

(Incorporated in Bahrain with Limited Liability)

# INDEPENDENT AUDITOR'S REPORT

To. The Country Head and CEO

Bank of Bahrain and Kuwait B.S.C. - Indian Branches

Report on audit of the Financial Statements

Opinion

- 1. We have audited the accompanying financial statements of Bank of Bahrain and Kuwait B.S.C. - Indian Branches ('the Bank'), which comprise the Balance Sheet as at 31st March 2021, the Profit and Loss Account, the Cash Flow Statement for the year then ended, and notes to the financial statement including a summary of significant accounting policies and other explanatory information
- In our opinion and to the best of our information and according to the 2. explanations given to us, the aforesaid financial statements give the information required by the Banking Regulation Act, 1949 as well as the Companies Act 2013 in the manner so required for banking companies and are in conformity with accounting principles generally accepted in India and give a true and fai view of the state of affairs of the Bank as at 31st March 2021 and its profi and its cash flows for the year ended on that date.

## **Basis for Oninion**

3. We conducted our audit in accordance with the Standards on Auditing (SAs) specified under section 143(10) of the Companies Act, 2013. Ou responsibilities under those Standards are further described in the Auditor Responsibilities for the Audit of the Financial Statements section of our report We are independent of the Bank in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India together with the ethica requirements that are relevant to our audit of the financial statements under the provisions of the Companies Act, 2013 and the Rules there under, and Place: Mumbai we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we Date: June 25, 2021 have obtained is sufficient and appropriate to provide a basis for our opinion

## Emphasis of Matter

We draw attention to Note 49 of the financial statements which describes the extent to which the COVID-19 pandemic will have impact the Bank's financia performance.

Our opinion is not modified in respect of this matter

- Information other than financial statements and auditor's report thereon
- The Bank's Apex Committee is responsible for the other information. The other 5. information obtained at the date of this auditor's report is information included in the Basel III Pillar 3 disclosures, but does not include the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover such other information and we do not express any form of assurance conclusion thereon.
- Our responsibility in connection with the audit of the financial statements is to 6. read the other information and in doing so, examine if the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit, or otherwise appears to be materially misstated. If based on our examination, we conclude that there is material misstatement of this other information, we are required to report the fact. We have nothing to report in this regard.

## Responsibilities of Management and Those Charged with Governance fo the Financial Statements

- The Bank's Apex Committee is responsible for the matters stated in section 134(5) of the Companies Act, 2013 with respect to the preparation of these financial statements that give a true and fair view of the financial position financial performance and cash flows of the Bank in accordance with the accounting principles generally accepted in India, including the Accounting Standards specified under Section 133 of the Companies Act, 2013, provisions of Section 29 of the Banking Regulation Act, 1949 and circulars and guidelines issued by the Reserve Bank of India ('RBI') from time to time. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Bank and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to frau or error.
- In preparing the financial statements, Apex Committee is responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless Apex Committee either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so. Bank's Apex Committee is also responsible for overseeing the Bank's financial reporting process.

## Auditor's Responsibilities for the audit of the Financial Statements

- Our objectives are to obtain reasonable assurance about whether the financia 9. statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinior Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a materia misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basi of these financial statements
- 10. As part of an audit in accordance with SAs, we exercise professional judgmer and maintain professional skepticism throughout the audit. We also
  - Identify and assess the risks of material misstatement of the financia statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is

d)

- with respect to the other matters to be included in the Auditor's Report in accordance with Rule 11 of the Companies (Audit and Auditors) Rules, 2014, in our opinion and to the best of our information and according to the explanations given to us:
- the Bank has disclosed the impact of pending litigations on its financial position in its financial statements - Refer Schedule 12 and Note 56 of Schedule 18 to the financial statements;
- the Bank has made provision, as required under the applicable law or accounting standards, for material foreseeable losses, if any, on long term contracts including derivative contracts - Refer Note 58 of Schedule 18 to the financial statements:
- there were no amounts which were required to be transferred to the Investor Education and Protection Fund by theBank
- with respect to the matter to be included in the Auditor's Report under iv. section 197(16), the requirements of Section 197 of the Companies Act. 2013 are not applicable considering the Bank is a branch of Bank of Bahrain and Kuwait B.S.C., which is incorporated with limited liability in Bahrain.
  - For and on behalf of Bilimoria Mehta & Co. Chartered Accountants Firm Regn. No. 101490W Sd/-
  - Kiran Suvarna Partner

UDIN: 21113784AAAACS1196 (Membership No.113784) ANNEXURE A TO THE INDEPENDENT AUDITOR'S REPORT OF

EVEN DATE ON THE FINANCIAL STATEMENTS OF BANK OF BAHRAIN AND KUWAIT B.S.C. - INDIAN BRANCHES

Report on the Internal Financial Controls Over Financial Reporting under Kin Clause (i) of sub-section 3 of Section 143 of the Companies Act, 2013

- I M We have audited the internal financial controls over financial reporting of Bank of Bahrain and Kuwait B.S.C. – Indian Branches ('the Bank') as at 31 March Pla 2021 in conjunction with our audit of the standalone financial statements of Da the Bank for the year ended on that date.
- Management's Responsibility for Internal Financial Controls over Financial Reporting

## ditor's Responsibility

## eaning of Internal Financial Controls Over Financial Reporting

A Bank's internal financial control over financial reporting is a process designed to provide reasonable assurance regarding the reliability offinancial reporting and the preparation of financial statements for external purposes in accordance with generally accepted accounting principles. A Bank's internal financial control over financial reporting includes those policies and procedures that (1) pertain to the maintenance of records that, in reasonable detail, accurately and fairly reflect the transactions and dispositions of the assets of the Bank; (2) provide reasonable assurance that transactions are recorded as necessary to permit preparation of financial statements in accordance with generally accepted accounting principles, and that receipts and expenditures of the bank are being made only inaccordance with authorizations of Apex Committee of the Bank; and (3) provide reasonable assurance regarding prevention or timely detection of unauthorized acquisition, use, or disposition of the Bank's assets that could have a material effect on the financial statements

	the Balance Sheet, the Profit and Loss Account and the Cash Flow	PROFIT AND LOSS ACCOUNT FOR THE YEA	R ENDED MA	RCH 31, 2021				As at March	As at March
	Statement dealt with by this report are in agreement with the books of account;	Sched- ule	For the year ended	For the year ended				31, 2021 Rs. (000's)	31, 2020 Rs. (000's)
	in our opinion, the aforesaid financial statements comply with the Accounting Standards specified under Section 133 of the Companies Act, 2020 to the subart the under the inservice the security of the subart the subart the security of the subart the subart the security of the subart the subart the security of the subart the security of the subart the subart the security of the subart the subart the security of the security o	ule	March 31, 2021	March 31, 2020		 	Saving Bank Deposits Term Deposits	2,012,257	1,546,452
	2013, to the extent they are not inconsistent with the accounting policies prescribed by RBI;		Rs (000's)	Rs (000's)		(i)	From Banks	-	-
	the requirements of section 164(2) of the Companies Act,2013 are not	INCOME 13	1,633,742	1,936,759		(ii)	From Others	18,367,472	21,230,587 21,230,587
	applicable considering the Bank is a branch of Bank of Bahrain and Kuwait B.S.C., which is incorporated with limited liability in Bahrain;	Other Income 14	254,768	194,623		Tota	l	24,299,089	26,407,239
	with respect to the adequacy of the internal financial controls over financial		1,888,510	2,131,382	В	(i)	Deposits of branches in India	24,299,089	26,407,239
	reporting of the Bank and the operating effectiveness of such controls, refer to our separate Report in "Annexure A";	EXPENDITURE				. ,	Deposits of branches outside India	-	-
	with respect to the other matters to be included in the Auditor's Report in	Interest Expended15Operating Expenses16	1,214,525 388,141	1,354,764 450,185	SCH	Tota IEDU	ii LE 4	24,299,089	26,407,239
	accordance with Rule 11 of the Companies (Audit and Auditors) Rules, 2014, in our opinion and to the best of our information and according to	Provisions and Contingencies	146,153	382,470			VINGS		
	theexplanations given to us:		1,748,819	2,187,419	Ι		owings in India from		
	<li>the Bank has disclosed the impact of pending litigations on its financial position in its financial statements - Refer Schedule 12 and</li>	PROFIT				(i) (ii)	Reserve Bank of India Other Banks	800,000	1,010,000
	Note 56 of Schedule 18 to the financial statements;	Net Profit for the year	139,691	(56,037)		• •	Other institutions and agencies	-	-
	<li>the Bank has made provision, as required under the applicable law or accounting standards, for material foreseeable losses, if any, on</li>	Profit/(Loss) Brought Forward	17,057 <b>156,748</b>	73,094 <b>17,057</b>				800,000	1,010,000
	long term contracts including derivative contracts - Refer Note 58	APPROPRIATIONS	130,740	17,007			owings outside India	-	-
	of Schedule 18 to the financial statements;	Transfer to Statutory Reserve	34,923	-	Sec		II (I+II) borrowings included in I & II above - Rs. 3	800,000	1,010,000
	<ol> <li>there were no amounts which were required to be transferred to the Investor Education and Protection Fund by theBank.</li> </ol>	Transfer to/(from) Investment Reserve	(10 507)		(Pre	vious	year Rs. 101 crores )		
	iv. with respect to the matter to be included in the Auditor's Report under	Account Transfer to Capital Reserve Account	(19,527)	-					
	section 197(16), the requirements of Section 197 of the Companies Act, 2013 are not applicable considering the Bank is a branch of	Transfer to Investment Fluctuation	1,041				IABILITIES AND PROVISIONS Pavable	14,967	6,607
	Bank of Bahrain and Kuwait B.S.C., which is incorporated with limited	Reserve Account	107,264	-			rest Accrued	180,254	185,684
	liability in Bahrain. For and on behalf of	Transfer to surplus retained for Capital			III	Prov	vision for standard assets	61,192	65,127
	Bilimoria Mehta & Co.	Adequacy Balance carried over to Balance Sheet	- 32,247	- 17.057	IV		vision for tax (net of advance tax)	-	-
	Chartered Accountants Firm Regn. No. 101490W		156,748	17,057	V	Othe Tota	ers (including provisions)	507,040 763,453	371,290 628,708
	Sd/-	Significant Accounting Policies and 17 &			SCH		ILE 6	705,455	020,700
	Imbai Kiran Suvarna	Notes to Accounts 18	f the Due fit and	1 1			ND BALANCE WITH RESERVE BANK		
	e 25, 2021 Partner 113784AAAACS1196 (Membership No.113784)	Schedules referred to herein form an integral part of As per our report of even date attached	of the Profit and	Loss Account.	OF		n in hand (including foreign currency notes)	10,912	12,081
١E	XURE A TO THE INDEPENDENT AUDITOR'S REPORT OF		Bahrain & Kuwa	ait B.S.C.			inces with Reserve Bank of India	10,912	12,001
E١	N DATE ON THE FINANCIAL STATEMENTS OF BANK OF	Chartered Accountants Indian Branch	hes			(i)	In Current Account	955,502	1,124,980
E	BAHRAIN AND KUWAIT B.S.C. – INDIAN BRANCHES	Firm Registration No. 101490W Sd/- Sd/-	Sd/-			(ii)	In Other Account	-	-
	n the Internal Financial Controls Over Financial Reporting under	Kiran Suvarna Mallikarjun K	ota Mehjabe		901		ıl (I+II) LE 7	966,414	1,137,061
`	) of sub-section 3 of Section 143 of the Companies Act, 2013 have audited the internal financial controls over financial reporting of Bank	Partner Country Head Membership No. 113784 CEO - India	& Vice Pres Control -	ident Financial India			ES WITH BANKS & MONEY AT CALL		
B	ahrain and Kuwait B.S.C. – Indian Branches ('the Bank') as at 31 March	Place: Mumbai					T NOTICE		
	I in conjunction with our audit of the standalone financial statements of Bank for the year ended on that date.	Date: 25th June, 2021				In In	dia Balances with Banks		
	nent's Responsibility for Internal Financial Controls over Financial	CASH FLOW STATEMENT FOR THE YEAR	ENDED MAR			(1)	(a) In Current Account	28,058	24,471
	orting		For the vear ended	For the year ended			(b) In Other Deposit Account	-	-
	Bank's Apex Committee is responsible for establishing and maintaining nal financial controls based on the internal control over financial reporting		March 31,	March 31,		(ii)	Money at Call and Short Notice		
ite	ria established by the Bank considering the essential components of		2021 Rs (000's)	2020 Rs (000's)			(a) With Banks (b) With Other Institutions	-	680,985
	nal control stated in the Guidance Note on Audit of Internal Financial trols Over Financial Reporting ('the Guidance Note') issued by the Institute	Cash flows from operating activities	KS (000 S)	K5 (000 S)			(c) Lending under reverse repo (RBI	-	-
	nartered Accountants of India ('the ICAI')". These responsibilities include the	Net profit/(loss) before taxation	191,488	(141,593)			and banks)	3,180,000	3,930,000
	gn, implementation and maintenance of adequate internal financial controls were operating effectively for ensuring the orderly and efficient conduct	Adjustments for:	20,422	32,401		Out	side India	3,208,058	4,635,456
	business, including adherence to Bank's policies, the safeguarding of its ts, the prevention and detection of frauds and errors, the accuracy and	Depreciation on Fixed Assets (Profit)/Loss on sale of fixed assets	29,138 (66)	(94)			In Current Account	452,021	506,152
bm	pleteness of the accounting records, and the timely preparation of reliable	Other Provisions	-	-		(ii)	In Other Deposit Accounts	1,900,860	983,645
	ncial information, as required under the Companies Act, 2013.	Provision in respect of Non performing advances	15,523	470,947		(iii)	Money at Call and Short Notice	277,818	416,158
	Responsibility responsibility is to express an opinion on the Bank's internal financial	Provision in respect of Non performing advances written back	(614,693)	(47,439)		Tota	ıl (I+II)	2,630,699 5,838,757	1,905,955 6,541,411
ont	rols over financial reporting based on our audit. We conducted our audit	Provision for Diminution in Fair Value of	(0.0.,000)	(,	SCI		LE 8	3,030,737	0,541,411
	ccordance with the Guidance Note and the Standards on Auditing ('the dards'), issued by the ICAI and deemed to be prescribed under section	restructured advances Bad Debts written off	-	-	INV	ESTN	IENTS		
13(	10) of the Companies Act, 2013 to the extent applicable to an audit of	Provision on country risk	612,500 1,743	98,612 (1,326)			stments in India	0.047 100	7 007 000
	nal financial controls, both issued by the ICAI. Those Standards and Guidance Note require that we comply with ethical requirements and	Provision on Standard Assets	(5,605)	283		(i) (ii)	Government securities (*) Other approved securities	6,617,469	7,297,383
an	and perform the audit to obtain reasonable assurance about whether	Provision on Investments	84,888	(53,050)		(ii)	Shares	-	-
	quate internal financial controls over financial reporting was established maintained and if such controls operated effectively in all material respects.	Operating profit before working capital changes (Increase)/Decrease in Investments	<b>314,917</b> 515,126	<b>358,741</b> (1,808,172)		(iv)	Debentures and bonds	-	-
	audit involves performing procedures to obtain audit evidence about the	(Increase)/Decrease in Advances	956,647	707,813		(v)	Subsidiaries / Joint Ventures	-	-
	quacy of the internal financial controls system over financial reporting their operating effectiveness. Our audit of internal financial controls over	(Increase)/Decrease in Other Assets	(480,539)	(263,294)		(VI)	Others	228,537 6,846,006	148,637 <b>7,446,020</b>
nar	ncial reporting included obtaining an understanding of internal financial	Increase/(Decrease) in Deposits Increase/(Decrease) in Other Liabilities & Provisions	(2,108,150) 138,606	3,928,568 134,471		Inve	stments outside India	-	-
	rols over financial reporting, assessing the risk that a material weakness s, and testing and evaluating the design and operating effectiveness of	Increase/(Decrease) in Other Liabilities & Provisions	(210,000)	(1,789,959)				6,846,006	7,446,020
ter	nal control based on the assessed risk. The procedures selected depend	Income taxes (paid)/received	38,829	(142,558)			stments in India	0.000.044	7 454 470
	ne auditor's judgement, including the assessment of the risks ofmaterial tatement of the financial statements, whether due to fraud orerror.	Net Cash Flow generated from/(used in) Operating Activities	(834,563)	1,125,610			ss Value s:- Provision on Investments	6,936,344 (90,338)	7,451,470 (5,450)
	believe that the audit evidence we have obtained is sufficient and	Cash flows from investing activities	(034,503)	1,125,010			Value	6,846,006	7,446,020
	opriate to provide a basis for our audit opinion on the Bank's internal icial controls system over financial reporting.	Purchase of fixed assets	(39,156)	(2,479)			Securities of FV Rs. 83,06,00 (Previous	Year FV 97,23	,00) deposited
	of Internal Financial Controls Over Financial Reporting	Proceeds from sale of fixed assets	419	251			.,securities of FV of Rs. 81,36,20 (Previou securities of FV of Rs. 530,000 kept with		
Ba	nk's internal financial control over financial reporting is a process designed	Net Cash Flow generated from/(used in) Investing Activities	(38,737)	(2,228)	of B	ankin	g Regulation Act, 1949 (Previous Year F)		
	ovide reasonable assurance regarding the reliability offinancial reporting the preparation of financial statements for external purposes in accordance	Cash flows from financing activities	(,)	(,)		IEDU /ANC	LE 9 ES		
ith	generally accepted accounting principles. A Bank's internal financial control	Injection of capital	-	-	A	(i)	Bills purchased and discounted	6,258,223	3,251,911
	financial reporting includes those policies and procedures that (1) pertain e maintenance of records that, in reasonable detail, accurately and fairly	Remittance of profits Net Cash Flow generated from/(used in)	-	-		(ii)	Cash credits, Overdrafts & Loans		
fle	ct the transactions and dispositions of the assets of the Bank; (2) provide	Financing Activities	-	-		(iii)	repayable on demand Term Loans	5,247,187 3,322,619	7,456,548 5,089,547
	onable assurance that transactions are recorded as necessary to permit aration of financial statements in accordance with generally accepted	Net increase/(decrease) in cash and cash	(972 200)	1 400 000		(III) Tota		14,828,029	5,089,547 <b>15,798,006</b>
ccc	ounting principles, and that receipts and expenditures of the bank are g made only inaccordance with authorizations of Apex Committee of the	equivalents Cash and Cash equivalents at the beginning of	(873,300)	1,123,382	В	(i)	Secured by tangible assets*	8,254,523	7,987,156
	g made only inaccordance with authorizations of Apex Committee of the (; and (3) provide reasonable assurance regarding prevention or timely	the year	7,678,472	6,555,090		(ii)	Covered by Bank/Government	E 100 00E	0.005.000
	ation of unquithorized acquisition, use, or disposition of the Bank's accests	Cash and Cash equivalents at the end of		1			Guarantees	5,190,365	2,635,996

5,174,854

1,383,141

(iii) Unsecured

sufficient and appropriate to provide a basis for our opinion. The risk of not	Inherent Limitations of Internal Fina	ancial Cont	rols Over Finan	cial Reporting	Asp	per our report of even date attached			*includes advances against book debts		
detecting a material misstatement resulting from fraud is higher than for	7. Because of the inherent limitation				For E	Bilimoria Mehta & Co. For Bank	of Bahrain & Kuw	ait B.S.C.	Total	14,828,029	15,798,006
one resulting from error, as fraud may involve collusion, forgery, intentional	reporting, including the possibility						anches		C I Advances in India		
omissions, misrepresentations, or the override of internal control.	of controls, material misstatemer								(i) Priority Sector	8,574,768	5,977,870
<ul> <li>Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances.</li> </ul>	detected. Also, projections of an over financial reporting to future p					n Suvarna Sd/- Mallikarju	Sd/- In Kota Mehjabe	an Caifi	(ii) Public Sector		-
Undersection 143(3)(i) of the Companies Act, 2013, we are also	financial control over financial re				Partn			sident Financial	(iii) Banks		-
responsible for expressing our opinion on whether the Bank has adequate	changes in conditions, or that th					bership No. 113784 CEO - Ind			(iv) Others	6,253,261	9,820,136
internal financial controls system in place and the operating effectiveness	procedures may deteriorate.				Place	e: Mumbai			Sub-total	14,828,029	15,798,006
of such controls.	Opinion				Date	e: 25th June, 2021			II Advances outside India	-	-
<ul> <li>Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made</li> </ul>	8. In our opinion, the Bank has, in				—	SCHEDULES FORMING PART OF F			Sub-total	-	-
by Apex Committee.	financial controls system over fin					SCHEDULES FORMING PART OF F			Total	14,828,029	15,798,006
<ul> <li>Conclude on the appropriateness of Apex Committee's use of the going</li> </ul>	controls over financial reporting w based on the internal control ov						As at March 31, 2021	As at March 31, 2020	SCHEDULE 10		
concern basis of accounting and, based on the audit evidence obtained,	the Bank considering the essen						Rs. (000's)	Rs. (000's)	FIXED ASSETS		
whether a material uncertainty exists related to events or conditions that	the Guidance Note issued by the	e ICAI.			SCH	HEDULE 1			I Premises		
may cast significant doubt on the Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required				and on behalf of	SHA	ARE CAPITAL			At cost as per last Balance Sheet	188,860	188,860
to draw attention in our auditor's report to the related disclosures in the				ia Mehta & Co.	(i)	Amount of deposit kept with the Reserve			Additions during the year	-	-
financial statements or, if such disclosures are inadequate, to modify our				ed Accountants		Bank of India under section 11(2)(b) of the			Deductions during the year	-	-
opinion. Our conclusions are based on the audit evidence obtained up			Firm Regr	n. No. 101490W		Banking Regulation Act, 1949	530,000	530,000	Depreciation to date	(13,847)	(10,710)
to the date of our auditor's report. However, future events or conditions	Place: Mumbai			-/Sd Kiran Suvarna	(  )	Amount brought in by Bank by way of Cap		2,022,022		175,013	178,150
may cause the Bank to cease to continue as a going concern.	Date: June 25, 2021			Partner		Opening Balance Add: Capital infusion during the year	2,928,863	2,928,863	II Other fixed assets		
<ul> <li>Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial</li> </ul>	UDIN: 21113784AAAACS1196		(Members	ship No.113784)		Total	2,928,863	2,928,863	At cost as per last Balance Sheet	291,304	288,686
statements, including the disclosures, and whether the infancial statements represent the underlying transactions and events in a manner	BALANCE SHEET		BCH 24 2024			HEDULE 2	2,920,003	2,920,003	Additions during the year	40,288	2,914
that achieves fair presentation.	BALANCE SHEET	-	.,.	As at March		SERVES AND SURPLUS			Deductions during the year	(22,024)	(296)
11. We communicate with those charged with governance regarding, among other		sched	- As at March 31, 2021	AS at March 31, 2020		STATUTORY RESERVE			Depreciation to date	(259,986)	(255,656)
matters, the planned scope and timing of the audit and significant audit findings,		alo	Rs. (000's)	Rs. (000's)	<b>⊢</b> -	As per Last Balance Sheet	520,544	520,544		49,582	35,648
including any significant deficiencies in internal control that we identify during our audit. We also provide those charged with governance with a statement that	CAPITAL AND LIABILITIES					Add: Transfer from Profit & Loss Accoun	,		III Capital work in progress (including capital advances)	1,123	2,255
we have complied with relevant ethical requirements regarding independence,	Capital	1	2,928,863	2,928,863			555,467	520,544	Total	225,718	2,255
and to communicate with them all relationships and other matters that may	Reserves & Surplus	2	1,524,923	1,385,232				020,011	SCHEDULE 11	223,710	210,033
reasonably be thought to bear on our independence, and where applicable,	Deposits	3	24,299,089	26,407,239		PROPERTY INVESTMENT RESERVE	9,976	9,976	OTHER ASSETS		
related safeguards.	Borrowings	4	800,000	1,010,000		CAPITAL RESERVE	30,158	30,158	I Interest accrued	136,189	144,602
Report on Other Legal and Regulatory Requirements	Other Liabilities and Provisions	5	763,453	628,708		Add: Transfer from Profit & Loss Accoun	t 1,841	-	II Tax paid in advance/ tax deducted at	100,103	144,002
<ol> <li>The Balance Sheet and the Profit and Loss Account have been drawn up inaccordance with the provisions of Section 29 of the Banking Regulation Act,</li> </ol>	TOTAL		30,316,328	32,360,042			31,999	30,158	source (net of provisions)	105,581	137,698
1949 and Section 133 of the Companies Act, 2013.	ASSETS				IV	SURPLUS RETAINED FOR CAPITAL			III Deferred Tax (net) (Refer Accounting Policy		
13. As required by sub-section (3) of section 30 of the Banking Regulation Act,	Cash and balances with Reserve Ba	nk 6	000 444	4 407 004		ADEQUACY			10 & Notes to Accounts 55)	289,250	347,759
1949, we report that:	of India Balances with Banks and Money at 0	Call 7	966,414	1,137,061		As per Last Balance Sheet	787,970	787,970	IV Stationery and stamps	7	12
(a) we have obtained all the information and explanations which, to the best	and Short Notice		5,838,757	6,541,411		Add: Transfer from Profit & Loss Accoun		-	V Others	1,080,377	591,420
of our knowledge and belief, were necessary for the purpose of our audit	Investments	8	6,846,006	7,446,020			787,970	787,970	Total	1,611,404	1,221,491
and have found them to be satisfactory;	Advances	9	14,828,029	15,798,006		INVESTMENT RESERVE ACCOUNT (II		10 507	SCHEDULE 12		
(b) the transactions of the Bank, which have come to our notice, have been within the powers of the Bank:	Fixed Assets	10	225,718	216,053		As per Last Balance Sheet	19,527	19,527	CONTINGENT LIABILITIES		
· · · · · · · · · · · · · · · · · · ·	Other Assets	11	1,611,404	1,221,491		Add/(Less): Transfer from/(to) Profit & Lo	(19,527)	_	I Claims against the bank not acknowledged	007.044	040 707
(c) During the course of our audit we have performed select relevant procedures at one branch. Since the Bank's key operations are	TOTAL		30,316,328	32,360,042				19,527	as debts	207,044	219,767
automated, with the key application largely integrated to the core banking	Contingent Liabilities	12	13,264,095	6,028,907	VI	INVESTMENT FLUCTUATION RESERV	/E		II Liabilities on account of outstanding forward exchange contracts	9,343,652	2,510,072
systems, it does not require its branches to submit any financial returns.	Bills for Collection		2,702,776	3,286,691		As per Last Balance Sheet	-		III Guarantees given on behalf of constituents	0,070,002	2,010,012
Accordingly, our audit is carried out centrally at the Head Office, based	Significant Accounting Policies and	17 &				Add/(Less): Transfer from/(to) Profit & Lo	ISS		(a) In India	2,560,863	2,416,442
on the necessary records and data required for the purpose of the audit being made available to us.	Notes to Accounts	18				Account	107,264	-	(b) Outside India	245,734	273,547
14. Further, as required by section 143(3) of the Act, we report that:	Schedules referred to herein form an	0 /	of the Balance S	Sheet.			107,264	-	IV Acceptances, endorsements and other	210,104	210,047
Information other than financial statements and auditor's report thereon	As per our report of even date attac				VII	BALANCE IN PROFIT AND LOSS	00.047	17.057	obligations	852,872	578,902
a) we have sought and obtained all the information and explanations which			Bahrain & Kuw	ait B.S.C.			32,247	17,057	V Other items for which the Banks is		
to the best of our knowledge and belief were necessary for the purpose	Chartered Accountants I Firm Registration No. 101490W	ndian Bran	cnes			Total	1,524,923	1,385,232	contingently liable		
of our audit;	5	Sd/-	Sd/-			HEDULE 3			- Capital Commitments	6,954	3,304
b) in our opinion, proper books of account as required by law have been kept		Mallikarjun I		en Saifi		POSITS			- Unclaimed customer balances transferred	10.075	10.000
	Partner 0	Country Hea	d & Vice Pre	sident Financial		I         Demand Deposits           (i)         From Banks	23,791	242	to RBI DEAF Scheme	18,976	13,873
c) the financial accounting systems of the Bank are centralized and therefore,		CEO - India	Control -	India		(i) From Banks	3,895,569	3,629,958	- Securities of Staff Gratuity Trust held in Constituent SGL account	28,000	13,000
	Place: Mumbai Date: 25th June. 2021						3,919,360	3,630,200	Total	13,264,095	6,028,907
are not required to be submitted by the branches	Date: 25th June, 2021						0,919,300	3,030,200		10,207,000	0,020,307

the year

Cash and Cash equivalents at the end of

6.805.171

7,678,472



		For the year ended March 31, 2021 Rs (000's)	For the year ended March 31, 2020 Rs (000's)
SCH	IEDULE 13		
INT	EREST EARNED		
Ι	Interest/Discount on Advances/Bills	1,188,951	1,425,940
Ш	Income on Investments	362,036	382,828
III	Interest on balance with Reserve Bank of India and other inter-bank funds	82,603	127,280
IV	Others	152	711
	Total	1,633,742	1,936,759
SCH	IEDULE 14		.,,
OTH	IER INCOME		
Ι	Commission, Exchange and Brokerage	75,751	65,533
Ш	Profit/(Loss) on sale of Investments (net)	130,856	43,585
Ш	Profit/(Loss) on sale of assets (net)	66	94
IV	Profit/(Loss) on Exchange Transactions (net)	31,231	68,165
V	Income earned by way of dividends, etc. from subsidiaries, companies, joint venture abroad/in India	-	-
VI	Processing Fee	16,496	12,769
VII	Miscellaneous Income	368	4,477
	Total	254,768	194,623
SCI	EDULE 15		
INT	EREST EXPENDED		
Ι	Interest on Deposits	1,168,249	1,325,349
Ш	Interest on RBI/Inter-bank borrowings	46,276	29,415
III	Others representing hedging cost	-	-
	Total	1,214,525	1,354,764
	HEDULE 16		
	ERATING EXPENSES		
1	Payment to and provisions for employees	178,881	190,495
11	Rent, Taxes and Lighting	61,651	62,236
	Printing and Stationery	1,344	1,785
IV	Advertisement and Publicity	2	93
V	Depreciation on Bank's Property	29,138	32,401
VI	Directors' Fees, Allowances and Expenses	-	-
VII	Auditors' Fees and Expenses	1,103	1,103
VIII		885	4,815
IX	Postage, Telegrams, Telephones etc.	4,931	1,203
X	Repairs and Maintenance	14,015	16,555
XI	Insurance	35,972	28,076
XII	Other Expenditure Total	60,219 388,141	111,423 450,185

## SCHEDULE 17: SIGNIFICANT ACCOUNTING POLICIES

## 1 Basis of preparation

The accompanying financial statements are prepared and presented under th historical cost convention and accrual basis of accounting unless otherwis stated and in accordance with the generally accepted accounting principle and statutory provisions prescribed under the Banking Regulation Act 1945 circulars and guidelines issued by the Reserve Bank of India (RBI), notifie Accounting Standards (AS) specified under section 133 of Companies Ac 2013 read with Rule 7 of Companies (Accounting Rules) 2014 to the exter applicable and current practices prevailing within the banking industry in India

## Use of estimates 2

The preparation of financial statements requires the Management to mak estimates and assumptions that affect the reported amounts of asset and liabilities (including contingent liabilities) as of the date of the financia statements and the reported income and expenses for the reporting period Management believes that the estimates used in the preparation of the Financia Statements are prudent and reasonable. Future results could differ from thes estimates. Any revisions to accounting estimates are recognized prospective in the current and future periods.

## Transaction involving foreign exchange 3.

- a) Monetary assets and liabilities denominated in foreign currencies and outstanding forward exchange contracts except foreign currency deposi swaps are revalued at the year end exchange rates notified by the Foreig Exchange Dealers' Association of India (FEDAI) and the resultant gain or losses at present values are recognised in Profit and Loss Account.
- b) Income and expenditure in foreign currencies are translated at the rate prevailing on the date of the transaction.
- Acceptances, endorsements and other obligations in foreign currencies C) are stated at the year end exchange rates notified by FEDAI.
- Foreign currency swaps are marked to market using respective discour d) rates for foreign currency cash flows. All transactions are then recorded a spot rates notified by FEDAI. The profit or loss on revaluation is recorded the profit and loss account and is included in other assets/other liabilities The notional values of these swaps are recorded as contingent liabilities The premium or discount on swap contracts hedging the foreign currence

Considering the applicability of Schedule II of the Companies Act 2013, 11. b) the management has estimated useful lives and residual values of all its fixed assets. The management believes that depreciation rates currently used fairly reflect its estimate of the useful lives and residual values of fixed assets. Depreciation on fixed assets is provided on straight-line method, over estimated useful lives, determined by the management, as mentioned below:

Assets	Useful Life	12.
Vehicle	8 years	
Equipment	5 years	
Furniture	10 years	
Hardware & Software*	3 years	
Freehold Premises	60 years	
Leasehold Improvements	Over 10 years or the primary period of the lease whichever is lower	2)

## \*Depreciated as per RBI Guidelines

Assets individually costing Rs. 5,000/- and below are fully depreciated in the month they are put to commercial use.

- Assets purchased during the year are depreciated from the month that C) the asset has been put to use in the year. Assets disposed off during the vear are depreciated upto the month before the date of disposal.
- The Bank considers fixed assets as corporate assets of the banking d) business (cash-generating unit) as a whole. The Bank assesses at each balance sheet date whether there is any indication that an asset may be impaired and provides for impairment loss, if any, in the profit and loss account.

## 7. Lease Transactions

Leases where the lessor effectively retains substantially all the risks and benefits of o Lease payn an expense

bene Leas an e	ses where the lessor effectively retains substantially all the risks and efits of ownership of the leased item, are classified as operating leases. se payments for assets taken as non-cancelable lease are recognized as expense in the Profit and Loss Account on a straight line basis over the e term.		SCHEDULE 18: Disclosure require 1. The breakup of Loss Account
Rev	enue Recognition		
ben	enue is recognized to the extent that it is probable that the economic pfits will flow to the Bank and the revenue can be reliably measured.		Specific Provision Bad Debts written of
a)	Interest income on advances, other than on Non-Performing Advances, is recognised on accrual basis.		Nil crores (Previou Provision for Non P
b)	Income from investments other than non performing investments is accounted for on accrual basis except dividend on shares of Corporates and Mutual Funds, if any, which is accounted for on cash basis.		Provision for depre Provision for incon MAT credit (entitle
c)	Interest income on Non-Performing Assets is recognised only on realisation in accordance with the norms prescribed by the Reserve Bank of India.		Provision for defer Other Provisions
d)	Commission income on letters of credit is accounted on issuance of the letter of credit. Loan processing fees is recognised at inception of the loan. Guarantee commission is accrued on a time proportion basis over the period of guarantee.		Provision for count Provision for Unhect Provision for stance Total
Emp	oloyee Benefits	:	2. The Capital to
a)	Gratuity		guidelines issu
	The Bank operates a Gratuity Fund Scheme and the contributions are remitted to a Trust established for this purpose. The Bank makes annual contributions to the Fund based on actuarial valuation carried out by an		As per Basel I Particulars
	independent external actuary using the projected unit credit method. The annual contribution payable / paid is charged to the Profit and Loss Account.		Capital Adequacy Common Equity Ti Tier I Capital
b)	Provident Fund		Including capital in
	Contribution to Provident Fund is a defined contribution calculated at the designated rate and is charged to the Profit and Loss Account on an accrual basis. Both the employer and employee contributions are made to the Employees' Provident Fund Organization (EPFO) of the Government		Tier II Capital Amount of Tier II c Amount of subordi capital
	of India.		Total Capital
c)	Compensated Absences		Percentage of the
	The bank provides for long term compensated absences on the balance sheet date based on an actuarial valuation carried out by an independent external actuary.		Government of Inc Total risk weighted Capital Ratios
	Short term compensated absences are provided for without discounting the liability.		Common Equity Ti

# Net Profit

## The net profit disclosed in Profit and Loss Account is after

a) Provision for current taxes, wealth tax and deferred taxes on income in accordance with statutory requirements;

b) Provision/write off for loan losses and Investments;

c) Provision for contingency and other usual and necessary provisions. Provisions, Contingent Assets And Contingent Liabilities

The Bank establishes provisions when it has a present obligation as a result of past event (s) that probably requires an outflow of resources embodying economic benefit to settle the obligation will be required and a reliable estimate can be made of such an obligation. Such provisions are not discounted to present value. Provisions are reviewed at each balance sheet date and adjusted to reflect the current best estimate. Contingent assets are not recognized in the Financial Statements. A disclosure of Contingent Liability is made when there is:

A possible obligation, arising from a past event (s), the existence of which will be confirmed by occurrence or non-occurrence of one or more uncertain future events not within the control of the Bank or

Any present obligation that arises from past events but is not recognized because:

- It is not probable that an outflow of resources embodying econom benefits will be required to settle the obligation;
- A reliable estimate of the amount of obligation cannot be made. Cash and Cash Equivalents

Cash and cash equivalents include cash in hand, balances with Reserve Bank of India, balances with other banks/ institutions and money at call and short notice (including the effect of changes in exchange rates on cash and cash

equivalents in foreign currency).

NOTES TO ACCOUNTS onte as por PRI quidalina

13.

r assets taken as non-cancelable lease are recognized as		closure requirements as per RBI guidelines		
Profit and Loss Account on a straight line basis over the	1.	The breakup of "Provisions & Contingencies"	as appearing in	n the Profit and
-		Loss Account is as under:		(Rs. in crore)
ition		Particulars	Year ended	Year ended
aized to the extent that it is probable that the economic			31.03.2021	31.03.2020

		Farticulars	real enueu	real enueu		
			31.03.2021	31.03.2020	9.	i) <b>Is</b> s
mic	Spe	ecific Provision for Non Performing Advances	1.55	47.09	2020	)-21
	<u> </u>	Debts written off (including Investments of Rs.			No.	
ces,	Nil	crores (Previous year 5.30))	61.25	9.86		
	Pro	vision for Non Performing Advances written back	(61.47)	(4.74)		
s is	Pro	vision for depreciation on Investments (Net)	8.49	(5.30)		
ates	Pro	vision for income tax (including earlier years)	(0.66)	7.97		
	MA	T credit (entitlement)/reversal	-	-	1	PS
on ank	Pro	vision for deferred tax	5.85	(16.53)	2	Fl's
ank	Oth	er Provisions	-	-	3	Bar
the	Pro	vision for country risk	0.17	(0.13)	4	of c
the the	Pro	vision for Unhedged Foreign Currency Exposure	(0.06)	-	4	cor
ver	Pro	vision for standard assets	(0.50)	0.03	5	Sul
	Tot	al	14.62	38.25	<b> </b>   <sup>3</sup>	Joi
	2.	The Capital to Risk Assets Ratio, as assessed	by the Bank on	the basis of the	6	Oth
		guidelines issued by the Reserve Bank of Indi			7	Pro
		As per Basel III:		(Rs. in Crores)		hel
are nual	Par	ticulars	31 March,	31 March,		dep
an	• •••		2021	2020		Tot
od.	Ca	bital Adequacy				200
OSS		nmon Equity Tier I	397.76	386.20	2019	-20
	Tie	r I Capital	397.76	386.20	No.	
	Incl	uding capital infusion during the year	-	-		
d at		r II Capital	17.57	9.08		
an	Am	ount of Tier II capital raised	-	-		
e to		ount of subordinated debt raised as Tier–II			1	PS
ent	cap		-	-	2	Fl's
	Tot	al Capital	415.33	395.28	3	Bar
	Per	centage of the shareholding of the				of c
nce	Go	vernment of India in nationalized Banks	N.A.	N.A.	4	Priv
lent	Tota	al risk weighted assets and contingents	1741.16	1735.66		cor
	Ca	bital Ratios			5	Sul
ting	Cor	mmon Equity Tier I	22.84%	22.25%		Joi
	Tie	rl	22.84%	22.25%	6	Oth
	Tie	r II	1.01%	0.52%	7	Pro
and	CR	AR	23.85%	22.77%		hel
rofit	3.	Business Ratios:				dep
tax	<u>.</u>	Particulars	31.03.2021	31.03.2020		Tot
_	a.	Net NPAs to Net Advances	0.06%	0.35%	<u>ii) N</u>	on pe
Тах	b.	Interest income as a percentage to working	0.0070	0.0070		
bast		funds (\$)	5.36%	6.51%		ening
had	C.	Non-interest income as a percentage to	0.0070	0.0170		lition
hod		working funds (\$)	0.84%	0.65%		luctio
4.0.0	d.	Operating Profit as a percentage to working			Clo	sing
ted are		funds (\$)	0.94%	1.10%	Tot	al pr
ient	e.	Return on assets (@)	0.45%	(0.18)%	10.	Infor
sets	f.	Business (Deposits plus Advances) per				with
n or		employee (#)	37.24 Crore	39.44 Crore	2020	-21
e is	g.	Profit per employee (#)	0.13 Crore	(0.05) Crore		
sed	(\$)	Working funds are reckoned as average of total	assets (excludi	ng accumulated		
,	(+)	losses, if any) as reported to Reserve Bank of				
tax		months of the financial year.		2		
at it that	(@)	Assets are reckoned as average of total asse	ts less accumu	lated losses as		uritie
uidt	-	at beginning of the upper and as at and of the u	aar		Irep	DS

