

Basel III: Pillar 3 Disclosures
as at 30 June 2023

(Currency: Indian rupees in million)

1. Scope of application
Qualitative Disclosures

DBS Bank India Limited ('DBIL'/'the Bank'), operates in India as a Wholly Owned Subsidiary ("WOS") of DBS Bank Ltd., Singapore, a banking entity incorporated in Singapore with limited liability. The Bank does not have any subsidiaries in India nor any interest in Insurance Entities. Thus, the disclosures contained herein only pertain to the Bank.

2. Capital Adequacy
Qualitative disclosures

The CRAR of the Bank is 15.40% as computed under Basel III norms, which is higher than the minimum regulatory CRAR requirement (including CCB) of 11.50%.

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

Quantitative disclosures

Particulars	30 Jun 23
A Capital requirements for Credit Risk (<i>Standardized Approach</i>) *	61,005
B Capital requirements for Market Risk (<i>Standardized Duration Approach</i>) *	9,980
- Interest rate risk	9,139
- Foreign exchange risk	756
- Equity risk	85
C Capital requirements for Operational risk (<i>Basic Indicator Approach</i>) *	4,502
D CET1 Capital Ratio (%)	12.94%
E Tier1 Capital Ratio (%)	12.94%
F Total Capital Ratio (%)	15.40%

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

Basel III: Pillar 3 Disclosures (*Continued*)

as at 30 June 2023

(Currency: Indian rupees in million)

3. General Disclosures

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

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

The responsibilities of the committees are summarized below:

India Board Risk Management Committee (BRMC)

- Oversees the risk governance, risk approaches and limits of DBS India and ensures that these risks are effectively managed within the Bank’s overall risk governance framework.
- Approves the Bank’s overall and specific risk governance approach including risk appetite, major risk policies and significant changes thereto.
- Discuss risk reporting requirements and monitor the types of risk exposures and profile against risk thresholds.
- Approves risk methodology which are used for capital computation and monitor the performance of previously approved methodologies.
- Reviews (in parallel with the Board Audit Committee) the adequacy and effectiveness of the Bank’s internal control approach.
- Approve the 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), Environmental, Social and Governance (ESG) as well as reputational risk.
- Endorse the risk management and governance approach, where required by regulations.
- Monitors and discusses the Bank’s risk profiles, as well as market and regulatory developments.
- Oversees the Internal Capital Adequacy Assessment Process (ICAAP) including scenarios used and approve risk assessments results.
- Serves as a discussion forum for any matter escalated by the underlying risk committees and endorse India specific risk policies and local adoption of Group policies as required, before recommendation to India Board for approval.

Basel III: Pillar 3 Disclosures (*Continued*)

as at 30 June 2023

(Currency: Indian rupees in million)

3. General Disclosures (*Continued*)**India Credit Risk Committee (CRC)**

- Assess credit risk taking, including decision criteria, Credit risk framework, Credit risk mitigation and limit management practices.
- To review, measure and monitor DBIL's credit risk portfolio 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.

A) General Disclosures for Credit Risk***Qualitative Disclosures*****Credit Risk Management Policy**

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

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

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

Basel III: Pillar 3 Disclosures (*Continued*)

as at 30 June 2023

(Currency: Indian rupees in million)

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

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

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

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

Credit Approval and Risk Rating process

The Bank adopts a risk-based credit approval structure whereby Credit Approving Authority levels are tied to the Group and borrower’s credit risk rating, and total credit facility limits extended across the Bank. The Business team prepares a credit memo and proposes the credit risk and facility risk ratings, which is then submitted to Credit Risk Managers (CRM), who are responsible for evaluation of the proposition based on the policies and guidelines and approve the limits as well as credit risk and facility risk ratings. The DBIL Delegation of Authority (DOA) Policy includes approval authorities and the approval limit threshold delegated to specific individuals are refreshed annually. To avoid conflict of interest, the credit approving team functions as a separate department and do not have any business targets. Larger Credit Limit may require approval from Credit Approval Committee (CAC) and Board Credit Approval Committee (BCAC).

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.

