BASEL III - Pillar 3 Disclosures as on December 31, 2023

DF-2 Capital Adequacy:

Qualitative Disclosures:

The Bank is subject to the Capital adequacy norms as per Master Circular on Basel-III Capital Regulations July 2015 and amendments thereto issued by the Reserve Bank of India (‘RBI’). The Basel III capital regulation is being implemented in India from April 1, 2013 in phases and it has been fully implemented as on October 01, 2021.

As at December 31, 2023, the capital of the Bank is higher than the minimum capital requirement as per Basel-III guidelines.

The Bank has a process for assessing its overall capital adequacy in relation to the Bank’s risk profile and a strategy for maintaining its capital levels. The process ensures that the Bank has adequate capital to support all the material risks and an appropriate capital cushion. The Bank identifies, assesses and manages comprehensively all risks that it is exposed to through robust risk management framework, control mechanism and an elaborate process for capital calculation and planning. The Bank has formalised and implemented a comprehensive Internal Capital Adequacy Assessment Process (ICAAP). The Bank’s ICAAP covers the capital management policy of the Bank and also sets the process for assessment of the adequacy of capital to support current and future business projections / risks. The Bank has a structured process for the identification and evaluation of all risks that the Bank faces, which may have an adverse material impact on its financial position.

The Bank’s stress testing analysis involves the use of various techniques to assess the Bank’s potential vulnerability to extreme but plausible (“stressed”) business conditions. Typically, this relates, among other things, to the impact on the Bank’s profitability and capital adequacy. Stress Tests are conducted on a quarterly basis on the Bank’s on and off balance sheet exposures to test the impact of Credit, Liquidity risk and Interest Rate Risk in the Banking book (IRRBB). The stress test results are put up to the Asset and liability Committee (ALCO) on a quarterly basis, for their review and guidance. The Bank periodically assesses and refines its stress tests in an effort to ensure that the stress scenarios capture material risks as well as reflect possible extreme market moves that could arise as a result of market conditions. The stress tests are used in conjunction with the Bank’s business plans for the purpose of capital planning in the ICAAP.

The integration of risk assessment with business processes and strategies governed by a risk management framework under ICAAP enables the Bank to effectively manage risk-return trade off.

Pillar I

The Bank has adopted Standardised Approach for Credit Risk, Standardized Duration Approach for Market Risk and Basic Indicator Approach for Operational Risk for computing its capital requirement.

The total Capital to Risk Weighted Assets Ratio (CRAR) as per Basel III guidelines works to 206.69% as on December 31, 2023 as against minimum regulatory requirement of 11. 5% (9.00% + CCB 2. 5%). The Tier I CRAR stands at 204.94% as against RBI’s prescription of 8.875% (7.00% + CCB 2. 5%). The Bank has followed the RBI guidelines in force, to arrive at the eligible capital, risk weighted assets and CRAR.

BASEL III - Pillar 3 as on December 31, 2023

Quantitative Disclosure:

The Bank's capital requirements and capital ratios as of 31 December 2023 are as follows: -

(₹ '000)

Composition of Capital	As on 31 Dec 2023	As an 30 Sep 2023
1. Capital requirements for Credit Risk	354,340	455,131
- Portfolios subject to standardized approach		
- Securitisation Exposures		
2. Capital requirements for Market Risk		
(Subject to Standardized Duration Approach)		
- Interest rate risk		
- Foreign exchange risk (including	8,590	10,995
gold)	6,469	6,469
- Equity risk	-	-
3. Capital requirements for Operational Risk		
(Subject to basic indicator approach)		
	114,282	114,282
Total Capital Requirements at 11.5% including Capital Conversion Buffer (1+2+3)	483,681	587,877
Total Capital		
	8,693,194	8,482,226
Common Equity Tier I	-	
Additional Tier I Capital	8,619,657	8,411,301
Tier II Capital		-
	73,537	70,925
Common Equity Tier I capital ratio (%)		
Tier I Capital Adequacy Ratio (%)	204.94%	164.54%
Total Capital Adequacy Ratio (%)	204.94%	164.54%
	206.69%	165.93%

