

Basel III: Pillar 3 Disclosures

as at 30 June 2022

(Currency: Indian rupees in million)

1. Scope of application

DBS Bank India Limited ('DBIL' / '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 16.02% 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.

COVID-19 pandemic has had an extraordinary impact on macroeconomic conditions in India and around the world during the financial years 2020-21 and 2021-22. The revival of economic activity has since improved, supported by relaxation of restrictions due to administration of the COVID vaccines to a large population in the country.

Quantitative disclosures

Particulars	30 June 22
A Capital requirements for Credit Risk (<i>Standardised Approach</i>) *	57,780
B Capital requirements for Market Risk (<i>Standardised Duration Approach</i>) *	
- Interest rate risk	6,032
- Foreign exchange risk	540
- Equity risk	282
C Capital requirements for Operational risk (<i>Basic Indicator Approach</i>) *	3,502
D CET1 Capital Ratio (%)	13.35%
E Tier1 Capital Ratio (%)	13.35%
F Total Capital Ratio (%)	16.02%

* 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*)

as at 30 June 2022

(Currency: Indian rupees in million)

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 30 June 2022

(Currency: Indian rupees in million)

3. General Disclosures (*Continued*)

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.

A) General Disclosures for Credit Risk***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 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 30 June 2022

(Currency: Indian rupees in million)

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

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 risk reporting is with the Credit Risk – Chief Operating Office team which reports to the CRO in India. 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 Limits 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.

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.

Basel III: Pillar 3 Disclosures (*Continued*)*as at 30 June 2022*

(Currency: Indian rupees in million)

Quantitative Disclosures**Credit Exposure**

Particulars	30 June 22
Fund Based *	522,788
Non Fund Based **	334,137

* Represents Gross Advances and Bank exposures.

** Represents trade and unutilized 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 June 2022

(Currency: Indian rupees in million)

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

Industry	30 June 22
Non-Banking Financial Institutions/Companies	78,875
Bank *	58,340
Retail - Gold Loan	36,035
Other Services	34,242
Construction	28,957
Other Industries	23,813
Wholesale Trade (other than Food Procurement)	23,033
Infrastructure - Electricity (generation-transportation and distribution)	21,984
Chemicals and Chemical Products (Dyes, Paints, etc.) - Others	18,101
Home Loan	17,983
Retail Trade	17,381
Retail Others	14,930
Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	13,856
Trading Activity	13,368
Vehicles, Vehicle Parts and Transport Equipments	12,856
Food Processing - Others	10,696
Basic Metal and Metal products - Iron and Steel	10,549
Infrastructure - Social and Commercial Infrastructure -Education Institutions	9,047
Infrastructure - Others	8,924
Textiles - Others	7,425
Chemicals and Chemical Products (Dyes, Paints, etc.) - Drugs and Pharmaceuticals	7,144
Rubber, Plastic and their Products	7,107
All Engineering - Electronics	5,959
Infrastructure - Transport - Roadways	5,786
All Engineering - Others	5,694
Agriculture and allied activities	4,460
Computer Software	3,143
Infrastructure - Telecommunication	2,924
Textiles - Cotton - Spinning Mills	2,180
Transport Operators	2,040
Professional Services	1,860
Cement and Cement Products	1,848
Paper and Paper Products	1,474
Basic Metal and Metal products - Other Metal and Metal Products	1,302
Wood and Wood Products	1,004
Food processing - Sugar	951
Food Processing - Edible Oils and Vanaspati	886
Retail - Vehicle/Auto Loans	839
Tourism, Hotel and Restaurants	790
Glass and Glassware	770
Beverages (excluding Tea and Coffee) and Tobacco - Others	722
Chemicals and Chemical Products (Dyes, Paints, etc.) - Fertilisers	696
Gems and Jewellery	596
Mining and Quarrying - Others	390
Retail - Education Loans	277
Tobacco and tobacco products	255

Basel III: Pillar 3 Disclosures (*Continued*)*as at 30 June 2022*

(Currency: Indian rupees in million)

