

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 (Standardized Approach) *	95,507
В	Capital requirements for Market Risk (Standardized Duration Approach) * Interest rate risk Foreign exchange risk Equity risk	7,639 6,808 832
С	Capital requirements for Operational risk (Basic Indicator Approach) *	6,406
D	CET1 Capital Ratio (%)	12.11%
Е	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.



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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.



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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.



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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



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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
Total	14,07,062

^{*} Represents Gross Advances and Bank exposures.

The Bank does not have overseas operations and hence exposures are restricted to the domestic segment.

^{**} Represents trade and unutilised exposures after applying credit conversion factor and Credit equivalent of FX/derivative exposures.



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3. General Disclosures (Continued)

Quantitative Disclosures (Continued)

Industry wise Exposures (Fund Based exposures)

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



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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
Total Credit Exposure (fund based)	656,134

^{*}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



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Cement and Cement Products Computer and Related Activities Other Retail Loans Insurance 4,336 Insurance 4,247 Textiles - Others Rubber, Plastic and their Products Infrastructure - Others 3,916 Basic Metal and Metal Products - Iron and Steel Infrastructure - Energy - Oil/Cas/Liquefied Natural Gas (LNG) storage facility 2,849 Infrastructure - Energy - Oil/Cas/Liquefied Natural Gas (LNG) storage facility 2,849 Infrastructure - Energy - Oil/Cas/Liquefied Natural Gas (LNG) storage facility 2,849 Infrastructure - Energy - Electricity Distribution - Private Sector 2,371 Mining and Quarrying - Others 1,304 Chemicals and Chemical Products (Dyes, Paints, etc.) - Petro-chemicals Infrastructure - Transport - Aviation Infrastructure - Energy - Electricity Transmission - Private Sector 700 Food processing - Sugar 700 Food processing - Sugar 700 Food services 343 Paper and Paper Products 328 Glass & Glassware 499 Tourism, Hotel and Restaurants 345 Infrastructure - Transport - Roads & Bridges 325 Transport operators - Land Transport and Pipelines 223 Transport operators - Land Transport and Pipelines 223 Agriculture & allied activities 308 Agriculture & allied activities 308 Agriculture - Water and Sanitation - Water treatment plants 307 Infrastructure - Water and Sanitation - Water treatment plants 308 Agriculture - Transport - Roads & Bridges 309 Textiles - Cotton 322 Textiles - Cotton 323 Infrastructure - Water and Sanitation - Solid Waste Management 310 Infrastructure - Transport - Railway Track, tunnels, viaducts, bridges 311 Infrastructure - Transport - Railway Track, tunnels, viaducts, bridges 312 Infrastructure - Social and Commercial Infrastructure - Hospitals 311 Infrastructure - Transport - Logistics Infrastructure - Hospitals 311 Infrastructure - Transport - Logistics Infrastructure - Hospitals 312 Infrastructure - Transport - Logistics Infrastructure - Hospitals 313 Infrastructure - Social and Commercial Infrastructure - Terminal markets 314 Infrastructure - Social and Commercial Infrastructure - Tourism - Termina	ey: Indian rupees in million)	
Computer and Related Activities 4,754 Other Retail Loans 4,336 Insurance 4,247 Textiles - Others 4,171 Rubber, Plastic and their Products 1,171 Rubber, Plastic and their Products 1,172 Hraticles - Others 3,1916 Basic Metal and Metal Products - Iron and Steel 1,172 Hraticles - Others 3,463 Basic Metal and Metal Products - Iron and Steel 1,173 Hrastructure - 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 1,222 Wood and Wood Products (Dyes, Paints, etc.) - Petro-chemicals 1,104 Chemicals and Chemical Products (Dyes, Paints, etc.) - Petro-chemicals 1,1076 Infrastructure - Energy - Electricity Transmission - Private Sector 700 Food processing - Sugar 690 Professional Services 5,33 Rapper and Paper Products 5,28 Glass & Glassware 499 Tourism, Hotel and Restaurants 1,175 Infrastructure - Transport - Roads & Bridges 325 Transport operators - Land Transport and Pipelines 310 Credit Card Receivables 308 Agriculture & allied activities 4,175 Mutual Funds 2,26 Infrastructure - water and sanitation - Water treatment plants 1,175 Infrastructure - water and sanitation - Water treatment plants 1,175 Infrastructure - Water and Sanitation - Water treatment plants 1,175 Infrastructure - Water and Sanitation - Water treatment plants 1,175 Infrastructure - Social and Commercial Infrastructure - Post harvest storage 1,172 Transport operators - Air Transport (Aviation) 1,171 Infrastructure - Social and Commercial Infrastructure - Post harvest storage 1,172 Transport operators - Air Transport (Aviation) 1,171 Infrastructure - Water and Sanitation - Solid Waste Management 1,172 Transport operators - Water Transport 1,174 Infrastructure - Water and Sanitation - Solid Waste Management 1,174 Infrastructure - Water and Sanitation - Solid Waste Management 1,174 Infrastructure - Water and Sanitation - Solid Waste Management 1,174 Infrastructu	Industry	30 June 25
