

PILLAR 3 DISCLOSURES (CONSOLIDATED) UNDER BASEL III CAPITAL ADEQUACY FRAMEWORK

AS ON MARCH 31, 2026

Reserve Bank of India (RBI) issued All India Financial Institutions (AIFIs) - Prudential Norms on Capital Adequacy Directions, 2025 (Ref. No. RBI/DOR/2025-26/321 DOR.CAP.REC.240/21-01-002/2025-26 dated November 28, 2025) applicable for All India Financial Institutions including Export-Import Bank of India (Exim Bank). These Directions came into effect immediately upon issuance. The capital adequacy framework comprises three pillars:

Pillar 1: Minimum capital requirements for credit risk, market risk and operational risk

Pillar 2: Supervisory review of capital adequacy

Pillar 3: Market discipline

Market discipline (Pillar 3) comprises set of disclosures on the capital adequacy and risk management framework of the Bank. These disclosures are provided below in the following sections.

Table DF-1: Scope of Application

Name of the head of the group to which the framework applies – Export Import Bank of India

Export Import Bank of India ("the Bank") is an All-India Financial Institution (AIFI), which was incorporated under the Export-Import Bank of India Act, 1981. The Bank is a controlling entity for all group entities which currently comprise of one wholly owned subsidiary. The consolidated financial statements of the Bank comprise the financial statements of Export Import Bank of India and its wholly owned subsidiary India Exim Finserve IFSC Private Limited, that together constitute the "Group". The consolidated financial statements of the Bank have been prepared in accordance with the accounting principles followed in India and applicable provisions of the Companies Act, 2013. The form and manner in which the financial statements are prepared have been provided in the Export-Import Bank of India, General Regulations, 2020, approved by the Board of Directors with the previous approval of Government of India under Section 39 (2) of Export-Import Bank of India Act, 1981 (28 of 1981). The consolidated financial statements (comprising one subsidiary) have been prepared on the basis of:

- a. Accounts of EXIM Bank (Parent).
- b. Line-by-line aggregation of each item of asset, liability, income, and expense of the subsidiary with the corresponding item of the Parent, after eliminating all material intra-group transactions and balances, and unrealized profit/loss as per Accounting Standard (AS) 21 issued by the Institute of Chartered Accountants of India (ICAI).
- c. In case of differences in accounting policies between parent and the subsidiary, the financial statements of subsidiary are adjusted, whenever necessary and practicable, to conform to the accounting policies of the Parent.

(i) Qualitative Disclosures

a. List of group entities considered for consolidation

Name of the entity / (Country of Incorporation)	Whether the entity is included under accounting scope of consolidation (Yes/No)	Explain the method of consolidation	Whether the entity is included under regulatory scope of consolidation (Yes/No)	Explain the method of consolidation	Explain the reasons for difference in the method of consolidation	Explain the reasons if consolidated under only one of the scopes of consolidation
India Exim Finserve IFSC Private Limited / India	Yes	Consolidated as per Accounting Standard (AS) 21	Yes	Consolidated as per Accounting Standard (AS) 21	Not Applicable	Not Applicable

b. List of group entities not considered for consolidation both under the accounting and regulatory scope of consolidation

Name of the entity / Country of incorporation	Principle activity of the entity	Total balance sheet equity (As stated in the accounting balance sheet of the legal entity)	% Of AIFI's holding in the total equity	Regulatory treatment of AIFI's investments in the capital instruments of the entity	Total balance sheet assets (As stated in the accounting balance sheet of the legal entity)
Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable

There are no group entities that are not considered for consolidation under both the accounting scope of consolidation and regulatory scope of consolidation.

(ii) Quantitative Disclosures

c. List of group entities considered for consolidation

₹ million

Name of the entity / Country of Incorporation (as indicated in (a) above)	Principle activity of the entity	Total balance sheet equity (as stated in the accounting balance sheet of the legal entity)	Total balance sheet assets (as stated in the accounting balance sheet of the legal entity)
India Exim Finserve IFSC Private Limited / India	Trade Finance by way of Factoring, Forfaiting; Financial assistance by way of loans, commitments and guarantees, credit enhancement, securitisation, financial lease, and sale and purchase of portfolios	950.74	1,459.67

- d. The aggregate amount of capital deficiencies in all subsidiaries which are not included in the regulatory scope of consolidation i.e., that are deducted

Name of the Subsidiaries/ Country of incorporation	Principle activity of the entity	Total balance sheet equity (As stated in the accounting balance sheet of the legal entity) (₹ million)	% Of AIFI's holding in the total equity	Capital deficiencies
Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable

There is no capital deficiency in any subsidiary which is not included in regulatory scope of consolidation

- e. The aggregate amounts (e.g., current book value) of the AIFI's total interests in insurance entities, which are risk-weighted

Name of the insurance entities/ Country of Incorporation	Principle activity of the entity	Total balance sheet equity (as stated in the accounting balance sheet of the legal entity) (₹ million)	% of AIFI's holding in the total equity / proportion of voting power	Quantitative impact on regulatory capital of using risk weighting method versus using the full deduction method
Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable

There are no group entities that are in the insurance business, and which have been risk weighted.

- f. Any restrictions or impediments on transfer of funds or regulatory capital within the group

Name of Subsidiary	Restrictions
India Exim Finserve IFSC Private Limited	<p>The only way to transfer capital to parent is to pay dividend or buy back shares. There are no restrictions on transfer of funds or regulatory capital as per the Articles of Association of the company. The buyback shall be subject to provisions of sections 68 to 70 and any other applicable provisions of the Companies Act 2013, or any other law for the time being in force.</p> <p>Any additional investment or advances to subsidiary shall be governed by the applicable regulatory provisions, or any guideline issued by the RBI from time to time.</p> <p>Further, any transfer of funds and regulatory capital shall be subject to local laws and regulation of host countries as applicable.</p>

Table DF-2: Capital Adequacy

(i) Qualitative Disclosures

(a) Approach towards assessment of Capital Adequacy

Exim Bank (hereafter “the Bank”), maintains adequate capital to meet regulatory norms, current and future business needs considering the risks in its businesses. The Bank has a comprehensive process for assessing its capital adequacy in relation to its risk profile and monitoring the same on an ongoing basis. The process provides an assurance that the Bank has adequate capital to support all risks inherent to its business.

Regulatory capital is the mandatory capital that is required to be held in line with Basel III Capital Adequacy Direction. The Bank undertakes a comprehensive assessment of its risk profile through Internal Capital Adequacy Assessment Process (ICAAP) conducted annually, which determines the adequate level of capital required for the Bank to meet regulatory norms, current and future business needs.

The Bank has implemented a Board approved Stress Testing Policy, which forms an integral part of the Bank’s ICAAP. Stress testing involves the use of various techniques to assess the Bank’s potential vulnerability to severe but plausible stressed business conditions. The stress tests are used in conjunction with the Bank’s business plans for the purpose of capital planning in the ICAAP as per its medium-term business strategy (MTBS). The Bank also has in place a Board approved Risk Appetite Policy.

