









BANK OF BAHRAIN & KUWAIT B.S.C. - INDIAN BRANCHES

Table with 5 columns: As at 30th June 2022, Unweighted value by residual maturity, Weighted value. Rows include Total NSFR high-quality liquid assets (HQLA), Performing loans and securities, etc.

Table with 5 columns: As at 30th June 2022, Unweighted value by residual maturity, Weighted value. Rows include Capital, Regulatory capital, Other capital instruments, etc.

Table with 5 columns: As at 30th June 2022, Unweighted value by residual maturity, Weighted value. Rows include Total NSFR high-quality liquid assets (HQLA), Performing loans and securities, etc.

Table with 6 columns: Particulars, Total Standard Advances, Sub standard, Doubtful, Loss, Total Non-Performing Advances, Total. Rows include Gross Standard Advances and NPAs, Floating Provisions, etc.

Table with 6 columns: Particulars, Total Standard Advances, Sub standard, Doubtful, Loss, Total Non-Performing Advances, Total. Rows include Floating Provisions, Technical write-offs and recoveries made thereon, etc.

18.3 Investments

18.3.1 Composition of investments Portfolio

Table with 6 columns: As at 31st Mar 2024, Government Securities, Other Approved Securities, Others, Total investments in India, Government securities, Others, Total Investments. Rows include Held to Maturity, Available for Sale, Held for Trading, Total Investments.

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18.3.2 Movement of Provisions for Depreciation and Investment Fluctuation Reserve

Table with 5 columns: Sr No., Particulars, 2024, 2023. Rows include Movement of provisions held towards depreciation on investments, Movement of Investment Fluctuation Reserve.

18.3.3 Sale and Transfers to / from HTM Category

The Bank has not transferred any security from HTM to AFS category during the year (previous year Nil). There has been no transfer of securities to HTM category during the year (previous year Nil).

18.3.4 Non-SLR investment portfolio

i) Issuer composition of Non-SLR investments

Table with 6 columns: No., Issuer, Amount, Extent of private placement, Extent of 'below investment grade' securities, Extent of 'unrated' Securities, Extent of 'unlisted' securities. Rows include PSU's, FI's, Banks, Private corporates, etc.

18.3.5 Repo and Reverse Repo transactions (in Face Value Terms)

(Amount in ₹ crore)

Table with 5 columns: Particulars, Minimum outstanding during the year, Maximum outstanding during the year, Daily average outstanding during the year, Outstanding as at March 31, 2024. Rows include Securities sold under repo, Securities bought under reverse repo.

18.3.5 i) Non performing Non-SLR investments

(Amount in ₹ crore)

Table with 4 columns: Particulars, 2023-24, 2022-23. Rows include Opening balance, Additions during the year since 1st April, Reductions during the above period, Closing balance, Total provisions held.

18.4 Asset Quality

18.4.1 Classification of advances and provisions held

As at March 31, 2024 (Amount in ₹ crore)

Table with 6 columns: Particulars, Total Standard Advances, Sub standard, Doubtful, Loss, Total Non-Performing Advances, Total. Rows include Gross Standard Advances and NPAs, Floating Provisions, etc.

18.4.2 Sector-wise Advances and Gross NPAs

(Amount in ₹ crore)

Table with 6 columns: Sr. No., Sector, 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. Rows include Priority Sector, Non Priority Sector.

18.4.3 Overseas Assets, NPAs and Revenue

The Bank does not have any Overseas Assets and NPAs as at March 31, 2024 and hence related revenues for the year ended March 31, 2024 is Nil (Previous year Nil).

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.BPBC.45/21.04.048/2018-19 dated June 7, 2019.
2. Details of accounts subjected to restructuring

(Amount in ₹ crore)

Table with 10 columns: Standard, Agriculture and allied activities, Corporates (excluding MSME), Micro, Small and Medium Enterprises (MSME), Retail (excluding agriculture and MSME), Total. Rows include Number of borrowers, Gross Amount (₹ crore), Provision held (₹ crore).

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, 2024 (Amount in ₹ crore)

Table with 4 columns: Particulars, To ARCs, To permitted transferees, To other transferees. Rows include Details of NPA loans transferred during the year, Details of NPA loans transferred during the year.

18.4.6 Details of Loans acquired during the year

As at March 31, 2024 (Amount in ₹ crore)

Table with 4 columns: Particulars, From SCBs, RRBs, UCBs, STCBs, DCCBs, AIFs, SFBs and NBFCs including Housing Finance Companies (HFCs), From ARCs. Rows include Aggregate principal outstanding of loans acquired, Aggregate consideration paid, etc.

18.4.7 Divergence in the asset classification and provisioning

The RBI vide circular no. DBR.BPBC.No.63/21.04.018/2016-17 & DBR.BPBC.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 2022-23 and accordingly disclosures as required vide the above circular are not applicable.

18.4.8 Provision pertaining to Fraud Accounts

(Amounts in ₹ crore)

Table with 3 columns: Particulars, 2024, 2023. Rows include Number of frauds reported, Amount involved in fraud (₹ crore), Amount of provision made for such frauds (₹ crore), etc.





