Basel III Disclosures

For the Financial year ended March 31, 2026

I. Scope of Application

The framework of disclosures applies to **RBL Bank Limited** (hereinafter referred to as the Bank), a scheduled commercial bank, incorporated on August 6, 1943.

The Bank's subsidiary, RBL FinServ Ltd. is a non-financial entity, and hence not consolidated for capital adequacy purpose. The bank does not have interest in any insurance entity.

As per capital adequacy guidelines under BASEL III, insurance and non-financial subsidiaries/joint ventures/associates etc of banks are not to be consolidated

Name of entity (Country of Incorporation)	Included under accounting scope of consolidation	Method of accounting consolidation	Included under regulatory scope of consolidation	Method of regulatory consolidation	Reasons for difference in the method of consolidation	Reasons for consolidation under only one of the scopes of consolidation
RBL Finserv Limited (India)	Yes	Consolidated in accordance with AS-21, Consolidated Financial Statements.	No	Not Applicable	Not Applicable	This is an non-financial entity and hence not required to be consolidated for regulatory reporting.

II. Capital Adequacy

Regulatory capital assessment

The Bank is subjected to Capital Adequacy guidelines stipulated by Reserve Bank of India (RBI). In line with RBI guidelines under Basel III, the Bank has adopted Standardized Approach for Credit Risk, Standardized Duration Approach for Market Risk and Basic Indicator Approach for Operational Risk while computing its Capital Adequacy Ratio (CAR).

As per capital adequacy guidelines under Basel III, the Bank is required to maintain a minimum CAR of 9% {11.50% including Capital Conservation Buffer (CCB)} as of March 31, 2026, with minimum Common Equity Tier I (CET I) CAR of 5.5% {8% including CCB}. The minimum CAR required to be maintained by the Bank for the year ended March 31, 2026 is 9% {11.5% including CCB}.

As on March 31, 2026, total CAR of the Bank stood at 14.25%, well above regulatory minimum requirement of 11.50% (including CCB). Tier I ratio of the Bank stood at 12.77% and CET I ratio at 12.77%.

Assessment of adequacy of Capital to support current and future activities

The Bank has a comprehensive Internal Capital Adequacy Assessment Process (ICAAP) which is approved by the Board of Directors (Board). Under ICAAP, the Bank determines adequacy of capital required for current and future business needs. ICAAP evaluates and documents all risks and substantiates appropriate capital allocation for risks identified under Pillar 2, if necessary.

ICAAP enables the Bank to assess the adequacy of capital to take care of future business growth, factoring in all the various risks that the Bank is exposed to, so that the minimum capital required is maintained on a continuous basis irrespective of changing economic conditions/ economic recession. The Bank considers both quantifiable and less quantifiable risks while assessing capital requirements. The Bank considers the following risks as material and has considered these while assessing and planning its capital requirements:

- Credit Risk
- Market Risk
- Operational Risk
- Liquidity Risk
- Credit Concentration Risk
- Interest Rate Risk in Banking Book
- Business Risk
- Strategic Risk
- Compliance Risk
- Reputation Risk
- Information Security Risk
- Un-Hedged Foreign Currency Exposures
- Model Risk
- Legal Risk
- Pension Obligation Risk
- Environmental and Social Risk (Incl. compliance risk)
- Outsourcing Risk
- Other Residual Risks

The Bank has also implemented a Board approved Stress Testing Framework. This involves the use of various techniques to assess the Bank's vulnerability to plausible but extreme stress events. The sub-committee to Bank's Executive Risk Committee, which has representation from Business, Credit, Finance, Treasury, and Portfolio Risk team reviews the scenarios used for stress testing as well as reviews the results of stress testing. The results are thereafter reported to the RMCB. Results are reported to RMCB on a quarterly basis and to Board annually. The stress tests cover assessment of Credit Risk, Market Risk, Operational Risk, Liquidity Risk, Interest Rate Risk in the Banking Book, Counterparty Credit Risk, stress on unhedged foreign Currency exposures, direct assignments and Intraday Liquidity risk under assumed 'stress' scenarios. Tolerance limits on the stress impact have also been defined for these stress tests. As per the Bank's assessment, it believes that its current capital adequacy position, adequate headroom available to raise capital, demonstrated track record for raising capital and adequate flexibility in the balance sheet structure and business model, the capital position of the Bank is expected to remain adequate.

Capital requirements for various risks

A summary of Bank's capital requirement for credit, market and operational risk along with CAR as on March 31, 2026 is presented below:

(₹ In Millions)

SN	Particulars	31.03.2026
(a)	Capital requirements for Credit risk:	
	- Portfolios subject to standardized approach	1,21,184.76
	- Securitisation exposures	214.96
(b)	Capital requirements for Market risk:	
	Standardized duration approach	
	- Interest rate risk	831.29
	- Foreign exchange risk (including gold)	711.56
	- Equity risk	43.97
(c)	Capital requirements for Operational risk:	
	- Basic indicator approach	18,903.42
(d)	Capital Adequacy Ratios	
	- Total Capital Adequacy Ratio (%)	14.25%
	- Tier-1 Capital Adequacy Ratio (%)	12.77%
	- Common Equity Tier-1 Capital Adequacy Ratio (%)	12.77%

III. Credit Risk: General Disclosures

i. Policy and Strategy for Credit Risk Management

At the apex level, the Board of Directors is responsible for the Bank's Risk Management Framework. The Board has approved the Bank's Risk Appetite Framework for all the various risks that the Bank is exposed, viz. Credit Risk, Market Risk, Earnings Risk, Capital Risk, Operational Risk, Compliance Risk and others. The Board of Directors also maintains oversight on the management of various risks as outlined above.

The Risk Management Committee of Board (RMCB) assists the Board and helps to devise Policy and strategy for management of various risks including Credit Risk. RMCB approves/recommends boarding the Bank's Credit Policies (the entire gamut of policies,) as per procedure, which includes prudential limits on large credit exposure, credit assessment and approval procedure, margin and collateral management, credit documentation, credit pricing framework, credit administration and monitoring system, non-performing assets management policy, credit risk management system and exception management. Executive Risk Committee (Sub-committee of RMCB) reviews and approves credit operating guidelines for wholes and retail banking.

The Bank's Risk Policies prescribe procedures for credit risk identification, measurement, grading, monitoring, reporting, risk control / mitigation techniques and management of problem loans/ credit. These Policies ensure that credit risk is identified, quantified and managed within the approved Risk Appetite Framework. The various Risk Management Policies include Credit Policy, Recovery Policy, Enterprise Risk Policy, Co-Lending Policy , Provisioning Policy, Country Risk Framework & Inter Bank limits policy, Environmental & Social Governance Policy, Valuation Policy and Policy on Transfer of loan exposure through

Securitization & Direct Assignment of Cash Flows etc and all these Policies are duly approved by the Board.

Credit Risk is defined as the probability of losses associated with reduction in credit quality of borrowers or counterparties leading to non-payment of dues to the Bank. In the Bank's portfolio, losses arise from default due to inability or unwillingness of a customer or counterparty to meet commitments in relation to lending, trading, settlements, or any other financial transaction.

ii. Organizational Structure for Credit Risk Management function

At Executive level, Management Credit Committee (MCC) is responsible for operationalizing the credit policy and implementing credit framework as approved by the Board and RMCB. The committee recommends credit proposals, financial covenants, ratings, standards for loan collaterals, etc. MCC also oversees portfolio risk management, and risk concentrations. The roles and responsibilities of the key functions involved in credit risk management are detailed below:

- **Portfolio Risk Department:** The Portfolio Risk department reports to the Chief Risk Officer (CRO) and is the custodian of all Risk Policies of the Bank. The team is responsible for implementation and operationalization of these Policies, as well as ensuring these are reviewed on a periodic basis, and disseminated to all relevant stakeholders. The unit is also responsible for portfolio analysis and reporting the same to Senior Management and Board, review of internal rating system, reviewing prudential limits and review of portfolios including thematic at periodic intervals.
- **Portfolio Management & Early Warning Department:** This department reports to the CRO and monitors the portfolio for identifying accounts that exhibit signs of incipient stress. Such accounts are reviewed along with the Relationship Manager (RM) and Credit Department.
- **Credit Quality Assurance (CQA):** CQA team provides Risk observations in all Wholesale Banking CAMs to highlight any gaps in the CAM as per an identified checklist comprising regulatory and essential CAM components and any residual risk missed by Business and Credit. The objective is to improve CAM quality and more informed decisioning by credit approving committees.
- **Environmental & Social (E&S) Risk**: Managing E&S Risk is an integral part of Bank's sustainable development initiative and credit risk assessment process. The Bank has also put in place an 'Environmental and Social (E&S) Risk Policy' for lending activities. The policy is aligned with environmental and social risk management framework adopted by multilateral banks across the globe, which are internationally accepted as gold standard in E&S risk management.
- **Credit Administration Department (CAD / Retail Asset Operations**: The CAD at Corporate / Regional level acts as the third eye after business and credit to ensure compliance with the Bank's policies and prudent lending requirements. Similarly, Retail Asset Operations manages the post sanction processes for retail business.

iii. Credit risk measurement, mitigation, monitoring & reporting systems

Credit Origination and Appraisal System

Credit Department (Credit) – The Credit for Wholesale and Retail reports to Chief Credit Officer (CCrO) – Wholesale and Retail respectively. The Credit takes decisions on all credit applications in accordance with policies applicable to the specific proposal / product / scheme. To ensure complete independence, and to avoid any conflict of interest, the Credit Department is not assigned any business targets.

There are separate Credit Origination and Appraisal Processes for Wholesale and Retail segments. Within the Wholesale segment, Bank has adopted Target Operating Model (TOM) for different client segments that is based, inter alia, on internal risk ratings, availability of security and other risk parameters. The credit sanctions are granted by experienced credit professionals and / or credit committees with delegated approval authorities as per Bank's Board approved Credit Policy, basis detailed appraisal memorandum that considers business and financial risks of the proposal. The Retail segment, on the other hand, relies largely on standardized product programs for credit risk assessment and approvals.

iv. Credit Rating Framework

The Bank has put in place an internal rating system for Corporate segment. The rating system uses various models, depending upon size of company such as large corporate (LC), Emerging corporate (EC), Medium Segment (MS), Small and medium enterprise (SME) as well as specialized models for Non-Banking Finance Companies (NBFC), Micro Finance Institutions (MFI) and Traders. The internal rating system is a step towards migration to Advanced Approach for Credit Risk as per Basel III.