The Board of Directors of the Bank maintain an active oversight over the Bank’s capital adequacy levels. Further, ICAAP which is an annual process also serves as a mechanism for the Board to assess and monitor the Bank’s capital adequacy position. The Bank has carried out capital assessment up to FY 2029 as a part of ICAAP framework. The ICAAP details the capital planning process and carries out an assessment covering measurement, monitoring, internal controls, reporting, capital requirement and stress testing of the following material risks: (i) Credit Risk (ii) Market Risk (iii) Operational Risk (iv) Liquidity Risk (v) Interest Rate Risk in the Banking Book (vi) Residual Risk from Credit Risk Mitigants (vii) Credit Concentration Risk (viii) Country Risk (ix) Compliance Risk (x) Business and Strategic Risk (xi) Model Risk (xii) Reputation Risk (xiii) ESG Risk (xiv) Settlement risk and, (xv) Cyber Security/ IT Infrastructure risk.

The Bank has carried out risk assessment of all its material risks and has expressed it either quantitatively or qualitatively. The Bank has calculated the additional capital requirements as per the assessment methodologies in ICAAP for the risks identified.

(ii) Quantitative Disclosures

For Pillar 1 risk assessment, the Bank has adopted the following approaches for calculation of capital as per RBI Master Directions:

- 1) Standardized Approach for Credit Risk
- 2) Standardized Duration Method for Market Risk
- 3) Basic Indicator Approach for Operational Risk

The Bank's capital requirement for credit, market and operational risk is calculated as per the minimum capital requirement of 9% of the Risk Weighted Assets. A summary of the capital requirement for credit, market and operational risk and capital adequacy ratio as on March 31, 2026, is given as here under:

Sr. No.	Items	Amount in ₹ million
		March 31, 2026
(b)	Capital requirements for Credit Risk	84,177.03
	• Portfolios subject to Standardized Approach	84,177.03
	• Securitization Exposures	-
(c)	Capital requirements for Market Risk	5,720.45
	• Standardized Duration Approach	
	- Interest Rate Risk	4,135.06
	- Foreign Exchange Risk (including Gold)	1,012.50
	- Equity Risk	572.90
(d)	Capital requirements for Operational Risk	6,898.71
	• Basic Indicator Approach	6,898.71
(e)	Common Equity Tier 1, Tier 1 and Total Capital	
	• Group	
	- CET 1 Capital	269,363.65
	- Tier 1 Capital	269,363.65
	- Tier 2 Capital	14,488.12
	- Total Capital	283,851.77
	• Standalone	
	- CET 1 Capital	268,496.04
	- Tier 1 Capital	268,496.04
	- Tier 2 Capital	14,484.70
	- Total Capital	282,980.74
(f)	Common Equity Tier 1, Tier 1 and Total Capital ratios:	
	• Group CRAR	
	- CET 1 Ratio	25.04%
	- Tier 1 Ratio	25.04%
	- Tier 2 Ratio	1.35%
	- CRAR	26.39%
	• Standalone CRAR	
	- CET 1 Ratio	24.99%
	- Tier 1 Ratio	24.99%
	- Tier 2 Ratio	1.35%
	- CRAR	26.34%

Risk Exposure and Assessment

Organization structure

The responsibility for monitoring and managing Bank-wide risks and overseeing the policy and strategy for integrated risk management relating to credit risk, market risk and operational risk, including the operations of the Asset Liability Management Committee (ALCO), the Credit Risk Management Committee (CRMC) and the Operational Risk Management Committee (ORMC) is vested with the Risk Management Committee of the Board (RMC). The Bank has a comprehensive risk management system, and it has a dedicated Risk Management Group (RMG), which is headed by the Chief Risk Officer (CRO), who reports to the RMC.

ALCO addresses asset-liability management, liquidity risk and market risks such as interest rate risk, exchange rate risk among others. CRMC is tasked with management and control of credit risks on a Bank-wide basis. The ORMC reviews the occurrence of operational risk events in the Bank and recommends corrective action(s) to prevent recurrence as also includes identification, assessment and / or measurement, monitoring and control/ mitigation of operational risks related to/ emanating from IT-assets of the Bank. The Bank also undertakes an annual review of the Business Continuity and Disaster Recovery plans of its offices. Within RMG, there is a separate Information Security Unit (ISU), which is headed by Chief Information Security Officer (CISO), who oversees and manages the overall security and control of the Bank's information systems. In the Information Security domain, the Information Security Committee (ISC), manages cyber / information security functions of the Bank.

Table DF-3: Credit Risk: General Disclosures

(i) Qualitative disclosures

(a) Definition and Classification of Non-performing Assets

An asset becomes non-performing when it ceases to generate income for the Bank. Advances are classified into performing and non-performing assets (NPAs) as per Reserve Bank of India (All India Financial Institutions - Income Recognition, Asset Classification and Provisioning) Directions, 2025, dated November 28, 2025, which replaced the extant IRACP norms dated April 1, 2025. A non-performing asset (NPA) is a loan or an advance where:

- Interest and/or installment of principal remains overdue for a period of more than 90 days in respect of a loan.
- In respect of derivative transactions, the overdue receivables representing positive mark-to market value of a derivative contract, if these remain unpaid for a period of 90 days from the specified due date for payment.
- The bill remains 'overdue' for a period of more than 90 days in case of bills purchased and discounted.

NPAs are further classified into sub-standard, doubtful and loss assets based on the criteria stipulated by RBI. A sub-standard asset is one, which has remained a NPA for a period less than or equal to 12 months. An asset is classified as doubtful if it has remained in the sub- standard category for a period of 12 months. A loss asset is one where loss has been identified by the Bank or internal or external auditors or during RBI inspection and the amount has not been written-off fully.

Early identification and reporting of stress

Identification of incipient stress in loan accounts, immediately on default*, by classifying stressed assets as special mention accounts (SMA) as per the following categories:

SMA Sub-categories	Basis for classification – Principal or interest payment or any other amount wholly or partly overdue between
SMA-0	1-30 days
SMA-1	31-60 days
SMA-2	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.

Discussion of the Bank's Credit Risk Management Policy

The Bank has appropriate loan policies related to Credit Risk Management and Credit Risk Mitigation in place, which are reviewed annually. The above policies cover eligibility and financial norms for various lending programs, prudential requirements (including exposure ceilings for industry, individual/group borrowers, unsecured loans, countries, off-balance sheet exposures), risk identification, risk grading, internal reporting and mitigation policies, credit administration, early warning system, detection & management of problem loans and credit review.

The Bank has a centralised credit risk evaluation process, which requires detailed risk analysis, mitigation strategies, analysis of debt servicing ability, evaluation of collateral, lending terms and conditions as appropriate to the risk profile of the borrower and transactions.

The Bank follows two stage assessment / sanction process for its commercial business. At the first stage, proposals generated through the marketing efforts of regional offices are screened by a Preliminary Screening Committee (PSC) at Head Office, which comprises executives / officers drawn from different groups. Proposals cleared by PSC are admitted for detailed appraisal. An independent Rating Committee validates the internal loan ratings. Post credit appraisal by the credit group, the appraisal note is shared with Credit Risk and Monitoring team (CRMT) under the Risk Management Group, which scrutinizes the proposal and provides comments on various credit risk and security related aspects of the proposal including risk mitigation measures where possible. The appraisal note along with a note addressing the CRMT comments are submitted to the sanctioning authority as per Delegation of Powers (DOP) approved by the Board.

