**	**3,317.26**
Provisions made during the period	**1,453.25**	826.32
Write-off	**13.51**	0.00
Write back of excess provisions	**286.16**	262.25
Closing balance	**4,470.85**	**3,881.33**
Write-offs that have been booked directly to the income statement	37.67	35.23
Recoveries that have been booked directly to the income statement	82.27	74.81

Major Industry breakup of NPA

	30.09.2025		30.06.2025	
Industry	**Gross NPA**	**Specific Provision**	**Gross NPA**	**Specific Provision**
NPA in top 5 Industries	1,974.41	1,408.80	1,986.92	1,071.94

Geography	30.09.2025		30.06.2025	
	Gross NPA	**Specific Provision**	**Gross NPA**	**Specific Provision**
Domestic	6,287.51	4,470.85	6,064.88	3,881.33
Overseas	0	0	0	0

6.Credit Risk: Disclosures for portfolios subject to standardized approach
Qualitative Disclosures

In accordance with RBI guidelines, the bank has adopted standardized approach for computation of capital for credit risk. Bank uses the seven External Credit Rating Agencies accredited by RBI for the purpose of credit risk rating of domestic borrower accounts that forms the basis for determining risk weights under Standardized Approach. The names of the External Credit Rating Agencies are:

1. Credit Rating Information Services of India Limited (CRISIL)
2. Credit Analysis and Research Limited (CARE)
3. India Ratings and Research Private Limited (Formerly FITCH INDIA)
4. ICRA Limited (ICRA)
5. Acuite Ratings and Research Ltd
6. Infomerics Valuation and Rating Pvt Limited
7. Brickwork Ratings India Private Limited

The Bank computes risk weight on the basis of external rating assigned, both Long Term and Short Term, for the facilities availed by the borrower. The external ratings assigned are generally facility specific. Risk weight of exposure to corporates and NBFC's are computed as per extant Basel III guideline read in consonance with RBI circular vide ref no. RBI/2022-23/125DOR.STR.REC.71/21.06.201/2022-23. As per this circular, external rating of borrower is considered for computation of risk weight only if name of borrower and facility rated is available in the Press Release issued by credit rating agency. Bank extends external rating of other issues of the borrower to unrated claims only when the issue specific rating maps to Risk Weight higher than that of the unrated exposure.

Quantitative Disclosures

Risk weight wise classification of exposures

(₹ in Million)

	Gross Credit Exposure	**Gross Credit Exposure**	**Capital Deductions**	**Capital Deductions**	**Exposure after Capital Deductions**	**Exposure after Capital Deductions**
	(A)	**(A)**	**(B)**	**(B)**	**(C) = (A) – (B)**	**(C) = (A) – (B)**
	30.09.2025	**30.06.2025**	**30.09.2025**	**30.06.2025**	**30.09.2025**	**30.06.2025**
Advances, Letter of Credit & Guarantees						
Below 100% risk weight	2,65,108.70	2,44,887.50	0.00	0.00	2,65,108.70	2,44,887.50
100% risk weight	63,686.04	59,704.35	0.00	0.00	63,686.04	59,704.35
More than 100% risk weight	95,012.81	94,208.42	0.00	0.00	95,012.81	94,208.42
Total	**4,23,807.55**	**3,98,800.28**	**0.00**	**0.00**	**4,23,807.55**	**3,98,800.28**
Investments						
Below 100% risk weight	1,05,783.12	1,06,362.39	0.00	0.00	1,05,783.12	1,06,362.39
100% risk weight	-	-	0.00	0.00	-	-
More than 100% risk weight	461.62	466.25	0.00	0.00	461.62	466.25
Total	**1,06,244.74**	**1,06,828.64**	**0.00**	**0.00**	**1,06,244.74**	**1,06,828.64**

7.Credit Risk Mitigation: Disclosures for standardized approaches

Qualitative Disclosures

A Credit Risk Mitigation and Collateral Management Policy, addressing the Bank's approach towards the credit risk mitigants used for capital calculation is in place.

