

Basel III Pillar 3 Disclosures

DF-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.

Table DF-1: Scope of application

Name of the entity / Country of incorporation	Whether the entity is included under accounting scope of consolidation	Explain the method of consolidation	Whether the entity is included under regulatory scope of consolidation	Explain the method of consolidation	Explain the reasons for difference in the method of consolidation	Explain the reasons if consolidated under only one of the scopes of consolidation
Nil	NA	NA	NA	NA	NA	NA

- (i) Qualitative disclosures- The bank has no subsidiaries.
- (a) List of group entities considered for consolidation- Nil
- (b) List of group entities not considered for consolidation both under the accounting and regulatory scope of consolidation- Not Applicable
- (ii) Quantitative disclosures: Not Applicable:
 - (a) List of group entities considered for consolidation: Not Applicable
 - (b) The aggregate amount of capital deficiencies in all subsidiaries which are not included in the regulatory scope of consolidation i.e., that are deducted: Not Applicable
 - (c) The aggregate amounts (e.g., current book value) of the bank's total interests in insurance entities, which are risk-weighted: Not Applicable
 - (d) Any restrictions or impediments on transfer of funds or regulatory capital within the banking group: Not Applicable



DF-2: 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 Prudential Norms on Capital Adequacy Directions, 2025.

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.

Regulatory Capital Adequacy position (as per Basel II & Basel III norms as made applicable by RBI) is assessed periodically. Besides, the bank also assesses 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.



Pillar III Disclosures (September 30, 2026)

Quantitative Disclosures:**a) Breakup of capital funds:**

(₹ in Million)

	As on 30.09.2026
Tier 1 Capital	
Paid up Share capital	1,735.38
Share Premium	18,125.87
Employee Stock Options Outstanding	327.36
Statutory Reserves	9,044.51
AFS Reserve	(2,118.86)
Capital Reserves	2,095.28
Special Reserve (36 (i) (viii))	489.66
Other eligible reserves	2,811.62
Revaluation Reserves after discounting	765.19
Credit Balance in P&L Account	17,588.63
Total Tier 1 Capital (Gross)	50,864.62
Less: Deferred Tax Assets, illiquid investments and Other Intangible Assets	19.96
Total Tier 1 Capital (Net) [A]	50,844.66
Tier 2 Capital	
General provisions	2,763.42
Total Tier 2 Capital (Net) [B]	2,763.42
Total Eligible capital [A] + [B]	53,608.09

b) Capital Requirement for Credit Risk**(i) Portfolios Subject to Standardized Approach**

(₹ in Million)

Portfolios	Gross Exposure	Capital Requirement
On Balance Sheet		
Cash & Balance with RBI	40,485.13	0.00
Inter Bank Deposits	1,486.41	64.52
Market repo (CROMS, TREPS)	3,999.44	0.00
Investments (HTM)	1,21,095.20	274.88
Advances	4,18,516.22	18,557.86
Fixed Assets & Other Assets	34,118.31	1,916.26
Total	6,19,700.71	20,813.51
Off Balance Sheet		
Letter of Credit & Guarantees	52,474.43	2,602.42
Undrawn Credit Commitments	68,400.52	1,958.10
Forward Exchange Contracts	4,621.98	49.46
Total	1,25,496.93	4,609.98
Total On & Off Balance Sheet	7,45,197.64	25,423.49

(ii) Securitization Exposure - Nil



Pillar III Disclosures (September 30, 2026)

c) Capital Requirement for Market Risk – Standardized Duration Approach

(₹ in Million)

SI No	Type of Market Risk	Gross Exposure	Capital Requirement
(i)	Interest Rate Risk	30,972.12	141.40
(ii)	Foreign Exchange Risk	3,000.00	297.00
(iii)	Equity Risk	457.44	185.26
	Total	34,429.56	623.66

d) Capital Requirement for Operational Risk – Basic Indicator Approach

(₹ in Million)

	As on 30.09.2026
Capital Requirement	3,625.48
Equivalent Risk Weighted Assets	45,318.51

e) Total Capital Requirement

(₹ in Million)

Regulatory Capital and CRAR	Capital Requirement	Risk Weighted Assets
Credit Risk	25,423.49	2,21,073.82
Market Risk	623.66	7,795.81
Operational Risk	3,625.48	45,318.51
Total	29,672.64	2,74,188.14

(₹ in Million)

Regulatory Capital and CRAR	30.09.2026
Tier 1 Capital	50,844.66
Tier 2 Capital	2,763.42
Total Regulatory Capital	53,608.09
Tier 1 CRAR %	18.54%
Tier 2 CRAR %	1.01%
Total CRAR %	19.55%

