

PILLAR 3 DISCLOSURES OF BASEL III AS ON 31.03.2026

RBI issued Basel III guidelines, applicable w.e.f. 01.04.2013 and at present with full implementation of Basel III guidelines. Minimum Total Capital Ratio (CRAR) plus CCB is 11.50%. Bank has maintained CRAR of 19.78% as on 31.03.2026 against Regulatory requirement of 11.50% (including CCB).

Basel III framework consists of three mutually reinforcing pillars:

- (i) Pillar 1: Minimum Capital Requirement (Credit Risk, Market Risk and Operational Risk)
- (ii) Pillar 2: Supervisory Review and Evaluation Process
- (iii) Pillar 3: Market Discipline

Market Discipline (Pillar 3) consists of set of disclosures on capital adequacy and risk management framework of Bank. These disclosures have been set out as under:

RISK MANAGEMENT

Risk taking is an integral part of the banking business. Banks assume various types of risks in its activities while providing different kinds of services based on its risk appetite. Each transaction that the Bank undertakes changes the risk profile of the Bank. In the normal course of business, a bank is exposed to various risks including Credit Risk, Market Risk, Operational Risk, Liquidity risk and others. The objective of risk management is not to prohibit or prevent risk taking activity, but to ensure that the risks are consciously taken with full knowledge, clear purpose and understanding so that it can be measured and mitigated. With a view to managing such risks efficiently and strengthening its risk management systems, the bank has put in place various risk management measures and practices which include policies, tools, techniques, monitoring mechanism and management information systems (MIS).

The Bank, on a continuous basis, aims at enhancing and maximizing the shareholder's value by achieving appropriate trade-off between risks and returns. The Bank's risk management objectives broadly cover proper identification, measurement, monitoring, control and mitigation of the risks with a view to enunciate the bank's overall risk philosophy. The risk management strategy adopted by the bank is based on an understanding of risks and the level of risk appetite of the bank. Bank's risk appetite is demonstrated broadly through prescription of risk limits & trigger points in bank's Risk Appetite Statement and ICAAP i.e Internal Capital Adequacy Assessment Process.

The bank has set up appropriate risk management organization structure in the bank. Risk Management Committee of the Board (RMCB), a sub-committee of the Board, is constituted which is responsible for management of credit risk, market risk, operational risk and other risks in the Bank. The bank has also constituted internal risk management committees namely Credit Risk Management Committee (CRMC) for managing credit risk, Asset Liability Management Committee (ALCO), Funds Committee for managing market risk, Operational Risk Management Committee (ORMC) and Product/Process Risk Mitigation Committee (PRMC) for managing operational risk, and Information Security Committee for managing Information security.

A full-fledged Risk Management department is functioning at the Bank's Central Office, independent of the business departments for implementing best risk management systems and practices in the bank. A Chief Risk Officer in the rank of General Manager of the bank oversees the department who is responsible for overall supervision on risk management in the bank and is the convener for all the internal risk management committees. The Mid-Office in Risk Management and Credit Support Services Dept. and other functional departments/ branches in general also carry out the risk management functions and monitor the adherence/compliance to policies, risk limit framework and internal approvals. Risk Managers have been placed at Regional Offices. Apart from coordinating with Risk Management Department, Central Office for submission of various MIS, they participate in Regional Level Credit Approval Committees.

The basic approach to manage risk more effectively lies with controlling the risk at the point of its origination. The bank had implemented the New Capital Adequacy Framework (Basel-II) with effect from 31.03.2008 and is in compliance with the framework, in line with the guidelines issued by the RBI from time to time. Basel III guidelines have been introduced from 01.04.2013, and bank is maintaining capital as per Basel III guidelines. The Basel-III Framework is based on three mutually reinforcing pillars. While the first pillar of the revised framework addresses the minimum capital requirement for credit, market and operational risks, the second pillar of supervisory review process ensures that the bank has adequate capital to address all the risks in their business commensurate with bank's risk profile and control environment. As per RBI guidelines, the Bank has put in place a Board approved framework on Internal Capital Adequacy Assessment Process (ICAAP) to address second pillar requirements. This framework aims at assessing all material risks to which

the bank is exposed over and above the regulatory prescriptions under the first pillar risks and ensuring adequate capital structure to meet the requirements on an ongoing basis.

The bank has formulated a “Stress Testing framework” to assess the potential vulnerability of the organization to exceptional but plausible events in line with the guidelines issued by RBI on 2nd December 2013. In addition to this bank has also formulated “Stress Testing Framework” based on EASE guidelines. Stress testing and scenario analysis, particularly in respect of the bank’s material risk exposure, enable identification of potential risks inherent in a portfolio at times of economic recession/downturn and accordingly suitable proactive steps are taken to address the same. In accordance with the policy prescriptions, the bank carries out various stress tests on bank’s balance sheet periodically and specific portfolios and places the reports to ALCO/ RMCB / Board.

Board approved Business Continuity Plan and Disaster Recovery plan is in place. The 3-way data centers have been implemented to facilitate Zero data loss, Multiple MPLS-VPN high bandwidth connections at all 3 data Centers and Central, Dual connectivity from different alternate service/alternate providers and alternate media for branches have been established. Firewall and Intrusion detection systems have been implemented. A Security Operating Centre (SOC) has been established by the Information System Security Department to monitor and analyse the information security incidents to take corrective steps while IS Audit section takes care of the periodical Information Systems Audit of the Bank’s department and branches. The bank has fine-tuned the information security systems in accordance with RBI guidelines. Regular DR drills are being conducted every quarter. To ensure Network security, periodical Vulnerability assessment and Penetration testing exercise are conducted by external experts.

The Bank is also in the process of upgrading its risk management systems and procedure for migrating to the advanced approaches envisaged under Basel III framework.

The third pillar of Basel-III framework refers to market discipline. The purpose of market discipline is to complement the minimum capital requirements detailed under Pillar 1 and the supervisory review process detailed under Pillar 2. In this context and as guided by RBI a set of disclosure (both qualitative and quantitative) is published in DF 1 to 18 (annexed) with regard to risk management in the bank, which will enable

market participants to assess key pieces of information on the (a) scope of application (DF-1), (b) Capital Adequacy (DF-2), (c) Credit Risk: General Disclosures for all banks (DF-3), (d) Credit Risk: Disclosures for Portfolios subject to the Standardized Approach (DF-4), (e) Credit Risk Mitigation: Disclosures for Standardised Approaches (DF-5), (f) Securitisation Exposures: Disclosure for Standardised Approach (DF-6), (g) Market Risk in Trading Book (DF-7), (h) Operational Risk (DF-8), (i) Interest Rate Risk in the Banking Book (IRRBB) (DF-9), (j) General Disclosure for Exposures Related to Counter Party Credit Risk (DF-10), (k) Composition of Capital (DF 11), Summary Comparison of accounting assets vs Leverage Ratio exposure measure (DF 17) and Leverage ratio common disclosure template (DF-18). This would also provide necessary information to the market participants to evaluate the performance of the bank in various parameters.

DF-1: Scope of Application

“Indian Overseas bank” is the entity to which the Basel III framework applies. The consolidated financial statements of the bank conform to Generally Accepted Accounting Principles (GAAP) in India, comprising regulatory norms, directions & guidelines prescribed by the Reserve Bank of India (RBI), Companies Act 2013, Accounting Standards issued by Institute of Chartered Accountants of India (ICAI) and the accounting practices prevalent in India.”

