

**Basel III: Pillar 3 Disclosures***as at 30 June 2025*

(Currency: Indian rupees in million)

**1. Scope of application***Qualitative Disclosures*

DBS Bank India Limited (“the Bank” or “DBS India” or “DBIL”), 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 16.55% 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 June 25
A	Capital requirements for Credit Risk ( <i>Standardized Approach</i> ) *	95,507
B	Capital requirements for Market Risk ( <i>Standardized Duration Approach</i> ) *	7,639
	- Interest rate risk	6,808
	- Foreign exchange risk	832
	- Equity risk	-
C	Capital requirements for Operational risk ( <i>Basic Indicator Approach</i> ) *	6,406
D	CET1 Capital Ratio (%)	12.11%
E	Tier1 Capital Ratio (%)	13.32%
F	Total Capital Ratio (%)	16.55%

\* 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*)**

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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 risk, Market risk & Liquidity risk, Operational Risk, Technology risk and other risks under the supervision of India Board Risk Management Committee (BRMC). The India 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)**

- Supports the Bank’s management and the Board in setting the tone from the top so as to embed and maintain appropriate risk culture throughout the Bank.
- Reviews and recommends risk strategy and risk appetite statement to the Board of Directors.
- Oversees the establishment and the operation of an independent risk management system for managing risks on an enterprise-wide basis.
- 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.
- Discusses risk reporting requirements and monitor the types of risk exposures and profile against risk thresholds.
- Approves risk methodologies which are used for capital adequacy assessment.
- Reviews (in parallel with the Board Audit Committee) the adequacy and effectiveness of the Bank’s internal control approach.
- Approves the plans to meet regulatory requirements relating to risk management and obtain assurance that the Bank is on track to meet these requirements.
- Oversees the effectiveness of the framework of Early Warning Signals (EWS) and Red Flagging of Accounts (RFA).
- Oversees Internal Capital Adequacy Assessment Process (ICAAP), including the scenarios to be used and the resulting 3-year Capital plan.
- Approves the annual Business Continuity Management (BCM) attestation.
- Oversees and reviews 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.

**Basel III: Pillar 3 Disclosures (*Continued*)**

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**3. General Disclosures (*Continued*)****India Risk Exco (“Risk EXCO”)**

- Serves as the Bank’s Committee for governance which oversees all types of risk i.e., Credit risk, Market risk, Liquidity risk, Technology risk (including information security & cybersecurity), Operational risk (including financial crime, fair dealing, and regulatory), Environmental, Social and Governance (ESG) risk as well as reputational risk.
- Reviews, 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.
- 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.
- 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.

**Basel III: Pillar 3 Disclosures (*Continued*)**

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

- Endorse local credit policies for submission to India Risk EXCO and Board Risk Management Committee for approval, as relevant.
- 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 at the India CRC, India 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 (FIG) 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 Risk Officer, Heads of Business segments, Heads of Credit, 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

**Basel III: Pillar 3 Disclosures (Continued)***as at 30 June 2025*

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in the portfolio pertaining to credit risk. The summary of discussions and outcome are shared with DBS Group, as required.

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

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

**Credit Approval and Risk Rating process**

The Bank adopts a risk-based credit approval structure whereby Credit Approving Authority levels are tied to the Group and borrower’s credit risk rating, and total credit facility limits extended across the Bank. The Business team prepares a credit memo and proposes the credit risk and facility risk ratings, which is then submitted to Credit Risk Managers (CRM), who are responsible for evaluation of the proposition based on the policies and guidelines and approve the limits as well as credit risk and facility risk ratings. The DBIL Delegation of Authority (DOA) Policy 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), as the case may be.

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. Further, investments are also classified into performing and non-performing investments (NPIs) as per RBI guidelines.

