Basel III- Pillar III Disclosures

June 30,2025

इंडियन बैंक Indian Bank

इलाहाबाद ALLAHABAD

Table DF – 2: Capital Adequacy

Assessment of Capital Adequacy:

(a) Bank maintains capital to protect the interest of depositors, general creditors and stake holders against any unforeseen losses.
As per the RBI guidelines, Banks have to maintain a Minimum Common Equity Tier 1 (CET 1) of 8.00% (including Capital Conservation Buffer of 2.50%) and minimum CRAR of 11.50% (including Capital Conservation Buffer of 2.50%) effective from 1st October 2021.

(b) In line with RBI guidelines, Bank has adopted following risk management approaches for assessing the capital adequacy:

- **Credit Risk**: Standardised Approach
- **Market Risk**: Standardised Duration Approach
- **Operational Risk**: Basic Indicator Approach

(c) Bank projects capital for the next 5 financial years based on business projections, policy guidelines, macro-economic scenarios, risk appetite etc

(d) Under Pillar II, Bank considers following risks while assessing / planning capital:

▪ Credit Concentration Risk ▪ Interest Rate Risk in the Banking Book ▪ Liquidity Risk ▪ Settlement Risk ▪ Compliance Risk ▪ Reputational Risk ▪ Model Risk ▪ Country Risk ▪ Compensation Risk ▪ Legal Risk ▪ Group Risk ▪ Conduct Risk ▪ Risk of Securitisation ▪ Stress Credit Risk	▪ Underestimation of Credit Risk under Standardised Approach ▪ Superannuation Obligation Risk ▪ Off-Balance sheet exposure Risk ▪ Information Security Risk ▪ Outsourcing Risk ▪ Human Resources Risk ▪ Residual Risk ▪ Strategic Risk ▪ Un-hedged Foreign Currency Exposure Risk ▪ Climate Risk ▪ Cyber Risk ▪ Deposit Concentration Risk ▪ Interest Rate Risk in Trading Book ▪ Emerging Risk

(e) Bank also periodically undertakes stress testing in various risk areas to assess the impact of stressed scenario or plausible events on asset quality, liquidity, interest rate, derivatives and forex on its profitability and capital adequacy.

A comprehensive stress testing framework is put in place. Bank conducts stress test on quarterly basis based on scenarios prescribed by RBI as well as bank specific scenarios including Macroeconomic Indicators and Micro Segments.

Quantitative disclosures (as per Basel III guidelines)

(a) Capital requirements for credit risk: (₹ in Million)

Particulars	Standalone	Consolidated
Portfolios subject to standardized approach	405,646.92	405,915.80
Securitization exposures	--	--

(b) Capital requirements for market risk:

Standardized duration approach (₹ in Million)

Particulars	Standalone	Consolidated
Interest Rate Risk	5,625.89	5,625.89
Foreign Exchange Risk (including gold)	426.94	426.94
Equity Risk	4,090.44	4,090.44
Total	10,143.27	10,143.27

(c) Capital requirements for operational risk:

