1. Scope of application

Qualitative Disclosures

DBS Bank India Limited ('the Bank'), operates in India as a Wholly Owned Subsidiary ("WOS") of DBS Bank Ltd., Singapore, a banking entity incorporated in Singapore with limited liability. The Bank does not have any subsidiaries in India nor any interest in Insurance Entities. Thus, the disclosures contained herein only pertain to the Bank. These disclosures are inclusive of the business of erstwhile Lakshmi Vilas Bank (eLVB), i.e. the disclosures represent the position for the amalgamated entity. For eLVB's reporting positions, the industry wise classification as per existing records has been used. The Bank is in the process of harmonizing the industry wise classification methodology for the amalgamated entity.

a. List of group entities considered for consolidation

Name of the entity / Country of incorpo-ration	Whether the entity is included under accounting scope of consolidation (yes / no)	Explain the method of consolidation	Whether the entity is included under regulatory scope of consolidation (yes / no)	Explain the method of consolidation	Explain the reasons for difference in the method of consolidation
			Not Applicable		

b. List of group entities not considered for consolidation both under the accounting and regulatory scope of consolidation

Name of the entity / country of incorporation	Principal activity of the entity	Total balance sheet equity (as stated in the accounting balance sheet of the legal entity)	% of bank's holding in the total equity	Regulatory treatment of bank's investments in the capital instruments of the entity	Total balance sheet assets (as stated in the accounting balance sheet of the legal entity)
DBS Technology Services India Private Limited	IT and Business Support Services to group entities	5,567.56 *	-	NA	7,730.31 *

* Per Audited Financial Statements as at 31st March 2022.

(Currency: Indian rupees in million)

1. Scope of application *(Continued)*

Quantitative Disclosures (Continued)

c. List of group entities considered for consolidation

Name of the entity / country of incorporation (as indicated in (i)a. above)	Principal activity of the entity	Total balance sheet equity (as stated in the accounting balance sheet of the legal entity)	Total balance sheet assets (as stated in the accounting balance sheet of the legal entity)
	Not Applicable		

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

Name of the subsidiaries / country of incorporation	Principal activity of the entity	Total balance sheet equity (as stated in the accounting balance sheet of the legal entity)	% of bank's holding in the total equity	Capital deficiencies
		Not Applicable		

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

Name of the insurance entities / country of incorporation	Principal activity of the entity	Total balance sheet equity (as stated in the accounting balance sheet of the legal entity)	% of bank's holding in the total equity / proportion of voting power	Quantitative impact on regulatory capital of using risk weighting method versus using the full deduction method
		Not Applicable		

f. Any restrictions or impediments on transfer of funds or regulatory capital within the banking group:

There are no restrictions or impediments on transfer of funds or regulatory capital within the banking group.

(Currency: Indian rupees in million)

2. Capital Adequacy

Qualitative disclosures

The CRAR of the Bank is 15.82% as computed under Basel III norms, which is higher than the minimum regulatory CRAR requirement (including CCB) of 11.50%.

The Bank's capital management framework is guided by the existing capital position, proposed growth and strategic direction. Growth opportunities have resulted in an increasing and continuing need to focus on the effective management of risk, and commensurate capital to bear that risk. The Bank carefully assesses its growth opportunities relative to the capital available to support them, particularly in the light of the economic environment and capital requirements under Basel III. The Bank maintains a strong discipline over capital allocation and ensuring that returns on investment cover capital costs.

India is emerging from the COVID-19 virus, a global pandemic that affected the world economy over the last more than two years. The extent to which any new wave of COVID-19 will impact the bank's results will depend on ongoing as well as future developments, including, among other things, any new information concerning the severity of the COVID-19 pandemic, and any action to contain its spread or mitigate its impact whether government-mandated or elected by us.

Quantitative disclosures

	Particulars	30 Sep 22
A	Capital requirements for Credit Risk *(Standardised Approach)* *	60,305
B	Capital requirements for Market Risk *(Standardised Duration Approach)* *	
	- Interest rate risk	6,699
	- Foreign exchange risk	540
	- Equity risk	279
C	Capital requirements for Operational risk *(Basic Indicator Approach)* *	3,502
D	CET1 Capital Ratio (%)	13.19%
E	Tier1 Capital Ratio (%)	13.19%
F	Total Capital Ratio (%)	15.82%

* Capital required is calculated at 8% of Risk Weighted Assets for CVA, Market Risk and Operational Risk and at 11.50% of Risk Weighted Assets for others.

3. General Disclosures

As part of overall corporate governance, the Bank has set up a framework which defines authority levels, oversight responsibilities, policy structures and risk appetite limits to manage the risks that arise in connection with the use of financial instruments. On a day-to-day basis, business units have primary responsibility for managing specific risk exposures while Risk Management Group ("RMG") exercises independent risk oversight on the Bank as a whole. RMG is the central resource for quantifying and managing the portfolio of risks taken by the Bank.

Under the DBS India risk governance structure, the India Risk Exco ('Risk EXCO') serves as the Bank's Risk Committee for governance over Credit, Market & Liquidity, Operational Risk, and other risks under the supervision of Board Risk Management Committee (BRMC). The BRMC oversees the risk governance, risk approaches and limits of DBS India and ensures that these risks are effectively managed within the bank's overall risk governance framework

The responsibilities of the committees are summarized below:

India Board Risk Management Committee (BRMC)

- Oversees the risk governance, risk approaches and limits of DBS India and ensures that these risks are effectively managed within the Bank's overall risk governance framework.
- Approves the Bank's overall and specific risk governance approach including risk appetite approach, risk authority limits, major risk policies and significant changes thereto.
- Discuss risk reporting requirements and monitor the types of risk exposures and profile against risk thresholds.
- Approves risk models which are used for capital computation and monitor the performance of previously approved models.
- Reviews (in parallel with the Board Audit Committee) the adequacy and effectiveness of the Bank's internal control approach.
- Approve the annual Business Continuity Management (BCM) attestation

India Risk Exco ("Risk EXCO")

- Serves as the Bank's Committee for governance over credit, market, operational (including financial crime, cybersecurity, information security, fair dealing, and regulatory), liquidity as well as reputational risk.
- Monitors and discusses the Bank's risk profiles, as well as market and regulatory developments.
- Oversees the Internal Capital Adequacy Assessment Process (ICAAP) including scenarios used and approve risk assessments results.
- Serves as a discussion forum for any matter escalated by the underlying risk committees and endorse India specific risk policies and local adoption of Group policies as required, before recommendation to India Board for approval.

3. General Disclosures *(Continued)*

A) General Disclosures for Credit Risk

Qualitative Disclosures

Credit Risk Management Policy

India Credit Risk Committee (CRC)

- Assess credit risk taking, including decision criteria, Credit risk framework, Credit risk mitigation and limit management practices.
- To review, measure and monitor DBIL's credit risk portfolio including special loan and asset review situations e.g. review of non-performing loans and credits showing weaknesses.
- Review and monitor the adequacy, accuracy, and effectiveness of credit systems for credit risk management and credit risk control.
- Assess and monitor specific credit concentrations at business or sector level and credit trends affecting the portfolio; implementing necessary policies or procedures to manage identified risks.
- Assess and monitor key policy deviations e.g. overdue credit reviews, Target Market and Risk Acceptance Criteria (TMRAC) deviations and / or regulatory allowances specific to the bank.
- Endorse local credit policies for approvals.
- Exercise active oversight to ensure continuing appropriateness of stress testing in accordance with the responsibilities delegated from time to time and as documented in the Credit Stress Testing Policy.

The management of Credit Risk including concentration credit risk requires active oversight by India Credit Risk Committee (CRC), India Risk Executive Committee (India Risk Exco) and India Board Risk Management Committee (India BRMC).The India Risk Exco and CRC have adequate understanding of inherent credit risks in specific activities of the Bank, particularly those that may significantly affect the financial condition of the Bank.The India Risk Exco and CRC are responsible to formulate/review credit risk policy, credit risk strategy and risk exposure of the Bank. The credit risk policy is endorsed by the CRC and Board Risk Management Committee (India BRMC) and approved by the Board.

The credit policies and basic procedures of the Bank relating to its lending activities are contained in the India Local Credit / Loan Policy of the Bank as well as Group Core Credit Policies and other standards followed across all DBS group entities. These are based on the general credit principles, directives / guidelines issued by the RBI from time to time as well as instructions and guidelines of DBS Bank Ltd, Singapore (hereinafter referred to as "the Parent"). In the unlikely event of any conflict amongst the RBI guidelines and Parent's Guidelines, the more conservative policy / guideline is followed.