Following items are considered for on and off balance sheet netting:

a) Deposits with specific lien to the facility
b) Subsidies received (for priority sector advances)
c) Claims received (for NPA accounts)

Of the eligible financial collaterals, the types of collateral taken by the bank are gold ornaments and bank's own deposit receipts. Gold ornaments are accepted as collateral by branches after due scrutiny and are marked to market value on a daily basis. Bank has made an assessment of market liquidity risk involved in liquidating gold ornaments and is considering a holding period of 21 days for advance against pledge of gold ornaments. In Pillar 1 capital adequacy computations, bank considers a haircut of 22% (after scaling up the standard supervisory haircut of 15% to a 21 day holding period). In addition to this, bank is maintaining extra capital for its gold loan portfolio in Pillar 2 capital computations.

The types of guarantees recognized for credit risk mitigation are guarantee by central government, state government, ECGC and banks (in the form of bills purchased/discounted under Letter of credit).

Collaterals other than financial collaterals that secure the credit portfolio of the bank are land & building, plant & machinery and current assets of the counter party. Land and Building includes commercial building, residential property and vacant land.

Quantitative Disclosures

a) Exposures Covered by Eligible Financial Collateral (After Haircuts)

(₹ in Million)

	30.09.2025	**30.06.2025**
Corporate	8,396.89	10,459.56
Regulatory Retail	1,62,282.13	1,49,948.23
Personal Loans	17,836.01	17,509.43
Other Categories	4,129.70	4,542.18
Total	**1,92,644.73**	**1,82,459.40**

b) Exposures Covered by Guarantee

(₹ in Million)

Covered by Guarantee	**30.09.2025**	**30.06.2025**
Corporate	1,255.02	370.65
Regulatory Retail	136.48	644.50
Total	**1,391.51**	**1,015.15**

8. Securitization

No exposure of the bank has been securitized.

9. Market Risk in the Trading Book

Qualitative Exposures

(1) The Bank follows Standardized Duration Method for computing capital requirement for Market Risk.

(2) Market Risk Management Department (MRMD) is functioning as a part of Integrated Risk Management Department of the Bank, in terms of Governance structure approved by the Board of the Bank.

(3) MRMD is responsible for identification, assessment, monitoring and reporting of market risk associated with Treasury Operations.

(4) The following Board approved policies with defined Market Risk Management parameters for each asset class are in place:

(a) Market Risk Management Policy comprising various Market Risk Limits
(b) Investment Policy
(c) Forex Policy
(d) Stress Test Policy

(5) Risk monitoring is an ongoing process and risk positions are analyzed and reported to Top Management of the Bank, ALCO and Risk Management Committee of the Board.

(6) Risk management and reporting is based on parameters such as Modified Duration, PV01, Maximum permissible exposures, Value at Risk Limits, Limits on various investment categories, Risk appetite limits in line with best banking practices.

(7) Forex Open position limit (Daylight/Overnight), Stop Loss Limit, Aggregate Gap Limit (AGL) and Individual Gap Limit (IGL) as approved by the Board is monitored and exceptions, if any, are reported to Top Management of the Bank, ALCO and Risk Management Committee of the Board.

(8) Value at Risk (VaR) is computed on a daily basis. Stress Testing is carried out at quarterly intervals as a complement to Value at Risk. Back Testing entails a formal testing and accounting of exceptions on a quarterly basis. Results are reported to ALCO and Risk Management Committee of the Board.

(9). Stop Loss limit / Take profit limits as prescribed in Investment Policy are also adopted in Market Risk Management Policy for monitoring purposes for individual investments and exposure limits for certain portfolios have been prescribed.