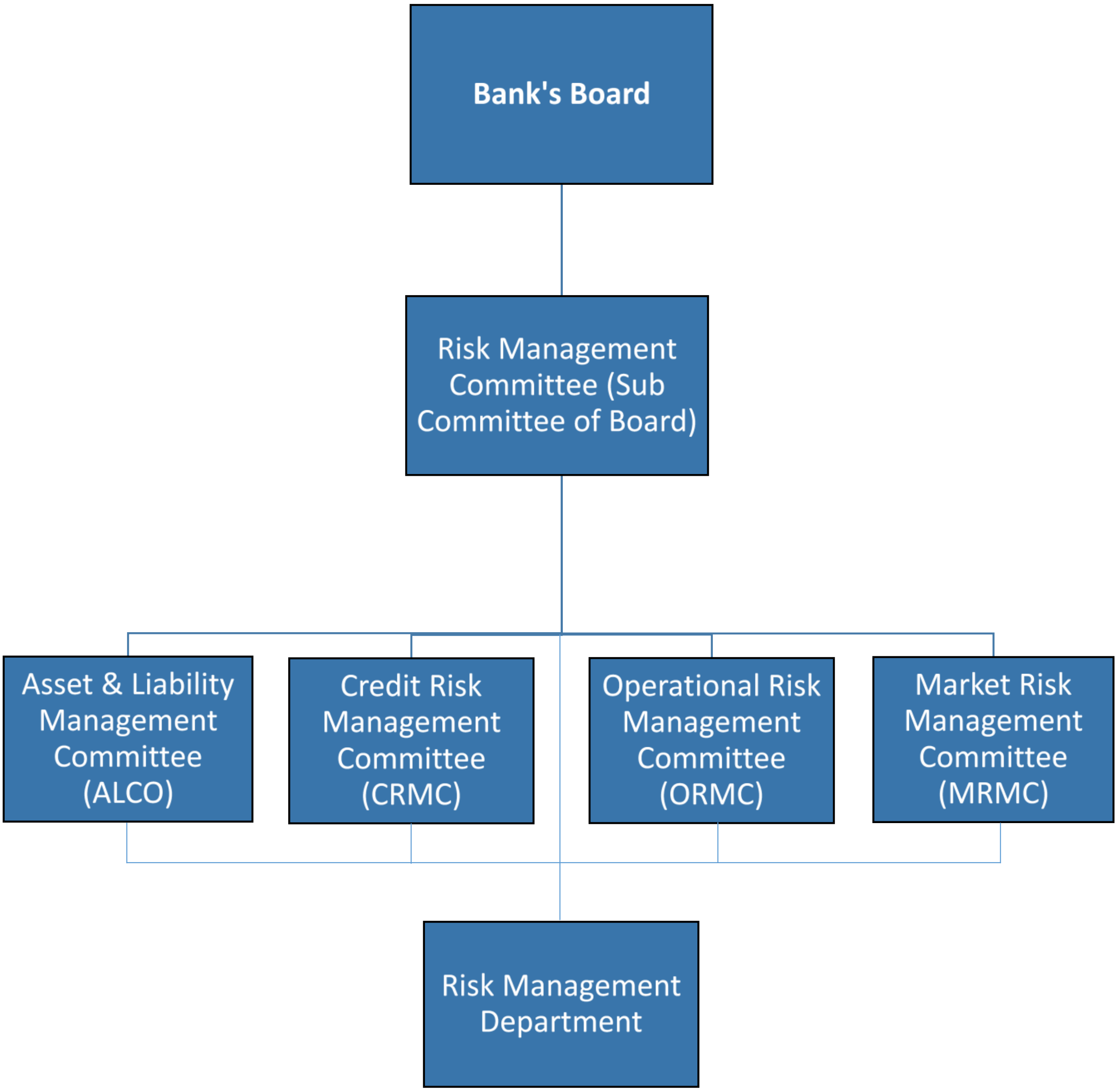
(₹ in Million)

Particulars	Standalone	Consolidated
Basic Indicator Approach	61,813.73	63,452.14

(d) Common Equity Tier 1 (CET 1), Tier 1 and Total capital ratio (as per Basel III guidelines):

Particulars	Standalone	Consolidated
Common Equity Tier 1 (CET 1)	15.26%	15.46%
Tier 1 Capital Adequacy Ratio	15.74%	15.94%
Total Capital Adequacy Ratio	17.80%	17.99%

Organisation Structure:



Risk Management Architecture:
Risk is an integral part of the banking business and the Bank aims to achieve an appropriate trade-off between risk and returns. To ensure sustainable and consistent growth, the Bank has developed a sound risk management framework. The Bank undertakes business activities within the defined risk appetite limits and policies approved by the Board of the Bank. The Board has also constituted a Risk Management Committee (RMC) which oversees the different type of risks.

The Bank has put in place various policies to manage the risks, viz. Integrated Risk Management Policy, Credit Risk Management Policy, Asset Liability Management Policy, Policy on Market Risk Management, Operational Risk Management Policy, Internal Capital Adequacy Assessment Process (ICAAP) Policy. All the policies are reviewed at regular intervals by Board.

The following specific committees have been constituted to facilitate focussed oversight on various risks.

(i) Asset Liability Committee (ALCO)
(ii) Credit Risk Management Committee (CRMC)
(iii) Operational Risk Management Committee (ORMC)
(iv) Market Risk Management Committee (MRMC)

These committees work within the overall guidelines and policies approved by the Board.

Credit Risk:
Credit risk refers to the deterioration in the credit quality of the borrower adversely impacting the financial performance of the Bank. The losses incurred by the Bank in a credit transaction could be due to inability or wilful default of the borrower in honouring the financial commitments to the Bank.

Systems are in place to ensure credit quality and minimise default losses at front and back-end. Bank has put in place Risk Management System to identify the risks at an early stage and manage them by setting and monitoring prudential limits. Bank adopt robust underwriting process which includes due diligence, group and Industry dynamics, income/ cash flow characteristics, banking behaviour, demographics, credit history, loan tenure, loan to Value, rating and market intelligence etc.

Credit Risk Management is also backed by portfolio diversification, documentation check, periodic post-disbursement monitoring measures. Portfolio study is being conducted on regular basis to understand the built up stress in portfolio and to initiate corrective measures.

Digital lending has emerged as a convenient and quick method for customers to secure loans with just pressing the button. Bank has implemented appropriate measures to manage these risks effectively through proper evaluation of loan eligibility. Business Rule Engines are made robust with integration of APIs to collect information from various sources to access the risk profile of the borrower.

