

Basel III: Pillar 3 Disclosures

as at 31 December 2021

(Currency: Indian rupees in million)

1. Scope of application

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 15.28% as computed under Basel III norms, which is higher than the minimum regulatory CRAR requirement (including CCB) of 12.50%.

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.

The Covid-19 pandemic has had an extraordinary impact on macroeconomic conditions in India and around the world during the previous financial year. The Government had started a vaccination drive and COVID vaccines got administered to more and more people. However, the continuing and evolving nature of the virus has created uncertainty regarding estimated time required for businesses and lives to get back to complete normalcy. The pandemic has impacted lending business, distribution of third-party products, collection efficiency etc. and has resulted in increase in customer defaults and consequently increase in provisions along with decrease of economic activity globally as well as locally. The Bank, however, has not experienced any significant disruptions during the pandemic and has considered the impact on carrying value of assets based on the external or internal information available up to the date of approval of the financial results. The future direct and indirect impact of COVID-19 on the Bank, results of operations, financial position and cash flows remains uncertain and will depend on present as well as future developments, including steps to contain its spread or mitigate its impact. The financial results for the period ended 31 December 2021 do not include any significant adjustments that might result from the outcome of this uncertainty. The Bank is carrying necessary provisions to cover impact of COVID-19 pandemic.

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Quantitative disclosures

Particulars	31 Dec 21
A Capital requirements for Credit Risk (<i>Standardised Approach</i>) *	56,931
B Capital requirements for Market Risk (<i>Standardised Duration Approach</i>) *	
- Interest rate risk	6,181
- Foreign exchange risk	540
- Equity risk	276
C Capital requirements for Operational risk (<i>Basic Indicator Approach</i>) *	2,641
D CET1 Capital Ratio (%)	12.47%
E Tier1 Capital Ratio (%)	12.47%
F Total Capital Ratio (%)	15.28%

* Capital required is calculated at 8% of Risk Weighted Assets for CVA, Market Risk and Operational Risk and at 12.50% of Risk Weighted Assets for others.

3. General Disclosures

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

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

The responsibilities of the committees are summarized below:

India Board Risk Management Committee (BRMC)

- Oversees the risk governance, risk approaches and limits of DBS India and ensures that these risks are effectively managed within the Bank’s overall risk governance framework.
- Approves the Bank’s overall and specific risk governance approach including risk appetite approach, risk authority limits, major risk policies and significant changes thereto.
- Discuss risk reporting requirements and monitor the types of risk exposures and profile against risk thresholds.
- Approves risk models which are used for capital computation and monitor the performance of previously approved models.

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

- 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.

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.

Basel III: Pillar 3 Disclosures (*Continued*)

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

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.

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. From February 2021 onwards, the positions and movements in the portfolio taken over from erstwhile Lakshmi Vilas Bank (eLVB) are also being discussed in the monthly Credit Risk Committee meetings.