Basel III: Pillar 3 Disclosures (*Continued*)*as at 30 June 2023*

(Currency: Indian rupees in million)

Quantitative Disclosures**Credit Exposure**

Particulars	30 Jun 23
Fund Based *	531,945
Non-Fund Based **	338,361

* 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)
as at 30 June 2023

(Currency: Indian rupees in million)

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

Industry	30 Jun 23
Non-Banking Financial Corporate / Financial Institutions	85,861
Banks*	74,879
Retail Loans	41,722
Agriculture and Allied Activities	40,303
Wholesale Trade (other than Food Procurement)	26,886
Retail Trade	25,355
Construction	19,214
Energy - Electricity Generation - Private Sector	18,240
Other Services	17,479
Housing Loans (incl. priority sector Housing)	16,704
Chemicals and Chemical Products (Dyes, Paints, etc.) - Others	14,519
Others - Industries	14,040
Vehicles, Vehicle Parts and Transport Equipments	11,853
Communication - Telecommunication and Telecom Services	8,685
Transport - Roads and Bridges - Highways	8,410
Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	8,216
All Engineering - Others	7,876
Basic Metal and Metal Products - other metal and metal products	7,025
Chemicals and Chemical Products (Dyes, Paints, etc.) - Drugs and Pharmaceuticals	6,021
Food Processing - Others	5,183
Credit Card Receivables	5,178
Rubber, Plastic and their Products	4,735
Social and Commercial Infrastructure - Education Institutions (capital stock)	4,523
Textiles - Others	4,265
Cement and Cement Products	4,175
Food Processing - Sugar	4,105
Communication - Telecommunication (Fixed network)	4,014
Vehicle/Auto Loans	4,001
Social and Commercial Infrastructure - Tourism Infrastructure - Three-star or higher category	3,819
All Engineering - Electronics	3,781
Infrastructure - Others	3,690
Basic Metal and Metal Products - Iron and Steel	3,529
Land Transport and Pipelines	3,400
Energy - Oil/Gas/Liquefied Natural Gas (LNG) storage facility	3,119
Social and Commercial Infrastructure - Post harvest storage infrastrucutre	2,640
Textiles - Cotton	2,413
Wood and Wood Products	1,458
Energy - Electricity Transmission - Private Sector	1,250
Paper and Paper Products	1,158
Beverages - Others	1,057
Professional Services	1,020
Chemicals and Chemical Products (Dyes, Paints, etc.) - Petro-chemicals	908
Chemicals and Chemical Products (Dyes, Paints, etc.) - Fertilizers	746
Food Processing - Coffee	614
Social and Commercial Infrastructure - Hospitals (capital stock)	587
Social and Commercial Infrastructure - Terminal Markets	411
Water and Sanitation - Solid Waste Management	391

Basel III: Pillar 3 Disclosures (Continued)
as at 30 June 2023

(Currency: Indian rupees in million)

Industry	30 Jun 23
Glass, Glassware and other non-metallic mineral products (Except Cement and Cement products)	382
Mining and Quarrying - Others	373
Gems and Jewellery	325
Food Processing - Edible Oils and Vanaspati	304
Computer and Related Activities	256
Transport - Inland Waterways	204
Leather and Leather products	164
Social and Commercial Infrastructure - Tourism Infrastructure - Ropeway and cable cars	111
Air Transport (Aviation)	96
Tourism, Hotel and Restaurants	74
Education Loans	73
Transport - Airport	43
Textiles - Jute	25
Consumer Durables	15
Mining and Quarrying - Coal	13
Beverages - Tobacco and tobaccor products	13
Social and Commercial Infrastructure - Sports Infrastructure	10
Water and Sanitation - Storm Water Drainage System	6
Total Credit Exposure (fund based)	531,945

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

Industry wise Exposures (Non - Fund Based exposures)

