TABLE DF – 2: CAPITAL ADEQUACY

(i) Qualitative Disclosures:

A summary discussion of the Bank's approach to assessing the adequacy of its capital to support current and future activities:

a. The growth dynamics and the resultant competition in the financial markets have brought about significant changes in the banking industry in terms of its operations, products and services. Capital Adequacy framework not only prescribes minimum capital requirements for credit risk, market risk and operational risk, but also includes two additional areas namely, the Supervisory Review Process and Market Discipline through increased disclosure requirement for AIFIs.

b. SIDBI continuously monitors its capital level to ensure that SIDBI is able to absorb losses on both an ongoing and gone concern basis. Leverage ratio introduced under Capital Adequacy framework is also being monitored.

c. The major components of risk assessment in capital are adequacy, composition, quality, access to capital, shareholder assessment and economic capital. Hence, in all activities which the Bank undertakes, impact on earnings and capital would be focused and assessed.

d. Presently, the risk assessment under Pillar I is being undertaken as per the following methods:
   (A) Credit Risk - Standardised Approach
   (B) Market Risk - Standardised Duration Approach
   (C) Operational Risk - Basic Indicator Approach

e. Risk Assessment of Residual Risk is also undertaken to assess the capital requirement under Pillar II.

f. The Bank has put in place Board approved ICAAP Policy for capital assessment, to ensure that the level of internal capital is commensurate with the Bank's risk profile. The ICAAP details the capital planning process and carries out an assessment covering measurement, monitoring, internal controls, reporting, capital requirement and stress testing of various risks.

g. Further, in capital planning process, the Bank also reviews business line wise allocation of capital, as well as maintaining margin of safety over the regulatory capital requirement.

h. As part of ICAAP exercise, stress test is conducted particularly in respect of the Bank's material risk exposures, in order to evaluate the potential vulnerability of the Bank to some unlikely but plausible events or movements in the market conditions that could have an adverse impact on the Bank. CRAR of the Bank as a whole is estimated to be above the Regulatory CRAR in the medium horizon of 3 to 5 years.

i. The Bank has put in place Risk Appetite Framework through which risk appetite is established, communicated and monitored, considering material risks to the Bank and covering aspects like credit risk, market risk, Operational risk, capital adequacy, etc.

(ii) Quantitative Disclosures:

S. No.	Items	Amount (₹ in Crores)
		30/06/2026
(a)	**Capital requirements for Credit Risk**	
	Portfolios subject to Standardized Approach	15697.05
	Securitization Exposures	NIL
(b)	**Capital requirements for Market Risk**	
	Standardized Duration Approach	1128.13
	- Interest Rate Risk	425.93
	- Foreign Exchange Risk (including Gold)	90.00
	- Equity Risk	612.21
(c)	**Capital requirements for Operational Risk**	
	Basic Indicator Approach	1365.92
(d)	**Common Equity Tier 1, Tier 1 and Total Capital**	
	Group	
	- CET 1 Capital	43504.35
	- Tier 1 Capital	43504.35
	- Tier 2 Capital	2149.25
	- Total Capital	45653.60
	Standalone	
	- CET 1 Capital	38129.50
	- Tier 1 Capital	38129.50
	- Tier 2 Capital	2048.48
	- Total Capital	40177.98
(e)	**Common Equity Tier 1, Tier 1 and Total Capital ratios:**	
	Group CRAR	
	- CET 1 Ratio	21.16%
	- Tier 1 Ratio	21.16%
	- Tier 2 Ratio	1.05%
	- CRAR	22.21%
	Standalone CRAR	
	- CET 1 Ratio	19.46%
	- Tier 1 Ratio	19.46%
	- Tier 2 Ratio	1.05%
	- CRAR	20.51%

Risk exposure and assessment

A] Integrated Risk Management Approach:

The Bank follows an integrated risk management approach by –

i. Managing various businesses and control risks.
ii. Inculcating a Risk culture across the Bank by identifying risks involved in various activities / products and taking steps for controlling and monitoring the risks.
iii. Having an integrated risk management set up with the Board and the sub-Committee of the Board of Directors for Risk management at the apex level.
iv. Bringing all risk management operations under CRO/ CGM, RiMV.
v. Having CRO as a member of all major Committees pertaining to risk management.
vi. Having an integral view of the capital charge for credit, operational, market risk and other risks (assessed under ICAAP).

