Mizuho Bank, Ltd. India

Basel III Pillar 3 Disclosures
As at December 31, 2025

Contents

Table DF-2: Capital Adequacy

I. Qualitative disclosures

The Bank is required to comply with all applicable laws and regulations in India including guidelines issued by RBI and other relevant regulatory bodies.

The Internal Capital Adequacy Assessment Process ("ICAAP") document assesses the capital adequacy for the Bank and details the process by which this assessment is made. It establishes a framework for banks to perform a comprehensive assessment of the risks they face and relate capital to those risks. The capital analysis performed by the Bank is expected to encompass all risks, not just the risks captured by the Basel III Pillar 1 minimum regulatory capital calculation. Successful risk identification and measurement require having a comprehensive process to quantify, measure and aggregate these various risks to ensure that the Bank's capital resources are sufficient to cushion volatility in earnings due to unexpected losses.

The ICAAP document is presented to the Executive Management Committee ("EXCO") for final review and approval on an annual basis.

ICAAP is an integral management tool for determining the adequacy of the Bank's capital resources throughout the ICAAP planning horizon. It is also utilized to assess the risks being faced by the Bank and assess the adequacy of MHBK India's capital under Baseline as well as Stress Scenarios over the ICAAP Planning Horizon. EXCO of the Bank is responsible for acting at an early stage to prevent capital from falling below the minimum levels required to support risk characteristics.

Capital Requirements for Pillar 1 risks (i.e., Credit Risk, Market Risk and Operational Risk)

The Bank has assessed its capital requirement taking into account the three main risks as defined in Pillar 1 of the Basel III norms viz: Credit Risk, Market Risk and Operational Risk. The Credit Risk is computed using the Standardized Approach, the Market Risk is calculated using the standardized Duration Approach and the Operational Risk is calculated using the Basic Indicator Approach. The risk computation under each of these 3 Categories is adequately covered by the Capital of the Bank.

The Bank has assessed its future capital requirement and the same has been documented in the ICAAP document. The existing level of Capital is adequate to meet the Bank's current and future business requirements and the CRAR ratio of the Bank is significantly higher than that prescribed by the regulators.

The regulatory capital consists of Tier 1 Capital (Common Equity Tier 1 + Additional Tier 1) and Tier 2 Capital. The Capital instruments eligible for inclusion in Tier 1 Capital comprise interest free capital received from head office, statutory reserves, remittable surplus retained (non-repatriable) and Capital reserves. The regulatory deductions in relation to Tier 1 Capital include Intangible Assets (INR 1,655 million) i.e. Deferred Tax Assets (INR 1,249 million) and software (INR 406 million).

The Tier 2 Capital consists of provisions made against standard assets, floating provisions, country risk provision, investment fluctuation reserve, investment reserve account, unhedged foreign currency exposure provision, excess provisions which arise on account of sale of NPAs and countercyclical provisioning buffer. The CRAR as per Basel III as at December 31, 2025 is at 18.31%. The existing level of capital is adequate to meet the Bank's current and future business requirements and the CRAR of the Bank is higher than that prescribed by the regulators i.e. 12.50%.

II. Quantitative disclosures

Capital Structure as on

INR million	December 31, 2025	March 31, 2025
Common Equity Tier 1: (A)	106,131	102,746
Paid-up Share Capital	71,443	71,443
Statutory Reserves	10,108	10,108
Revenue Reserves	-	-
Other disclosed free reserves	507	267
Remittable Surplus	25,728	22,321
Deductions: Intangible Assets	1,655	(1,393)
Tier 2: (B)	7,946	6,147
Provision for Country Risk	-	-
Provision for Standard Assets	1,265	935
Unhedged Foreign Currency Exposure	1,233	778
Investment Reserve Account	-	-
Investment Fluctuation Reserves	5,448	4,434
Total Capital Funds: (A+B)	**114,077**	**108,893**

Capital requirement and CRAR

INR million	December 31, 2025	March 31, 2025
Capital requirements for credit risk:		
Portfolios subject to standardized approach	51,723	41,064
Securitization exposure	-	-
Capital requirements for market risk:		
Interest rate risk		
- General market risk	963	801
- Specific risk	-	-
Equity risk		
- General market risk	-	-
- Specific risk	-	-
Foreign exchange risk (including gold)	891	89
Capital requirements for operational risk: (Basic indicator approach)	1,998	1,491
Total Capital Requirements	**55,575**	**43,445**
Common Equity Tier 1 capital ratio	17.04%	20.71%
Tier 1 capital ratio	17.04%	20.71%
Tier 2 capital ratio	1.28%	1.24%
Total Capital ratio	**18.31%**	**21.95%**

Risk Exposure and Assessment

Risk management is a disciplined approach to identify, analyze, assess, and control unacceptable risks to minimize the volatility of financial results, drive sustainable earnings and protect the Bank's brand and reputation. The Bank takes a comprehensive approach to risk management, integrating it with strategic, capital, and financial operating plans. Risk management and capital utilization are integral parts of the strategic planning process and are considered throughout the process to align the Business strategies with capital considerations and risk appetite of the bank.

The Risk Appetite is in alignment with the Bank's business strategy and is also integrated with the annual MHBK India ICAAP which is a key document to review strategic plans.

This holistic approach promotes the risk versus reward analysis needed to make informed strategic and business decisions.

MHBK India's Risk Framework requires that strong risk management practices are integrated in key strategic, capital and financial planning processes and in day-to-day business processes, thereby ensuring risks are appropriately considered, evaluated and responded to in a timely manner. The front-line units have primary responsibility for managing risks inherent in their businesses.

Some of the risks that the Bank is exposed to are described below:

- Credit risk is the risk of loss arising from the inability or failure of a borrower or counterparty to meet its obligations. MHBK India manages credit risk to a borrower or counterparty based on its risk profile, which includes assessing repayment sources, underlying collateral, if any, and the expected effects of the current and forward-looking economic environment on the borrowers or counterparties. Underwriting, credit management and credit risk limits are proactively reassessed as a borrower's or counterparty's risk profile changes. Credit risk appetite metrics are included as part of the MHBK India risk appetite metrics.
- Market risk is the risk of loss due to changes in the market values of the Bank's assets and liabilities caused by changing interest rates, currency exchange rates, and security prices. Market risk is inherent in the Bank's operations and arises from both trading and non-trading positions. Trading exposures represent positions taken in a wide range of financial instruments and markets which expose the Bank to various risks, such as interest rate risk, foreign exchange risk, etc. The Bank manages these risks by using trading strategies and other hedging actions which encompass a variety of financial instruments in both the cash and derivatives markets. Key market risk exposures are assessed at both specific and aggregate levels. At the specific level, market risk sensitivities are assessed by evaluating the impact of individual risk factors such as interest rates and foreign exchange. At the aggregate level, market risk is assessed using two key measures, which are Value-at-Risk ("VaR") and 10 Day Stressed Value at Risk ("SVaR"). Both these measures are monitored as a part of the MHBK India Risk Appetite Metrics.
- Operational risk is the risk of loss resulting from inadequate or failed internal processes, people, and

