

Basel III: Pillar 3 Disclosures

as at 31 March 2025

(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.

a. List of group entities considered for consolidation

Name of the entity / Country of incorporation	Whether the entity is included under accounting scope of consolidation (yes / no)	Explain the method of consolidation	Whether the entity is included under regulatory scope of consolidation (yes / no)	Explain the method of consolidation	Explain the reasons for difference in the method of consolidation
Not Applicable					

b. List of group entities not considered for consolidation both under the accounting and regulatory scope of consolidation

Name of the entity / country of incorporation	Principal activity of the entity	Total balance sheet equity (as stated in the accounting balance sheet of the legal entity)	% of bank's holding in the total equity	Regulatory treatment of bank's investments in the capital instruments of the entity	Total balance sheet assets (as stated in the accounting balance sheet of the legal entity)
Not Applicable					

c. List of group entities considered for consolidation

Name of the entity / country of incorporation (as indicated in (i)a. above)	Principal activity of the entity	Total balance sheet equity (as stated in the accounting balance sheet of the legal entity)	Total balance sheet assets (as stated in the accounting balance sheet of the legal entity)
Not Applicable			

d. The aggregate amount of capital deficiencies in all subsidiaries which are not included in the regulatory scope of consolidation i.e. that are deducted:

Name of the subsidiaries / country of incorporation	Principal activity of the entity	Total balance sheet equity (as stated in the accounting balance sheet of the legal entity)	% of bank's holding in the total equity	Capital deficiencies
Not Applicable				

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e. The aggregate amounts (e.g. current book value) of the bank's total interests in insurance entities, which are risk-weighted:

Name of the insurance entities / country of incorporation	Principal activity of the entity	Total balance sheet equity (as stated in the accounting balance sheet of the legal entity)	% of bank's holding in the total equity / proportion of voting power	Quantitative impact on regulatory capital of using risk weighting method versus using the full deduction method
Not Applicable				

f. Any restrictions or impediments on transfer of funds or regulatory capital within the banking group:

There are no restrictions or impediments on transfer of funds or regulatory capital within the banking group.

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2. Capital Adequacy

Qualitative disclosures

The CRAR of the Bank is 16.81% as computed under Basel III norms, which is higher than the minimum regulatory CRAR requirement (including CCB) of 11.50%.

The Bank's capital management framework is guided by the existing capital position, proposed growth, and strategic direction. Growth opportunities have resulted in an increasing and continuing need to focus on the effective management of risk, and commensurate capital to bear that risk. The Bank carefully assesses its growth opportunities relative to the capital available to support them, particularly in the light of the economic environment and capital requirements under Basel III. The Bank maintains a strong discipline over capital allocation and ensuring that returns on investment cover capital costs.

Quantitative disclosures

Particulars		31 Mar 25
A	Capital requirements for Credit Risk (<i>Standardized Approach</i>) *	94,383
B	Capital requirements for Market Risk (<i>Standardized Duration Approach</i>) *	8,445
	- Interest rate risk	7,613
	- Foreign exchange risk	832
	- Equity risk	-
C	Capital requirements for Operational risk (<i>Basic Indicator Approach</i>) *	5,274
D	CET1 Capital Ratio (%)	12.32%
E	Tier1 Capital Ratio (%)	13.55%
F	Total Capital Ratio (%)	16.81%

* Capital required is calculated at 8% of Risk Weighted Assets for CVA, Market Risk and Operational Risk and at 11.50% of Risk Weighted Assets for others.

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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, Technology and other risks under the supervision of Board Risk Management Committee (BRMC). The BRMC oversees the risk governance, risk approaches and limits of DBS India and ensures that these risks are effectively managed within the bank’s overall risk governance framework.

The responsibilities of the committees are summarized below:

India Board Risk Management Committee (BRMC)

- Oversees the risk governance, risk approaches and limits of DBS India and ensures that these risks are effectively managed within the Bank’s overall risk governance framework.
- Approves the Bank’s overall and specific risk governance approach including risk appetite, risk authority thresholds, major risk policies and significant changes thereto.
- Discuss risk reporting requirements and monitor the types of risk exposures and profile against risk thresholds.
- Approves risk methodology which are used for capital computation and monitor the performance of previously approved methodologies.
- Reviews (in parallel with the Board Audit Committee) the adequacy and effectiveness of the Bank’s internal control approach.
- Approve the plans to meet regulatory requirements relating to risk management.
- Approve the annual Business Continuity Management (BCM) attestation.
- Oversee and review the minutes pertaining to the technology risk discussions held in the Board IT Strategy Committee (ITSC); ITSC assists BRMC in overseeing the management of Technology Risk.

India Risk Exco (“Risk EXCO”)

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

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3. General Disclosures (*Continued*)

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

A) General Disclosures for Credit Risk**India Credit Risk Committee (CRC)**

- Assess credit risk taking, including decision criteria, Credit risk framework, Credit risk mitigation and limit management practices.
- To review, measure and monitor DBIL's credit risk portfolio and discuss risk reporting requirements including special loan and asset review situations e.g., review of non-performing loans and credits showing weaknesses.
- Review and monitor the adequacy, accuracy, and effectiveness of credit systems for credit risk management and credit risk control.
- Assess and monitor specific credit concentrations at business or sector level and credit trends affecting the portfolio; implementing necessary policies or procedures to manage identified risks.
- Assess and monitor key policy deviations e.g., overdue credit reviews, Target Market and Risk Acceptance Criteria (TMRAC) deviations and / or regulatory allowances specific to the bank.
- Identify, assess, and monitor macroeconomic trends with material impact to DBIL's credit portfolio and agree on mitigating actions.
- Maintain oversight on Credit risk related regulatory developments, assessing their impact and ensure DBIL's readiness / continual compliance.
- Endorse local credit policies for approvals.
- Exercise active oversight to ensure continuing appropriateness of stress testing in accordance with the responsibilities delegated from time to time and as documented in the Credit Stress Testing Policy.

Qualitative Disclosures**Credit Risk Management Policy**

The management of Credit Risk including concentration credit risk requires active oversight by India Credit Risk Committee (CRC), India Risk Executive Committee (India Risk Exco) and India Board Risk Management Committee (India BRMC). The India Risk Exco and CRC have adequate understanding of inherent credit risks in specific activities of the Bank, particularly those that may significantly affect the financial condition of the Bank. The India Risk Exco and CRC are responsible to formulate/review credit risk policy, credit risk strategy and risk exposure of the Bank. The credit risk policy is endorsed by the CRC, India

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

Risk Exco and Board Risk Management Committee (India BRMC) and then subsequently approved by the Board of the Bank.

The credit policies and basic procedures of the Bank relating to its lending activities are contained in the India Local Credit / Loan Policy of the Bank as well as Group Core Credit Policies and other standards followed across all DBS group entities. These are based on the general credit principles, directives / guidelines issued by the RBI from time to time as well as instructions and guidelines of DBS Bank Ltd, Singapore (hereinafter referred to as “the Parent”). In the unlikely event of any conflict amongst the RBI guidelines and Parent’s Guidelines, the more conservative policy / guideline is followed.

The Group Core Credit Policies and the India Credit / Loan policy outlines the Bank’s approach to Credit Risk Management and sets out the rules and guidelines under which the Bank would develop and grow its lending business. These policies provide guidance to the Bank’s Corporate Banking, SME Banking, Financial Institutions Group and Consumer Banking to manage the growth of their portfolio of customer assets in line with the Bank’s credit culture and profitability objectives, considering the capital needed to support the growth.

Supplementary policies to the main Group Core Credit Policy and the India Credit / Loan policies have also been laid out, for certain types of lending and credit-related operations. These include subject specific policies relating to risk ratings, Default policy, Specialized Lending etc., as well as guidelines for Real Estate lending, NBFC lending, hedging of FX exposures, credit risk mitigation, sectoral and individual / group borrower limits, bridge loans, bill discounting, collateral valuation, collection management, policies for certain specific products, etc.

The India Credit Risk Committee, comprising Chief Executive Officer, Chief Risk Officer, Heads of business segments, Head of Special Assets Management and other senior representatives from business and credit meet on monthly basis. The committee has oversight of credit risk related strategy planning, implementing necessary guidelines, procedures to manage identified risks, credit portfolio movements and other relevant trends in the portfolio pertaining to credit risk. The summary of discussions and outcome are shared with DBS Group, as required.

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

Credit Approval and Risk Rating process

The Bank adopts a risk-based credit approval structure whereby Credit Approving Authority levels are tied to the Group and borrower’s credit risk rating, and total credit facility limits extended across the Bank. The Business team prepares a credit memo and proposes the credit

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risk and facility risk ratings, which is then submitted to Credit Risk Managers (CRM), who are responsible for evaluation of the proposition based on the policies and guidelines and approve the limits as well as credit risk and facility risk ratings. The DBIL Delegation of Authority (DOA) Policy lays down approval authorities, and the approval limit threshold delegated to specific individuals which are refreshed annually. To avoid conflict of interest, the credit approving team functions as a separate department and does not have any business targets. Larger Credit Limit require approval from Credit Approval Committee (CAC) and Board Credit Approval Committee (BCAC).

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

Quantitative Disclosures**Credit Exposure**

Particulars	31-Mar-25
Fund Based *	645,326
Non-Fund Based **	683,388

* 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.