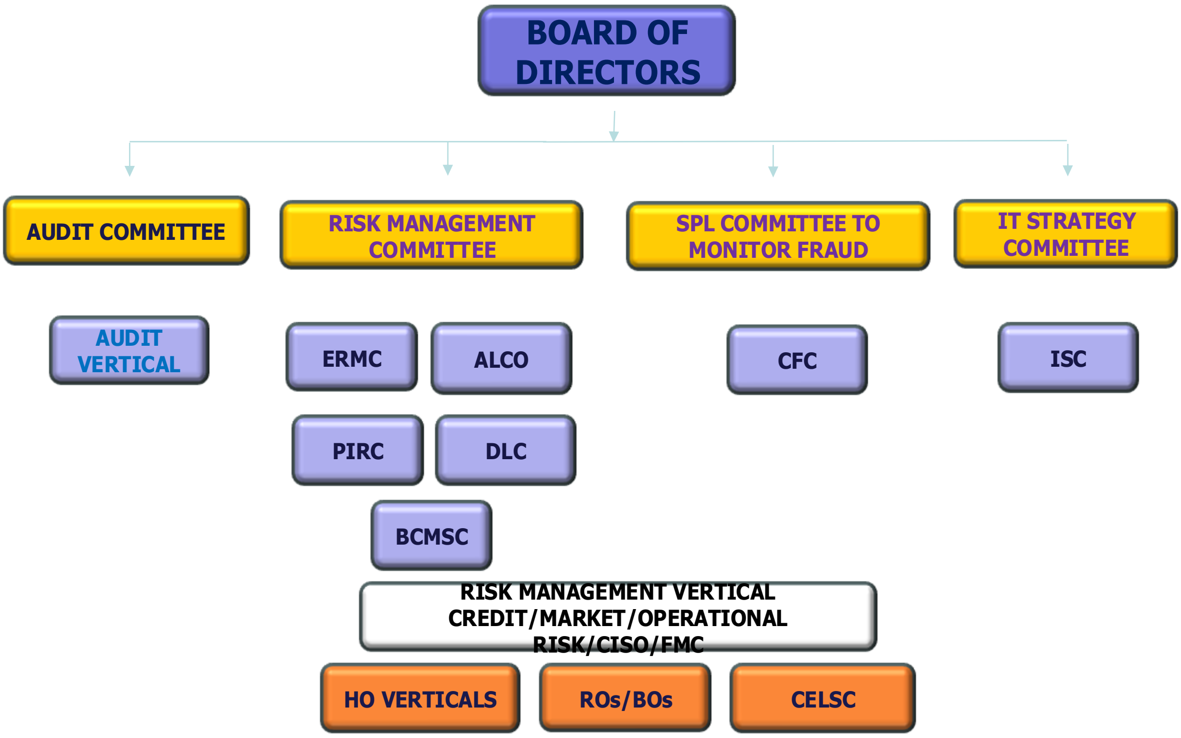
B] Risk Management Structure at SIDBI:

- Effective Risk Management is of primary importance for the success of any financial institution. It is thus considered necessary for the Bank to have a comprehensive Risk Management structure to measure, monitor and manage the principal risks it assumes while conducting its normal business operations.

- Enterprise-wide Risk Management is the identification and measurement of collective risks affecting the value of an enterprise and implementation of enterprise-wide strategy for monitoring and control of these risks by systematic actions in a planned manner through proper understanding and communication. The major elements of Risk Management are:
  - Risk Management philosophy
  - Risk management structure and strategy
  - Risk identification
  - Risk measurement/assessment
  - Risk monitoring and control
  - Risk aggregation and capital allocation
  - Risk audit and review

- The Risk Organization is designed to manage the Credit, Market and Operational risks faced by the Bank. The approach adopted is to have Risk Committees at the Board as well as Senior Management levels to have oversight of the risk / business units in implementation of the policies and processes to manage the risks. The operational departments/Verticals are structured to ensure proper segregation of functions of Credit, Treasury (Front-office & Back-office), Risk Management (inclusive of Treasury Mid-office) and Risk Based Internal Audit.

