

BASEL III PILLAR 3 DISCLOSURES (CONSOLIDATED) AS AT 31.03.2026

TABLE DF - 1: SCOPE OF APPLICATION

Name of the head of the banking group to which the framework applies: Canara Bank

(i) Qualitative Disclosures:

a. List of group entities considered for consolidation for the period ended 31.03.2026

Name of the entity / (Country of Incorporation)	Whether the entity is included under accounting scope of consolidation (Yes/No)	Explain the method of consolidation	Whether the entity is included under regulatory scope of consolidation (Yes/No)	Explain the method of consolidation	Explain the reasons for difference in method of consolidation	Explain the reasons if consolidated under only one of the scopes of consolidation
1.Canbank Financial Services Ltd (India)	Yes	As per Accounting Standard - 21 on Consolidated Financial Statements	Yes	As per Accounting Standard - 21 on Consolidated Financial Statements	Not applicable	Not applicable
2.Canbank Venture Capital Fund Ltd (India)	Yes	As per Accounting Standard - 21 on Consolidated Financial Statements	Yes	As per Accounting Standard - 21 on Consolidated Financial Statements	Not applicable	Not applicable
3.Canbank Factors Ltd (India)	Yes	As per Accounting Standard - 21 on Consolidated Financial Statements	Yes	As per Accounting Standard - 21 on Consolidated Financial Statements	Not applicable	Not applicable

Name of the entity / (Country of Incorporation)	Whether the entity is included under accounting scope of consolidation (Yes/No)	Explain the method of consolidation	Whether the entity is included under regulatory scope of consolidation (Yes/No)	Explain the method of consolidation	Explain the reasons for difference in method of consolidation	Explain the reasons if consolidated under only one of the scopes of consolidation
4. Canara Bank Securities Ltd (India)	Yes	As per Accounting Standard - 21 on Consolidated Financial Statements	Yes	As per Accounting Standard - 21 on Consolidated Financial Statements	Not applicable	Not applicable
5. Canara Bank (Tanzania) Ltd (Tanzania)	Yes	As per Accounting Standard - 21 on Consolidated Financial Statements	Yes	As per Accounting Standard - 21 on Consolidated Financial Statements	Not applicable	Not applicable
6. CRMF Trustee Private Ltd (India)	Yes	As per Accounting Standard - 21 on Consolidated Financial Statements	Yes	As per Accounting Standard - 21 on Consolidated Financial Statements	Not applicable	Not applicable
7. Canbank Computer Services Ltd (India)	Yes	As per Accounting Standard - 21 on Consolidated Financial Statements	No	Not applicable	Not applicable	Non-Financial Subsidiary. Deducted from Consolidated Regulatory Capital of the Group

Name of the entity / (Country of Incorporation)	Whether the entity is included under accounting scope of consolidation (Yes/No)	Explain the method of consolidation	Whether the entity is included under regulatory scope of consolidation (Yes/No)	Explain the method of consolidation	Explain the reasons for difference in method of consolidation	Explain the reasons if consolidated under only one of the scopes of consolidation
8.Canara Robeco Asset Management Company Ltd., (India)	Yes	As per Accounting Standard - 23 on Consolidated Financial Statements	No	Not applicable	Not applicable	Banks Investment in Canara Robeco Asset Management Co Ltd, has been weighted for capital adequacy purposes
9. Canara HSBC Life Insurance Company Ltd (India)	Yes	As per Accounting Standard - 23 on Consolidated Financial Statements	No	Not applicable	Not applicable	Banks Investment in Canara HSBC, has been weighted for capital adequacy purposes
10.Canfin Homes Ltd., (India)	Yes	As per Accounting Standard - 23 on Accounting for Investment in Associates in Consolidated Financial Statements	No	Not applicable	Not applicable	Banks Investment in Canfin Homes Ltd, has been weighted for capital adequacy purposes

Name of the entity / (Country of Incorporation)	Whether the entity is included under accounting scope of consolidation (Yes/No)	Explain the method of consolidation	Whether the entity is included under regulatory scope of consolidation (Yes/No)	Explain the method of consolidation	Explain the reasons for difference in method of consolidation	Explain the reasons if consolidated under only one of the scopes of consolidation
11. Karnataka Grameena Bank (India)	Yes	As per Accounting Standard - 23 on Accounting for Investment in Associates in Consolidated Financial Statements	No	Not applicable	Not applicable	Banks Investment Karnataka Grameena Bank, has been weighted for capital adequacy Purposes
12. Kerala Gramin Bank	Yes	As per Accounting Standard - 23 on Accounting for Investment in Associates in Consolidated Financial Statements	No	Not applicable	Not applicable	Banks Investment in Kerala Gramin Bank, has been weighted for capital adequacy Purposes

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

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

(ii) Quantitative Disclosures:

c. List of group entities considered for regulatory consolidation:

Name of the entity / Country of Incorporation (as indicated in (a) above)	Principle activity of the entity	Total balance sheet equity (as stated in the accounting balance sheet of the legal entity) as on 31.03.2026 Amount (Rs.)	Total balance sheet assets (as stated in the accounting balance sheet of the legal entity) as on 31.03.2026 Amount (Rs.)
1. Canbank Venture Capital Fund Ltd (India)	Equity Support for Expansion/Start-up of Business	2.50 Mn	367.62 Mn
2. Canbank factors Ltd (India)	Engaged in the business of Factoring	140.00 Mn	1,354.07 Mn
3. Canara Bank Securities Ltd (India)	Business of providing Stock Broking Services and Online Trading.	160.00 Mn	1,039.71 Mn
5. Canbank Financial Services Ltd (India)	Engaged in portfolio management and lease finance but its net worth is totally eroded and currently not engaged in any of the activities of a non-banking financial company	300.00 Mn	1,103.73 Mn
6. Canara Bank (Tanzania) Ltd (Tanzania)	Banking	405.32 Mn (4.27 Mn USD)	99.29 Mn (1.05 Mn USD)

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

There is no capital deficiency in the subsidiaries of the Bank, which are not included in the regulatory scope of consolidation as on 31.03.2026.

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

Name of the insurance entities/ Country of Incorporation	Principle activity of the entity	Total balance sheet equity capital (as stated in the accounting balance sheet of the legal entity) Amount (Rs in Millions)	% of bank's holding in the total equity / proportion of voting power	Quantitative impact on regulatory capital of using risk weighting method versus using the full deduction method
-	-	-	-	-

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

There is no restriction or impediments on transfer of funds or regulatory capital within the banking group.

TABLE DF - 2: CAPITAL ADEQUACY**(i) Qualitative Disclosures**

Capital planning process the Bank reviews:

- Current capital requirement of the Bank
- The targeted and sustainable capital in terms of business strategy and risk appetite

Capital need and capital optimization are monitored periodically by the Capital Planning Committee of the Board comprising of Managing Director & CEO, all Executive Directors, two independent Directors and other top executives. Committee ensures that the CRAR is maintained well above the regulatory level. It explores the different avenues of raising Capital and decides the quantum, time and option for capital augmentation in tune with business growth and realignment of Capital structure, duly undertaking the scenario analysis for capital optimization. Capital requirement is projected quarterly considering the expected growth in advances and investments in Subsidiaries / Joint Ventures, etc. Capital Planning process is carried in tune with Bank's long-term goals enumerated in ICAAP & vision documents of the Bank.

The Bank has adopted Standardized Approaches for credit risk, market risk and Basic Indicator Approach for operational risk measurement. Bank has put in place a methodology for computation of PD, LGD and EAD for Corporate Assets and Retail Assets, as a part of its journey to move towards Internal rating Based Approach under Basel III.

Quantitative disclosures

Sl. No	Items	Amount (Rs. in Millions)
		31.03.2026
(a)	Capital requirements for Credit Risk	
	• Portfolios subject to Standardized Approach	8,36,503.10
	• Securitization Exposures	0
(b)	Capital requirements for Market Risk	
	• Standardized Duration Approach	
	– Interest Rate Risk	2,717.55
	– Foreign Exchange Risk (including Gold)	3,273.19
	– Equity Risk	6,127.04
(c)	Capital requirements for Operational Risk	
	• Basic Indicator Approach	1,04,894.35
(d)	Common Equity Tier 1, Tier 1 and Total Capital	
	• Group	
	– CET 1 Capital	10,33,706.90
	– Tier 1 Capital	12,12,251.08
	– Tier 2 Capital	2,03,187.44
	– Total Capital	14,15,438.52
	• Standalone (Parent Bank)	
	– CET 1 Capital	10,30,791.18
	– Tier 1 Capital	12,09,330.48
	– Tier 2 Capital	2,03,180.93
	– Total Capital	14,12,511.41
(e)	Common Equity Tier 1, Tier 1 and Total Capital ratios:	
	• Group CRAR	
	– CET 1 Ratio	12.47%
	– Tier 1 Ratio	14.62%
	– Tier 2 Ratio	2.45%
	– CRAR	17.07%
	• Standalone (Parent Bank) CRAR	
	– CET 1 Ratio	12.44%
	– Tier 1 Ratio	14.59%
	– Tier 2 Ratio	2.45%
	– CRAR	17.04%

TABLE DF - 3: CREDIT RISK: GENERAL DISCLOSURES

(i) Qualitative Disclosures

Bank’s policy governs all credit risk related aspects. Credit Risk Management (CRM) Policy outlines the principles, standards and approach for credit risk management at the Bank. It establishes systems, procedures, controls and measures to actively manage the credit risks, optimize resources and protect the bank against adverse credit situations. Board of Directors approves the Delegation of Power for approval of credit limits.

The Bank’s policies assume moderate risk appetite and healthy balance between risk and return. The primary goals of risk management are to optimize value for shareholders within acceptable parameters and adequately addressing the requirements of regulatory authorities, depositors and other stakeholders. The guiding principles in risk management of the Bank comprise of Compliance with regulatory and legal requirements, achieving a balance between risk and return, ensuring independence of risk functions, and aligning risk management and business objectives. The Credit Risk Management process of the Bank is driven by a strong organizational culture and sound operating procedures, involving corporate values, attitudes, competencies, employment of business intelligence tools, internal control culture, effective internal reporting and contingency planning.

The overall objectives of Bank’s Credit Risk Management are to:

- Ensure credit growth, both qualitatively and quantitatively that would be sectorally balanced, diversified with optimum dispersal of risk and also strive towards credit growth with usage of capital efficiently.
- Ensure adherence to regulatory prudential norms on exposures and portfolios.
- Adequately pricing various risks in the credit exposure.
- Define roles, responsibilities and empowerment.
- Form part of an integrated system of risk management encompassing identification, measurement, monitoring and control.

Strategies and processes:

In order to realize the above objectives of Credit Risk Management, the Bank prescribes various methods for Credit Risk identification, measurement, risk grading and aggregation techniques, monitoring and reporting, risk control/ mitigation techniques and management of problem loans/ credits. The Bank has also defined risk acceptance criteria, credit approval authorities, and guidelines on credit origination/ maintenance procedures.

The strategies are framed keeping in view various measures for Credit Risk Mitigation, which includes identification of thrust areas, fixing of exposure ceiling based on regulatory guidelines and risk appetite of the Bank, minimizing concentration risk, and pricing based on rating.

Bank from time to time would identify the potential and productive sectors for lending, based on the performance of the segments and demands of the economy. The Bank restricts its exposures in sectors which do not have growth potentials, based on the Bank's evaluation of industries/ sectors based on the prevailing economic scenario prospects, etc.

The operational processes and systems of the Bank relating to credit are framed on sound Credit Risk Management Principles and are subjected to periodical review.

The Bank has comprehensive credit risk identification processes as part of due diligence on credit proposals.

The structure and organization of the Credit Risk Management Function:

Credit Risk Management Structure in the Bank is as under-

- a) Board of Directors
- b) Risk Management Committee of the Board (RMCB)
- c) Credit Risk Management Committee (CRMC)
- d) Chief General Manager-Risk Management Wing, H.O (Group Chief Risk Officer)
- e) General Manager, Risk Management Wing
- f) Deputy General Managers, Risk Management Wing
- g) Sections at Risk Management Wing
- h) Risk Management & Compliance Committee at Circles
- i) Credit Administration & Monitoring Section at Circle Offices.
- j) Risk & Financial Management Section at Circle Officers.

The scope and nature of risk reporting and / or measurement systems:

Bank has an appropriate credit risk measurement and monitoring processes. The measurement of risk is through a pre-sanction exercise of credit risk rating and scoring models put in place by the Bank. The Bank has a separate Risk Rating Policy for identifying the parameters under each of the risks i.e. business risk, financial risk, management risk and industry risk & also assigning weighted scores thereto and rating them on a scale of I to XI plus one default grade. The risk rating policy also entails the guidelines on usage/mapping of ratings assigned by the recognized ECAs (External Credit Assessment Institutions) for assigning risk weights for the eligible credit exposures as per the guidelines of the RBI on standardized approach for capital computation and also for pricing purposes. The Bank has adopted 'Standardized Approach' for entire credit portfolio for credit risk measurement. The bank is endeavoring to move towards IRB approaches and has build adequate system and process in this regard.

The Bank has established Integrated Risk Management Solution (IRMS) to get system support for establishing all MIS requirements, computation of Risk Weighted Assets (RWA), logics for generate various credit related reports for review of exposure and monitoring, and conducting analysis of credit portfolio from various angles.

Policies for hedging and / or mitigating risk and strategies and processes for monitoring the continuing effectiveness of hedges / mitigants:

Bank primarily relies on the borrower's financial strength and debt servicing capacity while approving credits. Bank does not excessively rely on collaterals or guarantees as a source of repayment or as a substitute for evaluating borrower's creditworthiness. The Bank does not deny credit facilities to those assessed as credit worthy for mere want of adequate collaterals.

In order to manage the Bank's credit risk exposure, the Bank has adopted credit appraisal and approval policies and procedures that are reviewed and updated by the Risk Management Wing at Head office in consultation with other functional wings. The credit appraisal and approval process is broadly divided into credit origination, appraisal, assessment & approval, and dispensation.

Corporate finance and project finance loans are typically secured by a first charge on fixed assets, normally consisting of property, plant and equipment. The Bank also takes security of pledge of financial assets like marketable securities and obtains corporate guarantees and personal guarantees wherever appropriate. Working Capital loans are typically secured by a first lien on current assets, which normally consist of inventory and receivables.

