Basel III - Pillar 3 Disclosures as on December 31st 2020

Table DF-2-Capital Adequacy

Qualitative Disclosures

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

The Bank is following standardized approach, Standardized Duration approach and Basic Indicator approach for measurement of capital charge in respect of credit risk, market risk and operational risk respectively.

The computation of Capital for credit risk under Standardized Approach is done granularly borrower & account wise based on the data captured through Core Banking Solution. Bank is also taking efforts on an ongoing basis for the accuracy of the data. The various aspects of NCAF norms are imparted to field level staff regularly through circulars and letters for continuous purification of data and to ensure accurate computation of Risk Weight and Capital Charge. The Bank has used the credit risk mitigation in computation of capital for credit risk, as prescribed in the RBI guidelines under Standardized Approach.

The capital for credit risk on Loans and Advances, market risk and operational risk as per the prescribed approaches are being computed at the bank's Head Office and aggregated to arrive at the position of bank's CRAR. The bank has followed the RBI guidelines in force, to arrive at the eligible capital funds, for computing CRAR.

Besides computing CRAR under the Pillar I requirement, the Bank also periodically undertakes stress testing in various risk areas to assess the impact of stressed scenario or plausible events on asset quality, liquidity, profitability and capital adequacy.

The bank conducts Internal Capital Adequacy Assessment Process (ICAAP) on an annual basis to assess the sufficiency of its capital funds to cover the risks specified under Pillar- II of Basel guidelines. The adequacy of Bank's capital funds to meet the future business growth is also assessed in the ICAAP document, which is approved by the Board. While the surplus CRAR available at present acts as a buffer to support the future activities, the headroom available for the bank for mobilizing Tier 1 and Tier 2 capital (subject to approval by the competent authorities) is also assessed to meet the required CRAR against future activities.

The Bank is having high quality Common Equity Tier 1 capital, as the entire components of CET1 capital comprises of Paid up Capital, Reserves & Surplus and retained earnings.

Minimum capital requirements under Basel-III:

Under the Basel III Capital Regulations, Banks are required to maintain a minimum Pillar 1 Capital (Tier-I + Tier-II) to Risk-weighted Assets Ratio (CRAR) of 9% on an on-going basis. Besides this minimum capital requirement, Basel III also provides for creation of capital conservation buffer (CCB). The transitional period of full implementation of Basel III capital regulation in India is extended up to 31st March 2020. Accordingly the CCB requirements were implemented from 31stMarch 2016 in phases and are to be fully implemented by March 31, 2020 to the extent of 2.50% of Risk weighted Assets. Due to COVID 19 pandemic, the implementation was deferred till 30.09.2020. The implementation was further deferred till 01.04.2021 vide RBI circular Ref.No.DOR.BP.BC.No.15/21.06.201/2020-2021 dated 29.09.2020. The banks are required to maintain minimum CRAR of 11.50% (including CCB of 2.50 %) as on 01.04.2021. RBI has again deferred the implementation of the last tranche of 0.625% of CCB from April 1, 2021 to October 1, 2021 vide RBI circular Ref.No.DOR.CAP.BC.No.34/21.06.201/2020-21 dated February 5, 2021.

The total regulatory capital funds under Basel-III norms consist of the sum of the following categories and banks are required to maintain 10.875% of Risk Weighted Assets (9% + 1.875%) by December 2020 with the phase in requirements under CCB from 2016.

- Tier 1 Capital comprises of:-
  - Common Equity Tier 1 capital (with a minimum of 5.50%)
  - Additional Tier 1 capital (1.50%)
  - Total Tier 1 capital of minimum 7%

- Tier 2 Capital (2%)
  - Total Tier 1 + Tier 2 should be more than 9%

- Capital Conservation Buffer (CCB) (with a minimum of 1.875%)
  - Total capital including CCB should be 10.875%

In line with the RBI guidelines for implementing the New Capital Adequacy Frame Work under Basel III, the bank has successfully migrated since April 01, 2013.