Industry	30 Jun 23
Non-Banking Financial Institutions/Companies	168,750
Banks	54,009
Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	12,487
Wholesale Trade (other than Food Procurement)	9,637
All Engineering - Others	9,598
Infrastructure - Energy - Electricity Generation - Private Sector	8,789
Chemicals and Chemical Products (Dyes, Paints, etc.) - Others	7,968
Food Processing - Edible Oils and Vanaspati	7,794
Construction	5,336
All Engineering - Electronics	5,309
Other Industries	5,010
Vehicles, Vehicle Parts and Transport Equipments	4,677
Other Services	4,460
Retail Loans - Other Retail Loans	3,536
Infrastructure - Transport - Ports	3,473
Trading Activity	3,321
Basic Metal & Metal products - Other Metal and Metal Products	2,221
Chemicals and Chemical Products (Dyes, Paints, etc.) - Drugs and Pharmaceuticals	1,960
Cement and Cement Products	1,875
Rubber, Plastic and their Products	1,670
Basic Metal & Metal products - Iron and Steel	1,217
Retail Trade	1,216
Computer Software	1,211
Infrastructure - Transport - Roads & Bridges	1,204
Food Processing - Others	1,160
Chemicals and Chemical Products (Dyes, Paints, etc.) - Fertilisers	928
Infrastructure - Energy - Gas Pipelines	797
Infrastructure - Others	769
Infrastructure - Communication - Telecommunication (Fixed network)	711

Basel III: Pillar 3 Disclosures (Continued)
as at 30 June 2023

(Currency: Indian rupees in million)

Industry	30 Jun 23
Food processing - Sugar	709
Paper and Paper Products	695
Retail Loan - Housing loans	626
Textiles - Cotton - Others	583
Infrastructure- Energy- Electricity Generation (Central Govt PSU)	523
Wood and Wood Products	499
Agriculture & allied activities	428
Professional Services	366
Infrastructure - Social and Commercial Infrastructure -Hospitals (capital stock)	303
Infrastructure - Communication - Telecommunication and Telecom Services	302
Chemicals and Chemical Products (Dyes, Paints, etc.) - Petro-chemicals (excluding under Infrastructure)	290
Infrastructure - Social and Commercial Infrastructure-Tourism - Terminal markets	235
Textiles - Silk - Others	224
Infrastructure - Social and Commercial Infrastructure -Post harvest storage infrastructure for agriculture and horticultural produce including cold storage	205
Transport Operators	187
Textiles - Others	178
Textiles - Cotton - Spinning Mills	169
Retail Loan - Credit Card Receivables	134
Beverages (excluding Tea & Coffee) and Tobacco - Others	129
Infrastructure - Shipyards	118
Retail Loan - Other Retail Loans	104
Infrastructure - Energy - Electricity Transmission - Private Sector	50
Mining and Quarrying - Others	36
Food processing - Coffee	35
Aviation	26
Infrastructure - Social and Commercial Infrastructure -Three-star or higher category classified hotels located outside cities with population of more than 1 million	21
Infrastructure - Water and Sanitation - Solid Waste Management	18
Glass & Glassware	16
Infrastructure - Social and Commercial Infrastructure-Tourism - Ropeways and Cable Cars	16
Gems and Jewellery	14
Infrastructure - Energy - Oil/Gas/Liquefied Natural Gas (LNG) storage facility	7
Mining and Quarrying - Coal	6
Leather and Leather products	6
Infrastructure - Social and Commercial Infrastructure-Tourism - Three-star or higher category classified hotels located outside cities with population of more than 1 million	3
Infrastructure - Social and Commercial Infrastructure -Education Institutions (capital stock)	3
Infrastructure - water and sanitation - Water treatment plants	1
Infrastructure - Transport- Airports	1
Infrastructure - Social and Commercial Infrastructure -Storm Water Drainage System	1
Total	338,361

Basel III: Pillar 3 Disclosures (Continued)
as at 30 June 2023

(Currency: Indian rupees in million)

