PILLAR 3 DISCLOSURES OF BASEL III AS ON 30.06.2024

RBI issued Basel III guidelines, applicable w.e.f. 01.04.2013 and at present with full implementation of Basel III guidelines, minimum capital to risk-weighted assets ratio (CRAR) is 11.50%, minimum Common Equity Tier -1 ratio is 8.00% and minimum Tier 1 ratio is 9.50%. Minimum capital required to be held by Bank for the year ended 30th June 2024 is 11.50% with minimum CET 1 (incl. CCB) of 8.00%. Bank has maintained CRAR of 17.82% as on 30.06.2024 against Regulatory requirement of 11.50% (including CCB)

Basel III framework consists of three mutually reinforcing pillars:
(i) Pillar 1: Minimum Capital Requirement (Credit Risk, Market Risk and Operational Risk)

(ii) Pillar 2: Supervisory Review and Evaluation Process

(iii) Pillar 3: Market Discipline

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

RISK MANAGEMENT

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

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

As part of Basel III framework, RBI has introduced Leverage Ratio concept. The leverage ratio is the ratio of Tier-1 capital (Common Equity + Additional Tier I) and total exposure (as defined under Basel III). The leverage ratio has to be maintained on a quarterly basis. Final guidelines were issued vide RBI circular RBI/2018-19/225 DBR.BP.BC.No.49/21.06.201/2018-19 dated: 28.06.2019 where in it was decided that Non -Domestic Systemically Important Banks (DSIBs) have to maintain a leverage ratio of 3.50% w.e.f 01.10.2020. Bank's Leverage Ratio as on 30.06.2024 is 5.71% as against 3.50 % being stipulated by RBI

RBI has issued guidelines on two minimum standards Viz. Liquidity Coverage Ratio (LCR) and Net Stable Funding Ratio (NSFR) for funding liquidity.
The LCR promotes short term resilience of banks to potential liquidity disruptions by ensuring that bank have sufficient high quality liquid assets (HQLA) to survive an acute stress scenario lasting for 30 days. Bank has calculated LCR for all working days over the June'2024 quarter. Bank's LCR for the quarter ended 30th June 2024 stands at 117.72% based on daily average of three months (Q1 FY 2024-25) and is well above the present minimum requirement prescribed by RBI of 100%.

Net Stable Funding Ratio (NSFR) promotes resilience of Banks over a longer-term time horizon by requiring banks to fund their activities with more stable sources of funding on an ongoing basis. Bank has calculated NSFR for 30th June 2024 which stands at 139.33% which is well above the RBI prescribed minimum requirement of 100%.

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

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

The basic approach to manage risk more effectively lies with controlling the risk at the point of its origination. The bank had implemented the New Capital Adequacy Framework (Basel-II) with effect from 31.3.2008 and is in compliance with the framework, in line with the guidelines issued by the RBI from time to time. Basel III guidelines have been introduced from 01.04.2013, and bank is maintaining capital as per Basel III guidelines. The Basel-III Framework is based on three mutually reinforcing pillars. While the first pillar of the revised framework addresses the minimum capital requirement for credit, market and operational risks, the second pillar of supervisory review process ensures that the bank has adequate capital to address all the risks in their business commensurate with bank's risk profile and control environment. As per RBI guidelines, the Bank has put in place a Board approved framework on Internal Capital Adequacy Assessment Process (ICAAP) to address second pillar requirements. This framework aims at assessing all material risks to which the bank is exposed over and above the regulatory prescriptions under the first pillar risks and ensuring adequate capital structure to meet the requirements on an ongoing basis.

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

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

Network security, periodical Vulnerability assessment and Penetration testing exercise are conducted by external experts.

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

The third pillar of Basel-III framework refers to market discipline. The purpose of market discipline is to complement the minimum capital requirements detailed under Pillar 1 and the supervisory review process detailed under Pillar 2. In this context and as guided by RBI a set of disclosure (both qualitative and quantitative) is published in DF 3 to DF 5 & DF 17to DF 18 (annexed) with regard to risk management in the bank, which will enable market participants to assess key pieces of information on the (a) scope of application (DF-1), (b) Capital Adequacy (DF-2), (c) Credit Risk: General Disclosures for all banks (DF-3), (d) Credit Risk: Disclosures for Portfolios subject to the Standardized Approach (DF-4), Summary Comparison of accounting assets vs Leverage Ratio exposure measure (DF 17) and Leverage ratio common disclosure template (DF-18). This would also provide necessary information to the market participants to evaluate the performance of the bank in various parameters.

