







**BANK OF BAHRAIN & KUWAIT B.S.C. - INDIAN BRANCHES**  
(Incorporated in Bahrain with Limited Liability)

Sr. No.	Particulars	Quarter ended Sep 30, 2021	
		Total Un-weighted Value	Total Weighted Value
<b>High Quality Liquid Assets</b>			
1	<b>Total High Quality Liquid Assets (HQLA)</b>	683.82	681.34
<b>Cash Outflows</b>			
2	<b>Retail deposits and deposits from small business customers, of which:</b>	313.13	31.02
(i)	Stable deposits	5.81	0.29
(ii)	Less stable deposits	307.32	30.73
3	<b>Unsecured wholesale funding, of which:</b>	292.21	116.99
(i)	Operational deposits (all counterparties)	-	-
(ii)	Non-operational deposits (all counterparties)	292.21	116.99
(iii)	Unsecured debt	-	-
4	<b>Secured wholesale funding</b>	6.33	-
5	<b>Additional requirements, of which</b>	383.66	38.16
(i)	Outflows related to derivative exposures and other collateral requirements	-	-
(ii)	Outflows related to loss of funding on debt products	-	-
(iii)	Credit and liquidity facilities	383.66	38.16
6	<b>Other contractual funding obligations</b>	335.66	10.07
7	<b>Other contingent funding obligations</b>	-	-
8	<b>Total Cash Outflows</b>	1,330.99	196.24
<b>Cash Inflows</b>			
9	<b>Secured lending</b>	241.00	-
10	<b>Inflows from fully performing exposures</b>	284.49	142.24
11	<b>Other cash inflows</b>	43.80	43.80
12	<b>Total Cash Inflows</b>	569.29	186.05
13	<b>TOTAL HQLA</b>	-	681.34
14	<b>Total Net Cash Outflows</b>	-	10.19
15	<b>25% of Total Cash Outflow</b>	-	49.06
15	<b>Liquidity Coverage Ratio (%)</b>	-	1388.79%

(Amount in ₹ crore)

Sr. No.	Particulars	Quarter ended June 30, 2021	
		Total Un-weighted Value	Total Weighted Value
<b>High Quality Liquid Assets</b>			
1	<b>Total High Quality Liquid Assets (HQLA)</b>	827.20	823.53
<b>Cash Outflows</b>			
2	<b>Retail deposits and deposits from small business customers, of which:</b>	303.93	30.12
(i)	Stable deposits	5.39	0.27
(ii)	Less stable deposits	298.54	29.85
3	<b>Unsecured wholesale funding, of which:</b>	327.07	169.79
(i)	Operational deposits (all counterparties)	-	-
(ii)	Non-operational deposits (all counterparties)	327.07	169.79
(iii)	Unsecured debt	-	-
4	<b>Secured wholesale funding</b>	-	-
5	<b>Additional requirements, of which</b>	399.54	39.91
(i)	Outflows related to derivative exposures and other collateral requirements	-	-
(ii)	Outflows related to loss of funding on debt products	-	-
(iii)	Credit and liquidity facilities	399.54	39.91
6	<b>Other contractual funding obligations</b>	363.29	10.90
7	<b>Other contingent funding obligations</b>	-	-
8	<b>Total Cash Outflows</b>	1,393.83	250.72
<b>Cash Inflows</b>			
9	<b>Secured lending</b>	333.00	-
10	<b>Inflows from fully performing exposures</b>	296.22	148.11
11	<b>Other cash inflows</b>	146.90	146.90
12	<b>Total Cash Inflows</b>	776.12	295.01
13	<b>TOTAL HQLA</b>	-	823.53
14	<b>Total Net Cash Outflows</b>	-	(44.29)
15	<b>25% of Total Cash Outflow</b>	-	68.43
15	<b>Liquidity Coverage Ratio (%)</b>	-	1203.46%

Note: In computing the above data, estimates/assumptions used by the management have been relied upon by the auditor.

Below is the quarter wise summary of the ratios for both the years:

Quarter	FY 2022-23		FY 2021-22	
	Actual	Limit	Actual	Limit
March	195.61%	100%	924.25%	100%
December	304.57%	100%	1101.18%	100%
September	440.77%	100%	1388.79%	100%
June	439.03%	100%	1203.46%	100%

**18.2.3 NSFR**

The RBI basis the circular titled "Basel III Framework on Liquidity Standards – Net Stable Funding Ratio (NSFR) – Final Guidelines" released on May 17, 2018 (DBR.BP.BC.No.106/21.04.098/2017-18) & Master circular on Disclosure in Financial Statements - Notes to Accounts has advised banks to measure and report NSFR.

The NSFR guidelines aims to ensure reduction in funding risk over a longer time horizon by requiring banks to fund their activities with sufficiently stable sources of funding in order to mitigate the risk of future funding stress

$$NSFR = \frac{\text{Available Stable Funding (ASF)}}{\text{Required Stable Funding (RSF)}} = 100\%$$

As per the RBI guidelines, the above ratio of NSFR should be equal to at least 100% on an ongoing basis.

The Available Stable Funding (ASF) is primarily driven by the total regulatory Capital before the regulatory adjustments/deductions as per Basel III Capital Adequacy guidelines stipulated by RBI and deposits from customers. Under the Required Stable Funding (RSF), the primary drivers are performing loans.

**NSFR Disclosure Template**

(Amount in ₹ crore)

As at 31st March 2023	Unweighted value by residual maturity				Weighted value
	No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
<b>ASF Item</b>					
1	Capital: (2+3)	444.42	-	-	444.42
2	Regulatory capital	444.42	-	-	444.42
3	Other capital instruments	-	-	-	-
4	<b>Retail deposits and deposits from small business customers: (5+6)</b>	251.49	409.19	405.27	509.52
5	Stable deposits	-	5.02	-	4.77
6	Less stable deposits	251.49	404.17	405.27	509.52
7	<b>Wholesale funding: (8+9)</b>	181.12	444.53	32.00	5.06
8	Operational deposits	-	-	-	-
9	Other wholesale funding	181.12	444.53	32.00	5.06
10	<b>Other liabilities: (11+12)</b>	35.79	85.64	35.25	3.72
11	NSFR derivative liabilities	-	-	-	-
12	All other liabilities and equity not included in the above categories	35.79	85.64	35.25	3.72
13	<b>Total ASF (1+4+7+10)</b>	-	-	-	2,160.59
<b>RSF Item</b>					
14	<b>Total NSFR high-quality liquid assets (HQLA)</b>	-	-	-	-
15	<b>Deposits held at other financial institutions for operational purposes</b>	-	-	-	-
16	<b>Performing loans and securities: (17+18+19+21+23)</b>	-	972.45	322.96	438.41
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	-	155.21	181.97	217.09
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:	-	817.24	140.99	188.98
20	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	958.23	-	-

As at 31st March 2023	Unweighted value by residual maturity				Weighted value
	No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
21	Performing residential mortgages, of which:	-	-	-	32.33
22	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	-	-	11.78
23	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-	-	-	-
24	<b>Other assets: (sum of rows 25 to 29)</b>	761.36	20.18	0	219.68
25	Physical traded commodities, including gold	-	-	-	-
26	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	-	-	-	112.06
27	NSFR derivative assets	-	-	-	-
28	NSFR derivative liabilities before deduction of variation margin posted	-	-	-	-
29	All other assets not included in the above categories	761.36	20.18	-	107.62
30	<b>Off-balance sheet items</b>	-	-	-	1,102.77
31	<b>Total RSF (14+15+16+24+30)</b>	-	-	-	1,716.32
32	<b>Net Stable Funding Ratio (%)</b>	-	-	-	125.89%