Bank has laid down detailed guidelines on documentation to ensure legal certainty of Bank's charge on collaterals.

The Bank's policy is to ensure portfolio diversification and evaluate overall exposure in a particular industry / sector in the light of forecasts of growth and profitability for that industry, and the risk appetite of the Bank. The Bank monitors exposures to major sectors of the economy and specifically exposure to various industries and sensitive sectors. Exposure to industrial activities is subjected to the credit exposure ceilings fixed by the Bank based on the analysis on performance of the industry. The Bank's exposures to single and group borrowers as also substantial exposure is fixed as per the risk rating of the borrowers and monitored periodically in order to keep the exposure level within the prudential ceiling norms advised by Reserve Bank of India from time to time.

The credit origination is through the grass root level ably assisted by the branch network, Regional Offices and Circle Offices. The process of identification, application is carried out before commencing an in depth appraisal, due diligence and assessment.

The credit approval process is a critical factor and commences with the mandatory credit risk rating of the borrower as a pre sanction exercise. The measurement of Credit Risk associated with the borrower evaluates indicative factors like; borrowers' financial position, cash flows, activity, current market

trends, past trends, management capabilities, experience with associated business entities, nature of facilities etc.

The credit sanctioning powers delegated to the various authorities based on internal risk rating categories of the borrower already put in place. In terms of the Ministry of Finance notifications, Bank has set up Credit Approval Committees at HO, Circle and Regional Office levels. The credit sanctioning powers of all the sanctioning authorities at administrative units (i.e., besides branch powers) are withdrawn and the committee approach for credit approval has been put in place. The Bank has in place specialized branches viz. Centralized Processing Hubs (CPHs) such as Retail Asset Hubs (RAHs), Agriculture Credit Centers (ACCs) and MSME Sulabhs at select cities to ease credit dispensation turnaround time and ensure specialized attention.

To enhance the control measures, a separate Credit Administration and Monitoring Wing is in place to undertake exclusive loan review, monitoring problem accounts, credit audit, etc. This ensures greater thrust on post sanction monitoring of loans and strengthen administering the various tools available under the Banks' policies on loan review mechanism.

For effective loan review, the Bank has the following in place:

- Pre-release Audit System for compliance to sanction terms and conditions, obtention of stipulated collateral securities ensuring perfection of securities before disbursement etc.
- Credit Audit System to identify, analyze instances of non-compliance and rectification for all types of credit facilities with aggregate liability of Rs 3 crore and above.
- Legal Audit of Title Deeds and other documents in respect of Large Value Loan accounts with Credit Exposure of Rs. 5 Crore and above by panel advocate as a part of regular inspection (RBIA) of the branch.
- Review of loan sanctioned by each sanctioning authority by the next higher authority.
- Credit Review & Monitoring of borrowal accounts beyond a certain level of exposure.
- Monitoring of Special Mention Accounts (SMA) at various levels and formulation of Corrective Action Plan (CAP) in the case of consortium/JLA accounts, for early rectification or restructuring.
- Monitoring tools like Credit Monitoring Format (web-based), Quarterly Information Statements, Half Yearly Operation Statements, Stock Audits etc.
- Credit Monitoring Officers at branches are in charge of monitoring functions.
- A framework under IBC, 2016 has been developed for clear, coherent and speedy process for early identification of financial distress and resolution of Companies and limited liability entities if the underlying business is found to be viable.

- Vide RBI Circular No.BP.BC.45/21.04.48/ 2018-19, dated 07.06.2019, Bank has adopted revised framework of resolution of stressed assets. Under the revised framework, the accounts classified as Standard, SMA or substandard, Doubtful eligible shall be brought under resolution plan. Bank shall report credit information, including classification of an account as SMA to Central Repository of Information on Large Credits (CRILC) on all borrower entities having aggregate exposure of Rs. 5.00 Crore & above, as per the time line and frequency advised by the RBI from time to time.
- The Resolution Plan is to be implemented in 180 days Post Review Period. The RP may propose any actions / plans /reorganization including, but not limited to, regularization of the account by payment of all over dues by the borrower entity, sale of the exposures to other entities / investors, change in ownership, explore the possibility of the borrower setting right the irregularities/weaknesses in the account in right earnest, identifying the cash deficit and if required providing additional finance, if considered necessary, as part of the rectification process, consider the possibility of restructuring the account if it is prima facie viable and the borrower is not a willful defaulter, i.e., there is no diversion of funds, fraud or malfeasance, etc. The Resolution Plan shall be clearly documented by all the lenders (even if there is no change in any Terms & Conditions).

Definition and classification of Non-Performing Assets (NPAs):

The Bank classifies its advances (loans and credit substitutes in the nature of an advance) into performing and non-performing loans in accordance with the extant RBI guidelines. A non-performing asset (NPA) is a loan or an advance where:

- Interest and/or installment of principal remain overdue for a period of more than 90 days in respect of a Term Loan.
- The account remains 'out of order' in respect of an Overdraft/Cash Credit (OD/CC). An account should be treated as 'out of order' if the outstanding balance remains continuously in excess of the sanctioned limit/drawing power for 90 days. A working capital borrowal account where irregular drawings are permitted in the account for a continuous period of 90 days even though the unit may be working or the borrower's financial position is satisfactory;
- The bill remains overdue for a period of more than 90 days in the case of Bills Purchased and Discounted.
- The installment of principal or interest thereon remains overdue for two crop seasons for short duration crops, and for one crop season for long duration crops.
- The amount of liquidity facility remains outstanding for more than 90 days, in respect of securitization transaction undertaken in terms of guidelines on securitization dated February 1, 2006.

- In respect of derivative transactions, the overdue receivables representing positive mark-to market value of a derivative contracts, if these remain unpaid for a period of 90 days from the specified due date for payment.

Any amount due to Bank under any credit facility is ‘overdue’ if it is not paid on the due date fixed by the Bank. Assets classification has been made borrower-wise and not facility-wise. In other words, when a particular facility of a borrower has become non-performing, all the facilities granted by the Bank to the borrower will be classified as NPA.

Irrespective of record of recovery, the bank identifies a borrower account as a NPA even if it does not meet any of the above mention criteria, where:

- Loan availed by a borrower which are restructured unless otherwise permitted by regulations;
- Loans availed by borrowers are classified as fraud;
- Project does not commence commercial operations within the timelines permitted under the RBI guidelines in respect of loans extended to a borrower for the purpose of implementing a project; and
- Any security in nature of debenture/bonds/equity shares issued by a borrower and held by the Bank is classified as non-performing investment.
- For loans held at the overseas branches, identification of NPA is based on the home country regulations (RBI Guidelines) or the host country regulations (overseas branch regulator’s guidelines), whichever is more stringent.
- Further, NPA are classified into sub-standard, doubtful and loss assets based on the criteria stipulated by RBI. A sub-standard asset is one, which has remained as a NPA for a period less than or equal to twelve months. An asset is classified as doubtful if it has remained in the sub-standard category for more than 12 months. A loss asset is one where loss has been identified by the Bank or internal or external auditors or during RBI inspection but the amount has not been written off fully.

(ii) Quantitative Disclosures

(b) Total Gross Credit Risk Exposure:

	Amount (Rs. in Millions)
Particulars	31.03.2026
Fund Based Exposures	1,53,05,972
Non-fund Based Exposures	19,37,311
Total Gross Credit Exposures	1,72,43,283

(c) Geographic Distribution of Exposures:

Exposures	Amount (Rs. in Millions)		
	Fund Based Exposures	Non-fund Based Exposures	Total
	31.03.2026		
Domestic operations	1,51,28,098	18,96,612	1,70,24,710
Overseas operations	1,77,874	40,699	2,18,573
Total	1,53,05,972	19,37,311	1,72,43,283

(d) Industry Type Distribution of Exposures (Consolidated) as at 31.03.2026:

Amount (Rs in Millions)				
SI No.	INDUSTRY	FB Exposure	NFB Exposure	Total Exposure
1.1	Mining and Quarrying	60,220	41,230	1,01,450
1.2	Food Processing	1,63,950	5,000	1,68,950
	1.2.1 Sugar	26,180	460	26,640
	1.2.2 Edible Oils and Vanaspati	11,170	10	11,180
	1.2.3 Tea	1,010	-	1,010
	1.2.4 Others	1,25,590	4,530	1,30,120
1.3	Beverage & Tobacco	21,320	150	21,470
1.4	Textiles	2,42,641	11,720	2,54,361
	1.4.1 Cotton Textiles	84,690	4,040	88,730
	1.4.2 Jute Textiles	11,370	690	12,060
	1.4.3 Other Textiles	1,46,581	6,990	1,53,571
1.5	Leather & Leather Products	17,670	880	18,550
1.6	Wood and Wood Products	19,760	1,630	21,390
1.7	Paper & Paper Products	34,220	2,010	36,230
1.8	Petroleum, Coal Products and Nuclear Fuels	4,08,650	3,860	4,12,510
1.9	Chemicals and Chemical Products	2,04,353	38,070	2,42,423
	1.9.1 Fertilizer	25,580	12,820	38,400
	1.9.2 Drugs & Pharmaceuticals	57,480	9,550	67,030
	1.9.3 Petro Chemicals	17,400	10,410	27,810
	1.9.4 Others	1,03,893	5,290	1,09,183
1.10	Rubber, Plastic & their Products	39,820	810	40,630
1.11	Glass and Glassware	4,260	1,230	5,490
1.12	Cement and Cement Products	56,630	3,200	59,830
1.13	Basic Metal and Metal Products	4,25,805	1,16,340	5,42,145
	1.13.1 Iron and Steel	2,58,880	98,460	3,57,340
	1.13.2 Other Metal and Metal Products	1,66,925	17,880	1,84,805
1.14	All Engineering	2,01,220	2,21,680	4,22,900
	1.14.1 Electronics	31,190	2,260	33,450

Amount (Rs in Millions)				
Sl No.	INDUSTRY	FB Exposure	NFB Exposure	Total Exposure
	1.14.2 Electricity	63,090	1,73,810	2,36,900
	1.14.3 Others	1,06,940	45,610	1,52,550
1.15	Vehicles, Vehicle Parts and Transport Equipment's	68,530	8,430	76,960
1.16	Gems & Jewellery	31,640	270	31,910
1.17	Construction	1,49,510	1,34,690	2,84,200
1.18	Infrastructure	17,88,090	4,03,580	21,91,670
	1.18.1 Power	8,35,840	1,27,830	9,63,670
	1.18.2 Telecommunications	1,04,660	8,700	1,13,360
	1.18.3 Roads	5,69,500	51,880	6,21,380
	1.18.4 Airports	30	-	30
	1.18.5 Ports	13,830	8,250	22,080
	1.18.6 Railways (other than Indian Railways)	14,800	120	14,920
	1.18.7 Other Infrastructure	2,49,430	2,06,800	4,56,230
1.19	NBFC	18,72,860	15,250	18,88,110
	1.19.1 PFI	9,430	-	9,430
	1.19.2 HFC	3,77,980	-	3,77,980
	1.19.3 Others	14,85,450	15,250	15,00,700
1.20	Other Industries	10,490	40,170	50,660
	INDUSTRY (Total of Small, Medium and Large Scale)	58,21,639	10,50,200	68,71,839

Credit Exposure of industries where outstanding exposure is more than 5% of the Total Gross Credit Exposure of the Bank is as follows:

Sl. No	Industry	Total Exposure (Rs in Millions)	% of Total Gross Credit Exposure
1	Infrastructure	21,91,670	12.71%
2	NBFC	18,88,110	10.95%

(e) Residual Contractual Maturity Breakdown of Assets:

Time Bucket	Amount (Rs. in Millions)		
	Advances	Investments	Foreign Currency Assets
	31.03.2026	31.03.2026	31.03.2026
Day-1	66,343	12,32,797	4,19,684
2 to 7 days	80,913	68,441	2,14,290
8 to 14 days	1,68,693	26,851	90,105
15 to 30 days	2,88,402	77,716	1,08,303
31 days & upto 2 months	4,42,731	1,29,087	1,08,994
2 month & upto 3 months	3,99,776	95,966	48,559
Over 3 months & upto 6 months	10,62,989	2,43,126	2,23,286
Over 6 months & upto 1 year	21,26,287	5,28,531	1,57,018
Over 1 year & upto 3 years	38,00,122	7,64,404	2,57,055
Over 3 year & upto 5 years	14,41,001	2,17,426	1,10,933
Over 5 years	23,22,918	6,48,953	46,612
Without Maturity	0	0	-
Total	1,22,00,175	40,33,297	17,84,838

*The maturity pattern is based on methodology used for reporting positions to Reserve Bank of India (RBI) on asset-liability management as per regulatory consolidation.

(f) Amount of Non-Performing Assets (Gross):

Sl. No	Items		Amount (Rs. in Millions)
			31.03.2026
	Gross NPAs		2,27,494
a)	▪	Sub-Standard	65,849
	▪	Doubtful 1	29,248
	▪	Doubtful 2	28,340
	▪	Doubtful 3	20,839
	▪	Loss	83,218
b)	Net NPAs		52,094
	NPA Ratios		
c)	▪	Gross NPAs to Gross Advances (%)	1.84%
	▪	Net NPAs to Net Advances (%)	0.43%
	Movement of NPAs (gross)		
d)	▪	Opening balance	3,15,483
	▪	Additions	70,853
	▪	Reductions	1,58,842
	▪	Closing Balance	2,27,494
	Movement of Provisions for NPAs		
e)	▪	Opening Balance	2,41,914
	▪	Provisions made during the period	63,553
	▪	Write-off	1,36,725
	▪	Write back of excess provisions	-6,659
	▪	Any other adjustments	0
	▪	Closing Balance	1,75,401
f)	Amount of Non-Performing Investments		51,339
g)	Amount of Provisions held for Non-Performing Investments		51,339
	Movement of Provisions for Depreciation on Investments		NA
h)	▪	Opening Balance	NA
	▪	Provisions made during the period	NA
	▪	Write-off	NA
	▪	Write Back of excess Provisions	NA
	▪	Closing Balance	NA

i) By major Industry

Amount (Rs. in Millions) as at 31.03.2026				
Sl No	Industry /counterparty	NPA	Specific & General Provisions	Specific provisions and write offs during the current period.
1	Basic Metal & Metal Products	4,356	2,449	248
2	Textiles	7,308	3,455	(29)
3	Construction	2,882	1,593	672
4	Infrastructure	23,227	20,909	(16,103)
4a	Power	3,898	2,640	(596)
4b	Telecom	87	48	(47)
4c	Others	19,242	18,221	(15,461)
5	Food Processing	9,254	5,258	(270)
6	NBFC	559	207	21
7	Gems & Jewellery	1,114	737	(502)
8	Petroleum, Coal Products and nuclear Fuels	191	95	(27)
9	Leather & Leather Products	764	411	(95)
10	Chemicals and Chemical products	2,205	1,587	(117)

j) By Significant Geographical area wise

Amount (Rs. in Millions) as at 31.03.2026			
Sl. No	Significant Geographical area	Gross NPA	Specific & General Provisions*
1	Domestic	2,18,830	1,71,844
2	Overseas	8,664	3,557
		2,27,494	1,75,401

*Outstanding provision for NPA as at 31.03.2026

- Portion of General Provision that is not allocated to a geographical area - DICGC/ECGC claim received-pending adjustment: Rs. 172.27 millions

TABLE DF - 4: CREDIT RISK: DISCLOSURES FOR PORTFOLIOS SUBJECT TO THE STANDARDIZED APPROACH

(i) Qualitative Disclosures

FOR PORTFOLIOS UNDER THE STANDARDIZED APPROACH:

- The Bank has recognized following credit rating agencies for the purpose of rating of an exposure & assigning risk weights for computation of capital charge under standardized approach.