Quantitative Disclosures

Capital Requirement for Market Risk

(₹ in Million)

Type of Market Risk	Gross Exposure	Gross Exposure	Capital Requirement	Capital Requirement
	30.09.2025	**30.06.2025**	**30.09.2025**	**30.06.2025**
Interest Rate Risk	17,627.36	23,065.32	56.71	268.08
Foreign Exchange Risk	119.32	154.47	48.33	62.56
Equity Risk	1,750.00	1,750.00	173.25	173.25
Total	**19,496.69**	**24,969.78**	**278.29**	**503.89**

10. Operational Risk

Qualitative Disclosures

The Executive level committee - Operational Risk Management Committee (ORMC) which reports to Risk Management Committee of the Board, is responsible for the management and mitigation of operational risk in the bank. The bank has framed Operational Risk Management Policy duly approved by the Board. Other policies approved by the board that deal with the different facets of operational risk are Business Continuity Management policy, Outsourcing policy, Conduct Risk Policy, Fraud Risk Management policy, Key personnel Risk policy and Model Risk Policy.

Bank has obtained Bankers' Indemnity Policy to cover the risk of cash in transit and cash and securities including gold ornaments kept at branches.

Bank is adopting Basic Indicator Approach for arriving at capital charge for operational risk in compliance with RBI guidelines

Bank has a Change Management framework approved by the Risk Management Committee of the Board in order to ensure that before new products, activities, processes and systems are introduced or undertaken, the inherent operational risk is identified, and risk mitigation strategies are in place. The implementation of new products, activities, processes and systems are monitored by the Product Evaluation Committee headed by Executive director of the bank and other senior executives such as Chief Compliance Officer, Chief Risk Officer, Chief Information Security Officer, Head Operations, Head Legal and Head Audit in order to identify any material differences to the expected operational risk profile, and to manage any unexpected risks.

Cyber Risk: Cyber Risk can be defined as the risk connected to online business activity such as Internet Banking, Mobile Banking, Electronic Systems and storage of sensitive Information over computer networks. Common categories of Cyber Risk include inter-alia, Hacker Attacks, Data Breach, Virus / Malware transmission and Cyber Extortion. Financial gain continues to be a primary driver of the most sophisticated criminal offences and presents evolving challenges as criminal networks reinvest the revenue they generate into developing more advanced capabilities.

Cyber Risk can drive up costs and impact revenue. It can harm an organization's ability to innovate and to gain and maintain customers. Cyber risk pose commercial losses and public relations problems, disruption of operations and the possibility of extortion, cyber- attacks. It also exposes an organization to negligence claims, the inability to meet contractual obligations and a damaging loss of trust among customers. Protecting key information assets is of critical importance to the sustainability and competitiveness of business today due to which financial institutions like us are taking front foot in terms of their cyber preparedness. Because of this and to safeguard our institution from cyber threats, the bank has set up the cybersecurity framework.

Cyber Security Framework: Cybersecurity risks are products of three elements: threat, vulnerability and impact. The Bank has the holistic risk picture based on periodic vulnerability assessment and threat intelligence from advisory bodies such as CERT-In (Indian Computer Emergency Response Team) and IB-CART (Indian Banks – Centre for Analysis of Risks and Threats). The Bank has also invested in advanced systems such as antivirus / anti-malware, threat protection, network firewalls and application firewalls. It continues to invest in enhancing the overall effectiveness of the Bank's security posture to enable the Bank to prioritise and align its resources to detect and respond to cyber incidents quickly and prevent emerging cybersecurity risks.

Information Security Management department headed by Chief Information Security Officer was formed to address cybersecurity risks. As part of the cybersecurity framework, proactive security measures adopted by the bank are Managed Security Operations Centre, advanced anti-phishing, anti-malware and anti-rogue services, Privileged Identity Management Solution, Web Application Firewall, Intrusion Detection and Prevention System for protecting network-level threats and for preventing unwanted and malicious network transmissions, Network Access Control which will allow only authorized users to connect to banks network, Data Leakage Prevention solution to prevent data leakage, DDoS mitigation service to prevent Denial of services, DMARC &SPF protection to enhance the email security standards, Vulnerability Assessment and Penetration Testing, SSL encryption for data transfers, network firewall etc., Bank is continuing to invest on advanced technologies to enhance the systems. To evaluate banks preparedness against cyber-attacks, bank participates in the cyber–drill conducted by IDRBT. Bank has always taken continuous steps to create cybersecurity awareness among employees and customers through training/Newsletter/SMS/Emails.

