

## Basel III: Pillar 3 Disclosures

as at 31 December 2024

(Currency: Indian rupees in million)

### 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.

### 2. Capital Adequacy

#### *Qualitative disclosures*

The CRAR of the Bank is 15.81% 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.

#### *Quantitative disclosures*

Particulars		31 Dec 24
A	Capital requirements for Credit Risk ( <i>Standardized Approach</i> ) *	93,134
B	Capital requirements for Market Risk ( <i>Standardized Duration Approach</i> ) *	5,893
	- Interest rate risk	5,061
	- Foreign exchange risk	832
	- Equity risk	-
C	Capital requirements for Operational risk ( <i>Basic Indicator Approach</i> ) *	5,274
D	CET1 Capital Ratio (%)	12.30%
E	Tier1 Capital Ratio (%)	13.58%
F	Total Capital Ratio (%)	15.81%

\* 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.

**Basel III: Pillar 3 Disclosures (*Continued*)**

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**3. General Disclosures**

As a 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, risk authority thresholds, 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 methodology which are used for capital computation and monitor the performance of previously approved methodologies.
- Reviews (in parallel with the Board Audit Committee) the adequacy and effectiveness of the Bank’s internal control approach.
- Approve the plans to meet regulatory requirements relating to risk management.
- Approve the annual Business Continuity Management (BCM) attestation.
- Oversee and review the minutes pertaining to the technology risk discussions held in the Board IT Strategy Committee (ITSC); ITSC assists BRMC in overseeing the management of Technology Risk.

**India Risk Exco (“Risk EXCO”)**

- Serves as the Bank’s Committee for governance over Credit, Market, Liquidity, Technology (including information security & cybersecurity), Operational (including financial crime, fair dealing, and regulatory), Environmental, Social and Governance (ESG) as well as reputational risk.
- Review, from a risk perspective, existing and new business proposals. Endorse the risk management and governance approach, where required by regulations.
- Establish overall local risk architecture direction and determine reporting requirements, having regard to regulatory guidance.
- Monitors and discusses the Bank’s risk profiles, as well as market and regulatory developments.

**Basel III: Pillar 3 Disclosures (*Continued*)**

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**3. General Disclosures (*Continued*)**

- Oversees the Internal Capital Adequacy Assessment Process (ICAAP) including scenarios used and approve risk assessments results.
- Oversees the establishment of risk controls and measurement tools:
  - i. Endorse risk models used for capital computation and risk thresholds (where applicable) before recommendation to India BRMC for endorsement or approval as the case may be,
  - ii. Approve underlying assumptions, parameters, and methodologies,
  - iii. Approve risk measures and the allocation of risk appetite limits that have been set by the DBIL Board.
  - iv. Supervise technology risk through oversight of Information Security & Technology Risk Management Committee (ISTRMC) minutes.
- Serves as a discussion forum for any matter escalated by the underlying risk committees.
- Endorses India specific risk policies and local adoption of Group policies as required, before recommendation to India Board for approval.

**A) General Disclosures for Credit Risk****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 and discuss risk reporting requirements 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.
- Identify, assess, and monitor macroeconomic trends with material impact to DBIL's credit portfolio and agree on mitigating actions.
- Maintain oversight on Credit risk related regulatory developments, assessing their impact and ensure DBIL's readiness / continual compliance.
- 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.

***Qualitative Disclosures*****Credit Risk Management 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, India

**Basel III: Pillar 3 Disclosures (*Continued*)**

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**3. General Disclosures (*Continued*)*****General Disclosures for Credit Risk (*Continued*)******Qualitative Disclosures (*Continued*)*****Credit Risk Management Policy (*Continued*)**

Risk Exco and Board Risk Management Committee (India BRMC) and then subsequently 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, considering the capital needed to support the growth.