(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 the method of consolidation	Explain the reasons if consolidated under only one of the scopes of consolidation
Odisha Grameen Bank	India	Yes	As per AS 23	No	Not Applicable	Not Applicable	Associates not under the scope of consolidation
ACER Credit Rating Pvt Ltd	India	Yes	As per AS 23	No	Not Applicable	Not Applicable	Associates not under the scope of consolidation

b) List of Group entities not considered for consolidation both under the accounting and regulatory scope of consolidation as on 31.03.2026

Name of the Entity	Country of Incorporation	Principal activity of the entity	(Rs. in Crore)			
			Total Balance Sheet Equity (as stated in the accounting balance sheet of the legal entity)	% of the bank's holding in the total equity	Regulatory treatment of the Bank's investments in the capital instruments of the entity	Total Balance Sheet assets (as stated in the accounting balance sheet of the legal entity)
Universal Sampo General Insurance	India	General Insurance	368.18	18.06	NA	NA

ii. Quantitative disclosures:

a. List of Group entities considered for consolidation as on 31.03.2026

(Rs. in Crore)

Name of the Entity	Country of Incorporation (as indicated in (i)a. above)	Principal activity of the entity	Total Balance Sheet Equity (as stated in the accounting balance sheet of the legal entity)	Total Balance Sheet assets (as stated in the accounting balance sheet of the legal entity)
Odisha Grameen Bank	India	Banking	3,417.09*	36,998.86*
ACER Credit Rating Pvt Ltd	India	Rating agency	25.00**	28.53**

*Banks share of Equity in Odisha Grameen Bank is Rs.1,195.98 Crores (3,417.09*35%)

**Banks share of Equity in ACER Credit Rating Pvt Ltd is Rs. 6.50 Crores (25.00*26%)

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

Name of the Subsidiaries / Country of Incorporation	Principal activity of the entity	Total Balance Sheet Equity (as stated in the accounting balance sheet of the legal entity)	% of the bank's holding in the total equity	Capital deficiencies
Not applicable				

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

(Rs. in Crore)

Name of the insurance entities	Country of Incorporation	Principal activity of the entity	Total Balance Sheet Equity (as stated in the accounting balance sheet of the legal entity)	% of the bank's holding in the total equity/ proportion of voting power	Quantitative impact on regulatory capital of using risk weighting method vs. using the full deduction method
Universal Sompoo General Insurance	India	General Insurance	368.18	18.06	Reduction of 1 bps in CRAR

d. 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 banking group as of March 31, 2026

DF -2: CAPITAL ADEQUACY

Qualitative Disclosures:

(a) A summary discussion of the Bank's approach to assessing the adequacy of its capital to support current and future activities

Bank has a process for assessing its overall capital adequacy in relation to Bank's risk profile and a strategy for maintaining its capital levels. The Process provides an assurance that Bank has adequate capital to support all risks inherent to its business. Bank actively manages its capital to meet regulatory norms by considering available options of raising capital.

The Bank has put in place a framework on Internal Capital Adequacy Assessment Process (ICAAP) in consideration of the relevant risk factors of the bank as a measure towards adequacy of capital available to meet the residual risk as part of Pillar 2 requirements. In addition to the credit risk, market risk and operational risk prescribed under Pillar 1, the bank has analyzed its portfolio and assessed different material risks under Pillar 2 that are either partially covered or not covered under Pillar 1. The ICAAP details the capital planning process and carries out an assessment covering measurement, monitoring, internal controls, reporting, capital requirement and stress testing of the following Risks:

- Rating Migration Risk/ Default Risk
- Liquidity Risk
- Reputational Risk
- Strategic Risk
- Residual Collateral Risk
- Pension Obligation Risk
- Legal Risk
- Country Risk
- Key personnel Risk
- Concentration Risk
- Interest Rate Risk
- Model Risk
- Compliance Risk
- Business Risk
- Technology Risk
- Outsourcing Risk
- Settlement Risk
- Conduct Risk

In terms of ICAAP, Bank has put in place appropriate mechanism to assess all the Material Risks.

The bank has formulated a “Stress Testing framework” to assess the potential vulnerability of the organization to exceptional but plausible events in line with the guidelines issued by RBI on 2nd December 2013. In addition to this bank has also formulated “Stress Testing Framework” based on EASE guidelines. Stress testing and scenario analysis, particularly in respect of the bank’s material risk exposure, enable identification of potential risks inherent in a portfolio at times of economic recession/downturn and accordingly suitable proactive steps are taken to address the same. In accordance with the policy prescriptions, the bank carries out various stress tests on bank’s balance sheet periodically and specific portfolios and places the reports to appropriate committees.

Quantitative Disclosures

Capital Requirement

Bank’s capital requirements have been computed using Standardized Approach for Credit Risk, Standardized Duration Method for Market Risk and Basic Indicator Approach for Operational Risk.

As on March 31, 2026, the Capital held by the bank is at 19.78% of the Total Risk Weighted Assets against the regulatory requirement of 11.50% including CCB:

	Rs in Crore
	As on 31.03.2026
(a) Capital requirements for Credit Risk	
• Portfolio subject to Standardized Approach	15,584.32
• Securitisation Exposures	0.00
(b) Capital requirements for Market Risk	
• Standardised Duration Approach	
- Interest Rate Risk	52.78
- Foreign Exchange Risk (including Gold)	18.53
- Equity Risk	103.50
c) Capital requirements for Operational Risk	
• Basic Indicator Approach	1,807.00
d) Common Equity Tier1, Tier 1 & Total Capital Ratio	
• Common Equity Tier-I Capital Ratio	16.94%
• Tier 1 Capital Ratio (Tier 1 CRAR)	16.94%
• Total Capital Ratio (CRAR)	19.78%

DF-3: CREDIT RISK: GENERAL DISCLOSURES

a. Qualitative Disclosures

- **Definitions of past due and impaired assets (for accounting purposes)**

Non-performing assets

An asset becomes non-performing when it ceases to generate income for the Bank. A non-performing Asset (NPA) is an advance where

- (i) Interest and/or instalment of principal remain 'overdue' for a period of more than 90 days in respect of a Term Loan.
- (ii) The account remains 'out of order' for a period of more than 90 days, in respect of an Overdraft/Cash Credit (OD/CC).
- (iii) The bill remains 'overdue' for a period of more than 90 days in the case of bills purchased and discounted.
- (iv) Any amount to be received remains 'overdue' for a period of more than 90 days in respect of other accounts.
- (v) A loan granted for short duration crops is treated as NPA, if the instalment of principal or interest thereon remains overdue for two crop seasons and a loan granted for long duration crops is treated as NPA, if instalment of principal or interest thereon remains overdue for one crop season.
- (vi) An account would be classified as NPA only if the interest charged during any quarter is not serviced fully within 90 days from the end of the quarter.
- (vii) The amount of a liquidity facility remains outstanding for more than 90 days, in respect of securitization transactions undertaken in accordance with the RBI guidelines on securitization dated February 1, 2006.
- (viii) In respect of derivative transactions, the overdue receivables representing the positive mark to market value of a derivative contract, remain unpaid for a period of 90 days from the specified due date for payment.

'Out of Order' status

An account is treated as 'out of order' if the outstanding balance remains continuously in excess of the sanctioned limit/drawing power.

In cases where the outstanding balance in the principal operating account is less than the sanctioned limit/drawing power, but there are no credits continuously for 90 days as on the date of Bank's Balance Sheet, or where credits are not enough to cover the interest debited during the same period, such accounts are treated as 'out of order'.