11. Interest Rate Risk in the Banking Book

Qualitative Disclosures

Interest rate risk refers to impact on Bank's Net Interest Income and the value of its assets and liabilities arising from fluctuations in interest rate due to internal and external factors. The interest rate risk is viewed from two perspectives viz. 'earnings perspective' and 'economic value perspective'.

Earnings perspective - The immediate impact of changes in interest rates on bank's earnings in relation to changes in its Net Interest Income (NII).

Economic Value Perspective - The economic value of bank's assets, liabilities and off- balance sheet positions get affected due to variation in market interest rates. Consequently, the net worth gets corrected and is referred to as Market Value of Equity (MVE).

Internal factors include the composition of the Bank's assets and liabilities, quality, maturity/duration, existing rates and re-pricing period of deposits, borrowings, loans and investments. External factors cover general economic conditions.

Rising or falling interest rates impact the Bank depending on whether Balance sheet is asset sensitive or liability sensitive. The Bank identifies inherent risk associated with the changing interest rates on its on- balance sheet and off- balance sheet exposures in the banking book from both short term and long term perspective.

RBI vide their circular dated 17th Feb 2023, have issued revised guidelines on Governance, measurement and management of Interest Rate Risk in Banking Book (IRRBB) which are in alignment with revised framework issued by BASEL Committee on Banking Supervision. Pending announcement of effective date of operative guidelines on IRRBB, Banks are advised to be in preparedness for measuring, monitoring and disclosing their exposure to interest rate risk in the banking book as per the new guideline. Our bank has initiated pro-active steps to fall in line with Regulatory requirements on this count and IRRBB is measured by means of the following six scenarios:.

a) Parallel shock up;

b) Parallel shock down;

c) Steepener shock (short rates down and long rates up);

d) Flattener shock (short rates up and long rates down);

e) Short rates shock up; and

f) Short rates shock down

Banks shall apply six prescribed interest rate shock scenarios to capture parallel and non-parallel gap risks for Economic Value of Equity (EVE) and two prescribed interest rate shock scenarios for Net Interest Income (NII) (the scenarios of parallel shock up and parallel shock down). The quarterly IRRBB disclosure is submitted to RBI in the stipulated format.

Structure and organization

The Asset-Liability Management Committee (ALCO) is responsible for evolving appropriate systems and procedures for ongoing identification and analysis of Balance Sheet risks and laying down parameters for efficient management of these risks through ALM Policy of the Bank.

ALCO, therefore, periodically monitors and controls the risks and returns, funding and deployment, setting Bank's lending and deposit rates, and directs the investment activities of the bank in line with its interest rate view. The Risk Management Committee of the Board oversees the implementation of the system for ALM and reviews its functioning periodically and provides direction. It reviews various decisions taken by ALCO for managing interest rate risk.

Scope and nature of risk reporting and measurement systems –

RBI has stipulated monitoring of Interest Rate Risk at monthly intervals through a Statement of Interest Rate Sensitivity under Traditional Gap Analysis (IRS-TGA). Earnings at Risk (EaR) measures the change in Net Interest Income of the Bank due to parallel change in interest rate on both the assets & liabilities.

RBI has also stipulated to estimate the impact of change in interest rates on economic value of Bank's assets and liabilities through Interest Rate Sensitivity under Duration Gap Analysis (IRS-

DGA), and is the same is carried out monthly. The impact of interest rate changes on the Market Value of Equity (MVE) is monitored through IRS-DGA by recognizing the changes in the value of assets and liabilities for a given change in the market interest rate. The change in value of equity (including reserves) with 2% parallel shift in interest rates on both assets and liabilities are estimated. Accordingly, ALCO reviews IRS-TGA and IRS – DGA on a monthly basis and monitors the Earnings at Risk and Market Value of Equity.

