

**Basel III: Pillar 3 Disclosures**

as at 31 December 2022

(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. 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.

**2. Capital Adequacy***Qualitative disclosures*

The CRAR of the Bank is 15.08% 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.

**Basel III: Pillar 3 Disclosures (Continued)***as at 31 December 2022*

(Currency: Indian rupees in million)

**Quantitative disclosures**

Particulars		31 Dec 22
A	Capital requirements for Credit Risk ( <i>Standardised Approach</i> ) *	59,493
B	Capital requirements for Market Risk ( <i>Standardised Duration Approach</i> ) *	
-	Interest rate risk	10,634
-	Foreign exchange risk	540
-	Equity risk	57
C	Capital requirements for Operational risk ( <i>Basic Indicator Approach</i> ) *	3,502
D	CET1 Capital Ratio (%)	12.56%
E	Tier1 Capital Ratio (%)	12.56%
F	Total Capital Ratio (%)	15.08%

\* 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 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.

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

as at 31 December 2022

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**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.

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

as at 31 December 2022

(Currency: Indian rupees in million)

**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 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 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).

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 31 December 2022*

(Currency: Indian rupees in million)

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

<b>Particulars</b>	<b>31 Dec 22</b>
Fund Based *	519,908
Non-Fund Based **	316,343

\* 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 2022*

(Currency: Indian rupees in million)

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

Industry	31 Dec 22
Non-Banking Financial Institutions/Companies	70,155
Banks	45,563
Other Services	38,920
Other Industries	37,742
Agriculture & allied activities	37,118
Construction	26,220
Wholesale Trade (other than Food Procurement)	22,866
Infrastructure - Electricity (generation-transportation and distribution)	22,705
Retail Others	20,832
Chemicals and Chemical Products (Dyes, Paints, etc.) - Others	20,047
Retail Trade	17,316
Home Loan	15,413
Vehicles, Vehicle Parts and Transport Equipment	15,082
Food Processing - Others	12,856
Trading Activity	12,703
Infrastructure - Telecommunication	10,095
Gas / LNG (Storage and Pipeline)	8,882
Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	8,429
All Engineering - Others	7,583
Infrastructure - Others	6,677
Basic Metal & Metal products - Other Metal	6,644
Chemicals and Chemical Products (Dyes, Paints, etc.) - Drugs and Pharmaceuticals	5,989
Infrastructure - Transport - Roadways	5,707
Rubber, Plastic and their Products	5,649
Basic Metal & Metal products - Iron and Steel	4,392
Hotel & Tourism	3,930
Textiles - Cotton	3,729
All Engineering - Electronics	3,580
Textiles - Others	3,268
Infrastructure - Social and Commercial Infrastructure -Education Institutions (capital stock)	3,267
Retail Loan - Vehicle/Auto Loans	2,488
Transport Operators	2,442
Cement and Cement Products	2,078
Beverages (including Tobacco)	1,620
Professional Services	1,553
Paper and Paper Products	1,432
Wood and Wood Products	1,411
Chemicals and Chemical Products (Dyes, Paints, etc.) - Fertilizers	723
Mining and Quarrying - Others	571
Residuary Other Advances	417
Gems and Jewelry	334
Glass & Glassware	310
Food Processing - Edible Oils and Vanaspati	309
Computer Software	264
Aviation	253
Infrastructure - Transport - Waterways	206
Leather and Leather products	136
<b>Total Credit Exposure (fund based)</b>	<b>519,908</b>

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

**Basel III: Pillar 3 Disclosures (Continued)**
*as at 31 December 2022*

(Currency: Indian rupees in million)

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

Industry	31 Dec 22
Non-Banking Financial Institutions/Companies	164,899
Banks	53,304
Chemicals and Chemical Products (Dyes, Paints, etc.) - Others	10,926
Infrastructure - Electricity (generation-transportation and distribution)	8,204
Food Processing - Edible Oils and Vanaspati	7,823
Agriculture & allied activities	7,563
Wholesale Trade (other than Food Procurement)	6,865
Other Services	6,111
Construction	5,294
Vehicles, Vehicle Parts and Transport equipment	4,536
Other Industries	4,513
Basic Metal & Metal products - Iron and Steel	4,145
Trading Activity	3,483
Infrastructure - Transport - Waterways	3,190
Retail Others	3,150
Computer Software	2,873
Chemicals and Chemical Products (Dyes, Paints, etc.) - Drugs and Pharmaceuticals	2,078
Rubber, Plastic and their Products	1,698
Cement and Cement Products	1,641
Food Processing - Others	1,588
Gas / LNG (Storage and pipeline)	1,577
Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	1,571
Infrastructure - Telecommunication	1,136
Retail Trade	1,123
Textiles - Cotton	876
Chemicals and Chemical Products (Dyes, Paints, etc.) - Fertilisers	841
Infrastructure - Transport - Roadways	827
Home Loan	681
Wood and Wood Products	634
Textiles - Others	618
Paper and Paper Products	515
Infrastructure - Others - Others	494
Professional Services	420
Transport Operators	322
Trading	207
Beverages	160
Infrastructure - Social and Commercial Infrastructure -Education Institutions (capital stock)	119
Mining and Quarrying - Others	72
Gems and Jewelry	69