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

Industry	31 Mar 25
Banks*	91,770
Agriculture & allied activities	63,802
Non-banking financial institutions/companies	53,618
Other Retail Loans	50,265
Real Estate Activities (Other than Residential Mortgages)	42,837
Wholesale Trade (other than Food Procurement)	41,435
Other Services	33,376
Infrastructure - Energy - Electricity Generation - Private Sector	30,031
Retail Trade	24,396
Other Industries	21,996
Housing loans	21,614
Chemicals and Chemical Products (Dyes, Paints, etc.) - Others	19,313
All Engineering - Others	15,138
Vehicles, Vehicle Parts and Transport Equipment	10,652
Credit Card Receivables	10,265
Basic Metal and Metal Products - other metal and metal products	9,359
Textiles - Others	7,888
Rubber, Plastic and their Products	7,371
Construction	7,195
Food Processing - Sugar	6,975
Basic Metal and Metal Products - Iron and Steel	6,792
Chemicals and Chemical Products (Dyes, Paints, etc.) - Drugs and Pharmaceuticals	6,728
Professional Services	6,601
Food Processing - Others	6,527
Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	6,481
Cement and Cement Products	6,179
Infrastructure - Social and Commercial Infrastructure -Education Institutions (capital stock)	3,858
Tourism, Hotel and Restaurants	3,028
Infrastructure - Communication - Telecommunication and Telecom Services	2,919
Transport operators - Land Transport and Pipelines	2,443
All Engineering - Electronics	2,410
Infrastructure - Energy - Electricity Transmission - Private Sector	2,002
Infrastructure - Water and Sanitation - Water supply pipelines	1,925
Computer and Related Activities	1,863
Wood and Wood Products	1,539
Textiles - Cotton	1,475
Paper and Paper Products	1,426
Food Processing - Coffee	1,332
Beverages - Others	1,038
Infrastructure - Transport - Logistics Infrastructure	1,024
Chemicals and Chemical Products (Dyes, Paints, etc.) - Fertilizers	1,002
Vehicle/Auto Loans	926
Leather and Leather products	913
Transport operators - Water Transport	831
Infrastructure - Energy - Oil/Gas/Liquefied Natural Gas (LNG) storage facility	685
Infrastructure - Others	572

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Industry	31 Mar 25
Infrastructure - Water and Sanitation - Solid Waste Management	467
Glass & Glassware	437
Infrastructure - Social and Commercial Infrastructure -Post harvest storage infrastructure for agriculture and horticultural produce including cold storage	400
Food Processing - Edible Oils and Vanaspati	397
Gems and Jewellery	369
Mining and Quarrying - Others	339
Chemicals and Chemical Products (Dyes, Paints, etc.) - Petro-chemicals	240
Post and Telecommunication Services	232
Transport operators - Air Transport (Aviation)	174
Infrastructure - Social and Commercial Infrastructure-Tourism - Terminal markets	117
Infrastructure - Social and Commercial Infrastructure-Tourism - Others	78
Mining and Quarrying - Coal	73
Infrastructure - Transport - Railway Track, tunnels, viaducts, bridges	56
Education Loans	28
Infrastructure - Transport - Roads & Bridges	24
Infrastructure - Water and Sanitation - Slurry Pipelines	22
Infrastructure - Energy - Electricity Distribution - Private Sector	15
Textiles - Jute	15
Infrastructure - Social and Commercial Infrastructure -Sports Infrastructure	10
Mutual Funds	5
Infrastructure - Water and Sanitation - Water treatment plants	5
Infrastructure - Transport - Inland Waterways	4
Beverages - Tobacco and tobacco products	2
Infrastructure - Transport - Aviation	1
Infrastructure - Social and Commercial Infrastructure -Hospitals (capital stock)	1
Total Credit Exposure (fund based)	645,326

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

Industry wise Exposures (Non - Fund Based exposures)

Industry	31 Mar 25
Non-Banking Financial Institutions/Companies (Incl. CCIL)	283,975
Other Services	83,080
Banks	71,996
Infrastructure - Energy - Electricity Generation - Private Sector	27,600
All Engineering - Others	21,696
Vehicles, Vehicle Parts and Transport Equipment	15,763
Chemicals and Chemical Products (Dyes, Paints, etc.) - Others	15,425
Wholesale Trade (other than Food Procurement)	14,183
Infrastructure- Energy- Electricity Generation (Central Govt PSU)	12,715
Real Estate Activities (Other than Residential Mortgages)	11,333
Other Industries	11,155
Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	10,944
Food Processing - Edible Oils and Vanaspati	8,600
Basic Metal and Metal Products - other metal and metal products	8,413
Other Retail	7,972
Retail Trade	6,972
Construction	6,570
Chemicals and Chemical Products (Dyes, Paints, etc.) - Drugs and Pharmaceuticals	6,103
Infrastructure - Transport - Ports	5,445
All Engineering - Electronics	5,145

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Industry	31 Mar 25
Food Processing - Others	4,815
Textiles - Others	4,466
Chemicals and Chemical Products (Dyes, Paints, etc.) - Fertilizers	4,425
Rubber, Plastic and their Products	4,196
Computer and Related Activities	3,783
Infrastructure - Energy - Oil/Gas/Liquefied Natural Gas (LNG) storage facility	3,767
Infrastructure - Others	3,322
Cement and Cement Products	3,211
Insurance	2,454
Infrastructure - Communication - Telecommunication and Telecom Services	2,391
Basic Metal and Metal Products - Iron and Steel	1,796
Infrastructure - Energy - Electricity Distribution - Private Sector	1,689
Wood and Wood Products	1,412
Chemicals and Chemical Products (Dyes, Paints, etc.) - Petro-chemicals	969
Food processing - Sugar	903
Paper and Paper Products	585
Glass & Glassware	457
Professional Services	448
Infrastructure - Energy - Electricity Transmission - Private Sector	360
Agriculture & allied activities	311
Beverages - Tobacco and tobacco products	271
Infrastructure - Water and Sanitation - Water supply pipelines	237
Infrastructure - water and sanitation - Water treatment plants	235
Transport operators - Land Transport and Pipelines	230
Textiles - Cotton	225
Beverages - Others	220
Transport operators - Air Transport (Aviation)	178
Tourism, Hotel and Restaurants	176
Infrastructure - Social and Commercial Infrastructure -Post harvest storage infrastructure for agriculture and horticultural produce including cold storage	168
Housing loans	161
Infrastructure - Social and Commercial Infrastructure -Hospitals (capital stock)	111
Transport operators - Water Transport	78
Infrastructure - Transport - Logistics Infrastructure	66
Leather and Leather products	61
Mining and Quarrying - Others	44
Food processing - Coffee	24
Infrastructure - Water and Sanitation - Solid Waste Management	22
Infrastructure - Transport - Roads & Bridges	16
Mining and Quarrying - Coal	7
Infrastructure - Social and Commercial Infrastructure-Tourism - Others	5
Infrastructure - Water and Sanitation - Slurry Pipelines	3
Infrastructure - Social and Commercial Infrastructure -Education Institutions (capital stock)	2
Infrastructure - Social and Commercial Infrastructure -Sports Infrastructure	1
Gems and Jewellery	1
Infrastructure - Transport - Inland Waterways	1
Total	683,388

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3. General Disclosures (*Continued*)
Maturity of Assets as at 31 Mar 2025

Particulars	Cash	Balance with RBI	Balance with Banks and money at call and short notice	Investments (net of depreciation/appreciation)	Loans & Advances (net of provisions)	Fixed Assets	Other Assets
1 day	2,619	2,334	22,626	289,925	411	-	7,139
2-7 days	-	2,057	69,096	15,131	9,791	-	3,314
8-14 Days	-	3,005	-	9,819	16,225	-	6,136
15-30 Days	-	4,747	-	18,448	47,661	-	6,537
1 month - 2 months	-	3,882	-	23,536	36,870	-	585
2-3 months	-	2,755	-	21,519	43,369	-	3,651
3-6 Months	-	3,835	-	31,717	72,078	-	857
6 Months – 1 Year	-	3,555	-	23,129	63,498	-	6,551
1-3 Years	-	8,992	-	62,277	151,752	-	2,361
3-5 Years	-	376	-	43,904	42,580	-	1,175
Over 5 Years	-	2,903	-	22,286	55,493	5,389	121,612
Total	2,619	38,441	91,722	561,691	539,728	5,389	159,918

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 Mar 25
Amount of NPAs (Gross)	15,381
Substandard	2,385
Doubtful 1	236
Doubtful 2	1,502
Doubtful 3	7,330
Loss	3,928

Movement of NPAs and Provision for NPAs

Particulars	31 Mar 25
A Amount of NPAs (Gross)	15,381
B Net NPAs	1,505
C NPA Ratios	
- Gross NPAs to gross advances (%)	2.78%
- Net NPAs to net advances (%)	0.28%
D Movement of NPAs (Gross)	
- Opening balance as of the beginning of the financial year	17,926
- Additions	8,229
- Reductions on account of recoveries/ write - offs	10,774
- Closing balance	15,381
E Movement of Provision for NPAs	
- Opening balance as of the beginning of the financial year	16,675
- Provision made during the year	5,526
- Write – offs / Write – back of excess provision	8,324
- Closing balance	13,877

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 Mar 25
Opening Balance	3,014
Add: Provisions Made During the Year/Period	270
Less: Write off / Write back of Excess provisions during the Year/Period	(92)
Closing Balance	3,192

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

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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 Mar 25
A Amount of Non-Performing Investments (Gross)	900
B Amount of provisions held for non-performing investments	900