	Particulars	2020-21	2019-20
2)	Movement of provisions held towards depreciation on Investments		
	i) Opening balance	0.55	5.85
	ii) Add: Additions during the year	8.49	-
	iii) Less: Write off/write back of excess provision during the year	-	5.30
	iv) Closing balance	9.03	0.55
	to protect against increase in yields in future end March 31, 2019. The amount to be transfi than the lower of the (a) net profit on sale of i net profit for the year less mandatory appropr is at least 2 percent of the HFT and AFS portf	erred to IFR sho nvestments dur iations, until the	ould not be less ing the year (b) amount of IFR
	shown under Reserves and Surplus in Schedu In terms of RBI circular DBR.No.BP.BC.102/21 2018 on creation of Investment Fluctuation Re	ule 2. .04.048/2017-18 serve, the Bank	
	shown under Reserves and Surplus in Schedu In terms of RBI circular DBR.No.BP.BC.102/21	ule 2. .04.048/2017-18 serve, the Bank ious year Nil).	has transferred
iii.	shown under Reserves and Surplus in Schedi In terms of RBI circular DBR.No.BP.BC.102/21 2018 on creation of Investment Fluctuation Re: Rs. 10.73 crores during the FY 2020-21 (Prev Classification of net Investments under variou	ule 2. .04.048/2017-18 serve, the Bank ious year Nil). s categories is a	has transferred as under: (Rs. in crore)
iii. Part	shown under Reserves and Surplus in Schedi In terms of RBI circular DBR.No.BP.BC.102/21 2018 on creation of Investment Fluctuation Re: Rs. 10.73 crores during the FY 2020-21 (Prev Classification of net Investments under variou ticulars	ule 2. .04.048/2017-18 serve, the Bank ious year Nil).	has transferred
iii. Part Helo	shown under Reserves and Surplus in Schedi In terms of RBI circular DBR.No.BP.BC.102/21 2018 on creation of Investment Fluctuation Re: Rs. 10.73 crores during the FY 2020-21 (Prev Classification of net Investments under variou ticulars d for Trading	ule 2. .04.048/2017-18 serve, the Bank ious year Nil). s categories is a	has transferred as under: (Rs. in crore)
iii. Part Helo a) A	shown under Reserves and Surplus in Schedi In terms of RBI circular DBR.No.BP.BC.102/21 2018 on creation of Investment Fluctuation Re: Rs. 10.73 crores during the FY 2020-21 (Prev Classification of net Investments under variou ticulars d for Trading pproved Securities	ule 2. .04.048/2017-18 serve, the Bank ious year Nil). s categories is a	has transferred as under: (Rs. in crore)
iii. <b>Part</b> <b>Helo</b> a) A b) U	shown under Reserves and Surplus in Schedi In terms of RBI circular DBR.No.BP.BC.102/21 2018 on creation of Investment Fluctuation Re: Rs. 10.73 crores during the FY 2020-21 (Prev Classification of net Investments under variou ticulars d for Trading pproved Securities Inapproved Securities	ule 2. .04.048/2017-18 serve, the Bank ious year Nil). s categories is a	has transferred as under: (Rs. in crore)
iii. Held a) A b) U Ava	shown under Reserves and Surplus in Schedi In terms of RBI circular DBR.No.BP.BC.102/21 2018 on creation of Investment Fluctuation Re: Rs. 10.73 crores during the FY 2020-21 (Prev Classification of net Investments under variou ticulars d for Trading pproved Securities Inapproved Securities ilable for Sale	ule 2. .04.048/2017-18 serve, the Bank ious year Nil). s categories is a 2020-21	has transferred as under: (Rs. in crore) 2019-20 - -
iii. Part a) A b) U Ava a) A	shown under Reserves and Surplus in Schedi In terms of RBI circular DBR.No.BP.BC.102/21 2018 on creation of Investment Fluctuation Re: Rs. 10.73 crores during the FY 2020-21 (Prev Classification of net Investments under variou ticulars d for Trading pproved Securities Inapproved Securities ilable for Sale pproved Securities	ule 2. .04.048/2017-18 serve, the Bank ious year Nil). s categories is a 2020-21 - - 513.47	has transferred as under: (Rs. in crore) 2019-20 - - - 575.94
iii. <b>Part</b> <b>Held</b> a) A b) U <b>Ava</b> a) A b) U	shown under Reserves and Surplus in Schedu In terms of RBI circular DBR.No.BP.BC.102/21 2018 on creation of Investment Fluctuation Re: Rs. 10.73 crores during the FY 2020-21 (Prev Classification of net Investments under variou ticulars d for Trading pproved Securities Inapproved Securities ilable for Sale pproved Securities Inapproved Securities	ule 2. .04.048/2017-18 serve, the Bank ious year Nil). s categories is a 2020-21	has transferred as under: (Rs. in crore) 2019-20 - -
iii. Held a) A b) U <b>Ava</b> a) A b) U Held	shown under Reserves and Surplus in Schedi In terms of RBI circular DBR.No.BP.BC.102/21 2018 on creation of Investment Fluctuation Re Rs. 10.73 crores during the FY 2020-21 (Prev Classification of net Investments under variou ticulars d for Trading pproved Securities Inapproved Securities Inapproved Securities Inapproved Securities Inapproved Securities Inapproved Securities Inapproved Securities	ule 2. .04.048/2017-18 serve, the Bank ious year Nil). s categories is a 2020-21 - - 513.47	has transferred as under: (Rs. in crore) 2019-20 - - - 575.94 14.86
iii. Part Held a) A b) U Ava a) A b) U Held a) A	shown under Reserves and Surplus in Schedu In terms of RBI circular DBR.No.BP.BC.102/21 2018 on creation of Investment Fluctuation Re: Rs. 10.73 crores during the FY 2020-21 (Prev Classification of net Investments under variou ticulars d for Trading pproved Securities Inapproved Securities ilable for Sale pproved Securities Inapproved Securities	ule 2. .04.048/2017-18 serve, the Bank ious year Nil). s categories is a 2020-21 - - 513.47 22.85	has transferred as under: (Rs. in crore) 2019-20 - - - 575.94

|  |   | efits will flow to the Bank and the   
   |   
   
   |  |  |   |   
  | n for Non Performing Ad<br>n off (including Investmen  
   |   | 5 47.09   | No.   
   | Issuer  | Amount  | Extent of  | Extent of  | Extent of   | Extent of   
       |
|--|---
--
---
--
---|--|--|---
--
--
--	---	---	---	---
	a)	Interest income on advances, or is recognised on accrual basis.		
   |   
   
   | on Non-F   | Performir  | ng Advances,  | Nil crores (Previ   
  |  
   | 61.2  | 9.86  |   
   | 133061  | Amount  | private  | 'below   |   | 'unlisted'  
       |
| 9  | b)  | 0   
   |   
   
   | on nerfo   | rmina in   | vestments is  |   
  | Performing Advances writ   
   | `   |   |   
   |   |   | placement  | investment   |   |   
       |
| 5  | b)  | Income from investments oth<br>accounted for on accrual basis   
   | s except divi   
   
   | vidend on  | shares c   | of Corporates   |   
  | reciation on Investments   
   | . ,   | ( /   |   
   |   |   |  | grade'<br>securities   | (*)   | (*)   
       |
| -  -   |   | and Mutual Funds, if any, which   
   | ch is accoun  
   
   | nted for c   | on cash b  | basis.  | MAT credit (entit   
  | ome tax (including earlied<br>lement)/reversal   
   | r years) (0.66  | ) 7.97  | 1   
   | PSU's   | -   | -  | -  | -   | -   
       |
| 4  | c)  | Interest income on Non-Per<br>realisation in accordance with the second se  
   |   
   |   
  |  |   | Provision for def   
  | /  
   | 5.8   | 5 (16.53)   | 2   | Fl's  
   | -   | -  | -  | -   | -   |
|  |   | of India.   
   | the norms pr  
   
   | rescribed  | d by the F   | keserve Bank  | Other Provisions  
  |  
   |   |   | 3   
   | Banks (certificate<br>of deposits)  |   | _  | _  |   | _   
       |
| 5  | d)  | Commission income on letters  
   | s of credit is  
   
   | account  | ted on iss   | suance of the   | Provision for cou   
  | ,  
   | 0.1   |   | 4   
   | Private   | -   |  | -  |   |   
       |
| 6  |   | letter of credit. Loan processir  
   | ing fees is r   
   
   | recognis   | ed at inc  | eption of the   | Provision for Unn   
  | edged Foreign Currency E   
   | Exposure (0.06<br>(0.50   | ·   |   
   | corporates  | 7.99  | 7.99   | -  | -   | -   
       |
| 5  |   | loan. Guarantee commission is the period of guarantee.  
   | is accrued o  
   
   | on a time  | proportio  | on basis over   | Total   
  | 10010 035615   
   | 14.6  |   | 5   
   | Subsidiaries/<br>Joint ventures   |   |  |  |   |   
       |
| 3 9.   | Em  | ployee Benefits   
   |   
   
   |  |  |   |   
  | o Risk Assets Ratio, as a  
   |   |   | 6   
   | Others  | 15.41   | 15.41  | 15.41  | 15.41   | 15.41   
       |
| 1  | a)  | Gratuity  
   |   
   
   |  |  |   |   
  | sued by the Reserve Ba   
   | nk of India is as under:  |   | 7   
   | Provision   |   |  |  |   |   
       |
| -  | ,   | The Bank operates a Gratuity  
   | / Fund Sche   
   
   | eme and  | I the cont   | tributions are  | As per Base   
  | III:   
   |   | (Rs. in Crores)   |   
   | held towards  | (0.55)  |  |  |   |   
       |
| 3  |   | remitted to a Trust established   
   | I for this purp   
   
   | pose. Th   | ne Bank n  | nakes annua   | Particulars   
  |  
   | 31 March,<br>2021   | 31 March,<br>2020   |   
   | depreciation<br>Total   | (0.55)<br>22.85   |  |  |   |   
       |
| 5  |   | contributions to the Fund base<br>independent external actuary  
   |   
   
   |  |  |   |   
  | V  
   | 2021  | 2020  |   
   |   | 22.05   |  |  |   |   
       |
| 3  |   | The annual contribution payab   
   |   
   
   |  |  |   |   
  | •  
   | 397.7   | 386.20  | 2019<br><b>No</b> .   
   | -20<br>Issuer   | Amount  | Extent of  | Extent of  |   | ts. in crore)   
       |
| 5  |   | Account.  
   |   
   
   |  |  |   | Tier I Capital  
  |  
   | 397.7   | 386.20  |   
   | 100001  | Amount  | private  | 'below   | 'unrated  | 'unlisted'  
       |
| 6<br>3   | b)  | Provident Fund  
   | ad io o dofin   
   
   | and non  | tribution  | a a la ulata di ai  | Tier II Capital   
  | infusion during the year   
   | 17.5  | 9.08  |   
   |   |   | placement  | investment<br>grade'   | Securities  | ssecurities   
       |
| 5  |   | Contribution to Provident Fun<br>the designated rate and is char  
   |   
   
   |  |  |   |   
  | capital raised   
   | 17.5  |   |   
   |   |   |  | securities   |   |   
       |
|  |   | accrual basis. Both the employe   
   | er and emplo  
   
   | loyee cor  | ntribution   | s are made to   | Amount of subor   
  | dinated debt raised as T   
   | īer–II  |   | 1   
   | PSU's   | -   | -  | -  | -   | -   
       |
|  |   | the Employees' Provident Fund<br>of India.  
   | d Organizati  
   
   | tion (EPF  | -O) of the   | Government  | oupital   
  |  
   | 115.0   |   | 2   
   | Fl's  | -   | -  | -  | -   | -   
       |
|  | c)  | Compensated Absences  
   |   
   
   |  |  |   | Total Capital   
  | e shareholding of the  
   | 415.3   | 3 395.28  | 3   
   | Banks (certificate<br>of deposits)  |   |  | _  | -   | -   
       |
| ie<br>ie   | -,  | The bank provides for long term   
   | m compens   
   
   | sated abs  | sences or  | n the balance   |   
  | ndia in nationalized Bank  
   | ks N.A  | . N.A.  | 4   
   | Private   |   |  |  |   |   
       |
| es   |   | sheet date based on an actuaria   
   |   
   
   |  |  |   |   
  | ed assets and contingent   
   | ts 1741.1   | 6 1735.66   |   
   | corporates  | -   | -  | -  | -   | -   
       |
| 9,   |   | external actuary.   
   | ncos aro pr   
   
   | rovidod f  | or withou  | ut discounting  | Capital Ratios  
  |  
   |   |   | 5   
   | Subsidiaries/<br>Joint ventures   |   |  | _  |   |   
       |
| ed<br>ct,  |   | Short term compensated abser<br>the liability.  
   | noes are pr   
   
   |  | or withiou   | a a a a counting  | Common Equity   
  | neri   
   | 22.84%  |   | 6   
   | Others  | 15.41   | 15.41  | 15.41  | - 15.41   | 15.41   
       |
| nt 1   | ). <b>Tax</b>   | ation   
   |   
   
   |  |  |   | Tier II   
  |  
   | 1.01%   |   | 7   
   | Provision   |   |  |  |   |   
       |
| a.   ''  |   | e Bank makes provision for Incor  
   | me-tax after  
   
   | er conside   | ering both   | h current and   |   
  |  
   | 23.85%  |   |   
   | held towards  | (0.55)  |  |  |   |   
       |
|  | defe  | erred taxes. The tax effect of tin  
   | ming differe  
   
   | ences be   | etween th  | e book profit   | 3 Business R  
  | atios:   
   |   |   | ⊢   
   | depreciation<br>Total   | (0.55)<br>14.86   |  |  |   |   
       |
| ke<br>ts   |   | I taxable profits are reflected thro<br>ility (DTL).  
   | ough deferre  
   
   | ea tax as  | set (DTA)  | poeterred tax   |   
  | Particulars  
   | 31.03.2021  | 31.03.2020  |   
   | n performing Non  |   | estmente   | 1  | /=  | ls. in crore)   
       |
| al   |   | rent Tax is determined in accord  
   | rdance with   
   
   | the prov   | visions of   | f Income Tax  | a. Net NPAs to  
  | Net Advances   
   | 0.06%   | 0.35%   |   
   |   | iculars   | <u>/esuments</u>   | 2020   | `   | 2019-20   
       |
| d.<br>al   | Act,  | , 1961 and rules framed there ur  
   | inder after c   
   
   | consideri  | ing the co   | ontested past   | b. Interest inc   
  | ome as a percentage to   
   |   | 0 540/  | Оре   
   | ening balance   |   |  | 2020   | 0.55  | 5.85  
       |
| se   |   | ustments on a prudent basis bas   
   |   
   
   | •  |  |   | c. Non-interes  
  | t income as a percentag  
   | 5.36%   | 6.51%   | Add   
   | itions during the ye  |   |  |  | -   | -   
       |
| ely  |   | erred taxation is provided on tim<br>ween the accounting and tax sta  
   |   
   
   |  |  |   | working fun   
  |  
   | 0.84%   | 0.65%   |   
   | luctions during the a   | above pe  | riod   |  | -   | 5.30  
       |
|  |   | erred tax is measured based or  
   |   
   
   |  |  |   | d. Operating F  
  | Profit as a percentage to  
   | working   |   |   
   | sing balance  |   |  |  | 0.55  | 0.55  
       |
| nd   | or s  | substantively enacted at the bala   
   | ance sheet  
   
   | date. De   | eferred ta   | ax assets are   | funds (\$)  
  | issats (@)   
   | 0.94%   |   |   
   | al provisions held  |   | . Ale  | aludia: 11 - 1   | 0.55  | 0.55  
       |
| sit  |   | ognised only to the extent that th<br>ire taxable income will be availab  
   |   
   
   |  |  |   |   
  | issets (@)<br>Deposits plus Advances)  
   |   | (0.18)%   |   
   | Information on repo<br>with the Reserve B   |   |  |  | any Adjust  | ment facility   
       |
| gn<br>ns   |   | be realised. In situations where  
   |   
   
   |  |  |   |   
  |  
   | 37.24 Cror  | e 39.44 Crore   |   
   |   |   |  |  | (   | Rs in crore)  
       |
|  |   | ry forward tax losses, all deferred   
   |   
   
   |  |  |   |   
  | mployee <b>(#)</b>   
   | 0.13 Cror   | e (0.05) Crore  |   
   |   | Minin   |  |  | y average   | As on   
       |
| es   |   | ual certainty supported by convi<br>ainst future taxable profits.   
   | incing evide  
   
   | ence that  | t they cal   | n be realised   | (\$) Working fund   
  | s are reckoned as average  
   | 0   | 0   |   
   |   | outsta  | •  |  | tstanding   | March 31,<br>2021   
       |
|  | 0   | each balance sheet date the Ban   
   | nk re-assess  
   
   | ses unre   | cognised   | I deferred tax  |   
  | <ul> <li>i) as reported to Reserve<br/>e financial year.</li> </ul>  
   | e Bank of India in Forr   | NX during the 12  |   
   |   | during<br>year  | •  |  | uring the<br>/ear (#)   | 2021  
       |
| es   | asse  | ets. It recognises unrecognised   
   | d deferred ta   
   
   | tax asset  | ts to the  | extent that it  |   
  | e mancial year.<br>eckoned as average of t   
   | total assets less accun   | ulated losses as  | Sec   
   | urities sold under  | <b>J</b> cu.  |  |  | , ea. ()  |   
       |
| nt   |   | become reasonably certain or v<br>ficient future taxable income will  
   |   
   
   |  |  |   | at beginning  
  | of the year and as at en   
   | id of the year.   |   | repo  
   |   |   | 78.05  | 98.71  | 87.50   | 78.05   
       |
| at   |   | assets can be realised.   
   | SC available  
   
   | ayains   | A WHICH S  |   | (#) Productivity  
  | ratios are based on year   
   | r end employee numbe  | S.  |   
   | urities purchased<br>er reverse repos   |   | 9.00   | 623.54   | 199.32  | 324.90  
       |
| in<br>es.  |   | e carrying amount of deferred tax a   
   |   
   
   |  |  |   | · ]   
  | overage Ratio (PCR)  
   |   |   | 2019  
   |   |   | 0.00   | 520.04   |   |   
       |
| es.  |   | e. The Bank writes-down the carr  
   |   
   
   |  |  |   |   
  | n coverage ratio of the<br>BI circular no. DBOD.N  
   |   |   |   
   | -20   | Minin   | num Max  | timum Dail   | y average   | Rs in crore)<br>As on   
       |
| cy<br>ith  |   | ent that it is no longer reasonabl<br>y be, that sufficient future taxabl   
   |   
   
   |  |  |   |   
  | 2009 on 'Provision Cove  
   |   |   |   
   |   | outsta  | nding outst  | anding out   | tstanding   | March 31,   
       |
| <sup>u1</sup>  |   | erred tax asset can be realised.  
   |   
   
   |  |  |   | year 92.96%   
  |  
   |   |   | []  
   |   | during  | g the duri   | ng the du  | uring the   | 2020  
       |
|  | Mat   | turity Profile:   
   |   
   
   |  |  |   |   
  |  
   |   |   | Sec   
   | urities sold under  | year  | (@) y  | ear y  | /ear (#)  |   
       |
| 5.   |   |   
   |   
   
   |  |  |   |   
  |  
   |   | ( <b>-</b> ·  |   
   |   | 1   |  |  |   | 1   
       |
| are 5.   | As  | at March 31, 2021   
   |   
   
   |  |  |   |   
  |  
   |   | (Rs.in crore)   | repc  
   | DS  |   | 12.78  | 110.58   | 8.11  | 98.71   
       |
| ed   | As  | ,   
   | -   
   
   | 2-7  | 8-14   | 1   | 31 days - 2 -3  
  | 3-6 6-12   
   |   | er 5 Total  | repo<br>Sec   
   | urities purchased   |   |  |  |   |   
       |
| ed<br>es   |   | Maturity Profile  
   |   
   
   | days   | days   | days 2  | 2 Months Months   
  | Months Months  
   | years years ye  | er 5 Total<br>ars   | repo<br>Sect<br>unde  
   | urities purchased<br>er reverse repos   |   | 1.84   | 515.38   | 125.16  | 372.13  
       |
| ed<br>es<br>ct,  | As a<br>Deposita<br>Borrowia  | Maturity Profile  
   | -   
   
   |  |  | days 2  |   
  | Months Months  
   |   | er 5 Total  | repo<br>Sect<br>unde  
   | urities purchased<br>er reverse repos<br>Minimum outstandir   |   | 1.84   | 515.38   | 125.16  | 372.13  
       |
| ed<br>es<br>ct, [<br>E   | Deposit:<br>Borrowi   | Maturity Profile  
   | 7.81  
   
   | days   | days   | days 2  | 2 Months Months   
  | Months         Months         y           248.17         588.69         1,           -         -         -   
   | years         years         years           ,088.86         116.53         90000           80.00         -         100000           200.81         16.35         400000   | er 5 Total<br>ars 0.54 2,429.91   | repo<br>Sect<br>unde  
   | urities purchased<br>er reverse repos<br>Minimum outstandir<br>were outstanding.  | ng is cons  | 1.84<br>idered only fo   | 515.38<br>or those days  | 125.16<br>when such   | 372.13<br>transactions  
       |
| ed es ct, [<br>a, ]  | Depositi<br>3orrowi<br>₋oans 8<br>nvestm  | Maturity Profile Is Ings Advances Inents Is Ingentation Ingentatio  
   | 7.81<br>-<br>0.35<br>-  
   | days<br>45.09<br>-<br>113.49<br>7.99  
  | days<br>45.72<br>-<br>49.42<br>10.56   | days     2       19.67     -       108.86     -       -     -   | 2 Months         Months           76.85         191.98           -         -           324.48         232.78           -         48.11  
  | Months         Months         y           248.17         588.69         1,           -         -         -           307.99         83.64         -           -         -         -  
   | years         years         years           ,088.86         116.53         -           80.00         -         -           200.81         16.35         -           82.60         393.49         14   | er 5<br>ars         Total           0.54         2,429.91           -         80.00           4.63         1,482.80           1.85         684.60   | repc<br>Sect<br>unde<br>(@)<br>(#)  | urities purchased<br>er reverse repos<br>Minimum outstandir<br>were outstanding.<br>Average is based on   
   | ng is cons<br>transactio  | 1.84<br>idered only fo   | 515.38<br>or those days  | 125.16<br>when such   | 372.13<br>transactions  |
| ed [<br>es [<br>t, [<br>[<br>a, ]<br><i>[</i><br><i>[</i><br><i>[</i><br><i>[</i><br><i>[</i><br><i>[</i><br><i>[</i><br><i>[</i><br><i>[</i><br><i>[</i>  | Deposita<br>Borrowin<br>Loans &<br>nvestm<br>Foreign  | Maturity Profile  Maturity Pro  
   | 7.81<br>-<br>0.35<br>-<br>74.57   
   | days<br>45.09<br>113.49<br>7.99<br>190.33   
  | days<br>45.72<br>-<br>49.42<br>10.56<br>10.96  | days         2           19.67         -           108.86         -           31.21         -   | 2 Months         Months           76.85         191.98           -         -           324.48         232.78           -         48.11           10.24         87.03  
  | Months         Months         yy           248.17         588.69         1,           -         -         -           307.99         83.64         -           -         -         -           34.54         1.37         -  
   | years         years         years           ,088.86         116.53         1           80.00         -         -           200.81         16.35         4           82.60         393.49         14           -         -         -   | er 5<br>ars         Total           0.54         2,429.91           -         80.00           4.63         1,482.80           1.85         684.60           4.26         454.51   | repo<br>Secu<br>undo<br>(@)<br>(#)<br>11.   | urities purchased<br>er reverse repos<br>Minimum outstandir<br>were outstanding.<br>Average is based on<br>Lending to Sensit  
   | ng is cons<br>transactic<br><b>ive Secto</b>  | 1.84<br>sidered only fo<br>ons outstandir<br>ors   | 515.38<br>or those days  | 125.16<br>when such<br>65/366 day   | 372.13<br>transactions  |
| ed [<br>es [<br>t, [<br>ia, ]<br>y", ]<br>F  | Deposit:<br>Borrowii<br>Loans &<br>nvestm<br>Foreign  | Maturity Profile IS Ings Advances Ings Currency assets Currency liabilities   
   | 7.81<br>-<br>0.35<br>-  
   
   | days<br>45.09<br>-<br>113.49<br>7.99   | days<br>45.72<br>-<br>49.42<br>10.56   | days     2       19.67     -       108.86     -       -     -   | 2 Months         Months           76.85         191.98           -         -           324.48         232.78           -         48.11  
  | Months         Months         yy           248.17         588.69         1,           -         -         -           307.99         83.64         -           -         -         -           34.54         1.37         -  
   | years         years         years           ,088.86         116.53         -           80.00         -         -           200.81         16.35         -           82.60         393.49         14   | er 5<br>ars         Total<br>2,429.91           -         80.00           4.63         1,482.80           1.85         684.60           4.26         454.51           0.05         443.90   | repo<br>Secu<br>undo<br>(@)<br>(#)<br>11.   
   | urities purchased<br>er reverse repos<br>Minimum outstandir<br>were outstanding.<br>Average is based on   | ng is cons<br>transactic<br><b>ive Secto</b>  | 1.84<br>sidered only fo<br>ons outstandir<br>ors   | 515.38<br>or those days  | 125.16<br>when such<br>65/366 day<br>(F   | 372.13<br>transactions<br>s as relevant.  
       |
| ed<br>es<br>ct, [<br>ia, ]<br>y", F<br>F<br>ost  | Deposit:<br>Borrowii<br>Loans &<br>nvestm<br>Foreign  | Maturity Profile<br>is<br>ings<br>& Advances<br>hents<br>ic currency assets<br>ic currency liabilities<br>at March 31, 2020   
   | 7.81<br>0.35<br>74.57<br>1.55   
   
   | days<br>45.09<br>-<br>113.49<br>7.99<br>190.33<br>8.85   | days<br>45.72<br>-<br>49.42<br>10.56<br>10.96<br>11.94   | days         2           19.67         -           108.86         -           31.21         -           10.55         -   | 2 Months         Months           76.85         191.98           -         -           324.48         232.78           -         48.11           10.24         87.03           10.27         85.38  
  | Months         Months         y           248.17         588.69         1,           -         -         -           307.99         83.64         -           -         -         -           34.54         1.37         -           63.18         91.44         -   
   | years         years         years           ,088.86         116.53         116.53           80.00         -         -           200.81         16.35         4           82.60         393.49         14           -         -         -           159.06         1.63         -  | er 5 Total<br>ars 2.429.91<br>- 80.00<br>4.63 1,482.80<br>1.85 684.60<br>4.26 454.51<br>0.05 443.90<br>(Rs. In crore)   | repc<br>Seci<br>unde<br>(@)<br>(#)<br>11.<br>Cate   
   | urities purchased<br>er reverse repos<br>Minimum outstandir<br>were outstanding.<br>Average is based on<br>Lending to Sensit<br>(A) Exposure to R<br>egory<br>Direct exposure (*  | ng is cons<br>transactic<br><b>ive Secto</b><br>Real Estat  | 1.84<br>sidered only fo<br>ons outstandir<br>ors   | 515.38<br>or those days  | 125.16<br>when such<br>65/366 day<br>(F   | 372.13<br>transactions<br>s as relevant.<br><b>Rs. in crore)</b>  
       |
| ed<br>es<br>ct,<br>ia,<br>y",  | Deposit:<br>Borrowii<br>Loans &<br>nvestm<br>Foreign  | Maturity Profile<br>is<br>ings<br>& Advances<br>hents<br>ic currency assets<br>ic currency liabilities<br>at March 31, 2020   
   | 7.81<br>-<br>0.35<br>-<br>74.57<br>1.55<br>-<br>1 day   
   
   | days<br>45.09<br>113.49<br>7.99<br>190.33  | days<br>45.72<br>-<br>49.42<br>10.56<br>10.96  | days         2           19.67         -           108.86         -           31.21         -           10.55         -   | 2 Months         Months           76.85         191.98           -         -           324.48         232.78           -         48.11           10.24         87.03  
  | Months         Months         y           248.17         588.69         1,           -         -         -           307.99         83.64         -           -         -         -           34.54         1.37         -           63.18         91.44         -   
   | years         years         years           ,088.86         116.53  | er 5<br>ars         Total<br>2,429.91           -         80.00           4.63         1,482.80           1.85         684.60           4.26         454.51           0.05         443.90   | repc<br>Seci<br>unde<br>(@)<br>(#)<br>11.<br>Cate   
   | urities purchased<br>er reverse repos<br>Minimum outstandir<br>were outstanding.<br>Average is based on<br>Lending to Sensit<br>(A) Exposure to R<br>egory<br>Direct exposure (*<br>Residential Mortga  | ng is cons<br>transactic<br><b>ive Secto</b><br>Real Estat  | 1.84<br>idered only fo<br>ons outstandir<br>ors<br>te Sector   | 515.38<br>or those days  | 125.16<br>when such<br>65/366 day<br>(F   | 372.13<br>transactions<br>s as relevant.<br><b>Rs. in crore)</b>  
       |
| ed<br>es<br>ct,<br>ia,<br>y",<br>F<br>f<br>b<br>st<br>ed<br>ter  | Deposit:<br>Borrowii<br>Loans &<br>nvestm<br>Foreign  | Maturity Profile  Maturity Profile  Maturity Profile  Maturity Profile  Maturity Profile  Maturity Profile  
   | 7.81<br>0.35<br>74.57<br>1.55<br>1 day  
   
   | days<br>45.09<br>113.49<br>7.99<br>190.33<br>8.85<br>2-7   | days<br>45.72<br>49.42<br>10.56<br>10.96<br>11.94<br>8-14  | days         2           19.67         -           108.86         -           31.21         -           10.55         -   | 2 Months         Months           76.85         191.98           -         -           324.48         232.78           -         48.11           10.24         87.03           10.27         85.38           31 days -         2 -3   
  | Months         Months         yy           248.17         588.69         1,           -         -         -           307.99         83.64         -           -         -         -           34.54         1.37         -           63.18         91.44         -           -         -         -           Months         Months         yy   
   | years         years         years           ,088.86         116.53         116.53           80.00         -         -           200.81         16.35         44           82.60         393.49         14           -         -         -           159.06         1.63         44           -         -         -           years         years         years         years  | er 5 Total<br>ars 2.429.91<br>- 80.00<br>4.63 1,482.80<br>1.85 684.60<br>4.26 454.51<br>0.05 443.90<br>(Rs. In crore)<br>er 5 Total   | repc<br>Seci<br>unde<br>(@)<br>(#)<br>11.<br>Cate   
   | urities purchased<br>er reverse repos<br>Minimum outstandir<br>were outstanding.<br>Average is based on<br>Lending to Sensit<br>(A) Exposure to R<br>egory<br>Direct exposure (*<br>Residential Mortga<br>Lending fully secu  | ng is cons<br>transactic<br><b>ive Secto</b><br>Real Estat<br>()<br>ages –<br>ired by m   | 1.84<br>sidered only for<br>ons outstandir<br>ors<br>te Sector   | 515.38<br>or those days  | 125.16<br>when such<br>65/366 day<br>(F   | 372.13<br>transactions<br>s as relevant.<br><b>Rs. in crore)</b>  
       |
| ed es [<br>ia, [<br>y", F<br>ed ter [<br>g" F  | Deposit<br>Borrowin<br>Loans 8<br>nvestm<br>Foreign<br>Foreign<br>As a<br>Deposit<br>Borrowin   | Maturity Profile  
   | 7.81<br>0.35<br>74.57<br>1.55<br>1 day<br>7.18<br>1   
   
   | days<br>45.09<br>-<br>113.49<br>7.99<br>190.33<br>8.85<br><b>2-7</b><br>days<br>142.32<br>-  | days<br>45.72<br>-<br>49.42<br>10.56<br>10.96<br>11.94<br>8-14<br>days<br>37.08<br>-   | days     2       19.67     -       108.86     -       31.21     -       10.55     -       15-30     2       days     2       121.74     -   | 2 Months         Months           76.85         191.98           -         -           324.48         232.78           -         48.11           10.24         87.03           10.27         85.38           31 days -         2 -3           2 Months         Months           48.50         83.42           -         -   
  | Months         Months         yy           248.17         588.69         1,           -         -         -           307.99         83.64         -           -         -         -           34.54         1.37         -           63.18         91.44         -           -         -         -           263.00         607.86         1,           -         21.00         8   
   | years         years         years           ,088.86         116.53         -           80.00         -         -           200.81         16.35         -           82.60         393.49         14           -         -         -           159.06         1.63         -           143         3-5         Ov           years         years         years           152.70         176.38         0           80.00         -         -  | er 5<br>ars<br>0.54 2,429.91<br>- 80.00<br>4.63 1,482.80<br>1.85 684.60<br>4.26 454.51<br>0.05 443.90<br>(Rs. In crore)<br>er 5<br>Total<br>ars<br>54 2,640.72<br>- 101.00  | repc<br>Seci<br>unde<br>(@)<br>(#)<br>11.<br>Cate   | urities purchased<br>er reverse repos<br>Minimum outstandir<br>were outstanding.<br>Average is based on<br>Lending to Sensit<br>(A) Exposure to R<br>egory<br>Direct
exposure (*<br>Residential Mortga<br>Lending fully secu<br>on residential prop<br>occupied by the bu   | ng is cons<br>transactic<br><b>ive Secto</b><br>Real Estat<br><u>()</u><br>ages –<br>ired by m<br>berty that<br>orrower o   | 1.84<br>idered only fo<br>ons outstandir<br>ors<br>te Sector<br>ortgages<br>is or will be<br>or that is rento  | 515.38<br>or those days<br>ing divided by 3<br>2020<br>ed  | 125.16<br>when such<br>65/366 day<br>(F   | 372.13<br>transactions<br>s as relevant.<br><b>Rs. in crore)</b>  |
| ed<br>es<br>ct,<br>ia,<br>y",<br>f<br>f<br>ed<br>ter<br>g"<br>t<br>t<br>g"<br>t  | Depositi<br>Borrowi<br>Loans &<br>nvestm<br>Foreign<br>Foreign<br>As a<br>Depositi<br>Borrowi<br>Loans &  | Maturity Profile         iss         ings         Advances         hents         currency assets         currency liabilities         at March 31, 2020         Maturity Profile         iss         ings         Advances  
   |
7.81<br>0.35<br>74.57<br>1.55<br>1.55<br>74.57<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55   
  | days           45.09           -           113.49           7.99           190.33           8.85           -           142.32           -           91.31  | days<br>45.72<br>-<br>49.42<br>10.56<br>10.96<br>11.94<br>8-14<br>days<br>37.08<br>-<br>31.90  | days         2           19.67         -           108.86         -           31.21         -           10.55         -           110.55         -           121.74         -           161.06         -  | 2 Months         Months           76.85         191.98           -         -           324.48         232.78           -         48.11           10.24         87.03           10.27         85.38           31 days -         2 -3           2 Months         Months           48.50         83.42           -         -           115.41         233.92  
   | Months         Months         yy           248.17         588.69         1,           -         -         -           307.99         83.64         -           -         -         -           34.54         1.37         -           63.18         91.44         -           -         -         -           263.00         607.86         1,           -         21.00         8           240.94         340.29         4  
  | years         years         years           ,088.86         116.53         -           80.00         -         -           200.81         16.35         -           82.60         393.49         14           -         -         -           159.06         1.63         -           159.06         1.63         -           159.06         1.63         -           159.06         1.63         -           159.06         1.63         -           159.06         1.63         -           159.06         1.63         -           42.25         103.73         15   | er 5<br>ars<br>0.54 2,429.91<br>- 80.00<br>4.63 1,482.80<br>1.85 684.60<br>4.26 454.51<br>0.05 443.90<br>(Rs. In crore)<br>er 5<br>Total<br>ars<br>54 2,640.72<br>- 101.00<br>.22 1,579.80   
  | repc<br>Seci<br>unde<br>(@)<br>(#)<br>11.<br>Cate   | urities purchased<br>er reverse repos<br>Minimum outstandir<br>were outstanding.<br>Average is based on<br>Lending to Sensit<br>(A) Exposure to R<br>egory<br>Direct exposure (*<br>Residential Mortga<br>Lending fully secu<br>on residential prop<br>occupied by the bo<br>- of which individu  | ng is cons<br>transactic<br><b>ive Secto</b><br>Real Estat<br>)<br>ages –<br>irred by m<br>perty that<br>orrower o<br>al housin   | 1.84<br>idered only for<br>ons outstandir<br>ors<br>te Sector<br>ortgages<br>is or will be<br>or that is rento<br>g loans eligit   | 515.38<br>or those days<br>ing divided by 3<br>2020<br>ed<br>ble  
  | 125.16<br>when such<br>65/366 day<br>(F<br>0-21   | 372.13<br>transactions<br>s as relevant.<br><b>Rs. in crore)</b><br>2019-20<br>-  |
| ed<br>est<br>[ [ ] ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [   | Depositi<br>Borrowi<br>Loans &<br>nvestm<br>Foreign<br>Toreign<br>As a<br>Depositi<br>Borrowi<br>Loans &<br>nvestm  | Maturity Profile         iss         ings         Advances         nents         ourrency assets         ourrency liabilities         at March 31, 2020         Maturity Profile         iss         advances         ass         Advances         at March 31, 2020         Maturity Profile         iss         ings         Advances         nents   
   | 7.81       0.35       74.57       1.55       1       74.57       1.55       1       1.100       1   
   
   | days<br>45.09<br>-<br>113.49<br>7.99<br>190.33<br>8.85<br><b>2-7</b><br>days<br>142.32<br>-<br>91.31<br>-  | days           45.72           -           49.42           10.56           10.96           11.94           8-14           days           37.08           -           31.90           69.57   | days     2       19.67     -       108.86     -       31.21     -       10.55     -       105.5     -       121.74     -       -     -       161.06     -   | 2 Months         Months           76.85         191.98           -         -           324.48         232.78           -         48.11           10.24         87.03           10.27         85.38           31 days -         2-3           2 Months         Months           48.50         83.42           -         -           115.41         233.92           24.95         104.12   
  | Months         Months<   
  | years         years         years           ,088.86         116.53         -           80.00         -         -           200.81         16.35         -           82.60         393.49         14           -         -         -           159.06         1.63         -           9         -         -         -           159.06         1.63         -         -           159.06         1.63         -         -           159.06         1.63         -         -           159.06         1.63         -         -           42.25         103.73         19         -           142.25         103.73         19         -           114.17         152.10         17         -   | F         Total           ars         7           0.54         2,429.91           -         80.00           4.63         1,482.80           1.85         684.60           4.26         454.51           0.05         443.90           (Rs. In crore)         ers           54         2,640.72           -         101.00           .22         1,579.80           6.27         744.60  | repc           Sec:           under           (@)           (#)           11.           Cate           A           (i)  | urities purchased<br>er reverse repos<br>Minimum outstandir<br>were outstanding.<br>Average is based on<br>Lending to Sensit<br>(A) Exposure to R<br>egory<br>Direct exposure (*<br>Residential Mortga<br>Lending fully secu<br>on residential prop<br>occupied by the b<br>- of which individu<br>for inclusions in pr  
  | ng is cons<br>transactic<br>ive Sector<br>Real Estat<br>)<br>ages –<br>irred by m<br>berty that<br>orrower o<br>ial housin<br>riority sec   | 1.84<br>idered only for<br>ons outstandir<br>ors<br>te Sector<br>ortgages<br>is or will be<br>or that is rento<br>g loans eligit   | 515.38<br>or those days<br>ing divided by 3<br>2020<br>ed<br>ble   | 125.16<br>when such<br>65/366 day<br>(F<br>0-21   | 372.13<br>transactions<br>s as relevant.<br><b>Rs. in crore)</b><br>2019-20<br>-  |
| ed ess ia, i i i i i i i i i i i i i i i i i i   | Deposit:<br>Borrowii<br>Loans &<br>Toreign<br>Foreign<br>As a<br>Deposit:<br>Borrowii<br>Loans &<br>nvestm<br>Foreign   | Maturity Profile         iss         ings         Advances         hents         currency assets         currency liabilities         at March 31, 2020         Maturity Profile         iss         advances         as Advances         at March 31, 2020         Maturity Profile         iss         and assets         as Advances         as Advances         ast assets  
   | 7.81       0.35       74.57       1.55       74.57       1.55       1       7.18       1       -       199.77       95.89       2   
   
   | days           45.09           -           113.49           7.99           190.33           8.85           -           142.32           -           91.31  | days<br>45.72<br>-<br>49.42<br>10.56<br>10.96<br>11.94<br>8-14<br>days<br>37.08<br>-<br>31.90  | days         2           19.67         -           108.86         -           31.21         -           10.55         -           110.55         -           121.74         -           161.06         -  | 2 Months         Months           76.85         191.98           -         -           324.48         232.78           -         48.11           10.24         87.03           10.27         85.38           31 days -         2 -3           2 Months         Months           48.50         83.42           -         -           115.41         233.92   
  | Months         Months<   
  | years         years         years           088.86         116.53         -           80.00         -         -           200.81         16.35         -           82.60         393.49         14           -         -         -           159.06         1.63         -           159.06         1.63         -           159.06         1.63         -           159.06         1.63         -           152.70         176.38         0           80.00         -         -           42.25         103.73         19           114.17         152.10         17           -         -         -   | er 5<br>ars<br>0.54 2,429.91<br>- 80.00<br>4.63 1,482.80<br>1.85 684.60<br>4.26 454.51<br>0.05 443.90<br>(Rs. In crore)<br>er 5<br>Total<br>ars<br>54 2,640.72<br>- 101.00<br>.22 1,579.80  | repc<br>Seci<br>unde<br>(@)<br>(#)<br>11.<br>Cate   | urities purchased<br>er reverse repos<br>Minimum outstandir<br>were outstanding.<br>Average is based on<br>Lending to Sensit<br>(A) Exposure to R<br>egory<br>Direct exposure (*<br>Residential Mortga<br>Lending fully secu<br>on residential prop<br>occupied by the bo<br>- of which individu   
  | ng is cons<br>transactic<br><b>ive Secto</b><br>Real Estat<br>()<br>ages –<br>Ired by m<br>berty that<br>orrower o<br>rail housin<br>riority sec<br>Estate –  | 1.84<br>sidered only for<br>ons outstandir<br>ors<br>te Sector<br>ortgages<br>is or will be<br>or that is rentri<br>g loans eligit<br>tor advances   | 515.38<br>or those days<br>ag divided by 3<br>2020<br>ed<br>ble<br>s   | 125.16<br>when such<br>65/366 day<br>(F<br>0-21   | 372.13<br>transactions<br>s as relevant.<br><b>Rs. in crore)</b><br>2019-20<br>-  |
| ed   | Deposit<br>Borrowii<br>Loans &<br>Toreign<br>Foreign<br>As a<br>Deposit<br>Borrowii<br>Loans &<br>nvestm<br>Foreign<br>Foreign  | Maturity Profile         ings         ings         Advances         inents         at March 31, 2020         Maturity Profile         is         ings         Advances         inents         icurrency assets         icurrency assets         icurrency liabilities   
   | 7.81       0.35       74.57       1.55       1       74.57       1.55       1       1.55       1       95.89       2       27.54  
   
   | days<br>45.09<br>-<br>113.49<br>7.99<br>190.33<br>8.85<br>-<br>2-7<br>days<br>142.32<br>-<br>91.31<br>-<br>211.92<br>14.90   | days<br>45.72<br>49.42<br>10.56<br>10.96<br>11.94<br><b>8-14</b><br>days<br>37.08<br>-<br>31.90<br>69.57<br>24.52<br>11.01   | days         2           19.67         -           108.86         -           31.21         10.55           101.55         -           102.74         -           121.74         -           161.06         -           27.07         5.75  | 2 Months         Months           76.85         191.98           -         -           324.48         232.78           -         48.11           10.24         87.03           10.27         85.38           31 days -         2 -3           2 Months         Months           48.50         83.42           -         -           115.41         233.92           24.95         104.12           26.74         56.96           16.59         18.97  
  | Months         Months<   
  | years         years         years           088.86         116.53         116.53           80.00         -         -           200.81         16.35         4           82.60         393.49         14           -         -         -           159.06         1.63         -           years         years         years         years           1,52.70         176.38         0           80.00         -         -           42.25         103.73         19           114.17         152.10         17           -         -         14           257.99         6.25  | er 5<br>ars         Total<br>3           0.54         2,429.91           -         80.00           4.63         1,482.80           1.85         684.60           4.26         454.51           0.05         443.90           (Rs. In crore)         er 5           54         2,640.72           -         101.00           .22         1,579.80           5.27         744.60           .75         517.37   | (@)<br>(#)<br>11.<br>Cate<br>A<br>(i)<br>(ii)   | urities purchased<br>er reverse repos<br>Minimum outstandir<br>were outstanding.<br>Average is based on<br>Lending to Sensit<br>(A) Exposure to R<br>egory<br>Direct exposure (*<br>Residential Mortga<br>Lending fully secu<br>on residential prop<br>occupied by the bo<br>- of which individu<br>for inclusions in pr<br>Commercial Real<br>Investments in Mc<br>(MBS) and other s  
  | ng is cons<br>transactic<br><b>ive Secto</b><br>Real Estat<br>()<br>ages –<br>Ired by m<br>perty that<br>orrower o<br>al housin<br>riority sec<br>Estate –<br>ortgage B   | 1.84<br>sidered only for<br>ons outstandir<br>ors<br>te Sector<br>ortgages<br>is or will be<br>or that is rentu<br>g Ioans eligit<br>tor advances<br>acked Secur   | 515.38<br>or those days<br>ag divided by 3<br>2020<br>ed<br>ble<br>s   | 125.16<br>when such<br>65/366 day<br>(F<br>0-21   | 372.13<br>transactions<br>s as relevant.<br><b>Rs. in crore)</b><br>2019-20<br>-  |
| ed ed es s, [ [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]  | Depositi<br>Borrowin<br>Loans &<br>nvestm<br>Foreign<br>Foreign<br>Depositi<br>Borrowin<br>Loans &<br>nvestm<br>Foreign<br>Foreign<br>Comput  | Maturity Profile         iss         ings         Advances         hents         currency assets         currency liabilities         at March 31, 2020         Maturity Profile         iss         advances         assets         currency liabilities         at March 31, 2020         Maturity Profile         iss         and currency assets         at dvances         ast advances         ants         acurrency assets  
   | 7.81       0.35       74.57       1.55       1       74.57       1.55       1       1.55       1       1.100<   
   