Limit Framework:
In order to manage the concentration risk, limit framework has been laid down for following type of exposures:

- Single and Group borrower exposure
- Sensitive sector exposure
- Unsecured exposure
- Country-wise exposure
- Internal rating wise exposure
- Term loan exposure
- Industry-wise exposure
- Interbank exposure
- Geographical Region wise exposure

These exposure limits are monitored on regular basis by various apex level committees of the Bank.

Credit Review Framework:
In view of improving the credit risk assessment and considering dynamic & volatile market environment and plethora of external and internal risk factors inherent in credit proposals, Bank has adopted the Credit Review Framework to strengthen the underwriting process and to categorize risk level of the credit proposals into Low, Medium, High and No-go (Very high) categories. Under this structure risk is being quantified based upon matrices on risk factors embedded in seven broad parameters namely Borrower, Promoter and Group entities, Activity/Industry, Security Coverage, Conduct of facilities, Ratings and compliance position along with subjective parameters. The framework is applicable for loan proposals of Rs 50 Cr and above for corporates and Rs 10 Cr and above for MSME segments providing additional tool/dimension in processing/ sanctioning.

Rating and Scoring Model: All credit proposals are subject to credit risk rating / scoring process to support credit decision making as well as to enhance risk management capabilities for portfolio management, pricing and risk based capital measurement. In order to ensure robustness of the rating models, the rating models have been subjected to validation by an external agency. The Bank has entry level scoring models for all the fresh sanctions coming under structured loan products and other loans which are not subjected to Rating Model.

Loan review mechanism: Loan review mechanism and Credit audit system are in place for the periodical review/audit of the large value accounts and bring about qualitative improvements in credit administration of the Bank. In addition, Standard Assets Monitoring Committee reviews the Special Mention Accounts periodically to initiate timely action to prevent slippage of standard assets to non-performing assets. As a part of monitoring mechanism, accounts which are downgraded from investment category are identified and monitored closely.

Committee Approach: Bank has adopted committee level credit sanctions and the delegated power of each Committee is defined properly to deal with different ticket size and levels of relaxations.

Loan Processing: Centralised loan processing centres are created at different geography to ensure quality on boarding and underwriting in order to maintain a good portfolio. Retail Asset Processing Centres (RAPC) are dealing with mortgage based Retail loan proposals, whereas MSME and Agriculture Loan Processing centres (MAPC) are dealing with all MSME/ Agri loans. In the similar manner Mid Corporate and Large Corporate branches are created for focussed corporate lending in Bank.

Document Verification: Document e-Verification and Archival (DeVA) and Asset Management Centres (DAMC) are opened to ensure proper loan documentation, proper loan account creation, security perfection as well compliance of the loan sanction terms.

New Business Group: New Business Group has been constituted at Corporate Office for catering the requirements of the new customers for considering the acceptability of the borrower, level of exposure and pricing. New Business Group shall consider in-principle / prima facie acceptance of the client before submission of detailed proposal. Approval of New Business Groups to be considered at different sanction committee based on the loan amount.

Asset Liability Management:

Asset Liability Management framework facilitates bank to measure, monitor and control liquidity risk and interest rate risk on its balance sheet. This helps in providing suitable strategies for asset liability management. The Asset Liability management framework consists of the following key components

- Liquidity risk management
- Interest rate risk management
- Balance sheet and Basel III liquidity ratios
- Stress Testing and scenario analysis
- Contingency funding plan

Bank has set in place ALM policy to achieve two primary objectives as listed below:

Short Term Objective:

- To optimize the Net Interest Margin (NIM) of the Bank
- To provide adequate liquidity
- To manage re-pricing risk

Long Term Objective:

- To maximize the shareholder's wealth

Asset Liability Management is the function of Asset Liability Committee (ALCO). It operates under the guidance and supervision of the Board and/or Sub-Committee of Board on Risk Management. It meets at regular intervals to review the interest rate scenario, review of MCLR, TBLR, EBLR (REPO), Base Rate, liquidity position, product pricing for both deposits and advances, maturity profile of the assets and liabilities, demand for Bank funds, cash flows of the Bank and overall Balance Sheet Management.

Liquidity risk is measured and monitored through two Approaches-Flow approach and Stock approach. Flow approach involves comprehensive tracking of cash flow mismatches and is done through preparation of Structural liquidity statement on a daily basis. Appropriate tolerance levels/prudential limits have been stipulated for mismatches in different time buckets. Under Stock Approach various balance sheet ratios are prescribed with appropriate limits. The compliance of ratios to the prescribed limits ensures that the Bank has managed its liquidity through appropriate diversification and kept it within the sustainable limit.