'Overdue'

Any amount due to the Bank under any credit facility is 'overdue' if it is not paid on the due date fixed by the Bank.

- **Resolution of Stressed Assets**

Early identification and reporting of stress:

Identification of incipient stress in loan accounts, immediately on default*, by classifying stressed assets as special mention accounts (SMA) as per the following categories:

SMA Sub-categories	Basis for classification – Principal or interest payment or any other amount wholly or partly overdue between
SMA-0	1-30 days
SMA-1	31-60 days
SMA-2	61-90 days

*Default means non-payment of debt when whole or any part or instalment of the amount of debt has become due and payable and is not repaid by the debtor or the corporate debtor. For revolving facilities like cash credit, default would also mean, without prejudice to the above, the outstanding balance remaining continuously in excess of the sanctioned limit or drawing power, whichever is lower, for more than 30 days.

- **Discussion of the Bank's Credit Risk Management Policy**

Organizational Structure for Credit Risk Management

The bank has put in place a well-structured loan policy and credit risk management policy duly approved by Board. The policy document defines organizational structure, role and responsibilities and processes whereby the Credit Risk carried by the Bank can be identified, quantified and managed within the framework that the Bank considers consistent with its mandate and risk tolerance. The Board has formed committees to oversee risk management processes, procedures and systems. Risk Management Committee of the Board (RMCB), a sub-committee of the board, is constituted which is responsible for management of Credit Risk. Credit risk is monitored by the bank on a bank-wide basis and compliance with the risk limits approved by Board / RMCB is ensured.

Policy & Strategy

The bank has taken earnest steps to put in place best credit risk management practices in the bank. In addition to Loan Policy and Credit Risk Management Policy, the bank has also framed Interest Rate Policy on Advances, Funds and Investment Policy, Counter Party Risk Management Policy and Country Risk Management Policy, etc., which forms integral part of monitoring of credit risk in the bank. Besides, the bank has implemented a policy on collateral management and credit risk mitigation which lays down the details of securities (both prime and

collateral) normally accepted by the Bank and administration of such securities to protect the interest of the bank.

Credit Risk Management encompasses identification, assessment, measurement, monitoring and control of the credit risk in exposures.

In the processes of identification and assessment of Credit Risk, the following functions are undertaken:

- (i) Developing and refining the Credit Risk Assessment (CRA) Models/Scoring Models to assess the Counterparty Risk, by taking into account the various risks categorized broadly into Financial, Business, Industrial and Management Risks, each of which is scored separately.
- (ii) Conducting industry research to give specific policy prescriptions and setting quantitative exposure parameters for handling portfolio in large / important industries, by issuing advisories on the general outlook for the Industries / Sectors, from time to time.
- (iii) Risk Analysis of the all the high values credit proposals are being carried out by Risk Management Department before placing it to Credit Sanctioning Committee.

The monitoring and control of Credit Risk includes setting up exposure limits to achieve a well-diversified portfolio across dimensions such as single borrower, group borrower and industries. For better risk management and avoidance of concentration of Credit Risks, internal guidelines on prudential exposure norms in respect of individual companies, group companies, Banks, individual borrowers, non-corporate entities, sensitive sectors such as capital market, real estate, sensitive commodities, etc., are in place. Credit Risk Stress Tests are conducted at Quarterly interval to identify vulnerable areas for initiating corrective action, where necessary.

Credit Rating and Appraisal Process:

The Bank manages its credit risk through continuous measuring and monitoring of risks at obligor (borrower) and portfolio level. The Bank has a robust internal credit rating framework and well-established standardized credit appraisal / approval process. Credit rating is a facilitating process that enables the bank to assess the inherent merits and demerits of a proposal. It is a decision enabling tool that helps the bank to take a view on acceptability or otherwise of any credit proposal.

The rating models factor quantitative and qualitative attributes relating to Risk components such as Industry Risk, Business Risk, Management Risk, Financial Risk,

Project risk (where applicable) and Facility Risk etc. The data on industry risk is regularly updated and supported by CRISIL, based on market conditions.

Sanctioning Powers:

The bank follows a well-defined multi layered discretionary power structure for sanction of loans and advances. Credit sanctioning at regional office and Central Office are happening through various committees. Specific Sanctioning Powers have been delegated to Branch Managers. RLPCs have been created for sanctioning of Retail Loans.

Checks and balances viz. separation of credit risk management from credit sanctions, system of assigning credit risk rating, validation of ratings, mechanism to price credit facilities depending on risk rating of customer, credit audit etc. are in place. Minimum entry level rating benchmarks are stipulated. A suitable mechanism is in place to monitor aggregate exposure on other banks and country exposures.

(Rs. In Crores)	
Quantitative Disclosures:	31.03.2026
b) Total gross credit risk exposures:	
Fund based	4,81,568.75
Non fund based	28,034.96
Total	5,09,603.71
c) Geographic distribution of exposures,	
• Domestic	
Fund based	2,94,404.70
Non Fund based (LC & LG)	27,863.26
• Overseas	
Fund based	16,017.81
Non Fund based (LC & LG)	1,333.81
d) Industry type distribution of exposures, fund based and non-fund based separately	Refer to Table A
e) Residual contractual maturity breakdown of assets	Refer to Table B
f) Amount of NPAs (Gross)	4,409.66
• Substandard	982.83
• Doubtful	2,250.84
a. D1	551.47
b. D2	671.06
c. D3	1,028.31

Quantitative Disclosures:	31.03.2026
• Loss	1,175.99
g) Net NPAs	637.77
h) NPA Ratios	
• Gross NPAs to gross advances	1.42%
• Net NPAs to net advances	0.21%
i) Movement of NPAs (Gross)	
• Opening balance (01.04.2025)	5,347.72
• Additions	1,394.49
• Reductions	2,332.55
• Closing balance (31.03.2026)	4,409.66
j) Movement of provisions for NPAs	
• Opening balance (01.04.2025)	4,260.46
• Provisions made during the period	833.00
• Write off / Write back of excess provisions	1,428.23
• Closing balance (31.03.2026)	3,665.23
k) Amount of Non-Performing Investments	1,688.64
l) Amount of provisions held for non-performing investments	1,688.64
m) Movement of provisions for depreciation on investments (Domestic)	
• Opening Balance (01.04.2025)	0.00
• Provisions made during the period	0.00
• Write-off / Write-back of excess provisions	0.00
• Closing Balance (31.03.2026)	0.00

n) By major industry or counterparty type:

Industry Name	Gross NPA as on 31.03.2026	Gross Provision as on 31.03.2026	Write-offs - FY26
Basic Metal and Metal Products	120.62	92.66	53.03
Textiles	90.90	59.12	38.71
Leather and Leather products	86.00	45.35	3.99
All Engineering	79.85	63.13	20.28
Infrastructure	61.59	47.25	1.48
Chemicals and Chemical Products(Dyes, Paints, etc	47.51	34.90	9.83
Rubber, Plastic and their Products	45.49	41.62	5.49
Mining and Quarrying	27.88	23.74	3.37
Cement and Cement Products	15.82	8.34	4.10
Paper and Paper Products	14.55	9.71	11.52