DF –2: CAPITAL ADEQUACY

Qualitative Disclosures:

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

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

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

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

Under the ICAAP most of the material risks are covered Quantitatively while few are covered Qualitatively.

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

Quantitative Disclosures

Capital Requirement

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

As on June 30, 2024, the Capital held by the bank is at 17.82 % of the Total Risk Weighted Assets against the regulatory requirement of 11.50% including CCB:

Rs in Crores

	As on 30.06.2024
(b) Capital requirements for Credit Risk	
• Portfolio subject to Standardized Approach	11164.58
• Securitisation Exposures	0.00
(c) Capital requirements for Market Risk	
• Standardised Duration Approach	
- Interest Rate Risk	3.14
- Foreign Exchange Risk (including Gold)	10.89
- Equity Risk	114.10
c) Capital requirements for Operational Risk	
• Basic Indicator Approach	1534.65
d)Common Equity Tier1, Tier 1 & Total Capital Ratio	
• Common Equity Tier-I Capital Ratio	14.99%
• Tier 1 Capital Ratio (Tier 1 CRAR)	14.99%
• Total Capital Ratio (CRAR)	17.82%

<u>DF-3: CREDIT RISK: GENERAL DISCLOSURES</u>

a. Qualitative Disclosures

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

Non-performing assets

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

(i) Interest and/or instalment of principal remain ‘overdue’ for a period of more than 90 days in respect of a Term Loan.

(ii) The account remains ‘out of order’ for a period of more than 90 days, in respect of an Overdraft/Cash Credit (OD/CC).

(iii) The bill remains ‘overdue’ for a period of more than 90 days in the case of bills purchased and discounted.

(iv) Any amount to be received remains ‘overdue’ for a period of more than 90 days in respect of other accounts.

(v) A loan granted for short duration crops is treated as NPA, if the instalment of principal or interest thereon remains overdue for two crop seasons and a loan granted for long duration crops is treated as NPA, if instalment of principal or interest thereon remains overdue for one crop season.

(vi) An account would be classified as NPA only if the interest charged during any quarter is not serviced fully within 90 days from the end of the quarter.

(vii) The amount of a liquidity facility remains outstanding for more than 90 days, in respect of securitization transactions undertaken in accordance with the RBI guidelines on securitization dated February 1, 2006.

(viii) In respect of derivative transactions, the overdue receivables representing the positive mark to market value of a derivative contract, remain unpaid for a period of 90 days from the specified due date for payment.

'Out of Order' status

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

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

‘Overdue’

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

- **Resolution of Stressed Assets**

Early identification and reporting of stress:

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

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

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

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

Organizational Structure for Credit Risk Management

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

Policy & Strategy

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

Credit Risk Management encompasses identification, assessment, measurement, monitoring and control of the credit risk in exposures.
In the processes of identification and assessment of Credit Risk, the following functions are undertaken:

(i) Developing and refining the Credit Risk Assessment (CRA) Models/Scoring Models to assess the Counterparty Risk, by taking into account the various risks categorized broadly into Financial, Business, Industrial and Management Risks, each of which is scored separately.

(ii) Conducting industry research to give specific policy prescriptions and setting quantitative exposure parameters for handling portfolio in large / important industries, by issuing advisories on the general outlook for the Industries / Sectors, from time to time.

(iii) Risk Analysis of the all the high values credit proposals are being carried out by Risk Management Department before placing it to Credit Sanctioning Committee.

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

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

The rating models factor quantitative and qualitative attributes relating to Risk components such as Industry Risk, Business Risk, Management Risk, Financial Risk, Project risk (where applicable) and Facility Risk etc. The data on industry risk is regularly updated and supported by CRISIL, based on market conditions.

