

UNITED OVERSEAS BANK LTD, MUMBAI BRANCH

BASEL III- PILLAR 3 DISCLOSURES FOR THE YEAR ENDED MARCH 31, 2025

The RBI guideline on 'Basel III Capital Regulation' was issued on May 2, 2012 for implementation in India in phases with effect from April 1, 2013 and to be fully implemented as on October 1, 2021. United Overseas Bank Ltd, Mumbai Branch is subject to the RBI Master Circular on Basel-III Capital Regulations, April 2023 and amendments thereto issued on time to time basis by RBI. The Basel III framework consists of three-mutually reinforcing pillars:

- Pillar 1 - Minimum capital requirements for credit risk, market risk and operational risk
- Pillar 2 - Supervisory review of capital adequacy
- Pillar 3 - Market discipline

Market discipline (Pillar 3) comprises a set of disclosures on the Capital Adequacy and Risk Management framework of the Bank. Pillar 3 disclosures as per RBI master circular on Basel-III Capital Regulations are set out in the following sections for information.

DF-1 Scope of Application

Qualitative Disclosures:

The disclosure and analysis provided herein below are in respect of the Mumbai Branch ("the Bank") of United Overseas Bank Ltd ("UOB") which is incorporated in Singapore. The parent, UOB provides a wide range of financial services through its global network of branches, offices, subsidiaries and associates; personal financial services private banking commercial and corporate banking, investment banking, corporate finance, capital market activities, treasury services, futures broking, asset management, venture capital management, insurance and stock broking services. UOB is rated among the world's top banks by Moody's Investors Service, receiving a1 for baseline credit assessment and Aa1 and Prime-1 for long term and short term bank deposits respectively.

The Mumbai branch does not have any subsidiaries in India and is accordingly not required to prepare a consolidated return under the generally accepted accounting principles or under the capital adequacy framework.

- (a) List of group entities considered for consolidation:

Not Applicable.

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

Not Applicable.

Quantitative Disclosures:

- (a) List of group entities considered for consolidation.

Not Applicable.

- (b) The aggregate amount of capital deficiencies in subsidiaries:

Not Applicable.

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- (c) The aggregate amount of the bank's total interests in insurance entities:

Not Applicable

- (d) Restrictions or impediments on transfer of funds or regulatory capital within the banking group as of March 31, 2025:

Not Applicable

Capital Structure:

Capital funds are classified into Tier-I and Tier-II capital under the capital adequacy framework.

Qualitative Disclosures:

- (a) Summary information and main features of capital instruments are given below.

The Bank's Tier I capital will consist of Common Equity Tier I and Additional Tier I capital. Common Equity Tier 1 (CET1) capital must be at least 5.5% of risk-weighted assets (RWAs) i.e. for credit risk + market risk + operational risk on an ongoing basis and Additional Tier I capital can be a maximum of 1.5%, thus making total Tier I capital to be at least 7%.

In addition to the minimum Common Equity Tier 1 capital of 5.5% of RWAs, banks are also required to maintain a capital conservation buffer (CCB) of 2.5% of RWAs in the form of Common Equity Tier 1 capital which would be fully implemented as on October 01, 2021. In terms of the RBI guidelines the CCB required as on March 31, 2025 is 2.50% of RWA.

Bank's Tier I Capital comprises interest free funds provided by from Head Office, Statutory reserves and retained earnings. The book values of goodwill, intangible assets and deferred tax assets and other regulatory adjustments, are deducted in arriving at CET1 capital.

Bank's Tier II capital comprises of general loan loss provisions, country risk provision, Unhedged Foreign Currency Provision ('UHFC') which is restricted to 1.25% of Credit RWAs and Investment Fluctuation Reserve (IFR) as required by RBI regulations.

- (b) The details of Tier I & Tier II capital with separate disclosures of each component are as under:

The Composition of the Capital structure:

(₹ '000)

Particulars	As at March 31, 2025	As at March 31, 2024
Paid up Capital (Funds from Head Office)	7,525,524	7,525,524
Statutory Reserve	501,856	442,156
Remittable Surplus	1,045,027	935,905
Regulatory Adjustment to CET 1 (Deferred tax and intangible Assets)	(44,947)	(38,634)
Net overseas placement in excess of 10% of minimum capital	-	-
AFS Reserve	(2,382)	-
CET 1 Capital	9,025,078	8,864,951

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Particulars	As at March 31, 2025	As at March 31, 2024
Additional Tier 1 Capital	-	-
Total Tier 1 Capital	9,025,078	8,864,951
Provision for Standard Assets, Country Risk and UHFC (Restricted to 1.25% of Credit Risk Weighted Assets)	48,827	44,494
Investment Fluctuation Reserve	81,314	81,314
Tier 2 Capital	130,141	125,808
Total Regulatory Capital	9,155,219	8,990,759

DF-2 Capital Adequacy:***Qualitative Disclosures:***

The Bank is subject to the Capital adequacy norms as per Master Circular on Basel-III Capital Regulations April 2023 and amendments thereto issued by the Reserve Bank of India ('RBI'). The Basel III capital regulation is being implemented in India from April 1, 2013 in phases and it will be fully implemented as on October 01, 2021.

As at March 31, 2025, the capital of the Bank is higher than the minimum capital requirement as per Basel-III guidelines.

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

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

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

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Pillar I

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

The total Capital to Risk Weighted Assets Ratio (CRAR) as per Basel III guidelines works to 167.78% as on March 31, 2025 as against minimum regulatory requirement of 11.5% (9.00% + CCB 2.5%). The Tier I CRAR stands at 165.40% as against RBI's prescription of 11.5% (9.00% + CCB 2.5%). The Bank has followed the RBI guidelines in force, to arrive at the eligible capital, risk weighted assets and CRAR.

Quantitative Disclosure:

The Bank's capital requirements and capital ratios as of 31 March 2025 are as follows:-

(₹ '000)

Composition of Capital	As at March 31, 2025	As at March 31, 2024
1. Capital requirements for Credit Risk	449,204	554,193
- Portfolios subject to standardized approach		
- Securitisation Exposures		
2. Capital requirements for Market Risk (Subject to Standardized Duration Approach)		
- Interest rate risk	29,991	19,847
- Foreign exchange risk (including gold)	25,972	6,469
- Equity risk	-	-
3. Capital requirements for Operational Risk (Subject to basic indicator approach)	122,347	114,282
Total Capital Requirements at 11.5% (including Capital Conservation Buffer) (1+2+3)	627,514	694,791
Total Capital	9,155,219	8,990,759
Common Equity Tier I capital ratio (%)	165.40%	146.73%
Tier I Capital Adequacy Ratio (%)	165.40%	146.73%
Total Capital Adequacy Ratio (%)	167.78%	148.81%

Risk Exposure and Assessment

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

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- Credit Risk
- Market Risk
- Operational Risk
- Concentration Risk
- Residual Credit Risk
- Liquidity Risk
- Compliance Risk
- Residual Risk
- Interest Rate Risk in the Banking Book
- Country Risk
- Reputation Risk and
- Business/ Strategic Risk
- Model Risk
- Environmental Risk
- Collateral Risk
- Outsourcing / Vendor management Risk
- Human Capital Risk
- Group Risk