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 monthly. 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 regulatory reporting team which reports to the CRO in India through the Risk Management Group – Central Office Operations (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

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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. The DBIL Delegation of Authority (DOA) Policy includes approval authorities, and the approval limit threshold delegated to specific individuals are refreshed annually. To avoid conflict of interest, the credit approving team functions as a separate department and do not have any business targets. Larger Credit Limit require approval from Credit Approval Committee (CAC) and Board Credit Approval Committee (BCAC).

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.

***Quantitative Disclosures*****Credit Exposure**

Particulars	31 Dec 24
Fund Based *	608,184
Non-Fund Based **	598,487

\* 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 31 December 2024*

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**3. General Disclosures (*Continued*)**
***Quantitative Disclosures (Continued)***
**Industry wise Exposures (Fund Based exposures)**

Industry	31 Dec 24
Agriculture and Allied Activities	90,031
Banks*	66,757
Other Retail Loans	48,831
Real Estate Activities (Other than Residential Mortgages)	40,242
Other Services	39,665
Wholesale Trade (other than Food Procurement)	36,982
Non-Banking Financial Corporate / Financial Institutions	29,953
Energy - Electricity Generation - Private Sector	28,640
Retail Trade	23,289
Others - Industries	22,329
Chemicals and Chemical Products (Dyes, Paints, etc.) - Others	18,526
Housing Loans (incl. priority sector Housing)	13,668
All Engineering - Others	13,561
Vehicles, Vehicle Parts and Transport Equipment	12,626
Credit Card Receivables	10,420
Basic Metal and Metal Products - other metal and metal products	9,739
Rubber, Plastic and their Products	8,621
Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	8,582
Micro Financial Institutions (MFIs)	7,429
Construction	6,957
Cement and Cement Products	6,493
Basic Metal and Metal Products - Iron and Steel	6,413
Textiles - Others	6,349
Chemicals and Chemical Products (Dyes, Paints, etc.) - Drugs and Pharmaceuticals	5,648
Food Processing - Sugar	5,539
Social and Commercial Infrastructure - Education Institutions (capital stock)	3,983
Food Processing - Others	3,781
Tourism, Hotel and Restaurants	3,133
Communication - Telecommunication and Telecom Services	2,708
Land Transport and Pipelines	2,200
Housing Finance Companies (HFCs)	1,721
All Engineering - Electronics	1,683
Water and Sanitation - Water supply pipelines	1,650
Wood and Wood Products	1,586
Computer and Related Activities	1,526
Beverages - Others	1,525
Paper and Paper Products	1,456
Textiles - Cotton	1,422
Professional Services	1,387
Transport - Logistics Infrastructure	1,152
Chemicals and Chemical Products (Dyes, Paints, etc.) - Fertilizers	1,138
Glass, Glassware and other non-metallic mineral products (Except Cement and Cement products)	1,023
Post and Telecommunication	945
Mining and Quarrying - Others	891
Vehicle/Auto Loans	795
Energy - Oil/Gas/Liquefied Natural Gas (LNG) storage facility	685

**Basel III: Pillar 3 Disclosures (Continued)**
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Industry	31 Dec 24
Leather and Leather products	678
Infrastructure - Others	636
Food Processing - Coffee	614
Water and Sanitation - Solid Waste Management	397
Gems and Jewellery	352
Water Transport	304
Beverages - Tobacco and tobacco products	270
Chemicals and Chemical Products (Dyes, Paints, etc.) - Petro-chemicals	250
Social and Commercial Infrastructure - Post harvest storage infrastructure	235
Air Transport (Aviation)	148
Social and Commercial Infrastructure - Terminal Markets	120
Social and Commercial Infrastructure - Affordable Housing	81
Mining and Quarrying - Coal	74
Social and Commercial Infrastructure - Tourism Infrastructure - Others	70
Food Processing - Edible Oils and Vanaspati	50
Transport - Railway track including electrical & signaling system, tunnels, via ducts, bridges	46
Education Loans	34
Social and Commercial Infrastructure - Hospitals (capital stock)	34
Energy - Electricity Transmission - Private Sector	28
Transport - Roads and Bridges - Other Roads	24
Water and Sanitation - Slurry Pipelines	23
Textiles - Jute	14
Social and Commercial Infrastructure - Sports Infrastructure	9
Water and Sanitation - Water treatment plants	5
Transport - Inland Waterways	4
Transport - Airport	2
<b>Total Credit Exposure (fund based)</b>	<b>608,184</b>