Basel III: Pillar 3 Disclosures (Continued)*as at 31 December 2021*

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

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

Credit Approval and Risk Rating process

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

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

*Quantitative Disclosures***Credit Exposure**

Particulars	31 Dec 21
Fund Based *	497,974
Non Fund Based **	224,721

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

Industry	31 Dec 21
Non-banking financial institutions/companies	67,688
Bank *	59,775
Retail - Gold Loan	33,317
Construction	32,221
Other Services	31,034
Other Industries	25,669
Home Loan	22,234
Infrastructure - Electricity (generation-transportation and distribution)	20,501
Wholesale Trade (other than Food Procurement)	19,491
Vehicles, Vehicle Parts and Transport Equipments	14,868
Retail Trade	14,741
Trading Activity	13,805
Food Processing - Others	11,350
Chemicals and Chemical Products (Dyes, Paints, etc.) - Drugs and Pharmaceuticals	10,243
Chemicals and Chemical Products (Dyes, Paints, etc.) - Others	9,927
Oil (storage and pipeline)	9,685
Computer Software	8,208
Basic Metal & Metal products - Iron and Steel	8,061
Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	7,842
Social & Commercial Infrastructure	7,387
All Engineering - Others	6,421
Rubber, Plastic and their Products	6,147
Infrastructure - Transport - Roads & Bridges	5,632
Transport Operators	5,318
Retail - Other Retails	4,028
Textiles - Others	4,006
Sugar	3,796
Textiles - Cotton - Spinning Mills	3,357
Metal and Metal Products	2,783
All Engineering - Electronics	2,162
Professional Services	2,001
Agriculture and allied activities	1,706
Paper and Paper Products	1,664
Basic Metal & Metal products - Other Metal and Metal Products	1,636
Infrastructure - Energy - Electricity Generation - Private Sector	1,406
Food Processing - Edible Oils and Vanaspati	1,272
Personal Loan	1,259
Infrastructure- Energy- Electricity Generation (Central Govt PSU)	1,184
Wood and Wood Products	1,166
Food processing - Sugar	1,141
Petro-chemicals	1,130
Tourism, Hotel and Restaurants	1,106
Glass and Glassware	1,036
Textiles - Cotton	1,020
Beverages (excluding Tea & Coffee) and Tobacco - Others	851

Basel III: Pillar 3 Disclosures (Continued)
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3. General Disclosures (Continued)
Quantitative Disclosures (Continued)
Industry wise Exposures (Fund Based exposures)

Infrastructure - Telecommunication	765
Infrastructure - Energy - Electricity Transmission - Private Sector	490
Infrastructure - Others	461
Tea	391
Coffee	389
Chemicals and Chemical Products (Dyes, Paints, etc.) - Fertilisers	383
Mining and Quarrying - Others	375
Infrastructure - Transport - Roadways	341
Beverages	304
Retail-Education Loans	304
Infrastructure - Social and Commercial Infrastructure -Education Institutions	298
Textiles - Silk - Spinning mills	264
Infrastructure - Energy - others	260
Beverages (excluding Tea & Coffee) and Tobacco - Tobacco and tobacco products	253
Retail - Vehicle/Auto Loans	233
Cement and Cement Products	214
Infrastructure - Social and Commercial Infrastructure -Hospitals	173
Leather and Leather products	136
Infrastructure - Social and Commercial Infrastructure-Tourism - Sports	116
Infrastructure	
Chemicals and Chemical Products (Dyes, Paints, etc.) - Petro-chemicals (excluding under Infrastructure)	96
Aviation	95
Retail-Consumer Durables	78
Railways	75
Water sanitation	69
Textiles - Jute - Spinning Mills	43
Infrastructure - Energy - Gas Pipelines	25
Residual Advances	25
Food Processing - Tea	19
Infrastructure - Water and Sanitation - Solid Waste Management	12
Retail - Credit Card Receivables	6
Mining and Quarrying - Coal	3
Food Processing - Coffee	2
Infrastructure - water and sanitation - Water treatment plants	1
Total Credit Exposure (fund based)	497,974

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

Basel III: Pillar 3 Disclosures (Continued)
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Industry wise Exposures (Non - Fund Based exposures)

Industry	31 Dec 21
Non-Banking Financial Institutions/Companies	85,398
Banks	37,366
All Engineering - Others	9,822
Chemicals and Chemical Products (Dyes, Paints, etc.) - Others	9,441
Construction	6,870
Infrastructure - Electricity (generation-transportation and distribution)	6,527
Other Industries	6,516
Food Processing - Edible Oils and Vanaspati	6,400
Other services	5,790
Infrastructure - Telecommunication	5,725
Metal and Metal Products	4,529
All Engineering - Electronics	4,523
Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	3,327
Retail - Others	3,324
Wholesale Trade (other than Food Procurement)	3,121
Vehicles, Vehicle Parts and Transport Equipments	3,072
Trading Activity	2,527
Rubber, Plastic and their Products	1,798
Chemicals and Chemical Products (Dyes, Paints, etc.) - Drugs and Pharmaceuticals	1,721
Cement and Cement Products	1,684
Infrastructure - Transport - Ports	1,684
Computer Software	1,448
Infrastructure - Others	1,397
Chemicals and Chemical Products (Dyes, Paints, etc.) - Fertilisers	1,292
Basic Metal & Metal products - Iron and Steel	1,064
Food Processing - Others	892
Paper and Paper Products	838
Infrastructure - Energy - Oil/Gas/Liquefied Natural Gas (LNG) storage facility	688
Textiles - Others	670
Professional Services	655
Infrastructure - Transport - Roads & Bridges	568
Retail Trade	510
Transport Operators	503
Infrastructure - Energy - Electricity Transmission - Private Sector	485
Infrastructure - Others	356
Textiles - Cotton	346
Textiles - Cotton - Spinning Mills	337
Wood and Wood Products	325
Beverages	200
Infrastructure - Energy - others	148
Petro-chemicals	124
Beverages (excluding Tea & Coffee) and Tobacco - Others	100
Agriculture and allied activities	96
Food processing - Sugar	88
Home Loan	85

