

BASEL III PILLAR 3 DISCLOSURES (CONSOLIDATED) AS AT 31.12.2025

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 Sub-Committee of the Board for Capital Planning Process of the Bank (SCCP) comprising of Managing Director & CEO, all Executive Directors, three 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, Standardized Duration Approach for 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)
		31.12.2025
(a)	Capital requirements for Credit Risk	
	• Portfolios subject to Standardized Approach	8,04,917
	• Securitization Exposures	0
(b)	Capital requirements for Market Risk	
	• Standardized Duration Approach	
	- Interest Rate Risk	6,453
	- Foreign Exchange Risk (including Gold)	3,273
	- Equity Risk	8,240
(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	10,00,750.74
	- Tier 1 Capital	11,80,486.05
	- Tier 2 Capital	1,53,034.43
	- Total Capital	13,33,520.48
	• Stand alone (Parent Bank)	
	- CET 1 Capital	9,97,541.29
	- Tier 1 Capital	11,77,270.89
	- Tier 2 Capital	1,53,026.81
	- Total Capital	13,30,297.71
(e)	Common Equity Tier 1, Tier 1 and Total Capital ratios:	
	• Group CRAR	
	- CET 1 Ratio	12.40%
	- Tier 1 Ratio	14.63%
	- Tier 2 Ratio	1.90%
	- CRAR	16.53%
	• Stand alone (Parent Bank) CRAR	
	- CET 1 Ratio	12.37%
	- Tier 1 Ratio	14.60%
	- Tier 2 Ratio	1.90%
	- CRAR	16.50%

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, grading and aggregation techniques, monitoring and reporting, risk control/ mitigation techniques and management of problem loans/ credits. The Bank has also defined target markets, 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 and target markets, 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 Review & Monitoring Section at Circle Offices.

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 a software solution to get system support for establishing a robust credit data warehouse for all MIS requirements,

computation of Risk Weighted Assets (RWA), 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 SME 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. In cases where the outstanding balance in the principal operating account is less than the sanctioned limit/drawing power, but there are no credits continuously for 90 days as on the date of Balance Sheet or credits are not enough to cover the interest debited during the same period.
- 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	31.12.2025
Fund Based Exposures	1,46,14,968
Non-fund Based Exposures	21,23,148
Total Gross Credit Exposures	1,67,38,116

(c) Geographic Distribution of Exposures:

Exposures	Amount (Rs. in Millions)		
	Fund Based Exposures	Non-fund Based Exposures	Total
	31.12.2025		
Domestic operations	1,28,59,917	20,79,389	1,49,39,306
Overseas operations	17,55,051	43,759	17,98,810
Total	1,46,14,968	21,23,148	1,67,38,116

(d) Industry Type Distribution of Exposures (Consolidated) as on 31.12.2025:

Amount (Rs in Millions)				
Sl No.	INDUSTRY	FB Exposure	NFB Exposure	TOTAL Exposure
1.1	Mining and Quarrying	57,290	40,140	97,430
1.2	Food Processing	1,52,480	9,670	1,62,150
	1.2.1 Sugar	21,990	460	22,450
	1.2.2 Edible Oils and Vanaspati	11,430	5,610	17,040
	1.2.3 Tea	830	-	830
	1.2.4 Others	1,18,230	3,600	1,21,830
1.3	Beverage & Tobacco	20,790	100	20,890
1.4	Textiles	2,21,791	9,330	2,31,121
	1.4.1 Cotton Textiles	79,470	4,800	84,270
	1.4.2 Jute Textiles	10,610	350	10,960
	1.4.3 Other Textiles	1,31,711	4,180	1,35,891
1.5	Leather & Leather Products	17,040	590	17,630
1.6	Wood and Wood Products	19,480	2,150	21,630
1.7	Paper & Paper Products	33,990	2,040	36,030
1.8	Petroleum, Coal Products and Nuclear Fuels	3,93,530	1,090	3,94,620
1.9	Chemicals and Chemical Products	1,90,773	40,800	2,31,573
	1.9.1 Fertilizer	28,730	17,730	46,460
	1.9.2 Drugs & Pharmaceuticals	46,140	6,090	52,230
	1.9.3 Petro Chemicals	11,590	10,390	21,980
	1.9.4 Others	1,04,313	6,590	1,10,903
1.10	Rubber, Plastic & their Products	38,990	1,130	40,120
1.11	Glass and Glassware	2,500	-	2,500
1.12	Cement and Cement Products	49,020	3,260	52,280
1.13	Basic Metal and Metal Products	4,01,545	1,26,660	5,28,205
	1.13.1 Iron and Steel	2,36,000	1,15,970	3,51,970
	1.13.2 Other Metal and Metal Products	1,65,545	10,690	1,76,235
1.14	All Engineering	1,98,540	2,60,460	4,59,000
	1.14.1 Electronics	34,560	3,560	38,120
	1.14.2 Electricity	56,740	1,90,060	2,46,800

