Mizuho Bank, Ltd. India

Basel III Pillar 3 Disclosures
As at June 30, 2024

Contents

Table DF-2: Capital Adequacy

I. Qualitative disclosures

The Bank is required to comply with all applicable laws and regulations in India including guidelines issued by RBI and other relevant regulatory bodies.

The Internal Capital Adequacy Assessment Process (“ICAAP”) document assesses the capital adequacy for the Bank and details the process by which this assessment is made. It establishes a framework for banks to perform a comprehensive assessment of the risks they face and relate capital to those risks. The capital analysis performed by the Bank is expected to encompass all risks, not just the risks captured by the Basel III Pillar 1 minimum regulatory capital calculation. Successful risk identification and measurement requires having a comprehensive process to quantify measure and aggregate these various risks to ensure that the Bank’s capital resources are sufficient to cushion volatility in earnings due to unexpected losses.

The ICAAP document is presented to the Senior Management Committee (“SMC”) for final review and approval on an annual basis.

ICAAP is an integral management tool for determining the adequacy of the Bank’s capital resources throughout the ICAAP planning horizon. It is also utilized to assess the risks being faced by the Bank and assess the adequacy of MHBK India’s capital under Baseline as well as Stress Scenarios over the ICAAP Planning Horizon. The SMC are responsible for acting at an early stage to prevent capital from falling below the minimum levels required to support risk characteristics.

Capital Requirements for Pillar 1 risks (i.e., Credit Risk, Market Risk and Operational Risk)

The Bank has assessed its capital requirement taking into account the three main risks as defined in Pillar 1 of the Basel III norms viz: Credit Risk, Market Risk and Operational Risk. The Credit Risk is computed using the Standardized Approach, the Market Risk is calculated using the standardized Duration Approach and the Operational Risk is calculated using the Basic Indicator Approach. The risk computation under each of these 3 Categories is adequately covered by the Capital of the Bank.

The Bank has assessed its future capital requirement and the same has been documented in the ICAAP (Internal Capital Adequacy Assessment Process). The existing level of Capital is adequate to meet the Bank’s current and future business requirements and the CRAR ratio of the Bank is significantly higher than that prescribed by the regulators.

The regulatory capital consists Tier 1 Capital (Common Equity Tier 1 + Additional Tier 1) and Tier 2 Capital. The Capital instruments eligible for inclusion in Tier 1 comprises of interest free capital received from head office, statutory reserves, remittable surplus retained (non-repatriable) and Capital reserves. The regulatory deductions in relation to Tier 1 Capital includes Intangible Assets (INR 1,626 million) i.e. Deferred Tax Assets (INR 1,310 million) and Software Development Cost and its depreciation (INR 316 million).

The Tier II capital consists of provisions made against standard assets, floating provisions, country risk, investment reserve account, unhedged foreign currency exposure, excess provisions which arise on account of sale of NPAs and countercyclical provisioning buffer. The items under Tier 2 capital will be reckoned up to a maximum of 1.25% of the total credit risk-weighted assets under the standardized approach. The CRAR as per Basel III as at June 30, 2024 is at 21.36%. The existing level of capital is adequate to meet the Bank’s current and future business requirements and the CRAR of the Bank is significantly higher than that prescribed by the regulators i.e. 12.50%.

II. Quantitative disclosures

Capital Structure as on

INR million	June 30, 2024	March 31, 2024
Common Equity Tier 1 : (A)	98,367	98,479
Paid-up Share Capital	71,443	71,443
Statutory Reserves	8,283	8,283
Revenue Reserves	-	-
Remittable Surplus	20,267	20,267
Deductions: Intangible Assets	(1,626)	(1,514)
Tier 2 : (B)	4,465	4,064
Provision for Country Risk	-	-
Provision for Standard Assets	851	799
Unhedged Foreign Currency Exposure	1,115	766
Investment Reserve Account	134	134
Investment Fluctuation Reserves	2,365	2,365
Total Capital Funds : (A+B)	**102,832**	**102,543**

Capital requirement and CRAR

INR million	June 30, 2024	March 31, 2024
Capital requirements for credit risk:		
Portfolios subject to standardized approach	444,744	403,219
Capital Requirement under standardized approach	40,027	36,290
Capital requirements for market risk:		
Interest rate risk		
- General market risk	545	1,355
- Specific risk	-	-
Equity risk		
- General market risk	-	-
- Specific risk	-	-
Foreign exchange risk (including gold)	891	270
Capital requirements for operational risk: (Basic indicator approach)	1,491	1,223
Total Capital Requirements	**42,954**	**39,138**
Common Equity Tier I capital ratio	20.44%	22.44%
Tier I capital ratio	20.44%	22.44%
Tier II capital ratio	0.92%	0.93%
Total capital ratio	**21.36%**	**23.37%**

Risk Exposure and Assessment

Risk management is a disciplined approach to identify, analyze, assess, and control unacceptable risk to minimize the volatility of financial results, drive sustainable earnings and protect the Bank's brand and reputation. The Bank takes a comprehensive approach to risk management, integrating it with strategic, capital, and financial operating plans. Risk management and capital utilization are integral parts of the strategic planning process and are considered throughout the process to align the Business strategies with capital considerations and risk appetite of the bank.
The Risk Appetite is in alignment with the Bank's business strategy and is also integrated with the annual MHBK India ICAAP which is a key document to review strategic plans.
This holistic approach promotes the risk versus reward analysis needed to make informed strategic and business decisions.

MHBK India's Risk Framework requires that strong risk management practices are integrated in key strategic, capital and financial planning processes and in day-to-day business processes, thereby ensuring risks are appropriately considered, evaluated and responded to in a timely manner. The front-line units have primary responsibility for managing risks inherent in their businesses.

Some of the risks that the Bank is exposed to are described below:

- Credit risk is the risk of loss arising from the inability or failure of a borrower or counterparty to meet its obligations. MHBK India manages credit risk to a borrower or counterparty based on its risk profile, which includes assessing repayment sources, underlying collateral, if any, and the expected effects of the current and forward-looking economic environment on the borrowers or counterparties. Underwriting, credit management and credit risk limits are proactively reassessed as a borrower's or counterparty's risk profile changes. Credit risk appetite metrics are included as part of the MHBK India risk appetite metrics.