As at 31st December 2022	Unweighted value by residual maturity				Weighted value
	No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
<b>ASF Item</b>					
1	Capital: (2+3)	451.89	-	-	451.89
2	Regulatory capital	451.89	-	-	451.89
3	Other capital instruments	-	-	-	-
4	<b>Retail deposits and deposits from small business customers: (5+6)</b>	263.59	499.08	352.32	467.70
5	Stable deposits	-	5.26	-	5.00
6	Less stable deposits	263.59	493.81	352.32	467.70
7	<b>Wholesale funding: (8+9)</b>	150.69	115.85	67.32	20.81
8	Operational deposits	-	-	-	-
9	Other wholesale funding	150.69	115.85	67.32	20.81
10	<b>Other liabilities: (11+12)</b>	22.51	117.31	3.33	3.48
11	NSFR derivative liabilities	-	-	-	-
12	All other liabilities and equity not included in the above categories	22.51	117.31	3.33	3.48
13	<b>Total ASF (1+4+7+10)</b>	-	-	-	2,039.22
<b>RSF Item</b>					
14	<b>Total NSFR high-quality liquid assets (HQLA)</b>	-	-	-	-
15	<b>Deposits held at other financial institutions for operational purposes</b>	-	-	-	48.27
16	<b>Performing loans and securities: (17+18+19+21+23)</b>	-	788.83	213.35	536.33
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	-	84.44	53.20	162.03
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:	-	704.39	160.15	340.51
20	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	864.54	-	-
21	Performing residential mortgages, of which:	-	-	-	33.79
22	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	-	-	12.63
23	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-	-	-	-
24	<b>Other assets: (sum of rows 25 to 29)</b>	606.18	8.2	0.23	174.61
25	Physical traded commodities, including gold	-	-	-	-
26	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	-	-	-	83.06
27	NSFR derivative assets	-	0.29	0.23	0.52
28	NSFR derivative liabilities before deduction of variation margin posted	-	-	-	-
29	All other assets not included in the above categories	606.18	7.91	-	91.55
30	<b>Off-balance sheet items</b>	-	-	-	1,105.01
31	<b>Total RSF (14+15+16+24+30)</b>	-	-	-	1,611.54
32	<b>Net Stable Funding Ratio (%)</b>	-	-	-	126.54%

As at 30th September 2022	Unweighted value by residual maturity				Weighted value
	No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
<b>ASF Item</b>					
1	Capital: (2+3)	450.11	-	-	450.11
2	Regulatory capital	450.11	-	-	450.11
3	Other capital instruments	-	-	-	-
4	<b>Retail deposits and deposits from small business customers: (5+6)</b>	256.88	423.86	423.14	477.79
5	Stable deposits	-	9.27	-	9.98
6	Less stable deposits	256.88	414.59	423.14	477.79
7	<b>Wholesale funding: (8+9)</b>	164.77	224.83	128.24	2.88
8	Operational deposits	-	-	-	-
9	Other wholesale funding	164.77	224.83	128.24	2.88
10	<b>Other liabilities: (11+12)</b>	20.03	68.26	3.48	3.72
11	NSFR derivative liabilities	-	-	-	-
12	All other liabilities and equity not included in the above categories	20.03	68.26	3.48	3.72
13	<b>Total ASF (1+4+7+10)</b>	-	-	-	2,104.99
<b>RSF Item</b>					
14	<b>Total NSFR high-quality liquid assets (HQLA)</b>	-	-	-	-
15	<b>Deposits held at other financial institutions for operational purposes</b>	-	-	-	48.27
16	<b>Performing loans and securities: (17+18+19+21+23)</b>	-	956.19	260.14	398.79
17	Performing loans to financial institutions secured by Level 1 HQLA	-	-	-	-

As at 30th September 2022	Unweighted value by residual maturity				Weighted value
	No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
<b>ASF Item</b>					
1	Capital: (2+3)	452.92	-	-	452.92
2	Regulatory capital	452.92	-	-	452.92
3	Other capital instruments	-	-	-	-
4	<b>Retail deposits and deposits from small business customers: (5+6)</b>	288.59	400.90	417.19	509.54
5	Stable deposits	-	9.59	-	9.11
6	Less stable deposits	288.59	391.31	417.19	509.54
7	<b>Wholesale funding: (8+9)</b>	208.29	17.43	241.05	2.36
8	Operational deposits	-	-	-	-
9	Other wholesale funding	208.29	17.43	241.05	2.36
10	<b>Other liabilities: (11+12)</b>	6.36	28.66	4.24	3.59

As at 30th September 2022	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	-	95.10	101.28	152.75
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:	-	861.10	158.86	212.68
20	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	141.17	-	-
21	Performing residential mortgages, of which:	-	-	-	33.36
22	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	-	-	12.94
23	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-	-	-	-
24	<b>Other assets: (sum of rows 25 to 29)</b>	762.22	15.38	0.25	151.80
25	Physical traded commodities, including gold	-	-	-	-
26	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	-	-	-	83.06
27	NSFR derivative assets	-	0.45	0.13	0.58
28	NSFR derivative liabilities before deduction of variation margin posted	-	0.17	0.12	0.28
29	All other assets not included in the above categories	762.22	14.76	-	68.74
30	<b>Off-balance sheet items</b>	-	-	-	958.12
31	<b>Total RSF (14+15+16+24+30)</b>	-	-	-	1,588.78
32	<b>Net Stable Funding Ratio (%)</b>	-	-	-	132.49%

As at 30th June 2022	Unweighted value by residual maturity				Weighted value
	No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
<b>ASF Item</b>					
1	Capital: (2+3)	4			



**BANK OF BAHRAIN & KUWAIT B.S.C. - INDIAN BRANCHES**  
(Incorporated in Bahrain with Limited Liability)

**18.3 Investments**  
**18.3.1 Composition of investments Portfolio** (Amount in ₹ crore)

As at 31st Mar 2023	Investments in India			Investments outside India		Total Investments
	Government Securities*	Other Approved Securities	Others	Total investments in India	Government securities, Others	
<b>Held to Maturity</b>						
Gross	167.27	-	-	167.27	-	167.27
Less: Provision for non-performing investments (NPI)	-	-	-	-	-	-
Net	167.27	-	-	167.27	-	167.27
<b>Available for Sale</b>						
Gross	369.54	-	15.41	384.95	-	384.95
Less: Provision for depreciation and NPI	(18.60)	-	(0.54)	(19.14)	-	(19.14)
Net	350.94	-	14.87	365.81	-	365.81
<b>Held for Trading</b>						
Gross	-	-	-	-	-	-
Less: Provision for depreciation and NPI	-	-	-	-	-	-
Net	-	-	-	-	-	-
<b>Total Investments</b>						
Gross	536.81	-	15.41	552.22	-	552.22
Less: Provision for depreciation and NPI	(18.60)	-	(0.54)	(19.14)	-	(19.14)
Net	518.21	-	14.87	533.08	-	533.08

(Amount in ₹ crore)