Component of Capital:

(₹ in millions)

Particulars	Amount
Common Equity Tier 1 (CET1) Capital	38977.38
Tier 1 Capital	38977.38

Tier 2 Capital	2459.01
Total Capital	41436.39

Quantitative Disclosure

(₹ in millions)

	Particulars		Amount
a)	**Capital requirement for Credit Risk: (@9% on risk Weighted Assets)**		
	• Portfolios subject to Standardised Approach		17704.88
	• Securitisation exposures		Nil
b)	**Capital requirements for Market Risk @ 9 % :**		
	• Standardised Duration Approach		1144.09
	○ Interest Rate Risk	1090.91	
	○ Equity Risk	38.32	
	○ Foreign Exchange Risk	14.86	
c)	**Capital requirements for Operational Risk @ 9% :**		
	• Basic Indicator Approach		2724.69
d)	Capital required under CCB (1.875%)		4494.51
e)	Total Capital required		26068.17
f)	Total Capital funds available		41436.39
g)	Total Risk Weighted Assets		239707.33
	Common Equity Tier I CRAR		16.26%
	Tier I CRAR		16.26%
	Tier II CRAR		1.03%
h)	Total CRAR		17.29%

2. Risk exposure and Assessment

Risk is an integral part of banking business in an ever dynamic environment, which is undergoing radical changes both on the technology front and product offerings. The main risks faced by the bank are credit risk, market risk and operational risk. The bank aims to achieve an optimum balance between risk and return to maximize shareholder value. The relevant information on the various categories of risks faced by the bank is given in the ensuing sections. This information is intended to give market participants a better idea on the risk profile and risk management practices of the bank.

The Bank has a comprehensive risk management system in order to address various risks and has set up an Integrated Risk Management Department (RMD), which is independent of operational departments. Bank has a Risk Management Committee of Board functioning at apex level for formulating, implementing and reviewing bank's risk management measures pertaining to credit, market and operational risks. Apart from the Risk Management Committee of the Board at apex level, the Bank has a strong Bank-wide risk management structure comprising of Risk Management Committee of Executives (RMCE) and Asset Liability Management Committee (ALCO) at senior management level.

The Bank has formulated the required policies such as Loan Policy, Credit Risk Management Policy, Credit Risk Mitigation Techniques & Collateral Management Policy, ALM Policy, Operational Risk Management Policy, Investment Policy, Foreign Exchange Risk Management Policy, Policy guidelines for Hedging Foreign Currency Exposure, Concurrent Audit Policy, Inspection Policy, IS Audit Policy, KYC policy, Credit Audit Policy, Stock Audit Policy, Outsourcing Policy, IT Business Continuity and Disaster Recovery Plan (IT BC-DRP), Risk Based Internal Audit Policy, Stress Testing Policy, Disclosure Policy, ICAAP Policy, etc., for mitigating the risks in various areas and monitoring the same. The bank continues to focus on refining and improving its risk measurement and management systems.

Table DF-3- CREDIT RISK: GENERAL DISCLOSURES

Qualitative Disclosures:

a. Credit Risk

Credit risk is the possibility of losses associated with diminution in the credit quality of borrowers or counter-parties. In a Bank's portfolio, Credit Risk arises mostly from lending activities of the Bank, as a borrower is unable to meet his financial obligations to the lender. It emanates from potential changes in the credit quality / worthiness of the borrowers or counter-parties.

Credit Rating & Appraisal Process

The Bank has well structured internal credit rating framework and well-established standardized credit appraisal / approval processes. Credit Rating is a decision-enabling tool that helps the bank to take a view on acceptability or otherwise of any credit proposal. In order to widen the scope and coverage further and to strengthen the credit risk management practices, the bank has developed risk sensitive in-house rating models during the year 2008-09 and 2009-10.

The parameters in internal rating take into consideration, the quantitative and qualitative issues relating to management risk, business risk, industry risk, financial risk, credit discipline, and also risk mitigation, based on the collaterals available.