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

Mining and Quarrying - Others	69
Glass and Glassware	58
Food processing - Coffee	41
Textiles - Silk - Spinning mills	40
Aviation	18
Retail-Consumer Durables	18
Retail - Gold Loan	15
Basic Metal & Metal products - Other Metal and Metal Products	15
Retail-Education Loans	13
Leather and Leather products	11
Tourism, Hotel and Restaurants	10
Infrastructure - Social and Commercial Infrastructure -Education Institutions	8
Infrastructure - Energy - Gas Pipelines	6
Infrastructure - Transport - Railway Track, tunnels, viaducts, bridges	6
Infrastructure - Social and Commercial Infrastructure-Tourism - Sports Infrastructure	6
Residuary other advances	3
Chemicals and Chemical Products (Dyes, Paints, etc.) - Petro-chemicals (excluding under Infrastructure)	2
Textiles - Jute - Spinning Mills	1
Infrastructure - Water sanitation	1
Total Credit Exposure (non-fund based)	224,721

Basel III: Pillar 3 Disclosures (Continued)
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3. General Disclosures (Continued)
Maturity of Assets as at 31 December 2021

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	3,722	8,608	9,298	1,471	6,133	-	584
2-7 days	-	927	-	92,594	3,770	-	42
8-14 Days	-	450	-	2,508	11,174	-	84
15-30 Days	-	831	-	3,510	12,810	-	103
1 month - 2 months	-	639	7,434	3,040	36,438	-	262
2-3 months	-	558	-	4,210	26,154	-	192
3-6 Months	-	1,286	1,858	5,619	48,684	-	346
6 Months - 1 Year	-	2,240	9,664	4,713	30,576	-	231
1-3 Years	-	4,911	16,725	22,138	142,651	-	1,300
3-5 Years	-	167	-	29,659	49,290	-	429
Over 5 Years	-	7,944	3	45,754	45,973	4,837	74,488
Total	3,722	28,561	44,982	215,216	413,653	4,837	78,061

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

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

Particulars	31 Dec 21
Amount of NPAs (Gross)	47,666
Substandard	10,444
Doubtful 1	1,986
Doubtful 2	12,075
Doubtful 3	11,389
Loss	11,772

Movement of NPAs and Provision for NPAs

Particulars	31 Dec 21
A Amount of NPAs (Gross)	47,666
B Net NPAs *	8,327
C NPA Ratios	
- Gross NPAs to gross advances (%)	10.52%
- Net NPAs to net advances (%)	2.01%
D Movement of NPAs (Gross)	
- Opening balance as of the beginning of the financial year/period	53,332
- Additions	5,065
- Reductions on account of recoveries/ write - offs	10,731
- Closing balance	47,666
E Movement of Provision for NPAs	
- Opening balance as of the beginning of the financial year/period	39,976
- Provision made during the period	4,636
- Write – offs / Write – back of excess provision	6,701
- Closing balance	37,911

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

General Provisions

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

Particulars	31 Dec 21
Opening Balance	2,973
Add: Provisions Made During the period	147
Less: Write off / Write back of Excess provisions during the period	-
Closing Balance	3,120

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

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

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

Particulars	31 Dec 21
A Amount of Non-Performing Investments (Gross)	336
B Amount of provisions held for non-performing investments	180