The bank uses a two-dimensional rating framework, Borrower Rating and Facility Rating. The Borrower Rating is determined first, which is based on assessment of Industry Risk, Business Risk, Management Risk and Financial Risk along with Project Risk / Conduct of Account (if applicable). The Facility Rating is based on Borrower Rating, and considers security structure, therefore is a combination of PD and LGD (Loss Given Default).

v. Credit Documentation

The objective of credit documentation is to clearly establish the debt obligation of borrower to the Bank. In most cases, standardized set of documents are used as applicable, depending upon the type of credit facilities and the borrower entity. In cases of credit facilities for structured finance/ customized credit facilities for which standard documents have not been prescribed of are not appropriate, the documentation would be done on transactional basis in consultation with the Legal department/ external counsel.

vi. Delegation of powers

The Bank has adopted 'Four Eyes' principle for credit approval. The principle dictates that generally at least two people must create, examine and approve a credit proposal. Most of the loan proposals require Joint Signature Approvals (JSA). This helps to avoid credit approval based on judgment of one functionary alone, ensures compliance and reduces risk from errors & prejudices. The Bank has also adopted Committee Approach for sanctioning high value credit proposals, viz. Board Investment & Credit Committee (BICC), Management Credit Committee (MCC), and National Credit Committee (NCC) as per authority matrix.

vii. Post Sanction Monitoring

The Bank has evolved a process to ensure end-use of funds is for the purpose for which credit limits are sanctioned. Further, it is ensured that the security obtained from borrowers by way of hypothecation, pledge, etc. are not tampered with in any manner.

Periodic Credit Reports (PCR) are used to track the borrower's / investment performance on a quarterly / semi-annually basis. Performance, Status of compliance with Internal Risk Triggers, Covenants, Position of Un-hedged FCY exposure & Adherence to specific approval conditions (if any) is tracked on quarterly basis through PCR.
All exceptions related to sanctioned credit facilities are monitored by MCC with MIS to senior management in Portfolio Quality Review Meet (PQRM).

viii. Early Warning System (EWS)

Bank has implemented automated EWS system based on AI/ML based rule engine to proactively identify emerging credit weakness well in advance. Bank's EWS system generates EWS/RFA triggers using various internal/ external data sources. The alerts generated by EWS system are reviewed by EWS team and post discussion in EWS forum (comprising of representatives from business, credit and EWS team), a final decision whether to include an account in any of the EWS category (viz. Observe/Monitor/EWS) or otherwise is taken for proactive monitoring.

ix. Watch List & Adverse Labelled Accounts

Accounts which exhibit stress are tagged as "Watch list" accounts. Accounts which exhibit severe stress are tagged as "Adverse Labelled" accounts. Both these categories of accounts receive special management attention. Such accounts are monitored very closely by Stressed Assets Group, Senior Management and Board/ RMCB.

In view of the enactment of the Insolvency and Bankruptcy Code, 2016 (IBC), RBI has substituted the existing guidelines on Resolution of Stressed Sectors with a harmonized and simplified generic framework through various circulars. The Bank is fully compliant with these guidelines.

x. Review / Renewal of Loans

After a credit facility is sanctioned and disbursed, follow-up and reviews are conducted at periodic intervals. All funded and non-funded facilities granted to corporate customers are reviewed at least once a year or at more frequent intervals, as warranted.

xi. Credit Pricing

Pricing of loans / advances / cash credit / overdraft or any other financial accommodation granted / provided / renewed or discounted usance bills is in accordance with the directives on interest rates on advances issued by RBI as well as internal policies of the Bank.

xii. Credit Portfolio Analysis

Credit portfolio analysis is carried out at periodic intervals to review entire credit portfolio of the Bank to monitor growth, distribution, concentration, quality, compliance with RBI guidelines & policies of the Bank, accounts under Observe/ Monitor/ Early Warning System (EWS)/ Watch-List (WL)/ Adversely Labelled (AL) category etc. The same is monitored / reviewed by Senior Management/ Board / RMCB.

xiii. Loan Review Mechanism (LRM) and Credit Audit

The Bank has implemented LRM and Credit Audit framework. The primary objective includes monitoring effectiveness of loan administration, compliance with internal policies of Bank and regulatory framework, monitor portfolio quality, concentrations, post sanction follow-ups and appraising top management with information pertaining to the audit finding for further corrective actions.

xiv. Classification of Loan Account:

Loan account can be classified as

i) Standard (performing well),

ii) Special Mention Accounts (SMA-0, SMA-1, SMA-2) for increasing levels of delinquency, up to 90 days overdue; and

iii) Non-Performing Asset (NPA) - loan account which are overdue for 90+ days, further NPA is classified into Sub-standard, Doubtful, and Loss assets based on duration and recovery prospects, with Sub-standard being NPAs for up to 12 months.

xv. Non-performing Assets (NPA)

An asset, including a leased asset, becomes non-performing when it ceases to generate income for the Bank. The Bank follows RBI prescribed norms for identification of NPA. Some of parameters of non-performing asset (NPA) is a loan or an advance where:

i) Interest and/ or instalment of principal remain overdue for a period of more than 90 days in respect of a term loan. Any amount due to the bank under any credit facility is 'overdue' if it is not paid on the due date fixed by the bank.

ii) The bill remains overdue for a period of more than 90 days in the case of bills purchased and discounted;

iii) Instalment of principal or interest thereon remains overdue for two crop seasons for short duration crops, and one crop season for long duration crops;

iv) The account remains 'out of order' in respect of an Overdraft/ Cash Credit (OD/CC). An account is treated as 'out of order' if:

   a. the outstanding balance remains continuously in excess of the sanctioned limit / drawing power for more than 90 days; or

   b. where outstanding balance in the CC/OD account is less than the sanctioned limit/drawing power but there are no credits continuously for 90 days, or the outstanding balance in the CC/OD account is less than the sanctioned limit/drawing power but credits are not enough to cover the interest debited during the previous 90 days period ;

v) The regular/ ad hoc credit limits have not been reviewed/ renewed within 180 days from the due date / date of ad-hoc sanction;

vi) Drawings have been permitted in working capital account for a continuous period of 90 days based on drawing power computed on the basis of stock statements that are more than 3 months old, even though the unit may be working or the borrower's financial position is satisfactory;

vii) Bank Guarantees/ Letters of Credits devolved on the Bank which are not reimbursed by the customer within 90 days from the date of payment;

viii) A loan for an infrastructure / non-infrastructure project will be classified as NPA during any time before commencement of commercial operations as per record of recovery (90 days overdue), unless it is restructured and becomes eligible for classification as 'standard asset';

ix) A loan for an infrastructure (/ non-infrastructure) project will be classified as NPA if it fails to commence commercial operations within 3 years (/2 year) from original date of Scheduled Commencement of Commercial Operations, even if it is regular as per record of recovery. Project Loan would also be classified as NPA in case cost overrun above 10% is funded by the Bank or in case a Resolution Plan is implemented wherein Asset Classification benefit is not available as per Rbi Guidelines on Credit Risk. In case of rise in original project cost by 25% or more on accounts of Change in Scope & Size of project, one time Asset Classification benefit is available.

x) The amount of liquidity facility remains outstanding for more than 90 days, in respect of a securitization transaction undertaken in terms of RBI guidelines on securitization;

xi) 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.

xii) Interest on non-performing assets is not recognised in the profit / loss account until received. Specific provision for non-performing assets is made based on Management's assessment of their degree of impairment subject to the minimum provisioning level prescribed by RBI.

xvi. Non- performing Investments (NPI)

NPI is one where:

i) Interest / instalment (including maturity proceeds) is due and remains unpaid for more than 90 days.

ii) The fixed dividend is not paid in case of preference shares;

iii) In case of equity shares, in the event investment in shares of any company is valued at Re.1 per company on account of non-availability of latest balance sheet in accordance with RBI instructions;

iv) If any credit facility availed by the issuer is NPA in the books of the bank, investment in any of the securities issued by the same issuer would be treated as NPI and vice versa;

v) The investments in debentures / bonds which are deemed to be in the nature of advance would also be subjected to NPI norms as applicable to investments.

Quantitative Disclosures

(a) Total gross credit risk exposures*, Fund based and Non-fund** based separately:

(₹ In Millions)

Category	**31.03.2026**
Fund Based[$]	**17,19,721.14**
Gross Advances	11,54,641.63
Investment in Banking book	2,59,456.85
All other Assets	3,05,622.66
Non-Fund Based	**2,98,940.86**
Total	**20,18,662.00**

* Represents book value including bill re-discounted.

** Guarantees given on behalf of constituents, Acceptances, Endorsements & other Obligations, Liability on account of outstanding forward exchange contracts (credit equivalent amount).

[$]includes balance sheet exposures considered for Credit Risk-Weighted Assets (CRWA) computation.

(b) Geographic distribution of exposure*, Fund based & Non- fund** based separately

(₹ In Millions)

Category	31.03.2026		
	Domestic	Overseas	Total
Fund Based[$]	16,63,661.72	56,059.42	17,19,721.14
Non-Fund Based	2,92,389.43	6,551.43	2,98,940.86
Total	**19,56,051.15**	**62,610.85**	**20,18,662.00**

* Represents book value including bills re-discounted;

** Guarantees given on behalf of constituents, Acceptances, Endorsements & other Obligations, Liability on account of outstanding forward exchange contracts (credit equivalent amount).

[$]includes balance sheet exposures considered for Credit Risk-Weighted Assets (CRWA) computation.

(c) Industry type distribution of exposures*- Funded & Non-funded** (₹ In Millions)

Industry Code	Industry Name	31.03.2026	
		Fund Based	Non Fund Based
1	**A. Mining and Quarrying (A.1 + A.2)**	**3,666.99**	**3,685.24**
11	A.1 Coal	2,276.84	3,369.07
12	A.2 Others	1,390.15	316.17
2	**B. Food Processing (Sum of B.1 to B.5)**	**21,812.99**	**19,416.90**
21	B.1 Sugar	3,934.61	627.42
22	B.2 Edible Oils and Vanaspati	2,489.46	18,379.22
23	B.3 Tea	900.55	0.05
24	B.4 Coffee	0.00	0.00
26	B.5 Others	14,488.37	410.21
3	**C. Beverages (excluding Tea & Coffee) and Tobacco (Sum of C.1 & C.2)**	**4,410.93**	**880.65**
31	C.1 Tobacco and tobacco products	0.00	0.00
32	C.2 Others	4,410.93	880.65
4	**D. Textiles (Sum of D.1 to D.6)**	**10,145.66**	**3,233.51**
41	D.1 Cotton	3,327.20	886.27
42	D.2 Jute	2.62	0.00
43	D.3 Handicraft/ Khadi (Non Priority)	5.63	0.00
44	D.4 Silk	0.00	0.00
45	D.5 Woolen	43.23	0.00
46	D.6 Others	6,766.98	2,347.24
47	Out of D (i.e. Total Textiles) to Spinning Mills	0.00	0.00
5	E. Leather and Leather Products	405.52	0.44
6	F. Wood and Wood products	2,099.55	830.40
7	G. Paper and Paper Products	2,257.56	668.00
8	H. Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	3,333.98	2,384.26
9	**I. Chemicals and Chemical Products (Dyes, Paints etc.) Sum of I.1 to I.4)**	**54,618.05**	**16,790.85**
91	I.1 Fertilizers	5,224.25	2,848.05
92	I.2 Drugs and Pharmaceuticals	25,657.89	4,929.91
93	I.3 Petro-chemicals (excluding under Infrastructure)	50.16	1,614.70
94	I.4 Others	23,685.75	7,398.19