systems or from external events. MHBK India manages the operational risks of its business activities using the enterprise-wide Operational Risk Framework. Enterprise Operational Risk policies, processes, tools, and standards are implemented by the Businesses/ECFs with Oversight from the Independent Business/ECF Risk Teams (Regional Function). Each has a quality assurance role and through direct action or Oversight, these stakeholders are collectively responsible for execution of the Operational Risk Program requirements, achievement of risk management objectives, and ensuring timely action is taken in response to concerns and issues. MHBK India Operational Risk tolerance threshold is also included as part of MHBK India Risk Appetite Metric.

- Strategic risk is the risk resulting from incorrect assumptions about external or internal factors, inappropriate business plans (e.g. too aggressive, wrong focus, ambiguous); ineffective business strategy execution; or failure to respond in a timely manner to changes in the regulatory, macroeconomic, or competitive environments in the geographic locations in which we operate (such as competitor actions, changing customer preferences, product obsolescence and technology developments).
- Liquidity risk is the inability to meet expected or unexpected cash flow and collateral needs while continuing to support our businesses and customers under a range of economic conditions. The primary objective of liquidity risk management is to ensure that MHBK India can meet expected or unexpected cash flow and collateral needs while continuing to support our businesses and customers with the appropriate funding sources, under a range of economic conditions. The Branch uses Liquidity Risk Limits and Risk Indicators such as Liquidity Coverage Ratio, Leverage Ratio, Statutory Liquidity Ratio, Cash Reserve Ratio, Net Stable Funding Ratio, Loans to Deposit Ratio etc. to manage liquidity risk within risk appetite, identify a potential change in the Branch's risk profile, and ensure the amount of liquidity maintained at the Branch remains prudently sized under baseline and stressed conditions.
- Reputational risk is the risk that negative perceptions regarding MHBK India’s conduct or business practices may adversely impact its profitability or operations. Reputational risk may result from many of the bank’s activities, including those related to the management of strategic, operational, compliance and credit risks. As a result, the potential impact on the bank’s reputation of all our activities and all risks we face is evaluated. Reputational risk may arise from negative perception on the part of key stakeholders (e.g. customers, counterparties, investors, regulators, rating agencies), scrutiny from external parties (e.g. politicians, consumer groups, media organizations) and the ongoing threat of litigation. These reputational risk events could adversely impact the bank’s financial standing through an inability to maintain or establish business relationships.
- Compliance risk is the risk of legal or regulatory sanctions, material financial loss or damage to the reputation of the Bank arising from the failure of the Bank to comply with the requirements of applicable laws, rules, regulations, related self-regulatory organizations’ standards and codes of conduct. Mizuho Bank, Ltd. India is committed to complying with applicable laws, rules and regulations governing the processes and activities of our front-line units and control functions in the

jurisdictions in which we operate. Mizuho Bank, Ltd. India has no appetite for accepting compliance risk.

- Interest Rate Risk in Banking Book (IRRBB) refers to the potential adverse financial impact on the Bank's net interest income from changes in interest rates. Due to the fundamental nature of its business, the Bank carries various interest sensitive assets and liabilities in its balance sheet. This exposes the Bank to risk from changes in interest rates. These assets and liabilities essentially reside in the banking book. In other words, IRRBB refers to the risk associated with interest rate sensitive instruments that are not held in the trading book of the Bank. Interest rate risk in the trading book is covered in the market risk section.
- Credit concentration risk arises due to imperfect diversification of credit exposures in two ways. One, by having very large exposures to a small set of obligors due to which default by a big customer could result in a huge loss. This is known as name (single/group) concentration risk. Second type of concentration is due to excessive exposure to a particular industry sector. It is observed that defaults in a particular industry sector are generally correlated. Hence, if an industry is under a severe recession, it could result in multiple defaults leading to huge losses.
- Other Risks
  - **Securitization Risk**

    It is not one of the primary business activities of MHBK India to enter transactions either to securitize and sell its loans or to buy securitized loans from any other bank. The Bank, as of December 31, 2025, does not have any such investments nor has it securitized any of its assets.
  - **Settlement Risk** arises out of exposures on counterparties during the settlement of a deal when the Bank has performed its obligation in the contract and the counterparty is yet to perform its part (either delivery or payment). It is of transient nature; and may arise from counterparty default, operational problems, market liquidity constraints and other factors.
  - **Pension obligation** risk is the risk of a shortfall of pension funds available in the future to meet pension obligations for its eligible employees. The Bank provides for its pension liability, which is a defined contribution scheme, for all its eligible employees.
  - **Model Risk** is the potential for adverse consequences from decisions based on incorrect or misused model output and reports. The Enterprise Model Risk Policy ("EMRP") provides comprehensive guidance for understanding monitoring and managing model risk at Mizuho Bank, Ltd. India. The EMRP is consistent with applicable rules and regulations and establishes a framework of corporate responsibilities and standards for effectively managing model risk across the enterprise.
  - **Risk of Under-estimation of Credit Risk under the Standardized Approach**

    The use of standardized approach for calculating the Pillar 1 capital requirement in respect of credit risk is a conservative approach given the portfolio primarily consists of corporate customers with strong credit profiles and the credit risk in the portfolio is well managed by the credit risk management processes in place.

The Bank computes credit exposure for market related off balance sheet products using the Current Exposure Method (CEM) and it captures the risk contained in the transactions that give rise to Counterparty Credit Risk (CCR) appropriately and satisfactorily.

- **People risk assessment:**
  Considering the business profile and activities of the bank, the risk that business objectives will not be met due to human resource deficiencies is considered low. The bank has a strong focus on talent acquisition and succession planning as also on ensuring effective backups, which mitigates the impact on business due to changes in key positions. The annualized turnover rate and the capacity utilization (Open positions/Total headcount) indicate a good level of stability and very limited bandwidth constraints. The number of conduct risk violations have been low and there has not been any history of internal frauds within the bank. There is a thrust on training and development which also ensures staff awareness and understanding on key policies, laws and regulations related to information privacy and protection, anti-money laundering, the risk framework, emergency preparedness, among others.
- **Technology risk assessment:**
  The bank is reliant on global systems that are time tested and robust and the risk that arises from systems and/or tools that are deficient, unstable and/or overly complex is low. The client interface is automated and the processing capabilities with underneath reporting functionalities are well established. The bank's loss history is not material and there haven't been too many significant events over the last 3 years that are attributable to system failures.