3. General Disclosures (Continued)
Maturity of Assets as at 30 June 2023

Particulars	Cash	Balance with RBI	Balance with Banks and money at call and short notice	Investments (net of depreciation)	Loans & Advances (net of provisions)	Fixed Assets	Other Assets
1 day	3,082	350	32,019	2,797	4,341	-	71
2-7 days	-	1,403	10,255	220,977	8,818	-	1,935
8-14 Days	-	1,230	2,051	3,305	7,074	-	112
15-30 Days	-	2,156	-	8,512	18,123	-	271
1 month - 2 months	-	1,915	-	7,845	33,861	-	441
2-3 months	-	959	-	10,113	35,114	-	474
3-6 Months	-	1,208	4,102	6,139	74,709	-	895
6 Months – 1 Year	-	2,249	-	7,020	87,524	-	1,033
1-3 Years	-	7,593	-	47,961	99,926	-	1,505
3-5Years	-	170	-	36,194	32,773	-	661
Over 5Years	-	6,016	-	57,388	58,982	6,069	118,627
Total	3,082	25,249	48,427	408,252	461,244	6,069	126,026

Note: The classification of assets and liabilities under the different maturity buckets are compiled by management on the same estimates and assumptions as used by the Bank for compiling the returns submitted to the RBI

Basel III: Pillar 3 Disclosures (Continued)
as at 30 June 2023

(Currency: Indian rupees in million)

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

Particulars	30 Jun 23
Amount of NPAs (Gross)	27,056
Substandard	2,568
Doubtful 1	2,913
Doubtful 2	8,201
Doubtful 3	10,238
Loss	3,136

Movement of NPAs and Provision for NPAs

Particulars	30 Jun 23
A Amount of NPAs (Gross)	27,056
B Net NPAs	4,782
C NPA Ratios	
- Gross NPAs to gross advances (%)	5.60%
- Net NPAs to net advances (%)	1.04%
D Movement of NPAs (Gross)	
- Opening balance as of the beginning of the financial year	27,724
- Additions	3,039
- Reductions on account of recoveries/ write - offs	3,707
- Closing balance	27,056
E Movement of Provision for NPAs	
- Opening balance as of the beginning of the financial year	22,220
- Provision made during the year	321
- Write – offs / Write – back of excess provision	267
- Closing balance	22,274

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 23
Opening Balance as at beginning of financial year	2,871
Add: Provisions Made During the Year/Period	-
Less: Write off / Write back of Excess provisions during the Year/Period	(28)
Closing Balance	2,843

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

Basel III: Pillar 3 Disclosures (Continued)
as at 30 June 2023

(Currency: Indian rupees in million)

Amount of Non-Performing Investments and Provision for NPIs

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

Particulars	30 Jun 23
A Amount of Non-Performing Investments (Gross)	2,811
B Amount of provisions held for non-performing investments	2,375

Movement in Provisions held towards Depreciation on Investments

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

Particulars	30 Jun 23
Opening Balance as at beginning of financial year	3,268
Add: Provisions made during the year	86
Less: Write off / Write back of excess provisions during the year	(482)
Closing Balance	2,872

Industry wise Past Due Loans

Particulars	30 Jun 23
Agriculture and Allied Activities	3,649
Retail Loans	3,394
Other Services	2,416
Construction	949
Wholesale Trade (other than Food Procurement)	776
Housing Loans (incl. priority sector Housing)	693
Retail Trade	504
Vehicle/Auto Loans	248
Textiles - Cotton	185
Textiles - Others	164
Food Processing - Others	136
All Engineering - Others	135
Non-Banking Financial Institutions/Companies	130
Vehicles, Vehicle Parts and Transport Equipments	100
Social and Commercial Infrastructure - Terminal Markets	41
Paper and Paper Products	38
Education Loans	30
Rubber, Plastic and their Products	23
Mining and Quarrying - Others	19
Others - Industries	15
Social and Commercial Infrastructure - Tourism Infrastructure - Three-star or higher category	15
Wood and Wood Products	12
Land Transport and Pipelines	12
Infrastructure - Others	10
Cement and Cement Products	9
Transport - Roads and Bridges - Highways	6
All Engineering - Electronics	4
Consumer Durables	4
Beverages - Others	3
Food Processing - Coffee	2
Gems and Jewellery	1
Basic Metal and Metal Products - other metal and metal products	1
Food Processing - Edible Oils and Vanaspati	1
Total	13,723

Basel III: Pillar 3 Disclosures (Continued)
as at 30 June 2023

(Currency: Indian rupees in million)

