

(Incorporated in Bahrain with Limited Liability)

INDEPENDENT AUDITOR'S REPORT

The Country Head and CEO - India

Report on Audit of the Financial Statements

We have audited the standalone financial statements of Bank of Bahrain and Kuwait B.S.C-Indian Branches ("the Bank"), which comprise the Balance Sheet as at March 31, 2024, the Profit and Loss Account, the Statement of Cash Flows for as at wall of 37, 2024, the Folk and Dess Account, the Statement of Cash Folks to the year then ended, and notes to the standalone financial statements, including a summary of significant accounting policies and other explanatory information.

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid standalone financial statements give the information required by the Banking Regulation Act, 1949 as well as the Companies Act, 2013 ("the Act") in the manner so required for Banking Companies and give a true and fair view in conformity with the Accounting Standards prescribed under section 133 of the Act read with Companies (Accounts) Rules, 2014 as amended and other accounting principles generally accepted in India, of the state of affairs of the Bank as at March 31, 2024 and its profit and its cash flows for the year ended on that date.

Basis for Opinion specified under Section 143(10) of The Companies Act, 2013. Our responsibilities under those Standards are further described in the Auditor's Responsibilities for the Audit of the Standalone Financial Statements section of our report. We are independent of the Bank in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India ("the ICAI") together with the ethical requirements that are relevant to our audit of the standalone financial statements under the provisions of the Act and the Rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to

provide a basis for our opinion. Information Other than the Standalone Financial Statements and Auditor's

The Bank's Management is responsible for the other information. The other information comprises the information in the Pillar 3 disclosure under the New Capital Adequacy Framework (Basel III disclosures) but does not include the financial statements and our auditor's report thereon. Our opinion on the standalone financial statements does not cover the other information and we do not express any form of assurance conclusion thereon. In connection with our audit of the standalone financial statements, our responsibility is to read the other information and, in doing so, examine whether the other information is materially inconsistent with the standalone financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If, we conclude that there is a material nisstatement of this other information, we are required to communicate the matter to those charged with Governance.

Responsibilities of Management and Those charged with Governance for Standalone Financial Statements

The Bank's Management is responsible for the matters stated in Section 134(5) of the Companies Act, 2013 with respect to the preparation of these standalon financial statements that give a true and fair view of the financial position, financial performance and cash flows of the Bank in accordance with the accounting principles generally accepted in India, including the Accounting Standards specified under Section 133 of the Act and the Banking Regulation Act, 1949 and circulars, guidelines and directions issued by the RBI from time to time (the "RBI Guidelines") as applicable and unections assued by the Konflorin line to line (title Konfloring) as applicable to the Bank. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act and the RBI Guidelines for safeguarding of the assets of the Bank and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgements and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the standalone financia statements that give a true and fair view and are free from material misstatement whether due to fraud or error

In preparing the standalone financial statements, the Bank's Management is responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Bank's Management either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so.

The bank's Management is also responsible for overseeing the Bank's financial

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financia statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also

- Identify and assess the risks of material misstatement of the financial statements whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatemen resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under section 43(3) (i) of the Companies Act, 2013, we are also responsible for expressing our opinion on whether the Bank has adequate Internal Financial Controls system in place and the operating effectiveness of such controls.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significan doubt on the Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the bank to cease to continue as a going conce
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair

Materiality is the magnitude of the misstatements in the Financial statements that individually or aggregate, makes it probable that the economic decisions of a reasonably knowledgeable user of the financial statements may be influenced. We consider quantitative materiality and qualitative factors in (i) Planning of the scope of our Audit work and evaluating the results of our work; and (ii) to evaluate the effect of any identified misstatement in the financial statements.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings including any significant deficiencies in internal control that we identify during our audit. We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be

thought to bear on our independence, and where applicable, related safeguards. Report on Other Legal and Regulatory Requirements:

we report that:

- The Balance Sheet and the Profit and Loss Account have been drawn up in accordance with the provisions of Section 29 of the Banking Regulation Act, 1949 read with Section 133 of the Act and relevant rules issued thereunder. As required by sub-section (3) of Section 30 of the Banking Regulation Act, 1949
 - the best of our knowledge and belief were necessary for the purpose of our audit and have found them to be satisfactory;

We have sought and obtained all the information and explanations which to

- The transactions of the Bank, which have come to our notice during the course of our audit, have been within the powers of the Bank
- Since the key operations of the Bank are automated with the key applications integrated to the core banking system, the audit is carried out centrally as all the necessary records and data required for the purposes of our audit are made available to us
- As required by sub-section 143(3) of the Act, we report that:
- We have sought and obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of our
- In our opinion, proper books of account as required by law have been kept by the Bank so far as it appears from our examination of those books;
- The Balance Sheet, the Statement of Profit and Loss, and the Cash Flow tatement dealt with by this Report are in agreement with the books of account. In our opinion, the aforesaid financial statements comply with the Accounting

Standards specified under Section 133 of the The Companies Act, 2013, to

reporting of the bank and the operating effectiveness of such controls, refer

- the extent they are not inconsistent with the accounting policies pre With respect to the adequacy of the Internal financial controls over Financial
- to our separate Report in "Annexure A" With respect to the other matters to be included in the Auditor's Report in accordance with Rule 11 of the Companies (Audit and Auditors) Rules, 2014, in our opinion and to the best of our information and according to the explanations given to us:
 - The bank has disclosed details regarding pending litigations in schedule 12 and Note 18.16.8 of schedule 18 of financial statements. The bank does not have any long-term contracts including derivative
 - contracts for which there were any material foreseeable losses There were no amounts which were required to be transferred to the Investor Education and Protection Fund by the Bank
 - With respect to the matter to be included in the Auditor's Report under section 197(16), the requirements of section 197 of the Companies Act, 2013 are not applicable considering the Bank is a branch of Bank
 - of Bahrain & Kuwait B.S.C, which is incorporated in Bahrain. v.(i) The management has represented that, to the best of it's knowledge and belief, other than as disclosed in the notes to the accounts
 - no funds have been advanced or loaned or invested (either from borrowed funds or share premium or any other sources or kind of funds) by the Bank to or in any other person(s) or entity(is), including foreign entities ("intermediaries"), with the understanding, whether recorded in writing or otherwise, that the Intermediary shall, whether, directly or indirectly lend or invest in other persons or entities identified any manner whatsoever by or on behalf of the bank ("Ultimate Beneficiaries") or provide any guarantee, security or the like on behalf of the Ultimate Beneficiaries;

- v.(ii) The management has represented, that, to the best of its knowledge and belief, other than as disclosed in the notes to the accounts, no funds have been received by the bank from any person(s) or entity(is) including foreign entities ("Funding Parties"), with the understanding, whether recorded in writing or otherwise, that the bank shall, whether, directly or indirectly, lend or invest in other persons or entities identified in any manner whatsoever by or on behalf of the Funding Party ("Ultimate Beneficiaries") or provide any guarantee, security or the like on behalf of the Ultimate Beneficiaries; and
- v.(iii) Based on audit procedures which we considered reasonable and appropriate in the circumstances, nothing has come to their notice that has caused them to believe that the representations under sub clause (i) and (ii) contain any material miss-statement. The requirements of section 123 of the companies Act, 2013 are not
- applicable considering the Bank is a branch of Bank of Bahrain & Kuwait B.S.C, which is incorporated with limited liability in Bahrain.

For Raiu and Prasad Chartered Accountants

Avinash T Jain (Partner) M. No: 041689 UDIN: 24041689BKALLP7181

Date: 24th June, 2024

Place: Mumbai

"Annexure A" to the Independent Auditor's Report of even date on the Standalone Financial Statements of Bank of Bahrain & Kuwait B.S.C- Indian

(Referred to in paragraph 'Report on other legal and regulatory Requirements

Section of our report of even date) Report on the Internal Financial Controls under Clause (i) of Sub-section 3 of Section 143 of the Companies Act, 2013 ("the Act")

We have audited the internal financial controls over financial reporting of Bank of Bahrain & Kuwait B.S.C- Indian Branches ("the Bank") as of March 31, 2024 in conjunction with our audit of the financial statements of the Bank for the year ended

Management's Responsibility for Internal Financial Controls

The Bank's Management is responsible for establishing and maintaining internal financial controls based on the internal control over financial reporting criteria established by the Bank considering the essential components of internal control stated in the Guidance Note on Audit of Internal Financial Controls Over Financial Reporting issued by the Institute of Chartered Accountants of India". These esponsibilities include the design, implementation and maintenance of adequate internal financial controls that were operating effectively for ensuring the orderly and efficient conduct of its business, including adherence to Bank's policies, the safeguarding of its assets, the prevention and detection of frauds and errors, the accuracy and completeness of the accounting records, and the timely pre-reliable financial information, as required under the Companies Act, 2013.

Our responsibility is to express an opinion on the Bank's internal financial controls over financial reporting based on our audit. We conducted our audit in accordance with the Guidance Note on Audit of Internal Financial Controls Over Financial Reporting (the "Guidance Note") and the Standards on Auditing, issued by ICAI and deemed to be prescribed under section 143(10) of the Companies Act, 2013, to the extent applicable to an audit of internal financial controls, both applicable to an audit of Internal Financial Controls and, both issued by the ICAI. Those Standards and the Guidance Note require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether adequate inte inancial controls over financial reporting was established and maintained and if suc controls operated effectively in all material respects.

Our audit involves performing procedures to obtain audit evidence about the adequacy of the internal financial controls system over financial reporting and their operating effectiveness. Our audit of internal financial controls over financial reporting included obtaining an understanding of internal financial controls ove financial reporting, assessing the risk that a material weakness exists, and testing and evaluating the design and operating effectiveness of internal control based on the assessed risk. The procedures selected depend on the auditor's judgement, ncluding the assessment of the risks of material misstatement of the financia

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion on the Bank's internal financial controls system over financial reporting.

Meaning of Internal Financial Controls Over Financial Reporting

A Bank's internal financial control over financial reporting is a process designed to provide reasonable assurance regarding the reliability of financial reporting and the preparation of financial statements for external purposes in accordance with generally accepted accounting principles. A bank's internal financial control over financial reporting includes those policies and procedures that (1) pertain to the maintenance of records that, in reasonable detail, accurately and fairly reflect the transaction and dispositions of the assets of the Bank; (2) provide reasonable assurance that transactions are recorded as necessary to permit preparation of financial statement in accordance with generally accepted accounting principles, and that receipts an expenditures of the Bank are being made only in accordance with authorisations of management; and (3) provide reasonable assurance regarding prevention or timely detection of unauthorised acquisition, use, or disposition of the bank's assets that could have a material effect on the financial statements.

Inherent Limitations of Internal Financial Controls Over Financial Reporting

Because of the inherent limitations of internal financial controls over financial reporting, including the possibility of collusion or improper management override of controls, material misstatements due to error or fraud may occur and not be detected Also, projections of any evaluation of the internal financial controls over financia reporting to future periods are subject to the risk that the internal financial control ove financial reporting may become inadequate because of changes in conditions, or that the degree of compliance with the policies or procedures may deteriorate

In our opinion, the Bank has, in all material respects, an adequate internal financial controls system over financial reporting and such internal financial controls over financial reporting were operating effectively as at March 31, 2024, based on the nternal control over financial reporting criteria established by the Bank considering the essential components of internal control stated in the Guidance Note issued by the ICAI.

For Raiu and Prasad Chartered Accountants FRN: 003475 S

Avinash T Jain (Partner) M. No: 041689 UDIN: 24041689BKALLP7181 Place: Mumba

BALANCE SHEET AS AT MARCH 31, 2024

	Schedule	31, 2024	31, 2023	
		₹ (000's)	₹ (000's)	
CAPITAL AND LIABILITIES				
Capital	1	2,928,863	2,928,863	
Reserves & Surplus	2	1,579,597	1,680,374	
Deposits	3	20,645,976	22,382,742	
Borrowings	4	-	-	
Other Liabilities and Provisions	5	426,183	518,388	
TOTAL		25,580,619	27,510,367	
ASSETS				
Cash and balances with Reserve Bank of India	6	933,981	897,294	
Balances with Banks and Money at Call and Short Notice	7	3,415,261	2,263,436	
Investments	8	5,294,528	5,330,787	
Advances	9	14,343,282	17,288,619	
Fixed Assets	10	213,880	222,055	
Other Assets	11	1,379,687	1,508,176	
TOTAL		25,580,619	27,510,367	
Contingent Liabilities	12	5,170,391	19,941,749	
Bills for Collection		7,252,075	5,264,120	
Significant Accounting Policies and Notes to Accounts	17 & 18			

Schedules referred to herein form an integral part of the Balance Sheet As per our report of even date attached

For Raju and Prasad For Bank of Bahrain & Kuwait B.S.C. Firm Registration No. 003475S Indian Branches Madhay Nair Avinash T Jain

Country Head & CEO - India . ership No. 041689

UDIN: 24041689BKALLP7181 Mehjabeen Saifi

Place: Mumbai Date: 24th June 2024 Senior Vice President Financial Control - India

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED MARCH 31 2024

THE YEAR ENDED MARCH 31, 2024					
	Schedule	For the year ended March 31, 2024	For the year ended March 31, 2023		
		₹ (000's)	₹ (000's)		
INCOME					
Interest Earned	13	1,669,487	1,458,657		
Other Income	14	305,026	191,989		
		1,974,513	1,650,646		
EXPENDITURE					
Interest Expended	15	1,150,074	932,542		
Operating Expenses	16	495,574	436,398		
Provisions and Contingencies		269,901	110,070		
		1,915,549	1,479,010		
PROFIT					
Net Profit for the year		58,964	171,636		
Profit/(Loss) Brought Forward		159,743	92,770		
		218,707	264,406		
APPROPRIATIONS					
Transfer to Statutory Reserve		14,741	42,909		
Transfer to/(from) Investment Reserve Account		26,393	-		
Transfer to Capital Reserve Account		-	-		

	Schedule	For the year ended March 31, 2024	For the year ended March 31, 2023
		₹ (000's)	₹ (000's)
Transfer to Investment Fluctuation Reserve Account		(724)	(18,872)
Transfer to surplus retained for Capital Adequacy		-	-
Remittance of profits		159,743	92,770
Transfer to provision (refer schedule 18 note 18.1.2.3 and 18.4.8)		-	(12,144)
Balance carried over to Balance Sheet		18,554	159,743
		218,707	264,406
Significant Accounting Policies and Notes to Accounts	17 & 18		

As per our report of even date attached

For Raiu and Prasad

Chartered Accountants
Firm Registration No. 003475S For Bank of Bahrain & Kuwait B.S.C. Indian Branches Avinash T Jain Madhav Naii Country Head & CEO - India

Partner Membership No. 041689 UDIN: 24041689BKALLP7181

Place: Mumbai Mehjabeen Saifi Date: 24th June 2024 Senior Vice President Financial Control - India

CASH FLOW STATEMENT FOR THE YEAR ENDED MARCH 31, 2024

	For the year ended March 31, 2024	For the year ended March 31, 2023
	₹ (000's)	₹ (000's)
Cash flows from operating activities		
Net profit/(loss) before taxation	38,615	295,193
Adjustments for:		
Depreciation on Fixed Assets	39,155	28,896
(Profit)/Loss on sale of fixed assets	(659)	(24)
Other Provisions	51,761	(1,251)
Provision in respect of Non performing advances	108,708	14,805
Provision in respect of Non performing advances written back	(3,433)	(1,581)
Provision for Diminution in Fair Value of restructured advances	-	-
Bad Debts written off	1,981	-
Provision on country risk	(1,590)	569
Provision on Standard Assets	(15,814)	(26,029)
Provision on Investments	86,153	69,244
Operating profit before working capital changes	304,877	379,822
(Increase)/Decrease in Investments	(49,894)	585,253
(Increase)/Decrease in Advances	2,838,081	(1,067,877)
(Increase)/Decrease in Other Assets	155,766	(340,998)
Increase/(Decrease) in Deposits	(1,736,766)	2,329,251
Increase/(Decrease) in Other Liabilities & Provisions	(74,800)	(8,602)
Increase/(Decrease) in Borrowings	-	(800,000)
Income taxes (paid)/received	(58,687)	(48,632)
Net Cash Flow generated from/(used in) Operating Activities	1,378,577	1,028,217
Cash flows from investing activities		
Purchase of fixed assets	(30,985)	(38,677)
Proceeds from sale of fixed assets	664	38
Net Cash Flow generated from/(used in) Investing Activities	(30,321)	(38,639)
Cash flows from financing activities		
Injection of capital	-	-
Remittance of profits	(159,743)	(92,770)
Net Cash Flow generated from/(used in) Financing Activities	(159,743)	(92,770)
Net increase/(decrease) in cash and cash equivalents	1,188,513	896,808
Cash and Cash equivalents at the beginning of the year	3,160,729	2,263,921
Cash and Cash equivalents at the end of the year	4,349,242	3,160,729

For Raiu and Prasad Chartered Accountants For Bank of Bahrain & Kuwait B.S.C. Firm Registration No. 003475S Avinash T Jain Madhav Nair

Membership No. 041689 UDIN: 24041689BKALLP7181 Place: Mumbai

Mehiabeen Saifi Date: 24th June 2024 Senior Vice President Financial Control - India

Country Head & CEO - India

As at March As at March

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS AS ON MARCH 31, 2024

		31, 2024	31, 2023
		₹ (000's)	₹ (000's)
SCI	HEDULE 1		
SHA	ARE CAPITAL		
(i)	Amount of deposit kept with the Reserve Bank of India under section 11(2)(b) of the Banking Regulation Act, 1949	620,000	580,000
(ii)	Amount brought in by Bank by way of Capital		
	Opening Balance	2,928,863	2,928,863
	Add: Capital infusion during the year	-	-
	Total	2,928,863	2,928,863
SCI	HEDULE 2		
RES	SERVES AND SURPLUS		
ı	STATUTORY RESERVE		
	As per Last Balance Sheet	617,523	574,613
	Add: Transfer from Profit & Loss Account	14,741	42,909
		632,264	617,523
Ш	PROPERTY INVESTMENT RESERVE	9,976	9,976
Ш	CAPITAL RESERVE	31,999	31,999
	Add: Transfer from Profit & Loss Account	-	-
IV	SURPLUS RETAINED FOR CAPITAL	31,999	31,999
	ADEQUACY		
	As per Last Balance Sheet	787,970	787,970
	Add: Transfer from Profit & Loss Account	-	-
		787,970	787,970
٧	INVESTMENT RESERVE ACCOUNT (IRA)		
	As per Last Balance Sheet	-	-
	Add/(Less): Transfer from/(to) Profit & Loss Account	26,393	-
		26,393	-
٧	INVESTMENT FLUCTUATION RESERVE		
	As per Last Balance Sheet	73,163	92,035
	Add/(Less): Transfer from/(to) Profit & Loss Account	(724)	(18,872)
		72,439	73,163
VI	BALANCE IN PROFIT AND LOSS ACCOUNT	18,555	159,743
	Total	1,579,597	1,680,374
SCI	HEDULE 3		
DE	POSITS		
Α	I Demand Deposits		
	(i) From Banks	26,826	10,498
	(ii) From Others	1,981,960	2,308,477
		2,008,786	2,318,975
	II Saving Bank Deposits	1,650,667	2,042,970
	III Term Deposits		
	(i) From Banks	-	-
	(ii) From Others	16,986,523	18,020,797
		16,986,523	18,020,797
	Total	20,645,976	22,382,742
В	(i) Deposits of branches in India	20,645,976	22,382,742
	(ii) Deposits of branches outside India	-	-
	Total	20,645,976	22,382,742
SCI	HEDULE 4		
во	RROWINGS		
Ι	Borrowings in India from		
	(i) Reserve Bank of India	-	-
	(ii) Other Banks	-	-
	(iii) Other institutions and agencies	-	-
Ш	Borrowings outside India	-	-
	Total (I+II)	-	-

Secured borrowings included in I & II above - Nil (Previous year ₹ Nil)

