

BASEL III PILLAR 3 DISCLOSURE (ON CONSOLIDATED BASIS) AS ON 31.12.2022

TABLE DF – 2: CAPITAL ADEQUACY

(i) Qualitative Disclosures

Capital planning process the Bank reviews:

- Current capital requirement of the Bank
- The targeted and sustainable capital in terms of business strategy and risk appetite

Capital need and capital optimization are monitored periodically by the Capital Planning Committee comprising of Managing Director & CEO, all Executive Directors, two independent Directors and other top executives. Committee ensures that the CRAR is maintained well above the regulatory level. It explores the different avenues of raising Capital and decides the quantum, time and option for capital augmentation in tune with business growth and realignment of Capital structure, duly undertaking the scenario analysis for capital optimization. Capital requirement is projected quarterly considering the expected growth in advances and investments in Subsidiaries / Joint Ventures, etc. Capital Planning process is carried in tune with Bank's long-term goals enumerated in ICAAP & vision documents of the Bank.

The Bank has adopted Standardized Approaches for credit risk, market risk and Basic Indicator Approach for operational risk measurement. Bank has put in place a methodology for computation of PD and LGD for Corporate Assets and Retail Assets, as a part of its journey to move towards Internal rating Based Approach under Basel III.

(ii) Quantitative disclosures

Sl. No	Items	Amount (₹ in millions)
		31.12.2022
(b)	Capital requirements for Credit Risk	
	• Portfolios subject to Standardized Approach	5,39,565.65
	• Securitization Exposures	0.00
(c)	Capital requirements for Market Risk	
	• Standardized Duration Approach	
	- Interest Rate Risk	12,640.08
	- Foreign Exchange Risk (including Gold)	2,975.62
	- Equity Risk	14,931.10
(d)	Capital requirements for Operational Risk	
	• Basic Indicator Approach	73,143.81
(e)	Common Equity Tier 1, Tier 1 and Total Capital:	
	• Group	
	- CET 1 Capital	6,43,186.75
	- Tier 1 Capital	7,67,461.92
	- Tier 2 Capital	1,69,392.22
	- Total Capital	9,36,854.14
	• Stand-alone (Parent Bank)	
	- CET 1 Capital	6,38,132.63
	- Tier 1 Capital	7,62,398.64
	- Tier 2 Capital	1,69,353.30
	- Total Capital	9,31,751.94
(f)	Common Equity Tier 1, Tier 1 and Total Capital ratios:	
	• Group CRAR	
	- CET 1 Ratio	11.51%
	- Tier 1 Ratio	13.73%
	- Tier 2 Ratio	3.03%
	- CRAR	16.76%
	• Stand-alone (Parent Bank) CRAR	
	- CET 1 Ratio	11.45%
	- Tier 1 Ratio	13.68%
	- Tier 2 Ratio	3.04%
	- CRAR	16.72%

TABLE DF – 3: CREDIT RISK: GENERAL DISCLOSURES

(i) Qualitative Disclosures

Bank's policy governs all credit risk related aspects. Credit Risk Management (CRM) Policy outlines the principles, standards and approach for credit risk management at the Bank. It establishes systems, procedures, controls and measures to actively manage the credit risks, optimize resources and protect the bank against adverse credit situations. Board of Directors approves the Delegation of Power for approval of credit limits.

The Bank's policies assume moderate risk appetite and healthy balance between risk and return. The primary goals of risk management are to optimize value for shareholders within acceptable parameters and adequately addressing the requirements of regulatory authorities, depositors and other stakeholders. The guiding principles in risk management of the Bank comprise of Compliance with regulatory and legal requirements, achieving a balance between risk and return, ensuring independence of risk functions, and aligning risk management and business objectives. The Credit Risk Management process of the Bank is driven by a strong organizational culture and sound operating procedures, involving corporate values, attitudes, competencies, employment of business intelligence tools, internal control culture, effective internal reporting and contingency planning.