*Quantitative Disclosures***Credit Exposure**

Particulars	30 June 25
Fund Based *	6,56,134
Non-Fund Based **	7,50,928
<b>Total</b>	<b>14,07,062</b>

\* 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 2025*

(Currency: Indian rupees in million)

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

Industry	30 June 25
Banks*	90,733
Other Retail Loans	63,154
Agriculture & allied activities	56,923
Non-banking financial institutions/companies	55,913
Real Estate Activities (Other than Residential Mortgages)	45,468
Wholesale Trade (other than Food Procurement)	43,204
Other Services	33,896
Infrastructure - Energy - Electricity Generation - Private Sector	27,260
Retail Trade	24,649
Housing loans	21,943
Other Industries	21,554
Chemicals and Chemical Products (Dyes, Paints, etc.) - Others	15,880
Cement and Cement Products	11,823
Credit Card Receivables	9,892
Vehicles, Vehicle Parts and Transport Equipments	9,506
Food Processing - Others	9,355
Construction	8,932
Textiles - Others	8,198
Rubber, Plastic and their Products	7,898
Chemicals and Chemical Products (Dyes, Paints, etc.) - Drugs and Pharmaceuticals	7,300
Food Processing - Sugar	7,268
All Engineering - Others	5,640
All Engineering - Electronics	5,535
Basic Metal and Metal Products - other metal and metal products	5,311
Professional Services	5,167
Basic Metal and Metal Products - Iron and Steel	5,032
Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	4,332
Chemicals and Chemical Products (Dyes, Paints, etc.) - Petro-chemicals	3,833
Infrastructure - Social and Commercial Infrastructure - Education Institutions	3,756
Tourism, Hotel and Restaurants	3,642
Infrastructure - Transport - Roads & Bridges	3,024
Transport operators - Land Transport and Pipelines	2,836
Infrastructure - Communication - Telecommunication and Telecom Services	2,336
Mining and Quarrying - Others	2,325
Infrastructure - Energy - Electricity Transmission - Private Sector	2,046
Paper and Paper Products	1,946
Infrastructure - Water and Sanitation - Water supply pipelines	1,857
Computer and Related Activities	1,780
Wood and Wood Products	1,576
Textiles - Cotton	1,546
Food Processing - Coffee	1,445
Advances against Fixed Deposits (incl. FCNR(B), etc.)	1,346
Chemicals and Chemical Products (Dyes, Paints, etc.) - Fertilizers	1,326
Beverages - Others	1,118
Transport operators - Water Transport	879
Infrastructure - Transport - Logistics Infrastructure	750

**Basel III: Pillar 3 Disclosures (*Continued*)**
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Industry	30 June 25
Infrastructure - Energy - Electricity Distribution - Private Sector	732
Glass & Glassware	587
Leather and Leather products	583
Infrastructure - Transport - Railway Track, tunnels, viaducts, bridges	439
Infrastructure - Social and Commercial Infrastructure -Post harvest storage	393
Infrastructure – Others	368
Food Processing - Edible Oils and Vanaspati	336
Gems and Jewellery	334
Vehicle/Auto Loans	255
Transport operators - Air Transport (Aviation)	209
Infrastructure - Water and Sanitation - Solid Waste Management	171
Post and Telecommunication Services	145
Infrastructure - Social and Commercial Infrastructure-Tourism - Terminal markets	107
Infrastructure - Social and Commercial Infrastructure-Tourism - Others	94
Mining and Quarrying - Coal	67
Textiles - Man-made	54
Infrastructure - Water and Sanitation - Slurry Pipelines	27
Infrastructure - Energy - Oil/Gas/Liquefied Natural Gas (LNG) storage facility	27
Education Loans	25
Infrastructure - Social and Commercial Infrastructure -Sports Infrastructure	15
Textiles - Jute	15
Infrastructure - Transport - Inland Waterways	7
Infrastructure - Water and Sanitation - Water treatment plants	5
Beverages - Tobacco and tobaccor products	4
Mutual Funds	1
<b>Total Credit Exposure (fund based)</b>	<b>656,134</b>