Amount (Rs in Millions)				
Sl No.	INDUSTRY	FB Exposure	NFB Exposure	TOTAL Exposure
	1.14.3 Others	1,07,240	66,840	1,74,080
1.15	Vehicles, Vehicle Parts and Transport Equipment's	77,200	8,740	85,940
1.16	Gems & Jewellery	35,600	970	36,570
1.17	Construction	1,33,610	1,61,320	2,94,930
1.18	Infrastructure	18,63,540	4,03,580	22,67,120
	1.18.1 Power	8,51,900	1,27,280	9,79,180
	1.18.2 Telecommunications	1,03,910	8,700	1,12,610
	1.18.3 Roads	6,09,290	51,790	6,61,080
	1.18.4 Airports	30	-	30
	1.18.5 Ports	13,720	8,250	21,970
	1.18.6 Railways (other than Indian Railways)	17,540	120	17,660
	1.18.7 Other Infrastructure	2,67,150	2,07,440	4,74,590
1.19	NBFC	18,16,910	15,920	18,32,830
	1.19.1 PFI	10,400	-	10,400
	1.19.2 HFC	4,05,310	-	4,05,310
	1.19.3 Others	14,01,200	15,920	14,17,120
1.20	Other Industries	10,850	35,100	45,950
	INDUSTRY (Total of Small, Medium and Large Scale)	57,35,469	11,23,050	68,58,519

Credit Exposure of industries where 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	22,67,120	13.54%
2	NBFC	18,32,830	10.95%

(e) Residual Contractual Maturity Breakdown of Assets as on 31.12.2025:

Time Bucket	Amount (Rs. in Millions)		
	Advances	Investments	Foreign Currency Assets
Day-1	63,000	12,75,480	5,17,701
2 to 7 days	68,045	81,679	1,36,671
8 to 14 days	1,53,569	32,085	58,568
15 to 30 days	2,69,881	59,916	1,03,045
31 days & upto 2 months	3,32,124	1,06,556	1,06,273
2 month & upto 3 months	3,91,256	1,44,617	1,17,580
Over 3 months & upto 6 months	10,37,735	2,24,883	1,65,780
Over 6 months & upto 1 year	20,00,854	3,99,762	1,77,347
Over 1 year & upto 3 years	36,62,713	7,51,362	2,14,269
Over 3 year & upto 5 years	14,09,436	2,16,015	1,10,569
Over 5 years	23,39,550	6,54,184	52,987
Without Maturity	0	0	0
Total	1,17,28,162	39,46,538	17,60,791

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

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

Sl. No	Items		Amount (Rs. in Millions)
			31.12.2025
a)	Gross NPAs		2,48,420
	▪	Sub-Standard	61,321
	▪	Doubtful 1	35,650
	▪	Doubtful 2	34,021
	▪	Doubtful 3	22,642
	▪	Loss	94,788
b)	Net NPAs		53,223
c)	NPA Ratios		
	▪	Gross NPAs to Gross Advances (%)	2.08%
	▪	Net NPAs to Net Advances (%)	0.45%
d)	Movement of NPAs (gross)		
	▪	Opening balance	2,70,586
	▪	Additions	18,994
	▪	Reductions	41,159
	▪	Closing Balance	2,48,420
e)	Movement of Provisions for NPAs		
	▪	Opening Balance	2,41,649
	▪	Provisions made during the period	50,602
	▪	Write-off	96,752
	▪	Write back of excess provisions	302
	▪	Any other adjustments	0
	▪	Closing Balance	1,95,197
f)	Amount of Non-Performing Investments		51,469.96
g)	Amount of Provisions held for Non-Performing Investments		70,975.79
h)	Movement of Provisions for Depreciation on Investments		
	▪	Opening Balance	0
	▪	Provisions made during the period	0
	▪	Write-off	0
	▪	Write Back of excess Provisions	0
	▪	Closing Balance	0