- Market risk is the risk of loss due to changes in the market values of the Bank's assets and liabilities caused by changing interest rates, currency exchange rates, and security prices. Market risk is inherent in the Bank's operations and arises from both trading and non-trading positions. Trading exposures represent positions taken in a wide range of financial instruments and markets which expose the Bank to various risks, such as interest rate risk, foreign exchange risk, etc. The Bank manages these risks by using trading strategies and other hedging actions which encompass a variety of financial instruments in both the cash and derivatives markets. Key market risk exposures are assessed at both specific and aggregate levels. At the specific level, market risk sensitivities are assessed by evaluating the impact of individual risk factors such as interest rates and foreign exchange. At the aggregate level, market risk is assessed using two key measures, which are Value-at-Risk ("VaR") and 10 Day Stressed Value at Risk (''SVaR"). Both these measures are monitored as a part of the MHBK India Risk Appetite Metrics.

- Operational risk is the risk of loss resulting from inadequate or failed internal processes, people, and systems or from external events. MHBK India manages the operational risks of its business activities using the enterprise-wide Operational Risk Framework. Enterprise Operational Risk policies, processes, tools, and standards are implemented by the Businesses/ECFs with Oversight from the Independent Business/ECF Risk Teams (Regional Function). Each have a quality assurance role and through direct action or Oversight, these stakeholders are collectively responsible for execution of the Operational Risk Program requirements, achievement of risk management objectives, and ensuring timely action is taken in response to concerns and issues. MHBK India Operational Risk tolerance threshold is also included as part of MHBK India Risk Appetite Metric.

- Strategic risk is the risk resulting from incorrect assumptions about external or internal factors, inappropriate business plans (e.g., too aggressive, wrong focus, ambiguous); ineffective business strategy execution; or failure to respond in a timely manner to changes in the regulatory, macroeconomic, or competitive environments in the geographic locations in which we operate (such as competitor actions, changing customer preferences, product obsolescence and technology developments).

- Liquidity risk is the inability to meet expected or unexpected cash flow and collateral needs while continuing to support our businesses and customers under a range of economic conditions. The primary objective of liquidity risk management is to ensure that MHBK India can meet expected or unexpected cash flow and collateral needs while continuing to support our businesses and customers with the appropriate funding sources, under a range of economic conditions. The Branch uses Liquidity Risk Limits and Risk Indicators such as Liquidity Coverage Ratio, Leverage Ratio, Statutory Liquidity Ratio, Cash Reserve Ratio, Net Stable Funding Ratio, Loans to Deposit Ratio etc. to manage liquidity risk within risk appetite, identify a potential change in the Branch's risk profile, and ensure the amount of liquidity maintained at the Branch remains prudently sized under baseline and stressed conditions.

- Reputational risk is the risk that negative perceptions regarding MHBK India's conduct or business practices may adversely impact its profitability or operations. Reputational risk may result from many of the bank's activities, including those related to the management of strategic, operational, compliance and credit risks. As a result, the potential impact to the bank's reputation of all our activities and all risks we face is evaluated. Reputational risk may arise from negative perception on the part of key stakeholders (e.g., customers, counterparties, investors, regulators, rating agencies), scrutiny from external parties (e.g., politicians, consumer groups, media organizations) and the ongoing threat of litigation. These reputational risk events could adversely impact the bank's financial standing through an inability to maintain or establish business relationships.

- Compliance risk is the risk of legal or regulatory sanctions, material financial loss or damage to the reputation of the Bank arising from the failure of the Bank to comply with the requirements of applicable laws, rules, regulations, related self-regulatory organizations' standards and codes of conduct. Mizuho Bank, Ltd. India is committed to complying with applicable laws, rules and regulations governing the processes and activities of our front-line units and control functions in the jurisdictions in which we operate. Mizuho Bank, Ltd. India has no appetite for accepting compliance risk.

- Interest Rate Risk in Banking Book (IRRBB) refers to the potential adverse financial impact on the Bank's net interest income from changes in interest rates. Due to the fundamental nature of its business, the Bank carries various interest sensitive assets and liabilities in its balance sheet. This exposes the Bank to risk on from changes in interest rates. These assets and liabilities essentially reside in the banking book. In other words, IRRBB refers to the risk associated with interest rate sensitive instruments that are not held in the trading book of the Bank. Interest rate risk in the trading book is covered in the market risk section.

- Credit concentration risk arises due to imperfect diversification of credit exposures in two ways. One, by having very large exposures to a small set of obligors due to which, default by a big customer could result in a huge loss. This is known as name (single/group) concentration risk. Second type of concentration is due to excessive exposure to a particular industry sector. It is observed that defaults in a particular industry sector are generally correlated. Hence, if an industry is under a severe recession, it could result in multiple defaults leading to huge losses.

- Other Risks

  - **Securitization Risk**
    It is not one of the primary business activities of MHBK India to enter transactions either to

securitize and sell its loans or to buy securitized loans from any other bank. The Bank, as of March 31, 2024, does not have any such investments nor has it securitized any of its assets.

- **Settlement Risk** arises out of exposures on counterparties during the settlement of a deal when the Bank has performed its obligation in the contract and the counterparty is yet to perform its part (either delivery or payment). It is of transient nature; and may arise from counterparty default, operational problems, market liquidity constraints and other factors.

- **Pension obligation** risk is the risk of a shortfall of pension funds available in the future to meet pension obligations for its eligible employees. The Bank provides for its pension liability, which is a defined contribution scheme, for all its eligible employees.

- **Model Risk** is the potential for adverse consequences from decisions based on incorrect or misused model output and reports. The Enterprise Model Risk Policy ("EMRP") provides comprehensive guidance for understanding monitoring and managing model risk at Mizuho Bank, Ltd. India. The EMRP is consistent with applicable rules and regulations and establishes a framework of corporate responsibilities and standards for effectively managing model risk across the enterprise.

- **Risk of Under-estimation of Credit Risk under the Standardized Approach**
  The use of standardized approach for calculating the Pillar 1 capital requirement in respect of credit risk is a conservative approach given the portfolio primarily consists of corporate customers with strong credit profiles and the credit risk in the portfolio is well managed by the credit risk management processes in place.

  The Bank computes credit exposure for market related off balance sheet products using the Current Exposure Method (CEM) and it captures the risk contained in the transactions that give rise to Counterparty Credit Risk (CCR) appropriately and satisfactorily.

- **People risk assessment:**

  Considering the business profile and activities of the bank, the risk that business objectives will not be met due to human resource deficiencies is considered low. The bank has a strong focus on talent acquisition and succession planning as also on ensuring effective backups, which mitigates the impact on business due to changes in key positions. The annualized turnover rate and the capacity utilization (# Open positions/Total headcount) indicates a good level of stability and very limited bandwidth constraints. The number of conduct risk violations have been low and there has not been any history of internal frauds within the bank. There is a thrust on training and development which also ensures staff awareness and understanding on key policies, laws and regulations related to information privacy and protection, anti-money laundering, the risk framework, emergency preparedness, among others.

