

Basel III: Pillar 3 Disclosures
as at 31 December 2023

(Currency: Indian rupees in million)

1. Scope of application
Qualitative Disclosures

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

2. Capital Adequacy
Qualitative disclosures

The CRAR of the Bank is 17.59% as computed under Basel III norms, which is higher than the minimum regulatory CRAR requirement (including CCB) of 11.50%.

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

Quantitative disclosures

| Particulars | 31 Dec 23 |
|--|---------------|
| A Capital requirements for Credit Risk (<i>Standardized Approach</i>) * | 63,809 |
| B Capital requirements for Market Risk (<i>Standardized Duration Approach</i>) * | 9,496 |
| - Interest rate risk | 8,676 |
| - Foreign exchange risk | 756 |
| - Equity risk | 64 |
| C Capital requirements for Operational risk (<i>Basic Indicator Approach</i>) * | 4,502 |
| D CET1 Capital Ratio (%) | 15.16% |
| E Tier1 Capital Ratio (%) | 15.16% |
| F Total Capital Ratio (%) | 17.59% |

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

The responsibilities of the committees are summarized below:

India Board Risk Management Committee (BRMC)

- Oversees the risk governance, risk approaches and limits of DBS India and ensures that these risks are effectively managed within the Bank’s overall risk governance framework.
- Approves the Bank’s overall and specific risk governance approach including risk appetite, major risk policies and significant changes thereto.
- Discuss risk reporting requirements and monitor the types of risk exposures and profile against risk thresholds.
- Approves risk methodology which are used for capital computation and monitor the performance of previously approved methodologies.
- Reviews (in parallel with the Board Audit Committee) the adequacy and effectiveness of the Bank’s internal control approach.
- Approve the annual Business Continuity Management (BCM) attestation.

India Risk Exco (“Risk EXCO”)

- Serves as the Bank’s Committee for governance over Credit, Market, Operational (including financial crime, cybersecurity, information security, fair dealing, and regulatory), Environmental, Social and Governance (ESG) as well as reputational risk.
- Endorse the risk management and governance approach, where required by regulations.
- Monitors and discusses the Bank’s risk profiles, as well as market and regulatory developments.
- Oversees the Internal Capital Adequacy Assessment Process (ICAAP) including scenarios used and approve risk assessments results.
- Serves as a discussion forum for any matter escalated by the underlying risk committees and endorse India specific risk policies and local adoption of Group policies as required, before recommendation to India Board for approval.

Basel III: Pillar 3 Disclosures (*Continued*)

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

India Credit Risk Committee (CRC)

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

Qualitative Disclosures**Credit Risk Management Policy**

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

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

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

Basel III: Pillar 3 Disclosures (*Continued*)

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

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

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

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

Credit Approval and Risk Rating process

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

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

Basel III: Pillar 3 Disclosures (Continued)*as at 31 December 2023*

(Currency: Indian rupees in million)

*Quantitative Disclosures***Credit Exposure**

| Particulars | 31 Dec 23 |
|--------------------|------------------|
| Fund Based * | 5,06,700 |
| Non-Fund Based ** | 3,71,600 |

* Represents Gross Advances and Bank exposures.

** Represents trade and unutilized 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 31 December 2023

(Currency: Indian rupees in million)