   | days           45.09           -           113.49           7.99           190.33           8.85           2-7           days           142.32           -           91.31           -           211.92           14.90  | days<br>45.72<br>49.42<br>10.56<br>10.96<br>11.94<br><b>8-14</b><br>days<br>37.08<br>-<br>31.90<br>69.57<br>24.52<br>11.01   | days         2           19.67         -           108.86         -           31.21         10.55           101.55         -           102.74         -           121.74         -           161.06         -           27.07         5.75  | 2 Months         Months           76.85         191.98           -         -           324.48         232.78           -         48.11           10.24         87.03           10.27         85.38           31 days -         2 -3           2 Months         Months           48.50         83.42           -         -           115.41         233.92           24.95         104.12           26.74         56.96           16.59         18.97  
  | Months         Months<   
  | years         years         years           088.86         116.53         116.53           80.00         -         -           200.81         16.35         4           82.60         393.49         14           -         -         -           159.06         1.63         -           years         years         years         years           1,52.70         176.38         0           80.00         -         -           42.25         103.73         19           114.17         152.10         17           -         -         14           257.99         6.25  | er 5<br>ars         Total<br>3           0.54         2,429.91           -         80.00           4.63         1,482.80           1.85         684.60           4.26         454.51           0.05         443.90           (Rs. In crore)         er 5           54         2,640.72           -         101.00           .22         1,579.80           5.27         744.60           .75         517.37   | (@)<br>(#)<br>11.<br>Cate<br>A<br>(i)<br>(ii)   | urities purchased<br>er reverse repos<br>Minimum outstandir<br>were outstanding.<br>Average is based on<br>Lending to Sensit<br>(A) Exposure to R<br>egory<br>Direct exposure (*<br>Residential Mortga<br>Lending fully secu<br>on residential prop<br>occupied by the bo<br>- of which individu<br>for inclusions in pr<br>Commercial Real<br>Investments in Mc<br>(MBS) and other s<br>a. Residential  
  | ng is cons<br>transactic<br><b>ive Secto</b><br>Real Estat<br>")<br>ages –<br>ured by m<br>berty that<br>orrower o<br>al housin<br>riority sec<br>Estate –<br>prtgage B<br>securities   | 1.84<br>idered only for<br>ons outstandir<br>ors<br>te Sector<br>ortgages<br>is or will be<br>or that is rentu<br>g loans eligit<br>tor advances<br>acked Secur<br>exposure -  | 515.38<br>or those days<br>ag divided by 3<br>2020<br>ed<br>ble<br>s   | 125.16<br>when such<br>65/366 day<br>(F<br>0-21   | 372.13<br>transactions<br>s as relevant.<br><b>Rs. in crore)</b><br>2019-20<br>-  |
| ed<br>est<br>ia,<br>I<br>F<br>F<br>F<br>F<br>F<br>F<br>F<br>F<br>F<br>F<br>F<br>F<br>F<br>F<br>F<br>F<br>F<br>F  | Depositi<br>Borrowin<br>Loans &<br>nvestm<br>Foreign<br>Foreign<br>Depositi<br>Borrowin<br>Loans &<br>nvestm<br>Foreign<br>Foreign<br>Comput  | Maturity Profile         ings         ings         Advances         inents         at March 31, 2020         Maturity Profile         is         ings         Advances         inents         icurrency assets         icurrency assets         icurrency assets         icurrency liabilities         uting the above information, certain   
   |
7.81<br>0.35<br>74.57<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55  
  | days<br>45.09<br>-<br>113.49<br>7.99<br>190.33<br>8.85<br><b>2-7</b><br>days<br>142.32<br>-<br>91.31<br>-<br>211.92<br>14.90<br>tes and a<br>:   | days<br>45.72<br>-<br>49.42<br>10.56<br>10.96<br>11.94<br>8-14<br>days<br>37.08<br>-<br>31.90<br>69.57<br>24.52<br>11.01<br>assumptic  | days         2           19.67         -           108.86         -           31.21         10.55           101.55         -           101.55         -           121.74         -           161.06         -           27.07         5.75           Dons have bee         -           2020-21         -  | 2 Months         Months           76.85         191.98           -         -           324.48         232.78           -         48.11           10.24         87.03           10.27         85.38           31 days -         2-3           2 Months         Months           48.50         83.42           -         -           115.41         233.92           24.95         104.12           26.74         56.96           16.59         18.97           n made which have         -  
   | Months         Months         y           248.17         588.69         1,           -         -         -           307.99         83.64         -           -         -         -           34.54         1.37         -           63.18         91.44         -           X         Months         Months         y           263.00         607.86         1,           -         21.00         8           240.94         340.29         4           88.80         14.62         1           10.05         49.47         -           80.70         180.75         2           been relied upon by the         -  
  | years         years         years           088.86         116.53         116.53           80.00         -         1200.81           200.81         16.35         42           82.60         393.49         14           -         -         16           159.06         1.63         42           1.52.70         176.38         0           80.00         -         42           114.17         152.10         17           -         -         14           257.99         6.25         42           auditors.         2019-20         42  | er 5 Total<br>ars  
  | (@)<br>((@)<br>((@)<br>(#)<br>11.<br>(ii)<br>(iii)<br>(iii)<br>(iii)  | urities purchased<br>er reverse repos<br>Minimum outstandir<br>were outstanding.<br>Average is based on<br>Lending to Sensit<br>(A) Exposure to R<br>egory<br>Direct exposure (*<br>Residential Mortga<br>Lending fully secu<br>on residential prop<br>occupied by the bo<br>- of which individu<br>for inclusions in pr<br>Commercial Real<br>Investments in Mc<br>(MBS) and other s<br>a. Residential<br>b. Commercial Real   | ng is cons<br>transactic<br><b>ive Secto</b><br>Real Estat<br>")<br>ages –<br>ured by m<br>berty that<br>orrower o<br>al housin<br>riority sec<br>Estate –<br>prtgage B<br>securities   | 1.84<br>idered only for<br>ons outstandir<br>ors<br>te Sector<br>ortgages<br>is or will be<br>or that is rentu<br>g loans eligit<br>tor advances<br>acked Secur<br>exposure -  | 515.38<br>or those days<br>ag divided by 3<br>2020<br>ed<br>ble<br>s  
  | 125.16<br>when such<br>65/366 day<br>(F<br>0-21   | 372.13<br>transactions<br>s as relevant.<br><b>Rs. in crore)</b><br>2019-20<br>-  |
| ed es ct, [ [ L L L L L L L L L L L L L L L L L  | Depositi<br>Borrowin<br>Loans &<br>nvestm<br>Foreign<br>Foreign<br>Depositi<br>Borrowin<br>Loans &<br>nvestm<br>Foreign<br>Foreign<br>Comput  | Maturity Profile         ings         ings         Advances         inents         at March 31, 2020         Maturity Profile         is         ings         Advances         ingth         icurrency assets         icurrency assets         icurrency liabilities         icurrency liabilities         icurrency induction         icurrency induction <t< td=""><td>7.81<br/>0.35<br/>74.57<br/>1.55<br/>1 day<br/>7.18<br/>199.77<br/>95.89<br/>27.54<br/>4dvances:<br/>Gross N</td><td>days<br/>45.09<br/>-<br/>113.49<br/>7.99<br/>190.33<br/>8.85<br/><b>2-7</b><br/>days<br/>142.32<br/>-<br/>91.31<br/>-<br/>211.92<br/>14.90<br/>tes and a<br/>:<br/>NPA (net</td><td>days           45.72           -           49.42           10.56           10.96           11.94           8-14           days           37.08           -           31.90           69.57           24.52           11.01           assumptic           2           t of</td><td>days         2           19.67         -           108.86         -           31.21         10.55           101.55         -           102.74         -           161.06         -           27.07         5.75           Dons have been</td><td>2 Months         Months           76.85         191.98           -         -           324.48         232.78           -         48.11           10.24         87.03           10.27         85.38           31 days -         2 -3           2 Months         Months           48.50         83.42           -         -           115.41         233.92           24.95         104.12           26.74         56.96           16.59         18.97           m made which have</td><td>Months         Months         y           248.17         588.69         1,           -         -         -           307.99         83.64         -           -         -         -           34.54         1.37         -           63.18         91.44         -           263.00         607.86         1,           -         -         21.00         8           240.94         340.29         4           88.80         14.62         1           10.05         49.47         -           80.70         180.75         2           been relied upon by the         -           Gross NPA (net of         -</td><td>years         years         years           088.86         116.53         -           80.00         -         -           200.81         16.35         -           82.60         393.49         14           -         -         -           159.06         1.63         -           159.06         1.63         -           152.70         176.38         Ov           90.00         -         -           42.25         103.73         19           114.17         152.10         17           -         -         14           257.99         6.25         -           auditors.         -         -           2019-20         -         -</td><td>er 5<br/>ars         Total<br/>3           0.54         2,429.91           -         80.00           4.63         1,482.80           1.85         684.60           4.26         454.51           0.05         443.90           (Rs. In crore)         er 5           Total<br/>ars         Total<br/>3           54         2,640.72           -         101.00           .22         1,579.80           3.27         744.60           .75         517.37           -         620.45</td><td>(@)<br/>(#)<br/>11.<br/>Cate<br/>A<br/>(i)<br/>(ii)</td><td>urities purchased<br/>er reverse repos<br/>Minimum outstandir<br/>were outstanding.<br/>Average is based on<br/>Lending to Sensit<br/>(A) Exposure to R<br/>egory<br/>Direct exposure (*<br/>Residential Mortga<br/>Lending fully secu<br/>on residential prop<br/>occupied by the bo<br/>- of which individu<br/>for inclusions in pr<br/>Commercial Real<br/>Investments in Mc<br/>(MBS) and other s<br/>a. Residential</td><td>ng is cons<br/>transactic<br/><b>ive Secto</b><br/>Real Estat<br/>The sector<br/>al estate<br/>orrower of<br/>al housin<br/>riority sec<br/>Estate –<br/>ortgage B<br/>securities<br/>eal Estate</td><td>1.84<br/>idered only for<br/>ons outstandir<br/>ors<br/>te Sector<br/>ortgages<br/>is or will be<br/>or that is rentu<br/>g loans eligit<br/>tor advances<br/>acked Secur<br/>exposure -</td><td>515.38<br/>or those days<br/>and divided by 3<br/>2020<br/>ed<br/>ble<br/>s<br/>ities</td><td>125.16<br/>when such<br/>65/366 day<br/>(F<br/>0-21</td><td>372.13<br/>transactions<br/>s as relevant.<br/><b>Rs. in crore)</b><br/>2019-20<br/>-</td></t<>   
   | 7.81<br>0.35<br>74.57<br>1.55<br>1 day<br>7.18<br>199.77<br>95.89<br>27.54<br>4dvances:<br>Gross N  
   
   | days<br>45.09<br>-<br>113.49<br>7.99<br>190.33<br>8.85<br><b>2-7</b><br>days<br>142.32<br>-<br>91.31<br>-<br>211.92<br>14.90<br>tes and a<br>:<br>NPA (net   | days           45.72           -           49.42           10.56           10.96           11.94           8-14           days           37.08           -           31.90           69.57           24.52           11.01           assumptic           2           t of  | days         2           19.67         -           108.86         -           31.21         10.55           101.55         -           102.74         -           161.06         -           27.07         5.75           Dons have been  | 2 Months         Months           76.85         191.98           -         -           324.48         232.78           -         48.11           10.24         87.03           10.27         85.38           31 days -         2 -3           2 Months         Months           48.50         83.42           -         -           115.41         233.92           24.95         104.12           26.74         56.96           16.59         18.97           m made which have  
  | Months         Months         y           248.17         588.69         1,           -         -         -           307.99         83.64         -           -         -         -           34.54         1.37         -           63.18         91.44         -           263.00         607.86         1,           -         -         21.00         8           240.94         340.29         4           88.80         14.62         1           10.05         49.47         -           80.70         180.75         2           been relied upon by the         -           Gross NPA (net of         -   
   | years         years         years           088.86         116.53         -           80.00         -         -           200.81         16.35         -           82.60         393.49         14           -         -         -           159.06         1.63         -           159.06         1.63         -           152.70         176.38         Ov           90.00         -         -           42.25         103.73         19           114.17         152.10         17           -         -         14           257.99         6.25         -           auditors.         -         -           2019-20         -         -   | er 5<br>ars         Total<br>3           0.54         2,429.91           -         80.00           4.63         1,482.80           1.85         684.60           4.26         454.51           0.05         443.90           (Rs. In crore)         er 5           Total<br>ars         Total<br>3           54         2,640.72           -         101.00           .22         1,579.80           3.27         744.60           .75         517.37           -         620.45  | (@)<br>(#)<br>11.<br>Cate<br>A<br>(i)<br>(ii)   | urities purchased<br>er reverse repos<br>Minimum outstandir<br>were outstanding.<br>Average is based on<br>Lending to Sensit<br>(A) Exposure to R<br>egory<br>Direct exposure (*<br>Residential Mortga<br>Lending fully secu<br>on residential prop<br>occupied by the bo<br>- of which individu<br>for inclusions in pr<br>Commercial Real<br>Investments in Mc<br>(MBS) and other s<br>a. Residential                                       
   | ng is cons<br>transactic<br><b>ive Secto</b><br>Real Estat<br>The sector<br>al estate<br>orrower of<br>al housin<br>riority sec<br>Estate –<br>ortgage B<br>securities<br>eal Estate  | 1.84<br>idered only for<br>ons outstandir<br>ors<br>te Sector<br>ortgages<br>is or will be<br>or that is rentu<br>g loans eligit<br>tor advances<br>acked Secur<br>exposure -  | 515.38<br>or those days<br>and divided by 3<br>2020<br>ed<br>ble<br>s<br>ities   | 125.16<br>when such<br>65/366 day<br>(F<br>0-21   | 372.13<br>transactions<br>s as relevant.<br><b>Rs. in crore)</b><br>2019-20<br>-  |
| ed ed as s, i i i i i i i i i i i i i i i i i i  | Depositi<br>Sorrowi<br>oners &<br>oreign<br>Foreign<br>As a<br>Depositi<br>Sorrowi<br>oners &<br>nvestm<br>Foreign<br>compu<br>A) M   | Maturity Profile         ings         ings         Advances         ients         icurrency assets         icurrency liabilities         at March 31, 2020         Maturity Profile         is         ings         & Advances         ients         icurrency liabilities         Movement in Non-Performing A         Particulars   
   |
7.81<br>0.35<br>74.57<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55<br>1.55  
  | days<br>45.09<br>-<br>113.49<br>7.99<br>190.33<br>8.85<br><b>2-7</b><br>days<br>142.32<br>-<br>91.31<br>-<br>211.92<br>14.90<br>tes and a<br>:<br>NPA (nei<br>in suspention of the support of the sup  | days           45.72           -           49.42           10.56           10.96           11.94           8-14           days           37.08           -           31.90           69.57           24.52           11.01           assumption           2           t of           ense)   | days         2           19.67         -           108.86         -           31.21         10.55           108.86         -           101.55         -           102.74         -           161.06         -           27.07         5.75           5.75         -           2020-21         Provisions  | 2 Months         Months           76.85         191.98           -         -           324.48         232.78           -         48.11           10.24         87.03           10.27         85.38           31 days -         2 -3           2 Months         Months           48.50         83.42           -         -           115.41         233.92           24.95         104.12           26.74         56.96           16.59         18.97           nn made which have         Net NPA  
   | Months         Months         y           248.17         588.69         1,           -         -         -           307.99         83.64         -           -         -         -           34.54         1.37         -           63.18         91.44         -           X         Months         y           263.00         607.86         1,           -         21.00         4           240.94         340.29         4           88.80         14.62         1           10.05         49.47         -           80.70         180.75         2           been relied upon by the         -           Gross NPA (net of interest in suspense         -  
  | years         years <th< td=""><td>er 5<br/>ars         Total<br/>ars           0.54         2,429.91           -         80.00           4.63         1,482.80           1.85         684.60           4.26         454.51           0.05         443.90           (Rs. In crore)         er 5           Total ars         54           2,640.72         -           -         101.00           .22         1,579.80           3.27         744.60           .75         517.37           -         620.45           (Rs. in crore)        </td><td>(@)<br/>((@)<br/>((@)<br/>(#)<br/>11.<br/>(ii)<br/>(iii)<br/>(iii)<br/>(iii)</td><td>urities purchased<br/>er reverse repos<br/>Minimum outstandir<br/>were outstanding.<br/>Average is based on<br/>Lending to Sensit<br/>(A) Exposure to R<br/>egory<br/>Direct exposure (*<br/>Residential Mortga<br/>Lending fully secu<br/>on residential prop<br/>occupied by the b<br/>- of which individu<br/>for inclusions in pr<br/>Commercial Real<br/>Investments in Mc<br/>(MBS) and other s<br/>a. Residential<br/>b. Commercial Real<br/>Indirect Exposure<br/>Fund based and n<br/>on National Housi</td><td>ng is cons<br/>transactic<br/><b>ive Secto</b><br/>Real Estat<br/>)<br/>ages –<br/>red by m<br/>berty that<br/>orrower o<br/>al housin<br/>riority sec<br/>Estate –<br/>ortgage B<br/>securities<br/>al Estate<br/>non-fund b</td><td>1.84<br/>idered only for<br/>ons outstandir<br/>ors<br/>te Sector<br/>ortgages<br/>is or will be<br/>or that is rentr<br/>g loans eligit<br/>tor advances<br/>acked Secur<br/>exposure -<br/>based expos<br/>(NHB) and</td><td>515.38<br/>or those days<br/>and divided by 3<br/>2020<br/>ed<br/>ble<br/>s<br/>ities</td><td>125.16<br/>when such<br/>65/366 day<br/>(F<br/>0-21</td><td>372.13<br/>transactions<br/>s as relevant.<br/>2019-20<br/>-<br/>-<br/>13.91<br/>-<br/>-<br/>-<br/>-<br/>-<br/>-<br/>-<br/>-<br/>-<br/>-<br/>-</td></th<> | er 5<br>ars         Total<br>ars           0.54         2,429.91           -         80.00           4.63         1,482.80           1.85         684.60           4.26         454.51           0.05         443.90           (Rs. In crore)         er 5           Total ars         54           2,640.72         -           -         101.00           .22         1,579.80           3.27         744.60           .75         517.37           -         620.45           (Rs. in crore)   | (@)<br>((@)<br>((@)<br>(#)<br>11.<br>(ii)<br>(iii)<br>(iii)<br>(iii)  | urities purchased<br>er reverse repos<br>Minimum outstandir<br>were outstanding.<br>Average is based on<br>Lending to Sensit<br>(A) Exposure to R<br>egory<br>Direct exposure (*<br>Residential Mortga<br>Lending fully secu<br>on residential prop<br>occupied by the b<br>- of which individu<br>for inclusions in pr<br>Commercial Real<br>Investments in Mc<br>(MBS) and other s<br>a. Residential<br>b. Commercial Real<br>Indirect Exposure<br>Fund based and n<br>on National Housi   
  | ng is cons<br>transactic<br><b>ive Secto</b><br>Real Estat<br>)<br>ages –<br>red by m<br>berty that<br>orrower o<br>al housin<br>riority sec<br>Estate –<br>ortgage B<br>securities<br>al Estate<br>non-fund b  | 1.84<br>idered only for<br>ons outstandir<br>ors<br>te Sector<br>ortgages<br>is or will be<br>or that is rentr<br>g loans eligit<br>tor advances<br>acked Secur<br>exposure -<br>based expos<br>(NHB) and  | 515.38<br>or those days<br>and divided by 3<br>2020<br>ed<br>ble<br>s<br>ities   | 125.16<br>when such<br>65/366 day<br>(F<br>0-21   | 372.13<br>transactions<br>s as relevant.<br>2019-20<br>-<br>-<br>13.91<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-   |
| ed ss s, t, [[] [] [] [] [] [] [] [] [] [] [] [] []  | Depositi<br>Sorrowi<br>oners &<br>oreign<br>Foreign<br>As a<br>Depositi<br>Sorrowi<br>oners &<br>nvestm<br>Foreign<br>compu<br>A) M   | Maturity Profile         ings         ings         Advances         ients         icurrency assets         icurrency liabilities         at March 31, 2020         Maturity Profile         is         ings         & Advances         ients         icurrency liabilities         is         ings         & Advances         ients         icurrency liabilities   
   | 7.81<br>0.35<br>74.57<br>1.55<br>1 day<br>7.18<br>199.77<br>95.89<br>27.54<br>4dvances:<br>Gross N  
   
   | days<br>45.09<br>-<br>113.49<br>7.99<br>190.33<br>8.85<br><b>2-7</b><br>days<br>142.32<br>-<br>91.31<br>-<br>211.92<br>14.90<br>tes and a<br>:<br>NPA (nei<br>in suspention of the support of the sup  | days           45.72           -           49.42           10.56           10.96           11.94           8-14           days           37.08           -           31.90           69.57           24.52           11.01           assumptic           2           t of  | days         2           19.67         -           108.86         -           31.21         10.55           101.55         -           102.74         -           161.06         -           27.07         5.75           5.75         -           2020-21         -  | 2 Months         Months           76.85         191.98           -         -           324.48         232.78           -         48.11           10.24         87.03           10.27         85.38           31 days -         2 -3           2 Months         Months           48.50         83.42           -         -           115.41         233.92           24.95         104.12           26.74         56.96           16.59         18.97           m made which have         Net NPA           07         6.54  
  | Months         Months         y           248.17         588.69         1,           -         -         -           307.99         83.64         -           -         -         -           34.54         1.37         -           63.18         91.44         -           X         Months         y           263.00         607.86         1,           -         21.00         4           88.80         14.62         1           10.05         49.47         -           80.70         180.75         2           been relied upon by the         -           Gross NPA (net of interest in suspenses)         -           3         -         79.5  
   | years         years <th< td=""><td>er 5 Total<br/>ars</td><td>(@)<br/>((@)<br/>((@)<br/>(#)<br/>11.<br/>(ii)<br/>(iii)<br/>(iii)<br/>(iii)</td><td>urities purchased<br/>er reverse repos<br/>Minimum outstandir<br/>were outstanding.<br/>Average is based on<br/>Lending to Sensit<br/>(A) Exposure to R<br/>egory<br/>Direct exposure (*<br/>Residential Mortga<br/>Lending fully secu<br/>on residential prop<br/>occupied by the b<br/>- of which individu<br/>for inclusions in pr<br/>Commercial Real<br/>Investments in Mc<br/>(MBS) and other s<br/>a. Residential<br/>b. Commercial Re<br/>Indirect Exposure<br/>Fund based and n<br/>on National Housi<br/>Housing Finance (</td><td>ng is cons<br/>transactic<br/><b>ive Secto</b><br/>Real Estat<br/>)<br/>ages –<br/>rred by m<br/>orrower o<br/>al housin<br/>riority sec<br/>Estate –<br/>ortgage B<br/>securities<br/>al Estate<br/>inn fund t<br/>ng Bank i<br/>Companie</td><td>1.84<br/>idered only for<br/>ons outstandin<br/>ors<br/>te Sector<br/>ortgages<br/>is or will be<br/>or that is rentur<br/>g loans eligit<br/>tor advances<br/>acked Secur<br/>exposure -<br/>based exposit<br/>(NHB) and<br/>es (HFCs).</td><td>515.38<br/>or those days<br/>ag divided by 3<br/>2020<br/>ed<br/>ble<br/>s<br/>ities<br/>ures</td><td>125.16<br/>when such<br/>65/366 day<br/>(F<br/></td><td>372.13<br/>transactions<br/>s as relevant.<br/>2019-20<br/>-<br/>-<br/>13.91<br/>-<br/>-<br/>-<br/>-<br/>-<br/>-<br/>-<br/>-<br/>-<br/>-<br/>-<br/>-<br/>-<br/>-<br/>-<br/>-<br/>-<br/>-<br/>-</td></th<>   | er 5 Total<br>ars   | (@)<br>((@)<br>((@)<br>(#)<br>11.<br>(ii)<br>(iii)<br>(iii)<br>(iii)  | urities purchased<br>er reverse repos<br>Minimum outstandir<br>were outstanding.<br>Average is based on<br>Lending to Sensit<br>(A) Exposure to R<br>egory<br>Direct exposure (*<br>Residential Mortga<br>Lending fully secu<br>on residential prop<br>occupied by the b<br>- of which individu<br>for inclusions in pr<br>Commercial Real<br>Investments in Mc<br>(MBS) and other s<br>a. Residential<br>b. Commercial Re<br>Indirect Exposure<br>Fund based and n<br>on National Housi<br>Housing Finance (   | ng is cons<br>transactic<br><b>ive Secto</b><br>Real Estat<br>)<br>ages –<br>rred by m<br>orrower o<br>al housin<br>riority sec<br>Estate –<br>ortgage B<br>securities<br>al Estate<br>inn fund t<br>ng Bank i<br>Companie  
   | 1.84<br>idered only for<br>ons outstandin<br>ors<br>te Sector<br>ortgages<br>is or will be<br>or that is rentur<br>g loans eligit<br>tor advances<br>acked Secur<br>exposure -<br>based exposit<br>(NHB) and<br>es (HFCs).   | 515.38<br>or those days<br>ag divided by 3<br>2020<br>ed<br>ble<br>s<br>ities<br>ures  | 125.16<br>when such<br>65/366 day<br>(F<br>   | 372.13<br>transactions<br>s as relevant.<br>2019-20<br>-<br>-<br>13.91<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-                         |
| ed ess (1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1   | Depositi<br>Sorrowi<br>oners 8<br>oreign<br>Foreign<br>As a<br>Depositi<br>Sorrowi<br>oners 8<br>onvestm<br>Foreign<br>compu<br>A) M  | Maturity Profile         ings         ings         Advances         ients         icurrency assets         icurrency liabilities         at March 31, 2020         Maturity Profile         is         ings         & Advances         ings         & Advances         is         ings         & Advances         is         icurrency liabilities         icurrency liabilities         uting the above information, certa         Movement in Non-Performing a         Particulars         g balance         itions   
   | 7.81<br>0.35<br>74.57<br>1.55<br>1 day<br>7.18<br>199.77<br>95.89<br>27.54<br>4dvances:<br>Gross N  
   
   | days<br>45.09<br>-<br>113.49<br>7.99<br>190.33<br>8.85<br><b>2-7</b><br>days<br>142.32<br>-<br>91.31<br>-<br>211.92<br>14.90<br>tes and a<br>:<br>NPA (nei<br>in suspention of the support of the sup  | days           45.72           -           49.42           10.56           10.96           11.94           8-14           days           37.08           -           31.90           69.57           24.52           11.01           assumptic           2           t of           78.65  | days         2           19.67         -           108.86         -           31.21         10.55           101.55         -           101.55         -           102.74         -           161.06         -           27.07         5.75           5.75         -           2020-21         Provisions  | 2 Months         Months           76.85         191.98           -         -           324.48         232.78           -         48.11           10.24         87.03           10.27         85.38           31 days -         2 -3           2 Months         Months           48.50         83.42           -         -           15.41         233.92           24.95         104.12           26.74         56.96           16.59         18.97           n made which have         -           07         6.56           55         1.43   
  | Months         Months         y           248.17         588.69         1,           -         -         -           307.99         83.64         -           -         -         -           34.54         1.37         -           63.18         91.44         -           X         Months         y           263.00         607.86         1,           -         21.00         8           240.94         340.29         4           88.80         14.62         1           10.05         49.47         -           80.70         180.75         2           been relied upon by the         -           Gross NPA (net of interest in suspensed at the su  
  | years         years         years           088.86         116.53         200.81           80.00         -         200.81           200.81         16.35         2           82.60         393.49         14           -         -         -           159.06         1.63         -           years         years         years         years           years         years         years         years           155.70         176.38         0           80.00         -         -         -           42.25         103.73         19           114.17         152.10         17           -         -         14           257.99         6.25         -           auditors.         -         -         14           257.99         6.25         -         -           -         -         -         -         14           257.99         6.25         -         -           -         -         -         -         -           55         29.71         63         47.09         -  | er 5<br>ars<br>0.54<br>2,429.91<br>- 80.00<br>4.63<br>1,482.80<br>1.85<br>684.60<br>4.26<br>454.51<br>0.05<br>443.90<br>(Rs. In crore)<br>er 5<br>Total<br>ars<br>54<br>2,640.72<br>- 101.00<br>.22<br>1,579.80<br>5.27<br>744.60<br>.75<br>517.37<br>- 620.45<br>(Rs. in crore)<br>(Rs. in crore)<br>- 104.00<br>- 22<br>1,579.80<br>5.27<br>- 620.45<br>(Rs. in crore)<br>- 43.90<br>- 44.90<br>- 44.90<br>- 45.90<br>- 44.90<br>- 45.90<br>- 45.90 | (@)<br>((@)<br>(11.<br>(i)<br>(ii)<br>(iii)<br>(iii)<br>(iii)<br>(iii)  | urities purchased<br>er reverse repos<br>Minimum outstandir<br>were outstanding.<br>Average is based on<br>Lending to Sensit<br>(A) Exposure to R<br>egory<br>Direct exposure (*<br>Residential Mortga<br>Lending fully secu<br>on residential Mortga<br>Lending fully secu<br>on residential Mortga<br>Lending fully secu<br>on residential prop<br>occupied by the bi<br>- of which individu<br>for inclusions in pr<br>Commercial Real<br>Investments in Mor<br>(MBS) and other s<br>a. Residential<br>b. Commercial Real<br>Indirect Exposure<br>Fund based and n<br>on National Housi<br>Housing Finance (   | ng is cons<br>transactic<br>ive Secto<br>Real Estat<br>")<br>ages –<br>irred by m<br>berty that<br>orrower o<br>ral housin<br>riority sec<br>Estate –<br>ortgage B<br>securities<br>eal Estate<br>non-fund k<br>ng Bank k<br>Companie<br>o Real Est  
  | 1.84<br>idered only for<br>ons outstandir<br>ors<br>te Sector<br>ortgages<br>is or will be<br>or that is rentu<br>g loans eligit<br>tor advances<br>acked Secur<br>exposure -<br>based exposi<br>(NHB) and<br>es (HFCs).<br>state Sector   | 515.38 515.38 or those days and divided by 3 2020 ed ble s ities ures  | 125.16<br>when such<br>65/366 day<br>(F<br>0-21<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-               | 372.13<br>transactions<br>s as relevant.<br><b>Rs. in crore)</b><br>2019-20<br>-<br>-<br>13.91<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>- |
| ed ess.<br>a, I I I I I I I I I I I I I I I I I I I  | Depositi<br>Sorrowii<br>coans 8<br>rvestm<br>Foreign<br>As a<br>Depositi<br>Sorrowii<br>coans 8<br>nvestm<br>Foreign<br>Compu<br>A) N<br>Dpening<br>+) Addi<br>-) Recc<br>-) Upgr   | Maturity Profile         ings         ings         & Advances         inents         incurrency assets         incurrency liabilities         at March 31, 2020         Maturity Profile         iss         ings         & Advances         ings         & Advances         ings         & Advances         ingth         ingth         & Advances         ingth         ingth         & Advances         ingth         ingth         B Advances         ingth         B Advances         ingth         ingth         B adance         itions         poveries         radations   
   | 7.81<br>0.35<br>74.57<br>1.55<br>1 day<br>7.18<br>199.77<br>95.89<br>27.54<br>4dvances:<br>Gross N  
   
   | days<br>45.09<br>-<br>113.49<br>7.99<br>190.33<br>8.85<br><b>2-7</b><br>days<br>142.32<br>-<br>91.31<br>-<br>211.92<br>14.90<br>tes and a<br>:<br>NPA (nei<br>in suspention of the support of the sup  | days           45.72           -           49.42           10.56           10.96           11.94           8-14           days           37.08           -           31.90           69.57           24.52           11.01           assumption           2           t of           978.65           3.00   | days         2           19.67         -           108.86         -           31.21         10.55           101.55         -           101.55         -           121.74         -           161.06         -           27.07         5.75           5.75         -           2020-21         Provisions           72.         -  | 2 Months         Months           76.85         191.98           -         -           324.48         232.78           -         48.11           10.24         87.03           10.27         85.38           31 days -         2 -3           2 Months         Months           48.50         83.42           -         -           115.41         233.92           24.95         104.12           26.74         56.96           16.59         18.97           n made which have           07         6.56           55         1.44           19         6.02  
  | Months         Months         y           248.17         588.69         1,           -         -         -           307.99         83.64         -           -         -         -           34.54         1.37         -           63.18         91.44         -           X         Months         y           263.00         607.86         1,           -         21.00         8           240.94         340.29         4           88.80         14.62         1           10.05         49.47         -           80.70         180.75         2           been relied upon by the         -           Gross NPA (net of interest in suspensed at the su  
  | years         years         years         years           ,088.86         116.53         -           200.81         16.35         -           82.60         393.49         14           -         -         -           159.06         1.63         -           159.06         1.63         -           159.06         1.63         -           159.06         1.63         -           159.06         1.63         -           152.70         176.38         0           80.00         -         -           42.25         103.73         19           114.17         152.10         17           -         -         14           257.99         6.25         -           -         auditors.         -           2019-20         -         -           f         Provisions         -           55         29.71         -           63         47.09         9           95         0.18         -  | er 5<br>ars         Total<br>ars           0.54         2,429.91           -         80.00           4.63         1,482.80           1.85         684.60           4.26         454.51           0.05         443.90           (Rs. In crore)         er 5           Total<br>ars         7           54         2,640.72           -         101.00           .22         1,579.80           5.27         744.60           .75         517.37           -         620.45           (Rs. in crore)           Net NPA           49.84           (39.46)  | repc           Sec:           undd           (@)           (#)           11.           Cate           A           (i)           (iii)           (iiii)           (iii)  | urities purchased<br>er reverse repos<br>Minimum outstandir<br>were outstanding.<br>Average is based on<br>Lending to Sensit<br>(A) Exposure to R<br>egory<br>Direct exposure (*<br>Residential Mortga<br>Lending fully secu<br>on residential prop<br>occupied by the bu-<br>of which individu<br>for inclusions in pr<br>Commercial Real<br>Investments in Mot<br>(MBS) and other s<br>a. Residential<br>b. Commercial Real<br>Indirect Exposure<br>Fund based and n<br>on National Housi<br>Housing Finance of<br>Total Exposure to<br>some cases the le   | ng is cons<br>transactic<br><b>ive Secto</b><br>Real Estat<br>)<br>ages –<br>rred by m<br>oerty that<br>orrower o<br>ral housin<br>riority sec<br>Estate –<br>ortgage B<br>securities<br>eal Estate<br>inon-fund t<br>ng Bank i<br>Companie<br>o Real Estate             
  | 1.84<br>idered only for<br>ons outstandir<br>ors<br>te Sector<br>ortgages<br>is or will be<br>or that is rentu-<br>g loans eligit<br>tor advances<br>acked Secur<br>exposure -<br>based exposi<br>(NHB) and<br>es (HFCs).<br>state Sector<br>based on coll   | 515.38  or those days  rg divided by 3  2020  ed  due  tities  ures  ateral securit  | 125.16<br>when such<br>65/366 day<br>(F<br>   | 372.13<br>transactions<br>s as relevant.<br>2019-20<br>-<br>-<br>13.91<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-                         |
| ed ess t, [ [ [ ] ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]  | Depositi<br>Sorrowii<br>coans 8<br>rvestm<br>Foreign<br>As a<br>Depositi<br>Sorrowii<br>coans 8<br>nvestm<br>Foreign<br>Compu<br>Compu<br>A) N<br>Deponing<br>+) Addi<br>-) Recc<br>-) Upgr   | Maturity Profile         ings         ings         & Advances         inents         incurrency assets         incurrency liabilities         at March 31, 2020         Maturity Profile         iss         ings         & Advances         ings         & Advances         ings         & Advances         ingth         ingth         & Advances         ingth         ingth         & Advances         ingth         ingth         B adance         itions         overies         radations         nical/Prudential Write-offs  
   | 7.81<br>0.35<br>74.57<br>1.55<br>1 day<br>7.18<br>199.77<br>95.89<br>27.54<br>4dvances:<br>Gross N  
   
   | days<br>45.09<br>-<br>113.49<br>7.99<br>190.33<br>8.85<br>2-7<br>days<br>142.32<br>-<br>91.31<br>-<br>211.92<br>14.90<br>tes and a<br>:<br>NPA (net<br>in suspe  | days           45.72           -           49.42           10.56           10.96           11.94           8-14           days           37.08           -           31.90           69.57           24.52           11.01           assumptic           2           t of           78.65           3.00           6.21           0.03           -   | days         2           19.67         -           108.86         -           31.21         10.55           101.55         -           101.55         -           110.55         -           121.74         -           -         -           161.06         -           -         27.07           5.75         -           2020-21         Provisions           72.         1.           0.         0.   | 2 Months         Months           76.85         191.98           -         -           324.48         232.78           -         48.11           10.24         87.03           10.27         85.38           31 days -         2 -3           2 Months         Months           48.50         83.42           -         -           115.41         233.92           24.95         104.12           26.74         56.96           16.59         18.97           n made which have         Net NPA           07         6.55           1.4         19           19         6.02           03         -  
  | Months         Months         y           248.17         588.69         1,           -         -         -           307.99         83.64         -           -         -         -           34.54         1.37         -           63.18         91.44         -           X         Months         Months         y           263.00         607.86         1,         -           -         210.00         8         2           240.94         340.29         4         8           88.80         14.62         1           10.05         49.47         1         2           80.70         180.75         2         2           been relied upon by the         -         -         -           Gross NPA (net of interest in suspenses)         -         -         -           3         -         -         -         -         0.0           -         -         0.0         -         -         0.0   
   | years         years         years           088.86         116.53         -           200.81         16.35         -           82.60         393.49         14           -         -         -           159.06         1.63         -           159.06         1.63         -           159.06         1.63         -           159.06         1.63         -           159.06         1.63         -           152.70         176.38         0           80.00         -         -           42.25         103.73         19           114.17         152.10         17           -         -         14           257.99         6.25         -           * auditors.         -         -           2019-20         -         -           55         29.71         6.3           63         47.09         9           95         0.18         0           03         0.01         -  | er 5<br>ars<br>0.54<br>2,429.91<br>- 80.00<br>4.63<br>1,482.80<br>1.85<br>684.60<br>4.26<br>454.51<br>0.05<br>443.90<br>(Rs. In crore)<br>er 5<br>Total<br>ars<br>54<br>2,640.72<br>- 101.00<br>.22<br>1,579.80<br>5.27<br>744.60<br>.75<br>517.37<br>- 620.45<br>(Rs. in crore)<br>Net NPA<br>49.84<br>(39.46)<br>3.77   | repc           Sec:           undd           (@)           (#)           11.           Cata           A           (i)           (iii)           (iiii)           B           (*)           Image: (*)   
   | urities purchased<br>er reverse repos<br>Minimum outstandir<br>were outstanding.<br>Average is based on<br>Lending to Sensit<br>(A) Exposure to R<br>egory<br>Direct exposure (*<br>Residential Mortga<br>Lending fully secu<br>on residential Mortga<br>Lending fully secu<br>on residential Mortga<br>Lending fully secu<br>on residential prop<br>occupied by the bi<br>- of which individu<br>for inclusions in pr<br>Commercial Real<br>Investments in Mor<br>(MBS) and other s<br>a. Residential<br>b. Commercial Real<br>Indirect Exposure<br>Fund based and n<br>on National Housi<br>Housing Finance (   | ng is cons<br>transactic<br>ive Secto<br>Real Estat<br>()<br>ages –<br>ired by m<br>perty that<br>orrower o<br>al housin<br>riority sec<br>Estate –<br>ortgage B<br>securities<br>eal Estate<br>mon-fund t<br>ng Bank<br>ng Bank<br>o Real Estate. –<br>Mag Bank<br>ng Bank<br>o Real Estate.   | 1.84<br>idered only for<br>ons outstandir<br>ors<br>te Sector<br>ortgages<br>is or will be<br>or that is rentu<br>g loans eligit<br>tor advances<br>acked Secur<br>exposure -<br>based exposs<br>(NHB) and<br>es (HFCs).<br>state Sector<br>based on coll<br>owever, thes  | 515.38  or those days  rg divided by 3  2020  ed  due  due  due  due  due  due  due  | 125.16<br>when such<br>65/366 day<br>(F<br>0-21<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-               | 372.13<br>transactions<br>s as relevant.<br>2019-20<br><br><br><br><br><br><br><br><br><br><br><br><br>   
       |
| ed ess.<br>a, r, r, sted er get s, e, ry et et in on in e  | Depositi<br>Sorrowi<br>coans 8<br>rvestm<br>Foreign<br>As a<br>Depositi<br>Sorrowii<br>coans 8<br>nvestm<br>Foreign<br>compu<br>Compu<br>A) N<br>Deponing<br>+) Addi<br>-) Reccc<br>-) Upgr<br>-)Techr<br>-)Other   | Maturity Profile         ings         ings         & Advances         inents         incurrency assets         incurrency liabilities         at March 31, 2020         Maturity Profile         iss         ings         & Advances         ings         & Advances         ings         & Advances         ings         & Advances         ingth         ingth         & Advances         ingth         ingth         B advances         ingth         ingth         B advances         information, certa         Movement in Non-Performing a         Particulars         g balance         itions         poveries         radations         nical/Prudential Write-offs   
   | 7.81<br>0.35<br>74.57<br>1.55<br>1 day<br>7.18<br>199.77<br>95.89<br>27.54<br>4dvances:<br>Gross N  
   
   | days<br>45.09<br>-<br>113.49<br>7.99<br>190.33<br>8.85<br>2-7<br>days<br>142.32<br>-<br>91.31<br>-<br>211.92<br>14.90<br>tes and a<br>:<br>NPA (net<br>in suspe  | days           45.72           -           49.42           10.56           10.96           11.94           8-14           days           37.08           -           31.90           69.57           24.52           11.01           assumption           78.65           3.00           6.21           0.03           -           61.25   | days         2           19.67         -           108.86         -           31.21         10.55           101.55         -           101.55         -           102.74         -           121.74         -           161.06         -           -         27.07           5.75         -           2020-21         Provisions           Provisions         -           0.         0.           0.         0.   | 2 Months         Months           76.85         191.98           -         -           324.48         232.78           -         48.11           10.24         87.03           10.27         85.38           31 days -         2 -3           2 Months         Months           48.50         83.42           -         -           115.41         233.92           24.95         104.12           26.74         56.96           16.59         18.97           n made which have         Net NPA           07         6.51           55         1.44           19         6.01           03         -           -         -   
  | Months         Months         y           248.17         588.69         1,           -         -         -           307.99         83.64         -           -         -         -           34.54         1.37         -           63.18         91.44         -           X         Months         Months         y           263.00         607.86         1,         -           -         21.00         8         2           240.94         340.29         4           88.80         14.62         1           10.05         49.47         2           80.70         180.75         2           been relied upon by the         -           Gross NPA (net of interest in suspensed)         -           3         -         -           2         -         0.0           3         -         -           4         -         -           5         -         -           2         -         -           4         -         -  
   | years         years         years           088.86         116.53         -           200.81         16.35         -           82.60         393.49         14           -         -         -           159.06         1.63         -           159.06         1.63         -           159.06         1.63         -           159.06         1.63         -           159.06         1.63         -           152.70         176.38         0           80.00         -         -           42.25         103.73         19           114.17         152.10         17           -         -         14           257.99         6.25         -           : auditors.         -         -           2019-20         -         -           f         Provisions         -           e)         -         -           55         29.71         -           63         47.09         -           95         0.18         -           03         0.01         -           -         -  | er 5<br>ars<br>0.54<br>2,429.91<br>- 80.00<br>4.63<br>1,482.80<br>1.85<br>684.60<br>4.26<br>454.51<br>0.05<br>443.90<br>(Rs. In crore)<br>er 5<br>Total<br>ars<br>54<br>2,640.72<br>- 101.00<br>.22<br>1,579.80<br>5.27<br>744.60<br>.22<br>1,579.80<br>6.27<br>744.60<br>.75<br>517.37<br>- 620.45<br>(Rs. in crore)<br>Rs. in crore)<br>Net NPA<br>49.84<br>(39.46)<br>3.77<br>0.02<br>   | repc           Sec:           undd           (@)           (#)           11.           Cate           (i)           (iii)           (iiii)           (iiii)           (iii)           (iiii)           (iiii) | urities purchased<br>er reverse repos<br>Minimum outstandir<br>were outstanding.<br>Average is based on<br>Lending to Sensit<br>(A) Exposure to R<br>egory<br>Direct exposure (*<br>Residential Mortga<br>Lending fully secu<br>on residential Mortga<br>Lending fully secu<br>on residential prop<br>occupied by the bo<br>- of which individu<br>for inclusions in pr<br>Commercial Real<br>Investments in Mc<br>(MBS) and other
s<br>a. Residential<br>b. Commercial Real<br>Indirect Exposure<br>Fund based and n<br>on National Housi<br>Housing Finance of<br>Total Exposure to real e<br>exposure to real e<br>real estate develop   | ng is cons<br>transactic<br>ive Secto<br>Real Estat<br>)<br>ages –<br>ired by m<br>perty that<br>orrower o<br>al housin<br>fiority sec<br>Estate –<br>ortgage B<br>securities<br>al Estate<br>mon-fund t<br>ng Bank<br>Companie<br>o Real Estate.<br>Ng Bank<br>Companie<br>o Real Estate.  | 1.84<br>idered only for<br>ons outstandir<br>ors<br>te Sector<br>ortgages<br>is or will be<br>or that is renter<br>g loans eligit<br>tor advances<br>acked Secur<br>exposure -<br>based expos<br>(NHB) and<br>es (HFCs).<br>state Sector<br>based on coll<br>owever, thes<br>tor since nei   | 515.38  or those days  r those   | 125.16<br>when such<br>65/366 day<br>(F<br>0-21<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-               | 372.13<br>transactions<br>s as relevant.<br>2019-20<br><br><br><br><br><br><br><br><br><br><br><br><br>   |
| ed     a,     i     i     i       a,     i     i     i     i       b     i     i     i     i       i     i     i     i     i       i     i     i     i     i       i     i     i     i     i       i     i     i     i     i       i     i     i     i     i       i     i     i     i     i       i     i     i     i     i       i     i     i     i     i       i     i     i     i     i   | Depositi<br>Borrowii<br>Coreign<br>Foreign<br>As a<br>Depositi<br>Borrowii<br>Coreign<br>Foreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Corei   | Maturity Profile         ings         ings         Advances         nents         ourrency assets         ourrency liabilities         at March 31, 2020         Maturity Profile         is         at March 31, 2020         Maturity Profile         is         ings         & Advances         nents         ourrency assets         ourrency liabilities         ourrency assets         ourrency liabilities         ourrency liabilities         ourrency assets         ourrency liabilities         ourrency assets  
   | 7.81<br>0.35<br>74.57<br>1.55<br>1 day<br>7.18<br>199.77<br>95.89<br>27.54<br>4dvances:<br>Gross N  
   
   | days<br>45.09<br>-<br>113.49<br>7.99<br>190.33<br>8.85<br>2-7<br>days<br>142.32<br>-<br>91.31<br>-<br>211.92<br>14.90<br>tes and a<br>:<br>NPA (net<br>in suspe  | days           45.72           -           49.42           10.56           10.96           11.94           8-14           days           37.08           -           31.90           69.57           24.52           11.01           assumptic           2           t of           78.65           3.00           6.21           0.03           -   | days         2           19.67         -           108.86         -           31.21         10.55           101.55         -           101.55         -           110.55         -           121.74         -           -         -           161.06         -           -         27.07           5.75         -           2020-21         Provisions           72.         1.           0.         0.   | 2 Months         Months           76.85         191.98           -         -           324.48         232.78           -         48.11           10.24         87.03           10.27         85.38           31 days -         2 -3           2 Months         Months           48.50         83.42           -         -           115.41         233.92           24.95         104.12           26.74         56.96           16.59         18.97           n made which have         -           07         6.51           55         1.41           19         6.01           03         -           -         -           25         -           15         2.00  
  | Months         Months         y           248.17         588.69         1,           -         -         -           307.99         83.64         -           -         -         -           34.54         1.37         -           63.18         91.44         -           X         Months         Months         y           263.00         607.86         1,         -           -         21.00         8         -           240.94         340.29         -         -           88.80         14.62         1         1           100.5         49.47         -         2           80.70         180.75         2         -           been relied upon by the         -         -         -           -         -         -         -         -           -         -         0.0         -         -           -         -         -         -         -   
   | years         years         years           088.86         116.53         -           200.81         16.35         -           82.60         393.49         14           -         -         -           159.06         1.63         -           159.06         1.63         -           159.06         1.63         -           159.06         1.63         -           159.06         1.63         -           152.70         176.38         0           80.00         -         -           42.25         103.73         19           114.17         152.10         17           -         -         14           257.99         6.25         -           : auditors.         -         -           2019-20         -         -           f         Provisions         -           e)         -         -           55         29.71         -           63         47.09         -           95         0.18         -           03         0.01         -           -         -  | er 5<br>ars<br>0.54<br>2,429.91<br>- 80.00<br>4.63<br>1,482.80<br>1.85<br>684.60<br>4.26<br>454.51<br>0.05<br>443.90<br>(Rs. In crore)<br>er 5<br>Total<br>ars<br>54<br>2,640.72<br>- 101.00<br>.22<br>1,579.80<br>5.27<br>744.60<br>.75<br>517.37<br>- 620.45<br>(Rs. in crore)<br>(Rs. in crore)<br>(Rs. in crore)<br>(Rs. in crore)<br>- 101.00<br>.22<br>1,579.80<br>5.27<br>744.60<br>.27<br>547.37<br>- 620.45<br>(39.46)<br>3.77<br>0.02<br><br>- 6.59   | repc           Sec:           undd           (@)           (#)           11.           Cate           (i)           (iii)           (iiii)           (iiii)           (iii)   | urities purchased<br>er reverse repos<br>Minimum outstandir<br>were outstanding.<br>Average is based on<br>Lending to Sensit<br>(A) Exposure to R<br>egory<br>Direct exposure (*<br>Residential Mortga<br>Lending fully secu<br>on residential Mortga<br>Lending fully secu<br>on residential prop<br>occupied by the bo<br>- of which individu<br>for inclusions in pr<br>Commercial Real<br>Investments in Mc<br>(MBS) and other s<br>a. Residential<br>b. Commercial
Rea<br>Indirect Exposure<br>Fund based and n<br>on National Housi<br>Housing Finance of<br>Total Exposure to<br>real estate develop<br>development.   | ng is cons<br>transactic<br>ive Secto<br>Real Estat<br>")<br>ages –<br>irred by m<br>berty that<br>orrower o<br>al housin<br>riority sec<br>Estate –<br>ortgage B<br>securities<br>eal Estate<br>consider of the<br>constant<br>on-fund t<br>ng Bank i<br>Companie<br>o Real Estate<br>estate. Ho<br>sestate. Ho<br>setate. Ho<br>setate constant<br>companie do<br>o Real Estate   | 1.84<br>idered only for<br>ons outstandir<br>ors<br>te Sector<br>ortgages<br>is or will be<br>or that is rentu<br>g loans eligit<br>tor advances<br>acked Secur<br>exposure -<br>based exposi<br>(NHB) and<br>es (HFCs).<br>state Sector<br>pased on coll<br>owever, thes<br>tor since neit  | 515.38  or those days  r those   | 125.16<br>when such<br>65/366 day<br>(F<br>0-21<br>17.04<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>- | 372.13<br>transactions<br>s as relevant.<br><b>8. in crore)</b><br>2019-20<br><br><br><br><br><br><br><br><br><br><br><br><br>  |
| ed     a,     I     I     I       a,     I     I     I     I       b     I     I     I     I       b     I     I     I     I       c     I     I     I     I       c     I     I     I     I       c     I     I     I     I       c     I     I     I     I       c     I     I     I     I       c     I     I     I     I       c     I     I     I     I       c     I     I     I     I   | Depositi<br>Borrowii<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Core   | Maturity Profile         ings         ings         & Advances         inents         incurrency assets         incurrency liabilities         at March 31, 2020         Maturity Profile         iss         ings         & Advances         ings         & Advances         ings         & Advances         ings         & Advances         ingth         ingth         & Advances         ingth         ingth         B advances         ingth         ingth         B advances         information, certa         Movement in Non-Performing a         Particulars         g balance         itions         poveries         radations         nical/Prudential Write-offs   
   | 7.81<br>0.35<br>74.57<br>1.55<br>1 day<br>7.18<br>199.77<br>95.89<br>27.54<br>4dvances:<br>Gross N  
   