	HEDULE 5		
	HER LIABILITIES AND PROVISIONS		
1	Bills Payable	2,365	14,874
il	Interest Accrued	149,748	119,347
III	Provision for standard assets	57,506	73,485
IV	Provision for tax (net of advance tax)		. 0, 100
V	Others (including provisions)	216,564	310,682
•	Total	426,183	518,388
SCI	HEDULE 6	420,103	310,300
_	SH AND BALANCE WITH RESERVE BANK		
	INDIA		
Ca	ash in hand (including foreign currency notes)	11,621	15,226
	alances with Reserve Bank of India		·
	(i) In Current Account	922,360	882,068
	(ii) In Other Account	-	
Tot	al (I+II)	933,981	897,294
	HEDULE 7	,	, .
ВА	LANCES WITH BANKS & MONEY AT CALL & ORT NOTICE		
	India		
(i)	Balances with Banks		
	In Current Account	27,986	49,656
	In Other Deposit Account	,	2,200
`	Money at Call and Short Notice		
. ,	With Banks	_	
` '	With Other Institutions	1,549,081	
· /	Lending under Standing Deposit Facility (SDF)/	890,000	1,230,000
(0)	Reverse Repos (RBI and banks)	030,000	1,200,000
	*	2,467,067	1,279,656
II O	utside India		
	n Current Account	531,169	983,780
. ,	In Other Deposit Accounts	- , , ,	
	Money at Call and Short Notice	417,025	
,	, onor many	948,194	983,780
Tot	al (I+II)	3,415,261	2,263,436
	HEDULE 8	0,713,201	_,_00,400
_	ESTMENTS		
I	Investments in India		
÷	(i) Government securities (*)	5 204 528	5 192 150
	(ii) Other approved securities	5,294,528	5,182,150
	() 11	-	
	(iii) Shares	-	
	(iv) Debentures and bonds	-	
	(v) Subsidiaries / Joint Ventures	-	
	(vi) Others	F 00 4	148,637
		5,294,528	5,330,787
II	Investments outside India	-	
_		5,294,528	5,330,787
Ш	Investments in India		
	Gross Value	5,572,137	5,522,243
	Less:- Provision on Investments	(277,609)	(191,456
	Net Value	5,294,528	5,330,787
with sec	cludes Securities of FV ₹ 112,06,00 (Previous Yen n CCIL,securities of FV of ₹ Nil (Previous Year urities of FV of ₹ 620,000 kept with RBI under s gulation Act, 1949 (Previous Year FV ₹ 580,000). HEDULE 9	Nil) given und	der LAF and
sci	VANOEO		
	VANCES		
	(i) Bills purchased and discounted	569,009	2,814,829
ΑD	(i) Bills purchased and discounted (ii) Cash credits, Overdrafts & Loans repayable	569,009 7,437,338	
ΑD	(i) Bills purchased and discounted (ii) Cash credits, Overdrafts & Loans repayable on demand	7,437,338	7,761,238
ΑD	(i) Bills purchased and discounted (ii) Cash credits, Overdrafts & Loans repayable on demand (iii) Term Loans	7,437,338 6,336,935	7,761,238 6,712,552
ΑD	(i) Bills purchased and discounted (ii) Cash credits, Overdrafts & Loans repayable on demand (iii) Term Loans Total	7,437,338	7,761,238 6,712,552
ΑD	(i) Bills purchased and discounted (ii) Cash credits, Overdrafts & Loans repayable on demand (iii) Term Loans	7,437,338 6,336,935	7,761,238 6,712,552 17,288,61 9
AD'	(i) Bills purchased and discounted (ii) Cash credits, Overdrafts & Loans repayable on demand (iii) Term Loans Total	7,437,338 6,336,935 14,343,282	7,761,238 6,712,552 17,288,619 11,916,928
AD'	(i) Bills purchased and discounted (ii) Cash credits, Overdrafts & Loans repayable on demand (iii) Term Loans Total (i) Secured by tangible assets*	7,437,338 6,336,935 14,343,282 12,187,850	7,761,238 6,712,552 17,288,61 9 11,916,925 2,504,484
AD'	(i) Bills purchased and discounted (ii) Cash credits, Overdrafts & Loans repayable on demand (iii) Term Loans Total (i) Secured by tangible assets* (ii) Covered by Bank/Government Guarantees	7,437,338 6,336,935 14,343,282 12,187,850 118,407	7,761,238 6,712,552 17,288,61 9 11,916,925 2,504,484
AD'	(i) Bills purchased and discounted (ii) Cash credits, Overdrafts & Loans repayable on demand (iii) Term Loans Total (i) Secured by tangible assets* (ii) Covered by Bank/Government Guarantees (iii) Unsecured	7,437,338 6,336,935 14,343,282 12,187,850 118,407	7,761,238 6,712,552 17,288,619 11,916,929 2,504,484 2,867,210
AD'	(i) Bills purchased and discounted (ii) Cash credits, Overdrafts & Loans repayable on demand (iii) Term Loans Total (i) Secured by tangible assets* (ii) Covered by Bank/Government Guarantees (iii) Unsecured *includes advances against book debts	7,437,338 6,336,935 14,343,282 12,187,850 118,407 2,037,025	7,761,238 6,712,552 17,288,619 11,916,929 2,504,484 2,867,210
AD'A	(i) Bills purchased and discounted (ii) Cash credits, Overdrafts & Loans repayable on demand (iii) Term Loans Total (i) Secured by tangible assets* (ii) Covered by Bank/Government Guarantees (iii) Unsecured *includes advances against book debts Total	7,437,338 6,336,935 14,343,282 12,187,850 118,407 2,037,025	7,761,238 6,712,552 17,288,619 11,916,929 2,504,484 2,867,210 17,288,619
AD'A	(i) Bills purchased and discounted (ii) Cash credits, Overdrafts & Loans repayable on demand (iii) Term Loans Total (i) Secured by tangible assets* (ii) Covered by Bank/Government Guarantees (iii) Unsecured *includes advances against book debts Total I Advances in India	7,437,338 6,336,935 14,343,282 12,187,850 118,407 2,037,025 14,343,282	7,761,238 6,712,552 17,288,619 11,916,929 2,504,484 2,867,210 17,288,619
AD'A	(i) Bills purchased and discounted (ii) Cash credits, Overdrafts & Loans repayable on demand (iii) Term Loans Total (i) Secured by tangible assets* (ii) Covered by Bank/Government Guarantees (iii) Unsecured *includes advances against book debts Total I Advances in India (i) Priority Sector	7,437,338 6,336,935 14,343,282 12,187,850 118,407 2,037,025 14,343,282	7,761,238 6,712,552 17,288,619 11,916,929 2,504,484 2,867,210 17,288,619
AD'A	(i) Bills purchased and discounted (ii) Cash credits, Overdrafts & Loans repayable on demand (iii) Term Loans Total (i) Secured by tangible assets* (ii) Covered by Bank/Government Guarantees (iii) Unsecured *includes advances against book debts Total I Advances in India (i) Priority Sector (ii) Public Sector (iii) Banks	7,437,338 6,336,935 14,343,282 12,187,850 118,407 2,037,025 14,343,282 4,397,668	7,761,238 6,712,552 17,288,619 11,916,922 2,504,484 2,867,210 17,288,619
AD'A	(i) Bills purchased and discounted (ii) Cash credits, Overdrafts & Loans repayable on demand (iii) Term Loans Total (i) Secured by tangible assets* (ii) Covered by Bank/Government Guarantees (iii) Unsecured *includes advances against book debts Total I Advances in India (i) Priority Sector (ii) Public Sector (iii) Banks (iv) Others	7,437,338 6,336,935 14,343,282 12,187,850 118,407 2,037,025 14,343,282 4,397,668	7,761,238 6,712,552 17,288,619 11,916,928 2,504,484 2,867,210 17,288,619 7,428,492
AD'A	(i) Bills purchased and discounted (ii) Cash credits, Overdrafts & Loans repayable on demand (iii) Term Loans Total (i) Secured by tangible assets* (ii) Covered by Bank/Government Guarantees (iii) Unsecured *includes advances against book debts Total I Advances in India (i) Priority Sector (ii) Public Sector (iii) Banks (iv) Others Sub-total	7,437,338 6,336,935 14,343,282 12,187,850 118,407 2,037,025 14,343,282 4,397,668	7,761,238 6,712,552 17,288,619 11,916,928 2,504,484 2,867,210 17,288,619 7,428,492
AD'A	(i) Bills purchased and discounted (ii) Cash credits, Overdrafts & Loans repayable on demand (iii) Term Loans Total (i) Secured by tangible assets* (ii) Covered by Bank/Government Guarantees (iii) Unsecured *includes advances against book debts Total I Advances in India (i) Priority Sector (ii) Public Sector (iii) Banks (iv) Others Sub-total II Advances outside India	7,437,338 6,336,935 14,343,282 12,187,850 118,407 2,037,025 14,343,282 4,397,668	7,761,238 6,712,552 17,288,619 11,916,925 2,504,484 2,867,210 17,288,619 7,428,492
AD'A	(i) Bills purchased and discounted (ii) Cash credits, Overdrafts & Loans repayable on demand (iii) Term Loans Total (i) Secured by tangible assets* (ii) Covered by Bank/Government Guarantees (iii) Unsecured *includes advances against book debts Total I Advances in India (i) Priority Sector (ii) Public Sector (iii) Banks (iv) Others Sub-total II Advances outside India Sub-total	7,437,338 6,336,935 14,343,282 12,187,850 118,407 2,037,025 14,343,282 4,397,668 - - 9,945,614 14,343,282	7,761,238 6,712,552 17,288,619 11,916,929 2,504,484 2,867,210 17,288,619 9,860,127 17,288,619
B C	(i) Bills purchased and discounted (ii) Cash credits, Overdrafts & Loans repayable on demand (iii) Term Loans Total (i) Secured by tangible assets* (ii) Covered by Bank/Government Guarantees (iii) Unsecured *includes advances against book debts Total I Advances in India (i) Priority Sector (ii) Public Sector (iii) Banks (iv) Others Sub-total II Advances outside India Sub-total Total	7,437,338 6,336,935 14,343,282 12,187,850 118,407 2,037,025 14,343,282 4,397,668	7,761,238 6,712,552 17,288,619 11,916,929 2,504,484 2,867,210 17,288,619 9,860,127 17,288,619
B C	(i) Bills purchased and discounted (ii) Cash credits, Overdrafts & Loans repayable on demand (iii) Term Loans Total (i) Secured by tangible assets* (ii) Covered by Bank/Government Guarantees (iii) Unsecured *includes advances against book debts Total I Advances in India (i) Priority Sector (ii) Public Sector (iii) Banks (iv) Others Sub-total II Advances outside India Sub-total Total HEDULE 10	7,437,338 6,336,935 14,343,282 12,187,850 118,407 2,037,025 14,343,282 4,397,668 - - 9,945,614 14,343,282	7,761,238 6,712,552 17,288,619 11,916,925 2,504,484 2,867,210 17,288,619 7,428,492 9,860,127 17,288,619
B C SCI	(i) Bills purchased and discounted (ii) Cash credits, Overdrafts & Loans repayable on demand (iii) Term Loans Total (i) Secured by tangible assets* (ii) Covered by Bank/Government Guarantees (iii) Unsecured *includes advances against book debts Total I Advances in India (i) Priority Sector (ii) Public Sector (iii) Banks (iv) Others Sub-total II Advances outside India Sub-total Total HEDULE 10 ED ASSETS	7,437,338 6,336,935 14,343,282 12,187,850 118,407 2,037,025 14,343,282 4,397,668 - - 9,945,614 14,343,282	7,761,238 6,712,552 17,288,619 11,916,925 2,504,484 2,867,210 17,288,619 7,428,492 9,860,127 17,288,619
B C	(i) Bills purchased and discounted (ii) Cash credits, Overdrafts & Loans repayable on demand (iii) Term Loans Total (i) Secured by tangible assets* (ii) Covered by Bank/Government Guarantees (iii) Unsecured *includes advances against book debts Total I Advances in India (i) Priority Sector (iii) Public Sector (iii) Banks (iv) Others Sub-total II Advances outside India Sub-total Total HEDULE 10 ED ASSETS Premises	7,437,338 6,336,935 14,343,282 12,187,850 118,407 2,037,025 14,343,282 4,397,668 9,945,614 14,343,282 - 14,343,282	7,761,238 6,712,552 17,288,619 11,916,925 2,504,484 2,867,210 17,288,619 9,860,127 17,288,619
B C SCI	(i) Bills purchased and discounted (ii) Cash credits, Overdrafts & Loans repayable on demand (iii) Term Loans Total (i) Secured by tangible assets* (ii) Covered by Bank/Government Guarantees (iii) Unsecured *includes advances against book debts Total I Advances in India (i) Priority Sector (ii) Public Sector (iii) Public Sector (iii) Banks (iv) Others Sub-total II Advances outside India Sub-total Total HEDULE 10 ED ASSETS Premises At cost as per last Balance Sheet	7,437,338 6,336,935 14,343,282 12,187,850 118,407 2,037,025 14,343,282 4,397,668 - - 9,945,614 14,343,282	7,761,238 6,712,552 17,288,619 11,916,925 2,504,484 2,867,210 17,288,619 9,860,127 17,288,619
B C SCI	(i) Bills purchased and discounted (ii) Cash credits, Overdrafts & Loans repayable on demand (iii) Term Loans Total (i) Secured by tangible assets* (ii) Covered by Bank/Government Guarantees (iii) Unsecured *includes advances against book debts Total I Advances in India (i) Priority Sector (iii) Public Sector (iii) Banks (iv) Others Sub-total II Advances outside India Sub-total Total HEDULE 10 ED ASSETS Premises	7,437,338 6,336,935 14,343,282 12,187,850 118,407 2,037,025 14,343,282 4,397,668 9,945,614 14,343,282 - 14,343,282	2,814,826 7,761,238 6,712,552 17,288,619 11,916,925 2,504,484 2,867,210 17,288,619 7,428,492 17,288,619

Deductions during the year

Additions during the year

Deductions during the year

Inter-office adjustments (net)

Depreciation to date

Total

SCHEDULE 11 OTHER ASSETS

II Interest accrued

(net of provisions)

Accounts 18.16.5)"

VI Stationery and stamps

CONTINGENT LIABILITIES

exchange contracts

VII Others

Total

SCHEDULE 12

as debts

(a) In India

liable

Total

(b) Outside India

Capital Commitments

Constituent SGL account

10 & Notes to

At cost as per last Balance Sheet

Capital work in progress (including capital

Tax paid in advance/ tax deducted at source

"Deferred Tax (net) (Refer Accounting Policy

V Non-banking assets acquired in satisfaction

Claims against the bank not acknowledged

Guarantees given on behalf of constituents

Acceptances, endorsements and other

Other items for which the Banks is contingently

Unclaimed customer balances transferred to

Securities of Staff Gratuity Trust held in

II Liabilities on account of outstanding forward

(23,260)

165,600

351,411

31,328

(15,009)

(321.396)

46.334

213.880

113,828

56.335

220.075

989,443

1.379.687

155,283

821.230

3,043,936

270,589

816.243

4.586

24,023

34.500

5,170,391 19,941,749

(20,122)

168,738

318,793

37,369

(4,751)

51,028

222.055

111,177

80.539

170.380

1,146,071

1.508.176

207,044

14.712.975

2,929,735

455,257

9.195

21,345

34,500

1.571.698

(300.383)

Depreciation to date

Other fixed assets

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS FOR THE YEAR ENDED MARCH 31, 2024

	For the year ended March 31, 2024	For the year ended March 31, 2023
	₹ (000's)	₹ (000's)
SCHEDULE 13		
INTEREST EARNED		
I Interest/Discount on Advances/Bills	1,260,301	1,082,790
II Income on Investments	298,956	294,094
III Interest on balance with Reserve Bank of India and other inter-bank funds	94,627	76,543
IV Others	15,605	5,230
Total	1,669,487	1,458,657
SCHEDULE 14		
OTHER INCOME		
I Commission, Exchange and Brokerage	82,413	86,499
II Profit/(Loss) on sale of Investments (net)	(110)	(12,088)
III Profit/(Loss) on revaluation of Investments (net)	62,484	(69,244)
IV Profit/(Loss) on sale of assets (net)	659	24
V Profit/(Loss) on Exchange Transactions (net)	80,439	144,396
VI Income earned by way of dividends, etc. from subsidiaries, companies, joint venture abroad/ in India	-	-
VII Processing Fee	13,763	8,963
VIII Miscellaneous Income	65,378	33,439
Total	305,026	191,989



(Incorporated in Bahrain with Limited Liability)

SCHEDULE 15		
INTEREST EXPENDED		
I Interest on Deposits	1,125,992	867,090
II Interest on RBI/Inter-bank borrowings	24,081	65,452
III Others representing hedging cost	-	-
Total	1,150,074	932,542
SCHEDULE 16		
OPERATING EXPENSES		
I Payment to and provisions for employees	232,742	199,350
II Rent, Taxes and Lighting	76,854	70,745
III Printing and Stationery	2,470	2,227
IV Advertisement and Publicity	44	61
V Depreciation on Bank's Property	39,155	28,896
VI Directors' Fees, Allowances and Expenses	-	-
VII Auditors' Fees and Expenses	1,063	1,063
VIII Law Charges	1,123	1,508
IX Postage, Telegrams, Telephones etc.	4,676	192
X Repairs and Maintenance	42,507	16,492
XI Insurance	31,265	29,818
XII Other Expenditure	63,676	86,046
Total	495,574	436,398

SCHEDULE 17: SIGNIFICANT ACCOUNTING POLICIES Basis of preparation

The accompanying financial statements are prepared and presented under the historical cost convention and accrual basis of accounting unless otherwise stated and in accordance with the generally accepted accounting principles and statutory provisions prescribed under the Banking Regulation Act 1949, circulars and guidelines issued by the Reserve Bank of India (RBI), notified Accounting Standards (AS) specified under section 133 of Companies Act, 2013 read with Rule 7 of Companies (Accounting Rules) 2014 to the extent applicable and

current practices prevailing within the banking industry in India Use of estimates

The preparation of financial statements requires the Management to make estimates and assumptions that affect the reported amounts of assets and liabilities (including contingent liabilities) as of the date of the financial statements and the reported income and expenses for the reporting period. Management believes that the estimates used in the preparation of the Financial Statements are prudent and reasonable. Future results could differ from these estimates Any revisions to accounting estimates are recognized prospectively in the

Transaction involving foreign exchange

- Monetary assets and liabilities denominated in foreign currencies and outstanding forward exchange contracts except foreign currency deposit swaps are revalued at the year end exchange rates notified by the Foreign Exchange Dealers' Association of India (FEDAI) and the resultant gains or losses at present values are recognised in Profit and Loss Account.
- Income and expenditure in foreign currencies are translated at the rates prevailing on the date of the transaction.
- Acceptances, endorsements and other obligations in foreign currencies are stated at the year end exchange rates notified by FEDAI.
- Foreign currency swaps are marked to market using respective discount rates for foreign currency cash flows. All transactions are then recorded at spot rates notified by FEDAI. The profit or loss on revaluation is recorded in the profit and loss account and is included in other assets/other liabilities The notional values of these swaps are recorded as contingent liabilities. The premium or discount on swap contracts hedging the foreign currency risk is amortised over the period of the swap contract in accordance with

Investments

For presentation in the Balance sheet, investments (net of provisions) are classified under the following heads - Government securities, Other approved securities, Shares, Debentures and Bonds, Subsidiaries and Joint Ventures and Others, in accordance with Third Schedule to the Banking Regulation Act, 1949. Accounting and Classification

As per the guidelines for investments laid down by the Reserve Bank of India, the estment portfolio of the Bank is classified under "Held to Maturity", "Available for Sale" and "Held for Trading" categories.

Investments classified under "Held to Maturity" are carried at acquisition cost unless it is more than the face value in which case, the premium is amortised over the period remaining to maturity and is disclosed in Schedule 13 after netting off from Interest Income on Investments.

Investments classified under "Available for Sale" and "Held for Trading" are valued at lower of cost or market value, in aggregate for each balance sheet classification and net depreciation in aggregate for each balance sheet classification is recognised in the Profit and Loss Account

Treasury bills and Commercial papers are valued at carrying cost. Market value, in case of Government, other approved securities, Bonds

Debentures and Pass through Certificates for which quotes are not available, is determined on the basis of the 'yield to maturity' rates indicated by Primary Dealers Association of India (PDAI) jointly with the Fixed Income Money Market and Derivatives Association of India (FIMMDA).

Securitization Receipts are valued at lower of Net Book Value and Net Asset Value declared by Securitization/Reconstruction Company. Investments where interest/dividend is not serviced regularly are classified in

accordance with prudential norms for classification, valuation and operation of Investment Portfolio by Banks prescribed by the Reserve Bank of India. Transfer between categories

Reclassification of investments from one category to the other, if done, is in accordance with RBI guidelines and any such transfer is accounted for at the acquisition cost/book value/market value, whichever is lower, as at the date of transfer. Depreciation, if any, on such transfer is fully provided for

Sale of Investments under Held to Maturity Realized gains on investments under Held to Maturity ("HTM") category are recognized in the profit and loss account and subsequently appropriated, from the profit available for appropriation, if any, to capital reserve account in accordance with RBI guidelines after adjusting for income tax and appropriations

Accounting for repos/reverse repos (Including Borrowing/Lending under Liquidity

Repo/Reverse repo transactions are disclosed as secured borrowing/lending transactions and correspondingly the expense and income thereon are treated

as interest. **Advances and Provisions**

Advances are stated net of bills re-discounted, specific loan loss provisions and unrealised interest on non-performing advances. Specific provision for loan losses is made in respect of non-performing advances are in accordance with or higher than the prudential norms on income recognition, asset classification and provisioning pertaining to Advances laid down by the Reserve Bank of India. Provision for standard advances is made the rates prescribed by the Reserve

Fixed Assets and Depreciation

a) Fixed Assets are stated at original cost of acquisition including taxes, duties reight and the incidental expenses related to acquisition and installatio less accumulated depreciation

Considering the applicability of Schedule II of the Companies Act 2013, the management has estimated useful lives and residual values of all its fixed assets. The management believes that depreciation rates currently used fairly reflect its estimate of the useful lives and residual values of fixed assets. Depreciation on fixed assets is provided on straight-line method

Assets	Useful Life
Vehicle	8 years
Equipment	5 years
Furniture	10 years
Hardware & Software (Intangible)*	3 years
Freehold Premises	60 years
Leasehold Improvements	Over 10 years or the primary period of the

*Depreciated as per RBI Guidelines

Assets individually costing Rs. 5,000/- and below are fully depreciated in the

month they are put to commercial use. Assets purchased during the year are depreciated from the month that the asset has been put to use in the year. Assets disposed off during the year are depreciated upto the month before the date of disposal.

The Bank considers fixed assets as corporate assets of the banking business (cash-generating unit) as a whole. The Bank assesses at each balance sheet date whether there is any indication that an asset may be impaired and provides for impairment loss, if any, in the profit and loss

7. Lease Transactions

Leases where the lessor effectively retains substantially all the risks and benefits of ownership of the leased item, are classified as operating leases an expense in the Profit and Loss Account on a straight line basis over the lease

Revenue Recognition

Revenue is recognized to the extent that it is probable that the economic benefits will flow to the Bank and the revenue can be reliably measured. a) Interest income on advances, other than on Non-Performing Advances, is

recognised on accrual basis Income from investments other than non performing investments is accounted for on accrual basis except dividend on sha and Mutual Funds, if any, which is accounted for on cash basis.

Interest income on Non-Performing Assets is recognised only on realisation in accordance with the norms prescribed by the Reserve Bank of India.

Commission income on letters of credit is accounted on issuance of the letter of credit. Loan processing fees is recognised at inception of the loan. Guarantee commission is accrued on a time proportion basis over the

period of guarantee. Employee Benefits

a) Gratuity

The Bank operates a Gratuity Fund Scheme and the contributions are remitted to a Trust established for this purpose. The Bank makes annual contributions to the Fund based on actuarial valuation carried out by an independent external actuary using the projected unit credit method. The annual contribution payable / paid is charged to the Profit and Loss Account.

Contribution to Provident Fund is a defined contribution calculated at the designated rate and is charged to the Profit and Loss Account on an accrual basis. Both the employer and employee contributions are made to the Employees' Provident Fund Organization (EPFO) of the Government of Schedule 18: Notes to Accounts

Composition of Regulatory Capital

Common Equity Tier 1 capital (CET 1) /

(ii) Additional Tier 1 capital/ Other Tier 1 capital

Total Risk Weighted Assets (RWAs)

(vii) CET 1 Ratio (CET 1 as a percentage of

(viii) Tier 1 Ratio (Tier 1 capital as a percentage

Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)

(x) Capital to Risk Weighted Assets Ratio (CRAR

(Total Capital as a percentage of RWAs)

(xiii) Amount of paid-up equity capital raised during

(xiv) Amount of non-equity Tier 1 capital raised

during the year, of which: a) Interest free Funds from Head office

(xv) Amount of Tier 2 capital raised during the year

(xvi) Amount of subordinated debt raised as Tier-II

in the current year. (P.Y: Nil).

