Bank of America, N.A. (India Branches)

Basel III Pillar 3 Disclosures

As at Jun 30,2025

Contents

Bank of America, N.A. (India Branches)

Basel III Pillar 3 Disclosures

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 based on a reference date and looking forward, over a three-year planning horizon ("ICAAP Planning Horizon").

ICAAP 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 requires 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 authority to develop the ICAAP document is delegated to the Finance department. The Bank's Chief Financial Officer ("CFO") is responsible for the production of ICAAP with inputs from Front Line Units ("Businesses" or "Business"), Independent Risk Management and Control Functions. Enterprise-wide functions, including Enterprise Financial Risk ("EFR") and Enterprise Capital Management ("ECM") also review the ICAAP to ensure adequate challenge and consistency with Enterprise practices.

The Bank has established an Internal Capital Guideline ("IGL") and maintains capital levels in excess of this guideline. Bank has set up a "Tripwire" above the IGL to serve as an early warning signal to prompt action and avoid a capital breach.

The ICAAP document is presented to the Asset Liability Council ("ALCO") and the Local Management Team ("LMT") for final review and approval on an annual basis. The ICAAP is also validated by Corporate Audit periodically, as required under RBI guidelines.

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 BANA India's capital under Baseline as well as Stress Scenarios over the ICAAP Planning Horizon. The ALCO and the LMT are 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 adopted Standardized Approach ("SA") for credit risk, Standardized Duration Approach ("SDA") for market risk and Basic Indicator Approach ("BIA") for operational risk for computing its capital requirement.

Under the SA for credit risk, the Bank relies upon the ratings issued by the external credit rating agencies specified by the RBI for assigning risk weights for capital adequacy purposes under the Basel III guidelines. The risk weights applicable for claims against banks, sovereign, corporate and other Assets are as per the Basel III guidelines. In compiling the credit exposures, the Bank has availed Credit Risk Mitigation techniques (CRM) to the extent of securities placed under section 11(2) (b) of Banking Regulation Act 1949 for offsetting gross exposure of BANA Head office and overseas branches as per RBI Circular on Large Exposures Framework – CRM for offsetting – non-centrally cleared derivative transactions of foreign bank branches in India with their Head office dated Sept 9, 2021
Under the SDA for computing the capital requirement for market risk, the Bank has adopted the "duration" method.

The minimum capital requirement for market risk is computed in terms of:

a. “Specific risk" charge for each security, to protect against an adverse movement in the price of an individual security owing to factors related to the individual issuer.
b. “General market risk” charge towards interest rate risk in the portfolio, where long and short positions in different securities or instruments can be offset.

Under the BIA, the Bank holds capital for operational risk equal to 15% of average positive gross annual income for the previous three financial years.

II. Quantitative disclosures

Capital Structure as on

INR Million	30-Jun-25	31-Mar-25
Common Equity Tier 1	190,005	171,788
Additional Tier 1	-	-
Tier 2	20,198	20,241
Total Capital Funds	**210,203**	**192,029**

Capital requirement and CRAR

INR Million	30-Jun-25	31-Mar-25
Capital requirements for credit risk:		
- Portfolios subject to standardized approach	99,078	102,297
- Securitization exposures	-	-
Capital requirements for market risk:		
Interest rate risk		
- General market risk	31,103	26,151
- Specific risk	3,627	3,054
Equity risk		
- General market risk	-	-
- Specific risk	-	-
Foreign exchange risk (including gold)	2,248	2,248
Capital requirements for operational risk: (Basic indicator approach)	11,733	11,733
Total Capital Requirements	**147,789**	**145,483**
Common Equity Tier I capital ratio	18.64%	17.12%
Tier I capital ratio	18.64%	17.12%
Tier II capital ratio	1.98%	2.02%
Total capital ratio	**20.62%**	**19.14%**

Note: The capital reflected above excludes capital infused for CRM purposes.

Risk Exposure and Assessment

BANA India operates in accordance with the Global Risk Framework established by Bank of America Corporation ("BAC") which serves as the foundation for consistent and effective management of risks facing BAC and its subsidiaries.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 BANA 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.