For measurement and monitoring of Interest rate risk, currency wise, both Traditional gap approach and Duration gap approaches are followed. The short-term impact of interest rate movements on NIM is worked out through “Earnings at Risk” approach taking into consideration Yield curve risk, Basis risk and Embedded Options Risk. The long-term impact of interest rate movements on Market Value of Equity is also worked out through Duration Gap approach. The monthly interest rate sensitivity statement is reviewed by ALCO and Quarterly interest rate sensitivity is reviewed by RMC.

Market Risk Management:

Market risk is the possibility of loss caused by adverse movements in the market variables. The Bank for International Settlements (BIS) defines market risk as “the risk that the value of ‘on’ or ‘off’ balance sheet positions will be adversely affected by movements in equity and interest rate markets, currency exchange rates and commodity prices”. Thus, Market Risk is the risk to the bank’s earnings and capital due to changes in the market level of interest rates or prices of securities, foreign exchange and equities, as well as the volatilities of those changes. The objective of market risk management is to assist the business units in maximizing the risk adjusted return by providing analytics driven inputs regarding market risk exposures, portfolio performance vis-à-vis risk exposures and comparable benchmarks. Following risks are managed under Market Risk.

- Interest Rate Risk
- Exchange Rate Risk
- Equity Price Risk

The market risk may also arise from changes in commodity prices. However, Bank does not have any exposure to commodity related markets.

Market Risk Management (MRM) Framework

a) **Risk Identification:** Setting a framework for identifying, assessing and managing market risk in order to provide clarity on various dimensions of risk identification and recognition to each of the business functions.
b) **Risk Measurement and Limits:** Bank recognizes that no single risk statistic can reflect all aspects of market risk. Therefore, various statistical and non-statistical risk measures are used to enhance the stability of risk measurement of market risk. Together, these risk measures provide a more comprehensive view of market risk exposure than any single measure. Market risk is managed with various metrics viz. Value at Risk (VaR), Earnings at Risk (EaR), Modified duration (MD), PV01 Limits, Net Overnight Open Position Limits (NOOPL), Individual Gap Limit (IGL) and Aggregate Gap Limit (AGL) currency wise and also through sensitivity analysis. Stress testing is also conducted on a regular basis to monitor the vulnerability of the bank to extreme but plausible unfavourable shocks.
c) **Risk Monitoring:** Bank monitors and controls its risk, using various internal and regulatory risk limits for trading book which are set based on economic scenario, business strategy, management experience and Bank's risk appetite. Rate scan is carried out to ensure that transactions are carried out at prevailing market rates.
d) **Risk Reporting:** Mid Office monitors treasury operations on day to day basis. A weekly summary note is placed to Chief Risk Officer and on Quarterly basis to MRMC.

Market risk management is governed by comprehensive board approved Policy on Market Risk Management and Stress Testing Policy to ensure that the risks spread across different activities carrying an underlying market risk are within the stipulated risk appetite of the bank. All the policies are benchmarked with industry-best practices and RBI regulations. The risk reporting mechanism in the Bank comprises disclosures and reporting to the various apex level committees.

Operational Risk:

Operational Risk (OR) is the risk of loss resulting from inadequate or failed internal processes, people or systems, or from external events. The bank has put in place Operational Risk Management Frame work (ORMF) and Operational Risk Management systems (ORMS) to ensure effective governance, risk capture and assessment and quantification of operational risk. Operational risk is well managed by using appropriate qualitative & quantitative methods and established internal control systems in day to day management processes and adopting various risk mitigating strategies. The risk perceptions in various products / processes are critically analysed and corrective actions if required, are initiated.

Bank has implemented a web-based Operational Risk Management System to capture, measure, monitor and manage its operational risk. Bank has put in place frameworks for Risk Control Self-Assessment (RCSA) and Key Risk Indicators (KRIs). Risk and control self-assessment is used to identify key operational risk and assess the degree of effectiveness of the internal controls.

Bank has been taking steps to strengthen the RCSA and KRI by reviewing and improving the coverage area for management of Operational risk.

Climate Risk:

Banks are exposed to physical risks of climate change, as they may incur severe losses caused by weather events. Furthermore, the banking industry faces risks in relation to the transition to a carbon-neutral economy, due to considerable exposures to high-emission sectors. These exposures make them vulnerable to new climate policies, rapidly advancing carbon-neutral technology and changing market conditions.

The Bank is committed to lending responsibly, maximizing impact, and minimizing climate risks in an inclusive and sustainable manner. Climate risk management policy has been introduced in the bank with short / medium and long term strategies /approach for adoption.

