

Basel III: Pillar 3 Disclosures (*Continued*)

as at 30 June 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 14.61% as computed under Basel III norms, which is higher than the minimum regulatory CRAR requirement (including CCB) of 11.875%.

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 novel coronavirus (COVID-19) continues its rapid march across the globe, including India. On 11 March 20, the Covid 2019 outbreak was declared a global pandemic by the World Health Organization. Consequent to the outbreak of the COVID-19 pandemic, the Indian government announced a lockdown in March 2020. Subsequently, the national lockdown was lifted by the government, but regional lockdowns continue to be implemented in areas with a significant number of COVID-19 cases. The impact of COVID-19, including changes in customer behaviour and pandemic fears, as well as restrictions on business and individual activities, has led to significant volatility in global and Indian financial markets and a significant decrease in global and local economic activities. This may lead to a rise in the number of customer defaults and consequently an increase in provisions there against. In accordance with the Reserve bank of India (RBI) guidelines related to "Covid-19 regulatory package" dated 27 March 2020 and subsequent guidelines on EMI moratorium dated 17 April 2020 and 23 May 2020 the Bank has offered moratorium to its customers based the eligibility for EMIs falling due between 1 March 2020 to 31 August 2020. Further, the Bank offered resolution plans to its customers pursuant to RBI's guideline 'Resolution framework for Covid-19 related stress' dated 6 August 2020.

The extent to which the COVID-19 pandemic, including the on-going "second wave" that has significantly increased the number of cases in India, will continue to impact the Bank's operations and financial metrics will depend on ongoing as well as future developments, which are highly uncertain, including, among other things, any new information concerning the severity of the COVID-19 pandemic and any action to contain its spread or mitigate its impact whether government-mandated or elected by us. Management continues to monitor the evolving situation on an ongoing basis. Given the dynamic and evolving nature of pandemic, these estimates are subject to uncertainty caused by the ongoing COVID-19 pandemic and related events.

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Quantitative disclosures

Particulars	30 Jun 21
A Capital requirements for Credit Risk (<i>Standardised Approach</i>) *	55,915
B Capital requirements for Market Risk (<i>Standardised Duration Approach</i>) *	
- Interest rate risk	5,830
- Foreign exchange risk	540
- Equity risk	291
C Capital requirements for Operational risk (<i>Basic Indicator Approach</i>) *	2,641
D CET1 Capital Ratio (%)	11.87%
E Tier1 Capital Ratio (%)	11.87%
F Total Capital Ratio (%)	14.61%

* Capital required is calculated at 8% of Risk Weighted Assets for CVA, Market Risk and Operational Risk and at 11.875% 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.

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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 eLVB are also being discussed in the monthly Credit Risk Committee meetings.

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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 risk reporting is with the Credit Risk – Chief Operating Office team which reports to the CRO in India. The Risk Based Supervision (RBS) submission to RBI contains further details on the same.

