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. Basel III 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 banks.

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 BASEL 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 being 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 Crore)
		31/12/2025
(a)	**Capital requirements for Credit Risk**	

S. No.	Items	Amount (₹ in Crore) 31/12/2025
	Portfolios subject to Standardized Approach	12729.27
	Securitization Exposures	NIL
(b)	**Capital requirements for Market Risk**	
	Standardized Duration Approach	1636.83
	- Interest Rate Risk	942.75
	- Foreign Exchange Risk (including Gold)	90.00
	- Equity Risk	604.09
(c)	**Capital requirements for Operational Risk**	
	Basic Indicator Approach	1191.82
(d)	**Common Equity Tier 1, Tier 1 and Total Capital**	
	Group	
	- CET 1 Capital	35436.83
	- Tier 1 Capital	35436.83
	- Tier 2 Capital	1961.77
	- Total Capital	37398.60
	Standalone	
	- CET 1 Capital	30597.73
	- Tier 1 Capital	30597.73
	- Tier 2 Capital	1863.84
	- Total Capital	32461.57
(e)	**Common Equity Tier 1, Tier 1 and Total Capital ratios:**	
	Group CRAR	
	- CET 1 Ratio	18.22%
	- Tier 1 Ratio	18.22%
	- Tier 2 Ratio	1.01%
	- CRAR	19.23%
	Standalone CRAR	
	- CET 1 Ratio	16.54%
	- Tier 1 Ratio	16.54%
	- Tier 2 Ratio	1.00%
	- CRAR	17.54%

<u>Risk exposure and assessment</u>

A] Integrated Risk Management Approach:

The Bank follows an integrated risk management approach by –

i. Managing various business 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).

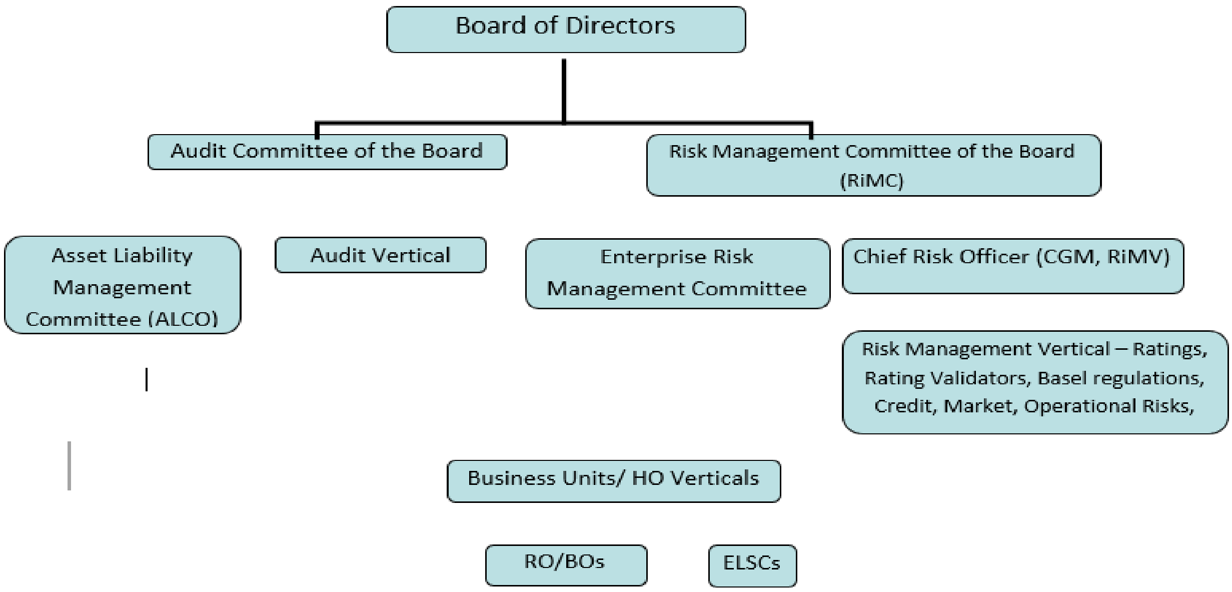
B] Risk Management Structure at SIDBI:

- 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 monitoring and control
    - Risk measurement/assessment
    - 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 of SIDBI in the lending space are focused on refinance/ institutional

lending to Banks/NBFCs/MFIs which accounted for 92% as on December 31, 2025, and direct lending to MSMEs catering to a fairly niche lending segment which accounted for 8% as on December 31, 2025.