The Bank uses various credit risk rating models, which cover assessment of corporates and projects (both greenfield and brownfield). The model assesses risks across 4 silos: industry, business, financial and management risk. A brief review of migration of ratings is submitted to the Risk Management Committee of the Board.

For credit monitoring, the Bank has implemented an automated early warning

system (EWS), which integrates data from various sources both from public domain as well as from within the Bank. With the help of this data and algorithmic intelligence, the system helps the Bank detect early warning signals of possible financial distress. The loan accounts displaying unsatisfactory features/EWS are monitored closely for follow up and time bound action is taken to prevent their slippage into NPAs. The Bank has set up an EWS Committee, which periodically reviews high risk alerts provided by the EWS system. The Bank has a Board approved Non-Performing Assets Recovery Policy, which deals with Bank's approach towards NPA management and recovery. The Bank also has a system of credit audit with the aim of achieving continuous improvement in the quality of the credit portfolio. Credit audit covers audit of credit sanction processes at various levels.

The Bank complies with the norms on exposure stipulated by RBI for both single counterparty as well as group counterparties at the consolidated level. Limits have been set as a percentage of the Bank's applicable Tier I capital fund and are regularly monitored. The utilisation against specified limits is reported to the CRMC and Risk Management Committee on a periodic basis.

Limits have been stipulated on single counterparty, group of connected counterparties and industry. Exposure to top 10 single counterparties as well as group counterparties, exposure to industry sectors and unsecured exposures are reported to the CRMC on a periodic basis. Limits on countries and bank counterparties have also been stipulated. Further, the Bank has risk based single borrower limits based on credit rating. These limits are in addition to the prudential limits prescribed by the regulator. Further, breach in any exposure limits, if any, needs to be rectified at the earliest. The breach in exposure limits shall be reported to CRMC on a monthly basis and RMC on bi-annual basis.

(ii) Quantitative Disclosures

(b) Total Gross Credit Risk Exposure

	₹ million
Particulars	31-03-2026
Fund Based Exposures	2,433,613.54
Non-fund Based Exposures	166,153.39
Total Gross Credit Exposures	2,599,766.93

Includes derivatives and investments subject to credit risk

(c) Geographic Distribution of Exposures

₹ million

Exposures	Fund Based Exposures	Non-fund Based Exposures
	31-03-2026	31-03-2026
Domestic operations	1,262,648.11	145,803.20
Overseas operations	1,170,965.43	20,350.19
Total	2,433,613.54	166,153.39

Includes derivatives and investments subject to credit risk

(d) Industry Type Distribution of Exposures

₹ million

INDUSTRY	Fund Based Exposures#	Non-Fund Based Exposures#
	31-03-2026	31-03-2026
Financial Services	550,824.59	23,137.32
Ferrous Metals and Metal Processing	99,171.47	-
Petroleum Products	92,167.29	56.90
Power	72,933.40	2,190.44
EPC Services	7,159.67	59,658.42
Construction	16,190.13	43,981.11
Chemicals And Dyes	59,137.69	233.62
Petrochemicals	51,284.65	314.87
Renewable Energy	42,671.99	2,230.80
Drugs and Pharmaceuticals	44,618.80	-
Auto & Auto Components	39,854.03	-
Ports and Other Infrastructure	34,324.39	805.69
Textiles and Garments	33,005.94	127.76
Capital Goods	28,333.40	3,617.26
Engineering Goods	19,030.97	12,157.99
Non-Ferrous Metals & Metal Processing	27,096.60	695.07
Aviation Services	16,717.10	6,837.06
Steel Pipes	18,113.37	3,839.36
Telecommunications	16,605.95	-
Consumer Goods	13,404.93	1,255.66
Shipping Services	13,434.28	-
Trading	10,973.66	-
Agro & Food Processing	9,036.85	400.00
Oil and Gas	7,869.75	1,232.86
Mining and Minerals	8,582.74	-

INDUSTRY	Fund Based Exposures#	Non-Fund Based Exposures#
	31-03-2026	31-03-2026
Cement	7,735.40	-
Miscellaneous	7,487.43	-
Software & ITES / KPO	7,255.99	47.86
Paper and Paper Products	6,082.70	-
Logistics	4,906.13	-
Glass and Glassware	4,271.58	463.29
Healthcare Services	4,400.02	34.00
Hospitality & Tourism	4,136.28	-
Plastic Products	4,078.15	-
Aerospace & Defence Equipment	2,227.51	911.28
Films & Entertainment	3,085.40	-
Tyres	2,840.84	24.76
Packaging	2,670.94	-
Consultancy Services	379.27	1,886.55
Port Services	2,137.73	13.48
Gems and Jewellery	1,415.14	-
Printing and Publishing	365.45	-
Electronics	184.74	-
Rubber Products	122.63	-
Ship Building	82.37	-
Leather Products	16.43	-
Wood Based Products	2.40	-
Not applicable*	1,035,185.37	-
Grand Total	2,433,613.54	166,153.39

Includes exposure by way of refinance, derivative exposure and exposure counter-guaranteed by banks

* Exposure to overseas government / parastatal entities / central and state governments

Credit Exposure of industries where outstanding exposure is more than 5% of the Total Gross Credit Exposure of the Bank

Industry	Total Exposure# (₹ million)	% Of Total Gross Credit Exposure
Financial Services	573,961.90	22.08%
Not Applicable*	1,035,185.37	39.82%

Includes exposure by way of refinance, derivative exposure and exposure counter-guaranteed by banks

* Exposure to overseas government / parastatal entities / central and state governments

(e) Residual Contractual Maturity Breakdown of Assets

₹ million

Inflows	1 to 14 days	15 to 28 days	29 days to 3 months	Over 3 to 6 months	Over 6 months to 1 year	Over 1 to 3 years	Over 3 to 5 years	Over 5 to 7 years	Over 7 to 10 years	Over 10 years	Total
Cash	0.24	-	-	-	-	-	-	-	-	-	0.24
Balances with RBI	28,683	-	-	-	-	-	-	-	-	-	28,683
Balances with other Banks	73,271	-	156	6,777	4,238	6	-	-	-	-	84,448
Investments	10,945	997	16,787	9,692	18,451	17,050	36,154	17,339	76,468	7,305	211,187
Advances	62,838	81,375	237,589	131,958	257,716	426,850	345,355	188,701	194,947	109,909	2,037,239
Fixed Assets	-	-	-	-	-	0	-	-	-	3,352	3,352
Other Assets	5,070	1,476	43,325	11,651	220	12,781	0	3	-	55,649	130,176
Total	180,808	83,848	297,858	160,079	280,626	456,686	381,509	206,043	271,415	176,214	2,495,085

(f) Amount of Non-Performing Assets (NPA)