Credit Approval and Risk Rating process

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

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

*Quantitative Disclosures***Credit Exposure**

Particulars	30 June 21
Fund Based *	504,556
Non Fund Based **	221,627

* 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	30 Jun 21
Non-banking financial institutions/companies	68,814
Bank *	56,451
Retail Gold Loans	33,566
Other Services	29,665
Construction	25,686
Other Industries	20,725
Wholesale Trade (other than Food Procurement)	19,229
Retail Trade	18,509
Vehicles, Vehicle Parts and Transport Equipments	14,437
Infrastructure - Electricity (generation-transportation and distribution)	13,489
Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	13,407
Trading Activity	13,236
Home Loan	12,810
Oil (storage and pipeline)	10,061
Chemicals and Chemical Products (Dyes, Paints, etc.) - Others	9,688
Food Processing - Others	9,479
Retail Other Loans	9,271
Computer Software	8,344
Chemicals and Chemical Products (Dyes, Paints, etc.) - Drugs and Pharmaceuticals	8,102
Social & Commercial Infrastructure	7,831
Loan against property	7,283
Rubber, Plastic and their Products	6,503
All Engineering - Others	6,282
Basic Metal & Metal products - Iron and Steel	5,816
Infrastructure - Transport - Roads & Bridges	5,591
Agriculture & allied activities	5,424
Infrastructure - Telecommunication	4,831
Textiles - Cotton - Spinning Mills	4,726
Metal and Metal Products	4,319
Textiles - Others	4,269
Retail Loan - Housing loans	3,891
Sugar	3,787
Transport Operators	3,485
Hotel & Tourism	3,000
Professional Services	2,614
NBFI	2,100
All Engineering - Electronics	2,011
Paper and Paper Products	1,960
Food Processing - Edible Oils and Vanaspati	1,811
Infrastructure - Energy - Electricity Generation - Private Sector	1,460
Infrastructure - Logistics Infrastructure	1,442
Basic Metal & Metal products - Other Metal and Metal Products	1,402
Residuary other advances	1,372
Wood and Wood Products	1,296
Infrastructure - Social and Commercial Infrastructure-Tourism - Terminal markets	1,257

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

Infrastructure- Energy- Electricity Generation (Central Govt PSU)	1,185
Beverages (excluding Tea & Coffee) and Tobacco - Others	1,162
Tourism, Hotel and Restaurants	1,119
Textiles - Cotton	975
Personal Loan	896
Gems and Jewellery	787
Infrastructure - Energy - Electricity Transmission - Private Sector	619
Infrastructure - Others	531
Glass & Glassware	522
Infrastructure - Social and Commercial Infrastructure -Education Institutions	493
Chemicals and Chemical Products (Dyes, Paints, etc.) - Fertilisers	489
Coffee	457
Infrastructure - Transport - Roadways	392
Retail Loan - Education Loans	373
Tea	350
Petro-chemicals	318
Textiles - Silk - Spinning mills	314
Mining and Quarrying - Others	302
Infrastructure - Social and Commercial Infrastructure -Hospitals	293
Cement and Cement Products	284
Beverages (excluding Tea & Coffee) and Tobacco - Tobacco and tobacco products	278
Beverages	266
Retail Loan - Vehicle/Auto Loans	217
Infrastructure - Social and Commercial Infrastructure-Tourism - Soil-testing laboratories	193
Infrastructure - Energy - others	164
Leather and Leather products	150
Infrastructure - Social and Commercial Infrastructure-Tourism - Ropeways and Cable Cars	144
Chemicals and Chemical Products (Dyes, Paints, etc.) - Petro-chemicals	125
Aviation	102
Retail Loan - Consumer Durables	65
Infrastructure - Social and Commercial Infrastructure-Tourism - Three-star or higher category classified hotels located outside cities with population of more than 1 million	63
Railways	57
Textiles - Jute - Others	37
Infrastructure - Social and Commercial Infrastructure-Tourism - Sports	34
Infrastructure	
Infrastructure - Energy - Gas Pipelines	17
Infrastructure - Communication - Telecommunication (Fixed network)	10
Textiles - Jute - Spinning Mills	8
Infrastructure - Water and Sanitation - Solid Waste Management	8
Infrastructure - Water and Sanitation - Sewage collection, treatment and disposal system	8
Mining and Quarrying - Coal	6
Food Processing - Coffee	5

Basel III: Pillar 3 Disclosures (*Continued*)*as at 30 June 2021*

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

Retail Loan - Credit Card Receivables	2
Infrastructure - water and sanitation - Water treatment plants	1
Infrastructure- Energy- Electricity Distribution (Central Govt PSU)	1
Bank-Other services	1
Infrastructure - Energy - Electricity Distribution - Private Sector	1
Total Credit Exposure (fund based)	504,556