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

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

(Rs in Crores)

Quantitative Disclosure:	**30.06.2024**
a) Total gross credit risk exposures: Fund based Non fund based	390897.82 374328.05 16569.77
b) Geographic distribution of exposures, • **Domestic** Fund based Non Fund based (LC + LG) • **Overseas** Fund based Non Fund based (LC + LG)	 212458.54 17427.74 17633.31 1010.21
c) Industry type distribution of exposures, fund based and non-fund based separately	Mentioned below
d) Residual contractual maturity breakdown of assets	Mentioned below
e) Amount of NPAs (Gross) • Substandard • Doubtful a. D1 b. D2 c. D3 • Loss	6648.71 1049.37 4383.05 1317.48 1612.77 1452.80 1216.29
f) Net NPAs	1153.51
g) NPA Ratios • Gross NPAs to gross advances	 2.89%

Quantitative Disclosure:	30.06.2024
• Net NPAs to net advances	0.51%
h) Movement of NPAs (Gross) • Opening balance (01.04.2024) • Additions • Reductions • Closing balance (30.06.2024)	 6794.43 296.72 442.44 6648.71
i) Movement of provisions for NPAs • Opening balance (01.04.2024) • Provisions made during the period • Write off / Write back of excess provisions • Closing balance (30.06.2024)	 5328.29 163.91 237.93 5254.27
j) Amount of Non-Performing Investments	1085.32
k) Amount of provisions held for non-performing investments	2413.82
l) Movement of provisions for depreciation on investments • Opening Balance (01.04.2024) • Provisions made during the period • Write-off / Write-back of excess provisions • Closing Balance (30.06.2024)	Not Applicable w.e.f 01.04.2024 as per new guidelines.

Residual contractual Maturity break down of Assets (Covers Gross Assets for Global operations)

Particulars	Amount (Rs in crores)
Day 1	31710.84
2 Days – 7 Days	7376.75
8 Days – 14 Days	8599.98
15 Days – 30 Days	7166.63
31 Days – 2 Months	14516.62
2 Months – 3 Months	19947.28
3 Months – 6 Months	27180.12
>6 Months – 12 Months	54853.05
>1 Year – 3 Years	104581.17
>3 Years – 5 Years	24616.61
> 5 Years	83181.65

INDUSTRY WISE EXPOSURES

(Rs. in crore)

Industry Name	**Exposure as on 30.06.2024**
Mining and quarrying	3577.00
Food Processing	4389.66
Of which Sugar	766.41
Of which Edible Oils and Vanaspati	593.00
Of which Tea	125.11
Beverages and Tobacco	1392.73
Cotton Textiles	2849.61
Jute Textiles	84.24
Handicraft/ Khadi (Non Priority)	585.57
Other Textiles	4032.06
Leather and Leather Products	684.96
Wood and Wood Products	651.82
Paper and Paper Products	1564.74
Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	4068.23
Chemicals and Chemical Products (Dyes, Paints, etc.,)	4145.70
Of which Fertilisers	2184.34
Of Which Drugs and Pharmaceuticals	599.17
Of which Others	1361.86
Rubber, Plastic and their products	1645.90
Glass & Glassware	61.18
Cement and Cement Products	1259.60
Iron and Steel	5677.35
Other Metal and Metal Products	2694.95
All Engineering	6785.52
Of which Electronics	1125.69
Vehicles, Vehicle Parts and Transport Equipments	4143.13
Gems and Jewellery	2977.00
Construction	1782.80
Infrastructure	30777.49
Of which Roadways	7693.81
Of which Energy	17367.97
Of which Telecommunications	3017.66
Other Industries	162.92
Residuary Other Advances	245472.35
Of which Aviation Sector	170.97
Total Loans and Advances	331466.51

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

Qualitative Disclosure

(a) For Portfolios subject to Standardised Approach

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

As per RBI Guidelines, the Bank has identified CARE, CRISIL, ICRA, India Rating, ACUITE Ratings and Research and INFOMERICs (Domestic Credit Rating Agencies) and FITCH, Moody's and S&P (International Rating Agencies) as approved Rating Agencies, for the purpose of rating Domestic and Overseas Exposures respectively, whose ratings are used for the purpose of computing Risk-weighted Assets and Capital Charge.