The Group Core Credit Policies and the India Credit / Loan policy outlines the Bank's approach to Credit Risk Management and sets out the rules and guidelines under which the Bank would develop and grow its lending business. These policies provide guidance to the Bank's Corporate Banking, SME Banking, Financial Institutions Group and Consumer Banking to manage the growth of their portfolio of customer assets in line with the Bank's credit culture and profitability objectives, taking into account the capital needed to support the growth.

3. General Disclosures *(Continued)*

General Disclosures for Credit Risk

Qualitative Disclosures

Credit Risk Management Policy

Supplementary policies to the main Group Core Credit Policy and the India Credit / Loan policies have also been laid out, for certain types of lending and credit-related operations. These include subject specific policies relating to risk ratings, Default policy, Specialized Lending etc., as well as guidelines for Real Estate lending, NBFC lending, hedging of FX exposures, credit risk mitigation, sectoral and individual / group borrower limits, bridge loans, bill discounting, collateral valuation, collection management, policies for certain specific products, etc.

The India Credit Risk Committee, comprising Chief Executive Officer, Chief Risk Officer, Heads of business segments, Head of Special Assets Management and other senior representatives from business and credit meet on a monthly basis. The committee has oversight of credit risk related strategy planning, implementing necessary guidelines, procedures to manage identified risks, credit portfolio movements and other relevant trends in the portfolio pertaining to credit risk. The summary of discussions and outcome are shared with DBS Group, as required.

Responsibility for monitoring post-approval conditions for institutional borrowers resides with the Credit Control Unit ("CCU"), which reports to the Chief Risk Officer ("CRO") in India. The responsibility for credit risk reporting is with the Credit Portfolio Reporting And Monitoring (CPRAM) team which reports to the CRO in India through the RMG COO. The Risk Based Supervision (RBS) submission to RBI contains further details on the same.

Credit Approval and Risk Rating process

The Bank adopts a risk-based credit approval structure whereby Credit Approving Authority levels are tied to the Group and borrower's credit risk rating, and total credit facility limits extended across the Bank. The Business team prepares a credit memo and proposes the credit risk and facility risk ratings, which is then submitted to Credit Risk Managers (CRM), who are responsible for evaluation of the proposition based on the policies and guidelines and approve the limits as well as credit risk and facility risk ratings. To avoid conflict of interest, the credit approving team functions as a separate department and do not have any business targets. Larger Credit Limit may require approval from Credit Approval Committee (CAC) and Board Credit Approval Committee (BCAC). The roles & responsibilities for accounts in eLVB have been aligned with the one followed in DBIL.

Advances are classified into performing and non-performing advances (NPAs) as per RBI guidelines. NPA's are further classified into sub-standard, doubtful and loss assets based on the criteria stipulated by RBI.

Basel III: Pillar 3 Disclosures *(Continued)*

as at 30 September 2022

(Currency: Indian rupees in million)

Quantitative Disclosures

Credit Exposure

Particulars	30 Sep 22
Fund Based *	532,400
Non Fund Based **	341,816

* Represents Gross Advances and Bank exposures.

** Represents trade and unutilised exposures after applying credit conversion factor and Credit equivalent of FX/derivative exposures.

The Bank does not have overseas operations and hence exposures are restricted to the domestic segment.

Basel III: Pillar 3 Disclosures *(Continued)*

as at 30 September 2022

(Currency: Indian rupees in million)

3. General Disclosures *(Continued)*

Quantitative Disclosures (Continued)

Industry wise Exposures (Fund Based exposures)

Industry	30 Sep 22
Non-Banking Financial Institutions/Companies	64,954
Banks	59,419
Retail	46,708
Other Industries	37,049
Other Services	31,823
Construction	28,974
Retail Trade	28,596
Wholesale Trade (other than Food Procurement)	21,920
Infrastructure - Electricity (generation-transportation and distribution)	21,217
Vehicles, Vehicle Parts and Transport Equipment	18,111
Chemicals and Chemical Products (Dyes, Paints, etc.) - Others	18,018
Home Loan	15,288
Agriculture & allied activities	15,086
Retail Others	11,856
Food Processing - Others	11,136
Chemicals and Chemical Products (Dyes, Paints, etc.) - Drugs and Pharmaceuticals	9,513
Basic Metal & Metal products - Iron and Steel	8,617
Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	8,144
Trading Activity	8,063
Gas/LNG (storage and pipeline)	7,531
Rubber, Plastic and their Products	6,202
Commercial Real Estate	5,845
Infrastructure - Transport - Roadways	5,802
Textiles - Others	4,863
Infrastructure - Others - Others	4,145
Residuary Other Advances	3,976
Hotel & Tourism	3,877
Infrastructure - Social and Commercial Infrastructure -Education Institutions (capital stock)	3,018
Chemicals and Chemical Products (Dyes, Paints, etc.) - Fertilizers	2,865
Textiles - Cotton	2,841
Infrastructure - Telecommunication	2,328
Cement and Cement Products	2,254
Professional Services	2,006
Retail Loan - Vehicle/Auto Loans	1,824
Beverages	1,463
Transport Operators	1,112
Paper and Paper Products	1,083
Wood and Wood Products	936
Food Processing - Edible Oils and Vanaspati	621
Gems and Jewellery	586
Glass & Glassware	520
Mining and Quarrying - Others	403
Trading	399
All Engineering - Others	369
Tourism, Hotel and Restaurants	352
Computer Software	229
Leather and Leather products	135

Basel III: Pillar 3 Disclosures *(Continued)*

as at 30 September 2022

(Currency: Indian rupees in million)

3. General Disclosures *(Continued)*

Quantitative Disclosures (Continued)

Industry wise Exposures (Fund Based exposures)

Aviation	134
Social & Commercial Infrastructure	99
Infrastructure - Transport - Waterways	45
Infrastructure - Energy - others	33
All Engineering - Electronics	13
Total Credit Exposure (fund based)	**532,400**

* Includes advances covered by Letters of Credit issued by other Banks.

Industry wise Exposures (Non - Fund Based exposures)

Industry	30 Sep 22
Non-Banking Financial Institutions/Companies	183,118
Banks	54,234
Chemicals and Chemical Products (Dyes, Paints, etc.) - Others	11,341
Other Industries	10,081
Agriculture & allied activities	7,772
Food Processing - Edible Oils and Vanaspati	7,092
Other Services	6,612
Wholesale Trade (other than Food Procurement)	5,775
Basic Metal & Metal products - Iron and Steel	5,712
Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	5,637
Construction	5,206
Infrastructure - Electricity (generation-transportation and distribution)	4,473
Vehicles, Vehicle Parts and Transport Equipment	4,371
Computer Software	3,615
Trading Activity	3,529
Infrastructure - Transport - Waterways	3,414
Retail Others	2,470
Cement and Cement Products	2,118
Chemicals and Chemical Products (Dyes, Paints, etc.) - Drugs and Pharmaceuticals	2,103
Rubber, Plastic and their Products	1,897
Chemicals and Chemical Products (Dyes, Paints, etc.) - Fertilisers	1,884
Food Processing - Others	1,835
Gas/LNG (storage and pipeline)	1,628
Retail Trade	1,025
Home Loan	869
Textiles - Others	677
Textiles - Cotton	662
Professional Services	427
Infrastructure - Telecommunication	415
Infrastructure - Others - Others	368

(Currency: Indian rupees in million)

3. General Disclosures *(Continued)*

Quantitative Disclosures (Continued)

Industry wise Exposures (Non - Fund Based exposures)

Transport Operators	307
Paper and Paper Products	250
Wood and Wood Products	222
Trading	205
Residuary other advances	129
Infrastructure - Social and Commercial Infrastructure -Education Institutions (capital stock)	95
Mining and Quarrying - Others	50
Automobile	50
Hotel & Tourism	40
Aviation	30
Leather and Leather products	28
Infrastructure - Transport - Roadways	17
Glass & Glassware	14
Beverages	11
All Engineering – Others	8
Total Credit Exposure (non-fund based)	**341,816**

(Currency: Indian rupees in million)

3. General Disclosures *(Continued)*

Maturity of Assets as at 30 September 2022

Particulars	Cash	Balance with RBI	Balance with Banks and money at call and short notice	Investments (net of depreciation)	Loans & Advances (net of provisions)	Fixed Assets	Other Assets
1 day	2,425	2,793	34,414	165,712	20,089	-	1,310
2–7 days	-	1,072	-	2,180	9,813	-	309
8–14 Days	-	562	-	1,494	10,022	-	166
15-30 Days	-	777	-	2,058	30,863	-	427
1 month - 2 months	-	1,183	4,067	9,028	29,845	-	400
2-3 months	-	661	2,440	3,202	27,322	-	423
3–6 Months	-	1,467	6,101	3,333	42,376	-	597
6 Months – 1 Year	-	1,401	8,135	5,025	38,089	-	456
1–3 Years	-	4,557	4,069	31,308	162,635	-	1,657
3–5Years	-	165	3	17,102	47,021	-	847
Over 5Years	-	10,825	-	67,863	24,624	4,950	154,217
Total	**2,425**	**25,463**	**59,229**	**308,305**	**442,699**	**4,950**	**160,809**