* 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	30 Jun 21
Financial Institutions	67,114
Banks	40,504
Non-Banking Financial Institutions/Companies	14,056
All Engineering - Others	9,477
Chemicals and Chemical Products (Dyes, Paints, etc.) - Others	7,266
Construction	7,084
Infrastructure - Electricity (generation-transportation and distribution)	7,055
Food Processing - Edible Oils and Vanaspati	6,453
Infrastructure - Telecommunication	5,651
Other Industries	5,586
Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	5,201
Other Services	5,097
Wholesale Trade (other than Food Procurement)	3,844
Retail Others	3,631
All Engineering - Electronics	3,071
Vehicles, Vehicle Parts and Transport Equipments	3,066
Trading Activity	2,598
Infrastructure - Transport - Ports	2,342
Chemicals and Chemical Products (Dyes, Paints, etc.) - Drugs and Pharmaceuticals	2,025
Cement and Cement Products	1,817
Chemicals and Chemical Products (Dyes, Paints, etc.) - Fertilisers	1,782
Computer Software	1,720
Metal and Metal Products	1,570
Rubber, Plastic and their Products	1,429
Infrastructure - Others	1,415
Food Processing - Others	1,408
Basic Metal & Metal products - Iron and Steel	908
Infrastructure - Transport - Roads & Bridges	846
Retail Trade	644
Transport Operators	573
Infrastructure - Energy - Oil/Gas/Liquefied Natural Gas (LNG) storage facility	534
Paper and Paper Products	527
Infrastructure - Energy - Electricity Transmission - Private Sector	514
Professional Services	480
Infrastructure - Others	423
Retail-Others	327
Retail - Mortgage Loans	313
Wood and Wood Products	283
Textiles - Others	270
Textiles	261
Retail Loan - Others	249
Infrastructure	222
Textiles - Cotton	217
Beverages	207
Food processing - Sugar	185

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

Petro-chemicals	184
Infrastructure - Energy - others	170
Basic Metal and Metal Products	159
Aviation	152
Textiles - Cotton - Spinning Mills	94
Agriculture & allied activities	70
Mining and Quarrying - Others	68
All Engineering	62
Glass & Glassware	49
Infrastructure - Social and Commercial Infrastructure-Tourism - Terminal markets	40
Beverages (excluding Tea & Coffee) and Tobacco - Others	28
Retail Loan - Housing loans	27
Food processing - Coffee	26
Residual Industries	24
Gems and Jewellery	24
Wood and Wood Products	23
Beverages (excluding Tea and Coffee) and Tobacco	20
Infrastructure - Logistics Infrastructure	19
Retail Loan - Education Loans	16
Bank	14
NBFI	14
Chemicals and Chemical Products (Dyes, Paints, etc.)	13
Retail Loan - Consumer Durables	12
Residuary Industries	11
Retail Other Loans	11
Leather and Leather products	7
Home Loan	6
Food Processing - Tea	5
Infrastructure - Transport - Railway Track, tunnels, viaducts, bridges	5
Infrastructure - Social and Commercial Infrastructure-Tourism - Soil-testing laboratories	4
Infrastructure - Social and Commercial Infrastructure-Tourism - Three-star or higher category classified hotels located outside cities with population of more than 1 million	3
Cement and Cement Products	3
Infrastructure - Water and Sanitation - Solid Waste Management	3
Basic Metal & Metal products - Other Metal and Metal Products	2
Retail-Gold Loan	2
Tourism, Hotel and Restaurants	2
Textiles - Silk - Spinning mills	2
Mining and Quarrying	2
Bank-Other services	2
Retail Loan - Vehicle/Auto Loans	1
Infrastructure - Social and Commercial Infrastructure-Tourism - Sports Infrastructure	1
Food Processing	1
Infrastructure - Social and Commercial Infrastructure-Tourism - Ropeways and Cable Cars	1
Total Credit Exposure (non-fund based)	221,627