Other Retail Loans Insurance 4,247 Textiles - Others 4,147 Rubber, Plastic and their Products 4,143 Infrastructure - Others 3,916 Food Processing - Others 3,946 Basic Metal and Metal Products - Iron and Steel Infrastructure - Energy - Oil/Gas/Liquefied Natural Gas (LNG) storage facility 2,849 Infrastructure - Energy - Electricity Distribution - Private Sector Services 1,822 Wood and Wood Products Chemicals and Chemical Products (Dyes, Paints, etc.) - Petro-chemicals Infrastructure - Transport - Aviation Professional Services 5,286 Raper and Paper Products Glass & Glassware 409 Professional Services 5,287 Paper and Paper Products Glass & Glassware 409 Tourism, Hotel and Restaurants 409 Tourism, Hotel and Restaurants 409 Tourism, Hotel and Restaurants 409 Tourism, Hotel and Transport and Pipelines 310 Credit Card Receivables Agriculture & allied activities 406 Infrastructure - water and sanitation - Water treatment plants 410 Mutual Funds 426 Infrastructure - Water and Sanitation - Water treatment plants 427 Textiles - Cotton 427 Restries - Otton 428 Reverages - Others 421 Infrastructure - Water and Sanitation - Water treatment plants 427 Transport operators - Land Variation 428 Infrastructure - Water and Sanitation - Water treatment plants 429 Infrastructure - Water and Sanitation - Water treatment plants 421 Infrastructure - Water and Sanitation - Water supply pipelines 422 Reverages - Others 421 Infrastructure - Water and Sanitation - Water supply pipelines 422 Infrastructure - Water and Sanitation - Water supply pipelines 427 Transport operators - Land infrastructure - Post harvest storage 428 Infrastructure - Water and Sanitation - Solid Waste Management 430 Leather and Leather products 429 Gens and Jewellery 420 Food processing - Coffee 422 Beverages - Others 430 Infrastructure - Water and Sanitation - Solid Waste Management 441 Infrastructure - Social and Commercial Infrastructure - Tourism - T	Cement and Cement Products	4,955
Insurance 4,247 Textiles – Others 4,1171 Rubber, Plastic and their Products 4,1171 Rubber, Plastic and their Products 5,1171 Rinfrastructure – Others 3,916 Food Processing – Others 3,463 Basic Metal and Metal Products - Iron and Steel Infrastructure - Energy – Oil/Gas/Liquefied Natural Gas (LNG) storage facility 2,849 Infrastructure - Energy – Oil/Gas/Liquefied Natural Gas (LNG) storage facility 2,849 Infrastructure - Energy – Electricity Distribution - Private Sector 2,371 Infrastructure - Energy – Electricity Distribution - Private Sector 2,371 Infrastructure - Transport - Aviation 1,404 Infrastructure - Transport - Aviation 7,443 Infrastructure - Transport - Aviation 7,444 Infrastructure - Transport - Aviation 8,445 Infrastructure - Vater and Sanitation - Water treatment plants 7,444 Infrastructure - Water and Sanitation - Water supply pipelines 7,444 Infrastructure - Water and Sanitation - Water supply pipelines 7,444 Infrastructure - Vater and Sanitation 7,444 Infrastructure - Social and Commercial Infrastructure - Post harvest storage 7,444 Infrastructure - Social and Commercial Infrastructure - Hospitals 112 Iransport operators - Air Transport (Aviation) 1,144 Infrastructure - Social and Commercial Infrastructure - Hospitals 112 Infrastructure - Vater and Sanitation - Solid Waste Management 1,24 Infrastructure - Vater and Sanitation - Solid Waste Management 1,24 Infrastructure - Social and Commercial	Computer and Related Activities	4,754
Textiles – Others Rubber, Plastic and their Products Infrastructure – Others 3,916 Food Processing – Others 3,463 Basic Metal and Metal Products - Iron and Steel Infrastructure - Energy - Oil/Gas/Liquefied Natural Gas (LNG) storage facility 1,674 Infrastructure - Energy - Oil/Gas/Liquefied Natural Gas (LNG) storage facility 1,674 Infrastructure - Energy - Electricity Distribution - Private Sector 1,521 Infrastructure - Energy - Electricity Distribution - Private Sector 1,522 Wood and Wood Products 1,522 Chemicals and Chemical Products (Dyes, Paints, etc.) - Petro-chemicals 1,076 Infrastructure - Transport - Aviation 1,674 Infrastructure - Transport - Aviation 1,674 Infrastructure - Energy - Electricity Transmission - Private Sector 1,004 Food processing - Sugar 690 Professional Services 1,543 Paper and Paper Products 1,634 Paper and Paper Products 1,638 1,63	Other Retail Loans	4,336
Rubber, Plastic and their Products Infrastructure – Others 3,016 Food Processing – Others 3,463 Basic Metal and Metal Products - Iron and Steel Infrastructure - Energy - Oil/Gas/Liquefied Natural Gas (LNG) storage facility 2,849 Infrastructure - Energy - Oil/Gas/Liquefied Natural Gas (LNG) storage facility 2,849 Infrastructure - Communication - Telecommunication and Telecom Services 1,676 Infrastructure - Energy - Electricity Distribution - Private Sector 2,371 Mining and Quarying - Others 1,304 Chemicals and Chemical Products (Dyes, Paints, etc.) - Petro-chemicals 1,076 Infrastructure - Transport - Aviation 1,743 Infrastructure - Energy - Electricity Transmission - Private Sector 7,00 Food processing – Sugar 7,00 Food processing – Sugar 8,00 Frodessional Services 5,43 Paper and Paper Products 1,528 Glass & Glassware 1,528 Glass & Glassware 1,528 Glass & Glassware 1,529 Transport operators - Land Transport and Pipelines 1,529 Transport operators - Land Transport and Pipelines 1,620 Transport operators - Land Transport and Pipelines 2,636 Infrastructure - Water and Sanitation - Water supply pipelines 2,646 Infrastructure - Water and Sanitation - Water supply pipelines 2,727 Textiles – Cotton 2,233 Infrastructure - Social and Commercial Infrastructure - Post harvest storage 1,721 Transport operators - Air Transport (Aviation) 1,732 Infrastructure - Social and Commercial Infrastructure - Hospitals 1,733 Infrastructure - Social and Commercial Infrastructure - Hospitals 1,734 Infrastructure - Social and Commercial Infrastructure - Hospitals 1,734 Infrastructure - Social and Commercial Infrastructure - Hospitals 1,734 Infrastructure - Vater and Sanitation - Solid Waste Management 1,734 Infrastructure - Water and Sanitation - Solid Waste Management 1,734 Infrastructure - Vater and Sanitation - Solid Waste Management 1,734 Infrastructure - Vater and Sanitation - Solid Waste Management 2,74 Infrastructure - Social and Commercial Infrastructure - Hospitals 1,74 Infrastructure - Social and Commercial Infrastructure - Educ	Insurance	4,247