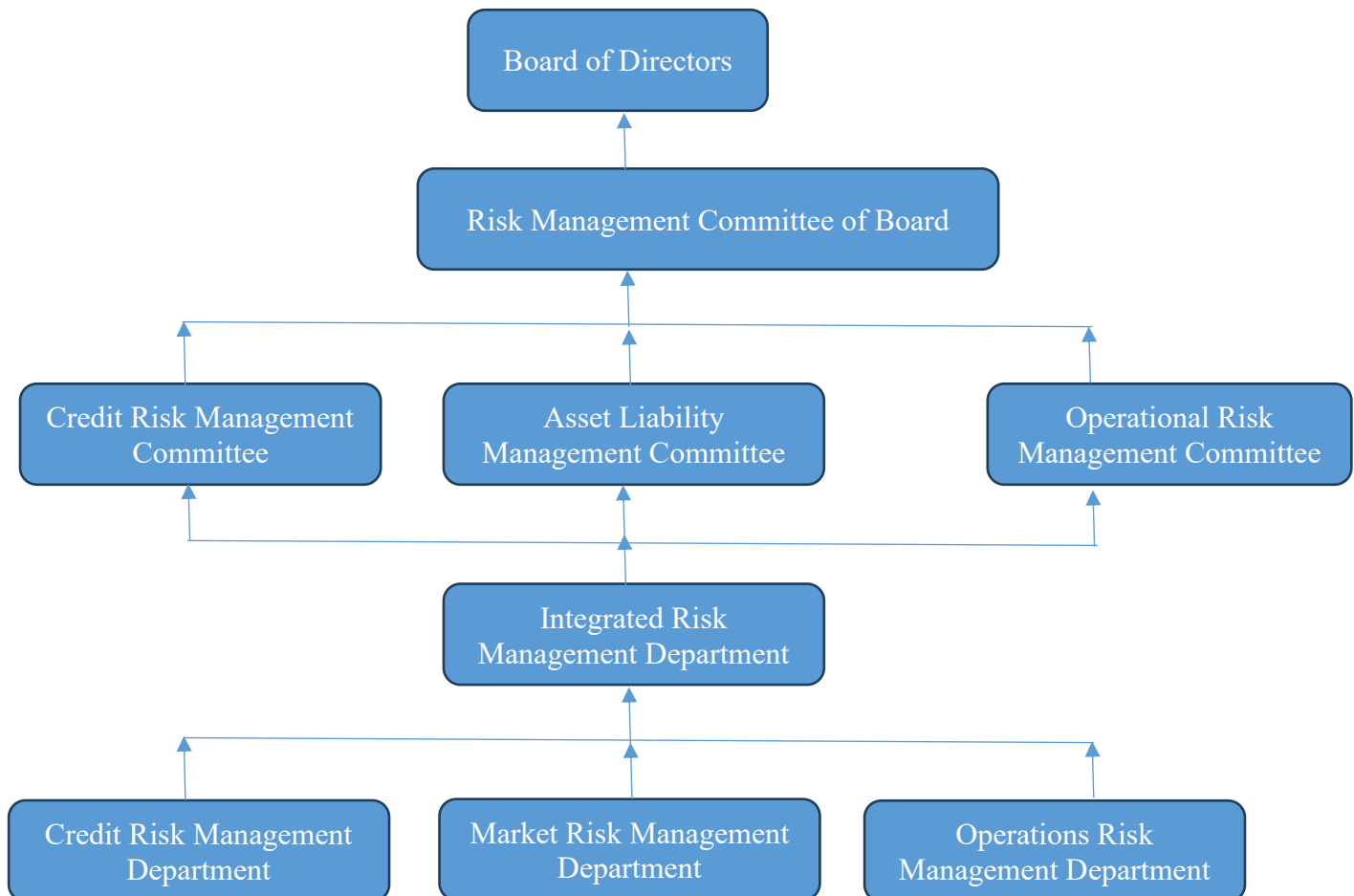
Risk Management: Objectives and Organization Structure

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

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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:



DF-3: Credit Risk: General Disclosure

a) Qualitative Disclosures

(i) 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



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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.

(ii) 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 acts 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.



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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 as defined in the Credit Risk Management Policy 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 macroeconomy and 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.

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. The Bank also has defined the hurdle ratings for various categories of proposals and has in place internal rating wise thresholds to control the quality of the portfolio. 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.

As part of its risk management strategy, the Bank continuously monitors and evaluates the impact of various economic developments in general. The last financial year was turbulent for the major part due to various geo political tensions, first arising out of tariffs imposed by the US on exports to the US, and later on account of the West Asian crisis. Taking cognizance of volatile economic outlook, the Bank has specifically assessed the impact on its portfolio w.r.t. imposition of reciprocal tariffs by USA as well as of the West Asian crisis. Based on the assessments, various risk mitigation strategies have been rolled out to minimize the impact.