Basel III: Pillar 3 Disclosures (Continued)
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3. General Disclosures (Continued)
Maturity of Assets as at 30 June 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	4,168	26,284	9,470	69,010	4,596	-	527
2-7 days	-	559	-	2,976	4,412	-	112
8-14 Days	-	532	3,717	2,365	9,889	-	73
15-30 Days	-	895	-	3,017	18,264	-	108
1 month - 2 months	-	685	-	3,634	35,469	-	184
2-3 months	-	391	10	5,140	28,053	-	147
3-6 Months	-	508	-	9,195	40,280	-	448
6 Months - 1 Year	-	587	9,291	7,314	36,564	-	161
1-3 Years	-	1,869	26,386	33,600	145,789	-	10,546
3-5 Years	-	24	-	27,192	47,103	-	263
Over 5 Years	-	5,603	3	29,823	42,371	3,774	72,220
Total	4,168	37,937	48,877	193,266	412,790	3,774	84,789

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	30 Jun 21
Amount of NPAs (Gross)	52,799
Substandard	11,150
Doubtful 1	7,073
Doubtful 2	9,526
Doubtful 3	10,910
Loss	14,140

Movement of NPAs and Provision for NPAs

Particulars	30 Jun 21
A Amount of NPAs (Gross)	52,799
B Net NPAs	9,910
C NPA Ratios	
- Gross NPAs to gross advances (%)	11.59%
- Net NPAs to net advances (%)	2.40%
D Movement of NPAs (Gross)	
- Opening balance as of the beginning of the financial year	53,332
- Additions	2,448
- Reductions on account of recoveries/ write - offs	2,981
- Closing balance	52,799
E Movement of Provision for NPAs	
- Opening balance as of the beginning of the financial year	39,976
- Provision made during the year	1,493
- Write – offs / Write – back of excess provision	1,172
- Closing balance	40,297

General Provisions

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

Particulars	30 Jun 21
Opening Balance	2,973
Add: Provisions Made During the Year	124
Less: Write off / Write back of Excess provisions during the Year	-
Closing Balance	3,097

The above includes provision for stressed sectors (INR 53 Million), 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	30 Jun 21
A Amount of Non-Performing Investments (Gross)	349
B Amount of provisions held for non-performing investments	77

Movement in Provisions held towards Depreciation on Investments

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

Particulars	30 Jun 21
Opening Balance	1,254
Add: Provisions made during the year	85
Less: Write off / Write back of excess provisions during the year	-
Closing Balance	1,339

Industry wise Past Due Loans

Particulars	30 Jun 21
Retail - Mortgage Loans	3,385
Transport Operators	1,600
Other services	885
Wholesale Trade (other than Food Procurement)	822
Retail Loan - Housing loans	764
Retail Trade	662
Basic Metal & Metal products - Iron and Steel	555
Retail-Gold Loan	471
Textiles - Cotton - Spinning Mills	417
Food Processing - Others	372
Trading Activity	183
Other Industries	177
Agriculture & allied activities	137
Construction	134
Textiles - Others	99
Retail Loan - Other Retail Loans	64
Rubber, Plastic and their Products	63
Wood and Wood Products	56
Non-banking financial institutions/companies	50
Infrastructure - Social and Commercial Infrastructure-Tourism - Terminal markets	50
Retail Loan - Others	48
Vehicles, Vehicle Parts and Transport Equipments	47
Retail Loan - Education Loans	44
Infrastructure - Social and Commercial Infrastructure -Hospitals (capital stock)	43
All Engineering - Others	42
Textiles - Silk - Spinning mills	37
Infrastructure - Logistics Infrastructure	37
Retail Loan - Vehicle/Auto Loans	34
Cement and Cement Products	30
Professional Services	26
Tourism, Hotel and Restaurants	25
Food Processing - Edible Oils and Vanaspati	18
Paper and Paper Products	14