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

| Industry | 31 Dec 23 |
|---|-----------|
| Non-Banking Financial Corporate / Financial Institutions | 74,879 |
| Other Retail Loans | 55,266 |
| Agriculture and Allied Activities | 44,497 |
| Wholesale Trade (other than Food Procurement) | 32,248 |
| Retail Trade | 30,975 |
| Banks | 30,701 |
| Other Services | 26,634 |
| Housing Loans (incl. priority sector Housing) | 21,884 |
| Others - Industries | 21,184 |
| Construction | 19,055 |
| Chemicals and Chemical Products (Dyes, Paints, etc.) - Others | 14,738 |
| Energy - Electricity Generation - Private Sector | 14,336 |
| Vehicle/Auto Loans | 10,284 |
| Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels | 8,321 |
| Credit Card Receivables | 7,495 |
| Basic Metal and Metal Products - other metal and metal products | 7,439 |
| All Engineering - Electronics | 6,674 |
| Chemicals and Chemical Products (Dyes, Paints, etc.) - Drugs and Pharmaceuticals | 6,480 |
| Infrastructure - Others | 6,235 |
| Transport - Roads and Bridges - Highways | 5,844 |
| Social and Commercial Infrastructure - Education Institutions (capital stock) | 5,704 |
| Food Processing - Others | 5,461 |
| Textiles - Others | 4,979 |
| Rubber, Plastic and their Products | 4,404 |
| All Engineering - Others | 4,370 |
| Food Processing - Sugar | 3,826 |
| Cement and Cement Products | 3,727 |
| Social and Commercial Infrastructure - Tourism Infrastructure - Three-star or higher category | 3,560 |
| Energy - Oil/Gas/Liquefied Natural Gas (LNG) storage facility | 3,121 |
| Basic Metal and Metal Products - Iron and Steel | 3,040 |
| Land Transport and Pipelines | 2,396 |
| Social and Commercial Infrastructure - Post harvest storage infrastrucutre | 1,706 |
| Textiles - Cotton | 1,676 |
| Beverages - Others | 1,600 |
| Wood and Wood Products | 1,583 |
| Social and Commercial Infrastructure - Terminal Markets | 1,471 |
| Paper and Paper Products | 1,411 |
| Vehicles, Vehicle Parts and Transport Equipments | 1,257 |
| Chemicals and Chemical Products (Dyes, Paints, etc.) - Petro-chemicals | 1,236 |
| Computer and Related Activities | 977 |
| Chemicals and Chemical Products (Dyes, Paints, etc.) - Fertilizers | 691 |
| Water and Sanitation - Solid Waste Management | 561 |
| Communication - Telecommunication and Telecom Services | 408 |
| Glass, Glassware and other non-metallic mineral products (Except Cement and Cement products) | 371 |
| Mining and Quarrying - Others | 351 |
| Gems and Jewellery | 289 |

Basel III: Pillar 3 Disclosures (Continued)
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| Industry | 31 Dec 23 |
|--|-----------------|
| Food Processing - Coffee | 264 |
| Social and Commercial Infrastructure - Hospitals (capital stock) | 229 |
| Energy - Electricity Generation - PSU | 189 |
| Professional Services | 145 |
| Food Processing - Edible Oils and Vanaspati | 138 |
| Air Transport (Aviation) | 112 |
| Leather and Leather products | 91 |
| Tourism, Hotel and Restaurants | 64 |
| Social and Commercial Infrastructure - Sports Infrastructure | 42 |
| Education Loans | 29 |
| Communication - Telecommunication (Fixed network) | 17 |
| Textiles - Jute | 17 |
| Mining and Quarrying - Coal | 10 |
| Transport - Airport | 3 |
| Consumer Durables | 2 |
| Social and Commercial Infrastructure - Tourism Infrastructure - Ropeway and cable cars | 2 |
| Beverages - Tobacco and tobacco or products | 2 |
| Food Credit | 1 |
| Total Credit Exposure (fund based) | 5,06,700 |

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

Industry wise Exposures (Non - Fund Based exposures)

| Industry | 31 Dec 23 |
|--|-----------|
| Non-Banking Financial Institutions/Companies | 1,61,270 |
| Banks | 44,426 |
| Other Industries | 41,457 |
| Infrastructure - Energy - Electricity Generation - Private Sector | 15,104 |
| Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels | 13,990 |
| Chemicals and Chemical Products (Dyes, Paints, etc.) - Others | 10,114 |
| All Engineering - Others | 9,157 |
| Wholesale Trade (other than Food Procurement) | 8,847 |
| Vehicles, Vehicle Parts and Transport Equipments | 5,925 |
| Construction | 5,593 |
| Food Processing - Edible Oils and Vanaspati | 5,450 |
| All Engineering - Electronics | 4,802 |
| Other Services | 4,326 |
| Infrastructure - Transport - Ports | 3,824 |
| Infrastructure- Energy- Electricity Generation (Private sector) | 3,633 |
| Retail Loan - Other Retail Loans | 3,518 |
| Computer Software | 3,491 |
| Basic Metal & Metal products - Other Metal and Metal Products | 2,716 |
| Retail Trade | 2,581 |
| Trading Activity | 2,123 |
| Infrastructure- Energy- Electricity Generation (Central Govt PSU) | 1,896 |
| Food Processing - Others | 1,820 |
| Chemicals and Chemical Products (Dyes, Paints, etc.) - Drugs and Pharmaceuticals | 1,800 |
| Cement and Cement Products | 1,718 |
| Rubber, Plastic and their Products | 1,422 |
| Infrastructure - Transport - Roads & Bridges | 1,411 |
| Chemicals and Chemical Products (Dyes, Paints, etc.) - Fertilisers | 1,031 |

