



Basel III disclosures of the India Branch for the quarter ended June 30, 2026

All amts. in INR. '000s, unless otherwise stated

DF 2. Capital Adequacy

Qualitative Disclosures

The Bank has assessed its capital requirement taking into account the 3 main risks as defined by Pillar 1 of the Basel III norms viz: Credit Risk, Market Risk and Operational Risk. Credit Risk is computed using the Standardised Approach, Market Risk is calculated using the Standardised Duration Approach and 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) based on the position as of March 31, 2026. The capital requirement will be re-assessed periodically.

The existing level of Capital is adequate to meet the Bank's current and future business requirements and the capital and CRAR ratio of the Bank is significantly higher than the minimum regulatory capital and ratio prescribed by the Reserve Bank of India (RBI). A summary of the Bank's capital requirement for credit, market and operational risk and the capital adequacy ratio as on 30th June 2026 is presented below:

Quantitative Disclosures

		(Rs. '000s)
(a) Capital Requirements for Credit Risk:		
Portfolios subject to Standardised Approach		10,102,151
Securitisation Exposures		-
(b) Capital Requirements for Market Risk: Standardised Duration Approach:		
Interest Rate Risk		593,129
Foreign Exchange risk (including Gold)		267,121
Equity Risk		-
(c) Capital Requirement for Operational Risk:		
Basic Indicator Approach		629,001
Total Capital Required		11,591,402
Total Eligible Capital		22,677,268
Total Risk Weighted Assets		100,794,802
Total Capital Ratio		22.50%
Tier 1 Capital Ratio		22.12%



DF 3. Credit risk: general disclosures

Qualitative Disclosures

Credit risk is defined as risk of financial loss arising from the failure of the customer or counterparty, to meet its contractual obligations to the Bank. It can arise from both funded and non-funded transactions that are contingent in nature.

Credit risk management approach is based on the foundation of independence and integrity of the credit risk assessment, management and reporting processes combined with clear policies, limits and approval structures. Standard procedures specific to businesses are set up to manage various risks across different business segments, products and portfolios.

The credit policy focuses on the core credit principles and details, specific policy guidelines, lending parameters, control and monitoring requirements, problem loan identification, management of high risk customers and provisioning.

Credit facilities are granted based on the detailed credit risk assessment of the counterparty. The assessment considers amongst other things the purpose of the facility, sources of re-payment, prevailing and potential macro-economic factors, industry trends, customers' credit worthiness and standing within the industry. The credit facility administration process is undertaken by an independent function to ensure proper execution of all credit approvals, maintenance, lodgment of documentation and proactive controls over maturities, expiry of limits and collaterals.

Operations are managed by independent units responsible for processing transactions in line with credit approvals and standard operating guidelines.

The internal rating models measure counterparty risk (expressed as a probability of default within one year). The risk on counterparty exposure on market transactions is measured by the guidance provided by the RBI.

The Bank has a well-defined process for identification of weaker credit risk exposures [classified as Early Alert (EA) as well as Non-Performing (NPA) Accounts] and dealing with them effectively. There are policies which govern classification and credit grading of EA & NPAs as well as interest suspension and provisioning, in line with RBI guidelines. Exposures are classified as NPAs (sub-standard, doubtful or loss) in line with RBI guidelines at the earlier of assessment of inability to repay or when interest or loan instalments, overdrafts and bills are overdue, out of order or remain unpaid respectively for 91 days. The process of identification, classification, income recognition and provisioning for non-performing exposures is automated in line with regulation.

There are internal caps on investment exposures, exposure to sensitive sectors, exposure to a single counterparty and groups of interconnected counterparties. There are also specific controls on exposures to banks and financial institutions, designed to ensure against excessive risk concentration. There is a specialized and centralized department at the Group Head Office for managing financial institutions.