Infrastructure – Others Food Processing – Others Basic Metal and Metal Products - Iron and Steel Infrastructure - Energy - Cili Glass/Liquefied Natural Gas (LNG) storage facility 2,849 Infrastructure - Communication - Telecommunication and Telecom Services 2,676 Infrastructure - Energy - Electricity Distribution - Private Sector 2,371 Infring and Quarrying - Others 1,822 Wood and Wood Products Chemicals and Chemical Products (Dyes, Paints, etc.) - Petro-chemicals 1,076 Infrastructure - Transport - Aviation Infrastructure - Energy - Electricity Transmission - Private Sector 700 Food processing – Sugar Food processing – Sugar Professional Services 543 Baper and Paper Products Glass & Glassware 499 Tourism, Hotel and Restaurants Infrastructure - Transport - Roads & Bridges Transport operators - Land Transport and Pipelines 310 Credit Card Receivables Agriculture & allied activities 326 Infrastructure - Water and Sanitation - Water treatment plants Infrastructure - water and sanitation - Water supply pipelines 227 Textiles – Cotton 8223 Infrastructure - Water and Sanitation - Water supply pipelines 127 Textiles – Cotton 820 Reverages – Others 127 Iransport operators - Land Transport (Aviation) 171 Infrastructure - Social and Commercial Infrastructure -Post harvest storage 172 Transport operators - Kailway Track, tunnels, viaducts, bridges 172 Iransport operators - Water Transport (Aviation) 171 Infrastructure - Transport - Railway Track, tunnels, viaducts, bridges 172 Iransport operators - Water Transport (Aviation) 173 Infrastructure - Transport - Railway Track, tunnels, viaducts, bridges 174 Infrastructure - Transport - Gridge 175 Gems and Jewellery 176 Food processing – Coffee 177 Reverages - Tobacco and tobacco products 178 Infrastructure - Social and Commercial Infrastructure - Hospitals 179 Infrastructure - Social and Commercial Infrastructure - Education Institutions 170 Infrastructure - Social and Commercial Infrastructure - Education Institutions 178 Infrastructure - Social and Commercial Infrastructure -	Textiles – Others	4,171
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 Class & Glassware 499 Prourism, 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 167 Infrastructure - water and sanitation - Water treatment plants 167 Infrastructure - water and Sanitation - Water supply pipelines 221 Textiles - Cotton 222 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 - Social and Commercial Infrastructure - Hospitals 112 Transport operators - Water Transport (Aviation) 27 Infrastructure - Social and Commercial Infrastructure - Hospitals 112 Transport operators - Water Transport (Aviation) 27 Infrastructure - Social and Commercial Infrastructure - Hospitals 112 Transport operators - Water Transport (Aviation) 17 Infrastructure - Social and Commercial Infrastructure - Hospitals 112 Transport operators - Water Transport - Logistics Infrastructure - Hospitals 112 Transport operators - Water Transport	Rubber, Plastic and their Products	4,143
Basic Metal and Metal Products - Iron and Steel Infrastructure - Energy - Oli/Gas/Liquefied Natural Gas (LNG) storage facility 2,849 Infrastructure - Communication - Telecommunication and Telecom Services 1,676 Infrastructure - Energy - Electricity Distribution - Private Sector 2,371 Mining and Quarrying - Others 1,822 Wood and Wood Products Chemicals and Chemical Products (Dyes, Paints, etc.) - Petro-chemicals 1,076 Infrastructure - Transport - Aviation Infrastructure - Transport - Aviation Infrastructure - Energy - Electricity Transmission - Private Sector 700 Food processing - Sugar Professional Services 543 Paper and Paper Products Glassware 499 Tourism, Hotel and Restaurants Infrastructure - Transport - Roads & Bridges 101 Infrastructure - Transport - Roads & Bridges 102 Transport operators - Land Transport and Pipelines 103 Credit Card Receivables 104 Agriculture & allied activities 105 Mutual Funds 106 Infrastructure - water and sanitation - Water treatment plants 107 Infrastructure - water and Sanitation - Water supply pipelines 108 Textiles - Cotton 109 Everages - Others 109 Infrastructure - Social and Commercial Infrastructure - Post harvest storage 110 Infrastructure - Transport - Railway Track, tunnels, viaducts, bridges 111 Infrastructure - Social and Commercial Infrastructure - Hospitals 112 Transport operators - Air Transport (Aviation) 113 Infrastructure - Water and Sanitation - Solid Waste Management 131 Leather and Leather products 132 Gems and Jewellery 134 Food processing - Coffee 135 Everages - Tobacco and tobacco products 136 Infrastructure - Social and Commercial Infrastructure - Hospitals 117 Infrastructure - Transport - Logistics Infrastructure 100 Infrastructure - Social and Commercial Infrastructure - Hospitals 118 Infrastructure - Transport - Logistics Infrastructure 108 Infrastructure - Social and Commercial Infrastructure - Education Institutions 109 Infrastructure - Social and Commercial Infrastructure - Education Institutions 101 Infrastructure - Social and Commercial Infrastruct	Infrastructure – Others	3,916
Infrastructure - Energy - Oil/Gas/Liquefied Natural Gas (LNG) storage facility 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 Infrastructure - Transport - Aviation Infrastructure - Transport - Aviation Infrastructure - Energy - Electricity Transmission - Private Sector 700 Food processing - Sugar 690 Professional Services 543 Paper and Paper Products 616ass & Glassware 499 Tourism, Hotel and Restaurants 455 Infrastructure - Transport - Roads & Bridges 71 Transport operators - Land Transport and Pipelines 72 Transport operators - Land Transport and Pipelines 73 Agriculture & allied activities 74 Agriculture & allied activities 75 Agriculture & allied activities 75 Agriculture - water and sanitation - Water treatment plants 75 Infrastructure - Water and Sanitation - Water supply pipelines 76 Textiles - Cotton 77 Textiles - Cotton 78 Everages - Others 79 Louising loans 79 Infrastructure - Social and Commercial Infrastructure - Post harvest storage 71 Transport operators - Air Transport (Aviation) 71 Infrastructure - Social and Commercial Infrastructure - Hospitals 71 Transport operators - Water Transport 71 Infrastructure - Water and Sanitation - Solid Waste Management 71 Infrastructure - Water and Sanitation - Solid Waste Management 72 Infrastructure - Water and Sanitation - Solid Waste Management 83 Infrastructure - Water and Commercial Infrastructure - Temport - Railway Track, unnels, viaducts, bridges 84 Infrastructure - Water and Sanitation - Solid Waste Management 85 Infrastructure - Water and Sanitation - Solid Waste Management 86 Infrastructure - Water and Commercial Infrastructure - Temport - Terminal markets 87 Infrastructure - Water and Sanitation - Solid Waste Management 88 Infrastructure - Social and Commercial Infrastruc	Food Processing – Others	3,463