The following describes the hierarchy for Risk Management in the Bank:



C] Credit Risk:

- Credit risk reflects the risk of losses when one or more counter parties fail to meet all or part of their obligations towards the Bank. Credit risk could stem from both on - and off-balance sheet transactions and from diverse financial instruments such as trade finance products and acceptances, foreign exchange contracts, swaps, investment in bonds, commitments and guarantees.
- SIDBI's primary role is extending financial assistance to MSMEs through Refinance to Banks, NBFCs, MFIs etc. and direct credit through its branch network. The overall operations for SIDBI in the lending space are focused on refinance/ institutional lending to Banks/NBFCs/MFIs which accounted for 91% as on June 30, 2026 and direct lending to MSMEs catering to a fairly niche lending segment which accounted for 9% as on June 30, 2026.
- The Bank has a well laid down Loan Policy for each segment (Refinance as well direct credit to MSMEs). The Policy lays down the broad approach which the Bank adopts in respect of different credit processes, credit risk management, control and monitoring and is supplemented by specific circulars, manuals, guidelines issued from time to time. The policy gets amended from time to time in the light of changing business and economic environment and is reviewed annually. The focus of the Loan Policy is on quality asset growth coupled with growth in net income in each segment of business while maintaining the focus on customer needs.
- **Credit Risk Policy:** Credit risk policy, strategy, exposure limit framework at portfolio level as also measurement methodologies, risk mitigation at individual Proposal / transaction level, control systems such as Concurrent Audits, etc. form part of the Bank's (a) Policy framework for Institutional Finance (Banks), (b) Policy Framework

for NBFC Vertical (c) Policy Framework for SFMC and (c) Loan Policy for Direct Finance.

a) **Credit Approval Process:**

- The Loan Policy and Handbook on Direct Credit Operations/Master Circulars/Scheme circulars lays down directions / cautions to be followed by the Bank while on-boarding customers, list of restricted industries, risk categorization of the customers, KYC norms, due diligence of the customers, collateral management, threshold of financial ratios, sector investment grades including higher investment grade ratings for select sectors, Early Warning Signal System, etc.
- It also prescribes the appraisal and sanction guidelines, along with the practices to be followed by the Bank, including the implementation of a Straight Through Process (STP) for sanctioning or rejecting credit proposals through robust underwriting mechanisms supported by advanced digital tools.
- Sanctioning Committees have been constituted for due approval process as per the type of loan/ exposure/ relaxations etc.

b) **Credit Rating Process:**

- The Bank has put in place credit risk rating & assessment systems for its credit exposures in order to effectively mitigate credit risks and to identify potential risks in a particular asset, thereby maintaining healthy asset quality and at the same time providing flexibility in pricing assets to meet the required risk return as per the Bank’s overall strategy and credit policy.
- The rating models categorize different dimensions of credit risk into management risk, financial risk, operational & business risk and industry risk. With a view to facilitating credit related decision-making in a consistent manner, the risk rating reveals the underlying risk of lending, critical input for setting pricing as also non-price terms of loans and presents meaningful information for management of loan portfolio. The rating models are being used for assessment/ grading of credit risk for all segments of the Bank’s borrowers and for all Rupee/ foreign currency, fund and non-fund-based facilities.
- The rating manual provides guidance to the users for applicability of rating review, selection of the appropriate rating models for rating of borrowers of direct credit, refinance to Banks, NBFCs, MFIs, etc., process flow etc.
- As a best practice, rating validation of proposals above a threshold limit is carried out at arm’s length and as an independent approach. This is to ensure that critical risk aspects are examined not only independently but also with proper risk-based differentiation of obligors, supporting appropriate risk-based pricing.
- Further rating model validation policy has been implemented in the Bank to adopt an effective governance framework, procedures and controls to ensure appropriate and timely use of models; as also to maintain model inventory with its versions; undertake appropriate model validation to ensure consistent model performance and better understanding of inherent uncertainties.

c) **Credit Monitoring Process:**

- Credit monitoring is an on-going process. With a view to ensure effective loan monitoring, the Bank has also put in place a calibrated post disbursement monitoring mechanism.
- Digitization of the Bank’s operations has been undertaken by deploying and leveraging new tools and platforms, which apart from enhancing efficiency of operations, help in sound risk management.
- Review of Default Cases:

Before a loan account turns into an NPA, the accounts are categorized into following subcategories:

(i) SMA-0 Principal or interest payment not overdue for more than 30 days but account exhibits signs of incipient stress
(ii) SMA-1 Principal or interest payment overdue between 31-60 days
(iii) SMA-2 Principal or interest payment overdue between 61-90 days

Default' means non-payment of debt when whole or any part or instalment of the amount of debt has become due and payable and is not repaid by the debtor or the corporate debtor. For revolving facilities like cash credit, default would also mean, without prejudice to the above, the outstanding balance remaining continuously more than the sanctioned limit or drawing power, whichever is lower, for more than 30 days.