- 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 lays down guidelines for appraisal and sanction and practices to be followed by the Bank, which includes Straight Through Process (STP) for sanction / rejection of credit proposals, using the robust underwriting processes based on 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 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 NBFCs, MFIs, etc., process flow etc.
  - As the 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 not only critical risk aspects are examined in an independent manner but also to ensure proper risk-based differentiation of obligors for 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 ensuring 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
  (ii) 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 in excess of 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 of 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 being 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 Systemically Important Banks which 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 ALM Policy, Liquidity Management Policy, Market Risk Management Policy and Internal Control Guidelines for Derivatives of the Bank cover market risk areas including scope, limit framework for management of market risks, reporting framework, policy guidelines, etc.
- There is a clear-cut separation between front office, back office, and mid-office in Treasury operations. Mid-office reports directly to the Risk Management Vertical.
- Various Limits – for domestic and foreign exchange operations, e.g. Overnight Position limit, Daylight Open Position limit, VaR limits, Deal size limits, Stop Loss

limits, Aggregate Gap Limit (AGL), Individual Gap Limit (IGL), counterparty limits etc. are in place.

- VaR and duration / modified duration is 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.

E] Operational Risk :

- Board approved Operational Risk Management Policy is in place. Besides Operational Risk Management Policy, Bank has Board approved IT Security Policy, Cyber Security Policy, Business Continuity Management Policy, Outsourcing Policy, etc. for effective management of operational risks.
- The Bank uses multiple frameworks for effective measurement and management of operational risks. The frameworks used by the Bank is a mix of qualitative and quantitative frameworks. These are used to identify, measure, manage and mitigate operational risks.
- The frameworks used by the Bank are Incident Reporting Framework, Key Risk Indicator (KRI) Framework and Self-Assessment Framework.
- The Bank defines the risk appetite for operational risk for the Bank within the Board approved framework / limits.
- Analysis of frauds is done from the angle of operational risk to assess the adequacy and efficacy of internal controls.

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 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, these accounts should be 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 banks 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, 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 different rating models for credit rating of different types of customers like MSMEs, Bank, NBFCs, MFIs, Corporates, etc.

(d) Delegation of power framework, which ensures that the sanctions and other operations are authorized basis the approval delegation

(e) Risk Appetite Framework

(f) Prudential limits (Exposure cap)

(g) Recovery policy

(h) Audit policy

(i) Provision and write-off policy

(j) Internal control guidelines on Derivatives, covering the counterpart credit risk guidelines in brief

(b) Total Gross Credit Risk Exposure

	Amount (₹ in Crore)
Fund Based Exposures	6,11,774.27
Non-fund Based Exposures	3,285.35
Total Gross Credit Exposures	6,15,059.62

(c) Geographic Distribution of Exposures: Domestic operations:

	Amount (₹ in Crore)
Fund Based Exposures	6,11,774.27
Non-fund Based Exposures	3,285.35
Total Gross Credit Exposures	6,15,059.62

Overseas operations: No Overseas Operations of the Bank

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

Amount (₹ in Crores)

Sr No	Industry	Fund based (₹In Crore)	Non-Fund based / Off Balance Sheet Undisbursed
1	BANKING	4,37,954.01	117.61
2	FINANCIAL INTERMEDIATION	86,006.84	162
3	TEXTILES (INCLUDING JUTE)	7,483.64	130.31
4	METAL PRODUCTS	4,599.80	166.02
5	PLASTIC	2,981.30	64.8
6	FOOD & FOOD PRODUCTS	2,350.03	89.7
7	AUTO AND AUTO COMPONENTS	2,294.25	53.51
8	MACHINERY	2,252.19	67.64
9	IRON & STEEL	1,944.63	57.46
10	SCDF PROJECTS	1,851.12	698.59
11	MARKETING & DISTRIBUTION	1,361.80	1.76
12	CONSTRUCTION	1,238.87	79.87
13	ELECTRICAL EQUIPMENT	1,231.76	47.25
14	CHEMICAL & CHEMICAL PRODUCTS	1,058.40	26.94
15	PAPER & PAPER PRODUCTS	956.67	24.74
16	NON-METALLIC MINERAL PRODUCTS	939.43	18.01
17	PHARMACEUTICAL	853.28	42.07
18	ELECTRONIC EQUIPMENT	822	29.02
19	ELECTRICITY GENERATION	721.82	16.29
20	WOOD & WOOD PRODUCTS	618.17	13.97