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

*as at 31 December 2022*

(Currency: Indian rupees in million)

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

Glass & Glassware	62
Hotel & Tourism	45
Aviation	38
Leather and Leather products	27
Infrastructure - Others	19
Residuary other advances	7
<b>Total Credit Exposure (non-fund based)</b>	<b>316,343</b>

**Basel III: Pillar 3 Disclosures (Continued)**
*as at 31 December 2022*

(Currency: Indian rupees in million)

**3. General Disclosures (Continued)**
**Maturity of Assets as at 31 December 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	2,596	2,684	26,809	1,306	43,459	-	247
2-7 days	-	965	-	195,414	11,265	-	2,974
8-14 Days	-	748	2,068	1,399	15,327	-	101
15-30 Days	-	957	2,068	4,559	31,669	-	233
1 month - 2 months	-	1,493	2,068	2,969	20,025	-	149
2-3 months	-	993	-	1,927	30,716	-	190
3-6 Months	-	939	6,204	4,630	34,688	-	284
6 Months – 1 Year	-	1,822	6,204	6,916	44,689	-	596
1-3 Years	-	5,297	-	27,999	163,182	-	1,301
3-5 Years	-	150	-	21,088	42,107	-	533
Over 5 Years	-	10,865	-	82,658	12,444	6,429	148,816
<b>Total</b>	<b>2,596</b>	<b>26,912</b>	<b>45,422</b>	<b>350,866</b>	<b>449,570</b>	<b>6,429</b>	<b>155,422</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 2022*

(Currency: Indian rupees in million)

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

Particulars	31 Dec 22
Amount of NPAs (Gross)	30,455
Substandard	2,192
Doubtful 1	7,919
Doubtful 2	7,176
Doubtful 3	9,643
Loss	3,524

**Movement of NPAs and Provision for NPAs**

Particulars	31 Dec 22
<b>A</b> Amount of NPAs (Gross)	30,455
<b>B</b> Net NPAs	5,540
<b>C</b> NPA Ratios	
- Gross NPAs to gross advances (%)	6.42%
- Net NPAs to net advances (%)	1.23%
<b>D</b> Movement of NPAs (Gross)	
- Opening balance as of the beginning of the financial year	45,338
- Additions	2,684
- Reductions on account of recoveries/ write - offs	17,567
- Closing balance	30,455
<b>E</b> Movement of Provision for NPAs	
- Opening balance as of the beginning of the financial year	38,012
- Provision made during the year	2,941
- Write – offs / Write – back of excess provision	16,038
- Closing balance	24,915

**Basel III: Pillar 3 Disclosures (Continued)***as at 31 December 2022*

(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

<b>Particulars</b>	<b>31 Dec 22</b>
Opening Balance	2,514
Add: Provisions Made During the Year/Period	785
Less: Write off / Write back of Excess provisions during the Year/Period	-
<b>Closing Balance</b>	<b>3,299</b>

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:

<b>Particulars</b>	<b>31 Dec 22</b>
<b>A</b> Amount of Non-Performing Investments (Gross)	466
<b>B</b> Amount of provisions held for non-performing investments	203

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

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

<b>Particulars</b>	<b>31 Dec 22</b>
Opening Balance	1,384
Add: Provisions made during the year	593
Less: Write off / Write back of excess provisions during the year	0
<b>Closing Balance</b>	<b>1,977</b>

**Basel III: Pillar 3 Disclosures (Continued)**
*as at 31 December 2022*

(Currency: Indian rupees in million)