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Basic Metal & Metal products - Other Metal and Metal Products	14
Gems and Jewellery	10
Chemicals and Chemical Products (Dyes, Paints, etc.) - Others	9
Beverages (excluding Tea & Coffee) and Tobacco - Others	7
Chemicals and Chemical Products (Dyes, Paints, etc.) - Petro-chemicals (excluding under Infrastructure)	2
Infrastructure - Social and Commercial Infrastructure-Tourism - Ropeways and Cable Cars	2
Infrastructure - water and sanitation - Water treatment plants	1
Infrastructure - Social and Commercial Infrastructure-Tourism - Sports Infrastructure	1
Infrastructure - Social and Commercial Infrastructure-Tourism - Three-star or higher category classified hotels located outside cities with population of more than 1 million	1
Mining and Quarrying - Others	1
Chemicals and Chemical Products (Dyes, Paints, etc.) - Drugs and Pharmaceuticals	1
Computer Software	1
Textiles - Jute - Others	1
Retail Loan - Consumer Durables	1
NBFI	1
Beverages (excluding Tea & Coffee) and Tobacco - Tobacco and tobacco products	1
Total	11,470

Ageing of Past Due Loans

Particulars	30 Jun 21
Overdue upto 30 Days	2,711
Overdue between 31 and 60 Days	4,669
Overdue between 61 and 90 Days	4,090
Total	11,470

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	6,994	6,784
Other services	4,879	2,603
Basic Metal and Metal Products	3,986	3,968
Agriculture & allied activities	3,925	3,253
Retail Trade	3,114	1,609
Wholesale Trade (other than Food Procurement)	3,029	2,665
Other Industries	2,431	1,683
Construction	2,139	1,729
Residuary other advances (to tally with gross advances)	1,674	1,433
Retail - Mortgage Loans	1,638	425
Textiles	1,602	893
Food Processing - Others	1,561	715
All Engineering - Others	1,312	880
Infrastructure - Logistics Infrastructure	1,304	1,238
NBFC/I	1,194	1,055
Trading Activity	1,050	879
Retail Loan - Others	991	857
Chemicals and Chemical Products (Dyes, Paints, etc.)	915	751
Rubber, Plastic and their Products	820	494
Transport Operators	722	371

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Particulars	Amount of NPA	Specific Provision
Infrastructure - Social and Commercial Infrastructure-Tourism - Terminal markets	676	480
Basic Metal & Metal products - Other Metal and Metal Products	637	637
All Engineering	535	492
Food processing - Sugar	493	493
Textiles - Others	408	198
Infrastructure - Transport - Roads & Bridges	384	384
Infrastructure - Transport - Roadways	373	373
Gems and Jewellery	366	347
Retail Loan - Housing loans	313	115
Home Loan	284	81
Beverages (excluding Tea and Coffee) and Tobacco	282	255
Wood and Wood Products	258	164
Infrastructure - Energy - Electricity Transmission - Private Sector	258	258
Glass and Glassware	256	254
Food Processing	223	202
Beverages (excluding Tea & Coffee) and Tobacco - Tobacco and tobacco products	201	201
Computer Software	198	198
Professional Services	183	61
Glass & Glassware	153	153
Cement and Cement Products	125	106
Food Processing - Edible Oils and Vanaspati	115	102
Infrastructure - Social and Commercial Infrastructure-Tourism - Ropeways and Cable Cars	100	26
Infrastructure - Others	82	82
Infrastructure - Social and Commercial Infrastructure-Tourism - Soil-testing laboratories	76	20
Basic Metal & Metal products - Iron and Steel	67	26
Retail-Gold Loan	67	22
Gas/LNG (storage and pipeline)	61	61
Chemicals and Chemical Products (Dyes, Paints, etc.) - Others	51	51
Mining and Quarrying	49	17
Paper and Paper Products	49	19
Infrastructure - Social and Commercial Infrastructure-Tourism - Three-star or higher category classified hotels located outside cities with population of more than 1 million	46	28
Personal Loans	46	41
Vehicles, Vehicle Parts and Transport Equipments	33	28
Retail Loan - Education Loans	18	17
Tourism, Hotel and Restaurants	14	3
Infrastructure - Social and Commercial Infrastructure -Hospitals	10	7
Leather and Leather products	7	3
Retail Loan - Vehicle/Auto Loans	6	2
Infrastructure - Water and Sanitation - Sewage collection, treatment and disposal system	6	2
Infrastructure - Communication - Telecommunication (Fixed network)	6	2
Retail Loan - Consumer Durables	2	1
Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	1	0
Infrastructure - Social and Commercial Infrastructure-Tourism - Sports	1	0
Infrastructure		
Total	52,799	40,297