Key Assumptions for IRRB calculations:

a) Bulk of the advance portfolio to re-price within 12 months.

b) Maturity of term deposits considered after adjusting empirically observed premature closure rates.

c) Savings Bank Deposits portfolio is distributed in buckets less than 5 years as per maturity pattern arrived basis on behavioral analysis.

d) Current Deposits portfolio is distributed in buckets less than 5 years as per maturity pattern arrived from behavioral analysis in duration gap approach

e) In the case of EaR approach, Current Deposits are treated as non-sensitive

Quantitative Disclosures

Interest Rate Risk – Earnings Perspective

(₹ in Million)

1 Year Change in Market Rates (Parallel Shift)	**Impact as on 30.09.2025**	**Impact as on 30.06.2025**
+200 basis points	-557.44	160.76
-200 basis points	557.44	-160.76

Interest Rate Risk – Economic Value Perspective

(₹in Million)

1 Year Change in Market Rates (Parallel Shift)	**Impact as on 30.09.2025**	**Impact as on 30.06.2025**
+200 basis points	-7142.48	-7140.72
-200 basis points	7142.48	7140.72

12. Counterparty Credit Risk

Counterparty Credit Risk (CCR) is the risk that the counterparty to a transaction could default before final settlement of the transaction's cash flows. An economic loss would occur if the transaction or portfolio of transactions with the counterparty has a positive economic value for the Bank at the time of default. Unlike exposure to credit risk through a loan, where the exposure to credit risk is unilateral and only the lending bank faces the risk of loss, CCR creates a bilateral risk of loss whereby the market value for many different types of transactions can be positive or negative to either counterparty. The market value is uncertain and can vary over time with the movement in underlying market factors.

Capital is maintained on the exposure to CCR as per regulatory guidelines on Capital adequacy computation. Capital for Counterparty Credit Risk is assessed based on the Standardized Approach. The exposure is calculated using Current Exposure Method.

The MTM on client exposures are monitored periodically. The Bank does not recognize bilateral netting for capital computation.

(₹in Million)

	Notional Amount 30.09.2025	Credit Equivalent 30.09.2025	Notional Amount 30.06.2025	Credit Equivalent 30.06.2025
Forward Exchange Contracts and IRS swap	70,320.54	1,460.85	68,381.97	577.83

Leverage Ratio framework

Definition and minimum requirement

The Basel III leverage ratio is defined as the capital measure (the numerator) divided by the exposure measure (the denominator), with this ratio expressed as a percentage

Leverage Ratio =Capital Measure/ Exposure Measure

The capital measure used for calculating the leverage ratio is the Tier 1 capital as specified in the applicable risk-based capital framework. The total exposure measure comprises the aggregate of on-balance sheet exposures, derivative exposures, securities financing transaction (SFT) exposures, and off-balance sheet (OBS) items.

Table 1- Summary comparison of accounting assets Vs. leverage ratio exposure method

	Item	(Rs. in Million)
1	Total consolidated assets as per published financial statements	5,00,205.03
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 recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	
4	Adjustments for derivative financial instruments	
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)	31,305.74

7	Other adjustments	
8	Leverage ratio exposure	5,31,510.77

Table 2 – Leverage ratio common disclosure template

	Item	Leverage ratio framework
	On-balance sheet exposures	
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	5,00,205.03
2	(Asset amounts deducted in determining Basel III Tier 1 capital)	
3	**Total on-balance sheet exposures** (excluding derivatives and SFTs) (sum of lines 1 and 2)	5,00,205.03
	Derivative exposures	
4	Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin)	198.99
5	Add-on amounts for PFE associated with all derivatives transactions	1,261.86
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)**	1,460.85
	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	81,191.26
18	(Adjustments for conversion to credit equivalent)	51,346.36
19	**Off-balance sheet items (sum of lines 17 and 18)**	29,844.89
	Capital and total exposures	
20	Tier 1 capital	41,318.90

21	Total exposures (sum of lines 3, 11, 16 and 19)	5,31,510.77
	Leverage ratio	
22	**Basel III leverage ratio**	**7.77%**