Basel III: Pillar 3 Disclosures (Continued)
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| Industry | 31 Dec 23 |
|--|-----------------|
| Infrastructure - Communication - Telecommunication (Fixed network) | 936 |
| Textiles - Others | 935 |
| Infrastructure - Energy - Gas Pipelines | 733 |
| Wood and Wood Products | 687 |
| Infrastructure - Others | 523 |
| Basic Metal & Metal products - Iron and Steel | 454 |
| Chemicals and Chemical Products (Dyes, Paints, etc.) - Petro-chemicals (excluding under Infrastructure) | 431 |
| Textiles - Cotton - Others | 415 |
| Agriculture & allied activities | 414 |
| Transport Operators | 393 |
| Professional Services | 329 |
| Paper and Paper Products | 327 |
| Infrastructure - Communication - Telecommunication and Telecom Services | 316 |
| Infrastructure - Social and Commercial Infrastructure -Post harvest storage infrastructure for agriculture and horticultural produce including cold storage | 230 |
| Food processing - Sugar | 217 |
| Textiles - Silk - Others | 158 |
| Infrastructure - Shipyards | 146 |
| Textiles - Cotton - Spinning Mills | 114 |
| Infrastructure - Social and Commercial Infrastructure-Tourism - Terminal markets | 77 |
| Retail Loan - Housing loans | 76 |
| Glass & Glassware | 41 |
| Infrastructure - Social and Commercial Infrastructure -Three-star or higher category classified hotels located outside cities with population of more than 1 million | 44 |
| Mining and Quarrying - Others | 39 |
| Food processing - Coffee | 32 |
| Aviation | 29 |
| Infrastructure - Social and Commercial Infrastructure-Tourism - Ropeways and Cable Cars | 16 |
| Gems and Jewellery | 16 |
| Infrastructure - Social and Commercial Infrastructure -Hospitals (capital stock) | 11 |
| Mining and Quarrying - Coal | 6 |
| Infrastructure - Energy - Oil/Gas/Liquefied Natural Gas (LNG) storage facility | 4 |
| Beverages (excluding Tea & Coffee) and Tobacco - Tobacco and tobacco products | 2 |
| Infrastructure - Water and Sanitation - Solid Waste Management | 2 |
| Infrastructure - Social and Commercial Infrastructure -Education Institutions (capital stock) | 2 |
| Total | 3,71,600 |

Basel III: Pillar 3 Disclosures (Continued)
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3. General Disclosures (Continued)
Maturity of Assets as at 31 December 2023

| Particulars | Cash | Balance with RBI | Balance with Banks and money at call and short notice | Investments (net of depreciation) | Loans & Advances (net of provisions) | Fixed Assets | Other Assets |
|--------------------|--------------|------------------|---|-----------------------------------|--------------------------------------|--------------|-----------------|
| 1 day | 2,520 | 352 | 26,538 | 2,42,309 | 1,394 | - | 1,976 |
| 2-7 days | - | 1,819 | 4,161 | 5,615 | 5,039 | - | 436 |
| 8-14 Days | - | 1,269 | - | 5,623 | 10,614 | - | 388 |
| 15-30 Days | - | 1,745 | - | 14,231 | 38,737 | - | 1,231 |
| 1 month - 2 months | - | 3,517 | - | 15,044 | 33,219 | - | 1,811 |
| 2-3 months | - | 2,885 | - | 10,597 | 41,887 | - | 3,237 |
| 3-6 Months | - | 2,799 | - | 12,850 | 51,357 | - | 3,875 |
| 6 Months – 1 Year | - | 3,751 | - | 16,510 | 55,051 | - | 6,337 |
| 1-3 Years | - | 8,321 | - | 69,444 | 1,31,960 | - | 22,655 |
| 3-5Years | - | 206 | - | 25,311 | 46,639 | - | 18,405 |
| Over 5Years | - | 4,117 | - | 30,486 | 42,401 | 7,306 | 54,395 |
| Total | 2,520 | 30,780 | 30,699 | 4,48,020 | 4,58,299 | 7,306 | 1,14,748 |