The overall objectives of Bank's Credit Risk Management are to:

- Ensure credit growth, both qualitatively and quantitatively that would be sectorally balanced, diversified with optimum dispersal of risk and also strive towards credit growth with usage of capital efficiently.
- Ensure adherence to regulatory prudential norms on exposures and portfolios.
- Adequately pricing various risks in the credit exposure.
- Define roles, responsibilities and empowerment.
- Form part of an integrated system of risk management encompassing identification, measurement, monitoring and control.

Strategies and processes:

In order to realize the above objectives of Credit Risk Management, the Bank prescribes various methods for Credit Risk identification, measurement, grading and aggregation techniques, monitoring and reporting, risk control/ mitigation techniques and management of problem loans/ credits. The Bank has also defined target markets, risk acceptance criteria, credit approval authorities, and guidelines on credit origination/ maintenance procedures.

The strategies are framed keeping in view various measures for Credit Risk Mitigation, which includes identification of thrust areas and target markets, fixing of exposure ceiling based on

regulatory guidelines and risk appetite of the Bank, minimizing concentration risk, and pricing based on rating.

Bank from time to time would identify the potential and productive sectors for lending, based on the performance of the segments and demands of the economy. The Bank restricts its exposures in sectors which do not have growth potentials, based on the Bank's evaluation of industries/ sectors based on the prevailing economic scenario prospects, etc.

The operational processes and systems of the Bank relating to credit are framed on sound Credit Risk Management Principles and are subjected to periodical review.

The Bank has comprehensive credit risk identification processes as part of due diligence on credit proposals.

The structure and organization of the Credit Risk Management Function:

Credit Risk Management Structure in the Bank is as under-

- a) Board of Directors
- b) Risk Management Committee of the Board (RMCB)
- c) Credit Risk Management Committee (CRMC)
- d) Chief General Manager-Risk Management Wing, H.O (Group Chief Risk Officer)
- e) General Manager- Risk Management Wing
- f) Deputy General Manager (I&II), Risk Management Wing
- g) Sections at Risk Management Wing
- h) Risk Management Committee at Circles
- i) Risk Management & Credit Review Section at Circle Offices.

The scope and nature of risk reporting and / or measurement systems:

Bank has an appropriate credit risk measurement and monitoring processes. The measurement of risk is through a pre-sanction exercise of credit risk rating and scoring models put in place by the Bank. The Bank has a separate Risk Rating Policy for identifying the parameters under each of the risks i.e. business risk, financial risk, management risk and industry risk & also assigning weighted scores thereto and rating them on a scale of I to XI plus one default grade. The risk rating policy also entails the guidelines on usage/mapping of ratings assigned by the recognized ECAs (External Credit Assessment Institutions) for assigning risk weights for the eligible credit exposures as per the guidelines of the RBI on standardized approach for capital computation and also for pricing purposes. The Bank has adopted 'Standardized Approach' for entire credit portfolio for credit risk measurement. The bank is endeavoring to move towards IRB approaches and is building adequate system and process in this regard.

The Bank has embarked upon implementation of a software solution to get system support for establishing a robust credit data warehouse for all MIS requirements, computation of Risk Weighted Assets (RWA), generate various credit related reports for review of exposure and monitoring, and conducting analysis of credit portfolio from various angles.

Policies for hedging and / or mitigating risk and strategies and processes for monitoring the continuing effectiveness of hedges / mitigants:

Bank primarily relies on the borrower's financial strength and debt servicing capacity while approving credits. Bank does not excessively rely on collaterals or guarantees as a source of repayment or as a substitute for evaluating borrower's creditworthiness. The Bank does not deny credit facilities to those assessed as credit worthy for mere want of adequate collaterals.

In order to manage the Bank's credit risk exposure, the Bank has adopted credit appraisal and approval policies and procedures that are reviewed and updated by the Risk Management Wing at Head office in consultation with other functional wings. The credit appraisal and approval process is broadly divided into credit origination, appraisal, assessment & approval, and dispensation.

Corporate finance and project finance loans are typically secured by a first charge on fixed assets, normally consisting of property, plant and equipment. The Bank also takes security of pledge of financial assets like marketable securities and obtains corporate guarantees and personal guarantees wherever appropriate. Working Capital loans are typically secured by a first lien on current assets, which normally consist of inventory and receivables.