Movement in Provisions held towards Depreciation on Investments

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

Particulars	31 Dec 21
Opening Balance	1,254
Add: Provisions made during the period	21
Less: Write off / Write back of excess provisions during the period	-
Closing Balance	1,275

Industry wise Past Due Loans

Particulars	31 Dec 21
Other Services	1,688
Transport Operators	1,625
Home Loan	1,522
Chemicals and Chemical Products (Dyes, Paints, etc.) - Others	1,202
Retail Trade	837
Wholesale Trade (other than Food Procurement)	549
Retail - Gold Loan	446
Basic Metal & Metal products - Iron and Steel	242
Mining and Quarrying - Others	195
Construction	180
Other Industries	151
Textiles - Cotton - Spinning Mills	136
Basic Metal & Metal products - Other Metal and Metal Products	126
Food Processing - Others	124
Professional Services	117
Textiles - Others	97
All Engineering - Others	74
Retail - Vehicle/Auto Loans	48
Retail Loan - Housing loans	43
Retail-Education Loans	39
Infrastructure - Social and Commercial Infrastructure-Tourism - Terminal markets	36
Tourism, Hotel and Restaurants	35
Retail Loan - Other Retail Loans	33
Trading Activity	33
Infrastructure - Social and Commercial Infrastructure - Education Institutions	29
Retail - Other Retails	28
Chemicals and Chemical Products (Dyes, Paints, etc.) - Petro-chemicals (excluding under Infrastructure)	25
Cement and Cement Products	23
Paper and Paper Products	22
Agriculture and allied activities	16
Food Processing - Edible Oils and Vanaspati	15
Rubber, Plastic and their Products	13

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Wood and Wood Products	12
Infrastructure - Social and Commercial Infrastructure -Hospitals	12
Residuary other advances	12
Textiles - Silk - Spinning mills	9
Infrastructure - Social and Commercial Infrastructure-Tourism - Sports Infrastructure	9
Glass & Glassware	5
Beverages (excluding Tea & Coffee) and Tobacco - Others	4
Computer Software	3
Vehicles, Vehicle Parts and Transport Equipments	3
Food processing - Sugar	2
Chemicals and Chemical Products (Dyes, Paints, etc.) - Drugs and Pharmaceuticals	1
Total	9,821

Ageing of Past Due Loans

Particulars	31 Dec 21
Overdue upto 30 Days	3,797
Overdue between 31 and 60 Days	3,979
Overdue between 61 and 90 Days	2,045
Total	9,821

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	5,419	5,183
Other Services	4,555	3,068
Other Industries	3,962	3,122
Wholesale Trade (other than Food Procurement)	3,464	3,027
Basic Metal & Metal products - Iron and Steel	2,985	2,977
Retail Trade	2,829	1,590
Non-Banking Financial Institutions/Companies	2,424	1,862
Construction	2,224	1,795
All Engineering - Others	1,827	1,369
Transport Operators	1,750	1,531
Food Processing - Others	1,695	956
Home Loan	1,572	555
Basic Metal & Metal products - Other Metal and Metal Products	1,231	1,215
Infrastructure- Energy- Electricity Generation (Central Govt PSU)	1,184	1,183
Agriculture and allied activities	1,037	904
Textiles - Others	1,011	693
Trading Activity	999	872
Textiles - Cotton - Spinning Mills	945	591
Rubber, Plastic and their Products	799	500
Food processing - Sugar	712	692
Retail - Other Retails	649	629
Infrastructure - Energy - Electricity Transmission - Private Sector	489	489
Glass and Glassware	406	406
Glass & Glassware	358	343
Chemicals and Chemical Products (Dyes, Paints, etc.) - Others	357	144
Infrastructure - Transport - Roadways	341	341
Infrastructure - Others	311	300
Wood and Wood Products	284	177