Quantitative Disclosures

General Disclosures:		Rs in Mio		
Quantitative Disclosures		Fund Based	Non-Fund Based	Total
b	Total Gross Credit Risk Exposures	5,93,185.53	67,300.85	6,60,486.37
c	Geographic Distribution of Exposures: FB / NFB			
	(i) Overseas	0.00	0.00	0.00
	(ii) Domestic	5,93,185.53	67,300.85	6,60,486.37
d	Industry Type Distribution of Exposures Fund based / Non-Fund Based separately	Please refer to Table "A"		
e	Residual Contractual Maturity Breakdown of Assets	Please refer to Table "B"		
f	Amount of NPAs (Gross) i.e. Sum of (i to v)	6,705.80		
	(i) Substandard	1,765.76		
	(ii) Doubtful 1	1,368.14		
	(iii) Doubtful 2	907.46		
	(iv) Doubtful 3	688.42		
	(v) Loss	1,976.02		
g	Net NPAs	1,395.79		
h	NPA Ratios			
	(i) Gross NPAs to gross advances	1.58%		
	(ii) Net NPAs to net advances	0.33%		
i	Movement of NPAs (Gross)			
	(i) Opening balance	6,697.82		
	(ii) Additions	1,217.72		
	(iii) Reductions	1,209.74		
	(iv) Closing balance	6,705.80		
j	Movement of provisions for NPAs			
	(i) Opening balance	5,027.83		
	(ii) Provisions made during the period	1,008.43		
	(iii) Write-off/Write-back of excess provisions	813.97		
	(iv) Closing balance	5,222.29		
k	Amount of Non-Performing Investments	0.00		
l	Amount of Provisions held for Non-Performing Investments	0.00		
m	Movement of Provisions for Depreciation on Investments	0.00		
	(i) Opening balance	0.00		
	(ii) Provisions made during the period	0.00		
	(iii) Write-off	0.00		
	(iv) Write-back of excess provisions	0.00		
	(v) Closing balance	0.00		
n	By major industry or counter party type			
	(i) Amount of NPAs and if available, past due loans, provided separately	2,421.49		
	(ii) Specific and general provisions	1,901.81		

Table- A: DF-3 (d) Industry Type Distribution of Exposures as on 30.09.2026

(₹ in Million)

Industry Name	Funded Exposure	Non Funded Exposure	Total Credit Exposure	Investment Exposure	Total Exposure
(A)			(B)	(C)	(D)
A. Mining and Quarrying	3395.40	303.20	3698.60	0.00	3698.60
A.1 Coal	1311.16	300.00	1611.16	0.00	1611.16
A.2 Others	2084.24	3.20	2087.44	0.00	2087.44
B. Food Processing	5900.02	2904.88	8804.91	0.00	8804.91
B.1 Sugar	34.92	0.00	34.92	0.00	34.92
B.2 Edible Oils and Vanaspati	2754.58	2824.56	5579.14	0.00	5579.14
B.3 Tea	134.50	0.00	134.50	0.00	134.50
B.4 Coffee	0.00	0.00	0.00	0.00	0.00
B.5 Others	2976.03	80.32	3056.35	0.00	3056.35
C. Beverages (excluding Tea & Coffee) and Tobacco	2233.30	2.89	2236.19	0.00	2236.19
C.1 Tobacco and tobacco products	178.18	0.00	178.18	0.00	178.18
C.2 Others	2055.11	2.89	2058.00	0.00	2058.00
D. Textiles	8417.05	199.87	8616.92	0.00	8616.92
D.1 Cotton	5295.67	128.25	5423.92	0.00	5423.92
D.2 Jute	35.49	0.00	35.49	0.00	35.49
D.3 Man-made	36.25	27.34	63.59	0.00	63.59
D.4 Others	3049.64	44.29	3093.92	0.00	3093.92
Out of D (i.e., Total Textiles) to Spinning Mills	6631.73	187.63	6819.36	0.00	6819.36
E. Leather and Leather products	50.22	0.00	50.22	0.00	50.22
F. Wood and Wood Products	255.58	0.15	255.73	0.00	255.73
G. Paper and Paper Products	2520.87	35.00	2555.87	0.00	2555.87
H. Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	2030.38	10.32	2040.70	0.00	2040.70

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I. Chemicals and Chemical Products (Dyes, Paints, etc.)	14284.53	770.69	15055.22	246.23	15301.46
I.1 Fertilizers	1667.47	0.27	1667.74	0.00	1667.74
I.2 Drugs and Pharmaceuticals	6059.87	652.00	6711.88	0.00	6711.88
I.3 Petro-chemicals (excluding under Infrastructure)	0.00	0.00	0.00	0.00	0.00
I.4 Others	6557.19	118.42	6675.61	246.23	6921.84
J. Rubber, Plastic and their Products	1800.80	756.34	2557.14	0.00	2557.14
K. Glass & Glassware	805.39	0.00	805.39	0.00	805.39
L. Cement and Cement Products	742.93	500.00	1242.93	256.27	1499.19
M. Basic Metal and Metal Products	17137.11	2571.64	19708.75	991.31	20700.06
M.1 Iron and Steel	9916.46	4.95	9921.41	0.00	9921.41
M.2 Other Metal and Metal Products	7220.65	2566.69	9787.34	991.31	10778.65
N. All Engineering	9159.23	5891.04	15050.28	267.31	15317.58
N.1 Electronics	194.62	825.43	1020.05	0.00	1020.05
N.2 Others	8964.61	5065.61	14030.23	267.31	14297.53
O. Vehicles, Vehicle Parts and Transport Equipment	4333.77	1309.70	5643.47	38.56	5682.02
P. Gems and Jewellery	487.41	0.00	487.41	0.00	487.41
Q. Construction	3670.08	5376.67	9046.74	0.00	9046.74
R. Infrastructure	24655.00	35358.63	60013.62	996.61	61010.23
R.a Transport (a.1 to a.6)	9061.86	3702.67	12764.53	0.00	12764.53
R.a.1 Roads and Bridges	9061.86	3702.67	12764.53	0.00	12764.53
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)					