18.1.2.1 Transfer to / from Investment Fluctuation Reserve (IFR)

18.1.2.2 Transfer to / from Investment Reserve Account (IRA)

(IRA) & Investment Fluctuation Reserve (IFR))

In terms of RBI circular DBR.No.BP.BC.102/21.04.048/2017-18 dated April 02, 2018 on creation of Investment Fluctuation Reserve (IFR), the Bank

has drawn down ₹ 0.07 crores from IFR during the FY 2023-24 (P.Y: ₹ 1.89

The bank has transferred ₹ 2.64 crore to Investment Reserve Account (IRA)

As stated in para 4.2.9.2c of the RBI circular: RBI/2021-2022/104 DOR

No.STR.REC.55/21.04.048/2021-22 dated October 1, 2021, the bank has option to debit "other reserves" for the making provision for the fraud cases

where the provisioning is being made in more than one financial year. Accordingly, the Bank had created fraud provision of ₹ 1.21 crores from Reserves in the year ended 31st March 2022. The bank has reversed this

provision to reserves during the previous year. The bank was not required

provision to reserves during the provided year. The balls was not required to complete the provisioning by debiting the profit and loss account in the previous year as the bank received insurance claim of ₹ 1.35 crores.

1-3 years 3-5 years

18.1.2.3 Draw down from Reserves (excluding Investment Reserve Account

(xii) Percentage of the shareholding of

Government of India State Government

18.1.2 Drawdown from Reserves

crores).

c) Sponsor Bank

RWAs)/ Paid-up share capital and reserves as percentage of RWAs

As per the RBI guidelines on Capital to Risk Weighted Assets Ratio (CRAR)

issued, banks are required to compute their capital requirement under Base III effective June 30, 2013. The CRAR as per Basel III is 22.87% (Previous

The CRAR of the Bank, calculated as per RBI Basel III guidelines is given

(Amount in ₹ crore

418.49

418.49

15.15

433.64

1959.39

21.36%

21.36%

0.77%

22.13%

12.74%

414.94

414.94

15.98

430.92

1884.52

22.02%

22.02%

0.85%

22.87%

Regulatory Capital

year 22.13 %).

deductions, if any)

(v) Total capital (Tier 1+Tier 2)

(iii) Tier 1 capital (i + ii) (iv) Tier 2 capital

of RWAs)

(xi) Leverage Ratio

the year

c) Compensated Absences

The bank provides for long term compensated absences on the balance sheet date based on an actuarial valuation carried out by an independent

Short term compensated absences are provided for without discounting the

10. Taxation The Bank makes provision for Income-tax after considering both current and deferred taxes. The tax effect of timing differences between the book profit and

taxable profits are reflected through deferred tax asset (DTA)/deferred tax liability Current Tax is determined in accordance with the provisions of Income Tax Act, 1961 and rules framed there under after considering the contested past

adjustments on a prudent basis based on management estimates Deferred taxation is provided on timing differences, using the liability method

between the accounting and tax statement on income and expenses Deferred tax is measured based on the tax rates and the tax laws enacted or substantively enacted at the balance sheet date. Deferred tax assets are recognised only to the extent that there is reasonable certainty that sufficient future taxable income will be available against which such deferred tax assets can be realised. In situations where the Bank has unabsorbed depreciation or carry forward tax losses, all deferred tax assets are recognised only if there is virtual certainty supported by convincing evidence that they can be realised

At each balance sheet date the Bank re-assesses unrecognised deferred tax assets. It recognises unrecognised deferred tax assets to the extent that it has become reasonably certain or virtually certain, as the case may be that sufficient future taxable income will be available against which such deferred tax assets can be realised

The carrying amount of deferred tax assets are reviewed at each balance sheet date. The Bank writes-down the carrying amount of a deferred tax asset to the extent that it is no longer reasonably certain or virtually certain, as the case may be, that sufficient future taxable income will be available against which deferred tax asset can be realised

The net profit disclosed in Profit and Loss Account is after:

a) Provision for current taxes, wealth tax and deferred taxes on income in accordance with statutory requirements;

Provision/write off for loan losses and Investments;

Provision for contingency and other usual and necessary provisions 12. Provisions, Contingent Assets And Contingent Liabilities

The Bank establishes provisions when it has a present obligation as a result of past event (s) that probably requires an outflow of resources embodying economic benefit to settle the obligation will be required and a reliable estimate can be made of such an obligation. Such provisions are not discounted to present value. Provisions are reviewed at each balance sheet date and adjusted to reflect the current best estimate. Contingent assets are not recognized in the Financial Statements. A disclosure of Contingent Liability is made when there is:

A possible obligation, arising from a past event (s), the existence of which will be confirmed by occurrence or non-occurrence of one or more uncertain future events not within the control of the Bank or

b) Any present obligation that arises from past events but is not recognized

It is not probable that an outflow of resources embodying economi benefits will be required to settle the obligation

A reliable estimate of the amount of obligation cannot be made

13. Cash and Cash Equivalents

1 day

Cash and cash equivalents include cash in hand, balances with Reserve Bank of India, balances with other banks/ institutions and money at call and short notice (including the effect of changes in exchange rates on cash and cash equivalents

2-7 days

days

29.23

8.90

Asset liability Management: Maturity pattern of assets and liabilities

Maturity Profile

As at March 31, 2024

(Amount in ₹ crore)

Total

288.87

258.13

16.02

Deposits	8.95	81.14	102.64	85.82	105.61	118.45	267.25	396.27	887.28	11.19	-	2064.60
Borrowings	-	-	-	-	-	-	-	-	-	-	-	-
Loans & Advances	19.66	35.29	42.10	0.00	55.49	24.19	47.88	16.89	1037.38	119.26	36.19	1434.33
Investments	-	-	-	-	-	-	-	-	381.00	20.00	128.45	529.45
Foreign currency assets	95.79	6.02	22.94	-	9.57	-	-	-	111.77	-	16.26	262.35
Foreign currency liabilities	0.40	4.95	2.68	16.73	-	26.48	23.10	111.62	52.47	2.28	-	240.67
As at March 31, 2023											(Amou	nt in ₹ crore
Maturity Profile	1 day	2-7 days	8-14 days	15-30 days	31 days- 2 Months	2 -3 Months	3-6 Months	6-12 Months	1-3 years	3-5 years	Over 5 years	Total
Deposits	20.56	239.40	120.12	62.87	137.36	122.34	207.84	432.23	864.89	30.48	0.18	2,238.27
Borrowings	-	-	-	-	-	-	-	-	-	-	-	-
Loans & Advances	239.65	35.00	38.82	4.98	22.58	2.12	60.54	13.36	1,045.04	216.20	50.57	1728.86

31 days-2

Months

2 -3

Classification of assets and liabilities under the different maturity buckets are compiled by management based on the guidelines issued by the RBI and are based on the same assumptions as used by the Bank for compiling the return submitted to the RBI and which have been relied upon by the Auditors.

11.00

25.78

82.96

14 16

34.92

16.64

18.2.2 Liquidity Coverage Ratio (LCR) Qualitative disclosure

Foreign currency assets

99.53

0.85

6.37

5.03

The RBI basis the circular titled "Basel III Framework on Liquidity Standards Liquidity Coverage Ratio (LCR), Liquidity Risk Monitoring Tools and LCR Disclosure Standards" released on June 09, 2014 (DBOD.BP.BC) No.120/21.04.098/2013-14) & Master circular on Disclosure in Financial Statements - Notes to Accounts has advised banks to measure and report LCR. The LCR standard aims to ensure that a bank maintains an adequate level of unencumbered HQLA that can be converted into cash to meet its liquidity needs for a 30 calendar day time horizon under a significantly severe liquidity stress scenario as specified by supervisors. At a minimum the stock of liquid assets should enable the Bank to survive until day 30 of

the stress scenario, by which time it is assumed that appropriate co action can be taken. The minimum LCR requirement is 100%. (a) Main drivers of LCR and evolution of contribution of inputs:

Patio (LCR) a bank maintains an adequate level of unencumbered High Quality Liquid Assets (HQLAs) that can be converted into cash to meet its liquidity needs for a 30 days' time horizon under a significantly severe liquidity stress scenario, by which time it is assumed that appropriate corrective actions can be taken. The LCR position depends upon the level of High Quality Liquid Assets (HQLA) and level of inflows and outflows in 30 days stress horizon computed as per the RBI guidelines

in this regard. Intra period changes:

The intra period changes are mainly on account of changes in unencumbered excess SLR positions

(c) The composition of High Quality Liquid Assets (HQLA): Banks' High Quality Liquid Assets consists of the following:

Balance with RBI in excess of CRR requirement

iii) Unencumbered portion of investments in Government securities in excess of SLR requirement.

Investments in Government securities held within the mandatory SLR requirement, to the extent allowed by RBI under Margina Standing facility (MSF)

Investment in Government Securities held up to 16% of Net Demand and Time Liabilities (NDTL) permissible under Facility to Avail Liquidity for Liquidity Coverage Ratio (FALLCR). (d) Concentration of funding:

The Bank seeks to diversify its funding sources across retail, commercial, corporate and institutional clients, as well as across

products, tenors and currency. Funding from significant counterparties

products, lettors and currency. Furning from significant counterparties, products/instruments and currency is monitored regularly as part of its ongoing liquidity management. The Bank endeavors to fund its customer's loans from deposits and capital, thereby ensuring minimal no reliance on interbank borrowing. (e) Derivative exposure and potential collateral calls:

Bank does not have derivative business except forward contracts

Exposure to derivative contracts has been incorporated in the calculation of LCR. Currency Mismatch in LCR:

LCR computation is aggregated across currencies, with the predominant currency being INR. The Bank's foreign currency liabilities support its foreign currency exposures, however all HQLA is

Quantitative disclosure

Centralisation of liquidity management: Banks' liquidity management and monitoring is centralized. Bank has a Board adopted liquidity management policy in line with RBI

regulation and guidelines. (h) Other Inflows and outflows in the LCR calculation that are not

captured: All Inflows and outflows are comprehensively captured in LCR. Bank's LCR is higher than minimum required LCR and as such Bank is in compliance with RBI guidelines.

The tables below highlight the position of LCR computed based on simple average of daily position for each quarter.

(Amount in ₹ crore) Quarter ended March 31, 2024 **Particulars** Total Un-weighted Value Total Weighted **High Quality Liquid Assets** 1 Total High Quality Liquid Assets 510.04 510.04 (HQLA) Cash Outflows 2 Retail deposits and deposits from 254.43 25.29 small business customers, of which: (i) Stable deposits 0.16 (ii) Less stable deposits 251.31 25.13 3 Unsecured wholesale funding, of which: 220.99 126.39 (i) Operational deposits (all counterparties) 126.39 220.99 (ii) Non-operational deposits (all counterparties)

0		Quarter ended	March 31, 202
Sr. No.	Particulars	Total Un- weighted Value	Total Weighte Value
(iii)	Unsecured debt		
4	Secured wholesale funding	33.33	
5	Additional requirements, of which	-	
(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	539.06	81.1
6	Other contractual funding obligations	0	
7	Other contingent funding obligations	409.54	12.2
8	Total Cash Outflows	1457.36	245.1
Cas	h Inflows		
9	Secured lending	223.16	
10	Inflows from fully performing exposures	79.99	47.9
11	Other cash inflows	122.90	122.9
12	Total Cash Inflows	426.05	170.8
13	TOTAL HQLA		510.0
14	Total Net Cash Outflows		63.3
	25% of Total Cash Outflow		15.8
15	Liquidity Coverage Ratio (%)		805.45

123.56

0.82

71.23

Sr.		Quarter ended	Dec 31, 2023
No.	Particulars	Total Un- weighted Value	Total Weighte Value
	High Quality Liquid Assets		
1	Total High Quality Liquid Assets (HQLA)	502.16	502.1
Cas	h Outflows		
2	Retail deposits and deposits from small business customers, of which:	229.89	22.8
(i)	Stable deposits	3.56	0.1
(ii)	Less stable deposits	226.33	22.6
3	Unsecured wholesale funding, of which:	198.62	65.4
(i)	Operational deposits (all counterparties)	-	
(ii)	Non-operational deposits (all counterparties)	198.62	65.4
(iii)	Unsecured debt	-	
4	Secured wholesale funding	-	
5	Additional requirements, of which	-	
(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	584.55	100.7
6	Other contractual funding obligations	-	
7	Other contingent funding obligations	-	
8	Total Cash Outflows	1395.58	200.5
Cas	h Inflows		
9	Secured lending	116.67	
10	Inflows from fully performing exposures	49.80	28.4
11	Other cash inflows	47.57	47.5
12	Total Cash Inflows	214.04	7
13	TOTAL HQLA		502.1
14	Total Net Cash Outflows		124.5
	25% of Total Cash Outflow		31.1
15	Liquidity Coverage Ratio (%)		403.209

Sr.		Quarter ended	d Sep 30, 2023
No.	Particulars	Total Un- weighted Value	Total Weighted Value
	High Quality Liquid Assets		
1	Total High Quality Liquid Assets (HQLA)	516.79	516.79
Cas	h Outflows		
2	Retail deposits and deposits from small business customers, of which:	212.95	21.10
(i)	Stable deposits	3.92	0.20
(ii)	Less stable deposits	209.03	20.90
3	Unsecured wholesale funding, of which:	364.19	151.43
(i)	Operational deposits (all counterparties)		
(ii)	Non-operational deposits (all counterparties)	364.19	151.43

Particulars		
	Total Un- weighted Value	Total Weighted Value
Unsecured debt		
Secured wholesale funding	-	
Additional requirements, of which	-	
Outflows related to derivative exposures and other collateral requirements	-	-
Outflows related to loss of funding on debt products	-	-
Credit and liquidity facilities	665.65	95.98
Other contractual funding obligations	68.38	68.38
Other contingent funding obligations	389.66	11.69
Total Cash Outflows	1700.83	348.59
n Inflows		
Secured lending	9.99	
Inflows from fully performing exposures	120.87	72.05
Other cash inflows	150.21	150.21
Total Cash Inflows	281.07	222.26
TOTAL HQLA		516.79
Total Net Cash Outflows		132.07
25% of Total Cash Outflow		33.02
Liquidity Coverage Ratio (%)		391.29%
	(A	mount in ₹ crore
	Additional requirements, of which Outflows related to derivative exposures and other collateral requirements Outflows related to loss of funding on debt products Credit and liquidity facilities Other contractual funding obligations Other contingent funding obligations Total Cash Outflows Inflows Secured lending Inflows from fully performing exposures Other cash inflows Total Cash Inflows Total Cash Outflows Total Cash Outflows Total Cash Outflows Total Net Cash Outflows	Additional requirements, of which Outflows related to derivative exposures and other collateral requirements Outflows related to loss of funding on debt products Credit and liquidity facilities 665.65 Other contractual funding obligations 68.38 Other contingent funding obligations 389.66 Total Cash Outflows 1700.83 Inflows Secured lending 9.99 Inflows 700 form fully performing exposures 120.87 Other cash inflows 150.21 Total Cash Inflows 281.07 TOTAL HQLA Total Net Cash Outflows 25% of Total Cash Outflow Liquidity Coverage Ratio (%)

Sr.		Quarter ended	June 30, 2023
No.	Particulars	Total Un- weighted Value	Total Weighte Value
	High Quality Liquid Assets		
1	Total High Quality Liquid Assets (HQLA)	508.91	508.9
Casl	n Outflows		
2	Retail deposits and deposits from small business customers, of which:	245.96	24.4
(i)	Stable deposits	3.82	0.1
(ii)	Less stable deposits	242.14	24.2
3	Unsecured wholesale funding, of which:	315.83	139.4
(i)	Operational deposits (all counterparties)		
(ii)	Non-operational deposits (all counterparties)	315.83	139.4
(iii)	Unsecured debt	-	
4	Secured wholesale funding	16.81	
5	Additional requirements, of which	-	
(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	670.95	89.3
6	Other contractual funding obligations	46.67	46.0
7	Other contingent funding obligations	438.91	13.1
8	Total Cash Outflows	1735.14	312.9
Casl	n Inflows		
9	Secured lending	4.96	
10	Inflows from fully performing exposures	133.95	70.7
11	Other cash inflows	146.93	146.9
12	Total Cash Inflows	285.84	217.0
13	TOTAL HQLA		508.9
14	Total Net Cash Outflows		115.6
	25% of Total Cash Outflow		28.9
15	Liquidity Coverage Ratio (%)		439.99
		(A	mount in ₹ cro
Sr.		Quarter ended	March 31, 202

		`	mount in ₹ crore
Sr.			March 31, 2023
No.	Particulars	Total Un- weighted Value	Total Weighted Value
	High Quality Liquid Assets		
1	Total High Quality Liquid Assets (HQLA)	467.33	467.33
Cas	h Outflows		
2	Retail deposits and deposits from small business customers, of which:	312.44	31.05
(i)	Stable deposits	3.96	0.20
(ii)	Less stable deposits	308.48	30.85
3	Unsecured wholesale funding, of which:	292.84	172.52
(i)	Operational deposits (all counterparties)	-	-
(ii)	Non-operational deposits (all counterparties)	292.84	172.52
(iii)	Unsecured debt	-	-
4	Secured wholesale funding	35	-
5	Additional requirements, of which	558.69	82.73
(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	558.69	82.73
6	Other contractual funding obligations	467.75	14.03
7	Other contingent funding obligations	95	95
8	Total Cash Outflows	1761.72	395.33
Cas	h Inflows		
9	Secured lending	-	-
10	Inflows from fully performing exposures	48.5	31.34
11	Other cash inflows	125.09	125.09
12	Total Cash Inflows	173.58	156.43
13	TOTAL HQLA		467.33
14	Total Net Cash Outflows		238.91
	25% of Total Cash Outflow		98.83
15	Liquidity Coverage Ratio (%)		195.61%
			Amount in ₹ crore
Sr.	Particulars	Quarter ende	d Dec 31, 2022
OI.	Faiticulais	Total Un-	Total

		(A	mount in < crore
Sr.	Particulars	Quarter ende	d Dec 31, 2022
No.	Faiticulais	Total Un- weighted Value	Total Weighted Value
	High Quality Liquid Assets		
1	Total High Quality Liquid Assets (HQLA)	528.1	528.1
Cas	h Outflows		
2	Retail deposits and deposits from small business customers, of which:	275.55	27.34
(i)	Stable deposits	4.22	0.21
(ii)	Less stable deposits	271.33	27.13
3	Unsecured wholesale funding, of which:	244.7	103.35
(i)	Operational deposits (all counterparties)	-	-
(ii)	Non-operational deposits (all counterparties)	244.7	103.35
(iii)	Unsecured debt	-	-
4	Secured wholesale funding	80	-
5	Additional requirements, of which	686.93	92.76
(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	686.93	92.76
6	Other contractual funding obligations	387.12	11.61
7	Other contingent funding obligations	-	-
8	Total Cash Outflows	1674.3	174.42
Cas	h Inflows		
9	Secured lending	49.99	-
10	Inflows from fully performing exposures	28.68	20.19
11	Other cash inflows	41.48	41.48
12	Total Cash Inflows	120.15	61.67
13	TOTAL HQLA		528.1
14	Total Net Cash Outflows		173.39
	25% of Total Cash Outflow		58.77
15	Liquidity Coverage Ratio (%)		304.57%

Sr.		Quarter ended	d Sep 30, 2022
No.	Particulars	Total Un- weighted Value	Total Weighted Value
	High Quality Liquid Assets		
1	Total High Quality Liquid Assets (HQLA)	530.12	530.12
Cas	h Outflows		
2	Retail deposits and deposits from small business customers, of which:	264.49	26.22
(i)	Stable deposits	4.56	0.23
(ii)	Less stable deposits	259.93	25.99
3	Unsecured wholesale funding, of which:	161.7	51.72
(i)	Operational deposits (all counterparties)		
(ii)	Non-operational deposits (all counterparties)	161.7	51.72
(iii)	Unsecured debt		
4	Secured wholesale funding	13.8	-
5	Additional requirements, of which	504.3	90.86
(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	504.3	90.86
6	Other contractual funding obligations	376.67	11.3



(Incorporated in Bahrain with Limited Liability)

Sr.	Particulars	Quarter ended	d Sep 30, 2022
No.	raiticulais	Total Un- weighted Value	Total Weighted Value
7	Other contingent funding obligations	-	-
8	Total Cash Outflows	1320.95	180.1
Cas	h Inflows		
9	Secured lending	97.32	-
10	Inflows from fully performing exposures	14.67	10.03
11	Other cash inflows	49.8	49.8
12	Total Cash Inflows	161.79	59.84
13	TOTAL HQLA		530.12
14	Total Net Cash Outflows		120.27
	25% of Total Cash Outflow		45.03
15	Liquidity Coverage Ratio (%)		440.77%

15	Liquidity Coverage Ratio (%)		440.77%
		(A	Amount in ₹ crore)
Sr.		Quarter ended	June 30, 2022
No.	Particulars	Total Un- weighted Value	Total Weighted Value
	High Quality Liquid Assets		
1	Total High Quality Liquid Assets (HQLA)	595.68	595.68
Cas	h Outflows		
2	Retail deposits and deposits from small business customers, of which:	281.35	27.90
(i)	Stable deposits	4.63	0.23
(ii)	Less stable deposits	276.72	27.67
3	Unsecured wholesale funding, of which:	155.1	55.17
(i)	Operational deposits (all counterparties)		
(ii)	Non-operational deposits (all counterparties)	155.1	55.17
(iii)	Unsecured debt	-	-
4	Secured wholesale funding	66.67	-
5	Additional requirements, of which	939.67	101.54
(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	939.67	101.54
6	Other contractual funding obligations	373.62	11.21
7	Other contingent funding obligations		
8	Total Cash Outflows	1816.41	195.82
Cas	h Inflows		
9	Secured lending	161	-
10	Inflows from fully performing exposures	4.51	2.26
11	Other cash inflows	55.36	57.89
12	Total Cash Inflows	220.87	60.15
13	TOTAL HQLA		595.68
14	Total Net Cash Outflows		135.68
	25% of Total Cash Outflow		48.96
15	Liquidity Coverage Ratio (%)		439.03%

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 20	23-24	FY 20	22-23
	Actual	Limit	Actual	Limit
March	805.45%	100%	195.61%	100%
December	403.20%	100%	304.57%	100%
September	391.29%	100%	440.77%	100%
June	439.99%	100%	439.03%	100%

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 = (Available Stable Funding (ASF))>= 100% (Required Stable Funding (RSF))