Bank has laid down detailed guidelines on documentation to ensure legal certainty of Bank's charge on collaterals.

The Bank's policy is to ensure portfolio diversification and evaluate overall exposure in a particular industry / sector in the light of forecasts of growth and profitability for that industry, and the risk appetite of the Bank. The Bank monitors exposures to major sectors of the economy and specifically exposure to various industries and sensitive sectors. Exposure to industrial activities is subjected to the credit exposure ceilings fixed by the Bank based on the analysis on performance of the industry. The Bank's exposures to single and group borrowers as also substantial exposure is fixed as per the risk rating of the borrowers and monitored periodically in order to keep the exposure level within the prudential ceiling norms advised by Reserve Bank of India from time to time.

The credit origination is through the grass root level ably assisted by the branch network, Regional Offices and Circle Offices. The process of identification, application is carried out before commencing an in depth appraisal, due diligence and assessment.

The credit approval process is a critical factor and commences with the mandatory credit risk rating of the borrower as a pre sanction exercise. The measurement of Credit Risk associated with the borrower evaluates indicative factors like; borrowers' financial position, cash flows,

activity, current market trends, past trends, management capabilities, experience with associated business entities, nature of facilities etc.

The credit sanctioning powers delegated to the various authorities based on internal risk rating categories of the borrower already put in place. In terms of the Ministry of Finance notifications, Bank has set up Credit Approval Committees at HO, Circle and Regional Office levels. The credit sanctioning powers of all the sanctioning authorities at administrative units (i.e., besides branch powers) are withdrawn and the committee approach for credit approval has been put in place. The Bank has in place specialized branches viz. Centralized Processing Units (CPUs), Retail Asset Hubs (RAHs) and SME Sulabhs at select cities to ease credit dispensation turnaround time and ensure specialized attention.

To enhance the control measures, a separate Credit Administration and Monitoring Wing is in place to undertake exclusive loan review, monitoring problem accounts, credit audit, etc. This ensures greater thrust on post sanction monitoring of loans and strengthen administering the various tools available under the Banks' policies on loan review mechanism.

For effective loan review, the Bank has the following in place:

- Pre-release Audit System for compliance to sanction terms and conditions, obtention of stipulated collateral securities ensuring perfection of securities before disbursement etc.
- Credit Audit System to identify, analyze instances of non-compliance and rectification for all types of credit facilities with aggregate liability of Rs 1crore and above.
- Legal Audit of Title Deeds and other documents in respect of Large Value Loan accounts with Credit Exposure of Rs. 5 Crore and above by panel advocate as a part of regular inspection (RBIA) of the branch.
- Review of loan sanctioned by each sanctioning authority by the next higher authority.
- Mid Term Review of borrowal accounts beyond a certain level of exposure.
- Monitoring of Special Mention Accounts (SMA) at various levels and formulation of Corrective Action Plan (CAP) in the case of consortium/JLA accounts, for early rectification or restructuring.
- Monitoring tools like Credit Monitoring Format (web-based), Quarterly Information Statements, Half Yearly Operation Statements, Stock Audits etc.
- Credit Monitoring Officers at branches are in charge of monitoring functions.
- A framework under IBC, 2016 has been developed for clear, coherent and speedy process for early identification of financial distress and resolution of Companies and limited liability entities if the underlying business is found to be viable.
- Vide RBI Circular No.BP.BC.45/21.04.48/ 2018-19, dated 07.06.2019, Bank has adopted revised framework of resolution of stressed assets. Under the revised framework, the

accounts classified as Standard, SMA or substandard, Doubtful eligible shall be brought under resolution plan. Bank shall report credit information, including classification of an account as SMA to Central Repository of Information on Large Credits (CRILC) on all borrower entities having aggregate exposure of Rs. 5.00 Crore & above, as per the time line and frequency advised by the RBI from time to time.