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

Leather and Leather products	218
Aviation	208
Beverages	187
Textiles - Cotton	165
Water sanitation	93
Textiles - Jute - Spinning Mills	75
Infrastructure - Social and Commercial Infrastructure -Hospitals	74
Chemicals and Chemical Products (Dyes, Paints, etc.) - Petro-chemicals (excluding under Infrastructure)	60
Retail - Consumer Durables	49
Textiles - Handicraft/Khadi	45
Infrastructure - Social and Commercial Infrastructure-Tourism - Sports	35
Infrastructure	
Infrastructure - Transport - Waterways	30
Infrastructure - Energy - Gas Pipelines	27
Mining and Quarrying - Coal	23
Railways	7
Retail - Credit Card Receivables	2
Total Credit Exposure (fund based)	522,788

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

Basel III: Pillar 3 Disclosures (*Continued*)
as at 30 June 2022

(Currency: Indian rupees in million)

Industry wise Exposures (Non - Fund Based exposures)

Industry	30 June 22
Non-Banking Financial Institutions/Companies	173,925
Bank	46,551
Chemicals and Chemical Products (Dyes, Paints, etc.) - Others	11,873
Food Processing - Edible Oils and Vanaspati	8,440
Cement and Cement Products	8,009
Infrastructure - Electricity (generation-transportation and distribution)	7,518
Other services	7,056
All Engineering - Others	6,444
Wholesale Trade (other than Food Procurement)	6,327
Construction	6,178
Other Industries	5,190
Vehicles, Vehicle Parts and Transport Equipments	4,578
Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	4,181
Metal and Metal Products	4,168
Retail - Others	3,923
All Engineering - Electronics	3,842
Trading Activity	2,752
Chemicals and Chemical Products (Dyes, Paints, etc.) - Drugs and Pharmaceuticals	2,585
Computer Software	2,486
Chemicals and Chemical Products (Dyes, Paints, etc.) - Fertilisers	2,273
Rubber, Plastic and their Products	1,954
Infrastructure - Transport - Ports	1,924
Food Processing - Others	1,546
Infrastructure - Others	1,396
Basic Metal & Metal products - Iron and Steel	968
Textiles - Cotton	910
Infrastructure - Energy - Oil/Gas/Liquefied Natural Gas (LNG) storage facility	848
Textiles - Others	791
Paper and Paper Products	578
Infrastructure - Transport - Roads & Bridges	517
Professional Services	470
Agriculture and allied activities	398
Food processing - Sugar	397
Infrastructure - Telecommunication	379
Retail Trade	372
Petro-chemicals	353
Transport Operators	327
Infrastructure - Energy - Electricity Transmission - Private Sector	286
Wood and Wood Products	204

Basel III: Pillar 3 Disclosures (*Continued*)
as at 30 June 2022

(Currency: Indian rupees in million)

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

Infrastructure - Others	200
Infrastructure - Energy - others	200
Textiles - Cotton - Spinning Mills	190
Wood and Wood Products	106
Mining and Quarrying - Others	81
Retail - Consumer Durables	68
Gems and Jewellery	61
Infrastructure- Energy- Electricity Generation (Central Govt PSU)	46
Beverages (excluding Tea & Coffee) and Tobacco - Others	45
Home Loan	37
Food processing - Coffee	37
Leather and Leather products	23
Tourism, Hotel and Restaurants	21
Aviation	21
Infrastructure - Transport- Airports	17
Retail - Gold Loan	16
Basic Metal & Metal products - Other Metal and Metal Products	15
Retail - Education Loans	9
Infrastructure - Energy - Gas Pipelines	6
Residuary other advances	5
Textiles - Handicraft/Khadi	3
Cement and Cement Products	3
Chemicals and Chemical Products (Dyes, Paints, etc.) - Petro-chemicals (excluding under Infrastructure)	2
Beverages (excluding Tea & Coffee) and Tobacco - Tobacco and tobacco products	1
Infrastructure - Social and Commercial Infrastructure -Education Institutions	1
Beverages	1
Infrastructure - Water sanitation	1
Textiles - Jute - Spinning Mills	1
Infrastructure - Social and Commercial Infrastructure-Tourism - Sports Infrastructure	1
Total Credit Exposure (non-fund based)	334,137