Note: The classification of assets and liabilities under the different maturity buckets are compiled by management on the same estimates and assumptions as used by the Bank for compiling the returns submitted to the RBI

(Currency: Indian rupees in million)

3. General Disclosures *(Continued)*

Classification of NPA's

Particulars	30 Sep 22
Amount of NPAs (Gross)	36,472
Substandard	2,582
Doubtful 1	8,604
Doubtful 2	8,373
Doubtful 3	11,342
Loss	5,571

Movement of NPAs and Provision for NPAs

	Particulars	30 Sep 22
A	Amount of NPAs (Gross)	36,472
B	Net NPAs*	6,298
C	NPA Ratios	
	- Gross NPAs to gross advances (%)	7.71%
	- Net NPAs to net advances (%)	1.42%
D	Movement of NPAs (Gross)	
	- Opening balance as of the beginning of the financial year	45,338
	- Additions	4,092
	- Reductions on account of recoveries/ write - offs	12,958
	- Closing balance	36,472
E	Movement of Provision for NPAs	
	- Opening balance as of the beginning of the financial year	38,012
	- Provision made during the year	2,353
	- Write – offs / Write – back of excess provision	10,451
	- Closing balance	29,914

* Net NPA is after considering ECGC claim and sundries balance.

(Currency: Indian rupees in million)

General Provisions

In accordance with RBI guidelines, the Bank maintains provision on standard advances, standard derivative exposures, and provision on Unhedged Foreign Currency Exposure (UFCE). Movement in general provisions is detailed below

Particulars		30 Sep 22
Opening Balance		2,514
Add:	Provisions Made During the Year/Period	383
Less:	Write off / Write back of Excess provisions during the Year/Period	-
Closing Balance		**2,897**

The above includes provision for stressed sectors based on the Bank's evaluation of risk and stress in various sectors.

Amount of Non-Performing Investments and Provision for NPIs

Non-Performing Investments and Provision for NPIs is given below:

	Particulars	30 Sep 22
A	Amount of Non-Performing Investments (Gross)	467
B	Amount of provisions held for non-performing investments	322

Movement in Provisions held towards Depreciation on Investments

Movement in Provisions held towards Depreciation on Investments is given below:

Particulars		30 Sep 22
Opening Balance		1,384
Add:	Provisions made during the year	1,821
Less:	Write off / Write back of excess provisions during the year	0
Closing Balance		**3,205**

(Currency: Indian rupees in million)

Industry wise Past Due Loans

Particulars	30 Sep 22
Infrastructure - Energy - Electricity Generation - Private Sector	1,136
Housing Loan	1025
Wholesale Trade (other than Food Procurement)	442
Retail Trade	422
Commercial Real Estate	410
Retail - Gold Loans	367
Vehicles, Vehicle Parts and Transport Equipment	264
Food Processing - Tea	251
Other Services	234
Retail Loans - Others	203
Chemicals and Chemical Products (Dyes, Paints, etc.) - Others	195
Textiles - Others	125
Agriculture and allied activities	90
Textiles - Cotton - Spinning Mills	76
All Engineering - Electronics	76
Construction	73
Other Industries	44
Transport Operators	37
Rubber, Plastic and their Products	35
Retail - Educational Loans	27
Professional Services	23
Tourism, Hotel and Restaurants	20
Food Processing - Others	19
Infrastructure - Others	16
Cement and Cement Products	12
Infrastructure - Telecommunication and Telecom Services	10
Paper and Paper Products	10
Mining and Quarrying - Others	7
Wood and Wood Products	7
Basic Metal and Metal Products - Iron & Steel	6
Textiles - Jute - Spinning Mills	6
Consumer Durables	6
Infrastructure - Social and Commercial Infrastructure-Tourism - Sports Infrastructure	5
Beverages (excluding Tea & Coffee) and Tobacco - Others	4
Chemicals and Chemical Products (Dyes, Paints, etc.) - Drugs and Pharmaceuticals	3
Gems and Jewellery	3
Trading Activity	3
Glass & Glassware	3
Infrastructure - Social and Commercial Infrastructure -Post harvest storage infrastructure for agriculture and horticultural produce including cold storage	2
Infrastructure - Social and Commercial Infrastructure -Hospitals (capital stock)	2
Basic Metal & Metal products - Other Metal and Metal Products	2
Total	**5,701**

Ageing of Past Due Loans

Particulars	30 Sep 22
Overdue upto 30 Days	1,820
Overdue between 31 and 60 Days	952
Overdue between 61 and 90 Days	2,929
Total	**5,701**

The Bank does not have overseas operations and hence amount of NPAs and past due loans are restricted to the domestic segment.

Basel III: Pillar 3 Disclosures *(Continued)*

as at 30 September 2022

(Currency: Indian rupees in million)

Industry wise NPAs

Particulars	Amount of NPA	Specific Provision
Infrastructure - Transport - Roads & Bridges	5,289	5,082
Commercial Real Estate	4,739	3,183
Other Industries	3,459	3,080
Retail Trade	3,050	1,998
Agriculture & allied activities	2,944	2,304
Wholesale Trade (other than Food Procurement)	2,275	1,857
NBFI/NBFC	2,044	1,606
Construction	1,431	1,073
Textiles - Others	1,008	808
Basic Metal and Metal Products - Iron & Steel	1,002	995
Retail Others	954	853
Trading Activity	750	750
Basic Metal & Metal products - Other Metal and Metal Products	731	716
Other Services	683	502
Rubber, Plastic and their Products	668	589
Food Processing - Others	619	583
Textiles - Cotton - Spinning Mills	499	297
Food processing - Sugar	493	493
Infrastructure - Energy - Electricity Transmission - Private Sector	489	474
Gems and Jewellery	388	326
Infrastructure - Transport - Roadways	331	331
Home Loan	285	134
Chemicals and Chemical Products (Dyes, Paints, etc.) - Others	268	146
Beverages (excluding Tea & Coffee) and Tobacco - Tobacco and tobacco products	253	250
Beverages (excluding Tea & Coffee) and Tobacco - Others	213	211
Glass & Glassware	199	183
Computer Software	198	198
All Engineering - Others	192	178
Infrastructure - Social and Commercial Infrastructure -Education Institutions (capital stock)	182	162
Transport Operators	171	123
Tourism, Hotel and Restaurants	143	82
Cement and Cement Products	94	88
Professional Services	75	35
Wood and Wood Products	74	40
Paper and Paper Products	55	23
Mining and Quarrying - Others	42	21

Basel III: Pillar 3 Disclosures *(Continued)*

as at 30 September 2022

(Currency: Indian rupees in million)

Industry wise NPAs (Continued)

Particulars	Amount of NPA	Specific Provision
Chemicals and Chemical Products (Dyes, Paints, etc.) - Petro-chemicals (excluding under Infrastructure)	37	37
Vehicles, Vehicle Parts and Transport Equipments	33	30
Gas/LNG (storage and pipeline)	31	31
Infrastructure - Others	22	12
Retail - Gold Loans	12	7
Infrastructure - Social and Commercial Infrastructure-Tourism - Sports Infrastructure	11	7
All Engineering - Electronics	10	4
Textiles - Handicraft/Khadi	9	4
Leather and Leather products	7	3
Chemicals and Chemical Products (Dyes, Paints, etc.) - Drugs and Pharmaceuticals	3	1
Retail - Educational Loans	2	2
Food Processing - Edible Oils and Vanaspati	2	0
Textiles - Jute - Spinning Mills	1	1
Infrastructure- Energy- Electricity Generation (Central Govt PSU)	1	0
Consumer Durables	1	1
Total	**36,472**	**29,914**

(Currency: Indian rupees in million)