Default cases, SMAs are being reviewed at Branch Office / Regional Office/ Head Office level on monthly basis, as applicable. In such cases where the problems of the unit are long term / structural in nature and it is observed that above mentioned measures are not likely to bring back the account(s) on track, comprehensive rehabilitation package is offered to potentially viable units. All efforts are being made to prevent the account from slipping into NPAs.

d) Credit Concentration Risk:

- Concentration Risk refers to the risk arising from an uneven distribution of counterparties in credit or any other business relationship or from concentration in the portfolio of exposure to business sectors or geographical regions.
- The significant exposure of the Bank is towards Domestic Systemically Important Banks/ Large Banks. Exposures to DSIB are not considered for calculation of Credit Concentration Risk Charge.

D] Market Risk:

- Market Risk is the risk of losses in On or Off-Balance sheet positions arising from movements in equity and interest rate, currency exchange rates and commodity prices.
- The Investment Policy, The Consolidated Policy on ALM, Liquidity Risk and Market Risk and Internal Control Guidelines for Derivatives of the Bank cover liquidity and market risk areas including scope, limit framework for management, reporting framework, policy guidelines, etc.
- There is a clear-cut separation between front office, back office, and mid-office in Treasury operations. The Mid-office reports directly to the Risk Management Vertical.
- Various Market Risk Limits prescribed for Investments including Forex and derivative exposures, e.g. Net Overnight Open Position (NOOP) limit, VaR limits, Deal size limits, Stop Loss limits, PV01 limit, Duration limits, counterparty limits, settlement limit, etc. have been fixed and periodically monitored.
- Various Risk metrices such as VaR, duration / modified duration, PV01, etc. are used to quantify risks in the Government Securities/ fixed income investment portfolio. The liquidity gap statements, and interest rate sensitivity statements are used to quantify ALM risks in the Bank's balance sheet.
- The Rate Scan mechanism has been implemented to ensure that all bilateral and off-market foreign exchange transactions are executed in a fair and competitive manner and are aligned with prevailing market rates.

E] Operational Risk :

- Operational risk is the risk of loss resulting from inadequate or failed internal processes, people and systems or from external events. Operational risk includes legal risk but excludes strategic and reputation risk. While Operational

Risk Management is a crucial part of the enterprise-wide risk management framework, it is intrinsic to all financial products, activities, processes, and systems. Several internal and external factors, such as absence and / or lack of policies, and/or standardized processes, inadequate alignment to business goals and / or business plans, dependence of IT systems and infrastructure without business continuity plan may impact the business activities

- Following are the objectives of the operational risk management framework.
  a. To develop a robust and comprehensive operational risk management framework commensurate with the Bank's risk profile and risk appetite.
  b. Enable the senior management and the board of directors to take decisions involving operational risk.
  c. Provide guidance and framework for management of operational risks across the Bank's businesses and support functions to proactively assess and take necessary steps to manage these risks.
  d. Create risk culture for effective management of operational risk within the Bank