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 are performing loans.		Stable Ful	naing (KSF), the prim	ary drivers
	NSFR Disclosure Te	mplate			(Amount	in ₹ crore)
Α	as at 31st March 2024	Unweight No maturity	ed value b < 6 months	oy residual 6 months to < 1yr	maturity ≥ 1yr	Weighted value
ASF	Item					
1	Capital: (2+3)	452.95	-	-	-	452.95
2	Regulatory capital	452.95	-	-	-	452.95
3	Other capital instruments					
4	Retail deposits and deposits from small business customers: (5+6)	206.44	466.52	369.11	542.71	1,480.77
5	Stable deposits	-	3.83	-	-	3.64
6	Less stable deposits	206.44	462.69	369.11	542.71	1,477.13
7	Wholesale funding: (8+9)	159.25	200.10	83.75	36.46	178.38
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	159.25	200.10	83.75	36.46	
10	Other liabilities: (11+12)	62.09	29.05	2.69	4.97	4.97
11	NSFR derivative liabilities	00.00	-	-		4.0-
12	All other liabilities and equity not included in the above categories	62.09	29.05	2.69	4.97	4.97
13	Total ASF (1+4+7+10)					2,111.07
SF	Item					
14	Total NSFR high-quality liquid assets (HQLA)					-
15	Deposits held at other financial institutions for operational purposes	-	-	-	121.51	60.75
16	Performing loans and securities: (17+18+19+21+23)	-	808.96	99.65	543.36	900.19
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	-	78.53	7.38	219.78	235.24
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:	-	730.43	92.27	294.28	645.90
20	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	54.01	-	-	-
21	Performing mortgages, of which:	-	-	-	29.30	19.05
22	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	-	-	77.27	-
23	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-	-	-	-	-
24	Other assets: (sum of rows 25 to 29)	-	12.47	-	179.17	607.13
25	Physical traded commodities, including gold	-	-	-	-	-
26	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs		-	-	83.06	70.6
	NSFR derivative assets					

25 Physical traded commodities, including

A	As at 31st March 2024	No	< 6	6 months	≥ 1yr	Weighted value
28	NSFR derivative	maturity	months -	to < 1yr -		
	liabilities before deduction of variation					
29	All other assets not included in the above	888.30	12.47	-	96.11	536.52
30	included in the above categories Off-balance sheet items				1.113.89	47.43
31	Total RSF		-	-	1,113.89	1,615.5
32	(14+15+16+24+30) Net Stable Funding					131.05%
	Ratio (%)	Unweigh	tod volue l	oy residual	moturity	
As	at 31st December 2023	No maturity	< 6 months	6 months to < 1yr		Weighted value
_	Item	-	montais	to Try	y.	452.00
2	Capital: (2+3) Regulatory capital	452.88 452.88	-	-	-	452.88 452.88
4	Other capital instruments Retail deposits and deposits from small business customers: (5+6)	222.99	519.24	352.36	525.26	1,510.61
5	Stable deposits Less stable deposits	222.99	4.34 514.91	352.36	525.26	4.12 1,506.49
7	Wholesale funding: (8+9)	66.83	73.82	145.91	27.10	136.97
8	Operational deposits Other wholesale funding	66.83	73.82	145.91	27.10	136.97
10	Other liabilities: (11+12) NSFR derivative liabilities	-	-	-	-	
12	All other liabilities and equity not included in the	54.58	24.24	3.28	4.65	4.65
13	above categories Total ASF (1+4+7+10)					2,105.11
	Item Total NSFR high-quality					
15	liquid assets (HQLA) Deposits held at other	_		_	141.54	70.77
	financial institutions for operational purposes					
16	Performing loans and securities: (17+18+19+21+23)	-	867.76	55.94	569.94	924.13
17	(17+18+19+21+23) Performing loans to financial institutions	-	-	-	-	
	financial institutions secured by Level 1 HQLA Performing loans		72.33	31.11	203.85	230.25
18	to financial institutions secured by non-Level 1	-	12.33	31.11	200.00	∠∪∪.∠₹
	HQLA and unsecured performing loans to					
19	Financial institutions Performing loans to	-	795.43	24.84	335.39	673.92
	non- financial corporate clients, loans to retail and small business					
	customers, and loans to sovereigns, central					
20	banks and PSEs, of which:		400 = =			
20	With a risk weight of less than or equal to 35% under the Basel II	-	180.93	-	-	,
	Standardised Approach for credit risk					
21	Performing residential mortgages, of which:	-	-	-	30.70	19.96
22	With a risk weight of less than or equal to	-	-	-	22.01	
	35% under the Basel II Standardised Approach for credit risk					
23	Securities that are not in default and do not qualify	-	-	-	-	
	as HQLA, including exchange-traded equities					
24	Other assets: (sum of rows 25 to 29)	-	5.51	-	180.09	609.95
25	Physical traded commodities, including gold		-	-	-	
26	Assets posted as initial margin for		-	-	83.06	70.60
	derivative contracts and contributions to default					
27	funds of CCPs NSFR derivative assets		0.29	0.23	-	0.52
28	NSFR derivative liabilities before deduction of variation		-	-	-	
29	margin posted All other assets not	708.04	5.51	_	97.03	539.35
	included in the above categories		- 1			
30 31	Off-balance sheet items Total RSF		-	-	1,010.55	43.08 1,647.93
32	(14+15+16+24+30) Net Stable Funding					127.74%
	Ratio (%)	Unweigh	ted value t	oy residual	maturity	
As	at 30th September 2023	No maturity	< 6 months	6 months to < 1yr	≥ 1yr	Weighted value
	Conitol (2+2)	-		io . i y.		4E2 15
2	Capital: (2+3) Regulatory capital Other capital instruments	452.15 452.15	-	-	-	452.1 5
3 4	Other capital instruments Retail deposits and deposits from small	217.71	391.20	449.99	556.12	1,509.36
	deposits from small business customers: (5+6)					
5	Stable deposits Less stable deposits	217.71	4.75 386.45	449.99	556.12	4.51 1,504.85
7	Wholesale funding: (8+9)	87.84	150.45	95.26	77.04	1,504.88
8	Operational deposits	-	450 :-	- 95.26	-	400 =
9 10	Other wholesale funding Other liabilities: (11+12)	87.84 176.68	150.47 34.60	95.26 4.73	77.04 4.69	199.90 4.6 9
11 12	NOTE:		34.00			
	NSFR derivative liabilities All other liabilities and	176.68	34.60	4.73	4.69	4.69
4-	All other liabilities and equity not included in the above categories	176.68	-		4.69	
RSF	All other liabilities and equity not included in the above categories Total ASF (1+4+7+10) Item	176.68	-		4.69	4.69 2,166.1 1
RSF 14	All other liabilities and equity not included in the above categories Total ASF (1+4+7+10) Item Total NSFR high-quality liquid assets (HQLA)	176.68	-			2,166.11
RSF 14	All other liabilities and equity not included in the above categories Total ASF (1+4+7+10) Item Total NSFR high-quality liquid assets (HQLA) Deposits held at other financial institutions for	176.68	-		72.44	
14 15	All other liabilities and equity not included in the above categories Total ASF (1+4+7+10) Item Total NSFR high-quality liquid assets (HQLA) Deposits held at other financial institutions for operational purposes Performing loans	176.68	-			2,166.11
14 15 16	All other liabilities and equity not included in the above categories Total ASF (1+4+7+10) Item Total NSFR high-quality liquid assets (HQLA) Deposits held at other financial institutions for operational purposes	176.68	34.60	4.73	72.44	2,166.11 36.22
14 15 16	All other liabilities and equity not included in the above categories Total ASF (1+4+7+10) Item Total NSFR high-quality liquid assets (HQLA) Deposits held at other financial institutions for operational purposes Performing loans and securities: (17+18+19+21+23)		34.60	4.73	72.44	2,166.11 36.22
15 16	All other liabilities and equity not included in the above categories Total ASF (1+4+7+10) Item Total NSFR high-quality liquid assets (HQLA) Deposits held at other financial institutions for operational purposes Performing loans and securities: (17+18+19+21+23) Performing loans to financial institutions secured by Level 1 HQLA Performing loans to financial institutions		34.60	- 104.52	72.44	2,166.11 36.22
15 16	All other liabilities and equity not included in the above categories Total ASF (1+4+7+10) Item Total NSFR high-quality liquid assets (HQLA) Deposits held at other financial institutions for operational purposes Performing loans and securities: (17+18+19+21+23) Performing loans to financial institutions secured by Level 1 HQLA Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured		- 34.60	- 104.52	72.44 427.86	36.22
14 15 16 17	All other liabilities and equity not included in the above categories Total ASF (1+4+7+10) Item Total NSFR high-quality liquid assets (HQLA) Deposits held at other financial institutions for operational purposes Performing loans and securities: (17+18+19+21+23) Performing loans to financial institutions secured by Level 1 HQLA Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions		- 1043.84	- 104.52	72.44 427.86	36.22
14 15 16 17	All other liabilities and equity not included in the above categories Total ASF (1+4+7+10) Item Total NSFR high-quality liquid assets (HQLA) Deposits held at other financial institutions for operational purposes Performing loans and securities: (17+18+19+21+23) Performing loans to financial institutions secured by Level 1 HQLA Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions Performing loans to financial institutions		- 34.60	4.73 104.52	72.44 427.86	2,166.11 36.22 890 287.13
14 15 16 17	All other liabilities and equity not included in the above categories Total ASF (1+4+7+10) Item Total NSFR high-quality liquid assets (HQLA) Deposits held at other financial institutions for operational purposes Performing loans and securities: (17+18+19+21+23) Performing loans to financial institutions secured by Level 1 HQLA Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans		- 1043.84	4.73 104.52	72.44 427.86	2,166.11 36.22 890 287.13
14 15 16 17	All other liabilities and equity not included in the above categories Total ASF (1+4+7+10) Total NSFR high-quality liquid assets (HQLA) Deposits held at other financial institutions for operational purposes Performing loans and securities: (17+18+19+21+23) Performing loans to financial institutions secured by Level 1 HQLA Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions Performing loans to financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of		- 1043.84	4.73 104.52	72.44 427.86	2,166.11 36.22 890 287.13
15 16 17 18	All other liabilities and equity not included in the above categories Total ASF (1+4+7+10) Item Total NSFR high-quality liquid assets (HQLA) Deposits held at other financial institutions for operational purposes Performing loans and securities: (17+18+19+21+23) Performing loans to financial institutions secured by Level 1 HQLA Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions Performing loans to financial institutions Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which: With a risk weight of		- 1043.84	4.73 104.52	72.44 427.86	2,166.11 36.22 890 287.13
15 16 17	All other liabilities and equity not included in the above categories Total ASF (1+4+7+10) Total NSFR high-quality liquid assets (HQLA) Deposits held at other financial institutions for operational purposes Performing loans and securities: (17+18+19+21+23) Performing loans to financial institutions secured by Level 1 HQLA Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions Performing loans to financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which:		- 1043.84 - 203.29	4.73 104.52	72.44 427.86	2,166.11 36.22 890 287.13
115 116 117 119	All other liabilities and equity not included in the above categories Total ASF (1+4+7+10) Intelligible Total NSFR high-quality liquid assets (HQLA) Deposits held at other financial institutions for operational purposes Performing loans and securities: (17+18+19+21+23) Performing loans to financial institutions secured by Level 1 HQLA Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions Performing loans to financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which: With a risk weight of less than or equal to 35% under the Basel II		- 1043.84 - 203.29	4.73 104.52	72.44 427.86	2,166.11 36.22 890 287.13
115 116 117 118 119	All other liabilities and equity not included in the above categories Total ASF (1+4+7+10) Item Total NSFR high-quality liquid assets (HQLA) Deposits held at other financial institutions for operational purposes Performing loans and securities: (17+18+19+21+23) Performing loans to financial institutions secured by Level 1 HQLA Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions Performing loans to financial institutions Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which: With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk Performing residential mortgages, of which: With a risk weight of		- 1043.84 - 203.29	4.73 104.52	72.44 427.86 - 213.36	2,166.11 36.22 890 287.13
115 116 117 118 119	All other liabilities and equity not included in the above categories Total ASF (1+4+7+10) Item Total NSFR high-quality liquid assets (HQLA) Deposits held at other financial institutions for operational purposes Performing loans and securities: (17+18+19+21+23) Performing loans to financial institutions secured by Level 1 HQLA Performing loans to financial institutions secured by hon-Level 1 HQLA and unsecured performing loans to financial institutions Performing loans to financial institutions Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which: With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk Performing residential mortgages, of which: With a risk weight of less than or equal to 35% under the Basel II		- 1043.84 - 203.29	4.73 104.52	72.44 427.86 - 213.36 183.61	2,166.11 36.22 890 287.13
14 15 16 17 18 20 21 22	All other liabilities and equity not included in the above categories Total ASF (1+4+7+10) Item Total NSFR high-quality liquid assets (HQLA) Deposits held at other financial institutions for operational purposes Performing loans and securities: (17+18+19+21+23) Performing loans to financial institutions secured by Level 1 HQLA Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions Performing loans to financial institutions Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which: With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk		- 1043.84 - 203.29	4.73 104.52	72.44 427.86 - 213.36 183.61	2,166.11 36.22 890 287.13
14 15 16 17 18 19 20 21 22	All other liabilities and equity not included in the above categories Total ASF (1+4+7+10) Item Total NSFR high-quality liquid assets (HQLA) Deposits held at other financial institutions for operational purposes Performing loans and securities: (17+18+19+21+23) Performing loans to financial institutions secured by Level 1 HQLA Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions Performing loans to financial institutions Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which: With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk Securities that are not in default and do not qualify as HQLA, including		- 1043.84 - 203.29	4.73 104.52	72.44 427.86 - 213.36 183.61	2,166.11 36.22 890 287.13
14 15 16 17 18 20 21 22	All other liabilities and equity not included in the above categories Total ASF (1+4+7+10) Item Total NSFR high-quality liquid assets (HQLA) Deposits held at other financial institutions for operational purposes Performing loans and securities: (17+18+19+21+23) Performing loans to financial institutions secured by Level 1 HQLA Performing loans to financial institutions secured by hon-Level 1 HQLA and unsecured performing loans to financial institutions Performing loans to financial institutions Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which: With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk Performing residential mortgages, of which: With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk Performing residential mortgages, of which: With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk Performities that are not in default and do not qualify		- 1043.84 - 203.29	4.73 104.52	72.44 427.86 - 213.36 183.61	2,166.11 36.22 890 287.13

As	at 30th September 2023	No maturity	< 6 months	oy residual 6 months to < 1yr	≥ 1yr	Weighted value
26	Assets posted as initial margin for	acui ity	-	1yl	83.06	70.60
	derivative contracts and contributions to default funds of CCPs					
27 28	NSFR derivative assets NSFR derivative		-	-	-	-
	liabilities before deduction of variation margin posted					
29	All other assets not included in the above categories	763.86	12.93	-	104.95	581.62
30 31	Off-balance sheet items Total RSF			-	1,112.89	48.02 1,626.47
32	(14+15+16+24+30) Net Stable Funding					133.18%
	Ratio (%)	Unweight	ted value l	oy residual	maturity	Weighted
	As at 30th June 2023	No maturity	< 6 months	6 months to < 1yr	≥ 1yr	value
1 2	Capital: (2+3) Regulatory capital	450.52 450.52	-	-	-	450.52 450.52
3	Other capital instruments Retail deposits and	222.12	335.69	512.65	515.37	1,479.03
	deposits from small business customers: (5+6)					
5 6	Stable deposits Less stable deposits	- 222.12	4.90 330.80	512.65	515.37	4.65 1474.37
8	Wholesale funding: (8+9) Operational deposits	114.83	188.40	30.64	41.96	151.48
9	Other wholesale funding	114.83 226.90	188.40 14.65	30.64 3.88	41.96 4.46	151.48 4.46
11 12	NSFR derivative liabilities All other liabilities and	226.90	14.65	3.88	4.46	4.46
13	equity not included in the above categories Total ASF (1+4+7+10)					2085.49
	Item Total NSFR high-quality					-
15	liquid assets (HQLA) Deposits held at other	-	-	-	-	-
16	financial institutions for operational purposes Performing loans	-	1193.82	74.25	414.74	917.78
17	and securities: (17+18+19+21+23) Performing loans to		-	-	-	-
	financial institutions secured by Level 1 HQLA		050	2000	40.1	00.1
18	Performing loans to financial institutions secured by non-Level 1	-	253.24	64.34	194.41	264.57
	HQLA and unsecured performing loans to financial institutions					
19	Performing loans to non- financial corporate clients, loans to retail	-	940.58	9.91	189.04	632.87
	and small business customers, and loans					
_	to sovereigns, central banks and PSEs, of which:					
20	With a risk weight of less than or equal to 35% under the Basel II	-	129.66	-	-	-
	Standardised Approach for credit risk				04.00	00.04
21 22	Performing residential mortgages, of which: With a risk weight of	-		-	31.29	20.34
	less than or equal to 35% under the Basel II Standardised Approach					
23	for credit risk Securities that are not in	-	-	-	-	-
	default and do not qualify as HQLA, including exchange-traded equities					
24	Other assets: (sum of rows 25 to 29)	0	9.97	-	216.63	645.46
25	Physical traded commodities, including gold			-	-	
26	Assets posted as initial margin for derivative contracts and		-	-	112.06	95.25
07	contributions to default funds of CCPs					
28	NSFR derivative NSFR derivative liabilities before		-	-	-	-
29	deduction of variation margin posted All other assets not	745.18	9.97	_	104.57	550.21
	included in the above categories	7 10.10				
30 31	Total RSF (14+15+16+24+30)	ا		-	1038.39	43.97 1607.20
32	Net Stable Funding Ratio (%)					129.76%
_	As at 31st March 2023	Unweight	ted value b	by residual	maturity	Weighted
	Item	maturity	months	to < 1yr	≥ 1yr	value
2	Capital: (2+3) Regulatory capital Other capital instruments	444.42 444.42	-	-	-	444.42 444.42
4	Retail deposits and deposits from small	251.49	409.19	405.27	509.52	1,469.13
5	business customers: (5+6) Stable deposits		5.02			4.77
6	Less stable deposits Wholesale funding:	251.49 181.12	404.17 444.53	405.27 32.00	509.52 5.06	1,464.36 243.32
8	(8+9) Operational deposits	-	-	-	-	-
9 10 11	Other wholesale funding Other liabilities: (11+12) NSFR derivative liabilities	181.12 35.79	444.53 85.64	32.00 35.25	5.06 3.72	243.32 3.72
12	All other liabilities and equity not included in the	35.79	85.64	35.25	3.72	3.72
	above categories Total ASF (1+4+7+10) Item					2,160.59
14	Total NSFR high-quality liquid assets (HQLA)					-
15	Deposits held at other financial institutions for operational purposes	-	-	-	-	-
16	Performing loans and securities:	-	972.45	322.96	438.41	988.22
17	(17+18+19+21+23) Performing loans to financial institutions	-	-	-	-	
18	secured by Level 1 HQLA Performing loans to financial institutions	-	155.21	181.97	217.09	331.36
10	secured by non-Level 1 HQLA and unsecured					
19	performing loans to financial institutions Performing loans to	_	817.24	140.99	188.98	635.85
_	non- financial corporate clients, loans to retail and small business			.0.00	_0.00	
	customers, and loans to sovereigns, central banks and PSEs, of					
20	which: With a risk weight of	-	958.23	-	-	-
	less than or equal to 35% under the Basel II Standardised Approach					
	for credit risk Performing residential	-	-	-	32.33	21.02
21			_	-	11.78	-
21	mortgages, of which: With a risk weight of less than or equal to	-				
	mortgages, of which: With a risk weight of less than or equal to 35% under the Basel II Standardised Approach	-				
	mortgages, of which: With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk Securities that are not in default and do not qualify	-	-	-	-	-
22	mortgages, of which: With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk Securities that are not in	761.36	20.18	-	219.68	682.87