Industry Code	Industry Name	31.03.2026	
		Fund Based	Non Fund Based
10	J. Rubber, Plastic and their products	1,183.53	381.35
11	K. Glass & Glassware	1,346.47	286.20
12	L. Cement and Cement Products	7,197.69	6,287.79
13	**M. Basic Metal and Metal Products (M.1 & M.2)**	**22,021.38**	**15,531.72**
131	M.1 Iron and Steel	14,949.54	12,606.53
132	M.2 Other Metal and Metal Products	7,071.84	2,925.19
14	**N. All Engineering (N.1 & N.2)**	**18,152.67**	**34,788.87**
141	N.1 Electronics	3,915.51	5,449.99
142	N.2 Others	14,237.16	29,338.88
15	O. Vehicles, Vehicle Parts and Transport Equipments	17,629.57	6,157.63
16	P. Gems and Jewellery	20,251.39	1,166.68
17	Q. Construction	14,523.60	44,092.88
18	**R. Infrastructure (Sum R.1 to R.4)**	**45,757.41**	**58,812.06**
181	**R.1 Transport(Sum of R.1.1 to R.1.5)**	**14,577.28**	**7,514.95**
1811	R.1.1. Railways	327.51	1,223.15
1812	R.1.2 Roadways	3,111.77	2,597.54
1813	R.1.3 Air	6,404.63	1,567.89
1814	R.1.4 Waterways	3,743.13	483.60
1815	R.1.5 Ports	990.24	1,642.77
182	**R.2 Energy (Sum of R.2.1 to R.2.4)**	**28,518.94**	**44,946.24**
1821	**R.2.1 Electricity (generation-transportation and distribution)**	**27,741.77**	**38,574.32**
18211	R.2.1.1 State Electricity Boards	0.00	0.00
18212	R.2.1.2 Others	0.00	0.00
18213	R.2.1.3 Power Generation	7,554.39	12,005.18
18214	R.2.1.4 Power transmission / Distribution	5,719.64	2,431.78
18215	R.2.1.5 Power -Non-Conventional Energy	14,467.74	24,137.36
1822	R.2.2 Gas/LNG/Oil (Storage and pipeline)	777.17	6,371.92
1823	R.2.3 Others	0.00	0.00
183	R.3 Telecommunication	1,455.93	1,688.79
184	**R.4 Others**	**1,205.26**	**4,662.08**
1841	R.4.1 Water sanitation	401.18	575.55
1842	R.4.2 Social & Commercial Infrastructure	627.89	69.48
1843	R.4.3 Others	176.19	4,017.05
19	S. Other Industries	43,174.79	15,048.71
20	T. Other Services	43,515.48	10,994.48
21	U. NBFC	72,238.71	802.50
22	V. Housing Finance Companies (HFC)	16,181.56	0.00
23	W. Micro-Finance Institutions (MFI)	12,152.13	0.00
24	X. Coe Investment Compnies (CIC)	0.00	131.98
25	Y. Asset Finance Compnies (AFC/IFC)	11,752.50	0.00
26	Z. Financial Intermediation	11,064.66	6,786.65
27	AA.Traders	45,345.37	10,255.25
28	**All Industries (Sum of A to AA)**	**5,06,240.14**	**2,59,415.00**
29	**Residuary Other Advances**	**6,48,401.49**	**1,906.41**
291	Other Residuary	6,48,401.49	1,906.41
30	**Total**	**11,54,641.63**	**2,61,321.41**

The Bank's exposure to the industries stated below was more than 5% of the total gross credit exposure:

Sr. No.	Industry classification	Percentage of the total gross credit exposure as on 31.03.2026
1.	Infrastructure	7.38%
2.	NBFC	5.16%
3.	Chemicals and Chemical Products (Dyes, Paints etc.)	5.04%
4.	Energy	5.19%

** Guarantees given on behalf of constituents, Acceptances, Endorsements & other Obligations and Liability on account of outstanding forward exchange contracts (credit equivalent amount).

* includes fund and non-fund advances, excluding other balance sheet exposures representing non-customer assets, treasury investments and market-related off balance sheet exposures.

(d) Residual contractual maturity breakdown of assets as on 31.03.2026

(₹ In Millions)

Maturity bucket	Cash, balances with RBI and other Banks*	Investments *	Advances*	Other assets including fixed assets*
1 day	1,07,881.78	1,03,221.57	6,668.16	8,895.54
2 to 7 days	87,781.76	2,962.79	51,677.87	2,438.24
8 to 14 days	953.90	4,282.65	74,226.26	1,123.10
15 to 30 days	6,938.86	17,586.95	81,651.26	1,607.80
31 days to 2 months	1,934.61	13,578.75	49,584.05	5,027.00
2 to 3 months	2,618.30	16,143.16	89,261.22	2,419.96
3 to 6 months	3,431.07	24,391.85	68,807.80	5,061.22
6 to 12 months	5,397.41	47,001.21	1,00,917.82	19,136.94
1 to 3 years	13,050.24	82,118.46	3,59,083.84	12,958.86
3 to 5 years	272.71	2,785.93	85,643.62	9,067.94
5 to 7 years	316.79	1,954.83	33,979.52	39,706.38
7 to 10 years	32.73	210.20	44,166.66	0.00
10 to 15 years	22.91	147.14	65,933.54	0.00
Over 15 years	10.62	4,396.81	30,717.82	5,659.65
Total	**2,30,643.69**	**3,20,782.30**	**11,42,319.44**	**1,13,102.63**

(Note: Classification of assets and liabilities under the different maturity buckets in the above table is based on the same estimates and assumptions as used by the Bank for compiling the return submitted to the RBI.)

* Includes foreign currency balances.

(e) Asset Quality

- **NPA Ratios** (₹ In Millions)

Particulars	31.03.2026
Gross NPAs to gross advances	1.45%
Net NPAs to net advances	0.39%

- **Net NPAs** (₹ In Millions)

Particulars	31.03.2026
Gross NPAs	16,749.52
Less: Provisions	12,297.22
Less: Balance in Sundries Account (Interest Capitalization - Restructured Accounts), in respect of NPA Accounts	24.97
Net NPAs	4,427.33

- **Classification of gross NPAs** (₹ In Millions)

Particulars	31.03.2026
Sub-standard	9,322.79
Doubtful*	3,323.12
▪ Doubtful 1	889.36
▪ Doubtful 2	600.89
▪ Doubtful 3	1,832.87
Loss	4,103.61
Total Gross NPAs	**16,749.52**

** Doubtful 1, 2 and 3 categories correspond to the period for which asset has been doubtful viz., up to one year ('Doubtful 1'), one to three years ('Doubtful 2') and more than three years ('Doubtful 3')*

Note: NPAs include all assets that are classified as non-performing.

- **Movement of Gross NPAs** (₹ In Millions)

Particulars	01.04.2025 to 31.03.2026
Opening balance	24,654.66
Additions during the year	38,168.38
Fx Fluctuation (Addition)	22.28
Reductions	46,095.80
Closing balance	**16,749.52**

- **Movement of Provisions for NPAs*** (₹ In Millions)

Particulars	01.04.2025 to 31.03.2026		
	Provision	FITL	Total
Opening balance	21,921.82	24.97	21,946.79
Provisions made during the year	31,560.17	0.00	31,560.17
Write-off	37,704.81	0.00	37,704.81
Any other adjustment, including transfer between provisions	0.00	0.00	0.00
Write-back of excess provisions	3,479.96	0.00	3,479.96
Closing balance	**12,297.22**	**24.97**	**12,322.19**

Recoveries from written off accounts aggregating of ₹ 4,330 million and NPA write-offs aggregating ₹ 37,704.81 million (including FITL write-off) have been recognized in the statement of profit and loss

* excluding provision towards Interest Capitalization on Restructured Accounts

(f) Non-performing Investment (₹ In Millions)

Particulars	31.03.2026
Gross non-performing investments	34.19
Amount of provisions held for NPI	34.19
Net non-performing investments	-

(g) Movement of MTM and specific provision on Investments (₹ In Millions)

Particulars	01.04.2025 to 31.03.2026
Opening balance as on 1st April 2025	124.10
Addition/Write Back & MTM (Gain/Loss)/specific provision on AFS and FVTPL Portfolio	(621.26)
Closing balance	**(497.16)**

(h) Provision for Standard Asset (₹ In Millions)

Particulars	Amount
Opening balance as on 1st April 2025	7,541.41
Provisions made/reversed during the period*	(1,116.80)
Closing balance	**6,424.61**

***Includes foreign currency translation adjustment relating to provision for standard assets and country risk*

- **Geographic Distribution** (₹ In Millions)

Particulars	31.03.2026		
	Domestic	Overseas	Total
Gross NPA	16,749.52	0.00	16,749.52
Provisions for NPA*	12,297.22	0.00	12,297.22
FITL	24.97	0.00	24.97
Provision for standard assets	5,972.66	451.95	6,424.61

*excluding provision towards Interest Capitalization on Restructured Accounts

(i) Industry-Wise Distribution (₹ In Millions)

Industry Name	As on 31.03.2026		For year ended 31.03.2026	
	Gross NPA	Provision For NPA*	Write offs	Additional Provision
A. Mining and Quarrying (A.1 + A.2)	**0.00**	**0.00**	**0.00**	**0.00**
A.1 Coal	0.00	0.00	0.00	0.00
A.2 Others	0.00	0.00	0.00	0.00
B. Food Processing (Sum of B.1 to B.5)	**59.52**	**59.52**	**95.22**	**49.77**
B.1 Sugar	0.00	0.00	0.00	0.00
B.2 Edible Oils and Vanaspati	0.00	0.00	0.00	0.00
B.3 Tea	40.00	40.00	0.00	0.00
B.4 Coffee	0.00	0.00	0.00	0.00
B.5 Others	19.52	19.52	95.22	49.77
C. Beverages (excluding Tea & Coffee) and Tobacco (Sum of C.1 & C.2)	**0.00**	**0.00**	**0.00**	**0.00**
C.1 Tobacco and tobacco products	0.00	0.00	0.00	0.00
C.2 Others	0.00	0.00	0.00	0.00
D. Textiles (Sum of D.1 to D.6)	**0.00**	**0.00**	**0.00**	**2.03**
D.1 Cotton	0.00	0.00	0.00	0.00
D.2 Jute	0.00	0.00	0.00	0.00
D.3 Handicraft/ Khadi (Non Priority)	0.00	0.00	0.00	0.00
D.4 Silk	0.00	0.00	0.00	0.00
D.5 Woolen	0.00	0.00	0.00	0.00
D.6 Others	0.00	0.00	0.00	2.03
Out of D (i.e. Total Textiles) to Spinning Mills	0.00	0.00	0.00	0.00
E. Leather and Leather Products	**0.00**	**0.00**	**0.00**	**0.00**
F. Wood and Wood products	**0.00**	**0.00**	**0.00**	**0.00**
G. Paper and Paper Products	**0.00**	**0.00**	**0.00**	**0.00**
H. Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	**0.00**	**0.00**	**0.00**	**0.00**
I. Chemicals and Chemical Products (Dyes, Paints etc.) Sum of I.1 to I.4)	**0.00**	**0.00**	**0.85**	**0.00**
I.1 Fertilizers	0.00	0.00	0.00	0.00
I.2 Drugs and Pharmaceuticals	0.00	0.00	0.00	0.00
I.3 Petro-chemicals (excluding under Infrastructure)	0.00	0.00	0.00	0.00
I.4 Others	0.00	0.00	0.85	0.00
J. Rubber, Plastic and their products	**0.00**	**0.00**	**0.00**	**0.00**
K. Glass & Glassware	**0.00**	**0.00**	**0.00**	**0.00**
L. Cement and Cement Products	**0.00**	**0.00**	**0.00**	**0.00**
M. Basic Metal and Metal Products (M.1 & M.2)	**0.00**	**0.00**	**0.00**	**0.00**
M.1 Iron and Steel	0.00	0.00	0.00	0.00
M.2 Other Metal and Metal Products	0.00	0.00	0.00	0.00
N. All Engineering (N.1 & N.2)	**0.00**	**0.00**	**163.37**	**0.00**
N.1 Electronics	0.00	0.00	41.18	0.00
N.2 Others	0.00	0.00	122.19	0.00