Industry wise General Provisions *

Particulars	30 Sep 22
Non-Banking Financial Institutions/Companies	617
Other Services	291
Construction	253
Other Industries	249
Retail - Gold Loan	138
Wholesale Trade (other than Food Procurement)	133
Retail Trade	119
Chemicals and Chemical Products (Dyes, Paints, etc.) - Others	101
Vehicles, Vehicle Parts and Transport Equipment	100
Banks	79
Infrastructure - Electricity (generation-transportation and distribution)	78
Home Loan	74
Retail Others	64
Food Processing - Others	56
Agriculture & allied activities	54
Chemicals and Chemical Products (Dyes, Paints, etc.) - Drugs and Pharmaceuticals	47
Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	42
Basic Metal & Metal products - Iron and Steel	42
Hotel & Tourism	39
Trading Activity	35
Gas/LNG (storage and pipeline)	32
Rubber, Plastic and their Products	32
Infrastructure - Others - Others	30
Infrastructure - Telecommunication and Telecom Services	28
Textiles - Others	20
Residuary Other Advances	20
Professional Services	12
Chemicals and Chemical Products (Dyes, Paints, etc.) - Fertilizers	12
Infrastructure - Social and Commercial Infrastructure -Education Institutions (capital stock)	12
Computer Software	10
Cement and Cement Products	10
Agriculture and allied activities	8
Beverages	7
Textiles - Cotton	6
Infrastructure - Energy - Electricity Generation - Private Sector	5
Textiles - Cotton - Spinning Mills	5
Transport Operators	5
Paper and Paper Products	5
Wood and Wood Products	4
Trading	4
Food Processing - Edible Oils and Vanaspati	4
Commercial real Estate	2
Infrastructure - Transport - Waterways	2
Tourism, Hotel and Restaurants	2

(Currency: Indian rupees in million)

Industry wise General Provisions (Continued)

Particulars	30 Sep 22
Aviation	2
Beverages (excluding Tea & Coffee) and Tobacco - Others	1
Glass & Glassware	1
Mining and Quarrying - Others	1
Food processing - Sugar	1
Retail - Educational Loans	1
Gems and Jewellery	1
All Engineering - Others	1
Leather and Leather products	1
Infrastructure - Transport - Roads & Bridges	1
Total	**2,897**

* Includes provision for Stressed sector.

Movement in Industry wise Specific Provisions (net of write-backs)

Particulars	30 Sep 22
Other Services	(3,907)
Basic Metal & Metal products - Iron and Steel	(1,903)
Agriculture and allied activities	(1,590)
Residuary Other Advances	(1,385)
All Engineering - Others	(1,179)
Infrastructure- Energy- Electricity Generation (Central Govt PSU)	(1,147)
Wholesale Trade (other than Food Procurement)	(1,036)
Retail - Others	(777)
Construction	(764)
NBFI/NBFC	(565)
Basic Metal & Metal products - Other Metal and Metal Products	(498)
Infrastructure	(396)
Textiles - Others	(396)
Infrastructure - Others	(268)
Glass & Glassware	(256)
Other Industries	(131)
Food processing - Sugar	(93)
Wood and Wood Products	(76)
Chemicals and Chemical Products	(63)
Personal Loan	(22)
Rubber, Plastic and their Products	(18)
Home Loan	(15)
Infrastructure - Energy - Electricity Transmission - Private Sector	(15)
Textiles - Cotton - Spinning Mills	(14)
Infrastructure - Social and Commercial Infrastructure -Education Institutions	(14)
Infrastructure - Transport - Roads & Bridges	(11)
Transport Operators	(9)
Tourism, Hotel and Restaurants	(3)
Retail - Education Loans	(2)
Professional Services	(2)
Cement and Cement Products	(2)
Retail - Gold Loan	(2)
Mining and Quarrying - Others	(1)
Beverages (excluding Tea & Coffee) and Tobacco - Others	1
Cement and Cement Products	4

Basel III: Pillar 3 Disclosures *(Continued)*

as at 30 September 2022

(Currency: Indian rupees in million)

Paper and Paper Products	5
Chemicals and Chemical Products (Dyes, Paints, etc.) - Petro-chemicals	14
Gems and Jewellery	20
Gas/LNG (storage and pipeline)	31
Chemicals and Chemical Products (Dyes, Paints, etc.) - Others	43
Food Processing - Others	153
Retail Trade	178
Computer Software	191
Infrastructure - Transport - Roadways	331
Textiles - Others	401
Trading Activity	750
Retail Others	853
Agriculture and allied activities	2,304
Commercial Real Estate	3,183
Total	**(8,098)**

Industry wise write-off's

Particulars	30 Sep 22
Basic Metal and Metal Products - Iron & Steel	1,897
Wholesale Trade (other than Food Procurement)	1,527
Infrastructure - Others	1,401
Other Services	1,194
Basic Metal & Metal products - Other Metal and Metal Products	503
Construction	455
All Engineering - Others	439
NBFI/NBFC	309
Glass & Glassware	253
Other Industries	177
Transport Operators	71
Retail Trade	68
Wood and Wood Products	49
Personal Loan	45
Food Processing - Others	27
Retail - Others	8
Retail - Educational Loans	5
Retail - Vehicle/Auto Loans	2
Retail - Gold Loans	2
Cement and Cement Products	1
Total	**8,433**

(Currency: Indian rupees in million)

4. Disclosures for Credit Risk: Portfolios subject to Standardised approach

Qualitative Disclosures

Currently based on our clientele, ratings of the following agencies have been used i.e. CARE Ratings Ltd., CRISIL, India Ratings and Research Private Ltd., ICRA, Brickwork, Acuite Ratings and Research Limited, Infomerics Valuation and Rating Private Limited (IVRPL), Standards & Poors, Moody's and Fitch for all exposures. The Bank assigns Long term credit ratings accorded by the chosen credit rating agencies for assets which have a contractual maturity of more than one year. However, in accordance with RBI guidelines, the Bank classifies all cash credit exposures as long term exposures and accordingly the long term ratings accorded by the chosen credit rating agencies are assigned. The Bank uses both issue specific and issuer ratings. For the mortgage loans portfolio, risk weight is derived as per LTV ratio. RBI guidelines are followed for risk rating of other portfolios.

Quantitative Disclosures

Categorization of Credit Exposures (Fund and Non Fund based) * classified on the basis of Risk Weightage is provided below:

Particulars	30 Sep 22
< 100 % Risk Weight	606,441
100 % Risk Weight	303,083
> 100 % Risk Weight	28,108
Total	**936,632**

* Credit Exposures are reported net of NPA provisions and provision for diminution in fair value of restructured advances classified as Standard.

(Currency: Indian rupees in million)

5. Disclosures for Credit Risk Mitigation on Standardised approach

Qualitative Disclosures

This is detailed in our policy on Credit Risk Mitigation techniques and Collateral Management.

Quantitative Disclosures

The Bank uses various collateral, both financial and non-financial guarantees and credit insurance as credit risk mitigants. However, capital benefit can be taken only on eligible financial collaterals including bank deposits, NSC/KVP/Life Insurance Policy, gold etc. subject to Pillar I eligibility criteria. Currently, eligible financial collateral in the form of fixed deposits under lien, amount accepted under Parallel Deposit and guarantees issued by eligible guarantor as specified in RBI guidelines have been used as credit risk mitigants. In the case of fixed deposits under lien, the Bank reduces its credit exposure to counterparty by the value of the fixed deposits.

The details of exposures (after application of haircut) wherein the bank has used credit risk mitigants (CRM) are as under:

Product	Amount of CRM
Fund based exposure	43,368
Non Fund based exposure	7,755
Total	**51,123**

6. Disclosure on Securitisation for Standardised approach

The Bank has not undertaken any securitisation and hence this disclosure is not applicable.

7. Disclosure on Market Risk in Trading book

Qualitative disclosures

Market Risk arises from changes in value from changes in interest rates yields, foreign exchange rates, equity prices, commodity prices, credit spreads and the impact of changes in the correlations and volatilities of these risk factors. The Bank's market risk appetite is determined by the Board of Directors through the Board Risk Management Committee, with detailed limit frameworks recommended by the appropriate risk committees. The Market & Liquidity Risk Committee and the Risk Executive Committee, oversees the market risk management infrastructure, sets market risk control limits and provides enterprise-wide oversight of all market risks and their management.

The Bank's market risk framework identifies the types of the market risk to be covered, the risk metrics and methodologies to be used to capture such risk and the standards governing the management of market risk within the Bank including the limit setting and independent model validation, monitoring and valuation.

Market risk from investments and off-balance sheet items made by the erstwhile Laxmi Vilas Bank (eLVB) is managed centrally at DBIL. The same market risk management framework of DBIL is applicable for the consolidated positions of eLVB and DBIL.

The principal market risk appetite measure is Expected Shortfall. The Expected Shortfall is supplemented by risk control measures, such as sensitivities to risk factors, including their volatilities, as well as P&L loss triggers (Management Action Triggers) for management action.

Expected Shortfall estimates the potential loss on the current portfolio assuming a specified time horizon and level of confidence. The Expected Shortfall methodology uses a historical simulation approach to forecast the market risk. Expected Shortfall risk factor scenarios are aligned to parameters and market data used for valuation. The Expected Shortfall is calculated for the Combined T&M Book, the T&M trading, the T&M banking and the Central Operations book.

