

JSC VTB BANK, NEW DELHI BRANCH
Additional disclosures in terms of compliance of BASEL III
Requirements as stipulated by the Reserve Bank of India

Table DF-1: Scope of Application

Name of the head of the banking group to which the framework applies: JSC VTB Bank, New Delhi

(i) Qualitative Disclosures:

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
-----NA-----						

a. List of group entities considered for consolidation

-----NA-----

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 bank's holding in the total equity	Regulatory treatment of bank's investments in the capital instruments of the entity	Total balance sheet assets (as stated in the accounting balance sheet of the legal entity)
-----NA-----					

(ii) Quantitative Disclosures:

c. List of group entities considered for consolidation

Name of the entity / country of incorporation (as indicated in (i)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)
-----NA-----			

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)	% of bank's holding in the total equity	Capital deficiencies
-----NA-----				

e. The aggregate amounts (e.g. current book value) of the bank'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)	% of bank'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
-----NA-----				

f. Any restrictions or impediments on transfer of funds or regulatory capital within the banking group:
NIL

Table DF-2: Capital Adequacy

Qualitative disclosures

The RBI guidelines on Basel III require the Bank to maintain a minimum ratio of total capital to risk weighted assets on ongoing basis. The total capital adequacy ratio of the Bank at a standalone level at March 31, 2025 as per the RBI guidelines is 193.76%. which is more than 11.50% (including CCB Buffer) prescribed by RBI Guidelines. Further Bank's capital comprises of Tier 1 capital (CET 1 Capital).

The Bank's capital management framework includes a comprehensive internal capital adequacy assessment process (ICAAP) conducted annually and which determines the adequate level of capitalization for the Bank to meet regulatory norms and current and future business needs, including under stress scenarios. The ICAAP encompasses capital planning for a certain time horizon, identification and measurement of material risks and the relationship between risk and capital. Further, the ICAAP, which is an annual process, also serves as a mechanism for the Management committee/Board to assess and monitor the Bank's Capital adequacy position over a certain time horizon.

Quantitative disclosures

As required by RBI guidelines on Basel III, the Bank's capital requirements have been computed using the standardized approach for credit risk, standardized duration method for market risk and basic indicator approach for operational risk. Capital required for credit, market and operational risks given below is arrived at after multiplying the risk weighted assets by 11.50%:

Risk area	Amount in ₹ Crore
Credit Risk	4.58
Capital required	



Risk area	Amount in ₹ Crore
- for Portfolio subject to standardized approach	--
- for securitization exposure	--
Market Risk (Standardized Duration Approach)	
Capital required	
- for interest rate risk	--
- for foreign exchange (including gold) risk	6.67
- for equity portion risk	--
Operational risk (Basic Indicator Approach)	
Capital required	14.88
Total Capital requirement	26.13
Total capital funds of the Bank	440.43
Total risk weighted assets	227.31
Capital adequacy ratio	193.76%

Table DF-3: Credit Risk: General Disclosures for All Banks

Qualitative Disclosures

Credit risk is the risk of loss that may occur from the failure of any counterparty to abide by the terms and conditions of any financial contract with the Bank, principally the failure to make required payments as per the terms and conditions of the contract.

The Bank has not undertaken any lending activities during the year ended March 31, 2025. Bank's credit risk exposure includes exposure on banks on account of placement of fixed deposit with banks as well as balances maintained in current accounts of other Banks.

Quantitative Disclosures

1. The total gross credit risk exposures (March 31, 2025)

Credit risk exposure includes all the exposures as per the RBI guidelines on exposure norms subject to credit risk and investments in held-to-maturity category.

The Bank has not undertaken any lending activities during the financial year ending March 31, 2025, hence the outstanding balance of exposure is NIL.

(Amount in ₹ Crore)	
Category	Credit Exposure
Fund- based	NIL
Non- Fund based	NIL
Total	NIL

2. The geographic distribution of exposures (March 31, 2025)

The Geographic distribution of exposures are given below:



(Amount in ₹ Crore)		
Category	Domestic	Overseas
Fund- based	NIL	NIL
Non- Fund based	NIL	NIL
Total	NIL	NIL

3. Industry-wise distribution of exposures - Fund-based (March 31, 2025)

The Bank has not undertaken any lending activities during the financial year ending March 31, 2025, hence the outstanding balance of fund based exposure is NIL. The details are given below:

(Amount in ₹ Crore)		
S No.	INDUSTRY	Amount
1	Other Metal & Metal Products	NIL
2	Cotton Textiles	NIL
3	Gems & Jewelry	NIL
4	Drugs and pharmaceuticals	NIL
5	FMCG	NIL
6	Shipping	NIL
7	Cement	NIL
8	Construction	NIL
9	Real Estate	NIL
10	Other Industries	NIL
	Total	NIL

4. The residual contractual maturity break-down of assets

The maturity pattern of assets at March 31, 2025 is detailed in the table below.