Industry Name	As on 31.03.2026		For year ended 31.03.2026	
	Gross NPA	Provision For NPA*	Write offs	Additional Provision
O. Vehicles, Vehicle Parts and Transport Equipment	**0.00**	**0.00**	**26.76**	**0.00**
P. Gems and Jewellery	**0.00**	**0.00**	**0.00**	**0.00**
Q. Construction	**44.53**	**37.06**	**107.59**	**3.08**
R. Infrastructure (Sum R.1 to R.4)	**2,034.05**	**2,034.05**	**89.09**	**387.68**
R.1 Transport(Sum of R.1.1 to R.1.5)	0.00	0.00	0.00	0.00
R.1.1. Railways	0.00	0.00	0.00	0.00
R.1.2 Roadways	0.00	0.00	0.00	0.00
R.1.3 Airport	0.00	0.00	0.00	0.00
R.1.4 Waterways	0.00	0.00	0.00	0.00
R.1.5 Ports	0.00	0.00	0.00	0.00
R.2 Energy (Sum of R.2.1 to R.2.4)	2,034.05	2,034.05	89.09	387.68
R.2.1 Electricity (generation-transportation and distribution)	2,034.05	2,034.05	88.09	387.68
R.2.1.1 State Electricity Boards	0.00	0.00	0.00	0.00
R.2.1.2 Others	0.00	0.00	0.00	0.00
R.2.1.3 Power Generation	2,034.05	2,034.05	0.00	387.68
R.2.1.4 Power transmission / Distribution	0.00	0.00	89.09	0.00
R.2.1.5 Power -Non-Conventional Energy	0.00	0.00	0.00	0.00
R.2.2 Gas/LNG/Oil (Storage and pipeline)	0.00	0.00	0.00	0.00
R.2.3 Others	0.00	0.00	0.00	0.00
R.3 Telecommunication	0.00	0.00	0.00	0.00
R.4 Others	0.00	0.00	0.00	0.00
R.4.1 Water sanitation	0.00	0.00	0.00	0.00
R.4.2 Social & Commercial Infrastructure	0.00	0.00	0.00	0.00
R.4.3 Others	0.00	0.00	0.00	0.00
S. Other Industries	**8.56**	**4.98**	**0.00**	**156.36**
T. Other Services	**954.71**	**931.45**	**0.00**	**4.48**
U. NBFC	**0.00**	**0.00**	**0.00**	**0.00**
V. Housing Finance Companies (HFC)	**0.00**	**0.00**	**0.00**	**0.00**
W. Micro-Finance Institutions (MFI)	**0.00**	**0.00**	**0.00**	**0.00**
X. Core Investment Companies (CIC)	**0.00**	**0.00**	**0.00**	**0.00**
Y. Traders	**774.97**	**693.88**	**955.61**	**1,083.27**
All Industries (Sum of A to Y)	**3,876.34**	**3,760.94**	**1,438.49**	**1,686.67**
Residuary Other Advances [a+b]	12,848.21	8,536.28	36,266.32	29,873.50
a. Aviation	0.00	0.00	0.00	0.00
b. Other Residuary Advances	12,848.21	8,536.28	36,266.32	29,873.50
Total	**16,724.55**	**12,297.22**	**37,704.81**	**31,560.17**
Details with respect to FITL				
R.2.1.3 Power Generation	24.97	24.97	0.00	0.00
Total including FITL	**16,749.52**	**12,322.19**	**37,704.81**	**31,560.17**

*Excluding provision towards Interest Capitalization on Restructured Accounts

IV. Credit Risk: Disclosures for Portfolios Subject to the Standardized Approach

Ratings used under Standardized Approach:

As stipulated by RBI, the Bank applies ratings assigned to domestic counterparties by following Eligible Credit Assessment Institutions (ECAI's) namely:

- CRISIL Limited;
- CARE Limited;
- India Ratings & Research Private Limited (earlier known as Fitch India);
- ICRA Limited;
- ACUTIE (SMERA);
- Infomerics Valuation and Rating Pvt Ltd.
- Brickwork Ratings (BWR)

The Bank applies the ratings assigned by the following international credit rating agencies, approved by the RBI, for risk weighting claims on overseas entities:

- Fitch Ratings
- Moody's
- Standard & Poor's

The Bank reckons external ratings for risk weighting purposes, if the external rating assessment complies with the guidelines stipulated by RBI.

The RBI recognized Care Edge Global IFSC Ltd. as an eligible international Credit Rating Agency. This allows for risk weighting of claims on non-resident corporates originating at GIFT IFSC, in addition to the three existing international CRAs: Fitch, Moody's, and Standard & Poor's.

Types of exposures for which each agency is used:
The Bank has used the solicited ratings assigned by the above approved credit rating agencies for all eligible exposures, both on balance sheet and off-balance sheet, whether short term or long term, as prescribed in the RBI guidelines.
Process used for application of issue ratings to comparable assets in banking book:
Key aspects of the Bank's external ratings application framework are as follows:

1. The Bank uses only those ratings that have been solicited by the counterparty;
2. Where the facility provided by the Bank possesses rating assigned by approved ECAI, the risk weight of the claim is based on this rating;
3. The Bank also reckons external rating at the borrower (issuer) level as follows:

    a. In case the Bank does not have exposure in a rated issue, the Bank would use the long term issue rating (inferred rating) for its comparable unrated exposures to the same borrower, provided that the Bank's exposures is pari-passu or senior and of similar or shorter maturity as compared to the rated issue, then this rating is applied on all unrated facilities of the borrower;

    b. Where a short term rating is used as an inferred rating for a short term un-rated claim, the risk weight applied shall be one notch higher than corresponding to the risk weight of the inferred rating.

Issue Specific Ratings

1. 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.
2. 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.
3. Long-term ratings issued by the chosen domestic credit rating agencies have been mapped to the appropriate risk weights applicable as per the standardized approach. The rating to risk weight mapping furnished below was adopted for domestic corporate exposures, as per RBI guidelines:

Long Term Rating	AAA	AA	A	BBB	BB & Below	Unrated*
Risk weight	20%	30%	50%	100%	150%	100%

4. In respect of issue specific short term ratings the following risk weight mapping has been adopted by the Bank, as provided in the RBI guidelines:

Short Term Rating equivalent	A1+	A1	A2	A3	A4 & D	Unrated*
Risk weight	20%	30%	50%	100%	150%	100%

5. Claims on corporates and NBFCs, except CICs having aggregate exposure from banking system of more than INR 100 crore which were rated earlier and subsequently have become unrated are applied a risk weight of 150%. Additionally, all unrated claims on corporates and NBFCs, except CICs having aggregate exposure from banking system of more than INR 200 crore are applied a risk weight of 150%.

Quantitative Disclosures

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

(₹ In Millions)

Particulars***	31.03.2026
- Below 100% risk weight	12,81,695.68
- 100% risk weight	3,70,447.35
- More than 100% risk weight	3,60,171.24
- Deducted	3,898.63

*** Represents gross advances and investments through credit substitute·

*** Guarantees given on behalf of constituents, Acceptances, Endorsements & other Obligations and Liability on account of outstanding forward exchange contracts (credit equivalent amount).

Treatment of undrawn exposures

As required by regulatory norms, the Bank holds capital even for the undrawn portion of credit facilities which are not unconditionally cancellable without prior notice by the Bank, by converting such exposures into a credit exposure equivalent based on the applicable Credit Conversion Factor ("CCF"). For credit facilities which are unconditionally cancellable without prior notice, the Bank applies a CCF of zero percent on the undrawn exposure, except as required under RBI guidelines for un-drawn CC/WCDL limits (even if the facilities are unconditionally cancellable without prior notice) for borrowers having aggregate fund based working capital limit of Rs.1,500 mn and above from the Banking system.

V. Credit Risk Mitigation: Disclosures for Standardized Approaches

Policies and processes

The Bank has in place Credit Policy duly approved by the Board. The policies lay down the types of securities normally accepted by the Bank for lending, and administration / monitoring of such securities in order to safeguard / protect the interest of the Bank so as to minimize the risk associated with it.

Credit Risk Mitigation

In line with RBI guidelines, the Bank uses comprehensive approach for credit risk mitigation. Under this approach, the Bank reduces its credit exposure to the counterparty when calculating its capital requirements to the extent of risk mitigation provided by the eligible financial collateral as specified.

Main types of collateral taken by Bank

Bank uses various collaterals financial as well as non-financial, guarantees and credit insurance as credit risk mitigants. The main collaterals include bank deposits, National Saving Certificate (NSC) / Kisan Vikas Patra (KVP) / Life Insurance Policies, plant and machinery, Stocks & book debts, residential and commercial mortgages, vehicles and other movable properties. All collaterals are not recognized as credit risk mitigants under the standardized approach. The following are the eligible financial collaterals which are considered under standardized approach.

- Fixed Deposit receipts issued by the Bank;
- Securities issued by Central and State Governments;
- KVP and NSC provided no lock-in period is operational and that can be encashed within the holding period;
- Life Insurance Policies with declared surrender value, issued by an insurance company regulated by the insurance sector regulator;
- Gold, include bullion and jewellery after notionally converting to 99.99% purity.

Main type of guarantor counterparties

Wherever required the Bank obtains personal or corporate guarantee as an additional comfort for mitigation of credit risk which can be translated into a direct claim on the guarantor which is unconditional and irrevocable. The creditworthiness of the guarantor is normally not linked to or affected by the borrower's financial position.

Concentration Risk in Credit Risk Mitigants

The credit risk mitigation taken is largely in the form of cash deposit with the Bank and thus the concentration risk (credit and market) of the mitigants is low. Besides, the Bank has also set internal limits for certain sensitive sectors to mitigate concentration risk.

Quantitative Disclosures

(₹ In Millions)

SN	Particulars	31.03.2026
1.	Total Exposure (on and off balance sheet) covered by eligible financial collateral after application of haircuts	1,72,726.57
2.	Total Exposure (on and off balance sheet) covered by guarantees / credit derivatives	11,779.67

VI. Securitisation and Transfer of loan Exposures: Disclosure for Standardised Approach

The Bank may undertake securitisation / loan assignment transactions with the objective of maximising return on capital employed, managing liquidity and maximising yield on asset opportunities.