The Bank computes the Trading and Banking Expected Shortfall daily, while the Central Operations Expected Shortfall is computed on a weekly basis. The trading Expected Shortfall forecasts are back tested against the profit and loss of the trading book to monitor its predictive power.

To complement the Expected Shortfall framework, regular stress testing is carried out to monitor the Bank's vulnerability to shocks. Also, monthly and annual P/L stop loss limits are monitored daily for the Trading book.

(Currency: Indian rupees in million)

7. Disclosure on Market Risk in Trading book *(Continued)*

Qualitative Disclosures

The risk control measures such as Interest rate PV01 (IRPV01), FX Delta & FX Vega measure the interest rate and FX rate risk to the current portfolio. The IR PV01 measures the change in the Net present value (NPV) due to an increase of 1 basis point in interest rates. The FX delta measures the change in the NPV due to an increase of 1 unit in FX rates, while the FX Vega measures the change in the NPV due to an increase of 1 unit in FX volatilities. The currency wise IRPV01 and FX Delta is calculated daily for T&M trading, T&M banking and Central Operations book, while the FX Vega is calculated daily for the T&M trading book.

The other risk control measures such as Credit spread PV01 (CSPV01) and Jump to Zero (JTZ) measures the change in the NPV due to an increase of 1 basis point in credit spreads and the expected loss due to immediate default respectively. The CSPV01 and JTZ are calculated daily for T&M trading book.

Quantitative Disclosures

Capital Requirement for Market Risk *

Particulars	30 Sep 22
Interest rate risk	6,699
Foreign exchange risk (including gold)	540
Equity position risk	279

* Capital required for Market Risk is calculated at 8% of Risk Weighted Assets.

8. Operational Risk

DBIL (DBS Bank India Limited Operational Risk Management (ORM) policy:

– Defines operational risk and the scope of its application;

– Establishes the dimensions of operational risk;

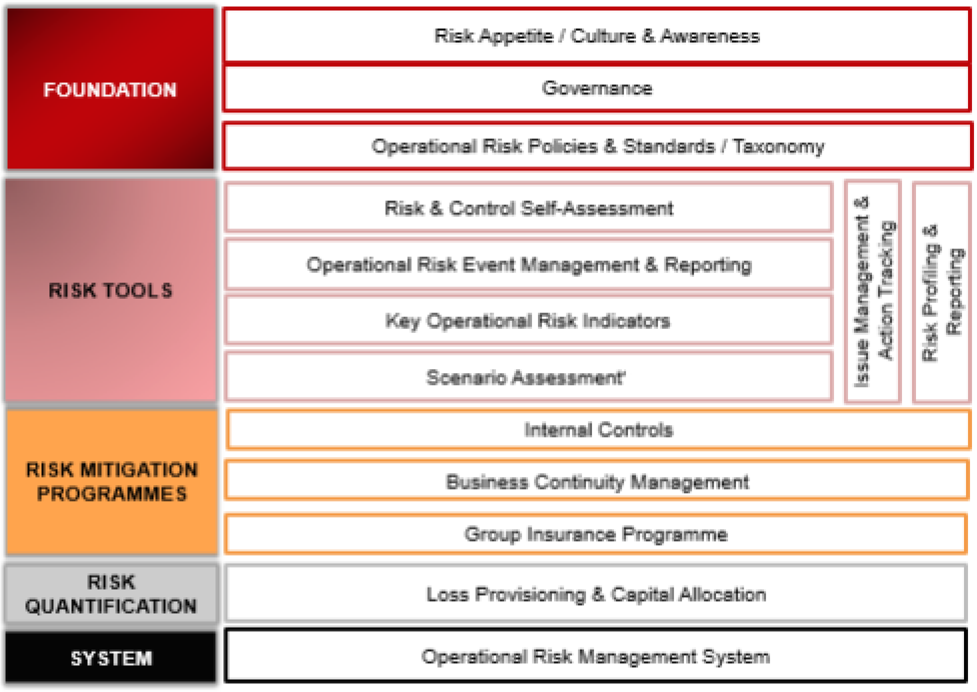
– Provides a consistent country wide approach for managing operational risk in a structured, systematic and consistent manner.

Operational risk arises from inadequate or failed internal processes, people, systems or from external events. It includes legal risk but excludes strategic or reputation risk.

DBIL adopts a zero-tolerance mindset for operational risk that can endanger the franchise.

DBIL adopts the following risk management approach to manage operational risk:

The operational risk management (ORM) approach adopted by DBIL comprises several elements as follows:



The ORM policy includes inter-alia:

a) ORM Governance key responsibilities (Board, Senior Management, Location / Business level, unit operational risk managers control functions, Risk Management Group – Operational Risks and Internal Audit.

b) ORM guiding principles

c) Core Operational Risk Standards (CORS)

d) Controls and mitigations:

- Internal controls
- Group Insurance Programme; and
- Business Continuity Management

e) Risk Tools and Mechanisms comprising:

- Risk & Control Self-Assessment (RCSA)
- Operational Risk Event Management & Reporting (OREM&R)
- Key Risk Indicators (KRI)
- Scenario Assessment (SA)
- Internal Controls
- Issue Management & Action Tracking
- Risk profiling and reporting

f) Risk Quantification & Disclosure

– Loss Provisioning / Capital Allocation

Structure and Organisation

The Bank has in place an India Operational Risk Committee (IORC) which meets on a monthly basis to discuss Operational Risk issues / related matters. The committee is chaired by the Chief Risk Officer (CRO) and is administered by the Head - Operational Risk, India. The committee reports to the Risk Exco. This ensures appropriate management and oversight of the prevailing operational risks in the Bank.

The IORC comprises of Chief Risk Officer (Chairman), Head, RMG Operational Risk (Delegate Chairman), Chief Operating Officer, Head, Legal and Compliance, Chief Operating Officers (COOs) of key Business Units, COO eLVB, COO, Finance, COO T&O, COO Risk Management Group – Credit Risk, Head Client Coverage (CBG), Head Product and Associated Platforms (CBG), Head - Retail Assets and Strategic Alliances (CBG), Country Head Business Banking, Head National Distribution, Regional Head National Distribution, Head Trade Transaction Banking (GTS), Chief Information Security Officer (CISO), Head Compliance, Head Legal, Head FCSS, Head Information Technology, Head Operations, Team Head Business HR, Internal Audit (permanent standing invitee) and other invited members as defined in the Terms of Reference (TOR)

From March 2021 onwards, A monthly Operational Risk Management Committee (ORMC) meeting is held for eLVB and key items from this meeting are tabled to IORC for discussion

As part of the Bank's ORM structure, an independent Operational Risk function is in place led by the local Head of Operational Risk, who reports to the CRO, India and functionally to the Group Head of Operational Risk at the Head Office in Singapore.

Coverage includes identifying, assessing, controlling / mitigating risk, monitoring, reporting and measuring risk and also ensuring compliance with DBS Group standards and meeting local (RBI) and MAS regulatory requirements relating to Operational Risk.

DBIL adopts the three lines of defence model for the management of operational risk. In addition to the independent second line of defence by Risk Management Group - Operational Risk, Unit Operational Risk Managers (UORM) are appointed within the first line of defence for all Business Units (BU) and Support Units (SU) to support and implement the risk management policy / standards & processes and to ensure maintenance of adequate controls on an ongoing basis. Periodic training / orientations / discussions are held to keep UORM updated with key developments. As the third line of defence, Audit provides independent assurance.

Risk Mitigation Programs

Internal Controls

The day-to-day management of Operational Risk within the Bank is through maintenance of a comprehensive system of internal controls. An effective internal control system is a combination of a strong control environment and appropriate internal control procedures. These internal controls comprise of preventive, detective, directive and corrective controls.

Group Insurance Programme (GIP)

GIP helps to mitigate operational risk losses from significant risk events.

The key objective of GIP is to reduce low frequency high impact financial losses via transfer of loss to external funding sources (insurers). In line with DBIL ORM philosophy, high frequency low impact operational losses are managed through establishment of strong internal controls.

Business Continuity Management (BCM) is a key Operational Risk programme of DBIL to minimize the impact of a business disruption, irrespective of cause, and to provide an acceptable level of business until normal business operations are resumed.

BU/SUs are to comply with the BCM Policies and Standards established by Group Business Continuity Management (GBCM).

BCM includes the following:

– Establishment of ownership, roles and responsibilities

– Risk analysis

– Business impact analysis

– Recovery strategies

– Familiarisation of emergency response and crisis management plans

– Regular review and maintenance

– Regular, complete and meaningful testing

Risk Reporting and Measurement

Operational Risk related MIS is reported through the central ORM system (GRC – Governance, Risk and Control), as follows:

– Incident Management (INC) Module in GRC - for reporting of Risk Events (including near miss and timing error, etc.)