   | days<br>45.09<br>-<br>113.49<br>7.99<br>190.33<br>8.85<br>2-7<br>days<br>142.32<br>-<br>91.31<br>-<br>211.92<br>14.90<br>tes and a<br>:<br>NPA (net<br>in suspe  | days           45.72           -           49.42           10.56           10.96           11.94           8-14           days           37.08           -           31.90           69.57           24.52           11.01           assumption           78.65           3.00           6.21           0.03           -           61.25   | days         2           19.67         -           108.86         -           31.21         10.55           101.55         -           101.55         -           102.74         -           121.74         -           161.06         -           -         27.07           5.75         -           2020-21         Provisions           Provisions         -           0.         0.           0.         0.   | 2 Months         Months           76.85         191.98           -         -           324.48         232.78           -         48.11           10.24         87.03           10.27         85.38           31 days -         2 -3           2 Months         Months           48.50         83.42           -         -           115.41         233.92           24.95         104.12           26.74         56.96           16.59         18.97           n made which have         Net NPA           07         6.51           55         1.44           19         6.01           03         -           -         -   
  | Months         Months<   
  | years         years         years           088.86         116.53         -           200.81         16.35         -           82.60         393.49         14           -         -         -           159.06         1.63         -           159.06         1.63         -           159.06         1.63         -           159.06         1.63         -           159.06         1.63         -           152.70         176.38         0           80.00         -         -           42.25         103.73         19           114.17         152.10         17           -         -         14           257.99         6.25         -           : auditors.         -         -           2019-20         -         -           f         Provisions         -           e)         -         -           55         29.71         -           63         47.09         -           95         0.18         -           03         0.01         -           -         -  | er 5<br>ars<br>0.54<br>2,429.91<br>- 80.00<br>4.63<br>1,482.80<br>1.85<br>684.60<br>4.26<br>454.51<br>0.05<br>443.90<br>(Rs. In crore)<br>er 5<br>Total<br>ars<br>54<br>2,640.72<br>- 101.00<br>.22<br>1,579.80<br>5.27<br>744.60<br>.22<br>1,579.80<br>6.27<br>744.60<br>.75<br>517.37<br>- 620.45<br>(Rs. in crore)<br>Rs. in crore)<br>Net NPA<br>49.84<br>(39.46)<br>3.77<br>0.02<br>   | repc           Sec:           undd           (@)           (#)           11.           Cate           (i)           (iii)           (iiii)           (iiii)           (iii)           (iiii)           (iiii) | urities purchased<br>er reverse repos<br>Minimum outstandir<br>were outstanding.<br>Average is based on<br>Lending to Sensit<br>(A) Exposure to R<br>egory<br>Direct exposure (*<br>Residential Mortga<br>Lending fully secu<br>on residential Mortga<br>Lending fully secu<br>on residential prop<br>occupied by the bi-<br>o for which individu<br>for inclusions in pr<br>Commercial Real<br>Investments in Mc<br>(MBS) and other s<br>a. Residential<br>b. Commercial Real<br>Indirect Exposure<br>Fund based and n<br>on National Housi<br>Housing Finance (<br>Total Exposure to<br>exposure to real e<br>real estate develop<br>development.<br>(B) Exposure to C   
  | ng is cons<br>transactic<br>ive Secto<br>Real Estat<br>")<br>ages –<br>irred by m<br>berty that<br>orrower o<br>al housin<br>riority sec<br>Estate –<br>ortgage B<br>securities<br>eal Estate<br>consider of the<br>constant<br>on-fund t<br>ng Bank i<br>Companie<br>o Real Estate<br>estate. Ho<br>sestate. Ho<br>setate. Ho<br>setate constant<br>companie do<br>o Real Estate   | 1.84<br>idered only for<br>ons outstandir<br>ors<br>te Sector<br>ortgages<br>is or will be<br>or that is rentu<br>g loans eligit<br>tor advances<br>acked Secur<br>exposure -<br>based exposi<br>(NHB) and<br>es (HFCs).<br>state Sector<br>pased on coll<br>owever, thes<br>tor since neit  | 515.38  or those days  r those days  ag divided by 3  2020  ed  dole  s  ities  ures  ateral securit  e exposures  ither the borr  c credit facilit  | 125.16<br>when such<br>65/366 day<br>(F<br>0-21<br>17.04<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>- | 372.13<br>transactions<br>s as relevant.<br><b>8. in crore)</b><br>2019-20<br><br><br><br><br><br><br><br><br><br><br><br><br>  |
| ed ses t, t t t t t t t t t t t t t t t t t t  | Depositi<br>Borrowii<br>coans &<br>Foreign<br>Coreign<br>As a<br>Depositi<br>Borrowii<br>coans &<br>nvestm<br>Foreign<br>compu<br>A) N<br>Depening<br>+) Addi<br>-) Reccc<br>-) Upgr<br>-)Techr<br>-)Other<br>Closing<br>Ress: FI<br>Vet Clos   | Maturity Profile         ings         ings         & Advances         inents         incurrency assets         incurrency liabilities         at March 31, 2020         Maturity Profile         iss         ings         & Advances         ings         & Advances         ings         & Advances         ings         & Advances         ingth         ingth         & Advances         ingth         ingth         B datances         itions         poveries         radations         inical/Prudential Write-offs         ibalance         loating Provision (**)         sing balance  
   | 7.81       0.35       74.57       1.55       1       74.57       1.55       1       7.18       1       97.7       95.89       2       27.54       -       95.89       27.54       -       Gross N       interest i       -    -   
   
   | days<br>45.09<br>-<br>113.49<br>7.99<br>190.33<br>8.85<br>2-7<br>days<br>142.32<br>-<br>91.31<br>-<br>211.92<br>14.90<br>tes and a<br>:<br>NPA (net<br>in suspe  | days           45.72           -           49.42           10.56           10.96           11.94           8-14           days           37.08           -           31.90           69.57           24.52           11.01           assumption           78.65           3.00           6.21           0.03           -           61.25           14.16   | days         2           19.67         -           108.86         -           31.21         10.55           101.55         -           101.55         -           102.74         -           121.74         -           -         -           161.06         -           -         27.07           5.75         -           2020-21         Provisions           Provisions         -           -         1.           0.         0.           -         -  | 2 Months         Months           76.85         191.98           -         -           324.48         232.78           -         48.11           10.24         87.03           10.27         85.38           31 days -         2 -3           2 Months         Months           48.50         83.42           -         -           115.41         233.92           24.95         104.12           26.74         56.96           16.59         18.97           n made which have         Net NPA           07         6.55           55         1.44           19         6.02           03         -           -         -           15         2.0°           15         2.0°           10.09         0.99  
  | Months         Months         y           248.17         588.69         1,           -         -         -           307.99         83.64         -           -         -         -           34.54         1.37         -           63.18         91.44         -           X         Months         Months         y           263.00         607.86         1,         -           -         21.00         8         2           240.94         340.29         4           88.80         14.62         1           10.05         49.47         2           80.70         180.75         2           been relied upon by the         -           Gross NPA (net of interest in suspensed)         -           2         3.5           -         -         0.0           -         -         -           -         -         -  
   | years         years         years           088.86         116.53         -           200.81         16.35         -           82.60         393.49         14           -         -         -           159.06         1.63         -           159.06         1.63         -           159.06         1.63         -           159.06         1.63         -           159.06         1.63         -           159.06         1.63         -           159.06         1.63         -           years         years         years           years         years         years           years         years         years           152.70         176.38         0           80.00         -         -           42.25         103.73         19           114.17         152.10         17           -         -         14           257.99         6.25         -           * auditors.         -         -           55         29.71         -           63         47.09         -           95   | er 5<br>ars<br>0.54<br>2,429.91<br>- 80.00<br>4.63<br>1,482.80<br>1.85<br>684.60<br>4.26<br>454.51<br>0.05<br>443.90<br>(Rs. In crore)<br>er 5<br>Total<br>ars<br>54<br>2,640.72<br>- 101.00<br>.22<br>1,579.80<br>620.45<br>(Rs. in crore)<br>(Rs. in crore)<br>(Rs. in crore)<br>(Rs. in crore)<br>Net NPA<br>49.84<br>(39.46)<br>3.77<br>0.02<br>-<br>-<br>6.59<br>1.05<br>5.54  | repc           Sec:           undd           (@)           (#)           11.           Cate           (i)           (iii)           (iiii)           (iiii)           (iii)           (iiii)           (iiii) | urities purchased<br>er reverse repos<br>Minimum outstandir<br>were outstanding.<br>Average is based on<br>Lending to Sensit<br>(A) Exposure to R<br>egory<br>Direct exposure (*<br>Residential Mortga<br>Lending fully secu<br>on residential Mortga<br>Lending fully secu<br>on residential prop<br>occupied by the bo<br>- of which individu<br>for inclusions in pr<br>Commercial Real<br>Investments in Mc<br>(MBS) and other
s<br>a. Residential<br>b. Commercial Rea<br>Indirect Exposure<br>Fund based and n<br>on National Housi<br>Housing Finance of<br>Total Exposure to<br>real estate develop<br>development.   | ng is cons<br>transactic<br>ive Secto<br>Real Estat<br>")<br>ages –<br>irred by m<br>berty that<br>orrower o<br>al housin<br>riority sec<br>Estate –<br>ortgage B<br>securities<br>eal Estate<br>consider of the<br>constant<br>on-fund t<br>ng Bank i<br>Companie<br>o Real Estate<br>estate. Ho<br>sestate. Ho<br>setate. Ho<br>setate constant<br>companie do<br>o Real Estate   | 1.84<br>idered only for<br>ons outstandir<br>ors<br>te Sector<br>ortgages<br>is or will be<br>or that is rentu<br>g loans eligit<br>tor advances<br>acked Secur<br>exposure -<br>based exposi<br>(NHB) and<br>es (HFCs).<br>state Sector<br>pased on coll<br>owever, thes<br>tor since neit  | 515.38  or those days  r those   | 125.16<br>when such<br>65/366 day<br>(F<br>0-21<br>17.04<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>- | 372.13<br>transactions<br>s as relevant.<br><b>8. in crore)</b><br>2019-20<br><br><br><br><br><br><br><br><br><br><br><br><br>  |
| ed   | Depositi<br>Borrowii<br>coans &<br>Foreign<br>Coreign<br>Coans &<br>Nestm<br>Foreign<br>Coreign<br>Compu<br>A) N<br>Depositi<br>Compu<br>A) N<br>Depositi<br>Compu<br>A) N<br>Compu<br>Compu<br>A) N<br>Compu<br>Compu<br>A) N<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu<br>Compu | Maturity Profile         ings         ings         Advances         nents         currency assets         currency liabilities         at March 31, 2020         Maturity Profile         is         at March 31, 2020         Maturity Profile         is         ings         & Advances         nents         is         g balance         is         is         is         is   
  | 7.81<br>0.35<br>74.57<br>1.55<br>1 day<br>7.18<br>1 99.77<br>95.89<br>27.54<br>4dvances:<br>Gross N<br>interest i<br>Gross N<br>interest i<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0  
   
  | days<br>45.09<br>-<br>113.49<br>7.99<br>190.33<br>8.85<br>2-7<br>days<br>142.32<br>-<br>91.31<br>-<br>211.92<br>14.90<br>tes and a<br>:<br>NPA (net<br>in suspe  | days           45.72           -           49.42           10.56           10.96           11.94           8-14           days           37.08           -           31.90           69.57           24.52           11.01           assumption           78.65           3.00           6.21           0.03           -           61.25           14.16   | days         2           19.67         -           108.86         -           31.21         10.55           101.55         -           101.55         -           102.74         -           121.74         -           -         -           161.06         -           -         27.07           5.75         -           2020-21         Provisions           Provisions         -           -         1.           0.         0.           -         -  | 2 Months         Months           76.85         191.98           -         -           324.48         232.78           -         48.11           10.24         87.03           10.27         85.38           31 days -         2 -3           2 Months         Months           48.50         83.42           -         -           115.41         233.92           24.95         104.12           26.74         56.96           16.59         18.97           n made which have         Net NPA           07         6.55           55         1.44           19         6.02           03         -           -         -           15         2.0°           15         2.0°           10.09         0.99   
   | Months         Months         y           248.17         588.69         1,           -         -         -           307.99         83.64         -           -         -         -           34.54         1.37         -           63.18         91.44         -           X         Months         Months         y           263.00         607.86         1,         -           -         21.00         8         2           240.94         340.29         4           88.80         14.62         1           10.05         49.47         2           80.70         180.75         2           been relied upon by the         -           Gross NPA (net of interest in suspensed)         -           2         3.5           -         -         0.0           -         -         -           -         -         -   
  | years         years         years           088.86         116.53         -           200.81         16.35         -           82.60         393.49         14           -         -         -           159.06         1.63         -           159.06         1.63         -           159.06         1.63         -           159.06         1.63         -           159.06         1.63         -           159.06         1.63         -           159.06         1.63         -           years         years         years           years         years         years           years         years         years           152.70         176.38         0           80.00         -         -           42.25         103.73         19           114.17         152.10         17           -         -         14           257.99         6.25         -           * auditors.         -         -           55         29.71         -           63         47.09         -           95   | er 5<br>ars<br>0.54<br>2,429.91<br>- 80.00<br>4.63<br>1,482.80<br>1.85<br>684.60<br>4.26<br>454.51<br>0.05<br>443.90<br>(Rs. In crore)<br>er 5<br>Total<br>ars<br>54<br>2,640.72<br>- 101.00<br>.22<br>1,579.80<br>620.45<br>(Rs. in crore)<br>(Rs. in crore)<br>(Rs. in crore)<br>(Rs. in crore)<br>Net NPA<br>49.84<br>(39.46)<br>3.77<br>0.02<br>-<br>-<br>6.59<br>1.05<br>5.54  | repc           Sec:           undd           (@)           (#)           11.           Cate           A           (i)           (iii)           (iiii)           (iii)           (iii)  <     | urities purchased<br>er reverse repos<br>Minimum outstandir<br>were outstanding.<br>Average is based on<br>Lending to Sensit<br>(A) Exposure to R<br>egory<br>Direct exposure (*<br>Residential Mortga<br>Lending fully secu<br>on residential Mortga<br>Lending fully secu<br>on residential Mortga<br>Lending fully secu<br>on residential mortga<br>- of which individu<br>for inclusions in pr<br>Commercial Real<br>Investments in Mc<br>(MBS) and other s<br>a. Residential<br>b. Commercial Real<br>Indirect Exposure<br>Fund based and n<br>on National Housis<br>Housing Finance (<br>Total Exposure to<br>exposure to real ereal<br>estate develop<br>development.<br>(B) Exposure to C<br>Particulars   
  | ng is cons<br>transactic<br>ive Secto<br>Real Estat<br>()<br>ages –<br>ired by m<br>berty that<br>orrower o<br>ral housin<br>riority sec<br>Estate –<br>ortgage B<br>securities<br>ral Estate<br>non-fund t<br>ng Bank k<br>Companie<br>o Real Est<br>anding is t<br>estate. Ho<br>state sec<br>pment ac<br>capital Ma  | 1.84<br>idered only for<br>ons outstandir<br>ors<br>te Sector<br>ortgages<br>is or will be<br>or that is rentri<br>g loans eligit<br>tor advances<br>acked Secur<br>exposure -<br>based exposi<br>(NHB) and<br>es (HFCs).<br>state Sector<br>based on coll<br>owever, thes<br>tor since nei-<br>tivity nor the<br>arket<br>hares, conver   | 515.38       or those days       ag divided by 3       ag divided by 3       ed       ole       s       ities       ateral securit       exposures       ither the borre       e credit facilit       2020       tible   | 125.16<br>when such<br>65/366 day<br>(F<br>0-21<br>17.04<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>- | 372.13<br>transactions<br>s as relevant.<br><b>8. in crore)</b><br>2019-20<br><br><br><br><br><br><br><br><br><br><br><br><br>  |
| ed set set in a set of the set of | Depositi<br>Sorrowi<br>orange<br>Soreign<br>As a<br>Depositi<br>Sorrowi<br>orange<br>Depositi<br>Sorrowi<br>orange<br>Sorrowi<br>orange<br>Corpositi<br>Sorrowi<br>orange<br>Sorrowi<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreig  | Maturity Profile         ings         ings         & Advances         ients         icurrency assets         icurrency liabilities         at March 31, 2020         Maturity Profile         is         ings         & Advances         ings         & Advances         ings         & Advances         ings         & Advances         ingthe above information, certa         Movement in Non-Performing a         Particulars         g balance         itions         overies         radations         nical/Prudential Write-offs         balance         loating Provision (**)         sing balance         coordance with RBI circular no.         vision' the Bank has two options         ducting the existing floating provi  
  | 7.81       0.35       74.57       1.55       1       74.57       1.55       1       1.55       1       1.55       1       1.55       1       1.55       1       1.55       1.55       1.55       1.55       2.7.18       1       95.89       2       27.54       1       Advances:       Gross N       interest i       . <td< td=""><td>days<br/>45.09<br/>-<br/>113.49<br/>7.99<br/>190.33<br/>8.85<br/>2-7<br/>days<br/>142.32<br/>-<br/>91.31<br/>-<br/>211.92<br/>14.90<br/>tes and a<br/>:<br/>NPA (net<br/>in suspent<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.00<br/>0.000<br/>0.00<br/>0.00<br/>0.00<br/>0.000<br/>0.000<br/>0.000<br/>0.000<br/>0.000<br/>0.000<br/>0.000<br/>0.000<br/>0.000<br/>0.000<br/>0.000<br/>0.000<br/>0.000<br/>0.000<br/>0.000<br/>0.000<br/>0.000<br/>0.000<br/>0.000<br/>0.000<br/>0.000<br/>0.000<br/>0.000<br/>0.000<br/>0.000<br/>0.000<br/>0.000<br/>0.000<br/>0.000<br/>0.000<br/>0.000<br/>0.000<br/>0.000<br/>0.000<br/>0.000<br/>0.000<br/>0.000<br/>0.000<br/>0.0000<br/>0.000<br/>0.000<br/>0.000<br/>0.000<br/>0.0000<br/>0.0000<br/>0.0000<br/>0.0000<br/>0.0000<br/>0.0000<br/>0.0000<br/>0.0000<br/>0.0000<br/>0.0000<br/>0.0000<br/>0.0000<br/>0.0000<br/>0.0000<br/>0.0000<br/>0.00000<br/>0.0000<br/>0.0000<br/>0.0000<br/>0.0000<br/>0.0000<br/>0.0000<br/>0.0000<br/>0.0</td><td>days           45.72           -           49.42           10.56           10.96           11.94           8-14           days           37.08           -          
31.90           69.57           24.52           11.01           assumptic           -           78.65           3.00           6.21           0.03           -           61.25           14.16           -           89/21.04</td><td>days         2           19.67         -           108.86         -           31.21         10.55           110.55         -           101.55         -           110.55         -           110.55         -           110.55         -           110.55         -           110.55         -           110.74         -           -         -           110.06         -           27.07         5.75           5.75         -           2020-21         -           Provisions         -           72.         1.           0.         0.           0.         -           -         -           -         -           -         -           -         -           -         -           -         -           -         -           -         -           -         -           -         -           -         -           -         -           -         -</td><td>2 Months         Months           76.85         191.98           -         -           324.48         232.78           -         48.11           10.24         87.03           10.27         85.38           31 days -         2 -3           2 Months         Months           48.50         83.42           -         -           115.41         233.92           24.95         104.12           26.74         56.96           16.59         18.97           n made which have         -           07         6.55           141         9           03         -           -         -           19         6.00           03         -           -         -           15         2.0°           10.04         0.90           6 dated June 22, 2         2           PAs or         -</td><td>Months         Months         Months&lt;</td><td>years         years         years           088.86         116.53         -           200.81         16.35         -           82.60         393.49         14           -         -         -           159.06         1.63         -           159.06         1.63         -           159.06         1.63         -           159.06         1.63         -           159.06         1.63         -           159.06         1.63         -           159.06         1.63         -           years         years         years           years         years         years           years         years         years           152.70         176.38         0           80.00         -         -           42.25         103.73         19           114.17         152.10         17           -         -         14           257.99         6.25         -           * auditors.         -         -           55         29.71         -           63         47.09         -           95</td><td>er 5<br/>ars<br/>0.54<br/>2,429.91<br/>- 80.00<br/>4.63<br/>1,482.80<br/>1.85<br/>684.60<br/>4.26<br/>454.51<br/>0.05<br/>443.90<br/>(Rs. In crore)<br/>er 5<br/>Total<br/>ars<br/>54<br/>2,640.72<br/>- 101.00<br/>.22<br/>1,579.80<br/>620.45<br/>(Rs. in crore)<br/>(Rs. in crore)<br/>(Rs. in crore)<br/>(Rs. in crore)<br/>Net NPA<br/>49.84<br/>(39.46)<br/>3.77<br/>0.02<br/>-<br/>-<br/>6.59<br/>1.05<br/>5.54</td><td>repc           Sec:           undd           (@)           (#)           11.           Cate           A           (i)           (iii)           (iiii)           (iii)           (iii)  &lt;</td><td>urities purchased<br/>er reverse repos<br/>Minimum outstandir<br/>were outstanding.<br/>Average is based on<br/>Lending to Sensit<br/>(A) Exposure to R<br/>egory<br/>Direct exposure (*<br/>Residential Mortga<br/>Lending fully secu<br/>on residential Mortga<br/>Lending fully secu<br/>on residential prop<br/>occupied by the br<br/>- of which individu<br/>for inclusions in pr<br/>Commercial Real<br/>Investments in Mc<br/>(MBS) and other s<br/>a. Residential<br/>b. Commercial Real<br/>Investments in Mc<br/>(MBS) and other s<br/>a. Residential<br/>b. Commercial Real<br/>Indirect Exposure<br/>Fund based and n<br/>on National Housi<br/>Housing Finance 0<br/>Total Exposure to<br/>exposure to real ex<br/>real estate develop<br/>development.<br/>(B) Exposure to C<br/>Particulars</td><td>ng is cons<br/>transactic<br/>ive Secto<br/>Real Estat<br/>()<br/>ages –<br/>ired by m<br/>corrower of<br/>al housin<br/>corrower of<br/>al housin<br/>corower of<br/>al housin<br/>corrower of<br/>al housin<br/>corrower of<br/>al housin<br/>coro</td><td>1.84<br/>idered only for<br/>ons outstandir<br/>ors<br/>te Sector<br/>ortgages<br/>is or will be<br/>or that is rentu<br/>g loans eligit<br/>tor advances<br/>acked Secur<br/>exposure -<br/>based expose<br/>(NHB) and<br/>es (HFCs).<br/>state Sector<br/>based on coll<br/>owever, thes<br/>itor since nei<br/>tivity nor the<br/>arket<br/>hares, conver</td><td>515.38  or those days  r those days  ag divided by 3  2020  ed  due  due  due  due  due  due  due</td><td>125.16<br/>when such<br/>65/366 day<br/>(F<br/>0-21<br/>17.04<br/>-<br/>-<br/>-<br/>-<br/>-<br/>-<br/>-<br/>-<br/>-<br/>-<br/>-<br/>-<br/>-<br/>-<br/>-<br/>-<br/>-<br/>-<br/>-</td><td>372.13<br/>transactions<br/>s as relevant.<br/><b>8. in crore)</b><br/>2019-20<br/><br/><br/><br/><br/><br/><br/><br/><br/><br/><br/><br/><br/></td></td<> | days<br>45.09<br>-<br>113.49<br>7.99<br>190.33<br>8.85<br>2-7<br>days<br>142.32<br>-<br>91.31<br>-<br>211.92<br>14.90<br>tes and a<br>:<br>NPA (net<br>in suspent<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.00<br>0.000<br>0.00<br>0.00<br>0.00<br>0.000<br>0.000<br>0.000<br>0.000<br>0.000<br>0.000<br>0.000<br>0.000<br>0.000<br>0.000<br>0.000<br>0.000<br>0.000<br>0.000<br>0.000<br>0.000<br>0.000<br>0.000<br>0.000<br>0.000<br>0.000<br>0.000<br>0.000<br>0.000<br>0.000<br>0.000<br>0.000<br>0.000<br>0.000<br>0.000<br>0.000<br>0.000<br>0.000<br>0.000<br>0.000<br>0.000<br>0.000<br>0.000<br>0.0000<br>0.000<br>0.000<br>0.000<br>0.000<br>0.0000<br>0.0000<br>0.0000<br>0.0000<br>0.0000<br>0.0000<br>0.0000<br>0.0000<br>0.0000<br>0.0000<br>0.0000<br>0.0000<br>0.0000<br>0.0000<br>0.0000<br>0.00000<br>0.0000<br>0.0000<br>0.0000<br>0.0000<br>0.0000<br>0.0000<br>0.0000<br>0.0 | days           45.72           -           49.42           10.56           10.96           11.94           8-14           days           37.08           -           31.90           69.57           24.52           11.01           assumptic           -           78.65           3.00           6.21           0.03           -           61.25           14.16           -           89/21.04   | days         2           19.67         -           108.86         -           31.21         10.55           110.55         -           101.55         -           110.55         -           110.55         -           110.55         -           110.55         -           110.55         -           110.74         -           -         -           110.06         -           27.07         5.75           5.75         -           2020-21         -           Provisions         -           72.         1.           0.         0.           0.         -           -         -           -         -           -         -           -         -           -         -           -         -           -         -           -         -           -         -           -         -           -         -           -         -           -         -   | 2 Months         Months           76.85         191.98           -         -           324.48         232.78           -         48.11           10.24         87.03           10.27         85.38           31 days -         2 -3           2 Months         Months           48.50         83.42           -         -           115.41         233.92           24.95         104.12           26.74         56.96           16.59         18.97           n made which have         -           07         6.55           141         9           03         -           -         -           19         6.00           03        
-           -         -           15         2.0°           10.04         0.90           6 dated June 22, 2         2           PAs or         -  | Months         Months<   
  | years         years         years           088.86         116.53         -           200.81         16.35         -           82.60         393.49         14           -         -         -           159.06         1.63         -           159.06         1.63         -           159.06         1.63         -           159.06         1.63         -           159.06         1.63         -           159.06         1.63         -           159.06         1.63         -           years         years         years           years         years         years           years         years         years           152.70         176.38         0           80.00         -         -           42.25         103.73         19           114.17         152.10         17           -         -         14           257.99         6.25         -           * auditors.         -         -           55         29.71         -           63         47.09         -           95   | er 5<br>ars<br>0.54<br>2,429.91<br>- 80.00<br>4.63<br>1,482.80<br>1.85<br>684.60<br>4.26<br>454.51<br>0.05<br>443.90<br>(Rs. In crore)<br>er 5<br>Total<br>ars<br>54<br>2,640.72<br>- 101.00<br>.22<br>1,579.80<br>620.45<br>(Rs. in crore)<br>(Rs. in crore)<br>(Rs. in crore)<br>(Rs. in crore)<br>Net NPA<br>49.84<br>(39.46)<br>3.77<br>0.02<br>-<br>-<br>6.59<br>1.05<br>5.54   
  | repc           Sec:           undd           (@)           (#)           11.           Cate           A           (i)           (iii)           (iiii)           (iii)           (iii)  <     | urities purchased<br>er reverse repos<br>Minimum outstandir<br>were outstanding.<br>Average is based on<br>Lending to Sensit<br>(A) Exposure to R<br>egory<br>Direct exposure (*<br>Residential Mortga<br>Lending fully secu<br>on residential Mortga<br>Lending fully secu<br>on residential prop<br>occupied by the br<br>- of which individu<br>for inclusions in pr<br>Commercial Real<br>Investments in Mc<br>(MBS) and other s<br>a. Residential<br>b. Commercial Real<br>Investments in Mc<br>(MBS) and other s<br>a. Residential<br>b. Commercial Real<br>Indirect Exposure<br>Fund based and n<br>on National Housi<br>Housing Finance 0<br>Total Exposure to<br>exposure to real ex<br>real estate develop<br>development.<br>(B) Exposure to C<br>Particulars  | ng is cons<br>transactic<br>ive Secto<br>Real Estat<br>()<br>ages –<br>ired by m<br>corrower of<br>al housin<br>corrower of<br>al housin<br>corower of<br>al housin<br>corrower of<br>al housin<br>corrower of<br>al housin<br>coro                                     | 1.84<br>idered only for<br>ons outstandir<br>ors<br>te Sector<br>ortgages<br>is or will be<br>or that is rentu<br>g loans eligit<br>tor advances<br>acked Secur<br>exposure -<br>based expose<br>(NHB) and<br>es (HFCs).<br>state Sector<br>based on coll<br>owever, thes<br>itor since nei<br>tivity nor the<br>arket<br>hares, conver  | 515.38  or those days  r those days  ag divided by 3  2020  ed  due  due  due  due  due  due  due  | 125.16<br>when such<br>65/366 day<br>(F<br>0-21<br>17.04<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>- | 372.13<br>transactions<br>s as relevant.<br><b>8. in crore)</b><br>2019-20<br><br><br><br><br><br><br><br><br><br><br><br><br>  |
| ed ess st.t. a, ",", st ed er "g e et s, e, ry et et in on in e te re d, tt d b)   | Depositi<br>Sorrowi<br>.coars &<br>nvestm<br>Toreign<br>Depositi<br>Sorrowi<br>.coars &<br>nvestm<br>Toreign<br>Comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.c  | Maturity Profile         ings         ings         Advances         ients         icurrency assets         icurrency liabilities         at March 31, 2020         Maturity Profile         is         ings         Advances         ients         icurrency assets         icurrency assets         icurrency liabilities         icurrency assets         icurrency liabilities         icurrency liabilities         icurrency assets         icurrency liabilities         icurrency assets         icurrency assets         icurrency liabilities         icurrency liabilities         icurrency liabilities         icurrency liabilities         icurrency liabilities         icurrency liabilities         g balanc   
   | 7.81       0.35       74.57       1.55       1       74.57       1.55       1       95.89       2       27.54       4dvances:       Gross N       interest i       1       0.35       0.35       0.35       1.55       1       199.77       95.89       2       7.54       Gross N       interest i       0 <t< td=""><td>days<br/>45.09<br/>-<br/>113.49<br/>7.99<br/>190.33<br/>8.85<br/>2-7<br/>days<br/>142.32<br/>-<br/>91.31<br/>-<br/>211.92<br/>14.90<br/>tes and a<br/>:<br/>NPA (net<br/>in suspent<br/>NPA (net<br/>in suspent)<br/>0.0.BP.BC.<br/>0.0.BP.BC.<br/>0.0.BP.BC.</td><td>days           45.72           -           49.42           10.56           10.96           11.94           8-14           days           37.08           -           31.90           69.57           24.52           11.01           assumptic           2           t of           snse)           78.65           3.00           6.21           0.03           -           14.16           89/21.04           PAs to arrall ceiling</td><td>days         2           19.67         -           108.86         -           31.21         10.55           10.55         -           110.65         -           10.55         -           110.65         -           110.65         -           121.74         -           161.06         -           27.07         5.75           5.75         -           2020-21         Provisions           72.         1.           0.         -           61.         -           4.048/2005-0         -           rrive at net N         g of 1.25% of</td><td>2 Months         Months           76.85         191.98           -         -           324.48         232.78           -         48.11           10.24         87.03           10.27         85.38           31 days -         2 -3           2
Months         Months           48.50         83.42           -         -           115.41         233.92           24.95         104.12           26.74         56.96           16.59         18.97           nn made which have         -           07         6.51           55         1.41           19         6.02           03         -           -         -           15         2.00           16         9.09           6 dated June 22, 2         2           PAs or         f total Risk Weighted</td><td>Months         Months         y           248.17         588.69         1,           -         -         -           307.99         83.64         -           -         -         -           34.54         1.37         -           63.18         91.44         -           X         Months         y           263.00         607.86         1,           -         -         21.00         8           240.94         340.29         4         -           240.94         340.29         4         -           88.80         14.62         1         10.05         49.47           80.70         180.75         2         -         -           been relied upon by the         -         -         -           Gross NPA (net of interest in suspenses)         -         -         -           2         3.5         -         -         -           -         -         -         4.5         -           -         -         -         -         -           -         -         -         -         -           2<td>years         years         years           088.86         116.53         -           200.81         16.35         -           82.60         393.49         14           -         -         -           159.06         1.63         -           159.06         1.63         -           159.06         1.63         -           159.06         1.63         -           159.06         1.63         -           159.06         1.63         -           159.06         1.63         -           years         years         years           years         years         years           years         years         years           152.70         176.38         0           80.00         -         -           42.25         103.73         19           114.17         152.10         17           -         -         14           257.99         6.25         -           * auditors.         -         -           55         29.71         -           63         47.09         -           95</td><td>er 5<br/>ars<br/>0.54<br/>2,429.91<br/>- 80.00<br/>4.63<br/>1,482.80<br/>1.85<br/>684.60<br/>4.26<br/>454.51<br/>0.05<br/>443.90<br/>(Rs. In crore)<br/>er 5<br/>Total<br/>ars<br/>54<br/>2,640.72<br/>- 101.00<br/>.22<br/>1,579.80<br/>620.45<br/>(Rs. in crore)<br/>(Rs. in crore)<br/>(Rs. in crore)<br/>(Rs. in crore)<br/>Net NPA<br/>49.84<br/>(39.46)<br/>3.77<br/>0.02<br/>-<br/>-<br/>6.59<br/>1.05<br/>5.54</td><td>repc           Sec:           undd           (@)           (#)           11.           Cate           A           (i)           (iii)           (iiii)           (iii)           (iii)  &lt;</td><td>urities purchased<br/>er reverse repos<br/>Minimum outstandir<br/>were outstanding.<br/>Average is based on<br/>Lending to Sensit<br/>(A) Exposure to R<br/>egory<br/>Direct exposure (*<br/>Residential Mortga<br/>Lending fully secu<br/>on residential Mortga<br/>Lending fully secu<br/>on residential Mortga<br/>Lending fully secu<br/>on residential mortga<br/>- of which individu<br/>for inclusions in pr<br/>Commercial Real<br/>Investments in Mc<br/>(MBS) and other s<br/>a. Residential<br/>b. Commercial Real<br/>Indirect Exposure<br/>Fund based and n<br/>on National Housis<br/>Housing Finance (<br/>Total Exposure to<br/>exposure to real ereal<br/>estate develop<br/>development.<br/>(B) Exposure to C<br/>Particulars</td><td>ng is cons<br/>transactic<br/>ive Secto<br/>Real Estat<br/>)<br/>ages –<br/>ired by m<br/>berty that<br/>orrower o<br/>al housin<br/>riority sec<br/>Estate –<br/>ortgage B<br/>securities<br/>al Estate –<br/>ortgage B<br/>securities<br/>al Estate –<br/>ortgage B<br/>securities<br/>al Estate –<br/>ortgage B<br/>securities<br/>companie<br/>o Real Estate<br/>companie<br/>o Real Estate<br/>companie<br/>o Real Estate<br/>ponent ac<br/>capital Ma</td><td>1.84<br/>idered only for<br/>ons outstandir<br/>ors<br/>te Sector<br/>ortgages<br/>is or will be<br/>or that is rentu<br/>g loans eligit<br/>tor advances<br/>acked Secur<br/>exposure -<br/>based exposs<br/>(NHB) and<br/>es (HFCs).<br/>state Sector<br/>based on coll<br/>owever, thes<br/>ctor since nei<br/>tivity nor the<br/>arket<br/>hares, conver<br/>funds the col</td><td>515.38  or those days  rg divided by 3  2020  ed  dole  s  ures  ateral securit e exposures ither the borr e credit facilit  2020  tible nnits rpus</td><td>125.16<br/>when such<br/>65/366 day<br/>(F<br/>0-21<br/>17.04<br/>-<br/>-<br/>-<br/>-<br/>-<br/>-<br/>-<br/>-<br/>-<br/>-<br/>-<br/>-<br/>-<br/>-<br/>-<br/>-<br/>-<br/>-<br/>-</td><td>372.13<br/>transactions<br/>s as relevant.<br/><b>Rs. in crore)</b><br/>2019-20<br/><br/><br/><br/><br/><br/><br/><br/><br/><br/><br/><br/><br/></td></td></t<>   
  | days<br>45.09<br>-<br>113.49<br>7.99<br>190.33<br>8.85<br>2-7<br>days<br>142.32<br>-<br>91.31<br>-<br>211.92<br>14.90<br>tes and a<br>:<br>NPA (net<br>in suspent<br>NPA (net<br>in suspent)<br>0.0.BP.BC.<br>0.0.BP.BC.<br>0.0.BP.BC.   | days           45.72           -           49.42           10.56           10.96           11.94           8-14           days           37.08           -           31.90           69.57           24.52           11.01           assumptic           2           t of           snse)           78.65           3.00           6.21           0.03           -           14.16           89/21.04           PAs to arrall ceiling  | days         2           19.67         -           108.86         -           31.21         10.55           10.55         -           110.65         -           10.55         -           110.65         -           110.65         -           121.74         -           161.06         -           27.07         5.75           5.75         -           2020-21         Provisions           72.         1.           0.         -           61.         -           4.048/2005-0         -           rrive at net N         g of 1.25% of   | 2 Months         Months           76.85         191.98           -         -           324.48         232.78           -         48.11           10.24         87.03           10.27         85.38           31 days -         2 -3           2 Months         Months           48.50         83.42           -         -           115.41         233.92           24.95         104.12           26.74         56.96           16.59         18.97           nn made which have         -           07         6.51           55         1.41           19         6.02           03         -           -         -           15         2.00           16         9.09           6 dated June 22, 2         2           PAs or         f total Risk Weighted   
   | Months         Months         y           248.17         588.69         1,           -         -         -           307.99         83.64         -           -         -         -           34.54         1.37         -           63.18         91.44         -           X         Months         y           263.00         607.86         1,           -         -         21.00         8           240.94         340.29         4         -           240.94         340.29         4         -           88.80         14.62         1         10.05         49.47           80.70         180.75         2         -         -           been relied upon by the         -         -         -           Gross NPA (net of interest in suspenses)         -         -         -           2         3.5         -         -         -           -         -         -         4.5         -           -         -         -         -         -           -         -         -         -         -           2 <td>years         years         years           088.86         116.53         -           200.81         16.35         -           82.60         393.49         14           -         -         -           159.06         1.63         -           159.06         1.63         -           159.06         1.63         -           159.06         1.63         -           159.06         1.63         -           159.06         1.63         -           159.06         1.63         -           years         years         years           years         years         years           years         years         years           152.70         176.38         0           80.00         -         -           42.25         103.73         19           114.17         152.10         17           -         -         14           257.99         6.25         -           * auditors.         -         -           55         29.71         -           63         47.09         -           95</td> <td>er 5<br/>ars<br/>0.54<br/>2,429.91<br/>- 80.00<br/>4.63<br/>1,482.80<br/>1.85<br/>684.60<br/>4.26<br/>454.51<br/>0.05<br/>443.90<br/>(Rs. In crore)<br/>er 5<br/>Total<br/>ars<br/>54<br/>2,640.72<br/>- 101.00<br/>.22<br/>1,579.80<br/>620.45<br/>(Rs. in crore)<br/>(Rs. in crore)<br/>(Rs. in crore)<br/>(Rs. in crore)<br/>Net NPA<br/>49.84<br/>(39.46)<br/>3.77<br/>0.02<br/>-<br/>-<br/>6.59<br/>1.05<br/>5.54</td> <td>repc           Sec:           undd           (@)           (#)           11.           Cate           A           (i)           (iii)           (iiii)           (iii)           (iii)  &lt;</td> <td>urities purchased<br/>er reverse repos<br/>Minimum outstandir<br/>were outstanding.<br/>Average is based on<br/>Lending to Sensit<br/>(A) Exposure to R<br/>egory<br/>Direct exposure (*<br/>Residential Mortga<br/>Lending fully secu<br/>on residential Mortga<br/>Lending fully secu<br/>on residential Mortga<br/>Lending fully secu<br/>on residential mortga<br/>- of which individu<br/>for inclusions in pr<br/>Commercial Real<br/>Investments in Mc<br/>(MBS) and other s<br/>a. Residential<br/>b. Commercial Real<br/>Indirect Exposure<br/>Fund based and n<br/>on National Housis<br/>Housing Finance (<br/>Total Exposure to<br/>exposure to real ereal<br/>estate develop<br/>development.<br/>(B) Exposure to C<br/>Particulars</td> <td>ng is cons<br/>transactic<br/>ive Secto<br/>Real Estat<br/>)<br/>ages –<br/>ired by m<br/>berty that<br/>orrower o<br/>al housin<br/>riority sec<br/>Estate –<br/>ortgage B<br/>securities<br/>al Estate –<br/>ortgage B<br/>securities<br/>al Estate –<br/>ortgage B<br/>securities<br/>al Estate –<br/>ortgage B<br/>securities<br/>companie<br/>o Real Estate<br/>companie<br/>o Real Estate<br/>companie<br/>o Real Estate<br/>ponent ac<br/>capital Ma</td> <td>1.84<br/>idered only for<br/>ons outstandir<br/>ors<br/>te Sector<br/>ortgages<br/>is or will be<br/>or that is rentu<br/>g loans eligit<br/>tor advances<br/>acked Secur<br/>exposure -<br/>based exposs<br/>(NHB) and<br/>es (HFCs).<br/>state Sector<br/>based on coll<br/>owever, thes<br/>ctor since nei<br/>tivity nor the<br/>arket<br/>hares, conver<br/>funds the col</td> <td>515.38  or those days  rg divided by 3  2020  ed  dole  s  ures  ateral securit e exposures ither the borr e credit facilit  2020  tible nnits rpus</td> <td>125.16<br/>when such<br/>65/366 day<br/>(F<br/>0-21<br/>17.04<br/>-<br/>-<br/>-<br/>-<br/>-<br/>-<br/>-<br/>-<br/>-<br/>-<br/>-<br/>-<br/>-<br/>-<br/>-<br/>-<br/>-<br/>-<br/>-</td> <td>372.13<br/>transactions<br/>s as relevant.<br/><b>Rs. in crore)</b><br/>2019-20<br/><br/><br/><br/><br/><br/><br/><br/><br/><br/><br/><br/><br/></td>  
  | years         years         years           088.86         116.53         -           200.81         16.35         -           82.60         393.49         14           -         -         -           159.06         1.63         -           159.06         1.63         -           159.06         1.63         -           159.06         1.63         -           159.06         1.63         -           159.06         1.63         -           159.06         1.63         -           years         years         years           years         years         years           years         years         years           152.70         176.38         0           80.00         -         -           42.25         103.73         19           114.17         152.10         17           -         -         14           257.99         6.25         -           * auditors.         -         -           55         29.71         -           63         47.09         -           95   | er 5<br>ars<br>0.54<br>2,429.91<br>- 80.00<br>4.63<br>1,482.80<br>1.85<br>684.60<br>4.26<br>454.51<br>0.05<br>443.90<br>(Rs. In crore)<br>er 5<br>Total<br>ars<br>54<br>2,640.72<br>- 101.00<br>.22<br>1,579.80<br>620.45<br>(Rs. in crore)<br>(Rs. in crore)<br>(Rs. in crore)<br>(Rs. in crore)<br>Net NPA<br>49.84<br>(39.46)<br>3.77<br>0.02<br>-<br>-<br>6.59<br>1.05<br>5.54  | repc           Sec:           undd           (@)           (#)           11.           Cate           A           (i)           (iii)           (iiii)           (iii)           (iii)  <     | urities purchased<br>er reverse repos<br>Minimum outstandir<br>were outstanding.<br>Average is based on<br>Lending to Sensit<br>(A) Exposure to R<br>egory<br>Direct exposure (*<br>Residential Mortga<br>Lending fully secu<br>on residential Mortga<br>Lending fully secu<br>on residential Mortga<br>Lending fully secu<br>on residential mortga<br>- of which individu<br>for inclusions in pr<br>Commercial Real<br>Investments in Mc<br>(MBS) and other s<br>a. Residential<br>b. Commercial Real<br>Indirect Exposure<br>Fund based and n<br>on National Housis<br>Housing Finance (<br>Total Exposure to<br>exposure to real ereal<br>estate develop<br>development.<br>(B) Exposure to C<br>Particulars   
  | ng is cons<br>transactic<br>ive Secto<br>Real Estat<br>)<br>ages –<br>ired by m<br>berty that<br>orrower o<br>al housin<br>riority sec<br>Estate –<br>ortgage B<br>securities<br>al Estate –<br>ortgage B<br>securities<br>al Estate –<br>ortgage B<br>securities<br>al Estate –<br>ortgage B<br>securities<br>companie<br>o Real Estate<br>companie<br>o Real Estate<br>companie<br>o Real Estate<br>ponent ac<br>capital Ma   | 1.84<br>idered only for<br>ons outstandir<br>ors<br>te Sector<br>ortgages<br>is or will be<br>or that is rentu<br>g loans eligit<br>tor advances<br>acked Secur<br>exposure -<br>based exposs<br>(NHB) and<br>es (HFCs).<br>state Sector<br>based on coll<br>owever, thes<br>ctor since nei<br>tivity nor the<br>arket<br>hares, conver<br>funds the col   | 515.38  or those days  rg divided by 3  2020  ed  dole  s  ures  ateral securit e exposures ither the borr e credit facilit  2020  tible nnits rpus  | 125.16<br>when such<br>65/366 day<br>(F<br>0-21<br>17.04<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>- | 372.13<br>transactions<br>s as relevant.<br><b>Rs. in crore)</b><br>2019-20<br><br><br><br><br><br><br><br><br><br><br><br><br>   |
| ed ess t, a, ', ', st ed er g' ce et s, e, ry et et in on in et er ed, th d b)   | Depositi<br>Sorrowi<br>.coars &<br>nvestm<br>Toreign<br>Depositi<br>Sorrowi<br>.coars &<br>nvestm<br>Toreign<br>Comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.comput<br>.c  | Maturity Profile         ings         ings         & Advances         ients         icurrency assets         icurrency liabilities         at March 31, 2020         Maturity Profile         is         ings         & Advances         ings         & Advances         ings         & Advances         ings         & Advances         ingthe above information, certa         Movement in Non-Performing a         Particulars         g balance         itions         overies         radations         nical/Prudential Write-offs         balance         loating Provision (**)         sing balance         coordance with RBI circular no.         vision' the Bank has two options         ducting the existing floating provi   
   | 7.81       0.35       74.57       1.55       1       74.57       1.55       1       95.89       2       27.54       4dvances:       Gross N       interest i       1       0.35       0.35       0.35       1.55       1       199.77       95.89       2       7.54       Gross N       interest i       0 <t< td=""><td>days<br/>45.09<br/>-<br/>113.49<br/>7.99<br/>190.33<br/>8.85<br/>2-7<br/>days<br/>142.32<br/>-<br/>91.31<br/>-<br/>211.92<br/>14.90<br/>tes and a<br/>:<br/>NPA (net<br/>in suspent<br/>NPA (net<br/>in suspent)<br/>0.0.BP.BC.<br/>0.0.BP.BC.<br/>0.0.BP.BC.</td><td>days           45.72           -           49.42           10.56           10.96           11.94           8-14           days           37.08           -           31.90           69.57           24.52           11.01           assumptic           2           t of           snse)           78.65           3.00           6.21           0.03           -           14.16           89/21.04           PAs to arrall ceiling</td><td>days         2           19.67         -           108.86         -           31.21         10.55           10.55         -           110.65         -           10.55         -           110.65         -           110.65         -           121.74         -           161.06         -           27.07         5.75           5.75         -           2020-21         Provisions           72.         1.           0.         -           61.         -           4.048/2005-0        
-           rrive at net N         g of 1.25% of</td><td>2 Months         Months           76.85         191.98           -         -           324.48         232.78           -         48.11           10.24         87.03           10.27         85.38           31 days -         2 -3           2 Months         Months           48.50         83.42           -         -           115.41         233.92           24.95         104.12           26.74         56.96           16.59         18.97           nn made which have         -           07         6.51           55         1.41           19         6.02           03         -           -         -           15         2.00           16         9.09           6 dated June 22, 2         2           PAs or         f total Risk Weighted</td><td>Months         Months         y           248.17         588.69         1,           -         -         -           307.99         83.64         -           -         -         -           34.54         1.37         -           63.18         91.44         -           X         Months         y           263.00         607.86         1,           -         -         21.00         8           240.94         340.29         4         -           240.94         340.29         4         -           88.80         14.62         1         10.05         49.47           80.70         180.75         2         -         -           been relied upon by the         -         -         -           Gross NPA (net of interest in suspenses)         -         -         -           2         3.5         -         -         -           -         -         -         4.5         -           -         -         -         -         -           -         -         -         -         -           2<td>years         years         years           088.86         116.53         -           200.81         16.35         -           82.60         393.49         14           -         -         -           159.06         1.63         -           159.06         1.63         -           159.06         1.63         -           159.06         1.63         -           159.06         1.63         -           159.06         1.63         -           159.06         1.63         -           years         years         years           years         years         years           years         years         years           152.70         176.38         0           80.00         -         -           42.25         103.73         19           114.17         152.10         17           -         -         14           257.99         6.25         -           * auditors.         -         -           55         29.71         -           63         47.09         -           95</td><td>er 5<br/>ars<br/>0.54<br/>2,429.91<br/>- 80.00<br/>4.63<br/>1,482.80<br/>1.85<br/>684.60<br/>4.26<br/>454.51<br/>0.05<br/>443.90<br/>(Rs. In crore)<br/>er 5<br/>Total<br/>ars<br/>54<br/>2,640.72<br/>- 101.00<br/>.22<br/>1,579.80<br/>620.45<br/>(Rs. in crore)<br/>(Rs. in crore)<br/>(Rs. in crore)<br/>(Rs. in crore)<br/>Net NPA<br/>49.84<br/>(39.46)<br/>3.77<br/>0.02<br/>-<br/>-<br/>6.59<br/>1.05<br/>5.54</td><td>repc           Sec:           undd           (@)           (#)           11.           Cate           (i)           (iii)           (iiii)           (iiii)           (iii)           (iii)</td><td>urities purchased<br/>er reverse repos<br/>Minimum outstandir<br/>were outstanding.<br/>Average is based on<br/>Lending to Sensit<br/>(A) Exposure to R<br/>egory<br/>Direct exposure (*<br/>Residential Mortga<br/>Lending fully secu<br/>on residential prop<br/>occupied by the bu-<br/>of which individu<br/>for inclusions in pr<br/>Commercial Real<br/>Investments in Mc<br/>(MBS) and other s<br/>a. Residential<br/>b. Commercial Real<br/>Indirect Exposure<br/>Fund based and m<br/>on National Housi<br/>Housing Finance (<br/>Total Exposure to<br/>some cases the le<br/>of charge on real ereal<br/>exposure to real ereal ereal ereal<br/>exposure to real ereal ereal ereal ereal ereal ereal ereal ereal<br/>exposure to real ereal ereal ereal ereal ereal ereal ereal<br/>exposure to real ereal e</td><td>ng is cons<br/>transactic<br/>ive Secto<br/>Real Estat<br/>)<br/>ages –<br/>red by m<br/>perty that<br/>orrower o<br/>al housin<br/>riority sec<br/>Estate –<br/>ortgage B<br/>securities<br/>al Estate<br/>companie<br/>o Real Estate<br/>inding is b<br/>setate. Ho<br/>State sec<br/>poment ac<br/>Companie<br/>o Real Estate<br/>inding is b<br/>setate. Ho<br/>State sec<br/>poment ac<br/>Capital Ma</td><td>1.84<br/>idered only for<br/>ons outstandir<br/>ors<br/>te Sector<br/>ortgages<br/>is or will be<br/>or that is rentr<br/>g loans eligit<br/>itor advances<br/>acked Secur<br/>exposure -<br/>based exposi<br/>(NHB) and<br/>es (HFCs).<br/>state Sector<br/>based on coll<br/>owever, thes<br/>itor since nei<br/>tivity nor the<br/>arket<br/>hares, conver<br/>funds the con-<br/>rely investe</td><td>515.38  or those days  ag divided by 3  g divided by 3  control  g divided by 3  g divided by</td><td>125.16<br/>when such<br/>65/366 day<br/>(F<br/>0-21<br/>17.04<br/>-<br/>-<br/>-<br/>-<br/>-<br/>-<br/>-<br/>-<br/>-<br/>-<br/>-<br/>-<br/>-<br/>-<br/>-<br/>-<br/>-<br/>-<br/>-</td><td>372.13<br/>transactions<br/>s as relevant.<br/><b>8. in crore)</b><br/>2019-20<br/><br/><br/><br/><br/><br/><br/><br/><br/><br/><br/><br/><br/></td></td></t<>  | days<br>45.09<br>-<br>113.49<br>7.99<br>190.33<br>8.85<br>2-7<br>days<br>142.32<br>-<br>91.31<br>-<br>211.92<br>14.90<br>tes and a<br>:<br>NPA (net<br>in suspent<br>NPA (net<br>in suspent)<br>0.0.BP.BC.<br>0.0.BP.BC.<br>0.0.BP.BC.  
  | days           45.72           -           49.42           10.56           10.96           11.94           8-14           days           37.08           -           31.90           69.57           24.52           11.01           assumptic           2           t of           snse)           78.65           3.00           6.21           0.03           -           14.16           89/21.04           PAs to arrall ceiling  | days         2           19.67         -           108.86         -           31.21         10.55           10.55         -           110.65         -           10.55         -           110.65         -           110.65         -           121.74         -           161.06         -           27.07         5.75           5.75         -           2020-21         Provisions           72.         1.           0.         -           61.         -           4.048/2005-0         -           rrive at net N         g of 1.25% of   | 2 Months         Months           76.85         191.98           -         -           324.48         232.78           -         48.11           10.24         87.03           10.27         85.38           31 days -         2 -3           2 Months         Months           48.50         83.42           -         -           115.41         233.92           24.95         104.12           26.74         56.96           16.59         18.97           nn made which have         -           07         6.51           55         1.41           19         6.02           03         -           -         -           15         2.00           16         9.09           6 dated June 22, 2         2           PAs or         f total Risk Weighted   | Months         Months         y           248.17         588.69         1,           -         -         -           307.99         83.64         -           -         -         -           34.54         1.37         -           63.18         91.44         -           X         Months         y           263.00         607.86        
1,           -         -         21.00         8           240.94         340.29         4         -           240.94         340.29         4         -           88.80         14.62         1         10.05         49.47           80.70         180.75         2         -         -           been relied upon by the         -         -         -           Gross NPA (net of interest in suspenses)         -         -         -           2         3.5         -         -         -           -         -         -         4.5         -           -         -         -         -         -           -         -         -         -         -           2 <td>years         years         years           088.86         116.53         -           200.81         16.35         -           82.60         393.49         14           -         -         -           159.06         1.63         -           159.06         1.63         -           159.06         1.63         -           159.06         1.63         -           159.06         1.63         -           159.06         1.63         -           159.06         1.63         -           years         years         years           years         years         years           years         years         years           152.70         176.38         0           80.00         -         -           42.25         103.73         19           114.17         152.10         17           -         -         14           257.99         6.25         -           * auditors.         -         -           55         29.71         -           63         47.09         -           95</td> <td>er 5<br/>ars<br/>0.54<br/>2,429.91<br/>- 80.00<br/>4.63<br/>1,482.80<br/>1.85<br/>684.60<br/>4.26<br/>454.51<br/>0.05<br/>443.90<br/>(Rs. In crore)<br/>er 5<br/>Total<br/>ars<br/>54<br/>2,640.72<br/>- 101.00<br/>.22<br/>1,579.80<br/>620.45<br/>(Rs. in crore)<br/>(Rs. in crore)<br/>(Rs. in crore)<br/>(Rs. in crore)<br/>Net NPA<br/>49.84<br/>(39.46)<br/>3.77<br/>0.02<br/>-<br/>-<br/>6.59<br/>1.05<br/>5.54</td> <td>repc           Sec:           undd           (@)           (#)           11.           Cate           (i)           (iii)           (iiii)           (iiii)           (iii)           (iii)</td> <td>urities purchased<br/>er reverse repos<br/>Minimum outstandir<br/>were outstanding.<br/>Average is based on<br/>Lending to Sensit<br/>(A) Exposure to R<br/>egory<br/>Direct exposure (*<br/>Residential Mortga<br/>Lending fully secu<br/>on residential prop<br/>occupied by the bu-<br/>of which individu<br/>for inclusions in pr<br/>Commercial Real<br/>Investments in Mc<br/>(MBS) and other s<br/>a. Residential<br/>b. Commercial Real<br/>Indirect Exposure<br/>Fund based and m<br/>on National Housi<br/>Housing Finance (<br/>Total Exposure to<br/>some cases the le<br/>of charge on real ereal<br/>exposure to real ereal ereal ereal<br/>exposure to real ereal ereal ereal ereal ereal ereal ereal ereal<br/>exposure to real ereal ereal ereal ereal ereal ereal ereal<br/>exposure to real ereal e</td> <td>ng is cons<br/>transactic<br/>ive Secto<br/>Real Estat<br/>)<br/>ages –<br/>red by m<br/>perty that<br/>orrower o<br/>al housin<br/>riority sec<br/>Estate –<br/>ortgage B<br/>securities<br/>al Estate<br/>companie<br/>o Real Estate<br/>inding is b<br/>setate. Ho<br/>State sec<br/>poment ac<br/>Companie<br/>o Real Estate<br/>inding is b<br/>setate. Ho<br/>State sec<br/>poment ac<br/>Capital Ma</td> <td>1.84<br/>idered only for<br/>ons outstandir<br/>ors<br/>te Sector<br/>ortgages<br/>is or will be<br/>or that is rentr<br/>g loans eligit<br/>itor advances<br/>acked Secur<br/>exposure -<br/>based exposi<br/>(NHB) and<br/>es (HFCs).<br/>state Sector<br/>based on coll<br/>owever, thes<br/>itor since nei<br/>tivity nor the<br/>arket<br/>hares, conver<br/>funds the con-<br/>rely investe</td> <td>515.38  or those days  ag divided by 3  g divided by 3  control  g divided by 3  g divided by</td> <td>125.16<br/>when such<br/>65/366 day<br/>(F<br/>0-21<br/>17.04<br/>-<br/>-<br/>-<br/>-<br/>-<br/>-<br/>-<br/>-<br/>-<br/>-<br/>-<br/>-<br/>-<br/>-<br/>-<br/>-<br/>-<br/>-<br/>-</td> <td>372.13<br/>transactions<br/>s as relevant.<br/><b>8. in crore)</b><br/>2019-20<br/><br/><br/><br/><br/><br/><br/><br/><br/><br/><br/><br/><br/></td>   | years         years         years           088.86         116.53         -           200.81         16.35         -           82.60         393.49         14           -         -         -           159.06         1.63         -           159.06         1.63         -           159.06         1.63         -           159.06         1.63         -           159.06         1.63         -           159.06         1.63         -           159.06         1.63         -           years         years         years           years         years         years           years         years         years           152.70         176.38         0           80.00         -         -           42.25         103.73         19           114.17         152.10         17           -         -         14           257.99         6.25         -           * auditors.         -         -           55         29.71         -           63         47.09         -           95   | er 5<br>ars<br>0.54<br>2,429.91<br>- 80.00<br>4.63<br>1,482.80<br>1.85<br>684.60<br>4.26<br>454.51<br>0.05<br>443.90<br>(Rs. In crore)<br>er 5<br>Total<br>ars<br>54<br>2,640.72<br>- 101.00<br>.22<br>1,579.80<br>620.45<br>(Rs. in crore)<br>(Rs. in crore)<br>(Rs. in crore)<br>(Rs. in crore)<br>Net
NPA<br>49.84<br>(39.46)<br>3.77<br>0.02<br>-<br>-<br>6.59<br>1.05<br>5.54  | repc           Sec:           undd           (@)           (#)           11.           Cate           (i)           (iii)           (iiii)           (iiii)           (iii)   | urities purchased<br>er reverse repos<br>Minimum outstandir<br>were outstanding.<br>Average is based on<br>Lending to Sensit<br>(A) Exposure to R<br>egory<br>Direct exposure (*<br>Residential Mortga<br>Lending fully secu<br>on residential prop<br>occupied by the bu-<br>of which individu<br>for inclusions in pr<br>Commercial Real<br>Investments in Mc<br>(MBS) and other s<br>a. Residential<br>b. Commercial Real<br>Indirect Exposure<br>Fund based and m<br>on National Housi<br>Housing Finance (<br>Total Exposure to<br>some cases the le<br>of charge on real ereal<br>exposure to real ereal ereal ereal<br>exposure to real ereal ereal ereal ereal ereal ereal ereal ereal<br>exposure to real ereal ereal ereal ereal ereal ereal ereal<br>exposure to real ereal e  | ng is cons<br>transactic<br>ive Secto<br>Real Estat<br>)<br>ages –<br>red by m<br>perty that<br>orrower o<br>al housin<br>riority sec<br>Estate –<br>ortgage B<br>securities<br>al Estate<br>companie<br>o Real Estate<br>inding is b<br>setate. Ho<br>State sec<br>poment ac<br>Companie<br>o Real Estate<br>inding is b<br>setate. Ho<br>State sec<br>poment ac<br>Capital Ma   | 1.84<br>idered only for<br>ons outstandir<br>ors<br>te Sector<br>ortgages<br>is or will be<br>or that is rentr<br>g loans eligit<br>itor advances<br>acked Secur<br>exposure -<br>based exposi<br>(NHB) and<br>es (HFCs).<br>state Sector<br>based on coll<br>owever, thes<br>itor since nei<br>tivity nor the<br>arket<br>hares, conver<br>funds the con-<br>rely investe   | 515.38  or those days  ag divided by 3  g divided by 3  control  g divided by 3  g divided by  | 125.16<br>when such<br>65/366 day<br>(F<br>0-21<br>17.04<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>- | 372.13<br>transactions<br>s as relevant.<br><b>8. in crore)</b><br>2019-20<br><br><br><br><br><br><br><br><br><br><br><br><br>  |
| ed ess st, I I I I I I I I I I I I I I I I I I I   | Depositi<br>Sorrowi<br>orans &<br>oreign<br>Foreign<br>Depositi<br>Coreign<br>Coreign<br>Corrowi<br>Coreign<br>Corrowi<br>Coreign<br>Corrowi<br>Coreign<br>Corrowi<br>Coreign<br>Corrowi<br>Coreign<br>Corrowi<br>Coreign<br>Corrowi<br>Coreign<br>Corrowi<br>Coreign<br>Corrowi<br>Coreign<br>Corrowi<br>Coreign<br>Corrowi<br>Coreign<br>Corrowi<br>Corrowi<br>Coreign<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Co  | Maturity Profile         ings         ings         Advances         ients         icurrency assets         icurrency liabilities         at March 31, 2020         Maturity Profile         is         ings         Advances         ients         icurrency assets         icurrency assets         icurrency liabilities         icurrency assets         icurrency liabilities         icurrency liabilities         icurrency assets         icurrency liabilities         icurrency assets         icurrency assets         icurrency liabilities         icurrency liabilities         icurrency liabilities         icurrency liabilities         icurrency liabilities         icurrency liabilities         g balanc   
   | 7.81       0.35       -       0.35       -       74.57       1.55       1       -       1.55       1       -       1.55       1       -       1.55       1.55       1.55       1.55       1.55       1.55       1.55       1.55       1.55       1.99.77       95.89       2       27.54       Advances:       Gross I       interest i   
   