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

**Industry wise Exposures (Non - Fund Based exposures)**

Industry	31 Dec 24
Non-Banking Financial Institutions/Companies (incl. CCIL)	2,13,621
Other Services	70,874
Banks	64,245
All Engineering - Others	27,514
Infrastructure - Energy - Electricity Generation - Private Sector	27,466
Vehicles, Vehicle Parts and Transport Equipment	16,044
Wholesale Trade (other than Food Procurement)	15,904
Chemicals and Chemical Products (Dyes, Paints, etc.) - Others	15,763
Food Processing - Edible Oils and Vanaspati	15,268
Infrastructure- Energy- Electricity Generation (Central Govt PSU)	13,768
Other Industries	13,626
Real Estate Activities (Other than Residential Mortgages)	12,509
Retail Trade	8,280
Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	7,209
Basic Metal & Metal products - Other Metal and Metal Products	6,355
Construction	5,901
Chemicals and Chemical Products (Dyes, Paints, etc.) - Drugs and Pharmaceuticals	5,859
Infrastructure - Transport - Ports	5,709
Food Processing - Others	5,300



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Industry	31 Dec 24
Computer Software	4,922
Retail Loan - Other Retail Loans	4,552
Chemicals and Chemical Products (Dyes, Paints, etc.) - Fertilizers	4,205
Basic Metal & Metal products - Iron and Steel	4,166
Oil/Gas/Liquefied Natural Gas (LNG) storage facility	3,655
Rubber, Plastic and their Products	3,330
Cement and Cement Products	3,084
Infrastructure - Communication - Telecommunication and Telecom Services	2,819
Textiles - Silk - Spinning mills	2,372
Textiles - Others	1,706
Infrastructure - Energy - Electricity Distribution - Private Sector	1,492
Wood and Wood Products	1,408
Infrastructure - Energy - Electricity Transmission - Private Sector	1,308
Insurance	1,285
Food processing - Sugar	1,272
Chemicals and Chemical Products (Dyes, Paints, etc.) - Petro-chemicals (excluding under Infrastructure)	703
Paper and Paper Products	660
Professional Services	632
Transport Operators	474
Glass & Glassware	375
Agriculture & allied activities	352
Infrastructure - Transport - Logistics Infrastructure	284
Mining and Quarrying - Others	277
Textiles - Cotton - Spinning Mills	243
Infrastructure - Water and Sanitation - Water supply pipelines	240
Infrastructure - water and sanitation - Water treatment plants	235
Beverages (excluding Tea & Coffee) and Tobacco - Tobacco and tobacco products	201
Retail Loan - Housing loans	192
Tourism, Hotel and Restaurants	173
Infrastructure - Social and Commercial Infrastructure -Post harvest storage infrastructure for agriculture and horticultural produce including cold storage	163
Beverages (excluding Tea & Coffee) and Tobacco - Others	128
Food processing - Coffee	125
Infrastructure - Social and Commercial Infrastructure -Hospitals (capital stock)	110
Leather and Leather products	58
Infrastructure - Others	16
Infrastructure - Transport - Roads & Bridges	16
Infrastructure - Water and Sanitation - Solid Waste Management	16
Mining and Quarrying - Coal	7
Infrastructure - Social and Commercial Infrastructure-Tourism - Others	6
Gems and Jewelry	4
Infrastructure - Water and Sanitation - Slurry Pipelines	2
Infrastructure - Social and Commercial Infrastructure -Education Institutions (capital stock)	1
Infrastructure - Social and Commercial Infrastructure-Tourism - Terminal markets	1
Infrastructure - Transport - Inland Waterways	1
Infrastructure - Transport - Railway Track, tunnels, via ducts, bridges	1
<b>Total</b>	<b>598,487</b>