Quantitative Disclosures

a) Total gross credit risk exposure

(Rs.' 000s)			
Particulars	Fund Based (Note 1)	Non Fund Based (Note 2)	Total
As at 30 June 2026	85,322,183	20,043,319	105,365,502

1. The above amounts represent Gross Advances before credit risk mitigants.
2. Non fund based exposures excludes exposures pertaining to FX and Derivatives.



b) Geographic distribution of exposures

(Rs.' 000s)

Particulars	As at 30 June 2026		
	Fund Based	Non Fund Based	Total
Overseas	-	-	-
Domestic	85,322,183	20,043,319	105,365,502
Total	85,322,183	20,043,319	105,365,502

c) Industry type distribution of exposures

(Rs.' 000s)

Industry	As at 30 June 2026		
	Fund Based	Non Fund Based	Total
Food Processing	2,072,659	-	2,072,659
Textiles	500,000	-	500,000
Petroleum	1,236,249	-	1,236,249
Fertilizers	2,850,000	-	2,850,000
Drugs & Pharmaceuticals	700,000	-	700,000
Chemical & Chemical Products	5,741,509	-	5,741,509
Rubber, Plastic & Products	4,069,979	-	4,069,979
Metal & Metal Products	1,084,571	2,490,683	3,575,254
Electronics	71,275	-	71,275
Vehicle, Vehicle parts & Transport equipments	2,704,412	422,610	3,127,022
Gems and Jewellery	1,834,280	-	1,834,280
Construction	3,217,001	4,123,602	7,340,603
Infrastructure – Ports	1,125,000	-	1,125,000
Infrastructure – Logistics	2,668,889	-	2,668,889
Infrastructure – Electricity generation	3,540,000	1,553,357	5,093,357
Infrastructure – Water Treatment Plants	-	521,692	521,692
Infrastructure – Telecommunication	1,234,937	-	1,234,937
Other Industries	3,519,603	5,241,503	8,761,106
Residuary Other Advances (Services sector)	47,151,819	5,689,872	52,841,691
Total	85,322,183	20,043,319	105,365,502

d) Residual contractual maturity breakdown of assets

(Rs.' 000s)

Maturity Buckets	As at 30 Jun 2026
1 day	24,448,018
2-7 days	6,541,911
8-14 days	10,883,266
15-30 days	18,441,675
31 days and upto 2months	19,837,078
over 2months and upto 3months	12,819,281
Over 3 Months and upto 6 months	12,852,742
Over 6 Months and upto 1 year	6,989,967
Over 1 Year and upto 3 years	47,553,899
Over 3 Years and upto 5 years	4,907,771
Over 5 years	4,150,087
Total	169,425,695



e) Amount of NPAs (Gross) – Nil

f) Net NPAs - Nil

g) NPA Ratios

Gross NPAs to gross advances - 0.00%

Net NPAs to net advances - 0.00%

h) Movement of NPAs

(Rs.' 000s)

	Gross NPAs	Provision	Net NPA
Opening balance	-	-	-
Additions	-	-	-
Reduction (including write backs / write offs)	-	-	-
Closing balance	-	-	-

i) Non performing investments – Nil

j) Provisions held for non-performing investments – Nil

k) Movement in AFS Reserve

(Rs.' 000s)

Particulars	2026-27
Opening Balance at beginning of the year	7,450
Add: Valuation gains / (losses) on AFS investments (performing) transferred during the period	(1,250)
Less: Write-off/write-back of excess provisions on account of reclassification to Profit and Loss Account upon maturity / sale of AFS investments	-
Closing Balance at end of the year	6,200

DF 4. Credit risk: disclosures for portfolios subject to the standardised approach

Qualitative Disclosures

The Bank follows the RBI guidelines on the use of external credit ratings for assigning risk weights under the standardised approach. Ratings of recognized Indian credit rating agencies are used for domestic non-bank entities while ratings from international rating agencies - Fitch, Moody's and Standard & Poor's – are considered for assigning risk weights for exposures to international banks and non-resident entities.

Amount outstanding under various risk buckets:

Particulars	Rs.' 000s
Below 100 % risk weight	159,770,183
100 % risk weight	20,043,319
More than 100 % risk weight	3,007,135
Deducted	-
Total **	182,820,637

** The amount outstanding under various risk buckets excludes exposures to QCCP and are prior to credit risk mitigants. Derivative exposures are computed using Current Exposure Method (CEM).