Operational Risk Management Governance and Framework

- The Bank has established a Board-approved Operational Risk Management Policy applicable across all branches, regions, verticals, and offices. This Policy sets out an overarching framework for the identification, assessment, measurement, monitoring, mitigation, and reporting of operational risk.
- The Policy further provides for robust governance and organisational arrangements, clearly defining the roles, accountabilities, and responsibilities of the BORMs (Risk Champions), the Risk Management Vertical (RiMV), the Chief Risk Officer (CRO), Enterprise Risk Management Committee (ERMC), and other relevant stakeholders in the effective management of operational risk.
- To strengthen oversight, the Bank has constituted an Enterprise Risk Management Committee (ERMC), a management-level committee comprising of senior executives. The ERMC is responsible for, inter alia, reviewing the implementation of the Operational Risk Management framework, overseeing operational risk activities, assessing key operational risk exposures, monitoring timely and appropriate responses to identified risk issues, and evaluating the adequacy and effectiveness of controls within operational risk areas.
- The Risk Management Vertical (RiMV) provides independent guidance and effective challenge to the first line of defence (business and support functions) to ensure consistent and effective implementation of the operational risk management framework across the Bank.
- The Bank adopts a principle-based and proportionate approach aligned with the Reserve Bank of India's Guidance Note on Operational Risk Management and Operational Resilience (dated 28th November 2025) and any subsequent regulatory updates, to support effective and smooth implementation of the operational risk management framework.
- Following is the methodology adopted by the Bank for assessing its operational risk:
  a. Risk and Control Self-Assessment
  b. Key Risk Indicators (KRIs)
  c. Loss Data Management framework
  d. Scenario Analysis
- The Bank also manages its operational resilience through following components:
  a. Business Continuity Management
  b. Third Party Risk Management

   c. Interconnections and Interdependencies
   d. Information, Communication and Technology
   e. Incident Management

- The Bank also has a Board approved Information Security and Cyber Security Policy in place with clearly defined roles and responsibilities of all the concerned stakeholders to manage its risks arising out of Information Technology and Cyber risks.
- Additionally, the bank also manages its risk response strategy by adoption / combination of elements of risk treatment as follows:
   a. Risk Acceptance
   b. Risk Mitigation
   c. Risk Transfer
   d. Risk Avoidance

F] Interest Rate Risk :

- Interest Rate Risk in Banking Book refers to the current or prospective risk to earnings and capital arising from adverse movements in interest rates affecting the banking book assets, liabilities and off-balance-sheet positions.
- Bank carries out Duration Gap Analysis (DGA) to capture the impact of changes in interest rates by 200 bps on market value of equity in terms of RBI Guidelines.
- The Bank experiences a moderate gap between the duration of assets and duration of liabilities indicating a moderate impact on Economic Value of Equity (EVE).

DF – 3: CREDIT RISK: GENERAL DISCLOSURES

Qualitative Disclosures:

(a) **The general qualitative disclosure requirement with respect to credit risk, including:**

- Definitions of past due and impaired (for accounting purposes)
- Discussion of the AIFI's credit risk management policy

A] **An asset, including a leased asset, becomes non-performing when it ceases to generate income for the bank. A non-performing asset (NPA) is a loan or an advance where:**

(i) interest and/ or instalment of principal remains overdue for a period of more than 90 days in respect of a term loan,

(ii) The account remains 'Out of Order' in respect of an Overdraft/Cash Credit (OD/CC) if the outstanding balance remains continuously in excess of the sanctioned limit/drawing power for 90 days. In cases where the outstanding balance in the principal operating account is less than the sanctioned limit/drawing power, but there are no credits continuously for 90 days as on the date of Balance Sheet or credits are not enough to cover the interest debited during the same period, such accounts are also treated as 'out of order',

(iii) an account where the regular/ ad hoc credit limits have not been reviewed/ renewed within 180 days from the due date/ date of ad hoc sanction and

(iv) Stock statements relied upon by the bank for determining drawing power should not be older than three months. The outstanding in the account based on drawing power calculated from stock statements older than three months would be deemed irregular. A working capital borrower account will become NPA if such irregular drawings are permitted in the account for a continuous period of 90 days even though the unit may be working or the borrower's financial position is satisfactory.

(v) the bill remains overdue for a period of more than 90 days in the case of bills purchased and discounted

B] **Credit risk management policy:**

SIDBI has credit risk management framework, policies, systems and control mechanisms for governing and monitoring credit risk across different products.

Following are the board approved policies defining the guidelines:

(a) Enterprise Risk Management Policy details the roles of various risk committees of the bank like the Board, RiMC, ERMC etc. Bank has also elaborated on the roles of various stakeholders in the form of governance pyramid which ensures that hierarchy of approvals and governance is followed

(b) **Direct & Indirect loan lending policies:** In line with the credit risk strategy for SIDBI, the Bank has laid out guidelines for assessing the direct and indirect lending exposures based on internal rating model/external rating, prudent due diligence with respect to obtaining satisfactory reports, undertaking visits, checking the credit bureau reports and GST report, conducting negative list / rating checks by RBI or reputed external agencies, conducting compliance and fraud checks, etc.