The Bank's policies are aligned with the extant directions on Securitisation and Transfer of loan exposures not in default issued by RBI (hereinafter, the 'securitisation guidelines').The said guidelines define minimum holding period, minimum retention requirements, due diligence, credit monitoring, stress testing requirements, etc. For loan assignment transactions, credit enhancement has been disallowed for transactions undertaken on or after May 7, 2012.

The Bank undertakes the 'purchase' and 'sale', transactions through both securitisation and loan assignment routes and has Board approved policies for the same.

The Bank participates in Securitisation and Loan Assignment transactions in the following roles:

- **Originator / Seller -** The Bank originates assets in its book and subsequently down-sells them through the securitisation or assignment route.
- **Servicing and Collection agent** - For assets securitized, the Bank undertakes the activity of collections and other servicing activities .
- **Investor -** The Bank invests in Pass Through Certificates ('PTCs') backed by financial assets originated by third parties for the purposes of holding/trading/maximizing yield opportunities and meeting priority sector lending requirements.
- **Assignee -** The Bank purchases loans through the direct assignment route for purposes of book building and yield optimisation.
- **Liquidity facility provider -** In case of sale transactions undertaken through the securitisation route, the Bank may also provide liquidity facility. This is a type of credit support used to meet temporary collection mismatches on account of timing differences between the receipt of cash flows from the underlying performing assets and the fulfilment of obligations to the beneficiaries.
- **Credit enhancement provider -** Under the revised securitisation guidelines, the Bank may provide credit enhancement on Securitisation 'sale' transactions undertaken by the Bank / a third party for meeting shortfalls arising on account of delinquencies and prepayment losses in the underlying pool sold.
- **Underwriter** - The Bank may underwrite in whole or part of an issuance of securitised debt instruments, with the intent of selling them at a later stage subject to stipulations under the extant RBI guidelines.

The major risks inherent in Securitisation/Loan Assignment transactions are given below:

- **Credit Risk**

  In case of Securitisation transactions, where credit enhancement is provided by the originator or any third party as permitted under the revised guidelines, the investor bears the loss in case the shortfalls in collections exceed the credit enhancement provided. If credit enhancement is provided in the form of a corporate guarantee, the investor bears the loss that could arise due to default by the guarantor which is also reflected in the rating downgrade of the corporate guarantor. In case of Loan Assignment transactions, the assignee bears the loss arising from defaults/delinquencies by the underlying obligors.

- **Market Risk:**

  a) Liquidity Risk

  This is the risk arising on account of absence of a secondary market, which provides exit options to the investor/participant.

  b) Interest Rate Risk

  This is the mark-to-market risk arising on account of interest rate fluctuations.

- **Servicer Risk**

  Servicer risk is the risk arising on account of the inability of a collection and processing agent to collect monies from the underlying obligors and operational difficulties in processing the payments. In long tenor pools, the investor is exposed to the risk of servicer defaulting or discontinuing its operations in totality.

- **Regulatory and Legal Risk:**

  These are risks arising on account of non-compliance of transaction structures with the extant regulatory guidelines which may result in higher risk weight and hence, higher capital charge being applied on the transaction or the Bank not being able to classify the transactions as priority sector lending. These risks also arise when transactions are not compliant with the applicable laws which may result in the transaction being rendered invalid. Conflict between the provisions of the transaction documents and those of the underlying financial facility agreement or non-enforceability of security/claims due to imperfection in execution of the underlying facility agreements with the borrowers could also lead to an increase in legal risk. Risk could also arise due to issues on interpretation of tax laws leading to changes in scheduled transaction cash flows.

  The overall framework for both the securitisation and loan assignments are specified in Bank's approved policies. The policy specifies the key requirements that need to be adhered for all such transaction such as assets eligible for securitisation, Minimum Holding Period (MHP), Minimum Retention Requirement (MRR), credit enhancement, structure and accounting treatment

- **Prepayment Risk**

  Prepayments in the securitised /assigned pool result in early amortisation and loss of future interest (reinvestment risk) to the investor on the outstanding amounts

- **Co-mingling Risk**

  This is the risk arising from co-mingling of funds belonging to the investor(s) with other funds of the originator and/or servicer. This risk occurs when there is a time lag between collection of amounts due from the obligors and payouts made to the investors/assignee.

Significant accounting policy for securitsation and transfer of assets

Assets transferred through securitisation and direct assignment of cash flows are derecognised when they are sold (true sale criteria being fully met with) and consideration is received. Sales / transfers that do not meet true sale criteria are accounted for as borrowings. For a securitisation or direct assignment transaction, the Bank recognises profit upon receipt of the funds and loss is recognised at the time of sale.

On sale of stressed assets, if the sale is at a price below the net book value (i.e., funded outstanding less specific provisions held), the shortfall is charged to the Profit and Loss Account and if the sale is for a value higher than the net book value, the excess provision is credited to the Profit and Loss Account in the year when the sum of cash received by way of initial consideration or security receipt guaranteed by Government of India as per the RBI guidelines.

Investments in Security receipts ('SR') which are backed by more than 10% of the stress assets sold by the Bank, provision for depreciation is made higher of – provision required based on NAV disclosed by the assets reconstruction company or the provision as per IRAC norms, assuming that the loan notionally continued in the books of the Bank. The SRs will be periodically reckoned at the NAV declared by the ARC.

Bank recognizes Excess Interest Spread (EIS) only on cash basis.

Direct Assignment portfolio bought by the Bank, if any, are classified as advances. These are carried at acquisition cost unless it is more than the face value, in which case the premium is amortised over the tenor of the loans

External credit rating agencies

In the banking book, following were the external credit rating agencies involved with the Bank's Securitisation transactions:

- CARE Ratings
- India Ratings

The ratings declared / issued by the above ratings were used to cover the following securitisation exposure:

- The pass-through certificates (PTCs) purchased by RBL Bank
- PTCs where RBL Bank is the Originator and a provider of credit enhancement.

Quantitative Disclosures: Banking Book

Details of securitisation deals during the year

(₹ In Millions)

Particulars	During year ended March 2026	During year ended March 2025
The total amount of exposures securitised by the bank during the financial year	-	10,291.66
Securitised losses recognised by the bank during the current year	-	-
The total amount of exposures securitised and unrecognised gain or losses on sale	-	10,291.66
On-balance sheet securitisation exposures retained*	-	1492.29
Risk weight bands break-up of securitisation exposures retained or purchased	-	-
- 75% Risk weight	-	-
- 100% Risk weight	-	-
- More than 100% Risk Weight	-	926.25
Exposures that have been deducted entirely from Tier I capital	-	566.04

* includes investment in subordinated tranche and credit enhancement in the form of fixed deposits

VII. Market Risk in Trading Book

Policy and Strategy for Market Risk Management

Bank defines Market Risk as the risk of losses in trading book due to movements in market variables such as interest rates, credit spreads, foreign exchange rates, forward premia, commodity prices, equity prices etc. Bank's market risk exposure arises from investment in trading book (HFT category), foreign exchange positions, and derivative positions. Under market risk management, interest rate risk, equity price risk and foreign exchange risk are monitored and managed.

Market Risk is managed in accordance with the Board approved Investment Policy, Market Risk Policy, FX & Derivatives Policy and Customer Suitability & Appropriateness Policy. The policies lay down well-defined organization structure for market risk management functions and processes whereby the market risks carried by the Bank are identified, measured, monitored and controlled within the stipulated risk appetite of the Bank.

Organization Structure for Market Risk Management function

The organizational structure of Market Risk Management function has the Board of Directors at the apex level that maintains overall oversight on management of risks. The Risk Management Committee of Board (RMCB) devises policy and strategy for integrated risk management which includes Market Risk. At executive level, Asset Liability Management Committee (ALCO) monitors management of Market Risk. The main functions of ALCO also include balance sheet planning from a risk return perspective including the strategic management of interest rate risk and liquidity risk.

The Market Risk Management process includes the following key participants:

- The Market Risk Department, which is an independent function, reports to Chief Risk Officer (CRO), and is responsible for developing the policy framework for Market Risk management and day to day oversight over the Market Risk exposures of the Bank.

- The Treasury Mid Office is responsible for monitoring all Treasury exposures in line with the policies of the bank and escalating excesses/ violations etc. in a timely manner so that corrective action can be initiated.

- Treasury Investment Committee oversees and reviews investments in Government Securities, bonds and debentures, equity investments, and investments in other approved securities and instruments.

Risk Reporting, Measurement, Mitigation and Monitoring Systems

The Market Risk Management framework ensures that there are sufficient processes and controls in place to ensure all market risk exposures are monitored and are within the risk appetite set by the Bank's Board.

Reporting and measurement systems

The Bank has prescribed various risk metrics/ limits for different products and investments. These limits help to measure and manage Market Risk, thereby ensuring that all exposures are within the Board approved risk appetite of the Bank. The nature of limits includes position limits, gap limits, tenor & duration limits, stop-loss, Value at Risk (VaR)) & Expected Shortfall limits. All limits are monitored on a daily basis by the Mid-Office. Limit breaches/ excesses are escalated as per the Market Risk policy.

Liquidity Risk Management

Liquidity Risk is managed in the following manner:

- The Bank manages liquidity and interest rate risks through a comprehensive Asset Liability Management (ALM) Policy, which is approved by the Board of Directors and reviewed periodically. The ALM framework provides the overarching governance structure for identifying, measuring, monitoring, and controlling liquidity and interest rate risks.
- In accordance with the ALM Policy and the guidelines prescribed by the Reserve Bank of India (RBI), liquidity risk is assessed through cash flow gap analysis based on the residual maturity profile and behavioural assumptions of assets, liabilities, and off-balance-sheet exposures. The Bank analyses maturity mismatches across prescribed time buckets to identify potential liquidity gaps.
- The Bank monitors compliance with Board-approved prudential (tolerance) limits across key dimensions, including:
    - Residual maturity time buckets
    - Concentration in large deposits
    - Loan concentration and funding profiles
    - Key liquidity ratios

  These limits enable effective management of short-term and structural liquidity risks.

- The Bank has adopted the Basel III framework on liquidity risk management in line with RBI guidelines. Adequate systems, controls, and processes have been implemented to compute, monitor, and report the following Basel III liquidity metrics:
    - Liquidity Coverage Ratio (LCR)
    - Net Stable Funding Ratio (NSFR)

- The Bank has a Board-approved liquidity stress testing framework to assess potential vulnerabilities under stressed conditions. Stress tests evaluate the impact of various scenarios on the Bank's liquidity position against Board-approved tolerance levels. The scenarios include:
    - Bank-specific stress scenarios
    - Market-wide stress scenarios
    - Combined stress scenarios
    - Historical event-based stress scenarios

  Stress tests are conducted for the consolidated operations of the Bank, and results are reviewed by senior management and the Board as part of the overall liquidity risk oversight framework.
- The Bank has established a Contingency Funding Plan (CFP) approved by the Board to address liquidity shortfalls arising from market disruptions or idiosyncratic stress events, including a potential run on the Bank. The CFP outlines:
    - Clearly defined roles and responsibilities
    - A range of funding options under stressed conditions
    - Communication strategies with stakeholders including regulators

  A comprehensive set of Early Warning Indicators (EWIs) has been designed to provide advance signals of emerging liquidity stress. Upon breach of defined thresholds, the Contingency Funding Committee (CFC) is convened to assess the situation and guide appropriate remedial actions.
- The Bank has implemented an intraday liquidity risk management framework to monitor and manage liquidity positions on a real-time basis during the trading day. This framework supports timely settlement of payment obligations and ensures smooth functioning of critical payment and settlement systems.