Table A**Industry Wise Exposure****(Rs. In Crore)**

Table DF-3	31.03.2026
Industry Name	Exposure
Mining and quarrying	3,797.57
Food Processing	4,406.86
Of which Sugar	607.65
Of which Edible Oils and Vanaspati	1,052.30
Of which Tea	108.50
Beverages and Tobacco	1,299.80
Cotton Textiles	2,331.13
Jute Textiles	13.05
Handicraft/ Khadi (Non Priority)	185.63
Other Textiles	4,850.45
Leather and Leather Products	528.11
Wood and Wood Products	743.98
Paper and Paper Products	885.42
Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	762.60
Chemicals and Chemical Products (Dyes, Paints, etc.,)	4,012.31
Of which Fertilisers	1,107.70
Of Which Drugs and Pharmaceuticals	463.89
Of which Others	2,440.72
Rubber, Plastic and their products	1,600.77
Glass & Glassware	77.05
Cement and Cement Products	262.90
Iron and Steel	6,123.94
Other Metal and Metal Products	1,940.74
All Engineering	6,663.78
Of which Electronics	1,070.08
Vehicles, Vehicle Parts and Transport Equipments	2,863.16
Gems and Jewellery	1,622.05
Construction	2,113.04
Infrastructure	26,480.80

Of which Roadways	5,292.94
Of which Energy	15,292.82
Of which Telecommunications	2,895.89
Other Industries	2,257.00
Residuary Other Advances	3,74,432.38
Of which Aviation Sector	154.47
Total Loans and Advances	4,50,254.49

Table B

Residual contractual Maturity break down of Assets (Global)

Particulars	Amount (Rs in crores)
Day 1	37,685.09
2 Days – 7 Days	9,490.65
8 Days – 14 Days	4,652.83
15 Days – 30 Days	8,028.69
31 Days – 2 Months	12,981.32
2 Months – 3 Months	15,693.58
3 Months – 6 Months	37,879.93
>6 Months – 12 Months	99,120.39
>1 Year – 3 Years	1,10,222.56
>3 Years – 5 Years	36,368.92
> 5 Years	1,02,166.89

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

Qualitative Disclosure

(a) For Portfolios subject to Standardised Approach

- Names of Credit Rating Agencies used, plus reasons for any changes**

As per RBI Guidelines, the Bank has identified CARE Rating, CRISIL, ICRA, India Rating, ACUITE Ratings and Research and INFOMERICs (Domestic Credit Rating Agencies) and FITCH, Moody's and S&P (International Rating Agencies) as

approved Rating Agencies, for the purpose of rating Domestic and Overseas Exposures respectively, whose ratings are used for the purpose of computing Risk-weighted Assets and Capital Charge.

- **Types of exposures for which each Agency is used**

- (i) For Exposures with a contractual maturity of less than or equal to one year (except Cash Credit, Overdraft and other Revolving Credits), Short-term Ratings given by approved Rating Agencies are used.
- (ii) For Cash Credit, Overdraft and other Revolving Credits (irrespective of the period) and for Term Loan exposures of over 1 year, Long Term Ratings are used.

- **Description of the process used to transfer Public Issue Ratings onto comparable assets in the Banking Book**

The key aspects of the Bank's external ratings application framework are as follows:

- All long term and short-term ratings assigned by the credit rating agencies specifically to the Bank's long term and short-term exposures respectively are considered by the Bank as issue specific ratings.
- Foreign sovereign and foreign bank exposures are risk-weighted based on issuer ratings assigned to them.
- The Bank ensures that the external rating of the facility/borrower has been reviewed at least once by the ECAI during the previous 15 months and is in force on the date of its application.
- Bank facility rating with the disclosure by the CRAs on the name of the bank and the corresponding credit facilities rated in the Press Releases (PR) issued on rating actions by the said CRA are only considered for Risk Weight purpose.
- Where multiple issuer ratings are assigned to an entity by various credit rating agencies, the risk weight is determined as follows:
 - If there is only one rating by a chosen credit rating agency for a particular claim, then that rating is used to determine the risk weight of the claim.
 - If there are two ratings accorded by chosen credit rating agencies, which 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 are referred to and the higher of those two risk weights is applied, i.e., the second lowest risk weight.

Quantitative Disclosures

Classification	Exposure After Mitigation (EAM)	EAM Covered under External Rating	Rs in Crores
			Unrated
Advances/Investment			
Below 100% Risk Weight	2,35,398.52	27,357.13	2,08,041.39
At 100% Risk Weight	34,229.21	11,884.74	22,344.47
More than 100% Risk Weight	34,298.52	2,102.01	32,196.51
Deducted	0.00	0.00	0.00
Total	3,03,926.25	41,343.88	2,62,582.37
Other Assets			
Below 100% Risk Weight	37,026.02	455.47	36,570.55
At 100% Risk Weight	8,504.64	3.70	8,500.94
More than 100% Risk Weight	0.05	0.05	0.00
Deducted	0.00	0.00	0.00
Total	45,530.71	459.22	45,071.49

DF-5: CREDIT RISK MITIGATION: DISCLOSURES FOR STANDARDISED APPROACHES

Qualitative Disclosures

(a) Policies and processes for, and an indication of the extent to which the bank makes use of, on- and off-balance sheet netting

On-balance sheet netting is confined to loans/advances and deposits, where the Bank have legally enforceable netting arrangements, involving specific lien with proof of documentation. The Bank calculates capital requirements on the basis of net credit exposures subject to the following conditions:

Where Bank:

- (a) has a well-founded legal basis for concluding that the netting or offsetting agreement is enforceable in each relevant jurisdiction regardless of whether the counterparty is insolvent or bankrupt.

- (b) is able at any time to determine the loans/advances and deposits with the same counterparty that are subject to the netting agreement; and
- (c) monitors and controls the relevant exposures on a net basis, it may use the net exposure of loans/advances and deposits as the basis for its capital adequacy calculation. Loans/advances are treated as exposure and deposits as collateral.

- **Policies and Processes for Collateral Valuation and Management**

In line with the regulatory requirements, the bank has put in place a well-articulated policy on collateral management and credit risk mitigation techniques duly approved by the bank's Board. The Policy document is the embodiment of various aspects of collateral management guidelines issued from time to time. It broadly lists out the nature and type of securities normally accepted by the bank. It broadly lists out the nature and type of securities normally accepted by the bank for lending and administration/ monitoring of such securities in order to safeguard /protect the interest of the bank so as to minimize the risk associated with it.

- **Description of the main types of collateral taken by the Bank**

The following collaterals are usually recognised as Credit Risk Mitigants under the Standardised Approach:

- Cash or Cash equivalent (Bank Deposits/NSCs/KVP/LIC Policy, etc.)
- Gold
- Securities issued by Central / State Governments

- **Main types of Guarantor Counterparty and their creditworthiness**

The Bank accepts the following entities as eligible guarantors, in line with RBI guidelines:

- Sovereign, Sovereign entities [including Bank for International Settlements (BIS), International Monetary Fund (IMF), European Central Bank and European Community as well as Multilateral Development Banks, Export Credit & Guarantee Corporation (ECGC) and Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE)], Public Sector Enterprises (PSEs), Banks and Primary Dealers with a lower risk weight than the counterparty.
- Other guarantors having an external rating of AA or better. In case the guarantor is a parent company, affiliate, or subsidiary, they should enjoy a risk weight lower than the obligor for the guarantee to be recognised by the Bank. The rating of the guarantor should be an entity rating which has factored in all the liabilities and commitments (including guarantees) of the entity.

• **Information about (Market or Credit) risk concentrations within the mitigation taken:**

The Bank has a well-dispersed portfolio of assets which are secured by various types of collaterals, such as: -

- Eligible financial collaterals listed above
- Guarantees by sovereigns and well-rated corporates,
- Fixed assets and current assets of the counterparty.