Particulars	30.09.2025	30.06.2025	31.03.2025	31.12.2024
Tier I Capital	41,318.90	42,314.50	42,061.08	36,974.01
Total Exposure	5,31,510.77	5,14,783.41	5,02,170.65	4,50,483.15
Leverage Ratio	**7.77%**	**8.22%**	**8.38%**	**8.21%**

Basel III common disclosure template to be used during the transition of regulatory adjustments (i.e. from April 1, 2013 to December 31, 2017)

			Amounts Subject to Pre-Basel III Treatment	Ref No
	Common Equity Tier 1 Capital: Instruments and reserves			
1	Directly issued qualifying common share capital plus related stock surplus (share premium)	20075.45		a1+a2
2	Retained earnings	20489.94		b1+b2+b3+b4+b6+b7a
3	Accumulated other comprehensive income (and other reserves)	772.48		c1
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	41337.88		
	Common Equity Tier 1 Capital: regulatory adjustments			
7	Prudential valuation adjustments			
8	Goodwill (net of related tax liability)			
9	Intangibles	18.98		e1-e2
10	Deferred tax assets	0.00		e2
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	0.00		
16	Investments in own shares (if not already netted off paid-in 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 bank does not own more than 10% of the issued share capital (amount above 10% threshold)	0.00		
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 rights4 (amount above 10% threshold)			
21	Deferred tax assets arising from temporary differences5 (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 adjustments7 (26a+26b+26c+26d)			
26a	of which: Investments in the equity capital of the 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 bank			
26d	of which: Unamortised pension funds expenditures			
	Regulatory Adjustments Applied to Common Equity Tier 1 in respect of Amounts Subject to Pre-Basel III Treatment			
	of which: [INSERT TYPE OF ADJUSTMENT]			
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	18.98		
29	Common Equity Tier 1 capital (CET1)	41318.90		
	Additional Tier 1 capital: Instruments			
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus (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	0		
	Additional Tier 1 capital:Regulatory Adjustments			
37	Investments in own Additional Tier 1 instruments	0		
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	Investments in the Additional Tier 1 capital of unconsolidated insurance subsidiaries			
41b	Shortfall in the Additional Tier 1 capital of majority owned financial entities which have not been consolidated with the bank			
	Regulatory Adjustments Applied to Additional Tier 1 in respect of Amounts Subject to Pre-Basel III Treatment			
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)			

44a	Additional Tier 1 capital reckoned for capital adequacy			
45	Tier 1 capital (T1 = CET1 + AT1) (29 + 44a)	41318.90		
	Tier 2 capital: Instruments & Provisions			
46	Directly issued qualifying Tier 2 instruments plus related stock surplus			
47	Directly issued capital instruments subject to phase out from Tier 2	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	of which: instruments issued by subsidiaries subject to phase out			
50	Provisions	3876.72		c1+c3+c4
51	Tier 2 capital before regulatory adjustments	3876.72		
	Tier 2 capital:Regulatory Adjustments			
52	Investments in own Tier 2 instruments			
53	Reciprocal cross-holdings in Tier 2 instruments	0.00		
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	of which: Investments in the Tier 2 capital of unconsolidated subsidiaries			
56b	of which: Shortfall in the Tier 2 capital of majority owned financial entities which have not been consolidated with the bank			
	Regulatory Adjustments Applied To Tier 2 in respect of Amounts Subject to Pre-Basel III Treatment			
	of which: [INSERT TYPE OF ADJUSTMENT e.g. existing adjustments which are deducted from Tier 2 at 50%]			
	of which: [INSERT TYPE OF ADJUSTMENT			
57	Total regulatory adjustments to Tier 2 capital	0.00		
58	Tier 2 capital (T2)	3,876.72		
58a	Tier 2 capital reckoned for capital adequacy	3,876.72		
58b	Excess Additional Tier 1 capital reckoned as Tier 2 capital	0		