	As at 31st March 2023	No maturity	< 6 months	oy residual 6 months to < 1yr	maturity ≥ 1yr	Weigl val
25	Physical traded commodities, including	-	-	-	-	
26	gold Assets posted as initial margin for		-	-	112.06	95
	derivative contracts and contributions to default funds of CCPs					
27 28	NSFR derivative assets NSFR derivative		-	-	-	
20	liabilities before deduction of variation		-	_	-	
29	All other assets not included in the above	761.36	20.18	-	107.62	58
30	categories Off-balance sheet items		-	-	1,102.77	4
31	Total RSF (14+15+16+24+30)				,,,,,,	1,71
32	Net Stable Funding Ratio (%)					125.
As	at 31st December 2022	Unweigh	ted value b	y residual 6 months	maturity	Weig
	Item	maturity	months	to < 1yr	≥ 1yr	val
2	Capital: (2+3) Regulatory capital	451.89 451.89	-	-	-	45
3 4	Other capital instruments Retail deposits and	263.59	499.08	352.32	467.70	1,47
	deposits from small business customers: (5+6)					
5	Stable deposits Less stable deposits	263.59	5.26 493.81	352.32	467.70	1,46
7	Wholesale funding: (8+9)	150.69	115.85	67.32	20.81	11
8 9	Operational deposits Other wholesale funding	150.69	115.85	67.32	20.81	11
10	Other liabilities: (11+12) NSFR derivative liabilities	22.51	117.31	3.33	3.48	
12	All other liabilities and equity not included in the	22.51	117.31	3.33	3.48	
13	above categories Total ASF (1+4+7+10)					2,03
RSF 14	Item Total NSFR high-quality					
15	liquid assets (HQLA) Deposits held at other				48.27	2
10	financial institutions for operational purposes		700 1	040.1	F00.1	
16	Performing loans and securities: (17+18+19+21+23)		788.83	213.35	536.33	93
17	Performing loans to financial institutions	-	-	-	-	
	secured by Level 1 HQLA Performing loans	-	84.44	53.20	162.03	20
18	to financial institutions secured by non-Level 1					
	HQLA and unsecured performing loans to financial institutions					
19	Performing loans to non- financial corporate	-	704.39	160.15	340.51	70
	clients, loans to retail and small business customers, and loans					
	to sovereigns, central banks and PSEs, of					
20	which: With a risk weight of	-	864.54	-	-	
	less than or equal to 35% under the Basel II					
21	Standardised Approach for credit risk Performing residential	_	-	_	33.79	2
22	mortgages, of which: With a risk weight of	-	-	-	12.63	
	less than or equal to 35% under the Basel II					
23	Standardised Approach for credit risk Securities that are not in					
23	default and do not qualify as HQLA, including	-	-	_	-	
24	exchange-traded equities Other assets: (sum of	606.18	8.2	0.23	174.61	60
25	Physical traded		-	-	-	
26	commodities, including gold Assets posted as				83.06	7
20	initial margin for derivative contracts and		-	-	03.00	,
	contributions to default funds of CCPs					
27 28	NSFR derivative assets		0.29	0.23	-	
	liabilities before deduction of variation margin posted					
29	All other assets not included in the above	606.18	7.91	-	91.55	5
30	categories Off-balance sheet items		-	-	1,105.01	4
31	Total RSF (14+15+16+24+30)					1,61
32	Net Stable Funding Ratio (%)					126.
As	at 30th September 2022	Unweigh	ted value b	y residual 6 months		Weig
ASF	Item	maturity	months	to < 1yr	≥ 1yr	val
2	Capital: (2+3) Regulatory capital	450.11 450.11	-	-	-	45
3 4	Other capital instruments Retail deposits and	256.88	423.86	423.14	477.79	1,47
	deposits from small business customers:					
	(5+6)					
5	(5+6) Stable deposits	256.88	9.27 414.59	423.14	477.70	
	(5+6)	256.88 164.77		423.14 128.24	- 477.79 2.88	1,46
6	(5+6) Stable deposits Less stable deposits Wholesale funding:		414.59	-		1,46 17
6 7 8	(5+6) Stable deposits Less stable deposits Wholesale funding: (8+9) Operational deposits	164.77	414.59 224.83	128.24	2.88	1,46 17
6 7 8 9 10	(5+6) Stable deposits Less stable deposits Wholesale funding: (8+9) Operational deposits Other wholesale funding Other liabilities: (11+12)	164.77 - 164.77	414.59 224.83 - 224.83	128.24 - 128.24	2.88 - 2.88	1,46 17
6 7 8 9 10 11	(5+6) Stable deposits Less stable deposits Wholesale funding: (8+9) Operational deposits Other wholesale funding Other liabilities: (11+12) NSFR derivative liabilities All other liabilities and	164.77 - 164.77 20.03	414.59 224.83 - 224.83 68.26	128.24 - 128.24 3.48	2.88 2.88 3.72	1,46 17
6 7 8 9 10 11 12	(5+6) Stable deposits Less stable deposits Wholesale funding: (8+9) Operational deposits Other wholesale funding Other liabilities: (11+12) NSFR derivative liabilities All other liabilities and equity not included in the above categories Total ASF (1+4+7+10) Item Total NSFR high-quality	164.77 - 164.77 20.03	414.59 224.83 - 224.83 68.26	128.24 - 128.24 3.48	2.88 2.88 3.72	1,46 17
8 9 10 11 12	(5+6) Stable deposits Less stable deposits Wholesale funding: (8+9) Operational deposits Other wholesale funding Other liabilities: (11+12) NSFR derivative liabilities and equity not included in the above categories Total ASF (1+4+7+10) Item Total NSFR high-quality liquid assets (HQLA) Deposits held at other	164.77 - 164.77 20.03	414.59 224.83 - 224.83 68.26	128.24 - 128.24 3.48	2.88 2.88 3.72	1,46 17 17 2,10
6 7 8 9 10 11 12 13 RSF 14	(5+6) Stable deposits Less stable deposits Wholesale funding: (8+9) Operational deposits Other wholesale funding Other liabilities: (11+12) NSFR derivative liabilities All other liabilities and equity not included in the above categories Total ASF (1+4+7+10) Item Total NSFR high-quality liquid assets (HQLA) Deposits held at other financial institutions for operational purposes	164.77 - 164.77 20.03	414.59 224.83 	128.24 - 128.24 3.48 3.48	2.88 	1,46
8 9 10 11 12 13 RSF	(5+6) Stable deposits Less stable deposits Wholesale funding: (8+9) Operational deposits Other wholesale funding Other liabilities: (11+12) NSFR derivative liabilities and equity not included in the above categories Total ASF (1+4+7+10) Item Total NSFR high-quality liquid assets (HQLA) Deposits held at other financial institutions for	164.77 - 164.77 20.03	414.59 224.83 - 224.83 68.26	128.24 - 128.24 3.48	2.88 - 2.88 3.72 - 3.72	1,46
6 7 8 9 10 11 12 13 RSF 14	(5+6) Stable deposits Less stable deposits Wholesale funding: (8+9) Operational deposits Other wholesale funding Other liabilities: (11+12) NSFR derivative liabilities All other liabilities and equity not included in the above categories Total ASF (1+4+7+10) Item Total NSFR high-quality liquid assets (HQLA) Deposits held at other financial institutions for operational purposes Performing loans and securities: (17+18+19+21+23) Performing loans to financial institutions	164.77 - 164.77 20.03	414.59 224.83 	128.24 - 128.24 3.48 3.48	2.88 	1,46
6 7 8 9 10 11 12 13 RSF 14 15	(5+6) Stable deposits Less stable deposits Wholesale funding: (8+9) Operational deposits Other wholesale funding Other liabilities: (11+12) NSFR derivative liabilities All other liabilities and equity not included in the above categories Total ASF (1+4+7+10) Item Total NSFR high-quality liquid assets (HQLA) Deposits held at other financial institutions for operational purposes Performing loans and securities: (17+18+19+21+23) Performing loans to financial institutions secured by Level 1 HQLA	164.77 - 164.77 20.03	414.59 224.83 - 224.83 68.26 - 68.26	128.24 - 128.24 3.48 3.48	2.88	1,466 17 17 2,100
6 7 8 9 10 11 12 13 RSF 14 15	(5+6) Stable deposits Less stable deposits Wholesale funding: (8+9) Operational deposits Other wholesale funding Other liabilities: (11+12) NSFR derivative liabilities All other liabilities and equity not included in the above categories Total ASF (1+4+7+10) Item Total NSFR high-quality liquid assets (HQLA) Deposits held at other financial institutions for operational purposes Performing loans and securities: (17+18+19+21+23) Performing loans to financial institutions secured by Level 1 HQLA Performing loans to financial institutions	164.77 - 164.77 20.03	414.59 224.83 	128.24 - 128.24 3.48 3.48	2.88 	1,466 17 17 2,100
8 9 10 11 12 13 RSF 14 15 16	(5+6) Stable deposits Less stable deposits Wholesale funding: (8+9) Operational deposits Other wholesale funding Other liabilities: (11+12) NSFR derivative liabilities All other liabilities and equity not included in the above categories Total ASF (1+4+7+10) Item Total NSFR high-quality liquid assets (HQLA) Deposits held at other financial institutions for operational purposes Performing loans and securities: (17+18+19+21+23) Performing loans to financial institutions secured by Level 1 HQLA Performing loans	164.77 - 164.77 20.03	414.59 224.83 - 224.83 68.26 - 68.26	128.24 - 128.24 3.48 3.48	2.88	1,466 17 17 2,100
8 9 10 11 12 13 RSF 14 15 16	(5+6) Stable deposits Less stable deposits Wholesale funding: (8+9) Operational deposits Other wholesale funding Other liabilities: (11+12) NSFR derivative liabilities and equity not included in the above categories Total ASF (1+4+7+10) Item Total NSFR high-quality liquid assets (HQLA) Deposits held at other financial institutions for operational purposes Performing loans and securities: (17+18+19+21+23) Performing loans to financial institutions secured by Level 1 HQLA Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured	164.77 - 164.77 20.03	414.59 224.83 - 224.83 68.26 - 68.26	128.24 - 128.24 3.48 3.48	2.88	1,46 177 177 2,100 2 92
8 9 10 11 12 13 RSF 14 15 16 17	(5+6) Stable deposits Less stable deposits Wholesale funding: (8+9) Operational deposits Other wholesale funding Other liabilities: (11+12) NSFR derivative liabilities All other liabilities and equity not included in the above categories Total ASF (1+4+7+10) Item Total NSFR high-quality liquid assets (HQLA) Deposits held at other financial institutions for operational purposes Performing loans and securities: (17+18+19+21+23) Performing loans to financial institutions secured by Level 1 HQLA Performing loans to financial institutions Secured by non-Level 1 HQLA and unsecured performing loans to financial institutions Performing loans to financial institutions Performing loans to financial institutions	164.77 - 164.77 20.03	414.59 224.83 - 224.83 68.26 - 68.26	128.24 - 128.24 3.48 3.48 - 260.14	2.88	1,46 177 177 2,100 2 92
6 7 8 9 10 11 12 13 RSF 14 15	(5+6) Stable deposits Less stable deposits Wholesale funding: (8+9) Operational deposits Other wholesale funding Other liabilities: (11+12) NSFR derivative liabilities All other liabilities and equity not included in the above categories Total ASF (1+4+7+10) Item Total NSFR high-quality liquid assets (HQLA) Deposits held at other financial institutions for operational purposes Performing loans and securities: (17+18+19+21+23) Performing loans to financial institutions secured by Level 1 HQLA Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions Performing loans to financial institutions Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans	164.77 - 164.77 20.03	414.59 224.83 - 224.83 68.26 - 68.26	128.24 - 128.24 3.48 3.48 - 260.14	2.88	1,46 177 177 2,100 2 92
8 9 10 11 12 13 RSF 14 15 16 17	(5+6) Stable deposits Less stable deposits Wholesale funding: (8+9) Operational deposits Other wholesale funding Other liabilities: (11+12) NSFR derivative liabilities All other liabilities and equity not included in the above categories Total ASF (1+4+7+10) Item Total NSFR high-quality liquid assets (HQLA) Deposits held at other financial institutions for operational purposes Performing loans and securities: (17+18+19+21+23) Performing loans to financial institutions secured by Level 1 HQLA Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions Ferforming loans to financial institutions Performing loans to financial corporate clients, loans to retail and small business	164.77 - 164.77 20.03	414.59 224.83 - 224.83 68.26 - 68.26	128.24 - 128.24 3.48 3.48 - 260.14	2.88	1,46 177 177 2,100 2 92
8 9 10 11 12 13 RSF 14 15 16 17	(5+6) Stable deposits Less stable deposits Wholesale funding: (8+9) Operational deposits Other wholesale funding Other liabilities: (11+12) NSFR derivative liabilities All other liabilities and equity not included in the above categories Total ASF (1+4+7+10) Item Total NSFR high-quality liquid assets (HQLA) Deposits held at other financial institutions for operational purposes Performing loans and securities: (17+18+19+21+23) Performing loans to financial institutions secured by Level 1 HQLA Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions Performing loans to financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which: With a risk weight of less than or equal to	164.77 - 164.77 20.03	414.59 224.83 - 224.83 68.26 - 68.26	128.24 - 128.24 3.48 3.48 - 260.14	2.88	1,46 17 17 2,10 2 92
8 9 10 11 12 13 RSF 14 15 16 17	(5+6) Stable deposits Less stable deposits Wholesale funding: (8+9) Operational deposits Other wholesale funding Other liabilities: (11+12) NSFR derivative liabilities and equity not included in the above categories Total ASF (1+4+7+10) Item Total NSFR high-quality liquid assets (HQLA) Deposits held at other financial institutions for operational purposes Performing loans and securities: (17+18+19+21+23) Performing loans to financial institutions secured by Level 1 HQLA Performing loans to financial institutions secured by Level 1 HQLA and unsecured performing loans to financial institutions recured by non-Level 1 HQLA and unsecured performing loans to financial institutions secured by non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which: With a risk weight of less than or equal to 35% under the Basel II Standardised Approach	164.77 - 164.77 20.03	95.10 414.59 224.83 68.26 - 956.19	128.24 - 128.24 3.48 3.48 - 260.14	2.88	1,46 177 177 2,100 2 92
8 9 10 11 12 13 RSF 14 15 16 17	(5+6) Stable deposits Less stable deposits Wholesale funding: (8+9) Operational deposits Other wholesale funding Other liabilities: (11+12) NSFR derivative liabilities All other liabilities and equity not included in the above categories Total ASF (1+4+7+10) Item Total NSFR high-quality liquid assets (HQLA) Deposits held at other financial institutions for operational purposes Performing loans and securities: (17+18+19+21+23) Performing loans to financial institutions secured by Level 1 HQLA Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions recurrently loans to financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which: With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk Performing residential	164.77 - 164.77 20.03	95.10 414.59 224.83 68.26 - 956.19	128.24 - 128.24 3.48 3.48 - 260.14	2.88	1,46 177 17 2,10 2 92
8 9 10 11 12 13 RSF 14 15 16 17 18	(5+6) Stable deposits Less stable deposits Wholesale funding: (8+9) Operational deposits Other wholesale funding Other liabilities: (11+12) NSFR derivative liabilities All other liabilities (14+17) Instruction of the control of the	164.77 - 164.77 20.03	95.10 414.59 224.83 68.26 - 956.19	128.24 - 128.24 3.48 3.48 - 260.14	2.88	1,46 17 17 2,10 2 92
6 7 8 9 10 11 12 13 RSF 14 15 16 17	(5+6) Stable deposits Less stable deposits Wholesale funding: (8+9) Operational deposits Other wholesale funding Other liabilities: (11+12) NSFR derivative liabilities All other liabilities and equity not included in the above categories Total ASF (1+4+7+10) Item Total NSFR high-quality liquid assets (HQLA) Deposits held at other financial institutions for operational purposes Performing loans and securities: (17+18+19+21+23) Performing loans to financial institutions secured by Level 1 HQLA Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions Performing loans to financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which: With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk Performing residential mortgages, of which: With a risk weight of less than or equal to 35% under the Basel II Standardised Approach	164.77 - 164.77 20.03	95.10 414.59 224.83 68.26 - 956.19	128.24 - 128.24 3.48 3.48 - 260.14	2.88	1,46 17 17 2,10 2 92
8 9 10 11 12 13 13 14 14 15 15 16 16 19 19 19 19 19 19 19 19 19 19 19 19 19	(5+6) Stable deposits Less stable deposits Wholesale funding: (8+9) Operational deposits Other wholesale funding Other liabilities: (11+12) NSFR derivative liabilities and equity not included in the above categories Total ASF (1+4+7+10) Item Total NSFR high-quality liquid assets (HQLA) Deposits held at other financial institutions for operational purposes Performing loans and securities: (17+18+19+21+23) Performing loans to financial institutions secured by Level 1 HQLA Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions Performing loans to financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which: With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk Performing residential mortgages, of which: With a risk weight of less than or equal to 35% under the Basel II	164.77 - 164.77 20.03	95.10 414.59 224.83 68.26 - 956.19	128.24 - 128.24 3.48 3.48 - 260.14	2.88	1,46 17 17 2,10 2 92 21



(Incorporated in Bahrain with Limited Liability)

(moorporated in Barnain with Elimited Elability)								
		by residual	maturity	Wainbtad				
As	at 30th September 2022	No maturity	< 6 months	6 months to < 1yr	≥ 1yr	Weighted value		
24	Other assets: (sum of rows 25 to 29)	762.22	15.38	0.25	151.80	600.61		
25	Physical traded commodities, including gold		-	-	-			
26	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs		-	-	83.06	70.60		
27	NSFR derivative assets		0.45	0.13	<u> </u>	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	529.14		
30	Off-balance sheet items		-	-	958.12	39.71		
31	Total RSF (14+15+16+24+30)					1,588.78		
32	Net Stable Funding Ratio (%)					132.49%		
		Ulade	· decalus (4			
,	As at 30th June 2022	No maturity	< 6 months	6 months to < 1yr		Weighted value		
ASF	: Item	material			,			
1	Capital: (2+3)	449.52				449.52		

449.52

266.27

266.27

179.39

179.39

13.96

13.96

325.43

9.08

316.35

188.32

188.32

36.20

0.39

35.82

511.78

511.78

128.47

128.47

3.83

(0.02)

3.86

		Unweigh	ted value l	y residual	maturity	Weighted
	As at 30th June 2022	No maturity	< 6 months	6 months to < 1yr	≥ 1yr	value
RSF	Item					
14	Total NSFR high-quality					
15	liquid assets (HQLA) Deposits held at other financial institutions for	-	-	-	39.06	19.53
40	operational purposes		4 044 00	27.04	E04.00	200 44
16	Performing loans and securities: (17+18+19+21+23)	-	1,011.60	67.34	521.68	903.41
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	-	269.13	-	203.64	244.01
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:	-	742.47	67.34	290.77	641.67
20	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	198.24	-	-	
21	Performing residential mortgages, of which:	-	-	-	27.28	17.73
22	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	-	-	13.16	
23	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-	-	-	-	
24	Other assets: (sum of rows 25 to 29)	591.80	12.25	0.02	365.79	591.92
25	Physical traded commodities, including gold		-	-	-	
26	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs		-	-	83.06	70.60
27	NSFR derivative assets		-	-	-	
28	NSFR derivative liabilities before deduction of variation margin posted		0.16	0.02		0.18
29	All other assets not included in the above categories	591.80	12.09	-	282.73	521.14
30	Off-balance sheet items		-		777.37	32.32
31	Total RSF (14+15+16+24+30)					1,547.19
32	Net Stable Funding					135.89%

п		
ı		
ı	18.3	Investments

2 Regulatory capital

3 Other capital instruments

deposits from small business customers:

4 Retail deposits and

(5+6)

(8+9)

5 Stable deposits

6 Less stable deposits

7 Wholesale funding:

8 Operational deposits

9 Other wholesale funding

10 Other liabilities: (11+12)

11 NSFR derivative liabilities

equity not included in the above categories 13 Total ASF (1+4+7+10)

12 All other liabilities and

18.3.1 Composition of investments Portfolio

449.52

8.63

160.78

160.78

4.11

4.11

2,102.41

494.42 1.488.01

494.42 1,479.38

2.39

2.39

4.11

A		Investment	s in India		Investments outside India	Total Investments	
As at 31st Mar 2024	Government Securities*	Other Approved Securities	Others	Total investments in India	Government securities, Others		
Held to Maturity							
Gross	167.26	-	-	167.26	-	167.26	
Less: Provision for non-performing investments (NPI)	-	-	-	-	-	-	
Net	167.26	-	-	167.26	-	167.26	
Available for Sale							
Gross	374.55	-	15.41	389.96	-	389.96	
Less: Provision for depreciation and NPI	(12.35)	-	(15.41)	(27.76)	-	(27.76)	
Net	362.20	-	-	362.20	-	362.20	
Held for Trading							
Gross	-	-	-	-	-	-	
Less: Provision for depreciation and NPI	-	-	-	-	-	-	
Net	-	-	-	-	-	-	
Total Investments							
Gross	541.81	-	15.41	557.22	-	557.22	
Less: Provision for non-performing Investments	-	-	(15.41)	(15.41)	-	(15.41)	
Less: Provision for depreciation and NPI	(12.35)	-	-	(12.35)	-	(12.35)	
Net	529.46	-	-	529.46	-	529.46	

*Includes Treasury bills

		Investments in India				Total
As at 31st Mar 2023	Government Securities*	Other Approved Securities	Others	Total investments in India	Government securities, Others	Total Investments
Held to Maturity						
Gross	167.27	-	-	167.27	-	167.27
Less: Provision for non-performing investments (NPI)	-	-	-	-	-	-
Net	167.27	-	-	167.27	-	167.27
Available for Sale						
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
Held for Trading						
Gross	-	-	-	-	-	-
Less: Provision for depreciation and NPI	-	-	-	-	-	-
Net	-	-	-	-	-	-
Total Investments						
0	500.04		45.44	550.00	i e	550.00

(18.60)

(0.54)

14.87

*Includes Treasury bills

Less: Provision for non-performing Investments

Less: Provision for depreciation and NPI

18.3.2	Movement of Provisions for Depreciation and Investment Fluctuation	l
	Reserve	ı

		(Amo	ount in ₹ crore
Sr No.	Particulars	2024	2023
(i)	Movement of provisions held towards depreciation on investments		
	Opening balance	18.60	11.68
	Add: Provisions made during the year	0.52	11.10
	Less: Write-off, excess provisions written back during the year	(6.77)	(4.18)
	Closing balance	12.35	18.60
(ii)	Movement of Investment Fluctuation Reserve		
	Opening balance	7.31	9.20
	Add: Provisions made during the year	-	-
	Less: Write-off, excess provisions written back during the year	(0.07)	(1.89)
	Closing balance	7.24	7.31
(iii)	Closing balance in IFR as a percentage of closing balance of Investments* in AFS and HFT/Current category	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 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 Issuer composition of Non-SLR investments

	FY 2023-	-24	(Amount in ₹ crore)				
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	(15.41)	-	-	-	-	
	Total	-				,	

n			FY 2022-	-23	(Amount in ₹ cr					
e)		No.	Issuer	Amount	Extent of private placement	Extent of 'below investment grade' securities	Extent of 'unrated' Securities	Extent of 'unlisted' securities		
	ı	1	PSU's	-	-	-	-	-		
3	ı	2	FI's	-	-	-	-	-		
)		3	Banks (certificate of deposits)	-	-	-	-	-		
)		4	Private corporates	-	-	-	-	-		
) -		5	Subsidiaries/ Joint ventures	-	-	-	-	-		
)	ı	6	Others	15.41	15.41	15.41	15.41	15.41		
1		7	Provision held towards depreciation	(0.54)	-	-	-	-		
	1		Total	14.87						

(0.54)

(18.60)

ii) Non performing Non-SLR investmen	its (Am	(Amount in ₹ crore)			
Particulars	2023-24	2022-23			
Opening balance	0.54	0.54			
Additions during the year since 1st April	14.86	-			
Reductions during the above period	-	-			
Closing balance	15.40	0.54			
Total provisions held	15.40	0.54			

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

				(Am	ount in ₹ crore
Particulars		Minimum outstanding during the year	Maximum outstanding during the year	Daily average outstanding during the year	Outstanding as at March 31, 2024
Securities sold under repo					
i.	Government securities	20.00 (50.00)	40.00 (80.00)	1.75 (76.34)	0.00 (0.00)
ii.	Corporate debt securities	-	-	-	-
	curities bought der reverse repo				
i.	Government securities	1.00 (1.00)	271.00 (277.00)	32.52 (111.98)	89.00 (123.00)
ii.	Corporate debt securities	-	-	-	-
a)	Includes LAF done	with RBI.			

c) Minimum outstanding during the year excludes days with Nil outstanding.

d) Average outstanding during the year includes days with Nil outstanding.

b) The previous year's figures are shown in brackets.