Assessment of Illiquidity

The Bank has established procedures for calculating an adjustment to the current valuation of less liquid (i.e. illiquid) positions for regulatory capital purposes. The framework for assessing the illiquidity is documented in the board approved Market Risk Policy of the bank. The adjustment to the current valuation of illiquid positions is deducted from Common Equity Tier I (CET I) capital while computing CAR of the Bank.

Portfolios covered by Standardized Approach

The Bank has adopted Standardized Duration Approach (SDA) as prescribed by RBI for computation of capital charge for market risk for:

- Securities included under the Fair value Through P&L - Held for Trading (FVTPL- HFT) category,
- Net Open foreign exchange position limits, and
- Trading positions in derivatives.

Capital requirement for:

(₹ In Millions)

Particulars	31.03.2026
Interest Rate Risk	831.29
Equity Position Risk	43.97
Foreign Exchange Risk	711.56

VIII. Operational Risk

Policy and Strategy for Operational Risk Management

Operational Risk is the risk of loss resulting from inadequate or failed internal processes, people and systems or from external events. Operational Risk includes legal risk but excludes strategic and reputational risk. The Bank is exposed to Operational Risk due to its extensive use of technology, exposure to potential errors, frauds, or unforeseen events resulting in unexpected losses in the course of business activities.

The Bank has put in place a Board approved governance and organisational structure with clearly defined roles and responsibilities to mitigate operational risk arising out of the Bank's business and operations. The Bank has a well-documented Operational Risk Management Policy. The independent Operational Risk Management function reporting directly to the CRO sets out the operational risk management framework and policies, supported by procedures that help manage operational risk within approved tolerances.

Further, basis the Guidance Note on Operational Risk Management and Operational Resilience issued by the RBI, the Bank has taken necessary steps to further strengthen the Operational Risk Management Framework (ORMF). A more holistic Operational Risk Management and Resilience Framework has been adopted to transition to operational resilience, including broadening the scope of operational risk management and crisis preparedness. Some of the key components in achieving an operationally resilient Bank are:

- Identification of Critical Business / Service Operations
- Impact Tolerance for Critical Operations
- Mapping interconnections and interdependencies (people, processes, technology, information and facilities) required to deliver Critical Operations
- Third-party dependency management for services supporting Critical Operations (including service provider resilience expectations)
- ICT readiness including cyber security controls and testing for disruptive events
- Incident management, response and recovery planning aligned to impact tolerances
- BCP and regular scenario-based testing (severe but plausible scenarios) to validate delivery of Critical Operations through disruption
- Lessons learned and continuous improvement (Learn and Adapt)

Operational Risk Management Governance Structure

The Bank has a defined Operational Risk Management governance structure. The Board of Directors of the Bank defines the risk appetite, sets the risk management strategies and approves the operational risk policies of the Bank. The Bank's risk management processes are guided by well-defined policies commensurate with size of the organization and supported by independent risk oversight and periodic monitoring by the Risk Management Committee of the Board (RMCB).

To oversee the effective management of Operational Risk, the Bank has constituted the Operational Risk Management Committee (ORMC) consisting of senior management personnel. The ORMC, which supports the Executive Risk Committee (ERC) is responsible for overseeing the implementation of the Operational Risk Management Policy at the Bank. The primary function of the ORMC is to monitor the management of key operational risks and to provide guidance and direction for mitigating the same.

The Operational Risk Management (ORM) unit is tasked with coordinating and implementing the Operational Risk activities of the Bank and driving processes for the sound management of operational risk. The ORM team analyses identified risks, facilitates root cause analysis of reported operational risk events to identify open risks, and suggest suitable risk mitigating actions which are monitored for implementation. It is also responsible for ensuring the communication of operational risk events and loss experience to senior management and the ORMC.

Additionally, with a view to ensure sound practices in respect of governance of the overall Operational Risk, the Bank has outlined policies and processes in respect of Information Security, Outsourcing, Business Continuity Planning & IT Disaster Recovery, Records Management, Fraud Control and Customer Service.

Risk Reporting, Measurement, Mitigation and Monitoring Systems

While day-to-day operational risk management rests with the first line of defence, i.e. Business, Operations and Support functions, the ORM Unit as second line of defence is responsible for implementing the operational risk management framework across the Bank. It designs and develops tools required for implementing the framework, including policies, procedures and guidelines.

Internal Audit is the third line of defense and provides independent assurance of the adequacy and effectiveness of the internal control systems, and compliance with the Bank's established policies and procedures, in the risk management functions as well as across the various Business, Operations and Support units of the Bank.

The following are some of the key techniques applied by the Bank to manage Operational Risk:

- The Bank has built into its operational process segregation of duties, clear reporting structures, standard operating procedures, staff training and strong audit trails to control and mitigate operational risks.
- New product notes prepared by Business units are reviewed by all concerned departments including Compliance, Risk Management and Legal and approved by the Product Approval Committee.
- Standard Operating Processes (SOPs) are documented for operational processes to ensure controls and procedures are adequate to mitigate inherent operational risk due to errors or lapses.
- Operational Loss and Near Miss events are required to be reported on the ORM system for root cause analysis and mitigating actions. Preventive actions agreed against respective Loss / Near Miss incidents are tracked for remediation by the ORM team.
- Risk and Control assessments are performed for all key operational units, to systematically assess inherent operational risks and quality of controls to mitigate the risks.
- Key Risk Indicators (KRI) are defined for all key operating units and are monitored regularly for breaches to established thresholds, to enable timely action to mitigate any anticipated risks.
- Dedicated Fraud Control & Risk Management (FCRM) and Internal Vigilance teams are responsible for prevention and investigation of internal and external frauds. The teams continually monitor existing threats and take pro-active measures to thwart frauds against the Bank and its customers.
- Disaster Recovery (DR) and Business Continuity Plans (BCP) have been established for all applicable businesses to ensure continuity of operations and minimal disruption to customer services. These plans are tested and reviewed to ensure their effectiveness to mitigate unforeseen risks arising out of disruptions.

- The Information Security Steering Committee provides direction for mitigating the risk in Information Security.
- Risk Transfer via Insurance - Insurance policies are used to obtain coverage for insurable losses which may occur as a result of events such as natural disasters, due to losses from errors & omissions and fidelity done either by an employee, or an appointed vendor staff (where applicable).
- Stress testing is undertaken using multiple scenarios based on hypothetical severe loss situations to analyse plausible financial impacts and assess the outcome on operational risk capital requirements.
- Operational risk disclosures are governed through the Bank's operational risk disclosure policy.

Approach for Operational Risk capital assessment

The Bank currently follows the Basic Indicator Approach (BIA) for computation of capital charge for Operational Risk. In Jun 2023, the RBI issued the Master Direction on Minimum Capital Requirements for Operational Risk, as per which, all existing approaches for measuring regulatory capital for operational risk would be replaced by the New Standardised Approach (NSA). The effective date for implementation of NSA is awaited from the RBI.

IX. Interest Rate Risk in the Banking Book (IRRBB)

Nature of Interest Rate Risk in the Banking Book

Interest Rate Risk in the Banking Book (IRRBB) represents the Bank's exposure to adverse movements in interest rates arising from its non-trading book positions. IRRBB refers to the potential impact of changes in market interest rates on the Bank's earnings and economic value, including volatility in Net Interest Income (NII) and Market Value of Equity (MVE).

The Bank is exposed to IRRBB due to differences in re-pricing dates, maturities, and benchmark linkages across assets, liabilities, and off-balance-sheet exposures. Such mismatches can result in earnings and valuation sensitivity to unexpected movements in interest rates.

Policy and Governance Framework for IRRBB

Interest rate risk is managed in accordance with the Board-approved Asset Liability Management (ALM) Policy and Investment Policy, which define a robust governance structure and clearly articulated roles and responsibilities for IRRBB management.

Organisational Structure

Board of Directors

The Board has overall responsibility for oversight of interest rate risk management and approves the policies, risk appetite, and tolerance limits for IRRBB.

Risk Management Committee of the Board (RMCB)

The RMCB formulates the Bank's integrated risk management strategy, including interest rate risk, and periodically reviews IRRBB exposures.

Asset Liability Management Committee (ALCO)

At the operational level, ALCO is responsible for monitoring and managing IRRBB. ALCO undertakes balance sheet management from a risk-return perspective and provides strategic direction for managing interest rate and liquidity risks.

Risk Measurement, Reporting, Monitoring systems and Mitigation

- Interest rate risk is measured by doing a gap analysis as well as factor sensitivity analysis. Bank holds assets, liabilities with different maturity and linked to different benchmark rates, thus creating exposure to unexpected changes in the level of interest rates in such markets.
- The Bank measures IRRBB using both Earnings and Economic Value perspectives, as prescribed under RBI guidelines and Basel III principles.
    - Earnings perspective –

      Under the earnings approach, the Bank assesses the impact of interest rate movements on Net Interest Income (NII) over a one-year horizon.
        - Earnings at Risk (EaR) is computed based on the interest rate gap analysis, which captures re-pricing mismatches across various maturity buckets.
        - EaR estimates the potential change in NII resulting from a prescribed interest rate shock.
    - Economic value perspective –

      Under the economic value approach, the Bank measures the sensitivity of the present value of expected cash flows to interest rate changes.
        - A modified duration methodology is used to estimate the impact of interest rate shocks on interest-sensitive assets, liabilities, and off-balance-sheet positions for a given change in interest rates.
        - The resulting change in the Market Value of Equity (MVE) reflects the long-term economic impact of interest rate movements.
- Monitoring – The Bank employs EaR and MVE measures to assess the sensitivity to interest rate movements on entire balance sheet. Board-approved thresholds for EaR and MVE are prescribed and monitored on an ongoing basis. IRRBB risk metrics, stress results, and limit utilization are reviewed by ALCO periodically and by the Board / RMCB on a quarterly basis.
- Mitigation – Interest rate risk is mitigated through Active balance-sheet management, Re-pricing strategy alignment, Portfolio composition adjustments

Nature of IRRBB and Key assumptions

- Interest rate risk is measured using both Earnings Perspective (EaR) and Economic Value Perspective (MVE).
- Classification of rate-sensitive assets and liabilities, coupon rates, yield assumptions, and re-pricing frequencies are carried out in accordance with the ALM Policy.
- Non-maturity deposits (current and savings)) and Term Deposit (premature withdrawal behavioural) are classified into appropriate buckets according to the study of behavioural pattern as laid out in Bank's ALM Policy.
- Off-balance-sheet exposures are included where applicable, using appropriate conversion factors.