Credit rating, as a concept, has been well internalized within the Bank. The rating for eligible borrower is reviewed at least once in a year. The Bank uses the credit ratings for deciding the interest rates on borrowal accounts. The advantage of credit rating is that it enables to rank different proposals and to do meaningful comparison.

With the view to migrate to advanced approaches in credit risk, the Bank has implemented the system driven rating using web based rating model solutions (RAM CRRM & CRESS) acquired from M/s.Crisil Risk & Infrastructure solutions Ltd.

The bank follows a well-defined multi layered discretionary power structure for sanction of loans. New Business Group (NBG) has been constituted at HO for considering in-principle approval for taking up fresh credit proposals above a specified cut-off.

Credit Risk Management Policies:

The Bank has put in place a well-structured Credit Risk Management Policy duly approved by the Bank’s Board. The Policy document defines organization structure, roles& responsibilities and, the processes whereby the Credit Risks carried out by the Bank can be identified, quantified & managed within the framework that the Bank considers consistent with its mandate and risk tolerance.

Credit Risk is monitored on a bank-wide basis and compliance with the risk limits approved by Board/Risk Management Committee of Board is ensured.

The Bank has taken earnest steps to put in place best credit risk management practices in the bank. In addition to Credit Risk Management Policy, the bank has also framed Board approved Loan Policy, Investment Policy, etc., which form integral part in monitoring Credit risk in the bank. Besides, the bank has framed a policy on Credit Risk Mitigation Techniques & Collateral Management which lays down the details of securities (both Primary and Collateral) normally accepted by the Bank and administration of such securities to protect the interest of the Bank. These securities act as mitigation against the credit risk to which the bank is exposed.

Classification of Non-Performing Assets

The Bank follows the prudential guidelines issued by the RBI on classification of non-performing assets as under,

i) interest and/or installment of principal remain overdue for a period of more than 90 days in respect of a term loan.
ii) the account remains 'out of order' if the outstanding balance remains continuously in excess of sanctioned limits / DP for more than 90 days in respect of Overdraft/Cash Credit (OD/CC).
iii) the bill remains overdue for a period of more than 90 days in the case of bills purchased and discounted.
iv) the installment of principal or interest thereon remains overdue for two crop seasons for short duration crop.
v) the installment of principal or interest thereon remains overdue for one crop season for long duration crops.
vi) 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.
vii) an account where the regular / adhoc credit limits have not been reviewed / renewed within 180 days from the due date / date of adhoc sanction will be treated as NPA.

Where the interest charged during any quarter is not serviced fully within 90 days from the end of the quarter, the account is classified as non-performing. A non-performing asset ceases to generate income for the bank.

b. Gross Credit Risk exposures as on 31.12.2020

(₹ in millions)

Category	Gross Credit Exposure
Fund Based [1]	386193.43
Non Fund Based [2]	20572.69
Total	406766.12

1. Fund based exposure includes advances, un-availed portion (including credit card un-availed) of fund based advances.

2. Non-Fund Based exposure includes outstanding Letter of Credit, Acceptances, Bank Guarantee Exposures and credit equivalent of Forward Contracts.

c. Geographical Distribution of Gross Credit Exposures as on 31.12.2020

(₹ in millions)

Exposure Distribution	Treasury	Corporate / Wholesale banking		Retail Banking		Total credit Exposure	
		FB	NFB	FB	NFB	FB	NFB
Domestic	113480.79	118133.02	14287.74	268060.41	6284.95	386193.43	20572.69
Overseas	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total	113480.79	118133.02	14287.74	268060.41	6284.95	386193.43	20572.69

d. Industry type distribution of credit exposures as on 31.12.2020

(₹ in millions)