Risk Exposure and Assessment

The Bank considers the following risks as material risks it is exposed to in the normal course of its business and therefore, factors these while assessing / planning capital:

- Credit Risk
- Market Risk
- Operational Risk
- Credit Concentration Risk
- Liquidity Risk
- Interest Rate Risk in the Banking Book

- Compliance Risk
- Country Risk
- Reputational Risk
- Business/Strategy Risk
- Model Risk
- Environmental Risk
- Unhedged Foreign Currency Exposure
- Collateral Risk
- Outsourcing / Vendor management Risk
- Human Capital Risk
- Group Risk

Risk Management framework

The Bank is exposed to various types of risk. The Bank has separate and independent Risk Management Department in place which oversees all types of risks in an integrated fashion. The objective of risk management is to have optimum balance between risk and return. It entails the identification, measurement and management of risks across the various businesses of the Bank.

The Group Board has approved a risk management framework for all its entities within the Group, including its Mumbai branch.

The assumption of financial and non-financial risks is an integral part of the Group's business. The Group's risk management strategy is targeted at ensuring proper risk governance so as to facilitate on-going effective risk discovery and to efficiently set aside adequate capital to cater for the risks. Risks are managed within levels established by the Group Management Committees and approved by the Board and its committees. The Group has a comprehensive framework of policies and procedures for the identification, assessment, measurement, monitoring, control and reporting of risks. This framework is governed by the appropriate Board and Senior Management Committees. The Board and the Senior Management Committees have the overall responsibility for risk management and risk strategies in the Bank.

The Group applies the following risk management principles:

1. Delivery of sustainable long-term growth using sound risk management principles and business practices;
2. Continual improvement of risk discovery capabilities and risk controls; and
3. Business development within a prudent, consistent and efficient risk management framework.

DF-3 Credit Risk

Credit risk is defined as the possibility of losses associated with diminution in the credit quality of borrowers or counterparties. In a bank's portfolio, losses stem from outright default due to inability or unwillingness of a customer or counterparty to meet commitments in relation to lending, trading, settlement and other financial transactions.

The Bank adopts the definition of 'past due' and 'impaired credits' (for accounting purposes) as defined by Reserve Bank of India under Income Recognition, Asset Classification and Provisioning (IRAC) norms (vide RBI Master Circular dated April 1, 2023).

Credit Risk Management policy The Bank has an approved Credit policy and also relies on the Groups credit policies and processes, adhering to the directives and guidelines issued by RBI to manage credit risk in the following key areas:

- **Credit Approval Process**

To maintain independence and integrity of the credit approval process, the credit approval function is segregated from the credit origination. Credit approval authority is delegated through a risk-based Credit Discretionary Limits ("CDL") structure that is tiered according to the borrower's rating. Delegation of CDL follows a stringent process that takes into consideration the experience, seniority and track record of the officer. All credit approving officers are guided by product programmes. These credit policies, guidelines and product programmes are periodically reviewed to ensure their continued relevance.

- **Credit Risk Concentration**

A risk-sensitive process is in place to regularly review, manage and report credit concentrations and portfolio quality. This includes monitoring concentration limits and exposures by obligors, portfolios, borrowers and industries. Limits are generally set as a percentage of the Group's capital funds.

Obligor limits ensure that there is no undue concentration to a group of related borrowers that may potentially pose a single risk to the Group.

Portfolio and borrowers limits ensure that lending to borrowers with weaker credit ratings is confined to acceptable levels. These limits are generally tiered according to the borrower's internal ratings.

Industry limits ensure that any adverse effect arising from an industry-specific risk event is confined to acceptable levels.

The Bank adopts a credit risk strategy and risk appetite, which is in line with its risk taking ability to ensure conservation and growth of shareholder funds, with a proper balance between risk and reward. Financial resources are allocated to best optimise the risk reward ratio.