As at 31st Mar 2022	Investments in India			Investments outside India		Total Investments
	Government Securities*	Other Approved Securities	Others	Total investments in India	Government securities, Others	
<b>Held to Maturity</b>						
Gross	138.35	-	-	138.35	-	138.35
Less: Provision for non-performing investments (NPI)	-	-	-	-	-	-
Net	138.35	-	-	138.35	-	138.35
<b>Available for Sale</b>						
Gross	432.64	-	39.76	472.40	-	472.40
Less: Provision for depreciation and NPI	(11.68)	-	(0.54)	(12.22)	-	(12.22)
Net	420.96	-	39.22	460.18	-	460.18
<b>Held for Trading</b>						
Gross	-	-	-	-	-	-
Less: Provision for depreciation and NPI	-	-	-	-	-	-
Net	-	-	-	-	-	-
<b>Total Investments</b>						
Gross	570.99	-	39.76	610.75	-	610.75
Less: Provision for depreciation and NPI	(11.68)	-	(0.54)	(12.22)	-	(12.22)
Net	559.31	-	39.22	598.53	-	598.53

**18.3.2 Movement of Provisions for Depreciation and Investment Fluctuation Reserve** (Amount in ₹ crore)

Sr No	Particulars	2023	2022
(i)	<b>Movement of provisions held towards depreciation on investments</b>		
	Opening balance	12.22	9.03
	Add: Provisions made during the year	11.10	7.23
	Less: Write-off, excess provisions written back during the year	(4.18)	(4.04)
	Closing balance	19.14	12.22
(ii)	<b>Movement of Investment Fluctuation Reserve</b>		
	Opening balance	9.20	10.73
	Add: Provisions made during the year	-	-
	Less: Write-off, excess provisions written back during the year	(1.89)	(1.53)
	Closing balance	7.31	9.20
(iii)	<b>Closing balance in IFR as a percentage of closing balance of Investments* in AFS and HFT/Current category</b>	2%	2%

\*Carrying value less net depreciation (ignoring net appreciation) i.e. the net amount reflected in the balance sheet

**18.3.3 Sale and Transfers to / from HTM Category**  
The Bank has shifted a security having face value of ₹ Nil crore (previous year ₹ 30 crore) from HTM to AFS category during the year at the beginning of the accounting year with approval of the Board of Directors. There has been no transfer of securities to HTM category during the year (Previous year Nil). In accordance with RBI guidelines, this transfer was excluded from the 5% cap prescribed for value of sales and transfer of securities to/from the HTM category. The market value and book value of HTM investments as on 31st March 2023 is ₹ 162.35 crores and ₹ 167.27 crores respectively. (Previous year ₹ 137.05 crores and ₹ 138.35 crores respectively).

**18.3.4 Non-SLR investment portfolio**  
**i) Issuer composition of Non-SLR investments** (Amount in ₹ crore)  
FY 2022-23

No.	Issuer	Amount	Extent of private placement	Extent of 'below investment grade' securities	Extent of 'unrated' securities	Extent of 'unlisted' securities
1	PSU's	-	-	-	-	-
2	FI's	-	-	-	-	-
3	Banks (certificate of deposits)	-	-	-	-	-
4	Private corporates	-	-	-	-	-
5	Subsidiaries/ Joint ventures	-	-	-	-	-
6	Others	15.41	15.41	15.41	15.41	15.41
7	Provision held towards depreciation	(0.54)	-	-	-	-
<b>Total</b>		<b>14.87</b>				

(Amount in ₹ crore)  
FY 2021-22

No.	Issuer	Amount	Extent of private placement	Extent of 'below investment grade' securities	Extent of 'unrated' securities	Extent of 'unlisted' securities
1	PSU's	-	-	-	-	-
2	FI's	-	-	-	-	-
3	Banks (certificate of deposits)	-	-	-	-	-
4	Private corporates	24.35	24.35	-	-	-
5	Subsidiaries/ Joint ventures	-	-	-	-	-
6	Others	15.41	15.41	15.41	15.41	15.41
7	Provision held towards depreciation	(0.54)	-	-	-	-
<b>Total</b>		<b>39.22</b>				

**ii) Non performing Non-SLR investments** (Amount in ₹ crore)

Particulars	2022-23	2021-22
Opening balance	0.54	0.54
Additions during the year since 1st April	-	-
Reductions during the above period	-	-
Closing balance	0.54	0.54
Total provisions held	0.54	0.54

**18.3.5 Repo and Reverse Repo transactions (in Face Value Terms)** (Amount in ₹ crore)

Particulars	Minimum outstanding during the year	Maximum outstanding during the year	Daily average outstanding during the year	Outstanding as at March 31, 2023
<b>Securities sold under repo</b>				
i. Government securities	50.00 (80.00)	80.00 (80.00)	76.34 (80.00)	0.00 (80.00)
ii. Corporate debt securities	-	-	-	-
<b>Securities bought under reverse repo</b>				
i. Government securities	1.00 (2.00)	277.00 (618.00)	111.98 (202.34)	123.00 (101.00)
ii. Corporate debt securities	-	-	-	-

a) The above transactions pertain to repos and reverse repos done with RBI.  
b) The previous year's figures are shown in brackets.  
c) Amounts are based on actual borrowing and lending under repo and reverse repo respectively.  
d) Minimum outstanding during the year includes days with Nil outstanding.  
e) Average outstanding during the year includes days with Nil outstanding.

**18.4 Asset Quality**  
**18.4.1 Classification of advances and provisions held**

Particulars	Standard		Non-Performing			Total
	Total Standard Advances	Sub standard	Doubtful	Loss	Total Non-Performing Advances	
<b>Floating Provisions</b>						
Opening Balance	-	-	-	-	-	1.05
Add: Additional provisions made during the year	-	-	-	-	-	-
Less: Amount drawn down during the year	-	-	-	-	-	-
Closing balance of floating provisions	-	-	-	-	-	1.05
<b>Technical write-offs and the recoveries made thereon</b>						
Opening balance of Technical/ Prudential written-off accounts	-	-	-	-	-	-
Add: Technical/ Prudential write-offs during the year	-	-	-	-	-	-
Less: Recoveries made from previously technical/prudential written-off	-	-	-	-	-	-
Closing balance	-	-	-	-	-	-

**Ratios (In Percent)**

	2023	2022
Gross NPA to Gross Advances	1.06%	1.07%
Net NPA to Net Advances (**)	0.71%	0.79%
Provision coverage ratio	32.76%	26.90%

(\*\*) In accordance with RBI circular no. DBOD.NO.BP.BC.89/21.04.048/2005-06 dated June 22, 2006 on 'Prudential norms on creation and utilization of floating provision' the Bank has two options being:  
a) Deducting the existing floating provisions from gross NPAs to arrive at net NPAs or  
b) Reckoning it as part of Tier II capital subject to the overall ceiling of 1.25% of total Risk Weighted Assets.  
The Bank has exercised the option of deducting such floating provisions from Gross NPAs to arrive at net NPAs.