Risk Management framework

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

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

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

The Group applies the following risk management principles:

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

DF-3 Credit Risk

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

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

Credit Risk Management Policy The Bank relies on the Groups credit policies and processes and adhering to the directives and guidelines issued by RBI to manage credit risk in the following key areas: -

- **Credit Approval Process**

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

- **Credit Risk Concentration**

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

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

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

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

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

- Ensuring that all economic and regulatory requirements are complied.
- Ensuring that the portfolio is consistent with the Bank's strategy and objectives especially in relation to risk concentration, maturity profile and liquidity management

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Quantitative disclosures

Total gross credit exposure as on March 31, 2025

(₹ '000)

Particulars	Exposure	Lien Marked Deposits against Exposures	Exposure backed by Eligible Guarantees
Fund based*	6,318,250	-	600,000
Non fund based	187,992	-	187,992

*Represents book value as at March 31, 2025

Notes:

1. Fund based credit exposure excludes Balance with RBI, Balances & Placements with Banks, SLR investments, Fixed and Other assets.
2. Non-fund based exposure includes LC Acceptances, Bank Guarantees at book value as on March 31, 2025 and Forward Contracts exposure under current exposure method.

Geographic distribution of exposure as on March 31, 2025

(₹ '000)

	Domestic		
	Exposure	Lien Marked Deposits against Exposures	Exposure backed by Eligible Guarantees
Fund based*	6,318,250	-	600,000
Non fund based	187,992	-	187,992

*Represents book value as at March 31, 2025

Notes:

1. Fund based credit exposure excludes Balance with RBI, Balances & Placements with Banks, SLR investments, Fixed and Other assets.
2. Non-Fund based exposure includes LC Acceptances, Bank Guarantees at book value as on March 31, 2024 and Forward Contracts exposure under current exposure method.
3. The Bank has no direct overseas Credit Exposure (Fund / Non Fund) as on March 31, 2025.

Industry Type Distribution of Exposure as at March 31, 2025 (Gross)

(₹ '000)

Industry Name – Sub Industry	Fund Based Exposure*	Non Fund Based Exposure	Total Exposure
Bank	-	125,486	125,486
Basic Metal and Metal Products - Iron and Steel	200,000	-	200,000
Chemicals and Chemical Products (Dyes, Paints, etc.) - Drugs and Pharmaceuticals	1,453,075	-	1,453,075
Chemicals and Chemical Products (Dyes, Paints, etc.) - Others	350,000	-	350,000
Infrastructure - Energy - Electricity Generation - Private Sector	0	-	0
Manufacture of Paper and Paper products	300,000	-	300,000
NBFC	2,200,000	-	2,200,000
Others	-	62,506	62,506
Petroleum (non-infra), Coal Products	1,703,075	-	1,703,075

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Industry Name – Sub Industry	Fund Based Exposure*	Non Fund Based Exposure	Total Exposure
(non-mining) and Nuclear Fuels			
Wholesale Trade	112,100	-	112,100
Grand Total	6,318,250	187,992	6,506,242

*Represents book value as at March 31, 2025

Notes:

1. Fund based credit exposure excludes Balance with RBI, Balances & Placements with Banks, SLR investments, Fixed and Other assets.
2. Non-fund based exposure includes LC Acceptances, Bank Guarantees at book value as on March 31, 2025 and Forward Contracts exposure under current exposure method.

As on March 31, 2025, the Bank's exposure to the industries stated below was more than 5% of the total gross credit exposure (outstanding):

Sr. No.	Industry Classification	Percentage of the total gross credit exposure
1	Chemicals and Chemical Products (Dyes, Paints, etc.) - Drugs and Pharmaceuticals	22.33%
2	Chemicals and Chemical Products (Dyes, Paints, etc.) - Others	5.38%
3	NBFC	33.81%
4	Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	26.18%

Residual contractual maturity breakdown of assets – March 31, 2025

(Amount in ₹ '000)

Maturity Bucket	Cash, Balances with RBI and other Banks	Advances	Investments	Fixed Assets	Other Assets (Net)
Day 1	1,590,763	-	3,329,071	-	2,171
2 to 7 days	358,651	309,841	38,928	-	5,399
8 to 14 days	17,141	209,164	77,135	-	13
15 to 30 days	-	2,509,391	-	-	1,616
31 Days & up to 2 months	36,704	2,082,062	165,166	-	-
More than 2 months and up to months	77,088	90,939	346,898	-	-
Over 3 months to 6 months	12,196	779,767	54,882	9,096	-
Over 6 months to 12 months	-	337,086	-	-	-
Over 1 year to 3 years	457	-	2,055	-	-

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Maturity Bucket	Cash, Balances with RBI and other Banks	Advances	Investments	Fixed Assets	Other Assets (Net)
Over 3 years to 5 years	-	-	-	-	-
Over 5 years	-	-	-	5,457	534,518
Total	2,093,000	6,318,250	4,014,135	14,553	543,717

Movement of NPAs (Gross) and Provision for NPAs

(₹ '000)

Particulars	As at March 31, 2025
(i) Amount of NPAs (Gross)	-
• Substandard	-
• Doubtful 1	-
• Doubtful 2	-
• Doubtful 3	-
• Loss	-
(ii) Net NPAs	-
(iii) NPA Ratios	
• Gross NPAs to Gross Advances	-
• Net NPAs to Net Advances	-
(iv) Movement of NPAs (Gross)	
Opening Balance as at April 1, 2024	-
Additions during the year	-
Reductions during the year	-
Closing Balance as at March 31, 2025	-
(v) Movement of provision of NPAs	
Opening Balance as at April 1, 2024	-
Provisions made during the year	-
Write-offs of NPA provision	-
Write backs of excess provisions	-
Closing Balance as at March 31, 2025	-

Movement of general provisions during the year ended March 31, 2025

(₹ '000)

Movement of provisions	Standard Assets Provision	Country Risk Provision	Unhedged Foreign Currency Exposures Provision	Specific Provision
Opening balance	32,286	8,488	3,720	-
Provisions made during the period	(6,763)	12,123	1,480	-
Write-off	-	-	-	-
Write-back of excess provisions	-	-	-	-
Recovery for NPA account	-	-	-	-
Any other adjustments, including transfers between provisions	-	-	-	-
Closing balance	25,523	20,611	5,200	-

* Standard assets provision includes provision on specific borrower.