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

Basel III: Pillar 3 Disclosures (Continued)
as at 31 December 2023

(Currency: Indian rupees in million)

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

| Particulars | 31 Dec 23 |
|------------------------|-----------|
| Amount of NPAs (Gross) | 20,192 |
| Substandard | 1,441 |
| Doubtful 1 | 2,468 |
| Doubtful 2 | 4,527 |
| Doubtful 3 | 9,524 |
| Loss | 2,232 |

Movement of NPAs and Provision for NPAs

| Particulars | 31 Dec 23 |
|---|-----------|
| A Amount of NPAs (Gross) | 20,192 |
| B Net NPAs | 2,490 |
| C NPA Ratios | |
| - Gross NPAs to gross advances (%) | 4.24% |
| - Net NPAs to net advances (%) | 0.54% |
| D Movement of NPAs (Gross) | |
| - Opening balance as of the beginning of the financial year | 27,724 |
| - Additions | 2,906 |
| - Reductions on account of recoveries/ write - offs | 10,438 |
| - Closing balance | 20,192 |
| E Movement of Provision for NPAs | |
| - Opening balance as of the beginning of the financial year | 22,220 |
| - Provision made during the year | 1,022 |
| - Write – offs / Write – back of excess provision | 5,540 |
| - Closing balance | 17,702 |

General Provisions

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

| Particulars | 31 Dec 23 |
|--|--------------|
| Opening Balance | 2,871 |
| Add: Provisions Made During the Year/Period | 64 |
| Less: Write off / Write back of Excess provisions during the Year/Period | - |
| Closing Balance | 2,935 |

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

Basel III: Pillar 3 Disclosures (Continued)
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Amount of Non-Performing Investments and Provision for NPIs

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

| Particulars | 31 Dec 23 |
|---|--------------|
| A Amount of Non-Performing Investments (Gross) | 2,799 |
| B Amount of provisions held for non-performing investments | 2,549 |

Movement in Provisions held towards Depreciation on Investments

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

| Particulars | 31 Dec 23 |
|---|--------------|
| Opening Balance | 3,268 |
| Add: Provisions made during the year | 601 |
| Less: Write off / Write back of excess provisions during the year | (1,223) |
| Closing Balance | 2,646 |

Industry wise Past Due Loans

| Particulars | 31 Dec 23 |
|--|-----------|
| Agriculture and Allied Activities | 5,478 |
| Other Retail Loans | 2,806 |
| Wholesale Trade (other than Food Procurement) | 819 |
| Housing Loans (incl. priority sector Housing) | 612 |
| Retail Trade | 577 |
| Other Services | 446 |
| Credit Card Receivables | 325 |
| Energy - Electricity Generation - Private Sector | 228 |
| Food Processing - Others | 175 |
| Others - Industries | 95 |
| Other NBFCs | 68 |
| Vehicle/Auto Loans | 61 |
| All Engineering - Others | 56 |
| Basic Metal and Metal Products - Iron and Steel | 50 |
| Infrastructure - Others | 48 |
| All Engineering - Electronics | 44 |
| Social and Commercial Infrastructure - Sports Infrastructure | 34 |
| Wood and Wood Products | 33 |
| Education Loans | 22 |
| Textiles - Others | 20 |
| Mining and Quarrying - Others | 12 |
| Textiles - Cotton | 12 |
| Mining and Quarrying - Coal | 10 |
| Land Transport and Pipelines | 9 |
| Chemicals and Chemical Products (Dyes, Paints, etc.) - Drugs and Pharmaceuticals | 7 |
| Basic Metal and Metal Products - other metal and metal products | 5 |
| Transport - Roads and Bridges - Highways | 5 |
| Paper and Paper Products | 5 |
| Social and Commercial Infrastructure - Education Institutions (capital stock) | 4 |
| Cement and Cement Products | 4 |
| Social and Commercial Infrastructure - Terminal Markets | 4 |