ESG Steering committee has been constituted which is setting quantitative and qualitative targets and strategy. To begin with, in the short term, the Bank shall assess the climate risks for loan proposal each involving more than INR 100 crore (for listed borrowers) and INR 250 crore (for unlisted borrowers) to promote responsible lending. Bank has also leveraged a GHG calculator for calculating the Scope 1 and Scope 2 emissions of the borrower based on their sectoral revenue. Bank has developed a Climate Risk Assessment Tool in form of sectoral heat map for assessing the sectoral transition risk as well as the district level physical risk vulnerability (flood, drought, cyclone, landslide etc). This heat map will be the indicative factor for entry barrier for credit decision on borrowers at the time of on-boarding or renewal of facilities.

Incorporating ESG risks into its lending strategy, the Bank has adopted a risk-based pricing mechanism that applies a sector premium to borrowers operating in the top five greenhouse gas (GHG) emitting industries. At present, disincentive in the form of Pricing Mark-up ranging from 0.25% to 1.00% (based on external, rating) is charged for Top 5 polluting sectors. Reflecting our strategic intent to gradually reduce exposure to high-carbon sectors, the Bank has revised its internal exposure limits for the petroleum and petroleum products sector from 5% to 4%, the exposure limit for renewable energy sector has been increased from 0.5% to 3%, the Bank has maintained limited exposure to environmentally intensive sectors such as mining and quarrying.

Bank is actively lending to Green Energy initiatives viz Solar/ Wind etc under wholesale lending and retail schemes for e- Vehicles have been launched. A Green portfolio consisting of exposure to companies associated with business in sectors such as Renewable Energy (Solar, Wind, and Hydro-Water), Electric Vehicle, and Ethanol etc is being created in Bank with special focus.

Table DF-3

Credit Risk: General disclosures for all banks

Qualitative Disclosures:

(a) Credit Risk Management:

Credit risk is defined as the possibility of losses associated with diminution in the credit quality of borrowers or counterparties.

Architecture:

In adherence with various guidelines and leading industry practices, the Bank has set up a robust governance structure for the management of credit risk, ensuring an adequate oversight, monitoring and reporting. The framework establishes the responsibilities of the board of directors. The Bank has established a Board level sub-committee known as 'Risk Management Committee (RMC)' constituted in terms of RBI guidance note on Risk Management system.

Risk Management Committee (RMC):

The RMC evaluates overall risks faced by the Bank and is responsible for the establishment of an effective system to identify measure, monitor, and control and mitigate the risk.

The Board has delegated authority to the RMC for credit risk related responsibilities. The committee oversees credit risk management and ensures that the principal credit risks facing the Bank have been properly identified and are being appropriately managed. The committee approves and periodically reviews the overall risk appetite and credit risk management strategy. The committee reviews the risk management policies, the Bank's compliance with risk management guidelines stipulated by the RBI.

The risk committee also reviews credit risk profile and any major development, internal and external, and their impact on portfolio of the bank

Credit Risk Management Committee (CRMC): CRMC deals with the issues relating to credit policy and procedures, and analyzes, manages and controls credit risk on a bank wide basis.

Loan Review Management Committee: (LRMC): As a part of Credit risk management process, Loan Review Management Committee (LRMC), has been constituted to undertake review of borrowal accounts sanctioned by various Committees.

Definitions of past due and impaired (for accounting purpose)

Bank has adopted the definitions of the past due and impaired (for accounting purposes) as defined by RBI for Income Recognition and Asset Classification norms. Further, in line with RBI guidelines, the moratorium period, wherever granted, is factored in for the purpose of asset classification.

The policy of the bank for classifying bank's loan assets is as under:

Non Performing Asset (NPA): A non performing asset (NPA) is a loan or an advance where:

- Interest and/ or installment of principal remain overdue for a period of more than 90 days in respect of a term loan,
- The account remains 'out of order' in respect of an Overdraft/Cash Credit (OD/CC)
- The bill remains overdue for a period of more than 90 days in the case of bills purchased and discounted,
- The installment of principal or interest thereon remains overdue for two crop seasons for short duration crops
- The installment of principal or interest thereon remains overdue for one crop season for long duration crops

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

Non Performing Assets of the Bank is further classified in to three categories as under**:**

- **Sub standard Assets**

A sub standard asset is one which has remained NPA for a period less than or equal to 12 months.

- **Doubtful Assets**

An asset would be classified as doubtful if it has remained in the substandard category for 12 months.

- **Loss Assets**

A loss asset is one where loss has been identified by the bank or by internal or external auditors or the RBI inspection.

Credit Risk Management Policy:

The Bank has put in place the Credit Risk Management Policy (part of Credit Policy) and the same has been ported on Bank's intranet. The main objective of the policy is to ensure that the operations are in line with the expectation of the management and the strategies of the top management are translated into meaningful directions to the operational level. The Policy stipulates prudential limits on large credit exposures, standards for loan collateral, portfolio management, loan review mechanism, risk concentrations, risk monitoring and evaluation, provisioning and regulatory / legal compliance.