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NPI (Gross), Provision for NPI and Movement in Provision for Depreciation on investments
(₹ '000)

Particulars	As at March 31, 2025
(i) Amount of Non Performing Investments	-
(ii) Amount of provisions held for Non Performing Investments	-
(iii) Movement of provisions for depreciation on investments	-
Opening Balance as at April 1, 2024	-
Provision made during the year	-
Provision written back on account of sale of Investment and write back	-
Closing Balance as at March 31, 2025	-

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

(₹ '000)

Particulars	As at March 31, 2025
(i) Amount of Non-Performing Assets	-
(ii) Amount of provisions held for Non-Performing Assets	-
(iii) Movement of provisions for Non-Performing Assets	-
Opening Balance as at April 1, 2024	-
Provision made during the year	-
Provision written back on account of sale of Investment, write Back and recovery	-
Closing Balance as at March 31, 2025	-

Major industry wise distribution of NPA, Specific and General Provision as on March 31, 2025
(₹ '000)

Industry Name	Non-Performing Loans	Specific Provision on NPA	General Provision*
Basic Metal and Metal Products - Iron and Steel	-	-	800
Chemicals and Chemical Products (Dyes, Paints, etc.) - Drugs and Pharmaceuticals	-	-	5,812
Chemicals and Chemical Products (Dyes, Paints, etc.) - Others			1,400
Manufacture of Paper and Paper products	-	-	1,200
NBFC	-	-	8,800
Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	-	-	6,812
Wholesale Trade	-	-	449
Others	-	-	250
Total	-	-	25,523

*Represents standard assets provision and provision on specific borrowers

Geographic Distribution of NPA as on March 31, 2025

(₹ '000)		
Particulars	Domestic	Overseas
Non-Performing Loan Assets (Gross amount)	-	-

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

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

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

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

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

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

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

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

Quantitative Disclosure**Details of credit exposures* (funded and non funded**) classified by risk buckets**

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

(₹ '000)

Sr. No.	Exposure amounts after risk mitigation	Fund Based Exposure*	Non Funded** Exposure
1	Below 100% risk weight exposure outstanding	5,218,250	187,992
2	100% risk weight exposure outstanding	450,000-	-
3	More than 100% risk weight exposure outstanding	650,000	-
4	Deducted (represents amounts deducted from Capital funds)	-	-
	Total	6,318,250	187,992

*Represents book value as at March 31, 2025

Notes:

1. Fund based credit exposure excludes Balance with RBI, Balances & Placements with Banks, SLR investments, Fixed and Other assets.
2. Non-fund based exposure includes LC Acceptances, Bank Guarantees at book value as on March 31, 2025 and Forward Contracts exposure under current exposure method.

DF-5 Credit Risk Mitigation: Disclosures for Standardised Approaches**Qualitative Disclosures**

1) Policies and processes for and an indication of the extent to which the bank makes uses of on- and off-balance sheet netting:

Bank has set off clause as part of its loan documentation for on-balance sheet netting, in case if so required bank will have specific lien with proof of documentation.

2) Policies and processes for collateral valuation and management:

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

3) The Bank adjusts the value of any collateral received to adjust for possible future fluctuations in the value of the collateral in line with the requirements specified by RBI guidelines. These adjustments, also referred to as 'haircuts', to produce volatility-adjusted amounts for collateral, are reduced from the exposure to compute the capital charge based on the applicable risk weights.

4) The bank has credit mitigation in form of SBLC from UOB group companies and also direct corporate guarantee for some network clients. These are SBLC from UOB group companies and CG from strong/well banked network clients and hence considered acceptable mitigation.

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5) Description of the main types of collateral valuation and management:

Bank presently accepts deposits (deposited with the Bank) as eligible financial collateral

6) Information about (market or credit) risk concentrations within the mitigation taken:

As the Bank presently accepts deposits (deposited with the Bank) as eligible financial collateral, there is no concentration risk within the mitigants.

Quantitative Disclosures

(₹ '000)

Particulars	As on March 31, 2025
Total exposure covered by eligible financial collateral after application of applicable haircuts	-
Total exposure covered by guarantees/ credit derivatives	187,992
Total	187,992

DF-6 Securitisation Exposures: Disclosure for standardised approach

The Bank has not originated any securitized instruments nor has made any investments in securitised instruments issued by other.

DF-7 Market Risk in Trading Book

Market risk of the Bank is defined as the risk to the Bank's earnings and capital due to changes in the market interest rate or prices of securities, foreign exchange, commodities and equities as well as volatilities of changes. The Bank assumes market risk in its lending and deposit taking businesses and in its investment activities, including position taking and trading. The market risk is managed in accordance with the investment policies, which are approved by the Board. These policies ensure that operations in securities, foreign exchange and derivatives are conducted in accordance with sound and acceptable business practices and are as per the extant regulatory guidelines, laws governing transactions in financial securities and the financial environment. The salient features of the market risk at the Bank are as under:

- Bank has exposures such as T Bills held in AFS category in "Banking Book" which is valued at Marked to Market at reporting date.
- Bank also has foreign exchange exposures which are marked to market for valuation.
- The Bank has detailed policies covering ALM, Market Risk, investments and foreign exchange risk management.

Qualitative Disclosure

The Group's market risk framework comprises market risks policies and practices, the validation of valuation and risk models, the control structure with appropriate delegation of authority and market risk limits. In addition, robust risk architecture as well as a new Product/Service Programme process ensures that market risk issues identified are adequately addressed prior to launch.

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Overall market risk appetite is balanced at the Group and Branch with the targeted revenue and takes in to account the capital position of the Group and Branch to ensure that it remains well-capitalised under stressed circumstances. The appetite is translated to risk limits that are delegated to business units. These risk limits have a proportional return that are commensurate with the risks taken. Market risk exposures are managed within RBI guidelines and limits.

The objectives of market risk management are as follows:

- Management of liquidity
- Management of interest rate risk and exchange rate risk
- Proper classification and valuation of investment portfolio
- Adequate and proper reporting of investments
- Compliance with regulatory requirements

Overview of Policies and Procedures

The market risk for the Trading Book of the Bank is managed in accordance to the Board approved Investment Policy and ALM Policy. These policies provide guidelines to the operations, valuations, and various risk limits and controls pertaining to various securities, foreign exchange. These policies enhance Bank's ability to transact in various instruments in accordance with the extant regulatory guidelines and provide sound foundation for day-to-day Risk Control, Risk management, and prompt business decision making. The Bank also has a Stress Testing Policy and Framework which enables Bank to capture impact of various stress scenarios on Trading Book Portfolio. All these policies are reviewed periodically to incorporate changes in economic, business and regulatory environment.

Roles and Responsibilities: The Bank has Asset Liability Committee (ALCO), which is responsible for defining and estimating the market risk inherent in all activities. As regards to investments, the ALCO is responsible for the pattern and composition of investments. The respective designated functions are responsible for preparing stress testing scenarios, providing inputs in pricing market risk, performing revaluation and marking to market of market exposures.

Liquidity Risk

- i. **Funding Liquidity Risk:** The risk to the bank's earnings or capital from its inability to meet its obligations or fund increases in assets as they fall due, without incurring significant costs or losses.
- ii. **Market Liquidity Risk:** The risk that an asset cannot be sold due to lack of liquidity in the market.

Liquidity Risk Framework is approved by Asset Liabilities Committee (ALCO). The Bank's ALM Policy defines the gap limits for the structural liquidity and the liquidity profile of the Bank. The Bank's ability to meet its obligations and fund itself in a crisis scenario is critical and accordingly, stress testing is performed to assess the impact on liquidity. The Bank also prepares structural liquidity statements, dynamic liquidity statements and other liquidity reports to manage the liquidity position.