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R.b. Energy (b.1 to b.6)	11613.49	27405.56	39019.06	0.00	39019.06
R.b.1 Electricity Generation	11613.49	27405.56	39019.06	0.00	39019.06
R.b.1.1 Central Govt PSUs					
R.b.1.2 State Govt PSUs (incl. SEBs)					
R.b.1.3 Private Sector	11613.49	27405.56	39019.06	0.00	39019.06
R.b.2 Electricity Transmission	0.00	0.00	0.00	0.00	0.00
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	0.00	0.00	0.00		
R.c. Water and Sanitation (c.1 to c.7)	2684.62	2161.67	4846.29	0.00	4846.29
R.c.1 Solid Waste Management					
R.c.2 Water supply pipelines	-		-		
R.c.3 Water treatment plants	12.97	6.98	19.95	0.00	19.95
R.c.4 Sewage collection, treatment and disposal system					
R.c.5 Irrigation (dams, channels, embankments etc)	2671.66	2154.69	4826.35	0.00	4826.35



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R.c.6 Storm Water Drainage System					
R.c.7 Slurry Pipelines					
R.d. Communication (d.1 to d.3)	1295.02	2088.72	3383.74	0.00	3383.74
R.d.1 Telecommunication (Fixed network)	1295.02	2088.72	3383.74	0.00	3383.74
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					

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R.e.7 Terminal markets					
R.e.8 Soil-testing laboratories					
R.e.9 Cold Chain					
R.f. Others, if any, please specify	0.00	0.00	0.00	996.61	996.61
OTHERS - Treasury Exposure	0.00	0.00	0.00	996.61	996.61
S. Other Industries, pl. specify	1214.62	370.03	1584.64	539.54	2124.18
OTHERS					
All Industries (A to S)	103093.69	56361.03	159454.72	3335.82	162790.53
Others	369905.58	12399.37	401478.45	3405.59	404884.04
Agriculture	203780.18	176.01	223117.57	0.00	223117.57
Services	92093.72	12206.91	104302.14	3405.59	107707.73
Retail	70287.91	16.45	70314.96	0.00	70314.96
Food Credit	3743.77	0.00	3743.77	0.00	3743.77
Total Exposure	4,72,999.26	68,760.41	5,60,933.16	6,741.41	5,67,674.57

Table- B: DF-3 (e)Residual Contractual Maturity breakdown of Assets as on 30.09.2026

(₹ 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	27,146.77	5,484.90	1,844.57	33512.32	0.13
2-7 days	2,253.52	0.00	4,162.85	1542.55	2.70
8-14 days	358.89	0.00	6,348.45	2142.72	3.75
15-30 days	892.37	0.00	13,583.01	6135.54	2,732.38
31days-<2M	686.50	0.00	21,738.61	3633.25	22.80
2M<3M	687.03	0.00	42,439.69	2505.30	59.43
3M-<6M	2,197.73	0.00	1,20,897.62	14389.83	268.52
6M-<1Y	2,191.76	0.00	39,286.87	11995.53	83.98
1-<3Y	3,788.97	0.70	99,827.91	23838.03	343.25
3-<5 Y	256.29	0.00	33,760.24	4262.03	68.66
> 5 Yr	25.30	0.25	34,626.40	19970.11	13,513.60
Total	40,485.13	5,485.85	4,18,516.22	123927.21	17,099.20



DF-4::Credit Risk: Disclosures for portfolios subject to standardized approach

Qualitative Disclosures

a) For Portfolios Under Standardized Approach

(i) Names of Credit Rating Used and reasons for any changes

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

(ii) Types of Exposure for which each agency is used

Rating by the agencies is used for both funds based and non-fund-based exposures. 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 RBI issued Prudential Norms on Capital Adequacy Directions, 2025.

(iii) A description of the process used to transfer public issue ratings onto comparable assets in the banking book

The Key Aspects of the Banks external rating application framework are as follow.

- All Long term and short term ratings assigned by the credit rating agencies specifically to the Bank's Long Term and short term exposures respectively are considered by the Bank as issue specific ratings.
- Foreign Sovereign and foreign bank exposures are risk weighted based on issuer ratings assigned to them.
- The bank ensures that the external rating of the borrowers are reviewed at least once by the ECAI during the previous 15 months and is in force on the date of its application.
- In case multiple issuer ratings are assigned to an entity by various credit rating agencies, the risk weight is determined as follows.
 - If there is only one rating by a chosen credit rating agency for a particular claim, then that rating is used to determine the risk weight of the claim.
 - If there are two ratings accorded by chosen credit rating agencies, which maps into different risk weights, the higher risk weight is applied.
 - If there are three or more ratings accorded by chosen credit rating agencies with different risk weights, the ratings corresponding to the two lowest risk weights are referred to and the higher of those two risk weights is applied.