**18.4.4 Particulars of resolution plan and restructuring**  
1. There has been no resolution plan implemented in this year (Previous year Nil) under the 'Prudential Framework for Resolution of Stressed Assets' issued vide circular DBR.No.BP.BC.45/21.04.048/2018-19 dated June 7, 2019.  
2. Details of accounts subjected to restructuring

(Amount in ₹ crore)

Standard	Number of borrowers	Agriculture and allied activities		Corporates (excluding MSME)		Micro, Small and Medium Enterprises (MSME)		Retail (excluding agriculture and MSME)		Total	
		F.Y 22-23	F.Y 21-22	F.Y 22-23	F.Y 21-22	F.Y 22-23	F.Y 21-22	F.Y 22-23	F.Y 21-22	F.Y 22-23	F.Y 21-22
	Gross Amount (₹ crore)	-	-	-	-	-	-	-	-	-	-
	Provision held (₹ crore)	-	-	-	-	-	-	-	-	-	-
Substandard	Number of borrowers	-	-	-	-	-	-	1	-	-	1
	Gross Amount (₹ crore)	-	-	-	-	-	-	0.03	-	-	0.03
	Provision held (₹ crore)	-	-	-	-	-	-	0.01	-	-	0.01
Doubtful	Number of borrowers	-	-	-	-	-	-	2	-	-	2
	Gross Amount (₹ crore)	-	-	-	-	-	-	0.06	-	-	0.06
	Provision held (₹ crore)	-	-	-	-	-	-	0.06	-	-	0.06
Total	Number of borrowers	-	-	-	-	-	-	3	-	-	3
	Gross Amount (₹ crore)	-	-	-	-	-	-	0.09	-	-	0.09
	Provision held (₹ crore)	-	-	-	-	-	-	0.07	-	-	0.07

**18.4.5 Disclosure of transfer of loan exposures**  
The bank has not transferred/acquired any stressed loans or SMA loans during the year.  
As at March 31, 2023

(Amount in ₹ crore)

**Details of NPA loans transferred during the year**

Particulars	To ARCs	To permitted transferees	To other transferees
No. of accounts	-	-	-
Aggregate principal outstanding of loans transferred	-	-	-
Weighted average residual tenor of the loans transferred	-	-	-
Net book value of loans transferred (at the time of transfer)	-	-	-
Aggregate consideration	-	-	-
Additional consideration realized in respect of accounts transferred in earlier years	-	-	-

(Amount in ₹ crore)  
As at March 31, 2022

**Details of NPA loans transferred during the year**

Particulars	To ARCs	To permitted transferees	To other transferees (please specify)
No. of accounts	-	-	-
Aggregate principal outstanding of loans transferred	-	-	-
Weighted average residual tenor of the loans transferred	-	-	-
Net book value of loans transferred (at the time of transfer)	-	-	-
Aggregate consideration	-	-	-
Additional consideration realized in respect of accounts transferred in earlier years	-	-	-

**18.4.6 Details of Loans acquired during the year** (Amount in ₹ crore)  
As at March 31, 2023

Particulars	From SCBs, RRBs, UCBs, STCBs, DCCBs, AIFs, SFBs and NBFCs including Housing Finance Companies (HFCs)	From ARCs
Aggregate principal outstanding of loans acquired	-	-
Aggregate consideration paid	-	-
Weighted average residual tenor of loans acquired	-	-

**18.4.7 Divergence in the asset classification and provisioning**  
The RBI vide circular no. DBR.BP.BC.No.63/21.04.018/2016-17 & DBR.BP.BC.No.32/21.04.018/2018-19, titled "Disclosure in the Notes to Accounts to the Financial Statements - Divergence in the asset classification and provisioning" released on April 18, 2017 & April 01, 2019 respectively has advised banks to include a disclosure with respect to the additional provisioning requirement or the additional gross NPA assessed by RBI for the financial year.  
There has been no NPA divergence observations/comments for the FY 2021-22 and accordingly disclosures as required vide the above circular are not applicable.

**18.4.8 Provision pertaining to Fraud Accounts**

Particulars	2023	2022
Number of frauds reported	-	3
Amount involved in fraud (₹ crore) (Net of recovery of ₹ 0.58 crore in previous year)	-	4.86
Amount of provision made for such frauds (₹ crore)	-	3.65
Amount of Unamortised provision debited/(reversed) from 'other reserves' as at the end of the year (₹ crore) (**)	(1.21)	1.21

\*\* The bank was not required to complete the provisioning by debiting the profit and loss account as the Bank received insurance claim of ₹ 1.35 crores

**18.4.9 Disclosure under Resolution Framework for COVID-19-related Stress**  
A special window under the Prudential Framework was extended vide circular DOR.No.BP.BC/3/21.04.048/2020-21 dated August 6, 2020 to enable the lenders to implement a resolution plan in respect of eligible corporate exposures, and personal loans, while classifying such exposures as Standard.  
**Disclosures to be made for period ending March 31, 2023** (Amounts in ₹ crore)

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan-Position as at the end of the previous year (A)	Of (A), aggregate debt that slipped into NPA during the period	Of (A) amount written off during the period	Of (A) amount paid by the borrowers during the period	Exposure to accounts classified as Standard consequent to implementation of resolution plan-Position as at the end of the year
Personal Loans	0.69	0.11	-	0.22	0.36
Corporate persons*	-	-	-	-	-
Of which MSMEs	-	-	-	-	-
Others	1.76	0.65	-	0.05	1.06
<b>Total</b>	<b>2.45</b>	<b>0.76</b>	<b>-</b>	<b>0.27</b>	<b>1.42</b>

**Disclosures to be made for period ending March 31, 2022** (Amounts in ₹ crore)

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan-Position as at the end of the previous year (A)	Of (A), aggregate debt that slipped into NPA during the period	Of (A) amount written off during the period	Of (A) amount paid by the borrowers during the period	Exposure to accounts classified as Standard consequent to implementation of resolution plan-Position as at the end of the year
Personal Loans	0.78	-	-	0.09	0.69
Corporate persons*	-	-	-	-	-
Of which MSMEs	-	-	-	-	-
Others	1.89	-	-	0.13	1.76
<b>Total</b>	<b>2.67</b>	<b>-</b>	<b>-</b>	<b>0.22</b>	<b>2.45</b>

\* As defined in section 3(7) of the Insolvency and Bankruptcy Code, 2016

**18.4.2 Sector-wise Advances and Gross NPAs** (Amount in ₹ crore)

Sr. No.	Sector	2023			2022		
		Total Advances (Gross)	Gross NPAs	% of Gross NPAs to total advances in that sector	Total Advances (Gross)	Gross NPAs	% of Gross NPAs to total advances in that sector
<b>A Priority Sector</b>							
1	Agriculture activities and allied	-	-	-	-	-	-
2	Advances to industries sector eligible as priority sector lending*	379.86	-	-	366.15	-	-
3	Services #	361.65	-	-	318.42	-	-
4	Personal loans	1.34	-	-	1.77	-	-
	<b>Sub-total (A)</b>	<b>742.85</b>	<b>-</b>	<b>-</b>	<b>686.34</b>	<b>-</b>	<b>-</b>
<b>B Non Priority Sector</b>							
1	Agriculture activities and allied	-	-	-	-	-	-
2	Industry *	612.26	16.74	2.73%	544.21	16.74	3.08%
3	Services #	332.03	-	-	339.86	-	-
4	Personal loans	46.70	1.62	3.47%	56.63	0.73	1.28%
	<b>Sub-total (B)</b>	<b>990.98</b>	<b>18.36</b>	<b>1.85%</b>	<b>940.70</b>	<b>17.46</b>	<b>1.86%</b>
	<b>Total (A+B)</b>	<b>1,733.83</b>	<b>18.36</b>	<b>1.06%</b>	<b>1,627.04</b>	<b>17.46</b>	<b>1.07%</b>
	* Industry of which						
	Chemicals, dyes paints etc.	243.80	-	-</			