- The Resolution Plan is to be implemented in 180 days Post Review Period. The RP may propose any actions / plans /reorganization including, but not limited to, regularization of the account by payment of all over dues by the borrower entity, sale of the exposures to other entities / investors, change in ownership, explore the possibility of the borrower setting right the irregularities/weaknesses in the account in right earnest, identifying the cash deficit and if required providing additional finance, if considered necessary, as part of the rectification process, consider the possibility of restructuring the account if it is prima facie viable and the borrower is not a willful defaulter, i.e., there is no diversion of funds, fraud or malfeasance, etc. The Resolution Plan shall be clearly documented by all the lenders (even if there is no change in any Terms & Conditions).

Definition and classification of Non-Performing Assets (NPAs):

The Bank classifies its advances (loans and credit substitutes in the nature of an advance) into performing and non-performing loans in accordance with the extant RBI guidelines. A nonperforming asset (NPA) is a loan or an advance where:

- Interest and/or installment of principal remain overdue for a period of more than 90 days in respect of a Term Loan.
- The account remains 'out of order' in respect of an Overdraft/Cash Credit (OD/CC). An account should be treated as 'out of order' if the outstanding balance remains continuously in excess of the sanctioned limit/drawing power for 90 days. In cases where the outstanding balance in the principal operating account is less than the sanctioned limit/drawing power, but there are no credits continuously for 90 days as on the date of Balance Sheet or credits are not enough to cover the interest debited during the same period.
- The bill remains overdue for a period of more than 90 days in the case of Bills Purchased and Discounted.
- The installment of principal or interest thereon remains overdue for two crop seasons for short duration crops, and for one crop season for long duration crops.
- The amount of liquidity facility remains outstanding for more than 90 days, in respect of securitization transaction undertaken in terms of guidelines on securitization dated February 1, 2006.
- In respect of derivative transactions, the overdue receivables representing positive mark-to market value of a derivative contracts, if these remain unpaid for a period of 90 days from the specified due date for payment.

Any amount due to Bank under any credit facility is 'overdue' if it is not paid on the due date fixed by the Bank. Assets classification has been made borrower-wise and not facility-wise. In other words, when a particular facility of a borrower has become non-performing, all the facilities granted by the Bank to the borrower will be classified as NPA.

Irrespective of record of recovery, the bank identifies a borrower account as a NPA even if it does not meet any of the above mention criteria, where:

- Loan availed by a borrower which are restructured unless otherwise permitted by regulations;
- Loans availed by borrowers are classified as fraud;
- Project does not commence commercial operations within the timelines permitted under the RBI guidelines in respect of loans extended to a borrower for the purpose of implementing a project; and
- Any security in nature of debenture/bonds/equity shares issued by a borrower and held by the Bank is classified as non-performing investment.
- For loans held at the overseas branches, identification of NPA is based on the home country regulations (RBI Guidelines) or the host country regulations (overseas branch regulator's guidelines), whichever is more stringent.
- Further, NPA are classified into sub-standard, doubtful and loss assets based on the criteria stipulated by RBI. A sub-standard asset is one, which has remained as a NPA for a period less than or equal to twelve months. An asset is classified as doubtful if it has remained in the sub-standard category for more than 12 months. A loss asset is one where loss has been identified by the Bank or internal or external auditors or during RBI inspection but the amount has not been written off fully.

(ii) Quantitative Disclosures

(b) Total Gross Credit Risk Exposure

Particulars	Amount (₹ in millions) 31.12.2022
Fund Based Exposures	12,771,187
Non-fund Based Exposures	2,761,125
Total Gross Credit Exposures	15,532,312

(c) Geographic Distribution of Exposures:

Exposures	Amount (₹ in millions)	
	Fund Based Exposures	Non-fund Based Exposures
	31.12.2022	31.12.2022
Domestic operations	11,204,570	2,704,358
Overseas operations	1,566,617	56,767
Total	12,771,187	2,761,125