(c) **Internal credit rating system:** Master circular on rating & validation process, which ensures uniformity of assessment and segmenting the target market basis the risks of the borrower. SIDBI has distinct rating models for credit rating of different types of customers like MSMEs, Banks, NBFCs, MFIs, Corporates, etc.

(d) Delegation of power framework, which ensures that the sanctions and other operations are authorized based on the approval delegation
(e) Risk Appetite Framework
(f) Prudential limits (Exposure cap)
(g) Recovery policy
(h) Audit policy
(i) Provision and write-off policy

(b) Total Gross Credit Risk Exposure

	Amount (₹ in Crores)
Fund Based Exposures	6,55,865.89
Non-fund Based (Off-B/S) Exposures	3,366.51
Total Gross Credit Exposures	6,59,232.40

(c) Geographic Distribution of Exposures: Domestic operations:

	Amount (₹ in Crores)
Fund Based Exposures	6,55,865.89
Non-fund Based (Off-B/S) Exposures	3,366.51
Total Gross Credit Exposures	6,59,232.40

Overseas operations: Not applicable as the bank has no overseas operations/branches.

(d) **Industry Type Distribution of Exposures:**

Amount (₹ in Crores)

Sr No	Industry	Fund Based	Non Fund Based / Off Balance Sheet Undisbursed
1	BANKING	4,64,535.01	42.76
2	FINANCIAL INTERMEDIATION	1,08,569.29	0.33
3	TEXTILES (INCLUDING JUTE)	8,918.63	228.86
4	METAL PRODUCTS	5,648.49	175.57
5	PLASTIC	3,325.56	77.28
6	FOOD & FOOD PRODUCTS	3,219.52	103.68
7	AUTO AND AUTO COMPONENTS	2,830.54	68.55
8	MACHINERY	2,750.25	82.01
9	SCDF PROJECTS	2,261.66	847.22
10	IRON & STEEL	2,188.77	90.29
11	ELECTRICAL EQUIPMENT	1,702.49	53.82
12	CONSTRUCTION	1,368.56	81.11
13	CHEMICAL & CHEMICAL PRODUCTS	1,277.91	68.89
14	PAPER & PAPER PRODUCTS	1,224.24	45.52
15	MARKETING & DISTRIBUTION	1,152.12	2.05
16	ELECTRICITY GENERATION	1,119.45	25.20
17	PHARMACEUTICAL	1,118.27	57.51
18	NON-METALLIC MINERAL PRODUCTS	1,059.79	33.50

19	ELECTRONIC EQUIPMENT	1,047.52	19.96
20	RUBBER	769.42	38.02
21	WOOD & WOOD PRODUCTS	761.96	20.87
22	PRINTING AND STATIONERY	591.52	17.46
23	Industries With Fund Based Exposure Less Than Rs.500 Cr.	3,874.57	143.34
24	Other Services	4,372.04	83.32
25	Other Industry / Assets	30,178.30	959.40
	Total	6,55,865.89	3,366.51

(e) Residual Contractual Maturity Breakdown of Assets: Position as on June 30, 2026:

			(₹ in Crores)
Maturity Pattern	Advances*	Investments	Foreign Currency Assets^$
1 to 14 days	7,984.99	2,614.13	40.77
15 to 28 days	8,702.22	5,217.82	9.96
29 days and upto 3 months	66,647.35	20,538.33	362.45
Over 3 months and upto 6 months	1,25,533.13	8,063.50	125.15
Over 6 months and upto 1 year	1,12,167.45	7,061.29	227.55
Over 1 year and upto 3 year	2,54,379.19	1,500.00	2,400.15
Over 3 year and upto 5 year	44,743.10	-	25.28
Over 5 year and upto 7 year	5,375.29	-	82.50
Over 7 year upto 10 year	1,567.05	196.97	162.28
Over 10 year	1,113.56	2,776.74	135.23

*Advances (including FCTL and FC refinance).
^ all FC assets excluding interest receivable on loans and/or swaps.
$ converted to equivalent INR based on FEDAI revaluation rates as on June 30, 2026.