Sr. No.	Items	₹ million
		31-03-2026
(g)	Gross NPAs	11,974.98
	Sub-Standard	320.71
	Doubtful 1	-
	Doubtful 2	3,834.84
	Doubtful 3	7,819.44
	Loss	-
(h)	Net NPAs	192.43
(i)	NPA Ratios	
	Gross NPAs to Gross Advances (%)	0.57
	Net NPAs to Net Advances (%)	0.01
(j)	Movement of NPAs (Gross)	
	Opening balance	32,197.30
	Additions	3,418.85
	Reductions	(23,641.17)
	Closing Balance	11,974.98
(k)	Movement of Provisions for NPAs	
	Specific Provisions	
	Opening Balance	29,670.00
	Provisions made during the period	945.66
	Write-off	(590.92)
	Write back of excess provisions	(18,242.18)
	Any Other Adjustments, including transfers between provisions	-
	Closing Balance	11,782.56
	General Provisions	
	Opening Balance	-
	Provisions made during the period	-
	Write-off	-
	Write back of excess provisions	-
	Any Other Adjustments, including transfers between provisions	-
	Closing Balance	-
Write-offs and recoveries that have been booked directly to the income statement	-	
(l)	Amount of Non-Performing Investments	19,975.78
(m)	Amount of Provisions held for Non-Performing Investments	19,903.06

Sr. No.	Items	₹ million
		31-03-2026
(n)	Movement of Provisions for Depreciation on Investments	
	Opening Balance	22,529.39
	Provisions made during the period	1,792.03
	Write-off	(222.44)
	Write Back of excess Provisions	(344.71)
	Closing Balance	23,754.27

(o) Top 5 Industries based on Total Credit Exposure as on March 31, 2026

₹ million

Industry	Gross NPA	Specific Provisions	General Provisions	Specific provisions during the current period	Write-offs during the current period
Top 5 Industries	4,904.42	4,904.42	-	310.33	-

(p) Geography-wise break-up of gross NPAs, specific provision and general provision as on March 31, 2026

₹ million

Category	Gross NPA	Specific Provisions	General Provisions
Domestic	3,303.63	3,111.21	-
Overseas	8,671.35	8,671.35	-

Table DF-4: Credit Risk Disclosures for Portfolios subject to Standardized Approach

(i) Qualitative Disclosures

(a) For portfolios under the standardized approach

Credit rating agencies

The Bank is using the ratings assigned by the following domestic external credit rating agencies, approved by the RBI:

- CARE Ratings Ltd
- CRISIL Ratings Ltd
- ICRA Ltd
- India Ratings and Research Private Ltd.
- Acuite Ratings and Research Ltd.
- Infomerics Valuation and Rating Private Ltd.
- Brickworks Ratings Pvt. Ltd (subject to conditions as per RBI circular dated July 10, 2024)

The Bank is using the ratings assigned by the following international credit rating agencies, approved by the RBI:

- Fitch Ratings
- Moody's
- Standard & Poor's
- CareEdge Global IFSC Limited

Types of exposures for which each Agency is used

All long term and short-term ratings assigned by the credit rating agencies specifically to the Bank's long term and short-term exposures respectively are considered by the Bank as issue specific ratings.

For assets in the Bank's portfolio that have contractual maturity less than or equal to one-year, short term ratings accorded by the chosen credit rating agencies are considered relevant. For other assets, which have a contractual maturity of more than one-year, long term ratings accorded by the chosen credit rating agencies are considered relevant.

Description of the process used to transfer Public Issue Ratings onto comparable assets in the Banking Book

The key aspects of the Bank's external ratings application framework are as follows:

- All long-term and short-term ratings assigned by the credit rating agencies specifically to the Bank's long term and short term exposures respectively are

considered by the Bank as issue specific ratings.

- Foreign sovereign and foreign bank exposures are risk-weighted based on issuer ratings assigned to them.
- The Bank ensures that the external rating of the facility/borrower has been reviewed at least once by the external credit rating agency during the previous 15 months and is in force on the date of its application.
- Where multiple issuer ratings are assigned to an entity by various credit rating agencies, the risk weight is determined as follows:
 - ✓ If there is only one rating by a chosen credit rating agency for a particular claim, then that rating is used to determine the risk weight of the claim.
 - ✓ If there are two ratings accorded by chosen credit rating agencies, which map into different risk weights, the higher risk weight is applied.
 - ✓ If there are three or more ratings accorded by chosen credit rating agencies with different risk weights, the ratings corresponding to the two lowest risk weights are referred to and the higher of those two risk weights is applied, i.e., the second lowest risk weight.

(ii) **Quantitative Disclosures:**

(b) **Amount of the Bank's Exposures – Gross Advances (Rated & Unrated) in Major Risk Buckets – under Standardized Approach, after factoring Risk Mitigants (i.e., Collaterals)**

Sr. No.	Particulars	₹ million	
		Fund Based 31-03-2026	Non-Fund Based 31-03-2026
1	Below 100% Risk Weight	2,050,354.11	99,991.95
2	100% Risk Weight	123,155.50	13,525.86
3	More than 100% Risk Weight	256,959.23	36,596.70
4	Deducted (Risk Mitigants)	-	-
5	TOTAL	2,430,468.83	150,114.51

Table DF-5: Credit Risk Mitigation: Disclosures for Standardised Approaches

(i) Qualitative Disclosures

As stipulated by the RBI guidelines, the Bank reduces its credit exposure to counterparty when calculating its capital requirements to the extent of risk mitigation provided by the eligible collateral as specified in the Basel III guidelines.

The RBI guidelines on Basel III allow the following credit risk mitigants to be recognised for regulatory capital purposes:

- a. Eligible financial collateral, which include cash (deposited with the Bank), gold (including bullion and jewellery, subject to collateralised jewellery being benchmarked to 99.99% purity), securities issued by Central and State Governments, Kisan Vikas Patra, National Savings Certificates, life insurance policies with a declared surrender value issued by an insurance company, which is regulated by the insurance sector regulator, certain debt securities, mutual fund units where daily net asset value is available in public domain and the mutual fund is limited to investing in the instruments listed above
- b. On-balance sheet netting, which is confined to loans/advances and deposits, where banks have legally enforceable netting arrangements, involving specific lien with proof of documentation.
- c. Guarantees, where these are direct, explicit, irrevocable and unconditional. Further, the eligible guarantors would comprise:
 - Sovereigns, sovereign entities stipulated in the RBI guidelines on Basel III, banks and primary dealers with a lower risk weight than the counterparty; and
 - Other entities, which are rated better than the entities for which the guarantee is provided.

The Bank reckons the permitted credit risk mitigants for obtaining capital relief only when the credit risk mitigant fulfils the conditions stipulated for eligibility and legal certainty by RBI in its guidelines on Basel III.

The Bank adjusts the value of any collateral received for possible future fluctuations in the value of the collateral in line with the requirements specified in the Basel III guidelines. These adjustments, also referred to as 'haircuts', produce

volatility-adjusted amounts for collateral which are then reduced from the exposure to compute the capital charge based on the net exposure and applicable risk weights.

Currently, the Bank does not have any concentration risk within credit risk mitigation.