(d) Industry Type Distribution of Exposures (Global) as at 31.12.2022

(Rs. In Millions)				
SL NO.	INDUSTRY	Fund Based Exposure	Non Fund Based Exposure	Total Exposure
1.1	Mining and Quarrying	69,336	34,734	104,070
1.2	Food Processing	169,710	21,381	191,091
	1.2.1 Sugar	22,242	872	23,115
	1.2.2 Edible Oils and Vanaspati	11,296	5,303	16,599
	1.2.3 Tea	1,554	0	1,554
	1.2.4 Others	134,618	15,206	149,824
1.3	Beverage & Tobacco	12,682	406	13,088
1.4	Textiles	233,432	19,514	252,946
	1.4.1 Cotton Textiles	98,681	4,963	103,643
	1.4.2 Jute Textiles	12,164	24	12,188
	1.4.3 Other Textiles	122,588	14,527	137,115
1.5	Leather & Leather Products	19,181	1,719	20,900
1.6	Wood and Wood Products	18,532	4,220	22,752
1.7	Paper & Paper Products	34,254	11,371	45,625
1.8	Petroleum, Coal Products and Nuclear Fuels	452,023	39,448	491,471
1.9	Chemicals and Chemical Products	127,526	31,280	158,806
	1.9.1 Fertilizer	38,193	17,732	55,925
	1.9.2 Drugs & Pharmaceuticals	52,716	9,336	62,053
	1.9.3 Petro Chemicals	6,930	447	7,377
	1.9.4 Others	29,686	3,765	33,451
1.1	Rubber, Plastic & their Products	35,749	4,575	40,323
1.11	Glass and Glassware	2,307	183	2,490
1.12	Cement and Cement Products	36,397	4,306	40,703
1.13	Basic Metal and Metal Products	361,207	61,056	422,263
	1.13.1 Iron and Steel	203,713	37,274	240,987
	1.13.2 Other Metal and Metal Products	157,493	23,782	181,275
1.14	All Engineering	145,580	225,800	371,381
	1.14.1 Electronics	32,202	8,480	40,682

	1.14.2 Electricity	40,997	116,898	157,895
	1.14.3 Others	72,382	100,422	172,804
1.15	Vehicles, Vehicle Parts and Transport Equipments	45,744	5,800	51,544
1.16	Gems & Jewellery	29,944	9,880	39,824
1.17	Construction	108,177	143,344	251,522
1.18	Infrastructure	1,567,512	212,595	1,780,107
	1.18.1 Power	683,718	95,013	778,730
	1.18.2 Telecommunications	136,790	3,676	140,466
	1.18.3 Roads	467,950	41,063	509,013
	1.18.4 Airports	34,936	0	34,936
	1.18.5 Ports	24,532	2,953	27,485
	1.18.6 Railways (other than Indian Railways)	39,843	915	40,758
	1.18.7 Other Infrastructure	179,744	68,977	248,720
1.19	NBFC	1,508,062	6,360	1,514,422
	1.19.1 PFI	261,606	0	261,606
	1.19.2 HFCs	469,835	0	469,835
	1.19.3 Others	776,621	6,360	782,981
1.20	Other Industries	105,227	43,713	148,941
	INDUSTRY (Total of Small, Medium and Large Scale)	5,082,581	881,687	5,964,267

Credit Exposure of industries where outstanding exposure is more than 5% of the Total Gross Credit Exposure of the Bank is as follows:

Sl. No	Industry	Total Exposure (₹ in millions)	% of Total Gross Credit Exposure
1	Infrastructure	1,780,107	11.59
2	NBFC	1,514,422	9.86

(e) Residual Contractual Maturity Breakdown of Assets as on 31.12.2022

Maturity Pattern	Advances	Investments	₹in millions
			Foreign Currency Assets
0 to 1 day	102,990.15	1,019,842.40	261,305.17
2 to 7 days	85,974.30	64,597.50	46,528.67
8 to 14 days	56,509.77	21,195.96	69,992.65
15 to 30 days	195,936.87	27,504.63	73,076.28
31 days to 2 months	215,215.91	84,738.95	71,892.99
2 months to 3 months	294,004.89	74,648.70	87,996.43
Over 3 months & upto 6 months	752,131.48	133,153.75	153,128.33
Over 6 months & upto 1 year	1,566,174.20	260,750.95	95,570.46
Over 1 year & upto 3 years	2,135,231.80	624,560.46	214,252.12
Over 3 year & upto 5 years	924,752.25	257,093.49	51,836.40
Over 5 years	1,837,587.90	549,553.68	24,680.28
Without Maturity	0.00	0.00	-
Total	8,166,509.51	3,117,640.48	1,150,259.76

*The maturity pattern is based on methodology used for reporting positions to Reserve Bank of India (RBI) on asset-liability management.