– Issue and Action Management (I&A) Module in GRC - for tracking of issues and actions emanating from Risk Events, Audit Issues, Regulatory Issues and other risk related issues

– Key Indicator (KI) Module in GRC - for reporting and monitoring of Key Risk Indicators (KRI)

– Risk and Control Self-Assessment (RCSA) Module in GRC- to facilitate and record the assessment of the Risk and Control Self-Assessment process. RCSA review and assessment is performed as per risk-based frequency approach.

The Operational Risk Profile including relevant MIS relating to the above is placed at the monthly India Operational Risk Committee (IORC).

Approach for operational risk capital assessment

– The Bank currently adopts the Basic Indicator Approach to calculate capital requirements for operational risk.

9. Interest rate risk in the banking book (IRRBB)

Qualitative Disclosures

The Asset and Liability Committee ("ALCO") oversees the structural interest rate risk and funding liquidity risk in the Bank. The Market & Liquidity Risk Committee (MLRC) ensures that the exposures are within prudent levels. Structural interest rate risk arises from mismatches in the interest rate profile of customer loans and deposits. This interest rate risk has several aspects: basis risk arising from different interest rate benchmarks, interest rate re-pricing risk, yield curve risks and embedded optionality. To monitor the structural interest rate risk, the tools used by DBIL include re-pricing gap reports based on traditional as well as duration gap approach, sensitivity analysis and income simulations under various scenarios.

Liquidity risk for the erstwhile Laxmi Vilas Bank (eLVB) is managed centrally at DBIL. The same liquidity risk management framework of DBIL is applicable for the consolidated positions of eLVB and DBIL.

Quantitative Disclosures

The Bank uses the Duration Gap approach to measure the impact of Market Value of Equity (MVE) for upward and downward rate shocks. This measures the potential change in MVE of the Bank for a 200 bps change in interest rates. The change in MVE due to a 200 bps change in interest rates are (for banking and trading book):-

Change in MVE due to a 200 bps change in interest rates	INR Million
30th Sep 2022	3,841

The impact on Earnings is computed as per the definition laid down in the ALM Policy of the Bank. Per the policy, Earnings-at-Risk (EaR) measures the interest rate risk from the earnings perspective. It is computed as an impact (over a 1-year horizon) of a 1% parallel shift in the yield curve on the Bank's earning. This is computed using the net IRS gaps for each bucket up to 1 year. The aggregate of these approximates the net interest income impact of a 1% parallel shift (increase in interest rates) in the yield curve over a 1 year horizon and acts as a useful tool in the hands of the MLRC to monitor and assess the impact of Interest rate risk exposure of the Bank on its NII.

EaR is computed for the banking book.

EaR on the INR book (banking)	INR Million
30th Sep 2022	764

10. General Disclosure for Exposures Related to Counterparty Credit Risk

Qualitative Disclosures

USE OF ECONOMIC CAPITAL (EC) FOR CONCENTRATION RISK MANAGEMENT

While the Bank firmly complies with regulatory capital requirements at all times, we recognize the need to have more robust methodologies to measure capital usage. Currently, Economic Capital (EC) model is not used in DBS India, but the Bank has adopted other qualitative and quantitative measures to address credit concentration risk. In addition to the regulatory limits, there are internally developed risk limits on the amount of exposure, as a percentage of the total exposure, that can be taken on any single industry, to avoid any sector concentration. Additionally, the Bank has developed maximum exposure limit norms which stipulates the amount of exposure that may be taken on a borrower considering its turnover and credit risk rating. In order to address the geographic concentration risk, the bank has implemented a policy on the maximum amount of advance, as a percentage of the total advances, which can be booked in some of the larger branches. The quantitative measurement of concentration risk, both for name and sector concentration and allocation of additional capital is one of the components of our ICAAP.

CREDIT RISK MITIGANTS

Collateral

Where possible, the Bank takes collateral as a secondary recourse to the borrower. Collateral includes cash, marketable securities, properties, gold, trade receivables, inventory and equipment and other physical and financial collateral. The Bank may also take fixed and floating charges on the assets of borrowers. It has put in place policies to determine the eligibility of collateral for credit risk mitigation, which include requiring specific collaterals to meet minimum operational requirements in order to be considered as effective risk mitigants.

When a collateral arrangement is in place for financial market counterparties covered under market standard documentation (such as Master Repurchase Agreements and International Swaps and Derivatives Association (ISDA) agreements), collateral received is marked to market on a frequency mutually agreed with the counterparties.

Other Risk Mitigants

The Bank manages its credit exposure from derivatives, repo and other repo-style transactions by entering into netting and collateral arrangements with counterparties where it is appropriate and feasible to do so. The credit risk associated with outstanding contracts with positive mark to market is reduced by master netting arrangements to the extent that if an event of default occurs, all amounts with a single counterparty in a netting-eligible jurisdiction are settled on a net basis.

The Bank may also enter into agreements which govern the posting of collateral with derivative counterparties for credit risk mitigation (e.g. Credit Support Annexes under ISDA master agreements). These are governed by internal guidelines with respect to the eligibility of collateral types and the frequency of collateral calls.

In addition, the Bank also uses guarantees as credit risk mitigants. While the Bank may accept guarantees from any counterparty, it sets internal thresholds for considering guarantors to be eligible for credit risk mitigation.

COUNTER PARTY RISK MANAGEMENT

Counterparty risk that may arise from traded products and securities is measured on a loan equivalent basis and included under the Bank's overall credit limits to counterparties. Issuer Default Risk that may arise from traded products and securities are generally measured based on jump-to-default computations.

The Bank actively monitors and manages its exposure to counterparties in over-the-counter (OTC) derivative trades to protect its balance sheet in the event of counterparty default. Counterparty risk exposures which may be materially and adversely affected by market risk events are identified, reviewed and acted upon by management and highlighted to the appropriate risk committees. In addition, the Bank's risk measurement methodology takes into account the higher risks associated with transactions that exhibit a strong relationship between the creditworthiness of a counterparty and the expected future replacement value of a relevant transaction (so called wrong-way risk) as identified during the trade booking process. The current exposure method is used for calculating the Bank's net credit exposure and regulatory capital for counterparty exposures, using the mark-to-market exposures with an appropriate add-on factor for potential future exposures.

Quantitative Disclosures

Particulars	Notionals	Credit Exposures *
- Currency Derivatives	2,712,620	96,449
- Interest Rate Derivatives	9,398,869	165,273

* Amounts reported represent credit exposures prior to bilateral netting.

(Currency: Indian rupees in million)

11. Composition of Capital

(Rs. in million)

Basel III common disclosure template to be used from September 30, 2022			Ref No
Common Equity Tier 1 Capital: instruments and reserves			
1	Directly issued qualifying common share capital plus related stock surplus (share premium)	72,579	A
2	Retained earnings	2,063	L
3	Accumulated other comprehensive income (and other reserves)	23,400	B+C+G +K
4	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)	-	
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	-	
6	**Common Equity Tier 1 capital before regulatory adjustments**	98,043	
Common Equity Tier 1 Capital: regulatory adjustments			
7	Prudential valuation adjustments	273	
8	Goodwill (net of related tax liability)	4,208	M
9	Intangibles other than mortgage-servicing rights (net of related tax liability)	439	N
10	Deferred tax assets	1,849	F
11	Cash-flow hedge reserve	-	
12	Shortfall of provisions to expected losses	-	
13	Securitisation gain on sale	-	
14	Gains and losses due to changes in own credit risk on fair valued liabilities	-	
15	Defined-benefit pension fund net assets	-	
16	Investments in own shares (if not already netted off paid-up capital on reported balance sheet)	-	
17	Reciprocal cross - holdings in common equity	-	
18	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	-	

11. Composition of Capital *(Continued)*

(Rs. in million)

Basel III common disclosure template to be used from September 30, 2022			Ref No
Common Equity Tier 1 Capital: regulatory adjustments			
19	Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)	-	
20	Mortgage servicing rights (amount above 10% threshold)	-	
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	2,867	H
22	Amount exceeding the 15% threshold	-	
23	of which: significant investments in the common stock of financial entities	-	
24	of which : mortgage servicing rights	-	
25	of which : deferred tax assets arising from temporary differences	-	
26	National specific regulatory adjustments (26a+26b+26c+26d)	-	
	a.of which : Investments in the equity capital of unconsolidated insurance subsidiaries	-	
	b.of which : Investments in the equity capital of unconsolidated non-financial subsidiaries	-	
	c.of which : Shortfall in the equity capital of majority owned financial entities which have not been consolidated with the bank	-	
	d.of which : Unamortised pension funds expenditures	-	
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	-	
28	**Total regulatory adjustments to Common equity Tier 1**	9,636	
29	**Common Equity Tier 1 capital (CET1)**	88,407	
Additional Tier 1 Capital: instruments			
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus (share premium) (31+32)	-	
31	of which : classified as equity under applicable accounting standards (Perpetual Non-Cumulative Preference Shares)	-	
32	of which: classified as liabilities under applicable accounting standards (Perpetual debt Instruments)	-	
33	Directly issued capital instruments subject to phase out from Additional Tier 1	-	
34	Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)	-	
35	of which : instruments issued by subsidiaries subject to phase out	-	
36	**Additional Tier 1 capital before regulatory adjustments**	-	