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

(i) For Exposures with a contractual maturity of less than or equal to one year (except Cash Credit, Overdraft and other Revolving Credits), Short-term Ratings given by approved Rating Agencies are used.

(ii) For Cash Credit, Overdraft and other Revolving Credits (irrespective of the period) and for Term Loan exposures of over 1 year, Long Term Ratings are used.

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

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

- All long term and short-term ratings assigned by the credit rating agencies specifically to the Bank's long term and short-term exposures respectively are considered by the Bank as issue specific ratings.
- Foreign sovereign and foreign bank exposures are risk-weighted based on issuer ratings assigned to them.
- The Bank ensures that the external rating of the facility/borrower has been reviewed at least once by the ECAI during the previous 15 months and is in force on the date of its application.

- Bank facility rating with the disclosure by the CRAs on the name of the bank and the corresponding credit facilities rated in the Press Releases (PR) issued on rating actions by the said CRA are only considered for Risk Weight purpose.
- Where multiple issuer ratings are assigned to an entity by various credit rating agencies, the risk weight is determined as follows:

  - If there is only one rating by a chosen credit rating agency for a particular claim, then that rating is used to determine the risk weight of the claim.
  - If there are two ratings accorded by chosen credit rating agencies, which map into different risk weights, the higher risk weight is applied.
  - If there are three or more ratings accorded by chosen credit rating agencies with different risk weights, the ratings corresponding to the two lowest risk weights are referred to and the higher of those two risk weights is applied, i.e., the second lowest risk weight.

Quantitative Disclosures **Rs in Crores**

Classification	Exposure After Mitigation (EAM)	EAM Covered under External Rating	Unrated
Advances/Investment			
Below 100% Risk Weight	213188.19	28721.43	184466.76
At 100% Risk Weight	34961.89	6029.65	28932.24
More than 100% Risk Weight	14116.93	2933.66	11183.27
Deducted	0.00	0.00	0.00
Total	**262267.01**	**37684.74**	**224582.27**
Other Assets			
Below 100% Risk Weight	32632.24	868.84	31763.41
At 100% Risk Weight	4656.15	13.24	4642.91
More than 100% Risk Weight	0.50	0.50	0.00
Deducted	0.00	0.00	0.00
Total	**37288.89**	**882.58**	**36406.32**

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

	Items	Amount (Rs in Crores)
1	Total consolidated assets as per published financial statements	401541
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	204
3	Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	0
4	Adjustments for derivative financial instruments	4256
5	Adjustment for securities financing transactions (i.e. repos and similar secured lending)	0
6	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off- balance sheet exposures)	13918
7	Other adjustments	38419
8	**Leverage ratio exposure**	381092

DF-18: Leverage ratio common disclosure template

	Items	Rs in Crores
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	401541
2	(Asset amounts deducted in determining Basel III Tier 1 capital)	(39658)
3	**Total on-balance sheet exposures** (excluding derivatives and SFTs) (sum of lines 1 and 2)	**361883**
	Derivative exposures	
4	Replacement cost associated with all *derivatives* transactions (i.e. net of eligible cash variation margin)	568
5	Add-on amounts for PFE associated with *all* derivatives transactions	3688
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework	---
7	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)	---

8	(Exempted CCP leg of client-cleared trade exposures)	---
9	Adjusted effective notional amount of written credit derivatives	---
10	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	---
11	**Total derivative exposures (sum of lines 4 to 10)**	**4256**
	Securities financing transaction exposures	
12	Gross SFT *assets* (with no recognition of netting), after adjusting for sale accounting transactions	---
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	---
14	CCR exposure for SFT assets	0
15	Agent transaction exposures	---
16	**Total securities financing transaction exposures (sum of lines 12 to 15)**	**0**
	Other off-balance sheet exposures	
17	Off-balance sheet exposure at gross notional amount	32065
18	(Adjustments for conversion to credit equivalent amounts)	18147
19	**Off-balance sheet items (sum of lines 17 and 18)**	13918
	Capital and total exposures	
20	**Tier 1 capital**	21706
21	**Total exposures (sum of lines 3, 11, 16 and 19)**	380057
	Leverage ratio	
22	**Basel III leverage ratio**	**5.71%**