

Basel III: Pillar 3 Disclosures

as at 31 December 2020

(Currency: Indian rupees in million)

1. Capital Adequacy*Qualitative disclosures*

The CRAR of the Bank is 14.20% as computed under Basel III norms, which is higher than the minimum regulatory CRAR requirement (including CCB) of 11.875%.

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

Despite availability of a vaccine in a limited manner from 2021 onwards, the coronavirus (Covid 2019) continues creating business uncertainty across the globe, including India. Hence, the extent to which the Covid 2019 pandemic will impact the Bank's operations and financial metrics (including Capital adequacy) is dependent on the future developments, which are uncertain; including among many other things, any new information concerning the further spread of the pandemic and any action to contain its spread or mitigate its impact, whether government mandated or elected by the Bank.

The Lakshmi Vilas Bank Limited ('eLVB') was a banking company registered under the Companies Act, 1956 and was carrying on the business of banking in India. eLVB was regulated by the Reserve Bank of India ('RBI') and was governed by the Banking Regulation Act, 1949 (the 'Act').

eLVB was placed under moratorium by an order of the Government of India in the Ministry of Finance, Department of Financial Services vide number S.O.4127(E), dated the 17 November, 2020 in exercise of the powers conferred by sub-section (2) of section 45 of the Banking Regulation Act, 1949.

During the period of moratorium, the Reserve Bank, being satisfied that in the public interest and in the interest of the depositors so to do, in exercise of the powers conferred by sub-section (4) of section 45 of the said Act, prepared a Scheme for amalgamation of eLVB with DBS Bank India Limited ('Bank'). The Reserve Bank, after having sent the said Scheme in draft to the banks concerned in accordance with the provisions of sub-section (6) of the said section and after having considered the suggestions and objections received in regard to the said Scheme, had forwarded it to the Central Government for sanction.

Subsequently, in exercise of the powers conferred by sub-section (7) of section 45 of the said Act, the Central Government sanctioned the Lakshmi Vilas Bank Limited (Amalgamation with DBS Bank India Limited) Scheme, 2020 dated 25 November 2020, which came into force on 27 November 2020 ('appointed date'). In accordance with the Scheme, the books of eLVB were closed and Balance Sheet prepared as at the close of business on the date immediately preceding the appointed date. Further, in accordance with the Scheme, on and from the appointed date i.e. 27 November 2020, the entire amount of the paid-up share capital and reserves and surplus, including the balances in the shares or securities premium account of eLVB were written off.

These Pillar 3 disclosures for the Bank are inclusive of the business of eLVB, i.e. the disclosures represent the position for the amalgamated entity. For eLVB's reporting positions, the industry wise classification as per existing records has been used. The Bank

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is in the process of harmonizing the industry wise classification methodology for the amalgamated entity.

Quantitative disclosures

Particulars	31 Dec 20
A Capital requirements for Credit Risk (<i>Standardised Approach</i>) *	47,108
B Capital requirements for Market Risk (<i>Standardised Duration Approach</i>) *	
- Interest rate risk	9,373
- Foreign exchange risk	813
- Equity risk	76
C Capital requirements for Operational risk (<i>Basic Indicator Approach</i>) *	3,011
D CET1 Capital Ratio (%)	11.70%
E Tier1 Capital Ratio (%)	11.70%
F Total Capital Ratio (%)	14.20%

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

2. General Disclosures

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

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

The responsibilities of the committees are summarized below:

India Board Risk Management Committee (BRMC)

- Oversees the risk governance, risk approaches and limits of DBS India and ensures that these risks are effectively managed within the Bank’s overall risk governance framework.
- Approves the Bank’s overall and specific risk governance approach including risk appetite approach, risk authority limits, major risk policies and significant changes thereto.
- Approves risk models which are used for capital computation and monitor the performance of previously approved models.

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2. General Disclosures (Continued)

- Reviews (in parallel with the Board Audit Committee) the adequacy and effectiveness of the Bank's internal control approach.