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(Previous year: 2.42 crores) on account of Unhedged Foreign Currency Exposure of its borrowers as at March 31, 2023. 18.6 Concentration of Deposits, Advances, Exposures and NPA 18.6.1 Concentration of Deposits (Amount in ₹ crore) 18.6.2 Concentration of Advances\* (Amount in ₹ crore) 18.6.3 Concentration of Exposures (Amount in ₹ crore) 18.6.4 Concentration of NPAs\*\* (Amount in ₹ crore) 18.7 Derivatives 18.7.1 Disclosures on risk exposure in derivatives Qualitative Disclosure: Products 18.7.1.1 Business Ratios (Amount in ₹ crore unless otherwise stated) 18.7.2 Derivatives 18.7.3 Disclosures on risk exposure in derivatives Quantitative Disclosure (Amount in ₹ crore) 18.8 Credit Default Swap 18.9 Disclosures relating to Securitization 18.10 Off-balance Sheet sponsored Special Purpose Vehicles (SPVs) 18.11 Transfer to Depositor Education and Awareness Fund (DEA Fund) (Amount in ₹ crore) 18.12 Disclosure of Complaints 18.12.1 Customer complaints and unimplemented awards of Banking Ombudsman

18.12.2 Top five grounds of complaints received by the bank from customers

Table with 6 columns: Grounds of complaints, Number of complaints pending at the beginning of the year, Number of complaints received during the year, % increase/decrease in the number of complaints received over the previous year, Number of complaints pending at the end of the year, Of 5, number of complaints pending beyond 30 Days. Rows include FY 2022-23, Ground - 1 to 5, and FY 2021-22.

The above details have been based on the information provided by the Management and relied upon by the auditor.

18.13 Penalties Imposed by the Reserve Bank of India (RBI).

During the FY 2022-23, Reserve Bank of India (RBI) levied a penalty of ₹ 2.66 crores on the bank in relation to historical omissions in the cyber security framework of the bank's Indian operations. While majority of the issues have been closed, RBI highlighted delays in some instances. Over the past months, the Indian operations, supported by Head office, has implemented a comprehensive IT and IT information Security programme with capital and recurrent investment and the bank has appointed two senior leaders (Head of IT and Chief Information Security officer) and has implemented advanced 24/7 monitoring and detection solutions to protect against cyber security threats, together with enhanced infrastructure across the four branches in India. (Previous Year - Nil). There is no default in Reverse Repo transactions during the FY 2022-23. (Previous Year - Nil).

18.14 Remuneration

In terms of guidelines issued by RBI vide circular no. DBOD. No. BC. 72/29-67.001/2011-12 dated January 13, 2012 on "Compensation of Whole Time Directors/Chief Executive Officers/Risk takers and Control function staff, etc.", the Bank has submitted a declaration received from its Head Office to RBI to the effect that the compensation structure in India, including that of CEO's, is in conformity with the Financial Stability Board principles and standards wide letter dated May 2, 2023.

18.15 Other Disclosures 18.15.1 Business Ratios (Amount in ₹ crore unless otherwise stated)

Table with 4 columns: Sr. No., Particulars, 2023, 2022. Rows include Interest Income as a percentage to working funds, Non-Interest Income as a percentage to working funds, Cost of Deposits, Net Interest Margin, Operating Profit as a percentage to working funds, Return on Assets, Business (Deposits + Advances) per employee, Profit per employee.

Notes: - a) Employees as of balance sheet date are considered for computation of ratios. b) Deposit (excluding interbank) & Advances outstanding as of balance sheet date are taken for calculating ratios in (v) above. c) Working funds is average of total assets of Form X as reported to RBI. d) Net Interest Margin = Net Interest Income/ Average Earning Assets. Net Interest Income = Interest Income - Interest Expense e) Operating profit = Interest Income + Other Income - Interest Expenses - Operating Expenses

18.15.2 Bancassurance Business

The Bank has earned income from bancassurance business as below: (Amount in ₹ crore)

Table with 4 columns: Sr. No., Nature of Income, 2022-23, 2021-22. Rows include For selling life insurance policies, For selling non-life insurance policies, For selling mutual fund products.

18.15.3 Marketing and Distribution

The Bank has not earned any income from Marketing and Distribution business during the year ended March 31, 2023 (Previous year Nil).

18.15.4 Priority Sector Lending Certificates (PSLCs)

The Bank has purchased PSLCs during the year. Stock of PSLCs held at year end is detailed below in face value terms. (Amount in ₹ crore)

Table with 4 columns: Sr No., Particulars, 2023, 2022. Rows include PSLC - General, PSLC - Micro Enterprises, PSLC - Agriculture.

18.15.5 Breakup of provisions and contingencies

Break of provisions and contingencies charged to the Profit & Loss Account: (Amount in ₹ crore)

Table with 4 columns: Particulars, 2023, 2022. Rows include Provision for Taxation, Current Tax, MAT credit (entitlement)/reversal, Deferred Tax, Provisions on NPA (including Write-offs), Provision on Country Risk, Provision on Non-Funded Commitments, Provision on Standard Advances, Provision on Other Assets (including Write-offs).

Provision for Depreciation on Investments is clubbed under other income

18.15.6 Update on IND AS Implementation

The Institute of Chartered Accountants of India has issued Ind-AS (a revised set of accounting standards) which largely converges the Indian accounting standards with International Financial Reporting Standards (IFRS). The Ministry of Corporate Affairs (MCA) has notified these accounting standards (Ind-AS) for adoption. The Reserve Bank of India (RBI) through its press release dated March 22, 2019 has deferred the implementation of Indian Accounting Standards (Ind-AS) till further notice for scheduled commercial banks. In preparedness towards achieving the same, the Bank is in the process of preparing proforma financial statements as required by Reserve Bank of India (RBI) vide its circular ref. DBR.BP.BC.No.106/21.07.001/2015-16 dated June 23, 2016, ref. DO.DBR.BP.No.2535/21.07.001/2017-18 dated September 13, 2017 and mail dated July 20, 2018. The Bank will continue its preparation towards migration to adopting Ind-AS as per regulatory requirement.

18.15.7 Payment of DICGC Insurance Premium (Amount in ₹ crore)

Table with 4 columns: Sr No., Particulars, 2023, 2022. Rows include Payment of DICGC Insurance Premium (Excluding GST), Arrears in payment of DICGC premium.

18.16 Disclosures as per Accounting Standards (AS)

18.16.1 Accounting Standard 15 - Employee benefits

18.16.1.1 Gratuity

The following tables summarize the components of net benefit expense recognised in the Profit and Loss Account and the funded status and amount recognised in the Balance Sheet for the respective plans.

1) Profit and Loss account: Net employee benefit expense (recognised in payment to and provision to employees) (Amount in ₹ crore)

Table with 4 columns: Particulars, 2022-23, 2021-22. Rows include Current service cost, Interest cost, Expected return on plan assets, Actuarial (gains)/losses, Past Service Cost, Net expenses.

2) Balance Sheet: Details of provision for gratuity (Amount in ₹ crore)

Table with 4 columns: Particulars, 2022-23, 2021-22. Rows include Fair value of plan assets, Present value of obligations, Asset/(Liability), Asset/(Liability) recognised in the balance sheet.