Risk Governance

MHBK India has the following senior management level local committees or groups for risk governance.

Executive Management Committee ("EXCO")

The EXCO is chaired by the General Manager & Chief Executive Officer of the Bank. It is the primary body which provides strategic direction to the Bank and ensures compliance with regulatory requirements and the internal policies of the Bank. It is responsible for branch governance and oversight of branch operations. It is also responsible for reviewing and approving new business and products. It reviews the country's performance with respect to strategic objectives. The EXCO meets at least on a quarterly basis or more frequently if required. The EXCO reviews and approves the ICAAP on an annual basis or upon any revision in the interim.

Asset Liability Committee ("ALCO")

The ALCO is chaired by the General Manager & Chief Executive Officer of the Bank. It provides management oversight of the branch's balance sheet, capital, liquidity management and stress testing activities, consistent with the Bank's overall risk appetite for balance sheet, capital, liquidity management and stress testing. It also provides review and, as appropriate, approval of the branch-specific policies, processes, and contingency funding plans, as requested by the Council or required by regulation. The ALCO holds meetings on monthly basis in a financial year.

Risk Management Committee ("RMC")

RMC is independently chaired by the Chief Risk Officer. RMC serves as an oversight body to provide strategic direction for a progressive risk management system and policies & strategy to be followed to mitigate the risks associated with the business. RMC comprises senior management of the Bank and representatives from front line units and relevant control & support functions. RMC meets at least on a quarterly basis.

Apex Committee on Customer Service ("CSC")

Apex Committee on Customer Service ("CSC") is responsible for activities relating to customer service and client services issues. CSC meets four times in a year.

Information Technology Strategy Committee ("ITSC")

The ITSC is chaired by the Chief Information Officer ("CIO"). The Information Technology Strategy Committee (ITSC) oversees projects in partnership with the Regional / Global Technology and other Functional teams across the Bank including common infrastructure or other projects cutting across businesses or support groups. The ITSC conducts meetings at least once every quarter or more frequently if required.

The ITSC is mainly responsible for:

- To assist the Executive Management in implementing Information technology ("IT") Strategy that has been approved by the by global/regional and local management forums,
- Setting project priorities, assessing strategic fit for Information Technology ("IT") proposals and reviewing critical project status and milestones,
- Monitoring IT Governance, project risk, technology operational risks and control processes,
- Providing regular updates to the India EXCO on significant Technology matter.

Compliance Committee ("CC")

It aims to create awareness of key regulatory changes & promote compliance in India operations. The detailed terms of references of CC are captured in Bank's Compliance Risk Policy.

New Product Committee ("NPC")

It aims to discuss new products and business being introduced and also ensures risk and concern areas, system-related controls and compliance with local laws and Head Office procedures are adhered to and responsibility allocations are being conducted.

Business Continuity Planning Committee ("BCP")

BCP is mainly responsible to discuss and ensure implementation of Business Continuity Plan to ensure continuity of operations in critical disruptive scenarios.

Table DF-3: Credit Risk: General Disclosures

I. Qualitative disclosures

Overview of policies and procedures

The key objectives of Bank's Credit Policy are as follows:

- Establish an appropriate credit risk environment and control system for credit risk management.
- Adhere to the Reserve Bank of India (RBI) prudential requirements with respect to lending norms and ensure correcting any breaches to such prudential guidelines.
- De-risk the Corporate Banking and Trade Finance business by mobilizing self-securing, self-liquidating credit products.
- The bank deploys credit across various sectors with the twin objectives of increased profitability and reduced exposure to unforeseen risks.
- The bank identifies and regularly reviews loan target segments, thrust areas, low priority loans and priority sector lending keeping the overall objectives of Bank and RBI guidelines.
- The bank has established prudential limits like borrower/group, industry, sensitive sectors, substantial exposure limits etc. and adheres strictly to them.
- Credit facilities are reviewed / renewed at least on an annual basis as defined by policy framework.
- The bank is guided by its Head Office Policies and will continue to follow the same in addition to guidelines given by RBI.

Credit Risk Management Framework

- The bank believes that Risk Identification is a continuous and pro-active process. It covers all the current activities of the Bank as well as new products and initiatives.
- The Executive Management Committee (EXCO) approved policy documents for Credit Risk, framed in line with the policy of Head Office, comprehensively addresses various aspects of risk management and monitoring. The Bank Loan Policy covers all aspects with respect to underwriting of exposures, capital charge, IRAC norms and others in line with RBI circular and guidelines.
- The Bank continually monitors and validates risk parameters affecting the course of normal business and ensures thorough compliance with RBI regulatory requirements.
- The Bank has a HO stipulated control environment to monitor and enforce approved policies and procedures and various operational aspects with regard to implementation of the same.
- The Bank applies methodical and well-organized risk reporting structure at all levels of the organization, which culminates in HO approval.

- In line with the extant RBI guidelines on UFCE, MHBK India has put in place a process to ascertain the amount of UFCE, estimate the extent of likely loss and riskiness due to UFCE, and provide for incremental capital & make incremental provision, as warranted.
- In order to address concentration risk in banking industry the RBI has issued 'Guidelines of Enhancing Credit Supply' requiring banks to create additional provision and also apply additional risk weights on specified borrowers effective April 01, 2018. MHBK India has put in place a process to ensure compliance with requirements of the said guidelines/directions.
- The bank follows the extant guidelines with regard to classification of account as overdue/ SMA/NPA.
- The bank has well established process for identification of stress in account and to take corrective measures.
- Non-Performing Loans are tracked by various methods like:
  - Rating Analysis.
  - Industry wise Analysis.
  - Reviews.
  - Time Schedule for renewal of limits.
- The bank follows extent RBI guidelines for provisioning of non-performing assets.

