

Basel III: Pillar 3 Disclosures

as at 30 June 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 15.84% 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	30 Jun 24
A Capital requirements for Credit Risk (<i>Standardized Approach</i>) *	77,721
B Capital requirements for Market Risk (<i>Standardized Duration Approach</i>) *	8,843
- Interest rate risk	8,011
- Foreign exchange risk	832
- Equity risk	0
C Capital requirements for Operational risk (<i>Basic Indicator Approach</i>) *	5,273
D CET1 Capital Ratio (%)	13.42%
E Tier1 Capital Ratio (%)	13.42%
F Total Capital Ratio (%)	15.84%

* 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.

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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, 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, Operational (including financial crime, cybersecurity, information security, fair dealing, and regulatory), Environmental, Social and Governance (ESG) as well as reputational risk.
- Endorse the risk management and governance approach, where required by regulations.
- 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.

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- Serves as a discussion forum for any matter escalated by the underlying risk committees and endorse India specific risk policies and local adoption of Group policies as required, before recommendation to India Board for approval.

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

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 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.

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

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 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 may require approval from Credit Approval Committee (CAC) and Board Credit Approval Committee (BCAC).

Basel III: Pillar 3 Disclosures (Continued)*as at 30 June 2024*

(Currency: Indian rupees in million)

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	30 Jun 24
Fund Based *	5,81,002
Non-Fund Based **	4,65,938

* 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 2024

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

Industry	30 Jun 24
Agriculture and Allied Activities	97,687
Other Retail Loans	58,793
Other Services	54,215
Non-Banking Financial Corporate / Financial Institutions	39,882
Banks*	36,629
Others - Industries	30,541
Wholesale Trade (other than Food Procurement)	26,568
Retail Trade	24,486
Construction	21,477
Energy - Electricity Generation - Private Sector	21,098
Chemicals and Chemical Products (Dyes, Paints, etc.) - Others	16,917
Housing Loans (incl. priority sector Housing)	15,249
Vehicles, Vehicle Parts and Transport Equipments	14,502
Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	12,925
Basic Metal and Metal Products - Iron and Steel	9,016
Credit Card Receivables	8,988
Social and Commercial Infrastructure - Education Institutions (capital stock)	6,546
All Engineering - Others	6,476
Mining and Quarrying - Others	6,352
Transport - Roads and Bridges - Highways	6,296
Chemicals and Chemical Products (Dyes, Paints, etc.) - Drugs and Pharmaceuticals	5,912
All Engineering - Electronics	5,892
Cement and Cement Products	5,572
Food Processing - Others	4,854
Basic Metal and Metal Products - other metal and metal products	4,360
Textiles - Others	4,158
Food Processing - Sugar	4,077
Rubber, Plastic and their Products	3,824
Social and Commercial Infrastructure - Tourism Infrastructure - Three-star or higher category	3,482
Energy - Oil/Gas/Liquefied Natural Gas (LNG) storage facility	3,320
Infrastructure - Others	2,635
Beverages - Others	2,321
Land Transport and Pipelines	2,097
Textiles - Cotton	1,920
Social and Commercial Infrastructure - Post harvest storage infrastrucutre	1,487
Paper and Paper Products	1,475
Social and Commercial Infrastructure - Terminal Markets	1,207
Wood and Wood Products	1,205
Communication - Telecommunication and Telecom Services	1,144
Chemicals and Chemical Products (Dyes, Paints, etc.) - Fertilizers	1,062
Chemicals and Chemical Products (Dyes, Paints, etc.) - Petro-chemicals	692
Computer and Related Activities	658
Professional Services	576
Vehicle/Auto Loans	504
Water and Sanitation - Solid Waste Management	484
Food Processing - Coffee	324
Gems and Jewellery	314