Basel III: Pillar 3 Disclosures (Continued)
as at 30 June 2022

(Currency: Indian rupees in million)

3. General Disclosures (Continued)
Maturity of Assets as at 30 June 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	2,582	15,531	18,101	119,121	19,437	-	560
2-7 days	-	743	3,949	2,898	13,704	-	159
8-14 Days	-	753	-	1,340	11,322	-	107
15-30 Days	-	960	-	3,158	37,874	-	290
1 month - 2 months	-	1,136	-	2,807	29,706	-	258
2-3 months	-	800	-	1,741	32,032	-	287
3-6 Months	-	2,082	6,318	4,821	31,877	-	402
6 Months – 1 Year	-	2,334	11,846	5,490	37,691	-	322
1-3 Years	-	5,632	5,925	33,849	148,978	-	1,163
3-5 Years	-	295	-	23,632	48,521	-	465
Over 5 Years	-	6,885	3	61,425	27,775	4,729	137,727
Total	2,582	37,151	46,140	260,282	438,916	4,729	141,741

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 30 June 2022

(Currency: Indian rupees in million)

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

Particulars	30 June 22
Amount of NPAs (Gross)	44,844
Substandard	3,724
Doubtful 1	8,029
Doubtful 2	9,378
Doubtful 3	12,244
Loss	11,469

Movement of NPAs and Provision for NPAs

Particulars	30 June 22
A Amount of NPAs (Gross)	44,844
B Net NPAs *	7,113
C NPA Ratios	
- Gross NPAs to gross advances (%)	9.41%
- Net NPAs to net advances (%)	1.62%
D Movement of NPAs (Gross)	
- Opening balance as of the beginning of the financial year	45,338
- Additions	1,760
- Reductions on account of recoveries/ write - offs	2,254
- Closing balance	44,844
E Movement of Provision for NPAs	
- Opening balance as of the beginning of the financial year	38,012
- Provision made during the year	1,104
- Write - offs / Write - back of excess provision	1,648
- Closing balance	37,468

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

Basel III: Pillar 3 Disclosures (Continued)*as at 30 June 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

Particulars	30 June 22
Opening Balance	2,514
Add: Provisions made during the period	238
Less: Write off / Write back of Excess provisions during the period	-
Closing Balance	2,752

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 June 22
A Amount of Non-Performing Investments (Gross)	463
B Amount of provisions held for non-performing investments	283

Movement in Provisions held towards Depreciation on Investments

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

Particulars	30 June 22
Opening Balance	1,384
Add: Provisions made during the period	2,009
Less: Write off / Write back of excess provisions during the period	-
Closing Balance	3,393

Basel III: Pillar 3 Disclosures (*Continued*)
as at 30 June 2022

(Currency: Indian rupees in million)

Industry wise Past Due Loans

Particulars	30 June 22
Infrastructure - Energy - Electricity Generation - Private Sector	1,150
Home Loan	1,069
Other Services	772
Retail - Gold Loan	522
Vehicles, Vehicle Parts and Transport Equipments	518
Wholesale Trade (other than Food Procurement)	498
Retail Trade	485
Textiles - Others	468
Construction	397
Food Processing - Others	214
Agriculture and allied activities	195
Retail Loan - Others	193
Other Industries	176
Basic Metal & Metal products - Other Metal and Metal Products	146
Textiles - Cotton - Spinning Mills	114
Professional Services	96
All Engineering - Others	96
Rubber, Plastic and their Products	38
Retail - Education Loans	35
Transport Operators	33
Retail - Vehicle/Auto Loans	32
Mining and Quarrying - Others	30
Tourism, Hotel and Restaurants	24
Cement and Cement Products	20
Infrastructure - Others	17
Wood and Wood Products	14
Chemicals and Chemical Products (Dyes, Paints, etc.) - Others	9
Paper and Paper Products	9
Gems and Jewellery	9
Infrastructure - Social and Commercial Infrastructure-Tourism - Sports Infrastructure	7
Infrastructure - Transport - Roads & Bridges	7
Trading Activity	4
Textiles - Jute - Spinning Mills	4
Beverages (excluding Tea & Coffee) and Tobacco - Others	4
Chemicals and Chemical Products (Dyes, Paints, etc.) - Petro-chemicals (excluding under Infrastructure)	4
Retail - Consumer Durables	3
Glass & Glassware	2
Chemicals and Chemical Products (Dyes, Paints, etc.) - Drugs and Pharmaceuticals	2
Textiles - Handicraft/Khadi	1
Total	7,419