(Amount in ₹ Crore)							
Maturity buckets	Cash & balances with RBI	Balances with banks & money at call and short notice	Investments	Loans & advances	Fixed assets	Other assets	Total
Day - 1	104.27	5.04	-	-	-	-	109.31
2-7 Days	2136.00	-	-	-	-	-	2,136.00
8-14 Days	-	10.05	59.88	-	-	0.12	70.05
15-30 Days	-	10.1	-	-	-	0.14	10.25
31 Days & up to 2 months	-	40.56	89.22	-	-	4.22	134.00
More than 2 months and up to 3 months	-	-	-	-	-	-	-
Over 3 Months and up to 6 months	-	-	-	-	-	-	-
Over 6 Months and up to 1 year	-	11.2	139.09	-	-	4.49	154.78



Maturity buckets	Cash & balances with RBI	Balances with banks & money at call and short notice	Investments	Loans & advances	Fixed assets	Other assets	Total
Over 1 Year and up to 3 years	-	-	-	-	-	1.75	1.75
Over 3 Year and up to 5 years	-	-	-	-	-	2.87	2.87
Above 5 years	-	-	-	-	7.93	-	7.93
Total	2240.27	76.95	288.19	-	7.93	13.61	2,626.94

5. Amount of non-performing loans (NPL's) (March 31, 2025)

The Bank has not undertaken any lending activities; hence the outstanding balance of loans is NIL as on March 31, 2025 and there no Non performing loans as on March 31, 2025.

(Amount in ₹ Crore)		
NPL Classification	Gross NPL's	Net NPL's
Sub-standard	NIL	NIL
Doubtful	NIL	NIL
- Doubtful 1	NIL	NIL
- Doubtful 2	NIL	NIL
- Doubtful 3	NIL	NIL
Loss	NIL	NIL
Total	NIL	NIL
NPL ratio	NIL	NIL

6. Movement of NPA's

The Bank has not undertaken any lending activities; hence the outstanding balance of loans is NIL as on March 31, 2025 and there no Non performing assets as on March 31, 2025.

(Amount in ₹ Crore)		
	Gross NPA's	Net NPA's
Opening balance at April 1, 2024	NIL	NIL
Addition during the year	NIL	NIL
Reduction during the year	NIL	NIL
Closing balance at March 31, 2025	NIL	NIL

7. Movement of Provision for NPA's

The Bank has not undertaken any lending activities; hence the outstanding balance of loans is NIL as on March 31, 2025 and there is no Movement of Provision for NPA's as on March 31, 2025.



	(Amount in ₹ Crore)
	Amount
Opening balance at April 1, 2024	NIL
Provision made during the period	NIL
Write-off's during the period	NIL
Write-back of excess provision during the period	NIL
Closing balance at March 31, 2025	NIL

8. Amount of non-performing investments (NPI's) in securities, other government and other approved securities

The bank is having investment in T bills as part of investment portfolio under Held to Maturity category and there are no non-performing investments (NPI's) in securities, other government and other approved securities as on March 31, 2025.

	(Amount in ₹ Crore)
	Amount
Gross NPI's at April 1, 2024	NIL
Total provision held on NPI's	NIL
Net NPI's at March 31, 2025	NIL

9. Movement of provision for depreciation on investments

The bank has made investment in T bills only as part of investment portfolio under Held to Maturity category and there is no investment under Available for Sale and Held to maturity category, hence there is no provision for depreciation required as on March 31, 2025.

	(Amount in ₹ Crore)
	Amount
Opening balance at April 1, 2024	NIL
Provision/ depreciation/ (appreciation) made during the year	NIL
(Write-off) / (write-back) of excess provision during the year	NIL
Closing balance at March 31, 2025	NIL

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

Qualitative Disclosures

Bank has not given any loans and advances and the bank is not doing any lending activities presently. However, the bank is having credit risk exposures on following:

- Exposures on T bills (SLR) issued by Government of India
- Exposure on Reserve Bank of India
- Exposure on Scheduled Commercial Banks
- Exposure on Head Office for maintenance of Nostro Balances.
- All others assets not included above.