Basel III: Pillar 3 Disclosures (Continued)
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Industry	30 Jun 24
Glass, Glassware and other non-metallic mineral products (Except Cement and Cement products)	178
Social and Commercial Infrastructure - Hospitals (capital stock)	172
Air Transport (Aviation)	147
Energy - Electricity Distribution - Private Sector	131
Leather and Leather products	67
Education Loans	52
Textiles - Jute	14
Tourism, Hotel and Restaurants	11
Mining and Quarrying - Coal	10
Social and Commercial Infrastructure - Sports Infrastructure	7
Social and Commercial Infrastructure - Tourism Infrastructure - Ropeway and cable cars	4
Food Processing - Edible Oils and Vanaspati	3
Transport - Airport	2
Consumer Durables	2
Transport - Railway track including electrical & signalling system, tunnels, viaducts, bridges	2
Transport - Shipyards	1
Total Credit Exposure (fund based)	5,81,002

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

Industry wise Exposures (Non - Fund Based exposures)

Industry	30 Jun 24
Non-Banking Financial Institutions/Companies	1,84,915
Other Industries	63,047
Banks	56,317
Infrastructure - Energy - Electricity Generation - Private Sector	15,698
Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	15,105
Chemicals and Chemical Products (Dyes, Paints, etc.) - Others	13,105
Wholesale Trade (other than Food Procurement)	12,071
All Engineering - Others	10,698
Vehicles, Vehicle Parts and Transport Equipments	10,389
Food Processing - Edible Oils and Vanaspati	8,023
All Engineering - Electronics	7,768
Other Services	6,650
Construction	6,138
Infrastructure - Transport - Ports	5,156
Retail Loan - Other Retail Loans	4,947
Infrastructure- Energy- Electricity Generation (Central Govt PSU)	4,456
Retail Trade	3,761
Basic Metal & Metal products - Other Metal and Metal Products	3,004
Food Processing - Others	2,948
Agriculture & allied activities	2,840
Trading Activity	2,565
Chemicals and Chemical Products (Dyes, Paints, etc.) - Drugs and Pharmaceuticals	2,470
Chemicals and Chemical Products (Dyes, Paints, etc.) - Fertilisers	2,345
Rubber, Plastic and their Products	2,196
Infrastructure - Communication - Telecommunication and Telecom Services	1,884
Infrastructure - Energy - Gas Pipelines	1,878
Cement and Cement Products	1,694

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Industry	30 Jun 24
Wood and Wood Products	1,235
Infrastructure - Energy - Electricity Distribution - Private Sector	1,229
Infrastructure - Transport - Roads & Bridges	1,041
Computer Software	955
Infrastructure - Others	952
Transport Operators	940
Textiles - Cotton - Others	907
Professional Services	748
Paper and Paper Products	604
Infrastructure - Shipyards	491
Infrastructure - Communication - Telecommunication (Fixed network)	477
Infrastructure- Energy- Electricity Generation (Private sector)	468
Textiles - Others	429
Food processing - Sugar	425
Chemicals and Chemical Products (Dyes, Paints, etc.) - Petro-chemicals (excluding under Infrastructure)	355
Infrastructure - Social and Commercial Infrastructure -Post harvest storage infrastructure for agriculture and horticultural produce includingcold storage	331
Basic Metal & Metal products - Iron and Steel	312
Textiles - Cotton - Spinning Mills	260
Infrastructure - water and sanitation - Water treatment plants	234
Retail Loan - Housing loans	230
Infrastructure - Energy - Electricity Transmission - Private Sector	220
Mining and Quarrying - Others	215
Textiles - Silk - Others	174
Infrastructure - Social and Commercial Infrastructure-Tourism - Terminal markets	143
Glass & Glassware	124
Tourism, Hotel and Restaurants	120
Beverages (excluding Tea & Coffee) and Tobacco - Others	76
Infrastructure - Water and Sanitation - Solid Waste Management	36
Food processing - Coffee	33
Aviation	28
Infrastructure - Social and Commercial Infrastructure-Tourism - Ropeways and Cable Cars	19
Infrastructure - Social and Commercial Infrastructure -Three-star or higher category classified hotels located outside cities with population of more than 1 million	16
Infrastructure - Social and Commercial Infrastructure -Hospitals (capital stock)	13
Gems and Jewellery	8
Beverages (excluding Tea & Coffee) and Tobacco - Tobacco and tobacco products	7
Mining and Quarrying - Coal	6
Infrastructure - Social and Commercial Infrastructure-Tourism - Sports Infrastructure	2
Infrastructure - Social and Commercial Infrastructure -Education Institutions (capital stock)	2
Leather and Leather products	2
Infrastructure - Social and Commercial Infrastructure-Tourism - Three-star or higher category classified hotels located outside cities with population of more than 1 million	2
Infrastructure - Energy - Oil/Gas/Liquefied Natural Gas (LNG) storage facility	1
Infrastructure - Transport- Airports	1
Infrastructure - Social and Commercial Infrastructure -Storm Water Drainage System	1
Total	4,65,938