Particulars	Standard Advances	Sub standard	Doubtful	Loss	Non- Performing Advances	Total
Gross Standard Advances and NPAs						
Opening Balance	1715.47	1.00	17.15	0.21	18.36	1733.83
Add: Additions during the year					0.65	
Less: Reductions during the year*					0.62	
Closing balance	1431.43	0.58	17.56	0.25	18.39	1449.82
*Reductions in Gross NPAs due to:						
i) Upgradation					0.26	
ii) Recoveries (excluding recoveries from upgraded accounts)					0.16	
iii) Technical/ Prudential Write-offs					0.20	
iv) Write-offs other than those under (iii) above					-	
Provisions (excluding Floating Provisions) (#)						
Opening balance of provisions held		0.17	4.58	0.21	4.96	
Add: Fresh provisions made during the year					10.87	
Less: Excess provision reversed/ Write-off loans					0.33	
Closing balance of provisions held		0.15	15.10	0.25	15.50	
Net NPAs						
Opening Balance		0.83	12.57	-	13.40	
Add: Fresh additions during the year					(10.22)	
Less: Reductions during the year					0.29	
Closing Balance		0.43	2.46	-	2.89	
Less: Floating provision					1.05	

(#) excludes standard assets provision

Net NPAs after floating

Closing balance

(Amount in ₹ crore)

(0.54)

(18.60)

533.08

Asset Quality

As at March 31, 2024

Classification of advances and provisions held

Standard

(Amount in ₹ crore)

Total

1.85

Non-Performing

				(#) excludes standard assets provision.						
					Standard		Non-Per	formin	g	
	_	_		Particulars	Total Standard Advances	Sub standard	Doubtful	Loss	Total Non- Performing Advances	Total
	-	0.18		Floating Provisions						
				Opening Balance						1.05
282.73 521.14			Add: Additional provisions made during the year						-	
			Less: Amount drawn down18 during the year						-	
77	7.37	32.32		Closing balance of floating provisions						1.05
		1,547.19		Technical write-offs and						
		135.89%		the recoveries made thereon						
			\exists	Opening balance of Technical/ Prudential written-off accounts						155.24
(An	nount	in ₹ crore)		Add: Technical/ Prudential write-offs during the year						0.20
ies,		Total estments		Less: Recoveries made from previously technical/ prudential written-off						6.53

Closing balance						140.91
As at March 31,	2023				(Amount in	n ₹ crore)
	Standard		Non-Pe	rformir	ng	
Particulars	Total Standard Advances	Sub standard	Doubtful	Loss	Total Non- Performing Advances	Total
Gross Standard Advances and NPAs						
Opening Balance	1609.57	16.74	0.58	0.15	17.47	1627.04
Add: Additions during the year					1.01	
Less: Reductions during the year*					0.12	
Closing balance	1715.47	1.00	17.15	0.21	18.36	1733.83
*Reductions in Gross NPAs due to:						
i) Upgradation					-	
ii) Recoveries (excluding recoveries from upgraded accounts)					0.12	
iii) Technical/ Prudential Write-offs					-	
iv) Write-offs other than those under (iii) above					-	
Provisions (excluding Floating Provisions)(#)						
Opening balance of provisions held		2.92	0.58	0.15	3.65	
Add: Fresh provisions made during the year					1.48	
Less: Excess provision reversed/ Write-off loans					0.17	

Standard Total Total Non-Particulars Total Standard Performing Loss Advances Advances Closing balance of provisions held 4.58 0.21 0.17 4.96 Net NPAs 13.82 13.82 Opening Balance Add: Fresh additions (0.47) during the year (0.05)Less: Reductions during the year Closing Balance 0.83 13.40 Less: Floating provision 1.05 Net NPAs after floating 12.35

(#) excludes standard assets provision

provision

	Standard		Non-Pe	rformin	ıg	
Particulars	Total Standard Advances	Sub standard	Doubtful	Loss	Total Non- Performing Advances	Total
Floating Provisions						
Opening Balance						1.05
Add: Additional provisions made during the year						-
Less: Amount drawn down18 during the year						-
Closing balance of floating provisions						1.05
Technical write-offs and the recoveries made thereon						
Opening balance of Technical/ Prudential written-off accounts						158.18
Add: Technical/ Prudential write-offs during the year						-
Less: Recoveries made from previously technical/ prudential written-off						2.94
Closing balance						155.24

Ratios (In Percent) 2024 2023 Gross NPA to Gross Advances 1.27% 1.06% Net NPA to Net Advances (**) 0.13% 0.71% 89.95% 32.76% Provision coverage ratio (**) 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
 - 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. 4.2 Sector-wise Advances and Gross NPAs

			2024			2023	
Sr. No.	Sector	Total Advances (Gross)	Gross NPAs	% of Gross NPAs to total advances in that sector	Total Advances (Gross)	Gross NPAs	% of G NPA to to advar in th sect
Α	Priority Sector						
1	Agriculture activities and allied	-	-	-	-	-	
2	Advances to industries sector eligible as priority sector lending *	301.39	-	'	379.86	-	
3	Services #	138.38	-	-	361.65	-	
4	Personal loans		-	-	1.34	-	
	Sub-total (A)	439.77	-	-	742.85	-	
В	Non Priority Sector						
1	Agriculture activities and allied	-	-	-	-	-	
2	Industry *	654.32	16.74	2.56%	612.26	16.74	2.
3	Services #	308.97		-	332.03	-	
4	Personal loans	46.77	1.65	3.52%	46.70	1.62	3.
	Sub-total (B)	1010.06	18.39	1.82%	990.98	18.36	1.
	Total (A+B)	1,449.82	18.39		1,733.83	18.36	1.
	* Industry of which						
	Chemicals, dyes paints etc.	253.64	26.54	-	243.80	-	
	Food processing	147.00	15.38	-	170.62	-	
	Rubber, Plastic and their Products	95.09	9.95	-	113.49	-	
	Vehicles, Vehicle Parts and Transport Equipment's	99.51	10.41	-	116.17	-	
	# Services of which						
	NBFC	309.08	69.09	-	301.65	-	

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

18.4.4 Particulars of resolution plan and restructuring

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.

(Previous year Nil).

Aggregate principal outstanding of loans acquired Aggregate consideration paid

Details of accounts subjected to restructuring

(Amount in ₹ crore)

		Agriculture activ		Corporates MS	(excluding ME)	Med Enter	mall and lium prises ME)	Retail (excluding agriculture and MSME)		Total	
		F.Y 23-24	F.Y 22-23	F.Y 23-24	F.Y 22-23	F.Y 23-24	F.Y 22-23	F.Y 23-24	F.Y 22-23	F.Y 23-24	F.Y 22-23
Standard	Number of borrowers	-	-	-	-	-	-	-	-	-	-
	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, 2024

AS at March 31, 2024	(Al	mount in 4 crore)								
Details of NPA lo	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	-	-	-							
A March 31 2022		(4)								

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 As at March 31, 2024 (Amount in ₹ crore) From SCBs, RRBs, UCBs, StCBs, DCCBs, AIFIs, SFBs and NBFCs including Housing From ARCs **Particulars** Finance Companies (HFCs)

> Weighted average residual tenor of loans acquired As at March 31, 2023 (Amount in ₹ crore) From SCBs, RRBs, UCBs, StCBs, DCCBs, AIFIs, SFBs **Particulars** and NBFCs including Housing Finance Companies (HFCs) 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 2022-23 and accordingly disclosures as required vide the above circular are not applicable.

18.4.8 Provision pertaining to Fraud Accounts

	(7 ti i i odi	no in Cororo,
Particulars	2024	2023
Number of frauds reported	-	-
Amount involved in fraud (₹ crore)	-	-
Amount of provision made for such frauds (₹ crore)	-	-
Amount of Unamortised provision debited/(reversed) from 'other reserves' as at the end of the year (₹ crore)	-	(1.21) (**)
** The bank was not required to complete the provisioning loss account as the bank received insurance claim of ₹ 1.		the profit and



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

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

Disclosures to be made for period ending March 31, 2024

	isolosules to be me	ide for period	criding war	-	ounts 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	0.36	0.09	-	0.12	0.15
Corporate persons*	-	-	-	-	-
Of which MSMEs	-	-	-	-	-
Others	1.06	0.44	-	0.20	0.42
Total	1.42	0.53	-	0.32	0.57
D	isclosures to be n	nade for peri	od ending l	,	023

Disclosures to be made to	r perioa ei	naing March .	31, 2023	
			(Amounts in	₹ crore

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan-Position as at implementation of resolution plan (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
Total	2.45	0.76	-	0.27	1.42

18.5 Exposures

18.5.1 Exposure to real estate

							in ₹ crore
		Particulars			2024		2023
	irect exposure						
(i) R	esidential Mort	igages					
prop that	erty that is or v	osure would also	s on residential by the borrower o include non-fur		23.	01	24.91
	which individuationity sector ac		eligible for inclu	sions		-	
(ii) C	Commercial Re	al Estate				-	
esta com mult ware and	te (office buildi mercial premis i tenanted come house space, construction, e l based (NFB)	ngs, retail space es, multifamily r imercial premise hotels, land acc	esidential buildir	ngs, oment	7.	41	8.28
(ii) Ir	nvestments in I	MBS and other	securitized expo	sures		-	
- Re	sidential Real	Estate				-	
- Co	mmercial Real	Estate				-	
- Any	y Other- Direct	Exposure- Plea	se Specify			-	
B-In	direct Exposur	е				-	
		n-Funded expos Companies (HFC				-	
Tota	I Exposure to F	Real Estate Sec	tor (A + B)		30.	42	33.19
18.5.	2 Exposure	to capital mark	ret		(An	noun	t in ₹ crore
Sr. no.		Particula	ırs		2024		2023
(i)	bonds, conve oriented mutu	rtible debenture	ares, convertible s and units of eq pus of which is r ate debt;	uity-	-		-
(ii)	other securities investment in convertible bo	es or on clean b shares (includir	nds/ debentures asis to individual ng IPOs/ESOPs) e debentures, an al fund;	for ,	-		-
(iii)	convertible bo	onds or convertil	se where shares ble debenture or d are taken as pr	units	-		-
(iv)	secured by th convertible be of equity orier security other convertible de	onds or convertile ted mutual func- than shares/co ebentures/units	te to the extent urity of shares or oble debentures of i.e. where the provertible bonds/ of equity oriented over the advances	or units orimary	-		-
(v)		es issued on be	nces to stockbrok half of stockbrok		-		-
(vi)	share/ bonds/ clean basis fo	debentures or or meeting promote from companies	against security other security or oter's contribution es in anticipation	on n	-		
(vii)	Bridge loan to flows/issues;	companies aga	ainst expected e	quity	-	1	=
(viii)	in respect of p	orimary issue of vertible debentu	ken up by the ba shares or conve re or units of equ	rtible	-		-
(ix)	Financing to s	stockbrokers for	margin trading;		-		-
(x)		to Venture Cap d unregistered)	ital Funds (both		-	1	-
	Total exposur	e to capital marl	ret		-		
18.5.	3 Risk cate	gory wise coun	try exposure		(An	noun	t in ₹ crore
		As on Mar	ch 31, 2024	As	on Marc	h 31	, 2023

Total exposu	re to capital man	kei	-	-			
18.5.3 Risk category wise country exposure (Amount in ₹ crore)							
	As on Mar	ch 31, 2023					
Risk category	Exposures	Provisions	Exposures	Provisions			
Insignificant	215.30	0.11	420.49	0.23			
Low Risk	175.82	0.10	235.30	0.14			
Moderately Low Risk	-	-	-	-			
Moderate Risk	-	-	26.87	-			
Moderately High Risk	11.58	-	-	-			
High Risk	-	-	-	-			
Very High Risk	-	-	-	-			
Total	402.70	0.21	682.66	0.37			
a) Exposures computed on a net basis i.e., gross exposure 'minus' for cash							

collaterals, bank guarantees and credit insurance available in/ issued by countries in a lower risk category than the country on which exposure is

b) Net Exposure is excluding provisions held

18.5.4 Unsecured Advances – advances granted against intangible securities

	(Alliou	III III X GIOIE
Particulars	2024	2023
Total unsecured advances of the bank (Net of NPA)	203.70	286.72
Out of the above, amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken	-	-
Estimated value of such intangible securities	-	

18.5.5 Factoring Exposure	(Amou	nt in ₹ crore)
Particulars	2024	2023
Factoring Exposure	-	-

18.5.6 Intra-Group Exposures

The intra-group exposure comprises of Bank's transactions and exposures to the entities belonging to the bank's own group (group entities). The Bank's exposure to their Head Office and overseas branches of the parent bank except for proprietary derivative transactions undertaken with them are excluded from intra-group exposure. The Bank has no other Group Based on the above the bank has no Intra-Group exposure to be reported

as on March 31, 2024. (Previous year Nil) Unhedged Foreign Currency Exposure

The Bank encourages its borrowers' to hedge their un-hedged exposure The Bank assesses the un-hedged foreign currency exposure of the borrowers as a part of credit risk assessment. A policy is in place to manage the credit risk arising out of un-hedged foreign currency exposure of the borrowers. The Bank also reviews the portfolio on a periodic basis and maintains provision towards the un-hedged foreign currency exposure of the Borrowers in line with the extant RBI guidelines. The Bank has maintained provision of $\overline{\textbf{<}}$ 0.13 crores (previous year of $\overline{\textbf{<}}$ 0.12 crores) and additional capital of ₹ 0.66 crores (Previous year: 0.19 crores) on account of Unhedged Foreign Currency Exposure of its borrowers as at March 31

18.6 Concentration of Deposits, Advances, Exposures and NPA

	,	
18.6.1	Concentration of Deposits	(Amount in ₹ crore

18.6.1 Concentration of Deposits	(Amount in < crore)				
Particulars	2024	2023			
Total Deposits of twenty largest depositors	660.12	818.35			
% of Deposits of twenty largest depositors to Total deposits of the bank	31.97%	36.56%			
18.6.2 Concentration of Advances*	(Amount in ₹ crore)				
Particulars	2024	2023			
Total Advances of twenty largest borrowers*	1344.54	1288.42			
% of Advances to twenty largest borrowers to Total Advances of the bank	49.50%	51.44%			
*Advances is computed based on gradit expecture is funded and non					

Advances is computed based on credit exposure i.e. funded and non funded exposure including derivative exposure; sanctioned limits or outstanding, whichever is higher, is reckoned (but excludes inter-bank

18.6.3 Concentration of Exposures	(Amount in ₹ crore)		
Particulars	2024	2023	
Total Exposure to twenty largest borrowers/customers*	1344.54	1288.42	
% of Exposures to twenty largest borrowers/customers to Total Exposure of the bank on borrowers/customers	49.50%	51.44%	

* Exposure is computed based on total exposure i.e. funded and non-funded exposure including investment and derivative exposure (but excludes inte bank exposure).

18.6.4 Concentration of NPAs**	(Amount in ₹ crore)		
Particulars	2024	2023	
Total Exposure to top twenty NPA accounts	18.21	18.06	
Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs	99.05%	98.40%	

** The information disclosed pertains to only advances (as reported in Schedule 9 of the Balance Sheet).

18.7 Derivatives

The Bank has not dealt with any Forward Rate Agreement (FRA)/Interest Rate Swaps. The Bank does not deal in Exchange Traded Interest Rate Derivatives. Hence, the disclosure in respect of the same is not applicable The Bank has very limited exposure to derivatives viz. forward foreign exchange contracts

18.7.1 Disclosures on risk exposure in derivatives Qualitative Disclosure:

The Bank has not dealt with any Forward Rate Agreement (FRA)/Interest Rate Swaps. The Bank does not deal in Exchange Traded Interest Rate Derivatives. Hence, the disclosure in respect of the same is not applicable The Bank has very limited exposure to derivatives viz. forward foreign exchange contracts.

Organization architecture

Treasury operation is segregated into three different department's viz. front office, mid-office and back office. The primary role of front office is to conduct business, that of mid-office is to ensure compliance in accordance with set norms and policies and that of back office is to process / settle the

The Bank has in place policies / procedures which have been approved by the Management Committee to ensure adherence to various risk parameters and prudential limits.

Policies for hedging risk

The Bank has the following two policy papers in place, approved by Management Committee

Integrated Foreign Exchange policy and

Asset - Liability Management (ALM) Policy

The Bank monitors the hedges/mitigants on a continuous basis through daily and monthly reports that are reviewed by the dealing room/top management

Risk measurement and monitoring

a) Risk Measurement: For forward foreign exchange contracts, risk is measured through a daily report called Value at Risk (VaR), which computes VaR on the foreign exchange, gaps using FEDAI VaR factors.

b) Risk Reporting and Risk monitoring systems

The Bank has the following reports/systems in place which are reviewed by the top management:

- Net open position AGL / IGL
- iv) Dealer wise limits
- Stop loss limits

Bankline limits Provisioning, collateral and credit risk mitigation

As stated in Schedule 17: Principal accounting policies point no 3 (a) and (d) **Quantitative Disclosure** (Amount in ₹ crore)

		20	24	2023	
Sr. No	Particulars	Currency Derivatives	Interest Rate Derivatives	Currency Derivatives	Interest Rate Derivatives
(i)	Derivatives (Notional Principal)				
	a) For hedging	-	-	-	
	b) For trading	82.12	-	1471.30	
(ii)	Marked to Market Positions (net)				
	a) Assets (+)	0.14	-	3.13	
	b) Liability (-)	0.11	-	2.26	
(iii)	Credit Exposure	1.90	-	32.59	
(iv)	Likely impact of one percentage change in interest rate (100*PV01)				
	a) On hedging derivatives	-	-	-	
	b) On trading derivatives	0.21		1.94	
(v)	Maximum and minimum of 100*PV01 observed during the year				
	a) On hedging				
	Minimum	-	-	-	
	Maximum	-	-	-	
	b) On trading				
	Minimum	0.03	-	0.55	

Maximum

The bank does not deal in Credit Default Swap transactions

Disclosures relating to Securitization The Bank does not have any securitized assets as of March 31, 2024 and March 31, 2023.

18.10 Off-balance Sheet sponsored Special Purpose Vehicles (SPVs) The Bank does not have any SPVs as at March 31, 2024 (Previous year

1.53

2.06

18.11 Transfer to Depositor Education and Awareness Fund (DEA Fund)

		(Amount	in ₹ crore
	Particulars	2024	2023
	Opening balance of amounts transferred to DEA Fund	2.13	2.04
Add	Amounts transferred to DEA Fund during the year	0.33	0.18
Less	Amounts reimbursed by DEA Fund towards claims	0.06	0.09
	Closing balance of amounts transferred to DEA Fund	2.40	2.13
	T		

The amount transferred to DEA Fund is also shown as contingent liability under Schedule 12.

18.12 Disclosure of Complaints 18.12.1 Customer complaints and unimplemented awards of Banking

Sr. No		Particulars	2024	2023
Con	nplain	ts received by the bank from its customers		
1.	Num	ber of complaints pending at beginning of the year	-	
2.	Num	ber of complaints received during the year	3	
3.	Number of complaints disposed during the year		3	
	3.1	Of which, number of complaints rejected by the bank	-	
4.	Num	ber of complaints pending at the end of the year	-	
Mai	ntaina	ble complaints received by the bank from OBOs		
5.	Num	ber of maintainable complaints received by the	3	

ı	4.	Num	ber of complaints pending at the end of the year	-	-
ı	Mai	ntaina	ble complaints received by the bank from OBOs		
l	5.		ber of maintainable complaints received by the from OBOs	3	
l		5.1.	Of 5, number of complaints resolved in favour of the bank by BOs	2	-
l		5.2	Of 5, number of complaints resolved through conciliation / mediation / advisories issued by Bos	1	-
l		5.3	Of 5, number of complaints resolved after passing of Awards by BOs against the bank	-	-
l	6.		ber of Awards unimplemented within the stipulated (other than those appealed)	-	-
н					

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

Grounds of complaints, (i.e. complaints relating to)	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
1	2	3	4	5	6
FY 2023-24					
Loans and Advances	-	2	Not Applicable	-	
Others	-	1	Not Applicable	-	
Ground - 3	-	-	-	-	
Ground - 4	-	-	-	-	
Ground - 5	-	-	-	-	
Others	-	-	-	-	
Total	-	-	-	-	
FY 2022-23					
Ground - 1	-	-	-	-	
Ground - 2	-	-	-	-	
Ground - 3	-	-	-	-	
Ground - 4	-	-	-	-	
Ground - 5	-	-	-	-	
Others	-	-	-	-	
Total	-	-	-	-	

Management and relied upon by the auditor.

Penalties imposed by the Reserve Bank of India (RBI). During the FY 2023-24, no penalties were imposed by RBI. During the FY

2022-23, 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 most of the issues have been closed, RBI highlighted delays in some instances.

There is no default in Reverse Repo transactions during the FY 2023-24

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 April 22, 2024.