Quantitative Disclosures

The exposure amounts after risk mitigation (subject to the standardised approach) in different risk buckets are as under:

(Amount in ₹ Crore)	
Exposure category	Amount outstanding
Less than 100% risk weight	2606.46
100% risk weight	16.33
More than 100% risk weight	4.15
Total	2626.94

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

Qualitative Disclosures

The Bank has not undertaken any lending activities; hence the outstanding balance of loans is NIL as on March 31, 2025. The counterparty limits are sanctioned by Head Office and monitored with respect to large exposure framework as prescribed by the Reserve Bank of India.

Quantitative Disclosures

Not Applicable

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

Qualitative Disclosures

The Bank has not undertaken any securitization exposure during the year ended March 31, 2025.

Quantitative Disclosures

Not Applicable

Table DF-7: Market Risk in Trading Book

Qualitative Disclosures

The Bank is not having any trading position in any of the instruments (interest, currency and securities). However, bank is having sanctioned Net Overnight Open Position Limit of ₹ 46.90 crores. This limit is being used for customer conversion transaction with head office. Bank keeps its currency open position near to squared on overnight basis. The Risk weighted assets for market risk under forex position is calculated sanctioned NOOPL limit.

Quantitative Disclosure

(Amount in ₹ Crore)	
Particulars	March 31, 2025
Capital Requirement	
- Interest rate Risk	NIL
- Foreign Exchange Risk (including Gold)	6.67
- Equity Risk	NIL
Total	6.67



Table DF-8: Operational Risk**Qualitative Disclosures**

Capital charge for Operations Risk is computed as per the Basic Indicator Approach. The average of the gross income, as defined in the New Capital Adequacy Framework guidelines, for the previous years is considered for computing the capital charge. The required capital is Rs. 14.88 crores.

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

Interest rate risk in banking book referred to the risk of loss in earning and economic value, banking book as a consequence of movement in interest rates. Bank is having only interest sensitive assets which are financed from non interest sensitive liabilities. Therefore, the risk is limited to repricing of maturing assets in due dates.

Quantitative Disclosure

Bank is having only interest sensitive assets which are financed from non interest sensitive liabilities. Therefore, the risk is limited to repricing of maturing assets in due dates.

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

Bank is having counterparty exposure with limited counterparty with whom bank is placing term deposit maintaining current accounts.

Quantitative Disclosures

The exposure to each counterparty is based on limit allocated by Head Office which is capped keeping in view the large exposure framework guidelines issued by RBI.

Table DF-11: Composition of Capital

		(Amount in ₹ Crore)	
Table DF-11: Composition of Capital		At March 31, 2025	Ref. No.
Common Equity Tier 1 capital: instruments and reserves			
1	Directly issued qualifying common share capital plus related stock surplus (share premium)(Interest Free Funds received from Head Office)	239.77	a
2	Retained earnings	202.55	b
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)	-	
	Public sector capital injections grandfathered until 1 January 2018	-	
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	442.32	(a+b)
Common Equity Tier 1 capital: regulatory adjustments			
7	Prudential valuation adjustments	-	
8	Goodwill (net of related tax liability)	-	



9	Intangibles other than mortgage-servicing rights (net of related tax liability)	1.89	c
10	Deferred tax assets*	-	
11	Cash-flow hedge reserve	-	
12	Shortfall of provisions to expected losses	-	
13	Securitisation 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-in capital on reported balance sheet)	-	
17	Reciprocal cross-holdings 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 bank 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 (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 financials	-	
24	of which: mortgage servicing rights	-	
25	of which: deferred tax assets arising from temporary differences	-	
26	National specific regulatory adjustments	-	
26a	of which: Investments in the equity capital of the 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 bank	-	
26d	Unamortised 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	-	
29	Common Equity Tier 1 capital (CET1)	440.43	(a+b-c)
Additional Tier 1 capital: instruments			
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus (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 and preference share capital permitted by RBI	-	
34	Additional Tier 1 instruments (and CET1 instruments not included in row5) 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 cross-holdings 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 bank 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)	-	
41	National specific regulatory adjustments		
41a	Investments in the Additional Tier 1 capital of unconsolidated insurance subsidiaries	-	
41b	Shortfall in the Additional Tier 1 capital of majority owned financial entities which have not been consolidated with the bank	-	
	Regulatory Adjustments Applied to Additional Tier 1 in respect of Amounts Subject to Pre-Basel III Treatment	-	
	Of WHICH: Investments in the equity capital of unconsolidated insurance subsidiaries	-	
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)	-	
44a	Additional Tier 1 capital reckoned for capital adequacy	-	
45	Tier 1 capital (T1 = CET1 + AT1) (row 29 + row 44a)	440.43	
Tier 2 capital: instruments and provisions			
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	-	
47	Directly issued capital instruments subject to phase out from Tier 2	-	
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	of which: instruments issued by subsidiaries subject to phase out	-	
50	Provisions	-	
51	Tier 2 capital before regulatory adjustments	-	
Tier 2 capital: regulatory adjustments			
52	Investments in own Tier 2 instruments	-	
53	Reciprocal cross-holdings 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 bank 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	of which: Investments in the Tier 2 capital of unconsolidated subsidiaries		