Basel III: Pillar 3 Disclosures (Continued)
as at 30 June 2021

(Currency: Indian rupees in million)

Industry wise General Provisions *

Particulars	30 Jun 21
Construction	836
Non-Banking Financial Institutions/Companies	369
Other Services	178
Other Industries	173
Vehicles, Vehicle Parts and Transport Equipments	128
Wholesale Trade (other than Food Procurement)	110
Trading Activity	98
Retail Gold Loans	92
Infrastructure - Others	79
Financial Institutions	74
Banks	65
Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	61
Chemicals and Chemical Products (Dyes, Paints, etc.) - Others	60
Infrastructure - Electricity (generation-transportation and distribution)	56
Food Processing - Others	47
Chemicals and Chemical Products (Dyes, Paints, etc.) - Drugs and Pharmaceuticals	41
Infrastructure - Energy - Oil/Gas/Liquefied Natural Gas (LNG) storage facility	41
Rubber, Plastic and their Products	36
Computer Software	36
Food processing - Sugar	35
Home Loan	29
Infrastructure - Telecommunication	29
Metal and Metal Products	29
Transport Operators	28
All Engineering - Others	26
Retail Other Loans	25
Retail Trade	25
Basic Metal & Metal products - Iron and Steel	24
Textiles - Others	23
Loan against property	20
Textiles - Cotton - Spinning Mills	18
Professional Services	18
Agriculture & allied activities	18
Infrastructure - Transport - Roads & Bridges	16
All Engineering - Electronics	16
Infrastructure - Energy - Electricity Generation - Private Sector	15

Basel III: Pillar 3 Disclosures (Continued)
as at 30 June 2021

(Currency: Indian rupees in million)

Industry wise General Provisions (Continued)

Particulars	30 Jun 21
Paper and Paper Products	13
Infrastructure - Transport - Ports	12
Retail Loan - Housing loans	11
Food Processing - Edible Oils and Vanaspati	7
Textiles - Cotton	6
NBFI	6
Wood and Wood Products	5
Retail Others	5
Food processing - Coffee	5
Infrastructure - Social and Commercial Infrastructure-Tourism - Terminal markets	4
Infrastructure - Logistics Infrastructure	4
Basic Metal & Metal products - Other Metal and Metal Products	4
Tourism, Hotel and Restaurants	4
Residuary other advances (to tally with gross advances)	4
Infrastructure- Energy- Electricity Generation (Central Govt PSU)	3
Beverages (excluding Tea & Coffee) and Tobacco - Others	3
Gems and Jewellery	3
Infrastructure - Social and Commercial Infrastructure -Hospitals (capital stock)	2
Chemicals and Chemical Products (Dyes, Paints, etc.) - Fertilisers	2
Cement and Cement Products	2
Infrastructure - Energy - Others	2
Petro-chemicals	2
Infrastructure - Energy - Electricity Transmission - Private Sector	1
Infrastructure - Others	1
Glass & Glassware	1
Infrastructure - Social and Commercial Infrastructure -Education Institutions (capital stock)	1
Beverages	1
Food Processing - Tea	1
Infrastructure - Social and Commercial Infrastructure-Tourism - Ropeways and Cable Cars	1
Retail Loan - Education Loans	1
Textiles - Silk - Spinning mills	1
Leather and Leather products	1
Mining and Quarrying - Others	1
Beverages (excluding Tea & Coffee) and Tobacco - Tobacco and tobacco products	1
Aviation	1
Retail Loan - Vehicle/Auto Loans	1
Total	3,097

* Includes provision for Stressed sector.