Industry Name	Exposures			
	FB	NFB	Investment	Total
A. Mining and Quarrying	1460.15	823.78	0.00	2283.93
B. Food Processing	6181.89	2216.18	13.31	8411.38
C. Beverages (excluding Tea & Coffee) and Tobacco	349.58	0.00	0.00	349.58
D. Textiles	43993.29	2279.17	0.00	46272.46
E. Leather and Leather products	231.25	0.18	0.00	231.43
F. Wood and Wood Products	2699.40	542.93	0.00	3242.33
G. Paper and Paper Products	2391.77	54.00	0.00	2445.77
H. Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	269.70	1.43	86.60	357.73
I. Chemicals and Chemical Products (Dyes, Paints, etc.)	3658.99	78.26	0.00	3737.25
J. Rubber, Plastic and their Products	2311.22	149.59	0.00	2460.81
K. Glass & Glassware	66.46	0.00	0.00	66.46
L. Cement and Cement Products	146.96	3.95	0.00	150.91
M. Basic Metal and Metal Products	4428.93	347.00	285.06	5060.99
N. All Engineering	2202.74	878.03	2.49	3083.26
O. Vehicles, Vehicle Parts and Transport Equipments	77.35	18.00	34.60	129.95
P. Gems and Jewellery	565.76	0.33	0.00	566.09
Q. Construction	1822.05	720.53	0.00	2542.58
R. Infrastructure	10252.66	1907.85	2653.39	14813.90
S. Other Industries, pl. specify	17966.47	1209.89	0.00	19176.36
All Industries (A to S)	**101076.62**	**11231.10**	**3075.45**	**115383.17**

The details of the industries wherein the bank's exposure in the related industry has exceeded the 5% of total gross credit exposure as on 31.12.2020 is furnished below:

(₹ in millions)

Industry	Fund Based	Non Fund Based	% to Gross Credit Exposures
Textile	43993.29	2279.16	11.46%

e. Residual Contractual Maturity Breakdown of assets as on 31.12.2020

(₹ in millions)

Maturity Buckets	Cash and Balance with RBI	Balance with Banks and Money at Call and Short Notice	Investments	Advances	Fixed Assets	Other Assets	Grand Total
Next day	4115.74	12029.07	38702.19	14021.83	0.00	2756.18	71625.01
2-7 days	376.63	0.00	2828.87	4063.96	0.00	83.65	7353.11
8-14 days	190.24	0.00	1188.10	2958.09	0.00	549.10	4885.53
15-30 days	245.42	2220.00	1463.58	5363.35	0.00	2812.28	12104.63
31 days &Upto 2 months	274.74	0.00	2824.82	6511.95	0.00	715.38	10326.89
2 months& Upto 3 months	315.67	0.00	2781.29	7151.05	0.00	559.56	10807.57
3 to 6 months	679.35	0.00	3843.00	15153.51	0.00	791.47	20467.33
6 months to 1 year	3745.92	0.00	19187.86	56572.38	0.00	472.63	79978.79
1 year to 3 years	4891.03	20.00	26035.01	119655.70	0.00	995.75	151597.49
3 to 5 years	569.66	0.00	8332.67	17390.75	0.00	7655.78	33948.86
Above 5 years	459.62	0.00	5375.33	46226.04	1282.38	2739.14	56082.51
Total	**15864.02**	**14269.07**	**112562.72***	**295068.61***	**1282.38***	**20130.92**	**459177.72**

(Covers Net Assets for Domestic Operations)*Net of Provisions/ depreciation)

f. Amount of Gross Non-Performing Advances (NPAs)as on 31.12.2020:

(₹ in millions)

Amount of Gross NPAs	
Amount of NPAs (Gross)	9778.77
• Substandard	899.75
• Doubtful	8699.48
• Of which DF1	2804.77
• DF2	3040.80
• DF3	2853.91
• Loss	179.54
Net NPAs	2703.60
NPA Ratios	
• Gross NPAs to gross advances	3.24%
• Net NPAs to net advances	0.92%

g. Movement of NPAs(Gross):

(₹ in millions)

Movement of NPAs	
• Opening Balance as on 01.04.2020	10209.77
• Additions	188.63
• Reductions	619.63
• Closing Balance as on 31.12.2020*	9778.77