(f) Amount of Non-Performing Assets as on 31.12.2022

Sl. No	Items	Amount (₹ in millions)
a)	Gross NPAs	502,115.30
	▪ Sub-Standard	87,007.10
	▪ Doubtful 1	76,725.10
	▪ Doubtful 2	134,933.00
	▪ Doubtful 3	48,431.00
	▪ Loss	155,019.10
b)	Net NPAs	159,929.60
c)	NPA Ratios	
	▪ Gross NPAs to Gross Advances (%)	5.90
	▪ Net NPAs to Net Advances (%)	1.96
d)	Movement of NPAs (Gross)	
	▪ Opening balance	525,479.30
	▪ Additions	32,192.60
	▪ Reductions	55,556.60
	▪ Closing Balance	502,115.30
e)	Movement of Provisions for NPAs	
	▪ Opening Balance	351,367.80
	▪ Provisions made during the period	20,691.00
	▪ Write-off	32,354.30
	▪ Write back of excess provisions	7.40
	▪ Other Adjustments	-2,488.40
	▪ Closing Balance	342,185.50
f)	Amount of Non-Performing Investments	68,468.58
g)	Amount of Provisions held for Non-Performing Investments	67,219.66
h)	Movement of Provisions for Depreciation on Investments	
	▪ Opening Balance	13,630.95
	▪ Provisions made during the period	59.64
	▪ Write-off	0.00
	▪ Write back of excess provisions	3,398.13
	▪ Closing Balance	10,292.46

g) By major Industry or Counter party type as on 31.12.2022

Amount (₹ in Millions)				
SI No	Industry /counterparty	NPA	Specific & General Provisions	Specific provisions and write offs during the current period.
1	Basic Metal & Metal Products	6,806	4,177	-7,490
2	Textiles	13,051	7,706	13,986
3	Construction	4,575	2,501	-1,399
4	Infrastructure	71,409	54,919	28,395
5	Food Processing	12,030	5,983	493

h) By Significant Geographical area wise as on 31.12.2022

Amount (₹ in Millions)			
SI No	Significant Geographical area	NPA	Specific & General Provisions*
1	Domestic	453,924.30	319,429.50
2	Overseas	48,191.00	22,756.00

- Portion of General Provision that is not allocated to a geographical area - NA

TABLE DF- 4: CREDIT RISK: DISCLOSURES FOR PORTFOLIOS SUBJECT TO THE STANDARDIZED APPROACH

(i) Qualitative disclosures

- The Bank has recognized following credit rating agencies for the purpose of rating of an exposure & assigning risk weights for computation of capital charge under standardized approach.

Domestic Credit Rating Agencies:

- Credit Analysis & Research Limited (CARE),
- CRISIL Limited,
- ICRA Limited,
- India Ratings and Research Private Limited (Formerly FITCH India)
- Acuite Ratings & Research Ltd (Formerly SMERA Ratings Limited)
- INFOMERICS Valuation and Rating Pvt. Ltd. (INFOMERICS)

International Credit Rating Agencies:

- Standard & Poor,
- Moody's,
- FITCH

➤ **Types of exposure for which each agency is used:**

All the above agencies are recognized for rating all types of exposures.