Basel III: Pillar 3 Disclosures (Continued)
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3. General Disclosures (Continued)
Maturity of Assets as at 30 Jun 2024

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	2,742	20,883	34,315	2,95,138	1,398	-	2,556
2-7 days	-	1,969	2,117	8,828	7,929	-	498
8-14 Days	-	1,626	-	5,901	18,690	-	480
15-30 Days	-	3,263	-	14,144	45,291	-	1,354
1 month - 2 months	-	4,149	-	18,930	36,106	-	2,171
2-3 months	-	4,269	-	14,254	39,974	-	1,822
3-6 Months	-	5,580	-	20,062	46,578	-	5,347
6 Months – 1 Year	-	5,614	2	29,718	51,501	-	7,366
1-3 Years	-	9,121	-	71,097	1,83,815	-	18,523
3-5Years	-	196	3	38,222	53,538	-	19,334
Over 5Years	-	2,527	-	18,468	43,750	6,071	60,635
Total	2,742	59,197	36,437	5,34,762	5,28,570	6,071	1,20,085

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

Particulars	30 Jun 24
Amount of NPAs (Gross)	17,337
Substandard	1,535
Doubtful 1	355
Doubtful 2	3,996
Doubtful 3	9,161
Loss	2,290

Movement of NPAs and Provision for NPAs

Particulars	30 Jun 24
A Amount of NPAs (Gross)	17,337
B Net NPAs	1,343
C NPA Ratios	
- Gross NPAs to gross advances (%)	3.18%
- Net NPAs to net advances (%)	0.25%
D Movement of NPAs (Gross)	
- Opening balance as of the beginning of the financial year	17,926
- Additions	2,011
- Reductions on account of recoveries/ write - offs	2,600
- Closing balance	17,337
E Movement of Provision for NPAs	
- Opening balance as of the beginning of the financial year	16,675
- Provision made during the year	1,527
- Write - offs / Write - back of excess provision	2,208
- Closing balance	15,994

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 Jun 24
Opening Balance	3,014
Add: Provisions Made During the Year/Period	47
Less: Write off / Write back of Excess provisions during the Year/Period	-
Closing Balance	3,061

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	30 Jun 24
A Amount of Non-Performing Investments (Gross)	1,927
B Amount of provisions held for non-performing investments	1,858

Movement in Provisions held towards Depreciation on Investments

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

Particulars	30 Jun 24
Opening Balance	2,347
Add: Provisions made during the year	18
Less: Write off / Write back of excess provisions during the year	(1,100)
Closing Balance	1,265

Industry wise Past Due Loans

Particulars	30 Jun 24
Other Retail Loans	6,602
Agriculture and Allied Activities	5,008
Other Services	650
Housing Loans (incl. priority sector Housing)	529
Credit Card Receivables	527
Others - Industries	389
All Engineering - Electronics	343
Chemicals and Chemical Products (Dyes, Paints, etc.) - Drugs and Pharmaceuticals	207
Wholesale Trade (other than Food Procurement)	121
Textiles - Others	71
Rubber, Plastic and their Products	71
Vehicle/Auto Loans	57
Retail Trade	32
Leather and Leather products	28
Education Loans	11
Professional Services	5
Wood and Wood Products	4
All Engineering - Others	2
Textiles - Cotton	1
Beverages - Others	1
Construction	1
Chemicals and Chemical Products (Dyes, Paints, etc.) - Others	1
Total	14,661