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| Particulars | 31 Dec 23 |
|-----------------------|---------------|
| Beverages - Others | 1 |
| Professional Services | 1 |
| Total | 12,076 |

Ageing of Past Due Loans

| Particulars | 31 Dec 23 |
|--------------------------------|---------------|
| Overdue upto 30 Days | 7,696 |
| Overdue between 31 and 60 Days | 3,169 |
| Overdue between 61 and 90 Days | 1,211 |
| Total | 12,076 |

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 |
|--|---------------|--------------------|
| Transport - Roads and Bridges - Highways | 2,915 | 2,830 |
| Other Retail Loans | 2,832 | 2,486 |
| Other Services | 2,564 | 2,564 |
| Others - Industries | 2,071 | 1,930 |
| Retail Trade | 1,677 | 1,283 |
| Energy - Electricity Generation - Private Sector | 1,083 | 427 |
| Textiles - Cotton | 855 | 776 |
| Non-Banking Financial Corporate / Financial Institutions | 842 | 837 |
| Basic Metal and Metal Products - Iron and Steel | 832 | 830 |
| Wholesale Trade (other than Food Procurement) | 745 | 643 |
| Construction | 622 | 615 |
| Basic Metal and Metal Products - other metal and metal products | 532 | 527 |
| Housing Loans (incl. priority sector Housing) | 291 | 87 |
| Food Processing - Others | 273 | 238 |
| All Engineering - Others | 257 | 248 |
| Agriculture and Allied Activities | 247 | 100 |
| Textiles - Others | 241 | 199 |
| Computer and Related Activities | 191 | 191 |
| Credit Card Receivables | 190 | 155 |
| Glass, Glassware and other non-metallic mineral products (Except Cement and Cement products) | 157 | 154 |
| Social and Commercial Infrastructure - Education Institutions (capital stock) | 120 | 120 |
| Professional Services | 111 | 12 |
| Land Transport and Pipelines | 106 | 94 |
| Cement and Cement Products | 105 | 102 |
| Gems and Jewellery | 84 | 67 |
| Chemicals and Chemical Products (Dyes, Paints, etc.) - Others | 79 | 73 |
| Paper and Paper Products | 47 | 30 |
| Mining and Quarrying - Others | 20 | 20 |
| Wood and Wood Products | 19 | 11 |
| Infrastructure - Others | 18 | 17 |
| Vehicle/Auto Loans | 13 | 5 |
| Rubber, Plastic and their Products | 11 | 7 |
| Beverages - Others | 9 | 6 |

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| Particulars | Amount of NPA | Specific Provision |
|---|---------------|--------------------|
| Social and Commercial Infrastructure - Tourism Infrastructure - Three-star or higher category | 7 | 7 |
| Food Processing - Edible Oils and Vanaspati | 5 | 2 |
| Social and Commercial Infrastructure - Sports Infrastructure | 4 | 2 |
| Chemicals and Chemical Products (Dyes, Paints, etc.) - Drugs and Pharmaceuticals | 3 | 2 |
| Education Loans | 2 | 2 |
| Leather and Leather products | 2 | 0 |
| All Engineering - Electronics | 2 | 2 |
| Textiles - Jute | 1 | 1 |
| Food Processing - Sugar | 1 | 0 |
| Social and Commercial Infrastructure - Tourism Infrastructure - Ropeway and cable cars | 1 | 0 |
| Chemicals and Chemical Products (Dyes, Paints, etc.) - Petro-chemicals | 1 | 0 |
| Total | 20,192 | 17,702 |