Ageing of Past Due Loans

Particulars	30 Jun 23
Overdue upto 30 Days	9,564
Overdue between 31 and 60 Days	2,351
Overdue between 61 and 90 Days	1,809
Total	13,723

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
Services	5,586	4,327
Transport - Roads and Bridges - Highways	5,258	5,152
Retail Trade	3,533	2,907
Basic Metal and Metal Products - Iron and Steel	1,558	1,553
Wholesale Trade (other than Food Procurement)	1,216	758
All Engineering - Others	1,181	1,169
Energy - Electricity Generation - Private Sector	1,099	326
Textiles - Cotton	913	697
Other Retail Loans	877	453
Other NBFCs	714	695
Food Processing - Others	682	552
Rubber, Plastic and their Products	646	609
Construction	639	620
Basic Metal and Metal Products - other metal and metal products	584	577
Textiles - Others	537	475
Chemicals and Chemical Products (Dyes, Paints, etc.) - Others	203	156
Computer and Related Activities	191	191
Glass, Glassware and other non-metallic mineral products (Except Cement and Cement products)	158	154
Social and Commercial Infrastructure - Education Institutions (capital stock)	145	136
Housing Loans (incl. priority sector Housing)	144	51
Professional Services	142	36
Others - Industries	132	34
Land Transport and Pipelines	108	96
Cement and Cement Products	107	102
Food Processing - Edible Oils and Vanaspati	98	95
Social and Commercial Infrastructure - Tourism Infrastructure - Ropeway and cable cars	93	60
Gems and Jewellery	85	36
Agriculture and Allied Activities	80	25
Wood and Wood Products	78	60
Paper and Paper Products	59	32
Credit Card Receivables	42	32
Mining and Quarrying - Others	38	23
Energy - Oil/Gas/Liquefied Natural Gas (LNG) storage facility	28	28
Social and Commercial Infrastructure - Tourism Infrastructure - Three-star or higher category	18	10
Infrastructure - Others	17	15
Education Loans	13	4
Vehicle/Auto Loans	13	2
Beverages - Others	9	5

Basel III: Pillar 3 Disclosures (Continued)*as at 30 June 2023*

(Currency: Indian rupees in million)

Particulars	Amount of NPA	Specific Provision
Beverages - Tobacco and tobacco products	9	9
Textiles - Jute	6	3
Social and Commercial Infrastructure - Sports Infrastructure	5	2
Leather and Leather products	4	1
Chemicals and Chemical Products (Dyes, Paints, etc.) - Drugs and Pharmaceuticals	3	2
Vehicles, Vehicle Parts and Transport Equipments	2	2
All Engineering - Electronics	2	2
Mining and Quarrying - Coal	2	1
Food Processing - Sugar	1	0
Chemicals and Chemical Products (Dyes, Paints, etc.) - Petro- chemicals	1	0
Total	27,056	22,274

Basel III: Pillar 3 Disclosures (Continued)
as at 30 June 2023

(Currency: Indian rupees in million)