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

**Industry wise Exposures (Non - Fund Based exposures)**

Industry	30 June 25
Non-Banking Financial Institutions/Companies (incl. CCIL)	3,27,584
Other Services	84,647
Banks	82,067
Infrastructure - Energy - Electricity Generation - Private Sector	28,582
Chemicals and Chemical Products (Dyes, Paints, etc.) - Others	18,023
All Engineering – Others	15,935
Vehicles, Vehicle Parts and Transport Equipments	15,345
Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	13,337
Infrastructure- Energy- Electricity Generation (Central Govt PSU)	12,017
Real Estate Activities (Other than Residential Mortgages)	11,709
Wholesale Trade (other than Food Procurement)	11,585
Other Industries	10,582
All Engineering - Electronics	9,735
Food Processing - Edible Oils and Vanaspati	9,478
Retail Trade	9,215
Chemicals and Chemical Products (Dyes, Paints, etc.) - Fertilizers	8,014
Basic Metal and Metal Products - other metal and metal products	7,287
Chemicals and Chemical Products (Dyes, Paints, etc.) - Drugs and Pharmaceuticals	6,686
Construction	6,019
Infrastructure - Transport - Ports	5,789



**Basel III: Pillar 3 Disclosures (*Continued*)**
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Industry	30 June 25
Cement and Cement Products	4,955
Computer and Related Activities	4,754
Other Retail Loans	4,336
Insurance	4,247
Textiles – Others	4,171
Rubber, Plastic and their Products	4,143
Infrastructure – Others	3,916
Food Processing – Others	3,463
Basic Metal and Metal Products - Iron and Steel	3,426
Infrastructure - Energy - Oil/Gas/Liquefied Natural Gas (LNG) storage facility	2,849
Infrastructure - Communication - Telecommunication and Telecom Services	2,676
Infrastructure - Energy - Electricity Distribution - Private Sector	2,371
Mining and Quarrying - Others	1,822
Wood and Wood Products	1,304
Chemicals and Chemical Products (Dyes, Paints, etc.) - Petro-chemicals	1,076
Infrastructure - Transport - Aviation	743
Infrastructure - Energy - Electricity Transmission - Private Sector	700
Food processing – Sugar	690
Professional Services	543
Paper and Paper Products	528
Glass & Glassware	499
Tourism, Hotel and Restaurants	455
Infrastructure - Transport - Roads & Bridges	325
Transport operators - Land Transport and Pipelines	310
Credit Card Receivables	308
Agriculture & allied activities	296
Mutual Funds	266
Infrastructure - water and sanitation - Water treatment plants	233
Infrastructure - Water and Sanitation - Water supply pipelines	227
Textiles – Cotton	223
Beverages – Others	211
Post and Telecommunication Services	191
Housing loans	187
Infrastructure - Social and Commercial Infrastructure -Post harvest storage	172
Transport operators - Air Transport (Aviation)	171
Infrastructure - Transport - Railway Track, tunnels, viaducts, bridges	124
Infrastructure - Social and Commercial Infrastructure -Hospitals	112
Transport operators - Water Transport	95
Infrastructure - Water and Sanitation - Solid Waste Management	31
Leather and Leather products	29
Gems and Jewellery	25
Food processing – Coffee	22
Beverages - Tobacco and tobacco products	18
Infrastructure - Transport - Logistics Infrastructure	18
Infrastructure - Social and Commercial Infrastructure-Tourism - Terminal markets	12
Mining and Quarrying – Coal	7
Infrastructure - Social and Commercial Infrastructure -Education Institutions	6
Infrastructure - Water and Sanitation - Slurry Pipelines	3
Infrastructure - Social and Commercial Infrastructure-Tourism - Others	1
<b>Total</b>	<b>7,50,928</b>



**Basel III: Pillar 3 Disclosures (*Continued*)**
*as at 30 June 2025*

(Currency: Indian rupees in million)

**3. General Disclosures (*Continued*)**

As on 30<sup>th</sup> June 2025, the Bank's exposure to the industries stated below was more than 5% of the total gross credit exposure:

Industry	30 June 25
Non-banking financial institutions/companies (incl. CCIL)	27%
Banks	12%