**Basel III: Pillar 3 Disclosures (*Continued*)**
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**3. General Disclosures (*Continued*)**
**Maturity of Assets as at 31 Dec 2024**

Particulars	Cash	Balance with RBI	Balance with Banks and money at call and short notice	Investments (net of depreciation/appreciation)	Loans & Advances (net of provisions)	Fixed Assets	Other Assets
1 day	2,969	18,932	46,586	263,983	1,799	-	2,270
2-7 days	-	2,939	20,121	23,763	10,120	-	567
8-14 Days	-	1,308	-	6,058	19,544	-	541
15-30 Days	-	3,215	-	14,034	43,332	-	1,751
1 month - 2 months	-	2,913	2	13,520	39,618	-	6,719
2-3 months	-	2,618	-	19,004	34,859	-	4,205
3-6 Months	-	5,329	-	28,488	49,887	-	7,110
6 Months – 1 Year	-	3,724	-	16,634	61,883	-	12,375
1-3 Years	-	8,224	3	58,685	171,543	-	25,557
3-5 Years	-	138	-	45,777	42,509	-	17,766
Over 5 Years	-	3,112	-	21,626	51,980	5,316	60,794
<b>Total</b>	<b>2,969</b>	<b>52,452</b>	<b>66,711</b>	<b>511,572</b>	<b>527,074</b>	<b>5,316</b>	<b>139,655</b>

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

**Basel III: Pillar 3 Disclosures (*Continued*)**
*as at 31 December 2024*

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**3. General Disclosures (*Continued*)**
**Classification of NPA's**

Particulars	31 Dec 24
<b>Amount of NPAs (Gross)</b>	<b>15,506</b>
Substandard	1,737
Doubtful 1	325
Doubtful 2	2,719
Doubtful 3	6,887
Loss	3,838

**Movement of NPAs and Provision for NPAs**

Particulars	31 Dec 24
<b>A</b> Amount of NPAs (Gross)	15,506
<b>B</b> Net NPAs	1,106
<b>C</b> NPA Ratios	
- Gross NPAs to gross advances (%)	2.86%
- Net NPAs to net advances (%)	0.21%
<b>D</b> Movement of NPAs (Gross)	
- Opening balance as of the beginning of the financial year	17,926
- Additions	6,473
- Reductions on account of recoveries/ write - offs	8,893
- Closing balance	15,506
<b>E</b> Movement of Provision for NPAs	
- Opening balance as of the beginning of the financial year	16,675
- Provision made during the year	4,136
- Write – offs / Write – back of excess provision	6,412
- Closing balance	14,399

**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	31 Dec 24
Opening Balance	3,014
Add: Provisions Made During the Year/Period	151
Less: Write off / Write back of Excess provisions during the Year/Period	-
<b>Closing Balance</b>	<b>3,165</b>

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

**Basel III: Pillar 3 Disclosures (Continued)**
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**Amount of Non-Performing Investments and Provision for NPIs**

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

Particulars	31 Dec 24
<b>A</b> Amount of Non-Performing Investments (Gross)	<b>1,057</b>
<b>B</b> Amount of provision held for non-performing investments	<b>1,038</b>

**Movement in Provisions held towards Depreciation/Appreciation on Investments**

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

Particulars	31 Dec 24
Opening Balance	2,347
Add: Provisions made during the year	51
Less: Write off / Write back of excess provisions and MTM movement during the year	(2,482)
<b>Closing Balance</b>	<b>(85)</b>