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Particulars	Amount of NPA	Specific Provision
Beverages (excluding Tea & Coffee) and Tobacco - Tobacco and tobacco products	253	250
Infrastructure - Social and Commercial Infrastructure -Education Institutions	225	197
Beverages (excluding Tea & Coffee) and Tobacco - Others	213	200
Computer Software	198	198
Professional Services	151	58
Tourism, Hotel and Restaurants	142	58
Cement and Cement Products	121	107
Food Processing - Edible Oils and Vanaspati	119	108
Gas/LNG (storage and pipeline)	60	60
Textiles - Silk - Spinning mills	53	14
Infrastructure - Social and Commercial Infrastructure-Tourism - Sports Infrastructure	52	18
Paper and Paper Products	46	13
Mining and Quarrying - Others	46	20
Chemicals and Chemical Products (Dyes, Paints, etc.) - Petro-chemicals (excluding under Infrastructure)	37	22
Vehicles, Vehicle Parts and Transport Equipments	36	29
Retail - Gold Loan	30	8
Personal Loans	24	21
All Engineering - Electronics	10	3
Infrastructure - Social and Commercial Infrastructure -Hospitals	6	2
Retail-Education Loans	6	5
Retail - Vehicle/Auto Loans	5	1
Leather and Leather products	3	1
Textiles - Jute - Spinning Mills	3	1
Chemicals and Chemical Products (Dyes, Paints, etc.) - Drugs and Pharmaceuticals	3	1
Mining and Quarrying - Coal	2	0
Infrastructure - Water and Sanitation - Solid Waste Management	1	1
Retail-Consumer Durables	1	1
Infrastructure - Water and sanitation - Water treatment plants	1	0
Total	47,666	37,911

Industry wise General Provisions *

Particulars	31 Dec 21
Construction	954
Non-Banking Financial Institutions/Companies	346
Other Services	215
Other Industries	178
Vehicles, Vehicle Parts and Transport Equipments	123
Wholesale Trade (other than Food Procurement)	105
Retail - Gold Loan	92
Infrastructure - Electricity (generation-transportation and distribution)	84
Banks	82
Trading Activity	78
Financial Institutions	72
Infrastructure - Others	67
Home Loan	63

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Industry wise General Provisions (Continued)

Particulars	31 Dec 21
Chemicals and Chemical Products (Dyes, Paints, etc.) - Others	53
Food Processing - Others	51
Chemicals and Chemical Products (Dyes, Paints, etc.) - Drugs and Pharmaceuticals	47
Infrastructure - Energy - Oil/Gas/Liquefied Natural Gas (LNG) storage facility	39
Basic Metal & Metal products - Iron and Steel	38
Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	37
Computer Software	34
Transport Operators	33
All Engineering - Others	31
Food processing - Sugar	31
Rubber, Plastic and their Products	30
Textiles - Others	19
Textiles - Cotton - Spinning Mills	18
Retail - Others	17
Retail Trade	16
Metal and Metal Products	16
All Engineering - Electronics	16
Infrastructure - Transport - Roads & Bridges	16
Professional Services	15
Paper and Paper Products	9
Petro-chemicals	8
Tourism, Hotel and Restaurants	8
Textiles - Cotton	7
Basic Metal & Metal products - Other Metal and Metal Products	7
Agriculture and allied activities	6
Infrastructure - Energy - Electricity Generation - Private Sector	6
Beverages (excluding Tea & Coffee) and Tobacco - Others	6
Wood and Wood Products	5
Food Processing - Tea	5
Food processing - Coffee	5
Food Processing - Edible Oils and Vanaspati	4
Infrastructure - Energy - Electricity Generation (Central Govt PSU)	3
Infrastructure - Telecommunication	3
Glass and Glassware	3
Mining and Quarrying - Others	3
Chemicals and Chemical Products (Dyes, Paints, etc.) - Fertilisers	2
Infrastructure - Energy - Electricity Transmission - Private Sector	1
Beverages	1
Cement and Cement Products	1
Infrastructure - Social and Commercial Infrastructure -Hospitals	1
Infrastructure - Energy - Others	1
Aviation	1
Infrastructure - Transport - Railway Track, tunnels, viaducts, bridges	1
Retail-Education Loans	1
Infrastructure - Social and Commercial Infrastructure -Education Institutions	1
Infrastructure - Water sanitation	1
Textiles - Silk - Spinning mills	1
Beverages (excluding Tea & Coffee) and Tobacco - Tobacco and tobacco products	1
Retail - Vehicle/Auto Loans	1

Basel III: Pillar 3 Disclosures (Continued)
as at 31 December 2021

(Currency: Indian rupees in million)

Industry wise General Provisions (Continued)

Particulars	31 Dec 21
Leather and Leather products	1
Total	3,120

* Includes provision for Stressed sector.