II. Quantitative disclosures

a. Total Gross credit exposures

INR million	December 31, 2025	March 31, 2025
Fund Based	652,963	583,416
Non-Fund Based [1]	244,311	203,097

b. Geographic distribution

	December 31, 2025		March 31, 2025	
INR million	Domestic	Overseas [2]	Domestic	Overseas [2]
Fund Based	652,963	-	583,416	-
Non-Fund Based [1]	244,311	-	203,097	-

[1] *Includes market as well as non-market related exposures*

[2] *As per the clarification given in the guidelines for Pillar 3 disclosures, definition of Overseas and Domestic should be as adopted for segment reporting in compliance with Accounting Standard- 17 issued by ICAI. As the Bank does not have any overseas operations, all exposures are reported under domestic exposures.*

c. Distribution of Exposures by sector / industry

As on December 31, 2025

INR million

Sr. No.	Particulars (RAQ Parent Industry)	Funded Exposure	%	Non-Funded Exposure*	%	Investment Exposure	%	Total Exposure	%
I	**Agriculture & Allied Activities**								
	Agri – Direct	-	-	-	-	-	-	-	-
	Agri – Indirect	-	-	-	-	-	-	-	-
	I. Total	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
II	**Industry (Micro & Small, Medium and Large)**								
	Vehicle Parts and Transport Equipment	77,892	12%	4,221	2%	-	-	82,113	9%
	All Engineering	47,610	7%	31,313	13%	-	-	78,923	9%
	Chemicals and Chemical Products	49,712	8%	5,107	2%	-	-	54,819	6%
	Basic Metal and Metal Products	54,285	8%	5,552	2%	-	-	59,837	7%
	Infrastructure-Electricity Generation	16,871	3%	22,208	9%	-	-	39,079	4%
	Construction	4,841	1%	13,135	5%	-	-	17,976	2%
	Food Processing	9,715	1%	4,085	2%	-	-	13,800	2%
	Rubber, Plastic and their Products	12,753	2%	4,437	2%	-	-	17,190	2%
	Other Industries	2,646	0%	287	0%	-	-	2,933	0%
	Petroleum Coal Products and Nuclear Fuels	8,550	1%	5,481	2%	-	-	14,031	2%
	Textile	6,015	1%	45	0%	-	-	6,060	1%
	Paper and Paper Products	1,213	0%	284	0%	-	-	1,497	0%
	Cement & Cement Products	7,178	1%	2,666	1%	-	-	9,844	1%
	Infrastructure-Electricity Transmission	2,000	0%	-	-	-	-	2,000	0%
	Glass & Glass Products	463	0%	-	-	-	-	463	0%

Sr. No.	Particulars (RAQ Parent Industry)	Funded Exposure	%	Non-Funded Exposure*	%	Investment Exposure	%	Total Exposure	%
	Trade - Wholesale Trade Manufacturing	5,693	1%	56	0%	-	-	5,749	1%
	Mining and Quarrying	200	0%	-	-	-	-	200	0%
	Gems & Jewellery	-	-	-	-	-	-	-	-
	Infrastructure - Transport - Ports	3,701	1%	2,099	1%	-	-	5,800	1%
	Infrastructure - Energy - Electricity Distribution	13,550	2%	4,596	2%	-	-	18,146	2%
	Infrastructure- Water and Sanitation	1,590	0%	2,110	1%	-	-	3,700	0%
	Infrastructure - Energy - Oil/Gas/Liquefied Natural Gas - Private Sector	3,125	0%	1,087	0%	-	-	4,212	0%
	II. Total	**329,603**		**108,769**		**-**		**438,372**	
III	**Services**								
	NBFCs	170,646	26%	24,345	10%	17,775	100%	212,766	23%
	Computer and Related Activities	23,651	4%	5,566	2%	-	-	29,217	3%
	Other Services	20,037	3%	9,603	4%	-	-	29,640	3%
	Professional Services	8,860	1%	4,807	2%	-	-	13,667	1%
	Transport Operators	4,395	1%	165	0%	-	-	4,560	0%
	Banks	12,032	2%	48,011	20%	-	-	60,043	7%
	Real Estate- Commercial	4,561	1%	-	-	-	-	4,561	1%
	Trade - Wholesale	64,341	10%	10,260	4%	-	-	74,601	8%
	Infrastructure- Electricity Generation (Service)	2,700	0%	1,600	1%	-	-	4,300	0%
	Telecommunication and Telecom Services	12,065	2%	874	0%	-	-	12,939	1%
	III. Total	**323,288**		**105,231**		**17,775**		**446,294**	

Sr. No.	Particulars (RAQ Parent Industry)	Funded Exposure	%	Non-Funded Exposure*	%	Investment Exposure	%	Total Exposure	%
IV	**Staff Loan**								
	Personal	69	0%	-	-	-	-	69	0%
	Housing	3	0%	-	-	-	-	3	0%
	IV. Total	**72**		**-**	**-**	**-**		**72**	
V	**Head Office Counter Guarantees**	-	-	30,311	12%	-	-	30,311	3%
	Grand Total	**652,963**	**100%**	**244,311**	**100%**	**17,775**	**100%**	**915,049**	**100%**

* *Include market as well as non-market related exposures.*

As on March 31, 2025

INR million

Sr. No.	Particulars (RAQ Parent Industry)	Funded Exposure	%	Non-Funded Exposure*	%	Investment Exposure	%	Total Exposure	%
I	**Agriculture & Allied Activities**								
	Agri – Direct	-	-	-	-	-	-	-	-
	Agri – Indirect	-	-	-	-	-	-	-	-
	I. Total	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
II	**Industry (Micro & Small, Medium and Large)**								
	Vehicle Parts and Transport Equipment	69,275	12%	4,607	2%	-	-	73,882	9%
	All Engineering	46,188	8%	26,618	13%	-	-	72,806	9%
	Chemicals and Chemical Products	48,445	8%	4,873	2%	-	-	53,318	7%
	Basic Metal and Metal Products	36,178	6%	2,765	1%	-	-	38,943	5%
	Infrastructure-Electricity Generation	21,355	4%	14,751	7%	-	-	36,106	4%
	Construction	11,897	2%	4,087	2%	-	-	15,984	2%
	Food Processing	8,373	1%	3,728	2%	-	-	12,101	2%
	Rubber, Plastic and their Products	12,336	2%	1,994	1%	-	-	14,330	2%
	Other Industries	2,939	1%	452	0%	-	-	3,391	0%