**Industry wise Past Due Loans**

Particulars	31 Dec 22
Retail Loan	1,833
Commercial Real Estate	1,816
Retail Loan - Housing loans	1,353
Infrastructure - Energy - Electricity Generation - Private Sector	1,338
Wholesale Trade (other than Food Procurement)	954
Aviation	768
Textiles - Cotton - Spinning Mills	388
Chemicals and Chemical Products (Dyes, Paints, etc.) - Others	348
Other services	296
Other Industries	281
Food Processing - Tea	254
Textiles - Others	240
Food Processing - Others	216
Retail Trade	180
All Engineering - Others	100
Retail Loan - Vehicle/Auto Loans	95
Wood and Wood Products	80
Agriculture & allied activities	77
Food Processing - Edible Oils and Vanaspati	65
Non-banking financial institutions/companies	65
Infrastructure - Social and Commercial Infrastructure -Terminal markets	56
Trading Activity	53
Retail Loan - Education Loans	52
Construction	45
Infrastructure - Shipyards	45
Infrastructure - Others	35
Transport Operators	21
Paper and Paper Products	19
Mining and Quarrying - Others	18
Infrastructure - Communication - Telecommunication (Fixed network)	17
Gems and Jewelry	11
Infrastructure - Social and Commercial Infrastructure-Tourism - Terminal markets	11
Infrastructure - Transport - Roads & Bridges	8
Textiles - Jute - Others	8
Gas / LNG – (Storage and Pipelines)	7
Cement and Cement Products	6
Professional Services	5
Infrastructure - Social and Commercial Infrastructure-Tourism - Three-star or higher category classified hotels located outside cities with population of more than 1 million	4
Textiles - Silk - Spinning mills	2
Infrastructure - Social and Commercial Infrastructure-Tourism - Sports Infrastructure	2
Basic Metal & Metal products - Other Metal and Metal Products	2
Rubber, Plastic and their Products	2
Vehicles, Vehicle Parts and Transport equipment	1
Beverages (excluding Tea & Coffee) and Tobacco - Others	1
<b>Total</b>	<b>11,174</b>

**Basel III: Pillar 3 Disclosures (Continued)**
*as at 31 December 2022*

(Currency: Indian rupees in million)

**Ageing of Past Due Loans**

Particulars	31 Dec 22
Overdue upto 30 Days	7,441
Overdue between 31 and 60 Days	1,490
Overdue between 61 and 90 Days	2,243
<b>Total</b>	<b>11,174</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
Infrastructure - Transport - Roads & Bridges	5,339	5,153
Other services	5,150	3,604
Other Industries	3,119	2,724
Retail Trade	2,884	2,024
Basic Metal & Metal products - Iron and Steel	1,722	1,581
All Engineering - Others	1,431	1,220
Non-banking financial institutions/companies	1,228	1,207
Retail Loan - Other Retail Loans	1,045	520
Food Processing - Others	1,015	749
Wholesale Trade (other than Food Procurement)	975	704
Trading Activity	923	829
Construction	881	834
Textiles - Cotton - Spinning Mills	833	581
Rubber, Plastic and their Products	672	572
Basic Metal & Metal products - Other Metal and Metal Products	597	583
Textiles - Others	544	476
Infrastructure - Energy - Electricity Generation - Private Sector	232	216
Chemicals and Chemical Products (Dyes, Paints, etc.) - Others	201	154
Computer Software	191	191
Infrastructure - Social and Commercial Infrastructure -Education Institutions (capital stock)	167	159
Retail Loan - Housing loans	161	63
Glass & Glassware	158	153
Transport Operators	131	77
Cement and Cement Products	111	102
Food Processing - Edible Oils and Vanaspati	103	100
Infrastructure - Social and Commercial Infrastructure-Tourism - Ropeways and Cable Cars	93	45
Gems and Jewelry	85	26
Wood and Wood Products	74	50
Paper and Paper Products	66	30
Agriculture & allied activities	63	28
Mining and Quarrying - Others	41	20
Professional Services	36	17
Vehicles, Vehicle Parts and Transport equipment	33	30
Gas / LNG – (Storage and Pipelines)	31	31
Infrastructure - Others	22	12
Retail Loan - Vehicle/Auto Loans	20	9

**Basel III: Pillar 3 Disclosures (Continued)**
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**Industry wise NPAs (Continued)**

Particulars	Amount of NPA	Specific Provision
Infrastructure - Social and Commercial Infrastructure-Tourism - Three-star or higher category classified hotels located outside cities with population of more than 1 million	18	8
Textiles - Silk - Spinning mills	14	6
Beverages (excluding Tea & Coffee) and Tobacco - Others	12	6
Beverages (excluding Tea & Coffee) and Tobacco - Tobacco and tobacco products	9	6
Infrastructure - Social and Commercial Infrastructure-Tourism - Sports Infrastructure	5	1
Leather and Leather products	4	2
Infrastructure - Logistics Infrastructure	3	3
All Engineering - Electronics	3	3
Retail Loan - Education Loans	3	2
Chemicals and Chemical Products (Dyes, Paints, etc.) - Drugs and Pharmaceuticals	3	1
Mining and Quarrying - Coal	2	1
Textiles - Jute - Spinning Mills	2	1
Infrastructure - Communication - Telecommunication (Fixed network)	2	1
Chemicals and Chemical Products (Dyes, Paints, etc.) - Petro-chemicals (excluding under Infrastructure)	1	0
<b>Total</b>	<b>30,455</b>	<b>24,915</b>