Domestic Credit Rating Agencies:

- Credit Analysis & Research Limited (CARE),
- CRISIL Rating,
- ICRA Limited,
- India Ratings and Research Private Limited (Formerly FITCH India)
- Acuite Ratings & Research Ltd (Formerly SMERA Ratings Limited)
- INFOMERICS Valuation and Rating Pvt. Ltd. (INFOMERICS)
- Brickwork Ratings India Private Limited (Brickwork),

International Credit Rating Agencies:

- Standard & Poor,
- Moody's,
- FITCH
- M/s CareEdge Global IFSC Limited for non-resident corporates

➤ **Types of exposure for which each agency is used:**

All the above agencies are recognized for rating all types of exposures.

A description of the process used to transfer public issue ratings onto comparable assets in the banking books:

- The Bank uses only publicly available solicited ratings that are valid and reviewed by the recognized External Credit Rating Agencies, referred as External Credit Assessment Institutions (ECAI).
- Bank uses Bank Loan Rating for risk weighting the borrower's exposures. Where Issuer Rating is available, the Bank uses such ratings unless the bank loan is specifically rated.
- The Bank does not simultaneously use the rating of one ECAI for one exposure and that of another ECAI for another exposure of the same borrower, unless the respective exposures are rated by only one of the chosen ECAIs. Further, the Bank does not use rating assigned to a particular entity within a corporate group to risk weight other entities within the same group.

- Running limits such as Cash Credit are treated as long term exposures and accordingly, long term ratings are used for assigning risk weights for such exposures.
- While mapping/applying the ratings assigned by the ECAIs, the Bank is guided by regulatory guidelines/Bank's Board approved Policy.
- Where exposures/ borrowers have multiple ratings from the chosen ECAIs, the Bank has adopted the following procedure for risk weight calculations:
 - ✚ If there are two ratings accorded by chosen ECAIs, which map 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 should be referred to and the higher of those two risk weights should be applied. i.e., the second lowest risk weight.

(ii) Quantitative Disclosures

Amount of the Bank's Exposures (Rated & Unrated) in Major Risk Buckets - under Standardized Approach, after factoring Risk Mitigants (i.e. Collaterals):

Sl No	Particulars	Amount (Rs. in Millions)	
		FUND BASED	NON-FUND BASED
		31.03.2026	31.03.2026
1	Below 100% Risk Weight	99,76,289	13,74,386
2	100% Risk Weight	15,05,256	2,05,688
3	More than 100% Risk Weight	38,24,427	3,57,237
4	Deducted (Risk Mitigants)	27,26,296	1,82,049
5	TOTAL	1,25,79,676	17,55,262

TABLE DF - 5: CREDIT RISK MITIGATION - DISCLOSURES FOR STANDARDIZED APPROACHES

(i) Qualitative disclosures

Policies and processes for collateral valuation and management: The Bank is having a Board approved collateral management policy which lays down the process, objectives, accepted types of collaterals and the framework including suitable management information system for effective collateral management. The Collaterals and guarantees properly taken and managed that would serve to:

- mitigate the risk by providing secondary source of repayment in the event of borrower's default on a credit facility due to inadequacy in expected cash flow or not;
- gain control on the source of repayment in the event of default;
- provide early warning of a borrower's deteriorating repayment ability; and
- Optimize risk weighted assets and to address Residual Risks adequately.

Bank uses a number of techniques to mitigate the credit risks to which they are exposed. The revised approach allows banks in India to adopt the Comprehensive Approach (under both the Standardized and IRB approaches) which allows fuller offset of collateral against exposures by effectively reducing the exposure amount by the value ascribed to the collateral. Under this approach, banks, which take eligible financial collateral, are allowed to reduce their credit exposure to the counterparty when calculating their capital requirements by taking into account the risk mitigating effect of the collateral.

Collateral Management process and practices of the Bank cover the entire activities comprising security and protection of collateral value, validity of collaterals and guarantees, and valuation / periodical inspection.

Valuation: Both the Fixed and the Current Assets obtained to secure the loans granted by the Bank are subjected to valuation by valuers empanelled by the Bank. Monetary limits of the accounts, asset classification of the borrower, which is to be subjected to valuation, periodicity of valuation, are prescribed in the Bank's policy guidelines. Bank reviews the guidelines on valuation periodically.

Description of the main types of collateral taken by the Bank: The collateral commonly used by the Bank as risk mitigants comprises of Financial Collaterals (i.e. Cash, Bank deposits, Life Insurance policies, NSC, KVP, Government securities issued directly / by postal departments, equity shares of limited companies other than the Bank and approved by the Bank, debentures, units of mutual funds, debt securities etc.), different categories of moveable assets and immovable assets / properties etc. However, for the purpose of computation of capital required under Standardized Approach, certain specific financial collaterals have been recognized as eligible collateral.

Main types of Guarantor counterparty and their creditworthiness: Bank obtains/ accepts guarantees of sovereign, sovereign entities (including BIS, IMF, European Central Bank and European community as well as Multilateral Development Banks, ECGC and CGTMSE). Besides this, Bank also obtains Personal or Corporate guarantee having adequate net worth, as an additional comfort for mitigation of credit risk which can be

translated into a direct claim on the guarantor, and are unconditional and irrevocable. The Creditworthiness of the guarantor is normally not linked to or affected by the borrower's financial position. The Bank also accepts guarantee given by State / Central Government as a security comfort. Such Guarantees remain continually effective until the facility covered is fully repaid or settled or released.

Credit Risk Mitigation recognized by the Bank for the purpose of reducing capital requirement under New Capital Adequacy Framework (Basel III Norms): The Bank has recognized Cash, Bank's own Deposits, Gold & Gold Jewellery as Credit Risk Mitigations for the purpose of reducing capital requirement under the New Capital Adequacy Framework (Basel III Norms).

Information about risk concentration within the mitigation taken: The Bank has already initiated steps for putting in place a data warehouse for a robust Management Information System (MIS) to facilitate management of Credit Risk and evaluation of effectiveness of collateral management including risk concentrations of collaterals.

The Bank follows the Internal Capital Adequacy Assessment Process and evaluates the Pillar II risks on a quarterly basis.

(ii) Quantitative Disclosures

Sl. No.	PARTICULARS	Amount (Rs. in Millions)
		31.03.2026
(a)	The total exposure (after, where applicable, on- or off balance sheet netting) that is covered by eligible financial collateral after the application of haircuts for each separately disclosed credit risk portfolio.	1,82,049
(b)	The total exposure (after, where applicable, on- or off-balance sheet netting) that is covered by guarantees/credit derivatives (whenever specifically permitted by RBI) for each separately disclosed portfolio	27,018

TABLE DF - 6: SECURITIZATION EXPOSURES: DISCLOSURE FOR STANDARDIZED APPROACH**(i) Qualitative disclosures w.r.t. Buy-out of the Portfolio by way of direct assignment of Cash Flow**

The policy guidelines cover guidelines involving transfer of assets through Securitisation and direct assignment of cash flows and are on without recourse basis.

The guidelines to banks on securitisation of standard assets contain:

- The provisions relating to securitization of assets.
- Stipulations regarding transfer of standard assets through direct assignment of cash flows.

The bank's existing policy guidelines deals with purchase of pools from an originator (Bank/NBFC/FI). Purchase of assets through Direct Assignment of cash flows from originating NBFCs/Banks/FIs shall be only from those rated 'AA' and above. The Bank shall purchase a portfolio or a part of portfolio of standard assets under Housing Loan; Loans Against Property and MSME sanctioned at floating rates only.

Policy sets out requirements like restrictions on purchase of loans; constitution of eligible borrowers in the pool; standards for due diligence - KYC compliance, requirements to be complied with prior to disbursement in respect of borrowers in the purchased pool of assets; due diligence of the originator, Stress testing; credit monitoring.

Bank can purchase loans from other banks/FIs/NBFCs in India only if the seller has explicitly disclosed to the bank that it will adhere to the Minimum Retention Requirement on an ongoing basis and disclosed the adherence to the Minimum holding period criteria as prescribed in the policy.

The bank monitors the purchase transactions on an ongoing basis at certain intervals and takes appropriate action wherever required. The general prescription laid down in the Master policy on Credit Risk Management with regard to loan review mechanism and monitoring is applicable to securitization transactions.

The exposure to the originator shall be within the prudential exposure ceilings stipulated by the Bank.

(ii) Quantitative Disclosures

Banking Book:

Amount (Rs. in Millions)

Sl No	PARTICULARS	31.03.2026
(a)	The total amount of exposures securitized by the Bank.	Nil
(b)	For exposures securitized losses recognized by the Bank during the current period broken by the exposure type (e.g. Credit Cards, Housing Loans, Auto Loans etc. detailed by underlying security):	Nil
(c)	Amount of assets intended to be securitized within a year	Nil
(d)	Of (c), amount of assets originated within a year before Securitisation.	Nil
(e)	The total amount of exposures securitized (by exposure type) and unrecognized gain or losses on sale by exposure type	Nil
(f)	Aggregate amount of:	
	• On-balance sheet Securitisation Exposures retained or purchased broken down by exposure type:	Nil
	• Off-balance sheet Securitisation Exposures broken down by exposure type	Nil
(g)	(i) Aggregate amount of Securitisation Exposures retained or purchased and the associated capital charges, broken down between exposures and further broken down into different risk weight bands for each regulatory capital approach.	Nil
	(ii) Exposures that have been deducted entirely from Tier 1 Capital, credit enhancing I/Os deducted from total capital, and other exposures deducted from total capital (by exposure type).	Nil

Trading Book:

(Amount Rs. In Millions)

Sl. No	PARTICULARS	31.03.2026																		
(a)	Aggregate amount of exposures Securitized by the Bank for which the Bank has retained some exposures and which is subject to the Market Risk approach, by exposure type.	NIL																		
(b)	Aggregate amount of: <ul style="list-style-type: none"> On-balance sheet Securitisation Exposures retained or purchased broken down by exposure type; and Off-balance sheet Securitisation Exposures broken down by exposure type 	NIL																		
(c)	Aggregate amount of Securitisation Exposures retained or purchased separately for: <ul style="list-style-type: none"> Securitisation Exposures retained or purchased subject to Comprehensive Risk Measure for Specific Risk; and Securitization Exposures subject to the securitisation framework for Specific Risk broken down into different risk weight bands. <table border="1" data-bbox="399 891 1369 1131"> <thead> <tr> <th>Sl No</th> <th>Risk Weight Bands</th> <th>Exposure</th> </tr> </thead> <tbody> <tr> <td></td> <td></td> <td>31.03.2026</td> </tr> <tr> <td>1</td> <td>< 100% Risk Weight</td> <td>0.00</td> </tr> <tr> <td>2</td> <td>100% Risk Weight</td> <td>0.00</td> </tr> <tr> <td>3</td> <td>> 100% Risk Weight</td> <td>0.00</td> </tr> <tr> <td>4</td> <td>Total</td> <td>0.00</td> </tr> </tbody> </table>	Sl No	Risk Weight Bands	Exposure			31.03.2026	1	< 100% Risk Weight	0.00	2	100% Risk Weight	0.00	3	> 100% Risk Weight	0.00	4	Total	0.00	NIL
Sl No	Risk Weight Bands	Exposure																		
		31.03.2026																		
1	< 100% Risk Weight	0.00																		
2	100% Risk Weight	0.00																		
3	> 100% Risk Weight	0.00																		
4	Total	0.00																		
(d)	Aggregate amount of: <ul style="list-style-type: none"> The capital requirements for the Securitisation Exposures, subject to the securitisation framework broken down into different risk weight bands. <table border="1" data-bbox="399 1258 1369 1498"> <thead> <tr> <th>Sl No</th> <th>Risk Weight Bands</th> <th>Exposure</th> </tr> </thead> <tbody> <tr> <td></td> <td></td> <td>31.03.2026</td> </tr> <tr> <td>1</td> <td>< 100% Risk Weight</td> <td>0.00</td> </tr> <tr> <td>2</td> <td>100% Risk Weight</td> <td>0.00</td> </tr> <tr> <td>3</td> <td>> 100% Risk Weight</td> <td>0.00</td> </tr> <tr> <td>4</td> <td>Total</td> <td>0.00</td> </tr> </tbody> </table> <ul style="list-style-type: none"> Securitisation Exposures that are deducted entirely from Tier 1 capital, credit enhancing I/Os deducted from total capital, and other exposures deducted from total capital (by exposure type). 	Sl No	Risk Weight Bands	Exposure			31.03.2026	1	< 100% Risk Weight	0.00	2	100% Risk Weight	0.00	3	> 100% Risk Weight	0.00	4	Total	0.00	NIL
Sl No	Risk Weight Bands	Exposure																		
		31.03.2026																		
1	< 100% Risk Weight	0.00																		
2	100% Risk Weight	0.00																		
3	> 100% Risk Weight	0.00																		
4	Total	0.00																		

TABLE DF - 7: MARKET RISK IN TRADING BOOK

(i) Qualitative disclosures

Strategies and processes: The overall objective of market risk management is to create shareholder value by improving the Bank's competitive advantage and reducing loss from all types of market risk loss events.