Movement in Provisions held towards Depreciation/Appreciation on Investments

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

Particulars	31 Mar 25
Opening Balance	2,347
Add: Provisions made during the year	74
Less: Write off / Write back of excess provisions	(1,416)
Less: MTM (gain)/loss	(3,131)
Closing Balance	(2,126)

Industry wise Past Due Loans

Particulars	31 Mar 25
Agriculture & allied activities	5,682
Other Retail Loans	2,260
Infrastructure - Communication - Telecommunication and Telecom Services	1,508
Other Services	1,207
Housing loans	926
Other Industries	673
Credit Card Receivables	633
Wholesale Trade (other than Food Procurement)	408
Professional Services	405
Chemicals and Chemical Products (Dyes, Paints, etc.) - Others	309
All Engineering - Others	231
Infrastructure - Energy - Electricity Generation - Private Sector	215
Paper and Paper Products	186
Textiles - Others	153
Retail Trade	70
Vehicle/Auto Loans	55
Chemicals and Chemical Products (Dyes, Paints, etc.) - Petro-chemicals	34
Education Loans	8
Real Estate Activities (Other than Residential Mortgages)	4
Rubber, Plastic and their Products	3
Wood and Wood Products	2
Tourism, Hotel and Restaurants	1
Infrastructure - Social and Commercial Infrastructure -Sports Infrastructure	1
Food Processing - Others	1
Chemicals and Chemical Products (Dyes, Paints, etc.) - Drugs and Pharmaceuticals	1
Total	14,976

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Ageing of Past Due Loans

Particulars	31 Mar 25
Overdue upto 30 Days	9,758
Overdue between 31 and 60 Days	3,332
Overdue between 61 and 90 Days	1,886
Total	14,976

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 Industries	2,427	2,352
Real Estate Activities (Other than Residential Mortgages)	1,866	1,866
Retail Trade	1,668	1,600
Infrastructure - Water and Sanitation - Water supply pipelines	1,386	1,386
Other Services	906	699
Wholesale Trade (other than Food Procurement)	903	808
Other Retail Loans	896	586
All Engineering - Others	776	776
Textiles - Others	618	616
Textiles - Cotton	539	515
Agriculture & allied activities	521	413
Construction	434	433
Rubber, Plastic and their Products	374	374
Credit Card Receivables	349	283
Professional Services	313	190
Housing loans	298	99
All Engineering - Electronics	259	39
Chemicals and Chemical Products (Dyes, Paints, etc.) - Others	160	160
Glass & Glassware	153	153
Gems and Jewellery	115	115
Cement and Cement Products	98	98
Infrastructure - Social and Commercial Infrastructure -Education Institutions (capital stock)	69	69
Infrastructure - Transport - Logistics Infrastructure	55	55
Basic Metal and Metal Products - Iron and Steel	34	34
Infrastructure - Energy - Oil/Gas/Liquefied Natural Gas (LNG) storage facility	27	27
Infrastructure - Transport - Roads & Bridges	24	24
Mining and Quarrying - Coal	24	24
Paper and Paper Products	18	18
Food Processing - Others	15	15
Tourism, Hotel and Restaurants	14	14
Transport operators - Water Transport	10	10
Transport operators - Land Transport and Pipelines	9	9
Vehicle/Auto Loans	6	1
Infrastructure - Water and Sanitation - Solid Waste Management	4	4
Wood and Wood Products	4	4
Basic Metal and Metal Products - other metal and metal products	4	4
Chemicals and Chemical Products (Dyes, Paints, etc.) - Drugs and Pharmaceuticals	3	3

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Particulars	Amount of NPA	Specific Provision
Education Loans	1	0
Vehicles, Vehicle Parts and Transport Equipment	1	1
Total	15,381	13,877

Industry wise General Provisions *

Particulars	31 Mar 25
Non-banking financial institutions/companies	577
Other Retail Loans	509
Real Estate Activities (Other than Residential Mortgages)	456
Wholesale Trade (other than Food Procurement)	223
Other services	125
Infrastructure - Energy - Electricity Generation - Private Sector	122
Retail Trade	106
Chemicals and Chemical Products (Dyes, Paints, etc.) - Others	107
All Engineering - Others	72
Other Industries	53
Food processing - Sugar	59
Food Processing - Others	56
Banks	56
Construction	49
Vehicles, Vehicle Parts and Transport Equipment	51
Basic Metal and Metal Products - other metal and metal products	46
Chemicals and Chemical Products (Dyes, Paints, etc.) - Drugs and Pharmaceuticals	44
Retail Loan - Credit Card Receivables	41
Textiles - Others	37
Rubber, Plastic and their Products	36
Basic Metal and Metal Products - Iron and Steel	33
Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	30
Housing loans	29
Infrastructure - Social and Commercial Infrastructure - Education Institutions (capital stock)	30
Tourism, Hotel and Restaurants	29
Cement and Cement Products	25
All Engineering - Electronics	20
Computer and Related Activities	18
Infrastructure - Communication - Telecommunication and Telecom Services	16
Insurance	14
Professional Services	12
Transport operators - Land Transport and Pipelines	10
Food Processing - Coffee	8
Infrastructure - Water and Sanitation - Water supply pipelines	3
Infrastructure - Energy - Electricity Transmission - Private Sector	8
Infrastructure - Transport - Logistics Infrastructure	7
Paper and Paper Products	7
Wood and Wood Products	7
Textiles - Cotton	4
Chemicals and Chemical Products (Dyes, Paints, etc.) - Fertilizers	6
Infrastructure - Transport - Ports	6
Agriculture & allied activities	3

Basel III: Pillar 3 Disclosures (*Continued*)
as at 31 March 2025

(Currency: Indian rupees in million)

Particulars	31 Mar 25
Food Processing - Edible Oils and Vanaspati	5
Leather and Leather products	5
Beverages - Others	4
Infrastructure - Social and Commercial Infrastructure -Post harvest storage infrastructure for agriculture and horticultural produce including cold storage	4
Transport operators - Water Transport	4
Infrastructure - Energy - Oil/Gas/Liquefied Natural Gas (LNG) storage facility	3
Mining and Quarrying - Others	3
Infrastructure - Others	3
Infrastructure - Water and Sanitation - Solid Waste Management	2
Beverages - Tobacco and tobacco products	2
Glass & Glassware	1
Chemicals and Chemical Products (Dyes, Paints, etc.) - Petro-chemicals	1
Gems and Jewellery	1
Mutual Funds	1
Post and Telecommunication Services	1
Transport operators - Air Transport (Aviation)	1
Infrastructure - Social and Commercial Infrastructure-Tourism - Terminal markets	1
Total	3,192

*Includes provision for Stressed sector.

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

Particulars	31 Mar 25
Infrastructure - Transport - Roads & Bridges	(1,403)
Retail Trade	(859)
Basic Metal and Metal Products - Iron and Steel	(782)
Non-banking financial institutions/companies	(608)
Basic Metal and Metal Products - other metal and metal products	(425)
All Engineering - Others	(367)
Other Retail Loans	(259)
Computer and Related Activities	(191)
Construction	(166)
Textiles - Cotton	(150)
Transport operators - Land Transport and Pipelines	(84)
Food Processing - Others	(47)
Infrastructure - Social and Commercial Infrastructure -Education Institutions (capital stock)	(44)
Other Services	(30)
Mining and Quarrying - Others	(25)
Vehicles, Vehicle Parts and Transport Equipment	(20)
Paper and Paper Products	(17)
Infrastructure - Others	(17)
Wood and Wood Products	(8)
Infrastructure - Social and Commercial Infrastructure-Tourism - Three-star or higher category classified hotels located outside cities with population of more than 1 million	(7)
Cement and Cement Products	(3)
Beverages - Others	(2)
Infrastructure - Social and Commercial Infrastructure -Sports Infrastructure	(1)
Education Loans	(1)
Glass & Glassware	(1)
Textiles - Jute	(1)
Vehicle/Auto Loans	1

Basel III: Pillar 3 Disclosures (*Continued*)
as at 31 March 2025

(Currency: Indian rupees in million)

Particulars	31 Mar 25
Chemicals and Chemical Products (Dyes, Paints, etc.) - Drugs and Pharmaceuticals	1
Infrastructure - Water and Sanitation - Solid Waste Management	4
Transport operators - Water Transport	10
Housing loans	11
Tourism, Hotel and Restaurants	14
Mining and Quarrying - Coal	24
Chemicals and Chemical Products (Dyes, Paints, etc.) - Others	31
Gems and Jewellery	32
All Engineering - Electronics	37
Infrastructure - Transport - Logistics Infrastructure	55
Agriculture & allied activities	116
Textiles - Others	132
Credit Card Receivables	148
Wholesale Trade (other than Food Procurement)	166
Professional Services	179
Rubber, Plastic and their Products	365
Other Industries	1,394
Total	(2,798)

Industry wise write-off's

Particulars	31 Mar 25
Other Retail Loans	2,050
Credit Card Receivables	1,197
Basic Metal and Metal Products - Iron and Steel	805
Non-banking financial institutions/companies	595
Construction	523
Basic Metal and Metal Products - other metal and metal products	425
Agriculture & allied activities	101
Infrastructure - Transport - Roads & Bridges	75
Other Services	57
Food Processing - Others	47
Retail Trade	44
Transport operators - Land Transport and Pipelines	19
Other Industries	14
Housing loans	13
Wholesale Trade (other than Food Procurement)	9
Paper and Paper Products	9
Vehicle/Auto Loans	7
Wood and Wood Products	6
Professional Services	4
Mining and Quarrying - Coal	4
Education Loans	2
Infrastructure - Social and Commercial Infrastructure -Post harvest storage	
infrastructure for agriculture and horticultural produce including cold storage	1
Chemicals and Chemical Products (Dyes, Paints, etc.) - Drugs and Pharmaceuticals	1
Total	6,008