(f) Amount of Non-Performing Assets (NPA): as on 30/06/2026

S. No.	Items		(₹ in crore)
a)	Gross NPAs		816.54
		Sub-Standard	523.04
		Doubtful 1	161.01
		Doubtful 2	11.54
		Doubtful 3	0.01
		Loss	120.94
b)	Net NPAs		0.00
	NPA Ratios		
		Gross NPAs to Gross Advances (%)	0.14%
		Net NPAs to Net Advances (%)	0.00%
c)	Movement of NPAs (Gross)		
		Opening balance	684.11
		Additions	176.52
		Reductions@	44.09
		Closing Balance	816.54
	Movement of Provisions for NPAs		
d)	Specific Provisions		NA
		Opening Balance	

S. No.	Items		(₹ in crore)
		Provisions made during the period	
		Write-off	
		Write back of excess provisions	
		Any Other Adjustments, including transfers between provisions	
		Closing Balance	
	General Provisions (NPA)		
		Opening Balance	682.94
		Provisions made during the period	176.42
		Write-off	0.70
		Write back of excess provisions	43.22
		Any Other Adjustments, including transfers between provisions (Provision maintained for FITL account)	1.10
		Closing Balance	816.54
	Write-offs and recoveries that have been booked directly to the income statement (Recovery out of PWO accounts)		21.53
e)	Amount of Non-Performing Investments		628.42
f)	Amount of Provisions held for Non-Performing Investments		628.42
g)	Movement of Provisions for Depreciation on Investments		-
		Opening Balance	1.66
		Provisions made during the period	3.14
		Write-off	0.00
		Write Back of excess Provisions	0.00
		Closing Balance	4.80

@ Reductions including write off

(g) By major Industry or Counter party type

(₹ in Crores)

Sr No	Industry /Counterparty	NPA	Specific & General Provisions
1	MARKETING & DISTRIBUTION	82.36	82.36
2	FOOD & FOOD PRODUCTS	80.82	80.82
3	FINANCIAL INTERMEDIATION	74.84	74.84
4	TEXTILES (INCLUDING JUTE)	70.65	70.65
5	PLASTIC	54.87	54.87
6	METAL PRODUCTS	41.15	41.15
7	WOOD & WOOD PRODUCTS	30.69	30.69
8	IRON & STEEL	21.25	21.25
9	ELECTRICAL EQUIPMENT	17.45	17.45
10	CONSTRUCTION	16.89	16.89
11	HOSPITALS	14.53	14.53
13	OTHERS	224.06	224.06
14	OTHER SERVICES	86.98	86.98
Total		**816.54**	**816.54**

(h) Ageing of past due loans

(₹ in Crores)

Age	NPA	Provision
Less than 1 year	619.42	619.42
1-3 years	178.47	178.47
3-5 years	0.04	0.04
5-10 years	18.61	18.61
Grand Total	**816.54**	**816.54**

(i) By Significant Geographical area wise

(₹ in Crores)

S. No.	Significant Geographical Area	NPA	Specific & General
1	MUMBAI	466.02	466.02
2	LUCKNOW	171.25	171.25
3	BENGALURU	40.90	40.90
4	INDORE	22.66	22.66
5	JAIPUR	22.09	22.09
6	HYDERABAD	19.32	19.32
7	CHENNAI	19.31	19.31
8	KOLKATA	14.59	14.59
9	CHANDIGARH	10.87	10.87
10	COIMBATORE	9.40	9.40
11	OTHERS	20.13	20.13
Grand Total		**816.54**	**816.54**

(j) Portion of General Provision that is not allocated to a geographical area: Nil

TABLE DF - 4:
CREDIT RISK: DISCLOSURES FOR PORTFOLIOS SUBJECT TO THE STANDARDIZED APPROACH

(g) Qualitative Disclosures:

(a) For portfolios under the standardized approach:

Names of credit rating agencies used, plus reasons for changes, if any:

- External rating by RBI Accredited credit rating agencies (arranged in alphabetical order) is considered for the purpose of for all eligible exposures:
  (a) ACUITE Ratings & Research Ltd. (Acuité)
  (b) Brickwork Ratings India Private Limited
  (b) Credit Analysis and Research Limited (CARE);
  (c) CRISIL Ratings Limited;
  (d) ICRA Limited;
  (e) India Ratings and Research Private Limited (India Ratings); and
  (f) INFOMERICS Valuation and Rating Pvt Ltd. (INFOMERICS)

- The Reserve Bank has decided that AIFIs may use the ratings of the following international credit rating agencies (arranged in alphabetical order) for the purposes of risk weighting their claims for capital adequacy purposes where specified:
  (a) Care Edge Global IFSC Limited (for all non-resident corporate exposures);
  (b) Fitch;
  (c) Moody's; and
  (d) Standard & Poor’s

Types of exposure for which each agency is used, and description of the process used to transfer public issue ratings onto comparable assets in the Banking Book:

Corporate borrowers are being encouraged to solicit ratings from approved external rating agencies. The ratings available in public domain are mapped for the purpose of calculation of risk-weighted assets as per RBI guidelines on mapping. Long Term Ratings are used for various exposures.