**Basel III: Pillar 3 Disclosures (Continued)**
*as at 31 December 2022*

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**Industry wise General Provisions**

Particulars	31 Dec 22
Non-banking financial institutions/companies	570
Infrastructure - Others	332
Other Services	308
Construction	229
Other Industries	185
Agriculture & allied activities	149
Wholesale Trade (other than Food Procurement)	144
Retail Loan - Other Retail Loans	123
Vehicles, Vehicle Parts and Transport equipment	122
Banks	121
Retail Trade	94
Chemicals and Chemical Products (Dyes, Paints, etc.) - Others	91
Infrastructure - Social and Commercial Infrastructure -Three-star or higher category classified hotels located outside cities with population of more than 1 million	73
Infrastructure - Energy - Electricity Generation - Private Sector	62
Trading Activity	53
Retail Loan - Housing loans	46
Infrastructure - Communication - Telecommunication and Telecom Services	40
Food Processing - Others	39
Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	35
Basic Metal & Metal products - Other Metal and Metal Products	34
Gas / LNG – (Storage and Pipelines)	34
All Engineering - Others	33
Chemicals and Chemical Products (Dyes, Paints, etc.) - Drugs and Pharmaceuticals	30
Food processing - Sugar	29
Infrastructure - Social and Commercial Infrastructure -Education Institutions (capital stock)	28
Rubber, Plastic and their Products	27
Textiles - Others	24
Textiles - Cotton - Spinning Mills	23
Infrastructure- Energy- Electricity Generation (Central Govt PSU)	21
Professional Services	17
Infrastructure- Energy- Electricity Generation (Private sector)	16
All Engineering - Electronics	16
Basic Metal & Metal products - Iron and Steel	15
Beverages (excluding Tea & Coffee) and Tobacco - Others	13
Transport Operators	12
Infrastructure - Social and Commercial Infrastructure -Post harvest storage infrastructure for agriculture and horticultural produce including cold storage	11
Retail Loan - Vehicle/Auto Loans	10
Paper and Paper Products	9
Chemicals and Chemical Products (Dyes, Paints, etc.) - Petro-chemicals (excluding under Infrastructure)	8
Cement and Cement Products	8
Infrastructure - Energy - Electricity Transmission - Private Sector	8
Wood and Wood Products	7
Computer Software	5
Mining and Quarrying - Others	5



**Basel III: Pillar 3 Disclosures (Continued)**
*as at 31 December 2022*

(Currency: Indian rupees in million)

**Industry wise General Provisions (Continued)**

Particulars	31 Dec 22
Food Processing - Coffee	4
Infrastructure - Social and Commercial Infrastructure -Hospitals (capital stock)	4
Infrastructure - Social and Commercial Infrastructure-Tourism - Terminal markets	3
Chemicals and Chemical Products (Dyes, Paints, etc.) - Fertilisers	3
Food Processing - Tea	3
Gems and Jewelry	3
Cement and Cement Products	2
Infrastructure - Communication - Telecommunication (Fixed network)	2
Aviation	2
Food Processing - Edible Oils and Vanaspati	2
Infrastructure - Transport - Roads & Bridges	2
Consumer Durables	2
Infrastructure - Water and Sanitation - Solid Waste Management	2
Infrastructure - Shipyards	2
Glass & Glassware	1
Leather and Leather products	1
Infrastructure - Social and Commercial Infrastructure-Tourism - Three-star or higher category classified hotels located outside cities with population of more than 1 million	1
Textiles - Silk - Spinning mills	1
Infrastructure - Transport - Ports	1
<b>Total</b>	<b>3,299</b>

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

Particulars	31 Dec 22
Basic Metal and Metal Products - Iron & Steel	(2,895)
Wholesale Trade (other than Food Procurement)	(2,190)
NBFI/NBFC	(2,171)
Agriculture and allied activities	(1,590)
Residuary Other Advances	(1,385)
Infrastructure- Energy- Electricity Generation (Central Govt PSU)	(1,147)
Construction	(1,003)
Other services	(805)
Retail - Others	(777)
All Engineering	(738)
Basic Metal & Metal products - Other Metal and Metal Products	(631)
Food processing - Sugar	(587)
Infrastructure - Energy - Electricity Transmission - Private Sector	(489)
Other Industries	(487)
Infrastructure	(396)
Textiles	(396)
Glass & Glassware	(286)
Gems and Jewelry	(280)
Infrastructure - Others	(268)
Beverages (excluding Tea & Coffee) and Tobacco - Tobacco and tobacco products	(244)
Food Processing	(217)
Beverages (excluding Tea & Coffee) and Tobacco - Others	(204)
Wood and Wood Products	(116)