Basel III: Pillar 3 Disclosures (*Continued*)*as at 31 March 2025*

(Currency: Indian rupees in million)

4. Disclosures for Credit Risk: Portfolios subject to Standardized approach***Qualitative Disclosures***

Currently based on our clientele, ratings of the following agencies have been used i.e. CARE Ratings Ltd., CRISIL, India Ratings and Research Private Ltd., ICRA, Acuite Ratings and Research Limited, Infomerics Valuation and Rating Private Limited (IVRPL), Standards & Poors, Moody's and Fitch for all exposures. The Bank assigns Long term credit ratings accorded by the chosen credit rating agencies for assets which have a contractual maturity of more than one year. However, in accordance with RBI guidelines, the Bank classifies all cash credit exposures as long term exposures and accordingly the long term ratings accorded by the chosen credit rating agencies are assigned. The Bank uses both issue specific 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 based on Risk Weightage is provided below:

Particulars	31 Mar 25
< 100 % Risk Weight	1,240,680
100 % Risk Weight	176,095
> 100 % Risk Weight	281,954
Total	1,698,729

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

Basel III: Pillar 3 Disclosures (*Continued*)*as at 31 March 2025*

(Currency: Indian rupees in million)

5. Disclosures for Credit Risk Mitigation on Standardized approach***Qualitative Disclosures***

This is detailed in our policy on Credit Risk Mitigation techniques and Collateral Management.

Quantitative Disclosures

The Bank uses various collateral, both financial and non-financial guarantees and credit insurance as credit risk mitigants. However, capital benefit can be taken only on eligible financial collaterals including bank deposits, NSC/KVP/Life Insurance Policy, gold etc. subject to Pillar I eligibility criteria. Currently, eligible financial collateral in the form of fixed deposits under lien and guarantees issued by eligible guarantor as specified in RBI guidelines have been used as credit risk mitigants. In the case of fixed deposits under lien, the Bank reduces its credit exposure to counterparty by the value of the fixed deposits.

The details of exposures (after application of haircut) wherein the bank has used credit risk mitigants (CRM) are as under:

Product	31 Mar 25
Fund based exposure	46,273
Non-Fund based exposure	18,345
Total	64,618

6. Disclosure on Securitization for Standardized approach

The Bank has not undertaken any securitization and hence this disclosure is not applicable.

7. Disclosure on Market Risk in Trading book***Qualitative disclosures***

Market Risk arises from changes in value from changes in interest rates yields, foreign exchange rates, equity prices, commodity prices, credit spreads and the impact of changes in the correlations and volatilities of these risk factors. The Bank's market risk appetite is determined by the Board of Directors through the Board Risk Management Committee, with detailed limit frameworks recommended by the appropriate risk committees. The Market & Liquidity Risk Committee and the Risk Executive Committee, oversees the market risk management infrastructure, sets market risk control limits and provides enterprise-wide oversight of all market risks and their management.

The Bank's market risk framework identifies the types of the market risk to be covered, the risk metrics and methodologies to be used to capture such risk and the standards governing the management of market risk within the Bank including the limit setting and independent model validation, monitoring and valuation.

The principal market risk appetite measure is Expected Shortfall. The Expected Shortfall is supplemented by risk control measures, such as sensitivities to risk factors, including their volatilities, as well as P&L loss triggers (Management Action Triggers) for management action.

Basel III: Pillar 3 Disclosures (*Continued*)

as at 31 March 2025

(Currency: Indian rupees in million)

7. Disclosure on Market Risk in Trading book (*Continued*)

Qualitative Disclosures (Continued)

Expected Shortfall estimates the potential loss on the current portfolio assuming a specified time horizon and level of confidence. The Expected Shortfall methodology uses a historical simulation approach to forecast the market risk. Expected Shortfall risk factor scenarios are aligned to parameters and market data used for valuation. The Expected Shortfall is calculated for the Combined GFM Book, the GFM trading, and the GFM banking.

The Bank computes the Combined, Trading and Banking Expected Shortfall daily. The GFM trading Var forecasts are back tested against the profit and loss of the GFM trading book to monitor its predictive power.

To complement the Expected Shortfall framework, regular stress testing is carried out to monitor the Bank's vulnerability to shocks. Also, monthly and annual P/L Management Action Trigger (MAT) and FFP limits are monitored daily for the Trading book.

The risk control measures such as Interest rate PV01 (IRPV01), FX Delta & FX Vega measure the interest rate and FX rate risk to the current portfolio. The IR PV01 measures the change in the Net present value (NPV) due to an increase of 1 basis point in interest rates. The FX delta measures the change in the NPV due to an increase of 1 percent in FX rates, while the FX Vega measures the change in the NPV due to an increase of 1 percent in FX volatilities. The currency wise IRPV01 and FX Delta is calculated daily for GFM trading, GFM banking and Central Operations book, while the FX Vega is calculated daily for the GFM trading book.

The other risk control measures such as Credit spread PV01 (CSPV01) and Jump to Zero (JTZ) measures the change in the NPV due to an increase of 1 basis point in credit spreads and the expected loss due to immediate default respectively. The CSPV01 and JTZ are calculated daily for GFM trading book.

Quantitative Disclosures

Capital Requirement for Market Risk * (in INR million)

Particulars	31 Mar 25
Interest rate risk	7,613
Foreign exchange risk	832
Equity position risk	-

* Capital required for Market Risk is calculated at 8% of Risk Weighted Assets.

Basel III: Pillar 3 Disclosures (*Continued*)

as at 31 March 2025

(Currency: Indian rupees in million)

8. Operational Risk

Qualitative Disclosures
Strategy and Process

DBIL (DBS Bank India Limited) Operational Risk Management (ORM) policy:

- Defines operational risk and the scope of its application;
- Establishes the dimensions of operational risk;
- Provides a consistent country wide approach for managing operational risk in a structured, systematic, and consistent manner.

Operational risk arises from inadequate or failed internal processes, people, systems or from external events. It includes legal risk but excludes strategic or reputation risk.

DBIL adopts the following risk management approach to manage operational risk:

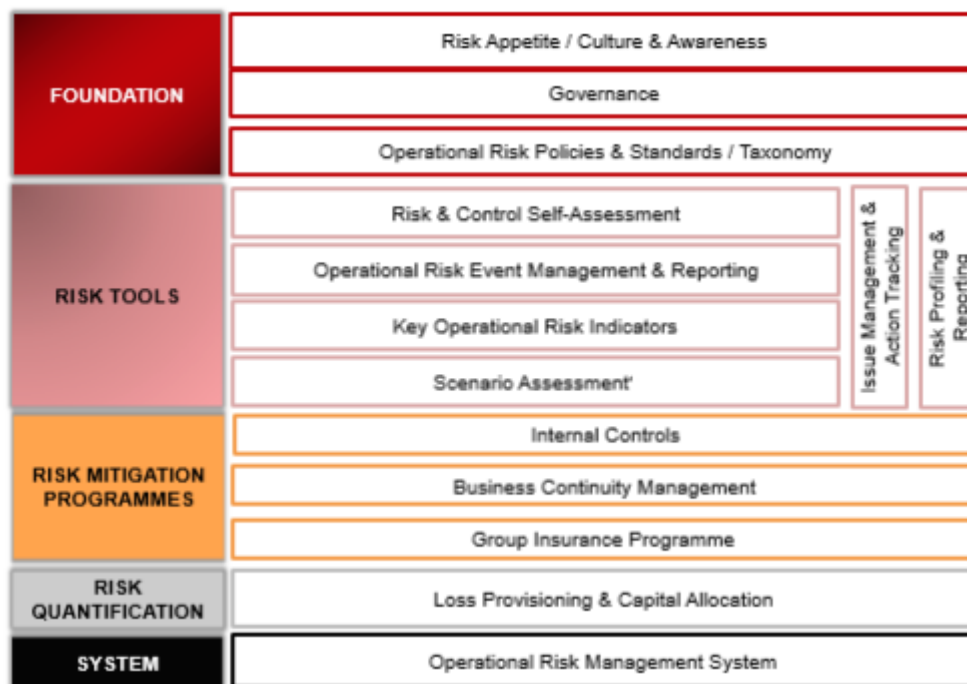


Basel III: Pillar 3 Disclosures (*Continued*)

as at 31 March 2025

(Currency: Indian rupees in million)

The operational risk management (ORM) approach adopted by DBIL comprises several elements as follows:



DBIL's Operational Risk Appetite Statement is:

"DBIL adopts a zero-tolerance mindset for operational risk that can endanger our franchise."

Risk Culture

The Bank has established a Risk Conduct and Culture Committee (RC3). The RC3 provides oversight and direction relating to the management and implementation of the risk culture and conduct agenda in DBIL. The senior management provides oversight and direction on the culture and behavioural standards that promote prudent risk taking and fair treatment of customers and employees throughout the bank.