56b	of which: Shortfall in the Tier 2 capital of majority owned financial entities which have not been consolidated with the bank	-	
	Regulatory Adjustments Applied to Tier 2 in respect of Amounts Subject to Pre-Basel III Treatment	-	
	OF WHICH: Investments in the equity capital of unconsolidated insurance subsidiaries	-	
	OF WHICH: INSERT TYPE OF ADJUSTMENT	-	
57	Total regulatory adjustments to Tier 2 capital	-	
58	Tier 2 capital (T2)	-	
58a	Tier 2 capital reckoned for capital adequacy	-	
58b	Excess Additional Tier 1 capital reckoned as Tier 2 capital	-	
58c	Total Tier 2 capital admissible for capital adequacy (row 58a + row 58b)	-	
59	Total capital (TC = T1 + T2) (row 45+row 58c)	440.43	
	RISK WEIGHTED ASSETS IN RESPECT OF AMOUNTS SUBJECT TO PRE- BASEL III TREATMENT		
60	Total risk weighted assets (row 60a +row 60b +row 60c)	227.31	
60a	of which: total credit risk weighted assets	39.85	
60b	of which: total market risk weighted assets	58.04	
60c	of which: total operational risk weighted assets	129.43	
Capital ratios			
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	193.76%	
62	Tier 1 (as a percentage of risk weighted assets)	193.76%	
63	Total capital (as a percentage of risk weighted assets)	193.76%	
64	Institution specific buffer requirement (minimum CET1 requirement plus capital conservation and countercyclical buffer requirements, expressed as a percentage of risk weighted assets)	11.50%	
65	of which: capital conservation buffer requirement	2.50%	
66	of which: bank specific countercyclical buffer requirement	-	
67	of which: G-SIB buffer requirement	-	
	of which: D-SIB buffer requirement	-	
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	-	
National minima (if different from Basel III)			
69	National Common Equity Tier 1 minimum ratio (if different from Basel III minimum)	9.00%	
70	National Tier 1 minimum ratio (if different from Basel III minimum)	9.00%	
71	National total capital minimum ratio (if different from Basel III minimum)	11.50%	
Amounts below the thresholds for deduction (before risk weighting)			
72	Non-significant investments in the capital of other financials	-	
73	Significant investments in the common stock of financials	-	
74	Mortgage servicing rights (net of related tax liability)	-	
75	Deferred tax assets arising from temporary differences (net of related tax liability)	1.76	
Applicable caps on the inclusion of provisions in Tier 2			
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	-	
77	Cap on inclusion of provisions in Tier 2 under standardised approach	-	



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	Current cap on CET1 instruments subject to phase out arrangements	-	
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	-	
82	Current cap on AT1 instruments subject to phase out arrangements	-	
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	-	
84	Current cap on T2 instruments subject to phase out arrangements	-	
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	-	

Note: Bank's deferred tax assets are created on temporary differences arising other than accumulated loss are below the threshold limit 10% of CET 1 capital and hence there is off setting impact of Deferred Tax assets on computation of CET 1 capital.