**Industry wise Past Due Loans**

Particulars	31 Dec 24
Agriculture and Allied Activities	11,908
Other Retail Loans	3,795
Chemicals and Chemical Products (Dyes, Paints, etc.) - Others	2,935
Other Services	1,074
Wholesale Trade (other than Food Procurement)	913
Retail Trade	676
Others - Industries	668
Credit Card Receivables	581
Housing Loans (incl. priority sector Housing)	404
Land Transport and Pipelines	351
Energy - Electricity Generation - Private Sector	218
Wood and Wood Products	164
Basic Metal and Metal Products - other metal and metal products	126
Textiles - Others	92
Basic Metal and Metal Products - Iron and Steel	65
Vehicle/Auto Loans	63
Education Loans	13
Chemicals and Chemical Products (Dyes, Paints, etc.) - Drugs and Pharmaceuticals	6
Computer and Related Activities	3
Food Processing - Others	1
<b>Total</b>	<b>24,054</b>

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**Ageing of Past Due Loans**

Particulars	31 Dec 24
Overdue upto 30 Days	14,014
Overdue between 31 and 60 Days	7,107
Overdue between 61 and 90 Days	2,933
<b>Total</b>	<b>24,054</b>

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

**Industry wise NPAs**

Particulars	Amount of NPA	Specific Provision
Other Services	2,699	2,559
Others - Industries	2,337	2,267
Retail Trade	1,789	1,687
Water and Sanitation - Water supply pipelines	1,386	1,386
Other Retail Loans	1,002	642
Construction	988	984
Wholesale Trade (other than Food Procurement)	829	790
All Engineering - Others	781	778
Textiles - Others	619	615
Textiles - Cotton	544	506
Agriculture and Allied Activities	493	355
Credit Card Receivables	442	359
Rubber, Plastic and their Products	375	375
Housing Loans (incl. priority sector Housing)	190	81
Chemicals and Chemical Products (Dyes, Paints, etc.) - Others	163	160
Glass, Glassware and other non-metallic mineral products (Except Cement and Cement products)	153	153
Gems and Jewelry	115	115
Social and Commercial Infrastructure - Education Institutions (capital stock)	111	111
Cement and Cement Products	98	98
Professional Services	94	92
Transport - Logistics Infrastructure	55	55
Basic Metal and Metal Products - Iron and Steel	34	34
Mining and Quarrying - Others	30	30
Energy - Oil/Gas/Liquefied Natural Gas (LNG) storage facility	27	27
Transport - Roads and Bridges - Other Roads	24	24
Mining and Quarrying - Coal	24	24
Paper and Paper Products	23	23
Food Processing - Others	21	21
Tourism, Hotel and Restaurants	16	15
Water Transport	10	10
Land Transport and Pipelines	9	9
Vehicle/Auto Loans	8	1
Water and Sanitation - Solid Waste Management	4	4
Wood and Wood Products	4	3
Basic Metal and Metal Products - other metal and metal products	4	2
Chemicals and Chemical Products (Dyes, Paints, etc.) - Drugs and Pharmaceuticals	3	3
Vehicles, Vehicle Parts and Transport Equipment	1	1
<b>Total</b>	<b>15,506</b>	<b>14,399</b>

**Basel III: Pillar 3 Disclosures (*Continued*)**
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**Industry wise General Provisions \***