3) Changes in the present value of the defined benefit obligation are as follows:

(Amount in ₹ crore)

Table with 4 columns: Particulars, 2022-23, 2021-22. Rows include Opening defined benefit obligation, Interest cost, Current service cost, Past service cost, Cost of Plan Amendment, Benefits paid, Actuarial (gains) / losses on obligation, Closing defined benefit obligation.

4) Changes in the fair value of plan assets are as follow: (Amount in ₹ crore)

Table with 4 columns: Particulars, 2022-23, 2021-22. Rows include Opening fair value of plan assets, Expected return, Contributions by employer, Benefits paid, Actuarial gains / (losses) on plan assets, Closing fair value of plan assets.

5) Experience adjustments: (Amount in ₹ crore)

Table with 4 columns: Particulars, 2022-23, 2021-22. Rows include (Gain)/Loss on obligation due to change in assumption, Experience (Gain)/Loss on obligation, Actuarial Gain/(Loss) on planned assets.

6) Principal assumptions used in determining gratuity for the Bank's plans are shown below:

Table with 4 columns: Particulars, 2022-23, 2021-22. Rows include Discount Rate (% p.a.), Expected rate of return on assets (% p.a.), Salary escalation rate (% p.a.), Attrition Rate (% p.a.): For first 4 years, Attrition Rate (% p.a.): After 4 years.

18.16.1.2 Compensated Absences

The actuarial liability of compensated absences of unencashable accumulated sick leaves of the employees of the Bank is given below: (Amount in ₹ crore)

Table with 4 columns: Particulars, 2022-23, 2021-22. Rows include Total actuarial liability for sick leave.

Principal assumptions used in determining sick leave provision for the Bank's plans are shown below:

Table with 4 columns: Particulars, 2022-23, 2021-22. Rows include Discount Rate (% p.a.), Salary escalation rate (% p.a.).

The estimates of future salary increase, considered in actuarial valuation, take account of inflation, seniority, promotion and other relevant factors, such as supply and demand in the employment market.

Unamortised Pension and Gratuity Liabilities

Amortisation of pension and gratuity liabilities expenditure in terms of circular no. DBOD.No.BP.BC.80/21.04.018/2010-11 dated February 09, 2011 is ₹ Nil for the year under review (Previous Year: ₹ Nil).

18.16.2 Accounting Standard 17 - Segment reporting

Segment Information about Primary Business Segments for the year March 31, 2023. (Amount in ₹ crore)

Table with 6 columns: Business Segments, Treasury, Corporate Banking, Retail Banking, Other Banking Operations, Total. Rows include Revenue, Unallocated Revenue, Total Segment revenue, Expense, Unallocated Expense, Total Segment Expense, Operating Profit, Unallocated operating profit, Net Operating Profit, Segment Result, Unallocated result, Total Segment result, Income Taxes (net of deferred tax), Net Profit, Other Information, Segment Assets, Unallocated Assets, Total Assets, Segment Liabilities, Unallocated Liabilities, Total Liabilities.

Segment Information about Primary Business Segments for the year March 31, 2022. (Amount in ₹ crore)

Table with 6 columns: Business Segments, Treasury, Corporate Banking, Retail Banking, Other Banking Operations, Total. Rows include Revenue, Unallocated Revenue, Total Segment revenue, Expense, Unallocated Expense, Total Segment Expense, Operating Profit, Unallocated operating profit, Net Operating Profit, Segment Result, Unallocated result, Total Segment result, Income Taxes (net of deferred tax), Net Profit, Other Information, Segment Assets, Unallocated Assets, Total Assets, Segment Liabilities, Unallocated Liabilities, Total Liabilities.

a. The Bank operates as a single unit in India and as such has no identifiable geographical segments subject to dissimilar risk and returns. Hence no information regarding the same has been given.

b. The Bank is organised into three main business segments, namely: i. Treasury - primarily comprising of Dealing Room operations, trading/ investments in Bonds and Government securities. ii. Corporate Banking - primarily comprising of Wholesale Loans and Advances to Corporates, Investments in Corporate Bonds. iii. Retail Banking - Primarily comprising of retail loans & advances to customers.

c. The above segments are based on the currently identified segments taking into account the nature of services provided, the risks and returns, overall organisation structure of the Bank and the internal financial reporting system.

d. Segment revenue, results, assets and liabilities include the respective amounts identifiable to each of the segments and amounts apportioned/ allocated on a reasonable basis.

e. The classification of assets to the respective segments conform to the guidelines issued by RBI vide DBOD.No.BP.BC.81/21.018/2006-07 dated April 18, 2007.

f. Segment revenues stated above are aggregate of Schedule 13 - Interest income and Schedule 14 - Other Income with zero spent on account of transfer pricing.

18.16.3 Accounting Standard 18 - Related party disclosures:

Parent Bank of Bahrain & Kuwait, Bahrain, its branches and representative office.

Subsidiaries of Parent 1. Credimax 2. Invita Bahrain 3. Global Payment Services 4. 973 Labs Co.W.L.L.

Associated Company of Parent 1. Bahrain Kuwait Insurance (BKIC) 2. Securities Investment Company 3. Bahrain Commercial Facilities Company 4. Invita-Kuwait 5. FINCORP W.L.L. 6. Social Insurance Organization (Pension Fund Commission) 7. Kuwait Investment Authority (KIA) 8. Social Insurance Organization (GOSI) 9. The Benefit Company 10. Naseej Company 11. Alosra Bank 12. Diyar Al Hareemeh Al Oia Limited 13. BSK Geojit Securities KSC 14. Bahrain Liquidity Fund 15. Magnum Partners Holding Limited 16. Evoque Holdings Jersey Limited 17. LSE Jersey Holdings Limited partnership 18. Aegila Capital Management Limited 19. Invita Claims Management Company 20. Itmar Holding B.S.C.

Key Management Personnel Mr. Mallikarjun Kota - Country Head & CEO - India (upto 30-11-2022) Mr. Guru Prasad Pantula- Acting Country Head & CEO - India (w.e.f 01-12-2022)

In line with the RBI circular DBR.BP.BC.No.23/21.04.018/2015-16 dated July 01, 2015 the Bank is not required to disclose details pertaining to related party under a category there is only one entity (i.e. Head Office & its branches). Similarly, there has been only one entity/person under Key Management Personnel at any point of time and therefore

those details are also not disclosed.

There were no transactions with other related parties during the year.

Related parties are identified by the management and relied upon by the auditors.

18.16.4 Accounting Standard 19 - Leases

Lease payments for assets taken on operating lease are recognized in the Profit & Loss Account over the term of the lease in accordance with the AS-19 on Leases. The Bank has entered into non-cancellable operating leases only for vehicles and rented premises.

The total of future minimum lease payments under non-cancellable operating leases as determined by the lease agreements are as follows: (Amount in ₹ crore)

Table with 4 columns: Particulars, 2023, 2022. Rows include Not later than one year, Later than one year and not later than five years, Later than five years, Total, Total minimum lease payments recognized in the P&L (incl. taxes).

The lease agreements entered into pertain to use of premises (including fixed assets) at the branches. The lease agreements do not have any undue restrictive or onerous clauses other than those normally prevalent in similar agreement regarding use of assets, lease escalations, renewals and a restriction on sub-leases.