**Basel III: Pillar 3 Disclosures (Continued)**
*as at 31 December 2022*

(Currency: Indian rupees in million)

Tourism, Hotel and Restaurants	(85)
Cement and Cement Products	(85)
Retail - Mortgage Loan	(69)
Chemicals and Chemical Products	(63)
Retail - Housing Loan	(61)
Transport Operators	(54)
Rubber, Plastic and their Products	(35)
Chemicals and Chemical Products (Dyes, Paints, etc.) - Petro-chemicals (excluding under Infrastructure)	(22)
Personal Loan	(22)
Professional Services	(21)
Home Loan	(20)
Infrastructure - Social and Commercial Infrastructure -Education Institutions (capital stock)	(17)
Retail - Gold Loan	(9)
Infrastructure - Social and Commercial Infrastructure-Tourism - Sports Infrastructure	(5)
Textiles - Handicraft/Khadi	(4)
Retail - Education Loans	(4)
Mining and Quarrying - Others	(2)
Leather and Leather products	(1)
All Engineering - Electronics	(1)
Retail - Vehicle/Auto Loans	(1)
Mining and Quarrying - Coal	1
Retail Loan - Education Loans	2
Infrastructure - Logistics Infrastructure	3
Textiles - Silk - Spinning mills	6
Infrastructure - Social and Commercial Infrastructure-Tourism	8
Retail Loan - Vehicle/Auto Loans	9
Paper and Paper Products	12
Agriculture & allied activities	28
Gas / LNG – (Storage and Pipelines)	31
Infrastructure - Social and Commercial Infrastructure-Tourism - Ropeways and Cable Cars	45
Wood and Wood Products	50
Chemicals and Chemical Products (Dyes, Paints, etc.) - Others	50
Infrastructure - Transport - Roads & Bridges	61
Retail Loan - Housing loans	63
Textiles - Others	69
Food Processing - Edible Oils and Vanaspati	99
Cement and Cement Products	102
Computer Software	184
Retail Trade	205
Infrastructure - Energy - Electricity Generation - Private Sector	216
Textiles - Cotton - Spinning Mills	270
Retail Loan - Other Retail Loans	520
Food Processing - Others	535
All Engineering - Others	601
Trading Activity	829
Non-banking financial institutions/companies	1,207
Basic Metal & Metal products - Iron and Steel	1,578
<b>Total</b>	<b>(13,097)</b>

**Basel III: Pillar 3 Disclosures (Continued)**
*as at 31 December 2022*

(Currency: Indian rupees in million)

**Industry wise write-off's**

Particulars	31 Dec 22
Residuary other advances	3,888
Wholesale Trade (other than Food Procurement)	1,684
Infrastructure - Transport - Roads & Bridges	1,296
Infrastructure - Energy - Electricity Generation - Private Sector	1,147
Basic Metal & Metal products - Iron and Steel	1,018
Other Industries	846
Infrastructure - Others	639
Mining and Quarrying - Coal	503
Other services	451
All Engineering - Others	439
Aviation	351
Gems and Jewelry	302
Glass & Glassware	253
Textiles - Others	231
Food Processing - Others	177
Retail Trade	117
Transport Operators	95
Beverages (excluding Tea & Coffee) and Tobacco - Tobacco and tobacco products	40
Professional Services	24
Agriculture & allied activities	14
Textiles - Cotton - Spinning Mills	13
Paper and Paper Products	11
Wood and Wood Products	11
Cement and Cement Products	4
Retail Loan - Other Retail Loans	3
<b>Total</b>	<b>13,556</b>

**Basel III: Pillar 3 Disclosures (Continued)***as at 31 December 2022*

(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, 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:

<b>Particulars</b>	<b>31 Dec 22</b>
< 100 % Risk Weight	544,166
100 % Risk Weight	342,011
> 100 % Risk Weight	23,425
<b>Total</b>	<b>909,422</b>

\* Credit 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 2022

(Currency: Indian rupees in million)

**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, 2022, are as follows:

Tier I Capital	89,036
Exposure Measure	1,260,642
<b>Leverage Ratio</b>	<b>7.06%</b>