**Maturity of Assets as at 30 June 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	2,599	1,864	18,737	1,97,358	2,124	-	3,723
2-7 days	-	1,518	71,920	21,056	6,634	-	3,787
8-14 Days	-	1,599	-	6,198	17,918	-	7,305
15-30 Days	-	3,558	-	13,074	45,402	-	7,559
1 month - 2 months	-	3,740	-	11,332	58,867	-	510
2-3 months	-	1,724	-	13,481	52,023	-	3,969
3-6 Months	-	4,596	-	30,569	51,944	-	518
6 Months – 1 Year	-	4,119	-	30,483	62,113	-	7,810
1-3 Years	-	7,801	-	59,078	1,44,037	-	1,595
3-5 Years	-	344	-	54,119	51,268	-	907
Over 5 Years	-	4,427	-	22,147	60,818	5,109	1,48,359
<b>Total</b>	<b>2,599</b>	<b>35,290</b>	<b>90,657</b>	<b>4,58,895</b>	<b>5,53,148</b>	<b>5,109</b>	<b>1,86,042</b>

\*The classification of above assets 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 2025*

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

Particulars	30 June 25
<b>Amount of NPAs (Gross)</b>	<b>13,832</b>
Substandard	2,433
Doubtful 1	246
Doubtful 2	1,197
Doubtful 3	6,902
Loss	3,055

**Movement of NPAs and Provision for NPAs**

Particulars	30 June 25
<b>A</b> Amount of NPAs (Gross)	13,832
<b>B</b> Net NPAs	1,502
<b>C</b> NPA Ratios	
- Gross NPAs to gross advances (%)	2.45%
- Net NPAs to net advances (%)	0.27%
<b>D</b> Movement of NPAs (Gross)	
- Opening balance as of the beginning of the financial year	15,381
- Additions	3,004
- Reductions on account of recoveries/ write - offs	4,554
- <b>Closing balance</b>	<b>13,832</b>
<b>E</b> Movement of Provision for NPAs	
- Opening balance as of the beginning of the financial year	13,877
- Provision made during the year	1,392
- Write – offs / Write – back of excess provision	2,939
- <b>Closing balance</b>	<b>12,330</b>

**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 June 25
Opening Balance	3,192
Add: Provisions Made During the Year/Period	205
Less: Write off / Write back of Excess provisions during the Year/Period	(7)
<b>Closing Balance</b>	<b>3,390</b>

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	30 June 25
<b>A</b> Amount of Non-Performing Investments (Gross)	585
<b>B</b> Amount of provisions held for non-performing investments	585

**Movement in Provisions held towards Depreciation/Appreciation on Investments**

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

Particulars	30 June 25
Opening Balance	(2,126)
Add: Provisions made during the year	-
Less: Write off / Write back of excess provisions	(20)
Less: MTM (gain)/loss	3,165
<b>Closing Balance</b>	<b>1,019</b>

**Industry wise Past Due Loans**

Particulars	30 June 25
Infrastructure - Energy - Electricity Generation - Private Sector	8,949
Other Retail Loans	4,123
Retail Trade	3,145
Other Services	2,428
Agriculture & allied activities	2,065
Wholesale Trade (other than Food Procurement)	2,028
Other Industries	1,223
Basic Metal and Metal Products - Iron and Steel	1,006
Housing loans	690
Vehicles, Vehicle Parts and Transport Equipments	615
Non-banking financial institutions/companies	586
Credit Card Receivables	582
Chemicals and Chemical Products (Dyes, Paints, etc.) - Others	471
Professional Services	393
Infrastructure - Social and Commercial Infrastructure -Post harvest storage	219
All Engineering - Others	217
Infrastructure - Water and Sanitation - Solid Waste Management	144
Textiles - Others	109
Basic Metal and Metal Products - other metal and metal products	45
Computer and Related Activities	35
Vehicle/Auto Loans	29
Advances against Fixed Deposits (incl. FCNR(B), etc.)	14
Education Loans	8
Real Estate Activities (Other than Residential Mortgages)	4
Textiles - Cotton	3
Wood and Wood Products	2
Chemicals and Chemical Products (Dyes, Paints, etc.) - Petro-chemicals	1
Food Processing - Others	1
Tourism, Hotel and Restaurants	1
Chemicals and Chemical Products (Dyes, Paints, etc.) - Drugs and Pharmaceuticals	1
<b>Total</b>	<b>29,135</b>