Quantitative Disclosures

Risk weight wise classification of exposures

	(₹ in Million)		
	Gross Credit Exposure	Capital Deductions	Exposure after Capital Deductions
	(A)	(B)	(C) = (A) – (B)
Advances, Letter of Credit & Guarantees			
Below 100% risk weight	3,56,502.94	-	3,56,502.94
100% risk weight	64,768.70	-	64,768.70
More than 100% risk weight	1,18,119.53	-	1,18,119.53
Total	5,39,391.17	-	5,39,391.17
Investments			
Below 100% risk weight	1,20,586.59	-	1,20,586.59
100% risk weight	-	-	-
More than 100% risk weight	508.61	-	508.61
Total	1,21,095.20	-	1,21,095.20

DF-5: 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:

- Deposits with specific lien to the facility
- Gold including Jewellery
- Subsidies received (for priority sector advances)
- Claims received (for NPA accounts)

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, the 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, the 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)

	30.09.2026
Corporate	2,229.01
Regulatory Retail	1,82,879.12
Consumer Credit	31,302.96
Other Categories	3,746.62
Total	2,20,157.7

b) Exposures Covered by Guarantee

(₹ in Million)

Portfolio	30.09.2026
Corporate	5,878.15
Regulatory Retail	635.36
Total	6,513.51

DF-6: . Securitization

No exposure of the bank has been securitized.

DF-7: Market Risk in the Trading Book**Qualitative Disclosures**

(1) The Bank computes capital requirements for Market Risk using the Standardized Duration Method, in accordance with regulatory prescriptions.

(2) The Market Risk Management Department (MRMD) functions as part of the Integrated Risk Management Department, as per the governance structure approved by the Board of Directors.

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

(4) The following Board approved policies, incorporating 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



Pillar III Disclosures (September 30, 2026)

(5) Market risk monitoring is a continuous process. Risk positions are analysed and reported periodically to Top Management, the Asset-Liability Management Committee (ALCO), and the Risk Management Committee of the Board (RMCB).

(6) Market risk measurement and reporting are based on established parameters, including:

- Modified Duration
- PV01
- Value at Risk (VaR)
- Maximum permissible exposure limits
- Limits on various investment categories
- Risk appetite limits in line with best banking practices

(7) Foreign Exchange Open Position Limits (Daylight and Overnight), Stop-Loss Limits, Aggregate Gap Limits (AGL), and Individual Gap Limits (IGL), as approved by the Board, are monitored regularly. Any exceptions are reported to Top Management, ALCO, and RMCB.

(8) Value at Risk (VaR) is computed on a daily basis.

- Stress testing is conducted quarterly as a complement to VaR.
- Back-testing is carried out quarterly, with formal documentation of exceptions.
- Results are reported to ALCO and the Risk Management Committee of the Board.

(9). Stop-loss and take-profit limits, as prescribed under the Investment Policy, are also adopted within the Market Risk Management Policy for monitoring individual investments. Exposure limits for specific portfolios have been defined accordingly

Quantitative Disclosures

Capital Requirement for Market Risk

(₹ in Million)

Type of Market Risk	Gross Exposure	Capital Requirement
Interest Rate Risk	30,972.12	141.40
Foreign Exchange Risk	3,000.00	297.00
Equity Risk	457.44	185.26
Total	34,429.56	623.66

DF-8: 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



Pillar III Disclosures (September 30, 2026)

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 is managed as an integral component of the Bank's operational risk management framework. The Bank has established a structured process to identify, assess, monitor, and mitigate risks arising from cyber-attacks, unauthorized access, data breaches, technology failures, and evolving threat landscapes that could impact its operations, customers, or information assets. Regular cyber risk assessments are conducted across critical applications, infrastructure, digital channels, and third-party service providers to identify potential vulnerabilities and control gaps.

The Bank leverages threat intelligence, security monitoring, vulnerability assessments, penetration testing, and incident trend analysis to proactively identify emerging cyber risks and strengthen its control environment. Identified risks are evaluated based on their likelihood and potential business impact, and appropriate mitigation plans are implemented in accordance with the Bank's risk appetite and regulatory requirements. Significant cyber risks, security incidents, and mitigation initiatives are periodically reviewed through established governance forums and reported to Senior Management and the Board, as appropriate.

Cyber Security Framework: The Bank has implemented a comprehensive Cyber Security Framework comprising policies, standards, procedures, and security controls designed to protect its information assets, technology infrastructure, digital channels, and customer data. The framework is based on a defence-in-depth approach incorporating preventive, detective, corrective, and recovery controls across people, processes, and technology.

Key cybersecurity capabilities include continuous security monitoring through a Security Operations Centre (SOC), identity and access management, privileged access management, network and endpoint security controls, web application security, data protection mechanisms, vulnerability management, threat intelligence, and incident response processes. The Bank conducts periodic vulnerability assessments, penetration testing, cyber drills, and disaster recovery exercises to evaluate the effectiveness of its security controls and strengthen cyber resilience.

Cybersecurity risks associated with third-party service providers and outsourced arrangements are managed through risk-based due diligence, security assessments, contractual safeguards, and ongoing oversight.