	Rs in Crores
DF-5 CREDIT RISK MITIGATION	31.03.2026
(a) For each separately disclosed credit risk portfolio, the total exposure (after, where applicable, on or off-balance sheet netting) that is covered by Eligible financial collaterals after the application of haircuts	1,24,165.92
Domestic Sovereign	0.00
Foreign Sovereign	0.00
Public Sector Enterprises	323.50
Banks-Schedule (INR)	0.00
Foreign Bank denominated in FCY	0.00
Primary Dealers (PD)	0.00
Corporates	3,888.26
Regulatory Retail Portfolio	81,291.69
Secured by Residential Property	1.61
Secured by Commercial Property	24.46
Consumer Credit	38,467.15
Capital Market Exposure	0.00
NBFC ND	125.64
Venture Capital	0.00
N.P.A. housing loan	0.00
N.P.A. Others Loan	0.00
Staff Loans	41.94
Other Assets	0.00
Restruct / Reschd. Accounts	0.00
Sec. by Comm. prop - R H	1.67
Restructured Housing Loan	0.00
(b) For each separately disclosed credit risk portfolio the total exposure (after, where applicable, on or off-balance sheet netting) that is covered by Guarantees/ credit derivatives (whenever specifically permitted by RBI).	34,875.72

Public Sector Enterprises	26,419.04
Corporates	3,397.94
Regulatory Retail Portfolio	4,383.67
NBFC	669.54
CRE	5.46
CRE-RH	0.07

**DF-6: SECURITISATION EXPOSURES: DISCLOSURE FOR
STANDARDISED APPROACH**

The Bank does not have any Securitization exposure as on 31.03.2026

DF-7 MARKET RISK IN TRADING BOOK

(a)Qualitative disclosure

Market Risk:

Market Risk is defined as the possibility of loss to a bank in on & off-balance sheet position caused by changes/movements in market variables such as interest rate, foreign currency exchange rate, equity prices and commodity prices. Bank's exposure to market risk arises from domestic investments (interest related instruments and equities) in trading book (FVTPL-HFT category), the Foreign Exchange positions (including open position, if any, in precious metals) and trading related derivatives. The objective of the market risk management is to minimize the impact of losses on earnings and equity capital arising from market risk.

Policies for management of market risk:

The bank has put in place Board approved Market Risk Management Policy, Policy for quoting Interest Rate on Deposits and Asset Liability Management (ALM) policy for effective management of market risk in the bank. Other policies which deal with market risk management are Country Risk Management Policy, Counterparty Risk Management Policy, Risk Management Policy for Treasury Operations and Stress Testing policy. The Market Risk Management policy lays down well defined organization structure for market risk management functions and processes whereby the market risks carried by the bank are identified, measured, monitored and controlled within the ALM framework, consistent with the Bank's risk tolerance. The policies set various risk limits for effective management of market risk and ensuring that the operations are in line with Bank's expectation of return to market risk through proper Asset Liability Management. The policies also deal with the reporting framework for effective monitoring of market risk.

The ALM policy specifically deals with liquidity risk management and interest rate risk management framework. As envisaged in the policy, liquidity risk is managed through GAP analysis based on residual maturity/behavioral pattern of assets and liabilities on daily basis based on best available information data coverage as prescribed by RBI. The liquidity risk through Structural Liquidity statement was hitherto reported to RBI for domestic operation while the same was managed separately at each overseas center and placed to ALCO for control purpose in the past. However as per RBI guidelines from March 2013 the liquidity risk is computed and submitted to RBI in rupee and foreign currency for domestic operations, overseas centers and consolidated for Bank operations at various frequencies.

RBI has issued guidelines on two minimum standards for funding liquidity viz. Liquidity Coverage Ratio (LCR) to promote short term resilience and Net Stable Funding Ratio (NSFR) to promote resilience of Bank over a longer- term time horizon.

Liquidity Coverage Ratio (LCR) is computed on daily basis, placed to ALCO, and reported to RBI on monthly basis. Net Stable Funding Ratio (NSFR) is computed on an ongoing basis, placed to ALCO on monthly basis and reported to the RBI on quarterly basis.

The bank has put in place mechanism of contingent funding plan. Prudential (tolerance) limits are prescribed by RBI for the first four buckets and by Bank's Board for different residual maturity time buckets for efficient asset liability management. Liquidity profile of the bank is evaluated through various liquidity ratios. The bank has also drawn various contingent measures to deal with any kind of stress on liquidity position. Bank ensures adequate liquidity management by Domestic Treasury through systematic and stable funds planning.

Interest Rate Risk is managed through use of GAP analysis of rate sensitive assets and liabilities and monitored through prudential (tolerance) limits prescribed. The bank estimates Earnings at Risk (EaR) for domestic operations and modified duration gap for global operations periodically for assessing the impact on Net Interest Income and Economic Value of Equity with a view to optimize shareholder value.

The Asset-Liability Management Committee (ALCO) / Board monitors adherence to prudential limits fixed by the Bank and determines the strategy in the light of the market conditions (current and expected) as articulated in the ALM policy. The mid-office monitors adherence to the prudential limits on a continuous basis.

As interest rate movements are volatile, particularly on deposits of Rs.3 Crore and above, hence interest rates for Bulk deposits approved by ALCO shall act as CAP and GM (Treasury) shall be empowered to quote finer interest rates complying the guidelines enumerated in Policy for Quoting Interest Rates on Deposits and operate within the CAP based on the present & projected liquidity position of the bank, requirement for immediate payment of funds, market trend regarding deployment opportunities available, impact on un-hedged forex exposure etc. to maximize the returns. ALCO shall review interest rate on Bulk domestic deposit (Deposits of Rs.3 crore and above) quoted during the previous month. Further, the bank is also having dedicated Market Risk Management Policy which ensures that the Bank's operations are in line with management's expectations of return to market risk.

(b)Quantitative disclosures:

In line with the RBI's guidelines, the Bank has computed capital for market risk as per Standardised Duration Approach of Basel-III framework for maintaining capital. The capital requirement for market risk as on 31.03.2026 in trading book of the bank is as under:

Type of Market Risk	Risk Weighted Assets (Notional)	Rs in Crores	
		Capital Requirement	
Interest Rate Risk	659.73	52.78	
Equity Position Risk	1,293.75	103.50	
Foreign Exchange Risk	231.60	18.53	
Total	2,185.08	174.81	

DF – 8: OPERATIONAL RISK

Qualitative disclosures

Operational Risk is the risk of loss resulting from inadequate or failed internal processes, people and systems or from external events. Operational risk includes legal risk but excludes strategic and reputation risk.

The bank has framed operational risk management policy duly approved by the Board. Other policies adopted by the Board which deal with management of operational risk are (a) Information Systems security policy (b) Cyber Security Policy (c) forex risk management policy (d) Policy document on know your customer (KYC) and Anti-Money Laundering (AML) procedures (e) Business Continuity and Disaster Recovery Plan (BC-DRP) (f) compliance policy and (g) policy on outsourcing of Financial Services.

The Bank has got embodied in its Book of Instructions well-defined systems and procedures for various operations. Various internal and external audit systems are in place to ensure that laid down systems and procedures are followed, and timely actions are initiated for rectifying the deficiencies.