The Bank identifies the risks to which it is exposed and applies suitable techniques to measure, monitor and control these risks.

While the Board / Risk Management Committee of the Board devises the policy and fixes various credit risk exposures, Credit Risk Management Committee implements these policies and strategies approved by the Board / RMC, monitors credit risks on a bank wide basis and ensures compliance of risk limits.

Bank considers rating of a borrower as an important tool to measure the credit risk associated with any borrower and accordingly implemented rating software.

Total gross credit risk exposures, Fund Based and Non-fund based separately.

(₹ in Million)

Particulars	Standalone	Consolidated
Gross Credit Risk Exposures		
Fund Based		
Loans and Advances	6,011,473.67	6,011,460.56
Investments	2,207,212.54	2,207,974.37
Other Assets	779,206.70	780,726.40
Total Fund Based	**8,997,892.91**	**9,000,161.33**
Non Fund Based including contingent credit, contracts and derivatives*	3,919,466.48	3,919,672.28
Total Credit Risk Exposure	**12,917,359.39**	**12,919,833.61**

*includes notional principles of derivatives exposures, fund based unavailed limits, LC, acceptances Guarantees

(a) Geographic distribution of credit risk exposures Fund based and Non-fund based (Standalone) separately

(₹ in Million)

Geographical Region	Fund Based	Non Fund Based including contingent credit, contracts and derivatives	Total
Overseas	479,612.89	84,715.31	564,328.20
Domestic	8,518,280.02	3,834,751.17	12,353,031.19
Total	**8,997,892.91**	**3,919,466.48**	**12,917,359.39**

(b) Industry-wise distribution of exposures (Standalone) as on 30.06.2025

(₹ in Million)

	MAJOR INDUSTRIES/SECTORS	FB Exposure	NFB Exposure	Committed Exposure
1	**Chemicals & Chemical Products**			
1.1	Drugs and Pharmaceuticals	15,883.07	2,045.39	17,928.46
1.2	Fertilizers	10,200.07	5.70	10,205.77
1.3	Other Chemicals & Chemical Products	22,310.60	7,141.27	29,451.87
2	**Engineering**			
2.1	General Engineering Machinery and Goods	53,776.55	55,016.91	108,793.46
2.2	Electrical Machinery and Goods	23,352.03	20,292.57	43,644.60
2.3	Electronic Machinery, Goods and Software	15,774.99	13,179.16	28,954.15
3	**Food Manufacturing and Processing**			
3.1	Edible oil and Vanaspati	4,211.61	17,605.85	21,817.46
3.2	Rice Mills, Flour Mills and Dal Mills	55,141.70	11,458.12	66,599.82
3.3	Sugar	8,772.95	133.39	8,906.34
3.4	Tea and Coffee	3,696.09	27.43	3,723.52
3.5	Other Food Manufacturing and Processing	79,160.05	20,778.35	99,938.40
4	**Infrastructure**			
4.1	**Power**			
4.1.1	Power Generation	166,073.66	37,503.23	203,576.89
4.1.2	Power Transmission and Distribution	97,174.76	12,518.65	109,693.41
4.1.3	Renewable Energy	36,960.94	2,844.59	39,805.53
4.2	**Transport**			
4.2.1	Ports and Roads	138,271.86	13,334.20	151,606.06
4.2.2	Shipping	10,976.28	3.63	10,979.91
4.2.3	Logistics	11,880.16	3,564.95	15,445.11
4.3	Telecommunication	20,288.31	12,263.50	32,551.81
4.4	Educational Institution	49,919.14	2,875.73	52,794.87
4.5	Hospital	38,001.87	1,038.65	39,040.52
4.6	Hotels (Three Star and above)	19,604.93	225.07	19,830.00
4.7	Other Infrastructure	211,814.39	14,843.36	226,657.75
5	**Textiles**			
5.1	Cotton Textile	27,421.73	629.35	28,051.08
5.2	Natural Fibre Textile	1,560.76	1.77	1,562.53
5.3	Handloom Textile and Khadi	4,336.33	54.87	4,391.20
5.4	Other Textile	64,387.41	5,721.40	70,108.81
6	**NBFC/HFC/MFI**			
6.1	Non Banking Financial Companies (NBFC)	513,479.01	502.72	513,981.73
6.2	Micro Finance Institutions (MFI)	8,018.93	0.00	8,018.93
6.3	Housing Finance Companies (HFC)	179,479.18	0.00	179,479.18
7	**Metal and Metal Products**			
7.1	Iron and Steel	143,066.00	48,896.30	191,962.30
7.2	Other Metals and Metal Products	46,159.03	12,278.97	58,438.00