- Ensuring that all economic and regulatory requirements are complied wit

- Ensuring that the portfolio is consistent with the Bank's strategy and objectives especially in relation to risk concentration, maturity profile and liquidity management

Quantitative disclosures

Total gross credit exposure as on Dec 31, 2023

(₹'000)

Particulars	Exposure	Lien Marked Deposits against Exposures	Exposure backed by Eligible Guarantees
Fund based*	6,144,613	-	900,000
Non fund based	1,274,034	-	-

Represents book value as at Dec 31, 2023

Notes:

BASEL III - Pillar 3 as on December 31, 2023

1. Fund based credit exposure excludes Balance with RBI, Balances with Banks, SLR investments, Fixed and Other assets.
2. Non-fund based exposure includes Bank Guarantee exposures and Forward Contracts & LC Acceptances.

Geographic distribution of exposure as on Dec 31, 2023

(₹'000)

Particulars	Domestic		
	Exposure	Lien Marked Deposits against Exposures	Exposure backed by Eligible Guarantees
Fund based*	6,144,613	-	900,000
Non fund based	1,274,034	-	-

Represents book value as at Dec 31, 2023

Notes:
1. Fund based credit exposure excludes Balance with RBI, Balances with Banks, SLR investments, Fixed and Other assets.
2. Non-fund based exposure includes Bank Guarantee exposures and Forward Contracts & LC Acceptances.
3. The Bank has no direct overseas Credit Exposure (Fund / Non Fund) as on Dec 31, 2023

Industry Type Distribution of Exposure as at Dec 31, 2023 (Gross)

(₹'000)

Industry Name – Sub Industry	Fund Based Exposure	Non-Fund Based Exposure	Total Exposure
Aviation	-	715,628	715,628
Bank	1,500,000	523,602	2,023,602
Basic Metal and Metal Products - Iron and Steel	800,000	-	800,000
Basic Metal and Metal Products - Other Metal and Metal Products	-	-	-
Chemicals and Chemical Products (Dyes, Paints, etc.) - Drugs and Pharmaceuticals	1,414,613	-	1,414,613
Chemicals and Chemical Products (Dyes, Paints, etc.) – Others	100,000	-	100,000
NBFC	1,850,000	-	1,850,000
Others	-	34,804	34,804
Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	-	-	-
Vehicles, Vehicle Parts and Transport Equipments	-	-	-
Wholesale Trade (other than Food Procurement)	480,000	-	480,000
Grand Total	6,144,613	1,274,034	7,418,646

Notes:
1. Fund based credit exposure excludes Balance with RBI, Balances with Banks, SLR investments, Fixed and Other assets.
2. Non-fund based exposure includes Bank Guarantee exposures and Forward Contracts & LC Acceptances.

BASEL III - Pillar 3 as on December 31, 2023

As on 31 Dec 2023, the Bank's exposure to the industries stated below was more than 5% of the total gross credit exposure (outstanding):

(₹'000)

Sr. No.	Industry Classification	Percentage of the total gross credit exposure
1	NBFC	24.94%
2	Chemicals and Chemical Products (Dyes, Paints, etc.) - Drugs and Pharmaceuticals	19.07%
3	Basic Metal and Metal Products - Iron and Steel	10.78%
5	Aviation	9.65%
6	Banks	27.28%

Residual contractual maturity breakdown of assets

(₹ '000)

Maturity Bucket	Cash, Balances with RBI and other Banks	Advances	Investments	Fixed Assets	Other Assets (Net)
Day 1	27,887	-	1,540,102	-	-
2 to 7 days	5,977,884	183,212	191,698	-	1,011
8 to 14 days	-	1,523,212	-	-	10,529
15 to 30 days	135,706	1,390,000	542,822	-	11,107
31 Days & upto 2 months	132,611	-	530,445	-	390
More than 2 months and upto 3 months	34,790	2,382,487	139,159	-	11,918
Over 3 months to 6 months	-	665,700	-	-	-
Over 6 months to 12 months	-	-	-	-	-
Over 1 year to 3 years	1,491	-	5,964	-	-
Over 3 years to 5 years	-	-	-	-	-
Over 5 years	-	-	-	2,793	448,175
Total	**6,310,370**	**6,144,612**	**2,950,190**	**2,793**	**483,130**