In line with the final guidelines issued by RBI, our bank is adopting the Basic Indicator Approach for computing capital for operational risk. As per the guidelines the bank holds capital for operational risk equal to 15% of positive average annual gross income over the previous three years as defined by RBI.

As on 31.03.2026	Rs in Crores	
Parameter	Capital Amount	Notional Risk Weighted Assets
15% of positive average annual gross income over the previous 3 years as defined by RBI	1,807.00	22,587.45

DF – 9: INTEREST RATE RISK ON THE BANKING BOOK (IRRBB)

Qualitative disclosures:

Interest rate risk is the potential that a change in overall interest rates will reduce the value of a bond or other fixed-rate investment. As interest rates rise bond prices fall, and vice versa. This means that the market price of existing bonds drops to offset the more attractive rates of new bond issues. Changes in interest rates may affect both the current earnings (earnings perspective) as also the net worth of the Bank (economic value perspective). The risk from earnings perspective can be measured as impact on the Net Interest Income (NII) or Net Interest Margin. Similarly, the risk from economic value perspective can be measured as drop in Economic Value of Equity.

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

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

Value at Risk (VaR) computation is carried out on daily basis. Market Risk Stress Testing is carried out at fortnightly intervals as a complement to Value at Risk. Results are reported to Risk Management Committee of the Board and Top Management of the Bank.

The bank has adopted Traditional Gap Analysis combined with Duration Gap Analysis for assessing the impact (as a percentage) on the Economic Value of Equity (Economic Value Perspective) on global operations by applying a notional interest rate shock of 200 bps over a time horizon of one year. For the purpose a limit of (+/-) 1.00% for modified duration gap is prescribed in the Bank's ALM policy and the position is monitored periodically.

The bank is computing the interest rate risk position in each currency applying the Duration Gap Analysis (DGA) and Traditional Gap Analysis (TGA) to the Rate Sensitive Assets (RSA)/ Rate Sensitive Liabilities (RSL) items in that currency, where either the assets, or liabilities are 5 per cent or more of the total of either the bank's global assets or global liabilities. The interest rate risk positions in all other residual currencies are computed separately on an aggregate basis.

Quantitative disclosures:

The impact of changes of Net Interest Income (NII) and Economic Value of Equity (EVE) calculated as on 31.03.2026 by applying notional interest rate shocks as discussed above are as under

Change in Interest Rate	ALM Policy Limit for EaR	Rs in Crores	
		Earnings at Risk (EaR) 31.03.2026	
		Up to 1 Year	Up to 5 Years
0.25% change	377.22 (3% of NII of previous year)	60.25	96.08
0.50% change	754.44 (6% of NII of previous year)	120.50	192.16
0.75% change	1131.66 (9% of NII of previous year)	180.75	288.24
1.00% change	1508.88 (12% of NII of previous year)	241.00	384.32
2.00% change	3017.76 (24% of NII of Previous year)	482.00	768.64
ECONOMIC VALUE OF EQUITY			31.03.2026
Modified Duration Gap (DGAP) in %			-0.10
Limit as per ALM Policy			(+/-)1.00%
Market value of Equity (MVE)			0.00
For a 200 BPS Rate Shock the Drop in Equity Value in %			3.11%

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

(a)Qualitative disclosures

Bank is participating in derivative market as a user to hedge risk of underlying exposure of its own and that of its customers. Keeping in view business composition of Bank, nature and mix of clients, capital requirement as also risk appetite, the activities in this segment are governed by the Derivatives Policy approved by the Bank's Board. Bank is dealing in derivative product such as Foreign Exchange Forward Contract.

Measurement and management of various risks is ensured by setting up various limits such as counter party limits, stop loss limits, Day light Limits, Overnight limit, Stop Loss Limits and exposure limits etc. at various levels. Utilization of such limits would be subject to guidelines of Investment Management Policy and RBI/SEBI/Exchanges.

(b)Quantitative Disclosures

(Rs in Crores)				
No	Particulars	Notional Amount	MTM	Total current credit exposures
1	Derivatives	0.00	0.00	0.00
2	Interest Rates Contracts/Swaps	0.00	0.00	0.00
3	Forward Purchase / Sales Contract	1,11,472.92	2,519.84	2,519.84
4	Credit Derivatives	0.00	0.00	0.00
5	Credit Default Swaps	0.00	0.00	0.00
	Total	1,11,472.92	2,519.84	2,519.84

DF – 11: COMPOSITION OF CAPITAL

		(Rs. In Crores)
Basel III common disclosure template		
Common Equity Tier 1 capital: instruments and reserves		
1	Directly issued qualifying common share capital plus related stock surplus (share premium)	28,893.09
2	Retained earnings	11,320.69
3	Accumulated other comprehensive income (and other reserves)	2,637.71
4	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies ¹)	0.00
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	0.00
6	Common Equity Tier 1 capital before regulatory adjustments	42,851.49
Common Equity Tier 1 capital: regulatory adjustments		
7	Prudential valuation adjustments (Provision for SRs reversed to P&L and deducted from CET1)	0.00
8	Goodwill (net of related tax liability)	196.06
9	Intangibles (net of related tax liability)	8,733.34
10	Deferred tax assets	0.00
11	Cash-flow hedge reserve	
12	Shortfall of provisions to expected losses	
13	Securitisation gain on sale	
14	Gains and losses due to changes in own credit risk on fair valued liabilities	
15	Defined-benefit pension fund net assets	0.00
16	Investments in own shares (if not already netted off paid-up capital on reported balance sheet)	
17	Reciprocal cross-holdings in common equity	397.60
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).	0.00
20	Mortgage servicing rights (amount above 10% threshold)	0.00

21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	0.00
22	Amount exceeding the 15% threshold	0.00
23	of which: significant investments in the common stock of financial entities	0.00
24	of which: mortgage servicing rights	0.00
25	of which: deferred tax assets arising from temporary differences	0.00
26	National specific regulatory adjustments ⁷ (26a+26b+26c+26d)	0.00
26a	of which: Investments in the equity capital of unconsolidated insurance subsidiaries	0.00
26b	of which: Investments in the equity capital of unconsolidated non-financial subsidiaries ⁸	0.00
26c	of which: Shortfall in the equity capital of majority owned financial entities which have not been consolidated with the bank	0.00
26d	of which: Unamortised pension funds expenditures	0.00
	Regulatory Adjustments Applied to Common Equity Tier 1 in respect of Amounts Subject to Pre-Basel III Treatment	
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	0.00
28	Total regulatory adjustments to Common equity Tier 1	9,327.00
29	Common Equity Tier 1 capital (CET1)	33,524.49
Additional Tier 1 capital: instruments		
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus (share premium) (31+32)	0.00
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)	0.00
33	Directly issued capital instruments subject to phase out from Additional Tier 1	0.00
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)	0.00
35	of which: instruments issued by subsidiaries subject to phase out	0.00
36	Additional Tier 1 capital before regulatory adjustments	0.00
Additional Tier 1 capital: regulatory adjustments		
37	Investments in own Additional Tier 1 instruments	0.00
38	Reciprocal cross-holdings in Additional Tier 1 instruments	0.00