Quantitative Disclosure

(₹ '000)

Capital Requirement	As at March 31, 2025
I. Interest Rate Risk	29,991
II. Equity Position Risk	-
III. Foreign Exchange Risk (Foreign Exchange & Gold)	25,972
Total Capital requirement for Market risks at 11.50% (including Capital Conservation Buffer (I+II+III))	55,963

DF-8 Operational Risk

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 risk and reputation risk.

Qualitative Disclosure

The Bank relies on the Group's framework of policies, processes and procedures, by which business units identify, assess, monitor and control/ mitigate their operational risks.

Key Risk and Control Self-Assessment involves identifying and assessing inherent risks in Bank's key processes, as well as assessing the effectiveness of controls to mitigate the identified risks. Action plans to address issues are documented and monitored via Operational Risk Action Plans.

Key Operational Risk Indicators are statistical data collected and monitored by business and support units on an on-going basis to facilitate early detection of potential operational control weaknesses. Trend analysis is carried out to identify systemic issues that need to be addressed.

A database of operational risk events and losses has been established to facilitate the use of advanced approaches for quantification of operational risks. The analysis of loss trends and root causes of loss events helps in strengthening the internal control environment.

With the increasing need to outsource for cost and operational efficiency, the Group's Outsourcing Policy and Framework and Group Third Party Risk Assessment ensures that outsourcing risks and vendor management are adequately identified and managed prior to entering into any new arrangements and on an on-going basis.

Effective business continuity and crisis management strategies and plans have been developed and tested to ensure prompt recovery of critical business functions in the event of major business and/or system disruptions.

Besides the above, the Bank also undertakes the following to proactively identify operational risks in the operations and external environment.

- Robust processes for review of products and critical process prior to launch/ modifications
- Monitoring of external OR events/frauds and gaining insights for improvements in processes/ controls.

Risk Management Committee reviews operational risk in accordance to its terms of reference. Risk Management Committee is updated quarterly on all key operational risk issues.

Quantitative Disclosures

As per the mandate from RBI, the Bank is following Basic Indicator Approach (BIA) for assessment of operational risk capital. Capital requirement at 11.5% (including Capital Conservation Buffer) for operational risk as per BIA as on March 31, 2025 is ₹ 106,389 ('000).

DF-9 Interest rate risk in banking book (IRRBB)

Interest Rate Risk in Banking Book (IRRBB) refers to the risk of potential reduction in or loss of earnings (Net Interest Income) and Capital (Economic Value) as a consequence of movement in interest rates. Interest rate risk arises from holding assets/liabilities and Off- Balance Sheet [OBS] items with different principal amount, maturity dates or repricing dates thereby creating exposure to changes in levels of interest rates. Objective of the Bank is to limit IRRBB under regulatory risk limits.

Qualitative Disclosures

Overview of Policies and Procedures

Interest Rate Risk is part of the overall ALM (Asset Liability Management) Policy of the bank. The Bank also has a Stress Testing Policy and Framework which enables Bank to capture impact of various stress scenarios on Banking Book Portfolio. All these policies are reviewed periodically to incorporate changes in economic, business and regulatory environment.

Asset liability committee (ALCO) is responsible for evaluating and institutionalizing appropriate systems and procedures for monitoring and managing the IRRBB of the Bank. The day-to-day responsibility of monitoring, evaluation and risk measurement rests with middle office. Interest rate sensitive gap statements across pre-defined time buckets are continuously monitored for measuring and managing the interest rate risk.

IRRBB Identification, Measurement, Monitoring and Reporting

The group market risk framework elaborates IRRBB architecture to measure, monitor and control the adverse impact of interest rates on the Bank's financial condition within tolerable limits. This impact is calculated from following perspectives:

- **Earnings perspective:** Indicates the impact on Bank's Net Interest Income (NII) in the short term.
- **Economic perspective:** Indicates the impact on the net-worth of bank due to re-pricing of assets, liabilities and off-balance sheet items.

The ALM Policy defines the framework for managing IRRBB through measures such as:

1. **Interest Rate Sensitivity Report:** Measures mismatches between rate sensitive liabilities and rate sensitive assets (including off-balance sheet positions) in various tenor buckets based on re-pricing or maturity, as applicable.
2. **Duration Gap Analysis:** Measures the mismatch in duration of assets & liabilities and the resultant impact on market value of equity.
3. **Banking Book ES (Expected Shortfall):** Estimates the maximum possible loss, at a predefined confidence level, on the market value of banking-book over a certain time horizon under normal conditions.

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4. **Earnings at Risk (EaR):** Estimates the impact on net interest income over one-year horizon due to 1% changes in interest rates.
5. **Sensitivity Analysis:** Evaluates the impact on both trading and banking book due to parallel and non-parallel shifts in interest rates.
6. **Stress Testing:** Evaluates the impact on duration of capital of banking book under various stress scenarios. All the above risk metrics are measured on regular basis and reported to ALCO periodically as guided by the ALM policy of the Bank.

All the IRRBB risk metrics are measured on a regular basis and reported to the ALCO on a monthly basis.

Quantitative Disclosures

The Banks assesses its exposure to Interest Rate Risk in Banking Book using the Economic Value of Equity (EVE) approach & calculate likely drop in Market Value of Equity with 200 bps change in interest rates. The estimated impact of such shock as at March 31, 2025 is as follows.

Impact of Interest Rate Risk

(₹ '000)

Earnings Perspective (Impact on Net Interest Income)		
Currency	If interest Rate were to goes down by 200 bps	If interest Rate were to goes up by 200 bps
INR	(34,663)	34,663
USD	484	(484)

(₹ '000)

Economic Value Perspective (Impact on Market Value of Equity)		
Currency	If interest Rate were to goes down by 200 bps	If interest Rate were to goes up by 200 bps
INR	(32,544)	32,544
USD	582	(582)

Notes: The above impact is for 200 bps parallel shift in the interest rates for both assets and liabilities.

DF-10 General Disclosures for Exposures Related to Counterparty Credit Risk**Counterparty exposure**

Counterparty credit risk arises in case of forward contracts. The subsequent credit risk exposures depend on the value of underlying market factors (e.g., interest rates and foreign exchange rates), which can be volatile and uncertain in nature. The Bank has exposure to only forward foreign exchange transactions at present.

Credit limits for counter party credit exposure

/

The credit limit for counterparty Bank as well as Corporates is fixed based on their financial performance as per the latest audited financials. Various financial parameters such as liquidity ratios, profitability etc as applicable are taken into consideration while assigning the limit. Credit exposure is monitored daily to ensure it does not exceed the approved credit limit.

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Policies with respect to wrong-way risk exposures

Wrong way risk is defined as an exposure to a counterparty that is adversely correlated with the credit quality of that counterparty. Wrong way risk arises when there is a positive expected correlation between EAD and PD to a given counterparty. It tends to increase when the counterparty credit quality gets worse. There are two types of wrong-way risk, namely, specific wrong-way risk and general wrong-way risk. The Bank would identify material cases of wrong-way risk and identify the same in line with our HO credit policy.