Industry wise General Provisions *

| Particulars | 31 Dec 23 |
|---|-----------|
| Retail Loan - Other Retail Loans | 471 |
| Construction | 308 |
| Wholesale Trade (other than Food Procurement) | 292 |
| Non-banking financial institutions/companies | 278 |
| Other Industries | 163 |
| Other services | 162 |
| Banks | 160 |
| Retail Trade | 142 |
| Chemicals and Chemical Products (Dyes, Paints, etc.) - Others | 89 |
| Infrastructure - Energy - Electricity Generation - Private Sector | 76 |
| Vehicles, Vehicle Parts and Transport Equipments | 54 |
| All Engineering - Electronics | 47 |
| Basic Metal & Metal products - Other Metal and Metal Products | 44 |
| Retail Loan - Housing loans | 42 |
| Trading Activity | 41 |
| Infrastructure - Social and Commercial Infrastructure - Education Institutions (capital stock) | 40 |
| Chemicals and Chemical Products (Dyes, Paints, etc.) - Drugs and Pharmaceuticals | 38 |
| Textiles - Others | 35 |
| Infrastructure - Social and Commercial Infrastructure - Three-star or higher category classified hotels located outside cities with population of more than 1 million | 35 |
| Food Processing - Others | 35 |
| Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels | 34 |
| Food processing - Sugar | 31 |
| Retail Loan - Credit Card Receivables | 30 |
| Rubber, Plastic and their Products | 30 |
| Infrastructure - Social and Commercial Infrastructure - Post harvest storage infrastructure for agriculture and horticultural produce including cold storage | 25 |
| Infrastructure - Energy - Electricity Generation (Private sector) | 23 |
| All Engineering - Others | 22 |
| Infrastructure - Transport - Roads & Bridges | 19 |

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| Particulars | 31 Dec 23 |
|---|--------------|
| Cement and Cement Products | 19 |
| Basic Metal & Metal products - Iron and Steel | 15 |
| Infrastructure - Energy - Gas Pipelines | 12 |
| Paper and Paper Products | 12 |
| Infrastructure - Social and Commercial Infrastructure-Tourism - Terminal markets | 12 |
| Agriculture & allied activities | 11 |
| Transport Operators | 11 |
| Textiles - Cotton - Spinning Mills | 10 |
| Wood and Wood Products | 9 |
| Chemicals and Chemical Products (Dyes, Paints, etc.) - Petro-chemicals (excluding under Infrastructure) | 8 |
| Beverages (excluding Tea & Coffee) and Tobacco - Others | 7 |
| Infrastructure - Water and Sanitation - Solid Waste Management | 5 |
| Infrastructure - Social and Commercial Infrastructure -Hospitals (capital stock) | 5 |
| Computer Software | 5 |
| Mining and Quarrying - Others | 4 |
| Chemicals and Chemical Products (Dyes, Paints, etc.) - Fertilisers | 3 |
| Infrastructure - Shipyards | 2 |
| Infrastructure - Others | 2 |
| Professional Services | 2 |
| Infrastructure - Communication - Telecommunication and Telecom Services | 2 |
| Food Processing - Edible Oils and Vanaspati | 2 |
| Food Processing - Coffee | 1 |
| Aviation | 1 |
| Leather and Leather products | 1 |
| Gems and Jewellery | 1 |
| Infrastructure - Communication - Telecommunication (Fixed network) | 1 |
| Glass & Glassware | 1 |
| Infrastructure- Energy- Electricity Generation (Central Govt PSU) | 1 |
| Infrastructure - Transport - Ports | 1 |
| Infrastructure - Social and Commercial Infrastructure-Tourism - Sports | |
| Infrastructure | 1 |
| Infrastructure - Energy - Oil/Gas/Liquefied Natural Gas (LNG) storage facility | 1 |
| Infrastructure - Social and Commercial Infrastructure-Tourism - Three-star or higher category classified hotels located outside cities with population of more than 1 million | 1 |
| Total | 2,935 |

*Includes provision for Stressed sector.