Movement of NPA (Gross) and Provision for NPAs

(₹'000)

Particulars	As at 31 Dec 2023
(i) Amount of NPAs (Gross)	-
• Substandard	-
• Doubtful 1	-
• Doubtful 2	-
• Doubtful 3	-
• Loss	-
(ii) Net NPAs	0.00%
(iii) NPA Ratios	
• Gross NPAs to Gross Advances	0.00 %
• Net NPAs to Net Advances	0.00%
(iv) Movement of NPAs (Gross)	
Opening Balance as at April 1, 2023	554,867
Additions	-
Reductions	554,867
Closing Balance as at Dec 31, 2023	-
(v) Movement of provision of NPAs	
Opening Balance as at April 1, 2023	554,867
Provisions made	-
Write- offs of NPA provision	505,818
Write backs of excess provisions	49,049
Closing Balance as at Dec 31, 2023	-

NPI (Gross), Provision for NPI and Movement in Provision for Depreciation on investments

(₹'000s)

Particulars	As at 31 Dec 2023
(i) Amount of Non Performing Investments	-
(ii) Amount of provisions held for Non Performing Investments	-
(iii) Movement of provisions for depreciation on investments	-
Opening Balance as at April 1, 2023	-
Provision made	-
Provision written back on account of sale of Investment and write	-
back	-
Closing Balance as at Dec 31, 2023	-

BASEL III - Pillar 3 as on December 31, 2023

Movement of general provisions during the period ended Dec 31, 2023

(₹'000)

Movement of provisions	Standard Assets Provision	Country Risk Provision	Unhedged Foreign Currency Exposures Provision	Specific Provision
Opening balance as at Apr 1, 2023	21255	1730	984	554,867
Provisions made during the period	3,323	-	-	-
Write-off	-	-	-	505,818
Write-back of excess provisions	-	-536	-184	49,049
Any other adjustments, including transfers between provisions	-	-	-	-
Closing balance as at Dec 31, 2023	**24,578**	**1,194**	**800**	**0**

NPA (Gross), Provision for NPA and Movement in Provision for NPA

(₹'000)

Particulars	As at 31 Dec 2023
(i) Amount of Non-Performing Assets	-
(ii) Amount of provisions held for Non-Performing Assets	-
(iii) Movement of provisions for Non-Performing Assets	
Opening Balance as at Apr 1, 2023	554,867
Provision made during the year	-
Provision written back on account of sale of Investment and write back	-554,867
Closing Balance as at Dec 31, 2023	0

Major industry wise distribution of NPA, Specific and General Provision as on 31 Dec 2023

(₹'000)

Industry Name – Sub Industry	Non-Performing Loans	Specific Provision	General Provision*
Wholesale Trade (other than Food Procurement)	-	-	1,920
Chemicals and Chemical Products (Dyes, Paints, etc.) - Drugs and Pharmaceuticals	-	-	5,658
Chemicals and Chemical Products (Dyes, Paints, etc.)- Others			400
Basic Metal and Metal Products - Iron and Steel			3,200
NBFC	-	-	7,400
Others-Bank	-	-	6,000
Grand Total	**-**	**-**	**24,578**

**Represents standard assets provision and Specific borrower*

Geographic Distribution of NPA as on 31 Dec 2023

(₹ '000)

Particulars	Domestic	Overseas
Non-Performing Loan Assets (Gross amount)	-	-

DF-4 Credit Risk: Disclosures for Portfolios subject to Standardised approach

Qualitative Disclosure

The Bank has used the ratings of the following external credit rating agencies (arranged in alphabetical order) for the purposes of risk weighting their claims for capital adequacy purposes:

a) Acuite Ratings & Research Limited
b) Credit Analysis and Research Limited (CARE)
c) CRISIL Ratings Limited
d) ICRA Limited (ICRA)
e) India Ratings and Research Private Limited (India Ratings) and
f) INFOMERICS Valuation and Rating Pvt Ltd.