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

Particulars	31 Dec 21
Non-Banking Financial Institutions/Companies	832
Other services	258
Textiles - Others	237
Food Processing - Others	228
Other Industries	221
All Engineering - Others	214
Home Loan	120
Construction	92
Retail Trade	82
Infrastructure - Transport - Roads & Bridges	33
Textiles - Cotton - Spinning Mills	28
Tourism, Hotel and Restaurants	23
Rubber, Plastic and their Products	19
Trading Activity	16
Beverages (excluding Tea & Coffee) and Tobacco - Tobacco and tobacco products	11
Cement and Cement Products	8
Infrastructure - Social and Commercial Infrastructure-Tourism - Sports	6
Infrastructure	
Computer Software	4
Mining and Quarrying - Others	4
Food Processing - Edible Oils and Vanaspati	4
Textiles - Silk - Spinning mills	3
Paper and Paper Products	2
Beverages (excluding Tea & Coffee) and Tobacco - Others	1
Infrastructure - Social and Commercial Infrastructure-Tourism - Soil-testing laboratories	(1)
Infrastructure - Water and Sanitation - Solid Waste Management	(1)
Infrastructure- Energy- Electricity Generation (Central Govt PSU)	(2)
Leather and Leather products	(2)
Infrastructure - Energy - Oil/Gas/Liquefied Natural Gas (LNG) storage facility	(2)
Retail - Vehicle/Auto Loans	(3)
Professional Services	(9)
Glass and Glassware	(9)
Wood and Wood Products	(9)
Retail - Others	(14)
Wholesale Trade (other than Food Procurement)	(18)
Infrastructure - Social and Commercial Infrastructure -Education Institutions	(18)
Retail - Gold Loan	(22)
Basic Metal & Metal products - Iron and Steel	(26)
Retail-Education Loans	(27)
Infrastructure - Transport - Roadways	(32)
Personal Loan	(62)

Basel III: Pillar 3 Disclosures (Continued)
as at 31 December 2021

(Currency: Indian rupees in million)

Particulars	31 Dec 21
Transport Operators	(62)
Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	(123)
Infrastructure - Others	(218)
Infrastructure - Social and Commercial Infrastructure-Tourism - Terminal markets	(251)
Basic Metal & Metal products - Other Metal and Metal Products	(426)
Chemicals and Chemical Products (Dyes, Paints, etc.) - Others	(644)
Agriculture and allied activities	(2,531)
Total	(2,066)

Industry wise write-off's

Particulars	31 Dec 21
Agriculture and allied activities	1,810
Chemicals and Chemical Products (Dyes, Paints, etc.) - Others	434
Basic Metal & Metal products - Other Metal and Metal Products	346
Transport Operators	286
Infrastructure - Social and Commercial Infrastructure-Tourism - Terminal markets	243
Other Industries	155
Infrastructure - Others	134
Personal Loan	131
Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	89
Retail-Education Loans	52
Retail Trade	39
Retail - Vehicle/Auto Loans	26
Home Loan	21
Retail - Other Retails	17
Other services	16
Retail - Gold Loan	14
Professional Services	6
Glass & Glassware	1
Wholesale Trade (other than Food Procurement)	1
Infrastructure - Water and Sanitation - Solid Waste Management	1
Total	3,822

Basel III: Pillar 3 Disclosures (Continued)*as at 31 December 2021*

(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	31 Dec 21
< 100 % Risk Weight	497,414
100 % Risk Weight	235,129
> 100 % Risk Weight	38,891
Total	771,434

* 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	31 Dec 21
Tier I Capital	72,525
Exposure Measure	970,039
Leverage Ratio	7.48%