Ageing of Past Due Loans

Particulars	30 Jun 24
Overdue upto 30 Days	8,257
Overdue between 31 and 60 Days	4,223
Overdue between 61 and 90 Days	2,181
Total	14,661

Basel III: Pillar 3 Disclosures (Continued)
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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
Transport - Roads and Bridges - Highways	2,844	2,844
Other Services	2,693	2,607
Retail Trade	2,563	2,419
Other Retail Loans	1,268	823
All Engineering - Others	1,150	1,143
Others - Industries	1,001	972
Basic Metal and Metal Products - Iron and Steel	807	806
Wholesale Trade (other than Food Procurement)	732	643
Textiles - Cotton	681	637
Construction	606	598
Textiles - Others	544	491
Basic Metal and Metal Products - other metal and metal products	434	429
Agriculture and Allied Activities	395	277
Housing Loans (incl. priority sector Housing)	234	91
Credit Card Receivables	206	157
Computer and Related Activities	191	191
Glass, Glassware and other non-metallic mineral products (Except Cement and Cement products)	156	154
Chemicals and Chemical Products (Dyes, Paints, etc.) - Others	126	124
Social and Commercial Infrastructure - Education Institutions (capital stock)	113	113
Cement and Cement Products	101	99
Gems and Jewellery	84	83
Land Transport and Pipelines	78	70
Food Processing - Others	61	61
Non-Banking Financial Corporate / Financial Institutions	52	13
Vehicles, Vehicle Parts and Transport Equipments	48	20
Paper and Paper Products	33	28
Mining and Quarrying - Others	32	25
Energy - Oil/Gas/Liquefied Natural Gas (LNG) storage facility	27	27
Infrastructure - Others	17	17
Professional Services	16	10
Rubber, Plastic and their Products	11	9
Vehicle/Auto Loans	9	1
Wood and Wood Products	7	4
Social and Commercial Infrastructure - Tourism Infrastructure - Three-star or higher category	4	4
Social and Commercial Infrastructure - Sports Infrastructure	4	1
Chemicals and Chemical Products (Dyes, Paints, etc.) - Drugs and Pharmaceuticals	4	1
Textiles - Jute	1	1
All Engineering - Electronics	1	1
Social and Commercial Infrastructure - Tourism Infrastructure - Ropeway and cable cars	1	1
Chemicals and Chemical Products (Dyes, Paints, etc.) - Petro-chemicals	1	0
Education Loans	1	0
Total	17,337	15,994

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Industry wise General Provisions *