The ORM policy includes inter-alia:

- a) Key responsibilities (Board of Directors, Senior Management, BU / SU, Unit Operational Risk Managers (UORM), Control Functions, Risk Management Group – Operational Risks and Internal Audit.
- b) ORM guiding principles.
- c) ORM policy draws reference to the following policies
 - Core Operational Risk Standard (which includes reference to operational risk policies and standards)
 - Risk & Control Self-Assessment Standard & Guide
 - Operational Risk Event Management & Reporting Standard & Guide
 - Key Operational Risk Indicators Standard
 - Scenario Assessment Standard & Guide
 - Operational Risk Profiling & Reporting Standard & Guide
 - Group Insurance Programme Standard
 - Three Lines Model for Risk Management policy

Basel III: Pillar 3 Disclosures (*Continued*)

as at 31 March 2025

(Currency: Indian rupees in million)

Structure and Organisation

The Bank has in place an India Operational Risk Committee (IORC) which meets on a monthly basis to discuss Operational Risk issues / related matters. The committee is chaired by the Chief Risk Officer (CRO) and is administered by the Head - Operational Risk, India. The committee reports to the Risk Exco. This ensures appropriate management and oversight of the prevailing operational risks in the Bank.

The Key responsibilities of the IORC

- (a) Monitor and review effectiveness of DBS India's operational risk management approach, new policy, process, methodology and infrastructure.
- (b) Periodically review the Operational Resilience approach and ensure that financial, technical, and other resources are appropriately allocated in order to support the RE's overall operational resilience approach
- (c) Review the Business Continuity plans and disruption scenarios to ensure there is proper provision of business continuity procedures, meeting recovery time objectives, recovery point objectives, recovery strategies and communication guidelines.
- (d) Perform top-down assessment and monitoring of critical operational risk exposures across the bank.
- (e) Review critical operational risk issues arising from units across the bank, as well as issues highlighted by sub-committees (if any) of the IORC; provide direction and monitor issue resolution thereof.
- (f) Apprise the India Risk Exco of the India operational risk profiles on a regular basis.
- (g) Escalate critical operational risk issues, where necessary, to the India Risk Exco or any other relevant committee or GORC as necessary.
- (h) Review corporate operational risk policies and approve policies and subsequent revision (for local adoption) save for those policies that are to be approved (for local adoption) by the relevant member of management/board committee.
- (i) Discuss and determine risk reporting requirements.

As part of the Bank's ORM structure, an independent Operational Risk function is in place led by the local Head of Operational Risk, who reports to the CRO, India and functionally to the Group Head of Operational Risk at the Head Office in Singapore.

Coverage includes Comprehensive bank-wide oversight and direction relating to the management of operational risk. While operational risk includes technology and cybersecurity risks, the oversight of these two risks is provided by Information Security & Technology Risk Management Committee (ISTRMC).

DBIL adopts the Three Lines Model for the management of operational risk.

As a First line BU/SU, own and manage risk in respective areas of responsibilities and ensure operations remain within approved boundaries of risk appetite and policies. The unit identify and manage/mitigate risks arising from:

- a. origination and booking of business
- b. provision of systems and processes to support (a)
- c. management of capital and balance sheet, financial & regulatory reporting

To ensure risks are effectively managed, first line unit (or its sub-unit) may develop policies and standards for use within the unit or Group-wide. Ownership of risk policies and standards does not automatically mean that the unit (or sub-unit) is a second line.

Second Line, provides independent risk oversight, monitoring and reporting:

Basel III: Pillar 3 Disclosures (*Continued*)

as at 31 March 2025

(Currency: Indian rupees in million)

- a. Provides objective review and challenge on the activities undertaken by business and support units,
- b. Develop and maintain risk management policies and processes.

In addition to the independent second line, Unit Operational Risk Managers (UORM) are appointed within the first line to reinforce accountability and ownership of risk and control, assist in implementing corporate operational risk policies and driving the overall risk and control agenda and programmes. Periodic training / orientations / discussions are held to keep UORM updated with key developments.

As Third line Audit provide independent assurance, provide independent appraisal of adequacy and effectiveness of risk management, control and governance processes.

Risk Mitigation Programs***Internal Controls***

The day-to-day management of Operational Risk within the Bank is through maintenance of a comprehensive system of internal controls. An effective internal control system is a combination of a strong control environment and appropriate internal control procedures. These internal controls comprise of preventive, detective, directive and corrective controls.

Group Insurance Programme (GIP)

GIP helps to mitigate operational risk losses from significant risk events.

The key objective of GIP is to mitigate low frequency high impact financial losses via transfer of loss to professional risk bearers (insurers). In line with DBIL ORM philosophy, high frequency low impact operational losses are managed through establishment of strong internal controls.

Business Continuity Management (BCM) is a key Operational Risk programme of DBS to minimize the impact of a business disruption, irrespective of cause, and to provide an acceptable level of business until normal business operations are resumed.

BU/SUs are to comply with the BCM Policies and Standards established by RMG-OR.

BCM includes the following:

- Establishment of ownership, roles, and responsibilities
- Business impact analysis
- Recovery strategies
- Familiarisation of emergency response and crisis management plans
- Regular review and testing

Basel III: Pillar 3 Disclosures (*Continued*)

as at 31 March 2025

(Currency: Indian rupees in million)

Risk Reporting and Measurement

Operational Risk related MIS is reported through the central Operational Risk Management (ORM) system known as GRC (Governance, Risk and Control), as follows:

- Incident Management (INC) Module in GRC - for reporting of Risk Events (including near miss and timing error, etc.)
- Issue and Action Management (I&A) Module in GRC - for tracking of issues and actions emanating from Risk Events, Audit Issues, Regulatory Issues and other risk related issues
- Key Indicator (KI) Module in GRC - for reporting and monitoring of Key Risk Indicators (KRI)
- Risk and Control Self-Assessment (RCSA) Module in GRC- to facilitate and record the assessment of the Risk and Control Self-Assessment process. RCSA review and assessment is performed as per risk-based frequency approach.

The Operational Risk Profile including relevant MIS relating to the above is placed at the monthly India Operational Risk Committee (IORC).

As a part of Bank's risk governance framework, Bank has established an

a) India Outsourcing, Product and Process Approval Committee (IOPAC): This committee The IOPAC shall enhance the Country oversight over the risk associated with new products launched and material outsourcing arrangements entered by the Bank. It provides comprehensive Bank-wide oversight and direction relating to approval of product related process / service and outsourcing initiatives.

b) India Third Party Risk Committee (ITPRC): The India Third Party Risk Committee (ITPRC) a subcommittee of the IOPAC provides comprehensive Bank wide oversight and direction relating to third party (including Intra Group) risk governance.

The following additional policies help maintain a strong control environment.

- The New Product Approval (NPA) Policy & Standard is to set out the principles, controls and governance standards relating to the introduction of new business initiatives or changes to existing products across the Bank.
- Third parties engaged by the Bank may expose the bank to risks of contractual non-performance, it is important for the bank to adopt a sound and robust approach towards the management of third-party risk. This is addressed through the Outsourcing Risk Management Policy, Standard & Guide & Third Party Risk Management Policy, Standard & Guide
- The bank may explore tie-ups with third parties in its ecosystem (known as Ecosystem Partners) to extend DBS' outreach, augment its offerings. The Ecosystem Partners Risk Management Standard establishes the controls for the management of risks in the onboarding of Ecosystem Partners.

Basel III: Pillar 3 Disclosures (*Continued*)

as at 31 March 2025

(Currency: Indian rupees in million)

Approach for operational risk capital assessment

– The Bank currently adopts the Basic Indicator Approach to calculate capital requirements for operational risk. Capital requirement for operational risk will be equal to the average over the previous three years of a fixed percentage (denoted as alpha – currently @ 15%) of positive annual gross income.

9. Interest rate risk in the banking book (IRRBB)

Qualitative Disclosures

The Asset and Liability Committee (“ALCO”) oversees the structural interest rate risk and funding liquidity risk in the Bank. The Market & Liquidity Risk Committee (MLRC) ensures that the exposures are within prudent levels. Structural interest rate risk arises from mismatches in the interest rate profile of customer loans and deposits. This interest rate risk has several aspects: basis risk arising from different interest rate benchmarks, interest rate re-pricing risk, yield curve risks and embedded optionality. To monitor the structural interest rate risk, the tools used by DBIL include re-pricing gap reports based on traditional as well as duration gap approach, sensitivity analysis and income simulations under various scenarios.

Quantitative Disclosures

The Bank uses the Duration Gap approach to measure the impact of Market Value of Equity (MVE) for upward and downward rate shocks. This measures the potential change in MVE of the Bank for a 100-bps change in interest rates. The change in MVE due to a 100-bps change in interest rates are (for banking and trading book): -

Change in MVE due to a 100-bps change in interest rates	31 st Mar 2025
All CCY (INR Mio)	-6460
INR (INR Mio)	-5883
USD (INR Mio)	514
Other CCY (INR Mio)	-1091

Earnings-at-Risk (EaR) measures the interest rate risk from the earnings perspective. It is computed as an impact (over a 1-year horizon) of a 1% parallel shift in the yield curve on the Bank’s earning. This is computed using the net IRS gaps for each bucket up to 1 year. The aggregate of these approximates the net interest income impact of a 1% parallel shift in the yield curve over a 1-year horizon and acts as a useful tool in the hands of the MLRC to monitor and assess the impact of Interest rate risk exposure of the Bank on its NII.