- **Technology risk assessment:**

  The bank is reliant on global systems that are time tested and robust and the risk that arises from systems and/or tools that are deficient, unstable and/or overly complex is low. The client interface is automated and the processing capabilities with underneath reporting functionalities are well established. The bank's loss history is not material and there haven't been too many significant events over the last 3 years that are attributable to system failures.

Risk Governance

MHBK India has the following senior management level local committees or groups for risk governance.

Senior Management Committee ("SMC")

The SMC is chaired by the General Manager & Chief Executive Officer of the Bank. It is the primary body which provides strategic direction to the Bank and ensures compliance with regulatory requirements and the internal policies of the Bank. It is responsible for branch governance and oversight of branch operations. It is also responsible for reviewing and approving new business and products. It reviews the country performance with respect to strategic objectives. The SMC meets at least on a quarterly basis or more frequently if required. The SMC reviews and approves the ICAAP on an annual basis or upon any revision in the interim.

Asset Liability Committee ("ALCO")

The ALCO is chaired by the General Manager & Chief Executive Officer of the Bank. It provides management oversight of the branch's balance sheet, capital, liquidity management and stress testing activities, consistent with the Bank's overall risk appetite for balance sheet, capital, liquidity management and stress testing. It also provides review and, as appropriate, approval of the branch-specific policies, processes, and contingency funding plans, as requested by the Council or required by regulation. The ALCO holds meetings on monthly basis in a financial year.

Risk Management Committee ("RMC")

RMC is independently chaired by the Chief Risk Officer. RMC serves as an oversight body to provide strategic direction for a progressive risk management system and policies & strategy to be followed to mitigate the risks associated with the business. RMC comprises senior management of the Bank and representatives from front line units and relevant control & support functions. RMC meets at least on a quarterly basis.

Apex Committee on Customer Service ("CSC")

Apex Committee on Customer Service ("CSC") is responsible for activities relating to customer service and client services issues. CSC meets four times in a year.

Information Technology Strategy Committee ("ITSC")

The ITSC is chaired by the Chief Information Officer ("CIO"). The Information Technology Strategy Committee (ITSC) oversees projects in partnership with the Regional / Global Technology and other Functional teams across the Bank including common infrastructure or other projects cutting across businesses or support groups. The TSC conducts meetings at least once every quarter or more frequently if required.

The ITSC is mainly responsible for:

- To assist the Executive Management in implementing Information technology ("IT") Strategy that has been approved by the by global/regional and local management forums,
- Setting project priorities, assessing strategic fit for Information Technology ('IT') proposals and reviewing critical project status and milestones,
- Monitoring IT Governance, project risk, technology operational risks and control processes,
- Providing regular updates to the India SMC on significant Technology matter.

Compliance Committee (“CC”)

It aims to create awareness of key regulatory changes & promote compliance in India operations. The detailed terms of references of CC are captured in Bank’s Compliance Risk Policy.

New Product Committee (“NPC”)

It aims to discuss new products and business being introduced and also ensures risk and concern areas, system related controls and compliance to local laws and Head Office procedures are adhered to and responsibility allocations are being conducted.

Business Continuity Planning Committee (“BCP”)

BCP is mainly responsible to discuss and ensure implementation of Business Continuity Plan to ensure continuity of operations in critical disruptive scenarios.

Table DF-3: Credit Risk: General Disclosures

a. Qualitative disclosures

Overview of policies and procedures

The key objectives of Bank’s Credit Policy are as follows:

- Establish an appropriate credit risk environment and control system for credit risk management.
- Adhere to the Reserve Bank of India (RBI) prudential requirements with respect to lending norms and ensure correcting any breaches to such prudential guidelines.
- De-risk the Corporate Banking and Trade Finance business by mobilizing self-securing, self-liquidating credit products.
- The bank will deploy credit across various sectors with the twin objectives of increased profitability and less exposure to unforeseen risks.
- The bank will identify and regularly review loan target segment, thrust areas, low priority loans and priority sector lending keeping the overall objectives of Bank and RBI guidelines.
- The bank will establish and strictly follow prudential limits for various aspects of credit i.e. Borrower-wise lending limits, Industry and activity wise exposure limits, Sensitive sectors, substantial exposure limits etc.
- Credit facilities are reviewed / renewed at least on an annual basis as defined by policy framework.
- The bank is guided by its Head Office Policies and will continue to follow the same in addition to guidelines given by RBI.

Credit Risk Management Framework

- The bank believes that Risk Identification is a continuous and pro-active process. It covers all the current activities of the Bank as well as new products and initiatives.
- The Senior Management Committee (SMC) approved policy documents for Credit Risk, framed in line with the policy of Head Office, comprehensively addresses various aspects of risk management and monitoring. Bank has a Loan Policy as well as Credit Risk Mitigation Policy for credit Risk.
- The Bank continually monitors and validates risk parameters affecting the course of normal business, and ensures a thorough compliance with RBI regulatory requirements.
- The Bank has a HO stipulated control environment to monitor and enforce approved policies and procedures and various operational aspects with regard to implementation of the same.
- The Bank applies methodical and well-organized risk reporting structure at all levels of the organization, which culminates in HO approval.

Unhedged Foreign Currency Exposure ("UFCE") of the borrower is an area of risk for the individual entity as well as for the entire financial system; as entities who do not hedge their exposure may incur significant losses due to exchange rate movements, which in turn can reduce their capability to service the loans taken from the banks. In line with the extant RBI guidelines on UFCE, MHBK India has put in place a process to ascertain the amount of UFCE, estimate the extent of likely loss and riskiness due to UFCE, and provide for incremental capital & make incremental provision, as warranted.

In order to address concentration risk in banking industry the RBI has issued ‘Guidelines of Enhancing Credit Supply’ requiring banks to create additional provision and also apply additional risk weights on specified borrowers effective April 01, 2018. MHBK India has put in place a process to ensure compliance with requirements of the said guidelines/directions.

Norms for determining when to classify various types of assets as non-performing

- Term loans are treated as non-performing if the interest and/or installments of principal remain overdue for a period of more than 90 days.
- Cash credits & overdrafts are treated as non-performing if the accounts remain out of order for a period of more than 90 days.
- An account will be treated “out of order” if the outstanding balance remains continuously in excess of the sanctioned limit/drawing power for 90 days. In case where the outstanding balance is less

than the sanctioned limit/drawing power, but there are no credits continuously for previous 90 days period or credits are not enough to cover the interest debited during the same period, these accounts will be treated as out of order.