Bank of America'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. BAC employs an effective risk management process, referred to as Identify, Measure, Monitor and Control (IMMC), as part of its daily activities.

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. BANA 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 BANA 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 BANA 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. BANA 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 have 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. BANA India Operational Risk tolerance threshold is also included as part of BANA 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 BANA 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 BANA 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 to the bank's reputation of all our activities and all risks we face is evaluated. The bank faces reputational risk from changing external environment and failure to satisfy expectations about issues if our response is untimely , ineffective or not aligned to the needs of our employees ,customers ,clients and communities we serve. The bank manages reputational risk through established policies and controls in the business and risk management processes to mitigate reputational risks in a timely manner and through proactive monitoring and identification of potential reputational risk events.

- 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. Bank of America 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. Bank of America 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 on 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 BANA India to enter transactions either to securitize and sell its loans or to buy securitized loans from any other bank. The Bank, as of Mar 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 Bank of America. 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) indicates 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

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

Local Management Team ("LMT")

The LMT is chaired by the Country 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 is the highest governance body for the bank. The LMT holds meetings atleast six times in a calendar. The LMT reviews and approves the ICAAP on an annual basis or upon any revision in the interim.

Asset Liability Council ("ALCO")

The ALCO is chaired by the Country Executive Officer of the Bank. It provides management oversight of the branch's balance sheet, capital, liquidity management and stress testing activities for the bank. It also monitors the impact of enterprise strategies on local interest liquidity and capital positions. The ALCO holds meetings four times in a financial year or more frequently if required. The ALCO reviews and approves the ICAAP on an annual basis or upon any revision in the interim.

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.

Customer Service Committee ("CSC")

The Bank has set up a Customer Service Committee ('CSC') at a country level with representation from each branch (New Delhi, Mumbai, Chennai and Bengaluru). The branch complaints are monitored and reported in a consolidated manner and are discussed in CSC.

Audit Council

The Audit Council assists LMT in exercising oversight of the effectiveness of the Bank's system of internal controls and policies and procedures for managing and accessing risk, integrity of the financial statements of the Bank, and compliance by the Bank with legal and regulatory requirements. The Council also provides direct oversight over the audit function. The Audit Council meets at least four times in a year.

The Audit council is mainly responsible for:

- Providing direction and overseeing the operation of the audit function in the Bank,
- to determine scope of concurrent audit
- Following up on issues raised in LFAR and discussing the financial statements
- Follow up on all the issues/concerns raised in the inspection reports of RBI

Technology Steering Committee ("TSC")

The TSC oversees projects in partnership with the Regional or Global Technology and other Functional teams across the Bank including common infrastructure or other projects cutting across businesses or support groups. The TSC meets at least once in a quarter or more frequently, if required and is chaired by the Chief Information Officer

The TSC is mainly responsible for:

- Assisting the Management in implementing Information technology (IT) Strategy that has been approved by the global or regional and management forums
- Providing direction relating to Technology and Information Security Standards and Practices
- Monitoring IT Governance, Project risk, Technology Operational risks and Control processes
- Review any information security incidents and various information security assessments applicable to the bank
- Providing regular updates to the LMT on significant Technology matters, through the CIO who represents Technology on the LMT

Returns Governance Group ("RGG")

The Returns Governance Group ('RGG') has been formed to ensure governance and to strengthen the process for the Risk Based Supervision (RBS) and Centralized Information Management System (CIMS) reports / returns submission in an automated manner to the Reserve Bank of India (RBI). The group is formed to ensure timely and consistent submission of all returns to RBI under RBI Laws, Rules and Regulations (LRRs). The RGG has been formed as per the guidelines of Reserve Bank of India provided in Approach Paper on Automated Data Flow from Banks to Reserve Bank of India (Nov 2010) with primary responsibility of implementing RBS information system in the Bank and putting in place accountability structure.