EaR on the book	31 st Mar 2025
All CCY (INR Mio)	-2,768
INR (INR Mio)	-2,018
USD (INR Mio)	-762
Other CCY (INR Mio)	12

10. General Disclosure for Exposures Related to Counterparty Credit Risk

Qualitative Disclosures

USE OF ECONOMIC CAPITAL (EC) FOR CONCENTRATION RISK MANAGEMENT

Basel III: Pillar 3 Disclosures (*Continued*)

as at 31 March 2025

(Currency: Indian rupees in million)

While the Bank firmly always complies with regulatory capital requirements, we recognize the need to have more robust methodologies to measure capital usage. Currently, Economic Capital (EC) model is not used in DBS India, but the Bank has adopted other qualitative and quantitative measures to address credit concentration risk. In addition to the regulatory limits, there are internally developed risk limits on the amount of exposure, as a percentage of the total exposure, that can be taken on any single industry, to avoid any sector concentration. Additionally, the Bank has developed maximum exposure limit norms which stipulates the amount of exposure that may be taken on a borrower considering its turnover and credit risk rating. In order to address the geographic concentration risk, the bank has implemented a policy on the maximum amount of advance, as a percentage of the total advances, which can be booked in some of the larger branches. The quantitative measurement of concentration risk, both for name and sector concentration and allocation of additional capital is one of the components of our ICAAP.

CREDIT RISK MITIGANTS***Collateral***

Where possible, the Bank takes collateral as a secondary recourse to the borrower. Collateral includes cash, marketable securities, properties, gold, trade receivables, inventory and equipment and other physical and financial collateral. The Bank may also take fixed and floating charges on the assets of borrowers. It has put in place policies to determine the eligibility of collateral for credit risk mitigation, which include requiring specific collaterals to meet minimum operational requirements in order to be considered as effective risk mitigants.

When a collateral arrangement is in place for financial market counterparties covered under market standard documentation (such as Master Repurchase Agreements and International Swaps and Derivatives Association (ISDA) agreements), collateral received is marked to market on a frequency mutually agreed with the counterparties.

Other Risk Mitigants

The Bank manages its credit exposure from derivatives, repo and other repo-style transactions by entering into netting and collateral arrangements with counterparties where it is appropriate and feasible to do so. The credit risk associated with outstanding contracts with positive mark to market is reduced by master netting arrangements to the extent that if an event of default occurs, all amounts with a single counterparty in a netting-eligible jurisdiction are settled on a net basis.

The Bank may also enter into agreements which govern the posting of collateral with derivative counterparties for credit risk mitigation (e.g. Credit Support Annexes under ISDA master agreements). These are governed by internal guidelines with respect to the eligibility of collateral types and the frequency of collateral calls.

In addition, the Bank also uses guarantees as credit risk mitigants. While the Bank may accept guarantees from any counterparty, it sets internal thresholds for considering guarantors to be eligible for credit risk mitigation.

COUNTER PARTY RISK MANAGEMENT

Counterparty risk that may arise from traded products and securities is measured on a loan equivalent basis and included under the Bank's overall credit limits to counterparties. Issuer Default Risk that may arise from traded products and securities are generally measured based on jump-to-default computations.

Basel III: Pillar 3 Disclosures (*Continued*)*as at 31 March 2025*

(Currency: Indian rupees in million)

The Bank actively monitors and manages its exposure to counterparties in over the counter (OTC) derivative trades to protect its balance sheet in the event of counterparty default. Counterparty risk exposures which may be materially and adversely affected by market risk events are identified, reviewed, and acted upon by management and highlighted to the appropriate risk committees. In addition, the Bank's risk measurement methodology considers the higher risks associated with transactions that exhibit a strong relationship between the creditworthiness of a counterparty and the expected future replacement value of a relevant transaction (so called wrong-way risk) as identified during the trade booking process. The current exposure method is used for calculating the Bank's net credit exposure and regulatory capital for counterparty exposures, using the mark-to-market exposures with an appropriate add-on factor for potential future exposures.

Quantitative Disclosures

Particulars	Notionals	Credit Exposures*
- Currency Derivatives	5,895,916	263,038
- Interest Rate Derivatives	17,756,888	194,185

* Amounts reported represent credit exposures prior to bilateral netting.

Basel III: Pillar 3 Disclosures (*Continued*)
as at 31 March 2025

(Currency: Indian rupees in million)

11. Composition of Capital

			(Rs. in million)
Basel III common disclosure template to be used from March 31, 2025			Ref No
Common Equity Tier 1 Capital: instruments and reserves			
1	Directly issued qualifying common share capital plus related stock surplus (share premium)	81,052	A
2	Retained earnings	6,180	H
3	Accumulated other comprehensive income (and other reserves)	39,568	B+C+D +F+G+I
4	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)	-	
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	-	
6	Common Equity Tier 1 capital before regulatory adjustments	126,800	
Common Equity Tier 1 Capital: regulatory adjustments			
7	Prudential valuation adjustments	858	
8	Goodwill (net of related tax liability)	-	N
9	Intangibles other than mortgage-servicing rights (net of related tax liability)	1,441	M
10	Deferred tax assets	634	O
11	Cash-flow hedge reserve	-	
12	Shortfall of provisions to expected losses	-	
13	Securitisation gain on sale	-	
14	Gains and losses due to changes in own credit risk on fair valued liabilities	77	
15	Defined-benefit pension fund net assets	297	
16	Investments in own shares (if not already netted off paid-up capital on reported balance sheet)	-	
17	Reciprocal cross - holdings in common equity	-	
18	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	-	

Basel III: Pillar 3 Disclosures (*Continued*)
as at 31 March 2025

(Currency: Indian rupees in million)

11. Composition of Capital (*Continued*)

Basel III common disclosure template to be used from March 31, 2025			(Rs. in million)
			Ref No
Common Equity Tier 1 Capital: regulatory adjustments			
19	Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)	-	
20	Mortgage servicing rights (amount above 10% threshold)	-	
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	-	P
22	Amount exceeding the 15% threshold	-	
23	of which: significant investments in the common stock of financial entities	-	
24	of which: mortgage servicing rights	-	
25	of which: deferred tax assets arising from temporary differences	-	
26	National specific regulatory adjustments (26a+26b+26c+26d)	-	
	a. of which: Investments in the equity capital of unconsolidated insurance subsidiaries	-	
	b. of which: Investments in the equity capital of unconsolidated non-financial subsidiaries	-	
	c. of which: Shortfall in the equity capital of majority owned financial entities which have not been consolidated with the bank	-	
	d. of which: Unamortised pension funds expenditures	-	
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	-	
28	Total regulatory adjustments to Common equity Tier 1	3,307	
29	Common Equity Tier 1 capital (CET1)	123,493	
Additional Tier 1 Capital: instruments			
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus (share premium) (31+32)	12,283	
31	of which: classified as equity under applicable accounting standards (Perpetual Non-Cumulative Preference Shares)	-	
32	of which: classified as liabilities under applicable accounting standards (Perpetual debt Instruments)	12,283	J
33	Directly issued capital instruments subject to phase out from Additional Tier 1	-	
34	Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)	-	
35	of which: instruments issued by subsidiaries subject to phase out	-	
36	Additional Tier 1 capital before regulatory adjustments	12,283	

Basel III: Pillar 3 Disclosures (*Continued*)
as at 31 March 2025

(Currency: Indian rupees in million)

11. Composition of Capital (*Continued*)

		(Rs. in million)	
Basel III common disclosure template to be used from March 31, 2025			Ref No
Additional Tier 1 Capital: regulatory adjustments			
37	Investments in own Additional Tier 1 instruments	-	
38	Reciprocal cross - holdings in Additional Tier 1 instruments	-	
39	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	-	
40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	-	
41	National specific regulatory adjustments (41a+41b)	-	
	a. of which: Investments in the Additional Tier 1 capital of unconsolidated insurance subsidiaries	-	
	b. of which: Shortfall in the Additional Tier 1 capital of majority owned financial entities which have not been consolidated with the bank	-	
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	-	
43	Total regulatory adjustments to Additional Tier 1 capital	-	
44	Additional Tier 1 capital (AT1)	12,283	
	a. Additional Tier 1 capital reckoned for capital adequacy	12,283	
45	Tier 1 capital (T1 = CET1 + Admissible AT1) (29 + 44a)	135,776	
Tier 2 capital: instruments and provisions			
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	21,369	K
47	Directly issued capital instruments subject to phase out from Tier 2	-	
48	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	-	
49	of which: instruments issued by subsidiaries subject to phase out	-	
50	Provisions and revaluation reserves	11,285	L+E
51	Tier 2 capital before regulatory adjustments	32,654	

Basel III: Pillar 3 Disclosures (*Continued*)
as at 31 March 2025

(Currency: Indian rupees in million)

11. Composition of Capital (*Continued*)

		(Rs. in million)	
Basel III common disclosure template to be used from March 31, 2025			Ref No
Tier 2 Capital: regulatory adjustments			
52	Investments in own Tier 2 instruments	-	
53	Reciprocal cross - holdings in Tier 2 instruments	-	
54	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)	-	
55	Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	-	
56	National specific regulatory adjustments (56a+56b)	-	
	a. of which: Investments in the Tier 2 capital of unconsolidated insurance subsidiaries	-	
	b. of which: Shortfall in the Tier 2 capital of majority owned financial entities which have not been consolidated with the bank	-	
57	Total regulatory adjustments to Tier 2 capital	-	
58	Tier 2 capital (T2)	32,654	
	a. Tier 2 capital reckoned for capital adequacy	32,654	
	b. Excess Additional Tier 1 capital reckoned as Tier 2 capital	-	
	c. Total Tier 2 capital admissible for capital adequacy (58a + 58b)	32,654	
59	Total capital (TC = T1 + Admissible T2) (45 + 58c)	168,430	
60	Total risk weighted assets (60a + 60b + 60c)	1,002,070	
	a. of which: total credit risk weighted assets	830,589	
	b. of which: total market risk weighted assets	105,555	
	c. of which: total operational risk weighted assets	65,926	