- Bills purchased/discounted are treated as non-performing if the bill remains overdue and unpaid for a period of more than 90 days.
- Any overdue receivables representing positive mark-to-market value of a foreign exchange and interest rate derivative contracts will be treated as non- performing asset if these remain unpaid for 90 days or more, upon becoming due.
- Any other facility will be treated as non-performing if any amount to be received remains overdue for a period of more than 90 days during the financial year.

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

Past Due and Impaired Loans

Bank considers an asset as non-performing when it ceases to generate income for the bank based on 90-days delinquency norms.

Non-Performing Loans are tracked by various methods like:

- Rating Analysis.
- Industry wise Analysis.
- Reviews.
- Time Schedule for renewal of limits.

Provisioning norms:

- Provisioning for "sub-standard assets' & "doubtful" as per regulatory guidelines.
- 100% provisioning for "Loss Assets".

b. Quantitative disclosures

a. Total Gross credit exposures

INR million	June 30, 2024	March 31, 2024
Fund Based	4,64,991	417,575
Non-Fund Based [1]	2,23,030	168,933

b. Geographic distribution

INR million	June 30, 2024		March 31, 2024	
	Domestic	Overseas [2]	Domestic	Overseas [2]
Fund Based	4,64,991	-	417,575	-
Non-Fund Based [1]	2,23,030	-	168,933	-

[1] Includes market as well as non-market related exposures

[2] As per the clarification given in the guidelines for Pillar 3 disclosures, definition of Overseas and Domestic should be as adopted for segment reporting in compliance with Accounting Standard- 17 issued by ICAI. As the Bank does not have any overseas operations, all exposures are reported under domestic exposures.

c. **Distribution of Exposures by sector / industry**

As on June 30, 2024

INR million

Sr.No.	Particulars (RAQ Parent Industry)	Funded Exposure	%	Non Funded Exposure*	%	Investment Exposure	%	Total Exposure	%
I	**Agriculture & Allied Activities**								
	Agri – Direct	-	-	-	-	-	-	-	-
	Agri – Indirect	-	-	-	-	-	-	-	-
	I. Total	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
II	**Industry (Micro & Small, Medium and Large)**								
	Vehicle Parts and Transport Equipment	66,703	14%	10,152	5%	-	-	76,855	11%
	All Engineering	40,738	9%	24,101	11%	-	-	64,839	9%
	Chemicals and Chemical Products	42,159	9%	5,987	3%	-	-	48,146	7%
	Basic Metal and Metal Products	15,673	3%	13,190	6%	-	-	28,863	4%
	Infrastructure-Electricity Generation	8,451	2%	21,322	10%	-	-	29,773	4%
	Construction	3,156	1%	12,180	5%	-	-	15,336	2%
	Food Processing	10,403	2%	3,775.00	2%	-	-	14,178	2%
	Rubber, Plastic and their Products	11,244	2%	3,443.00	2%	-	-	14,687	2%
	Other Industries	2,854	1%	535	0%	-	-	3,389	0%
	Petroleum Coal Products and Nuclear Fuels	2,235	0%	7,383	3%	-	-	9,618	1%
	Textile	4,300	1%	45	0%	-	-	4,345	1%
	Paper and Paper Products	1,644	0%	353	0%	-	-	1,997	0%
	Cement & Cement Products	2,900	1%	-	-	-	-	2,900	0%
	Infrastructure-Electricity Transmission	1,839	0%	161	0%	-	-	2,000	0%
	Glass & Glass Products	417	0%	46	0%	-	-	463	0%
	Trade - Wholesale Trade Manufacturing	3,113	1%	78	0%	-	-	3,191	0%
	Mining and Quarrying	200	0%	-	-	-	-	200	0%
	Gems & Jewellery	63	0%	-	-	-	-	63	0%
	Infrastructure - Transport - Ports	3,700	1%	-	-	-	-	3,700	1%
	Infrastructure - Energy - Electricity Distribution	6,450	1%	3,192	1%	-	-	9,642	1%
	Infrastructure - Energy - Oil/Gas/Liquefied Natural Gas - Private Sector	990	0%	1,147	1%	-	-	2,137	0%
	II. Total	**2,29,232**	**49%**	**1,07,090**		**-**		**3,36,322**	

Sr.No.	Particulars (RAQ Parent Industry)	Funded Exposure	%	Non Funded Exposure*	%	Investment Exposure	%	Total Exposure	%
III	**Services**								
	NBFCs	1,17,646	25%	14,294	6%	11,650.00	100%	1,43,590	21%
	Computer and Related Activities	17,046	4%	6,161	3%	-	-	23,207	3%
	Other Services	15,246	3%	5,223	2%	-	-	20,469	3%
	Professional Services	8,445	2%	4,199	2%	-	-	12,644	2%
	Transport Operators	4,376	1%	159	0%	-	-	4,535	1%
	Banks	6,397	1%	38,677	17%	-	-	45,074	6%
	Real Estate-Commercial	22	0%	-	-	-	-	22	0%
	Trade - Wholesale	58,726	13%	3,620	2%	-	-	62,346	9%
	Infrastructure-Electricity Generation (Service)	2,700	1%	1,600	1%	-	-	4,300	1%
	Telecommunication and Telecom Services	5,092	1%	1,485	1%	-	-	6,577	1%
	III. Total	**2,35,696**		**75,418**		**11,650**		**3,22,764**	
IV	**Staff Loan**								
	Personal	59	0%	-	-	-	-	59	0%
	Housing	4	0%	-	-	-	-	4	0%
V	**Head Office Counter Guarantee**	-	-	40,522	18%	-	-	40,522	6%
	Grand Total	**4,64,991**		**2,23,030**		**11,650**		**6,99,671**	

Includes market as well as non-market related exposures.