International credit rating agencies (arranged in alphabetical order) for the purposes of risk weighting their claims for capital adequacy purposes where specified:

a) Fitch;
b) Moody's; and
c) Standard & Poor's

The Bank has used the solicited ratings assigned by the above credit rating agencies for credit facilities provided to its customers.

A description of the process used to transfer public issuer ratings onto comparable assets in the banking book:

• Bank has used short term ratings for assets with maturity upto one year and long-term ratings for assets maturing after one year as accorded by the approved external credit rating agencies.
• Bank has not cherry picked ratings. Bank has not used one rating of a CRA (Credit Rating Agency) for one exposure and another CRA's rating for another exposure on the same counterparty unless only one rating is available for a given exposure.
• If an issuer has a long term external credit rating that warrants RW (Risk Weight) of 150%, all unrated exposures on the same issuer whether long or short is assigned the same 150% RW unless mitigated by recognised Credit Risk Mitigation (CRM) techniques.
• Bank has used only solicited rating from the recognised CRAs. In case the issuer has multiple ratings from CRAs, the Bank has a policy of choosing (if there are two or more ratings) lower rating.
• No recognition of CRM technique has been taken into account in respect of a rated exposure if that has already been factored by the CRA while carrying out the rating.

Quantitative Disclosure

Details of credit exposures (funded and non-funded) classified by risk buckets

BASEL III - Pillar 3 as on December 31, 2023

The table below provides the break-up of the Bank's net exposures into three major risk buckets.

(₹'000)

Sr. No.	Exposure amounts after risk mitigation	Fund Based Exposure*	Non Funded Exposure
1	Below 100% risk weight exposure outstanding	5,244,613	1,239,229
	100% risk weight exposure outstanding	-	-
3	More than 100% risk weight exposure outstanding	900,000	-
4	Deducted (represents amounts deducted from Capital funds)	-	-
	Total	6,144,613	1,239,229

**Represents book value as at Dec 31, 2023*

Notes:

1. Fund based credit exposure excludes Balance with RBI, Balances with Banks, SLR investments, Fixed and Other assets.
2. Non-fund based exposure includes Bank Guarantee exposures and Forward Contracts & LC Acceptances.

Leverage Ratio

The leverage ratio has been calculated using the definitions of capital and total exposure. The Bank's leverage ratio, calculated in accordance with the RBI guidelines under consolidated framework is as follows:

Sr. No.	Particulars	As at 31 Mar 2023	As at 30 Jun 2023	As at 30 Sep 2023	As at 31 Dec 2023
z	Tier I capital	8,388,907	8,388,219	8,411,301	8,619,657
2	Exposure Measure	16,108,213	13,466,179	13,709,196	16,640,173
3	Leverage Ratio	**52.08%**	**62.29%**	**61.36%**	**51.80%**

DF 15 Liquidity Coverage Ratio

(₹ '000)

		Particulars	Total Unweighted Value	Total Weighted Value
High Quality Liquid Assets				
1	Total High Quality Liquid Assets (HQLA)		7,936,077	7,936,077
Cash Outflows				
2	Retail deposits and deposits from small business customers, of which:		-	-
	(i)	Stable deposits	-	-
	(ii)	Less stable deposits	-	-
3	Unsecured wholesale funding, of which :		-	-
	(i)	Operational deposits (all counterparties)	6,756,847	2,703,633
	(ii)	Non-operational deposits (all counterparties)	-	-