Credit exposures on forward contracts

The Bank enters into the forward contracts in the normal course of business for positioning, as well as for our own risk management needs, including mitigation of foreign currency risk. Exposures are calculated according to the current exposures method.

Credit exposure as on March 31, 2025

(₹ '000)

	Notional Amount	Gross positive fair value of contracts	Potential future exposure	Total Credit Exposure
Forward Contracts	2,641,178	9,683	52,824	62,506

Table DF-11 : Composition of Capital			
Part I : Template to be used from March 31, 2017			
Common Equity Tier 1 capital: instruments and reserves		(₹ '000)	Ref No.
1	Directly issued qualifying common share capital plus related stock surplus (share premium) (Funds from Head Office)	7,525,524	a1
42	Retained earnings	1,045,027	d1
3	Accumulated other comprehensive income (and other reserves)	499,474	a2
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	9,070,026	a1+d1+a2
Common Equity Tier 1 capital : regulatory adjustments			
7	Prudential valuation adjustments		
8	Goodwill (net of related tax liability)	-	
9	Intangibles other than mortgage-servicing rights (net of related tax liability)	(9,103)	c1
10	Deferred tax assets	(35,844)	c2
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-up	-	

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Table DF-11 : Composition of Capital			
Part I : Template to be used from March 31, 2017			
	capital on reported balance sheet)		
17	Reciprocal cross-holdings in common equity	-	
18	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	-	
19	Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)	-	
20	Mortgage servicing rights(amount above 10% threshold)	N.A.	
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)	-	
26a	of which : Investments in the equity capital of unconsolidated insurance subsidiaries	-	
26b	of which : Investments in the equity capital of unconsolidated non-financial subsidiaries	-	
26c	of which : Shortfall in the equity capital of majority owned financial entities which have not been consolidated with the bank	-	
26d	of which : Unamortised pension funds expenditures	-	
	Regulatory Adjustments Applied to Common Equity Tier 1 in respect of Amounts Subject to Pre-Basel III Treatment	-	
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	-	
28	Net overseas placement in excess of 10% of minimum capital		
29	Total regulatory adjustments to Common equity Tier 1	(44,947)	c1+c2
30	Common Equity Tier 1 capital (CET1)	9,025,078	
Additional Tier 1 capital : instruments			
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus (share premium) (31+32)	-	
31	of which : classified as equity under applicable accounting standards (Perpetual Non-Cumulative Preference Shares)	-	
32	of which : classified as liabilities under applicable accounting standards (Perpetual debt Instruments)	-	
33	Directly issued capital instruments subject to phase out from Additional Tier 1	-	
34	Additional Tier 1 instruments (and CET1 instruments not	-	

Table DF-11 : Composition of Capital			
Part I : Template to be used from March 31, 2017			
	included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)		
35	of which : instruments issued by subsidiaries subject to phase out	-	
36	Additional Tier 1 capital before regulatory adjustments	-	
Additional Tier 1 capital: regulatory adjustments			
37	Investments in own Additional Tier 1 instruments	-	
38	Reciprocal 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	Investments in the Additional Tier 1 capital of unconsolidated insurance subsidiaries	-	
41b	Shortfall in the Additional Tier 1 capital of majority owned financial entities which have not been consolidated with the bank	-	
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	-	
43	Total regulatory adjustments to Additional Tier 1 capital	-	
44	Additional Tier 1 capital (AT1)	-	
44a	Additional Tier 1 capital reckoned for capital adequacy	-	
45	Tier 1 capital (T1 = CET1 + Admissible AT1) (29 + 44a)	9,025,078	
Tier 2 capital : instruments and provisions			
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	-	
47	Directly issued capital instruments subject to phase out from Tier 2	-	
48	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	-	
49	of which : instruments issued by subsidiaries subject to phase out	-	
50	Provisions (Please refer to Note to Template Point 50)	48,827	b1
51	Investment Fluctuation Reserve	81,314	
52	Tier 2 capital before regulatory adjustments	130,141	
Tier 2 capital: regulatory adjustments			
53	Investments in own Tier 2 instruments	-	
54	Reciprocal cross-holdings in Tier 2 instruments	-	
55	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	-	

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Table DF-11 : Composition of Capital			
Part I : Template to be used from March 31, 2017			
	more than 10% of the issued common share capital of the entity (amount above the 10% threshold)		
56	Significant investments ¹³ in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	-	
57	National specific regulatory adjustments (56a+56b)	-	
57a	of which: Investments in the Tier 2 capital of unconsolidated insurance subsidiaries	-	
57b	of which: Shortfall in the Tier 2 capital of majority owned financial entities which have not been consolidated with the bank	-	
58	Total regulatory adjustments to Tier 2 capital	-	
59	Tier 2 capital (T2)	130,141	
59a	Tier 2 capital reckoned for capital adequacy	130,141	b1
59b	Excess Additional Tier 1 capital reckoned as Tier 2 capital	-	
59c	Total Tier 2 capital admissible for capital adequacy (58a + 58b)	130,141	
60	Total capital (TC = T1 + Admissible T2) (45 + 58c)	9,155,219	
	Risk Weighted Assets in respect of Amounts Subject to Pre-Basel III Treatment	-	
61	Total risk weighted assets (60a + 60b + 60c)	5,456,645	
61a	of which: total credit risk weighted assets	3,906,120	
61b	of which: total market risk weighted assets	486,638	
61c	of which: total operational risk weighted assets	1,063,887	
Capital ratios			
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	165.40%	
62	Tier 1 (as a percentage of risk weighted assets)	165.40%	
63	Total capital (as a percentage of risk weighted assets)	167.78%	
64	Institution specific buffer requirement (minimum CET1 requirement plus capital conservation and countercyclical buffer requirements, expressed as a percentage of risk weighted assets)	2.5%	
65	of which : capital conservation buffer requirement	2.5%	
66	of which : bank specific countercyclical buffer requirement	-	
67	of which : G-SIB buffer requirement	-	
68	Common Equity Tier 1 available to meet buffers (as a % of risk weighted assets) (Tier 1 Capital excess of 11.50%)	165.28%	
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)	9.00%	
Amounts below the thresholds for deduction (before risk weighting)			
72	Non-significant investments in the capital of other financial	-	

BASEL III- PILLAR 3 DISCLOSURES FOR THE YEAR ENDED MARCH 31, 2025

Table DF-11 : Composition of Capital			
Part I : Template to be used from March 31, 2017			
	entities		
73	Significant investments in the common stock of financial entities	-	
74	Mortgage servicing rights (net of related tax liability)	N.A.	
75	Deferred tax assets arising from temporary differences (net of related tax liability)	N.A.	
Applicable caps on the inclusion of provisions in Tier 2			
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	-	
77	Cap on inclusion of provisions in Tier 2 under standardised approach	-	
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	-	
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	-	
Capital instruments subject to phase-out arrangements (only applicable between March 31, 2017 and March 31, 2024)			
80	Current cap on CET1 instruments subject to phase out arrangements	N.A.	
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	N.A.	
82	Current cap on AT1 instruments subject to phase out arrangements	-	
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	-	
84	Current cap on T2 instruments subject to phase out arrangements	-	
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	-	