- Bank Loan rating from RBI Accredited rating Agency is used for exposure of above Rs. 50 crore under Direct Credit and exposures under Indirect Credit (Refinance to NBFCs, MFIs, etc.) and operations on TReDS.

(i) Quantitative Disclosures:

Amount (₹ in Crores)

S. No.	Particulars	FUND BASED	NON-FUND BASED
		June 30, 2026	June 30, 2026
1	Below 100% Risk Weight	6,05,557.61	1,165.88
2	100% Risk Weight	30,130.20	1,812.48
3	More than 100% Risk Weight	10,439.42	388.15
4	Deducted (Risk Mitigants)	9,738.66	-
5	**TOTAL**	6,55,865.89	3,366.51

TABLE DF – 17:
SUMMARY COMPARISON OF ACCOUNTING ASSETS Vs. LEVERAGE RATIO EXPOSURE MEASURE

		(₹ in Crore)
	Item	June 30, 2026
1	Total consolidated assets as per published financial statements	6,85,693.90
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	(6,239.30)
3	Adjustment for fiduciary assets recognized on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	-
4	Adjustments for derivative financial instruments	215.63
5	Adjustment for securities financing transactions (i.e., repos and similar secured lending)	-
6	Adjustment for off-balance sheet items (i.e., conversion to credit equivalent amounts of off- balance sheet exposures)	3,150.88
7	Other adjustments	-
8	Leverage ratio exposure	6,82,821.11

TABLE DF-18: LEVERAGE RATIO COMMON DISCLOSURE TEMPLATE

	Item	Leverage ratio framework (₹ in crore) As on June 30, 2026
	On-balance sheet exposures	
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	6,85,693.90
2	(Asset amounts deducted in determining Basel III Tier 1 capital)	(6,239.30)
3	**Total on-balance sheet exposures** (excluding derivatives and SFTs) (sum of lines 1 and 2)	6,79,454.60
	Derivative exposures	
4	Replacement cost associated with all *derivatives* transactions (i.e. net of eligible cash variation margin)	137.98
5	Add-on amounts for PFE associated with *all* derivatives transactions	77.65
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)**	215.63
	Securities financing transaction exposures	
12	Gross SFT *assets* (with no recognition of netting), after adjusting for sale accounting transactions	-
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-
14	CCR exposure for SFT assets	
15	Agent transaction exposures	-
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	3,150.88
18	(Adjustments for conversion to credit equivalent amounts)	-
19	Off-balance sheet items (sum of lines 17 and 18)	3,150.88
	Capital and total exposures	

	Item	Leverage ratio framework (₹ in crore) As on June 30, 2026
20	Tier 1 capital	43,504.35
21	Total exposures (sum of lines 3, 11, 16 and 19)	6,82,821.11
	Leverage ratio	
22	Basel III leverage ratio	6.37%

Leverage Ratio (Consolidated) for last quarter-ends of the Bank

(₹ in crore)

Particulars	30/09/2025	31/12/2025	31/03/2026	30/06/2026
Tier 1 capital	36,243.02	35,436.83	42,596.08	43,504.35
Total exposures	6,16,819.54	6,48,540.65	6,63,743.41	6,82,821.11
Leverage Ratio	5.88%	5.46%	6.42%	6.37%

Leverage Ratio (Standalone) for last quarter-ends of the Bank

(₹ in crore)

Particulars	30/09/2025	31/12/2025	31/03/2026	30/06/2026
Tier 1 capital	31,401.82	30,597.73	37,221.80	38,129.50
Total exposures	5,82,267.39	6,14,826.39	6,28,760.17	6,47,686.36
Leverage Ratio	5.39%	4.98%	5.92%	5.89%