18.16.5 Accounting standard 22 - Accounting for taxes on income

In accordance with Accounting Standard 22 on "Accounting for taxes on income" issued by the Institute of Chartered Accountants of India, the Bank has recognized Deferred Tax Asset (DTA) on timing differences to the extent there is reasonable certainty based on contracts and arrangements in place which will enable the Deferred Tax Asset to be reversed. Items on which DTA is created are as follows: (Amount in ₹ crore)

Table with 4 columns: Particulars, 2023, 2022. Rows include Deferred Tax Assets, Provision on Advances, Provision for Employee Benefits, Bonus payable, Depreciation on Fixed Assets, Carried forward losses, Others, Total, Deferred Tax Liability, Depreciation on Fixed Assets, Total, Net Deferred tax asset.

18.16.6 Accounting Standard 26 - Intangible Assets

The Bank holds intangible assets, primarily software, which is reported as part of Schedule 10. Details of the same are given below. (Amount in ₹ crore)

Table with 4 columns: Particulars, 2023, 2022. Rows include Opening Gross Block, Additions during the year, Deductions during the year, Depreciation till date, Net Block, Intangibles under development (CWIP).

18.16.7 Accounting Standard 28 - Impairment of assets

As at March 31, 2023 there were no events or changes in circumstances which indicate any material impairment in the carrying value of the assets covered by AS 28 on "Impairment of Assets" (Previous year Nil).

18.16.8 Accounting Standard 29 - Provisions, contingent liabilities and assets

(Amount in ₹ crore)

Table with 4 columns: Sr. No., Contingent Liability, Brief description. Rows include Claims against the Bank not Acknowledged as debts, Liability on account of outstanding forward foreign exchange contracts and other derivative contracts, Guarantees given on behalf of constituents, acceptances, endorsements and other obligations, Other items for which the Bank is contingently liable.

18.17 Miscellaneous disclosures

18.17.1 Details of Single Borrower Limit (SBL)/Group Borrower Limit (GBL) exceeded by the bank

The bank has not exceeded regulatory single and group borrower exposure limits during the year. (Previous year: Nil).

18.17.2 Non-Performing Assets (Mark to Market on Derivative deals)

As per the guidelines issued by RBI vide notification DBOD.No.BP.BC.28/21.04.157/2011-12 dated August 11, 2011, Crystallized Receivables - Positive MTM on terminated derivative deals overdue for more than 90 days have been reported under "Schedule 11- Other Assets" after netting of the "Suspense crystallized receivables". The Gross value of crystallized receivables as on March 31, 2023 is Nil (Previous year: Nil) and the Net value is Nil (Previous year: Nil).

18.17.3 Provisions towards standard assets

(Amount in ₹ crore)

Table with 4 columns: Particulars, 2023, 2022. Rows include Provisions towards standard assets (including provision for derivative and un-hedged foreign currency exposure).

18.17.4 Letters of comfort (LoCs) issued by banks

The Bank did not issue any LoCs during the year (Previous year Nil).

18.17.5 Micro, Small and Medium Enterprises Development Act, 2006 (MSMED)

Under the Micro, Small and Medium Enterprises Development Act, 2006 which came into force from October 2, 2006, certain disclosures are required to be made relating to Micro, Small and medium enterprises. There have been no reported cases of delays in payments to micro and small enterprises or of interest payments due to delays in such payments during the years ended March 31, 2023 and March 31, 2022. The above is based on the information available with the Bank which has been relied upon by the auditors.

18.17.6 Corporate Social Responsibility (CSR)

The details of CSR expenditure are given below: Gross amount required to be spent by the company during the year ₹ 0.17 crore (Previous year ₹ 0.17 cr.) Amount approved by the Board to be spent during the year ₹ 0.17 crore (Previous year ₹ 0.17 cr.) Amount spent during the year ended March 31, 2022 (Amount in ₹ crore)

Table with 4 columns: Sr No., Particulars, 2023, 2022. Rows include Construction/Acquisition of any asset, On purposes other than (i) above.

No amount relating to CSR activities was contributed to any related party of the Bank (Previous year: Nil). The bank has not entered into any contractual obligation with respect to a CSR liability, hence no provision required (Previous year: Nil).

Details of Unspent amount (Amount in ₹ crore)

Table with 6 columns: For the FY 2022-23, Opening Balance, Amount required to be spent, Amount spent during the year, Closing Balance. Rows include With Company, In Separate CSR Unspent A/c, With Company, In Separate CSR Unspent A/c, With Company, In Separate CSR Unspent A/c.

(Previous Year: Nil)

18.17.7 Provision for Long Term Contracts

The Bank has a process whereby periodically all long term contracts (including derivative contracts) are assessed for material foreseeable losses. At the year end, the Bank has reviewed and recorded adequate provision as required under any law / accounting standards for material foreseeable losses on such long term contracts (including derivative contracts) in the books of account and disclosed the same under the relevant notes in the financial statements.

18.17.8 Sexual Harassment of Women at Workplace

The bank has received no complaints for its disposal under the provisions of The Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013. (Previous Year: Nil)

18.17.9 Rule 11 (e)

The Bank, as part of its normal banking business, grants loans and advances, makes investment, provides guarantees to and accept deposits and borrowings from its customers, other entities and persons. These transactions are part of Bank's normal banking business, which is conducted ensuring adherence to all regulatory requirements. Given the nature and background of transactions explained above, no funds have been advanced or loaned or invested (either from borrowed funds or any other sources or kind of funds) by the Bank to or in any other persons or entities, including foreign entities ("Intermediaries") with the understanding, whether recorded in writing or otherwise, that the





**BANK OF BAHRAIN & KUWAIT B.S.C. - INDIAN BRANCHES**  
(Incorporated in Bahrain with Limited Liability)

Table DF-11: Composition of Capital				(Rs. in million)
Sr No.	Basel III Common Disclosure Template	Basel III Amount as on 31st March 2023	Ref No.	
<b>Applicable caps on the inclusion of provisions in Tier 2</b>				
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	151		
77	Cap on inclusion of provisions in Tier 2 under standardised approach	151		
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	N.A.		
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	N.A.		
<b>Capital instruments subject to phase-out arrangements</b>				
<b>(only applicable between March 31, 2017 and March 31, 2022)</b>				
80	Current cap on CET1 instruments subject to phase out arrangements	N.A.		
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	N.A.		
82	Current cap on AT1 instruments subject to phase out arrangements	N.A.		
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	N.A.		
84	Current cap on T2 instruments subject to phase out arrangements	N.A.		
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	N.A.		