Basel III: Pillar 3 Disclosures (*Continued*)
as at 30 June 2022

(Currency: Indian rupees in million)

Ageing of Past Due Loans

Particulars	30 June 22
Overdue upto 30 Days	3,186
Overdue between 31 and 60 Days	1,316
Overdue between 61 and 90 Days	2,917
Total	7,419

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	6,610	4,808
Infrastructure - Transport - Roads & Bridges	5,301	5,104
Other Industries	3,938	3,506
Wholesale Trade (other than Food Procurement)	3,867	3,112
Retail Trade	2,973	1,785
Non-Banking Financial Institutions/Companies	2,348	2,103
Construction	2,075	1,894
Agriculture and Allied Activities	2,067	1,540
Basic Metal and Metal Products - Iron & Steel	2,021	2,013
All Engineering - Others	1,780	1,361
Basic Metal & Metal products - Other Metal and Metal Products	1,234	1,215
Infrastructure- Energy- Electricity Generation (Central Govt PSU)	1,147	1,147
Textiles	1,044	833
Textiles - Cotton - Spinning Mills	764	477
Trading Activity	750	750
Rubber, Plastic and their Products	678	578
Retail Others	613	598
Food processing - Sugar	587	582
Infrastructure - Energy - Electricity Transmission - Private Sector	489	479
Glass & Glassware	450	436
Gems and Jewellery	388	330
Home Loan	299	140
Infrastructure - Transport - Roadways	333	333
Food Processing	313	219
Food Processing - Others	306	238
Infrastructure - Others	290	280
Beverages (excluding Tea & Coffee) and Tobacco - Tobacco and tobacco products	253	250
Beverages (excluding Tea & Coffee) and Tobacco - Others	213	210
Computer Software	198	198
Infrastructure - Social and Commercial Infrastructure -Education Institutions	190	167

Basel III: Pillar 3 Disclosures (Continued)
as at 30 June 2022

(Currency: Indian rupees in million)

Industry wise NPAs (continued)

Particulars	Amount of NPA	Specific Provision
Transport Operators	169	91
Chemicals and Chemical Products (Dyes, Paints, etc.) - Others	158	97
Tourism, Hotel and Restaurants	152	87
Wood and Wood Products	138	85
Chemicals and Chemical Products	130	63
Cement and Cement Products	121	108
Professional Services	77	37
Infrastructure - Energy - Oil/Gas/Liquefied Natural Gas (LNG) storage facility	60	60
Paper and Paper Products	60	24
Mining and Quarrying - Others	45	21
Chemicals and Chemical Products (Dyes, Paints, etc.) - Petrochemicals (excluding under Infrastructure)	37	22
Vehicles, Vehicle Parts and Transport Equipments	34	30
Mining and Quarrying - Coal	20	6
Retail - Gold Loan	19	7
All Engineering - Electronics	10	4
Textiles - Handicraft/Khadi	9	4
Infrastructure - Social and Commercial Infrastructure-Tourism - Sports Infrastructure	9	6
Leather and Leather products	7	3
Chemicals and Chemical Products (Dyes, Paints, etc.) - Drugs and Pharmaceuticals	3	1
Food Processing - Edible Oils and Vanaspati	2	0
Retail - Education Loans	2	2
Retail - Consumer Durables	2	1
Retail - Vehicle/Auto Loans	2	1
Textiles - Jute - Spinning Mills	1	1
Total	44,844	37,468