Note to the template		
Sr No	Particular	(₹ '000)
10	Deferred tax assets associated with accumulated losses	-
	Deferred tax assets (excluding those associated with accumulated losses) net of Deferred tax liability	35,844
	Total as indicated in row 10	35,844
19	If investments in insurance subsidiaries are not deducted fully from capital and instead considered under 10% threshold for deduction, the resultant increase in the capital of bank	-
	of which : Increase in Common Equity Tier 1 capital	-
	of which : Increase in Additional Tier 1 capital	-
	of which : Increase in Tier 2 capital	-
26b	If investments in the equity capital of unconsolidated non-financial subsidiaries are not deducted and hence, risk weighted then :	-
(i)	Increase in Common Equity Tier 1 capital	-
(ii)	Increase in risk weighted assets	-
50	Eligible Provisions included in Tier 2 capital	48,827
	Eligible Revaluation Reserves included in Tier 2 capital	81,314
	Total of row 50	130,141

DF-12 Composition of Capital – Reconciliation Requirements

Step 1

(₹ '000)

		Balance sheet as in financial statements	Balance sheet under regulatory scope of consolidation
		As at March 31, 2025	As at March 31, 2025
A	Capital & Liabilities		
I	Paid-up Capital	7,525,524	a1
	Reserves & Surplus	1,804,932	
	<i>Of which: Statutory Reserve</i>	501,857	a2
	Minority Interest	NA	
	Total Capital	9,330,456	
li	Deposits	1,441,815	
	<i>of which: Deposits from banks</i>	4,957	
	<i>of which: Customer deposits</i>	1,436,858	
lii	Borrowings	2,008,663	
	<i>of which: From RBI</i>	-	
	<i>of which: From banks</i>	-	
	<i>of which: From other institutions & agencies</i>	-	
	<i>of which: Others (pl. specify) (Borrowings outside India)</i>	2,008,663	
	<i>of which: Capital instruments</i>	-	

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BASEL III- PILLAR 3 DISCLOSURES FOR THE YEAR ENDED MARCH 31, 2025

		Balance sheet as in financial statements	Balance sheet under regulatory scope of consolidation
		As at March 31, 2025	As at March 31, 2025
lv	Other liabilities & provisions	202,722	
	<i>Of which: Provision for Standard Assets, Provision for Country Risk and Provision for Large borrowers</i>	51,333	b1
	Total	12,983,656	
	Assets		
I	Cash and balances with Reserve Bank of India	513,303	
	Balance with banks and money at call and short notice	1,579,697	
li	Investments:	4,014,136	
	<i>of which: Government securities</i>	4,014,136	
	<i>of which: Other approved securities of which: Shares</i>	-	
	<i>of which: Debentures & Bonds</i>	-	
	<i>of which: Subsidiaries / Joint Ventures / Associates</i>	-	
	<i>of which: Others (Commercial Papers, Mutual Funds etc.)</i>	-	
lii	Loans and advances	6,318,250	
	<i>of which: Loans and advances to banks</i>	-	
	<i>of which: Loans and advances to customers</i>	6,318,250	
lv	Fixed assets	14,553	
	<i>Of which: Intangible (Software)</i>	9,103	c1
lv	Other assets	543,717	
	<i>of which: Goodwill and intangible assets</i>	-	
	<i>of which: Deferred tax assets</i>	35,844	c2
vi	Goodwill on consolidation	-	
vii	Debit balance in Profit & Loss account	-	d1
	Total Assets	12,983,656	

Step 2

(₹ '000)

		Balance sheet as in published financial statements	Under regulatory scope of consolidation
		As at March 31, 2025	As at March 31, 2025
A	Capital & Liabilities		
i.	Paid-up Capital (funds from HO)	7,525,524	
	Reserves & Surplus	1,804,932	
	Minority Interest	-	

BASEL III- PILLAR 3 DISCLOSURES FOR THE YEAR ENDED MARCH 31, 2025

			Balance sheet as in published financial statements	Under regulatory scope of consolidation
			As at March 31, 2025	As at March 31, 2025
		Total Capital	9,330,456	
	ii.	Deposits	1,441,815	
		of which : Deposits from banks	4,957	
		of which : Customer deposits	1,436,858	
		of which : Other deposits (pl. specify)	-	
	iii.	Borrowings	2,008,663	
		of which : From RBI	-	
		of which : From banks	-	
		of which : From other institutions & agencies	-	
		of which : Others (pl. specify) (Borrowings outside India)	2,008,663	
		of which : Capital instruments	-	
	iv.	Other liabilities & provisions	202,722	
		Total	12,983,658	
B		Assets		
	i.	Cash and balances with Reserve Bank of India	513,303	
		Balance with banks and money at call and short notice	1,579,697	
	ii.	Investments :	4,014,136	
		of which : Government securities	4,014,136	
		of which : Other approved securities	-	
		of which : Shares	-	
		of which : Debentures & Bonds	-	
		of which : Subsidiaries / Joint Ventures / Associates	-	
		of which : Others (Commercial Papers, Mutual Funds etc.)	-	
	iii.	Loans and advances	6,318,250	
		of which : Loans and advances to banks	-	
		of which : Loans and advances to customers	6,318,250	
	iv.	Fixed assets	14,553	
	v.	Other assets	543,717	
		of which : Goodwill and intangible assets	-	
		of which : Deferred tax assets	35,844	
	vi.	Goodwill on consolidation	-	

BASEL III- PILLAR 3 DISCLOSURES FOR THE YEAR ENDED MARCH 31, 2025

			Balance sheet as in published financial statements	Under regulatory scope of consolidation
			As at March 31, 2025	As at March 31, 2025
	vii.	Debit balance in Profit & Loss account	-	
Total Assets			12,983,656	

Step 3

(₹ '000)

Common Equity Tier 1 capital: instruments and reserves			
		Component of regulatory capital reported by bank	Source based on reference numbers/letters of the balance sheet under the
1	Directly issued qualifying common share (and equivalent for non- joint stock companies) capital plus related stock	7,525,524	-
2	Retained earnings	1,045,027	-
3	Accumulated other comprehensive income (and other reserves)	499,475	-
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	9,070,026	-
7	Prudential valuation adjustments	-	-
8	Goodwill (net of related tax liability)	-	-
9	Other intangibles other than mortgage- servicing rights (net of related tax liability)	(9,103)	-
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	(35,844)	-
11	Net overseas placement in excess of 10% of minimum capital		
12	Regulatory adjustments applied to Common Equity Tier 1 and Tier 2 to cover deductions		-
	Common Equity Tier 1 capital (CET1)	9,025,078	-