Infrastructure - Communication - Telecommunication and Telecom Services 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 1.743 Infrastructure - Energy - Electricity Transmission - Private Sector 700 Food processing - Sugar 700 Professional Services 543 Paper and Paper Products Glass & Glassware 499 Tourism, Hotel and Restaurants 1.076 Infrastructure - Transport - Roads & Bridges 1.076 Infrastructure - Transport - Roads & Bridges 1.076 Infrastructure - Transport - Roads & Bridges 1.076 Infrastructure - Water and Sanitation - Water treatment plants 1.076 Infrastructure - Water and Sanitation - Water treatment plants 1.076 Infrastructure - Water and Sanitation - Water supply pipelines 2.277 Textiles - Cotton 2.233 Infrastructure - Water and Sanitation - Water supply pipelines 2.277 Textiles - Cotton 2.278 Everages - Others 2.279 Housing loans 1.079 Infrastructure - Social and Commercial Infrastructure - Post harvest storage 1.071 Infrastructure - Social and Commercial Infrastructure - Hospitals 1.171 Infrastructure - Water and Sanitation - Solid Waste Management 1.281 1.294 1.3	Basic Metal and Metal Products - Iron and Steel	3,426
Infrastructure - Energy - Electricity Distribution - Private Sector Mining and Quarrying - Others 1,822 Wood and Wood Products Chemicals and Chemical Products (Dyes, Paints, etc.) - Petro-chemicals 1,076 Infrastructure - Transport - Aviation 1,743 Infrastructure - Energy - Electricity Transmission - Private Sector Food processing - Sugar 600 Food processing - Sugar 607 Food processing - Sugar 607 Food processing - Sugar 7007 Food processing - Sugar 7007 Food processing - Sugar 808 Paper and Paper Products Glass & Glassware 4099 Tourism, Hotel and Restaurants 1,076 Infrastructure - Transport - Roads & Bridges 1,076 Infrastructure - Transport - Roads & Bridges 1,076 Transport operators - Land Transport and Pipelines 2,076 Mutual Funds 1,076 Infrastructure - water and sanitation - Water treatment plants 1,076 Infrastructure - water and Sanitation - Water supply pipelines 2,077 Textiles - Cotton 2,073 Beverages - Others 1,081 Housing loans 1,087 Infrastructure - Social and Commercial Infrastructure - Post harvest storage 1,072 Transport operators - Air Transport (Aviation) 1,073 Infrastructure - Social and Commercial Infrastructure - Hospitals 1,076 Infrastructure - Vater and Sanitation - Solid Waste Management 1,077 1,078	Infrastructure - Energy - Oil/Gas/Liquefied Natural Gas (LNG) storage facility	2,849
Mining and Quarrying - Others Wood and Wood Products Land Chemicals and Chemical Products (Dyes, Paints, etc.) - Petro-chemicals Infrastructure - Transport - Aviation Infrastructure - Energy - Electricity Transmission - Private Sector 700 Food processing - Sugar 690 Professional Services 543 Paper and Paper Products 61ass & Glassware 70urism, Hotel and Restaurants 145 Infrastructure - Transport - Roads & Bridges 70urism, Hotel and Restaurants 145 Infrastructure - Transport - Roads & Bridges 71ansport operators - Land Transport and Pipelines 726 730 Agriculture & allied activities 730 Agriculture & allied activities 730 Agriculture & allied activities 731 Infrastructure - water and sanitation - Water treatment plants 133 Infrastructure - water and Sanitation - Water supply pipelines 731 Textiles - Cotton 8223 Beverages - Others 191 Housing loans 187 Infrastructure - Social and Commercial Infrastructure -Post harvest storage 172 Transport operators - Air Transport (Aviation) 171 Infrastructure - Social and Commercial Infrastructure -Hospitals 112 Transport operators - Water Transport 74 Infrastructure - Water and Sanitation - Solid Waste Management 131 Leather and Leather products 75 Gems and Jewellery 76 76 176 187 188 Infrastructure - Transport - Logistics Infrastructure 188 Infrastructure - Transport - Logistics Infrastructure 188 Infrastructure - Social and Commercial Infrastructure 189 Infrastructure - Social and Commercial Infrastructure 190 Infrastructure - Social and Commercial Infrastructure 191 Infrastructure - Social and Commercial Infrastructure 192 Infrastructure - Social and Comme	Infrastructure - Communication - Telecommunication and Telecom Services	2,676
Wood and Wood Products1,304Chemicals and Chemical Products (Dyes, Paints, etc.) - Petro-chemicals1,076Infrastructure - Transport - Aviation743Infrastructure - Energy - Electricity Transmission - Private Sector700Food processing - Sugar690Professional Services543Paper and Paper Products528Glass & Glassware499Tourism, Hotel and Restaurants455Infrastructure - Transport - Roads & Bridges325Transport operators - Land Transport and Pipelines310Credit Card Receivables308Agriculture & allied activities296Mutual Funds266Infrastructure - water and sanitation - Water treatment plants233Infrastructure - water and Sanitation - Water supply pipelines227Textiles - Cotton223Beverages - Others211Post and Telecommunication Services191Housing Joans187Infrastructure - Social and Commercial Infrastructure -Post harvest storage172Transport operators - Air Transport (Aviation)171Infrastructure - Transport - Railway Track, tunnels, viaducts, bridges124Infrastructure - Water and Sanitation - Solid Waste Management31Leather and Leather products29Gems and Jewellery25Food processing - Coffee22Beverages - Tobacco and tobacco products18Infrastructure - Social and Commercial Infrastructure - Tourism - Terminal markets12Infing and Quarrying - Coal7 </td <td>Infrastructure - Energy - Electricity Distribution - Private Sector</td> <td>2,371</td>	Infrastructure - Energy - Electricity Distribution - Private Sector	2,371