i) By major Industry or Counter party type

Amount (Rs in Millions) as at 31.12.2025				
Sl. No	Industry /counterparty	Gross NPA	Specific & General Provisions	Specific provisions and write offs during the current period.
1	Basic Metal & Metal Products	4,074	2,510	235
2	Textiles	6,934	3,208	212
3	Construction	2,221	961	(66)
4	Infrastructure	34,839	31,823	(645)
4a	Power	4,146	270	469
4b	Telecom	10,915	10,814	11
4c	Others	19,778	18,315	(1,124)
5	Food Processing	8,819	4,948	(889)
6	NBFC	841	470	(19,464)
7	Gems & Jewellery	1,233	714	(369)
8	Petroleum, Coal Products and Nuclear Fuels	194	93	3
9	Leather & Leather Products	641	364	(204)
10	Chemicals and Chemical Products	2,830	1,597	(8)

j) By Significant Geographical area wise

Amount (Rs. in Millions) as at 31.12.2025			
Sl. No	Significant Geographical area	Gross NPA	Specific & General Provisions*
1	Domestic	2,39,306	1,91,826
2	Overseas	9,114	3,371
	Total	2,48,420	1,95,197

*Outstanding provision for NPA as at 31.12.2025

- Portion of General Provision that is not allocated to a geographical area - NA
- DICGC/ECGC claim received-pending adjustment: 348.88 Mn

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 originating at International Financial Services Centre (IFSC)

➤ **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 ECAs, the Bank is guided by regulatory guidelines/Bank's Board approved Policy.
- Where exposures/ borrowers have multiple ratings from the chosen ECAs, the Bank has adopted the following procedure for risk weight calculations:
 - ✚ If there are two ratings accorded by chosen ECAs, 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
		31.12.2025	31.12.2025
1	Below 100% Risk Weight	97,42,045	16,94,643
2	100% Risk Weight	16,50,992	1,83,438
3	More than 100% Risk Weight	32,21,931	2,45,067
4	Deducted (Risk Mitigants)	24,21,363	1,81,715
5	TOTAL	1,21,93,605	19,41,433

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	1,82,63,716
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation ⁹	(39,006)
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	1,04,960

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)	14,11,959
7	Other adjustments	(83,160)
8	Leverage ratio exposure	1,96,58,469

DF - 18 - Leverage Ratio Common disclosure template

Sl No.	Item	Leverage ratio (Rs in Million)
On-balance sheet exposures		
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	1,82,24,710
2	(Asset amounts deducted in determining Basel III Tier 1 capital)	(83,160)
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	1,81,41,550
4	Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin)	15,485
5	Add-on amounts for PFE associated with all derivatives transactions	0
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework	89,475
7	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)	0
8	(Exempted CCP leg of client-cleared trade exposures)	0
9	Adjusted effective notional amount of written credit derivatives	0
10	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	0
11	Total derivative exposures (sum of lines 4 to 10)	1,04,960
Securities financing transaction exposures		
12	Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	0
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	0
14	CCR exposure for SFT assets	0
15	Agent transaction exposures	0
16	Total securities financing transaction exposures (sum of 12 to 15)	0
Other off-balance sheet exposures		
17	Off-balance sheet exposure at gross notional amount	34,81,249
18	(Adjustments for conversion to credit equivalent amounts)	20,69,290
19	Off-balance sheet items (sum of lines 17 and 18)	14,11,959
Capital and total exposures		
20	Tier 1 capital	11,80,486
21	Total exposures (sum of lines 3, 11, 16 and 19)	1,96,58,469
Leverage ratio		
	Basel III leverage ratio	6.00%

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

Particulars	31.12.2025	30.09.2025	30.06.2025	31.03.2025
Tier 1 Capital	11,80,486.05	11,23,609.50	11,09,463.70	10,69,571.82
Total Exposure	1,96,58,469.24	1,90,03,034.50	1,85,66,614.84	1,80,31,840.90
Leverage Ratio	6.00%	5.91%	5.98%	5.93%

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

Particulars	31.12.2025	30.09.2025	30.06.2025	31.03.2025
Tier 1 Capital	11,77,270.89	11,16,897.78	11,01,721.11	10,63,792.50
Total Exposure	1,96,56,845.34	1,89,94,427.20	1,85,54,727.27	1,80,23,102.87
Leverage Ratio	5.99%	5.88%	5.94%	5.90%

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