DF-13 Main Features of Regulatory Capital Instruments

Disclosure template for main features of regulatory capital instruments

Disclosure template for main features of regulatory capital instruments		
1.	Issuer	NA
2.	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	NA
3.	Governing law(s) of the instrument	NA
	Regulatory treatment	
4.	Transitional Basel III rules	NA
5.	Post-transitional Basel III rules	NA
6.	Eligible at solo/group/ group & solo	NA
7.	Instrument type	NA
8.	Amount recognised in regulatory capital (₹ in million, as of most recent reporting date)	NA
9.	Par value of instrument	NA
10.	Accounting classification	NA
11.	Original date of issuance	NA
12.	Perpetual or dated	NA
13.	Original maturity date	NA
14.	Issuer call subject to prior supervisory approval	NA
15.	Optional call date, contingent call dates and redemption amount	NA
16.	Subsequent call dates, if applicable	NA
	Coupons / dividends	NA
17.	Fixed or floating dividend/coupon	NA
18.	Coupon rate and any related index	NA
19.	Existence of a dividend stopper	NA
20.	Fully discretionary, partially discretionary or mandatory	NA
21.	Existence of step up or other incentive to redeem	NA
22.	Noncumulative or cumulative	NA
23.	Convertible or non-convertible	NA
24.	If convertible, conversion trigger(s)	NA
25.	If convertible, fully or partially	NA
26.	If convertible, conversion rate	NA
27.	If convertible, mandatory or optional conversion	NA
28.	If convertible, specify instrument type convertible into	NA
29.	If convertible, specify issuer of instrument it converts into	NA
30.	Write-down feature	NA
31.	If write-down, write-down trigger(s)	NA
32.	If write-down, full or partial	NA
33.	If write-down, permanent or temporary	NA
34.	If temporary write-down, description of write-up mechanism	NA
35.	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to Instrument)	NA
36.	Non-compliant transitioned features	NA
37.	If yes, specify non-compliant features	NA

DF-14 Full Terms and Conditions of Regulatory Capital Instruments

Instruments	Full Terms and Conditions
NA	NA

DF-15 Disclosure Requirements for Remuneration

In accordance with requirements of RBI circular DBOD No. BC.72/29.67.001/2011-12 dated 13 January 2012 the Bank has obtained a letter from its Head office which states that the compensation policies in India including that of the Executive Director and Country Head are in line with the Financial Stability Board (FSB) requirements.

DF-16 Equities: Disclosure for Banking book positions

The Bank does not have any Equity Investments in Banking book.

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

(₹ '000)

S. No.	Particulars	As of March 31, 2025
1	Total consolidated assets as per published financial statements	12,983,656
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	52,823
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)	75,334
7	Other adjustments	(44,947)
8	Leverage ratio exposure	13,066,868

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

(₹'000)

Sr. No.	Particulars	As of March 31, 2025
1	Total Consolidated assets as per published financial statements	12,983,656
2	Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin)	(9,683)
3	Adjustments for securities financing transaction (i.e. repos and similar secured lending)	-
4	Adjustments for entities outside the scope of regulatory consolidation	-
5	On-balance Sheet exposure under leverage ratio (excluding derivatives and SFTs)	12,973,973

BASEL III- PILLAR 3 DISCLOSURES FOR THE YEAR ENDED MARCH 31, 2025

DF-18 Leverage Ratio

The Basel III leverage ratio is defined as the capital measure (Tier-1 capital of the risk based capital framework) divided by the exposure measure, with this ratio expressed as a percentage.

As per RBI guidelines, disclosures required for leverage ratio for the Bank at March 31, 2025 are as follows:

	(₹ '000)
On-balance sheet exposures	
1. On-balance sheet items (excluding derivatives and SFTs, but including collateral)	12,983,656
2. (Asset amounts deducted in determining Basel III Tier 1 capital)	(44,947)
3. Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	12,938,709
Derivative exposures	
4. Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin)	9,683
5. Add-on amounts for PFE associated with all derivatives transactions	52,824
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)	62,507
Securities financing transaction exposures	
12. Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	
13. (Netted amounts of cash payables and cash receivables of gross SFT assets)	-
14. CCR exposure for SFT assets	-
15. Agent transaction exposures	-
16. Total securities financing transaction exposures (sum of lines 12 to 15)	
Other off-balance sheet exposures	
17. Off-balance sheet exposure at gross notional amount	125,486
18. (Adjustments for conversion to credit equivalent amounts)	(50,152)
19. Off-balance sheet items (sum of lines 17 and 18)	75,334
Capital and total exposures	
20. Tier 1 capital	9,025,078
21. Total exposures (sum of lines 3, 11, 16 and 19)	13,066,868
Leverage ratio	
22. Basel III leverage ratio (per cent)	69.07%

BASEL III- PILLAR 3 DISCLOSURES FOR THE YEAR ENDED MARCH 31, 2025

Leverage Ratio

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

(₹ '000)

Period	Exposure	Tier 1 Capital	Leverage Ratio
June 2024	17,290,397	8,865,674	51.28%
September 2024	13,559,511	8,873,571	65.44%
December 2024	11,082,575	8,979,279	81.02%
March 2025	13,066,868	9,025,078	69.07%

Liquidity Coverage Ratio

(₹ ' 000)

Particulars		Total Un weighted Value (average*)	Total Weighted Value (average*)
High Quality Liquid Assets			
1	Total High Quality Liquid Assets (HQLA)	3,162,315	3,162,315
Cash Outflows			
2	Retail deposits and deposits from small business customers, of which:		
(i)	Stable deposits	-	-
(ii)	Less stable deposits	-	-
3	Unsecured wholesale funding, of which :		
(i)	Operational deposits (all counterparties)	1,411,815	568,985
(ii)	Non-operational deposits (all counterparties)	-	-
(iii)	Unsecured debt	-	-
4	Secured wholesale funding	-	-
5	Additional requirements, of which	-	
(i)	Outflows related to derivative exposures and other collateral requirements	-	-
(ii)	Outflows related to loss of funding on debt products	-	-
(iii)	Credit and liquidity facilities	-	-
6	Other contractual funding obligations	111,503	111,503
7	Other contingent funding obligations	9,265,791	460,780
8	Total Cash Outflows	10,789,109	1,141,268
Cash Inflows			
9	Secured lending (eg reverse repos)	-	-
10	Inflows from fully performing exposures	5,073,270	4,428,533
11	Other cash inflows	2,139,594	27,297
12	Total Cash Inflows	7,212,864	4,455,830
Total Adjusted Value		3,576,245	285,317
21	TOTAL HQLA		3,162,315

BASEL III- PILLAR 3 DISCLOSURES FOR THE YEAR ENDED MARCH 31, 2025

Particulars		Total Un weighted Value (average*)	Total Weighted Value (average*)
22	Total Net Cash Outflows		285,317
23	Liquidity Coverage Ratio (%)		1108.35%

*The average LCR is presented as the simple daily average for the year 2024-25.