   | days<br>45.09<br>-<br>113.49<br>7.99<br>190.33<br>8.85<br>2-7<br>days<br>142.32<br>-<br>91.31<br>-<br>211.92<br>14.90<br>tes and a<br>:<br>NPA (new<br>in suspention of the substitution of the substitutio  | days           45.72           -           49.42           10.56           10.96           11.94           8-14           days           37.08           -           31.90           69.57           24.52           11.01           assumptic           2           t of           978.65           3.00           6.21           0.03           -           61.25           14.16           -           89/21.04           PAs to arrall ceiling g provision                     | days         2           19.67         -           108.86         -           31.21         10.55           10.55         -           110.65         -           10.55         -           110.65         -           110.65         -           121.74         -           161.06         -           27.07         5.75           5.75         -           2020-21         Provisions           72.         1.           0.         -           61.         -           4.048/2005-0         -           rrive at net N         g of 1.25% of   | 2 Months         Months           76.85         191.98           -         -           324.48         232.78           -         48.11           10.24         87.03           10.27         85.38           31 days -         2 -3           2 Months         Months           48.50         83.42           -         -           115.41         233.92           24.95         104.12           26.74         56.96           16.59         18.97           nn made which have         -           07         6.51           55         1.41           19         6.02           03         -           -         -           15         2.00           16         9.09           6 dated June 22, 2         2           PAs or         f total Risk Weighted  
  | Months         Months         y           248.17         588.69         1,           -         -         -           307.99         83.64         -           -         -         -           34.54         1.37         -           63.18         91.44         -           X         Months         y           263.00         607.86         1,           -         21.00         4           240.94         340.29         4           88.80         14.62         1           10.05         49.47         -           80.70         180.75         2           been relied upon by the         -           Gross NPA (net of interest in suspensed as 79.5         -           3         -         -           4         -         -           5         -         -           5         -         -           6         -         -           5         -         -           6         -         -           6         -         -           7.6         -         -  
   | years         years         years           088.86         116.53         -           200.81         16.35         -           82.60         393.49         14           -         -         -           159.06         1.63         -           159.06         1.63         -           159.06         1.63         -           159.06         1.63         -           159.06         1.63         -           159.06         1.63         -           159.06         1.63         -           years         years         years           years         years         years           years         years         years           152.70         176.38         0           80.00         -         -           42.25         103.73         19           114.17         152.10         17           -         -         14           257.99         6.25         -           * auditors.         -         -           55         29.71         -           63         47.09         -           95   | er 5<br>ars<br>0.54<br>2,429.91<br>- 80.00<br>4.63<br>1,482.80<br>1.85<br>684.60<br>4.26<br>454.51<br>0.05<br>443.90<br>(Rs. In crore)<br>er 5<br>Total<br>ars<br>54<br>2,640.72<br>- 101.00<br>.22<br>1,579.80<br>620.45<br>(Rs. in crore)<br>(Rs. in crore)<br>(Rs. in crore)<br>(Rs. in crore)<br>Net NPA<br>49.84<br>(39.46)<br>3.77<br>0.02<br>-<br>-<br>6.59<br>1.05<br>5.54  | repc           Sec:           undd           (@)           (#)           11.           Cate           A           (i)           (iii)           (iiii)           (iii)           (iii)  <     | urities purchased<br>er reverse repos<br>Minimum outstandir<br>were outstanding.<br>Average is based on<br>Lending to Sensit<br>(A) Exposure to R<br>egory<br>Direct exposure (*<br>Residential Mortga<br>Lending fully secu<br>on residential Mortga<br>Lending fully secu<br>on residential Mortga<br>Lending fully secu<br>on residential mortga<br>occupied by the bi-<br>of which individu<br>for inclusions in pr<br>Commercial Real<br>Investments in Mc<br>(MBS) and other s<br>a. Residential<br>b. Commercial Real<br>Investments in Mc<br>(MBS) and other s<br>a. Residential<br>b. Commercial Real<br>Indirect Exposure<br>Fund based and n<br>on National Housis<br>Housing Finance (<br>Total Exposure to C<br>Particulars<br>direct investment ir<br>bonds, convertib<br>of equity oriented<br>of which is not<br>corporate debt;<br>advances agai   | ng is cons<br>transactic<br>ive Secto<br>Real Estat<br>()<br>ages –<br>ired by m<br>berty that<br>orrower o<br>ral housin<br>riority sec<br>Estate –<br>ortgage B<br>securities<br>ral Estate –<br>ortgage B<br>securities<br>ral Estate
–<br>fortgage B<br>securities<br>rate ()<br>fortgage B<br>s | 1.84<br>idered only for<br>ons outstandir<br>ors<br>te Sector<br>ortgages<br>is or will be<br>or that is rentri-<br>g loans eligit<br>ctor advances<br>acked Secur<br>exposure -<br>based exposi-<br>(NHB) and<br>es (HFCs).<br>state Sector<br>based on coll<br>owever, thes<br>ctor since nei-<br>ctivity nor the<br>arket<br>hares, conver-<br>trures and u<br>funds the co-<br>rely investe<br>arcs / bond   | 515.38  or those days  ag divided by 3  g divi   | 125.16<br>when such<br>65/366 day<br>(F<br>0-21<br>17.04<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>- | 372.13<br>transactions<br>s as relevant.<br><b>8. in crore)</b><br>2019-20<br><br><br><br><br><br><br><br><br><br><br><br><br>  |
| edess, a, ",", steder "geet s, e, ry et et in n in he te red, nt nd er ng  | Depositi<br>Sorrowi<br>orans &<br>oreign<br>Foreign<br>Depositi<br>Coreign<br>Coreign<br>Corrowi<br>Coreign<br>Corrowi<br>Coreign<br>Corrowi<br>Coreign<br>Corrowi<br>Coreign<br>Corrowi<br>Coreign<br>Corrowi<br>Coreign<br>Corrowi<br>Coreign<br>Corrowi<br>Coreign<br>Corrowi<br>Coreign<br>Corrowi<br>Coreign<br>Corrowi<br>Coreign<br>Corrowi<br>Corrowi<br>Coreign<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Co  | Maturity Profile         ings         ings         Advances         ients         icurrency assets         icurrency liabilities         at March 31, 2020         Maturity Profile         is         ings         & Advances         ingthe above information, certa         Movement in Non-Performing and the above information, certa         Identified Provision (**)         ising balance         Ioating Provision (**)         ising balance         Ioating Provision (**)         sing balance         Ioating Provision (**)         sing balance         Ioating Provision (**)         sing balance   
   | 7.81       0.35       -       0.35       -       74.57       1.55       1       -       1.55       1       -       1.55       1       -       1.55       1.55       1.55       1.55       1.55       1.55       1.55       1.55       1.55       1.99.77       95.89       2       27.54       Advances:       Gross I       interest i   
   
   | days<br>45.09<br>-<br>113.49<br>7.99<br>190.33<br>8.85<br>2-7<br>days<br>142.32<br>-<br>91.31<br>-<br>211.92<br>14.90<br>tes and a<br>:<br>NPA (new<br>in suspention of the substrate of the substra  | days           45.72           -           49.42           10.56           10.96           11.94           8-14           days           37.08           -           31.90           69.57           24.52           11.01           assumptic           2           t of           978.65           3.00           6.21           0.03           -           61.25           14.16           99/21.04           PAs to ar           rall ceiling           90 provision           | days         2           19.67         -           108.86         -           31.21         10.55           10.55         -           110.65         -           10.55         -           110.65         -           110.65         -           121.74         -           161.06         -           27.07         5.75           5.75         -           2020-21         Provisions           72.         1.           0.         -           61.         -           4.048/2005-0         -           rrive at net N         g of 1.25% of   | 2 Months         Months           76.85         191.98           -         -           324.48         232.78           -         48.11           10.24         87.03           10.27         85.38           31 days -         2 -3           2 Months         Months           48.50         83.42           -         -           115.41         233.92           24.95         104.12           26.74         56.96           16.59         18.97           m made which have         -           07         6.53           55         1.44           19         6.00           03         -           -         -           15         2.0°           15         2.0°           15         2.0°           6 dated June 22, 2         PAs or           f total Risk Weighted uss NPAs to arrive at  
   | Months         Months         y           248.17         588.69         1,           -         -         -           307.99         83.64         -           -         -         -           34.54         1.37         -           63.18         91.44         -           X         Months         y           263.00         607.86         1,           -         21.00         4           240.94         340.29         4           88.80         14.62         1           10.05         49.47         -           80.70         180.75         2           been relied upon by the         -           Gross NPA (net of interest in suspensed as 79.5         -           3         -         -           4         -         -           5         -         -           5         -         -           6         -         -           5         -         -           6         -         -           6         -         -           7.6         -         -   
  | years         years         years           088.86         116.53         -           200.81         16.35         -           82.60         393.49         14           -         -         -           159.06         1.63         -           159.06         1.63         -           159.06         1.63         -           159.06         1.63         -           159.06         1.63         -           159.06         1.63         -           159.06         1.63         -           years         years         years           years         years         years           years         years         years           152.70         176.38         0           80.00         -         -           42.25         103.73         19           114.17         152.10         17           -         -         14           257.99         6.25         -           * auditors.         -         -           55         29.71         -           63         47.09         -           95   | er 5<br>ars<br>0.54<br>2,429.91<br>- 80.00<br>4.63<br>1,482.80<br>1.85<br>684.60<br>4.26<br>454.51<br>0.05<br>443.90<br>(Rs. In crore)<br>er 5<br>Total<br>ars<br>54<br>2,640.72<br>- 101.00<br>.22<br>1,579.80<br>620.45<br>(Rs. in crore)<br>(Rs. in crore)<br>(Rs. in crore)<br>(Rs. in crore)<br>Net NPA<br>49.84<br>(39.46)<br>3.77<br>0.02<br>-<br>-<br>6.59<br>1.05<br>5.54  | repc           Sec:           undd           (@)           (#)           11.           Cate           (i)           (iii)           (iiii)           (iiii)           (iii)   | urities purchased<br>er reverse repos<br>Minimum outstandir<br>were outstanding.<br>Average is based on<br>Lending to Sensit<br>(A) Exposure to R<br>egory<br>Direct exposure (*<br>Residential Mortga<br>Lending fully secu<br>on residential prop<br>occupied by the bi-<br>of which individu<br>for inclusions in pr<br>Commercial Real<br>Investments in Mc<br>(MBS) and other s<br>a. Residential<br>b. Commercial Real<br>Infured Exposure<br>Fund based and n<br>on National Housi<br>Housing Finance (<br>Total Exposure to<br>exposure to real ex-<br>real estate develop<br>development.<br>(B) Exposure to C<br>Particulars<br>direct investment ir<br>bonds, convertib<br>of equity oriented<br>of which is not<br>corporate debt;<br>advances agai<br>debentures or ott<br>basis to individual   | ng is cons<br>transactic<br>ive Secto<br>Real Estate<br>)<br>ages –<br>ired by m<br>perty that<br>orrower of<br>al housin<br>fority sec<br>Estate –<br>ortgage B<br>securities<br>al Estate –<br>ortgage B<br>securities<br>al Estate –<br>ortgage B<br>securities<br>al Estate –<br>ortgage B<br>securities<br>companie<br>o Real Estate<br>companie<br>o Real Estate<br>pont ac<br>companie<br>o Real Estate –<br>n equity sh<br>le deben<br>mutual f<br>exclusiv<br>nst sha<br>er secur<br>s for inve   
  | 1.84<br>idered only for<br>ons outstandir<br>ors<br>te Sector<br>ortgages<br>is or will be<br>or that is renter<br>g loans eligit<br>tor advances<br>acked Secur<br>exposure -<br>based expose<br>(NHB) and<br>esc (HFCs).<br>state Sector<br>based on coll<br>owever, thes<br>tor since neil<br>tivity nor the<br>arket<br>hares, conver<br>tures and u<br>funds the co-<br>rely investe<br>its or on c<br>isstment in shi  | 515.38         or those days         ng divided by 3         ag divided by 3         ed         ole         s         ures         ateral securit         e credit facilit         tible         initis         rpus         d in         ds /         lean         ares   | 125.16<br>when such<br>65/366 day<br>(F<br>0-21<br>17.04<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>- | 372.13<br>transactions<br>s as relevant.<br><b>Rs. in crore)</b><br>2019-20<br><br><br><br><br><br><br><br><br><br><br><br><br>   |
| ed set to the set of t | Depositi<br>Sorrowi<br>orans 8<br>nvestm<br>Toreign<br>Toreign<br>As a<br>Depositi<br>Sorrowi<br>orans 8<br>nvestm<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreign<br>Toreig  | Maturity Profile         ings         ings         Advances         ients         icurrency labilities         at March 31, 2020         Maturity Profile         is         ings         Advances         icurrency labilities         at March 31, 2020         Maturity Profile         is         ings         Advances         icurrency labilities         icurrency liabilities         idure batowe information, certa         Movement   
   | 7.81       0.35       -       0.35       -       74.57       1.55       1       1.55       1       1.55       1       1.55       1       1.55       1       1.55       1       1.55       1       1.55       1       1.55       1       99.77       95.89       2       27.54       -       95.89       2       27.54       -       95.89       2       27.54       -       95.89       2       27.54       -       -       95.89       2       27.54       -       Gross I       interest i       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -   <  
   | days<br>45.09<br>-<br>113.49<br>7.99<br>190.33<br>8.85<br>2-7<br>days<br>142.32<br>-<br>91.31<br>-<br>211.92<br>14.90<br>tes and a<br>:<br>NPA (new<br>in suspention of the substrate of the substra  | days           45.72           -           49.42           10.56           10.96           11.94
          8-14           days           37.90           -           31.90           69.57           24.52           11.01           assumption           2           t of           9.78.65           3.00           6.21           0.03           -           61.25           14.16           99/21.04           PAs to arrall ceiling of provision           ffs:           (I) | days         2           19.67         -           108.86         -           31.21         10.55           10.55         -           10.55         -           10.55         -           110.55         -           10.55         -           110.55         -           110.65         -           12.74         -           161.06         -           27.07         5.75           5.75         -           2020-21         Provisions           72.         1.           0.         -           61.         -           4.048/2005-0         -           rrive at net N         g of 1.25% of onos from Groups   | 2 Months         Months           76.85         191.98           -         -           324.48         232.78           -         48.11           10.24         87.03           10.27         85.38           31 days -         2 -3           2 Months         Months           48.50         83.42           -         -           115.41         233.92           24.95         104.12           26.74         56.96           16.59         18.97           m made which have         -           07         6.53           55         1.44           19         6.00           03         -           -         -           15         2.0°           15         2.0°           15         2.0°           6 dated June 22, 2         PAs or           f total Risk Weighted uss NPAs to arrive at  | Months         Months         y           248.17         588.69         1,           -         -         -           307.99         83.64         -           -         -         -           34.54         1.37         -           63.18         91.44         -           X         Months         y           263.00         607.86         1,           -         21.00         4           240.94         340.29         4           88.80         14.62         1           10.05         49.47         -           80.70         180.75         2           been relied upon by the         -           Gross NPA (net of interest in suspensed as 79.5         -           3         -         -           4         -         -           5         -         -           5         -         -           6         -         -           5         -         -           6         -         -           6         -         -           7.6         -         -   
  | years         years         years           088.86         116.53         -           200.81         16.35         -           82.60         393.49         14           -         -         -           159.06         1.63         -           159.06         1.63         -           159.06         1.63         -           159.06         1.63         -           159.06         1.63         -           159.06         1.63         -           159.06         1.63         -           years         years         years           years         years         years           years         years         years           152.70         176.38         0           80.00         -         -           42.25         103.73         19           114.17         152.10         17           -         -         14           257.99         6.25         -           * auditors.         -         -           55         29.71         -           63         47.09         -           95  
  | er 5<br>ars<br>0.54<br>2,429.91<br>- 80.00<br>4.63<br>1,482.80<br>1.85<br>684.60<br>4.26<br>454.51<br>0.05<br>443.90<br>(Rs. In crore)<br>er 5<br>Total<br>ars<br>54<br>2,640.72<br>- 101.00<br>.22<br>1,579.80<br>620.45<br>(Rs. in crore)<br>(Rs. in crore)<br>(Rs. in crore)<br>(Rs. in crore)<br>Net NPA<br>49.84<br>(39.46)<br>3.77<br>0.02<br>-<br>-<br>6.59<br>1.05<br>5.54  | repc           Sec:           undd           (@)           (#)           11.           Cata           A           (i)           (iii)           (iiii)           (iii)  | urities purchased<br>er reverse repos<br>Minimum outstandir<br>were outstanding.<br>Average is based on<br>Lending to Sensit<br>(A) Exposure to R<br>egory<br>Direct exposure (*<br>Residential Mortg:<br>Lending fully secu<br>on residential prop<br>occupied by the b<br>- of which individu<br>for inclusions in pr<br>Commercial Real<br>Investments in Mc<br>(MBS) and other s<br>a. Residential<br>b. Commercial Real<br>Investments in Mc<br>(MBS) and other s<br>a. Residential<br>b. Commercial Real<br>Indirect Exposure<br>Fund based and m<br>on National Housi<br>Housing Finance (<br>Total Exposure to<br>some cases the le<br>of charge on real ex-<br>exposure to real ex-                          | ng is cons<br>transactic<br>ive Secto<br>Real Estat<br>)<br>ages –<br>red by m<br>perty that<br>orrower o<br>al housin<br>riority sec<br>Estate –<br>ortgage B<br>securities<br>al Estate<br>non-fund t<br>ng Bank<br>Companie<br>o Real Estate<br>non-fund t<br>ng Bank<br>Companie<br>o Real Estate<br>state sec<br>pment ac<br>capital Ma<br>capital Ma  | 1.84<br>idered only for<br>ons outstandir<br>ors<br>te Sector<br>ortgages<br>is or will be<br>or that is rentu-<br>g loans eligit<br>tor advances<br>acked Secur<br>exposure -<br>based expose<br>(NHB) and<br>es (HFCs).<br>state Sector<br>based on coll<br>owever, thes<br>itor since nei-<br>tivity nor the<br>arket<br>hares, convert<br>tures and L<br>unds the con-<br>rely investe<br>ities or on cc<br>ities or on cr<br>or onvertible bo   
   | 515.38  or those days  ag divided by 3  g divi   | 125.16<br>when such<br>65/366 day<br>(F<br>0-21<br>17.04<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>- | 372.13<br>transactions<br>s as relevant<br><b>8. in crore</b><br><b>2019-20</b><br><br><br><br><br><br><br><br><br><br><br><br><br>   |
| d ss.t.t. a, ",", tst.der "greet s, e, ry tet tinn in e te red, tst.der greet s, e, ry tet tinn in e te red, tst.der greet s, e, ry tet tinn time te red, tst.der greet s, e, ry tet tinn time te red, tst.der greet s, e, ry tet time tet red, tst.der greet s, e, ry tet time tet red, tst.der greet s, e, ry tet time tet tet time tet tet time tet tet tet time tet tet tet tet time tet tet tet tet tet time tet tet tet tet tet tet tet tet tet t  | Depositi<br>Sorrowii<br>coans 8<br>nvestm<br>Toreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Co  | Maturity Profile         ings         ings         Advances         ients         icurrency assets         icurrency liabilities         at March 31, 2020         Maturity Profile         is         ings         & Advances         icurrency liabilities         uting the above information, certa         Movement in Non-Performing J         Particulars         g balance         itions         boveries         radations         inical/Prudential Write-offs         balance         loating Provision (**)  
   | 7.81       0.35       -       0.35       -       74.57       1.55       1       1.55       1       1.55       1       1.55       1       1.55       1       1.55       1       1.55       1       1.55       1       1.55       1       99.77       95.89       2       27.54       -       95.89       2       27.54       -       95.89       2       27.54       -       95.89       2       27.54       -       -       95.89       2       27.54       -       Gross I       interest i       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -   <  
   
   | days<br>45.09<br>-<br>113.49<br>7.99<br>190.33<br>8.85<br>2-7<br>days<br>142.32<br>-<br>91.31<br>-<br>211.92<br>14.90<br>tes and a<br>:<br>NPA (net<br>in suspe  | days           45.72           -           49.42           10.56           10.96           11.94           8-14           days           37.90           -           31.90           69.57           24.52           11.01           assumption           2           t of           9.78.65           3.00           6.21           0.03           -           61.25           14.16           99/21.04           PAs to arrall ceiling of provision           ffs:           (I) | days         2           19.67         -           108.86         -           31.21         10.55           10.55         -           10.55         -           10.55         -           110.55         -           10.55         -           110.55         -           110.55         -           121.74         -           -         -           161.06         -           27.07         5.75           5.75         -           2020-21         Provisions           Provisions         -           72.         1.           0.         -           61.         -           4.048/2005-0         -           rrive at net N         g of 1.25% of ons from Groups           Rs. in crorej         -  | 2 Months         Months           76.85         191.98           -         -           324.48         232.78           -         48.11           10.24         87.03           10.27         85.38           31 days -         2 -3           2 Months         Months           48.50         83.42           -         -           115.41         233.92           24.95         104.12           26.74         56.96           16.59         18.97           m made which have         -           07         6.55           14.19         6.00           03         -           -         -           15         2.00           15         2.00           15         2.00           6 dated June 22, 2              PAs or           f total Risk Weighted iss NPAs to arrive at iss NPAs to arrive at iss           8.         INVESTMEN           i.         Details   
  | Months         Months         y           248.17         588.69         1,           -         -         -           307.99         83.64         -           -         -         -           34.54         1.37         -           63.18         91.44         -           X         Months         y           263.00         607.86         1,           -         210.00         48           240.94         340.29         4           88.80         14.62         1           10.05         49.47         -           80.70         180.75         2           been relied upon by the         -           Gross NPA (net of interest in suspensed as 79.5         -           3         -         -           4         -         -           5         -         -           5         -         -           6         -         -           5         -         -           6         -         -           6         -         -           7.6         -         -  
   | years         years         years           088.86         116.53         -           200.81         16.35         -           82.60         393.49         14           -         -         -           159.06         1.63         -           159.06         1.63         -           159.06         1.63         -           159.06         1.63         -           159.06         1.63         -           159.06         1.63         -           159.06         1.63         -           years         years         years           years         years         years           years         years         years           152.70         176.38         0           80.00         -         -           42.25         103.73         19           114.17         152.10         17           -         -         14           257.99         6.25         -           * auditors.         -         -           55         29.71         -           63         47.09         -           95   | er 5<br>ars<br>0.54<br>2,429.91<br>- 80.00<br>4.63<br>1,482.80<br>1.85<br>684.60<br>4.26<br>454.51<br>0.05<br>443.90<br>(Rs. In crore)<br>er 5<br>Total<br>ars<br>54<br>2,640.72<br>- 101.00<br>.22<br>1,579.80<br>3.27<br>744.60<br>7.75<br>517.37<br>- 620.45<br>(Rs. in crore)<br>(Rs. in crore)<br>(Rs. in crore)<br>- 101.00<br>.22<br>1,579.80<br>3.27<br>0.02<br><br>6.59<br>1.05<br>5.54<br>zation of floating  | repc           Sec:           undd           (@)           (#)           11.           Cata           A           (i)           (iii)           (iiii)           (iii)  | urities purchased<br>er reverse repos<br>Minimum outstandir<br>were outstanding.<br>Average is based on<br>Lending to Sensit<br>(A) Exposure to R<br>egory<br>Direct exposure (*<br>Residential Mortga<br>Lending fully secu<br>on residential prop<br>occupied by the bi-<br>of which individu<br>for inclusions in pr<br>Commercial Real<br>Investments in Mc<br>(MBS) and other s<br>a.
Residential<br>b. Commercial Real<br>Infured Exposure<br>Fund based and n<br>on National Housi<br>Housing Finance (<br>Total Exposure to<br>exposure to real ex-<br>real estate develop<br>development.<br>(B) Exposure to C<br>Particulars<br>direct investment ir<br>bonds, convertib<br>of equity oriented<br>of which is not<br>corporate debt;<br>advances agai<br>debentures or ott<br>basis to individual   | ng is cons<br>transactic<br>ive Secto<br>Real Estate<br>)<br>ages –<br>rred by m<br>berty that<br>orrower o<br>al housin<br>riority sec<br>Estate –<br>ortgage B<br>securities<br>al Estate<br>companie<br>o Real Est<br>companie<br>o Real Est<br>companie<br>o Real Est<br>estate. Ha<br>State sec<br>poment ac<br>capital Ma<br>n equity sh<br>le deben<br>mutual f<br>exclusiv<br>nst sha<br>her secur<br>s for inve<br>SOPs), co<br>tures, an  | 1.84<br>idered only for<br>ons outstandir<br>ors<br>te Sector<br>ortgages<br>is or will be<br>or that is rentu-<br>g loans eligit<br>tor advances<br>acked Secur<br>exposure -<br>based expose<br>(NHB) and<br>es (HFCs).<br>state Sector<br>based on coll<br>owever, thes<br>itor since nei-<br>tivity nor the<br>arket<br>hares, convert<br>tures and L<br>unds the con-<br>rely investe<br>ities or on cc<br>ities or on cr<br>or onvertible bo   | 515.38  or those days  ag divided by 3  g divi   | 125.16<br>when such<br>65/366 day<br>(F<br>0-21<br>17.04<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>- | 372.13<br>transactions<br>s as relevant<br><b>8. in crore</b><br><b>2019-20</b><br><br><br><br><br><br><br><br><br><br><br><br><br>   |
| ed set stater "greet s, e, ry tet et in n in ete red, nt id er ged id  | Depositi<br>Sorrowii<br>coans 8<br>nvestm<br>Toreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Coreign<br>Co  | Maturity Profile         ings         ings         Advances         ients         icurrency assets         icurrency liabilities         at March 31, 2020         Maturity Profile         is         ings         & Advances         incurrency liabilities         uting the above information, certa         Movement in Non-Performing J         Particulars         g balance         itions         poveries         radations         inical/Prudential Write-offs         balance         loating Provision (**)         sing balance         corodance with R   
   | 7.81       0.35       -       0.35       -       74.57       1.55       1       1.55       1       1.55       1       1.55       1       1.55       1       1.55       1       1.55       1       1.55       1       1.55       1       99.77       95.89       2       27.54       -       95.89       2       27.54       -       95.89       2       27.54       -       95.89       2       27.54       -       -       95.89       2       27.54       -       Gross I       interest i       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -   <  
   