Sr. No.	Particulars (RAQ Parent Industry)	Funded Exposure	%	Non-Funded Exposure*	%	Investment Exposure	%	Total Exposure	%
	Petroleum Coal Products and Nuclear Fuels	8,100	1%	5,541	3%	-	-	13,641	2%
	Textile	6,300	1%	45	0%	-	-	6,345	1%
	Paper and Paper Products	1,604	0%	172	0%	-	-	1,776	0%
	Cement & Cement Products	4,108	1%	1,198	1%	-	-	5,306	1%
	Infrastructure-Electricity Transmission	1,971	0%	29	0%	-	-	2,000	0%
	Glass & Glass Products	451	0%	12	0%	-	-	463	0%
	Trade - Wholesale Trade Manufacturing	5,714	1%	53	0%	-	-	5,767	1%
	Mining and Quarrying	200	0%	-	-	-	-	200	0%
	Gems & Jewellery	-	-	-	-	-	-	-	-
	Infrastructure - Transport - Ports	3,700	1%	-	-	-	-	3,700	0%
	Infrastructure - Energy - Electricity Distribution	9,278	2%	2,097	1%	-	-	11,375	1%
	Infrastructure-Water and Sanitation	1,389	0%	1,711	1%	-	-	3,100	0%
	Infrastructure - Energy - Oil/Gas/Liquefied Natural Gas - Private Sector	996	0%	1,872	1%	-	-	2,868	0%
	II. Total	**300,797**		**76,605**		**-**	**-**	**377,402**	
III	**Services**								
	NBFCs	148,649	25%	16,452	8%	17,025	100%	182,126	23%
	Computer and Related Activities	27,072	5%	6,805	3%	-	-	33,877	4%
	Other Services	18,942	3%	7,684	4%	-	-	26,626	3%
	Professional Services	4,502	1%	2,459	1%	-	-	6,961	1%
	Transport Operators	4,310	1%	137	0%	-	-	4,447	1%
	Banks	7,463	1%	40,336	20%	-	-	47,799	6%

Sr. No.	Particulars (RAQ Parent Industry)	Funded Exposure	%	Non-Funded Exposure*	%	Investment Exposure	%	Total Exposure	%
	Real Estate-Commercial	7,301	1%	-	-	-	-	7,301	1%
	Trade - Wholesale	54,247	9%	10,079	5%	-	-	64,326	8%
	Infrastructure-Electricity Generation (Service)	2,700	0%	1,600	1%	-	-	4,300	1%
	Telecommunication and Telecom Services	7,362	1%	2,522	1%	-	-	9,884	1%
	III. Total	**282,548**		**88,074**		**17,025**		**387,647**	
IV	**Staff Loan**								
	Personal	67	0%	-	-	-	-	67	0%
	Housing	4	0%	-	-	-	-	4	0%
	IV. Total	**71**		**-**		**-**		**71**	
V	**Head Office Counter Guarantees**	-	-	38,418	19%	-	-	38,418	5%
	Grand Total	**583,416**		**203,097**		**17,025**		**803,538**	

**Include market as well as non-market related exposures.*

d. Residual contractual maturity pattern for assets

As of December 31, 2025

INR million

Particulars	Cash	Advances	Balance with RBI	Balances with other Banks / FI	Fixed Assets	Investments	Other Assets
Next Day	-	272	22,509	2,324	-	159,300	3
2 - 7 days	-	21,192	1,523	1,731	-	9,217	54
8-14 days	-	11,216	2,217	-	-	13,098	-
15-30 days	-	25,111	2,278	-	-	13,257	-
31 days to 2 months	-	22,681	3,094	-	-	18,433	1,710
2-3 months	-	46,613	1,359	-	-	9,590	-
3-6 months	-	29,074	723	-	-	5,492	245
6 months to 1 year	-	29,706	424	-	-	7,347	6,211
1-3 years	-	76,456	1,643	-	-	22,268	798
3-5 years	-	15,841	-	-	-	-	-
5-7 years	-	4,202	-	-	-	-	-
7-10 years	-	979	-	-	-	-	-
10-15 years	-	389	-	-	-	-	-
Over 15 years	-	-	656	-	557	14,261	26,775
TOTAL	**-**	**283,732**	**36,426**	**4,055**	**557**	**272,263**	**35,796**

As of March 31, 2025

INR million

Particulars	Cash	Advances	Balance with RBI	Balances with other Banks / FI	Fixed Assets	Investments	Other Assets
Next Day	3	26	24,728	2,226	-	127,369	30
2 - 7 days	-	27,689	1,940	2,548	-	8,732	116
8-14 days	-	7,958	2,562	-	-	11,528	115
15-30 days	-	16,512	4,387	-	-	19,742	4
31 days to 2 months	-	15,708	1,402	-	-	6,308	1,574
2-3 months	-	10,849	1,405	-	-	6,324	27
3-6 months	-	22,267	1,674	-	-	9,031	-
6 months to 1 year	-	21,720	755	-	-	3,397	7,607
1-3 years	-	55,274	1,171	-	-	20,871	3,055
3-5 years	-	21,558	-	-	-	-	-
5-7 years	-	6,162	-	-	-	-	-
7-10 years	-	2,091	-	-	-	-	-
10-15 years	-	1,005	-	-	-	-	-
Over 15 years	-	3	660	-	603	8,378	17,612
TOTAL	**3**	**208,822**	**40,684**	**4,774**	**603**	**221,680**	**30,140**

e. **Amount of NPAs (Gross) –** Nil (March 31, 2025 – Nil)

NPAs (Gross) As on December 31, 2025	
Category	**Amount**
Sub-Standard	-
Doubtful 1	-
Doubtful 2	-
Doubtful 3	-
Loss	-
Total	-

f. **Net NPAs –** Nil (March 31, 2025 – Nil)

g. **NPA Ratios**

i. Gross NPA to Gross Advances – 0.00% (March 31, 2025 – 0.00%)
ii. Net NPA to Net Advances – 0.00% (March 31, 2025 – 0.00%)

h. **Movement in NPAs (Gross)**

INR million	YTD December 31,2025	YTD March 31, 2025
Opening balance	-	63
Additions	-	-
Reductions	-	63
Closing balance	-	-

i. Movement in provision for NPAs

INR million	YTD December 31, 2025	YTD March 31, 2025
Opening balance	-	63
Provisions made	-	-
Write-off	-	63
Write-back of excess provisions	-	-
Closing balance	-	-

j. Non-Performing Investments: Nil (March 31, 2025: Nil)

k. Provisions for Non-Performing Investments: Nil (March 31, 2025: Nil)

l. Movement in provision for diminution in value of investments (other than non-performing investments):

INR million	YTD December 31, 2025	YTD March 31, 2025
Opening balance	-	8
Provisions made for the period	-	-
Write-off	-	-
Write-back of provisions	-	8^
Closing balance as on December 30, 2025	-	-

^ Reversal of balance in provision for diminution in value of investments as at March 31, 2025 into Revenue Reserves recorded on April 1, 2024 in terms of the transition & repeal provisions (Chapter – XIV) of RBI circular on Master Direction - Classification, Valuation and Operation of Investment Portfolio of Commercial Banks (Directions), 2023' dated September 12, 2023 applicable to the Bank.

m. Movement in AFS-Reserves:

INR million	YTD December 31, 2025
Opening balance	267
Net valuation gains / (losses) across all performing AFS investments for the period	394
(Less): Deductions during the year	(6)
Add / (Less): Deferred tax	(148)
Closing balance as on December 31, 2025	507

The investments mainly comprise of Treasury Bills of Government of India and investments in Government Securities. The investments in Treasury Bills of Government of India are held for SLR purpose and these are valued at carrying cost as per Reserve Bank of India guidelines.