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 6990 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 supply pipelines 227 Textiles - Cotton 223 Beverages - Others 211 Post and Telecommunication Services 191 Horisatructure - Social and Commercial Infrastructure -Post harvest storage 172 Transport operators - Air Transport (Aviation) 171 Infrastructure - Social and Commercial Infrastructure -Hospitals 112 Transport operators - Water Transport 124 Infrastructure - Social and Commercial Infrastructure -Hospitals 112 Transport operators - Water Transport 295 Infrastructure - Water and Sanitation - Solid Waste Management 31 Leather and Leather products 296 Gems and Jewellery 25 Food processing - Coffee 22 Beverages - Tobacco and tobacco products 18 Infrastructure - Transport - Logistics Infrastructure 18 Infrastructure - Transport - Logistics Infrastructure 18 Infrastructure - Social and Commercial Infrastructure 18 Infrastructure - Social and Commercial Infrastructure 19 Infrastructure - Social and Commercial Infrastructure 20 Infrastructure - Transport - Logistics Infrastructure 20 Infrastructure - Vater and Sanitation - Solid Waste Management 18 Infrastructure - Vater and Sanitation - Solid Waste Management 18 Infrastructure - Transport - Logistics Infrastructure 18 Infrastructure - Vater and Sanitation - Solid Waste Management 18 Infrastructure - Vater and Sanitation - Solid Waste Management 18 Infrastruc	Mining and Quarrying - Others	1,822
Infrastructure - Transport - Aviation Infrastructure - Energy - Electricity Transmission - Private Sector Food processing - Sugar Fordessional Services Fayar and Paper Products Glass & Glassware Furnism, Hotel and Restaurants Infrastructure - Transport - Roads & Bridges Tourism, Hotel and Restaurants Infrastructure - Transport - Roads & Bridges Transport operators - Land Transport and Pipelines Credit Card Receivables Agriculture & allied activities Services Mutual Funds Infrastructure - water and sanitation - Water treatment plants Infrastructure - water and Sanitation - Water supply pipelines Textiles - Cotton Everages - Others Infrastructure - Water and Sanitation - Water supply pipelines Fort and Telecommunication Services Infrastructure - Social and Commercial Infrastructure - Post harvest storage Infrastructure - Social and Commercial Infrastructure - Hospitals Infrastructure - Water and Sanitation - Solid Waste Management Infrastructure - Water and Sanitation - Solid Waste Management Infrastructure - Water and Sanitation - Solid Waste Management Infrastructure - Water and Sanitation - Solid Waste Management Infrastructure - Transport - Logistics Infrastructure Infrastructure - Social and Commercial Infrastructure - Fourism - Terminal markets Infrastructure - Social and Commercial Infrastructure - Education Institutions Infrastructure - Water and Sanitation - Slurry Pipelines Infrastructure - Water and Sanitation - Slurry Pipelines Infrastructure - Water and Sanitation - Slurry Pipelines Infrastructure - Social and Commercial Infrastructure - Fourism - Others	Wood and Wood Products	1,304
Infrastructure - Energy - Electricity Transmission - Private Sector Food processing — Sugar 690 Professional Services 528 Glass & Glassware 499 Tourism, Hotel and Restaurants 1455 Infrastructure - Transport - Roads & Bridges Transport operators - Land Transport and Pipelines Credit Card Receivables Agriculture & allied activities 906 Mutual Funds 107 Infrastructure - water and sanitation - Water treatment plants 107 Extiles — Cotton 108 Beverages — Others 109 Housing loans 108 Infrastructure - Water and Sanitation - Water supply pipelines 121 Transport operators - Air Transport (Aviation) 117 Infrastructure - Social and Commercial Infrastructure - Hospitals 117 Transport operators - Air Transport (Aviation) 117 Infrastructure - Social and Commercial Infrastructure - Hospitals 118 Transport operators - Water Transport 119 Infrastructure - Water and Sanitation - Solid Waste Management 120 Infrastructure - Water and Sanitation - Solid Waste Management 131 Leather and Leather products 132 Gems and Jewellery 135 Food processing — Coffee 136 Everages - Tobacco and tobacco products 138 Infrastructure - Transport - Logistics Infrastructure 148 Infrastructure - Transport - Coal 159 Infrastructure - Transport - Coal 160 Infrastructure - Transport - Logistics Infrastructure 170 Infrastructure - Transport - Logistics Infrastructure 188 Infrastructure - Transport - Logistics Infrastructure 188 Infrastructure - Social and Commercial Infrastructure 188 Infrastructure - Social and Commercial Infrastructure 188 Infrastructure - Social and Commercial Infrastructure 189 Infrastructure - Social and Commercial Infrastructure 199 Infrastructure - Social and Commercial Infrastructure 190 Infrastructure - Social and Commercial Infrastructure - Education Institutions 190 Infrastructure - Water and Sanitation - Slurry Pipelines 191 Infrastructure - Social and Commer	Chemicals and Chemical Products (Dyes, Paints, etc.) - Petro-chemicals	1,076
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 - 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 - Terminal markets 12 Mining and Quarrying - Coal 7 Infrastructure - Social and Commercial Infrastructure - Terminal markets 12 Mining and Quarrying - Coal 7 Infrastructure - Social and Commercial Infrastructure - Feducation Institutions 6 Infrastructure - Water and Sanitation - Slurry Pipelines 3 Infrastructure - Water and Sanitation - Slurry Pipelines 3 Infrastructure - Social and Commercial Infrastructure-Tourism - Others 1	Infrastructure - Transport - Aviation	743