   | days<br>45.09<br>-<br>113.49<br>7.99<br>190.33<br>8.85<br>2-7<br>days<br>142.32<br>-<br>91.31<br>-<br>211.92<br>14.90<br>tes and a<br>:<br>NPA (net<br>in suspe  | days           45.72           -           49.42           10.56           10.96           11.94           8-14           days           37.90           -           31.90           69.57           24.52           11.01           assumption           2           t of           9.78.65           3.00           6.21           0.03           -           61.25           14.16           99/21.04           PAs to arrall ceiling of provision           ffs:           (I) | days         2           19.67         -           108.86         -           31.21         10.55           10.55         -           10.55         -           10.55         -           110.55         -           10.55         -           110.55         -           110.55         -           121.74         -           -         -           161.06         -           27.07         5.75           5.75         -           2020-21         Provisions           Provisions         -           72.         1.           0.         -           61.         -           4.048/2005-0         -           rrive at net N         g of 1.25% of ons from Groups           Rs. in crorej         -  | 2 Months         Months           76.85         191.98           -         -           324.48         232.78           -         48.11           10.24         87.03           10.27         85.38           24.95         2.3           24.95         104.12           26.74         56.96           16.59         18.97           -n         115.41           26.74         56.96           16.59         18.97           -n         18.97           -n         16.59           15         2.0°           15         2.0°           15         2.0°           15         2.0°           15         2.0°           15         2.0°           15         2.0°           15         2.0°           15         2.0°           16         48.0°           10         0.9°           6         dated June 22, 2           PAs or         f           f         total Risk Weighted sis NPAs to arrive at sis NPAs to arrive at sis NPAs to arrive at sis no arrive at s   
  | Months         Months         y           248.17         588.69         1,           -         -         -           307.99         83.64         -           -         -         -           34.54         1.37         -           63.18         91.44         -           Xats         Months         y           263.00         607.86         1,           -         240.94         340.29         4           88.80         14.62         1           10.05         49.47         -         80.70         180.75         2           been relied upon by the         -         -         -         -         -           Gross NPA (net of interest in suspensed as -         -         -         -         -         -           3         -         <  
   | years         years         years           088.86         116.53         200.81         16.35         200.81         16.35         200.81         16.35         200.81         16.35         200.81         16.35         200.81         16.35         200.81         16.35         200.81         16.35         200.81         16.35         200.81         16.35         200.81         16.35         200.81         16.35         200.81         16.35         200.81         16.35         200.92         152.70         176.38         00         201.92         142.25         103.73         152         102         142.25         103.73         152         102         142.25         103.73         152         102         142.25         103.73         152         102         142.25         103.73         152         102         142.25         102.73         152         102         142.25         102.73         152         102         142.25         102.75         162.55         102.75         163         47.09         142.25         103.3         0.01         1         1         1         155         4.55         165         12.06         1         1         1         1         1         1         1         <   | r 5<br>r 5<br>r 5<br>r 6<br>r 5<br>r 7<br>r 80.00<br>4.63<br>1.85<br>684.60<br>4.26<br>454.51<br>0.05<br>443.90<br>(Rs. In crore)<br>r 5<br>r 0<br>r 5<br>r 0<br>r 5<br>r 0<br>r 3<br>r 101.00<br>.22<br>r 5<br>r 0<br>r 44.60<br>.27<br>r 5<br>517.37<br>-<br>620.45<br>r 5<br>r 0.02<br>-<br>6.59<br>1.05<br>5.54<br>zation of floating   | repc           Sec:           undd           (@)           (#)           11.           Cate           A           (i)           (iii)           (iiii)           (iii)  | urities purchased<br>er reverse repos<br>Minimum outstandir<br>were outstanding.<br>Average is based on<br>Lending to Sensit<br>(A) Exposure to R<br>egory<br>Direct exposure (*<br>Residential Mortga<br>Lending fully secu<br>on residential Mortga<br>Lending fully secu<br>on residential prop<br>occupied by the bi-<br>of which individuu<br>for inclusions in pr<br>Commercial Real<br>Investments in Mc<br>(MBS) and other s<br>a. Residential<br>b. Commercial Real<br>Investments in Mc<br>(MBS) and other s<br>a. Residential<br>b. Commercial Real<br>Indirect Exposure<br>Fund based and n<br>on National Housis<br>Housing Finance (C<br>Total Exposure to<br>real estate develop<br>development.<br>(B) Exposure to
C<br>Particulars<br>direct investment ir<br>bonds, convertib<br>of equity oriented<br>of which is not<br>corporate debt;<br>advances agai<br>debentures or oth<br>basis to individual<br>(including IPOs / E<br>convertible deben<br>oriented mutual fuu<br>advances for any   | ng is cons<br>transactic<br>ive Secto<br>Real Estat<br>i)<br>ages –<br>ired by m<br>berty that<br>orrower of<br>al housin<br>riority sec<br>Estate –<br>ortgage B<br>securities<br>al Estate<br>on-fund t<br>ng Bank k<br>Companie<br>o Real Est<br>inding is t<br>estate. Ho<br>state sec<br>pment ac<br>capital Ma<br>in equity sh<br>le deben<br>mutual f<br>exclusiv<br>nst sha<br>her secur<br>sfor inve<br>SOPS), o<br>tures, an<br>indis;<br>y other p   | 1.84         sidered only for         sidered only for         ons outstandir         ors         te Sector         ortgages         is or will be         or that is rentrig loans eligit         ctor advances         acked Secur         exposure -         based exposit         (NHB) and         es (HFCs).         state Sector         based on coll         owever, thes         tor since nei         trues and u         funds the cor         rely investe         rely investe         res / bond         units of eq         purposes wh  | 515.38       or those days       ag divided by 3       ag divided by 3       ed       ole       s       ities       ateral securit       exposures       ither the borre       exposures       ither the borre       ateral securit       ateral securit <td>125.16 when such 65/366 day (F</td> <td>372.13<br/>transactions<br/>s as relevant.<br/>2019-20<br/>-<br/>-<br/>13.91<br/>-<br/>-<br/>-<br/>-<br/>-<br/>-<br/>-<br/>-<br/>-<br/>-<br/>-<br/>-<br/>-<br/>-<br/>-<br/>-<br/>-<br/>-<br/>-</td>   | 125.16 when such 65/366 day (F  | 372.13<br>transactions<br>s as relevant.<br>2019-20<br>-<br>-<br>13.91<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-                         |
| dess.t., a,", steder "peet s,ervet et inn ineete red, ttd er ged idn   | Depositi<br>Borrowii<br>oans 8<br>Investm<br>Foreign<br>Coreign<br>Compositi<br>Borrowii<br>oans 8<br>Investm<br>Foreign<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Co  | Maturity Profile         ings         ings         ings         Advances         inents         icurrency assets         icurrency liabilities         at March 31, 2020         Maturity Profile         is         ings         & Advances         incurrency liabilities         uting the above information, certa         Movement in Non-Performing J         Particulars         g balance         itions         poveries         radations         nical/Prudential Write-offs         balance         loating Provision (**)         sing balance         coordance with RBI circular no.         vision' the Bank has two options         ducting the existing floating provickoning it as part of Tier II capita         k has exercised the option of dement in stock of Technical/Prudentia         ment in stock of Technical/Prudentia  
   | 7.81       0.35       -       0.35       -       74.57       1.55       1       1.55       1       1.55       1       1.55       1       1.55       1       1.55       1       1.55       1       1.55       1       1.55       1       99.77       95.89       2       27.54       -       95.89       2       27.54       -       95.89       2       27.54       -       95.89       2       27.54       -       -       95.89       2       27.54       -       Gross I       interest i       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -   <  
   
   | days<br>45.09<br>-<br>113.49<br>7.99<br>190.33<br>8.85<br>2-7<br>days<br>142.32<br>-<br>91.31<br>-<br>211.92<br>14.90<br>tes and a<br>:<br>NPA (net<br>in suspe  | days           45.72           -           49.42           10.56           10.96           11.94           8-14           days           37.90           -           31.90           69.57           24.52           11.01           assumption           2           t of           9.78.65           3.00           6.21           0.03           -           61.25           14.16           99/21.04           PAs to arrall ceiling of provision           ffs:           (I) | days         2           19.67         -           108.86         -           31.21         10.55           10.55         -           10.55         -           10.55         -           110.55         -           10.55         -           110.55         -           110.55         -           121.74         -           -         -           161.06         -           27.07         5.75           5.75         -           2020-21         Provisions           Provisions         -           72.         1.           0.         -           61.         -           4.048/2005-0         -           rrive at net N         g of 1.25% of ons from Groups           Rs. in crorej         -  | 2 Months         Months           76.85         191.98           -         -           324.48         232.78           -         48.11           10.24         87.03           10.27         85.38           24.95         2.3           24.95         104.12           26.74         56.96           16.59         18.97           In made which have         -           07         6.55           14         19           19         6.00           25         -           15         2.0°           15         2.0°           15         2.0°           15         2.0°           15         2.0°           15         2.0°           15         2.0°           15         2.0°           10.0°         0.9°           6         dated June 22, 2           PAs or         ftotal Risk Weighted iss NPAs to arrive at iss           8.         INVESTMEN           i.         Details           1)         Value of Invi           i)         Gross Value   
  | Months         Months         y           248.17         588.69         1,           -         -         -           307.99         83.64         -           -         -         -           34.54         1.37         -           63.18         91.44         -           X         Months         y           263.00         607.86         1,           -         210.00         48           240.94         340.29         4           88.80         14.62         1           10.05         49.47         -           80.70         180.75         2           been relied upon by the         -           Gross NPA (net of interest in suspensed as 79.5         -           3         -         -           4         -         -           5         -         -           5         -         -           6         -         -           5         -         -           6         -         -           6         -         -           7.6         -         -  
   | years         years         years           088.86         116.53         -           80.00         -         -           200.81         16.35         -           82.60         393.49         14           -         -         -           159.06         1.63         -           1.3         3-5         Over the system of the s   | er 5       Total         ars       0.54       2,429.91         -       80.00         4.63       1,482.80         1.85       684.60         4.26       454.51         0.05       443.90         (Rs. In crore)       er 5         Total       ars         54       2,640.72         -       101.00         .22       1,579.80         3.27       744.60         .75       517.37         -       620.45         (Rs. in crore)   | repc           Sec:           undd           (@)           (#)           11.           Cate           A           (i)           (iii)           (iiii)           (iii)  | urities purchased<br>er reverse repos<br>Minimum outstandir<br>were outstanding.<br>Average is based on<br>Lending to Sensit<br>(A) Exposure to R<br>egory<br>Direct exposure (*<br>Residential Mortga<br>Lending fully secu<br>on residential Mortga<br>Lending fully secu<br>on residential prop<br>occupied by the bi-<br>of which individu<br>for inclusions in pr<br>Commercial Real<br>Investments in Mc<br>(MBS) and other s<br>a. Residential<br>b. Commercial Real<br>Investments in Mc<br>(MBS) and other s<br>a. Residential<br>b. Commercial Real<br>Indirect Exposure<br>Fund based and n<br>on National Housi<br>Housing Finance 0<br>Total Exposure to<br>exposure to real ex-<br>real estate develop<br>development.<br>(B) Exposure to C<br>Particulars<br>direct investment ir<br>bonds, convertib<br>of equity oriented<br>of which is not<br>corporate debt;<br>advances agai<br>debentures or oth<br>basis to individual<br>(including IPOs / E<br>convertible deben<br>oriented mutual fu<br>advances for any<br>shares or convert  
   | ng is cons<br>transactic<br>ive Secto<br>Real Estat<br>ages –<br>ired by m<br>perty that<br>orrower of<br>al housin<br>riority sec<br>Estate –<br>ortgage B<br>securities<br>al Estate<br>non-fund t<br>ng Bank ki<br>o Real Est<br>anding is t<br>estate. –<br>for gank ki<br>o Real Est<br>anding is t<br>estate. –<br>ortgage B<br>securities<br>al Estate<br>companies<br>to a companies<br>to a company<br>o Real Est<br>tate secur<br>perty that<br>o recurst a company<br>o Real Est<br>anding is t<br>estate. –<br>to a company<br>o Real Est<br>anding is t<br>estate. –<br>a company<br>o Real Est<br>a company                             | 1.84         sidered only for         ons outstandir         ors         te Sector         ortgages         is or will be         or that is renture         g loans eligibit         tcor advances         acked Secure         exposure -         based exposs         (NHB) and         es (HFCs).         state Sector         based on coll         owever, thes         tor since nei         titivity nor the         arket         hares, conver         res / bonc         ittes or on c         estment in shi         onvertible bo         dunits of eq         purposes wh         ds or conver   | 515.38       or those days       ng divided by 3       ag divided by 3       ed       ole       s       ities       ateral securit       exposures       ither the borre       ecredit facilit       2021       ities       ateral securit   | 125.16 when such 65/366 day (F  | 372.13<br>transactions<br>s as relevant<br><b>2019-20</b><br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-                                      |
| dess.t, a,", stder geet s,e,ryet et inn inete red, tid er ged danthon  | Depositi<br>Sorrowi<br>ocans 8<br>nvestm<br>Foreign<br>As a<br>Depositi<br>Sorrowi<br>coans 8<br>nvestm<br>Foreign<br>Compu<br>A) N<br>Depening<br>Compu<br>A) N<br>A<br>A<br>A<br>A<br>A<br>A<br>A<br>A<br>A<br>A<br>A<br>A<br>A   | Maturity Profile         ings         ings         ings         Advances         inents         icurrency assets         icurrency liabilities         at March 31, 2020         Maturity Profile         is         ings         & Advances         incurrency liabilities         uting the above information, certa         Movement in Non-Performing J         Particulars         g balance         itions         poveries         radations         nical/Prudential Write-offs         balance         loating Provision (**)         sing balance         coordance with RBI circular no.         vision' the Bank has two options         ducting the existing floating provickoning it as part of Tier II capita         k has exercised the option of dement in stock of Technical/Prudentia         ment in stock of Technical/Prudentia  
   | 7.81       0.35       -       0.35       -       74.57       1.55       1       1.55       1       1.55       1       1.55       1       1.55       1       1.55       1       1.55       1       1.55       1       1.55       1       1.55       1       1.55       27.54       3       1.55       Gross N       interest in       1.5  
   
   | days<br>45.09<br>-<br>113.49<br>7.99<br>190.33<br>8.85<br>2-7<br>days<br>142.32<br>-<br>91.31<br>-<br>211.92<br>14.90<br>tes and a<br>:<br>NPA (net<br>in suspe  | days           45.72           -           49.42           10.56           10.96           11.94           8-14           days           37.90           -           31.90           69.57           24.52           11.01           assumptic           2           t of           9.78.65           3.00           6.21           0.03           -           61.25           14.16           99/21.04           PAs to ar           rall ceiling           g provision           | days         2           19.67         -           108.86         -           31.21         10.55           10.55         -           10.55         -           10.55         -           110.55         -           10.55         -           110.55         -           110.55         -           121.74         -           -         -           161.06         -           27.07         5.75           5.75         -           2020-21         Provisions           Provisions         -           72.         1.           0.         -           61.         -           4.048/2005-0         -           rrive at net N         g of 1.25% of ons from Groups           Rs. in crorej         -  | 2 Months         Months           76.85         191.98           -         -           324.48         232.78           -         48.11           10.24         87.03           10.27         85.38           24.95         104.12           26.74         56.96           16.59         18.97           -n         115.41         233.92           24.95         104.12           26.74         56.96           16.59         18.97           -n         18.97           -n         18.97           -n         10.12           26.74         56.96           16.59         18.97           -n         18.97           -n         1.02           03         -           -         -           15         2.00           15         2.01           15         2.02           15         2.01           10.02         0.99           6 dated June 22, 2           PAs or         1.02           i         Particulars           1         Value of Invi <td>Months         Months         y           248.17         588.69         1,           -         -         -           307.99         83.64         -           -         -         -           34.54         1.37         -           63.18         91.44         -           X         Months         y           263.00         607.86         1,           -         21.00         4           240.94         340.29         4           240.94         340.29         4           88.80         14.62         1           10.05         49.47         80.70         180.75         2           been relied upon by the         -         -         -         -           Gross NPA (net of interest in suspense         -         -         -         -           3         -79.5         -         -         -         -           4         -         -         -         -         -         -           5         -         -         -         -         -         -         -         -         -         -         -         -</td> <td>years         years         years           088.86         116.53         200.81         16.35         200.81         16.35         200.81         16.35         200.81         16.35         200.81         16.35         200.81         16.35         200.81         16.35         200.81         16.35         200.81         16.35         200.81         16.35         200.81         16.35         200.81         16.35         200.81         16.35         200.81         16.35         200.92         152.70         176.38         00         201.92         142.25         103.73         152         102         142.25         103.73         152         102         142.25         103.73         152         102         142.25         103.73         152         102         142.25         103.73         152         102         142.25         102.73         152         102         142.25         102.73         152         102         142.25         102.75         162.55         102.75         163         47.09         142.25         103.3         0.01         1         1         1         155         4.55         165         12.06         1         1         1         1         1         1         1         &lt;</td> <td>er 5       Total         ars       0.54       2,429.91         -       80.00         4.63       1,482.80         1.85       684.60         4.26       454.51         0.05       443.90         (Rs. In crore)       er 5         Total       ars         54       2,640.72         -       101.00         .22       1,579.80         3.27       744.60         .75       517.37         -       620.45         (Rs. in crore)      </td> <td>repc           Sec:           undd           (@)           (#)           11.           Cate           A           (i)           (iii)           (iiii)           (iii)           (iii)</td> <td>urities purchased<br/>er reverse repos<br/>Minimum outstandir<br/>were outstanding.<br/>Average is based on<br/>Lending to Sensit<br/>(A) Exposure to R<br/>egory<br/>Direct exposure (*<br/>Residential Mortga<br/>Lending fully secu<br/>on residential Mortga<br/>Lending fully secu<br/>on residential prop<br/>occupied by the bi-<br/>of which individu<br/>for inclusions in pr<br/>Commercial Real<br/>Investments in Mc<br/>(MBS) and other s<br/>a. Residential<br/>b. Commercial Real<br/>Investments in Mc<br/>(MBS) and other s<br/>a. Residential<br/>b. Commercial Real<br/>Investments in Mc<br/>(MBS) and other s<br/>a. Residential<br/>b. Commercial Real<br/>Indirect Exposure<br/>Fund based and n<br/>on National Housi<br/>Housing Finance (C)<br/>Total Exposure to<br/>cases the le<br/>of charge on real e<br/>exposure to real exposure to C<br/>Particulars<br/>direct investment ir<br/>bonds, convertib<br/>of equity oriented<br/>of which is not<br/>corporate debt;<br/>advances agai<br/>debentures or oth<br/>basis to individual<br/>(including IPOs / E<br/>convertible deben<br/>oriented mutual fu<br/>advances for an<br/>shares or convert</td> <td>ng is cons<br/>transactic<br/>ive Sector<br/>Real Estate<br/>)<br/>ages –<br/>irred by m<br/>perty that<br/>orrower of<br/>al housin<br/>tiority sec<br/>Estate –<br/>ortgage B<br/>securities<br/>al Estate –<br/>ortgage B<br/>securities<br/>al Estate –<br/>ortgage B<br/>securities<br/>companie<br/>o Real Estate<br/>for Real Estate<br/>companie<br/>o Real
Estate<br/>companie<br/>o Real Estate<br/>state. H<br/>state seco<br/>ponent ac<br/>Capital Ma<br/>estate. H<br/>state seco<br/>ponent ac<br/>Capital Ma<br/>n equity sh<br/>le deben<br/>mutual f<br/>exclusiv<br/>nst sha<br/>ner secur<br/>s for inve<br/>SOPs), or<br/>tures, an<br/>indis; er p<br/>tible bonc<br/>s of equity</td> <td>1.84<br/>idered only for<br/>ons outstandir<br/>ors<br/>te Sector<br/>ortgages<br/>is or will be<br/>or that is renter<br/>g loans eligit<br/>tor advances<br/>acked Secur<br/>exposure -<br/>based exposs<br/>acked Secur<br/>exposure -<br/>based on coll<br/>owever, thes<br/>tor since nei<br/>tivity nor the<br/>arket<br/>hares, conver<br/>tures and u<br/>funds the co-<br/>rely investe<br/>is or on c<br/>istment in sh-<br/>onvertible bo<br/>d units of eq<br/>purposes wh<br/>ds or conver<br/>y oriented mu</td> <td>515.38       or those days       ng divided by 3       ag divided by 3       ed       ole       s       ities       ateral securit       exposures       ither the borre       ecredit facilit       2021       ities       ateral securit       ateral securit</td> <td>125.16 when such 65/366 day (F</td> <td>372.13<br/>transactions<br/>s as relevant<br/><b>8. in crore</b><br/>2019-20<br/><br/><br/><br/><br/><br/><br/><br/><br/><br/><br/><br/><br/></td>  | Months         Months         y           248.17         588.69         1,           -         -         -           307.99         83.64         -           -         -         -           34.54         1.37         -           63.18         91.44         -           X         Months         y           263.00         607.86         1,           -         21.00         4           240.94         340.29         4           240.94         340.29         4           88.80         14.62         1           10.05         49.47         80.70         180.75         2           been relied upon by the         -         -         -         -           Gross NPA (net of interest in suspense         -         -         -         -           3         -79.5         -         -         -         -           4         -         -         -         -         -         -           5         -         -         -         -         -         -         -         -         -         -         -         -  
  | years         years         years           088.86         116.53         200.81         16.35         200.81         16.35         200.81         16.35         200.81         16.35         200.81         16.35         200.81         16.35         200.81         16.35         200.81         16.35         200.81         16.35         200.81         16.35         200.81         16.35         200.81         16.35         200.81         16.35         200.81         16.35         200.92         152.70         176.38         00         201.92         142.25         103.73         152         102         142.25         103.73         152         102         142.25         103.73         152         102         142.25         103.73         152         102         142.25         103.73         152         102         142.25         102.73         152         102         142.25         102.73         152         102         142.25         102.75         162.55         102.75         163         47.09         142.25         103.3         0.01         1         1         1         155         4.55         165         12.06         1         1         1         1         1         1         1         <   | er 5       Total         ars       0.54       2,429.91         -       80.00         4.63       1,482.80         1.85       684.60         4.26       454.51         0.05       443.90         (Rs. In crore)       er 5         Total       ars         54       2,640.72         -       101.00         .22       1,579.80         3.27       744.60         .75       517.37         -       620.45         (Rs. in crore)   | repc           Sec:           undd           (@)           (#)           11.           Cate           A           (i)           (iii)           (iiii)           (iii)  | urities purchased<br>er reverse repos<br>Minimum outstandir<br>were outstanding.<br>Average is based on<br>Lending to Sensit<br>(A) Exposure to R<br>egory<br>Direct exposure (*<br>Residential Mortga<br>Lending fully secu<br>on residential Mortga<br>Lending fully secu<br>on residential prop<br>occupied by the bi-<br>of which individu<br>for inclusions in pr<br>Commercial Real<br>Investments in Mc<br>(MBS) and other s<br>a. Residential<br>b. Commercial Real<br>Investments in Mc<br>(MBS) and other s<br>a. Residential<br>b. Commercial Real<br>Investments in Mc<br>(MBS) and other s<br>a. Residential<br>b. Commercial Real<br>Indirect Exposure<br>Fund based and n<br>on National Housi<br>Housing Finance (C)<br>Total Exposure to<br>cases the le<br>of charge on real e<br>exposure to real exposure to C<br>Particulars<br>direct investment ir<br>bonds, convertib<br>of equity oriented<br>of which is not<br>corporate debt;<br>advances agai<br>debentures or oth<br>basis to individual<br>(including IPOs / E<br>convertible deben<br>oriented mutual fu<br>advances for an<br>shares or convert   
  | ng is cons<br>transactic<br>ive Sector<br>Real Estate<br>)<br>ages –<br>irred by m<br>perty that<br>orrower of<br>al housin<br>tiority sec<br>Estate –<br>ortgage B<br>securities<br>al Estate –<br>ortgage B<br>securities<br>al Estate –<br>ortgage B<br>securities<br>companie<br>o Real Estate<br>for Real Estate<br>companie<br>o Real Estate<br>companie<br>o Real Estate<br>state. H<br>state seco<br>ponent ac<br>Capital Ma<br>estate. H<br>state seco<br>ponent ac<br>Capital Ma<br>n equity sh<br>le deben<br>mutual f<br>exclusiv<br>nst sha<br>ner secur<br>s for inve<br>SOPs), or<br>tures, an<br>indis; er p<br>tible bonc<br>s of equity   | 1.84<br>idered only for<br>ons outstandir<br>ors<br>te Sector<br>ortgages<br>is or will be<br>or that is renter<br>g loans eligit<br>tor advances<br>acked Secur<br>exposure -<br>based exposs<br>acked Secur<br>exposure -<br>based on coll<br>owever, thes<br>tor since nei<br>tivity nor the<br>arket<br>hares, conver<br>tures and u<br>funds the co-<br>rely investe<br>is or on c<br>istment in sh-<br>onvertible bo<br>d units of eq<br>purposes wh<br>ds or conver<br>y oriented mu  | 515.38       or those days       ng divided by 3       ag divided by 3       ed       ole       s       ities       ateral securit       exposures       ither the borre       ecredit facilit       2021       ities       ateral securit   | 125.16 when such 65/366 day (F  | 372.13<br>transactions<br>s as relevant<br><b>8. in crore</b><br>2019-20<br><br><br><br><br><br><br><br><br><br><br><br><br>  |
| edest, a, ",", steder "geet s, e, rytet et inon innete red, nt hd er nged nd an thon,"   | Depositi<br>Sorrowi<br>ocans 8<br>nvestm<br>Foreign<br>As a<br>Depositi<br>Sorrowi<br>coans 8<br>nvestm<br>Foreign<br>Compu<br>A) N<br>Depening<br>Compu<br>A) N<br>A<br>A<br>A<br>A<br>A<br>A<br>A<br>A<br>A<br>A<br>A<br>A<br>A   | Maturity Profile         ings         ings         Advances         ients         icurrency assets         icurrency liabilities         at March 31, 2020         Maturity Profile         is         ings         & Advances         ients         icurrency assets         icurrency assets         icurrency liabilities         icurrency assets         icurrency liabilities         icurrency assets         icurrency liabilities         icurrency liabilities         icurrency liabilities         icurrency liabilities         icurrency assets         icurrency liabilities         g   
   | 7.81       0.35       -       0.35       -       74.57       1.55       1       1.55       1       1.55       1       1.55       1       1.55       1       1.55       1       1.55       1       1.55       1       1.55       1       1.55       1       1.55       27.54       3       1.55       Gross N       interest in       1.5  
   