Particulars	30 Jun 24
Retail Loan - Other Retail Loans	571
Non-banking financial institutions/companies	423
Wholesale Trade (other than Food Procurement)	262
Other Industries	174
Construction	173
Other services	161
Infrastructure - Others	126
Chemicals and Chemical Products (Dyes, Paints, etc.) - Others	92
Infrastructure - Energy - Electricity Generation - Private Sector	90
Vehicles, Vehicle Parts and Transport Equipments	80
Retail Trade	69
Banks	63
Food Processing - Others	57
Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	53
Retail Loan - Housing loans	45
Basic Metal & Metal products - Iron and Steel	44
Food processing - Sugar	41
Trading Activity	41
All Engineering - Electronics	36
Retail Loan - Credit Card Receivables	36
Chemicals and Chemical Products (Dyes, Paints, etc.) - Drugs and Pharmaceuticals	36
Infrastructure - Social and Commercial Infrastructure -Post harvest storage infrastructure for agriculture and horticultural produce including cold storage	34
All Engineering - Others	30
Mining and Quarrying - Others	27
Infrastructure - Social and Commercial Infrastructure -Education Institutions (capital stock)	27
Basic Metal & Metal products - Other Metal and Metal Products	26
Infrastructure - Social and Commercial Infrastructure -Three-star or higher category classified hotels located outside cities with population of more than 1 million	26
Rubber, Plastic and their Products	24
Cement and Cement Products	22
Textiles - Others	20
Infrastructure - Transport - Roads & Bridges	19
Infrastructure - Social and Commercial Infrastructure-Tourism - Terminal markets	18
Infrastructure - Energy - Gas Pipelines	13
Paper and Paper Products	11
Textiles - Cotton - Spinning Mills	9
Transport Operators	9
Agriculture & allied activities	10
Beverages (excluding Tea & Coffee) and Tobacco - Others	9
Chemicals and Chemical Products (Dyes, Paints, etc.) - Petro-chemicals (excluding under Infrastructure)	7
Wood and Wood Products	6
Computer Software	5
Food Processing - Coffee	5
Infrastructure - Transport - Ports	5
Infrastructure - Communication - Telecommunication and Telecom Services	5

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Particulars	30 Jun 24
Chemicals and Chemical Products (Dyes, Paints, etc.) - Fertilisers	4
Infrastructure - Water and Sanitation - Solid Waste Management	3
Professional Services	3
Infrastructure - Energy - Electricity Distribution - Private Sector	2
Infrastructure - Social and Commercial Infrastructure -Hospitals (capital stock)	2
Textiles - Silk - Others	2
Gems and Jewellery	1
Infrastructure - Shipyards	1
Food Processing - Edible Oils and Vanaspati	1
Residuary other advances (to tally with gross advances)	1
Aviation	1
Total	3,061

*Includes provision for Stressed sector.

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

Particulars	30 Jun 24
Non-Banking Financial Corporate / Financial Institutions	-595
Retail Trade	-40
Textiles - Cotton	-28
Other Retail Loans	-22
Land Transport and Pipelines	-22
Agriculture and Allied Activities	-20
Basic Metal and Metal Products - Iron and Steel	-10
Wood and Wood Products	-8
Paper and Paper Products	-7
Chemicals and Chemical Products (Dyes, Paints, etc.) - Others	-6
Social and Commercial Infrastructure - Tourism Infrastructure - Three-star or higher category	-3
Cement and Cement Products	-3
Professional Services	-2
Beverages - Others	-2
All Engineering - Electronics	-1
Construction	-1
Education Loans	-1
Rubber, Plastic and their Products	-1
Chemicals and Chemical Products (Dyes, Paints, etc.) - Drugs and Pharmaceuticals	-1
Textiles - Jute	1
Vehicle/Auto Loans	1
Wholesale Trade (other than Food Procurement)	1
Housing Loans (incl. priority sector Housing)	3
Textiles - Others	6
Other Services	12
Others - Industries	14
Credit Card Receivables	22
Transport - Roads and Bridges - Highways	32
Total	-681

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Industry wise write-off's

Particulars	30 Jun 24
Non-Banking Financial Corporate / Financial Institutions	595
Other Retail Loans	292
Consumer Durables	186
Education Loans	101
Retail Trade	23
Land Transport and Pipelines	22
Agriculture and Allied Activities	18
Wood and Wood Products	6
Other Services	3
Paper and Paper Products	3
Professional Services	2
All Engineering - Electronics	2
Social and Commercial Infrastructure - Tourism Infrastructure - Three-star or higher category	1
Cement and Cement Products	1
Vehicle/Auto Loans	1
Total	1,255

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 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	30 Jun 24
< 100 % Risk Weight	7,06,974
100 % Risk Weight	2,98,646
> 100 % Risk Weight	1,57,706
Total	11,63,327

* 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 30 June 2024*

(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 June 30, 2024, is as follows:

Particulars	30 Jun 24
Tier I Capital	115,471
Exposure Measure	1,678,011
Leverage Ratio	6.88%