The roles and responsibilities of RGG shall be:

- Act as Vigilante and Custodian and review the final submissions under RBS prior to submission to RBI
- Ensure timely and consistent submission of returns to RBI.
- Ensuring that the metadata is as per the Reserve Bank definitions and be an escalation point for any issues or errors relating to the regulatory reports / returns submitted to RBI.
- Prioritizing various returns and change request for any new/changed requirement/s by Reserve Bank and handling ad-hoc queries relating to RBS and CIMS.

Credit Approval Council (‘CAC’) –

CAC serves as a body for according credit sanction to high value proposals (defined as those requiring Level 2 approval as per the Enterprise Credit and Risk Approval Authority Grid) for the Bank. This is in accordance with RBI notification DBR.BP.BC.No.65/21.04.103/2016-17 on ‘Risk Management Systems – Role of the Chief Risk Officer (CRO)’. The council will annually review NPAs & exposure strategy and identify any other actions required in accordance to Appendix A: Early Recognition of Distressed Assets, Steps for Resolution and Fair Recovery and Section E: Purchase / Sale of Non-performing financial asset in the BANA India Credit Compliance Manual. The key role assigned to CAC is to consider the high value proposals presented by Enterprise Credit. This council shall be in addition to the approval requirements laid down in Enterprise Credit and Risk Approval Authority Grid.

Table DF-3: Credit Risk: General Disclosures

I. Qualitative disclosures

Robust risk management policies and procedures are laid out in the Global Corporate & Investment Banking Risk Policy. It is supplemented by the Credit Compliance Manual. Written policies, procedures, standards, and guidelines are updated on a regular basis to provide a clear direction to officers for meeting the requirements for which they are accountable. Approval authority is vested via an Approval Grid which takes into account the quantum, internal risk rating and nature of exposure and the position/experience of the approver.

BANA 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. As part of the overall credit risk assessment of a borrower or counterparty, credit exposures are assigned a risk rating and are subject to approval based on defined credit approval standards. High Value Proposals are subject to approvals by Credit Approval Council ("CAC"). Subsequent to loan origination, risk ratings are monitored on an ongoing basis. If necessary, risk ratings are adjusted to reflect changes in the financial condition and cash flow of a borrower or counterparty.

BANA India follows the policy of internal rating on a scale of Risk Rating ("RR") 1-11, and the RR is regularly monitored. Exposures with RR of 8 or worse (criticized assets) are subject to additional scrutiny and monitoring. Credit risk appetite metrics are monitored as part of the BANA India risk appetite metrics

Unhedged Foreign Currency Exposure ("UFCE") of the borrower is an area of risk for the individual entity as well as for the entire financial system; as entities who do not hedge their exposure may incur significant losses due to exchange rate movements, which in turn can reduce their capability to service the loans taken from the banks. In line with the extant RBI guidelines on UFCE, BANA 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. BANA India has put in place a process to ensure compliance with requirements of the said guidelines/directions.

Norms for determining when to classify various types of assets as non-performing.

- Term loans are treated as non-performing if the interest and/or installments of principal remain overdue for a period of more than 90 days.
- Cash credits & overdrafts are treated as non-performing if the accounts remain out of order for a period of more than 90 days.
- An account will be treated "out of order" if the outstanding balance remains continuously in excess of the sanctioned limit/drawing power for 90 days. In case where the outstanding balance is less than the sanctioned limit/drawing power, but there are no credits continuously for previous 90 days period or credits are not enough to cover the interest debited during the same period, these accounts will be treated as out of order.
- Bills purchased/discounted are treated as non-performing if the bill remains overdue and unpaid for a period of more than 90 days.
- Any overdue receivables representing positive mark-to-market value of a foreign exchange and interest rate derivative contracts will be treated as non- performing asset if these remain unpaid for 90 days or more, upon becoming due
- Any other facility will be treated as non-performing if any amount to be received remains overdue for a period of more than 90 days during the financial year

  Note: Overdue: Any amount due to Bank under any credit facility is 'overdue' if it is not paid by the due date.