   | days<br>45.09<br>-<br>113.49<br>7.99<br>190.33<br>8.85<br>2-7<br>days<br>142.32<br>-<br>91.31<br>-<br>211.92<br>14.90<br>tes and a<br>:<br>NPA (net<br>in suspe  | days           45.72           -           49.42           10.56           10.96           11.94           8-14           days           37.90           -           31.90           69.57           24.52           11.01           assumptic           2           t of           9.78.65           3.00           6.21           0.03           -           61.25           14.16           99/21.04           PAs to ar           rall ceiling           g provision           | days         2           19.67         -           108.86         -           31.21         10.55           110.55         -           101.55         -           101.55         -           110.55         -           110.55         -           110.55         -           110.55         -           110.55         -           110.55         -           110.55         -           121.74         -           161.06         -           27.07         5.75           5.75         -           2020-21         Provisions           72.         1.           0.         -           72.         1.           0.0         -           61.         -           4.048/2005-0         -           rrive at net N         g of 1.25% of ons from Group           Rs. in crorej         -  | 2 Months         Months           76.85         191.98           -         -           324.48         232.78           -         48.11           10.24         87.03           10.27         85.38           24.95         23.42           -         -           115.41         233.92           24.95         104.12           26.74         56.96           16.59         18.97           m made which have         -           07         6.55           14.19         6.00           03         -           -         -           15         2.0°           15         2.0°           15         2.0°           15         2.0°           15         2.0°           15         2.0°           15         2.0°           15         2.0°           15         2.0°           15         2.0°           15         2.0°           16         3.0°           16         3.0°           16         4.0°           17         9  
  | Months         Months         y           248.17         588.69         1,           -         -         -           307.99         83.64         -           -         -         -           34.54         1.37         -           63.18         91.44         -           X         Months         y           263.00         607.86         1,           -         21.00         4           240.94         340.29         4           88.80         14.62         1           10.05         49.47         80.70         180.75         2           been relied upon by the         -         -         -         -           Gross NPA (net of interest in suspense         -         -         -         -           3         -79.5         - <t< td=""><td>years         years         years           088.86         116.53         -           80.00         -         -           200.81         16.35         -           82.60         393.49         14           -         -         -           159.06         1.63         -           1.3         3-5         Over the system of the s</td><td>er 5       Total         ars       0.54       2,429.91         -       80.00         4.63       1,482.80         1.85       684.60         4.26       454.51         0.05       443.90         (Rs. In crore)       er 5         Total       ars         54       2,640.72         -       101.00         .22       1,579.80         3.27       744.60         .75       517.37         -       620.45         (Rs. in crore)      </td><td>repc           Sec:           undd           (@)           (#)           11.           Cate           A           (i)           (iii)           (iiii)           (iii)           (iii)</td><td>urities purchased<br/>er reverse repos<br/>Minimum outstandir<br/>were outstanding.<br/>Average is based on<br/>Lending to Sensit<br/>(A) Exposure to R<br/>egory<br/>Direct exposure (*<br/>Residential Mortga<br/>Lending fully secu<br/>on residential Mortga<br/>Lending fully secu<br/>on residential prop<br/>occupied by the bi-<br/>of which individu<br/>for inclusions in pr<br/>Commercial Real<br/>Investments in Mc<br/>(MBS) and other s<br/>a. Residential<br/>b. Commercial Real<br/>Investments in Mc<br/>(MBS) and other s<br/>a. Residential<br/>b. Commercial Real<br/>Indirect Exposure<br/>Fund based and n<br/>on National Housi<br/>Housing Finance 0<br/>Total Exposure to<br/>exposure to real ex-<br/>real estate develop<br/>development.<br/>(B) Exposure to C<br/>Particulars<br/>direct investment ir<br/>bonds, convertib<br/>of equity oriented<br/>of which is not<br/>corporate debt;<br/>advances agai<br/>debentures or oth<br/>basis to individual<br/>(including IPOs / E<br/>convertible deben<br/>oriented mutual fu<br/>advances for any<br/>shares or convert</td><td>ng is cons<br/>transactic<br/>ive Secto<br/>Real Estat<br/>)<br/>ages –<br/>red by m<br/>berty that<br/>orrower o<br/>al housin<br/>riority sec<br/>Estate –<br/>ortgage B<br/>securities<br/>al Estate<br/>on-fund t<br/>ng Bank<br/>Companie<br/>o Real Est<br/>nding is t<br/>estate. He<br/>state sec<br/>pment ac<br/>Capital Ma<br/>capital Ma<br/>capital</td><td>1.84<br/>idered only for<br/>ons outstandir<br/>ors<br/>te Sector<br/>ortgages<br/>is or will be<br/>or that is rentr<br/>g loans eligit<br/>tor advances<br/>acked Secur<br/>exposure -<br/>based expose<br/>(NHB) and<br/>es (HFCs).<br/><b>state Sector</b><br/>based on coll<br/>owever, thes<br/>itor since nei<br/>tivity nor the<br/>arket<br/>hares, conver<br/>tivity nor the<br/>arket<br/>ities or on coll<br/>owever, thes<br/>itor since nei<br/>tivity nor the<br/>arket<br/>hares, convert<br/>purposes wh<br/>ds or convert<br/>y oriented mu<br/>security;</td><td>515.38<br/>or those days<br/>and divided by 3<br/>and divided by 3<br/>2020<br/>ed<br/>ed<br/>ble<br/>s<br/>ures<br/>ateral securit<br/>e exposures<br/>ither the born<br/>ateral securit facilit<br/>2021<br/>tible<br/>ares<br/>nds,<br/>uity-<br/>here<br/>trual<br/>ateral securit<br/>ateral securit<br/>atera</td><td>125.16 when such 65/366 day (F</td><td>372.13<br/>transactions<br/>s as relevant<br/>2019-20<br/>-<br/>-<br/>13.91<br/>-<br/>-<br/>-<br/>-<br/>-<br/>-<br/>-<br/>-<br/>-<br/>-<br/>-<br/>-<br/>-<br/>-<br/>-<br/>-<br/>-<br/>-<br/>-</td></t<> | years         years         years           088.86         116.53         -           80.00         -         -           200.81         16.35         -           82.60         393.49         14           -         -         -           159.06         1.63         -           1.3         3-5         Over the system of the s   | er 5       Total         ars       0.54       2,429.91         -       80.00         4.63       1,482.80         1.85       684.60         4.26       454.51         0.05       443.90         (Rs. In crore)       er 5         Total       ars         54       2,640.72         -       101.00         .22       1,579.80         3.27       744.60         .75       517.37         -       620.45         (Rs. in crore)   
   | repc           Sec:           undd           (@)           (#)           11.           Cate           A           (i)           (iii)           (iiii)           (iii)  | urities purchased<br>er reverse repos<br>Minimum outstandir<br>were outstanding.<br>Average is based on<br>Lending to Sensit<br>(A) Exposure to R<br>egory<br>Direct exposure (*<br>Residential Mortga<br>Lending fully secu<br>on residential Mortga<br>Lending fully secu<br>on residential prop<br>occupied by the bi-<br>of which individu<br>for inclusions in pr<br>Commercial Real<br>Investments in Mc<br>(MBS) and other s<br>a. Residential<br>b. Commercial Real<br>Investments in Mc<br>(MBS) and other s<br>a. Residential<br>b. Commercial Real<br>Indirect Exposure<br>Fund based and n<br>on National Housi<br>Housing Finance 0<br>Total Exposure to<br>exposure to real ex-<br>real estate develop<br>development.<br>(B) Exposure to C<br>Particulars<br>direct investment ir<br>bonds, convertib<br>of equity oriented<br>of which is not<br>corporate debt;<br>advances agai<br>debentures or oth<br>basis to individual<br>(including IPOs / E<br>convertible deben<br>oriented mutual fu<br>advances for any<br>shares or convert  | ng is cons<br>transactic<br>ive Secto<br>Real Estat<br>)<br>ages –<br>red by m<br>berty that<br>orrower o<br>al housin<br>riority sec<br>Estate –<br>ortgage B<br>securities<br>al Estate<br>on-fund t<br>ng Bank<br>Companie<br>o Real Est<br>nding is t<br>estate. He<br>state sec<br>pment ac<br>Capital Ma<br>capital                                   | 1.84<br>idered only for<br>ons outstandir<br>ors<br>te Sector<br>ortgages<br>is or will be<br>or that is rentr<br>g loans eligit<br>tor advances<br>acked Secur<br>exposure -<br>based expose<br>(NHB) and<br>es (HFCs).<br><b>state Sector</b><br>based on coll<br>owever, thes<br>itor since nei<br>tivity nor the<br>arket<br>hares, conver<br>tivity nor the<br>arket<br>ities or on coll<br>owever, thes<br>itor since nei<br>tivity nor the<br>arket<br>hares, convert<br>purposes wh<br>ds or convert<br>y oriented mu<br>security;   | 515.38<br>or those days<br>and divided by 3<br>and divided by 3<br>2020<br>ed<br>ed<br>ble<br>s<br>ures<br>ateral securit<br>e exposures<br>ither the born<br>ateral securit facilit<br>2021<br>tible<br>ares<br>nds,<br>uity-<br>here<br>trual<br>ateral securit<br>ateral securit<br>atera | 125.16 when such 65/366 day (F  | 372.13<br>transactions<br>s as relevant<br>2019-20<br>-<br>-<br>13.91<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-                          |
| ed es st. I I I I I I I I I I I I I I I I I I I  | Depositi<br>Borrowii<br>oans 8<br>Investm<br>Foreign<br>Coreign<br>Depositi<br>Borrowii<br>oans 8<br>Investm<br>Foreign<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Pening<br>+) Addi<br>-) Recco<br>Dening<br>+) Addi<br>-) Recco<br>Dening<br>(Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Comput<br>Com   | Maturity Profile         ings         ings         Advances         ients         icurrency assets         icurrency liabilities         at March 31, 2020         Maturity Profile         is         ings         & Advances         ients         icurrency assets         icurrency assets         icurrency liabilities         icurrency assets         icurrency liabilities         icurrency assets         icurrency liabilities         icurrency liabilities         icurrency liabilities         icurrency liabilities         icurrency assets         icurrency liabilities         g   
   | 7.81       0.35       74.57       1.55       1       74.57       1.55       1       1.55       1       1.55       1       1.55       1       1.55       1       1.55       1       1.55       1       99.77       95.89       2       27.54       4       Advances:       Advances:       Gross N       interest i       . <t< td=""><td>days<br/>45.09<br/>-<br/>113.49<br/>7.99<br/>190.33<br/>8.85<br/>2-7<br/>days<br/>142.32<br/>-<br/>91.31<br/>-<br/>211.92<br/>14.90<br/>tes and a<br/>:<br/>NPA (net<br/>in suspe</td><td>days           45.72           -           49.42           10.56           10.96           11.94           8-14           days           37.90           -           31.90           69.57           24.52           11.01           assumptic           2           t of           9.78.65           3.00           6.21           0.03           -           61.25           14.16           99/21.04           PAs to ar           rall ceiling           g provision</td><td>days         2           19.67         -           108.86         -           31.21         10.55           110.55         -           101.55         -           101.55         -           110.55         -           110.55         -           110.55         -           110.55         -           110.55         -           110.55         -           110.55         -           121.74         -           161.06         -           27.07         5.75           5.75         -           2020-21         Provisions           72.         1.           0.         -           72.         1.           0.0         -           61.         -           4.048/2005-0         -           rrive at net N         g of 1.25% of ons from Group           Rs. in crorej         -</td><td>2 Months         Months           76.85         191.98           -         -           324.48         232.78           -         48.11           10.24         87.03          
10.27         85.38           24.95         104.12           26.74         56.96           16.59         18.97           -n         115.41         233.92           24.95         104.12           26.74         56.96           16.59         18.97           -n         18.97           -n         18.97           -n         10.412           26.74         56.96           16.59         18.97           -n         76.55           55         1.44           19         6.00           03         -           -         -           15         2.00           15         2.00           15         2.00           16         30.02           -         -           24         95           10         1.00           0.90         6</td><td>Months         Months         y           248.17         588.69         1,           -         -         -           307.99         83.64         -           -         -         -           34.54         1.37         -           63.18         91.44         -           X         Months         y           263.00         607.86         1,           -         21.00         4           240.94         340.29         4           240.94         340.29         4           88.80         14.62         1           10.05         49.47         80.70         180.75         2           been relied upon by the         -         -         -         -           Gross NPA (net of interest in suspense         -         -         -         -           3         -79.5         -         -         -         -           4         -         -         -         -         -         -           5         -         -         -         -         -         -         -         -         -         -         -         -</td><td>years         years         years           088.86         116.53        </td><td>er 5       Total         ars       0.54       2,429.91         -       80.00         4.63       1,482.80         1.85       684.60         4.26       454.51         0.05       443.90         (Rs. In crore)       er 5         Total       ars         54       2,640.72         -       101.00         .22       1,579.80         3.27       744.60         .75       517.37         -       620.45         (Rs. in crore)      </td><td>repc           Sec:           undd           (@)           (#)           11.           Cate           (i)           (iii)           (iiii)           (iii)           (iii)           (iii)           (iii)           (iii)           (iii)           (iii)           (iii)</td><td>urities purchased<br/>er reverse repos<br/>Minimum outstandir<br/>were outstanding.<br/>Average is based on<br/>Lending to Sensit<br/>(A) Exposure to R<br/>egory<br/>Direct exposure (*<br/>Residential Mortga<br/>Lending fully secu<br/>on residential Mortga<br/>Lending fully secu<br/>on residential Mortga<br/>Lending fully secu<br/>on residential mortga<br/>- of which individu<br/>for inclusions in pr<br/>Commercial Real<br/>Investments in Mc<br/>(MBS) and other s<br/>a. Residential<br/>b. Commercial Real<br/>Investments in Mc<br/>(MBS) and other s<br/>a. Residential<br/>b. Commercial Real<br/>Indirect Exposure<br/>Fund based and n<br/>on National Housis<br/>Housing Finance (<br/>Total Exposure to<br/>exposure to real er<br/>real estate develop<br/>development.<br/>(B) Exposure to C<br/>Particulars<br/>direct investment ir<br/>bonds, convertib<br/>of equity oriented<br/>of which is not<br/>corporate debt;<br/>advances agai<br/>debentures or oth<br/>basis to individual<br/>(including IPOs / E<br/>convertible deben<br/>oriented mutual fu<br/>advances for any<br/>shares or convert<br/>debentures or onter<br/>debentures or onter<br/>dadvances for any<br/>shares or convert<br/>debentures or onter<br/>debentures for any<br/>shares or convert<br/>debentures or onter<br/>debentures or onter<br/>dadvances for any<br/>shares or convert<br/>debentures or onter<br/>debentures or onter</td><td>ng is cons<br/>transactic<br/>ive Sector<br/>Real Estate<br/>i)<br/>ages –<br/>ired by m<br/>berty that<br/>orrower of<br/>al housin<br/>riority sec<br/>Estate –<br/>ortgage B<br/>securities<br/>al Estate securities<br/>and securities<br/>and securities<br/>al Estate securities<br/>and securities<br/>al Estate securities<br/>and securities<br/>al Estate securities<br/>and secu</td><td>1.84         sidered only for         ons outstandir         ors         te Sector         ortgages         is or will be         or that is rentrig loans eligit         tor advances         acked Secur         exposure -         based exposit         (NHB) and         es (HFCs).         state Sector         based on coll         owever, thes         tor since nei         tities or on c         ities or on c         res / bond         units of eq         ourposes wh         so or convertile         oses to the ec         curity of share</td><td>515.38       515.38       or those days       ag divided by 3       ag divided by 3       ed       ole       s       ities       ities       ateral securit       exposures       ither the borre       exposures       ither the borre       ateral securit facilit       2020       tible       inits       rpus       d in       ds /       lean       ares       nds,       uity-       here       tible       ity-</td><td>125.16 when such 65/366 day (F</td><td>372.13<br/>transactions<br/>s as relevant.<br/>2019-20<br/>-<br/>-<br/>13.91<br/>-<br/>-<br/>-<br/>-<br/>-<br/>-<br/>-<br/>-<br/>-<br/>-<br/>-<br/>-<br/>-<br/>-<br/>-<br/>-<br/>-<br/>-<br/>-</td></t<>   | days<br>45.09<br>-<br>113.49<br>7.99<br>190.33<br>8.85<br>2-7<br>days<br>142.32<br>-<br>91.31<br>-<br>211.92<br>14.90<br>tes and a<br>:<br>NPA (net<br>in suspe   
  | days           45.72           -           49.42           10.56           10.96           11.94           8-14           days           37.90           -           31.90           69.57           24.52           11.01           assumptic           2           t of           9.78.65           3.00           6.21           0.03           -           61.25           14.16           99/21.04           PAs to ar           rall ceiling           g provision           | days         2           19.67         -           108.86         -           31.21         10.55           110.55         -           101.55         -           101.55         -           110.55         -           110.55         -           110.55         -           110.55         -           110.55         -           110.55         -           110.55         -           121.74         -           161.06         -           27.07         5.75           5.75         -           2020-21         Provisions           72.         1.           0.         -           72.         1.           0.0         -           61.         -           4.048/2005-0         -           rrive at net N         g of 1.25% of ons from Group           Rs. in crorej         -  | 2 Months         Months           76.85         191.98           -         -           324.48         232.78           -         48.11           10.24         87.03           10.27         85.38           24.95         104.12           26.74         56.96           16.59         18.97           -n         115.41         233.92           24.95         104.12           26.74         56.96           16.59         18.97           -n         18.97           -n         18.97           -n         10.412           26.74         56.96           16.59         18.97           -n         76.55           55         1.44           19         6.00           03         -           -         -           15         2.00           15         2.00           15         2.00           16         30.02           -         -           24         95           10         1.00           0.90         6  | Months         Months         y           248.17         588.69         1,           -         -         -           307.99         83.64         -           -         -         -           34.54         1.37         -           63.18         91.44         -           X         Months         y           263.00         607.86         1,           -         21.00         4           240.94         340.29         4           240.94         340.29         4           88.80         14.62         1           10.05         49.47       
 80.70         180.75         2           been relied upon by the         -         -         -         -           Gross NPA (net of interest in suspense         -         -         -         -           3         -79.5         -         -         -         -           4         -         -         -         -         -         -           5         -         -         -         -         -         -         -         -         -         -         -         -   | years         years       
 years           088.86         116.53   | er 5       Total         ars       0.54       2,429.91         -       80.00         4.63       1,482.80         1.85       684.60         4.26       454.51         0.05       443.90         (Rs. In crore)       er 5         Total       ars         54       2,640.72         -       101.00         .22       1,579.80         3.27       744.60         .75       517.37         -       620.45         (Rs. in crore)   | repc           Sec:           undd           (@)           (#)           11.           Cate           (i)           (iii)           (iiii)           (iii)           (iii)           (iii)           (iii)           (iii)           (iii)           (iii)           (iii)  | urities purchased<br>er reverse repos<br>Minimum outstandir<br>were outstanding.<br>Average is based on<br>Lending to Sensit<br>(A) Exposure to R<br>egory<br>Direct exposure (*<br>Residential Mortga<br>Lending fully secu<br>on residential Mortga<br>Lending fully secu<br>on residential Mortga<br>Lending fully secu<br>on residential mortga<br>- of which individu<br>for inclusions in pr<br>Commercial Real<br>Investments in Mc<br>(MBS) and other s<br>a. Residential<br>b. Commercial Real<br>Investments in Mc<br>(MBS) and other s<br>a. Residential<br>b. Commercial Real<br>Indirect Exposure<br>Fund based and n<br>on National Housis<br>Housing Finance (<br>Total Exposure to<br>exposure to real er<br>real estate develop<br>development.<br>(B) Exposure to C<br>Particulars<br>direct investment ir<br>bonds, convertib<br>of equity oriented<br>of which is not<br>corporate debt;<br>advances agai<br>debentures or oth<br>basis to individual<br>(including IPOs / E<br>convertible deben<br>oriented mutual fu<br>advances for any<br>shares or convert<br>debentures or onter<br>debentures or onter<br>dadvances for any<br>shares or convert<br>debentures or onter<br>debentures for any<br>shares or convert<br>debentures or onter<br>debentures or onter<br>dadvances for any<br>shares or convert<br>debentures or onter<br>debentures or onter       | ng is cons<br>transactic<br>ive Sector<br>Real Estate<br>i)<br>ages –<br>ired by m<br>berty that<br>orrower of<br>al housin<br>riority sec<br>Estate –<br>ortgage B<br>securities<br>al Estate securities<br>and securities<br>and securities<br>al Estate securities<br>and securities<br>al Estate securities<br>and securities<br>al Estate securities<br>and secu   | 1.84         sidered only for         ons outstandir         ors         te Sector         ortgages         is or will be         or that is rentrig loans eligit         tor advances         acked Secur         exposure -         based exposit         (NHB) and         es (HFCs).         state Sector         based on coll         owever, thes         tor since nei         tities or on c         ities or on c         res / bond         units of eq         ourposes wh         so or convertile         oses to the ec         curity of share   
   | 515.38       515.38       or those days       ag divided by 3       ag divided by 3       ed       ole       s       ities       ities       ateral securit       exposures       ither the borre       exposures       ither the borre       ateral securit facilit       2020       tible       inits       rpus       d in       ds /       lean       ares       nds,       uity-       here       tible       ity-  | 125.16 when such 65/366 day (F  | 372.13<br>transactions<br>s as relevant.<br>2019-20<br>-<br>-<br>13.91<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-                         |
| edess, a, ','', steder "geet s, e, ry tet et inon in ete red, tt d er ged dan thon of ve   | Depositi<br>Sorrowi<br>ocars 8<br>Anvestm<br>Foreign<br>As a<br>Depositi<br>Sorrowi<br>coars 8<br>nvestm<br>Foreign<br>Computation<br>Computation<br>(Computation<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Com  | Maturity Profile         ings         ings         Advances         ients         icurrency assets         icurrency assets         icurrency assets         icurrency assets         icurrency assets         icurrency assets         ings         Advances         ings         Advances         icurrency assets         icurrency liabilities         icurrency assets         icurrency liabilities         icurrency liabilities <td< td=""><td>7.81       0.35       74.57       1.55       1       74.57       1.55       1       1.55       1       1.55       1       1.55       1       1.55       1       1.55       1       1.55       1       99.77       95.89       2       27.54       4       Advances:       Advances:       Gross N       interest i       .       <t< td=""><td>days<br/>45.09<br/>-<br/>113.49<br/>7.99<br/>190.33<br/>8.85<br/>2-7<br/>days<br/>142.32<br/>-<br/>91.31<br/>-<br/>211.92<br/>14.90<br/>tes and a<br/>:<br/>NPA (net<br/>in suspe</td><td>days       45.72       -       49.42       10.56       10.96       11.94       8-14       days       37.08       -       31.90       69.57       24.52       11.01       assumptic       2       t of       ense)       78.65       3.00       6.21       0.03       -       61.25       14.16       ass/21.04       PAs to arrall ceiling g provisit       ffs:       (I)       2       -       -       -       -       -       -</td><td>days         2           19.67         -           108.86         -           31.21         10.55           108.86         -           31.21         10.55           10.55         -           110.65         -           121.74         -           161.06         -           27.07         5.75           5.75         -           2020-21         Provisions           Provisions         -           2020-21         -           72.         1.           0.         -           2020-21         -           Provisions         -           2020-21         -           72.         1.           0.         -           0.         -           61.         12.           4.048/2005-0         -           rrive at net N         g of 1.25% of on ons from Groc           00ns from Groc         -           -         -           -         -           -         -           -         -           2019-20         -  </td><td>2 Months         Months           76.85         191.98           -         -           324.48         232.78           -         48.11           10.24         87.03           10.27         85.38           24.95         104.12           26.74         56.96           16.59         18.97           -n         115.41         233.92           24.95         104.12           26.74         56.96           16.59         18.97           -n         18.97           -n         18.97           -n         10.412           26.74         56.96           16.59         18.97           -n         76.55           55         1.44           19         6.00           03         -           -         -           15         2.00           15         2.00           15         2.00           16         3.00           -         -           24         9.5           10         9.090           6         0.100</td><td>Months         Months         y           248.17         588.69         1,           -         -         -           307.99         83.64         -           -         -         -           34.54         1.37         -           63.18         91.44         -           263.00         607.86         1,           -         21.00         8           240.94         340.29         4           88.80         14.62         1           10.05         49.47         -           80.70         180.75         2           been relied upon by the         -           Gross NPA (net of interest in suspense         -           3         -         -           5         -         -           6         -         -           2         3.6         -           0.06         on 'Prudential norm         -           4 Assets.         -         -           10         -         -           3         -         -           4.5         -         -           5         -         -</td><td>years         years         years           088.86         116.53         -           80.00         -         -           200.81         16.35         -           82.60         393.49         14           -         -         -           159.06         1.63         -           1.3         3-5         Over the second s</td><td>er 5       Total         ars       0.54       2,429.91         -       80.00         4.63       1,482.80         1.85      
684.60         4.26       454.51         0.05       443.90         (Rs. In crore)       er 5         Total       ars         54       2,640.72         -       101.00         .22       1,579.80         3.27       744.60         .75       517.37         -       620.45         (Rs. in crore)      </td><td>repc           Sec:           undd           (@)           (#)           11.           Cate           (i)           (iii)           (iiii)           (iii)           (iii)           (iii)           (iii)           (iii)           (iii)           (iii)           (iii)</td><td>urities purchased<br/>er reverse repos<br/>Minimum outstandir<br/>were outstanding.<br/>Average is based on<br/>Lending to Sensit<br/>(A) Exposure to R<br/>egory<br/>Direct exposure (*<br/>Residential Mortga<br/>Lending fully secu<br/>on residential prop<br/>occupied by the bi-<br/>of which individu<br/>for inclusions in pr<br/>Commercial Real<br/>Investments in Mc<br/>(MBS) and other s<br/>a. Residential<br/>b. Commercial Real<br/>Investments in Mc<br/>(MBS) and other s<br/>a. Residential<br/>b. Commercial Real<br/>Indirect Exposure<br/>Fund based and n<br/>on National Housi<br/>Housing Finance C<br/>Total Exposure to<br/>real estate develop<br/>development.<br/>(B) Exposure to C<br/>Particulars<br/>direct investment in<br/>bonds, convertib<br/>of equity oriented<br/>of which is not<br/>corporate debt;<br/>advances agai<br/>debentures or oth<br/>basis to individual<br/>(including IPOs / E<br/>convertible deben<br/>oriented mutual fu<br/>advances for any o<br/>secured by the coll<br/>convertible bonds</td><td>ng is cons<br/>transactic<br/>ive Secto<br/>Real Estat<br/>ages –<br/>ired by m<br/>berty that<br/>orrower o<br/>al housin<br/>riority sec<br/>Estate –<br/>ortgage B<br/>securities<br/>al Estate<br/>non-fund t<br/>ng Bank (Companie<br/>o Real Est<br/>and Estate<br/>non-fund t<br/>ng Bank (Companie<br/>o Real Est<br/>tate securities<br/>and is t<br/>estate. Ho<br/>state securities<br/>capital Ma<br/>n equity sh<br/>le deben<br/>mutual f<br/>exclusiv<br/>nst sha<br/>ner secur<br/>s for inve<br/>SOPS), or<br/>tures, an<br/>inds:<br/>y other purp<br/>lateral securities<br/>or conve</td><td>1.84 idered only for ons outstandir ors te Sector ortgages is or will be or that is rentri g loans eligit ctor advances acked Secur exposure - based exposi (NHB) and es (HFCs). state Sector based on coll owever, thes tor since nei tivity nor the arket hares, conver titles or on c istment in shi onvertible bo d units of eq purposes wh ds or conver y oriented m, security; oses to the ep curity of share rtible debent</td><td>515.38       or those days       ng divided by 3       ag divided by 3       ed       ole       s       ities       ole       s       ateral securit       exposures       ither the borr       exposures       ither the borr       ateral securit       ateral s</td><td>125.16 when such 65/366 day (F</td><td>372.13<br/>transactions<br/>s as relevant.<br/>2019-20<br/><br/>13.91<br/><br/><br/><br/><br/><br/><br/><br/><br/><br/><br/><br/><br/></td></t<></td></td<>  | 7.81       0.35       74.57       1.55       1       74.57       1.55       1       1.55       1       1.55       1       1.55       1       1.55       1       1.55       1       1.55       1       99.77       95.89       2       27.54       4       Advances:       Advances:       Gross N       interest i       . <t< td=""><td>days<br/>45.09<br/>-<br/>113.49<br/>7.99<br/>190.33<br/>8.85<br/>2-7<br/>days<br/>142.32<br/>-<br/>91.31<br/>-<br/>211.92<br/>14.90<br/>tes and a<br/>:<br/>NPA (net<br/>in suspe</td><td>days       45.72       -       49.42       10.56       10.96       11.94       8-14       days       37.08       -       31.90       69.57       24.52       11.01       assumptic       2       t of       ense)       78.65       3.00       6.21       0.03       -       61.25       14.16       ass/21.04       PAs to arrall ceiling g provisit       ffs:       (I)       2       -       -       -       -       -       -</td><td>days         2           19.67         -           108.86         -           31.21         10.55           108.86         -           31.21         10.55           10.55         -           110.65         -           121.74         -           161.06         -           27.07         5.75           5.75         -           2020-21         Provisions           Provisions         -           2020-21         -           72.         1.           0.         -           2020-21         -           Provisions         -           2020-21         -           72.         1.           0.         -           0.         -           61.         12.           4.048/2005-0         -           rrive at net N         g of 1.25% of on ons from Groc           00ns from Groc         -           -         -           -         -           -         -           -         -           2019-20         -  </td><td>2 Months         Months           76.85         191.98           -         -           324.48         232.78           -         48.11           10.24         87.03           10.27         85.38           24.95         104.12           26.74         56.96           16.59         18.97           -n         115.41         233.92           24.95         104.12           26.74         56.96           16.59         18.97           -n         18.97           -n         18.97           -n         10.412           26.74         56.96           16.59         18.97           -n         76.55           55         1.44           19         6.00           03         -           -         -           15         2.00           15         2.00           15         2.00           16         3.00           -         -           24         9.5           10         9.090           6         0.100</td><td>Months         Months         y           248.17         588.69         1,           -         -         -           307.99         83.64         -           -         -         -           34.54         1.37         -           63.18         91.44         -           263.00         607.86         1,           -         21.00         8           240.94         340.29         4           88.80         14.62         1           10.05         49.47         -           80.70         180.75         2           been relied upon by the         -           Gross NPA (net of interest in suspense         -           3         -         -           5         -         -           6         -         -           2         3.6         -           0.06         on 'Prudential norm         -           4 Assets.         -         -           10         -         -           3         -         -           4.5         -         -           5         -         -</td><td>years         years         years           088.86         116.53         -           80.00         -         -           200.81         16.35         -           82.60         393.49         14           -         -         -           159.06         1.63         -           1.3         3-5         Over the second s</td><td>er 5       Total         ars       0.54       2,429.91         -       80.00         4.63       1,482.80      
  1.85       684.60         4.26       454.51         0.05       443.90         (Rs. In crore)       er 5         Total       ars         54       2,640.72         -       101.00         .22       1,579.80         3.27       744.60         .75       517.37         -       620.45         (Rs. in crore)      </td><td>repc           Sec:           undd           (@)           (#)           11.           Cate           (i)           (iii)           (iiii)           (iii)           (iii)           (iii)           (iii)           (iii)           (iii)           (iii)           (iii)</td><td>urities purchased<br/>er reverse repos<br/>Minimum outstandir<br/>were outstanding.<br/>Average is based on<br/>Lending to Sensit<br/>(A) Exposure to R<br/>egory<br/>Direct exposure (*<br/>Residential Mortga<br/>Lending fully secu<br/>on residential prop<br/>occupied by the bi-<br/>of which individu<br/>for inclusions in pr<br/>Commercial Real<br/>Investments in Mc<br/>(MBS) and other s<br/>a. Residential<br/>b. Commercial Real<br/>Investments in Mc<br/>(MBS) and other s<br/>a. Residential<br/>b. Commercial Real<br/>Indirect Exposure<br/>Fund based and n<br/>on National Housi<br/>Housing Finance C<br/>Total Exposure to<br/>real estate develop<br/>development.<br/>(B) Exposure to C<br/>Particulars<br/>direct investment in<br/>bonds, convertib<br/>of equity oriented<br/>of which is not<br/>corporate debt;<br/>advances agai<br/>debentures or oth<br/>basis to individual<br/>(including IPOs / E<br/>convertible deben<br/>oriented mutual fu<br/>advances for any o<br/>secured by the coll<br/>convertible bonds</td><td>ng is cons<br/>transactic<br/>ive Secto<br/>Real Estat<br/>ages –<br/>ired by m<br/>berty that<br/>orrower o<br/>al housin<br/>riority sec<br/>Estate –<br/>ortgage B<br/>securities<br/>al Estate<br/>non-fund t<br/>ng Bank (Companie<br/>o Real Est<br/>and Estate<br/>non-fund t<br/>ng Bank (Companie<br/>o Real Est<br/>tate securities<br/>and is t<br/>estate. Ho<br/>state securities<br/>capital Ma<br/>n equity sh<br/>le deben<br/>mutual f<br/>exclusiv<br/>nst sha<br/>ner secur<br/>s for inve<br/>SOPS), or<br/>tures, an<br/>inds:<br/>y other purp<br/>lateral securities<br/>or conve</td><td>1.84 idered only for ons outstandir ors te Sector ortgages is or will be or that is rentri g loans eligit ctor advances acked Secur exposure - based exposi (NHB) and es (HFCs). state Sector based on coll owever, thes tor since nei tivity nor the arket hares, conver titles or on c istment in shi onvertible bo d units of eq purposes wh ds or conver y oriented m, security; oses to the ep curity of share rtible debent</td><td>515.38       or those days       ng divided by 3       ag divided by 3       ed       ole       s       ities       ole       s       ateral securit       exposures       ither the borr       exposures       ither the borr       ateral securit       ateral s</td><td>125.16 when such 65/366 day (F</td><td>372.13<br/>transactions<br/>s as relevant.<br/>2019-20<br/><br/>13.91<br/><br/><br/><br/><br/><br/><br/><br/><br/><br/><br/><br/><br/></td></t<>  | days<br>45.09<br>-<br>113.49<br>7.99<br>190.33<br>8.85<br>2-7<br>days<br>142.32<br>-<br>91.31<br>-<br>211.92<br>14.90<br>tes and a<br>:<br>NPA (net<br>in suspe  | days       45.72       -       49.42       10.56       10.96       11.94       8-14       days       37.08       -       31.90       69.57       24.52       11.01       assumptic       2       t of       ense)       78.65       3.00       6.21       0.03       -       61.25       14.16       ass/21.04       PAs to arrall
ceiling g provisit       ffs:       (I)       2       -       -       -       -       -       -   | days         2           19.67         -           108.86         -           31.21         10.55           108.86         -           31.21         10.55           10.55         -           110.65         -           121.74         -           161.06         -           27.07         5.75           5.75         -           2020-21         Provisions           Provisions         -           2020-21         -           72.         1.           0.         -           2020-21         -           Provisions         -           2020-21         -           72.         1.           0.         -           0.         -           61.         12.           4.048/2005-0         -           rrive at net N         g of 1.25% of on ons from Groc           00ns from Groc         -           -         -           -         -           -         -           -         -           2019-20         - | 2 Months         Months           76.85         191.98           -         -           324.48         232.78           -         48.11           10.24         87.03           10.27         85.38           24.95         104.12           26.74         56.96           16.59         18.97           -n         115.41         233.92           24.95         104.12           26.74         56.96           16.59         18.97           -n         18.97           -n         18.97           -n         10.412           26.74         56.96           16.59         18.97           -n         76.55           55         1.44           19         6.00           03         -           -         -           15         2.00           15         2.00           15         2.00           16         3.00           -         -           24         9.5           10         9.090           6         0.100  | Months         Months         y           248.17         588.69         1,           -         -         -           307.99         83.64         -           -         -         -           34.54         1.37         -           63.18         91.44         -           263.00         607.86         1,           -         21.00         8           240.94         340.29         4           88.80         14.62         1           10.05         49.47         -           80.70         180.75         2           been relied upon by the         -           Gross NPA (net of interest in suspense         -           3         -         -           5         -         -           6         -         -           2         3.6         -           0.06         on 'Prudential norm         -           4 Assets.         -         -           10         -         -           3         -         -           4.5         -         -           5         -         -   
  | years         years         years           088.86         116.53         -           80.00         -         -           200.81         16.35         -           82.60         393.49         14           -         -         -           159.06         1.63         -           1.3         3-5         Over the second s   
   | er 5       Total         ars       0.54       2,429.91         -       80.00         4.63       1,482.80         1.85       684.60         4.26       454.51         0.05       443.90         (Rs. In crore)       er 5         Total       ars         54       2,640.72         -       101.00         .22       1,579.80         3.27       744.60         .75       517.37         -       620.45         (Rs. in crore)   | repc           Sec:           undd           (@)           (#)           11.           Cate           (i)           (iii)           (iiii)           (iii)           (iii)           (iii)           (iii)           (iii)           (iii)           (iii)           (iii)  | urities purchased<br>er reverse repos<br>Minimum outstandir<br>were outstanding.<br>Average is based on<br>Lending to Sensit<br>(A) Exposure to R<br>egory<br>Direct exposure (*<br>Residential Mortga<br>Lending fully secu<br>on residential prop<br>occupied by the bi-<br>of which individu<br>for inclusions in pr<br>Commercial Real<br>Investments in Mc<br>(MBS) and other s<br>a. Residential<br>b. Commercial Real<br>Investments in Mc<br>(MBS) and other s<br>a. Residential<br>b. Commercial Real<br>Indirect Exposure<br>Fund based and n<br>on National Housi<br>Housing Finance C<br>Total Exposure to<br>real estate develop<br>development.<br>(B) Exposure to C<br>Particulars<br>direct investment in<br>bonds, convertib<br>of equity oriented<br>of which is not<br>corporate debt;<br>advances agai<br>debentures or oth<br>basis to individual<br>(including IPOs / E<br>convertible deben<br>oriented mutual fu<br>advances for any o<br>secured by the coll<br>convertible bonds  | ng is cons<br>transactic<br>ive Secto<br>Real Estat<br>ages –<br>ired by m<br>berty that<br>orrower o<br>al housin<br>riority sec<br>Estate –<br>ortgage B<br>securities<br>al Estate<br>non-fund t<br>ng Bank (Companie<br>o Real Est<br>and Estate<br>non-fund t<br>ng Bank (Companie<br>o Real Est<br>tate securities<br>and is t<br>estate. Ho<br>state securities<br>capital Ma<br>n equity sh<br>le deben<br>mutual f<br>exclusiv<br>nst sha<br>ner secur<br>s for inve<br>SOPS), or<br>tures, an<br>inds:<br>y other purp<br>lateral securities<br>or conve  | 1.84 idered only for ons outstandir ors te Sector ortgages is or will be or that is rentri g loans eligit ctor advances acked Secur exposure - based exposi (NHB) and es (HFCs). state Sector based on coll owever, thes tor since nei tivity nor the arket hares, conver titles or on c istment in shi onvertible bo d units of eq purposes wh ds or conver y oriented m, security; oses to the ep curity of share rtible debent   
  | 515.38       or those days       ng divided by 3       ag divided by 3       ed       ole       s       ities       ole       s       ateral securit       exposures       ither the borr       exposures       ither the borr       ateral securit       ateral s  | 125.16 when such 65/366 day (F  | 372.13<br>transactions<br>s as relevant.<br>2019-20<br><br>13.91<br><br><br><br><br><br><br><br><br><br><br><br><br>  |
| ed ss.t., a, ",", steder "greet s, e, ry et et inn in ete red, nt id er iged id anthon of re   | Depositi<br>Sorrowi<br>orans 8<br>nvestim<br>Foreigin<br>As a<br>Depositi<br>Sorrowi<br>orans 8<br>nvestim<br>Foreigin<br>Computation<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)<br>(Computation)  | Maturity Profile         ings         ings         Advances         ients         icurrency assets         icurrency liabilities         at March 31, 2020         Maturity Profile         is         ings         & Advances         ingthe above information, certa         Movement in Non-Performing /         Particulars         g balance         itions         overies         radations         nical/Prudential Write-offs         r Write-offs         balance         loating Provision (**)         sing balance         cocordance with RBI circular no.         vision' the Bank has two options         ducting the existing floating provickoning it as part of Tier II capita         k has exercised the option of deerment in stock of Technical/Prudentia         unts         itions         overies         Balance of Technical/Prudentia         unt   
   | 7.81       0.35       74.57       1.55       1       74.57       1.55       1       1.55       1       1.55       1       1.55       1       1.55       1       1.55       1       1.55       1       99.77       95.89       2       27.54       4       Advances:       Advances:       Gross N       interest i       . <t< td=""><td>days<br/>45.09<br/>-<br/>113.49<br/>7.99<br/>190.33<br/>8.85<br/>2-7<br/>days<br/>142.32<br/>-<br/>91.31<br/>-<br/>211.92<br/>14.90<br/>tes and a<br/>:<br/>NPA (net<br/>in suspe<br/>-<br/>0.BP.BC.<br/>0.BP.BC.<br/>0.BP.BC.<br/>0.BP.BC.<br/>1.<br/>2020-21<br/>-<br/>-<br/>2020-21</td><td>days       45.72          49.42       10.56       10.96       11.94       8-14       days       37.08       -       31.90       69.57       24.52       11.01       assumptic       78.65       3.00       6.21       0.03       -       61.25       14.16       89/21.04       PAs to arrall ceiling g provision       ffs:       (1       2       -       -       -       -</td><td>days         2           19.67         -           108.86         -           31.21         10.55           108.86         -           31.21         10.55           10.55         -           110.65         -           12.74         -           161.06         -           27.07         5.75           5.75         -           2020-21         Provisions           Provisions         -           72.         1.           0.         -           2020-21         Provisions           72.         1.           0.         -           4.048/2005-0         -           4.048/2005-0         -           61.         12.           4.048/2005-0         -      
    61.         -           90 f1.25% or         -           019-20         -           -         -           -         -           -         -</td><td>2 Months         Months           76.85         191.98           -         -           324.48         232.78           -         48.11           10.24         87.03           10.27         85.38           24.95         104.12           26.74         56.96           16.59         18.97            115.41         233.92           24.95         104.12           26.74         56.96           16.59         18.97            115.41         233.92           24.95         104.12         26.74           26.74         56.96         16.59           16.59         18.97            19         6.00           03          -           25          1.00           19         6.00         96           6 dated June 22, 2         PAs or           f total Risk Weighted iss NPAs to arrive at iss         Net INPA           1         Value of Invia           1         Value of Invia           1         Value of Invia           1         Value of Invia     <!--</td--><td>Months         Months         y           248.17         588.69         1,           -         -         -           307.99         83.64         -           -         -         -           34.54         1.37         -           63.18         91.44         -           263.00         607.86         1,           -         21.00         8           240.94         340.29         4           88.80         14.62         1           10.05         49.47         -           80.70         180.75         2           been relied upon by the         -           Gross NPA (net of interest in suspense         -           3         -         -           5         -         -           6         -         -           2         -         -           3         -         -           4         -         -           5         -         -           6         -         -           6         -         -           6         -         -           7.6<td>years         years         years           088.86         116.53        </td><td>er 5       Total         ars       0.54       2,429.91         -       80.00         4.63       1,482.80         1.85       684.60         4.26       454.51         0.05       443.90         (Rs. In crore)       er 5         Total       ars         54       2,640.72         -       101.00         .22       1,579.80         3.27       744.60         .75       517.37         -       620.45         (Rs. in crore)      </td><td>repc           Sec:           undd           (@)           (#)           11.           Cate           (i)           (iii)           (iiii)           (iii)           (iii)           (iii)           (iii)           (iii)           (iii)           (iii)           (iii)</td><td>urities purchased<br/>er reverse repos<br/>Minimum outstandir<br/>were outstanding.<br/>Average is based on<br/>Lending to Sensit<br/>(A) Exposure to R<br/>egory<br/>Direct exposure (*<br/>Residential Mortga<br/>Lending fully secu<br/>on residential Mortga<br/>Lending fully secu<br/>on residential Mortga<br/>Lending fully secu<br/>on residential mortga<br/>- of which individu<br/>for inclusions in pr<br/>Commercial Real<br/>Investments in Mc<br/>(MBS) and other s<br/>a. Residential<br/>b. Commercial Real<br/>Investments in Mc<br/>(MBS) and other s<br/>a. Residential<br/>b. Commercial Real<br/>Indirect Exposure<br/>Fund based and n<br/>on National Housis<br/>Housing Finance (<br/>Total Exposure to<br/>exposure to real er<br/>real estate develop<br/>development.<br/>(B) Exposure to C<br/>Particulars<br/>direct investment ir<br/>bonds, convertib<br/>of equity oriented<br/>of which is not<br/>corporate debt;<br/>advances agai<br/>debentures or oth<br/>basis to individual<br/>(including IPOs / E<br/>convertible deben<br/>oriented mutual fu<br/>advances for any<br/>shares or convert<br/>debentures or onter<br/>debentures or onter<br/>dadvances for any<br/>shares or convert<br/>debentures or onter<br/>debentures for any<br/>shares or convert<br/>debentures or onter<br/>debentures or onter<br/>dadvances for any<br/>shares or convert<br/>debentures or onter<br/>debentures or onter</td><td>ng is cons<br/>transactic<br/>ive Secto<br/>Real Estat<br/>ages –<br/>red by m<br/>perty that<br/>orrower of<br/>al housin<br/>fority sec<br/>Estate –<br/>ortgage B<br/>securities<br/>al Estate –<br/>ortgage B<br/>securities<br/>al Lestate<br/>non-fund t<br/>ng Bank<br/>Companie<br/>o Real Est<br/>non-fund t<br/>state sec<br/>pont ac<br/>Companie<br/>o Real Est<br/>the deben<br/>mutual f<br/>exclusiv<br/>nst sha<br/>er secur<br/>s for inve<br/>SOPs), c<br/>tures, an<br/>indis, s<br/>for inve<br/>SOPs), c<br/>tures, an<br/>indis, s<br/>for inve<br/>s or conve<br/>or conve<br/>or conve</td><td>1.84<br/>idered only for<br/>ons outstandir<br/>ors<br/>te Sector<br/>ortgages<br/>is or will be<br/>or that is rentu<br/>g loans eligit<br/>tor advances<br/>acked Secur<br/>exposure -<br/>based exposs<br/>(NHB) and<br/>esc (HFCs).<br/>state Sector<br/>based on coll<br/>owever, thes<br/>tor since nei<br/>tivity nor the<br/>arket<br/>hares, conver<br/>tures and u<br/>funds the co-<br/>res / bond<br/>ities or on ce<br/>stment in shi<br/>onvertible bo<br/>d units of eq<br/>purposes wh<br/>ds or conver<br/>y oriented mu<br/>security;<br/>oses to the ep-<br/>curity of share<br/>trible debent<br/>mutual funds</td><td>515.38       or those days       ng divided by 3       ng divided by 3       ed       ole       s       ities       ures       ateral securit       exposures       ither the born       ateral securit       exposures       ither the born       ateral securit       ateral securit</td><td>125.16 when such 65/366 day (F</td><td>372.13<br/>transactions<br/>s as relevant.<br/>2019-20<br/><br/>13.91<br/><br/><br/><br/><br/><br/><br/><br/><br/><br/><br/><br/><br/></td></td></td></t<>   | days<br>45.09<br>-<br>113.49<br>7.99<br>190.33<br>8.85<br>2-7<br>days<br>142.32<br>-<br>91.31<br>-<br>211.92<br>14.90<br>tes and a<br>:<br>NPA (net<br>in
suspe<br>-<br>0.BP.BC.<br>0.BP.BC.<br>0.BP.BC.<br>0.BP.BC.<br>1.<br>2020-21<br>-<br>-<br>2020-21   | days       45.72          49.42       10.56       10.96       11.94       8-14       days       37.08       -       31.90       69.57       24.52       11.01       assumptic       78.65       3.00       6.21       0.03       -       61.25       14.16       89/21.04       PAs to arrall ceiling g provision       ffs:       (1       2       -       -       -       -  | days         2           19.67         -           108.86         -           31.21         10.55           108.86         -           31.21         10.55           10.55         -           110.65         -           12.74         -           161.06         -           27.07         5.75           5.75         -           2020-21         Provisions           Provisions         -           72.         1.           0.         -           2020-21         Provisions           72.         1.           0.         -           4.048/2005-0         -           4.048/2005-0         -           61.         12.           4.048/2005-0         -           61.         -           90 f1.25% or         -           019-20         -           -         -           -         -           -         -  | 2 Months         Months           76.85         191.98           -         -           324.48         232.78           -         48.11           10.24         87.03           10.27         85.38           24.95         104.12           26.74         56.96           16.59         18.97            115.41         233.92           24.95         104.12           26.74         56.96           16.59         18.97            115.41         233.92           24.95         104.12         26.74           26.74         56.96         16.59           16.59         18.97            19         6.00           03          -           25          1.00           19         6.00         96           6 dated June 22, 2         PAs or           f total Risk Weighted iss NPAs to arrive at iss         Net INPA           1         Value of Invia           1         Value of Invia           1         Value of Invia           1         Value of Invia </td <td>Months         Months         y           248.17         588.69         1,           -         -         -           307.99         83.64         -           -         -         -           34.54         1.37         -           63.18         91.44         -           263.00         607.86         1,           -         21.00         8           240.94         340.29         4           88.80         14.62         1           10.05         49.47         -           80.70         180.75         2           been relied upon by the         -           Gross NPA (net of interest in suspense         -           3         -         -           5         -         -           6         -         -           2         -         -           3         -         -           4         -         -           5         -         -           6         -         -           6         -         -           6         -         -           7.6<td>years         years         years           088.86         116.53        </td><td>er 5       Total         ars       0.54       2,429.91         -       80.00         4.63       1,482.80         1.85       684.60         4.26       454.51         0.05       443.90         (Rs. In crore)       er 5         Total       ars         54       2,640.72         -       101.00         .22       1,579.80         3.27       744.60         .75       517.37         -       620.45         (Rs. in crore)      </td><td>repc           Sec:           undd           (@)           (#)           11.           Cate           (i)           (iii)           (iiii)           (iii)           (iii)           (iii)           (iii)           (iii)           (iii)           (iii)           (iii)</td><td>urities purchased<br/>er reverse repos<br/>Minimum outstandir<br/>were outstanding.<br/>Average is based on<br/>Lending to Sensit<br/>(A) Exposure to R<br/>egory<br/>Direct exposure (*<br/>Residential Mortga<br/>Lending fully secu<br/>on residential Mortga<br/>Lending fully secu<br/>on residential Mortga<br/>Lending fully secu<br/>on residential mortga<br/>- of which individu<br/>for inclusions in pr<br/>Commercial Real<br/>Investments in Mc<br/>(MBS) and other s<br/>a. Residential<br/>b. Commercial Real<br/>Investments in Mc<br/>(MBS) and other s<br/>a. Residential<br/>b. Commercial Real<br/>Indirect Exposure<br/>Fund based and n<br/>on National Housis<br/>Housing Finance (<br/>Total Exposure to<br/>exposure to real er<br/>real estate develop<br/>development.<br/>(B) Exposure to C<br/>Particulars<br/>direct investment ir<br/>bonds, convertib<br/>of equity oriented<br/>of which is not<br/>corporate debt;<br/>advances agai<br/>debentures or oth<br/>basis to individual<br/>(including IPOs / E<br/>convertible deben<br/>oriented mutual fu<br/>advances for any<br/>shares or convert<br/>debentures or onter<br/>debentures or onter<br/>dadvances for any<br/>shares or convert<br/>debentures or onter<br/>debentures for any<br/>shares or convert<br/>debentures or onter<br/>debentures or onter<br/>dadvances for any<br/>shares or convert<br/>debentures or onter<br/>debentures or onter</td><td>ng is cons<br/>transactic<br/>ive Secto<br/>Real Estat<br/>ages –<br/>red by m<br/>perty that<br/>orrower of<br/>al housin<br/>fority sec<br/>Estate –<br/>ortgage B<br/>securities<br/>al Estate –<br/>ortgage B<br/>securities<br/>al Lestate<br/>non-fund t<br/>ng Bank<br/>Companie<br/>o Real Est<br/>non-fund t<br/>state sec<br/>pont ac<br/>Companie<br/>o Real Est<br/>the deben<br/>mutual f<br/>exclusiv<br/>nst sha<br/>er secur<br/>s for inve<br/>SOPs), c<br/>tures, an<br/>indis, s<br/>for inve<br/>SOPs), c<br/>tures, an<br/>indis, s<br/>for inve<br/>s or conve<br/>or conve<br/>or conve</td><td>1.84<br/>idered only for<br/>ons outstandir<br/>ors<br/>te Sector<br/>ortgages<br/>is or will be<br/>or that is rentu<br/>g loans eligit<br/>tor advances<br/>acked Secur<br/>exposure -<br/>based exposs<br/>(NHB) and<br/>esc (HFCs).<br/>state Sector<br/>based on coll<br/>owever, thes<br/>tor since nei<br/>tivity nor the<br/>arket<br/>hares, conver<br/>tures and u<br/>funds the co-<br/>res / bond<br/>ities or on ce<br/>stment in shi<br/>onvertible bo<br/>d units of eq<br/>purposes wh<br/>ds or conver<br/>y oriented mu<br/>security;<br/>oses to the ep-<br/>curity of share<br/>trible debent<br/>mutual funds</td><td>515.38       or those days       ng divided by 3       ng divided by 3       ed       ole       s       ities       ures       ateral securit       exposures       ither the born       ateral securit       exposures       ither the born       ateral securit       ateral securit</td><td>125.16 when such 65/366 day (F</td><td>372.13<br/>transactions<br/>s as relevant.<br/>2019-20<br/><br/>13.91<br/><br/><br/><br/><br/><br/><br/><br/><br/><br/><br/><br/><br/></td></td> | Months         Months         y           248.17         588.69         1,           -         -         -           307.99         83.64         -           -         -         -           34.54         1.37         -           63.18         91.44         -           263.00         607.86         1,           -         21.00   
     8           240.94         340.29         4           88.80         14.62         1           10.05         49.47         -           80.70         180.75         2           been relied upon by the         -           Gross NPA (net of interest in suspense         -           3         -         -           5         -         -           6         -         -           2         -         -           3         -         -           4         -         -           5         -         -           6         -         -           6         -         -           6         -         -           7.6 <td>years         years         years           088.86         116.53        </td> <td>er 5       Total         ars       0.54       2,429.91         -       80.00         4.63       1,482.80         1.85       684.60         4.26       454.51         0.05       443.90         (Rs. In crore)       er 5         Total       ars         54       2,640.72         -       101.00         .22       1,579.80         3.27       744.60         .75       517.37         -       620.45         (Rs. in crore)      </td> <td>repc           Sec:           undd           (@)           (#)           11.           Cate           (i)           (iii)           (iiii)           (iii)           (iii)           (iii)           (iii)           (iii)           (iii)           (iii)           (iii)</td> <td>urities purchased<br/>er reverse repos<br/>Minimum outstandir<br/>were outstanding.<br/>Average is based on<br/>Lending to Sensit<br/>(A) Exposure to R<br/>egory<br/>Direct exposure (*<br/>Residential Mortga<br/>Lending fully secu<br/>on residential Mortga<br/>Lending fully secu<br/>on residential Mortga<br/>Lending fully secu<br/>on residential mortga<br/>- of which individu<br/>for inclusions in pr<br/>Commercial Real<br/>Investments in Mc<br/>(MBS) and other s<br/>a. Residential<br/>b. Commercial Real<br/>Investments in Mc<br/>(MBS) and other s<br/>a. Residential<br/>b. Commercial Real<br/>Indirect Exposure<br/>Fund based and n<br/>on National Housis<br/>Housing Finance (<br/>Total Exposure to<br/>exposure to real er<br/>real estate develop<br/>development.<br/>(B) Exposure to C<br/>Particulars<br/>direct investment ir<br/>bonds, convertib<br/>of equity oriented<br/>of which is not<br/>corporate debt;<br/>advances agai<br/>debentures or oth<br/>basis to individual<br/>(including IPOs / E<br/>convertible deben<br/>oriented mutual fu<br/>advances for any<br/>shares or convert<br/>debentures or onter<br/>debentures or onter<br/>dadvances for any<br/>shares or convert<br/>debentures or onter<br/>debentures for any<br/>shares or convert<br/>debentures or onter<br/>debentures or onter<br/>dadvances for any<br/>shares or convert<br/>debentures or onter<br/>debentures or onter</td> <td>ng is cons<br/>transactic<br/>ive Secto<br/>Real Estat<br/>ages –<br/>red by m<br/>perty that<br/>orrower of<br/>al housin<br/>fority sec<br/>Estate –<br/>ortgage B<br/>securities<br/>al Estate –<br/>ortgage B<br/>securities<br/>al Lestate<br/>non-fund t<br/>ng Bank<br/>Companie<br/>o Real Est<br/>non-fund t<br/>state sec<br/>pont ac<br/>Companie<br/>o Real Est<br/>the deben<br/>mutual f<br/>exclusiv<br/>nst sha<br/>er secur<br/>s for inve<br/>SOPs), c<br/>tures, an<br/>indis, s<br/>for inve<br/>SOPs), c<br/>tures, an<br/>indis, s<br/>for inve<br/>s or conve<br/>or conve<br/>or conve</td> <td>1.84<br/>idered only for<br/>ons outstandir<br/>ors<br/>te Sector<br/>ortgages<br/>is or will be<br/>or that is rentu<br/>g loans eligit<br/>tor advances<br/>acked Secur<br/>exposure -<br/>based exposs<br/>(NHB) and<br/>esc (HFCs).<br/>state Sector<br/>based on coll<br/>owever, thes<br/>tor since nei<br/>tivity nor the<br/>arket<br/>hares, conver<br/>tures and u<br/>funds the co-<br/>res / bond<br/>ities or on ce<br/>stment in shi<br/>onvertible bo<br/>d units of eq<br/>purposes wh<br/>ds or conver<br/>y oriented mu<br/>security;<br/>oses to the ep-<br/>curity of share<br/>trible debent<br/>mutual funds</td> <td>515.38       or those days       ng divided by 3       ng divided by 3       ed       ole       s       ities       ures       ateral securit       exposures       ither the born       ateral securit       exposures       ither the born       ateral securit       ateral securit</td> <td>125.16 when such 65/366 day (F</td> <td>372.13<br/>transactions<br/>s as relevant.<br/>2019-20<br/><br/>13.91<br/><br/><br/><br/><br/><br/><br/><br/><br/><br/><br/><br/><br/></td>  | years         years         years           088.86         116.53  
  | er 5       Total         ars       0.54       2,429.91         -       80.00         4.63       1,482.80         1.85       684.60         4.26       454.51         0.05       443.90         (Rs. In crore)       er 5         Total       ars         54       2,640.72         -       101.00         .22       1,579.80         3.27       744.60         .75       517.37         -       620.45         (Rs. in crore)   | repc           Sec:           undd           (@)           (#)           11.           Cate           (i)           (iii)           (iiii)           (iii)           (iii)           (iii)           (iii)           (iii)           (iii)           (iii)           (iii)  | urities purchased<br>er reverse repos<br>Minimum outstandir<br>were outstanding.<br>Average is based on<br>Lending to Sensit<br>(A) Exposure to R<br>egory<br>Direct exposure (*<br>Residential Mortga<br>Lending fully secu<br>on residential Mortga<br>Lending fully secu<br>on residential Mortga<br>Lending fully secu<br>on residential mortga<br>- of which individu<br>for inclusions in pr<br>Commercial Real<br>Investments in Mc<br>(MBS) and other s<br>a. Residential<br>b. Commercial Real<br>Investments in Mc<br>(MBS) and other s<br>a. Residential<br>b. Commercial Real<br>Indirect Exposure<br>Fund based and n<br>on National Housis<br>Housing Finance (<br>Total Exposure to<br>exposure to real er<br>real estate develop<br>development.<br>(B) Exposure to C<br>Particulars<br>direct investment ir<br>bonds, convertib<br>of equity oriented<br>of which is not<br>corporate debt;<br>advances agai<br>debentures or oth<br>basis to individual<br>(including IPOs / E<br>convertible deben<br>oriented mutual fu<br>advances for any<br>shares or convert<br>debentures or onter<br>debentures or onter<br>dadvances for any<br>shares or convert<br>debentures or onter<br>debentures for any<br>shares or convert<br>debentures or onter<br>debentures or onter<br>dadvances for any<br>shares or convert<br>debentures or onter<br>debentures or onter       | ng is cons<br>transactic<br>ive Secto<br>Real Estat<br>ages –<br>red by m<br>perty that<br>orrower of<br>al housin<br>fority sec<br>Estate –<br>ortgage B<br>securities<br>al Estate –<br>ortgage B<br>securities<br>al Lestate<br>non-fund t<br>ng Bank<br>Companie<br>o Real Est<br>non-fund t<br>state sec<br>pont ac<br>Companie<br>o Real Est<br>the deben<br>mutual f<br>exclusiv<br>nst sha<br>er secur<br>s for inve<br>SOPs), c<br>tures, an<br>indis, s<br>for inve<br>SOPs), c<br>tures, an<br>indis, s<br>for inve<br>s or conve<br>or conve<br>or conve  | 1.84<br>idered only for<br>ons outstandir<br>ors<br>te Sector<br>ortgages<br>is or will be<br>or that is rentu<br>g loans eligit<br>tor advances<br>acked Secur<br>exposure -<br>based exposs<br>(NHB) and<br>esc (HFCs).<br>state Sector<br>based on coll<br>owever, thes<br>tor since nei<br>tivity nor the<br>arket<br>hares, conver<br>tures and u<br>funds the co-<br>res / bond<br>ities or on ce<br>stment in shi<br>onvertible bo<br>d units of eq<br>purposes wh<br>ds or conver<br>y oriented mu<br>security;<br>oses to the ep-<br>curity of share<br>trible debent<br>mutual funds  
  | 515.38       or those days       ng divided by 3       ng divided by 3       ed       ole       s       ities       ures       ateral securit       exposures       ither the born       ateral securit       exposures       ither the born       ateral securit   | 125.16 when such 65/366 day (F  | 372.13<br>transactions<br>s as relevant.<br>2019-20<br><br>13.91<br><br><br><br><br><br><br><br><br><br><br><br><br>  |
| edest, a,", steder "geet s, e, ryte et inn in ete red, tid er ged danthon of ve s  | Depositi<br>Sorrowi<br>orans 8<br>Anvestim<br>Foreigin<br>As a<br>Depositi<br>Sorrowi<br>orans 8<br>nivestim<br>Foreigin<br>Foreigin<br>Compu<br>A) M<br>Depositi<br>Compu<br>A) M<br>Depositi<br>Co  | Maturity Profile         ings         ings         Advances         ients         icurrency assets         icurrency liabilities         at March 31, 2020         Maturity Profile         is         ings         & Advances         ients         icurrency liabilities         is         ings         & Advances         ients         icurrency liabilities   
   | 7.81       0.35       -       0.35       -       74.57       1.55       1       1.55       1       1.55       1       1.55       1       1.55       1       1.55       1       1.55       1       1.55       1       1.55       1.55       1.55       1.55       95.89       2       2.7.54       Advances:       Gross N       interest i       . <t< td=""><td>days<br/>45.09<br/>-<br/>113.49<br/>7.99<br/>190.33<br/>8.85<br/>2-7<br/>days<br/>142.32<br/>-<br/>91.31<br/>-<br/>211.92<br/>14.90<br/>tes and a<br/>:<br/>NPA (net<br/>in suspe<br/>-<br/>0.BP.BC.<br/>0.BP.BC.<br/>0.BP.BC.<br/>0.BP.BC.<br/>1.<br/>2020-21<br/>-<br/>-<br/>2020-21</td><td>days       45.72       -       49.42       10.56       10.96       11.94       8-14       days       37.08       -       31.90       69.57       24.52       11.01       assumptic       2       t of       ense)       78.65       3.00       6.21       0.03       -       61.25       14.16       ass/21.04       PAs to arrall ceiling g provisit       ffs:       (I)       2       -       -       -       -       -       -</td><td>days         2           19.67         -           108.86         -           31.21         10.55           108.86         -           31.21         10.55           10.55         -           110.65         -           121.74         -           161.06         -           27.07         5.75           5.75         -           2020-21         Provisions           Provisions         -           2020-21         -           72.         1.           0.         -           2020-21         -           Provisions         -           2020-21         -           72.         1.           0.         -           0.         -           61.         12.           4.048/2005-0         -           rrive at net N         g of 1.25% of on ons from Groc           00ns from Groc         -           -         -           -         -           -         -           -         -           2019-20         -  </td><td>2 Months         Months           76.85         191.98           -         -           324.48         232.78           -         48.11           10.24         87.03           10.27         85.38           24.95         23.42           -         -           115.41         233.92           24.95         104.12           26.74         56.96           16.59         18.97           m made which have         -           07         6.55           14.9         6.00           03         -           -         -           15         2.0°           15         2.0°           15         2.0°           15         2.0°           15         2.0°           15         2.0°           10.10         0.9°           6         dated June 22, 2           PAs or         f           f         fotal Risk Weighted           10         Value of Invia           10         Gross Value           11         Value of Invia           10         Orousid</td><td>Months         Months         y           248.17         588.69         1,           -         -         -           307.99         83.64         -           -         -         -           34.54         1.37         -           63.18         91.44         -           263.00         607.86         1,           -         21.00         8           240.94         340.29         4           88.80         14.62         1           10.05         49.47         -           80.70         180.75         2           been relied upon by the         -           Gross NPA (net of interest in suspense         -           3         -         -           5         -         -           6         -         -           2         3.6         -           0.06         on 'Prudential norm         -           4 Assets.         -         -           10         -         -           3         -         -           4.5         -         -           5         -         -</td><td>years         years         years           088.86         116.53        </td><td>er 5       Total         ars       0.54       2,429.91         -       80.00         4.63       1,482.80         1.85       684.60         4.26       454.51         0.05       443.90         (Rs. In crore)       er 5         Total       ars         54       2,640.72         -       101.00         .22       1,579.80         3.27       744.60         .75       517.37         -       620.45         (Rs. in crore)      </td><td>repc           Sec:           undd           (@)           (#)           11.           Cate           (i)           (iii)           (iiii)           (iii)   
       (iii)           (iii)           (iii)           (iii)           (iii)           (iii)           (iii)</td><td>urities purchased<br/>er reverse repos<br/>Minimum outstandir<br/>were outstanding.<br/>Average is based on<br/>Lending to Sensit<br/>(A) Exposure to R<br/>egory<br/>Direct exposure (*<br/>Residential Mortga<br/>Lending fully secu<br/>on residential Mortga<br/>Lending fully secu<br/>on residential Mortga<br/>Lending fully secu<br/>on residential mortga<br/>cocupied by the bu<br/>- of which individu<br/>for inclusions in pr<br/>Commercial Real<br/>Investments in Mot<br/>(MBS) and other s<br/>a. Residential<br/>b. Commercial Real<br/>Indirect Exposure<br/>Fund based and n<br/>on National Housis<br/>Housing Finance (<br/>Total Exposure to<br/>charge on real er<br/>eal estate develop<br/>development.<br/>(B) Exposure to C<br/>Particulars<br/>direct investment ir<br/>bonds, convertib<br/>of equity oriented<br/>of which is not<br/>corporate debt;<br/>advances agai<br/>debentures or onth<br/>basis to individual<br/>(including IPOs / E<br/>convertible deben<br/>oriented mutual fu<br/>advances for any<br/>shares or convert<br/>debentures or unit<br/>funds are taken as<br/>advances for any<br/>secured by the coll<br/>convertible bonds<br/>or units of equity<br/>where the primary<br/>/ convertible bonds</td><td>ng is cons<br/>transactic<br/>ive Secto<br/>Real Estat<br/>ages –<br/>ired by m<br/>berty that<br/>orrower o<br/>ral housin<br/>riority sec<br/>Estate –<br/>ortgage B<br/>securities<br/>al Estate –<br/>ortgage B<br/>securities<br/>al Estate –<br/>ortgage B<br/>securities<br/>al Estate –<br/>ontgage B<br/>securities<br/>al Estate –<br/>ontgage B<br/>securities<br/>al Estate –<br/>ontgage B<br/>securities<br/>al Estate –<br/>ontgage B<br/>securities<br/>al Estate –<br/>companie<br/>o Real Estate<br/>state sec<br/>poment ac<br/>Companie<br/>o Real Estate<br/>state securities<br/>anding is t<br/>estate. Ho<br/>state securities<br/>anding is t<br/>estate. Ho<br/>state securities<br/>an equity sh<br/>le deben<br/>mutual f<br/>exclusiv<br/>nst sha<br/>ner secur<br/>s for inve<br/>SOPs), co<br/>tures, an<br/>inds;<br/>y other p<br/>tible bond<br/>s of equity<br/>s of e</td><td>1.84<br/>idered only for<br/>ons outstandin<br/>ors<br/>te Sector<br/>ortgages<br/>is or will be<br/>or that is rentry<br/>g loans eligit<br/>tor advances<br/>acked Secur<br/>exposure -<br/>based expose<br/>(NHB) and<br/>es (HFCs).<br/>state Sector<br/>based on coll<br/>owever, thes<br/>tor since nei<br/>try since ne</td><td>515.38       515.38       or those days       ag divided by 3       ag divided by 3       ed       ole       ateral securit       exposures       itties       ateral securit       exposures       ittible       ateral securit       ateral securit</td><td>125.16 when such 65/366 day (F</td><td>372.13<br/>transactions<br/>s as relevant.<br/>2019-20<br/><br/>13.91<br/><br/><br/><br/><br/><br/><br/><br/><br/><br/><br/><br/><br/></td></t<>  | days<br>45.09<br>-<br>113.49<br>7.99<br>190.33<br>8.85<br>2-7<br>days<br>142.32<br>-<br>91.31<br>-<br>211.92<br>14.90<br>tes and a<br>:<br>NPA (net<br>in suspe<br>-<br>0.BP.BC.<br>0.BP.BC.<br>0.BP.BC.<br>0.BP.BC.<br>1.<br>2020-21<br>-<br>-<br>2020-21   | days       45.72       -       49.42       10.56       10.96       11.94       8-14       days       37.08       -       31.90       69.57       24.52       11.01       assumptic       2       t of       ense)       78.65       3.00       6.21       0.03       -       61.25       14.16       ass/21.04       PAs to arrall ceiling g provisit       ffs:       (I)       2       -       -       -       -       -       -   | days         2           19.67         -           108.86         -           31.21         10.55           108.86         -           31.21         10.55           10.55         -           110.65         -           121.74         -           161.06         -           27.07         5.75           5.75         -           2020-21         Provisions           Provisions         -           2020-21         -           72.         1.           0.         -           2020-21         -           Provisions         -           2020-21         -           72.         1.           0.         -           0.         -           61.         12.           4.048/2005-0         -           rrive at net N         g of 1.25% of on ons from Groc           00ns from Groc         -           -         -           -         -           -         -           -         -           2019-20         - | 2 Months         Months           76.85         191.98           -         -           324.48         232.78           -         48.11           10.24         87.03           10.27         85.38           24.95         23.42           -         -           115.41         233.92           24.95         104.12           26.74         56.96           16.59         18.97           m made which have         -           07         6.55           14.9         6.00           03         -           -         -           15         2.0°           15         2.0°           15         2.0°           15         2.0°           15         2.0°           15         2.0°           10.10         0.9°           6         dated June 22, 2           PAs or         f           f         fotal Risk Weighted           10         Value of Invia           10         Gross Value           11         Value of Invia           10         Orousid   
  | Months         Months         y           248.17         588.69         1,           -         -         -           307.99         83.64         -           -         -         -           34.54         1.37         -           63.18         91.44         -           263.00         607.86         1,           -         21.00         8           240.94         340.29         4           88.80         14.62         1           10.05         49.47         -           80.70         180.75         2           been relied upon by the         -           Gross NPA (net of interest in suspense         -           3         -         -           5         -         -           6         -         -           2         3.6         -           0.06         on 'Prudential norm         -           4 Assets.         -         -           10         -         -           3         -         -           4.5         -         -           5         -         -  
   | years         years         years           088.86         116.53   | er 5       Total         ars       0.54       2,429.91         -       80.00         4.63       1,482.80         1.85       684.60         4.26       454.51         0.05       443.90         (Rs. In crore)       er 5         Total       ars         54       2,640.72         -       101.00         .22       1,579.80         3.27       744.60         .75       517.37         -       620.45         (Rs. in crore)   
   | repc           Sec:           undd           (@)           (#)           11.           Cate           (i)           (iii)           (iiii)           (iii)           (iii)           (iii)           (iii)           (iii)           (iii)           (iii)           (iii)  | urities purchased<br>er reverse repos<br>Minimum outstandir<br>were outstanding.<br>Average is based on<br>Lending to Sensit<br>(A) Exposure to R<br>egory<br>Direct exposure (*<br>Residential Mortga<br>Lending fully secu<br>on residential Mortga<br>Lending fully secu<br>on residential Mortga<br>Lending fully secu<br>on residential mortga<br>cocupied by the bu<br>- of which individu<br>for inclusions in pr<br>Commercial Real<br>Investments in Mot<br>(MBS) and other s<br>a. Residential<br>b. Commercial Real<br>Indirect Exposure<br>Fund based and n<br>on National Housis<br>Housing Finance (<br>Total Exposure to<br>charge on real er<br>eal estate develop<br>development.<br>(B) Exposure to C<br>Particulars<br>direct investment ir<br>bonds, convertib<br>of equity oriented<br>of which is not<br>corporate debt;<br>advances agai<br>debentures or onth<br>basis to individual<br>(including IPOs / E<br>convertible deben<br>oriented mutual fu<br>advances for any<br>shares or convert<br>debentures or unit<br>funds are taken as<br>advances for any<br>secured by the coll<br>convertible bonds<br>or units of equity<br>where the primary<br>/ convertible bonds   | ng is cons<br>transactic<br>ive Secto<br>Real Estat<br>ages –<br>ired by m<br>berty that<br>orrower o<br>ral housin<br>riority sec<br>Estate –<br>ortgage B<br>securities<br>al Estate –<br>ortgage B<br>securities<br>al Estate –<br>ortgage B<br>securities<br>al Estate –<br>ontgage B<br>securities<br>al Estate –<br>ontgage B<br>securities<br>al Estate –<br>ontgage B<br>securities<br>al Estate –<br>ontgage B<br>securities<br>al Estate –<br>companie<br>o Real Estate<br>state sec<br>poment ac<br>Companie<br>o Real Estate<br>state securities<br>anding is t<br>estate. Ho<br>state securities<br>anding is t<br>estate. Ho<br>state securities<br>an equity sh<br>le deben<br>mutual f<br>exclusiv<br>nst sha<br>ner secur<br>s for inve<br>SOPs), co<br>tures, an<br>inds;<br>y other p<br>tible bond<br>s of equity<br>s of e  | 1.84<br>idered only for<br>ons outstandin<br>ors<br>te Sector<br>ortgages<br>is or will be<br>or that is rentry<br>g loans eligit<br>tor advances<br>acked Secur<br>exposure -<br>based expose<br>(NHB) and<br>es (HFCs).<br>state Sector<br>based on coll<br>owever, thes<br>tor since nei<br>try since ne | 515.38       515.38       or those days       ag divided by 3       ag divided by 3       ed       ole       ateral securit       exposures       itties       ateral securit       exposures       ittible       ateral securit  | 125.16 when such 65/366 day (F  | 372.13<br>transactions<br>s as relevant.<br>2019-20<br><br>13.91<br><br><br><br><br><br><br><br><br><br><br><br><br>  |
| edest, a,", steder "geet s,e,ryte et inn inete red, tid er ged idanthonof ve s, d  | Depositi<br>Sorrowi<br>orans 8<br>Anvestm<br>Foreign<br>Coreign<br>Coreign<br>Coreign<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Corrowi<br>Co  | Maturity Profile         ings         ings         Advances         ients         icurrency assets         icurrency liabilities         at March 31, 2020         Maturity Profile         is         ings         & Advances         ients         icurrency liabilities         is         ings         & Advances         ients         icurrency liabilities         itions <t< td=""><td>7.81       0.35       -       0.35       -       74.57       1.55       1       1.55       1       1.55       1       1.55       1       1.55       1       1.55       1       1.55       1       1.55       1       1.55       1.55       1.55       1.55       95.89       2       2.7.54       Advances:       Gross N       interest i       .       <t< td=""><td>days<br/>45.09<br/>-<br/>113.49<br/>7.99<br/>190.33<br/>8.85<br/>2-7<br/>days<br/>142.32<br/>-<br/>91.31<br/>-<br/>211.92<br/>14.90<br/>tes and a<br/>:<br/>NPA (net<br/>in suspe<br/>-<br/>0.BP.BC.<br/>0.BP.BC.<br/>0 gross N<br/>0 the over<br/>ch floatin<br/>/ritten-of<br/>2020-21</td><td>days       45.72       -       49.42       10.56       10.96       11.94       8-14       days       37.08       -       31.90       69.57       24.52       11.01       assumptic       2       t of       ense)       78.65       3.00       6.21       0.03       -       61.25       14.16       ass/21.04       PAs to arrall ceiling g provisit       ffs:       (I)       2       -       -       -       -       -       -</td><td>days         2           19.67         -           108.86         -           31.21         10.55           108.86         -           31.21         10.55           10.55         -           110.65         -           121.74         -           161.06         -           27.07         5.75           5.75         -           2020-21         Provisions           Provisions         -           2020-21         -           72.         1.           0.         -           2020-21         -           Provisions         -           2020-21         -           72.         1.           0.         -           0.         -           61.         12.           4.048/2005-0         -           rrive at net N         g of 1.25% of on ons from Groc           00ns from Groc         -           -         -           -         -           -         -           -         -           2019-20         -  </td><td>2 Months         Months           76.85         191.98           -         -           324.48         232.78           -         48.11           10.24         87.03           10.27         85.38           24.95         104.12           26.74         56.96           16.59         18.97            115.41         233.92           24.95         104.12           26.74         56.96           16.59         18.97            115.41         233.92           24.95         104.12         26.74           26.74         56.96         16.59           16.59         18.97            19         6.00           03          -           25          1.00           19         6.00         96           6 dated June 22, 2         PAs or           f total Risk Weighted iss NPAs to arrive at iss         Net INPA           1         Value of Invia           1         Value of Invia           1         Value of Invia           1         Value of Invia     <!--</td--><td>Months         Months         y           248.17         588.69         1,           -         -         -           307.99         83.64         -           -         -         -           34.54         1.37         -           63.18         91.44         -           263.00         607.86         1,           -         21.00         8           240.94         340.29         -           88.80         14.62         1           10.05         49.47         -           80.70         180.75         2           been relied upon by the         -         -           Gross NPA (net of interest in suspense         -           3         -         79.5           5         -         -           6         -         -           2         3.5         -           0.06         0.7.6         -           -         -         -           -         -         -           5         -         -           6         -         -           6         -         -     </td></td></t<><td>years         years         years           088.86         116.53        </td><td>er 5       Total         ars       0.54       2,429.91         -       80.00         4.63       1,482.80         1.85       684.60         4.26       454.51         0.05       443.90         (Rs. In crore)       er 5         Total       ars         54       2,640.72
        -       101.00         .22       1,579.80         3.27       744.60         .75       517.37         -       620.45         (Rs. in crore)      </td><td>repc           Sec:           undd           (@)           (#)           11.           Cate           (i)           (iii)           (iiii)           (iii)           (iii)           (iii)           (iii)           (iii)           (iii)           (iii)           (iii)</td><td>urities purchased<br/>er reverse repos<br/>Minimum outstandir<br/>were outstanding.<br/>Average is based on<br/>Lending to Sensit<br/>(A) Exposure to R<br/>egory<br/>Direct exposure (*<br/>Residential Mortga<br/>Lending fully secu<br/>on residential prop<br/>occupied by the bu-<br/>of which individu<br/>for inclusions in pr<br/>Commercial Real<br/>Investments in Mc<br/>(MBS) and other s<br/>a. Residential<br/>b. Commercial Real<br/>Investments in Mc<br/>(MBS) and other s<br/>a. Residential<br/>b. Commercial Real<br/>Indirect Exposure<br/>Fund based and m<br/>on National Housi<br/>Housing Finance (C<br/>Total Exposure to<br/>some cases the le<br/>of charge on real e<br/>exposure to real e<br/>exposure t</td><td>ng is cons<br/>transactic<br/>ive Sector<br/>Real Estate<br/>i)<br/>ages –<br/>ired by m<br/>berty that<br/>orrower of<br/>al housin<br/>riority sec<br/>Estate –<br/>ortgage B<br/>securities<br/>al Estate –<br/>ortgage B<br/>securities<br/>al Estate –<br/>ortgage B<br/>securities<br/>al Estate –<br/>ortgage B<br/>securities<br/>al companie<br/>o Real Estate<br/>companie<br/>o Real Estate<br/>state securities<br/>ad Estate securities<br/>anding is b<br/>estate. Ho<br/>state securities<br/>capital Ma<br/>estate. Ho<br/>state securities<br/>capital Ma<br/>estate. So<br/>SoPs), or<br/>tures, an<br/>inds;<br/>y other pri<br/>is le bond<br/>is primary<br/>there purp-<br/>lateral security of<br/>s or conve<br/>or conve<br/>or convection of the manual<br/>s / convection<br/>is of convection<br/>is</td><td>1.84         sidered only for         ons outstandir         ors         te Sector         ortgages         is or will be         or that is rentrig loans eligit         tor advances         acked Secur         exposure -         based exposit         (NHB) and         es (HFCs).         state Sector         based on coll         owever, thes         tor since nei         tities or on c         estities or on c         rest, convert         funds the coi         rely investe         rest, bonce         rest, bonce         rest, bonce         state Gebent         mutual funds         object the ebent         mutual funds         other than sh.         other than</td><td>515.38       515.38       or those days       ag divided by 3       ag divided by 3       ed       ole       ateral securit       exposures       itties       ateral securit       exposures       ittible       ateral securit       ateral securit</td><td>125.16 when such 65/366 day (F</td><td>372.13<br/>transactions<br/>s as relevant.<br/>2019-20<br/><br/>13.91<br/><br/><br/><br/><br/><br/><br/><br/><br/><br/><br/><br/><br/></td></td></t<> | 7.81       0.35       -       0.35       -       74.57       1.55       1       1.55       1       1.55       1       1.55       1       1.55       1       1.55       1       1.55       1       1.55       1       1.55       1.55       1.55       1.55       95.89       2       2.7.54       Advances:       Gross N       interest i       . <t< td=""><td>days<br/>45.09<br/>-<br/>113.49<br/>7.99<br/>190.33<br/>8.85<br/>2-7<br/>days<br/>142.32<br/>-<br/>91.31<br/>-<br/>211.92<br/>14.90<br/>tes and a<br/>:<br/>NPA (net<br/>in suspe<br/>-<br/>0.BP.BC.<br/>0.BP.BC.<br/>0 gross N<br/>0 the over<br/>ch floatin<br/>/ritten-of<br/>2020-21</td><td>days       45.72       -       49.42       10.56       10.96       11.94       8-14       days       37.08       -       31.90       69.57       24.52       11.01       assumptic       2       t of       ense)       78.65       3.00       6.21       0.03       -       61.25       14.16       ass/21.04       PAs to arrall ceiling g provisit       ffs:       (I)       2       -       -       -       -       -       -</td><td>days         2           19.67         -           108.86         -           31.21         10.55           108.86         -           31.21         10.55           10.55         -           110.65         -           121.74         -           161.06         -           27.07         5.75           5.75         -           2020-21         Provisions           Provisions         -           2020-21         -           72.         1.           0.         -           2020-21         -           Provisions         -           2020-21         -           72.         1.           0.         -           0.         -           61.         12.           4.048/2005-0         -           rrive at net N         g of 1.25% of on ons from Groc           00ns from Groc         -           -         -           -         -           -         -           -         -           2019-20         -  </td><td>2 Months         Months           76.85         191.98           -         -           324.48         232.78           -         48.11           10.24         87.03           10.27         85.38           24.95         104.12           26.74         56.96           16.59         18.97            115.41         233.92           24.95         104.12           26.74         56.96           16.59         18.97            115.41         233.92           24.95         104.12         26.74           26.74         56.96         16.59           16.59         18.97            19         6.00           03          -           25          1.00           19         6.00         96           6 dated June 22, 2         PAs or           f total Risk Weighted iss NPAs to arrive at iss         Net INPA           1         Value of Invia           1         Value of Invia           1         Value of Invia           1         Value of Invia     <!--</td--><td>Months         Months         y           248.17         588.69         1,           -         -         -           307.99         83.64         -           -         -         -           34.54         1.37         -           63.18         91.44         -           263.00         607.86         1,           -         21.00         8           240.94         340.29         -           88.80         14.62         1           10.05         49.47         -           80.70         180.75         2           been relied upon by the         -         -           Gross NPA (net of interest in suspense         -           3         -         79.5           5         -         -           6         -         -           2         3.5         -           0.06         0.7.6         -           -         -         -           -         -         -           5         -         -           6         -         -           6         -         -     </td></td></t<> <td>years         years         years           088.86         116.53        </td> <td>er 5       Total         ars       0.54       2,429.91         -       80.00         4.63       1,482.80         1.85       684.60         4.26       454.51         0.05       443.90         (Rs. In crore)       er 5         Total       ars         54       2,640.72         -       101.00         .22       1,579.80         3.27       744.60         .75       517.37         -       620.45         (Rs. in crore)      </td> <td>repc           Sec:           undd           (@)           (#)           11.           Cate           (i)           (iii)           (iiii)           (iii)           (iii)           (iii)           (iii)           (iii)           (iii)           (iii)           (iii)</td> <td>urities purchased<br/>er reverse repos<br/>Minimum outstandir<br/>were outstanding.<br/>Average is based on<br/>Lending to Sensit<br/>(A) Exposure to R<br/>egory<br/>Direct exposure (*<br/>Residential Mortga<br/>Lending fully secu<br/>on residential prop<br/>occupied by the bu-<br/>of which individu<br/>for inclusions in pr<br/>Commercial Real<br/>Investments in Mc<br/>(MBS) and other s<br/>a. Residential<br/>b. Commercial Real<br/>Investments in Mc<br/>(MBS) and other s<br/>a. Residential<br/>b. Commercial Real<br/>Indirect Exposure<br/>Fund based and m<br/>on National Housi<br/>Housing Finance (C<br/>Total Exposure to<br/>some cases the le<br/>of charge on real e<br/>exposure to real e<br/>exposure t</td> <td>ng is cons<br/>transactic<br/>ive Sector<br/>Real Estate<br/>i)<br/>ages –<br/>ired by m<br/>berty that<br/>orrower of<br/>al housin<br/>riority sec<br/>Estate –<br/>ortgage B<br/>securities<br/>al Estate –<br/>ortgage B<br/>securities<br/>al Estate –<br/>ortgage B<br/>securities<br/>al Estate –<br/>ortgage B<br/>securities<br/>al companie<br/>o Real Estate<br/>companie<br/>o Real Estate<br/>state securities<br/>ad Estate securities<br/>anding is b<br/>estate. Ho<br/>state securities<br/>capital Ma<br/>estate. Ho<br/>state securities<br/>capital Ma<br/>estate. So<br/>SoPs), or<br/>tures, an<br/>inds;<br/>y other pri<br/>is le bond<br/>is primary<br/>there purp-<br/>lateral security of<br/>s or conve<br/>or conve<br/>or convection of the manual<br/>s / convection<br/>is of convection<br/>is</td> <td>1.84         sidered only for         ons outstandir         ors         te Sector         ortgages         is or will be         or that is rentrig loans eligit         tor advances         acked Secur         exposure -         based exposit         (NHB) and         es (HFCs).         state Sector         based on coll         owever, thes         tor since nei         tities or on c         estities or on c         rest, convert    
    funds the coi         rely investe         rest, bonce         rest, bonce         rest, bonce         state Gebent         mutual funds         object the ebent         mutual funds         other than sh.         other than</td> <td>515.38       515.38       or those days       ag divided by 3       ag divided by 3       ed       ole       ateral securit       exposures       itties       ateral securit       exposures       ittible       ateral securit       ateral securit</td> <td>125.16 when such 65/366 day (F</td> <td>372.13<br/>transactions<br/>s as relevant.<br/>2019-20<br/><br/>13.91<br/><br/><br/><br/><br/><br/><br/><br/><br/><br/><br/><br/><br/></td>   | days<br>45.09<br>-<br>113.49<br>7.99<br>190.33<br>8.85<br>2-7<br>days<br>142.32<br>-<br>91.31<br>-<br>211.92<br>14.90<br>tes and a<br>:<br>NPA (net<br>in suspe<br>-<br>0.BP.BC.<br>0.BP.BC.<br>0 gross N<br>0 the over<br>ch floatin<br>/ritten-of<br>2020-21   | days       45.72       -       49.42       10.56       10.96       11.94       8-14       days       37.08       -       31.90       69.57       24.52       11.01       assumptic       2       t of       ense)       78.65       3.00       6.21       0.03       -       61.25       14.16       ass/21.04       PAs to arrall ceiling g provisit       ffs:       (I)       2       -       -       -       -       -       -   | days         2           19.67         -           108.86         -           31.21         10.55           108.86         -           31.21         10.55           10.55         -           110.65         -           121.74         -           161.06         -           27.07         5.75           5.75         -           2020-21         Provisions           Provisions         -           2020-21         -           72.         1.           0.         -           2020-21         -           Provisions         -           2020-21         -           72.         1.           0.         -           0.         -           61.         12.           4.048/2005-0         -           rrive at net N         g of 1.25% of on ons from Groc           00ns from Groc         -           -         -           -         -           -         -           -         -           2019-20         - | 2 Months         Months           76.85         191.98           -         -           324.48         232.78           -         48.11           10.24         87.03           10.27         85.38           24.95         104.12           26.74         56.96           16.59         18.97            115.41         233.92           24.95         104.12           26.74         56.96           16.59         18.97            115.41         233.92           24.95         104.12         26.74           26.74         56.96         16.59           16.59         18.97            19         6.00           03          -           25          1.00           19         6.00         96           6 dated June 22, 2         PAs or           f total Risk Weighted iss NPAs to arrive at iss         Net INPA           1         Value of Invia           1         Value of Invia           1         Value of Invia           1         Value of Invia </td <td>Months         Months         y           248.17         588.69         1,           -         -         -           307.99         83.64         -           -         -         -           34.54         1.37         -           63.18         91.44         -           263.00         607.86         1,           -         21.00         8           240.94         340.29         -           88.80         14.62         1           10.05         49.47         -           80.70         180.75         2           been relied upon by the         -         -           Gross NPA (net of interest in suspense         -           3         -         79.5           5         -         -           6         -         -           2         3.5         -           0.06         0.7.6         -           -         -         -           -         -         -           5         -         -           6         -         -           6         -         -     </td>  
  | Months         Months         y           248.17         588.69         1,           -         -         -           307.99         83.64         -           -         -         -           34.54         1.37         -           63.18         91.44         -           263.00         607.86         1,           -         21.00         8           240.94         340.29         -           88.80         14.62         1           10.05         49.47         -           80.70         180.75         2           been relied upon by the         -         -           Gross NPA (net of interest in suspense         -           3         -         79.5           5         -         -           6         -         -           2         3.5         -           0.06         0.7.6         -           -         -         -           -         -         -           5         -         -           6         -         -           6         -         -  
   | years         years         years           088.86         116.53   | er 5       Total         ars       0.54       2,429.91         -       80.00         4.63       1,482.80         1.85       684.60         4.26       454.51         0.05       443.90         (Rs. In crore)       er 5         Total       ars         54       2,640.72         -       101.00         .22       1,579.80         3.27       744.60         .75       517.37         -       620.45         (Rs. in crore)   | repc           Sec:           undd           (@)           (#)           11.           Cate           (i)           (iii)           (iiii)           (iii)           (iii)           (iii)           (iii)           (iii)           (iii)           (iii)           (iii)        
   | urities purchased<br>er reverse repos<br>Minimum outstandir<br>were outstanding.<br>Average is based on<br>Lending to Sensit<br>(A) Exposure to R<br>egory<br>Direct exposure (*<br>Residential Mortga<br>Lending fully secu<br>on residential prop<br>occupied by the bu-<br>of which individu<br>for inclusions in pr<br>Commercial Real<br>Investments in Mc<br>(MBS) and other s<br>a. Residential<br>b. Commercial Real<br>Investments in Mc<br>(MBS) and other s<br>a. Residential<br>b. Commercial Real<br>Indirect Exposure<br>Fund based and m<br>on National Housi<br>Housing Finance (C<br>Total Exposure to<br>some cases the le<br>of charge on real e<br>exposure to real e<br>exposure t | ng is cons<br>transactic<br>ive Sector<br>Real Estate<br>i)<br>ages –<br>ired by m<br>berty that<br>orrower of<br>al housin<br>riority sec<br>Estate –<br>ortgage B<br>securities<br>al Estate –<br>ortgage B<br>securities<br>al Estate –<br>ortgage B<br>securities<br>al Estate –<br>ortgage B<br>securities<br>al companie<br>o Real Estate<br>companie<br>o Real Estate<br>state securities<br>ad Estate securities<br>anding is b<br>estate. Ho<br>state securities<br>capital Ma<br>estate. Ho<br>state securities<br>capital Ma<br>estate. So<br>SoPs), or<br>tures, an<br>inds;<br>y other pri<br>is le bond<br>is primary<br>there purp-<br>lateral security of<br>s or conve<br>or conve<br>or convection of the manual<br>s / convection<br>is of convection<br>is  | 1.84         sidered only for         ons outstandir         ors         te Sector         ortgages         is or will be         or that is rentrig loans eligit         tor advances         acked Secur         exposure -         based exposit         (NHB) and         es (HFCs).         state Sector         based on coll         owever, thes         tor since nei         tities or on c         estities or on c         rest, convert         funds the coi         rely investe         rest, bonce         rest, bonce         rest, bonce         state Gebent         mutual funds         object the ebent         mutual funds         other than sh.         other than   | 515.38       515.38       or those days       ag divided by 3       ag divided by 3       ed       ole       ateral securit       exposures       itties       ateral securit       exposures       ittible       ateral securit  | 125.16 when such 65/366 day (F  | 372.13<br>transactions<br>s as relevant.<br>2019-20<br><br>13.91<br><br><br><br><br><br><br><br><br><br><br><br><br>  |