BASEL III - Pillar 3 as on December 31, 2023

Particulars			Total Unweighted Value	Total Weighted Value
	(iii)	Unsecured debt	-	-
4	Secured wholesale funding		-	-
5	Additional requirements, of which		-	-
	(i)	Outflows related to derivative exposures and other collateral requirements	614	614
	(ii)	Outflows related to loss of funding on debt products	-	-
	(iii)	Credit and liquidity facilities	-	-
6	Other contractual funding obligations		124,245	124,245
7	Other contingent funding obligations		8,941,059	422,268
8	Total Cash Outflows		15,822,765	3,250,761
Cash Inflows				
9	Secured lending (eg reverse repos)		5,749,959	-
10	Inflows from fully performing exposures		311,063	2,487,419
11	Other cash inflows		2,088,472	17,236
12	Total Cash Inflows		10,949,063	2,504,655
Total Adjusted Value			4,873,702	746,106
21	TOTAL HQLA			7,936,077
22	Total Net Cash Outflows			812,690
23	**Liquidity Coverage Ratio (%)**			976.52%

*The LCR is presented ratio as of quarter ended Dec 2023.

Net stable funding ratio

Table 1: Components of ASF Categories (liability categories)				
Sr No	**Particulars**	**Associated ASF Factor**	**Unweighted Amount**	**Weighted Amount**
1	Total regulatory capital (excluding Tier 2 instruments with residual maturity of less than one year)	100.00%	8,719,530	8,719,530
2	Other capital instruments with effective residual maturity of one year or more	100.00%	-	-
3	Other liabilities with effective residual maturity of one year or more	100.00%	-	-
4	Stable non-maturity (demand) deposits and term deposits with residual maturity of less than one year provided by retail and small business customers	95.00%	-	-
5	Less stable non-maturity deposits and term deposits with residual	90.00%	-	-

BASEL III - Pillar 3 as on December 31, 2023

Table 1: Components of ASF Categories (liability categories)				
Sr No	**Particulars**	**Associated ASF Factor**	**Unweighted Amount**	**Weighted Amount**
	maturity of less than one year provided by retail and small business customers			
6	Funding with residual maturity of less than one year provided by non-financial corporate customers	50.00%	4,285,356	2,142,678
7	Operational Deposits	50.00%	-	-
8	Funding with residual maturity of less than one year from sovereigns, PSEs, and multilateral and national development banks	50.00%	-	-
9	Other funding with residual maturity between six months and less than one year not included in the above categories, including funding provided by central banks and financial institutions	50.00%	-	-
10	All other liabilities and equity not included in the above categories, including liabilities without a stated maturity (with a specific treatment for deferred tax liabilities and minority interests)	0.00%	2,924,779	-
11	NSFR derivative liabilities net of NSFR derivative assets if NSFR derivative liabilities are greater than NSFR derivative assets	0.00%	-	-
12	“Trade date” payables arising from purchases of financial instruments, foreign currencies	0.00%	-	-
	Total Available Stable Funding			**10,862,208**

Table 2: Components of RSF Category				
Sr No	**Particulars**	**Associated RSF Factor**	**Unweighted Amount**	**Weighted Amount**
A. On Balance Sheet Items				
1	Coins and banknotes	0.00%	-	-
2	Cash Reserve Ratio (CRR) including excess CRR	0.00%	366,203	-
3	All claims on RBI with residual maturities of less than six months	0.00%	180,000	-
4	“Trade date” receivables arising from sales of financial instruments, foreign currencies and commodities.	0.00%	-	-