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

| Particulars | 31 Dec 23 |
|---|-----------|
| Transport - Roads and Bridges - Highways | -2,877 |
| Other Services | -1,772 |
| All Engineering - Others | -927 |
| Trading Activities | -856 |
| Basic Metal and Metal Products - Iron and Steel | -747 |
| Retail Trade | -745 |
| Rubber, Plastic and their Products | -561 |
| Food Processing - Others | -326 |
| Textiles - Others | -274 |
| Construction | -198 |

Basel III: Pillar 3 Disclosures (Continued)
as at 31 December 2023

(Currency: Indian rupees in million)

| Particulars | 31 Dec 23 |
|---|---------------|
| Food Processing - Edible Oils and Vanaspati | -98 |
| Chemicals and Chemical Products (Dyes, Paints, etc.) - Others | -84 |
| Basic Metal and Metal Products - other metal and metal products | -49 |
| Wood and Wood Products | -45 |
| Wholesale Trade (other than Food Procurement) | -23 |
| Beverages - Tobacco and tobaccor products | -9 |
| Professional Services | -6 |
| Education Loans | -4 |
| Mining and Quarrying - Others | -3 |
| Textiles - Jute | -2 |
| Vehicles, Vehicle Parts and Transport Equipments | -2 |
| Mining and Quarrying - Coal | -1 |
| Leather and Leather products | -1 |
| Glass, Glassware and other non-metallic mineral products (Except Cement and Cement products) | 1 |
| Social and Commercial Infrastructure - Sports Infrastructure | 2 |
| Vehicle/Auto Loans | 2 |
| Social and Commercial Infrastructure - Tourism Infrastructure - Three-star or higher category | 7 |
| Infrastructure - Others | 17 |
| Land Transport and Pipelines | 30 |
| Gems and Jewellery | 40 |
| Housing Loans (incl. priority sector Housing) | 41 |
| Agriculture and Allied Activities | 71 |
| Social and Commercial Infrastructure - Education Institutions (capital stock) | 120 |
| Other NBFCs | 140 |
| Credit Card Receivables | 145 |
| Textiles - Cotton | 165 |
| Energy - Electricity Generation - Private Sector | 427 |
| Others - Industries | 1,930 |
| Other Retail Loans | 1,953 |
| Total | -4,518 |

Industry wise write-off's

| Particulars | 31 Dec 23 |
|---|-----------|
| Transport - Roads and Bridges - Highways | 1,821 |
| Others - Industries | 1,443 |
| Other Retail Loans | 758 |
| Retail Trade | 470 |
| Basic Metal and Metal Products - Iron and Steel | 466 |
| Rubber, Plastic and their Products | 359 |
| Food Processing - Others | 317 |
| Non-Banking Financial Corporate / Financial Institutions | 214 |
| Chemicals and Chemical Products (Dyes, Paints, etc.) - Others | 26 |
| Other Services | 23 |
| Textiles - Cotton | 21 |
| Social and Commercial Infrastructure - Terminal Markets | 13 |
| Housing Loans (incl. priority sector Housing) | 10 |
| Agriculture and Allied Activities | 9 |
| Land Transport and Pipelines | 9 |
| Paper and Paper Products | 5 |

Basel III: Pillar 3 Disclosures (Continued)
as at 31 December 2023

(Currency: Indian rupees in million)

| | |
|------------------------|--------------|
| Wood and Wood Products | 4 |
| Textiles - Others | 2 |
| Professional Services | 1 |
| Total | 5,971 |

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

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

Quantitative Disclosures

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

| Particulars | 31 Dec 23 |
|---------------------|-----------------|
| < 100 % Risk Weight | 6,35,927 |
| 100 % Risk Weight | 2,43,101 |
| > 100 % Risk Weight | 81,401 |
| Total | 9,60,429 |

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

Basel III: Pillar 3 Disclosures (*Continued*)*as at 31 December 2023*

(Currency: Indian rupees in million)

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 December 31, 2023, is as follows:

| Particulars | 31 Dec 23 |
|-----------------------|------------------|
| Tier I Capital | 111,509 |
| Exposure Measure | 1,392,931 |
| Leverage Ratio | 8.01% |