Table DF-4 - Credit Risk: Disclosures for Portfolios Subject to the Standardized Approach

I. Qualitative disclosures

Bank has adopted the standardized approach for its credit portfolio.

Rating Agency Used:

In line with the RBI regulations, the bank has identified CARE, CRISIL, ICRA, Acuite, and Informatics as domestic credit rating agencies and Fitch, Moody's and S&P as international rating agencies for rating the domestic and overseas exposures respectively for RWA computation purpose. Currently external ratings are used for computation of RWA for rated exposures and other credit exposures are treated as unrated.

Types of exposures for which each agency will be used

- For exposures with a contractual maturity of less than or equal to one year (except cash credit, overdraft and other revolving credits), short-term ratings given by approved rating agencies are used.
- For domestic cash credit, overdraft and other revolving credits (irrespective of the period) and for Term Loan exposures of over one-year, long term ratings are used.
- For overseas exposures, irrespective of the contractual maturity, long term ratings given by approved rating agencies are used.

Process used to transfer public issue ratings onto comparable assets in the Banking Book:

The above is not applicable to our bank.

II. Quantitative disclosures

Bank's outstanding (rated and non-rated) for exposure amounts after risk-mitigation subject to the standardized approach by following three major risk buckets and those deducted:

INR million	December 31, 2025	March 31, 2025
Fund Based		
Below 100% risk weight	446,058	380,676
100% risk weight	33,223	27,942
More than 100% risk weight	153,548	98,089
Deducted	-	-
Total	**632,829**	**506,707**

INR million	December 31, 2025	March 31, 2025
Non-Fund Based #		
Below 100% risk weight	87,735	69,762
100% risk weight	4,368	2,442
More than 100% risk weight	111,701	101,797
Deducted	-	-
Total	**203,804**	**174,001**

Includes market as well as non-market related off-balance sheet items.

Leverage Ratio

Quantitative disclosures

INR million	December 31,2025	September 30, 2025	June 30, 2025	March 31, 2025
Tier 1 Capital	106,131	106,091	103,015	102,746
Exposure Measure	835,460	817,636	804,449	677,490
Leverage Ratio (%)	12.70%	12.98%	12.81%	15.17%

Net Stable Funding Disclosures as at December 31, 2025

The Basel Committee on Banking Supervision (BCBS) had introduced the Net Stable Funding Ratio (NSFR) in order to ensure resilience over a longer- term time horizon by requiring banks to fund their activities with more stable sources of funding. NSFR is defined as the amount of available stable funding relative to the amount of required stable funding. “Available stable funding” (ASF) is defined as the portion of capital and liabilities expected to be reliable over the time horizon considered by the NSFR, which extends to one year. The amount of stable funding required ("Required stable funding") (RSF) of a specific institution is a function of the liquidity characteristics and residual maturities of the various assets held by that institution as well as those of its off-balance sheet (OBS) exposures.

The NSFR guidelines became effective Oct 1, 2021, and the bank has been monitoring the ratio at daily frequency starting Oct 1 and reporting to RBI on a quarterly basis. The minimum regulatory requirement as set out in the extant RBI guidelines is 100%.

The following tables sets out the unweighted and weighted value of NSFR components as of December 31, 2025, September 30, 2025, June 30, 2025, March 31, 2025 and December 31, 2024.

As of December 31, 2025

INR million

NSFR Disclosure Template (as of December 31, 2025)					
Particulars	**Unweighted value by residual maturity**				**Weighted value**
	No maturity*	**< 6 months**	**6 months to < 1yr**	**≥ 1yr**	
ASF Item					
1 Capital: (2+3)	**108,893**	**-**	**-**	**-**	**108,893**
2 Regulatory Capital	108,893	-	-	-	108,893
3 Other Capital Instruments	-	-	-	-	-
4 Retail deposits and deposits from small business customers: (5+6)	**4**	**-**	**-**	**-**	**4**
5 Stable deposits	-	-	-	-	-
6 Less stable deposits	4	-	-	-	4
7 Wholesale funding: (8+9)	**-**	**-**	**380,464**	**-**	**190,232**
8 Operational deposits	-	-	-	-	-
9 Other wholesale funding	-	-	380,464	-	190,232

NSFR Disclosure Template (as of December 31, 2025)					
Particulars	Unweighted value by residual maturity				Weighted value
	No maturity*	< 6 months	6 months to < 1yr	≥ 1yr	
10 Other liabilities: (11+12)	**137,821**	**-**	**-**	**8,988**	**8,988**
11 NSFR derivative liabilities		-	-	-	
12 All other liabilities and equity not included in the above categories	137,821	-	-	8,988	8,988
13 Total ASF (1+4+7+10)					**308,117**
RSF Item					
14 Total NSFR high-quality liquid assets (HQLA)					**-**
15 Deposits held at other financial institutions for operational purposes	**4,055**	**-**	**-**	**-**	**2,028**
16 Performing loans and securities: (17+18+19+20+21+22+23)	**-**	**65,636**	**122,750**	**60,334**	**122,504**
17 Performing loans to financial institutions secured by Level 1 HQLA	-	-	-	-	-
18 Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	-	65,636	21,691	-	20,691
19 Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks, and PSEs, of which:	-	-	101,059	42,424	86,590
20 With a risk weight of less than or equal to 35% under the Basel II Standardized Approach for credit risk	-	-	-	-	-
21 Performing residential mortgages, of which:	-	-	-	-	-
22 With a risk weight of less than or equal to 35% under the Basel II Standardized Approach for credit risk	-	-	-	-	-
23 Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-	-	-	17,910	15,223
24 Other assets: (sum of rows 25 to 29)	**28,261**	**81,397**	**57,153**	**178,256**	**107,738**
25 Physical traded commodities, including gold	-	-	-	-	-
26 Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	11,429	-	-	-	9,715
27 NSFR derivative assets	1,364	-	-	-	1,364

NSFR Disclosure Template (as of December 31, 2025)					
Particulars	Unweighted value by residual maturity				Weighted value
	No maturity*	< 6 months	6 months to < 1yr	≥ 1yr	
28 NSFR derivative liabilities before deduction of variation margin posted	1,160	-	-	-	1,160
29 All other assets not included in the above categories	14,308	81,397	57,153	178,256	95,499
30 Off-balance sheet items	**131,531**	**-**	**-**	**-**	**4,689**
31 Total RSF	**163,847**	**147,033**	**179,903**	**238,590**	**236,959**
32 Net Stable Funding Ratio (%)					**130.03%**

* Items to be reported in the 'no maturity' time bucket do not have a stated maturity. These may include, but are not limited to, items such as capital with perpetual maturity, non-maturity deposits, short positions, open maturity positions, non-HQLA equities, and physical traded commodities.