8	**Trade**			
8.1	Wholesale Trade	372,137.70	30,407.68	402,545.38
8.2	Retail Trade	326,419.97	7,574.11	333,994.08
9	Automobiles	20,199.90	1,045.92	21,245.82
10	Aviation	47,054.02	90.23	47,144.25
11	Beverages and Tobacco	13,517.63	519.99	14,037.62
12	Cement and Cement Products	42,392.14	13,577.66	55,969.80
13	Capital Market Exposure (CME)	23,160.50	6,025.00	29,185.50
14	Commercial Real Estate (CRE)	180,641.64	1,928.50	182,570.14
15	Construction Contractors	117,633.23	170,135.08	287,768.31
16	Gems and Jewellery	3,824.64	584.04	4,408.68
17	Glass and Glass Ware	1,007.40	383.53	1,390.93
18	Leather and Leather Products	2,715.74	489.29	3,205.03
19	Media and Entertainment	5,824.38	4,214.34	10,038.72
20	Mining and Quarrying	32,360.78	5,516.33	37,877.11
21	Paper and Paper Products	19,577.45	2,423.24	22,000.69
22	Petroleum and Petroleum Products	175,107.91	17,986.69	193,094.60
23	Printing and Publishing	6,938.53	2,180.96	9,119.49
24	Rubber, Plastic and their Products	37,552.94	6,829.19	44,382.13
25	Wood and Wood Products	7,552.34	2,410.90	9,963.24
26	Data Centre	12,362.57	697.14	13,059.71
27	Electrical vehicle	10,752.56	456.32	11,208.88
28	Other Industries	323,739.19	15,749.59	339,488.78
	Total	**3,863,627.55**	**608,010.81**	**4,471,638.36**

As on 30.06.2025, the Bank's exposure to the industries stated below was more than 5% of the total exposure:

Sl	Industry Classification	Percentage of the total gross credit exposure
1	Infrastructure	11.44%
2	NBFC,HFC,MFI	8.90%

(e) Residual contractual maturity break-up of advances and investments

(₹ in Million)

	Investments*	Advances
1 day	635065.40	57141.18
2-7 days	92892.00	121385.77
8 -14 days	83136.50	85138.86
15 to 30 days	128875.00	157519.68
31 Dto 2M	57348.10	366255.79
2M to 3 months	84028.30	261665.03
Over 3 months to 6 months	107101.20	450199.43
Over 6 months to 1 year	178827.40	1025220.56
Over 1 year to 3 years	174979.70	1863992.29
Over 3 years to 5 years	160415.00	488866.21
Over 5 years	631159.51	963775.70
Total	2333828.11	5841160.50

* Excludes 50% of listed equities of ₹ 839.35 Million.

(₹ in Million)

(f)	Amount of NPAs (Gross) – (Standalone)	
	➢ Substandard	16464.18
	➢ Doubtful 1	14301.84
	➢ Doubtful 2	16534.93
	➢ Doubtful 3	42374.19
	➢ Loss	90993.65
	Gross NPA (Standalone)	180668.79
(g)	Net NPAs	10355.57
(h)	NPA Ratios	
	➢ Gross NPAs to gross advances	3.01
	➢ Net NPAs to net advances	0.18
(i)	Movement of NPAs (Gross)	
	➢ Opening Balance (01.04.2025)	181788.64
	➢ Additions	13755.03
	➢ Reductions	14874.89
	➢ Closing Balance (30.06.2025)	180668.79
(j)	Movement of provisions for NPAs	
	➢ Opening Balance (01.04.2025)	168828.49
	➢ Provisions made during the period	3872.44
	➢ Write Off / Write-back of excess provisions	4212.65
	➢ Closing balance (30.06.2025)	168488.28
(k)	Amount of Non-Performing investments	5232.25
(l)	Amount of Provisions held for non-performing investments	5232.25
(m)	Movement of provisions for depreciation on investments	
	➢ Opening balance (01.04.2025)	191.80
	➢ Provisions made during the period	0.00
	➢ Write-off	0.00
	➢ Write-back of excess provisions	0.00
	➢ Closing balance (30.06.2025)	191.80

Write off and recoveries that have been booked directly to the income statement:

(₹ in Million)

Recovery in Accounts under collection	7160.19
Memorandum of Interest / legal charges / Recovery in written off accounts	1705.55

Amount of NPA by Major Industry type:

(₹ in Million)

Industry	Gross NPA	Provision	Net NPA
Basic Metals and metal products (Including Iron and Steel)	4439.31	4024.11	415.20
Infrastructure incl Power	8248.52	6766.21	1482.31
Textiles	5433.63	5029.39	404.24
All Engineering	2953.11	2413.89	539.22
Petroleum & other minerals	56.06	56.06	0.00

Technical Write Off during the quarter ended 30.06.2025- Standalone: ₹ 2982.72 million

Geography-wise NPA

(₹ in Million)