(Amount in ₹ crore unless otherwise stated)

18.15 Other Disclosures 18.15.1 Business Ratios

No.	Particulars	2024	2023
(i)	Interest Income as a percentage to working funds	6.64%	5.47%
(ii)	Non-Interest income as a percentage to working funds	1.21%	0.71%
(iii)	Cost of Deposits	5.65%	4.41%
(iv)	Net Interest Margin	2.29%	2.29%
(v)	Operating Profit as a percentage to working funds	1.31%	1.06%
(vi)	Return on Assets	0.22%	0.64%
(vii)	Business (Deposits + Advances) per employee	36.04	38.51
(viii)	Profit per employee	0.06	0.17

- Employees as of balance sheet date are considered for computation of
- Deposit (excluding interbank) & Advances outstanding as of balance sheet date are taken for calculating ratios in (vii) above.
- 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 Expense 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:

		(, ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	
Nature of Income	2023-24	2022-23	
For selling life insurance policies	0.12	0.08	
For selling non-life insurance policies	0.03	0.04	
For selling mutual fund products	1.05	0.85	
	For selling life insurance policies For selling non-life insurance policies	Nature of Income 2023-24 For selling life insurance policies 0.12 For selling non-life insurance policies 0.03	

18.15.3 Marketing and Distribution

The Bank has not earned any income from Marketing and Distribution business during the year ended March 31, 2024 (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.			in ₹ crore)
Sr No.	Particulars	2024	2023
(i)	PSLC – General	185	200
(ii)	PSLC - Micro Enterprises	-	-
(ii)	PSLC – Agriculture	-	-
	Total	185	200

18.15.5 Breakup of provisions and contingencies Break of provisions and contingencies charged to the Profit & Loss Account

(Amount in ₹ crore) Provision for Taxation Current Tax 6.21 8.29 MAT credit (entitlement)/reversal (5.35) (4.61)(4.97) 10.76 Deferred Tax Provisions on NPA (including Write-offs) 10.73 1.32 Provisions for Non-Performing Investments 14.86 Provision on Country Risk (0.16) 0.06 Provision on Non-Funded Commitments Provision on Standard Advances (1.58) (2.60) Provision on Other Assets (including Write-offs) 5.18 (0.13)

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 18.15.7 Payment of DICGC Insurance Premium (Amount in ₹ crore

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.

l	Sr No.	Particulars	2024	2023	
ı	(i)	Payment of DICGC Insurance Premium (Excluding GST)	2.56	2.43	İ
ı	(ii)	Arrears in payment of DICGC premium	-	-	ĺ

17.16 Disclosures as per Accounting Standards (AS) 17.16.1 Accounting Standard 15 - Employee benefits 18.16.1.1 Gratuity

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

		(Amount in ₹ crore)
Particulars	2023-24	2022-23
Current service cost	0.51	0.57
Interest cost	0.37	0.46
Expected return on plan assets	0.38	0.41
Actuarial (gains)/losses	0.46	(0.77)
Past Service Cost	-	-
Net expenses	0.96	(0.15)

2) Balance Sheet: Details of provision for gratuity

		(Amount in ₹ crore)
Particulars	2023-24	2022-23
Fair value of plan assets	5.02	5.11
Present value of obligations	5.83	4.96
Asset/(Liability)	(0.81)	0.15
Asset/(Liability) recognised in the balance	(0.81)	0.15

Changes in the present value of the defined benefit obligation are

Particulars	2023-24	2022-23
Opening defined benefit obligation	4.96	6.47
Interest cost	0.37	0.46
Current service cost	0.51	0.57
Past service cost	-	
Cost of Plan Amendment	-	
Benefits paid	(0.38)	(1.69)
Actuarial (gains) / losses on obligation	0.37	(0.85
Closing defined benefit obligation	5.83	4.96

4) Changes in the fair value of plan assets are as follow:

(Amount in ₹ crore) 2023-24 2022-23 **Particulars** 5.80 Opening fair value of plan assets 5.11 0.41 Expected return 0.38 0.67 Contributions by employer Benefits paid (0.38)(1.69)Actuarial gains / (losses) on plan assets (0.09)(0.09)Closing fair value of plan assets 5.02 5.10

5) Experience adjustments:		(Amount in ₹ crore)
Particulars	2023-24	2022-23
(Gain)/Loss on obligation due to change in assumption	0.12	(0.14)
Experience (Gain)/Loss on obligation	0.25	(0.72)
Actuarial Gain/(Loss) on planned assets	(0.09)	(0.09)

Actuarial Gain/(Loss) on planned assets 6) Principal assumptions used in determining gratuity for the

Particulars	2023-24	2022-23
Discount Rate (%) p.a.	7.47%	7.47%
Expected rate of return on assets (%) p.a.	7.47%	7.47%
Salary escalation rate (%) p.a.	8.00%	8.00%
Attrition Rate (%) p.a.: For first 4 years	10.00%	10.00%
: After 4 years	4.00%	4.00%

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)

Faiticulais	2023-24	2022-23
Total actuarial liability for sick leave	0.70	0.60
Principal assumptions used in de	etermining sick leav	e provision for the

Bank's plans are shown below:		
Particulars	2023-24	2022-23
Discount Rate (%) p.a.	7.21%	7.47%

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

•				(Amoun	t in ₹ crore
Business Segments	usiness Segments Treasury Corporate Banking Operations Corporate Banking Operations			Total	
Revenue	53.70	136.05	5.67	1.97	197.39
Unallocated Revenue					0.0
Total Segment revenue					197.4
Expense	41.22	105.91	8.35	1.26	156.7
Unallocated Expense					7.8
Total Segment Expense					164.5
Operating Profit	12.48	30.14	(2.68)	0.71	40.6
Unallocated operating profit					(7.77
Net Operating Profit]				32.8
Segment Result	12.48	6.47	(2.86)	0.71	16.8
Unallocated result					(12.94
Total Segment Result					3.8
Income Taxes (net of deferred tax)					2.0
Net Profit					5.8
Other Information					
Segment Assets	976.45	1,422.33	44.87	0.19	2444.8
Unallocated Assets					114.2
Total Assets					2,558.0
Segment Liabilities	0.89	496.11	1,600.75	0.27	2,098.0
Unallocated Liabilities					460.0
	1				

Segment Information about Primary Business Segments for the year March 31, 2023.

Total Liabilities

27.00 11.01

(Amount in ₹ crore)

2.558.06

	(<u>-</u>					
Business Segments	siness Segments Treasury Corporate Banking Retail Banking		Retail Banking	Other Banking Operations	Total	
Revenue	42.72	114.74	4.56	2.58	164.60	
Unallocated Revenue					0.46	
Total Segment revenue				165.06		
Expense	32.80	86.15	6.56	1.02	126.53	
Unallocated Expense		10.36				
Total Segment Expense					136.89	
Operating Profit	9.92	28.59	(2.00)	1.56	38.07	
Unallocated operating profit					(9.90)	
Net Operating Profit					28.17	
Segment Result	9.93	39.43				
Unallocated result					(9.91)	
Total Segment Result					29.52	
Income Taxes (net of deferred tax)					(12.36)	
Net Profit					17.16	
Other Information						
Segment Assets	849.06	1731.33	52.34	0.16	2,632.89	
Unallocated Assets					118.15	
Total Assets					2,751.04	
Segment Liabilities	2.78	815.41	1460.05	0.18	2,278.42	
Unallocated Liabilities					472.62	
Total Liabilities					2,751.04	



(Incorporated in Bahrain with Limited Liability)

- 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.
- The Bank is organised into three main business segments, namely: Treasury - primarily comprising of Dealing Room operations, trading/
- investments in Bonds and Government securities. Corporate Banking - primarily comprising of Wholesale Loans and
- Advances to Corporates, Investments in Corporate Bonds. Retail Banking - Primarily comprising of retail loans & advances to
- 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
- Segment revenue, results, assets and liabilities include the respective amounts identifiable to each of the segments and amounts apportioned/ allocated on a reasonable basis.
- The classification of assets to the respective segments conform to the guidelines issued by RBI vide DBOD.No.BP.BC.81/21.01.018/2006-07 dated April 18, 2007.
- Segment revenues stated above are aggregate of Schedule 13 Interest income and Schedule 14 Other Income with zero spread 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**

CrediMax

- Invita Bahrain
- Global Payment Services

973 Labs Co.W.L.L

Associated Company of Parent

- Bahrain Kuwait Insurance (BKIC)
- Securities Investment Company Bahrain Commercial Facilities Company

- FINCORP W.L.L
- Social Insurance Organization (Pension Fund Commission)
- Kuwait Investment Authority (KIA)
- Social Insurance Organization (GOSI)
- The Benefit Company
- Naseei Company 10.
- Alosra Bank
- Diyyar Al Harameen Al Ola Limited 12.
- BBK Geojit Securities KSC Bahrain Liquidity Fund
- Magnum Partners Holding Limited Evoque Holdings Jersey Limited
- 17. LSE Jersey Holdings Limited partnership

Key Management Personnel

Mr. Madhav Nair - Country Head & CEO - India (w.e.f. 7th August 2023) Mr. Guru Prasad Pantula-Acting Country Head & CEO - India (upto 6th

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 where 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:

	() (1	nount in Corone)
Particulars	2024	2023
Not later than one year	7.13	7.21
Later than one year and not later than five years	6.09	12.84
Later than five years	-	-
Total	13.22	20.05
Total minimum lease payments recognized in the P&L (incl. taxes)	7.36	6.68

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

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						
Particulars	2024	2023				
Deferred Tax Assets						
Provision on Assets	17.83	6.01				
Provision for Employee Benefits	0.40	0.37				
Bonus payable	0.41	0.93				
Depreciation on Fixed Assets	-	-				
Carried forward losses	3.34	9.59				
Others	1.83	1.93				
Total	23.81	18.83				
Deferred Tax Liability						
Depreciation on Fixed Assets	1.80	1.79				
Total	1.80	1.79				
Net Deferred tax asset	22.01	17.04				

18.16.6 Accounting Standard 26 - Intangible Assets

The Bank holds intangible assets, primarily software, which is reported as

	(Amo	unt in ₹ crore
Particulars	2024	2023
Opening Gross Block	16.01	14.12
Additions during the year	1.78	1.89
Deductions during the year	-	-
Depreciation till date	15.82	14.14
Net Block	1.97	1.87
Intangibles under development (CWIP)	0.19	0.23

18.16.7 Accounting Standard 28 – Impairment of asset

As at March 31, 2024 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).

18.1	18.16.8 Accounting Standard 29 - Provisions, contingent liabilities and asse						
Sr. No	Contingent Liability	Brief description					
1	Claims against the Bank not Acknowledged as debts	Includes legal proceeding in the normal course of business, which is disputed by the Bank.					
2	Liability on account of outstanding forward foreign exchange contracts and other derivative contracts	The Bank enters into foreign exchange contracts of its own account and for customers. Forward foreign exchange contracts are commitments to buy or se foreign currency at a future date at the contracter rate. The foreign exchange contracts are recorded as contingent liabilities at notional amount.					
3	Guarantees given on behalf of constituents, acceptances, endorsements and other obligations	Guarantees given on behalf of constituents acceptances, endorsements and others. As a paid its normal banking activities, the Bank issue documentary credit and guarantees on behalf of it customers. Documentary credits such as letters credit enhance the credit standing of the customer of the Bank. Guarantees generally represer irrevocable assurances that the Bank will mak payments in the event of the customer failing to fulfilits financial or performance obligations.					
4	Other items for which the Bank is contingently liable	This includes contingent liability corresponding to amount transferred to Depositor Education and Awareness Fund, Capital commitment an securities of Staff Gratuity Trust held in Constituer SGL account.					

18.17 Miscellaneous disclosures 18.17.1 Details of Single Borrower Limit (SBL)/Group Borrower Limit (GBL)

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 receivables as on March 31, 2024 is Nil (Previous year: -Nil) and the Ne value is Nil (Previous year: Nil).

18.17.3 Provisions towards standard assets (Amount in ₹ cro								
Particulars	2024	2023						
Provisions towards standard assets (including provision for derivative and un-hedged foreign currency exposure)	5.88	7.46						

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, 2024 and March 31, 2023. The above is based on the information available with the Bank which has been relied upon by

18.17.6 Corporate Social Responsibility (CSR)

The details of CSR expenditure are given below

Particulars

Gross amount required to be spent by the company during the year $\stackrel{?}{ ext{$<$}}$ 0.27 crore (Previous year ₹ 0.17 cr.) Amount approved by the Board to be spent during the year ₹ 0.27 crore (Previous year ₹ 0.17 cr.)

(Amount in ₹ crore)

2023

2024

Amount spent during the year ended March 31, 2024

ſ	For the FY 2023-24							
	Details of Unspent amount (Amount in ₹ c							
	(*) The balance amount of ₹ 0.05 was spent in May 2024.							
	(ii)	On purposes other than (i) above	0.22 (*)	0.17				
	(i)	Construction/Acquisition of any asset	-	1				
L	140.							

For the FY 2023-24								
Opening Balance		Opening Balance Amount required to be spent		Amount spent during the year		Balance		
With Company	In Separate CSR Unspent A/c		From Company's Bank account	From Separate CSR Unspent A/c	With Company	In Separate CSR Unspent A/c		
-	-	0.27	0.22	-	0.05(*)	-		

(Previous Year: Nil)

(*) The balance amount of ₹ 0.05 was spent in May 2024.

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 contractua obligation with respect to a CSR liability, hence no provision required (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 materia 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.

17.17.8 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 Intermediary shall lend or invest in party identified by or on behalf of the Bank (Ultimate Beneficiaries) or provide any guarantee, security or the like on behalf of the Ultimate

The Bank has also not received any fund from any person(s) or entitie(s) including foreign entities (Funding Parties) with the understanding, whether recorded in writing or otherwise, that the Bank shall whether, directly or indirectly lend or invest in other persons or entities identified by or on behalt of the Funding Party ("Ultimate Beneficiaries") or provide any guarantee, security or the like on behalf of the Ultimate Beneficiaries.

18.17.10 Previous Year's Comparatives

As per our report of even date attached

Signatures to Schedules 1 to 18

Prior year amounts have been re-classified / re-stated wherever necessary to conform to the current year's presentation

Madhav Nair

Mehjabeen Saifi

Country Head & CEO - India

For Raju and Prasad Chartered Accountants For Bank of Bahrain & Kuwait B.S.C. **Indian Branches**

Firm Registration No. 003475S Avinash T Jain Partner

Membership No. 041689 UDIN: 24041689BKALLP7181

Date: 24th June 2024 Senior Vice President Financial Control - India Disclosures under the New Capital Adequacy Framework

(BASEL III guidelines) for the year ended March 31, 2024

1. Scope of application: The bank has no subsidiary and hence no consolidation is applicable

Capital Structure: Qualitative Disclosures:

Tier 1 – Capital of the bank comprises of capital funds injected by HO, Statutory Regulatory deductions are on account of intangible assets being deferred tax

Tier 2 Capital consists of general loss reserves subject to restrictions as per RBI

Qua	antitative Disclosures:	
		(Rs. in crore)
a.	Tier I Capital	
	Capital	292.89
	Reserves	146.22
b.	Deduction from Capital (Deferred Tax Asset and Software)	24.17
C.	Tier II Capital	15.98
	Total Eligible Capital	430.91

Total Eligible Capital 3. Capital Adequacy:

Industry break up as at 31-03-2024

nary objective of the Bank's capital management framework is to ensure that the Bank complies with externally imposed capital requirements and

INDUSTRY NAME

maintains healthy capital ratios in order to support its business and to maximize

CAR of the Bank is estimated to be well above the regulatory CAR of 11.5 % for the next two years. For maintaining adequate capital, Bank has the additional option of augmenting the capital by raising subordinated debt. The Bank has finalized its ICAAP Policy and the same will be reviewed on

Rs. 6.96 crore

yearly basis. **Quantitative Disclosures:**

Interest Rate Risk

Capital requirement for credit risk Portfolios subject to standardized approach Rs. 1,671.02 crore Securitization exposures Rs. 0.00 Rs. 192.17 crore Total @ 11.50% CRAR Capital requirement for market risk. - Standardized duration approach

Foreign exchange risk (including gold) Rs. 1.01 crore Rs. 0.00 crore

Equity Risk Capital requirement for operational risk;

Basic indicator approach Capital required for operational risk Rs. 9.12 crore

Total and Tier 1 capital ratios Rs. 414.94 crore Tier I Capital Tier II Capital Rs. 15.98 crore Rs. 430.91crore Total Total CRAR 22.87% Core CRAR 22 02%

General Disclosures:

Qualitative Disclosures:

Risk Management involves identifying, measuring, monitoring and managing risks on a regular basis. The objective of risk management is to increase return on equity and achieve a return on equity commensurate with the risks assumed. The Bank faces a range of risks in its business and operations. These include among other things (i) Liquidity Risk (ii) Market Risk (iii) Credit Risk (iv) Operational Risk.

Country Head – India is the head of Indian operations who functions under the guidance of the Head office at Bahrain. The Bank has a full-fledged risk management department which looks after the risk functions pertaining to Indian operations. The Risk related policies and procedures applicable to Indian operations are discussed and approved by the Management Committee. The head office at Bahrain has a fully equipped risk management department which guides the Indian counterparts on the risk related issues.

Liquidity Risk:

Liquidity risk is defined as the potential inability of the Bank to meet its financial bligations (liquidity needs) due to funding mismatch, The Bank has in place ALM policy which describes the measures for tracking and managing liquidity. It is the Bank's policy to keep part of its assets in high quality liquid assets such as inter-bank placements, government bonds, bills and other short term instruments to meet maturing liabilities. The day to day management of liquidity is looked after by treasury with support from Asset-Liability Manage (ALCO). The monitoring is done by risk management department.

Market risk is defined as the risk of losses in on or off balance sheet positions arising from movements in market prices of interest rate related instruments

equities, Forex and commodity prices. The Bank has clearly defined policies for conducting investment and foreign exchange business, which stipulates limits for these activities. The Bank has no direct exposure to equity except the cases where debt has been converted as a part of Debt Restructuring package. The Bank has no exposure to commodity

Traditional gap analysis and Duration gap analysis are followed for interest rate risk management. Fixing of IGL/AGL and forex VAR are followed for managing the forex risk.

Credit Risk:

Credit Risk is defined as the risk of the bank's borrowers or counterparties failing to meet their obligations in accordance with the agreed terms. The goal of credit risk management is to maximize the Bank's risk adjusted rate of return by maintaining credit-risk exposures within acceptable parameters. The bank has well defined policies and procedures for identifying, measuring, monitoring and controlling credit risk in all its activities. Credit limits are approved after thorough assessment of the creditworthiness of the borrower or counterparty including the purpose and structure of credit and its source of repayment. Credit proposals are reviewed by the designated credit officer independently before obtaining approval from the appropriate authority.

Credit growth, quality and portfolio composition are monitored continuously to maximize return and reduce incidence of impairment. The Bank monitors concentration risk by setting up limits for maximum exposure to individual borrower or counterparty, country, bank or industry. These limits are approved after detailed analysis and are monitored regularly

The Bank's credit administration unit ensures that credit facilities are released after proper approval and against proper documentation. It also monitors excesses over limits, past dues, expired credits, and highlights corrective action

The Bank has a risk asset rating guidelines and all credits are assigned a rating in accordance with the defined criteria. All lending relationships are reviewed at least once a year and more frequently wherever warranted. The Internal Audit Department conducts independent reviews of risk assets periodically and submits its report to Senior Management/Audit Committee.

It is the Bank's policy to ensure that provisions for credit loss are maintained at The bank line limits are set by Head Office at Bahrain giving due weightage to

political, economic and commercial risks attached to various countries and the size, track record and performance indicator of various banks. These limits are reviewed annually

Definition of past due and impaired assets (for accounting purpose) Non-performing Assets:

The Bank has followed the 90-day norm for NPA classification.

- Accordingly, an advance is treated as a Non-performing asset when (i) Interest and /or installment of principal amount remains overdue for a period of 90 days or above in respect of a term loan
- (ii) The account remains out of order for a period of more than 90 days in respect of Overdraft/Cash Credit
- (iii) Bills remain overdue for a period of more than 90 days in case of bills
- (iv) Any amount to be received remains overdue for a period of more than 90 days in respect of other accounts.

Discussion of Bank's Credit Risk Management policy

As discussed under the sub head Credit risk **Quantitative Disclosures:**

FUND BASED O/S

- Do 25/7/11/ Rs. 1420.19 crore
- Non-fund based Geographic distribution of exposure-Fund based and non fund based

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

Industry type distribution of exposures- funded and non-funded exposure

NFB O/S

Amount in INR crores

TOTAL STD TOTAL A Mining and Quarrying 4.72 B Food Processing 147.00 147.00 4.72 C Beverages (excluding Tea & Coffee) and Tobacco 73.85 73.85 D Textiles E Leather and Leather products G Paper and Paper Products H Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels Chemicals and Chemical Products (Dyes, Paints, etc) 95.09 J Rubber, Plastic and their Products 95.09 K Glass & Glassware 48.75 48.75 L Cement and Cement Products M Basic Metal and Metal Products 20.58 22 59 8.69 8.69 99.51 99.51 O Vehicles, Vehicle Parts and Transport Equipments P Gems and Jewellery R Infrastructure 85.25 S Other Industries 30.08 30.08

"	outor induotitoo						0.								
1 T	T NBFC						309	9.08	-	309	.08	0.75		-	0.75
Re	siduary other advances (to tally	with gros	s advan	ces)			183	3.39	0.88	184	.27	203.97		-	203.97
То	tal						1,43	1.43	2.89	1,434	.33	413.08		-	413.08
•	Residual Contractual Maturit	y break-d	own of	assets:										(F	Rs. in crore)
		1 Day	2 – 7 Days	8 to 14 Days	15 to 30 Days	31 days – upto 2 months				1 to 3 years	3 to 5 years	5 to 10 years	10 to 20 years	Over 20 years	Total
1	Cash	1.16													1.16
2	Balance with RBI	-	-	8.87	3.93	4.83	5.32	12.00	17.57	39.16	0.49	-	-	-	92.23
3	Balances with banks & money at call & short notice	299.83	16.68	25.02		-	-		-	-	-	-			341.53
4	Investments	-	-		-	-	-			381.01	20.00	128.45	-		529.46
5	Advances	19.94	35.27	42.06	-	55.47	24.15	47.8	16.87	1,037.38	119.21	36.16			1,434.32
6	Fixed Assets	-	-	-	-	-	-			-	-	-	-	21.39	21.39
7	Other assets	-	0.34	1.93	-	5.98	2.98	0.2	-	101.97	-	24.57	-		137.98

Amount of NPA's Gross

Rs. 0.58 crore Rs. 0.73 crore Doubtful 1 Doubtful 2 Rs. 16.79 crore Doubtful 3 Rs. 0.04 crore Loss Rs. 0.25 crore Net NPA's (Net of floating provision) Rs. 1.85 crore

NPA Ratios Gross NPA's to Gross Advances 1.27% Net NPA's to net advances 0.13% Movement of NPA's (Gross)

Disclosed in Schedule 18 of the year accounts Note no 18.4.1. Movement of provisions for NPA's Disclosed in Schedule 18 of the year accounts Note no 18.4.1.

Amount of Non -Performing Investments Rs. 15.41 crore Amount of provision held for Non – Performing Investments Rs. 15.41 crore Movement of provision for depreciation on investments

(Rs. in crore)

Particulars	2023-2024
Opening Balance	0.54
Add: Provisions for depreciation made during the year	14.87
Less: Write-off /Write back of provisions during the year	-
Clasina balansa	15.44

5. Credit Risk: Portfolios subject to standardized approach

As per RBI Guidelines, the Bank has identified CARE, CRISIL, Brickworks ICRA, SMERA and India Ratings in India as the domestic credit rating agencies and FITCH, MOODY and S & P as international credit rating agencies for al exposures (Corporate exposures and banking exposures) wherever applicable The bank is not using any process to transfer public issue ratings on to

comparable assets in the banking book. Also rated facilities have been considered as those facilities where the bank's exposure has been explicitly rated; else that exposure has been treated by the bank as unrated.