A description of the process used to transfer public issue ratings onto comparable assets in the banking books:

- The Bank uses only publicly available solicited ratings that are valid and reviewed by the recognized External Credit Rating Agencies, referred as External Credit Assessment Institutions (ECAI).
- Bank uses Bank Loan Rating for risk weighting the borrower's exposures. Where Issuer Rating is available, the Bank uses such ratings unless the bank loan is specifically rated.
- The Bank does not simultaneously use the rating of one ECAI for one exposure and that of another ECAI for another exposure of the same borrower, unless the respective exposures are rated by only one of the chosen ECAIs. Further, the Bank does not use rating assigned to a particular entity within a corporate group to risk weight other entities within the same group.
- Running limits such as Cash Credit are treated as long term exposures and accordingly, long term ratings are used for assigning risk weights for such exposures.

- While mapping/applying the ratings assigned by the ECAIs, the Bank is guided by regulatory guidelines/Bank's Board approved Policy.
- Where exposures/ borrowers have multiple ratings from the chosen ECAIs, the Bank has adopted the following procedure for risk weight calculations:
 - ✚ If there are two ratings accorded by chosen ECAIs, which map into different risk weights, the higher risk weight is applied.
 - ✚ If there are three or more ratings accorded by the chosen ECAIs which map into different risk weights, the ratings corresponding to the lowest 2 ratings are referred to and higher of those two risk weights is applied.

(ii) Quantitative Disclosures

(b) Amount of the Bank's Exposures- (Rated & Unrated) in Major Risk Buckets - under Standardized Approach, after factoring Risk Mitigants as on 31.12.2022:

SI No	Particulars	Amount (₹ in millions)	
		Fund Based	Non-Fund Based
1	Below 100% Risk Weight	9,997,094	2,090,623
2	100% Risk Weight	2,209,974	338,312
3	More than 100% Risk Weight	564,119	332,190
4	Deducted (Risk Mitigants)	1,274,708	196,127
5	TOTAL	11,496,479	2,564,998

TABLE DF – 17: Summary Comparison of Accounting Assets Vs Leverage Ratio Exposure Measure as on 31.12.2022

Sl No	Item	Amount (Rs. in Mn)
1	Total consolidated assets as per published financial statements	13,536,667.00
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	(334,077.00)
3	Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	0.00
4	Adjustments for derivative financial instruments	46,210.00
5	Adjustment for securities financing transactions (i.e. repos and similar secured lending)	0.00
6	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off- balance sheet exposures)	689,870.00
7	Other adjustments	(80,177.00)
8	Leverage ratio exposure	13,858,493.00

TABLE DF – 18: Leverage Ratio Common Disclosure Template as on 31.12.2022

Sl No	Item	Leverage Ratio Framework
		Amount (Rs. in Mn)
On-balance sheet exposures		
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	13,202,590.00
2	(Asset amounts deducted in determining Basel III Tier 1 capital)	(80,177.00)
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	13,122,413.00
Derivative exposures		
4	Replacement cost associated with all <i>derivatives</i> transactions (i.e. net of eligible cash variation margin)	8160.00
5	Add-on amounts for PFE associated with <i>all</i> derivatives transactions	38050.00
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework	0.00
7	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)	0.00
8	(Exempted CCP leg of client-cleared trade exposures)	0.00
9	Adjusted effective notional amount of written credit derivatives	0.00
10	(Adjusted effective notional offsets and add-on deductions for	0.00

	written credit derivatives)	
11	Total derivative exposures (sum of lines 4 to 10)	46,210.00
Securities financing transaction exposures		
12	Gross SFT <i>assets</i> (with no recognition of netting), after adjusting for sale accounting transactions	0.00
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	0.00
14	CCR exposure for SFT assets	0.00
15	Agent transaction exposures	0.00
16	Total securities financing transaction exposures (sum of lines 12 to 15)	0.00
Other off-balance sheet exposures		
17	Off-balance sheet exposure at gross notional amount	2,197,440.00
18	(Adjustments for conversion to credit equivalent amounts)	(1,507,570.00)
19	Off-balance sheet items (sum of lines 17 and 18)	689,870.00
Capital and total exposures		
20	Tier 1 capital	767460.00
21	Total exposures (sum of lines 3, 11, 16 and 19)	13858493.00
Leverage ratio		
22	Basel III leverage ratio	5.54%