	Domestic	Overseas	Global
Amount of NPAs (Gross)			
Substandard	14514.11	1950.07	16464.18
Doubtful 1	14301.84	0.00	14301.84
Doubtful 2	16496.81	38.12	16534.93
Doubtful 3	42255.90	118.29	42374.19
Loss	90993.65	0.00	90993.65
Total	178562.31	2106.48	180668.79

Analysis of ageing of past-due loans

(₹ in Million)

Details	Gross NPA
Less than 1 year (Sub Standard)	16464.18
1-2 Years (D1)	14301.84
2-3 Years (D2- 1st Year)	9505.91
3-4 Years(D2- 2nd Year)	7029.02
More than 4 years	133367.84

Table DF – 4

Credit Risk: disclosures for portfolios subject to the standardized approach

Qualitative Disclosures:

(a)The Bank uses ratings assigned by the Seven Rating Agencies approved by the Reserve Bank of India namely a) CRISIL, b) ICRA, c) CARE, d) India Ratings, e) Acuite and f) Infomerics g) Brickwork for the eligible exposures according to the Basel III framework. For overseas credit exposure, bank accepts rating of Standard &Poor, Fitch, & Moody's.

The Bank uses only publically available solicited ratings assigned by the above approved credit rating agencies for all eligible exposures, both on balance sheet and off balance sheet, whether short term or long term, in the manner permitted in the RBI guidelines on Basel III capital regulations.

For assets in the Bank's portfolio that have contractual maturity up to one year, short term ratings accorded by the chosen credit rating agencies are considered relevant. For other assets, which have a contractual maturity of more than one year, long term ratings accorded by the chosen credit rating agencies are considered relevant.

Long term/short term ratings issued by the chosen domestic credit rating agencies have been mapped to the appropriate risk weights applicable as per the standardised approach under Basel III capital regulations.

Use of multiple rating assessment:

- If there are two ratings accorded by chosen credit rating agencies that map into different risk weights, the higher risk weight are applied
- If there are three or more ratings accorded by chosen credit rating agencies with different risk weights, the ratings corresponding to the two lowest risk weights should be referred to and the higher of those two risk weights should be applied. i.e., the second lowest risk weight

Quantitative Disclosures:

(b)The total credit risk exposure (Standalone) bifurcated after the credit risk mitigation under Standardized Approach is as under:

(₹ in Million)

Standalone	Book Value	Risk Weighted value
Below 100% Risk weight	10,698,639.93	1,521,284.77
100% Risk weight	979,689.37	793,155.90
Above 100% Risk weight	1,239,030.09	1,212,923.84
Total	**12,917,359.39**	**3,527,364.51**

The total credit risk exposure (Consolidated) bifurcated after the credit risk mitigation under Standardized Approach is as under:

(₹ in Million)

Consolidated	Book Value	Risk Weighted value
Below 100% Risk weight	10,699,625.36	1,521,481.84
100% Risk weight	980,117.22	793,596.86
Above 100% Risk weight	1,240,091.03	1,214,623.91
Total	**12,919,833.61**	**3,529,702.62**

Table DF – 18

Leverage Ratio

The Basel III Leverage Ratio is defined as the Capital Measure (Tier-1 Capital) divided by the Exposure Measure. As per RBI Guidelines, the Basel III Leverage Ratio for the Bank at the consolidated level as on June 30,2025 is as follows

(₹ in Million)

	DF 18 – Leverage ratio common disclosure template	(₹ in Million)
	On-balance sheet exposures	**Consolidated**
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	8,966,270.12
2	(Asset amounts deducted in determining Basel III Tier 1 capital)	(1,152.17)
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	8,965,117.95
	Derivative exposures	
4	Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin)	11,142.52
5	Add-on amounts for PFE associated with all derivatives transactions	47,570.97
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework	0.00
7	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)	0.00
8	(Exempted CCP leg of client-cleared trade exposures)	0.00
9	Adjusted effective notional amount of written credit derivatives	0.00
10	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	0.00
11	Total derivative exposures (sum of lines 4 to 10)	58,713.49
	Securities financing transaction exposures	
12	Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	0.00
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	0.00
14	CCR exposure for SFT assets	4,527.96
15	Agent transaction exposures	0.00
16	Total securities financing transaction exposures (sum of lines 12 to 15)	4,527.96
	Other off-balance sheet exposures	
17	Off-balance sheet exposure at gross notional amount	1,526,490.42
18	(Adjustments for conversion to credit equivalent amounts)	(1,065,085.90)
19	Off-balance sheet items (sum of lines 17 and 18)	461,404.52
	Capital and total exposures	
20	Tier 1 capital	664,592.73
21	Total exposures (sum of lines 3, 11, 16 and 19)	9,489,763.92
	Leverage ratio	
22	**Basel III leverage ratio**	**7.00%**