Professional Services 543 Paper and Paper Products 528 Glass & Glassware 499 Tourism, Hotel and Restaurants 455 Infrastructure - Transport - Roads & Bridges 325 Irransport 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 - Social and Commercial Infrastructure -Hospitals 112 Transport operators - Water Transport (Infrastructure -Hospitals 112 Transport operators - Water Transport Solid Waste Management 31 Leather and Leather products 29 Gems and Jewellery 25 Gems and Jewellery 25 Gems and Jewellery 25 Gems and Jewellery 25 Beverages - Tobacco and tobacco products 18 Infrastructure - Transport - Logistics Infrastructure - Terminal markets 12 Mining and Quarrying - Coal 7 Infrastructure - Social and Commercial Infrastructure - Terminal markets 12 Mining and Quarrying - Coal 7 Infrastructure - Social and Commercial Infrastructure - Terminal markets 12 Mining and Quarrying - Coal 7 Infrastructure - Social and Commercial Infrastructure - Terminal markets 12 Mining and Quarrying - Coal 7 Infrastructure - Social and Commercial Infrastructure - Terminal markets 12 Mining and Quarrying - Coal 7 Infrastructure - Social and Commercial Infrastructure - Terminal markets 12 Mining and Quarrying - Coal 7 Infrastructure - Social and Commercial Infrastructure - Terminal markets 13 Infrastructure - Social and Commercial Infrastructure - Tourism - Others 1	Infrastructure - Energy - Electricity Transmission - Private Sector	700
Paper and Paper Products	Food processing – Sugar	690
Glass & Glassware Tourism, Hotel and Restaurants Infrastructure - Transport - Roads & Bridges Transport operators - Land Transport and Pipelines Credit Card Receivables Agriculture & allied activities Mutual Funds Infrastructure - water and sanitation - Water treatment plants Infrastructure - Water and Sanitation - Water supply pipelines 227 Textiles - Cotton 223 Beverages - Others Post and Telecommunication Services Infrastructure - Social and Commercial Infrastructure -Post harvest storage 172 Transport operators - Air Transport (Aviation) Infrastructure - Social and Commercial Infrastructure -Hospitals Infrastructure - Social and Commercial Infrastructure -Hospitals 112 Transport operators - Water Transport 95 Infrastructure - Water and Sanitation - Solid Waste Management 124 Leather and Leather products Gems and Jewellery 225 Food processing - Coffee 226 Beverages - Tobacco and tobacco products Infrastructure - Transport - Logistics Infrastructure 188 Infrastructure - Transport - Logistics Infrastructure 188 Infrastructure - Transport - Logistics Infrastructure 188 Infrastructure - Social and Commercial Infrastructure 188 Infrastructure - Social and Commercial Infrastructure 188 Infrastructure - Social and Commercial Infrastructure - Tourism - Terminal markets 191 Infrastructure - Social and Commercial Infrastructure - Tourism - Terminal markets 192 Infrastructure - Social and Commercial Infrastructure - Education Institutions 193 Infrastructure - Social and Commercial Infrastructure - Education Institutions 194 Infrastructure - Social and Commercial Infrastructure - Education Institutions 195 Infrastructure - Social and Commercial Infrastructure - Education Institutions 196 Infrastructure - Social and Commercial Infrastructure - Education Institutions 197 Infrastructure - Social and Commercial Infrastructure - Education Institutions 198 Infrastructure - Social and Commercial Infrastructure - Education Institutions 199 Infrastructure - Social and Com	Professional Services	543
Tourism, Hotel and Restaurants 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 107 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 Infrastructure - Transport - Logistics Infrastructure 18 Infrastructure - Transport - Logistics Infrastructure 18 Infrastructure - Social and Commercial Infrastructure -Tourism - Terminal markets 112 Mining and Quarrying - Coal 116 Infrastructure - Social and Commercial Infrastructure -Education Institutions 6 Infrastructure - Water and Sanitation - Slurry Pipelines 3 Infrastructure - Water and Sanitation - Slurry Pipelines 16	Paper and Paper Products	528
Infrastructure - Transport - Roads & Bridges Transport operators - Land Transport and Pipelines Credit Card Receivables Agriculture & allied activities Agriculture & allied activities Agriculture - water and sanitation - Water treatment plants Infrastructure - water and Sanitation - Water supply pipelines 223 Infrastructure - Water and Sanitation - Water supply pipelines 227 Textiles - Cotton 223 Beverages - Others Post and Telecommunication Services 191 Housing loans Infrastructure - Social and Commercial Infrastructure -Post harvest storage 172 Transport operators - Air Transport (Aviation) 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 22 Gems and Jewellery 25 Food processing - Coffee 8everages - Tobacco and tobacco products Infrastructure - Transport - Logistics Infrastructure 18 Infrastructure - Social and Commercial Infrastructure 18 Infrastructure - Social and Commercial Infrastructure 18 Infrastructure - Social and Commercial Infrastructure - Tourism - Terminal markets 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	Glass & Glassware	499
Transport operators - Land Transport and Pipelines Credit Card Receivables Agriculture & allied activities Agriculture & allied activities Agriculture - water and sanitation - Water treatment plants Infrastructure - water and sanitation - Water supply pipelines 227 Textiles - Cotton 223 Beverages - Others Post and Telecommunication Services 191 Housing loans Infrastructure - Social and Commercial Infrastructure -Post harvest storage 172 Transport operators - Air Transport (Aviation) Infrastructure - Social and Commercial Infrastructure -Hospitals Infrastructure - Social and Commercial Infrastructure -Hospitals 112 Transport operators - Water Transport 124 Infrastructure - Water and Sanitation - Solid Waste Management 131 Leather and Leather products 229 Gems and Jewellery 25 Food processing - Coffee 22 Beverages - Tobacco and tobacco products Infrastructure - Infrastructure - Infrastructure 18 Infrastructure - Social and Commercial Infrastructure 19 Infrastructure - Social and Commercial Infrastructure 19 Infrastructure - Social and Commercial Infrastructure 19 Infrastructure - Social and Commercial Infrastructure - House - Social and Commercial Infrastructure 19 Infrastructure - Social and Commercial Infrastructure - Education Institutions 10 Infrastructure - Water and Sanitation - Slurry Pipelines 11 Infrastructure - Social and Commercial Infrastructure - Tourism - Others 11	Tourism, Hotel and Restaurants	455