As of September 30, 2025

INR million

NSFR Disclosure Template (as of September 30, 2025)					
Particulars	Unweighted value by residual maturity				Weighted value
	No maturity*	< 6 months	6 months to < 1yr	≥ 1yr	
ASF Item					
1 Capital: (2+3)	**108,893**	**-**	**-**	**-**	**108,893**
2 Regulatory Capital	108,893	-	-	-	108,893
3 Other Capital Instruments	-	-	-	-	-
4 Retail deposits and deposits from small business customers: (5+6)	**3**	**-**	**-**	**-**	**3**
5 Stable deposits	-	-	-	-	-
6 Less stable deposits	3	-	-	-	3
7 Wholesale funding: (8+9)	**-**	**-**	**383,280**	**-**	**191,640**
8 Operational deposits	-	-	-	-	-
9 Other wholesale funding	-	-	383,280	-	191,640
10 Other liabilities: (11+12)	**133,975**	**-**	**-**	**8,879**	**8,879**
11 NSFR derivative liabilities		-	-	-	
12 All other liabilities and equity not included in the above categories	133,975	-	-	8,879	8,879
13 Total ASF (1+4+7+10)					**309,415**
RSF Item					
14 Total NSFR high-quality liquid assets (HQLA)					**-**
15 Deposits held at other financial institutions for operational purposes	**4,518**	**-**	**-**	**-**	**2,259**
16 Performing loans and securities: (17+18+19+20+21+22+23)	**-**	**75,420**	**140,058**	**53,239**	**122,230**

NSFR Disclosure Template (as of September 30, 2025)					
Particulars	Unweighted value by residual maturity				Weighted value
	No maturity*	< 6 months	6 months to < 1yr	≥ 1yr	
17 Performing loans to financial institutions secured by Level 1 HQLA	-	29,100	-	-	-
18 Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	-	46,320	24,348	-	19,122
19 Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks, and PSEs, of which:	-	-	115,710	38,041	90,190
20 With a risk weight of less than or equal to 35% under the Basel II Standardized Approach for credit risk	-	-	-	-	-
21 Performing residential mortgages, of which:	-	-	-	-	-
22 With a risk weight of less than or equal to 35% under the Basel II Standardized Approach for credit risk	-	-	-	-	-
23 Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-	-	-	15,198	12,918
24 Other assets: (sum of rows 25 to 29)	**13,796**	**80,339**	**33,129**	**176,373**	**104,672**
25 Physical traded commodities, including gold	-	-	-	-	-
26 Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	11,315	-	-	-	9,618
27 NSFR derivative assets	1,102	-	-	-	1,102
28 NSFR derivative liabilities before deduction of variation margin posted	1,216	-	-	-	1,216
29 All other assets not included in the above categories	163	80,339	33,129	176,373	92,736
30 Off-balance sheet items	**135,872**	**-**	**-**	**-**	**4,803**
31 Total RSF	**154,186**	**155,759**	**173,187**	**229,612**	**233,964**
32 Net Stable Funding Ratio (%)					**132.25%**

* Items to be reported in the 'no maturity' time bucket do not have a stated maturity. These may include, but are not limited to, items such as capital with perpetual maturity, non-maturity deposits, short positions, open maturity positions, non-HQLA equities, and physical traded commodities.

As of June 30, 2025

INR million

NSFR Disclosure Template (as of June 30, 2025)					
Particulars	**Unweighted value by residual maturity**				**Weighted value**
	No maturity*	**< 6 months**	**6 months to < 1yr**	**≥ 1yr**	
ASF Item					
1 Capital: (2+3)	**108,893**	**-**	**-**	**-**	**108,893**
2 Regulatory Capital	108,893	-	-	-	108,893
3 Other Capital Instruments	-	-	-	-	-
4 Retail deposits and deposits from small business customers: (5+6)	**8**	**-**	**-**	**-**	**7**
5 Stable deposits	-	-	-	-	-
6 Less stable deposits	8	-	-	-	7
7 Wholesale funding: (8+9)	**-**	**-**	**353,176**	**-**	**176,588**
8 Operational deposits	-	-	-	-	-
9 Other wholesale funding	-	-	353,176	-	176,588
10 Other liabilities: (11+12)	**142,099**	**-**	**-**	**8,576**	**8,576**
11 NSFR derivative liabilities		-	-	-	
12 All other liabilities and equity not included in the above categories	142,099	-	-	8,576	8,576
13 Total ASF (1+4+7+10)					**294,064**
RSF Item					
14 Total NSFR high-quality liquid assets (HQLA)					**-**
15 Deposits held at other financial institutions for operational purposes	**4,184**	**-**	**-**	**-**	**2,092**
16 Performing loans and securities: (17+18+19+20+21+22+23)	**-**	**42,117**	**129,558**	**54,105**	**117,087**
17 Performing loans to financial institutions secured by Level 1 HQLA	-	-	-	-	-
18 Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	-	42,117	22,618	-	17,627
19 Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks, and PSEs, of which:	-	-	106,940	37,118	85,021
20 With a risk weight of less than or equal to 35% under the Basel II Standardized Approach for credit risk	-	-	-	-	-
21 Performing residential mortgages, of which:	-	-	-	-	-

NSFR Disclosure Template (as of June 30, 2025)					
Particulars	Unweighted value by residual maturity				Weighted value
	No maturity*	< 6 months	6 months to < 1yr	≥ 1yr	
22 With a risk weight of less than or equal to 35% under the Basel II Standardized Approach for credit risk	-	-	-	-	-
23 Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-	-	-	16,987	14,439
24 Other assets: (sum of rows 25 to 29)	**29,248**	**135,919**	**25,895**	**138,559**	**99,405**
25 Physical traded commodities, including gold	-	-	-	-	-
26 Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	11,118	-	-	-	9,450
27 NSFR derivative assets	249	-	-	-	249
28 NSFR derivative liabilities before deduction of variation margin posted	1,202	-	-	-	1,202
29 All other assets not included in the above categories	16,679	135,919	25,895	138,559	88,504
30 Off-balance sheet items	**135,771**	**-**	**-**	**-**	**4,772**
31 Total RSF	**169,203**	**178,036**	**155,453**	**192,664**	**223,356**
32 Net Stable Funding Ratio (%)					**131.66%**

* Items to be reported in the 'no maturity' time bucket do not have a stated maturity. These may include, but are not limited to, items such as capital with perpetual maturity, non-maturity deposits, short positions, open maturity positions, non-HQLA equities, and physical traded commodities.