11. Composition of Capital *(Continued)*

(Rs. in million)

	Basel III common disclosure template to be used from September 30, 2022		Ref No
Additional Tier 1 Capital: regulatory adjustments			
37	Investments in own Additional Tier 1 instruments	-	
38	Reciprocal cross - holdings in Additional Tier 1 instruments	-	
39	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	-	
40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	-	
41	National specific regulatory adjustments (41a+41b)	-	
	a. of which : Investments in the Additional Tier 1 capital of unconsolidated insurance subsidiaries	-	
	b. of which : Shortfall in the Additional Tier 1 capital of majority owned financial entities which have not been consolidated with the bank	-	
	Regulatory Adjustments Applied to Additional Tier 1 in respect of Amounts Subject to Pre-Basel III Treatment	-	
	of which:	-	
	of which:	-	
	of which:		
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	-	
43	**Total regulatory adjustments to Additional Tier 1 capital**	-	
44	**Additional Tier 1 capital (AT1)**	-	
	a. Additional Tier 1 capital reckoned for capital adequacy	-	
45	**Tier 1 capital (T1 = CET1 + Admissible AT1) (29 + 44a)**	88,407	
Tier 2 capital: instruments and provisions			
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	-	
47	Directly issued capital instruments subject to phase out from Tier 2	12,202	I
48	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	-	
49	of which: instruments issued by subsidiaries subject to phase out	-	
50	Provisions	5,373	D+E+J

(Currency: Indian rupees in million)

11. Composition of Capital *(Continued)*

(Rs. in million)

Basel III common disclosure template to be used from September 30, 2022			Ref No
51	**Tier 2 capital before regulatory adjustments**	17,575	
	Tier 2 Capital: regulatory adjustments		
52	Investments in own Tier 2 instruments	-	
53	Reciprocal cross - holdings in Tier 2 instruments	-	
54	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)	-	
55	Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	-	
56	National specific regulatory adjustments (56a+56b)	-	
	a. of which : Investments in the Tier 2 capital of unconsolidated insurance subsidiaries	-	
	b. of which : Shortfall in the Tier 2 capital of majority owned financial entities which have not been consolidated with the bank	-	
	Regulatory Adjustments Applied to Tier 2 in respect of Amounts Subject to Pre-Basel III Treatment	-	
	of which: [INSERT TYPE OF ADJUSTMENT e.g. existing adjustments which are deducted from Tier 2 at 50%]	-	
	of which: [INSERT TYPE OF ADJUSTMENT]	-	
57	Total regulatory adjustments to Tier 2 capital	-	
58	Tier 2 capital (T2)	17,575	
	a. Tier 2 capital reckoned for capital adequacy	17,575	
	b. Excess Additional Tier 1 capital reckoned as Tier 2 capital	-	
	c. Total Tier 2 capital admissible for capital adequacy (58a + 58b)	17,575	
59	**Total capital (TC = T1 + Admissible T2) (45 + 58c)**	105,982	
60	**Total risk weighted assets (60a + 60b + 60c)**	670,034	
	a. of which: total credit risk weighted assets	532,272	
	b. of which: total market risk weighted assets	93,981	
	c. of which: total operational risk weighted assets	43,780	

(Currency: Indian rupees in million)

11. Composition of Capital *(Continued)*

(Rs. in million)

Basel III common disclosure template to be used from September 30, 2022			Ref No
Capital ratios and buffers			
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	13.19%	
62	Tier 1 (as a percentage of risk weighted assets)	13.19%	
63	Total capital (as a percentage of risk weighted assets)	15.82%	
64	Institution specific buffer requirement (minimum CET1 requirement plus capital conservation plus countercyclical buffer requirements plus G-SIB buffer requirement, expressed as a percentage of risk weighted assets)	8.000%	
65	of which : capital conservation buffer requirement	2.500%	
66	of which : bank specific countercyclical buffer requirement	-	
67	of which : G-SIB buffer requirement	-	
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	5.194%	
National minima (if different from Basel III)			
69	National Common Equity Tier 1 minimum ratio (if different from Basel III minimum)	8.000%	
70	National Tier 1 minimum ratio (if different from Basel III minimum)	7.00%	
71	National total capital minimum ratio (if different from Basel III minimum)	11.50%	
Amounts below the thresholds for deduction (before risk weighting)			
72	Non-significant investments in the capital of other financial entities	-	
73	Significant investments in the common stock of financial entities	-	
74	Mortgage servicing rights (net of related tax liability)	-	
75	Deferred tax assets arising from temporary differences (net of related tax liability)	2,867	
Applicable caps on the inclusion of provisions in Tier 2			
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	5,373	
77	Cap on inclusion of provisions in Tier 2 under standardised approach	6,653	
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	NA	
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	NA	

(Currency: Indian rupees in million)

11. Composition of Capital *(Continued)*

(Rs. in million)

	Basel III common disclosure template to be used from September 30, 2022		Ref No
	(Only applicable between March 31, 2017 and March 31, 2022)		
80	Current cap on CET1 instruments subject to phase out arrangements	-	
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	-	
82	Current cap on AT1 instruments subject to phase out arrangements	-	
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	-	
84	Current cap on T2 instruments subject to phase out arrangements	-	
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	-	

(Currency: Indian rupees in million)

Notes to the above Template

Row No. of the template	Particular	(Rs. in million)
10	Deferred tax assets associated with accumulated losses	1,849
	Deferred tax assets (excluding those associated with accumulated losses) net of Deferred tax liability	-
	Total as indicated in row 10	1,849
19	If investments in insurance subsidiaries are not deducted fully from capital and instead considered under 10% threshold for deduction, the resultant increase in the capital of bank	-
	of which : Increase in Common Equity Tier 1 capital	-
	of which : Increase in Additional Tier 1 capital	-
	of which : Increase in Tier 2 capital	-
26b	If investments in the equity capital of unconsolidated non-financial subsidiaries are not deducted and hence, risk weighted then :	-
	i) Increase in Common Equity Tier 1 capital	-
	ii) Increase in risk weighted assets	-
44a	Excess Additional Tier 1 capital not reckoned for capital adequacy (difference between Additional Tier 1 capital as reported in row 44 and admissible Additional Tier 1 capital as reported in 44a)	-
	of which : Excess Additional Tier 1 capital which is considered as Tier 2 capital under row 58b	-
50	Eligible Provisions included in Tier 2 capital	5,373
	Eligible Revaluation Reserves included in Tier 2 capital	-
	Total of row 50	5,373
58a	Excess Tier 2 capital not reckoned for capital adequacy (difference between Tier 2 capital as reported in row 58 and T2 as reported in 58a)	-

(Currency: Indian rupees in million)

12. Composition of Capital – Reconciliation Requirements

(Rs. in million)

Step 1		Balance sheet as in financial statements	Balance sheet under regulatory scope of consolidation
		As on 30 Sep 2022	As on 30 Sep 2022
A	**Capital & Liabilities**		
i.	Paid-up Capital	**72,579**	**72,579**
	Reserves & Surplus	**28,222**	**28,222**
	Minority Interest	-	-
	Total Capital	100,801	100,801
ii.	Deposits	**494,855**	**494,855**
	of which : Deposits from banks	27,351	27,351
	of which : Customer deposits	467,504	467,504
	of which : Other deposits (CD's)	-	-
iii.	Borrowings	**249,906**	**249,906**
	of which : From RBI	75,000	75,000
	of which : From banks	-	-
	of which : From other institutions & agencies	152,643	152,643
	of which : Others (pl. specify)	22,263	22,263
	of which : Capital instruments	-	-
tiv.	Other liabilities & provisions	**158,318**	**158,318**
	Total	**1,003,880**	**1,003,880**
B	**Assets**		
i.	Cash and balances with Reserve Bank of India	**27,888**	**27,888**
	Balance with banks and money at call and short notice	**59,229**	**59,229**
ii.	Investments :	**308,305**	**308,305**
	of which : Government securities	269,541	269,541
	of which : Other approved securities	-	-
	of which : Shares	304	304
	of which : Debentures & Bonds	5,924	5,924
	of which : Subsidiaries / Joint Ventures / Associates	-	-
	of which : Others (CPs, CDs, SRs, PTCs, etc.)	32,537	32,537
iii.	Loans and advances	**442,699**	**442,699**
	of which : Loans and advances to banks	-	-
	of which : Loans and advances to customers	442,6992	442,6992
iv.	Fixed assets	**4,950**	**4,950**
	of which : Intangibles	-	-
v.	Other assets	**160,809**	**160,809**
	of which : Goodwill *	4,208	4,208
	of which : Deferred tax assets	13,871	13,871
vi.	Goodwill on consolidation	-	-
vii.	Debit balance in Profit & Loss account	-	-
	Total Assets	**1,003,880**	**1,003,880**

* Represents Goodwill on account of amalgamation.