*Due to Covid-19 measures by Regulator and Supreme Court intervention there is no significant addition to NPA.

h. Movement of provisions

a. Movement of provisions for NPAs :

(₹ in millions)

Particulars	
• Opening Balance as on 01.04.2020	4832.28**
• Provisions made during the period	1833.18
• Write off	0.00
• Reductions	0.00
• Write back of excess provisions / Transfers	0.00
• Any other adjustments, including transfers between provisions	4.77
• Closing Balance as on 31.12.2020	6660.69**

** excludes floating provision and claims receivable (CGTMSE, ECGC & UIIC) **₹412.34 millions**

b. **Movement of Provisions of Standard Assets:-**

(₹ in millions)

Particulars	
• Opening Balance as on 01.04.2020	1197.25
• Provisions made during the period	1291.26
• Write back of excess provisions	0.00
• Any other adjustments, including transfer between provisions	0.00
• Closing Balance as on 31.12.2020	2488.51

c. **Stock of Technical/Prudential Write-offs and recoveries made thereon;**

(₹ in millions)

Particulars	**Amount**
Opening balance for recoveries of Technical/Prudential written- off accounts as on 01.04.2020	15631.68
Add: Technical/Prudential write-offs accounts during the period	0.00
Less: Recoveries from previously technical/ prudential written- off accounts taken to income account during the period.	115.29
Closing balance as on 31.12.2020	15516.39

i. Non-Performing Investments (NPIs):

(₹ in millions)

a. Non-Performing Investments	856.32
b. Provisions held for non-performing investments	856.32

j. Movement of provisions for depreciation on investments:

(₹ in millions)

• Opening Balance as on 01.04.2020	868.08
• Provisions made during the period	50.00
• Write-off	0.00
• Write-back of excess provisions	0.00
• Provision adjustment during shifting	0.00
• Closing Balance as on 31.12.2020	918.08

k. Industry wise distribution of NPAs:

(₹ in millions)

Industry Name	As on December 2020				For the quarter ended December 31, 2020		
	Gross NPA	Provision for NPA	Standard Asset Provision	Write Off cumulative	Write – Off	Provision for NPA	Standard Asset Provision
A. Mining and Quarrying	0.18	0.18	4.41	0.00	0.00	0.00	0.13
B. Food Processing	134.72	73.40	12.54	833.40	0.00	29.15	2.42
C. Beverages (excluding Tea & Coffee) and Tobacco	0.03	0.03	0.88	0.51	0.00	0.00	(0.06)
D. Textiles	1248.53	852.41	99.82	246.54	0.00	59.34	7.79
E. Leather and Leather products	0.25	0.17	0.49	63.10	0.00	0.00	0.03
F. Wood and Wood Products	212.46	160.09	8.73	118.42	0.00	19.00	2.53
G. Paper and Paper Products	490.01	245.37	3.58	159.21	0.00	0.63	0.06
H. Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	229.92	57.61	0.76	582.89	0.00	0.00	0.02
I. Chemicals and Chemical Products (Dyes, Paints, etc.)	168.32	158.91	6.96	0.58	0.00	112.70	0.26
J. Rubber, Plastic and their Products	29.66	17.33	5.33	57.69	0.00	4.47	(0.04)
K. Glass & Glassware	0.00	0.00	0.13	0.00	0.00	0.00	0.01
L. Cement and Cement Products	0.00	0.00	0.31	0.00	0.00	0.00	0.01
M. Basic Metal and Metal Products	11.52	5.33	9.34	2178.23	0.00	(0.05)	0.91
N. All Engineering	55.95	22.93	12.58	7.66	0.00	(0.72)	5.46
O. Vehicles, Vehicle Parts and Transport Equipments	0.38	0.38	0.15	620.02	0.00	0.00	0.03
P. Gems and Jewellery	0.00	0.00	1.26	4.49	0.00	0.00	0.47
Q. Construction	17.59	10.67	4.79	4.55	0.00	0.00	(1.28)
R. Infrastructure	2470.92	2245.87	23.58	6527.20	0.00	(44.06)	(4.40)
S.Other Industries,pl.specify	156.06	108.62	48.40	700.13	0.00	2.81	6.53
All Industries (A to S)	**5226.50**	**3959.30**	**244.04**	**12104.62**	**0.00**	**183.27**	**20.88**
All others	4552.27	2703.48	744.46	3411.77	0.00	133.31	29.74
Total	**9778.77**	**6662.78******	**988.50***	**15516.39**	**0.00**	**316.58**	**50.62**