As of March 31, 2025

INR million

NSFR Disclosure Template (as of March 31, 2025)					
Particulars	Unweighted value by residual maturity				Weighted value
	No maturity*	< 6 months	6 months to < 1yr	≥ 1yr	
ASF Item					
1 Capital: (2+3)	**101,692**	**-**	**-**	**-**	**101,692**
2 Regulatory Capital	101,692	-	-	-	101,692
3 Other Capital Instruments	-	-	-	-	-
4 Retail deposits and deposits from small business customers: (5+6)	**8**	**-**	**-**	**-**	**7**
5 Stable deposits	-	-	-	-	-
6 Less stable deposits	8	-	-	-	7
7 Wholesale funding: (8+9)	**-**	**-**	**280,504**	**-**	**140,252**
8 Operational deposits	-	-	-	-	-
9 Other wholesale funding	-	-	280,504	-	140,252

NSFR Disclosure Template (as of March 31, 2025)					
Particulars	**Unweighted value by residual maturity**				**Weighted value**
	No maturity*	**< 6 months**	**6 months to < 1yr**	**≥ 1yr**	
10 Other liabilities: (11+12)	**115,956**	**-**	**-**	**8,548**	**8,548**
11 NSFR derivative liabilities		-	-	-	
12 All other liabilities and equity not included in the above categories	115,956	-	-	8,548	8,548
13 Total ASF (1+4+7+10)					**250,499**
RSF Item					
14 Total NSFR high-quality liquid assets (HQLA)					**-**
15 Deposits held at other financial institutions for operational purposes	**3,920**	**-**	**-**	**-**	**1,960**
16 Performing loans and securities: (17+18+19+20+21+22+23)	**-**	**36,231**	**90,040**	**55,071**	**97,264**
17 Performing loans to financial institutions secured by Level 1 HQLA	-	-	-	-	-
18 Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	-	36,231	14,928	-	12,898
19 Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks, and PSEs, of which:	-	-	75,112	37,968	69,829
20 With a risk weight of less than or equal to 35% under the Basel II Standardized Approach for credit risk	-	-	-	-	-
21 Performing residential mortgages, of which:	-	-	-	-	-
22 With a risk weight of less than or equal to 35% under the Basel II Standardized Approach for credit risk	-	-	-	-	-
23 Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-	-	-	17,103	14,537
24 Other assets: (sum of rows 25 to 29)	**24,046**	**113,954**	**3,693**	**135,773**	**86,215**
25 Physical traded commodities, including gold	-	-	-	-	-
26 Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	6,779	-	-	-	5,762
27 NSFR derivative assets	292	-	-	-	292

NSFR Disclosure Template (as of March 31, 2025)					
Particulars	Unweighted value by residual maturity				Weighted value
	No maturity*	< 6 months	6 months to < 1yr	≥ 1yr	
28 NSFR derivative liabilities before deduction of variation margin posted	908	-	-	-	908
29 All other assets not included in the above categories	16,067	113,954	3,693	135,773	79,253
30 Off-balance sheet items	**136,785**	**-**	**-**	**-**	**4,929**
31 Total RSF	**164,751**	**150,185**	**93,733**	**190,844**	**190,368**
32 Net Stable Funding Ratio (%)					**131.59%**

* Items to be reported in the 'no maturity' time bucket do not have a stated maturity. These may include, but are not limited to, items such as capital with perpetual maturity, non-maturity deposits, short positions, open maturity positions, non-HQLA equities, and physical traded commodities.

As of December 31, 2024

INR million

NSFR Disclosure Template (as of December 31, 2024)					
Particulars	Unweighted value by residual maturity				Weighted value
	No maturity*	< 6 months	6 months to < 1yr	≥ 1yr	
ASF Item					
1 Capital: (2+3)	**101,692**	**-**	**-**	**-**	**101,692**
2 Regulatory Capital	101,692	-	-	-	101,692
3 Other Capital Instruments	-	-	-	-	-
4 Retail deposits and deposits from small business customers: (5+6)	**12**	**-**	**-**	**-**	**11**
5 Stable deposits	-	-	-	-	-
6 Less stable deposits	12	-	-	-	11
7 Wholesale funding: (8+9)	**-**	**-**	**332,712**	**-**	**166,356**
8 Operational deposits	-	-	-	-	-
9 Other wholesale funding	-	-	332,712	-	166,356
10 Other liabilities: (11+12)	**68,936**	**-**	**-**	**8,562**	**8,562**
11 NSFR derivative liabilities		-	-	-	
12 All other liabilities and equity not included in the above categories	68,936	-	-	8,562	8,562
13 Total ASF (1+4+7+10)					**276,621**
RSF Item					
14 Total NSFR high-quality liquid assets (HQLA)					
15 Deposits held at other financial institutions for operational purposes	**2,726**	**-**	**-**	**-**	**1,363**
16 Performing loans and securities: (17+18+19+20+21+22+23)	**-**	**39,084**	**103,619**	**42,916**	**94,150**
17 Performing loans to financial institutions secured by Level 1 HQLA	-	-	-	-	-

NSFR Disclosure Template (as of December 31, 2024)					
Particulars	**Unweighted value by residual maturity**				**Weighted value**
	No maturity*	**< 6 months**	**6 months to < 1yr**	**≥ 1yr**	
18 Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	-	39,084	18,281	-	15,003
19 Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks, and PSEs, of which:	-	-	85,338	27,233	65,817
20 With a risk weight of less than or equal to 35% under the Basel II Standardized Approach for credit risk	-	-	-	-	-
21 Performing residential mortgages, of which:	-	-	-	-	-
22 With a risk weight of less than or equal to 35% under the Basel II Standardized Approach for credit risk	-	-	-	-	-
23 Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-	-	-	15,683	13,330
24 Other assets: (sum of rows 25 to 29)	**23,263**	**140,657**	**10,030**	**136,172**	**92,745**
25 Physical traded commodities, including gold	-	-	-	-	-
26 Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	6,764	-	-	-	5,750
27 NSFR derivative assets	684	-	-	-	684
28 NSFR derivative liabilities before deduction of variation margin posted	1,101	-	-	-	1,101
29 All other assets not included in the above categories	14,714	140,657	10,030	136,172	85,210
30 Off-balance sheet items	**144,988**	**-**	**-**	**-**	**5,243**
31 Total RSF	**170,977**	**179,741**	**113,649**	**179,088**	**193,501**
32 Net Stable Funding Ratio (%)					**142.96%**

*Items to be reported in the 'no maturity' time bucket do not have a stated maturity. These may include, but are not limited to, items such as capital with perpetual maturity, non-maturity deposits, short positions, open maturity positions, non-HQLA equities, and physical traded commodities.