Table 2: Components of RSF Category

Sr No	Particulars	Associated RSF Factor	Unweighted Amount	Weighted Amount
5	Unencumbered Level 1 assets, excluding coins, banknotes, CRR and SLR Securities	5.00%	-	-
6	Unencumbered SLR Securities	5.00%	2,032,348	101,617
7	Unencumbered loans to financial institutions with residual maturities of less than six months, where the loan is secured against Level 1 assets as defined in LCR circular dated June 9, 2014 and various amendments as indicated in the text of the circular, and where the bank has the ability to freely rehypothecate the received collateral for the life of the loan	10.00%	-	-
8	All other ‘standard’ unencumbered loans to financial institutions with residual maturities of less than six months not included in the above categories	15.00%	1,850,000	277,500
9	Unencumbered Level 2A assets	15.00%	-	-
10	Unencumbered Level 2B assets	50.00%	-	-
11	HQLA encumbered for a period of six months or more and less than one year	50.00%	-	-
12	‘Standard’ Loans to financial institutions and central banks with residual maturities between six months and less than one year	50.00%	-	-
13	Deposits held at other financial institutions for operational purposes	50.00%	-	-
14	All other assets not included in the above categories with residual maturity of less than one year, including ‘standard’ loans to nonfinancial corporate clients, to retail and small business customers, and ‘standard’ loans to sovereigns and PSEs	50.00%	10,110,497	5,055,248
15	Unencumbered ‘standard’ residential mortgages with a residual maturity of one year or more and assigned the minimum risk weight under the Standardised Approach	65.00%	-	-
16	Other unencumbered ‘standard’ loans not included in the above	65.00%	-	-

Table 2: Components of RSF Category				
Sr No	**Particulars**	**Associated RSF Factor**	**Unweighted Amount**	**Weighted Amount**
	categories, excluding loans to financial institutions, with a residual maturity of one year or more and with a risk weight of less than or equal to 35% under the Standardised Approach			
17	Cash, securities or other assets posted as initial margin for derivative contracts and cash or other assets provided to contribute to the default fund of a CCP	85.00%	1,158,289	984,546
18	Other unencumbered performing loans with risk weights greater than 35% under the Standardised Approach and residual maturities of one year or more, excluding loans to financial institutions	85.00%	-	-
19	Unencumbered securities that are not in default and do not qualify as HQLA with a remaining maturity of one year or more and exchange-traded equities	85.00%	-	-
20	Physical traded commodities, including gold	85.00%	-	-
21	All assets that are encumbered for a period of one year or more	100.00%	-	-
22	NSFR derivative assets net of NSFR derivative liabilities if NSFR derivative assets are greater than NSFR derivative liabilities	100.00%	2,220	2,220
23	5% of derivative liabilities	100.00%	32	32
24	All other assets not included in the above categories, including nonperforming loans, loans to financial institutions with a residual maturity of one year or more, non-exchange-traded equities, fixed assets, items deducted from	100.00%	230,114	230,114
25	All restructured 'standard' loans which attract higher risk weight and additional provision	100.00%	-	-
A. Required Stable Funding – On Balance Sheet Assets (Sum of 1 to 25)				**6,651,277**
B. Off Balance Sheet Items				
26	Currently Undrawn Position of Irrevocable and conditionally	5.00%	-	-

Table 2: Components of RSF Category

Sr No	Particulars	Associated RSF Factor	Unweighted Amount	Weighted Amount
	revocable credit and liquidity facilities to any client			
27	Currently Undrawn Position of Other contingent funding obligations, including products and instruments (27.a) + (27.b) + (27.c)			465,946
27a	Currently Undrawn Position of Unconditionally revocable credit and liquidity facilities	5.00%	8,575,388	428,769
27b	Trade finance-related obligations (including guarantees and letters of credit)	3.00%	123,923	37,177
27c	Guarantees and letters of credit unrelated to trade finance obligations	3.00%	-	-
28	Non-contractual obligations 28. (a) + 28. (b) + 28. (c)			
28a	Potential requests for debt repurchases of the bank's own debt or that of related conduits, securities investment vehicles and other such financing facilities	5.00%	-	-
28b	Structured products where customers anticipate ready marketability, such as adjustable rate notes and variable rate demand notes (VRDNs)	5.00%	-	-
28c	Managed funds that are marketed with the objective of maintaining a stable value	5.00%	-	-
B. Required Stable Funding – Off Balance Sheet Assets (Sum of 26 to 28)				**465,946**
Total Required Stable Funding (A+B)				**7,117,223**

Table 3 : Net Stable Funding Ratio	
(Total Available Stable Funding)*100/Total Required Stable Funding	**152.62%**