Row No. of the template	Particular	Amount in ₹Crore
10	Deferred tax assets associated with accumulated losses	-
	Deferred tax assets (excluding those associated with accumulated losses) net of Deferred tax liability	-
	Total as indicated in row 10	-
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 bank	-
	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	-
44a	Excess AT1 not reckoned for capital adequacy (difference between AT1 as reported in row 44 and admissible AT1 as reported in 44a	-
	of which: Excess AT1 which is considered as Tier 2 capital under row 58b	-
50	Eligible Provisions included in Tier 2	-
	Eligible Revaluation Reserves included in Tier 2	-
	Total of row 50	-
58a	Excess T2 not reckoned for capital adequacy (difference between T2 as reported in row 58 and T2 as reported in 58a	-



Table DF-12: Composition of Capital- Reconciliation Requirements

		(Amount in ₹Crore)	
		Balance sheet as in published financial statements	Under regulatory scope of consolidation
		At March 31, 2025	At March 31, 2025
A	Capital & Liabilities		
i	Paid-up Capital	239.77	239.77
ii	Reserves & Surplus	202.55	202.50
	of which:		
	Statutory reserve	61.61	61.61
	Special reserve	-	-
	Securities premium	-	-
	Revaluation reserve	-	-
	Investment reserve account	-	-
	Investment Fluctuation reserve	-	-
	Unrealised investment reserve		
	Capital reserve	-	-
	Capital redemption reserve	-	-
	Foreign currency translation reserve	-	-
	Reserve fund	-	-
	Revenue and other reserves	-	-
	Balance in profit and loss account	140.94	140.94
iii	Employees stock options outstanding	-	-
iv	Minority Interest	-	-
	of which: eligible for CET1		
	Total Capital	442.32	442.32
v	Deposits Of which:	1915.17	1915.17
	Deposits from banks	1914.41	1914.41
	Customer deposits	0.76	0.76
vi	Borrowings Of which:	-	-
	From RBI	-	-
	From banks	-	-
	From other institutions G agencies	-	-
	Others	-	-
	Capital instruments	-	-
vii	Other liabilities & provisions	269.46	269.46
	Total	2626.94	2626.94



(Amount in ₹Crore)			
		Balance sheet as in published financial statements	Under regulatory scope of consolidation
		At March 31, 2025	At March 31, 2025
B	Assets		
i	Cash and balances with Reserve Bank of India	2240.27	2240.27
	Balance with banks and money at call and short notice	79.34	79.34
ii	Investments Of which:	288.19	288.19
	Government securities	288.19	288.19
	Other approved securities	-	-
	Shares	-	-
	Debentures G Bonds (including commercial Papers etc.)	-	-
	Subsidiaries / Joint Ventures / Associates	-	-
	Others (Mutual Funds etc.)	-	-
iii	Loans and advances Of which:	-	-
	Loans and advances to banks	-	-
	Loans and advances to customers	-	-
iv	Fixed assets	7.45	7.45
v	Other assets of which:	11.69	11.69
	Goodwill and intangible assets		
	Deferred tax assets	1.76	1.76
vi	Goodwill on consolidation	-	-
vii	Debit balance in Profit & Loss account	-	-
	Total	2626.95	2626.95

Step 2

Amount in ₹ Crore)			
		Balance sheet as in published financial	Under regulatory scope of consolidation
		At March 31, 2025	At March 31, 2025
A	Liabilities		
i	Paid-up Capital		
	Amount eligible for CET1	239.77	239.77
	Amount eligible for AT1	-	-
	Reserve and surplus	202.55	202.55
	of which:		
	Statutory reserve	61.61	61.61
	Special reserve	-	-
	Securities premium	-	-
	Revaluation reserve	-	-
	of which: eligible for CET1	-	-
	Capital reserve		



		Balance sheet as in published financial	Under regulatory scope of consolidation
		At March 31, 2025	At March 31, 2025
	Foreign currency translation reserve		
	of which: eligible for CET1	-	-
	Reserve fund	-	-
	Revenue and other reserves	-	-
	Balance in profit and loss account	-	-
	Capital redemption reserve	-	-
	Investment fluctuation reserve	140.94	140.94
	Employees stock options outstanding	-	-
	Minority Interest	-	-
	of which: eligible for CET1		
	Total Capital	442.32	442.32
ii	Deposits Of which:	1915.17	1915.17
	Deposits from banks	1914.41	1914.41
	Customer deposits	0.76	0.76
	Other deposits	-	-
iii	Borrowings of which:	-	-
	From RBI	-	-
	From banks	-	-
	From other institutions G agencies	-	-
	Borrowings in the form of bonds G debentures	-	-
	Capital instruments of which:	-	-
	Preference shares eligible for inclusion in AT1	-	-
	Amount eligible for AT1	-	-
	Amount eligible for Tier 2 capital (issued by Bank)	-	-
	Amount eligible for Tier 2 capital (issued by subsidiaries)	-	-
iv	Other liabilities & provisions of which:	269.46	269.46
	DTLs related to goodwill	-	-
	DTLs related to intangible assets	-	-
	General Provision	-	-
	Total	2626.94	2626.94