As on March 31, 2024

INR million

Sr.No.	Particulars (RAQ Parent Industry)	Funded Exposure	%	Non Funded Exposure*	%	Investment Exposure	%	Total Exposure	%
I	**Agriculture & Allied Activities**								
	Agri – Direct	-	-	-	-	-	-	-	-
	Agri – Indirect	-	-	-	-	-	-	-	-
	I. Total	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
II	**Industry (Micro & Small, Medium and Large)**								
	Vehicle Parts and Transport Equipment	61,053	15%	9,540	6%	-	-	70,593	11.85%
	All Engineering	28,737	7%	22,036	13%	-	-	50,773	8.53%
	Chemicals and Chemical Products	39,333	9%	5,341	3%	-	-	44,674	7.50%
	Basic Metal and Metal Products	15,138	4%	12,921	8%	-	-	28,059	4.71%
	Infrastructure-Electricity Generation	6,042	1%	23,886	14%	-	-	29,928	5.03%

Sr.No.	Particulars (RAQ Parent Industry)	Funded Exposure	%	Non Funded Exposure*	%	Investment Exposure	%	Total Exposure	%
	Construction	2,920	1%	12,306	7%	-	-	15,226	2.56%
	Food Processing	10,490	3%	3,701	2%	-	-	14,191	2.38%
	Rubber, Plastic and their Products	10,193	2%	2,687	2%	-	-	12,880	2.16%
	Other Industries	8,101	2%	1,431	1%	-	-	9,532	1.60%
	Petroleum Coal Products and Nuclear Fuels	2,235	1%	7,535	4%	-	-	9,770	1.64%
	Textile	1,300	0%	-	-	-	-	1,300	0.22%
	Paper and Paper Products	1,843	0%	53	0%	-	-	1,896	0.32%
	Cement & Cement Products	2,950	1%	-	-	-	-	2,950	0.50%
	Infrastructure-Electricity Transmission	1,944	0%	56	0%	-	-	2,000	0.34%
	Glass & Glass Products	408	0%	55	0%	-	-	463	0.08%
	Trade - Wholesale Trade Manufacturing	283	0%	16	0%	-	-	299	0.05%
	Mining and Quarrying	200	0%	-	-	-	-	200	0.03%
	Gems & Jewellery	63	0%	-	-	-	-	63	0.01%
	Infrastructure - Transport - Ports	3,700	1%	-	-	-	-	3,700	0.62%
	Infrastructure - Energy - Electricity Distribution	780	0%	2,700	2%	-	-	3,480	0.58%
	Infrastructure - Energy - Oil/Gas/Liquefied Natural Gas - Private Sector	992	0%	1,147	1%	-	-	2,139	0.36%
	II. Total	**198,705**	**48%**	**105,411**				**304,116**	
III	**Services**								
	NBFCs	98,385	24%	-	-	9,000	100%	107,385	18.03%
	Computer and Related Activities	17,132	4%	6,619	4%	-	-	23,751	3.99%
	Other Services	13,027	3%	3,802	2%	-	-	16,829	2.83%
	Professional Services	8,921	2%	4,771	3%	-	-	13,692	2.30%
	Transport Operators	4,493	1%	205	0%	-	-	4,698	0.79%
	Banks	6,263	1%	32	0%	-	-	6,295	1.06%
	Real Estate-Commercial	38	0%	-	-	-	-	38	0.01%
	Trade - Wholesale	62,514	15%	3,677	2%	-	-	66,191	11.12%
	Infrastructure-Electricity Generation (Service)	2,700	1%	1,600	1%	-	-	4,300	0.72%
	Telecommunication and Telecom Services	5,340	1%	-	-	-	-	5,340	0.90%
	III. Total	**218,813**		**20,706**		**9,000**		**248,519**	

Sr.No.	Particulars (RAQ Parent Industry)	Funded Exposure	%	Non Funded Exposure*	%	Investment Exposure	%	Total Exposure	%
IV	**Staff Loan**								
	Personal	53	0%	-	-	-	-	53	0.01%
	Housing	4	0%	-	-	-	-	4	0.00%
V	**Head Office Counter Guarantee**	-	-	42,816	25%	-	-	42,816	7.19%
	Grand Total	**417,575**		**168,933**		**9,000**		**595,508**	

* *Includes market as well as non-market related exposures.*

d. Residual contractual maturity pattern for assets

As of June 30, 2024

INR million

Particulars	Cash	Advances	Balance with RBI	Balances with other Banks / FI	Fixed Assets	Investments	Othe Assets*
Next Day	6	1,385	20,574	2,754	-	88,514	9
2 - 7 days	-	19,490	2,104	1,535	-	8,414	-
8-14 days	-	13,795	2,184	-	-	8,734	45
15-30 days	-	22,685	1,798	-	-	7,192	-
31 days to 2 month	-	20,996	1,473	-	-	5,892	351
2-3 months	-	15,080	1,206	-	-	4,828	-
3-6 months	-	17,784	1,750	-	-	6,999	101
6 months to 1 year	-	20,024	475	-	-	1,898	11,538
1-3 years	-	45,197	1,202	-	-	4,809	524
3-5 years	-	16,983	-	-	-	-	-
5-7 years	-	3,704	-	-	-	-	-
7-10 years	-	1,549	-	-	-	-	-
10-15 years	-	686	-	-	-	-	-
Over 15 years	-	3	616	-	517	7,763	13,414
TOTAL	**6**	**199,361**	**33,382**	**4,289**	**517**	**145,043**	**25,982**

As of March 31, 2024

INR million

Particulars	Cash	Advances	Balance with RBI	Balances with other Banks / FI	Fixed Assets	Investments	Othe Assets*
Next Day	3	15	21,297	1,440	-	71,828	37
2 - 7 days	-	20,935	2,165	3,651	-	8,659	30
8-14 days	-	15,058	1,384	-	-	5,536	73
15-30 days	-	23,562	2,478	-	-	9,915	1,292
31 days to 2 month	-	17,002	1,366	-	-	5,467	-
2-3 months	-	10,274	665	-	-	2,660	95
3-6 months	-	14,176	337	-	-	1,347	-
6 months to 1 year	-	19,926	241	-	-	963	6,759
1-3 years	-	42,495	1,293	-	-	5,171	973
3-5 years	-	14,022	-	-	-	-	-
5-7 years	-	1,826	-	-	-	-	-
7-10 years	-	1,643	-	-	-	-	-
10-15 years	-	765	-	-	-	-	-
Over 15 years	-	3	339	-	498	6,715	18,076
TOTAL	**3**	**181,702**	**31,565**	**5,091**	**498**	**118,261**	**27,335**

Note: Previous year figures have been regrouped and reclassified wherever necessary to confirm to current year's presentation
* *For Major currencies as per LR Return*

e. Amount of NPAs (Gross) – INR 63 million (March 31, 2024 – INR 63 million)

NPAs (Gross) As on June 30, 2024	
Category	**Amount**
Sub-Standard	-
Doubtful 1	-
Doubtful 2	-
Doubtful 3	-
Loss	63
Total	63

f. Net NPAs – Nil (March 31, 2024 – Nil)

g. NPA Ratios

- Gross NPA to Gross Advances – 0.03% (March 31, 2024 – 0.03%)
- Net NPA to Net Advances – 0.00% (March 31, 2024 – 0.00%)

h. Movement in NPAs (Gross)