DF-12 Composition of Capital-Reconciliation Requirements				(Rs in Million)
Step 1				
Sr No.	Particulars	Balance sheet as in financial statements	Balance Sheet under regulatory scope of consolidation	
<b>A Capital &amp; Liabilities</b>				
i	<b>Paid-up Capital</b>	2,929	2,929	
	<b>Reserves &amp; Surplus</b>	1,680	1,680	
	Minority Interest	-	-	
	Total Capital	4,609	4,609	
ii	<b>Deposits</b>	22,383	22,383	
	of which: Deposits from banks	10	10	
	of which: Customer deposits	22,372	22,372	
	of which: Other deposits (pl. specify)	-	-	
iii	<b>Borrowings</b>	-	-	
	of which: From RBI	-	-	
	of which: From banks	-	-	
	of which: From other institutions & agencies	-	-	
	of which: Others (Borrowings outside India)	-	-	
	of which: Capital instruments	-	-	
iv	<b>Other liabilities &amp; provisions</b>	518	518	
	Total	27,510	27,510	
<b>B Assets</b>				
i	Cash and balances with Reserve Bank of India	897	897	

DF-12 Composition of Capital-Reconciliation Requirements				(Rs in Million)
Step 1				
Sr No.	Particulars	Balance sheet as in financial statements	Balance Sheet under regulatory scope of consolidation	
	Balance with banks and money at call and short notice	2,263	2,263	
ii	<b>Investments:</b>	5,331	5,331	
	of which: Government securities	5,182	5,182	
	of which: Other approved securities	-	-	
	of which: Shares	-	-	
	of which: Debentures & Bonds	-	-	
	of which: Subsidiaries / Joint Ventures / Associates	-	-	
	of which: Others (Commercial Papers, Mutual Funds etc.)	149	149	
iii	<b>Loans and advances</b>	17,289	17,289	
	of which: Loans and advances to banks	-	-	
	of which: Loans and advances to customers	17,289	17,289	
iv	<b>Fixed assets</b>	222	222	
v	<b>Other assets</b>	1,508	1,508	
	of which: Goodwill and intangible assets	-	-	
	of which: Deferred tax assets	170	170	
vi	Goodwill on consolidation	-	-	
vii	Debit balance in Profit & Loss account	-	-	
	<b>Total Assets</b>	27,510	27,510	

Step 2				(Rs in Million)
Sr No.	Particulars	Balance sheet as in financial statements	Balance sheet under regulatory scope of consolidation	Reference No.
<b>A Capital &amp; Liabilities</b>				
i	<b>Paid-up Capital</b>	2,929	2,929	
	of which: Amount eligible for CET1	2,929	2,929	A1
	of which: Amount eligible for AT1	-	-	
	<b>Reserves &amp; Surplus</b>	1,680	1,680	
	of which:			
	Statutory Reserve	618	618	B1
	Property Investment Reserve	10	10	B2
	Capital Reserve	32	32	B3
	Capital Adequacy	788	788	B4
	Investment Fluctuation Reserve	73	73	C1
	Balance in Profit /Loss A/c	160	160	
	<b>Total Capital</b>	4,609	4,609	
ii	<b>Deposits</b>	22,383	22,383	
	of which: Deposits from banks	10	10	
	of which: Customer deposits	22,372	22,372	
	of which: Other deposits (pl. specify)	-	-	
iii	<b>Borrowings</b>	-	-	
	of which: From RBI	-	-	
	of which: From banks	-	-	
	of which: From other institutions & agencies	-	-	
	of which: Others (Borrowings outside India)	-	-	
iv	<b>Other liabilities &amp; provisions</b>	518	518	
	of which: Provision for Standard Advances, Country Risk, Unhedged foreign currency Exposures)	78	78	C2
	<b>TOTAL Capital &amp; Liabilities</b>	27,510	27,510	

B ASSETS			
i	Cash and balances with Reserve Bank of India	897	897
	Balance with banks and money at call and short notice	2,263	2,263
ii	<b>Investments</b>	5,331	5,331
	of which: Government securities of which: Other approved securities	5,182	5,182
	of which: Shares	-	-
	of which: Debentures & Bonds	-	-
	of which: Subsidiaries / Joint Ventures / Associates	-	-
	of which: Others (Commercial Papers, Mutual Funds etc.)	149	149
iii	<b>Loans and advances</b>	17,289	17,289
	of which: Loans and advances to Banks	-	-
	of which: Loans and advances to customers	17,289	17,289
iv	<b>Fixed assets</b>	222	222
	of which: Intangibles	21	21
v	<b>Other assets</b>	1,508	1,508
	of which: Goodwill and intangible assets	-	-
	of which: Deferred tax assets	170	170
vi	<b>Goodwill on consolidation</b>	-	-
vii	<b>Debit balance in Profit &amp; Loss account</b>	-	-
	<b>Total Assets</b>	27,510	27,510

Step 3				(Rs in Million)
Sr No.	Particulars	Component of regulatory capital reported by bank	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation from Step 2	Reference No.
1	Directly issued qualifying common share (and equivalent for non-joint stock companies) capital plus related stock surplus	2,929	2,929	
2	Retained Earnings	1,446	1,446	
3	"Accumulated other comprehensive income (and other reserves)"	-	-	
4	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)	-	-	
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	-	-	
6	<b>Common Equity Tier 1 capital before regulatory adjustments</b>	4,376	4,376	
7	Prudential valuation adjustments	-	-	
8	Goodwill (net of related tax liability)	-	-	
9	Other intangibles other than mortgage-servicing rights (net of related tax liability)	21	21	
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	170	170	
11	Regulatory adjustments applied to Common Equity Tier 1 and Tier 2 to cover deductions	-	-	
	<b>Common Equity Tier 1 capital (CET1)</b>	4,185	4,185	

Leverage Ratio		
The Basel III leverage ratio is defined as the capital measure (Tier-1 capital of the risk based capital framework) divided by the exposure measure, with this ratio expressed as a percentage. As per RBI guidelines, disclosures required for leverage ratio for the Bank at the consolidated level at March 31, 2023 is as follows		
a) Table DF-17: Summary comparison of accounting assets vs. leverage ratio exposure measure		
Sr. No.	Particulars	(INR in '000s)
1	Total consolidated assets as per published financial statements	27,510,366
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	-
3	Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	-
4	Adjustments for derivative financial instruments	325,885
5	Adjustment for securities financing transactions (i.e. repos and similar secured lending)	-
6	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	5,208,832
7	Other adjustments	-191,417
8	<b>Leverage ratio exposure</b>	<b>32,853,666</b>
b) Table DF-18: Leverage ratio common disclosure template		
<b>On-balance sheet exposures</b>		
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	27,510,366
2	(Asset amounts deducted in determining Basel III Tier 1 capital)	-191,417
3	<b>Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)</b>	<b>27,318,949</b>
<b>Derivative exposures</b>		
4	Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin)	31,263
5	Add-on amounts for PFE associated with all derivatives transactions	294,622
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework	-
7	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)	-
8	(Exempted CCP leg of client-cleared trade exposures)	-
9	Adjusted effective notional amount of written credit derivatives	-
10	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	-
11	<b>Total derivative exposures (sum of lines 4 to 10)</b>	<b>325,885</b>
<b>Securities financing transaction exposures</b>		
12	Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	0
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-
14	CCR exposure for SFT assets	-
15	Agent transaction exposures	-
16	<b>Total securities financing transaction exposures (sum of lines 12 to 15)</b>	<b>c</b>
<b>Other off-balance sheet exposures</b>		
17	Off-balance sheet exposure at gross notional amount	11,984,221
18	(Adjustments for conversion to credit equivalent amounts)	-6,775,388
19	<b>Off-balance sheet items (sum of lines 17 and 18)</b>	<b>5,208,832</b>
<b>Capital and total exposures</b>		
20	<b>Tier 1 capital</b>	<b>4,184,912</b>
21	<b>Total exposures (sum of lines 3, 11, 16 and 19)</b>	<b>32,853,666</b>
<b>Leverage ratio</b>		
22	<b>Basel III leverage ratio</b>	<b>12.74%</b>

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