58c	Total Tier 2 capital admissible for capital adequacy (58a + 58b)	3,876.72		
59	Total capital (TC = T1 + T2) (45 + 58c)	45,195.61		
	Risk Weighted Assets in respect of Amounts Subject to Pre-Basel III Treatment			
	of which: [INSERT TYPE OF ADJUSTMENT]			
	of which: …			
60	Total risk weighted assets (60a + 60b + 60c)	215281.24		
60a	of which: total credit risk weighted assets	173878.34		
60b	of which: total market risk weighted assets	3478.62		
60c	of which: total operational risk weighted assets	37924.28		
	Capital ratios			
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	19.19%		
62	Tier 1 (as a percentage of risk weighted assets)	19.19%		
63	Total capital (as a percentage of risk weighted assets)	20.99%		
64	Institution specific buffer requirement (minimum CET1 requirement plus capital conservation and countercyclical buffer requirements, expressed as a percentage of risk weighted assets)	8.00%		
65	of which: capital conservation buffer requirement	2.50%		
66	of which: bank specific countercyclical buffer requirement	0		
67	of which: G-SIB buffer requirement	0		
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	12.99%		
	Capital ratios			
69	National Common Equity Tier 1 minimum ratio (if different from Basel III minimum)	5.50%		
70	National Tier 1 minimum ratio (if different from Basel III minimum)	7.00%		
71	National total capital minimum ratio (if different from Basel III minimum)	9.00%		
	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)	0.00		c3+c4

77	Cap on inclusion of provisions in Tier 2 under standardised approach	2173.48		
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)			
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach			
	Capital instruments subject to phase-out arrangements (only applicable between March 31, 2017 and March 31, 2022)			
80	Current cap on CET1 instruments subject to phase out arrangements			
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)			
82	Current cap on AT1 instruments subject to phase out arrangements			
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)			
84	Current cap on T2 instruments subject to phase out arrangements			
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	0		

Notes

Row No. of the template	Particular	(Rs. in million)
10	Deferred tax assets associated with accumulated losses	0
	Deferred tax assets (excluding those associated with accumulated losses) net of Deferred tax liability	0.00
	Total as indicated in row 10	0.00
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	NA
	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:	NA
	(i) Increase in Common Equity Tier 1 capital	
	(ii) Increase in risk weighted assets	

44a	Excess Additional Tier 1 capital not reckoned for capital adequacy (difference between Additional Tier 1 capital as reported in row 44 and admissible Additional Tier 1 capital as reported in 44a)	NA
	of which: Excess Additional Tier 1 capital which is considered as Tier 2 capital under row 58b	
50	Eligible Provisions included in Tier 2 capital	2173.48
	Eligible Investment Fluctuation Reserves included in Tier 2 capital	1703.24
	Total of row 50	3876.72
58a	Excess Tier 2 capital not reckoned for capital adequacy (difference between Tier 2 capital as reported in row 58 and T2 as reported in 58a)	0.00

Composition of Capital: Reconciliation Requirements Step 1 — Rs in million

		Balance sheet as in financial statements	Balance Sheet under regulatory scope of consolidation
		As on reporting date	As on reporting date
A	Capital & Liabilities		
i	Paid-up Capital	1,735.38	
	of which: Amount eligible for CET1	1,735.38	
	of which: Amount eligible for AT1	-	
	Employee's Stock Options Outstanding	295.44	
	Reserves & Surplus	44,972.07	
	Minority Interest	-	
	Total Capital	47,002.89	
ii	Deposits	3,96,514.56	
	of which: Deposits from banks	70,339.14	
	of which: Customer deposits	3,26,175.43	
	of which: Other deposits (pl. specify)	-	
iii	Borrowings	43,264.97	
	of which: From RBI	-	
	of which: From banks	-	
	of which: From other institutions & agencies	43,264.97	
	of which: Others (pl. specify)	-	
	of which: Capital instruments	-	
iv	Other liabilities & provisions	13,422.61	
	of which: DTLs related to goodwill	-	
	of which: DTLs related to intangible assets	-	
	Total Capital & Liabilities	5,00,205.03	
B	Assets		
i	Cash and balances with Reserve Bank of India	24,196.61	
	Balance with banks and money at call and short notice	10,089.40	