INR million	YTD Jun 30, 2024	YTD March 31, 2024
Opening balance	63	63
Additions	-	-
Reductions	-	-
Closing balance	63	63

i. Movement in provision for NPAs

INR million	YTD June 30, 2024	YTD March 31, 2024
Opening balance	63	63
Provisions made	-	-
Write-off	-	-
Write-back of excess provisions	-	-
Closing balance	63	63

j. Non-Performing Investments: Nil (March 31, 2024 Nil)

k. Provisions for Non-Performing Investments: Nil (March 31, 2024 Nil)

l. Movement in provision for diminution in value of investments (other than non-performing investments):

INR million	YTD June 30, 2024	YTD March 31, 2024
Opening balance	8	67
Provisions made for the period	-	-
Write-off		
Write-back of provisions ^	8^	59
Closing balance as on June 30, 2024	NIL	8

^ Reversal of balance in provision for diminution in value of investments as at March 31, 2024 into Revenue Reserves recorded on April 1, 2024 in terms of the transition & repeal provisions (Chapter – XIV) of RBI circular on Master Direction - Classification, Valuation and Operation of Investment Portfolio of Commercial Banks (Directions), 2023' dated September 12, 202 applicable to the Bank.

m. Movement in AFS-Reserves:

INR million	June 30, 2024
Opening balance*	132.19
Net valuation gains / (losses) across all performing AFS investments for the period	71.73
Reclassification of accumulated (gains) / losses to Profit and Loss Account upon maturity / sale of AFS investments	(10.74)
Closing balance as on June 30, 2024	193.18

** Represents opening accounting adjustments recorded on securities classified as available for sale (AFS) as at April 1, 2024 in terms of the transition & repeal provisions (Chapter – XIV) of RBI circular on Master Direction - Classification, Valuation and Operation of Investment Portfolio of Commercial Banks (Directions), 2023' dated September 12, 202, applicable to the Bank.*

The investments mainly comprises of Treasury Bills of Government of India and investments in Government Securities. The investments in Treasury Bills of Government of India are held for SLR purpose and these are valued at carrying cost as per Reserve Bank of India guidelines.

Table DF-4 - Credit Risk: Disclosures for Portfolios Subject to the Standardized Approach

I. Qualitative disclosures

Rating Agency Used:
As per the RBI guidelines, the bank has identified CARE, CRISIL, ICRA and Fitch India, Acuite, INFORMATICS (Domestic Credit Rating Agencies) and Fitch, Moody's and S & P (International Rating Agencies) as approved rating agencies, for the purpose of rating the domestic and overseas exposures respectively, whose ratings are to be used for the purpose of capital calculation. However, currently for customers whose ratings are available from external rating agencies, for these customers, ratings are used computation of capital and for all other credit exposures of the bank are treated as unrated.

Types of exposures for which each agency will be used

- 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 to be used.
- For domestic cash credit, overdraft and other revolving credits (irrespective of the period) and for Term Loan exposures of over one year, long term ratings to be used.
- For overseas exposures, irrespective of the contractual maturity, long term ratings given by approved

rating agencies to be used.

Process used to transfer public issue ratings onto comparable assets in the Banking Book:

The above is not applicable to our bank.

II. Quantitative disclosures

a. Total Gross credit exposures

INR million	June 30, 2024	March 31, 2024
Fund Based		
Below 100% risk weight	232,047	204,338
100% risk weight	28,415	28,891
More than 100% risk weight	148,246	131,234
Deducted	-	-
Total	**408,708**	**364,463**

INR million	June 30, 2024	March 31, 2024
Non-Fund Based [5]		
Below 100% risk weight	56,655	60,835
100% risk weight	4,680	4,855
More than 100% risk weight	64,784	62,625
Deducted	-	-
Total	**126,119**	**128,315**

[5]Includes market as well as non-market related exposures.

Leverage Ratio

Quantitative disclosures

INR million	June 30, 2024	March 31, 2024	December 31, 2023	September 30, 2023
Tier 1 Capital	98,367	98,479	97,445	56,456
Exposure Measure	530,663	489,426	419,673	402,050
Leverage Ratio (%)	18.54%	20.12%	23.22%	14.04%

Net Stable Funding Disclosure as at June 30, 2024

The Basel Committee on Banking Supervision (BCBS) had introduced the Net Stable Funding Ratio (NSFR) in order to ensure resilience over a longer- term time horizon by requiring banks to fund their activities with more stable sources of funding. NSFR is defined as the amount of available stable funding relative to the amount of required stable funding. “Available stable funding” (ASF) is defined as the portion of capital and liabilities expected to be reliable over the time horizon considered by the NSFR, which extends to one year. The amount of stable funding required ("Required stable funding") (RSF) of a specific institution is a function of the liquidity characteristics and residual maturities of the various assets held by that institution as well as those of its off - balance sheet (OBS) exposures.

The NSFR guidelines became effective Oct 1, 2021, and the bank has been monitoring the ratio at daily frequency starting Oct 1 and reporting to RBI on a quarterly basis. The minimum regulatory requirement as set out in the extant RBI guidelines is 100%.

The following tables sets out the un-weighted and weighted value of NSFR components as of June 30, 2024, March 31, 2024, December 31, 2023, September 30, 2023 and June 30, 2023.

As of June 30, 2024

(INR million)

NSFR Disclosure Template (as of June 30, 2024)					
Particulars	Unweighted value by residual maturity				Weighted value
	No maturity*	< 6 months	6 months to < 1yr	≥ 1yr	
ASF Item					
1 Capital: (2+3)	98,338	-	-	-	98,338
2 Regulatory Capital	98,338	-	-	-	98,338
3 Other Capital Instruments	-	-	-	-	-
4 Retail deposits and deposits from small business customers: (5+6)	14	-	-	-	13
5 Stable deposits	-	-	-	-	-
6 Less stable deposits	14	-	-	-	13
7 Wholesale funding: (8+9)	-	-	265,130	-	132,565
8 Operational deposits	-	-	-	-	-
9 Other wholesale funding	-	-	265,130	-	132,565
10 Other liabilities: (11+12)	86,100	-	-	-	-
11 NSFR derivative liabilities		-	-	-	
12 All other liabilities and equity not included in the above categories	86,100	-	-	-	-