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)	0.00
41a	Investments in the Additional Tier 1 capital of unconsolidated insurance subsidiaries	0.00
41b	Shortfall in the Additional Tier 1 capital of majority owned financial entities which have not been consolidated with the bank	0.00
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	
43	Total regulatory adjustments to Additional Tier 1 capital	0.00
44	Additional Tier 1 capital (AT1)	0.00
45	Tier 1 capital (T1 = CET1 + Admissible AT1) (29 + 44)	33,524.49
Tier 2 capital: instruments and provisions		
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	2,965.00
47	Directly issued capital instruments subject to phase out from Tier 2	0.00
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)	0.00
49	of which: instruments issued by subsidiaries subject to phase out	0.00
50	Provisions	2,654.49
51	Tier 2 capital before regulatory adjustments	5,619.49
Tier 2 capital: regulatory adjustments		
52	Investments in own Tier 2 instruments	0.00
53	Reciprocal cross-holdings in Tier 2 instruments	0.00
54	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)	0.00
55	Significant investments ¹³ 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)	

56a	of which: Investments in the Tier 2 capital of unconsolidated subsidiaries	0.00
56b	of which: Shortfall in the Tier 2 capital of majority owned financial entities which have not been consolidated with the bank	0.00
57	Total regulatory adjustments to Tier 2 capital	0.00
58	Tier 2 capital (T2)	5,619.49
59	Total capital (TC = T1 + T2) (45 + 58)	39,143.98
60	Total risk weighted assets (60a + 60b + 60c)	1,97,931.60
60a	of which: total credit risk weighted assets	1,73,159.07
60b	of which: total market risk weighted assets	2,185.08
60c	of which: total operational risk weighted assets	22,587.45
Capital ratios		
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	16.94%
62	Tier 1 (as a percentage of risk weighted assets)	16.94%
63	Total capital (as a percentage of risk weighted assets)	19.78%
64	Institution specific buffer requirement (minimum CET1 requirement plus capital conservation and countercyclical buffer requirements, expressed as a percentage of risk weighted assets)	8.00%
65	of which: capital conservation buffer requirement	2.50%
66	of which: bank specific countercyclical buffer requirement	0.00
67	of which: G-SIB buffer requirement	0.00
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	11.44%
National minima (if different from Basel III)		
69	National Common Equity Tier 1 minimum ratio (if different from Basel III minimum)	5.50%
70	National Tier 1 minimum ratio (if different from Basel III minimum)	7.00%
71	National total capital minimum ratio (if different from Basel III minimum)	9.00%
Amounts below the thresholds for deduction (before risk weighting)		
72	Non-significant investments in the capital of other financial entities	
73	Significant investments in the common stock of financial entities	
74	Mortgage servicing rights (net of related tax liability)	0.00
75	Deferred tax assets arising from temporary differences (net of related tax liability)	0.00
Applicable caps on the inclusion of provisions in Tier 2		
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardized approach (prior to application of cap)	2,654.49
77	Cap on inclusion of provisions in Tier 2 under standardized approach	2,654.49

78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	NA
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	NA
80	Current cap on CET1 instruments subject to phase out arrangements	0.00
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	0.00
82	Current cap on AT1 instruments subject to phase out arrangements	0.00
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	0.00
84	Current cap on T2 instruments subject to phase out arrangements	0.00
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	0.00

Notes to the Template		
Row No. of the template	Particular	
10	Deferred tax assets associated with accumulated losses	0.00
	Deferred tax assets (excluding those associated with accumulated losses) net of Deferred tax liability	2,780.97
	Total as indicated in row 10	0.00
19	If investments in insurance subsidiaries are not deducted fully from capital and instead considered under 10% threshold for deduction, the resultant increase in the capital of bank	0.00
	of which: Increase in Common Equity Tier 1 capital	0.00
	of which: Increase in Additional Tier 1 capital	0.00
	of which: Increase in Tier 2 capital	0.00
26b	If investments in the equity capital of unconsolidated non-financial subsidiaries are not deducted and hence, risk weighted then:	0.00
	(i) Increase in Common Equity Tier 1 capital	0.00
	(ii) Increase in risk weighted assets	0.00
50	Eligible Provisions included in Tier 2 capital	2,654.49
	Eligible Revaluation Reserves included in Tier 2 capital	0.00
	Total of row 50	2,654.49

Table DF – 12: COMPOSITION OF CAPITAL-RECONCILIATION REQUIREMENTS

(Rs. In Crores)			
		31.03.2026	31.03.2026
S. No.	Particulars	Balance Sheet as in financial statements	Balance sheet under regulatory scope of consolidation
		As on 31.03.2026	As on 31.03.2026
		STANDALONE	CONSOLIDATED
A	Capital & Liabilities		
i	Paid up Capital	19,256.59	19,256.59
	Reserves and Surplus	18,258.74	17,734.08
	Minority Interest	-	-
	Total Capital	37,515.33	36,990.67
ii	Deposits	3,68,191.25	3,68,191.25
	of which : Deposit from Banks	757.74	757.74
	of which : customer deposits	3,67,433.51	3,67,433.51
	of which : Others	-	-
iii	Borrowings	51,602.57	51,602.57
	of which : From RBI	-	-
	of which : From bank	2,560.54	2,560.54
	of which : from other institutional & agencies	28,086.77	28,086.77
	of which : Others(Outside India)	17,790.26	17,790.26
	of which : Capital instruments	3,165.00	3,165.00
iv	Other liabilities and provisions	16,010.70	16,010.70
	Total	4,73,319.85	4,72,795.19

B ASSETS			
i	Cash and Balances with Reserve Bank of India	16,605.93	16,605.93
	Balance with bank and money at call and short notice	8,616.65	8,616.65
ii	Investments	1,19,809.53	1,19,284.87
	of which: Government Securities	1,13,533.81	1,13,533.81
	of which: Other approved securities		
	of Which :shares	1,161.19	1,161.19
	of which : Debentures & Bonds	3,179.98	3,179.98
	of which: Subsidiaries / joint Venture /Associates	1,219.37	694.71
	of which : other (commercial Paper, Mutual Funds etc)	715.18	715.18
iii	Loans and advances	3,06,621.81	3,06,621.81
	of which : Loans and advances to banks	-	-
	of which : Loans and advances to customers	3,06,621.81	3,06,621.81
iv	Fixed assets	5,074.54	5,074.54
v	Other assets	16,591.39	16,591.39
	of which : Goodwill and intangible assets	-	-
	of which : Deferred tax assets	2,781.33	2,781.33
vi	Goodwill on consolidation	-	-
vii	Debit balance in Profit & Loss account	-	-
	Total	4,73,319.85	4,72,795.19

Table DF-13 : MAIN FEATURES OF REGULATORY CAPITAL INSTRUMENTS

Disclosure template for main features of regulatory capital instruments					
Sr. No.	Particulars	Dated	Dated	Dated	Dated
		Basel III Tier II	Basel III Tier II	Basel III Tier II	Basel III Tier II
		Series III	Series IV	Series V	Series VI
1	Issuer	PSU Bank	PSU Bank	PSU Bank	PSU Bank
2	Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	INE565A08035	INE565A08043	INE565A08050	INE565A08068
3	Governing law(s) of the instrument	Chennai	Chennai	Chennai	Chennai
Regulatory treatment					
4	Transitional Basel III rules	Tier II	Tier II	Tier II	Tier II
5	Post-transitional Basel III rules	Ineligible	Ineligible	Ineligible	Ineligible
6	Eligible at solo/group/group @ solo	Solo	Solo	Solo	Solo
7	Instrument type	Tier II Debt Instruments	Tier II Debt Instruments	Tier II Debt Instruments	Tier II Debt Instruments
8	Amount recognised in regulatory capital (Rs. In Crore as of most recent reporting date)	400.00	665.00	1000.00	1000.00
9	Par value of instrument	Rs.10.00 lakhs	Rs.1.00 crore	Rs.1.00 crore	Rs.1.00 crore
10	Account classification	Liability	Liability	Liability	Liability
11	Original date of issuance	24.09.2019	31.03.2022	24.03.2023	23.03.2026
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date	24.09.2029	31.03.2032	24.03.2033	23.03.2036
14	Issuer call subject to supervisory approval	No	Yes	Yes	Yes