(ii) Quantitative Disclosures

		₹ million
S. No	Particulars	31-03-2026
(a)	The total exposure (after, where applicable, on- or off-balance sheet netting) that is covered by eligible financial collateral after the application of haircuts for each separately disclosed credit risk portfolio	5,375.70
(b)	The total exposure (after, where applicable, on- or off- balance sheet netting) that is covered by guarantees/credit derivatives (whenever specifically permitted by RBI) for each separately disclosed portfolio	935.31

Table DF-6: Securitisation Exposures: Disclosure for Standardised Approach

(i) Qualitative Disclosures

The Bank has not undertaken any securitization activities for standard assets as an originator, investor, or service provider during the current reporting period or in previous periods. As such, there are no securitization exposures in the banking or trading book, and no capital requirements arise from such activities.

As the Bank has not participated in any securitization transactions, there are no accounting policies to be described regarding recognition of securitization income, valuation of retained interests, or treatment of synthetic securitizations.

Table DF-7: Market Risk in Trading Book

(i) Qualitative Disclosures

Market risk is the risk that arises from movements in the prices of equity/debt instruments, interest rates, exchange rates, and commodity prices. In essence, market risk is the risk arising from changes in the markets to which an organization has exposure.

The market risk is managed through Board approved policies viz. Integrated Risk Management Policy (IRMP) and Consolidated Treasury Operations Policy (CTOP).

The Bank's IRMP also governs the management of liquidity risk and outlines the scope of identification criteria, measurement, management, and reporting framework for liquidity risk.

Liquidity Risk refers to the potential that the Bank will be unable to meet its obligations as they become due, because of (a) an inability to liquidate assets or obtain adequate funding (referred to as "funding liquidity risk") or (b) cannot easily unwind or offset specific exposures without significantly lowering market prices because of inadequate market depth or market disruptions ("market liquidity risk").

Bank's Board is responsible for providing the oversight over Liquidity Risk Management. The RMC is responsible for recommending the Risk Policies to the Board and implementing the policies along with evaluation of the risks faced by the Bank.

Bank follows the prudential gap limits set by RBI as well as internal limits set by the Board to monitor:

- Negative liquidity gap limits at individual currency level as well as on a consolidated currency level. The negative gap limits are set for individual buckets as well as at a cumulative time period level for providing early warning signals of impending liquidity problems.
- Positive cumulative liquidity gap limits at consolidated level in order that the Bank is not adversely influenced by huge positive gaps in a falling interest rate scenario.
- Bank also prepares a 7 days cashflow statement on weekly basis to ensure enough liquidity for next 7 days.
- Contingency Funding Plan (CFP) each month which would incorporate stress scenarios in the base liquidity position over the next one month to assess the ability of the Bank to withstand the same.

Bank's liquidity position is monitored by ALCO on a monthly basis and is reported to RMC on a quarterly basis. The Bank's IRMP which governs liquidity risk is reviewed by the Board on annual basis.

In line with Bank's policy, AFS and HFT investments are made to manage liquidity and interest rate risk. Along with the details of eligible instruments, the CTOP also details out certain key aspects of the investment such as investible surplus, investment objectives, approved instruments and their characteristics, exposure limits, ALCO, and Fund Management Committee (FMC) charters.

Organization Structure for Market Risk Management:

The Board of Directors: The Board of Directors has the responsibility for deciding the overall risk management policy and strategy.

The RMC of the Board: The RMC monitors and oversees implementation of the risk management policy, including evaluating the adequacy of risk management systems.

The Asset Liability Committee (ALCO): The ALCO constituted by the Board, is the executive committee within the Bank for addressing market risk, comprising Asset-Liability Management (ALM), interest & exchange rate risks and liquidity risk.

The Funds Management Committee (FMC): FMC is responsible for the day-to-day investment/disinvestment and resource-raising functions.

Limits:

The price risk of the trading book is monitored through measures such as PV01, VaR, foreign exchange net overnight open position and stop loss limits. The management of price risk of the trading book is detailed in the CTOP.

(ii) Quantitative Disclosures

Capital requirements for market risk

The following table sets forth, the capital requirements for market risk (general and specific) as on March 31, 2026. The capital requirement is calculated as per the minimum capital requirement of 9% of the Market Risk weighted Assets (MRWA).

Capital Requirements for:	₹ million
- for interest rate risk	4,135.06
- for equity position risk	572.90
- for foreign exchange (including gold) risk	1,012.50

Table DF-8: Operational Risk

(i) Qualitative Disclosures

Operational Risk, in general, is a collective term conventionally applied to all risks which cannot be classified as credit or market risks and can be broadly defined as the risk of loss resulting from inadequate or failed internal processes, people, and systems, or from external events. Operational Risk management seeks to identify why a loss happened and at the broadest level includes the breakdown of four causes: processes, people, systems, and external factors. Operational risk is intrinsic to the Bank and hence is an important component of its enterprise-wide risk management systems. The operating procedures for mitigating operational risk and safeguarding against technical and human errors are documented in the IRMP. The Bank has in place a Board-approved framework on business continuity plan, to ensure the ability to operate seamlessly and limit losses in the event of severe business disruption.

Operational risk monitoring, control and mitigation

The Integrated Risk Management Policy establishes lines of responsibilities for Board of Directors (BOD), Risk Management Committee (RMC) of the Board, Operational Risk Management Committee (ORMC), and the Risk Management Group (RMG). Operational Risk Management Committee (ORMC) monitors the Operational Risk and reports to RMC. The Bank has defined a scorecard-based methodology for evaluation of Operational Risk Events (OREs) on a monthly basis. There is an identified list of potential risk events, which are monitored on monthly basis and reported to ORMC on a quarterly basis. The mitigation plan is decided on case-to-case basis. The Bank appoints an external firm to periodically monitor the operational risk events in systems and procedures, and to assess the controls to mitigate operational risk in various areas of operations.

Capital allocation for operational risk

As per the RBI guidelines, the Bank follows the Basic Indicator Approach for computation of the operational risk capital.

Table DF-9: Interest Rate Risk in the Banking Book (IRRBB)

(i) Qualitative Disclosures

Interest Rate Risk in the Banking Book (IRRBB) refers to the risk of loss in earnings through impact on Net Interest Income (NII) or economic value of the Bank's Banking Book because of movement in interest rates. Interest rate risk arises from holding assets / liabilities and Off-Balance Sheet [OBS] items with different principal amount, maturity dates or repricing dates thereby creating exposure to changes in levels of interest rates. For the purpose of interest rate risk analysis, the Banking book includes all the items with the exception of the items that are part of the trading book.

The Bank's Integrated Risk Management Policy governs the management of interest rate risk. Gap analysis is monitored by ALCO on a monthly basis by measuring mismatches between rate sensitive liabilities and rate sensitive assets for time buckets ranging from "1-28 days" to "over 10 years".

The Bank has also put in place interest rate risk management technique from the "Earnings Perspective" involving estimation of the impact of change in interest-rates on the Net Interest Income (NII) over the period of one year.

The policy stipulates conducting duration gap analysis from Economic Value of Equity (EVE) perspective. The EVE is defined as the difference between the economic value of assets and economic value of liabilities in response to a change in the interest rate. The linkage between the two is established via modified duration of rate sensitive assets and liabilities. A prudential limit is set by ALCO with respect to impact on economic value for 1% change in interest rate. The measurement of IRRBB is done on a monthly basis and is reported to ALCO on a monthly basis and to RMC on a quarterly basis.