Basel III: Pillar 3 Disclosures (*Continued*)
as at 31 March 2025

(Currency: Indian rupees in million)

11. Composition of Capital (*Continued*)

Basel III common disclosure template to be used from March 31, 2025		(Rs. in million)	Ref No
Capital ratios and buffers			
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	12.32%	
62	Tier 1 (as a percentage of risk weighted assets)	13.55%	
63	Total capital (as a percentage of risk weighted assets)	16.81%	
64	Institution specific buffer requirement (minimum CET1 requirement plus capital conservation plus countercyclical buffer requirements plus G-SIB buffer requirement, expressed as a percentage of risk weighted assets)	8.000%	
65	of which: capital conservation buffer requirement	2.500%	
66	of which: bank specific countercyclical buffer requirement	-	
67	of which: G-SIB buffer requirement	-	
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	4.32%	
National minima (if different from Basel III)			
69	National Common Equity Tier 1 minimum ratio (if different from Basel III minimum)	8.00%	
70	National Tier 1 minimum ratio (if different from Basel III minimum)	9.50%	
71	National total capital minimum ratio (if different from Basel III minimum)	11.50%	
Amounts below the thresholds for deduction (before risk weighting)			
72	Non-significant investments in the capital of other financial entities	-	
73	Significant investments in the common stock of financial entities	-	
74	Mortgage servicing rights (net of related tax liability)	-	
75	Deferred tax assets arising from temporary differences (net of related tax liability)	-	
Applicable caps on the inclusion of provisions in Tier 2			
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	3,285	
77	Cap on inclusion of provisions in Tier 2 under standardised approach	10,382	
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	NA	
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	NA	

Basel III: Pillar 3 Disclosures (*Continued*)
as at 31 March 2025

(Currency: Indian rupees in million)

11. Composition of Capital (*Continued*)

Basel III common disclosure template to be used from March 31, 2025			(Rs. in million)	Ref No
(Only applicable between March 31, 2017 and March 31, 2022)				
80	Current cap on CET1 instruments subject to phase out arrangements	-		
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	-		
82	Current cap on AT1 instruments subject to phase out arrangements	-		
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	-		
84	Current cap on T2 instruments subject to phase out arrangements	-		
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	-		

Notes to the above Template			
Row No. of the template	Particular	(Rs. in million)	
10	Deferred tax assets associated with accumulated losses	634	
	Deferred tax assets (excluding those associated with accumulated losses) net of Deferred tax liability	-	
	Total as indicated in row 10	634	
19	If investments in insurance subsidiaries are not deducted fully from capital and instead considered under 10% threshold for deduction, the resultant increase in the capital of bank	-	
	of which: Increase in Common Equity Tier 1 capital	-	
	of which: Increase in Additional Tier 1 capital	-	
	of which: Increase in Tier 2 capital	-	
26b	If investments in the equity capital of unconsolidated non-financial subsidiaries are not deducted and hence, risk weighted then:	-	
	i) Increase in Common Equity Tier 1 capital	-	
	ii) Increase in risk weighted assets	-	
44a	Excess Additional Tier 1 capital not reckoned for capital adequacy (difference between Additional Tier 1 capital as reported in row 44 and admissible Additional Tier 1 capital as reported in 44a)	-	
	of which: Excess Additional Tier 1 capital which is considered as Tier 2 capital under row 58b	-	
50	Eligible Provisions included in Tier 2 capital	3,285	
	Eligible Revaluation Reserves included in Tier 2 capital	-	
	Eligible Investment Fluctuation Reserves included in Tier 2 capital	8,000	
	Total of row 50	11,285	
58a	Excess Tier 2 capital not reckoned for capital adequacy (difference between Tier 2 capital as reported in row 58 and T2 as reported in 58a)	-	

Basel III: Pillar 3 Disclosures (Continued)
as at 31 March 2025

(Currency: Indian rupees in million)

12. Composition of Capital – Reconciliation Requirements

Step 1		(Rs. in million)	
		Balance sheet as in financial statements	Balance sheet under regulatory scope of consolidation
		As on 31 Mar 2025	As on 31 Mar 2025
A	Capital & Liabilities		
i.	Paid-up Capital	81,052	81,052
	Reserves & Surplus	53,747	53,748
	Minority Interest	-	-
	Total Capital	134,799	134,799
ii.	Deposits	833,135	833,135
	of which: Deposits from banks	3,108	3,108
	of which: Customer deposits	830,027	830,027
	of which: Other deposits (CD's)	-	-
iii.	Borrowings	271,841	271,841
	of which: From RBI	25,500	25,500
	of which: From banks	-	-
	of which: From other institutions & agencies	212,689	212,689
	of which: Others (Borrowings outside India)	-	-
	of which: Capital instruments	33,652	33,652
iv.	Other liabilities & provisions	159,732	159,732
	Total	1,399,507	1,399,507
B	Assets		
i.	Cash and balances with Reserve Bank of India	41,060	41,060
	Balance with banks and money at call and short notice	91,722	91,722
ii.	Investments:	561,690	561,690
	of which: Government securities	469,697	469,697
	of which: Other approved securities	-	-
	of which: Shares	344	344
	of which: Debentures & Bonds	21,795	21,795
	of which: Subsidiaries / Joint Ventures / Associates		
	of which: Outside India	32,059	32,059
	of which: Others (SRs, PTCs, etc.)	37,795	37,795
iii.	Loans and advances	539,728	539,728
	of which: Loans and advances to banks*	68	68
	of which: Loans and advances to customers	539,660	539,660
iv.	Fixed assets	5,389	5,389
	of which: Intangibles	1,441	1,441
v.	Other assets	159,918	159,918
	of which: Goodwill	-	-
	of which: Deferred tax assets	7,092	7,092
vi.	Goodwill on consolidation	-	-
vii.	Debit balance in Profit & Loss account	-	-
	Total Assets	1,399,507	1,399,507

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

Basel III: Pillar 3 Disclosures (Continued)
as at 31 March 2025

(Currency: Indian rupees in million)

12. Composition of Capital – Reconciliation Requirements (Continued)

(Rs. in million)

Step 2		Balance sheet as in financial statements	Balance sheet under regulatory scope of consolidation	Ref No.
		As on 31 Mar 2025	As on 31 Mar 2025	
A	Capital & Liabilities			
i.	Paid-up Capital	81,052	81,052	
	of which: Amount eligible for CET1	81,052	81,052	A
	of which: Amount eligible for AT1	-	-	
	Reserves & Surplus	53,747	53,747	
	of which:			
	Statutory Reserve	8,505	8,505	B
	Capital Reserve	72	72	C
	Share Premium Account	23,925	23,925	D
	Investment Fluctuation Reserve	8,000	8,000	E
	AFS Reserve	828	828	F
	Deferred Tax Reserve	1	1	
	Revenue Reserve	6,238	6,238	G
	Retained Earnings	6,180	6,180	H
	Balance in Profit and Loss Account	-	-	I
	Minority Interest	-	-	
	Total Capital	134,799	134,799	
ii.	Deposits	833,135	833,135	
	of which: Deposits from banks	3,108	3,108	
	of which: Customer deposits	830,027	830,027	
	of which: Other deposits (CD's)	-	-	
iii.	Borrowings	271,841	271,841	
	of which: From RBI	25,500	25,500	
	of which: From banks	-	-	
	of which: From other institutions & agencies	212,689	212,689	
	of which: Others	-	-	
	of which: Capital instruments	33,652	33,652	
	- of which Eligible for AT1 capital	12,283	12,283	J
	- of which Eligible for T2 capital	21,369	21,369	K
iv.	Other liabilities & provisions	159,732	159,732	
	of which: Provision against standard asset and country risk	3,285	3,285	L
	Total	1,399,507	1,399,507	
B	Assets			
i.	Cash and balances with Reserve Bank of India	41,060	41,060	
	Balance with banks and money at call and short notice	91,722	91,722	
ii.	Investments:	561,690	561,690	
	of which: Government securities	469,697	469,697	
	of which: Other approved securities	-	-	
	of which: Shares	344	344	
	of which: Debentures & Bonds	21,795	21,795	
	of which: Outside India	32,059	32,059	
	of which: Subsidiaries / Joint Ventures / Associates	-	-	
	of which: Others (SRs, PTCs, etc.)	37,795	37,795	
iii.	Loans and advances	539,728	539,728	
	of which: Loans and advances to banks*	68	68	
	of which: Loans and advances to customers	539,660	539,660	
iv.	Fixed assets	5,389	5,389	
	of which: Intangibles	1,441	1,441	M
v.	Other assets	159,918	159,918	
	of which: Goodwill	-	-	N
	of which: Deferred tax assets associated with accumulated losses	634	634	O
	of which: Deferred tax assets arising from temporary differences other than accumulated losses (amount above 10% threshold, net of related tax liability)	-	-	P
vi.	Goodwill on consolidation	-	-	
vii.	Debit balance in Profit & Loss account	-	-	
	Total	1,399,507	1,399,507	