- While overall leadership and control of the risk management framework is provided by Risk Management Wing, the business units are empowered to set strategy for taking risks and manage the risks.
- All issues or limit violations of a pre-determined severity (materiality, frequency, nature) are escalated to the Risk Management Wing where the actions to address them are determined by the appropriate authorities. The business units are responsible for implementing the decision taken.

The process aims to:

- Establish a pro-active market risk management culture to cover market risk activities.
- Comply with all relevant legislation and regulatory requirements relating to Market Risk.
- Develop consistent qualities in evolving policies & procedures relating to identification, measurement, management, monitoring, controlling and reviewing of Market Risk.
- Establish limit structure and triggers for various kinds of market risk factors.
- Establish efficient monitoring mechanism by setting up a strong reporting system.
- Adopt independent and regular evaluation of the market risk measures.

The structure and organization of the relevant risk management function: Market Risk Management structure of the Bank is as under-

- Board of Directors
- Risk Management Committee of the Board
- Market Risk Management Committee (MRMC)
- Chief General Manager - RM Wing (Group Chief Risk officer)-Head Office
- Integrated Mid Office, Risk Management Wing, Head Office, Bengaluru & Mid Office (At Treasury), Mumbai part of Risk Management Wing, Head Office.

The scope and nature of risk reporting and/or measurement systems:

- The Bank has put in place various exposure limits for market risk management such as Overnight limit, Intraday limit, Aggregate Gap limit, Stop Loss limit, VaR limit, Broker Turnover limit, Capital Market Exposure limit, Product-wise Exposure limit, Issuer-wise Exposure limit, etc.

- A risk reporting system is in place for monitoring the risk limits across different levels of the Bank from trading desk to the Board level.
- The rates used for marking to market for risk management or accounting purposes are independently verified.
- The reports are used to monitor performance and risk, manage business activities in accordance with the Bank’s strategy.
- The reporting system ensures timelines, reasonable accuracy with automation, highlight portfolio risk concentrations, and include written commentary.
- The detailed risk reports enhance the decision-making process.
- Dealing room activities are centralized, and system is in place to monitor the various risk limits.
- The reporting formats & the frequency are periodically reviewed to ensure that they suffice for risk monitoring, measuring and mitigation requirements of the Bank.

Policies for hedging and/or mitigating risk and strategies and processes for monitoring the continuing effectiveness of hedges/mitigants: Board approved policies viz., Policy for Market Risk (including Country risk management and Counterparty Bank risk management) and Integrated Treasury Management Policy. Policy for Market Risk provides the framework for risk assessment, identification and measurement and mitigation, risk limits & triggers, risk monitoring and reporting.

The Bank has developed an internal model for country risk rating based on various parameters like GDP growth, inflation, trade balance etc for risk categorization of the countries to allocate limit for taking exposure to various countries.

The Bank has in place a scoring model for categorization of counterparty Banks. The various exposure limits are set based on the points secured by the counterparty banks as per the scoring matrix.

(ii) Quantitative Disclosures

Sl. No	Particulars	Amount of capital requirement (Rs in Millions)
		31.03.2026
(a)	Interest Rate Risk	2,717.55
(b)	Equity Position Risk	3,273.19
(c)	Foreign Exchange Risk	6,127.04

TABLE DF - 8: OPERATIONAL RISK

(i) Qualitative Disclosures

Strategies and processes: The Operational Risk Management process of the Bank is driven by a strong organizational culture and sound operating procedures, involving corporate values, attitudes, competencies, internal control culture, effective internal reporting and contingency planning. Policies are put in place for effective management of Operational Risk in the Bank.

The structure and organization of the relevant risk management function: The Operational Risk Management Structure in the Bank is as under:

- Board of Directors
- Risk Management Committee of the Board (RMCB)
- Operational Risk Management Committee (ORMC)
- Head / Chief General Manager - Risk Management / Group Chief Risk Officer (GCRO)
- Operational Risk Management Department (ORMD), HO
- Risk Management and Compliance Committee at Circles (RM & CC)
- Executives at Circles overseeing Risk Management Section
- Risk & Financial Management Section at Circles.

The scope and nature of risk reporting and/or measurement systems: The Risk reporting consists of operational risk loss incidents / events occurred in branches / offices relating to people, process, technology and external events. The data collected from different sources are used for analyzing the root cause / gaps in the system and thereby improve / strengthen the laid down systems and procedures. The loss incidents are also incorporated in loss data base which shall be used for computing Operational risk Capital Charge on migration to new approach.

Policies for hedging and / or mitigating risk and strategies and processes for monitoring the continuing effectiveness of hedges / mitigants: Bank has put in place policies for management of Operational Risk management. The policy framework contains various aspects of Operational risk management such as identification, management, monitoring & mitigation of Operational risk areas.

In order to address risks involved in Outsourcing of activities, bank has put in place policies for management of Outsourcing Risk.

Operational Risk capital assessment: The Bank has adopted Basic Indicator Approach for calculating capital charge for Operational Risk.

Quantitative Disclosure: The capital requirement for Operational Risk as on 31.03.2026 under Basic Indicator Approach is Rs 1,04,894.35 Million.

TABLE DF - 9: INTEREST RATE RISK IN THE BANKING BOOK (IRRBB)

(i) Qualitative Disclosures

Interest Rate Risk in Banking Book (IRRBB)

Interest Rate Risk in Banking Book (IRRBB) refers to the current or prospective risk to the bank’s capital and earnings arising from adverse movements in interest rates. With change in interest rates the underlying value of Bank’s assets, liabilities and off-balance sheet items also gets altered and so its economic value.

Changes in interest rates also affect a bank’s earnings or net interest income (NII) in the short term - on account of re-pricing gaps between its rate sensitive assets and rate sensitive liabilities. Three main types of interest rate risk include:

- (a) Gap risk arises from the term structure of banking book instrument and the extent of re-pricing gap between rate sensitive assets (RSA) and rate sensitive liabilities (RSL).
- (b) Basis risk - the impact of relative changes in interest rates for RSA and RSL that have similar re-pricing but are linked to different interest rate curve.
- (c) Option risk in the Bank mainly arises from explicit or embedded options in a bank’s assets, liabilities and/or off-balance sheet items, where the bank or its customer can alter the level and timing of their cash flows.

Organizational Framework

The Board of Directors approves the broad business strategy and overall policies governing the IRRBB. It is responsible for setting appropriate limits, adequate systems and standards for measuring.

Monitoring and management of IRRBB is delegated to the Asset Liability Management Committee (ALCO) and is responsible for adherence to the policies and business strategy as per the risk limit articulated in terms of both earnings and economic value by the Board of Directors. Basing on the likely interest rate movement, the ALCO decides on the business mix, strategy to manage and control the risk by taking early remedial actions.

Strategies and Processes

The Bank strives to match the re-pricing gap between its rate sensitive assets and rate sensitive liabilities including off-balance sheet items across significant currencies. Interest rate risk in banking book is measured and monitored using Traditional Gap Analysis (TGA) and the Duration Gap Analysis (DGA) to Bank’s global position on a monthly basis.

Using TGA approach, the re-pricing gaps between RSA and RSL are measured and monitored across different time bands. The re-pricing gap may impact Bank’s earning for adverse rate movement in the short term up to one year. It is assessed by giving parallel rate shocks and is monitored against the set tolerance limit termed Earning at Risk.

Under DGA approach, the change in the value of Bank's assets less liability for a given interest rate shock is assessed using modified duration approach. The extent of the gap between modified duration of RSA and RSL gives the prospective change in the value of assets less liability to the net-worth of the Bank termed as change in Market Value of Equity (MVE). MVE under IRRBB is measured and monitored against the set limit.

(ii) Quantitative Disclosures

EARNINGS AT RISK

The following table presents the impact on net interest income of the Bank for an assumed parallel shift of 100 bps in interest rate up to one year across currencies as at 31.03.2026.

Currencies	Amount (Rs. in Millions)	
	Change in interest rate up to 1 Year	
	-100 bps	+100 bps
INR	(31382.70)	31382.70
USD	5638.80	(5638.80)
Others	(297.50)	297.50
Total	(26041.40)	26041.40

MARKET VALUE OF EQUITY

The table reveals the impact on Market Value of Equity for an assumed rate shock of 200 bps on the Banking Book as at 31.03.2026.

Change in Market Value of Equity	-200 bps	+200 bps
		(8.60%)

TABLE DF - 10: GENERAL DISCLOSURE FOR EXPOSURES RELATED TO COUNTERPARTY CREDIT RISK

(i) Qualitative Disclosures

Bank's policy on Counterparty Credit Risk Management sets out the standards and guidelines for Counterparty Credit Risk Management at the Bank. Through this policy the bank shall establish its standards and guidelines for identification of CCR in market traded instruments covering various components and relevant sources of risks. This addresses Pre-settlement Risk, Settlement Risk and Wrong Way Risk.

Bank's limit setting and monitoring is primarily covered across existing policies such as Loan Policy, Credit Risk Management Policy, Investment Policy, Master Policy for Market Risk, Policy on Exposure Limits on Counterparty Banks and Policy on Off- Balance Sheet Exposure.

(ii) Quantitative disclosure

Amount (Rs. in Millions)			
Sl. No	Particulars	Notional Amount	Exposure under CEM
		31.03.2026	31.03.2026
1	Foreign Exchange Contracts	36,93,540	82,465
2	Cross Currency Interest rate Swaps	79,087	291
3	Single Currency Interest Rate Swaps	32,244	81
4	Total	38,04,871	82,837

TABLE DF - 11: COMPOSITION OF CAPITAL

Part I: Basel III common disclosure template

Items		(Rs. in millions)	Ref No (with respect to DF-12 step 2)
Common Equity Tier 1 capital: instruments and reserves			
1	Directly issued qualifying common share capital plus related stock surplus (share premium)	1,57,331.38	a=a1+a2
2	Retained earnings	4,14,427.87	
3	Accumulated other comprehensive income (and other reserves)	5,26,210.83	
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)	26.04	c1
6	Common Equity Tier 1 capital before regulatory adjustments	10,97,996.12	
Common Equity Tier 1 capital: regulatory adjustments			
7	Prudential valuation adjustments	0.00	
8	Goodwill (net of related tax liability)	-	
9	Intangibles (net of related tax liability)	4,240.02	d
10	Deferred tax assets	30,111.92	
11	Cash-flow hedge reserve	-	
12	Shortfall of provisions to expected losses	-	
13	Valuation adjustment to illiquid Asset	1,591.50	
14	Net realized gains on level 3 investment recognized in General reserve or in P & L	19,170.49	
15	Defined-benefit pension fund net assets	-	
16	Investments in own shares (if not already netted off paid-in capital on reported balance sheet)	-	
17	Reciprocal cross-holdings in common equity	6,640.90	e

Items		(Rs. in millions)	Ref No (with respect to DF-12 step 2)
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)	-	
19	Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)	-	
20	Mortgage servicing rights (amount above 10% threshold)	-	
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	-	
22	Amount exceeding the 15% threshold	-	
23	of which: significant investments in the common stock of financial entities	-	
24	of which: mortgage servicing rights	-	
25	of which: deferred tax assets arising from temporary differences	-	
26	National specific regulatory adjustments (26a+26b+26c+26d)	2,634.40	
26a	of which: Investments in the equity capital of the unconsolidated insurance subsidiaries	22.40	f1
26b	of which: Investments in the equity capital of unconsolidated non-financial subsidiaries	0.00	f2
26c	of which: Shortfall in the equity capital of majority owned financial entities which have not been consolidated with the bank	2,612.00	
26d	of which: Unamortised pension funds expenditures	0.00	h
26#	Valuation Adjustment to Illiquid Assets	-	
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	64,389.23	
29	Common Equity Tier 1 capital (CET1)	10,33,606.90	
Additional Tier 1 capital: instruments			

Items		(Rs. in millions)	Ref No (with respect to DF-12 step 2)
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus (share premium) (31+32)	1,79,030.00	i2
31	of which: classified as equity under applicable accounting standards (Perpetual Non-Cumulative Preference Shares)	0.00	
32	of which: classified as liabilities under applicable accounting standards (Perpetual debt Instruments)	1,79,030.00	
33	<i>Directly issued capital instruments subject to phase out from Additional Tier 1</i>	0.00	i1
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)	4.88	c2
35	of which: instruments issued by subsidiaries subject to phase out	-	
36	Additional Tier 1 capital before regulatory adjustments	1,79,034.88	
Additional Tier 1 capital: regulatory adjustments			
37	Investments in own Additional Tier 1 instruments	-	
38	Reciprocal cross-holdings in Additional Tier 1 instruments	490.70	j
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)	0.00	
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)	0.00	
41	National specific regulatory adjustments (41a+41b)	-	
41a	<i>of which:</i> Investments in the Additional Tier 1 capital of unconsolidated insurance subsidiaries	-	
41b	<i>of which:</i> Shortfall in the Additional Tier 1 capital of majority owned financial entities which have not been consolidated with the bank	-	
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	-	

Items		(Rs. in millions)	Ref No (with respect to DF-12 step 2)
43	Total regulatory adjustments to Additional Tier 1 capital	490.70	
44	Additional Tier 1 capital (AT1)	1,78,544.18	
45	Tier 1 capital (T1 = CET1 + AT1) (29 + 44)	12,12,151.08	
Tier 2 capital: instruments and provisions			
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	1,35,000.00	k2
47	<i>Directly issued capital instruments subject to phase out from Tier 2</i>	0.00	k1
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)	6.51	c3
49	<i>of which: instruments issued by subsidiaries subject to phase out</i>	0.00	
50	Provisions	68,180.93	l=[1+2+3+4
51	Tier 2 capital before regulatory adjustments	2,03,187.44	
Tier 2 capital: regulatory adjustments			
52	Investments in own Tier 2 instruments	-	
53	Reciprocal cross-holdings in Tier 2 instruments	0.00	m
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)	0.00	
55	Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	0.00	
56	National specific regulatory adjustments (56a+56b)	0.00	
56a	<i>of which: Investments in the Tier 2 capital of unconsolidated subsidiaries</i>	0.00	
56b	<i>of which: Shortfall in the Tier 2 capital of majority owned financial entities which have not been consolidated with the bank</i>	0.00	
57	Total regulatory adjustments to Tier 2 Capital	0.00	
58	Tier 2 capital (T2)	2,03,187.44	
59	Total Capital (TC = T1 + T2) (45 + 58)	14,15,338.52	
60	Total risk weighted assets (60a + 60b + 60c)	82,91,436.76	