21	RUBBER	603.84	17.14
22	PRINTING AND STATIONERY	508.85	8.33
23	Industries With Fund Based Exposure Less Than ₹500 Cr.	3,213.36	105.62
24	Other Services	15,351.73	300.83
25	Other Industry / Assets	32,576.48	945.87
Total		**6,11,774.27**	**3,285.35**

(e) Residual Contractual Maturity Breakdown of Assets: Position as on December 31, 2025:

			(₹ in Crore)
Maturity Pattern	**Advances***	**Investments**	**Foreign Currency Assets^$**
1 to 14 days	6,929.16	2,557.89	55.02
15 to 28 days	5,455.92	5,286.11	19.42
29 days and upto 3 months	57,315.49	27,522.14	410.29
Over 3 months and upto 6 months	45,561.43	8,170.08	213.29
Over 6 months and upto 1 year	2,08,099.43	6,471.76	225.64
Over 1 year and upto 3 years	2,42,641.93	1,700.00	2,082.02
Over 3 years and upto 5 years	11,705.43	-	256.20
Over 5 years and upto 7 years	3,129.59	76.30	51.36
Over 7 years upto 10 years	1,099.89	196.97	154.07
Over 10 years	760.95	2,903.52	154.07

*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 December 31, 2025.

(f) Amount of Non-Performing Assets (NPA): **as on 31/12/2025**

S. No.	**Items**		**(₹ in crore)**
a)	Gross NPAs		624.76
		Sub-Standard	463.43
		Doubtful 1	65.20
		Doubtful 2	0.15
		Doubtful 3	0.00
		Loss	95.98
b)	Net NPAs		0.00
	NPA Ratios		
		Gross NPAs to Gross Advances (%)	0.11%
		Net NPAs to Net Advances (%)	0.00%
c)	Movement of NPAs (Gross)		
		Opening balance	182.89
		Additions	482.02
		Reductions@	40.15
		Closing Balance	624.76
	Movement of Provisions for NPAs		
d)	Specific Provisions		NA

S. No.	Items		(₹ in crore)
		Opening Balance	NA
		Provisions made during the period	NA
		Write-off	NA
		Write back of excess provisions	NA
		Any Other Adjustments, including transfers between provisions	NA
		Closing Balance	NA
	General Provisions		
		Opening Balance	182.34
		Provisions made during the period	481.61
		Write-off	1.28
		Write back of excess provisions	38.76
		Any Other Adjustments, including transfers between provisions (Provision maintained for FITL account)	0.85
		Closing Balance	624.76
	Write-offs and recoveries that have been booked directly to the income statement (Recovery out of PWO accounts)		59.47
e)	Amount of Non-Performing Investments		642.19
f)	Number of Provisions held for non-performing Investments		642.19
g)	Movement of Provisions for Depreciation on Investments		-
		Opening Balance	4.80
		Provisions made during the period	6.74
		Write-off	0.00
		Write Back of excess Provisions	4.11
		Closing Balance	7.43

@ Reductions including write off

(g) By major Industry or Counter party type

(₹ in Crore)

Sr No	Industry /counterparty	NPA	Specific & General Provisions
1	FINANCIAL INTERMEDIATION	76.02	76.02
2	MARKETING & DISTRIBUTION	74.52	74.52
3	TEXTILES (INCLUDING JUTE)	63.73	63.73
4	FOOD & FOOD PRODUCTS	37.67	37.67
5	PLASTIC	30.09	30.09
6	METAL PRODUCTS	22.06	22.06
7	PHARMACEUTICAL	20.94	20.94
8	CONSTRUCTION	16.12	16.12
9	ELECTRICAL EQUIPMENT	13.77	13.77
10	WOOD & WOOD PRODUCTS	10.21	10.21
11	TRANSPORT EQUIPMENT	7.79	7.79
12	NON-METALLIC MINERAL PRODUCTS	6.19	6.19
13	CHEMICAL & CHEMICAL PRODUCTS	5.97	5.97
14	RUBBER	5.45	5.45