Basel III: Pillar 3 Disclosures (Continued)
as at 30 June 2021

(Currency: Indian rupees in million)

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

Particulars	30 Jun 21
All Engineering - Others	216
Retail - Mortgage Loans	115
Retail Trade	92
Textiles - Others	55
Retail Others	37
Infrastructure	37
Construction	36
Infrastructure - Social and Commercial Infrastructure-Tourism - Ropeways and Cable Cars	23
Home Loan	23
Food Processing - Others	23
Trading Activity	21
Retail Loan - Housing loans	20
Transport Operators	13
Textiles	12
NBFC/I	11
Beverages (excluding Tea and Coffee) and Tobacco	10
Rubber, Plastic and their Products	10
Infrastructure - Social and Commercial Infrastructure-Tourism - Terminal markets	7
Cement and Cement Products	7
Infrastructure - Social and Commercial Infrastructure -Hospitals	6
Computer Software	4
Other Industries	4
Infrastructure - Logistics Infrastructure	3
Chemicals and Chemical Products (Dyes, Paints, etc.)	2
Professional Services	2
Paper and Paper Products	1
Infrastructure - Social and Commercial Infrastructure-Tourism - Soil-testing laboratories	1
Infrastructure - Social and Commercial Infrastructure-Tourism - Three-star or higher category classified hotels located outside cities with population of more than 1 million	1
All Engineering	1
Food Processing - Edible Oils and Vanaspati	(1)
Retail Loan - Other Retail Loans	(1)
Gems and Jewellery	(1)
Infrastructure - Energy - Oil/Gas/Liquefied Natural Gas (LNG) storage facility	(1)
Retail Loan - Vehicle/Auto Loans	(1)
Glass and Glassware	(1)
Agriculture & allied activities	(1)
Leather and Leather products	(2)
Infrastructure	(3)
Glass & Glassware	(4)
Infrastructure - Others	(5)
Tourism, Hotel and Restaurants	(5)
Retail-Gold Loan	(7)
Retail - Residential Mortgage	(9)
Wood and Wood Products	(11)
Basic Metal and Metal Products	(15)

Basel III: Pillar 3 Disclosures (Continued)
as at 30 June 2021

(Currency: Indian rupees in million)

Particulars	30 Jun 21
Retail Loan - Education Loans	(16)
Retail Loan - Others	(39)
Personal Loan	(59)
Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	(123)
Wholesale Trade (other than Food Procurement)	(138)
Other services	(299)
Residuary other advances	269
Total	320

The Bank does not have overseas operations and hence amount of NPAs and past due loans are restricted to the domestic segment.

Industry wise write-off's

Particulars	30 Jun 21
Personal Loan	61
Retail Loan - Others	34
Retail Loan - Education Loans	29
Retail-Gold Loan	8
Other services	6
Agriculture & allied activities	5
Retail Loan - Vehicle/Auto Loans	2
Other Industries	1
Retail Trade	1
Total	147

Basel III: Pillar 3 Disclosures (Continued)
as at 30 June 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), Infomeric, Standards & Poors, Moody's and Fitch for all exposures. The Bank assigns Long term credit ratings accorded by the chosen credit rating agencies for assets which have a contractual maturity of more than one year. However, in accordance with RBI guidelines, the Bank classifies all cash credit exposures as long term exposures and accordingly the long term ratings accorded by the chosen credit rating agencies are assigned. The Bank uses both issue specific and issuer ratings. For the mortgage loans portfolio, risk weight is derived as per LTV ratio. RBI guidelines are followed for risk rating of other portfolios.

Quantitative Disclosures

Categorization of Credit Exposures (Fund and Non Fund based) * classified on the basis of Risk Weightage is provided below:

Particulars	30 Jun 21
< 100 % Risk Weight	500,742
100 % Risk Weight	239,848
> 100 % Risk Weight	51,892
Total	792,482

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

LEVERAGE RATIO

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

Particulars	30 Jun 21
Tier I Capital	70,670
Exposure Measure	970,010
Leverage Ratio	7.29%