Items		(Rs. in millions)	Ref No (with respect to DF-12 step 2)
60a	<i>of which:</i> total credit risk weighted assets	72,73,940.00	
60b	<i>of which:</i> total market risk weighted assets	1,05,371.94	
60c	<i>of which:</i> total operational risk weighted assets	9,12,124.82	
Capital ratios and buffers			
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	12.47%	
62	Tier 1 (as a percentage of risk weighted assets)	14.62%	
63	Total capital (as a percentage of risk weighted assets)	17.07%	
64	Institution specific buffer requirement (minimum CET1 requirement plus capital conservation and countercyclical buffer requirements plus G-SIB buffer requirements, expressed as a percentage of risk weighted assets)	8.00%	
65	<i>of which: capital conservation buffer requirement</i>	2.50%	
66	<i>of which: bank specific countercyclical buffer requirement</i>	0.00%	
67	<i>of which: G-SIB buffer requirement</i>	0.00%	
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	6.97%	
National minima (if different from Basel III)			
69	National Common Equity Tier 1 minimum ratio (if different from Basel III minimum)	8.00%	
70	National Tier 1 minimum ratio (if different from Basel III minimum)	9.50%	
71	National total capital minimum ratio (if different from Basel III minimum)	11.50%	
Amounts below the thresholds for deduction (before risk weighting)			
72	Non-significant investments in the capital of other financial entities	0.00	
73	Significant investments in the common stock of financial entities	0.00	
74	Mortgage servicing rights (net of related tax liability)	0.00	
75	Deferred tax assets arising from temporary differences (net of related tax liability)	30,111.92	
Applicable caps on the inclusion of provisions in Tier 2			

Items		(Rs. in millions)	Ref No (with respect to DF-12 step 2)
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	68,180.93	
77	Cap on inclusion of provisions in Tier 2 under standardized approach	90,924.25	
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	0.00	
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	0.00	
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	NA	
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	NA	
82	Current cap on AT1 instruments subject to phase out arrangements	NA	
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	NA	
84	Current cap on T2 instruments subject to phase out arrangements	NA	
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	NA	

TABLE DF - 12: COMPOSITION OF CAPITAL - RECONCILIATION REQUIREMENTS

Step 1

			Rs in Million
	Particulars	Balance sheet as in Financial Statements	Balance sheet under regulatory scope of Consolidation
		As at 31.03.2026	As at 31.03.2026
A	Capital & Liabilities		
	Paid-up Capital	18,141.30	18,141.30
i	Reserves & Surplus	11,58,905.13	11,17,598.31
	Minority Interest	729.11	403.18
	Total Capital	11,77,775.54	11,36,142.79
ii	Deposits	1,56,83,334.00	1,56,84,007.98
	of which: Deposits from banks	13,04,732.52	13,04,732.52
	of which: Customer deposits (Excluding Terms Deposits)	42,85,753.98	42,85,766.22
	of which: Term Deposits - Others	1,00,92,847.50	1,00,93,509.24
iii	Borrowings	13,23,391.59	13,23,391.59
	of which: From RBI	3,80,000.00	3,80,000.00
	of which: From banks	2,60,728.79	2,60,728.79
	of which: From other institutions & agencies	1,38,632.80	1,38,632.80
	of which: Unsecured Redeemable Bonds	5,44,030.00	5,44,030.00
iv	Other liabilities & provisions	4,59,264.85	4,59,252.20
	Total Capital & Liabilities	1,86,43,765.97	1,86,02,794.56
B	Total Assets		
i	Cash and balances with Reserve Bank of India	5,40,538.98	5,40,538.98
	Balance with banks and money at call and short notice	15,22,765.33	15,22,765.33
ii	Investments:	40,31,034.02	39,90,441.24
	of which: Government securities	36,04,451.32	36,04,451.32
	of which: Other approved securities	1,036.12	1,036.12
	of which: Shares	48,132.22	48,132.22
	of which: Debentures & Bonds	1,14,864.80	1,14,864.80
	of which: Subsidiaries / Joint Ventures / Associates	53,355.69	12,762.91
	of which: Others (Commercial Papers, Mutual Funds etc.)	2,09,193.86	2,09,193.86
iii	Loans and advances	1,22,00,177.26	1,22,00,177.26

	of which: Loans and advances to banks	3,04,235.51	3,04,235.51
	of which: Loans and advances to customers	1,18,95,941.75	1,18,95,941.75
iv	Fixed assets	1,05,952.06	1,05,716.02
	of which: Intangible Assets	4.79	2.03
v	Other assets	4,29,928.27	4,29,785.67
	of which: Deferred tax assets	30,111.92	30,111.92
vi	Goodwill on consolidation	NIL	NIL
vii	Debit balance in Profit & Loss account	NIL	NIL
	Total Assets	1,88,30,395.91	1,87,89,424.49

Step 2

Rs in Million				
	Particulars	Balance sheet as in Financial Statements	Balance sheet under regulatory scope of Consolidation	Ref No.
A	Capital & Liabilities	As at 31.03.2026	As at 31.03.2026	
i	Paid-up Capital	18,141.30	18,141.30	
	of which: Amount eligible for CET1	18,141.30	18,141.30	a1
	of which: Amount eligible for AT1	0.00	0.00	
	Reserves & Surplus	11,58,905.13	11,17,598.31	
	of which:			
	- Statutory Reserve	2,85,224.35	2,85,224.35	
	- Share Premium	1,39,190.08	1,39,190.08	a2
	- Capital Reserve	71,214.53	71,214.53	
	- Revenue Reserve	4,74,702.63	4,33,398.34	
	- Special Reserve	1,03,864.69	1,03,864.69	
	- Foreign Currency Translation Reserve	1,075.28	1,075.28	
	- Revaluation Reserve	64,239.39	64,239.39	
	- Investment Reserve Account	19,366.26	19,366.26	L1
	- Capital Reserve on Consolidation	27.92	25.40	
	Minority Interest	729.11	403.18	
	of which eligible for Common Equity Tier 1	26.04	26.04	c1
	of which eligible for Additional Tier 1	4.88	4.88	c2
	of which eligible for Tier 2	6.51	6.51	c3
	Total Capital	11,77,775.54	11,36,142.79	
ii	Deposits	1,56,83,334.00	1,56,84,007.98	
	of which: Deposits from banks	13,04,732.52	13,04,732.52	

	of which: Customer deposits (Excluding Term Deposits)	42,85,753.98	42,85,766.22	
	of which: Term Deposits - Others	1,00,92,847.50	1,00,93,509.24	
iii	Borrowings	13,23,391.59	13,23,391.59	
	of which: From RBI	3,80,000.00	3,80,000.00	
	of which: From banks	2,60,728.79	2,60,728.79	
	of which: From other institutions & agencies	1,38,632.80	1,38,632.80	
	of which: Unsecured Redeemable Bonds	5,44,030.00	5,44,030.00	
	of which: Eligible AT 1 Instruments	0.00	0.00	i1
	of which: Eligible AT 1 Instruments not subject to phased out	1,79,030.00	1,79,030.00	i2
	of which: Eligible Tier II Bonds	0.00	0.00	k1
	of which: Eligible Tier II Bonds not subject to phased out	1,35,000.00	1,35,000.00	k2
iv	Other liabilities & provisions	4,59,264.85	4,59,252.20	
	of which: DTLs related to goodwill	0.00	0.00	
	of which: DTLs related to intangible assets	0.00	0.00	
	of which: Standard Assets Provision	47,935.97	47,935.97	L2
	of which: Country Risk Provision	453.00	453.00	L4
	of which: Unhedged foreign currency exposure provision	425.70	425.70	L3
	Total Capital & Liabilities	1,86,43,765.97	1,86,02,794.56	
B	Total Assets			
i	Cash and balances with Reserve Bank of India	5,40,538.98	5,40,538.98	
	Balance with banks and money at call and short notice	15,22,765.33	15,22,765.33	
ii	Investments	40,31,034.02	39,90,441.24	
	of which: Government securities	36,04,451.32	36,04,451.32	
	of which: Other approved securities	1,036.12	1,036.12	
	of which: Shares	48,132.22	48,132.22	
	of which: Eligible Reciprocal Cross Holding in CET 1 Capital instruments	6,640.90	6,640.90	e
	of which: Debentures & Bonds	1,14,864.80	1,14,864.80	
	of which: Eligible Reciprocal Cross Holding in AT1 capital instruments	490.70	490.70	j
	of which: Eligible Reciprocal Cross Holding in Tier 2 capital instruments		0.00	m
	of which: Subsidiaries / Joint Ventures / Associates	53,355.69	12,762.91	

	of which: Investments in the equity capital of the unconsolidated insurance subsidiaries	22.40	22.40	g=f1+f2
	of which: Investments in the equity capital of the unconsolidated Non-financial subsidiaries	0.00	0.00	
	of which: Others (Commercial Papers, Mutual Funds etc.)	2,09,193.86	2,09,193.86	
iii	Loans and advances	1,22,00,177.26	1,22,00,177.26	
	of which: Loans and advances to banks	3,04,235.51	3,04,235.51	
	of which: Loans and advances to customers	1,18,95,941.75	1,18,95,941.75	
iv	Fixed assets	1,05,952.06	1,05,716.02	
	of which: Eligible amount of Intangible assets	4,240.02	4,240.02	d
v	Other assets	4,29,928.27	4,29,785.67	
	of which: Goodwill and intangible assets	0.00	0.00	
	of which: Deferred tax assets	30,111.92	30,111.92	n3
	of which: Unamortised Pension and Gratuity	0.00	0.00	h
vi	of which: Goodwill on consolidation	0.00	0.00	
vi i	of which: Debit balance in Profit & Loss account	0.00	0.00	
	Total Assets	1,88,30,395.91	1,87,89,424.49	

Step 3

**Extract of Basel III common disclosure template (with added column) - Table DF-11
(Part I/ Part II whichever applicable)**

Common Equity Tier 1 capital: instruments and reserves

	Particulars	Component of regulatory capital reported by bank	Source based on reference number/ letters of the balance sheet under the regulatory scope of consolidation from step 2
1	Directly issued qualifying common share (and equivalent for non-joint stock companies) capital plus related stock surplus	1,57,331.38	a1+a2

2	Retained Earnings	4,14,427.87	
3	Accumulated other comprehensive income (and other reserves)	5,26,210.83	
4	Directly issued capital subject to phase out from CET 1 (only applicable to non-joint stock companies)		
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	26.04	c1
6	Common Equity Tier 1 capital before regulatory adjustments	10,97,996.13	
7	Prudential valuation adjustments	-	
8	Goodwill (net of related tax liability)	-	

DF - 13: MAIN FEATURES OF REGULATORY CAPITAL INSTRUMENTS

1. INSTRUMENT: Basel III Compliant Additional Tier I

Disclosure template for main features of regulatory capital instruments		
1	Issuer	CANARA BANK
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE476A08126
3	Governing law(s) of the instrument	The Banking Regulation Act, 1949, Banking Companies (Acquisition and transfer of undertakings) Act 1970. Related RBI & SEBI Laws
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Additional Tier 1
5	Post-transitional Basel III rules	Additional Tier 1
6	Eligible at solo/group/ group & solo	consolidated and solo level
7	Instrument type	Perpetual Debt Instruments
8	Amount recognized in regulatory capital (Rs. in million, as of most recent reporting date)	15,000.00
9	Par value of instrument in Rs.	1,00,00,000.00
10	Accounting classification	Liability
11	Original date of issuance	25-Oct-2021
12	Perpetual or dated	Perpetual
13	Original maturity date	No Maturity
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	25-Oct-2026
16	Subsequent call dates, if applicable	The Bank has the call option after 5 years from the date of issue with the prior approval of Reserve Bank of India
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	8.40%
19	Existence of a dividend stopper	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully Discretionary
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Non-Cumulative
23	Convertible or non-convertible	Non-Convertible
24	If Convertible, conversion trigger (s)	Not Applicable
25	If Convertible, fully or partially	Not Applicable
26	If Convertible, conversion rate	Not Applicable
27	If Convertible, mandatory or optional conversion	Not Applicable

Disclosure template for main features of regulatory capital instruments		
28	If Convertible, specify instrument type convertible into	Not Applicable
29	If Convertible, specify issuer of instrument it converts into	Not Applicable
30	Write-down feature	Yes
31	If write-down, write-down triggers (s)	As per RBI guidelines on Basel III
32	If write-down, full or partial	As per RBI guidelines on Basel III
33	If write-down, permanent or temporary	As per RBI guidelines on Basel III
34	If temporary write-down, description of write-up mechanism	As per RBI guidelines on Basel III
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	The claim of investors in these instruments shall be (a) superior to the claims of investors in equity shares and perpetual non-cumulative preference shares issued by the Bank, if any; (b) subordinated to the claims of depositors, general creditors & subordinated debt of the Bank, other than any subordinated debt qualifying as Additional Tier 1 Capital (as defined in the Basel III Guidelines); (c) Neither be secured nor covered by a guarantee of the Issuer nor related entity or any other arrangements that legally or economically enhances the seniority of the claim vis-à-vis creditors of the Bank; (d) Claims of holders of perpetual non-cumulative preference shares shall be superior to the claims of holders of equity/common shares.
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	Not Applicable