* Excess provision of **₹1500.01 millions** kept under standard asset provision

Excludes floating provision and claims receivable under CGTMSE & ECGC - **₹412.34 millions

l. Geographic distribution of NPAs:

(₹ in millions)

Particulars	Domestic	Overseas	Total
Gross NPA	9778.77	0.00	9778.77
Provisions for NPA*	6662.78*	0.00	6662.78*
Provision for Standard assets	2488.51	0.00	2488.51

Excludes floating provision and claims receivable under CGTMSE & ECGC - **₹412.34 millions

Table DF – 4

CREDIT RISK: DISCLOSURES FOR PORTFOLIOS SUBJECT TO THE STANDARDISED APPROACH

Qualitative disclosures:

a) General Principle:

In accordance with RBI guidelines, the Bank has adopted Standardized Approach of the New Capital Adequacy Framework (NCAF) for computation of capital for Credit Risk with effect from 31.03.2009. Bank has assigned risk weights to different assets classified as prescribed by the RBI for computation of capital.

External Credit Ratings:

Rating of borrowers by External Credit Rating Agencies (ECRA) assume importance in the light of guideline for implementation of the New Capital Adequacy Framework (Basel-II). Exposures on Corporate / PSEs / Primary Dealers are assigned with risk weights based on the external ratings. For this purpose, the Reserve Bank of India has permitted Banks to use the rating of the seven domestic ECRAs namely (a) Credit Analysis and Research Ltd., (CARE), (b) CRISIL Ratings Ltd., (c) Fitch India, (d) ICRA Ltd., (e) Brickwork Ratings India P Ltd., (Brickwork), (f) ACUITE Ratings and Research Limited (SMERA) and (g) INFOMERICS Valuation and Rating Pvt Ltd., (INFOMERICS). In consideration of the above guidelines, the bank accepts the ratings assigned by all these ECRAs.

The bank has well-structured internal credit rating mechanism to evaluate the credit risk associated with a borrower and accordingly the systems are in place for taking credit decisions with regard to acceptability of proposals and level of exposures and pricing.

In case of bank's investment in particular issues of Corporate / PSEs, the issue specific rating of the approved ECRAs are reckoned and accordingly the risk weights applied after a corresponding mapping to rating scale is provided.

With regard to the coverage of exposures by external ratings as relevant for capital computation under Standardized Approach, the process is being popularized among the borrowers so as to take the benefit of capital relief available for better rating of customers.

- Rating assigned by one rating agency can be used for all the types of claims on the borrowing entity.
- Long term ratings are used for facilities with contractual maturity of one year & above.
- Short term ratings are generally applied for facilities with contractual maturity of less than one year.

Quantitative Disclosures

For exposure amounts after risk mitigation subject to the standardized approach, amount of a bank's outstanding (rated and unrated) in the following three major risk buckets as well as those that are deducted as per risk mitigation are given below:-

(₹ in millions)

Risk Weight	Rated	Unrated	Total *
Below 100%	9673.80	207378.50	217052.30
100%	17150.09	104680.85	121830.94
More than 100%	47923.19	4124.63	52047.82
Total Exposure before mitigation	**74747.08**	**316183.98**	**390931.06**
Deducted (as per Risk Mitigation)	2293.56	80588.71	82882.27
Total outstanding after mitigation	**72453.52**	**235595.27**	**308048.79**