Net Stable Funding Ratio

(₹' 000)

Table 1: Components of ASF Categories (liability categories)				
	Particulars	Associated ASF factors	Unweighted Amount	Weighted Amount
1	Total regulatory capital (excluding Tier 2 instruments with residual maturity of less than one year)	100.00%	9,200,166	9,200,166
2	Other capital instruments with effective residual maturity of one year or more	100.00%	-	-
3	Other liabilities with effective residual maturity of one year or more	100.00%	-	-
4	Stable non-maturity (demand) deposits and term deposits with residual maturity of less than one year provided by retail and small business customers	95.00%	-	-
5	Less stable non-maturity deposits and term deposits with residual maturity of less than one year provided by retail and small business customers	90.00%	-	-
6	Funding with residual maturity of less than one year provided by non-financial corporate customers	50.00%	1,434,717	717,359
7	Operational deposits	50.00%	-	-
8	Funding with residual maturity of less than one year from sovereigns, PSEs, and multilateral and national development banks	50.00%	-	-
9	Other funding with residual maturity between six months and less than one year not included in the above categories, including funding provided by central banks and financial institutions	50.00%	-	-
10	All other liabilities and equity not included in the above categories, including liabilities without a stated maturity (with a specific treatment for deferred tax liabilities and minority interests)	0.00%	2,342,386	-
11	NSFR derivative liabilities net of NSFR derivative assets if NSFR derivative liabilities are greater than NSFR derivative assets	0.00%		-
12	"Trade date" payables arising from	0.00%	-	-

BASEL III- PILLAR 3 DISCLOSURES FOR THE YEAR ENDED MARCH 31, 2025

Table 1: Components of ASF Categories (liability categories)				
	Particulars	Associated ASF factors	Unweighted Amount	Weighted Amount
	purchases of financial instruments, foreign currencies			
	Total Available Stable Funding		12,977,269	9,917,525

Table 2: Components of RSF Category				
Sr No	Particulars	Associated RSF Factor	Unweighted Amount	Weighted Amount
A	<u>On Balance Sheet Items</u>			
1	Coins and banknotes	0.00%	-	-
2	Cash Reserve Ratio (CRR) including excess CRR	0.00%	163,303	-
3	All claims on RBI with residual maturities of less than six months	0.00%	350,000	-
4	"Trade date" receivables arising from sales of financial instruments, foreign currencies and commodities.	0.00%	-	-
5	Unencumbered Level 1 assets, excluding coins, banknotes, CRR and SLR Securities	5.00%	-	-
6	Unencumbered SLR Securities	5.00%	2,804,537	140,227
7	Unencumbered loans to financial institutions with residual maturities of less than six months, where the loan is secured against Level 1 assets as defined in LCR circular dated June 9, 2014, and various amendments as indicated in the text of the circular, and where the bank has the ability to freely rehypothecate the received collateral for the life of the loan	10.00%	-	-
8	All other 'standard' unencumbered loans to financial institutions with residual maturities of less than six months not included in the above categories	15.00%	2,200,000	330,000
9	Unencumbered Level 2A assets	15.00%	-	-
10	Unencumbered Level 2B assets	50.00%	-	-
11	HQLA encumbered for a period of six months or more and less than one year	50.00%	-	-
12	'Standard' Loans to financial institutions and central banks with residual maturities between six months and less than one year	50.00%	-	-
13	Deposits held at other financial institutions for operational purposes	50.00%	-	-

BASEL III- PILLAR 3 DISCLOSURES FOR THE YEAR ENDED MARCH 31, 2025

Table 2: Components of RSF Category				
Sr No	Particulars	Associated RSF Factor	Unweighted Amount	Weighted Amount
14	All other assets not included in the above categories with residual maturity of less than one year, including 'standard' loans to nonfinancial corporate clients, to retail and small business customers, and 'standard' loans to sovereigns and PSEs	50.00%	5,766,911	2,883,456
15	Unencumbered 'standard' residential mortgages with a residual maturity of one year or more and assigned the minimum risk weight under the Standardised Approach	65.00%	-	-
16	Other unencumbered 'standard' loans not included in the above categories, excluding loans to financial institutions, with a residual maturity of one year or more and with a risk weight of less than or equal to 35% under the Standardised Approach	65.00%	-	-
17	Cash, securities or other assets posted as initial margin for derivative contracts and cash or other assets provided to contribute to the default fund of a CCP	85.00%	1,496,797	1,272,277
18	Other unencumbered performing loans with risk weights greater than 35% under the Standardised Approach and residual maturities of one year or more, excluding loans to financial institutions	85.00%	-	-
19	Unencumbered securities that are not in default and do not qualify as HQLA with a remaining maturity of one year or more and exchange-traded equities	85.00%	-	-
20	Physical traded commodities, including gold	85.00%	-	-
21	All assets that are encumbered for a period of one year or more	100.00%	-	-
22	NSFR derivative assets net of NSFR derivative liabilities if NSFR derivative assets are greater than NSFR derivative liabilities	100.00%	3,297	3,297
23	5% of derivative liabilities	100.00%	319	319

BASEL III- PILLAR 3 DISCLOSURES FOR THE YEAR ENDED MARCH 31, 2025

Table 2: Components of RSF Category				
Sr No	Particulars	Associated RSF Factor	Unweighted Amount	Weighted Amount
24	All other assets not included in the above categories, including nonperforming loans, loans to financial institutions with a residual maturity of one year or more, non-exchange-traded equities, fixed assets, items deducted from regulatory capital, retained interest, insurance assets, subsidiary interests and defaulted securities	100.00%	192,425	192,425
25	All restructured 'standard' loans which attract higher risk weight and additional provision	100.00%	-	-
	Required Stable Funding – On Balance Sheet Assets (Sum of 1 to 25)		12,977,589	4,822,001
B	Off Balance Sheet Items			
26	Currently Undrawn Position of Irrevocable and conditionally revocable credit and liquidity facilities to any client	5.00%	-	-
27	Currently Undrawn Position of Other contingent funding obligations, including products and instruments (27.a) + (27.b) + (27.c)		10,032,722	499,126
a	Currently Undrawn Position of Unconditionally revocable credit and liquidity facilities	5.00%	9,907,236	495,362
B	Trade finance-related obligations (including guarantees and letters of credit)	3.00%	125,486	3,765
c	Guarantees and letters of credit unrelated to trade finance obligations	3.00%	-	-
28	Non-contractual obligations 28. (a) + 28. (b) + 28. (c)			
a	Potential requests for debt repurchases of the bank's own debt or that of related conduits, securities investment vehicles and other such financing facilities	5.00%	-	-
b	Structured products where customers anticipate ready marketability, such as adjustable rate notes and variable rate demand notes (VRDNs)	5.00%	-	-
c	Managed funds that are marketed with the objective of maintaining a stable value	5.00%	-	-
	Required Stable Funding – Off Balance Sheet Assets (Sum of 26 to 28)		10,032,722	499,126

BASEL III- PILLAR 3 DISCLOSURES FOR THE YEAR ENDED MARCH 31, 2025

Table 2: Components of RSF Category				
Sr No	Particulars	Associated RSF Factor	Unweighted Amount	Weighted Amount
	Total Required Stable Funding (A+B)			5,321,128

Table 3: Net Stable Funding Ratio	
(Total Available Stable Funding) *100 / Total Required Stable Funding	186.38%