Industry wise General Provisions *

Particulars	30 Jun 23
Other NBFCs	564
Retail Loans - Other Retail Loans	310
Construction	294
Other Services	254
Wholesale Trade (other than Food Procurement)	160
Other Industries	123
Retail Trade	112
Infrastructure - Energy - Electricity Generation - Private Sector	83
Chemicals and Chemical Products (Dyes, Paints, etc.) - Others	76
Banks	76
Retail Loan - Housing loans	66
Vehicles, Vehicle Parts and Transport Equipments	55
Infrastructure - Others	40
Social and Commercial Infrastructure - Tourism Infrastructure - Three-star or higher category	38
Social and Commercial Infrastructure - Education Institutions (capital stock)	36
Infrastructure - Communication - Telecommunication and Telecom Services	35
Basic Metal & Metal products - Other Metal and Metal Products	35
Trading Activity	34
Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	34
All Engineering - Others	33
Chemicals and Chemical Products (Dyes, Paints, etc.) - Drugs and Pharmaceuticals	31
Food Processing - Others	30
Rubber, Plastic and their Products	26
Food Processing - Sugar	26
Textiles - Others	25
All Engineering - Electronics	22
Retail Loan - Credit Card Receivables	21
Vehicle/Auto Loans	16
Transport - Roads and Bridges - Other Roads	16
Cement and Cement Products	16
Infrastructure - Communication - Telecommunication (Fixed network)	16
Social and Commercial Infrastructure - Post harvest storage infrastructure	14
Textiles - Cotton - Spinning Mills	14
Infrastructure - Transport - Roads & Bridges	14
Energy - Oil/Gas/Liquefied Natural Gas (LNG) storage facility	12
Beverages - Others	11
Agriculture & allied activities	10
Professional Services	10
Basic Metal & Metal products - Iron and Steel	9
Wood and Wood Products	9
Paper and Paper Products	7
Chemicals and Chemical Products (Dyes, Paints, etc.) - Petro-chemicals (excluding under Infrastructure)	5
Energy - Electricity Transmission - Private Sector	5
Food Processing - Coffee	4
Infrastructure - Social and Commercial -Tourism - Terminal markets	4
Mining and Quarrying - Others	4
Chemicals and Chemical Products (Dyes, Paints, etc.) - Fertilizers	3
Infrastructure - Social and Commercial Infrastructure -Hospitals (capital stock)	2
Total	2,843

*Includes provision for Stressed sector.

Basel III: Pillar 3 Disclosures (Continued)
as at 30 June 2023

(Currency: Indian rupees in million)

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

Customer	Movement
Retail Trade	(879)
Energy - Electricity Generation - Private Sector	(326)
Social and Commercial Infrastructure - Education Institutions (capital stock)	(136)
Wholesale Trade (other than Food Procurement)	(92)
Textiles - Cotton	(86)
Social and Commercial Infrastructure - Tourism Infrastructure - Ropeway and cable cars	(60)
Rubber, Plastic and their Products	(41)
Others - Industries	(34)
Land Transport and Pipelines	(32)
Energy - Oil/Gas/Liquefied Natural Gas (LNG) storage facility	(28)
Credit Card Receivables	(22)
Professional Services	(18)
Infrastructure - Others	(15)
Social and Commercial Infrastructure - Tourism Infrastructure - Three-star or higher category	(10)
Gems and Jewellery	(9)
Housing Loans (incl. priority sector Housing)	(5)
Wood and Wood Products	(4)
Social and Commercial Infrastructure - Sports Infrastructure	(2)
Paper and Paper Products	(2)
Textiles - Others	(2)
Glass, Glassware and other non-metallic mineral products (Except Cement and Cement products)	(1)
Basic Metal and Metal Products - other metal and metal products	(1)
Other Retail Loans	1
Vehicle/Auto Loans	1
Chemicals and Chemical Products (Dyes, Paints, etc.) - Others	1
Beverages - Others	1
Other NBFCs	2
Education Loans	2
Agriculture and Allied Activities	4
Food Processing - Edible Oils and Vanaspati	5
All Engineering - Others	6
Food Processing - Others	12
Basic Metal and Metal Products - Iron and Steel	24
Other Services	87
Construction	193
Transport - Roads and Bridges - Highways	554
Trading Activities	856
Total	54

Industry wise write-off's

Particulars	30 Jun 23
Construction	91
Retail Loans	82
Other Services	71
Credit Card Receivables	17
Vehicle/Auto Loans	2
Education Loans	1
Retail Trade	1
Total	267

Basel III: Pillar 3 Disclosures (Continued)*as at 30 June 2023*

(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	30 Jun 23
< 100 % Risk Weight	607,913
100 % Risk Weight	301,989
> 100 % Risk Weight	41,016
Total	950,918

* 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.

Leverage Ratio

The Basel III leverage ratio is defined as the capital measure (Tier-1 capital of the risk-based capital framework) divided by the exposure measure, with this ratio expressed as a percentage.

As per RBI guidelines, leverage ratio for the Bank at June 30, 2023, is as follows:

Tier I Capital	92,938
Exposure Measure	1,335,177
Leverage Ratio	6.96%