India Risk Exco ("Risk EXCO")

- Serves as the Bank's Committee for governance over counterparty credit risk, operational risk, market risk, liquidity risk and cross-risk stress-testing for major downside risks.
- Monitors and discusses the Bank's risk profiles, as well as market and regulatory developments.
- Oversees the Internal Capital Adequacy Assessment Process (ICAAP) including scenarios used and approve risk assessments results.
- Serves as a discussion forum for any matter escalated by the underlying risk committees and endorse India specific risk policies and local adoption of Group policies as required, before recommendation to India Board for approval.

India Credit Risk Committee (CRC)

- To review, measure and monitor DBS India's credit risk portfolio including special loan and asset review situations e.g. review of non-performing loans and credits showing weaknesses.
- Review and monitor the adequacy, accuracy and effectiveness of credit systems for credit risk management and credit risk control.
- Assess and monitor specific credit concentrations at business or sector level and credit trends affecting the portfolio; implementing necessary policies or procedures to manage identified risks.
- Assess and monitor key policy deviations e.g. overdue credit reviews, Target Market and Risk Acceptance Criteria (TMRAC) deviations and / or regulatory allowances specific to the bank.
- Endorse local credit policies for approvals.
- Exercise active oversight to ensure continuing appropriateness of stress testing in accordance with the responsibilities delegated from time to time and as documented in the Credit Stress Testing Policy.

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

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

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2. General Disclosures (Continued)***General Disclosures for Credit Risk (Continued)******Qualitative Disclosures (Continued)***

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

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

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

The India Credit Risk Committee, comprising Chief Executive Officer, Chief Risk Officer and other senior Institutional Banking Group and Consumer Banking Group representatives and Credit Officers, and Head of Special Assets Management meets on a monthly basis. The committee has oversight of Credit risk related strategy planning, implementing necessary guidelines, procedures to manage identified risks, credit portfolio movements and other relevant trends in the Credit Risk Committee and shared with DBS India, 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 risk reporting is with the Credit Risk – Chief Operating Office team which reports to the CRO in India. The Risk Based Supervision (RBS) submission to RBI contains further details on the same.

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

Quantitative Disclosures**Credit Exposure**

Particulars	31 Dec 20
Fund Based *	409,203
Non Fund Based **	217,055

* Represents Gross Advances and Bank exposures.

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

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

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

Industry	31 Dec 20
Bank Backed *	57,357
Non-Banking Financial Institutions/Companies	25,953
Other Industries	16,667
Construction	16,216
Vehicles, Vehicle Parts and Transport Equipments	14,538
Infrastructure - Electricity (generation-transportation and distribution)	10,813
Other Services	10,218
Chemicals and Chemical Products (Dyes, Paints, etc.) - Others	9,640
Home Loan	8,981
Trading Activity	8,394
Wholesale Trade (other than Food Procurement)	7,862
Computer Software	7,391
Metal and Metal Products	7,127
Food Processing - Others	6,785
Textiles - Cotton	6,053
Chemicals and Chemical Products (Dyes, Paints, etc.) - Drugs and Pharmaceuticals	6,031
Basic Metal & Metal products - Iron and Steel	5,647
All Engineering - Others	5,406
Social & Commercial Infrastructure	5,159
Infrastructure - Transport - Roads and Bridges	4,940
Retail Trade	4,633
Rubber, Plastic and their Products	4,397
Textiles - Others	4,279
Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	3,953
Electricity (generation-transportation and distribution) - Others	3,216
Loan Against Property	2,525
Infrastructure - Telecommunication	1,952
All Engineering - Electronics	1,675
Wood and Wood Products	1,669
Cement and Cement Products	1,352
Beverages (excluding Tea & Coffee) - Others	1,320
Transport Operators	1,308
Personal Loan	1,111
Paper and Paper Products	1,111
Other Metal and Metal Products	1,013
Sugar	1,010
Professional Services	889
Tourism, Hotel and Restaurants	829
Glass & Glassware	712
Infrastructure - Social and Commercial Infrastructure - Education Institutions	659