Basel III: Pillar 3 Disclosures (*Continued*)
as at 30 June 2022

(Currency: Indian rupees in million)

Industry wise General Provisions *

Particulars	30 June 22
Non-Banking Financial Institutions/Companies	358
Other Services	269
Financial Institutions	266
Construction	226
Other Industries	211
Retail - Gold Loan	139
Vehicles, Vehicle Parts and Transport Equipments	136
Wholesale Trade (other than Food Procurement)	110
Banks	102
Infrastructure - Others	82
Infrastructure - Electricity (generation-transportation and distribution)	77
Chemicals and Chemical Products (Dyes, Paints, etc.) - Others	72
Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	63
Food Processing	61
Trading Activity	59
Retail Others	49
Metal and Metal Products	45
Chemicals and Chemical Products (Dyes, Paints, etc.) - Drugs and Pharmaceuticals	42
Textiles	37
Rubber, Plastic and their Products	35
Infrastructure - Energy - Oil/Gas/Liquefied Natural Gas (LNG) storage facility	32
Home Loan	31
All Engineering - Electronics	28
Computer Software	26
All Engineering - Others	20
Home Loan	18
Petro-chemicals	15
Infrastructure - Energy - Electricity Generation - Private Sector	12
Chemicals and Chemical Products (Dyes, Paints, etc.)	12
Basic Metal and Metal Products - Iron & Steel	11
Agriculture & allied activities	10
Retail Trade	9
Textiles - Cotton - Spinning Mills	8
Professional Services	8
Transport Operators	8
Paper and Paper Products	8
Cement and Cement Products	7
Infrastructure - Telecommunication	5
Tourism, Hotel and Restaurants	5
Food processing - Sugar	4
Chemicals and Chemical Products (Dyes, Paints, etc.) - Fertilisers	4
Wood and Wood Products	4
Mining and Quarrying - Others	3
Retail Loan - Vehicle/Auto Loans	2
Residuary other advances	2
Aviation	2
Chemicals and Chemical Products	2
Glass & Glassware	1
Beverages	1

Basel III: Pillar 3 Disclosures (Continued)
as at 30 June 2022

(Currency: Indian rupees in million)

Industry wise General Provisions * (continued)

Retail - Education Loans	1
Infrastructure - Transport - Railway Track, tunnels, viaducts, bridges	1
Leather and Leather products	1
Infrastructure - Transport - Ports	1
Gems and Jewellery	1
Infrastructure - Social and Commercial Infrastructure -Hospitals	1
Wood and Wood Products	1
Retail - Vehicle/Auto Loans	1
Retail Loan - Other Retail Loans	1
Infrastructure - Transport - Roadways	1
Total	2,752

* Includes provision for Stressed sector.

Industry wise write-off's

Particulars	30 June 22
Basic Metal and Metal Products - Iron & Steel	879
Transport Operators	69
Wood and Wood Products	49
Retail - Others	15
Agriculture and allied activities	15
Other Industries	6
Retail - Education Loans	4
Retail - Gold Loan	2
Chemicals and Chemical Products (Dyes, Paints, etc.) - Others	2
Retail - Vehicle/Auto Loans	2
Retail Trade	1
Other services	1
Total	1,045

Basel III: Pillar 3 Disclosures (Continued)*as at 30 June 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, CRISIL, India Ratings and Research Private Ltd., ICRA, Brickwork, SME Rating Agency Pvt Ltd (SMERA), Infomercials, 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 June 22
< 100 % Risk Weight	612,678
100 % Risk Weight	267,053
> 100 % Risk Weight	32,308
Total	912,039

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

LEVERAGE RATIO

The leverage ratio has been calculated using the definitions of capital and total exposure. The Bank's leverage ratio, calculated in accordance with the RBI guidelines under consolidated framework is as follows:

Particulars	30 June 22
Tier I Capital	85,472
Exposure Measure	1,136,039
Leverage Ratio	7.52%