<b>Particulars</b>	<b>31 Dec 24</b>
Non-banking financial institutions/companies	467
Real Estate Activities (Other than Residential Mortgages)	415
Retail Loan - Other Retail Loans	413
Wholesale Trade (other than Food Procurement)	232
Construction	173
Other services	164
Chemicals and Chemical Products (Dyes, Paints, etc.) - Others	123
Infrastructure - Energy - Electricity Generation - Private Sector	115
All Engineering - Others	104
Retail Trade	104
Vehicles, Vehicle Parts and Transport Equipments	70
Retail Loan - Housing loans	66
Banks	58
Other Industries	56
Rubber, Plastic and their Products	48
Basic Metal & Metal products - Other Metal and Metal Products	48
Retail Loan - Credit Card Receivables	42
Food Processing - Others	40
Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	40
Basic Metal & Metal products - Iron and Steel	35
Textiles - Others	35
Food processing - Sugar	34
Chemicals and Chemical Products (Dyes, Paints, etc.) - Drugs and Pharmaceuticals	33
Infrastructure - Social and Commercial Infrastructure -Education Institutions (capital stock)	30
Tourism, Hotel and Restaurants	30
Cement and Cement Products	27
Infrastructure - Communication - Telecommunication and Telecom Services	27
Computer Software	16
Transport Operators	12
Mining and Quarrying - Others	10
Professional Services	8
Infrastructure - Transport - Logistics Infrastructure	7
Paper and Paper Products	7
Wood and Wood Products	6
Glass & Glassware	6
Beverages (excluding Tea & Coffee) and Tobacco - Others	6
Chemicals and Chemical Products (Dyes, Paints, etc.) - Fertilizers	6
Leather and Leather products	5
Insurance	5
Infrastructure - Social and Commercial Infrastructure -Post harvest storage infrastructure for agriculture and horticultural produce including cold storage	5
Infrastructure - Transport - Ports	4
Agriculture & allied activities	4
Textiles - Cotton - Spinning Mills	4
Textiles - Silk - Spinning Mills	4
Oil/Gas/Liquefied Natural Gas (LNG) storage facility	3
Infrastructure - Water and Sanitation - Solid Waste Management	3
Food Processing - Edible Oils and Vanaspati	3

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Particulars	31 Dec 24
Beverages (excluding Tea & Coffee) and Tobacco - Tobacco and tobacco products	3
Food Processing - Coffee	3
Chemicals and Chemical Products (Dyes, Paints, etc.) - Petro-chemicals (excluding under Infrastructure)	1
Gems and Jewelry	1
Infrastructure - Water and Sanitation - Water supply pipelines	1
Infrastructure - Social and Commercial Infrastructure -Hospitals (capital stock)	1
Infrastructure - Social and Commercial Infrastructure-Tourism - Terminal markets	1
Infrastructure - Others	1
<b>Total</b>	<b>3,165</b>

\*Includes provision for Stressed sector.

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

Particulars	31 Dec 24
Transport - Roads and Bridges - Highways	(2,812)
Basic Metal and Metal Products - Iron and Steel	(782)
Retail Trade	(771)
Other NBFCs	(608)
Basic Metal and Metal Products - other metal and metal products	(427)
All Engineering - Others	(365)
Other Retail Loans	(203)
Computer and Related Activities	(191)
Textiles - Cotton	(158)
Cement and Cement Products	(102)
Land Transport and Pipelines	(84)
Gems and Jewellery	(83)
Food Processing - Others	(41)
Other Services	(36)
Vehicles, Vehicle Parts and Transport Equipments	(20)
Infrastructure - Others	(17)
Paper and Paper Products	(13)
Wood and Wood Products	(12)
Housing Loans (incl. priority sector Housing)	(7)
Social and Commercial Infrastructure - Tourism Infrastructure - Three-star or higher category	(7)
All Engineering - Electronics	(2)
Social and Commercial Infrastructure - Education Institutions (capital stock)	(2)
Beverages - Others	(2)
Social and Commercial Infrastructure - Sports Infrastructure	(1)
Education Loans	(1)
Glass, Glassware and other non-metallic mineral products (Except Cement and Cement products)	(1)
Textiles - Jute	(1)
Vehicles, Vehicle Parts and Transport Equipment	1
Chemicals and Chemical Products (Dyes, Paints, etc.) - Drugs and Pharmaceuticals	1
Wood and Wood Products	3
Water and Sanitation - Solid Waste Management	4
Mining and Quarrying - Others	5
Water Transport	10
Tourism, Hotel and Restaurants	15
Transport - Roads and Bridges - Other Roads	24

**Basel III: Pillar 3 Disclosures (*Continued*)**
*as at 31 December 2024*

(Currency: Indian rupees in million)