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

Gems & Jewellery	648
Chemicals and Chemical Products (Dyes, Paints, etc.) - Fertilisers	606
Bank	520
Paper & Paper Products	471
Mining and Quarrying - Others	388
Food Processing - Edible Oils and Vanaspati	376
Infrastructure - Transport - Roadways	373
Tea	361
Beverages	322
Infrastructure - Social and Commercial Infrastructure -	285
Petro-chemicals	257
Leather and Leather products	214
Others	211
Man-made textiles	194
Agriculture & allied activities	133
Petro-chemicals (excluding under Infrastructure)	118
Coffee	94
Jute	74
Tobacco and tobacco products	67
Mining and Quarrying - Coal	26
Oil/Gas/LNG (storage and pipeline)	11
Residual Industries	122,663
Total Credit Exposure (fund based)	409,203

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

Industry wise Exposures (Non - Fund Based exposures)

Industry	31 Dec 20
Financial Institutions	64,612
Banks	50,256
Non-Banking Financial Institutions/Companies	15,338
Infrastructure - Electricity (generation-transportation and distribution)	7,771
Construction	7,507
All Engineering - Others	6,141
Chemicals and Chemical Products (Dyes, Paints, etc.) - Others	5,186
Other Industries	5,159
Food Processing - Edible Oils and Vanaspati	4,578
Retail Others	4,402
Vehicles, Vehicle Parts and Transport Equipments	4,342
Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	4,106
Wholesale Trade (other than Food Procurement)	3,643

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

Trading Activity	3,012
All Engineering - Electronics	2,567
Chemicals and Chemical Products (Dyes, Paints, etc.) - Drugs and Pharmaceuticals	2,311
Infrastructure - Transport - Ports	2,294
Infrastructure - Telecommunication	2,074
Other Services	1,984
Metal and Metal Products	1,914
Cement and Cement Products	1,784
Computer Software	1,484
Rubber, Plastic and their Products	1,388
Infrastructure - Others	1,100
Food Processing - Others	997
Infrastructure - Transport - Roads and Bridges	789
Basic Metal & Metal products - Iron and Steel	773
Textiles - Others	685
Aviation	642
Transport Operators	617
Paper and Paper Products	595
Professional Services	511
Others	471
Chemicals and Chemical Products (Dyes, Paints, etc.) - Fertilisers	414
Infrastructure - Energy - Oil/Gas/Liquefied Natural Gas (LNG) storage facility	409
Petro-chemicals	408
Beverages	403
Textiles - Cotton	220
Wood and Wood Products	219
Electricity (generation-transportation and distribution) - Others	78
Textiles - Cotton	67
Glass & Glassware	64
Beverages (excluding Tea & Coffee) - Others	33
Food processing - Coffee	21
Food Processing - Tea	13
Home Loan	9
Mining and Quarrying - Others	6
Leather and Leather products	5
Jute	4
Other Metal and Metal Products	4
Agriculture & allied activities	3
Infrastructure - Social and Commercial Infrastructure	3
Food processing - Sugar	1
Paper & Paper Products	1
Residual Industries	3,637
Total Credit Exposure (non-fund based)	217,055

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2. General Disclosures (Continued)
Maturity of Assets as at 31 Dec 2020

Particulars	Cash	Balance with RBI	Balance with Banks and money at call and short notice	Investments (net of depreciation)	Loans & Advances (net of provisions)	Fixed Assets	Other Assets
1 day	4,408	9,334	6,519	10,781	21,515	-	252
2-7 days	-	730	-	136,961	10,039	-	1,563
8-14 Days	-	542	-	5,508	12,906	-	141
15-30 Days	-	549	149	1,533	18,377	-	244
1 month - 2 months	-	679	1,827	2,809	18,284	-	242
2-3 months	-	698	-	1,473	21,441	-	208
3-6 Months	-	756	-	3,191	40,128	-	483
6 Months - 1 Year	-	1,370	3,814	898	38,804	-	168
1-3 Years	-	3,922	35,090	6,084	81,767	-	11,196
3-5 Years	-	282	-	35,153	25,288	-	212
Over 5 Years	-	6,429	3	63,998	27,355	4,555	86,200
Total	4,408	25,291	47,402	268,389	315,904	4,555	100,909