Organization Structure for Interest Rate Risk Management:

The Board of Directors: The Board of Directors has the responsibility for deciding the overall risk management policy and strategy.

The RMC of the Board: The RMC monitors and oversees implementation of the risk management policy, including evaluating the adequacy of risk management systems.

The Asset Liability Committee (ALCO): ALCO is responsible for monitoring of the interest rate risk inherent in the banking book.

(ii) Quantitative Disclosures

Level of interest rate risk

The following table sets forth estimated impact on the net interest income (NII) because of changes in interest rates on interest sensitive positions as on March 31, 2026, assuming a parallel shift in the yield curve.

₹ million

Earnings Perspective	Change in interest rates	
	-100 basis points	+100 basis points
INR	(1,398.79)	1,398.79
USD	(773.60)	773.60
Others	(146.23)	146.23
Total	(2,318.62)	2,318.62

The following table sets forth the estimated impact on economic value of equity (EVE) because of changes in interest rates on interest sensitive positions as on March 31, 2026, assuming a parallel shift in the yield curve.

₹ million

Economic Value of Equity (EVE)	Change in interest rates	
	-100 basis points	+100 basis points
INR	(1,208.20)	1,208.20
USD	(138.46)	138.46
Others	(190.84)	190.84
Total	(1,537.50)	1,537.50

Table DF-10: General Disclosures for Exposures Related to Counterparty Credit Risk

(i) Qualitative Disclosures

The Bank's derivative policy, included in the Consolidated Treasury Operations Policy, inter-alia, segregates the Bank's derivative portfolio into the following three categories depending on the purpose of undertaking the deals:

- i. As User – to manage market risk of its assets and liabilities, as also for its resource management (ALM Book).
- ii. As Merchant – to offer derivative products to its customers and non-customers (together referred to as 'clients') for managing their currency and interest rate risks, on back-to-back basis (Merchant Book).
- iii. As Market Maker – to build up a position in swaps such as foreign exchange swaps, currency swaps and / or foreign currency interest rate swaps and offer two-way quotes (bid / offer) to clients and other market makers (Treasury Book).

Currently, Bank is participating in derivative market as a user to hedge risk of underlying exposure of its own and that of its customers. The Bank is dealing in following derivative products:

- Foreign Exchange forward contracts and currency swaps.
- Interest Rate Swaps.

Bank presently does not undertake transactions under Credit Default Swaps and options. Measurement and management of various risks is ensured by setting up various limits such as counter party limits, stop loss limits, and exposure limits etc.

The derivative transactions are undertaken only with the approved counterparties for which counterparty exposure limits (CELs) are fixed in terms of Board approved CEL model. Further, the roles for undertaking of transaction, follow-up, monitoring and management of CCR are clearly defined through functional segregation of responsibilities between front-office, mid office and back-office functions.

Bank computes the exposure under the Current Exposure Method for counterparty credit risk capital, based on the RBI's Basel III Master Direction. Capital for CCR exposure is assessed based on Standardised Approach (both for default risk capital and CVA capital charges). Credit exposures are monitored to ensure that they do not exceed the approved credit limits.

The Bank has entered Credit Support Annex ('CSA') agreements with domestic and foreign covered entities as per extant margining framework by RBI, wherever applicable. CSA defines the terms or rules under which collateral is posted or transferred between derivative counterparties to mitigate the credit risk arising from "in the money" derivative positions on OTC Derivative contracts. The collateral exchanged under CSA arrangements are primarily cash. Further, these agreements do not warrant incremental collateral posting by Bank owing to credit rating downgrade.

(ii) Quantitative Disclosures

The following table sets forth, the derivative exposure calculated using Current Exposure Method (CEM) and the balance outstanding as at March 31, 2026.

₹ million

Particulars	IRS	CCS	FRA/ Forward
Gross Positive Fair Value of Contracts	2,863.26	3,322.77	0.30
Netting Benefits	-	-	-
Netted Current Credit Exposure	2,863.26	3,322.77	0.30
Collateral held (e.g. Cash, G-sec, etc.)	-	-	-
Net Derivatives Credit Exposure	2,863.26	3,322.77	0.30
Exposure amount (under CEM)	7,536.31	6104.28	167.30
Notional value of Credit Derivative hedges	-	-	-
Credit derivative transactions that create exposures to CCR	-	-	-

As per the Basel III Master Direction, for capital adequacy computation, banks in India are required to adopt the comprehensive approach, which allows fuller offset of collateral against exposures, by effectively reducing the exposure amount by the value ascribed to the collateral. Hence, collateral received from the counterparty can be fully offset against the exposure and excess collateral posted

over the net MTM payable will form part of exposure. However, as the collateral is received at counterparty-wise and not product or deal-wise, collateral netting off has not been considered in the above table. As on March 31, 2026, collateral paid is ₹5,248.95 million and collateral received is ₹3,486.28 million under CSA. There were no Credit Default Swaps outstanding as on March 31, 2026.

Table DF-11: Composition of Capital

Amount in ₹ million

Particulars			Ref No
Common Equity Tier 1 capital: instruments and reserves			
1)	Directly issued qualifying common share capital plus related stock surplus (Share premium)	159,093.66	A
2)	Retained earnings	129,300.11	B1
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	288,393.78	
Common Equity Tier 1 capital: regulatory adjustments			
7)	Prudential valuation adjustments	-	
8)	Goodwill (net of related tax liability)	-	
9)	Intangibles (net of related tax liability)	3,860.66	C1
10)	Deferred tax assets	15,169.47	C2
11)	Cash-flow hedge reserve	-	
12)	Shortfall of provisions to expected losses	-	
13)	Securitization 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-up capital on reported balance sheet)	-	
17)	Reciprocal crossholdings 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 AIFI 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)	-	
20)	Mortgage servicing rights (amount above 10% threshold)	-	
21)	Deferred tax assets arising from temporary differences ¹⁹ (amount above 10% threshold, net of related tax liability)	-	
22)	Amount exceeding the 15% threshold	-	
23)	of which: significant investments in the common stock of financial entities	-	
24)	of which: mortgage servicing rights	-	

Particulars		Ref No
25)	of which: deferred tax assets arising from temporary differences	-
26)	National specific regulatory adjustments (26a+26b+26c+26d)	-
26a)	of which: Investments in the equity capital of 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 AIF123	-
26d)	of which: Unamortized pension funds expenditures	-
27)	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	19,030.13
29)	Common Equity Tier 1 capital (CET1)	269,363.65
Additional Tier 1 capital: instruments		
30)	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus (share premium) (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	-
Additional Tier 1 capital: regulatory adjustments		-
37)	Investments in own Additional Tier 1 instruments	-
38)	Reciprocal crossholdings 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 AIFI 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)	-