**Basel III: Pillar 3 Disclosures (*Continued*)**
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**Ageing of Past Due Loans**

Particulars	30 June 25
Overdue upto 30 Days	25,634
Overdue between 31 and 60 Days	2,050
Overdue between 61 and 90 Days	1,451
<b>Total</b>	<b>29,135</b>

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	2,415	2,341
Real Estate Activities (Other than Residential Mortgages)	1,866	1,866
Infrastructure - Water and Sanitation - Water supply pipelines	1,386	1,386
Retail Trade	1,252	1,198
Other Retail Loans	1,102	646
Other Services	1,046	732
Wholesale Trade (other than Food Procurement)	850	683
Textiles - Others	651	624
Textiles - Cotton	521	497
Agriculture & allied activities	438	385
Rubber, Plastic and their Products	374	374
Credit Card Receivables	371	292
Professional Services	267	172
Housing loans	243	92
Construction	157	157
Chemicals and Chemical Products (Dyes, Paints, etc.) - Others	156	156
Glass & Glassware	153	153
Gems and Jewellery	115	115
Cement and Cement Products	98	98
Infrastructure - Social and Commercial Infrastructure - Education Institutions	74	74
Infrastructure - Transport - Logistics Infrastructure	55	55
All Engineering - Others	45	45
Basic Metal and Metal Products - Iron and Steel	34	34
Infrastructure - Energy - Oil/Gas/ LNG storage facility	27	27
Infrastructure - Transport - Roads & Bridges	24	24
Mining and Quarrying - Coal	21	21
Paper and Paper Products	17	17
Tourism, Hotel and Restaurants	15	14
Food Processing - Others	15	15
Transport operators - Water Transport	10	10
Transport operators - Land Transport and Pipelines	9	9
Wood and Wood Products	6	5
Infrastructure - Water and Sanitation - Solid Waste Management	4	4
Basic Metal and Metal Products - other metal and metal products	4	4
Chemicals and Chemical Products (Dyes, Paints, etc.) - Drugs and Pharma	3	3
Vehicle/Auto Loans	2	1
Education Loans	1	0
Vehicles, Vehicle Parts and Transport Equipments	1	0
<b>Total</b>	<b>13,832</b>	<b>12,330</b>

**Basel III: Pillar 3 Disclosures (*Continued*)**
*as at 30 June 2025*

(Currency: Indian rupees in million)

**Industry wise General Provisions \***

<b>Particulars</b>	<b>30 June 25</b>
Non-banking financial institutions/companies	688
Real Estate Activities (Other than Residential Mortgages)	506
Other Retail Loans	411
Wholesale Trade (other than Food Procurement)	239
Infrastructure - Energy - Electricity Generation - Private Sector	139
Retail Trade	124
Other services	110
Chemicals and Chemical Products (Dyes, Paints, etc.) - Others	81
Banks	79
Food Processing - Others	64
Housing loans	61
Other Industries	60
Construction	58
Food processing - Sugar	52
Vehicles, Vehicle Parts and Transport Equipments	48
Cement and Cement Products	47
Chemicals and Chemical Products (Dyes, Paints, etc.) - Drugs and Pharmaceuticals	47
Textiles - Others	43
Rubber, Plastic and their Products	40
Retail Loan - Credit Card Receivables	38
Tourism, Hotel and Restaurants	35
All Engineering - Others	34
Insurance	33
All Engineering - Electronics	31
Basic Metal and Metal Products - Iron and Steel	29
Infrastructure - Social and Commercial Infrastructure -Education Institutions	29
Basic Metal and Metal Products - other metal and metal products	28
Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	23
Chemicals and Chemical Products (Dyes, Paints, etc.) - Petro-chemicals	23
Professional Services	19
Computer and Related Activities	18
Infrastructure - Communication - Telecommunication and Telecom Services	15
Infrastructure - Transport - Roads & Bridges	12
Transport operators - Land Transport and Pipelines	12
Mining and Quarrying - Others	11
Paper and Paper Products	10
Food Processing - Coffee	9
Infrastructure - Energy - Electricity Transmission - Private Sector	8
Wood and Wood Products	7
Chemicals and Chemical Products (Dyes, Paints, etc.) - Fertilizers	7
Agriculture & allied activities	6
Infrastructure - Social and Commercial Infrastructure -Post harvest storage	5
Beverages - Others	5
Textiles - Cotton	5
Food Processing - Edible Oils and Vanaspati	4
Transport operators - Water Transport	4
Infrastructure - Transport - Logistics Infrastructure	4
Infrastructure - Energy - Electricity Distribution - Private Sector	3
Leather and Leather products	3
Infrastructure - Transport - Ports	3