2. INSTRUMENT: Basel III Compliant Additional Tier I

Disclosure for main features of regulatory capital instruments		
1	Issuer	CANARA BANK
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE476A08134
3	Governing law(s) of the instrument	The Banking Regulation Act, 1949, Banking Companies (Acquisition and transfer of undertaking) Act 1970, Related RBI & SEBI Laws.
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Additional Tier 1
5	Post-transitional Basel III rules	Additional Tier 1
6	Eligible at solo/group/ group & solo	consolidated and solo level
7	Instrument type	Unsecured, Non-Convertible, Perpetual, Taxable, Subordinated, Fully paid-up, Unsecured Basel III Compliant Additional Tier 1 Bonds
8	Amount recognized in regulatory capital (Rs. in million, as of most recent reporting date)	15,000.00
9	Par value of instrument in Rs.	1,00,00,000.00
10	Accounting classification	Liability
11	Original date of issuance	02-Dec-2021
12	Perpetual or dated	Perpetual
13	Original maturity date	No Maturity
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	02-Dec-2026
16	Subsequent call dates, if applicable	The Bank has the call option after 5 years from the date of issue with the prior approval of Reserve Bank of India.
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	8.05%
19	Existence of a dividend stopper	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully Discretionary
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Non-Cumulative
23	Convertible or non-convertible	Non Convertible
24	If Convertible, conversion trigger (s)	Not Applicable
25	If Convertible, fully or partially	Not Applicable
26	If Convertible, conversion rate	Not Applicable
27	If Convertible, mandatory or optional conversion	Not Applicable
28	If Convertible, specify instrument type convertible into	Not Applicable

Disclosure for main features of regulatory capital instruments

29	If Convertible, specify issuer of instrument it converts into	Not Applicable
30	Write-down feature	Yes
31	If write-down, write-down triggers (s)	As per RBI guidelines on Basel III
32	If write-down, full or partial	As per RBI guidelines on Basel III
33	If write-down, permanent or temporary	As per RBI guidelines on Basel III
34	If temporary write-down, description of write-up mechanism	As per RBI guidelines on Basel III
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	The claim of investors in these instruments shall be (a) superior to the claims of investors in equity shares and perpetual non-cumulative preference shares issued by the Bank , if any; (b) subordinated to the claims of depositors, general creditors & subordinated debt of the Bank, other than any subordinated debt qualifying as Additional Tier 1 Capital (as defined in the Basel III Guidelines); (c) Neither be secured nor covered by a guarantee of the Issuer nor related entity or any other arrangements that legally or economically enhances the seniority of the claim vis-à-vis creditors of the Bank; (d) Unless the terms of any subsequent issuance of bonds/debentures (in the nature of AT1 instruments) by the Bank specifies that the claims of such subsequent bond holders are senior or subordinate to the bonds issued under this Disclosure Document or unless the RBI specifies otherwise in its guidelines or regulations, the claims of the Bond holders shall be pari passu with claims of holders of such subsequent debentures/bond issuances of the Bank; (e) Rank pari passu without preference amongst themselves and other subordinated debt classifying as Additional Tier 1 Capital in terms of Basel III Guidelines. Additional Tier 1 Capital shall have the meaning ascribed to such terms under Basel III Guidelines

Disclosure for main features of regulatory capital instruments

36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	Not Applicable

3. INSTRUMENT: Basel III Compliant Additional Tier I

Disclosure for main features of regulatory capital instruments

1	Issuer	CANARA BANK
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE476A08159
3	Governing law(s) of the instrument	The Banking Regulation Act, 1949, Banking Companies (Acquisition and transfer of undertaking) Act 1970, Related RBI & SEBI Laws.
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Additional Tier 1
5	Post-transitional Basel III rules	Additional Tier 1
6	Eligible at solo/group/ group & solo	consolidated and solo level
7	Instrument type	Non-Convertible, Perpetual, Taxable, Subordinated, Fully paid-up, Unsecured Basel III Compliant Additional Tier 1
8	Amount recognized in regulatory capital (Rs. in million, as of most recent reporting date)	10,000.00
9	Par value of instrument in Rs.	1,00,00,000.00
10	Accounting classification	Liability
11	Original date of issuance	04-Mar-2022
12	Perpetual or dated	Perpetual
13	Original maturity date	No Maturity
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	04-Mar-2027
16	Subsequent call dates, if applicable	The Bank has the call option after 5 years from the date of issue with the prior approval of Reserve Bank of India
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	8.07%
19	Existence of a dividend stopper	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully Discretionary
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Non Cumulative

Disclosure for main features of regulatory capital instruments

23	Convertible or non-convertible	Non Convertible
24	If Convertible, conversion trigger (s)	Not Applicable
25	If Convertible, fully or partially	Not Applicable
26	If Convertible, conversion rate	Not Applicable
27	If Convertible, mandatory or optional conversion	Not Applicable
28	If Convertible, specify instrument type convertible into	Not Applicable
29	If Convertible, specify issuer of instrument it converts into	Not Applicable
30	Write-down feature	Yes
31	If write-down, write-down triggers (s)	As per RBI guidelines on Basel III
32	If write-down, full or partial	As per RBI guidelines on Basel III
33	If write-down, permanent or temporary	As per RBI guidelines on Basel III
34	If temporary write-down, description of write-up mechanism	As per RBI guidelines on Basel III

Disclosure for main features of regulatory capital instruments

35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	The claim of these investors shall be (a) superior to the claims of investors in equity shares and perpetual noncumulative preference shares issued by the Bank; (b) subordinated to the claims of all depositors, general creditors and subordinated debt of the Bank other than any subordinated debt qualifying as Additional Tier 1 Capital; (c) neither be secured nor covered by any guarantee of the Issuer or its related entity or other arrangement that legally or economically enhances the seniority of the claim vis -à-vis creditors of the Bank; (d) Unless the terms of any subsequent issuance of bonds/debentures by the Bank specifies that the claims of such subsequent bond holders are senior or subordinate to the Bonds issued under this Placement Memorandum or unless the RBI specifies otherwise in its guidelines, the claims of the Bondholders shall be paripassu with claims of holders of such subsequent debentures/bond issuances of the Bank; (e) rank paripassu without preference amongst themselves and other Additional Tier 1 Bonds issued for inclusion in Additional Tier 1 Capital.
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	Not Applicable

4. INSTRUMENT: Basel III Compliant Additional Tier I

Disclosure for main features of regulatory capital instruments		
1	Issuer	CANARA BANK
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE476A08167
3	Governing law(s) of the instrument	The Banking Regulation Act, 1949, Banking Companies (Acquisition and transfer of undertaking) Act 1970, Related RBI & SEBI Laws.
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Additional Tier 1
5	Post-transitional Basel III rules	Additional Tier 1
6	Eligible at solo/group/ group & solo	consolidated and solo level
7	Instrument type	Non-Convertible, Perpetual, Taxable, Subordinated, Fully paid-up, Unsecured Basel III Compliant Additional Tier 1 Bonds
8	Amount recognized in regulatory capital (Rs. in million, as of most recent reporting date)	20,000.00
9	Par value of instrument in Rs.	1,00,00,000.00
10	Accounting classification	Liability
11	Original date of issuance	19-Jul-2022
12	Perpetual or dated	Perpetual
13	Original maturity date	No Maturity
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	19-Jul-2027
16	Subsequent call dates, if applicable	The Bank has the call option after 5 years from the date of issue with the prior approval of Reserve Bank of India.
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	8.24%
19	Existence of a dividend stopper	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully Discretionary
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Non Cumulative
23	Convertible or non-convertible	Non Convertible
24	If Convertible, conversion trigger (s)	Not Applicable
25	If Convertible, fully or partially	Not Applicable
26	If Convertible, conversion rate	Not Applicable

Disclosure for main features of regulatory capital instruments

27	If Convertible, mandatory or optional conversion	Not Applicable
28	If Convertible, specify instrument type convertible into	Not Applicable
29	If Convertible, specify issuer of instrument it converts into	Not Applicable
30	Write-down feature	Yes
31	If write-down, write-down triggers (s)	As per RBI guidelines on Basel III
32	If write-down, full or partial	As per RBI guidelines on Basel III
33	If write-down, permanent or temporary	As per RBI guidelines on Basel III
34	If temporary write-down, description of write-up mechanism	As per RBI guidelines on Basel III
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	The claim of these investors shall be (a) be superior to the claims of investors in equity shares and perpetual noncumulative preference shares issued by the Bank; (b) be subordinated to the claims of all depositors, general creditors and subordinated debt of the Bank other than any subordinated debt qualifying as Additional Tier 1 Capital; (c) neither be secured nor covered by any guarantee of the Issuer or its related entity or other arrangement that legally or economically enhances the seniority of the claim vis -à-vis creditors of the Bank; (d) Unless the terms of any subsequent issuance of bonds/debentures by the Bank specifies that the claims of such subsequent bond holders are senior or subordinate to the Bonds issued under this Placement Memorandum or unless the RBI specifies otherwise in its guidelines, the claims of the Bondholders shall be pari passu with claims of holders of such subsequent debentures/bond issuances of the Bank; (e) rank pari passu without preference amongst themselves and other Additional Tier 1 Bonds issued for inclusion in Additional Tier 1 Capital.
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	Not Applicable

5. INSTRUMENT: Basel III Compliant Additional Tier I

Disclosure for main features of regulatory capital instruments		
1	Issuer	CANARA BANK
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE476A08183
3	Governing law(s) of the instrument	The Banking Regulation Act, 1949, Banking Companies (Acquisition and transfer of undertaking) Act 1970, Related RBI & SEBI Laws.
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Additional Tier 1
5	Post-transitional Basel III rules	Additional Tier 1
6	Eligible at solo/group/ group & solo	consolidated and solo level
7	Instrument type	Non-Convertible, Taxable, Perpetual, Subordinated, Fully Paid Up, Unsecured Basel III Compliant Additional Tier 1 Bonds
8	Amount recognized in regulatory capital (Rs. in million, as of most recent reporting date)	20,000.00
9	Par value of instrument in Rs.	1,00,00,000.00
10	Accounting classification	Liability
11	Original date of issuance	15-Sep-2022
12	Perpetual or dated	Perpetual
13	Original maturity date	No Maturity
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	15-Sep-2027
16	Subsequent call dates, if applicable	The Bank has the call option after 5 years from the date of issue with the prior approval of Reserve Bank of India.
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	7.99%
19	Existence of a dividend stopper	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully Discretionary
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Non Cumulative
23	Convertible or non-convertible	Non Convertible
24	If Convertible, conversion trigger (s)	Not Applicable
25	If Convertible, fully or partially	Not Applicable

Disclosure for main features of regulatory capital instruments

26	If Convertible, conversion rate	Not Applicable
27	If Convertible, mandatory or optional conversion	Not Applicable
28	If Convertible, specify instrument type convertible into	Not Applicable
29	If Convertible, specify issuer of instrument it converts into	Not Applicable
30	Write-down feature	Yes
31	If write-down, write-down triggers (s)	As per RBI guidelines on Basel III
32	If write-down, full or partial	As per RBI guidelines on Basel III
33	If write-down, permanent or temporary	As per RBI guidelines on Basel III
34	If temporary write-down, description of write-up mechanism	As per RBI guidelines on Basel III

Disclosure for main features of regulatory capital instruments

35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	The claim of these investors shall be (a) be superior to the claims of investors in equity shares and perpetual noncumulative preference shares issued by the Bank; (b) be subordinated to the claims of all depositors, general creditors and subordinated debt of the Bank other than any subordinated debt qualifying as Additional Tier 1 Capital; (c) neither be secured nor covered by any guarantee of the Issuer or its related entity or other arrangement that legally or economically enhances the seniority of the claim vis -à-vis creditors of the Bank; (d) Unless the terms of any subsequent issuance of bonds/debentures by the Bank specifies that the claims of such subsequent bond holders are senior or subordinate to the Bonds issued under this Placement Memorandum or unless the RBI specifies otherwise in its guidelines, the claims of the Bondholders shall be pari passu with claims of holders of such subsequent debentures/bond issuances of the Bank; (e) rank pari passu without preference amongst themselves and other Additional Tier 1 Bonds issued for inclusion in Additional Tier 1 Capital.
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	Not Applicable

6. INSTRUMENT: BASEL III Compliant Additional Tier I Series I

Disclosure for main features of regulatory capital instruments		
1	Issuer	CANARA BANK
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE476A08217
3	Governing law(s) of the instrument	The Banking Regulation Act, 1949, Banking Companies (Acquisition and transfer of undertaking) Act 1970, Related RBI & SEBI Laws.
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Additional Tier 1
5	Post-transitional Basel III rules	Additional Tier 1
6	Eligible at solo/group/ group & solo	consolidated and solo level
7	Instrument type	Non-Convertible, Taxable, Perpetual, Subordinated, Fully Paid Up, Unsecured BASEL III Compliant Additional TIER 1 Bonds
8	Amount recognized in regulatory capital (Rs. in million, as of most recent reporting date)	14,030.00
9	Par value of instrument in Rs	1,00,00,000.00
10	Accounting classification	Liability
11	Original date of issuance	11-Dec-2023
12	Perpetual or dated	Perpetual
13	Original maturity date	No Maturity
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	11-Dec-2028
16	Subsequent call dates, if applicable	The Bank has the call option after 5 years from the date of issue with the prior approval of Reserve Bank of India.
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	8.40%
19	Existence of a dividend stopper	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully Discretionary
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Non-Cumulative
23	Convertible or non-convertible	Non-Convertible
24	If Convertible, conversion trigger (s)	Not Applicable
25	If Convertible, fully or partially	Not Applicable
26	If Convertible, conversion rate	Not Applicable

Disclosure for main features of regulatory capital instruments

27	If Convertible, mandatory or optional conversion	Not Applicable
28	If Convertible, specify instrument type convertible into	Not Applicable
29	If Convertible, specify issuer of instrument it converts into	Not Applicable
30	Write-down feature	Yes
31	If write-down, write-down triggers (s)	As per RBI guidelines on Basel III
32	If write-down, full or partial	As per RBI guidelines on Basel III
33	If write-down, permanent or temporary	As per RBI guidelines on Basel III
34	If temporary write-down, description of write-up mechanism	As per RBI guidelines on Basel III

Disclosure for main features of regulatory capital instruments

35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	<p>(i) be superior to the claims of investors in equity shares and perpetual noncumulative preference shares issued by the Bank;</p> <p>(ii) be subordinated to the claims of all depositors, general creditors and subordinated debt of the Bank other than any subordinated debt qualifying as Additional Tier 1 Capital;</p> <p>(iii) neither be secured nor covered by any guarantee of the Issuer or its related entity or other arrangement that legally or economically enhances the seniority of the claim vis -à-vis creditors of the Bank;</p> <p>(iv) Unless the terms of any subsequent issuance of bonds/debentures by the Bank specifies that the claims of such subsequent bond holders are senior or subordinate to the Bonds issued under this Placement Memorandum or unless the RBI specifies otherwise in its guidelines, the claims of the Bondholders shall be pari passu with claims of holders of such subsequent debentures/bond issuances of the Bank;</p> <p>(v) rank pari passu without preference amongst themselves and other Additional Tier 1 Bonds issued for inclusion in Additional Tier 1 Capital.</p>
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	Not Applicable