Particulars	31 Dec 24
Mining and Quarrying - Coal	24
Chemicals and Chemical Products (Dyes, Paints, etc.) - Others	31
Transport - Logistics Infrastructure	55
Agriculture and Allied Activities	58
Professional Services	80
Cement and Cement Products	98
Gems and Jewelry	115
Textiles - Others	131
Wholesale Trade (other than Food Procurement)	148
Credit Card Receivables	224
Rubber, Plastic and their Products	366
Construction	385
Others - Industries	1,310
Water and Sanitation - Water supply pipelines	1,386
<b>Total</b>	<b>(2,276)</b>

**Industry wise write-off's**

Particulars	31 Dec 24
Other Retail Loans	1,567
Basic Metal and Metal Products - Iron and Steel	805
Credit Card Receivables	786
Non-Banking Financial Corporate / Financial Institutions	595
Basic Metal and Metal Products - other metal and metal products	425
Agriculture and Allied Activities	91
Transport - Roads and Bridges - Other Roads	75
Food Processing - Others	50
Other Services	49
Retail Trade	30
Land Transport and Pipelines	19
Housing Loans (incl. priority sector Housing)	13
Others - Industries	12
Wood and Wood Products	6
Vehicle/Auto Loans	4
Mining and Quarrying - Coal	4
Paper and Paper Products	3
Education Loans	2
Social and Commercial Infrastructure - Post harvest storage infrastructure	1
Chemicals and Chemical Products (Dyes, Paints, etc.) - Drugs and	
Pharmaceuticals	1
Chemicals and Chemical Products (Dyes, Paints, etc.) - Petro-chemicals	1
<b>Total</b>	<b>4,539</b>



**Basel III: Pillar 3 Disclosures (*Continued*)***as at 31 December 2024*

(Currency: Indian rupees in million)

**4. Disclosures for Credit Risk: Portfolios subject to Standardized 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, 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 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 based on Risk Weightage is provided below:

Particulars	31 Dec 24
< 100 % Risk Weight	8,65,643
100 % Risk Weight	1,83,309
> 100 % Risk Weight	3,29,351
<b>Total</b>	<b>1,378,303</b>

\* Credit Exposures include all exposures as per RBI guidelines on exposure norms, subject to credit risk, and investments in held-to-maturity category. Exposures are reported net of NPA provisions and provisions for diminution in fair value of restructured advances classified as Standard.

**Basel III: Pillar 3 Disclosures (*Continued*)**
*as at 31 December 2024*

(Currency: Indian rupees in million)

**5. Main features of equity and debt capital instruments**

During the quarter ended 31<sup>st</sup> December 2024, the Bank issued additional Tier capital instruments in INR and in foreign currency. The details of the same is given below.

Sr. no.	Particulars	Ordinary Shares	AT1 INR Bonds	AT1 FCY Bonds
1	Issuer	DBS Bank India Limited	DBS Bank India Limited	DBS Bank India Limited
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE01GA01014	NA	NA
3	Governing law(s) of the instrument	Applicable Indian statutes and regulatory	Applicable Indian statutes and regulatory requirements	Applicable Indian statutes and regulatory requirements
4	Transitional Basel III rules	NA	Additional Tier 1	Additional Tier 1
5	Post-transitional Basel III rules	Common Equity Tier 1	Additional Tier 1	Additional Tier 1
6	Eligible at solo / group / group & solo	Solo	Solo	Solo
7	Instrument type	Ordinary Shares	Perpetual Debt	Perpetual Debt
8	Amount recognised in regulatory capital	INR 81,052	INR 6,300 Mn	USD 70 Mn
9	Par value of instrument	INR 81,052	INR 6,300 Mn	USD 70 Mn
10	Accounting classification	Equity Share Capital	Liability	Liability
11	Original date of issuance	Various dates	26-Dec-24	30-Dec-24
12	Perpetual or dated	Perpetual	Perpetual	Perpetual
13	Original maturity date	No maturity	No Maturity	No Maturity
14	Issuer call subject to prior supervisory approval	NA	Yes	Yes
15	Optional call date, contingent call dates and redemption	NA	26-Dec-29	On January 31, 2030 or January 31 of any subsequent year thereafter
16	Subsequent call dates, if applicable	NA	December 26 of any subsequent year after the call date	January 31 of any subsequent year after the call date
	Cupons / dividends	NA	NA	NA
17	Fixed or floating dividend / coupon	NA	Fixed	Floating
18	Coupon rate and any related index	NA	8.16	Daily compounded Secured Overnight Financing Rate (SOFR) plus margin (1.65% p.a)
19	Existence of a dividend stopper	NA	No	No
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully Discretionary	Fully Discretionary
21	Existence of step up or other incentive to redeem	NA	NA	NA
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	NA	Non-convertible	Non-Convertible
24	If convertible, conversion trigger(s)	NA	NA	NA
25	If convertible, fully or partially	NA	NA	NA
26	If convertible, conversion rate	NA	NA	NA