(Amount in ₹ Crore)

		Balance sheet as in published financial	Under regulatory scope of consolidation
		At March 31, 2025	At March 31, 2025
B	Assets		
i	Cash and balances with Reserve Bank of India	2240.27	2240.27
	Balance with banks and money at call and short notice	79.34	79.34
ii	Investments of which:	288.19	288.19
	Government securities	288.19	288.19



		Balance sheet as in published financial	Under regulatory scope of consolidation
		At March 31, 2025	At March 31, 2025
	Other approved securities	-	-
	Shares	-	-
	Debentures G Bonds	-	-
	Subsidiaries / Joint Ventures / Associates	-	-
	Others (Commercial Papers, Mutual Funds etc.)	-	-
iii	Loans and advances of which:	-	-
	Loans and advances to banks	-	-
	Loans and advances to customers	-	-
iv	Fixed assets	7.45	7.45
v	Other assets of which:	11.69	11.69
	Goodwill and intangible assets		
	Deferred tax assets	1.76	1.76
vi	Goodwill on consolidation	-	-
vii	Debit balance in Profit & Loss account	-	-
	Total	2626.94	2626.94

Table DF-13: Main Features of Regulatory Capital Instruments

The bank has not issued any Regulatory Capital instruments forming part of capital funds. The Capital funds of the bank mainly consist of interest free funds received from head office, Reserve and surplus and reduced by regulatory deductions.

Table DF-14: Full Terms and conditions of Regulatory Capital Instruments

The bank has not issued any Regulatory Capital instruments forming part of capital funds. The Capital funds of the bank mainly consist of interest free funds received from head office, Reserve and surplus and reduced by regulatory deductions.

Table DF-15: Disclosure requirements for Remunerations

In terms of guidelines issued by RBI vide circular no. DBOD. No. BC. 72/29.67.001/2011-12 dated 13th Jan 2012 on "Compensation of Whole Time Directors/Chief Executive Officers/Risk takers and Control function staff, etc." the Bank has submitted a declaration received from its Head Office to RBI to the effect that the compensation structure of CEO's is in conformity with the FSB principles and standards

Table DF-16- Equities – Disclosure for banking book positions

Bank is not having exposure to capital market hence there is no disclosure required under DF-16 Equities.

Table DF 17- Summary comparison of accounting assets vs. leverage ratio exposure measure Item

The Basel III leverage ratio is defined as the capital measure (Tier-1 capital of the risk-based capital framework) divided by the exposure measure, expressed as a percentage. The following table sets forth, the disclosures required for leverage ratio for the Bank at the consolidated level as per RBI guidelines at March 31, 2025.



Sr. No	Particulars	Amount in ₹ Crore
1.	Total consolidated assets as per published financial statements	2626.94
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	(1.89)
4.	Adjustments for derivative financial instruments	-
5.	Adjustment for securities financing transactions (SFTs) (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)	-
7.	Other adjustments	-
8.	Leverage ratio exposure	2625.05

DF-18: Leverage ratio common disclosure template

Sr. No	Leverage ratio framework	Amount in ₹ Crore
	On-Balance sheet exposure	
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	2626.94
2	Asset amounts deducted in determining Basel III Tier 1 capital)	(1.89)
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	2625.05
	Derivative exposure	-
4	Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin)	-
5	Add-on amounts for PFE associated with all derivatives transactions	-
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework	-
7	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)	-
8	(Exempted CCP leg of client-cleared trade exposures)	-
9	Adjusted effective notional amount of written credit derivatives	-
10	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	-
11	Total derivative exposures (sum of lines 4 to 10)	-
	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)	-



Sr. No	Leverage ratio framework	Amount in ₹ Crore
	Other off-balance sheet exposures	
17	Off-balance sheet exposure at gross notional amount	-
18	(Adjustments for conversion to credit equivalent amounts)	-
19	Off-balance sheet items (sum of lines 17 and 18)	-
	Capital and total exposures	2625.05
20	Tier 1 capital	440.43
21	Leverage ratio	16.78%
22	Basel III leverage ratio	16.78%