15	Other Services	110.62	110.62
16	Others	123.61	123.61
	Total	**624.76**	**624.76**

(h) Ageing of past due loans

(₹ in Crore)

Age	NPA	Provision
Less than 1 year	539.56	539.56
1-3 years	66.58	66.58
3-5 years	18.63	18.63
Grand Total	**624.76**	**624.76**

(i) By Significant Geographical area wise

(₹ in Crore)

S. No.	Significant Geographical Area/ RO	NPA	Specific & General
1	MUMBAI	402.62	402.62
2	LUCKNOW	86.74	86.74
3	JAIPUR	26.65	26.65
4	CHENNAI	16.93	16.93
5	HYDERABAD	16.46	16.46
6	KOLKATA	14.96	14.96
7	AHMEDABAD	12.11	12.11
8	BENGALURU	10.14	10.14
9	INDORE	9.38	9.38
10	PUNE	8.76	8.76
11	PATNA	7.31	7.31
12	CHANDIGARH	6.75	6.75
13	Others	5.95	5.95
	Grand Total	**624.76**	**624.76**

(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) 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)
  (g) Brickwork Ratings India Private Limited (BRIPL)

- 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) Fitch;
  (b) Moody's; and
  (c) Standard & Poor's
  (d) CareEdge Global IFSC Limited

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 ₹50 crore under Direct Credit.

(i) Quantitative Disclosures:

Amount (₹ in Crore)

S. No.	Particulars	FUND BASED	NON-FUND BASED
		December 31, 2025	December 31, 2025
1	Below 100% Risk Weight	5,69,174.33	1,693.04
2	100% Risk Weight	30,671.85	1,514.36
3	More than 100% Risk Weight	3,524.24	77.95
4	Deducted (Risk Mitigants)	8,403.85	-
5	TOTAL	**6,11,774.27**	**3,285.35**

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

		(₹ in Crore)
	Item	December 31, 2025
1	Total consolidated assets as per published financial statements	6,50,663.91
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	(5,408.61)
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	241.62
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)	3,043.73
7	Other adjustments	-
8	Leverage ratio exposure	6,48,540.65

TABLE DF-18: LEVERAGE RATIO COMMON DISCLOSURE TEMPLATE

	Item	Leverage ratio framework (₹ in crore) As on December 31, 2025
	On-balance sheet exposures	
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	6,50,663.91
2	(Asset amounts deducted in determining Basel III Tier 1 capital)	(5,408.61)
3	**Total on-balance sheet exposures** (excluding derivatives and SFTs) (sum of lines 1 and 2)	6,45,255.30
	Derivative exposures	
4	Replacement cost associated with all *derivatives* transactions (i.e. net of eligible cash variation margin)	83.08
5	Add-on amounts for PFE associated with *all* derivatives transactions	158.54
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)**	241.62
	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	3,043.73
18	(Adjustments for conversion to credit equivalent amounts)	-
19	Off-balance sheet items (sum of lines 17 and 18)	3,043.73
	Capital and total exposures	
20	**Tier 1 capital**	35,436.83
21	**Total exposures (sum of lines 3, 11, 16 and 19)**	6,48,540.65

	Item	Leverage ratio framework (₹ in crore) As on December 31, 2025
	Leverage ratio	
22	Basel III leverage ratio	5.46%

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

(₹ in crore)

Particulars	31/03/2025	30/06/2025	30/09/2025	31/12/2025
Tier 1 capital	35,412.42	35,688.18	36,243.02	35,436.83
Total exposures	6,04,349.99	6,01,478.85	6,16,819.54	6,48,540.65
Leverage Ratio	5.86%	5.93%	5.88%	5.46%

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

(₹ in crore)

Particulars	31/03/2025	30/06/2025	30/09/2025	31/12/2025
Tier 1 capital	30,578.86	30,848.30	31,4101.82	30,597.73
Total exposures	5,67,561.33	5,64,982.12	5,82,267.39	6,14,826.39
Leverage Ratio	5.39%	5.46%	5.39%	4.98%