NSFR Disclosure Template (as of June 30, 2024)					
Particulars	Unweighted value by residual maturity				Weighted value
	No maturity*	< 6 months	6 months to < 1yr	≥ 1yr	
13 Total ASF (1+4+7+10)					**230,916**
					RSF Item
14 Total NSFR high-quality liquid assets (HQLA)					-
15 Deposits held at other financial institutions for operational purposes	4,289	-	-	-	2,145
16 Performing loans and securities: (17+18+19+20+21+22+23)	-	27,447	104,371	37,280	87,991
17 Performing loans to financial institutions secured by Level 1 HQLA	-	-	-	-	-
18 Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	-	27,447	12,735	-	10,484
19 Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks, and PSEs, of which:	-	-	91,636	25,632	67,606
20 With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	-	-	-	-
21 Performing residential mortgages, of which:	-	-	-	-	-
22 With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	-	-	-	-
23 Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-	-	-	11,648	9,901
24 Other assets: (sum of rows 25 to 29)	231,220	-	-	-	80,414

NSFR Disclosure Template (as of June 30, 2024)					
Particulars	**Unweighted value by residual maturity**				**Weighted value**
	No maturity*	**< 6 months**	**6 months to < 1yr**	**≥ 1yr**	
25 Physical traded commodities, including gold	-	-	-	-	-
26 Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	6,631	-	-	-	5,636
27 NSFR derivative assets	-	-	-	-	-
28 NSFR derivative liabilities before deduction of variation margin posted	372	-	-	-	372
29 All other assets not included in the above categories	224,217	-	-	-	74,406
30 Off-balance sheet items	140,013	-	-	-	4,888
31 Total RSF	**375,522**	**27,447**	**104,371**	**37,280**	**175,438**
32 Net Stable Funding Ratio (%)					**131.62%**

* Items to be reported in the 'no maturity' time bucket do not have a stated maturity. These may include, but are not limited to, items such as capital with perpetual maturity, non-maturity deposits, short positions, open maturity positions, non-HQLA equities, and physical traded commodities.

As of March 31, 2024

(INR million)

NSFR Disclosure Template (as of March 31, 2024)					
Particulars	Unweighted value by residual maturity				Weighted value
	No maturity*	< 6 months	6 months to < 1yr	≥ 1yr	
ASF Item					
1 Capital: (2+3)	98,338	-	-	-	98,338
2 Regulatory Capital	98,338	-	-	-	98,338
3 Other Capital Instruments	-	-	-	-	-
4 Retail deposits and deposits from small business customers: (5+6)	13	-	-	-	12
5 Stable deposits	-	-	-	-	-
6 Less stable deposits	13	-	-	-	12
7 Wholesale funding: (8+9)		-	215,230	-	107,615
8 Operational deposits	-	-	-	-	-
9 Other wholesale funding	-	-	215,230	-	107,615
10 Other liabilities: (11+12)	91,874	-	-	-	-
11 NSFR derivative liabilities		-	-	-	
12 All other liabilities and equity not included in the above categories	91,874	-	-	-	-
13 Total ASF (1+4+7+10)					**205,965**
RSF Item					
14 Total NSFR high-quality liquid assets (HQLA)					-
15 Deposits held at other financial institutions for operational purposes	3,191	-	-	-	1,596
16 Performing loans and securities: (17+18+19+20+21+22+23)	-	32,833	91,287	29,977	76,049
17 Performing loans to financial institutions secured by Level 1 HQLA	-	-	-	-	-
18 Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	-	32,833	8,373	-	9,111

NSFR Disclosure Template (as of March 31, 2024)					
Particulars	Unweighted value by residual maturity				Weighted value
	No maturity*	< 6 months	6 months to < 1yr	≥ 1yr	
19 Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks, and PSEs, of which:	-	-	82,914	20,985	59,295
20 With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	-	-	-	-
21 Performing residential mortgages, of which:	-	-	-	-	-
22 With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	-	-	-	-
23 Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-	-	-	8,992	7,643
24 Other assets: (sum of rows 25 to 29)	198,867	-	-	-	70,647
25 Physical traded commodities, including gold	-	-	-	-	-
26 Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	6,275	-	-	-	5,334
27 NSFR derivative assets	-	-	-	-	-
28 NSFR derivative liabilities before deduction of variation margin posted	520	-	-	-	520
29 All other assets not included in the above categories	192,071	-	-	-	64,793
30 Off-balance sheet items	141,816	-	-	-	4,860
31 Total RSF	**343,874**	**32,833**	**91,287**	**29,977**	**153,152**
32 Net Stable Funding Ratio (%)					**134.48%**

* Items to be reported in the 'no maturity' time bucket do not have a stated maturity. These may include, but are not limited to, items such as capital with perpetual maturity, non-maturity deposits, short positions, open maturity positions, non-HQLA equities, and physical traded commodities.

As of December 31, 2023

(INR million)

NSFR Disclosure Template (as of December 31, 2023)					
Particulars	Unweighted value by residual maturity				Weighted value
	No maturity*	< 6 months	6 months to < 1yr	≥ 1yr	
ASF Item					
1 Capital: (2+3)	98,338	-	-	-	98,338
2 Regulatory Capital	98,338	-	-	-	98,338
3 Other Capital Instruments	-	-	-	-	-
4 Retail deposits and deposits from small business customers: (5+6)	16	-	-	-	14
5 Stable deposits	-	-	-	-	-
6 Less stable deposits	16	-	-	-	14
7 Wholesale funding: (8+9)	-	-	187,057		93,528
8 Operational deposits	-	-	-	-	-
9 Other wholesale funding	-	-	187,057	-	93,528
10 Other liabilities: (11+12)	82,491	-	-	-	-
11 NSFR derivative liabilities		-	-	-	
12 All other liabilities and equity not included in the above categories	82,491	-	-	-	-
13 Total ASF (1+4+7+10)					**191,880**
RSF Item					
14 Total NSFR high-quality liquid assets (HQLA)					-
15 Deposits held at other financial institutions for operational purposes	2,766	-	-	-	1,383
16 Performing loans and securities: (17+18+19+20+21+22+23)	-	24,755	91,013	27,747	72,804
17 Performing loans to financial institutions secured by Level 1 HQLA	-	-	-	-	-
18 Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	-	24,755	10,718	-	9,072

NSFR Disclosure Template (as of December 31, 2023)					
Particulars	**Unweighted value by residual maturity**				**Weighted value**
	No maturity*	**< 6 months**	**6 months to < 1yr**	**≥ 1yr**	
19 Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks, and PSEs, of which:	-	-	80,295	18,764	56,097
20 With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	-	-	-	-
21 Performing residential mortgages, of which:	-	-	-	-	-
22 With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	-	-	-	-
23 Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-	-	-	8,983	7,635
24 Other assets: (sum of rows 25 to 29)	171,844	-	-	-	38,328
25 Physical traded commodities, including gold	-	-	-	-	-
26 Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	6,234	-	-	-	5,299
27 NSFR derivative assets	-	-	-	-	-
28 NSFR derivative liabilities before deduction of variation margin posted	450	-	-	-	449
29 All other assets not included in the above categories	165,161	-	-	-	32,580
30 Off-balance sheet items	128,721	-	-	-	4,442
31 Total RSF	**303,332**	**24,755**	**91,013**	**27,747**	**116,957**
32 Net Stable Funding Ratio (%)					**164.06%**

* Items to be reported in the 'no maturity' time bucket do not have a stated maturity. These may include, but are not limited to, items such as capital with perpetual maturity, non-maturity deposits, short positions, open maturity positions, non-HQLA equities, and physical traded commodities.