Quantitative Disclosures

Increase (decline) in earnings and economic value (or relevant measure used by management) for upward and downward rate shocks according to management's method for measuring IRRBB.
Earnings Perspective

(₹ In Millions)

Interest rate shock	31.03.2026
1% change in interest rate for 1 year	2,986.75

Economic Value Perspective

(₹ In Millions)

Interest rate shock	31.03.2026
200 basis point shock	11,882.15

X. DF – 10 General Disclosure for Exposures Related to Counterparty Credit Risk

Qualitative Disclosures: Counterparty Credit Risk (CCR) is the risk that the counterparty to a transaction could default before the final settlement of the transaction's cash flows. An economic loss would occur if the transactions or portfolio of transactions with the counterparty has a positive economic value for the Bank at the time of default. Unlike exposure to credit risk through a loan, where the exposure to credit risk is unilateral and only the lending bank faces the risk of loss, CCR creates a bilateral risk of loss whereby the market value for many different types of transactions can be positive or negative to either counterparty. The market value is uncertain and can vary over time with the movement of underlying market factors.

The Bank's Derivative transactions are governed by the Bank's FX & Derivatives Policy, Credit Policy, Market Risk Policy, Country Risk Framework & Inter-Bank Limit Policy and Customer Suitability & Appropriateness Policy as well as by the extant RBI guidelines.
The Bank measures counterparty risk using current exposure method. Counterparty limits are approved as per the Bank's Credit Policies. The sanction terms may include the requirement to post upfront collateral, or post collateral should the mark to market (MTM) exceed a specified threshold; on a case to case basis. The Bank retains the right to terminate transactions as a risk mitigation measure, in case the client does not adhere to the agreed terms.

All counterparty exposures are monitored against these limits on a daily basis and breaches, if any, are reported promptly.

Bilateral Netting: The RBI has issued guidelines on "Bilateral Netting of Qualified Financial Contracts -Amendments to Prudential Guidelines" on March 30th, 2021 vide which banks can compute the exposure using netting wherever applicable. The Bank has computed the Capital Charge on Credit Risk for Market Related Off-Balance Instruments and CVA after considering exposures on netted basis in line with Bilateral Netting guidelines in place as per Basel III Capital Regulations dated May 2013.

Quantitative Disclosures

The Derivative exposures based on Current Exposure Methods (CEM) without considering the netting benefit as per RBI guidelines on "Bilateral Netting of Qualified Financial Contracts is given below :

Derivatives exposure as of 31st March 2026 basis Current Exposure Method (CEM) without considering the Netting Benefit:

Particulars	Amount (₹ In Millions)			
	Foreign Exchange Contract	Interest Rate Derivative Contract	Cross Currency Swaps	Currency Options
Gross positive fair value of Contracts	14,840.65	1,502	9,177.59	659.16
Netting benefits	-	-	-	-
Netted current credit exposure	14,840.65	1,502	9,177.59	659.16
Collateral held	-	-	-	-
Net Derivatives Credit Exposure	**34,834.05**	**2,411.70**	**24,353.64**	**1,504.70**

The Bank received the collateral at counterparty-wise and not product wise, so the amount is not reported in above table. As of Mar 31, 2026, the value of collateral benefit considered is ₹8,936.58 million (previous year: ₹ 3,941.02 million) for purpose of computation of counterparty risk.

XI. DF – 11 Equities – Disclosure for Banking Book Positions

In accordance with the RBI guidelines on investments are classified into Held to Maturity (HTM), Available for Sale (AFS), Fair Value through Profit & Loss (FVTPL) and Investment in Subsidiaries, Associates and Joint Ventures. Held for Trading (HFT) as a separate investment sub-category within FVTPL.

In accordance with the RBI guidelines, equity instruments or equity linked instruments held under the AFS/FVTPL (Non HFT) category are classified as banking book for capital adequacy purpose. Bank has No equity or equity linked investments in HTM category. Investments classified under Subsidiaries are carried at their acquisition cost and not marked to market.

In case of equity Investment designated under AFS, any profit or loss on the sale of investment in AFS debt instrument accumulated in AFS-Reserve will be transferred from the AFS-Reserve to Profit and Loss Account. In the case of equity instruments designated under AFS, any profit or loss on sale of such investments will be transferred from AFS-Reserve to the Capital Reserve.

(₹ In Millions)

Particulars	31.03.2026	31.03.2025
Investments under banking book for quoted and unquoted securities- Book Value*	1,960.62	2,009.07
Investments under banking book for quoted and unquoted securities - Fair Value*	1,723.89	2,179.37
Total latent revaluation gains (losses) on account of equity investments under banking book	-	-
The book value listed & publicly traded equity shares in banking book	-	-
The book value Unlisted equity shares in banking book	1,960.62	2,009.07
Cumulative realised gains (losses) arising from sales and liquidations in the reporting period	(16.13)	2,010.16
Unrealised gains (losses) on account of equity investments under banking book recognised in the balance sheet but not through the profit and loss account	-	-
Any amounts of the above included in Tier 1 and/or Tier 2 capital	-	-
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	-	-

*Investment in quoted and unquoted equity shares (excluding investment in equity share of subsidiary company)

The Bank's subsidiary, RBL Finserve Ltd. is a non-financial entity, and hence not consolidated for capital adequacy purpose. The bank does not have interest in any insurance entity.

The book value of equity investments in insurance subsidiaries is deducted from capital as per the master circular on Basel III regulations. The other investments under banking book are risk weighted as per the master circular on Basel III regulations.

XII. DF 12 – Composition of Capital

(₹ In Millions)

	Basel III common disclosure template		Amounts Subject to Pre-Basel III Treatment	Ref No.
	Common Equity Tier 1 capital: instruments and reserves			
1	Directly issued qualifying common share capital plus related stock surplus (share premium)	98,133.62		a = a1+a2
2	Retained earnings	1,347.99		b = b1-b2
3	Accumulated other comprehensive income (and other reserves)	62,536.75		c= c1 + (0.75*c2)
3a	Revaluation 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**	**162,018.36**		
	Common Equity Tier 1 capital: regulatory adjustments			
7	Prudential valuation adjustments	1,245.67		
8	Goodwill (net of related tax liability)	-		
9	Intangibles other than mortgage-servicing rights (net of related tax liability)	-		
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)	-		

(₹ In Millions)

	Basel III common disclosure template		Amounts Subject to Pre-Basel III Treatment	Ref No.
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 financial entities	-		
24	of which: mortgage servicing rights	-		
25	of which: deferred tax assets arising from temporary differences	-		
26	**National specific regulatory adjustments (26a+26b+26c+26d+26e+26f+26g)**	**3,223.27**		
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	1,452.36		f
26c	*of which:* Shortfall in the equity capital of majority owned financial entities which have not been consolidated with the bank	-		
26d	*of which:* Unrealised profits arising because of transfer of loans	-		
26e	*of which:* deductions applicable on account of SRs guaranteed by the Government of India	1,200.60		
26f	*of which: Intra-group exposures beyond permissible limits*	-		
26g	*of which:* Net unrealised gains arising on fair valuation of Level 3 financial instruments recognised in the Profit and Loss Account or in the AFS-Reserve	570.31		
26h	of which: contribution in the form of subordinated units of an AIF scheme	-		
26i	of which: full amount of the Default Loss Guarantee (DLG), if the bank is the DLG provider	-		
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**	**4,468.94**		
29	**Common Equity Tier 1 capital (CET1)**	**157,549.42**		
	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	-		
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)	-		

				(₹ In Millions)
	Basel III common disclosure template		**Amounts Subject to Pre-Basel III Treatment**	**Ref No.**
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+41b)	-		
41a	Of which: Investments in the Additional Tier 1 capital of unconsolidated insurance subsidiaries	-		
41b	Of which: Shortfall in the Additional Tier 1 capital of majority owned financial entities which have not been consolidated with the bank	-		
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)**	**157,549.42**		
	Tier 2 capital: instruments and provisions			
46	Directly issued qualifying Tier 2 instruments plus related stock surplus plus Investment Reserve	9,483.50		d
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	8,782.98		e = e1+e2
51	**Tier 2 capital before regulatory adjustments**	**18,266.48**		
	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)	-		

(₹ In Millions)

	Basel III common disclosure template		Amounts Subject to Pre-Basel III Treatment	Ref No.
55	Significant investments in the capital of 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	-		
57	**Total regulatory adjustments to Tier 2 capital**	-		
58	**Tier 2 capital (T2)**	18,266.48		
59	**Total capital (TC = T1 + T2) (45 + 58)**	**175,815.90**		
60	**Total risk weighted assets (60a + 60b + 60c)**	**1,233,825.74**		
60a	of which: total credit risk weighted assets	1,055,649.75		
60b	of which: total market risk weighted assets	13,798.46		
60c	of which: total operational risk weighted assets	164,377.53		
Capital ratios and buffers				
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	12.77%		
62	Tier 1 (as a percentage of risk weighted assets)	12.77%		
63	Total capital (as a percentage of risk weighted assets)	14.25%		
64	Institution specific buffer requirement (minimum CET1 requirement plus capital conservation and countercyclical buffer requirements, expressed as a percentage of risk weighted assets)	8.00%		
65	*of which: capital conservation buffer requirement*	2.50%		
66	*of which: bank specific countercyclical buffer requirement*	0.00%		
67	*of which: higher of G-SIB and D-SIB buffer requirement*	0.00%		
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	4.77%		
National minima (if different from Basel III)				
69	National Common Equity Tier 1 minimum ratio (if different from Basel III minimum)	5.50%		
70	National Tier 1 minimum ratio (if different from Basel III minimum)	7.00%		
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 financial entities	-		
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)	-		

				(₹ In Millions)
Basel III common disclosure template			**Amounts Subject to Pre-Basel III Treatment**	**Ref No.**
77	Cap on inclusion of provisions in Tier 2 under standardized approach	-		
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	NA		
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	NA		
		-		
Capital instruments subject to phase-out arrangements (only applicable between March 31, 2017 and March 31, 2022)				
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)*	-		

Notes to the Template

Row No. of the template	Particular	(₹ In Millions)
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	NA
	of which: Increase in Common Equity Tier 1 capital	NA
	of which: Increase in Additional Tier 1 capital	NA
	of which: Increase in Tier 2 capital	NA
26b	If investments in the equity capital of unconsolidated non-financial subsidiaries are not deducted and hence, risk weighted then:	NA
	(i) Increase in Common Equity Tier 1 capital	NA
	(ii) Increase in risk weighted assets	NA
50	Eligible Provisions included in Tier 2 capital	8,782.98
	Eligible Revaluation Reserves included in Tier 2 capital	
	Total of row 50	