Particulars		Ref No
41)	National specific regulatory adjustments (41a+41b)	-
41a)	<i>of which:</i> Investments in the Additional Tier 1 capital of unconsolidated insurance subsidiaries	-
41b)	<i>of which:</i> Shortfall in the Additional Tier 1 capital of majority owned financial entities which have not been consolidated with the AIFI	-
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)	Additional Tier 1 capital (AT1)	-
45)	Tier 1 capital (T1 = CET1 + AT1) (29 + 44)	269,363.65
Tier 2 capital: instruments and provisions		-
46)	Directly issued qualifying Tier 2 instruments plus related stock surplus	-
47)	<i>Directly issued capital instruments subject to phase out from Tier 2</i>	-
48)	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	-
49)	<i>of which: instruments issued by subsidiaries subject to phase out</i>	-
50)	Provisions	14,488.12
51)	Tier 2 capital before regulatory adjustments	14,488.12
Tier 2 capital: regulatory adjustments		
52)	Investments in own Tier 2 instruments	-
53)	Reciprocal crossholdings in Tier 2 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 AIFI does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)	-
55)	Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	-
56)	National specific regulatory adjustments (56a+56b)	-
56a)	<i>of which:</i> Investments in the Tier 2 capital of unconsolidated insurance subsidiaries	-
56b)	<i>of which:</i> Shortfall in the Tier 2 capital of majority owned financial entities which have not been consolidated with the AIFI	-
57)	Total regulatory adjustments to Tier 2 capital	-
58)	Tier 2 capital (T2)	14,488.12
59)	Total capital (TC = T1 + T2) (45 + 58)	283,851.77
60)	Total risk weighted assets (60a + 60b + 60c)	1,075,513.20
60a)	<i>of which:</i> total credit risk weighted assets	935,300.34

Particulars		Ref No
60b)	of which: total market risk weighted assets	63,560.58
60c)	of which: total operational risk weighted assets	76,652.28
Capital ratios and buffers		
61)	Common Equity Tier 1 (as a percentage of risk weighted assets)	25.04%
62)	Tier 1 (as a percentage of risk weighted assets)	25.04%
63)	Total capital (as a percentage of risk weighted assets)	26.39%
64)	NA	-
65)	NA	-
66)	NA	-
67)	NA	-
68)	NA	-
National minima (if different from Basel III)		
69)	National Common Equity Tier 1 minimum ratio (if different from Basel III minimum)	5.5%
70)	National Tier 1 minimum ratio (if different from Basel III minimum)	7%
71)	National total capital minimum ratio (if different from Basel III minimum)	9%
Amounts below the thresholds for deduction (before risk weighting)		
72)	Non-significant investments in the capital of other financial entities	762.42
73)	Significant investments in the common stock of financial entities	-
74)	Mortgage servicing rights (net of related tax liability)	-
75)	Deferred tax assets arising from temporary differences (net of related tax liability)	-
Applicable caps on the inclusion of provisions in Tier 2		
76)	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardized approach (prior to application of cap)	9,644.80
77)	Cap on inclusion of provisions in Tier 2 under standardized approach	11,691.25
78)	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	-
79)	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	-
Capital instruments subject to phase-out arrangements		
80)	<i>Current cap on CET1 instruments subject to phase out arrangements</i>	-
81)	<i>Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)</i>	-
82)	<i>Current cap on AT1 instruments subject to phase out arrangements</i>	-
83)	<i>Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)</i>	-

Particulars		Ref No
84)	<i>Current cap on T2 instruments subject to phase out arrangements</i>	-
85)	<i>Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)</i>	-

Notes to the template

Row No. of the template	Particulars	₹ million
10	Deferred tax assets associated with accumulated losses	-
	Deferred tax assets (excluding those associated with accumulated losses) net of Deferred tax liability	15,169.47
	Total as indicated in row 10	15,169.47
19	If investments in insurance subsidiaries are not deducted fully from capital and instead considered under 10% threshold for deduction, the resultant increase in the capital of AIFI	-
	of which: Increase in Common Equity Tier 1 capital	-
	of which: Increase in Additional Tier 1 capital	-
	of which: Increase in Tier 2 capital	-
26b	If investments in the equity capital of unconsolidated non-financial subsidiaries are not deducted and hence, risk weighted then:	-
	(i) Increase in Common Equity Tier 1 capital	-
	(ii) Increase in risk weighted assets	-
50	Eligible Provisions included in Tier 2 capital	9,644.80
	Eligible Revaluation Reserves included in Tier 2 capital	-
	Total of row 50	14,488.12

Table DF-12: Composition of Capital – Reconciliation Requirements
Step - 1

₹ million

Sr. No.	Particulars	Balance sheet as in financial statements	Balance sheet under regulatory scope of consolidation
		As on March 31, 2026	As on March 31, 2026
A	Capital & Liabilities		
i	Paid-up Capital	159,093.66	159,093.66
	Reserves & Surplus	138,636.25	138,636.25
	Minority Interest	-	-
	Total Capital	297,729.91	297,729.91
ii	Deposits	766.31	766.31
	<i>of which: Deposits from banks</i>	-	-
	<i>of which: Customer deposits</i>	-	-
	<i>Of which: Other deposits (including deposits from FIs)</i>	766.31	766.31
iii	Borrowings	2,052,693.07	2,052,693.07
	<i>of which: From RBI</i>	-	-
	<i>of which: From banks</i>	630,690.69	630,690.69
	<i>of which: From other institutions & agencies</i>	15,299.12	15,299.12
	<i>of which: Others (Bonds, CP, CD, TREPS & CROMS)</i>	1,406,703.25	1,406,703.25
	<i>of which: Capital instruments</i>	-	-
iv	Other liabilities & provisions	185,186.43	185,186.43
	Total Liabilities	2,536,375.72	2,536,375.72
B	Assets		
i	Cash and balances with the Reserve Bank of India	28,683.28	28,683.28
	Balance with banks and money at call and short notice	84,448.20	84,448.20
ii	Investments:	211,186.51	211,186.51
	<i>of which: Government securities</i>	186,237.06	186,237.06
	<i>of which: Other approved securities</i>	-	-
	<i>of which: Shares</i>	2,558.96	2,558.96
	<i>of which: Debentures & Bonds</i>	1,693.93	1,693.93
	<i>of which: Subsidiaries / Joint Ventures / Associates</i>	3.23	3.23
	<i>of which: Others (Commercial Papers, Mutual Funds etc.)</i>	20,693.33	20,693.33
iii	Loans and advances	2,077,790.45	2,077,790.45
	<i>of which: Loans and advances to banks</i>	439,768.87	439,768.87
	<i>of which: Loans and advances to customers</i>	1,638,021.59	1,638,021.59
iv	Fixed assets	3,351.83	3,351.83
v	Other assets	130,915.44	130,915.44

Sr. No.	Particulars	Balance sheet as in financial statements	Balance sheet under regulatory scope of consolidation
		As on March 31, 2026	As on March 31, 2026
	<i>of which:</i> Goodwill and intangible assets	-	-
	<i>of which:</i> Deferred tax assets	15,169.47	15,169.47
vi	Goodwill on consolidation	-	-
vii	Debit balance in Profit & Loss account	-	-
	Total Assets	2,536,375.72	2,536,375.72

The scope of regulatory consolidation and accounting consolidation is identical for Exim Bank and there is no difference between regulatory consolidation and accounting consolidation.