As of September 30, 2023

(INR million)

NSFR Disclosure Template (as of September 30, 2023)					
Particulars	Unweighted value by residual maturity				Weighted value
	No maturity*	< 6 months	6 months to < 1yr	≥ 1yr	
ASF Item					
1 Capital: (2+3)	57,338	-	-	-	57,338
2 Regulatory Capital	57,338	-	-	-	57,338
3 Other Capital Instruments	-	-	-	-	-
4 Retail deposits and deposits from small business customers: (5+6)	17	-	-	-	15
5 Stable deposits	-	-	-	-	-
6 Less stable deposits	17	-	-	-	15
7 Wholesale funding: (8+9)	-	184,210	-	-	92,105
8 Operational deposits	-	-	-	-	-
9 Other wholesale funding	-	184,210	-	-	92,105
10 Other liabilities: (11+12)	68,267	-	-	-	-
11 NSFR derivative liabilities		-	-	-	
12 All other liabilities and equity not included in the above categories	68,267	-	-	-	-
13 Total ASF (1+4+7+10)					**149,458**
RSF Item					
14 Total NSFR high-quality liquid assets (HQLA)					-
15 Deposits held at other financial institutions for operational purposes	3,640	-	-	-	1,820
16 Performing loans and securities: (17+18+19+20+21+22+23)	-	44,633	96,513	24,860	72,033
17 Performing loans to financial institutions secured by Level 1 HQLA	-	27,000	-	-	-
18 Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	-	17,633	10,218	-	7,754

NSFR Disclosure Template (as of September 30, 2023)					
Particulars	Unweighted value by residual maturity				Weighted value
	No maturity*	< 6 months	6 months to < 1yr	≥ 1yr	
19 Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks, and PSEs, of which:	-	-	86,295	15,860	56,628
20 With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	-	-	-	-
21 Performing residential mortgages, of which:	-	-	-	-	-
22 With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	-	-	-	-
23 Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-	-	-	9,000	7,650
24 Other assets: (sum of rows 25 to 29)	128,624	-	-	-	35,668
25 Physical traded commodities, including gold	-	-	-	-	-
26 Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	6,269	-	-	-	5,329
27 NSFR derivative assets	-	-	-	-	-
28 NSFR derivative liabilities before deduction of variation margin posted	586	-	-	-	586
29 All other assets not included in the above categories	121,769	-	-	-	29,753
30 Off-balance sheet items	122,994	-	-	-	4,241
31 Total RSF	**255,258**	**44,633**	**96,513**	**24,860**	**113,762**
32 Net Stable Funding Ratio (%)					**131.38%**

* Items to be reported in the 'no maturity' time bucket do not have a stated maturity. These may include, but are not limited to, items such as capital with perpetual maturity, non-maturity deposits, short positions, open maturity positions, non-HQLA equities, and physical traded commodities.

As of June 30, 2023

(INR million)

NSFR Disclosure Template (as of June 30, 2023)					
Particulars	Unweighted value by residual maturity				Weighted value
	No maturity*	< 6 months	6 months to < 1yr	≥ 1yr	
ASF Item					
1 Capital: (2+3)	54,941	-	-	-	54,941
2 Regulatory Capital	54,941	-	-	-	54,941
3 Other Capital Instruments	-	-	-	-	-
4 Retail deposits and deposits from small business customers: (5+6)	32	-	-	-	29
5 Stable deposits	-	-	-	-	-
6 Less stable deposits	32	-	-	-	29
7 Wholesale funding: (8+9)	-	-	186,459	-	93,230
8 Operational deposits	-	-	-	-	-
9 Other wholesale funding	-	-	186,459	-	93,230
10 Other liabilities: (11+12)	52,579	-	-	-	-
11 NSFR derivative liabilities		-	-	-	
12 All other liabilities and equity not included in the above categories	52,579	-	-	-	-
13 Total ASF (1+4+7+10)					**148,200**
RSF Item					
14 Total NSFR high-quality liquid assets (HQLA)					-
15 Deposits held at other financial institutions for operational purposes	4,265	-	-	-	2,133
16 Performing loans and securities: (17+18+19+20+21+22+23)	-	49,633	95,028	17,217	65,093
17 Performing loans to financial institutions secured by Level 1 HQLA	-	30,000	-	-	-
18 Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	-	19,633	6,188	-	6,039

NSFR Disclosure Template (as of June 30, 2023)					
Particulars	Unweighted value by residual maturity				Weighted value
	No maturity*	< 6 months	6 months to < 1yr	≥ 1yr	
19 Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks, and PSEs, of which:	-	-	88,840	13,727	56,089
20 With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	-	-	-	-
21 Performing residential mortgages, of which:	-	-	-	-	-
22 With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	-	-	-	-
23 Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-	-	-	3,488	2,965
24 Other assets: (sum of rows 25 to 29)	128,315	-	-	-	37,934
25 Physical traded commodities, including gold	-	-	-	-	-
26 Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	7,567	-	-	-	6,432
27 NSFR derivative assets	-	-	-	-	-
28 NSFR derivative liabilities before deduction of variation margin posted	567	-	-	-	567
29 All other assets not included in the above categories	120,182	-	-	-	30,936
30 Off-balance sheet items	115,802	-	-	-	3,965
31 Total RSF	**248,382**	**49,633**	**95,028**	**17,217**	**109,125**
32 Net Stable Funding Ratio (%)					**135.81%**

* Items to be reported in the 'no maturity' time bucket do not have a stated maturity. These may include, but are not limited to, items such as capital with perpetual maturity, non-maturity deposits, short positions, open maturity positions, non-HQLA equities, and physical traded commodities.