15	Optional call date, contingent call dates and redemption amount (Rs. In Crore)	Nil, Nil, 500	Nil, Nil, 665	Nil, Nil, 1000	Nil, Nil, 1000
16	Subsequent call dates, if applicable	Not applicable	Not applicable	Not applicable	Not applicable
Coupons / dividends					
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Coupon rate	Coupon rate	Coupon rate	Coupon rate
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	Not available	Not available	Not available	Not available
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A	N/A
29	If convertible, specify issuer of	N/A	N/A	N/A	N/A

	instrument it converts into				
30	Write-down feature	Yes	Yes	Yes	Yes
31	If write-down, write-down trigger(s)	Upon declaration under PONV by RBI	Upon declaration under PONV by RBI	Upon declaration under PONV by RBI	Upon declaration under PONV by RBI
32	If write-down, full or partial	partial/full	partial/full	partial/full	partial/full
33	If write-down, permanent or temporary	permanent	permanent	permanent	permanent
34	If temporary write-down, description of write-up mechanism	N/A	N/A	N/A	N/A
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinate to claims of all other creditors and depositors	Subordinate to claims of all other creditors and depositors	Subordinate to claims of all other creditors and depositors	Subordinate to claims of all other creditors and depositors
36	Non-compliant transitional features	No	No	No	No
37	If yes, specify non-compliant features	NA	NA	NA	NA

Table DF-14 : TERMS AND CONDITIONS OF REGULATORY CAPITAL INSTRUMENTS

Disclosure template for main features of regulatory capital instruments					
Sr No.	Particulars	Perpetual/Dated	Perpetual/Dated	Perpetual/Dated	Perpetual/Dated
		Basel III Compliant Tier II	Basel III Compliant Tier II	Basel III Compliant Tier II	Basel III Compliant Tier II
		Series III	Series IV	Series V	Series VI
1	Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	INE565A08035	INE565A08043	INE565A08050	INE565A08068
2	Instrument type	Debt Instrument	Debt Instrument	Debt Instrument	Debt Instrument
3	Par value of instrument	Rs.10.00 lakhs	Rs.1.00 Crore	Rs.1.00 Crore	Rs.1.00 Crore
4	Perpetual or dated	Dated	Dated	Dated	Dated
5	Original maturity date	24.09.2029	31.03.2032	24.03.2033	23.03.2036
6	Issuer call subject to prior supervisory approval	No	Yes	Yes	Yes
7	Optional call date, contingent call dates and redemption amount (Rs. in Crore)	NIL, NIL, 500	NIL, NIL, 665	NIL, NIL, 1000	NIL, NIL, 1000
8	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
9	Existence of a dividend stopper	No	No	No	No
10	Fully discretionary, partially discretionary or mandatory	Full Discretionary	Full Discretionary	Full Discretionary	Full Discretionary
11	Existence of step up or other incentive to redeem	Not available	Not available	Not available	Not available

12	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
13	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
14	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinate to claims of all other creditors and depositors	Subordinate to claims of all other creditors and depositors	Subordinate to claims of all other creditors and depositors	Subordinate to claims of all other creditors and depositors
15	Non-compliant transitioned features	No	No	No	No
16	If yes, specify non-compliant features	Not Applicable	Not Applicable	Not Applicable	Not Applicable

Table DF -15 Disclosure Requirements for Remuneration

Not Applicable for Public Sector Bank.

Table DF-16: EQUITIES – DISCLOSURE FOR BANKING BOOK POSITIONS

Qualitative Disclosures		
1	<p>As per regulatory guidelines, the Equity portfolio of Bank is valued as under:</p> <p><u>For Equity Shares held in Available For Sale and Held For Trading category</u></p> <ul style="list-style-type: none"> ➤ Listed Equity Shares are valued at latest Market Rates i.e. Marked to Market. ➤ Unlisted Equity Shares are valued at Book value ascertained from the latest available balance-sheets. If the balance-sheet is not available, then the same are valued at Re.1/- per company. <p><u>For Equity Shares held in Held till Maturity category</u></p> <ul style="list-style-type: none"> ➤ Equity shares held in Held till Maturity category are valued at cost. 	
Quantitative Disclosures		
Sr. No.	Particulars	Rs. In Crores
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	0.00
2	The types and nature of investments, including the amount that can be classified as: <ul style="list-style-type: none"> • Publicly traded; and • Privately held 	332.71 1,030.23
3	The cumulative realised gains (losses) arising from sales and liquidations in the reporting period (01.04.2025 to 31.03.2026) FY 2025-26	-15.78
4	Total unrealised gains (losses) ¹³	320.82
5	Total latent revaluation gains (losses) ¹⁴	0.00
6	Any amounts of the above included in Tier 1 and/or Tier 2 capital**	1,195.98
7	Capital requirements broken down by appropriate equity groupings, consistent with the bank's methodology, as well as the aggregate amounts and the type of equity investments subject to any supervisory transition or grandfathering provisions regarding regulatory capital requirements	Nil

**Indicates Bank's investment in share Capital of Odisha Grameen Bank as a Sponsor.

¹³ Figure reported above is the MTM gain/loss in shares Basket-AFS category(Unrealised gains (losses) recognized in the balance sheet but not through the profit & loss account).

¹⁴ Unrealised gains (losses) not recognized either in the balance sheet or through the profit and Loss account.

DF 17- Summary comparison of accounting assets vs. leverage ratio exposure measure

	Items	Rs in Crores
1	Total consolidated assets as per published financial statements	5,13,622
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	404
3	Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	0
4	Adjustments for derivative financial instruments	5,591
5	Adjustment for securities financing transactions (i.e. repos and similar secured lending)	0
6	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off- balance sheet exposures)	24,125
7	Other adjustments	35,355
8	Leverage ratio exposure	5,07,579

DF-18: Leverage ratio common disclosure template

	Items	Rs. In Crores
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	5,13,622
2	(Asset amounts deducted in determining Basel III Tier 1 capital)	35,759
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	4,77,863
	Derivative exposures	
4	Replacement cost associated with all <i>derivatives</i> transactions (i.e. net of eligible cash variation margin)	1,680
5	Add-on amounts for PFE associated with <i>all</i> derivatives transactions	3,911
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework	---
7	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)	---
8	(Exempted CCP leg of client-cleared trade exposures)	---
9	Adjusted effective notional amount of written credit derivatives	---
10	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	---

11	Total derivative exposures (sum of lines 4 to 10)	5,591
	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	0
15	Agent transaction exposures	---
16	Total securities financing transaction exposures (sum of lines 12 to 15)	0
	Other off-balance sheet exposures	
17	Off-balance sheet exposure at gross notional amount	53,988
18	(Adjustments for conversion to credit equivalent amounts)	(29,863)
19	Off-balance sheet items (sum of lines 17 and 18)	24,125
	Capital and total exposures	
20	Tier 1 capital	33,524
21	Total exposures (sum of lines 3, 11, 16 and 19)	5,07,579
	Leverage ratio	
22	Basel III Leverage ratio	6.60%