Step – 2

₹ million

Sr. No.	Particulars	Balance sheet as in financial statements	Balance sheet under regulatory scope of consolidation	Ref No.
		As on March 31, 2026	As on March 31, 2026	
A	Capital & Liabilities			
i	Paid-up Capital	159,093.66	159,093.66	A
	<i>of which:</i> Amount eligible for CET1	159,093.66	159,093.66	
	<i>of which:</i> Amount eligible for AT1	-	-	
	Reserves & Surplus	138,636.25	138,636.25	B
	<i>Out of which:</i> Amount eligible for CET1	129,300.11	129,300.11	B1
	<i>Out of which:</i> Amount eligible for Tier 2	5,056.14	5,056.14	B2
	<i>Out of which:</i> Balance in Profit & Loss Account	4,280.00	4,280.00	B3
	Minority Interest	-	-	
	Total Capital	297,729.91	297,729.91	
ii	Deposits	766.31	766.31	
	<i>of which:</i> Deposits from banks	-	-	
	<i>of which:</i> Customer deposits	-	-	
	<i>of which:</i> Other deposits (including deposits from FIs)	766.31	766.31	
iii	Borrowings	2,052,693.07	2,052,693.07	
	<i>of which:</i> From the Reserve Bank of India	-	-	
	<i>of which:</i> From banks	630,690.69	630,690.69	
	<i>of which:</i> From other institutions & agencies	15,299.12	15,299.12	
	<i>of which:</i> Others (Bonds, CP, CD, TREPS & CROMS)	1,406,703.25	1,406,703.25	
	<i>of which:</i> Capital instruments	-	-	
iv	Other liabilities & provisions	185,186.43	185,186.43	

Sr. No.	Particulars	Balance sheet as in financial statements	Balance sheet under regulatory scope of consolidation	Ref No.
		As on March 31, 2026	As on March 31, 2026	
	of which: DTLs related to goodwill	-	-	
	of which: DTLs related to intangible assets	-	-	
	Total Liabilities	2,536,375.72	2,536,375.72	

B Assets				
i	Cash and balances with the Reserve Bank of India	28,683.28	28,683.28	
	Balance with banks and money at call and short notice	84,448.20	84,448.20	
ii	Investments:	211,186.51	211,186.51	
	<i>of which:</i> Government securities	186,237.06	186,237.06	
	<i>of which:</i> Other approved securities	-	-	
	<i>of which:</i> Shares	2,558.96	2,558.96	
	<i>of which:</i> Debentures & Bonds	1,693.93	1,693.93	
	<i>of which:</i> Subsidiaries / Joint Ventures / Associates	3.23	3.23	
	<i>of which:</i> Others (Commercial Papers, Mutual Funds etc.)	20,693.33	20,693.33	
iii	Loans and advances	2,077,790.45	2,077,790.45	
	<i>of which:</i> Loans and advances to banks	439,768.87	439,768.87	
	<i>of which:</i> Loans and advances to customers	1,638,021.59	1,638,021.59	
iv	Fixed assets	3,351.83	3,351.83	
v	Other assets	130,915.44	130,915.44	C
	<i>of which:</i> Goodwill and intangible assets	3,860.66	3,860.66	
	<i>Out of which:</i> Goodwill	-	-	
	<i>Out of which:</i> Other Intangibles (excluding MSRs)	3,860.66	3,860.66	C1
	<i>of which:</i> Deferred tax assets	15,169.47	15,169.47	C2
vi	Goodwill on consolidation	-	-	
vii	Debit balance in Profit & Loss account	-	-	
	Total Assets	2,536,375.72	2,536,375.72	

Table DF – 15: Disclosure Requirements for Remuneration

Not applicable as this disclosure is applicable only to Private Sector Banks, Foreign Banks operating in India and Private Sector AIFs, if any.

Table DF – 16: Equities – Disclosure for Banking Book Positions

(i) Qualitative Disclosures

In accordance with RBI guidelines and in line with Bank’s Consolidated Treasury Operations Policy on investment classification and valuation, investments are classified on the date of purchase into “Held for Trading” (HFT), “Available for Sale” (AFS) and “Held to Maturity” (HTM) categories. Investments which Bank intends to hold till maturity are classified as HTM securities.

Investments in equity of subsidiaries and joint ventures are required to be classified under HTM category in accordance with RBI guidelines. These are held with a strategic objective to maintain strategic relationships or for strategic business purposes.

As per the RBI guidelines, investments classified under HTM category need not be marked to market and carried at acquisition cost. Any diminution, other than temporary, in the value of equity investment is provided for. Any loss on sale of investments in HTM category is recognized in the profit and loss statement. Any profit on sale of investments under HTM category is recognized in the profit and loss statement and is then appropriated to capital reserve, net of taxes and statutory reserve. The cumulative realised gain/(loss) arising from sale and liquidation of these securities in the reporting period is Nil.

(ii) Quantitative Disclosures

₹ million			
Sr No	Investments	Value disclosed in Balance Sheet	Fair Value
1	Investments in G-Sec	65,950.00	65,986.32
2	Investments in Shares of Subsidiaries	868.82	1,016.66
3	Other Investments including Venture Capital Funds	348.23	326.40

For quoted securities a comparison to publicly quoted share values where share price is materially different from fair value.

₹ million			
2	Type and Nature of Investments	Publicly traded	Privately held
	Nil		

3	The cumulative realized gains (losses) arising from sales and liquidations in the reporting period.	Nil	
4	Total unrealized gains (losses)		
5	Total latent revaluation gains (losses)		
6	Any amounts of the above included in Tier 1 and /or Tier 2 capital		
7	Capital requirements broken down by appropriate equity groupings, consistent with the Bank's methodology, as well as the aggregate amounts and the type of equity investments subject to any supervisory transition or grandfathering provisions regarding regulatory capital requirements.		

Table DF – 17: Summary Comparison of Accounting Assets vs. Leverage Ratio Exposure Measure

	Item	₹ million
1	Total consolidated assets as per published financial statements	2,536,375.72
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 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	13,807.89
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)	424,497.19
7	Other adjustments	(19,030.13)
8	Leverage ratio exposure	2,955,650.67

Table DF-18: Leverage ratio common disclosure template
Leverage Ratio

Sr. No	Particulars	₹ million
	On- Balance Sheet Exposures	
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	2,536,375.72
2	(Asset amounts deducted in determining Basel III Tier 1 capital)	(19,030.13)
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	2,517,345.59
	Derivative Exposures	
4	Replacement cost associated with all derivatives transactions (i.e., net of eligible cash variation margin)	6,186.32
5	Add-on amounts for PFE associated with all derivatives Transactions	11,107.85
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)	(3,486.28)
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)	13,807.89
	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	909,769.26
18	(Adjustments for conversion to credit equivalent amounts)	(485,272.07)
19	Total Off-balance sheet items (sum of lines 17 & 18)	424,497.19
	Capital and total exposures	
20	Tier 1 Capital	269,363.65
21	Total Exposures (Sum of lines 3, 11, 16, and 19)	2,955,650.67
	Leverage Ratio	
22	Basel III Leverage Ratio (division of line 20 by line 21)	9.11%

Main Features of Capital Instruments

Disclosure pertaining to main features of Capital (DF-13) and terms & conditions (DF-14) have been disclosed separately on the Bank's website under Regulatory Disclosures section. The link to this section is:
<https://www.eximbankindia.in/investor-relations>