Pillar III Disclosures (September 30, 2026)

The Bank also promotes a strong security culture through regular employee awareness and training programs. The Cyber Security Framework is reviewed periodically and enhanced to address emerging threats, technological advancements, and evolving regulatory expectations, ensuring the continued security and resilience of the Bank's operations.

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

Qualitative Disclosures

Interest Rate Risk in the Banking Book (IRRBB) refers to the potential impact on the Bank's Net Interest Income (NII) and the economic value of assets and liabilities resulting from fluctuations in interest rates due to internal and external factors.

Interest rate risk is assessed from two perspectives:

1. Earnings Perspective

Earnings perspective focuses on the short-term impact of interest rate changes on the Bank's earnings by changes in Net Interest Income.

2. Economic Value Perspective

This approach evaluates the impact of changes in market interest rates on the economic value of the Bank's assets, liabilities, and off-balance sheet positions. The resultant change in the net worth is referred to as the Market Value of Equity (MVE).

Internal factors influencing IRRBB include the composition, quality, maturity, existing interest rates, and repricing characteristics of deposits, borrowings, loans, and investments. External factors primarily comprise prevailing macro-economic and market conditions.

Changes in interest rate levels affect the Bank differently depending on whether its balance sheet is asset-sensitive or liability-sensitive. Accordingly, the Bank identifies and monitors interest rate risks on both on-balance sheet and off-balance sheet exposures under the banking book from short-term as well as long-term perspectives.

As per Reserve Bank of India (Commercial Banks – Forthcoming Instructions) Directions, 2025 vide dated 28 November 2025, issued guidelines on the governance, measurement, and management of IRRBB, aligned with the revised Basel Committee framework. 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.

In line with this directive, the Bank has initiated proactive measures and measures IRRBB using the following six prescribed interest rate shock scenarios:

- a) Parallel shock up
- b) Parallel shock down
- c) Steepener shock (short-term rates down, long-term rates up)
- d) Flatten shock (short-term rates up, long-term rates down)
- e) Short-term rates shock up
- f) Short-term rates shock down



For Economic Value of Equity (EVE), all six scenarios are applied to capture both parallel and non-parallel gap risks. For Net Interest Income (NII), the two parallel shock scenarios (up and down) are applied.

The Bank submits quarterly IRRBB disclosures to the RBI in the prescribed 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 of Directors (RMCB) 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:

- Bulk of the advance portfolio to re-price within 12 months.
- Maturity of term deposits is considered after adjusting empirically observed Pre-mature closure rates.
- Savings deposit portfolio is distributed in buckets less than 5 years as per maturity Pattern arrived basis behavioural analysis.
- Current Deposits portfolio is distributed in buckets less than 5 years as per maturity pattern arrived from behavioural analysis and used in Duration Gap approach.
- 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 30.09.2026
+200 basis points	1194.58
-200 basis points	-1194.58

Interest Rate Risk – Economic Value Perspective

(₹ in Million)

1 Year Change in Market Rates (Parallel Shift)	Impact as on 30.09.2026
+200 basis points	-4089.08
-200 basis points	4089.08

DF-10: 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)

Distribution of Notional and Current Credit Exposure	Notional Amount	Current credit exposure	Exposure under Current Exposure Method (CEM)
a) Interest rate Swaps	28,500.00	112.41	254.91
b) Currency Options	744.70	-	-
c) Foreign Exchange Contracts	79,135.46	2,189.08	5,788.41

DF-11: Composition of Capital as on 30.09.2026**Basel III common disclosure template to be used from March 31, 2017**

			Ref No
	Common Equity Tier 1 Capital: Instruments and reserves		
1	Directly issued qualifying common share capital plus related stock surplus (share premium)	20,188.60	a1+a2
2	Retained earnings	29,910.82	b1+b2+b3+b4+b6+b7 a
3	Accumulated other comprehensive income (and other reserves)	765.19	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	50,864.62	
	Common Equity Tier 1 Capital: regulatory adjustments		
7	Prudential valuation adjustments		
8	Goodwill (net of related tax liability)		d
9	Intangibles	19.96	e1-e2
10	Deferred tax assets	0.00	e2
11	Cash-flow hedge reserve		
12	Shortfall of provisions to expected losses		
13	Securitization 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	

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19	Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)		
20	Mortgage servicing rights ⁴ (amount above 10% threshold)		
21	Deferred tax assets arising from temporary differences ⁵ (amount above 10% threshold, net of related tax liability)		
22	Amount exceeding the 15% threshold		
23	of which: significant investments in the common stock of financial entities		
24	of which: mortgage servicing rights		
25	of which: deferred tax assets arising from temporary differences		
26	National specific regulatory adjustments ⁷ (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: of which: Unrealised profits arising because of transfer of loans		
26e	of which: deductions applicable on account of SRs guaranteed by the Government of India		
26f	of which: Intra-group exposures beyond permissible limits		
26g	of which: Net unrealized gains arising on fair valuation of Level 3 financial instruments (Including derivatives) recognized in the Profit and Loss Account or in the AFS-Reserve		
26h	of which: Contribution in the form of Subordinated units of an AIF Scheme		
26i	of which: full amount of the Default Loss Guarantee (DLG) , if the Bank is the DLG provider		
	Regulatory Adjustments Applied to Common Equity Tier 1 in respect of Amounts Subject to Pre-Basel III Treatment		