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

Basel III: Pillar 3 Disclosures (Continued)
as at 31 March 2025

(Currency: Indian rupees in million)

13. Main features of equity and debt capital instruments

Sr. no.	Particulars	Ordinary Shares	AT1 INR Bonds	AT1 FCY Bonds	Tier 2 Bonds
1	Issuer	DBS Bank India Limited	DBS Bank India Limited	DBS Bank India Limited	DBS Bank India Limited
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE01GA01014	INE01GA08019	NA	NA
3	Governing law(s) of the instrument	Applicable Indian statutes and regulator	Indian Laws	Indian Laws	Indian Laws
4	Transitional Basel III rules	NA	Additional Tier I	Additional Tier I	Tier II
5	Post-transitional Basel III rules	Common Equity Tier 1	Additional Tier I	Additional Tier I	Tier II
6	Eligible at solo / group / group & solo	Solo	Solo	Solo	Solo
7	Instrument type	Ordinary Shares	Perpetual Debt	Perpetual Debt	Tier II Debt
8	Amount recognized in regulatory capital	INR 81,052 Mn	INR 6,300 Mn	USD 70 Mn	USD 250 Mn
9	Par value of instrument	INR 81,052 Mn	INR 6,300 Mn	USD 70 Mn	USD 250 Mn
10	Accounting classification	Equity Share Capital	Liability	Liability	Liability
11	Original date of issuance	Various dates	26-Dec-2024	30-Dec-2024	24-Mar-2025
12	Perpetual or dated	Perpetual	Perpetual	Perpetual	Dated
13	Original maturity date	No maturity	No Maturity	No Maturity	24-Mar-2035
14	Issuer call subject to prior supervisory approval	NA	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption	NA	26-Dec-2029	On January 31, 2030, or January 31 of any subsequent year thereafter	25-Apr-2030
16	Subsequent call dates, if applicable	NA	December 26 of any subsequent year after the call date	January 31 of any subsequent year after the call date	April 25 of any subsequent year after the call date
	<u>Coupons / dividends</u>				
17	Fixed or floating dividend / coupon	NA	Fixed	Floating	Floating
18	Coupon rate and any related index	NA	8.16	Daily compounded Secured Overnight Financing Rate (SOFR) plus margin (1.65% p.a.)	Daily compounded Secured Overnight Financing Rate (SOFR) plus margin (1.53% p.a.)
19	Existence of a dividend stopper	NA	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully Discretionary	Fully Discretionary	Partially Discretionary
21	Existence of step up or other incentive to redeem	NA	NA	NA	NA
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	NA	Non-convertible	Non-Convertible	Non-Convertible
24	If convertible, conversion trigger(s)	NA	NA	NA	NA
25	If convertible, fully or partially	NA	NA	NA	NA
26	If convertible, conversion rate	NA	NA	NA	NA
27	If convertible, mandatory or optional conversion	NA	NA	NA	NA

Basel III: Pillar 3 Disclosures (Continued)
as at 31 March 2025

(Currency: Indian rupees in million)

28	If convertible, specify instrument type convertible	NA	NA	NA	NA
29	If convertible, specify issuer of instrument it converts into	NA	NA	NA	NA
30	Write-down feature	NA	Yes	Yes	Yes
31	If write-down, write-down trigger(s)	NA	The Bonds issued are subject to: (i) Loss Absorbency at pre-specified trigger level, (ii) Loss absorbency at PONV; subject to RBI Approval	The Bonds issued are subject to: (i) Loss Absorbency at pre-specified trigger level, (ii) Loss absorbency at PONV; subject to RBI Approval	The Bonds issued are subject to: (i) Loss absorption at Point of Non-Viability (PONV) Fully or Partially
32	If write-down, full/partial	NA	Fully or partially	Fully or partially	Fully or partially
33	If write-down, permanent or temporary	NA	Permanent or Temporary	Permanent or Temporary	Permanent
34	If temporary write-down, description of write-up mechanism	NA	The Bonds which have been written off can be written up (partially or full) at the absolute discretion of the Bank and subject to compliance with RBI instructions (including permission, consent if any).	The Bonds which have been written off can be written up (partially or full) at the absolute discretion of the Bank and subject to compliance with RBI instructions (including permission, consent if any).	NA
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Represents the most subordinated claim in liquidation	The claims of the Bondholders in respect of the Bonds shall– (i) be superior to the claims of investors in equity shares and perpetual non-cumulative preference shares issued by the Bank; (ii) be subordinated to the claims of all depositors, general creditors and subordinated debt of the Bank other than any subordinated debt qualifying as Additional Tier 1 Capital; (iii) neither be secured nor covered by any guarantee of the Issuer or its related entity or other arrangement that legally or economically enhances the seniority of the claim vis -à-vis creditors of the Bank; and (iv) rank pari passu without preference amongst themselves and other Additional Tier 1 Bonds issued for inclusion as Additional Tier 1 Capital of the Bank.	The claims of the Bondholders in respect of the Bonds shall– (i) be superior to the claims of investors in equity shares and perpetual non-cumulative preference shares issued by the Bank; (ii) be subordinated to the claims of all depositors, general creditors and subordinated debt of the Bank other than any subordinated debt qualifying as Additional Tier 1 Capital; (iii) neither be secured nor covered by any guarantee of the Issuer or its related entity or other arrangement that legally or economically enhances the seniority of the claim vis -à-vis creditors of the Bank; and (iv) rank pari passu without preference amongst themselves and other Additional Tier 1 Bonds issued for inclusion as Additional Tier 1 Capital of the Bank.	The claims of the holders of the Tier 2 Notes and any related receipts or interest pursuant thereto, in respect of the Tier 2 Notes: (a) shall be senior to the claims of investors in instruments eligible for inclusion in Tier 1 Capital; (b) shall be subordinate to the claims of all depositors and general creditors of the Issuer; and (c) shall be pari passu and without preference among themselves and other subordinated debt classified as Tier 2 Capital, under the terms of the RBI Basel III Guidelines, whether currently outstanding or issued at any time in the future.
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	NA	NA	NA	NA

Basel III: Pillar 3 Disclosures (*Continued*)

as at 31 March 2025

(Currency: Indian rupees in million)

14. Equities - Disclosure for Banking Book Positions

In accordance with the RBI Investment Direction 2023, the entire investment portfolio of the bank is to be classified in the Held to Maturity (HTM), Available for Sale (AFS) and Fair Value through Profit and Loss (FVTPL) and within FVTPL in sub-category of Held for Trading (HFT) categories. Investments which the Bank intends to hold till maturity are classified as HTM securities.

In accordance with the RBI guidelines, equity investments held under the AFS/FVTPL (Non HFT) category are classified as banking book for capital adequacy purpose. Bank has No equity investments in HTM category. In case of equity Investment designated under AFS, any gain or loss on sale of such investments shall be transferred from AFS-Reserve to the Capital Reserve whereas in case of equity investment in FVTPL, such gain or loss on sale shall be recognized to Profit and Loss account. Valuation for equity investment is as per the closing prices available on recognize exchange for listed equity and for unlisted equity the valuation is per the extant guidelines provided by Regulator.

The book value of Bank's investment in equity in AFS portfolio (banking book) was Rs. 257.55 million as at March 31, 2025. The cumulative realized gain/(loss) arising from sale and liquidation of these securities in the reporting period was Rs. 3.29 million (after tax). Total unrealized gain/loss on these outstanding securities was Rs. 37.41 million, and the market value was Rs. 294.96 million at March 31, 2025.

15. 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, disclosures required for leverage ratio for the Bank at March 31, 2025 are as follows:

On-balance sheet exposures		
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	1,231,001
2	(Asset amounts deducted in determining Basel III Tier 1 capital)	(3,307)
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	1,227,694
Derivative exposures		
4	Replacement cost associated with all <i>derivatives</i> transactions (i.e. net of eligible cash variation margin)	60,030
5	Add-on amounts for PFE associated with <i>all</i> derivatives transactions	301,234
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework	-
7	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)	-
8	(Exempted CCP leg of client-cleared trade exposures)	-
9	Adjusted effective notional amount of written credit derivatives	-
10	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	-
11	Total derivative exposures (sum of lines 4 to 10)	361,264
Securities financing transaction exposures		
12	Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	71,227
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-
14	CCR exposure for SFT assets	4,582
15	Agent transaction exposures	-

Basel III: Pillar 3 Disclosures (*Continued*)
as at 31 March 2025

(Currency: Indian rupees in million)

16	Total securities financing transaction exposures (sum of lines 12 to 15)	75,809
	Other off-balance sheet exposures	
17	Off-balance sheet exposure at gross notional amount	569,766
18	(Adjustments for conversion to credit equivalent amounts)	(338,126)
19	Off-balance sheet items (sum of lines 17 and 18)	231,640
	Capital and total exposures	
20	Tier 1 capital	135,776
21	Total exposures (sum of lines 3, 11, 16 and 19)	1,896,407
	Leverage ratio	
22	Basel III leverage ratio	7.16%

Summary comparison of accounting assets vs. leverage ratio exposure measure:

1	Total consolidated assets as per published financial statements	1,399,507
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	-
3	Adjustment for fiduciary assets recognized on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	-
4	Adjustments for derivative financial instruments	263,985
5	Adjustment for securities financing transactions (i.e. repos and similar secured lending)	4,582
6	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	231,640
7	Other adjustments	(3,307)
8	Leverage ratio exposure	1,896,407