II. Quantitative disclosures

a. Total Gross credit exposures

INR Million	30-Jun-25	31-Mar-25
Fund Based	561,687	598,762
Non-Fund Based [1]	190,641	176,021

b. Geographic distribution

	30-Jun-25		31-Mar-25	
INR Million	Domestic	Overseas [2]	Domestic	Overseas [2]
Fund Based	561,687	-	598,762	-
Non-Fund Based [1]	190,641	-	176,021	-

[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

INR million

Sr.no	Particulars	30-Jun-25		31-Mar-25	
		Funded Exposure	Non Funded Exposure*	Funded Exposure	Non Funded Exposure*
I	**Agriculture & Allied Activities**				
	Agri - Direct	-	-	-	-
	Agri - Indirect	1,045	412	-	472
	I. Total	**1,045**	**412**	**-**	**472**
II	**Industry (Micro & Small, Medium and Large)**				
1	Construction	5,517	1,245	6,283	1,079
2	Gems & Jewellery	-	-	-	-
3	Cement & Cement products	-	-	-	-
4	Infrastructure	27,798	7,418	39,443	6,827
5	Textiles	1,015	663	994	666
6	Basic metal and metal products	3,276	4,089	3,501	4,289
7	Mining and Quarrying	-	-	-	-
8	All Engineering	12,219	21,967	14,306	20,672
9	Chemicals and chemical products	38,271	4,982	39,355	5,241
10	Petroleum, coal products and nuclear fuels	917	5,016	1,263	5,060
11	Vehicles, vehicle parts and transport equipments	25,695	7,906	24,570	9,674
12	Beverage & Tobacco	5,400	4,153	12,800	2,704
13	Food Processing	13,014	542	9,492	1,237
14	Other Industries	-	84	841	353
15	Paper & paper products	581	38	762	89
16	Rubber, plastic & their products	1,003	252	1,000	242
17	Leather & leather products	-	-	-	-
18	Wood and Wood products	-	-	-	-
19	Glass and glassware	-	-	-	-
	II. Total	**134,705**	**58,356**	**154,609**	**58,133**
III	**Services**				
1	Aviation	-	679	-	800
2	Shipping	-	-	-	-
3	Commercial Real Estate	-	-	-	-
4	Banks	31,401	76,438	31,708	67,956
5	Non-banking financial companies (NBFCs)	91,893	7,659	94,272	6,753
6	Computer Software	35,961	14,097	34,903	14,037
7	Trade	39,857	7,770	52,307	6,354
8	Other Services	221,432	20,075	225,124	17,397
9	Professional & Other Services	5,234	4,911	5,485	3,906
10	Transport Operators	160	211	353	211
11	Tourism & Hotels & Restaurants	-	34	-	4
	III. Total	**425,937**	**131,873**	**444,152**	**117,416**
	Grand Total	**561,687**	**190,641**	**598,762**	**176,021**

* *Includes market as well as non-market related exposures*

d. Residual contractual maturity pattern for assets.

As of Jun 30,2025

INR Million

Particulars	Cash	Advances	Balance with RBI	Balances with other Banks / FI	Fixed Assets	Investments	Other Assets
Next Day	41	3,025	19,221	46,187	-	430,103	12,463
2 - 7 days	-	27,507	-	-	-	21,435	593
8-14 days	-	10,191	-	-	-	-	1,043
15-30 days	-	36,333	13,100	-	-	52,399	1,365
31 days to 2 month	-	34,215	1,687	-	-	6,746	12,591
2-3 months	-	53,763	1,252	-	-	5,009	3,581
3-6 months	-	36,041	1,514	-	-	6,056	17,372
6 months to 1 year	-	36,209	132	-	-	527	29,762
1-3 years	-	54,734	10,141	-	-	40,926	24,143
3-5 years	-	9,392	2	-	-	7	13,413
5-7 years	-	-	0	-	-	2	14,217
7-10 years	-	5,460	0	-	-	1	2,196
10-15 years	-	-	-	-	-	-	-
Over 15 years	-	-	-	-	2,669	53,952	5,560
TOTAL	**41**	**306,870**	**47,049**	**46,187**	**2,669**	**617,163**	**138,299**