12. Composition of Capital – Reconciliation Requirements *(Continued)*

(Rs. in million)

Step 2		**Balance sheet as in financial statements** **As on 30 Sep 2022**	**Balance sheet under regulatory scope of consolidation** **As on 30 Sep 2022**	**Ref No.**
A	**Capital & Liabilities**			
ti.	Paid-up Capital	**72,579**	**72,579**	
	of which : Amount eligible for CET1	72,579	72,579	A
	of which : Amount eligible for AT1	-	-	
	Reserves & Surplus	**28,222**	**28,222**	
	of which :			
	Statutory Reserve	5,281	5,281	B
	Capital Reserve	24	24	C
	Investment Reserve	41	41	D
	Share Premium Account	13,198	13,198	K
	Investment Fluctuation Reserve	2,451	2,451	E
	Deferred Tax Reserve	1	1	
	Revenue Reserve	4,901	4,901	G
	Retained Earnings	2,063	2,063	L
	Balance in Profit and Loss Account	262	262	
	Minority Interest	-	-	
	Total Capital	**100,801**	**100,801**	
ii.	Deposits	494,855	494,855	
	of which : Deposits from banks	27,351	27,351	
	of which : Customer deposits	467,504	467,504	
	of which : Other deposits (CD's)	-	-	
iii.	Borrowings	**249,906**	**249,906**	
	of which : From RBI	75,000	75,000	
	of which : From banks	-	-	
	of which : From other institutions & agencies	152,643	152,643	
	of which : Others	22,263	22,263	
	of which : Capital instruments	-	-	
	- of which Eligible for T2 capital	-	-	I
iv.	Other liabilities & provisions	**158,318**	**158,318**	
	of which : Provision against standard asset and country risk	2,897	2,897	J
	Total	**1,003,880**	**1,003,880**	
B	**Assets**			
i.	Cash and balances with Reserve Bank of India	**27,888**	**27,888**	
	Balance with banks and money at call and short notice	**59,229**	**59,229**	
ii.	Investments :	**308,305**	**308,305**	
	of which : Government securities	269,541	269,541	
	of which : Other approved securities	-	-	
	of which : Shares	304	304	
	of which : Debentures & Bonds	5,924	5,924	
	of which : Subsidiaries / Joint Ventures / Associates	-	-	
	of which : Others (CPs, CDs, SRs, PTCs, etc.)	32,537	32,537	
iii.	Loans and advances	**442,699**	**442,699**	
	of which : Loans and advances to banks	-	-	
	of which : Loans and advances to customers	442,699	442,699	
iv.	Fixed assets	**4,950**	**4,950**	
	of which : Intangibles	-	-	N
v.	Other assets	**160,809**	**160,809**	
	of which : Goodwill *	4,208	4,208	M
	of which : Deferred tax assets associated with accumulated losses	13,871	13,871	F
	of which : Deferred tax assets arising from temporary differences other than accumulated losses (amount above 10% threshold, net of related tax liability)	1,849	1,849	H
vi.	Goodwill on consolidation	-	-	
vii.	Debit balance in Profit & Loss account	-	-	
	Total	**1,003,880**	**1,003,880**	

* Represents Goodwill on account of amalgamation.

13. Main features of equity and debt capital instruments

		(Rs. in million)
		As on 30 September 2022
1	Issuer	DBS Bank India Limited
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE01GA01014
3	Governing law(s) of the instrument	Applicable Indian statutes and regulatory requirements
4	Transitional Basel III rules	NA
5	Post-transitional Basel III rules	Common Equity Tier 1
6	Eligible at solo / group / group & solo	Solo
7	Instrument type	Ordinary Shares
8	Amount recognized in regulatory capital	72,579
9	Par value of instrument	72,579
10	Accounting classification	Equity Share Capital
11	Original date of issuance	NA
12	Perpetual or dated	Perpetual
13	Original maturity date	No maturity
14	Issuer call subject to prior supervisory approval	NA
15	Optional call date, contingent call dates and redemption	NA
16	Subsequent call dates, if applicable	NA
	Coupons / dividends	NA
17	Fixed or floating dividend / coupon	NA
18	Coupon rate and any related index	NA
19	Existence of a dividend stopper	NA
20	Fully discretionary, partially discretionary, or mandatory	Fully discretionary
21	Existence of step up or other incentive to redeem	NA
22	Noncumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	NA
24	If convertible, conversion trigger(s)	NA
25	If convertible, fully or partially	NA
26	If convertible, conversion rate	NA
27	If convertible, mandatory or optional conversion	NA
28	If convertible, specify instrument type convertible into	NA
29	If convertible, specify issuer of instrument it converts into	NA
30	Write-down feature	NA
31	If write-down, write-down trigger(s)	NA
32	If write-down, full or partial	NA
33	If write-down, permanent or temporary	NA
34	If temporary write-down, description of write-up mechanism	NA
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Represents the most subordinated claim in liquidation
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	NA

14. Disclosure for Banking Book Positions

In accordance with the RBI guidelines on investment classification and valuation, Investments are classified on the date of purchase into "Held for Trading" ('HFT'), "Available for Sale" ('AFS') and "Held to Maturity" ('HTM') categories (hereinafter called "categories"). Investments which the Bank intends to hold till maturity are classified as HTM securities.

As per the RBI guidelines, investments classified under HTM category are carried at their acquisition cost and not marked to market. Any diminution, other than temporary, in the value of equity investments is provided for. Any loss on sale of investments in HTM category is recognised in the Statement of Profit and Loss. Any gain from sale of investments under HTM category is recognised in the Statement of Profit and Loss and is appropriated, net of taxes and statutory reserve, to "Capital Reserve" in accordance with the RBI Guidelines. The book value of Bank's investment HTM portfolio was Rs. 92,587 million as at September 30, 2022. Further, the Bank has investment in shares/Optionally Convertible Debentures which are received on conversion of debt which are classified under AFS category in accordance with RBI guidelines.

(Currency: Indian rupees in million)

15. LEVERAGE RATIO

The Basel III leverage ratio is defined as the capital measure (Tier-1 capital of the risk based capital framework) divided by the exposure measure, with this ratio expressed as a percentage.

As per RBI guidelines, disclosures required for leverage ratio for the Bank at September 30, 2022 are as follows:

On-balance sheet exposures		
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	899,538
2	(Asset amounts deducted in determining Basel III Tier 1 capital)	(9,636)
3	**Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)**	**889,902**
Derivative exposures		
4	Replacement cost associated with all *derivatives* transactions (i.e. net of eligible cash variation margin)	61,890
5	Add-on amounts for PFE associated with *all* derivatives transactions	146,291
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)**	**208,181**
Securities financing transaction exposures		
12	Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	2,210
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-
14	CCR exposure for SFT assets	13,705
15	Agent transaction exposures	-
16	**Total securities financing transaction exposures (sum of lines 12 to 15)**	**15,915**
Other off-balance sheet exposures		
17	Off-balance sheet exposure at gross notional amount	382,676
18	(Adjustments for conversion to credit equivalent amounts)	(274,999)
19	**Off-balance sheet items (sum of lines 17 and 18)**	**107,677**
Capital and total exposures		
20	Tier 1 capital	88,407
21	**Total exposures (sum of lines 3, 11, 16 and 19)**	**1,221,675**
Leverage ratio		
22	**Basel III leverage ratio**	**7.24%**

Basel III: Pillar 3 Disclosures *(Continued)*

as at 30 September 2022

(Currency: Indian rupees in million)

Summary comparison of accounting assets vs. leverage ratio exposure measure

1	Total consolidated assets as per published financial statements	1,003,880
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	-
3	Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	-
4	Adjustments for derivative financial instruments	106,049
5	Adjustment for securities financing transactions (i.e. repos and similar secured lending)	13,705
6	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off- balance sheet exposures)	107,677
7	Other adjustments	(9,636)
8	**Leverage ratio exposure**	**1,221,675**