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	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	19.96	
29	Common Equity Tier 1 capital (CET1)	50,844.66	
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		

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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)	50,844.66	
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	2,763.423	c1+c3+c4
51	Tier 2 capital before regulatory adjustments	2,763.423	
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		

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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)	2,763.42	
58a	Tier 2 capital reckoned for capital adequacy	2,763.42	
58b	Excess Additional Tier 1 capital reckoned as Tier 2 capital	0	
58c	Total Tier 2 capital admissible for capital adequacy (58a + 58b)	2,763.42	
59	Total capital (TC = T1 + T2) (45 + 58c)	53,608.09	
	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)	2,74,188.14	
60a	of which: total credit risk weighted assets	2,21,073.82	
60b	of which: total market risk weighted assets	7,795.81	
60c	of which: total operational risk weighted assets	45,318.51	
Capital ratios and buffers			
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	18.54%	
62	Tier 1 (as a percentage of risk weighted assets)	18.54%	
63	Total capital (as a percentage of risk weighted assets)	19.55%	
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)	11.55%	

	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 standardized approach (prior to application of cap)	0.00	c3+c4
77	Cap on inclusion of provisions in Tier 2 under standardized approach	2,763.42	
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		

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	

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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	
50	Eligible Provisions included in Tier 2 capital	2,763.42
	Eligible Investment Fluctuation Reserves included in Tier 2 capital	-
	Total of row 50	2,763.42

DF-12: 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	327.36	
	Reserves & Surplus	50,001.88	
	Minority Interest	-	
	Total Capital	52,064.62	
ii	Deposits	4,68,891.93	
	of which: Deposits from banks	97,352.19	
	of which: Customer deposits	3,71,539.73	
	of which: Other deposits (pl. specify)	-	
iii	Borrowings	61,688.13	
	of which: From RBI	-	
	of which: From banks	-	
	of which: From other institutions & agencies	61,688.13	
	of which: Others (pl. specify)	-	
	of which: Capital instruments	-	

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iv	Other liabilities & provisions	22,966.48	
	of which: DTLs related to goodwill	-	
	of which: DTLs related to intangible assets	-	
Total Capital & Liabilities		6,05,611.16	
B Assets			
i	Cash and balances with Reserve Bank of India	40,485.13	
	Balance with banks and money at call and short notice	5,485.85	
ii	Investments	1,24,024.76	
	of which: Government securities	1,17,283.35	
	of which: Other approved securities	-	
	of which: Shares	511.38	
	of which: Debentures & Bonds	5,775.36	
	of which: Subsidiaries / Joint Ventures / Associates	-	
	of which: Others (Commercial Papers, Mutual Funds etc.)	454.67	
iii	Loans & Advances	4,18,516.22	
	of which: Loans and advances to banks	-	
	of which: Loans and advances to customers	4,18,516.22	
iv	Fixed assets	7,296.02	
v	Other Assets	9,803.18	
	of which: Goodwill and intangible assets	785.82	
	Out of which:		
	Goodwill	-	
	Other intangibles (excluding MSRs)	785.82	
	of which: Deferred tax assets	785.82	
vi	Goodwill on consolidation	-	
vii	Debit balance in Profit & Loss account	-	
Total Assets		6,05,611.16	

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
	of which: Amount eligible for CET1	1,735.38		
	of which: Amount eligible for AT1	-		
	Employee's Stock Options Outstanding	327.36		
	Reserves & Surplus	50,001.88		
	of which:			
	Share premium	18,125.87		a2
	Statutory Reserves	9,044.51		b1
	Capital Reserves	2,095.28		b2
	General Reserves	2,811.12		b3
	AFS Reserve	(1,854.12)		b4
	Investment Fluctuation Reserve	-		b5
	Special Reserve (Tax): After Tax Portion	489.66		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	17,588.63		b9a
	Current Period profits not reckoned for capital adequacy purpose	0.02		b9b
	Revaluation Reserve reckoned as Tier I Capital	765.19		c1
	Revaluation Reserve not reckoned as Tier I Capital (55% discount)	935.24		c2
	Investment Reserve			c3
	Minority Interest	-		
	Total Capital	52,064.62		
ii	Deposits	4,68,891.93		
	of which: Deposits from banks	97,352.19		
	of which: Customer deposits	3,71,539.73		
	of which: Other deposits (pl. specify)	-		
iii	Borrowings	61,688.13		
	of which: From RBI	-		
	of which: From banks	-		
	of which: From other institutions & agencies	61,688.13		
	of which: Others (pl. specify)	-		
	of which: Capital instruments: Tier II Bonds	-		
iv	of which Eligible Amount after discounting	-		d
	Other liabilities & provisions	22,966.48		
	of which: Provision for Standard assets	2,769.29		c4
	Total Capital & Liabilities	6,05,611.16		
B				