XII. DF 13 – Composition of Capital- Reconciliation Requirements

Step 1

			(₹ In Millions)
Composition of Capital- Reconciliation Requirements		**Balance sheet as in financial statements**	**Balance sheet under regulatory scope of consolidation**
		As on reporting date	**As on reporting date**
A	Capital & Liabilities		
i.	Paid-up Capital	6,181.11	6,181.11
	Reserves & Surplus	159,867.83	159,867.83
	Minority Interest	-	-
	Total Capital	166,048.94	166,048.94
ii.	Deposits	1,390,175.82	1,390,175.82
	of which: Deposits from banks	*165,618.91*	*165,618.91*
	of which: Customer deposits	*1,224,556.91*	*1,224,556.91*
	of which: Other deposits (pl. specify)	-	-
iii.	Borrowings	167,944.94	167,944.94
	of which: From RBI	-	-
	of which: From banks	-	-
	of which: From other institutions & agencies	*50,113.70*	*50,113.70*
	of which: Others (outside India)	*108,347.74*	*108,347.74*
	of which: Capital instruments	*9,483.50*	*9,483.50*
iv.	Other liabilities & provisions	82,678.36	82,678.36
	Total Capital & Liabilities	**1,806,848.06**	**1,806,848.06**
B			
I	Cash and balances with Reserve Bank of India	140,115.97	140,115.97
	Balance with banks and money at call and short notice	90,527.72	90,527.72
Ii	Investments:	320,782.30	320,782.30
	of which: Government securities	*310,295.40*	*310,295.40*
	of which: Other approved securities	-	-
	of which: Shares	*1,763.93*	*1,763.93*
	of which: Debentures & Bonds	*3,032.45*	*3,032.45*
	of which: Subsidiaries / Joint Ventures / Associates	*1,452.36*	*1,452.36*
	of which: Others (Commercial Papers, Mutual Funds etc.)	*4,238.16*	*4,238.16*

			(₹ In Millions)
Composition of Capital- Reconciliation Requirements		**Balance sheet as in financial statements**	**Balance sheet under regulatory scope of consolidation**
		As on reporting date	**As on reporting date**
Iii	Loans and advances	1,142,319.44	1,142,319.44
	of which: Loans and advances to banks	*4,774.16*	*4,774.16*
	of which: Loans and advances to customers	*1,137,545.28*	*1,137,545.28*
Iv	Fixed assets	5,659.65	5,659.65
V	Other assets	107,442.98	107,442.98
	of which: Goodwill and intangible assets	-	-
	of which: Deferred tax assets	*5,352.73*	*5,352.73*
Vi	Goodwill on consolidation	-	-
Vii	Debit balance in Profit & Loss account	-	-
	Total Assets	**1,806,848.06**	**1,806,848.06**

Step 2

				(₹ In Millions)
Composition of Capital- Reconciliation Requirements		**Balance sheet as in financial statements**	**Balance sheet under regulatory scope of consolidation**	**Ref. No.**
		As on reporting date	**As on reporting date**	
A	**Capital & Liabilities**			
I	**Paid-up Capital**	**6,181.11**	**6,181.11**	a1
	Of which:			
	Amount eligible for CET1	6,181.11	6,181.11	
	Amount eligible for AT1	-	-	
	Reserves & Surplus	**159,867.83**	**159,867.83**	
	Of which:			
	Share Premium	91,952.51	91,952.51	a2
	Balance in Profit & Loss Account	1,966.10	1,966.10	b1
	Proposed Dividend	-	(618.11)	b2
	Reserves (eligible for CET)	**62,120.72**	**62,120.72**	c1
	--Employee stock option outstanding	1,752.67	1,752.67	
	--Statutory Reserve	*18,630.50*	*18,630.50*	
	--Capital Reserve	*3,442.77*	*3,442.77*	
	--Special Reserve	*340.00*	*340.00*	
	--Revenue & Other Reserves	37,996.06	37,996.06	
	--AFS Reserve	(31.93)	(31.93)	
	--Deferred Tax	(9.35)	(9.35)	
	Foreign Currency Translation Reserve	554.70	554.70	c2
	Reserves (eligible for Tier II)			
	Investment Fluctuation Reserve	3,200.00	3,200.00	e1
	Other Reserves	**73.80**	**73.80**	
	--Revaluation Reserve	*4.73*	*4.73*	
	--Cashflow Reserve	*69.07*	*69.07*	
	Minority Interest	-	-	
	Total Capital	**166,048.94**	**166,048.94**	
ii	**Deposits**	**1,390,175.82**	**1,390,175.82**	
	of which: Deposits from banks	*165,618.91*	*165,618.91*	
	of which: Customer deposits	*1,224,556.91*	*1,224,556.91*	
	of which: Other deposits (pl. specify)	-	-	
Iii	**Borrowings**	**167,944.94**	**167,944.94**	
	of which: From RBI	-	-	
	of which: From banks	-	-	
	of which: From other institutions & agencies	*50,113.70*	*50,113.70*	

				(₹ In Millions)
Composition of Capital- Reconciliation Requirements		**Balance sheet as in financial statements**	**Balance sheet under regulatory scope of consolidation**	**Ref. No.**
		As on reporting date	**As on reporting date**	
	of which: Others (borrowings outside India)	*108,347.74*	*108,347.74*	
	of which: Capital instruments	*9,483.50*	*9,483.50*	
	Of which:	-	-	
	Amount eligible for AT1	-	-	
	Amount eligible for T2 capital	*9,483.50*	*9,483.50*	d
IV	**Other liabilities & provisions**	**82,678.36**	**82,678.36**	
	of which: Provision for Standard Assets	*6,424.61*	*5,582.98*	e2
	Total Capital & Liabilities	**1,806,848.06**	**1,806,848.06**	
B	Assets			
I	**Cash and balances with Reserve Bank of India**	**140,115.97**	**140,115.97**	
	Balance with banks and money at call and short notice	**90,527.72**	**90,527.72**	
Ii	**Investments**	**320,782.30**	**320,782.30**	
	of which: Government securities	*310,295.40*	*310,295.40*	
	of which: Other approved securities	-	-	
	of which: Shares	1,763.93	1,763.93	
	of which: Debentures & Bonds	3,032.45	3,032.45	
	of which: Subsidiaries / Joint Ventures / Associates	*1,452.36*	*1,452.36*	f
	of which: Others (Commercial Papers, Mutual Funds etc.)	*4,238.16*	*4,238.16*	
Iii	**Loans and advances**	**1,142,319.44**	**1,142,319.44**	
	of which: Loans and advances to banks	*4,774.16*	*4,774.16*	
	of which: Loans and advances to customers	*1,137,545.28*	*1,137,545.28*	
Iv	**Fixed assets**	**5,659.65**	**5,659.65**	
V	**Other assets**	**107,442.98**	**107,442.98**	
	of which: Goodwill and intangible assets *Out of which:*			
	Goodwill	-	-	

				(₹ In Millions)
Composition of Capital- Reconciliation Requirements		**Balance sheet as in financial statements**	**Balance sheet under regulatory scope of consolidation**	**Ref. No.**
		As on reporting date	**As on reporting date**	
	Other intangibles (excluding MSRs)			
	Deferred tax assets	5,352.73	5,352.73	
VI	**Goodwill on consolidation**	**-**	**-**	
Vii	**Debit balance in Profit & Loss account**	**-**	**-**	
	Total Assets	**1,806,848.06**	**1,806,848.06**	

XIII.

XIII. Leverage Ratio Disclosure

The leverage ratio act as a credible supplementary measure to the risk-based capital requirement. The Bank is required to maintain a minimum leverage ratio of 3.5%. The Bank's leverage ratio calculated in accordance with RBI guidelines under consolidated framework is as follows:

1. Leverage ratio common disclosure as of March 2026 (₹ In Millions)

S. No.	Leverage ratio framework	Amount
On-balance sheet exposures		
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	1,668,693.01
2	(Asset amounts deducted in determining Basel III Tier 1 capital)	3,898.63
3	**Total on-balance sheet exposures** (excluding derivatives and SFTs) (sum of lines 1 and 2)	**1,664,794.38**
Derivative exposures		
4	Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin)	26,322.53
5	Add-on amounts for PFE associated with all derivatives transactions	36,924.85
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)	-
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)**	**63,247.38**
12	Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	111,832.52
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)**	**111,832.52**
Other off-balance sheet exposures		
17	Off-balance sheet exposure at gross notional amount	755,800.09
18	(Adjustments for conversion to credit equivalent amounts)	(526,692.64)
19	**Off-balance sheet items (sum of lines 17 and 18)**	229,107.45
Capital and total exposures		
20	**Tier 1 capital ***	**157,549.42**
21	**Total exposures (sum of lines 3, 11, 16 and 19) ****	**2,068,981.73**
Leverage ratio		
22	**Basel III leverage ratio *****	**7.61%**

*Tier 1 Capital at December 31, 2025, September 30, 2025 and June 30, 2025 was ₹ 149,283.83 million, ₹ 148,464.79 million and ₹ 147,654.09 million respectively.

**Total Exposures at December 31, 2025, September 30, 2025 and June 30, 2025 were ₹ 1,847,795.58 million ,₹ 1,797,535.69 million, ₹ 1,715,066.60 million respectively.

*** Leverage Ratio at December 31, 2025, September 30, 2025 and June 30, 2025 was 8.08%, 8.26% and 8.61% respectively.

2. Comparison of accounting assets and leverage ratio exposure (₹ In Millions)

S. No.	Particulars	Amount
1	Total consolidated assets as per published financial statements	1,806,848.06
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 recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	-
4	Adjustments for derivative financial instruments	36,924.85
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)	229,107.45
7	Other adjustments	(3,898.63)
8	**Leverage ratio exposure**	**2,068,981.73**

3. Reconciliation of total published balance sheet size and on balance sheet exposure under common disclosure

(₹ In Millions)

S. No.	Particulars	Amount
1	Total consolidated assets as per published financial statements	1,806,848.06
2	Replacement cost associated with all derivatives transactions, i.e. net of eligible cash variation margin	(26,322.53)
3	Adjustment for securities financing transactions (i.e. repos and similar secured lending)	(111,832.52)
4	Adjustment for entitles outside the scope of regulatory consolidation	-
5	On-balance sheet exposure under leverage ratio (excluding derivatives & SFTs)	**1,668,693.01**

XIV. Composition of Capital:

Disclosures pertaining to the main features of equity and debt capital instruments, the terms and conditions of equity and debt capital instruments have been disclosed separately on the Bank's website under the 'Regulatory Disclosures Section'. The link to the Regulatory Disclosures Section is as follows:

https://www.rbl.bank.in/investor-relations/regulatory/basel-capital-instruments-lcr-disclosures

XV. Full Terms and Conditions of Regulatory Capital Instruments

The full terms and conditions of all instruments included in the regulatory capital are as below:

Sr No.	Regulatory Capital Type	Unique Identifier	Instrument Issue Date	Full Terms and conditions (Term Sheets & Offer Circular)
1	Equity Shares	INE976G01028	Various*	https://webassets.rbl.bank.in/ir_admin/regulatory/main-features-and-full-terms-and-conditions-of-regulatory-capital-instruments-q4-fy26.pdf
2	Tier 2 Notes	DFC-1	13th May 2022	https://webassets.rbl.bank.in/ir_admin/regulatory/main-features-and-full-terms-and-conditions-of-regulatory-capital-instruments-q4-fy26.pdf