***** This includes total gross credit exposure i.e. (FB+ NFB (including 2% of Forward Contract) + undrawn or partially undrawn fund based facility)

Table DF – 17- Leverage Ratio Disclosure

The Leverage ratio act as a credible supplementary measure to the bank based capital requirement. The Bank is required to maintain a minimum leverage ratio of 3.50%. The Bank's leverage ratio, calculated in accordance with the RBI guidelines is as follows:-

COMPARISON OF ACCOUNTING ASSETS AND LEVERAGE RATIO EXPOSURE

(₹ in millions)

S.No.	Particulars	Amount as of Mar'20	Amount as of Jun'20	Amount as of Sep'20	Amount as of Dec'20
1	Total consolidated assets as per published financial statements include SFTs	427587.97	434667.61	441980.97	459177.72
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	0.00	0.00	0.00	0.00
3	Adjustment for fiduciary assets recognized on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	0.00	0.00	0.00	0.00
4	Adjustments for derivative financial instruments	1122.46	1387.15	1902.47	1793.25
5	Adjustment for securities financing transactions (i.e. repos and similar secured lending)	0.00	0.00	0.00	0.00
6	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off- balance sheet exposures)	20880.54	22059.88	21257.71	22058.10
7	Other adjustments	0.00	0.00	0.00	0.00
8	**Leverage ratio exposure**	**449590.97**	**458114.64**	**465141.15**	**483029.07**

Table DF – 18

Leverage ratio common disclosure

(₹ in millions)

S.No	Leverage Ratio Framework	Amount as of Mar'20	Amount as of Jun'20	Amount as of Sep'20	Amount as of Dec'20
	On-balance sheet exposures				
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	427587.97	434667.61	441980.97	459177.72
2	(Asset amounts deducted in determining Basel III Tier 1 capital)	0.00	0.00	0.00	0.00
3	**Total on-balance sheet exposures** (excluding derivatives and SFTs) (sum of lines 1 and 2)	**427587.97**	**434667.61**	**441980.97**	**459177.72**
	Derivative exposures				
4	Replacement cost associated with all *derivatives* transactions (i.e. net of eligible cash variation margin)	0.00	0.00	0.00	0.00
5	Add-on amounts for PFE associated with *all* derivatives transactions	1122.46	1387.15	1902.47	1793.25
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework	0.00	0.00	0.00	0.00
7	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)	0.00	0.00	0.00	0.00
8	(Exempted CCP leg of client-cleared trade exposures)	0.00	0.00	0.00	0.00
9	Adjusted effective notional amount of written credit derivatives	0.00	0.00	0.00	0.00

10	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	0.00	0.00	0.00	0.00
11	**Total derivative exposures (sum of lines 4 to 10)**	1122.46	1387.15	1902.47	1793.25
Securities financing transaction exposures					
12	Gross SFT *assets* (with no recognition of netting), after adjusting for sale accounting transactions	0.00	0.00	0.00	0.00
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	0.00	0.00	0.00	0.00
14	CCR exposure for SFT assets	0.00	0.00	0.00	0.00
15	Agent transaction exposures	0.00	0.00	0.00	0.00
16	**Total securities financing transaction exposures (sum of lines 12 to 15)**	0.00	0.00	0.00	0.00
Other off-balance sheet exposures					
17	Off-balance sheet exposure at gross notional amount	82147.83	88569.64	84670.08	87012.81
18	(Adjustments for conversion to credit equivalent amounts)	(61267.29)	(66509.76)	(63412.37)	(64954.71)
19	**Off-balance sheet items (sum of lines 17 and 18)**	20880.54	22059.88	21257.71	22058.10
Capital and total exposures					
20	**Tier 1 capital**	38956.61	38977.38	38977.38	38977.38
21	**Total exposures (sum of lines 3, 11, 16 and 19)**	449590.97	458114.64	465141.15	483029.07
Leverage ratio					
22	**Basel III leverage ratio**	**8.66%**	**8.51%**	**8.38%**	**8.07%**

*****