7. INSTRUMENT: BASEL III Compliant Additional Tier I Series II

Disclosure for main features of regulatory capital instruments		
1	Issuer	CANARA BANK
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE476A08225
3	Governing law(s) of the instrument	The Banking Regulation Act, 1949, Banking Companies (Acquisition and transfer of undertaking) Act 1970, Related RBI & SEBI Laws.
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Additional Tier 1
5	Post-transitional Basel III rules	Additional Tier 1
6	Eligible at solo/group/ group & solo	consolidated and solo level
7	Instrument type	Non-Convertible, Taxable, Perpetual, Subordinated, Fully Paid Up, Unsecured BASEL III Compliant Additional TIER 1 Bonds
8	Amount recognized in regulatory capital (Rs. in million, as of most recent reporting date)	20,000.00
9	Par value of instrument in Rs	1,00,00,000.00
10	Accounting classification	Liability
11	Original date of issuance	14-Feb-2024
12	Perpetual or dated	Perpetual
13	Original maturity date	No Maturity
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	14-Feb-2029
16	Subsequent call dates, if applicable	The Bank has the call option after 5 years from the date of issue with the prior approval of Reserve Bank of India.
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	8.40%
19	Existence of a dividend stopper	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully Discretionary
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Non-Cumulative
23	Convertible or non-convertible	Non-Convertible
24	If Convertible, conversion trigger (s)	Not Applicable
25	If Convertible, fully or partially	Not Applicable
26	If Convertible, conversion rate	Not Applicable

Disclosure for main features of regulatory capital instruments

27	If Convertible, mandatory or optional conversion	Not Applicable
28	If Convertible, specify instrument type convertible into	Not Applicable
29	If Convertible, specify issuer of instrument it converts into	Not Applicable
30	Write-down feature	Yes
31	If write-down, write-down triggers (s)	As per RBI guidelines on Basel III
32	If write-down, full or partial	As per RBI guidelines on Basel III
33	If write-down, permanent or temporary	As per RBI guidelines on Basel III
34	If temporary write-down, description of write-up mechanism	As per RBI guidelines on Basel III
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	<p>(i) be superior to the claims of investors in equity shares and perpetual noncumulative preference shares issued by the Bank;</p> <p>(ii) be subordinated to the claims of all depositors, general creditors and subordinated debt of the Bank other than any subordinated debt qualifying as Additional Tier 1 Capital;</p> <p>(iii) neither be secured nor covered by any guarantee of the Issuer or its related entity or other arrangement that legally or economically enhances the seniority of the claim vis -à-vis creditors of the Bank;</p> <p>(iv) Unless the terms of any subsequent issuance of bonds/debentures by the Bank specifies that the claims of such subsequent bond holders are senior or subordinate to the Bonds issued under this Placement Memorandum or unless the RBI specifies otherwise in its guidelines, the claims of the Bondholders shall be pari passu with claims of holders of such subsequent debentures/bond issuances of the Bank;</p> <p>(v) rank pari passu without preference amongst themselves and other Additional Tier 1 Bonds issued for inclusion in Additional Tier 1Capital.</p>
36	Non-compliant transitioned features	No

Disclosure for main features of regulatory capital instruments

37	If yes, specify non-compliant features	Not Applicable
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8. INSTRUMENT: BASEL III Compliant Additional Tier I Series I

Disclosure for main features of regulatory capital instruments

1	Issuer	CANARA BANK
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE476A08241
3	Governing law(s) of the instrument	The Banking Regulation Act, 1949, Banking Companies (Acquisition and transfer of undertaking) Act 1970, Related RBI & SEBI Laws.
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Additional Tier 1
5	Post-transitional Basel III rules	Additional Tier 1
6	Eligible at solo/group/ group & solo	consolidated and solo level
7	Instrument type	Non-Convertible, Taxable, Perpetual, Subordinated, Fully Paid Up, Unsecured BASEL III Compliant Additional TIER 1 Bonds
8	Amount recognized in regulatory capital (Rs. in million, as of most recent reporting date)	30,000.00
9	Par value of instrument in Rs	1,00,00,000.00
10	Accounting classification	Liability
11	Original date of issuance	29-Aug-2024
12	Perpetual or dated	Perpetual
13	Original maturity date	No Maturity
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	29-Aug-2029
16	Subsequent call dates, if applicable	The Bank has the call option after 5 years from the date of issue with the prior approval of Reserve Bank of India.
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	8.27%
19	Existence of a dividend stopper	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully Discretionary
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Non-Cumulative

Disclosure for main features of regulatory capital instruments

23	Convertible or non-convertible	Non-Convertible
24	If Convertible, conversion trigger (s)	Not Applicable
25	If Convertible, fully or partially	Not Applicable
26	If Convertible, conversion rate	Not Applicable
27	If Convertible, mandatory or optional conversion	Not Applicable
28	If Convertible, specify instrument type convertible into	Not Applicable
29	If Convertible, specify issuer of instrument it converts into	Not Applicable
30	Write-down feature	Yes
31	If write-down, write-down triggers (s)	As per RBI guidelines on Basel III
32	If write-down, full or partial	As per RBI guidelines on Basel III
33	If write-down, permanent or temporary	As per RBI guidelines on Basel III
34	If temporary write-down, description of write-up mechanism	As per RBI guidelines on Basel III

Disclosure for main features of regulatory capital instruments

35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	<p>(i) be superior to the claims of investors in equity shares and perpetual noncumulative preference shares issued by the Bank;</p> <p>(ii) be subordinated to the claims of all depositors, general creditors and subordinated debt of the Bank other than any subordinated debt qualifying as Additional Tier 1 Capital;</p> <p>(iii) neither be secured nor covered by any guarantee of the Issuer or its related entity or other arrangement that legally or economically enhances the seniority of the claim vis -à-vis creditors of the Bank;</p> <p>(iv) Unless the terms of any subsequent issuance of bonds/debentures by the Bank specifies that the claims of such subsequent bond holders are senior or subordinate to the Bonds issued under this Placement Memorandum or unless the RBI specifies otherwise in its guidelines, the claims of the Bondholders shall be pari passu with claims of holders of such subsequent debentures/bond issuances of the Bank;</p> <p>(v) rank pari passu without preference amongst themselves and other Additional Tier 1 Bonds issued for inclusion in Additional Tier 1 Capital.</p>
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	Not Applicable

9. INSTRUMENT: BASEL III Compliant Additional Tier I Series I

Disclosure for main features of regulatory capital instruments		
1	Issuer	CANARA BANK
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE476A08266
3	Governing law(s) of the instrument	The Banking Regulation Act, 1949, Banking Companies (Acquisition and transfer of undertakings) Act 1970. Related RBI & SEBI Laws
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Additional Tier 1
5	Post-transitional Basel III rules	Additional Tier 1
6	Eligible at solo/group/ group & solo	consolidated and solo level
7	Instrument type	NON-CONVERTIBLE, TAXABLE, PERPETUAL, SUBORDINATED, FULLY PAID UP, UNSECURED BASEL III COMPLIANT ADDITIONAL TIER 1 BONDS
8	Amount recognized in regulatory capital (Rs. in million, as of most recent reporting date)	35000
9	Par value of instrument in Rs	10000000
10	Accounting classification	Liability
11	Original date of issuance	02-Dec-25
12	Perpetual or dated	Perpetual
13	Original maturity date	No maturity
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	02-Dec-30
16	Subsequent call dates, if applicable	The Bank has the call option after 5 years from the date of issue with the prior approval of Reserve Bank of India.
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	7.55%
19	Existence of a dividend stopper	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully Discretionary
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Non-Cumulative
23	Convertible or non-convertible	Non-Convertible
24	If Convertible, conversion trigger (s)	Not Applicable

Disclosure for main features of regulatory capital instruments

25	If Convertible, fully or partially	Not Applicable
26	If Convertible, conversion rate	Not Applicable
27	If Convertible, mandatory or optional conversion	Not Applicable
28	If Convertible, specify instrument type convertible into	Not Applicable
29	If Convertible, specify issuer of instrument it converts into	Not Applicable
30	Write-down feature	Yes
31	If write-down, write-down triggers (s)	As per RBI guidelines on Basel III
32	If write-down, full or partial	As per RBI guidelines on Basel III
33	If write-down, permanent or temporary	As per RBI guidelines on Basel III
34	If temporary write-down, description of write-up mechanism	As per RBI guidelines on Basel III

Disclosure for main features of regulatory capital instruments

35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	<p>(i) be superior to the claims of investors in equity shares and perpetual noncumulative preference shares issued by the Bank;</p> <p>(ii) be subordinated to the claims of all depositors, general creditors and subordinated debt of the Bank other than any subordinated debt qualifying as Additional Tier 1 Capital;</p> <p>(iii) neither be secured nor covered by any guarantee of the Issuer or its related entity or other arrangement that legally or economically enhances the seniority of the claim vis -à-vis creditors of the Bank;</p> <p>(iv) Unless the terms of any subsequent issuance of bonds/debentures by the Bank specifies that the claims of such subsequent bond holders are senior or subordinate to the Bonds issued under this Placement Memorandum or unless the RBI specifies otherwise in its guidelines, the claims of the Bondholders shall be pari passu with claims of holders of such subsequent debentures/bond issuances of the Bank;</p> <p>(v) rank pari passu without preference amongst themselves and other Additional Tier 1 Bonds issued for inclusion in Additional Tier 1 Capital.</p>
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	Not Applicable

10. INSTRUMENT: BASEL III Compliant Tier II Bonds (2016-17)

Disclosure for main features of regulatory capital instruments		
1	Issuer	CANARA BANK
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE476A08050
3	Governing law(s) of the instrument	The Banking Regulation Act, 1949, Banking Companies (Acquisition and transfer of undertaking) Act 1970, Related RBI & SEBI Laws.
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier 2
5	Post-transitional Basel III rules	Tier 2
6	Eligible at solo/group/ group & solo	Solo & Group
7	Instrument type	Tier 2 Debt Instruments
8	Amount recognized in regulatory capital (Rs. in million, as of most recent reporting date)	30,000.00
9	Par value of instrument in Rs.	10,00,000.00
10	Accounting classification	Liability
11	Original date of issuance	27-April-2016
12	Perpetual or dated	Dated
13	Original maturity date	27-April-2026
14	Issuer call subject to prior supervisory approval	No
15	Optional call date, contingent call dates and redemption amount	Not Applicable
16	Subsequent call dates, if applicable	Not Applicable
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	8.40%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Non-Cumulative
23	Convertible or non-convertible	Non-Convertible
24	If Convertible, conversion trigger (s)	Not Applicable
25	If Convertible, fully or partially	Not Applicable
26	If Convertible, conversion rate	Not Applicable
27	If Convertible, mandatory or optional conversion	Not Applicable
28	If Convertible, specify instrument type convertible into	Not Applicable
29	If Convertible, specify issuer of instrument it converts into	Not Applicable
30	Write-down feature	Yes
31	If write-down, write-down triggers (s)	As per RBI guidelines on Basel III

Disclosure for main features of regulatory capital instruments

32	If write-down, full or partial	As per RBI guidelines on Basel III
33	If write-down, permanent or temporary	As per RBI guidelines on Basel III
34	If temporary write-down, description of write-up mechanism	As per RBI guidelines on Basel III
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	The claims of the investors in these instruments shall rank superior to the claims of investors in instruments eligible for inclusion in Tier 1 capital and subordinate to the claims of all depositors and general creditors.
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	Not Applicable

11. INSTRUMENT: BASEL III Compliant Tier II Bonds

Disclosure for main features of regulatory capital instruments		
1	Issuer	CANARA BANK
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE476A08142
3	Governing law(s) of the instrument	The Banking Regulation Act, 1949, Banking Companies (Acquisition and transfer of undertaking) Act 1970, Related RBI & SEBI Laws.
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier 2
5	Post-transitional Basel III rules	Tier 2
6	Eligible at solo/group/ group & solo	consolidated and solo level
7	Instrument type	Unsecured, Subordinated, Non-Convertible, Redeemable, Fully-paid-up, Taxable, Basel III Compliant Tier II Bonds
8	Amount recognized in regulatory capital (Rs. in million, as of most recent reporting date)	25,000.00
9	Par value of instrument in Rs.	1,00,00,000.00
10	Accounting classification	Liability
11	Original date of issuance	24-Dec-2021
12	Perpetual or dated	Dated
13	Original maturity date	24-Dec-2036
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	24-Dec-2031
16	Subsequent call dates, if applicable	24th December 2031 On the 10th anniversary date from the deemed date of allotment or any anniversary date thereafter with prior approval of RBI, subject to “Tax call”/“Regulatory Call”.
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	7.09%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Partially Discretionary
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Non-Cumulative
23	Convertible or non-convertible	Non-Convertible
24	If Convertible, conversion trigger (s)	Not Applicable

Disclosure for main features of regulatory capital instruments

25	If Convertible, fully or partially	Not Applicable
26	If Convertible, conversion rate	Not Applicable
27	If Convertible, mandatory or optional conversion	Not Applicable
28	If Convertible, specify instrument type convertible into	Not Applicable
29	If Convertible, specify issuer of instrument it converts into	Not Applicable
30	Write-down feature	Yes
31	If write-down, write-down triggers (s)	As per RBI guidelines on Basel III
32	If write-down, full or partial	As per RBI guidelines on Basel III
33	If write-down, permanent or temporary	As per RBI guidelines on Basel III
34	If temporary write-down, description of write-up mechanism	As per RBI guidelines on Basel III
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	The claim of the investors in this instrument (a) Tier II instruments shall be superior to the claims of Investors in instruments eligible for inclusion in Tier I capital and subordinate to the claims of all depositors and general creditors of the Bank. Tier II debt instruments is neither secured nor covered by a guarantee of the issuer or related entity or other arrangement that legally or economically enhances the seniority of the claim vis-à-vis bank creditors. (b) Tier II debt instruments will rank pari-passu without preference amongst themselves and other debt instruments irrespective of the date of issue classifying as Tier II capital in terms of Basel III guidelines.
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	Not Applicable