**Basel III: Pillar 3 Disclosures (Continued)**
*as at 31 December 2024*

(Currency: Indian rupees in million)

Sr. no.	Particulars	Ordinary Shares	AT1 INR Bonds	AT1 FCY Bonds
27	If convertible, mandatory or optional conversion	NA	NA	NA
28	If convertible, specify instrument type convertible into	NA	NA	NA
29	If convertible, specify issuer of instrument it converts into	NA	NA	NA
30	Write-down feature	NA	Yes	Yes
31	If write-down, write-down trigger(s)	NA	The Bonds issued are subject to (i) Loss Absorbency at pre-specified trigger level, (ii) Loss absorbency at PONV subject to RBI Approval	The Bonds issued are subject to (i) Loss Absorbency at pre-specified trigger level, (ii) Loss absorbency at PONV subject to RBI Approval
32	If write-down, full or partial	NA	Fully or Partially	Fully or Partially
33	If write-down, permanent or temporary	NA	Permanent or Temporary	Permanent or Temporary
34	If temporary write-down, description of write-up mechanism	NA	The Bonds which have been written off can be written up (partially or full) at the absolute discretion of the Bank and subject to compliance with RBI instructions (including permission, consent if any).	The Bonds which have been written off can be written up (partially or full) at the absolute discretion of the Bank and subject to compliance with RBI instructions (including permission, consent if any).
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Represents the most subordinated claim in liquidation	The claims of the Bondholders in respect of the Bonds shall– (i) be superior to the claims of investors in equity shares and perpetual non-cumulative preference shares issued by the Bank; (ii) be subordinated to the claims of all depositors, general creditors and subordinated debt of the Bank other than any subordinated debt qualifying as Additional Tier 1 Capital; (iii) neither be secured nor covered by any guarantee of the Issuer or its related entity or other arrangement that legally or economically enhances the seniority of the claim vis -à-vis creditors of the Bank; and (iv) rank pari passu without preference amongst themselves and other Additional Tier 1 Bonds issued for inclusion as Additional Tier 1 Capital of the Bank.	The claims of the Bondholders in respect of the Bonds shall– (i) be superior to the claims of investors in equity shares and perpetual non-cumulative preference shares issued by the Bank; (ii) be subordinated to the claims of all depositors, general creditors and subordinated debt of the Bank other than any subordinated debt qualifying as Additional Tier 1 Capital; (iii) neither be secured nor covered by any guarantee of the Issuer or its related entity or other arrangement that legally or economically enhances the seniority of the claim vis -à-vis creditors of the Bank; and (iv) rank pari passu without preference amongst themselves and other Additional Tier 1 Bonds issued for inclusion as Additional Tier 1 Capital of the Bank.
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	NA	NA	NA

**Basel III: Pillar 3 Disclosures (*Continued*)***as at 31 December 2024*

(Currency: Indian rupees in million)

**6. 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, leverage ratio for the Bank at December 31, 2024, is as follows:

Particulars	31 Dec 24
Tier I Capital	130,119
Exposure Measure	1,743,740
<b>Leverage Ratio</b>	<b>7.46%</b>