Pillar III Disclosures (September 30, 2026)

i	Assets			
	Cash and balances with Reserve Bank of India	40,485.13		
ii	Balance with banks and money at call and short notice	5,485.85		
	Investments	1,24,024.76		
	of which: Government securities	1,17,283.35		
	of which: Other approved securities	-		
	of which: Shares	511.38		
	of which: Debentures & Bonds	5,775.36		
	of which: Subsidiaries / Joint Ventures / Associates	-		
iii	of which: Others (Commercial Papers, Mutual Funds etc.)	454.67		
	Loans & Advances	4,18,516.22		
	of which: Loans and advances to banks	-		
iv	of which: Loans and advances to customers	4,18,516.22		
v	Fixed assets	7,296.02		
	Other Assets	9,803.18		
	of which: Goodwill and intangible assets	785.82		
	Out of which:			
	Goodwill	-		
	Other intangibles (excluding MSRs)	785.82		e1
vi	of which: Deferred tax assets	785.82		e2
vi				
i	Goodwill on consolidation	-		
	Debit balance in Profit & Loss account	-		
	Total Assets	6,05,611.16		

Step 3

Common Equity Tier 1 capital (CET1): instruments and reserves			
		Component of regulatory capital reported by bank	Ref No. (With respect to DF - 12: Step 2)
1	Directly issued qualifying common share (and equivalent for non - joint stock companies) capital plus related stock surplus	20,188.60	a1+a2
2	Retained earnings	29,910.82	b1+b2+b3+b4+b6+b7 a
3	Accumulated other comprehensive income (and other reserves)	765.19	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	50,864.62	
7	Prudential valuation adjustments	19.96	e1-e2
8	Goodwill (net of related tax liability)	-	e2

DF- 16: Equities - Disclosure for banking book position**Qualitative Disclosure**

The Bank's equity investments in the banking book are primarily strategic and relationship-oriented and are held to support the Bank's core business activities and long-term objectives. These include investments in payment and settlement of infrastructure providers and insurance companies which facilitate and complement banking operations.

Differentiation Between Capital Gains and Other Objectives

- Strategic / relationship investments: Held to facilitate business activities and regulatory or operational requirements
- Statutory / mandatory investments: Investments made to comply with regulatory or membership requirements
- Capital gains-oriented investments: Not applicable; the Bank does not maintain equity positions in the banking book with an intention of trading or short-term resale

Valuation and Accounting Policies

- The Bank classifies equity investments in the banking book in accordance with RBI Master Direction on Classification, Valuation and Operation of Investment Portfolio.
- Quoted equity shares are valued at market prices as obtained from recognized stock exchanges as on the balance sheet date.
- Unquoted equity shares are valued based on break-up value method by taking inputs from latest audited financial statements.
- Valuation is carried out on a mark-to-market basis.

Recognition of Gains and Losses

- The valuation gains and losses held under AFS directly credited or debited to a reserve named AFS Reserve without routing through the Profit & Loss Account.
- The valuation gains and losses held under FVTPL directly credited or debited to Profit & Loss Account.

Risk Management and Governance

Equity investments in the banking book are governed by the Bank's Board-approved Investment Policy, which lays down exposure limits, investment objectives, valuation norms and monitoring mechanisms.

Changes in Valuation or Accounting Practices

There are no changes in valuation methodologies, accounting practices, or key assumptions relating to equity investments in the banking book during the FY 26-27

Quantitative Disclosure**(Rs in Mio)**

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.	0.00
The types and nature of investments, including the amount that can be classified as:	
Publicly Traded;	24.55
Privately Held	291.54

The cumulative realised gains (losses) arising from sales in the FY 26-27	-0.09
Total unrealised gains (losses)	146.56
Total latent revaluation gains (losses)	0.00
Any amounts of the above included in Tier 1 and / or Tier 2 capital.	146.56
Capital requirements	0.00

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 DF 17- Summary comparison of accounting assets Vs. leverage ratio exposure method

	Item	(Rs. in Million)
1	Total consolidated assets as per published financial statements	6,05,611.16
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)	57,279.17
7	Other adjustments	
8	Leverage ratio exposure	6,62,890.33

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)	6,05,611.16
2	(Asset amounts deducted in determining Basel III Tier 1 capital)	

Pillar III Disclosures (September 30, 2026)

3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	6,05,611.16
	Derivative exposures	
4	Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin)	3,430.56
5	Add-on amounts for PFE associated with all derivatives transactions	2,556.84
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)	5,987.40
	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	1,20,874.95
18	(Adjustments for conversion to credit equivalent amounts)	67,871.05
19	Off-balance sheet items (sum of lines 17 and 18)	53,003.90
	Capital and total exposures	
20	Tier 1 capital	50,844.66
21	Total exposures (sum of lines 3, 11, 16 and 19)	6,64,602.46
	Leverage ratio	
22	Basel III leverage ratio	7.65%

Particulars	30.09.2026	30.06.2026	31.03.2026	31.12.2025
Tier I Capital	50,844.66	50,542.95	46,062.07	41,158.41
Total Exposure	6,64,602.46	6,35,019.27	6,25,848.08	5,75,212.85
Leverage Ratio	7.65%	7.96%	7.36%	7.16%