Quantitative Disclosures:

Corporate loans*

The quantitative disclosures for exposure amounts after risk mitigation subject to the standardized approach are given in three major risk buckets-Rs. 7890.17 crore Below 100% risk weight Rs. 3872.60 crore

More than 100% 416.83 crore Deducted Credit risk mitigation: Standardized approach

Qualitative Disclosures: The Bank has in place credit risk mitigation and collateral management policy which summarizes the Bank's approach for and an indication of the extent to

which the bank makes use of on and off balance sheet netting. The valuation of collaterals is being carried out periodically. The collaterals considered for Risk mitigation includes bank's fixed deposits, insurance policies and counter guarantees of Banks including Head Office and Branch guarantee Quantitative Disclosures:

Total Exposure covered by eligible financial collateral after the application of

Rs. in crore as of 31-03-2024 Gross outstanding Financial Mitigant 146.79 72.60

Rs.6.96 crore

Rs.0.00 crore

Retail Loans 0.00 0.00 * Corporate Exposure includes both fund based and Non Fund based exposure. Securitisation: Standardized approach

Market Risk **Qualitative Disclosures:** The Bank is following the standardized duration for calculating market risk on the

The Bank has not securitized any of its assets portfolios

following portfolios Securities held under HFT and AFS categories

Forward foreign exchange contracts Risk Management Department is responsible for identification, assessment monitoring and reporting the market risks.

Risk Management and reporting is based on parameters such as Modified Duration, Maximum permissible exposures, Net Open Position limits, Gap limits Value at Risk (VAR).

d) The Bank does not have any direct exposure to Capital Market. Quantitative Disclosures:

The capital requirements for i) Interest rate risk ii) Equity position risk

iii) Foreign exchange risk Rs.1.01 crore iv) Specific Risk Capital Charge - Security Receipts Operational Risk Qualitative Disclosures: Operational Risk is the exposure to loss resulting from inadequate or failed internal processes or people or systems or from external events. The Bank has

also has advanced computer systems that enable it to run operations with speed and accuracy. The Bank has got in place concurrent audit and internal audit systems which help in identifying and rectifying the operational deficiencies The approved Business Continuity Plan is in place and implementation of the same is in process. The regular back-ups are made for important data and stored outside the bank's premises. All our branches are integrated under core banking software. A system of prompt submission of reports on frauds is in place in the

clearly defined operations procedures for each of its products and services. I

Interest Rate Risk in the Banking book The Asset Liability Management Committee which is responsible for evolving appropriate systems and procedures for ongoing identification and analysis of Balance Sheet risks and laying down parameters for efficient management of these risks through Assets Liability Management Policy of the Bank. ALCC therefore periodically monitors and controls the risks and returns, funding and deployment, setting Bank's lending and deposit rates, and directing the

investment activities of the Bank. It is the Bank's policy to keep its assets and liabilities mismatches at acceptable levels to maintain steady net interest income. The Bank monitors interest rate risk based on gap limits. The Interest rate sensitivity statements are prepared on a fortnightly basis to monitor the interest rate risk. The Asset Liability management committee (ALCO) reviews the interest rate risk periodically and

suggests measures to tackle the dynamic situations. Interest rate Risk in the banking Book (IRRBB)

The bank has practice of monitoring Interest rate risk in Banking Book on a monthly basis. The liabilities and assets are grouped in to different buckets based on the interest re-pricing horizon. The gaps between the Assets and Liabilities are analyzed with the help of pre-determined gap limits. The reasons for the breaches are identified and necessary steps are initiated.

The impact on the bank's financial condition due to change in interest rate

being monitored. The impact of 200 basis points change upward/ downward in

interest rate on Net Interest Income (NII) amounted to an expected loss of INR 4.67 crore based on Asset Liability position of March 2024 using the traditional Table DF-11: Composition of Capital (Rs. in million) Basel III Basel III Common Disclosure Template Ref No. as on 31st March 2024 Common Equity Tier 1 capital: instruments and Funds from Head Office 2,929 1,461 B1+B2+B3+B4

Accumulated other comprehensive income Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock Public sector capital injections grandfathered until January 1 2018 subsidiaries and held by third (amount allowed in group CET1) Common Equity Tier 1 capital before regulatory adjustments 4.391 Common Equity Tier 1 capital: regulatory Prudential valuation adjustments Goodwill (net of related tax liability)

rights (net of related tax liability) 10 Deferred tax assets 2 11 Cash-flow hedge reserve 12 | Shortfall of provisions to expected losses Securitisation gain on sale

14 Gains and losses due to changes in own

credit risk on fair valued liabilities

15 Defined-benefit pension fund net assets

16 Investments in own shares (if not already netted off paid-in capital on reported balance



Table	e DF-11: Composition of Capital		
	o di in composition di capitali	Basel III	(Rs. in millio
Sr No.	Basel III Common Disclosure Template	Amount as on 31st March 2024	Ref No.
17	Reciprocal cross-holdings in common equity	-	
18	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory	-	
	consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)		
19	Significant investments in the common stock of banking, financial and insurance entities	-	
	that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)3		
20	Mortgage servicing rights4 (amount above 10% threshold)	-	
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	-	
22	Amount exceeding the 15% threshold6 of which: significant investments in the	-	
24	common stock of financial entities		
25	of which: mortgage servicing rights of which: deferred tax assets arising from	-	
26	temporary differences National specific regulatory adjustments7	-	
26a	(26a+26b+26c+26d) of which: Investments in the equity capital of	-	
	the unconsolidated insurance subsidiaries		
26b	of which: Investments in the equity capital of unconsolidated non-financial subsidiaries	-	
26c	of which: Shortfall in the equity capital of majority owned financial entities which have not been consolidated with the bank9	-	
26d	of which: Unamortised pension funds expenditures Regulatory Adjustments Applied to Common Equity Tier 1 in	-	
	respect of Amounts Subject to Pre-Basel III Treatment		
27	of which: [INSERT TYPE OF ADJUSTMENT] Regulatory adjustments applied to Common	-	
	Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions		
28	Total regulatory adjustments to Common equity Tier 1	242	
29	Common Equity Tier 1 capital (CET1)	4,149	
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus (31+32)	-	
31	of which: classified as equity under applicable accounting standards (Perpetual Non-Cumulative Preference Shares)	-	
32	of which: classified as liabilities under	-	
	applicable accounting standards (Perpetual debt Instruments)		
33	Directly issued capital instruments subject to phase out from Additional Tier 1	-	
34	Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)	-	
35	of which: instruments issued by subsidiaries subject to Phase out	-	
36	Additional Tier 1 capital before regulatory adjustments	-	
Addi	tional Tier 1 capital: regulatory adjustments		
37	Investments in own Additional Tier 1 instruments	-	
38	Reciprocal cross-holdings in Additional Tier 1 instruments	-	
39	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10 %of the issued common share capital of the entity(Amount above 10 % threshold)	-	
40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)10	-	
41	National specific regulatory adjustments (41a+41b)	-	
41a	Investments in the Additional Tier 1 capital of	-	
41b	unconsolidated insurance subsidiaries Shortfall in the Additional Tier 1 capital of majority owned financial entities which have	-	
	not been consolidated with the bank Regulatory Adjustments Applied to Additional		
	Regulatory Adjustments Applied to Additional Tier 1 in respect of Amounts Subject to Pre- Basel III Treatment	_	
	Intangibles other than mortgage-servicing rights (net of related tax liability)	-	
	of which: [INSERT TYPE OF ADJUSTMENT e.g. existing adjustments which are deducted from Tier 1 at 50%]	-	
	of which: [INSERT TYPE OF ADJUSTMENT]	-	
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	-	
43	Total regulatory adjustments to Additional Tier 1 capital	-	
44 44a	Additional Tier 1 capital (AT1) Additional Tier 1 capital reckoned for	-	
44a 45	capital adequacy11	4446	
	Tier 1 capital (T1 = CET1 + AT1) (29 + 44a) 2 capital: instruments and provisions	4,149	
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	-	
47	Directly issued capital instruments subject to phase out from Tier 2	-	
48	Tier 2 instruments (and CET1 and AT1	_	

	able DF-11: Composition of Capital (Rs. in millio		
Sr No	Basel III Common Disclosure Template Basel III Amount as on 31st as on 31st		•
No . 50	Provisions(provision for Standard	as on 31st March 2024	B5+C1+C2
	advances, unhedged foreign currency exposures and country risk provisions)		20101102
51	Tier 2 capital before regulatory adjustments	159	
	2 capital: regulatory adjustments Investments in own Tier 2 instruments		
52 53	Reciprocal cross-holdings in Tier 2	-	
55	instruments	-	
54	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)	-	
55	Significant investments13 in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	-	
56a	of which: Investments in the Tier 2 capital of unconsolidated insurance subsidiaries	-	
56b	of which: Shortfall in the Tier 2 capital of majority owned financial entities which have	-	
	not been consolidated with the bank		
	Regulatory Adjustments Applied To Tier 2 in respect of	-	
	Amounts Subject to Pre-Basel III Treatment	-	
	of which: [INSERT TYPE OF ADJUSTMENT e.g. existing adjustments which are deducted	-	
	from Tier 2 at 50%]		
	of which: [INSERT TYPE OF ADJUSTMENT	-	
57	Total regulatory adjustments to Tier 2 capital	-	
58	Tier 2 capital (T2)	159	
58a	Tier 2 capital reckoned for capital adequacy ¹⁴	159	
58b	Excess Additional Tier 1 capital reckoned	-	
58c	as Tier 2 capital Total Tier 2 capital admissible for capital	159	
JUC	Total Tier 2 capital admissible for capital adequacy (58a + 58b)	159	
59	Total capital (TC = T1 + T2) (45 + 58c)	4,309	
60	Total risk weighted assets (60a+60b+60c)	18,845	
60a	of which: total credit risk weighted assets	16,710	
60b	of which: total market risk weighted assets	996	
60c	of which: total operational risk weighted assets	1,139	
	Capital ratios		
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	22.02%	
62	Tier 1 (as a percentage of risk weighted	22.02%	
	assets)	22.0270	
63	Total capital (as a percentage of risk weighted assets)	22.87%	
64	Institution specific buffer requirement (minimum CET1 requirement plus capital conservation and countercyclical buffer requirements, expressed as a percentage of risk weighted assets)	8.00%	
65	of which: capital conservation buffer	2.50%	
00	requirement		
66	of which: bank specific countercyclical buffer requirement	-	
67	of which: G-SIB buffer requirement	-	
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	-	
Natio	onal minima (if different from Basel III)		
69	National Common Equity Tier 1 minimum ratio (if different from Basel III minimum)	5.50%	
70	National Tier 1 minimum ratio (if different	7.00%	
	from Basel III minimum)	7.0070	
71	National total capital minimum ratio (if different from Basel III minimum)	9.00%	
	unts below the thresholds for deduction ore risk weighting)		
bet 72	Non-significant investments in the capital of		
. 4	other financial entities	-	
73	Significant investments in the common stock of financial entities	-	
	Mortgage servicing rights (net of related tax	N.A.	
74		1	
	liability)	NI A	
74 75		N.A.	
75 App l	liability) Deferred tax assets arising from temporary differences (net of related tax liability) licable caps on the inclusion of provisions	N.A.	
75	liability) Deferred tax assets arising from temporary differences (net of related tax liability) licable caps on the inclusion of provisions er 2 Provisions eligible for inclusion in Tier 2 in	N.A.	
75 Appl n Ti	liability) Deferred tax assets arising from temporary differences (net of related tax liability) licable caps on the inclusion of provisions er 2 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	159	
75 Appl n Ti	liability) Deferred tax assets arising from temporary differences (net of related tax liability) licable caps on the inclusion of provisions er 2 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised		
75 Appl n Ti	liability) Deferred tax assets arising from temporary differences (net of related tax liability) licable caps on the inclusion of provisions er 2 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap) Cap on inclusion of provisions in Tier 2 under	159	
75 Appl n Ti	liability) Deferred tax assets arising from temporary differences (net of related tax liability) icable caps on the inclusion of provisions er 2 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap) Cap on inclusion of provisions in Tier 2 under standardised approach Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application	159	
75 Appl n Ti 76 77	liability) Deferred tax assets arising from temporary differences (net of related tax liability) licable caps on the inclusion of provisions er 2 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap) Cap on inclusion of provisions in Tier 2 under standardised approach Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap) Cap for inclusion of provisions in Tier 2	159 159 N.A.	
75 Appl n Ti 76 77	liability) Deferred tax assets arising from temporary differences (net of related tax liability) icable caps on the inclusion of provisions er 2 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap) Cap on inclusion of provisions in Tier 2 under standardised approach Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap) Cap for inclusion of provisions in Tier 2 under internal ratings-based approach Capital instruments subject to phase-out	159 159 N.A.	
75 Appl n Ti 76 77	liability) Deferred tax assets arising from temporary differences (net of related tax liability) licable caps on the inclusion of provisions er 2 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap) Cap on inclusion of provisions in Tier 2 under standardised approach Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap) Cap for inclusion of provisions in Tier 2 under internal ratings-based approach Cap for inclusion of provisions in Tier 2 under internal ratings-based approach Capital instruments subject to phase-out arrangements (only applicable between March 31, 2017 and March 31, 2022) Current cap on CET1 instruments subject to	159 159 N.A.	
75 Apple n Ti 76 77 78	liability) Deferred tax assets arising from temporary differences (net of related tax liability) licable caps on the inclusion of provisions er 2 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap) Cap on inclusion of provisions in Tier 2 under standardised approach Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap) Cap for inclusion of provisions in Tier 2 under internal ratings-based approach Capital instruments subject to phase-out arrangements (only applicable between March 31, 2017 and March 31, 2022)	159 159 N.A.	
75 Appl n Ti 76 77 78 79	liability) Deferred tax assets arising from temporary differences (net of related tax liability) licable caps on the inclusion of provisions er 2 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap) Cap on inclusion of provisions in Tier 2 under standardised approach Provisions eligible for inclusion in Tier 2 under standardised approach Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap) Cap for inclusion of provisions in Tier 2 under internal ratings-based approach Captal instruments subject to phase-out arrangements (only applicable between March 31, 2017 and March 31, 2022) Current cap on CET1 instruments subject to phase out arrangements	159 159 N.A.	
75 Appl n Ti 76 77 78 79	liability) Deferred tax assets arising from temporary differences (net of related tax liability) licable caps on the inclusion of provisions er 2 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap) Cap on inclusion of provisions in Tier 2 under standardised approach Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap) Cap for inclusion of provisions in Tier 2 under internal ratings-based approach Cap for inclusion of provisions in Tier 2 under internal ratings-based approach Capital instruments subject to phase-out arrangements (only applicable between March 31, 2017 and March 31, 2022) Current cap on CET1 instruments subject to phase out arrangements Amount excluded from CET1 due to cap (excess over cap after redemptions and	159 159 N.A.	
75 Appl 76 77 78 79	liability) Deferred tax assets arising from temporary differences (net of related tax liability) licable caps on the inclusion of provisions er 2 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap) Cap on inclusion of provisions in Tier 2 under standardised approach Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap) Cap for inclusion of provisions in Tier 2 under internal ratings-based approach Cap for inclusion of provisions in Tier 2 under internal ratings-based approach Capital instruments subject to phase-out arrangements (only applicable between March 31, 2017 and March 31, 2022) Current cap on CET1 instruments subject to phase out arrangements Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities) Current cap on AT1 instruments subject to	159 159 N.A. N.A.	
75 Appl 76 77 78 79	liability) Deferred tax assets arising from temporary differences (net of related tax liability) licable caps on the inclusion of provisions er 2 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap) Cap on inclusion of provisions in Tier 2 under standardised approach Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap) Cap for inclusion of provisions in Tier 2 under internal ratings-based approach Cap for inclusion of provisions in Tier 2 under internal ratings-based approach Capital instruments subject to phase-out arrangements (only applicable between March 31, 2017 and March 31, 2022) Current cap on CET1 instruments subject to phase out arrangements Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities) Current cap on AT1 instruments subject to phase out	159 N.A. N.A. N.A.	
75 Apple n Ti 76 77 78 79 80 81	liability) Deferred tax assets arising from temporary differences (net of related tax liability) licable caps on the inclusion of provisions er 2 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap) Cap on inclusion of provisions in Tier 2 under standardised approach Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap) Cap for inclusion of provisions in Tier 2 under internal ratings-based approach Cap for inclusion of provisions in Tier 2 under internal ratings-based approach Capital instruments subject to phase-out arrangements (only applicable between March 31, 2017 and March 31, 2022) Current cap on CET1 instruments subject to phase out arrangements Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities) Current cap on AT1 instruments subject to phase out arrangements Amount excluded from AT1 due to cap (excess over cap after redemptions and (e	159 159 N.A. N.A. N.A.	

			Balance	Ì	Balance
Sr No.	Particulars		sheet as in financial statements	r	neet under egulatory scope of nsolidation
A i	Capital & Liabilities Paid-up Capital		2,929		2,929
	Reserves & Surplus		1,580		1,580
	Minority Interest		-		-
ii	Total Capital Deposits		4,508 20,646		4,508 20,646
	of which: Deposits from banks		27		27
	of which: Customer deposits		20,619		20,619
iii	of which: Other deposits (pl. speci	ity)	-		-
	of which: From RBI		-		-
	of which: From banks		-		-
	of which: From other institutions & agencies	× .			
	of which: Others (Borrowings outs of which: Capital instruments	side India)	-		-
iv	Other liabilities & provisions		426		426
	Total		25,581		25,581
B i	Assets Cash and balances with Reserve	Bank	934		934
	of India Balance with banks and money at	t call and	3,415		3,415
	short notice	t duit dirid			
ii	Investments: of which: Government securities		5,295 5,295		5,295 5,295
	of which: Other approved securities	es	-		
	of which: Shares		-	L	-
	of which: Debentures & Bonds of which: Subsidiaries / Joint	Ventures	-		-
	/ Associates of which: Others (Commercial				-
ļii .	Mutual Funds etc.)		440:-		440.0
iii	of which: Loans and advances to	banks	14,343		14,343
	of which: Loans and advances to customers		14,343		14,343
iv	Fixed assets		214	L	214
V	Other assets		1,380		1,380
	of which: Goodwill and intangible of which: Deferred tax assets	assets	220		220
vi	Goodwill on consolidation		-		-
vii	Debit balance in Profit & Loss	account	-		-
24 0	Total Assets		25,581	(D-	25,581
Step 2		Balance	Ralance	_	in Million)
Sr No.	Particulars	sheet as i financial statement	regulator	ry f	Reference No.
A .	Capital & Liabilities	0.00	2 00		
i	Paid-up Capital of which: Amount eligible	2,929		929	A1
	for CET1 of which: Amount eligible			_	
	for AT1	4.50	1.5		
	of which:	1,580	1,5	580	
	Statutory Reserve	632	2 6	32	B1
	Property Investment Reserve Capital Reserve	32		10 32	B2 B3
	Capital Adequacy	788	3 7	788	B4
	Investment Reserve Account (IRA)	26	3	26	B5
	Investment Fluctuation Reserve	72	2	72	C1
	Balance in Profit /Loss A/c Total Capital	4,508		19 508	
ii	Deposits	20,646			
	of which: Deposits from banks	27		27	
	of which: Customer deposits of which: Other deposits (pl.	20,619	20,6	19	
iii	specify) Borrowings		-		
al	of which: From RBI		-	<u>-</u>	
	of which: From banks		-	-	
	of which: From other institutions & agencies		-	_	
_	of which: Others (Borrowings outside India)		-	-	
iv	Other liabilities & provisions	426		126	
	of which:Provision for Standard Advances, Country Risk, Unhedged foreign currency	6	1	61	C2
	Exposures)				
В	TOTAL Capital & Liabilities ASSETS	25,58	1 25,5	₁ 61	
i	Cash and balances with Reserve Bank of India	934	1 9	934	
	Balance with banks and money	3,41	5 3,4	115	
ii	at call and short notice Investments	5,29	5 5,2	295	
	of which: Government securities of which: Other approved	5,29		295	
	securities		-		
	of which: Shares of which: Debentures & Bonds		-	<u>-</u>	
	of which: Subsidiaries / Joint		-	-	
	Ventures / Associates		-	-	
	of which: Others (Commercial Papers,Mutual Funds etc.)		-	_	
iii	of which: Loans and advances	14,343	14,3	43	
	to Banks	14.04	3 440		
	of which: Loans and advances to customers	14,343			
				214	1
iv	Fixed assets of which:Intangibles	214		22	D1
iv			2		D1
	of which:Intangibles	22	2	22	D1
	of which:Intangibles Other assets of which: Goodwill and intangible	22	2 1,3	22	D1

Debit balance in Profit & Loss account

25,581

25,581

Total Assets

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	1,461	1,461	
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	Common Equity Tier 1 capital before regulatory adjustments	4,391	4,391	
7	Prudential valuation adjustments	-	-	
8	Goodwill (net of related tax liability)	-	-	
9	Other intangibles other than mortgage-servicing rights (net of related tax liability)	22	22	
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	220	220	
11	Regulatory adjustments applied to Common Equity Tier 1 and Tier 2 to cover deductions	-	-	
	Common Equity Tier 1 capital (CET1)	4,149	4,149	

Bank at the consolidated level at March 31, 2024 is as follows:

Particulars	31-Mar-24	31-Dec-23	30-Sep-23	30-Jun-23
Tier 1 Capital	41,49,373	41,66,243	42,21,447	42,17,745
Exposure Measure	3,02,07,535	2,88,83,028	3,12,86,596	3,16,14,142
Leverage Ratio	13.74%	14.42%	13.49%	13.34%

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	2,55,79,959
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	18,950
5	Adjustment for securities financing transactions (i.e. repos and similar secured lending)	1549081
6	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off- balance sheet exposures)	48,50,325
7	Other adjustments	-2,41,699
8	Leverage ratio exposure	3,17,56,616
) Ta	able DF-18: Leverage ratio common disclosure template	(INR in '000s)

	1			
8	Leverage ratio exposure	3,17,56,616		
b) T	(INR in '000s)			
On-balance sheet exposures				
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	2,40,30,878		
2	(Asset amounts deducted in determining Basel III Tier 1 capital)	-2,41,699		
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	2,37,89,179		
	Derivative exposures			
4	Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin)	1,360		
5	Add-on amounts for PFE associated with all derivatives transactions	17,590		
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	Total derivative exposures (sum of lines 4 to 10)	18,950		
Securities financing transaction exposures				
12	Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	15,49,081		
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-		

14	14 CCR exposure for SFT assets				
15	15 Agent transaction exposures				
16	16 Total securities financing transaction exposures (sum of lines 12 to 15)				
	Other off-balance sheet exposures				
17	Off-balance sheet exposure at gross notional amount	1,44,72,764			
18	(Adjustments for conversion to credit equivalent amounts)	-96,22,439			
19	Off-balance sheet items (sum of lines 17 and 18)	48,50,325			
	Capital and total exposures				
20	Tier 1 capital	41,49,373			
21	Total exposures (sum of lines 3, 11, 16 and 19)	3,02,07,535			

22 Basel III leverage ratio

13.74%