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	43	3,635	18,750	37,417	-	468,552	18,025
2 - 7 days	-	12,129	-	-	-	128,325	1,666
8-14 days	-	40,499	-	-	-	25,619	902
15-30 days	-	39,977	13,969	-	-	55,890	12,756
31 days to 2 month	-	28,441	1,239	-	-	4,957	5,360
2-3 months	-	38,542	995	-	-	3,953	2,951
3-6 months	-	60,023	1,182	-	-	4,729	27,703
6 months to 1 year	-	53,602	694	-	-	2,776	22,790
1-3 years	-	60,786	10,753	-	-	49,087	20,892
3-5 years	-	7,289	2	-	-	2,041	9,954
5-7 years	-	-	0	-	-	3,425	15,276
7-10 years	-	-	0	-	-	1	1,324
10-15 years	-	-	-	-	-	-	-
Over 15 years	-	-	-	-	2,408	44,454	5,980
TOTAL	**43**	**344,923**	**47,584**	**37,417**	**2,408**	**793,809**	**145,579**

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

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

g. NPA Ratios

- Gross NPA to Gross Advances – **Nil** (March 31, 2025 – Nil)
- Net NPA to Net Advances – **Nil** (March 31, 2025 – Nil)

h. Movement of NPAs (Gross)

INR Million	30-Jun-25	31-Mar-25
Opening balance	-	-
Additions during the year	-	-
Reductions during the period	-	-
Closing balance	-	-

i. Movement of provision for NPAs

INR Million	30-Jun-25	31-Mar-25
Opening balance	-	-
Provisions made during the year	-	-
Write-off	-	-
Write-back of excess provisions	-	-
Closing balance	-	-

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

l. Provisions for Non-Performing Investments – Nil (March 31, 2025 – Nil)

m. Movement of provision for Depreciation on Investments

INR Million	30-Jun-25	31-Mar-25
Opening balance	-	1,490
Provisions made during the year	-	-
Write-off	-	-
Write-back of excess provisions	-	1,490
Closing balance	-	-

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

I. Qualitative disclosures

The Bank adopts the following basis for assignment of risk weights for different categories of counterparties:

a. Scheduled Banks including foreign bank branches in India:
The bank has applied risk weights on exposures to scheduled banks for the purpose of Pillar 1 calculation in line with Basel III regulations as prescribed by RBI.

b. Foreign Banks:
Ratings for foreign banks have been sourced from websites of Fitch, Moody's and Standard & Poor's. The bank has applied risk weights relevant to the ratings assigned by international credit rating agencies as prescribed by RBI. In case of unrated exposures, bank has applied risk weights as prescribed by RBI guidelines.

c. Corporates:
Where the obligors have obtained rating of the facility from any of the accredited credit rating agencies as prescribed by RBI, the Bank has applied the risk weights relevant to the ratings assigned by the credit rating agencies. Unrated corporate exposures have been risk weighted as per extant RBI guidelines.

RBI has prescribed following domestic rating agencies – Brickworks , Acuite , CARE, CRISIL, ICRA, India Ratings, INFOMERICS. International Rating agencies – FITCH , Moody , Standard & Poor

II. Quantitative disclosures

a. Total Gross credit exposures

INR Million	30-Jun-25	31-Mar-25
Fund Based		
Below 100% risk weight	361,687	374,003
100% risk weight	13,355	9,715
More than 100% risk weight	186,645	215,044
Deducted	-	-
Total	**561,687**	**598,762**

INR Million	30-Jun-25	31-Mar-25
Non-Fund Based [5]		
Below 100% risk weight	80,876	73,730
100% risk weight	643	642
More than 100% risk weight	109,122	101,649
Deducted	-	-
Total	**190,641**	**176,021**

[5] *Includes market as well as non-market related exposures.*

Leverage Ratio

Quantitative disclosures

INR Million	30-Jun-25	31-Mar-25	31-Dec-24	30-Sep-24
Tier 1 Capital	190,005	171,788	156,362	156,371
Exposure Measure	1,379,968	1,578,633	1,402,384	1,334,703
Leverage Ratio (%)	13.77	10.88	11.15	11.72
Minimum Regulatory Requirement (%)	3.50	3.50	3.50	3.50