Note: The same maturity bands as used for reporting positions in the ALM returns have been used by the Bank. For eLVB's reporting positions, eLVB's bucketing methodology has been used. The Bank is in the process of working out a unified bucketing methodology for the amalgamated entity.

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

Particulars	31 Dec 20
Amount of NPAs (Gross)	45,549
Substandard	1,499
Doubtful 1	9,043
Doubtful 2	12,084
Doubtful 3	8,102
Loss	14,821

Movement of NPAs and Provision for NPAs

Particulars	31 Dec 20
A Amount of NPAs (Gross)	45,549
B Net NPAs	7,881
C NPA Ratios	
- Gross NPAs to gross advances (%)	12.59%
- Net NPAs to net advances (%)	2.43%
D Movement of NPAs (Gross)	
- Opening balance as of the beginning of the financial year	5,076
- Additions on Amalgamation of eLVB	40,475
- Additions	402
- Reductions on account of recoveries/write - offs	404
- Closing balance	45,549
E Movement of Provision for NPAs*	
- Opening balance as of the beginning of the financial year	4,179
- Additions on Amalgamation of eLVB	32,681
- Provision made during the year	383
- Write – offs / Write – back of excess provision	251
- Closing balance	36,992

* The movement of Provision for NPAs excludes provisions held for DICGC/ECGC claims received and held pending adjustments and Part payments received and kept in Suspense account or any other similar account (INR 676 million).

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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 20
Opening Balance	1,473
Add: Additions on Amalgamation of eLVB	8,824
Add: Provisions Made	1,049
Less: Write off / Write back of Excess provisions	-
Closing Balance	11,346

The above includes provision for stressed sectors (INR 65 Million), based on the Bank's evaluation of risk and stress in various sectors. In accordance with the RBI guidelines relating to COVID-19 Regulatory Package guidelines dated March 27, 2020 and April 17, 2020 the Bank has granted a moratorium of three months on the payment of all instalments and / or interest, as applicable, due between March 1, 2020 and May 31, 2020 to all eligible borrowers classified as standard, even if overdue, as on February 29, 2020. In line with the additional Regulatory Package guidelines dated May 23, 2020, the Bank granted a second three-month moratorium on instalments or interest, as applicable, due between June 1, 2020 and August 31, 2020. As of 31 December 20, the Bank has recorded a provision of INR 160 Million against these loans.

The above also includes INR 8,371 Million towards accounts identified as weak or not required to be classified as NPA.

Amount of Non-Performing Investments and Provision for NPIs

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

Particulars	31 Dec 20
A Amount of Non-Performing Investments (Gross)	442
B Amount of provisions held for non-performing investments	230

Movement in Provisions held towards Depreciation on Investments

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

Particulars	31 Dec 20
Opening Balance	848
Add: Additions on Amalgamation of eLVB	-
Add: Provisions made	-
Less: Write off / Write back of excess provisions	181
Closing Balance	667

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Industry wise Past Due Loans *