Credit Card Receivables 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 - Social and Commercial Infrastructure -Hospitals 112 Transport operators - Water Transport 195 Infrastructure - Water and Sanitation - Solid Waste Management 296 Gems and Jewellery 297 Food processing - Coffee 298 Beverages - Tobacco and tobacco products 198 Infrastructure - Transport - Logistics Infrastructure 198 Infrastructure - Social and Commercial Infrastructure 198 Infrastructure - Social and Commercial Infrastructure 199 Infrastructure - Water and Sanitation - Solid Waste Management 190 Infrastructure - Water and Sanitation - Solid Waste Management 190 Infrastructure - Transport - Logistics Infrastructure 190 Infrastructure - Transport - Logistics Infrastructure 190 Infrastructure - Social and Commercial Infrastructure 191 Infrastructure - Social and Commercial Infrastructure - Tourism - Terminal markets 192 Infrastructure - Social and Commercial Infrastructure - Education Institutions 190 Infrastructure - Water and Sanitation - Slurry Pipelines 190 Infrastructure - Social and Commercial Infrastructure - Tourism - Others 108 Infrastructure - Social and Commercial Infrastructure - Tourism - Others	Infrastructure - Transport - Roads & Bridges	325
Agriculture & allied activities 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 131 Leather and Leather products 229 Gems and Jewellery 525 Food processing - Coffee 220 Beverages - Tobacco and tobacco products Infrastructure - Social and Commercial Infrastructure 188 Infrastructure - Social and Commercial Infrastructure 188 Infrastructure - Social and Commercial Infrastructure 189 Infrastructure - Social and Commercial Infrastructure 180 Infrastructure - Social and Commercial Infrastructure 180 Infrastructure - Social and Commercial Infrastructure 180 Infrastructure - Social and Commercial Infrastructure - Tourism - Terminal markets 190 Infrastructure - Social and Commercial Infrastructure - Education Institutions 105 Infrastructure - Water and Sanitation - Slurry Pipelines 107 Infrastructure - Water and Sanitation - Slurry Pipelines 108 Infrastructure - Social and Commercial Infrastructure-Tourism - Others 109 Infrastructure - Social and Commercial Infrastructure - Tourism - Others	Transport operators - Land Transport and Pipelines	310
Mutual Funds266Infrastructure - water and sanitation - Water treatment plants233Infrastructure - Water and Sanitation - Water supply pipelines227Textiles - Cotton223Beverages - Others211Post and Telecommunication Services191Housing loans187Infrastructure - Social and Commercial Infrastructure -Post harvest storage172Transport operators - Air Transport (Aviation)171Infrastructure - Transport - Railway Track, tunnels, viaducts, bridges124Infrastructure - Social and Commercial Infrastructure -Hospitals112Transport operators - Water Transport95Infrastructure - Water and Sanitation - Solid Waste Management31Leather and Leather products29Gems and Jewellery25Food processing - Coffee22Beverages - Tobacco and tobacco products18Infrastructure - Transport - Logistics Infrastructure18Infrastructure - Social and Commercial Infrastructure-Tourism - Terminal markets12Mining and Quarrying - Coal7Infrastructure - Social and Commercial Infrastructure - Education Institutions6Infrastructure - Water and Sanitation - Slurry Pipelines3Infrastructure - Social and Commercial Infrastructure-Tourism - Others1	Credit Card Receivables	308
Infrastructure - water and sanitation - Water treatment plants 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 229 Gems and Jewellery 25 Food processing - Coffee 22 Beverages - Tobacco and tobacco products 118 Infrastructure - Transport - Logistics Infrastructure 128 Infrastructure - Social and Commercial Infrastructure-Tourism - Terminal markets 12 Mining and Quarrying - Coal 17 Infrastructure - Social and Commercial Infrastructure -Education Institutions 6 Infrastructure - Water and Sanitation - Slurry Pipelines 3 Infrastructure - Social and Commercial Infrastructure-Tourism - Others	Agriculture & allied activities	
Infrastructure - Water and Sanitation - Water supply pipelines 223 Beverages - Others 211 Post and Telecommunication Services 191 Housing loans Infrastructure - Social and Commercial Infrastructure -Post harvest storage 172 Transport operators - Air Transport (Aviation) Infrastructure - Transport - Railway Track, tunnels, viaducts, bridges Infrastructure - Social and Commercial Infrastructure -Hospitals 112 Transport operators - Water Transport 112 Transport operators - Water Transport 124 Infrastructure - Water and Sanitation - Solid Waste Management 131 Leather and Leather products 229 Gems and Jewellery 25 Food processing - Coffee 222 Beverages - Tobacco and tobacco products Infrastructure - Transport - Logistics Infrastructure 18 Infrastructure - Social and Commercial Infrastructure 18 Infrastructure - Social and Commercial Infrastructure -Tourism - Terminal markets 12 Mining and Quarrying - Coal Infrastructure - Social and Commercial Infrastructure -Education Institutions 6 Infrastructure - Water and Sanitation - Slurry Pipelines 13 Infrastructure - Social and Commercial Infrastructure-Tourism - Others	Mutual Funds	
Textiles – Cotton Beverages – Others 211 Post and Telecommunication Services 191 Housing loans Infrastructure - Social and Commercial Infrastructure -Post harvest storage 172 Transport operators - Air Transport (Aviation) 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 131 Leather and Leather products 29 Gems and Jewellery 25 Food processing – Coffee 22 Beverages - Tobacco and tobacco products Infrastructure - Transport - Logistics Infrastructure 18 Infrastructure - Social and Commercial Infrastructure 18 Infrastructure - Social and Commercial Infrastructure -Tourism - Terminal markets 12 Mining and Quarrying – Coal Infrastructure - Social and Commercial Infrastructure -Education Institutions 6 Infrastructure - Water and Sanitation - Slurry Pipelines 13 Infrastructure - Social and Commercial Infrastructure-Tourism - Others	Infrastructure - water and sanitation - Water treatment plants	233