12. INSTRUMENT: BASEL III Compliant Tier II Bonds

Disclosure for main features of regulatory capital instruments		
1	Issuer	CANARA BANK
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE476A08175
3	Governing law(s) of the instrument	The Banking Regulation Act, 1949, Banking Companies (Acquisition and transfer of undertaking) Act 1970, Related RBI & SEBI Laws.
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier 2
5	Post-transitional Basel III rules	Tier 2
6	Eligible at solo/group/ group & solo	consolidated and solo level
7	Instrument type	Unsecured, Subordinated, Non-Convertible, Redeemable, Fully-paid-up, Taxable, Basel III Compliant Tier II Bonds
8	Amount recognized in regulatory capital (Rs. in million, as of most recent reporting date)	20,000.00
9	Par value of instrument in Rs.	1,00,00,000.00
10	Accounting classification	Liability
11	Original date of issuance	26-Aug-2022
12	Perpetual or dated	Dated
13	Original maturity date	26-Aug-2032
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	26-Aug-2027
16	Subsequent call dates, if applicable	The Bank has the call option after 5 years from the date of issue with the prior approval of Reserve Bank of India
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	7.48%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Partially Discretionary
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Non-Cumulative
23	Convertible or non-convertible	Non-Convertible
24	If Convertible, conversion trigger (s)	Not Applicable
25	If Convertible, fully or partially	Not Applicable
26	If Convertible, conversion rate	Not Applicable
27	If Convertible, mandatory or optional conversion	Not Applicable

Disclosure for main features of regulatory capital instruments

28	If Convertible, specify instrument type convertible into	Not Applicable
29	If Convertible, specify issuer of instrument it converts into	Not Applicable
30	Write-down feature	Yes
31	If write-down, write-down triggers (s)	As per RBI guidelines on Basel III
32	If write-down, full or partial	As per RBI guidelines on Basel III
33	If write-down, permanent or temporary	As per RBI guidelines on Basel III
34	If temporary write-down, description of write-up mechanism	As per RBI guidelines on Basel III
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	The claim of the investors in this instrument (a) Tier II instruments shall be superior to the claims of Investors in instruments eligible for inclusion in Tier I capital and subordinate to the claims of all depositors and general creditors of the Bank. Tier II debt instruments is neither secured nor covered by a guarantee of the issuer or related entity or other arrangement that legally or economically enhances the seniority of the claim vis-à-vis bank creditors. (b) Tier II debt instruments will rank pari-passu without preference amongst themselves and other debt instruments irrespective of the date of issue classifying as Tier II capital in terms of Basel III guidelines.
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	Not Applicable

13. INSTRUMENT: BASEL III TIER II 2024-25 Series I Bonds

Disclosure for main features of regulatory capital instruments		
1	Issuer	CANARA BANK
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE476A08258
3	Governing law(s) of the instrument	The Banking Regulation Act, 1949, Banking Companies (Acquisition and transfer of undertaking) Act 1970, Related RBI & SEBI Laws.
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier 2
5	Post-transitional Basel III rules	Tier 2
6	Eligible at solo/group/ group & solo	consolidated and solo level
7	Instrument type	Non-Convertible, Taxable, Perpetual, Subordinated, Fully Paid Up, Unsecured BASEL III Compliant TIER II Bonds
8	Amount recognized in regulatory capital (Rs. in million, as of most recent reporting date)	40,000.00
9	Par value of instrument in Rs.	1,00,00,000.00
10	Accounting classification	Liability
11	Original date of issuance	18-Mar-2025
12	Perpetual or dated	Dated
13	Original maturity date	18-Mar-2035
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	18-Mar-2030
16	Subsequent call dates, if applicable	The Bank has the call option after 5 years from the date of issue with the prior approval of Reserve Bank of India
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	7.46%
19	Existence of a dividend stopper	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully Discretionary
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Non-Cumulative
23	Convertible or non-convertible	Non-Convertible
24	If Convertible, conversion trigger (s)	Not Applicable
25	If Convertible, fully or partially	Not Applicable
26	If Convertible, conversion rate	Not Applicable
27	If Convertible, mandatory or optional conversion	Not Applicable
28	If Convertible, specify instrument type convertible into	Not Applicable

Disclosure for main features of regulatory capital instruments

29	If Convertible, specify issuer of instrument it converts into	Not Applicable
30	Write-down feature	Yes
31	If write-down, write-down triggers (s)	As per RBI guidelines on Basel III
32	If write-down, full or partial	As per RBI guidelines on Basel III
33	If write-down, permanent or temporary	As per RBI guidelines on Basel III
34	If temporary write-down, description of write-up mechanism	As per RBI guidelines on Basel III
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	<p>The claims of the Bondholders shall (i) be superior to the claims of investors in equity shares and perpetual noncumulative preference shares issued by the Bank;</p> <p>(ii) be subordinated to the claims of all depositors, general creditors and subordinated debt of the Bank other than any subordinated debt qualifying as Additional Tier 1 Capital;</p> <p>(iii) neither be secured nor covered by any guarantee of the Issuer or its related entity or other arrangement that legally or economically enhances the seniority of the claim vis -à-vis creditors of the Bank;</p> <p>(iv) Unless the terms of any subsequent issuance of bonds/debentures by the Bank specifies that the claims of such subsequent bond holders are senior or subordinate to the Bonds issued under this Placement Memorandum or unless the RBI specifies otherwise in its guidelines, the claims of the Bondholders shall be pari passu with claims of holders of such subsequent debentures/bond issuances of the Bank;</p> <p>(v) rank pari passu without preference amongst themselves and other Tier II Bonds issued for inclusion in Tier II Capital. The Bonds are not redeemable at the option of the Bondholders or without the prior consent of RBI</p>
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	Not Applicable

14. INSTRUMENT: BASEL III TIER II 2025-26 Series I Bonds

Disclosure for main features of regulatory capital instruments		
1	Issuer	CANARA BANK
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE476A08274
3	Governing law(s) of the instrument	The Banking Regulation Act, 1949, Banking Companies (Acquisition and transfer of undertaking) Act 1970, Related RBI & SEBI Laws.
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier 2
5	Post-transitional Basel III rules	Tier 2
6	Eligible at solo/group/ group & solo	consolidated and solo level
7	Instrument type	Non-Convertible, Taxable, Perpetual, Subordinated, Fully Paid Up, Unsecured BASEL III Compliant TIER II Bonds
8	Amount recognized in regulatory capital (Rs. in million, as of most recent reporting date)	50,000.00
9	Par value of instrument in Rs.	1,00,00,000.00
10	Accounting classification	Liability
11	Original date of issuance	27-Feb-26
12	Perpetual or dated	Dated
13	Original maturity date	27-02-2036
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	27-Feb-31
16	Subsequent call dates, if applicable	The Bank has the call option after 5 years from the date of issue with the prior approval of Reserve Bank of India
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	7.24%
19	Existence of a dividend stopper	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully Discretionary
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Non-Cumulative
23	Convertible or non-convertible	Non-Convertible
24	If Convertible, conversion trigger (s)	Not Applicable
25	If Convertible, fully or partially	Not Applicable
26	If Convertible, conversion rate	Not Applicable
27	If Convertible, mandatory or optional conversion	Not Applicable

Disclosure for main features of regulatory capital instruments

28	If Convertible, specify instrument type convertible into	Not Applicable
29	If Convertible, specify issuer of instrument it converts into	Not Applicable
30	Write-down feature	Yes
31	If write-down, write-down triggers (s)	As per RBI guidelines on Basel III
32	If write-down, full or partial	As per RBI guidelines on Basel III
33	If write-down, permanent or temporary	As per RBI guidelines on Basel III
34	If temporary write-down, description of write-up mechanism	As per RBI guidelines on Basel III
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	<p>The claims of the Bondholders shall (i) be superior to the claims of investors in equity shares and perpetual noncumulative preference shares issued by the Bank;</p> <p>(ii) be subordinated to the claims of all depositors, general creditors and subordinated debt of the Bank other than any subordinated debt qualifying as Additional Tier 1 Capital;</p> <p>(iii) neither be secured nor covered by any guarantee of the Issuer or its related entity or other arrangement that legally or economically enhances the seniority of the claim vis -à-vis creditors of the Bank;</p> <p>(iv) Unless the terms of any subsequent issuance of bonds/debentures by the Bank specifies that the claims of such subsequent bond holders are senior or subordinate to the Bonds issued under this Placement Memorandum or unless the RBI specifies otherwise in its guidelines, the claims of the Bondholders shall be pari passu with claims of holders of such subsequent debentures/bond issuances of the Bank;</p> <p>(v) rank pari passu without preference amongst themselves and other Tier II Bonds issued for inclusion in Tier II Capital. The Bonds are not redeemable at the option of the Bondholders or without the prior consent of RBI</p>
36	Non-compliant transitioned features	No

Disclosure for main features of regulatory capital instruments

37	If yes, specify non-compliant features	Not Applicable
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TABLE DF - 14: Full Terms and Conditions of Regulatory Capital Instruments

Disclosures pertaining to full terms and conditions of regulatory Capital Instruments have been disclosed separately on the Bank’s Website under ‘Regulatory Disclosure Section’. The link to this section is <https://www.canarabank.bank.in/basel-iii-disclosures>

Table DF-15: Disclosure Requirements for Remuneration

Being a Public Sector bank Table DF -15 is not applicable to us as per Circular No DOR.CAP.REC.70/21-01-002/2025-26 dated November 28, 2025 of the Reserve Bank of India.

Table DF-16: Equities- Disclosure for Banking Book Positions

Qualitative Disclosures:											
1	Differentiation between holdings on which capital gains are expected and those taken under other objectives including for relationship and strategic reasons;	Classification, Valuation and Operation of Investment Portfolio of Commercial Banks (Directions), 2023 dated 12-09-2023 banking book comprises of HTM, AFS and FVTPL. HTM is not subject to MTM & no capital gain is expected on the securities in this category. Mutual funds, VCF, Debt instruments in FVTPL & equity & Debt instrument in AFS are subject to capital Gain. Equity investments is subsidiary, joint venture & associates are kept under separate category called Subsidiary, Associates & Joint Ventures (BNSJ).									
2	Discussion of important policies covering the valuation and accounting of equity holdings in the banking book. This includes the accounting techniques and valuation methodologies used, including key assumptions and practices affecting valuation as well as significant changes in these practices.	All the accounting techniques or valuation methodologies used, including key assumptions and practices affecting valuation as well as significant changes in these practices is as per schedule on Notes on Accounts “Significant Accounting Policies”.									
Quantitative Disclosures (Amount in Rs Mn.)											
1	Value disclosed in the balance sheet of investments, as well as the fair value of those investments; for quoted securities, a comparison to publicly quoted share values where the share price is materially different from fair value.	Book Value of Investments: <table border="1" style="margin-left: 20px;"> <thead> <tr> <th></th> <th>Book Value</th> <th>Fair Value</th> </tr> </thead> <tbody> <tr> <td>Quoted Security</td> <td>4,749.59</td> <td>96,822.71</td> </tr> <tr> <td>Unquoted</td> <td>8,500.18</td> <td>24,021.60</td> </tr> </tbody> </table>		Book Value	Fair Value	Quoted Security	4,749.59	96,822.71	Unquoted	8,500.18	24,021.60
	Book Value	Fair Value									
Quoted Security	4,749.59	96,822.71									
Unquoted	8,500.18	24,021.60									

		Security		
		Total	13,249.77	1,20,844.31
2	The types and nature of investments, including the amount that can be classified as: Publicly traded and Privately held		Book Value	Fair Value
		Publicly Traded	4,749.59	96,822.71
		Privately Traded	8,500.18	24,021.60
		Total	13,249.77	1,20,844.31
3	The cumulative realized gains (losses) arising from sales and liquidations in the reporting period			1,205.87
4	Total unrealized gains (losses)			(2,298.86)
5	Total latent revaluation gains (losses)			0.00
6	Any amounts of the above included in Tier 1 and/or Tier 2 capital			0.00

DF-17- Summary Comparison of accounting assets vs Leverage Ratio exposure measure

	Item	(Rs. in Millions)
1	Total consolidated assets as per published financial statements	1,88,73,251.10
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	(40,971.30)
3	Adjustment for fiduciary assets recognized on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	-
4	Adjustments for derivative financial instruments	81,608.09
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)	14,41,320.35
7	Other adjustments	(64,289.20)
8	Leverage ratio exposure	2,02,90,919.05

DF - 18 - Leverage Ratio Common disclosure template

Sl No.	Item	Leverage ratio (Rs in Millions)
On-balance sheet exposures		
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	1,88,32,279.80
2	(Asset amounts deducted in determining Basel III Tier 1 capital)	(64,289.20)
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	1,87,67,990.60
Derivatives exposures		
4	Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin)	30,610.32
5	Add-on amounts for PFE associated with all derivatives transactions	-
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework	50,997.77
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)	81,608.09
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 12 to 15)	-
Other off-balance sheet exposures		
17	Off-balance sheet exposure at gross notional amount	34,85,903.88
18	(Adjustments for conversion to credit equivalent amounts)	20,44,583.53
19	Off-balance sheet items (sum of lines 17 and 18)	14,41,320.35
Capital and total exposures		
20	Tier 1 capital	12,12,260.00
21	Total exposures (sum of lines 3, 11, 16 and 19)	2,02,90,919.05
Leverage ratio		
	Basel III leverage ratio	5.97%

Leverage Ratio (Consolidated) for last four quarter-ends of the Bank:

(Rs in millions)

Particulars	31.03.2026	31.12.2025	30.09.2025	30.06.2025
Tier 1 Capital	12,12,260	11,80,486.05	11,23,609.50	11,09,463.70
Total Exposure	2,02,90,919.05	1,96,58,469.24	1,90,03,034.50	1,85,66,614.84
Leverage Ratio	5.97%	6.00%	5.91%	5.98%

Leverage Ratio (Standalone) for last four quarter-ends of the Bank:

(Rs in millions)

Particulars	31.03.2026	31.12.2025	30.09.2025	30.06.2025
Tier 1 Capital	12,09,330.50	11,77,270.89	11,16,897.78	11,01,721.11
Total Exposure	2,02,90,145.15	1,96,56,845.34	1,89,94,427.20	1,85,54,727.27
Leverage Ratio	5.96%	5.99%	5.88%	5.94%