Particulars	31 Dec 20
Construction	6,390
Other Industries	765
Textiles - Cotton	563
Rubber, Plastic and their Products	502
Textiles - Others	439
Retail Trade	385
Vehicles, Vehicle Parts and Transport Equipments	340
Food Processing - Others	307
Electricity (generation-transportation and distribution) - Others	242
Paper & Paper Products	229
All Engineering - Others	203
Transport Operators	194
Infrastructure - Transport - Roads and Bridges	184
Wholesale Trade (other than Food Procurement)	146
Other Metal and Metal Products	145
Chemicals and Chemical Products (Dyes, Paints, etc.) - Others	126
Home Loan	120
Infrastructure - Social and Commercial Infrastructure -Education Institutions	110
Infrastructure - Social and Commercial Infrastructure -	109
Gems & Jewellery	102
Retail Loan - Other Retail Loans	97
Mining and Quarrying - Others	80
Beverages (excluding Tea & Coffee) - Others	78
Cement and Cement Products	74
Wood and Wood Products	58
LAP	58
Tourism, Hotel and Restaurants	50
Jute	45
Man-made textiles	37
Basic Metal & Metal products - Iron and Steel	31
Trading Activity	29
Mining and Quarrying - Coal	20
Others	15
Food Processing - Edible Oils and Vanaspati	11
All Engineering - Electronics	10
Leather and Leather products	9
Chemicals and Chemical Products (Dyes, Paints, etc.) - Drugs and Pharmaceuticals	7
Petro-chemicals (excluding under Infrastructure)	6
Tobacco and tobacco products	1
Residual Industries	18,417
Total	30,734

* For accounts where moratorium is granted in accordance with the RBI guidelines/the Bank's policy, the asset classification has stayed stand still during moratorium period (i.e. the number of days past-due shall exclude the moratorium period for the purposes of asset classification under Income Recognition, Asset Classification and Provisioning Norms).

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Ageing of Past Due Loans

Particulars	31 Dec 20
Overdue upto 30 Days	6,179
Overdue between 31 and 60 Days	13,250
Overdue between 61 and 90 Days	11,305
Total	30,734

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

Industry wise NPAs

Particulars	Amount of NPA	Specific Provision
Infrastructure - Transport - Roads and Bridges	4,700	4,700
Basic Metal & Metal products - Iron and Steel	2,838	2,657
Construction	1,951	1,795
All Engineering - Others	1,586	1,020
Electricity (generation-transportation and distribution) - Others	1,187	1,185
Trading Activity	815	813
Textiles - Cotton	810	506
Chemicals and Chemical Products (Dyes, Paints, etc.) - Others	804	755
Other Metal and Metal Products	635	630
Textiles - Others	557	427
Other Industries	534	359
Gems & Jewellery	383	351
Infrastructure - Transport - Roadways	373	373
Wood and Wood Products	294	156
Infrastructure - Social and Commercial Infrastructure -Education Institutions	266	205
Sugar	218	198
Beverages (excluding Tea & Coffee) - Others	211	198
Computer Software	191	191
Glass & Glassware	157	155
Transport Operators	129	129
Cement and Cement Products	121	97
Rubber, Plastic and their Products	90	71
Gas/LNG (storage and pipeline)	81	81
Tobacco and tobacco products	64	44
Home Loan	58	23
Petro-chemicals (excluding under Infrastructure)	44	23
Mining and Quarrying - Others	31	13
Loan Against Property	30	7
Paper & Paper Products	29	11
Vehicles, Vehicle Parts and Transport Equipments	28	27
Infrastructure - Others -	10	8
Man-made textiles	9	3
Leather and Leather products	6	4
Food Processing - Others	3	0
Jute	3	1
Food Processing - Edible Oils and Vanaspati	2	0
Personal Loans	1	1
Residual Industries	26,300	19,775
Total	45,549	36,992

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Industry wise General Provisions *