**Basel III: Pillar 3 Disclosures (*Continued*)**
*as at 30 June 2025*

(Currency: Indian rupees in million)

Particulars	30 June 25
Infrastructure - Water and Sanitation - Water supply pipelines	2
Beverages - Tobacco and tobacco products	2
Infrastructure - Energy - Oil/Gas/Liquefied Natural Gas (LNG) storage facility	2
Glass & Glassware	2
Infrastructure - Others	2
Infrastructure - Water and Sanitation - Solid Waste Management	2
Infrastructure - Transport - Railway Track, tunnels, viaducts, bridges	2
Mutual Funds	1
Infrastructure - Transport - Aviation	1
Transport operators - Air Transport (Aviation)	1
Gems and Jewellery	1
Post and Telecommunication Services	1
<b>Total</b>	<b>3,390</b>

\*Includes provision for Stressed sector.

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

Particulars	30 June 25
All Engineering - Others	(731)
Retail Trade	(402)
Construction	(276)
Wholesale Trade (other than Food Procurement)	(124)
All Engineering - Electronics	(39)
Agriculture & allied activities	(28)
Professional Services	(18)
Textiles - Cotton	(18)
Other Industries	(11)
Housing loans	(7)
Chemicals and Chemical Products (Dyes, Paints, etc.) - Others	(4)
Mining and Quarrying - Coal	(3)
Paper and Paper Products	(1)
Vehicle/Auto Loans	(1)
Infrastructure - Social and Commercial Infrastructure - Education Institutions (capital stock)	4
Textiles - Others	8
Credit Card Receivables	9
Other Services	33
Other Retail Loans	62
<b>Total</b>	<b>(1,547)</b>

**Basel III: Pillar 3 Disclosures (*Continued*)**
*as at 30 June 2025*

(Currency: Indian rupees in million)

**Industry wise write-off's**

Particulars	30 June 25
All Engineering - Others	731
Other Retail Loans	551
Retail Trade	347
Credit Card Receivables	311
Construction	273
Wholesale Trade (other than Food Procurement)	134
Agriculture & allied activities	5
Professional Services	2
Other Services	2
Other Industries	2
Vehicle/Auto Loans	2
Housing and Education loans	2
<b>Total</b>	<b>2,362</b>

**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), Brickwork Ratings India Private Limited (BRIPL), 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 and assigns short term credit ratings accorded by the chosen credit rating agencies for assets which have a contractual maturity of less 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 June 25
< 100 % Risk Weight	12,21,511
100 % Risk Weight	1,85,486
> 100 % Risk Weight	2,89,551
<b>Total</b>	<b>1,696,548</b>

\* Credit Exposures include all exposures as per RBI guidelines on exposure norms, subject to credit risk, and investments in held-to-maturity, available for sale, fair value through profit and loss (other than held for trading) category. Exposures are reported net of NPA provisions and provisions for diminution in fair value of restructured advances classified as Standard.



**Basel III: Pillar 3 Disclosures (*Continued*)***as at 30 June 2025*

(Currency: Indian rupees in million)

**5. 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, 2025, is as follows:

<b>Particulars</b>	<b>30 June 25</b>
Tier I Capital	1,35,711
Exposure Measure	18,63,771
<b>Leverage Ratio</b>	<b>7.28%</b>