Beverages – Others Post and Telecommunication Services Housing loans Infrastructure - Social and Commercial Infrastructure -Post harvest storage Irransport operators - Air Transport (Aviation) Infrastructure - Transport - Railway Track, tunnels, viaducts, bridges Infrastructure - Social and Commercial Infrastructure -Hospitals Infrastructure - Social and Commercial Infrastructure -Hospitals Infrastructure - Water and Sanitation - Solid Waste Management Icather and Leather products Gems and Jewellery Food processing – Coffee Beverages - Tobacco and tobacco products Infrastructure - Transport - Logistics Infrastructure Infrastructure - Social and Commercial Infrastructure-Tourism - Terminal markets Infrastructure - Social and Commercial Infrastructure -Education Institutions Infrastructure - Water and Sanitation - Slurry Pipelines Infrastructure - Water and Sanitation - Slurry Pipelines Infrastructure - Social and Commercial Infrastructure-Tourism - Others	Infrastructure - Water and Sanitation - Water supply pipelines	•
Post and Telecommunication Services Housing loans Infrastructure - Social and Commercial Infrastructure -Post harvest storage 172 Transport operators - Air Transport (Aviation) Infrastructure - Transport - Railway Track, tunnels, viaducts, bridges Infrastructure - Social and Commercial Infrastructure -Hospitals Infrastructure - Social and Commercial Infrastructure -Hospitals Infrastructure - Water and Sanitation - Solid Waste Management Leather and Leather products Gems and Jewellery Food processing - Coffee Beverages - Tobacco and tobacco products Infrastructure - Transport - Logistics Infrastructure Infrastructure - Social and Commercial Infrastructure Infrastructure - Social and Commercial Infrastructure-Tourism - Terminal markets Infrastructure - Social and Commercial Infrastructure - Education Institutions Infrastructure - Water and Sanitation - Slurry Pipelines Infrastructure - Social and Commercial Infrastructure-Tourism - Others		
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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		
Beverages - Tobacco and tobacco products Infrastructure - Transport - Logistics Infrastructure Infrastructure - Social and Commercial Infrastructure-Tourism - Terminal markets Mining and Quarrying - Coal Infrastructure - Social and Commercial Infrastructure - Education Institutions Infrastructure - Water and Sanitation - Slurry Pipelines Infrastructure - Social and Commercial Infrastructure-Tourism - Others 18	•	_
Infrastructure - Transport - Logistics Infrastructure Infrastructure - Social and Commercial Infrastructure-Tourism - Terminal markets Mining and Quarrying - Coal Infrastructure - Social and Commercial Infrastructure - Education Institutions Infrastructure - Water and Sanitation - Slurry Pipelines Infrastructure - Social and Commercial Infrastructure-Tourism - Others 18		
Infrastructure - Social and Commercial Infrastructure-Tourism - Terminal markets 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		
Mining and Quarrying – Coal7Infrastructure - Social and Commercial Infrastructure -Education Institutions6Infrastructure - Water and Sanitation - Slurry Pipelines3Infrastructure - Social and Commercial Infrastructure-Tourism - Others1		
Infrastructure - Social and Commercial Infrastructure - Education Institutions 6 Infrastructure - Water and Sanitation - Slurry Pipelines 3 Infrastructure - Social and Commercial Infrastructure-Tourism - Others 1		
Infrastructure - Water and Sanitation - Slurry Pipelines 3 Infrastructure - Social and Commercial Infrastructure-Tourism - Others 1		
Infrastructure - Social and Commercial Infrastructure-Tourism - Others		
		3
	Total	7,50,928

DBS Bank India Limited

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

as at 30 June 2025

(Currency: Indian rupees in million)

3. General Disclosures (Continued)

As on 30^{th} 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
3–5Years	-	344	-	54,119	51,268	-	907
Over 5Years	-	4,427	-	22,147	60,818	5,109	1,48,359
Total	2,599	35,290	90,657	4,58,895	5,53,148	5,109	1,86,042

^{*}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.



as at 30 June 2025

(Currency: Indian rupees in million)

3. General Disclosures (Continued)

Classification of NPA's

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

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)
Closing Balance	3,390

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



as at 30 June 2025

(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 June 25
A	Amount of Non-Performing Investments (Gross)	585
В	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
Closing Balance	1,019

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
Total	29,135



as at 30 June 2025

(Currency: Indian rupees in million)

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
Total	29,135

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
Total	13,832	12,330



as at 30 June 2025

(Currency: Indian rupees in million)

Industry wise General Provisions *

Industry wise General Provisions *	
Particulars	30 June 25
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



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
Total	3,390

^{*}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
Total	(1,547)



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
Total	2,362

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
Total	1,696,548

^{*} 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.

DBS Bank India Limited

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:

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