Particulars	31 Dec 20
Rubber, Plastic and their Products	1,616
Other Industries	1,022
Residual Advance	532
Electricity (generation-transportation and distribution) - Others	243
Textiles - Cotton	212
Infrastructure - Transport - Roads and Bridges	184
Vehicles, Vehicle Parts and Transport Equipments	162
Construction	138
Non-Banking Financial Institutions/Companies	133
Retail Others	117
Financial Institutions	111
Infrastructure - Social and Commercial Infrastructure -	110
Chemicals and Chemical Products (Dyes, Paints, etc.) - Others	107
Other Services	97
Banks	94
Textiles - Others	89
Infrastructure - Others	80
Home Loan	72
Wholesale Trade (other than Food Procurement)	66
Food Processing - Others	63
Infrastructure - Social and Commercial Infrastructure -Education Institutions	56
Infrastructure - Electricity (generation-transportation and distribution)	45
All Engineering - Others	44
Wood and Wood Products	43
Metal and Metal Products	43
Trading Activity	42
Basic Metal & Metal products - Iron and Steel	36
Chemicals and Chemical Products (Dyes, Paints, etc.) - Drugs and Pharmaceuticals	36
Paper & Paper Products	33
Computer Software	32
Man-made textiles	22
All Engineering - Electronics	22
Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	21
Professional Services	10
Leather and Leather products	10
Transport Operators	10
Infrastructure - Telecommunication	8
Other Metal and Metal Products	8
Paper and Paper Products	7
Tourism, Hotel and Restaurants	6
Gems & Jewellery	6
Textiles - Cotton	4
Sugar	4
Food processing - Sugar	4
Glass & Glassware	3

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Beverages	3
Mining and Quarrying - Others	3
Chemicals and Chemical Products (Dyes, Paints, etc.) - Fertilisers	3
Cement and Cement Products	2
Jute	2
Beverages (excluding Tea & Coffee) - Others	2
Petro-chemicals	2
Agriculture & allied activities	2
Food Processing - Tea	1
Food Processing - Edible Oils and Vanaspati	1
Infrastructure - Energy - Oil/Gas/Liquefied Natural Gas (LNG) storage facility	1
Food processing - Coffee	1
Residual Industries	5,520
Total	11,346

* Includes provision for Stressed sector and COVID-19 regulatory package.

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

Particulars	31 Dec 20
Trading Activity	143
Construction	86
Home Loan	7
Cement and Cement Products	1
Loan Against Property	1
Textiles - Cotton	(1)
Transport Operators	(1)
Infrastructure - Social and Commercial Infrastructure -Education Institutions	(4)
Textiles - Others	(5)
Rubber, Plastic and their Products	(10)
Gems & Jewellery	(14)
Glass & Glassware	(19)
Infrastructure - Energy - Oil/Gas/Liquefied Natural Gas (LNG) storage facility	(28)
Basic Metal & Metal products - Iron and Steel	(32)
Personal Loan	(40)
Infrastructure - Others	(87)
Residual Industries	135
Total	132

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

Industry wise write-off's during the period 1 April 2020 to 31 December 2020

Particulars	31 Dec 20
Personal Loan	83
Residual Industries	7
Total	90

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3. Disclosures for Credit Risk: Portfolios subject to Standardised approach*Qualitative Disclosures*

Currently based on our clientele, ratings of the following agencies have been used i.e. CARE, CRISIL, India Ratings and Research Private Ltd., ICRA, Brickwork, SME Rating Agency Pvt Ltd (SMERA), Infomeric, Standards & Poors, Moody's and Fitch for all exposures. The Bank assigns Long term credit ratings accorded by the chosen credit rating agencies for assets which have a contractual maturity of more than one year. However, in accordance with RBI guidelines, the Bank classifies all cash credit exposures as long term exposures and accordingly the long term ratings accorded by the chosen credit rating agencies are assigned. The Bank uses both issue specific and issuer ratings. In accordance with RBI guidelines, for risk-weighting purposes, short-term ratings are deemed to be issue-specific.

Quantitative Disclosures

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

Particulars	31 Dec 20
< 100 % Risk Weight	452,342
100 % Risk Weight	162,121
> 100 % Risk Weight	44,372
Total	658,835

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

LEVERAGE RATIO

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

Particulars	31 Dec 20
Tier I Capital	66,718
Exposure Measure	959,088
Leverage Ratio	6.96%