ii	Investments	1,07,991.43	
	of which: Government securities	1,00,592.41	
	of which: Other approved securities	-	
	of which: Shares	350.69	
	of which: Debentures & Bonds	6,100.12	
	of which: Subsidiaries / Joint Ventures / Associates	-	
	of which: Others (Commercial Papers, Mutual Funds etc.)	948.21	
iii	Loans & Advances	3,42,616.30	
	of which: Loans and advances to banks	-	
	of which: Loans and advances to customers	3,42,616.30	
iv	Fixed assets	6,713.42	
v	Other Assets	8,597.88	
	of which: Goodwill and intangible assets	740.33	
	Out of which:		
	Goodwill	-	
	Other intangibles (excluding MSRs)	740.33	
	of which: Deferred tax assets	723.07	
vi	Goodwill on consolidation	-	
vii	Debit balance in Profit & Loss account	-	
	Total Assets	5,00,205.03	

Composition of Capital: Reconciliation Requirements Step 2

Rs in million

		Balance sheet as in financial statements	Balance Sheet under regulatory scope of consolidation	Ref No
		As on reporting date	As on reporting date	
A	Capital & Liabilities			
i	Paid-up Capital	1,735.38		a1
	Employee's Stock Options Outstanding	295.44		
	Reserves & Surplus	44,972.07		
	of which:			
	Share premium	18,044.62		a2
	Statutory Reserves	7,461.56		b1
	Capital Reserves	2,095.41		b2
	General Reserves	1,088.06		b3
	AFS Reserve	70.83		b4

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	Investment Fluctuation Reserve	1,703.24		b5
	Special Reserve (Tax): After Tax Portion	438.98		b6
	Special Reserve (Tax): Tax Element (not considered as part of capital funds)	-		b7
	Contingency Reserves	0.50		b8
	Add: Credit balance in Profit and Loss account	9,562.89		b9a
	Current Period profits not reckoned for capital adequacy purpose	2,789.34		b9b
	Revaluation Reserve reckoned as Tier I Capital	772.48		c1
	Revaluation Reserve not reckoned as Tier I Capital (55% discount)	944.15		c2
	Investment Reserve			c3
	Minority Interest	-		
	Total Capital	47,002.89		
ii	Deposits	3,96,514.56		
	of which: Deposits from banks	70,339.14		
	of which: Customer deposits	3,26,175.43		
	of which: Other deposits (pl. specify)	-		
iii	Borrowings	43,264.97		
	of which: From RBI	-		
	of which: From banks	-		
	of which: From other institutions & agencies	43,264.97		
	of which: Others (pl. specify)	-		
	of which: Capital instruments: Tier II Bonds	-		
iv	of which Eligible Amount after discounting	-		d
	Other liabilities & provisions	13,422.61		
	of which: Provision for Standard assets	-		c4
	Total Capital & Liabilities	5,00,205.03		
B				
i	Assets			
	Cash and balances with Reserve Bank of India	24,196.61		
ii	Balance with banks and money at call and short notice	10,089.40		
	Investments	1,07,991.43		
	of which: Government securities	1,00,592.41		
	of which: Other approved securities	-		
	of which: Shares	350.69		
	of which: Debentures & Bonds	6,100.12		
	of which: Subsidiaries / Joint Ventures / Associates	-		
iii	of which: Others (Commercial Papers, Mutual Funds etc.)	948.21		

	Loans & Advances	3,42,616.30		
	of which: Loans and advances to banks	-		
iv	of which: Loans and advances to customers	3,42,616.30		
v	Fixed assets	6,713.42		
	Other Assets	8,597.88		
	of which: Goodwill and intangible assets	740.33		
	Out of which:			
	Goodwill	-		
	Other intangibles (excluding MSRs)	740.33		e1
vi	of which: Deferred tax assets	723.07		e2
vii	Goodwill on consolidation	-		
	Debit balance in Profit & Loss account	-		
	Total Assets	5,00,205.03		