ed over the period of the swap contract in a FEDAI guidelines.

### 4. Investments

For presentation in the Balance sheet, investments (net of provisions) an classified under the following heads - Government securities, Other approve securities, Shares, Debentures and Bonds, Subsidiaries and Joint Ventures and Others, in accordance with Third Schedule to the Banking Regulation Act 1949

## Accounting and Classification

As per the guidelines for investments laid down by the Reserve Bank of India the investment portfolio of the Bank is classified under "Held to Maturity" "Available for Sale" and "Held for Trading" categories.

## Valuation

Investments classified under "Held to Maturity" are carried at acquisition cos unless it is more than the face value in which case, the premium is amortise over the period remaining to maturity and is disclosed in Schedule 13 after netting off from Interest Income on Investments.

Investments classified under "Available for Sale" and "Held for Trading are valued at lower of cost or market value, in aggregate for each balance sheet classification and net depreciation in aggregate for each balance shee classification is recognised in the Profit and Loss Account.

Treasury bills and Commercial papers are valued at carrying cost.

Market value, in case of Government, other approved securities, Bonds Debentures and Pass through Certificates for which quotes are not available is determined on the basis of the 'vield to maturity' rates indicated by Primar Dealers Association of India (PDAI) jointly with the Fixed Income Money Market and Derivatives Association of India (FIMMDA).

Securitization Receipts are valued at lower of Net Book Value and Net Asse Value declared by Securitization/Reconstruction Company.

Investments where interest/dividend is not serviced regularly are classified accordance with prudential norms for classification, valuation and operation of Investment Portfolio by Banks prescribed by the Reserve Bank of India. Transfer between categories

Reclassification of investments from one category to the other, if done, is i accordance with RBI guidelines and any such transfer is accounted for at th acquisition cost/book value/market value, whichever is lower, as at the date of transfer. Depreciation, if any, on such transfer is fully provided for.

Sale of Investments under Held to Maturity

Realized gains on investments under Held to Maturity ("HTM") category are recognized in the profit and loss account and subsequently appropriated from the profit available for appropriation, if any, to capital reserve accoun in accordance with RBI guidelines after adjusting for income tax and appropriations to the statutory reserve.

Accounting for repos/reverse repos (Including Borrowing/Lending under Liquidity Adjustment Facility)

Repo/Reverse repo transactions are disclosed as secured borrowing/lendin transactions and correspondingly the expense and income thereon are treated as interest.

## 5. Advances and Provisions

Advances are stated net of bills re-discounted, specific loan loss provisions an unrealised interest on non-performing advances. Specific provision for loa losses is made in respect of non-performing advances are in accordance with or higher than the prudential norms on income recognition, asset classification and provisioning pertaining to Advances laid down by the Reserve Bank of India.

Provision for standard advances is made the rates prescribed by the Reserve Bank of India.

## Fixed Assets and Depreciation

a) Fixed Assets are stated at original cost of acquisition including taxe duties, freight and the incidental expenses related to acquisition an installation less accumulated depreciation.

		**		Sr. Partic	ulars			2020	0-21	2019	9-20				different forms o Ps and other form				<b>Bonus</b> : paid on the land as motivation.	basis of perfor	mance measurement	, to incentivize	the performance
		بنگ البدرین و		(viii) underv in res	pect of prir	itments taken un nary issue of or convertible	shares o	r					the	rationale for u	sing these differe	ent forms.		ĺ	ne Board of Directo	ors.	Plan: Shares are allo		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
BAI	NK OF BAHRAIN & KUW (Incorporated in Bah	AIT B.S.C INDIAN I		or unit	s of equity o	riented mutual	funds;		-		-							a Io	fter 3 years. This is ong term wealth cre	s to attract and eation opportu	d retain the performin unities.	g / critical taler	
Sr. No.	Particulars	2020-21	2019-20		osures to Ve ered and unr	enture Capital F egistered);	unds (both	h	-		-		the	financial year	gs held by the Rer and remuneration	on paid to it	ts members.	ii) F	•	s paid as remu	0-21.(Previous year – uneration.(Previous year revious Year - 6)	• •	crores)
(v)	secured and unsecured ad stockbrokers and guarantees behalf of stockbrokers and mark	issued on			•	to Capital Ma		Int outstan	0.01 nding as a	at the ye	<b>0.02</b> ear end.		•	Number and	total amount of s	sign-on aw	ards made dur	ing the finar	icial year. (Previous 6. (Previous Year –	s Year – Nil)			Nil Nil
(vi)	loans sanctioned to corporat security of shares / bonds / de	es against bentures or	-	12. Letters Particulars	of Comfor			2020			n crore)	sarres	• (i) •	Details of sev Total amount	verance pay, in a of outstanding of	addition to a	accrued benefit	ts, if any. (P	revious Year – Nil) Deferred Remune	,	inding:		Nil
	other securities or on clean basis promoter's contribution to th new companies in anticipation	e equity of			s issued duri	ng the year s issued durin	n the vear		-		-	e disclo		instruments a	a, split into cash, and other forms.			Emplo	-	Share Plan:	33,044 shares. (Prev	vious Year – 47	,963 shares)
(vii)	resources; bridge loans to companies again equity flows / issues;	- ist expected	-	Cumulative		oligation unde	,	_				Quantitative	•	Total amount financial yea	of deferred rem r.	uneration p	paid out in the	Cash:	red Remuneration 0.09 Crore (Previo	ous Year – 0.1		current year	Provious Voar
	Subordinated Debt raised during	, , ,	ear Rs. Nil)										(j) •		f amount of rem				l6 shares)			current year.	Rs. in crore
	Disclosure of Restructured Act As at 31 March 2021 Type of Restructuring →	Under CDR Mec	hanism	Under SMI	- Debt	Others			Tota	·	n Crore)			financial yea non-deferred	r to show fixed aı	nd variable	e, deferred and	Defe	2020-21: rred deferred		Fixed		riable - 0.65
No.	Asset Classification → Details			Restructu Mechan	uring													Defe	<u>2019-20:</u>		Fixed		riable
		Standard	b-Standard Doubful Loss	Iotal Standard Jb-Standard Doubful	Loss Total Standard	Sub-Standard Doubful	Loss Total	andard	Sub-Standard Doubful	Loss	Total		(k) •	Total amount	of outstanding d	deferred rei	muneration and	Non-	deferred	ed to ex post	- 3.64 explicit and / or implic	· · · · · · · · · · · · · · · · · · ·	0.69
				Sta Sub-5	Stern 1	Sub-		Sta					•	adjustments. Total amount	(Previous Year - of reductions du	– 0.09) uring the fir	nancial year du	e to ex- pos	t explicit adjustmer	nts. (Previous	Year - Nil)		Nil Nil
	Restructured Accounts as on April 1, 2020	No. of borrowers         -           Amount outstanding         -           Provision thereon         -	 	 	 	1 0.03 0.03	- 1 - 0.03 - 0.03		- 0.03 - 0.03		0.03 0.03	21. 5	• Risk Cat		of reductions du	-		e to ex- pos Rs. in crore	t implicit adjustmer		Year - Nil)		Nil
2	Additional/Fresh restructuring during the year	No. of borrowers				(0.01)			- (0.01)		- (0.01)		isk catego		As on March 31 xposures Pro	1, 2021	As on March Exposures	a 31, 2020	ĺ	(vi) Bar	hkline limits edging and / or miti	gating risk an	d strategies an
3	Upgradations to restructured standard category during	Provision thereon No. of borrowers				 1 - (1)			- (1)	<u> </u>	-	Insi	significant		390.98 619.21	0.21 0.37	478.19 194.28	0.27 0.14	-  i	mitigants:	monitoring the conti	0	0
4	the FY Restructured standard	Amount outstanding         ·           Provision thereon         ·           No. of borrowers         ·	 	 	0.02 	2 - (0.02) (0.03) 	- (0.03)	- 0.02 ) - 	- (0.02) - (0.03)	<u> </u>	- (0.03)	Mod	oderate Lo oderate R	sk	1.02 5.72	-	- 3.97	-	-  1	Management	the following two poli Committee. d Foreign Exchange		ace, approved b
	advances which cease to attract higher provisioning and/ or additional risk weight at the	Amount outstanding · · Provision thereon	-		-	-	-				-	Hig	oderate H igh Risk ery High R		-	-	-	-	-	The Ban	Liability Management k monitors the hedges	/mitigants on a	
	end of the FY and hence need not be shown as restructured standard advances at the											Tota	otal		- 1016.93 ming financial a	0.58	- 676.44	0.41		dealing r	daily and monthly re oom/top managemen blicy for recording hed	t.	
5	beginning of the next FY Downgradations of restructured										-			•	ming financial a rforming financia	al assets pu		Rs. in crore 2019-20		recognition of outstanding of	of income, premiums ontracts, provisioning	and discour and credit risk	nts, valuation c mitigation
	Accounts during the FY	Amount outstanding · Provision thereon · No. of borrowers ·									-	1. (a (b) /	(a) No. of ) Aggrega	te outstanding		e year	Nil NA	Nil	- (a) an		Schedule 17: Principa	I accounting p	olicies point no
6	Write-offs of restructured accounts during the FY	No. of borrowers         ·           Amount outstanding         ·           Provision thereon         ·	  	  	 	 		  	- ·	 	- - -	duri	uring the y		accounts restru	uctured	Nil	Nil	Sr.	Partic		Currency s	(Rs. in crore waps (Forward
7	Restructured Accounts as on March 31, 2021	No. of borrowers · · Amount outstanding ·	 <b>.</b> -		0.0	1	- 1 - 0.02	1 1 2 0.02			1 0.02		, 00 0		rforming financia			Rs. in crore 2019-20	No			Foreigr	exchange tracts)
As at	31 March 2020	Provision thereon	•  -  •  -		-   -	-   -   -		-   -	-	-   -   (Rs. ir	- n Crore)	1. N	No. of ac	counts sold e outstanding			Nil NA	Nil NA	1 Derivative	es (Notional P	rincipal Amount)	As on Marcl 31, 2021	1 As on March 31, 2020
Sr. No.	Type of Restructuring $\rightarrow$	Under CDR Mech	nanism	Under SME Restructur Mechanis	ring	Others			Total			23.	Provisi		rd Asset: (Rs. in	n crore)	NA	NA	a) For here	ding	tions	934.3	251.01
	Asset Classification $\rightarrow$ Details $\downarrow$	2	dard L	p	p	lu dard		rd dard	lu I				As on 3	1.03.2021: Rs. 1.03.2020: Rs.	6.62				a) Asset ( b) Liability	, ,	tions	27.72	
		Standa	bub-Stand Doubful Loss Total	Standard Sub-Standar Doubful	Loss Total Standa	Sub-Standa Doubful Loss	Total	Standard	Doubful	Loss	Total		Concen	tration of Dep tration of Depo	oosits, Advance		(I	Rs. in crore	) 3 Credit Ex 4 Likely imp	posure pact of one p	ercentage change in	46.59	
1	Restructured Accounts as on April 1, 2018	No. of borrowers - Amount outstanding -		·		1 9.81	9.81	-		1	9.81	Tota		,	rgest depositors		<b>2020-21</b> 946.86	2019-20 1004.28	a) on hed	ate (100*PV0 ging derivativ ling derivative	es		
2	Additional/Fresh restructuring	Provision thereon - No. of borrowers -				9.81 - 1 -		-		9.81				s of the Bank	(net)		38.97% (I	38.03% Rs. in crore	5 Maximum	<u> </u>	n of 100*PV01		
	during the year	Amount outstanding - Provision thereon		·		- 0.03 - - 0.03 -	0.03	-	- 0.03 - 0.03	_	0.03	Tota			argest borrowers	s	2020-21 1098.25	<b>2019-20</b> 1143.21	a) on hed b) on trad	ling			-   - -   -
3	Upgradations to restructured standard category during the FY	No. of borrowers - Amount outstanding - Provision thereon -		·			-	-		-	-	tota	tal advanc	es of the Bank			55.83%	46.18%	year :Nil )		by Reserve Bank of	India during th	e year. (Previou
4	Restructured standard advances which cease to attract higher	No. of borrowers -		·				-		-	-		furnishe	ed in RBI ma	ster circular on dated July 1, 201	exposure			s 31. Draw dowr	t Reserve Acc Particula	count:	(Rs 2020-21	. in crore) 2019-20
	provisioning and/or additional risk weight at the end of the FY and hence need not be shown as	Amount outstanding -	-	· -			-	-		-	-	Cond	ncentratio	ces to borrowe n of Exposures	ers exclude expo s (net)		(1	Rs. in crore	Opening Balan (+) Additions d		r	1.9	5 1.95
	restructured standard advances at the beginning of the next FY	Provision thereon -	-	· -			-	-		-	-	Tota	articulars otal Exposi istomers	ure to twenty la	argest borrowers		<b>2020-21</b> 1099.39	<b>2019-20</b> 1143.21	(-) Utilized duri	nce		(1.95	) - - 1.95
5	Downgradations of restructured accounts during the FY	No. of borrowers         -           Amount outstanding         -           Provision thereon         -		·	 	 	-	-		-	-	cus	istomers to	o total exposu	argest borrowers e of the Bank on		55.31%	45.90%	Customer com	plaints and u	re of complaints: unimplemented awa	1	<b>J</b>
6	Write-offs of restructured accounts during the FY	No. of borrowers - Amount outstanding -		·		1 9.81		-		-	9.81	*Exp		computed ba	sed on credit an posure norms DI		ent exposure a	s prescribe		Partice mplaints rec	eived by the bank fr	2021 om its custor	2020 ners
7	Restructured Accounts as on March 31, 2020	Provision thereon - No. of borrowers - Amount outstanding -		·		9.81 - 1 - - 0.03 -	9.81 1 0.03	-	 - 1 - 0.03	9.81	9.81 1 0.03	Note	dated Ju <i>te:- Expos</i>	uly 1, 2015. <i>ure</i> to borrowe	ers/customers ex	clude expo	osure to Banks		1. Number of the year	ar	pending at beginning		I NIL
15	The Bank has not extended any f	Provision thereon -				- 0.03 -	0.03	-	- 0.03	-	0.03			n of NPAs (inc (Rs. in cror	luding non-perfor <b>e)</b>		2020-21	2019-20	year		disposed during	:	2 2
16.	The bank has not exceeded regu Details of financial assets sold to	latory single and group borr	ower exposure	0	· ·	vious year: Nil)				(Rs.i	incrore)	Tota			NPA accounts		13.39	77.69		which, numbe	er of complaints ank		·
	a) No. of accounts		Item				20	)20-21	-	2019-2		Par	articulars	as Assets, Nr	As and Revenu		2020-21 Nil	2019-20 Nil	4. Number of the year	of complaints ar (*)	pending at the end	NI	- 1
	c) Aggregate consideration			in corlice veges				N N	A		NA NA		otal NPAs otal Reven	ue			Nil Nil	Nil Nil	5. Number of	ainable com of maintainabl by the bank fr		the bank from	OBOs
19	e) Aggregate gain/(loss) or		unto transferred	in eanier years	2			N N			NA NA	Par	articulars	ince Sheet SF	Vs sponsored:		2020-21	2019-20	5.1. Of sin fa	5, number of avour of the b	complaints resolved ank by BOs		1
	Disclosures relating to Securiti The Bank is not the originating Back Credit Default Swaps:		nsactions during	g the year unde	er review (pre	evious year Nil	).					Nar		SPV sponsor	ed		Nil	Nil	thro		complaints resolved ion / mediation / d by BOs		I NIL
	The Bank has not entered into ar Disclosure on remuneration:	ny credit default swaps durin	ng the year unde	er review (previ	ous year Nil	).						Nar		SPV sponsor	ed ceived in respec	ct of banc	Nil	Nil	5.3 Of safte	5, number of e er passing of A	complaints resolved Awards by BOs		
	(a) Information relating to the constraint of reference	ce, roles and responsibiliti	ies:									(Rs.	s. in crore				2020-21	2019-20	6. Number of		nplemented within er than those	NII	- NIL
	also be independent.	less than three members fo											1. Fo 2. Fo	or selling life ir or selling non-l	surance policies ife insurance pol	s Ilicies	0.13 0.04	0.05 0.03	appealed (*) The redressa	) I for this comp	laint filed with banking		eam in 2019-202
	Minimum number of me	Deputy Chairman must be el etings required each year: 2 han half of the members and	2									28.	Unsecu	red Advances	al fund products	3	0.36	0.38	was pendir There was 1 co	ng as the mee mplaint relate	eting for the same wa d to ATM. (Previous y	s postponed d rear Nil)	ue to Covid -19.
	<ul><li>The Chairman or Deput</li><li>The Committee conduct</li></ul>	y Chairman shall be availab s an annual self-assessmen	le at the Annual	General Meet	ing to answe	r questions re	ating to th	e Commit	ttee's fun	ctions		Par	s. in crore articulars	,	for which is the		2020-21	2019-20	Top five ground Grounds of complaints,	Number of	aints received by the Number of % incr complaints / decr	ease Numbe	r of Of 5,
	the Board. Summary of responsibilitie Assesses, evaluate and advi		on all motters	acconiated with	nomination	s and rom	rations of t	the Direct	ore and t	he Eve	ecutivo	sec	ecurities su		for which intangi over rights, licen en		Nil	Nil	(i.e. complaints relating to)	pending at the beginning	received in t during the numb	he pendin er of the end	g at complaint l of pending
	Management. Also, to ensu Governance Code of the King	re that the Bank adopts a dom of Bahrain and the regu	nd enhances s	ound corporate	e governan	ce practices,	which are	consister	nt with th	ne Cor	rporate	stat	ated abov	9	bles collaterals a	as	Nil	Nil		of the year		ved the	days
	recommendations to the Boa Members Murad Ali Murad Chairm												The Bar		tives: t with any Forwar s not deal in Exch					2	3 4		6
an		Khalifa - Deputy Chairman											Hence, very lim	the disclosure ited exposure	in respect of the to derivatives viz	same is no	ot applicable. T	he Bank ha	s Service related	1	FY 2020-21	-	- 2
disclosure	Mohamed Abdulrahman (b) Information relating to the de	sign and structure of remun		es and the key	features an	d objectives of	remunera	tion policy	<i>y</i> .				<b>a. Q</b> u 1)	alitative Disc The structur trading:	<b>losure</b> e and organizatio	on for mana	agement of risk	in derivative	Digital	-	-	-	
Qualitative o		d with the following pay com payouts like Basic Pay, Allo Furnished Residential Qua	owances, Medica								und, &			Treasury op viz. front of	eration is segreg fice, mid-office a	and back	office. The pri	mary role o	s Ground - 4		1	-	- 1
Qua	2. Variable Pay is a monet	ary reward paid to the emplo Share Plan, under which el	oyee in recognit	tion of their con	tribution to t	he performand	e of the Ba	ank.			easure			compliance	s to conduct bus in accordance w s to process / se	vith set nor	rms and policie				2	-	
	which is tested over a 3 The Objectives of remu	consecutive financial years neration policy are:												The Bank h approved by	ias in place poli the Manageme	licies / pro ent Commit	ocedures which ttee to ensure a		n Consumer		FY 2019-20		
	, <b>,</b>	t of compensation with prude	•	org									2)		parameters and and nature of risk systems:			rting and ris	k Loan Service Digital		1	-	- 1
	(c) Description of the ways in white into account in the remuneration	tion processes including the	e taken Ensurir nature of exec	ng effective alig cutives in Busin	ess segmen	t shall include	Key Perfor	rmance In	ndicators	that me	easure			a) Risk M For for	easurement: ward foreign ex				Complaint d Ground - 4	-	-	-	-
	and type of the key measures (d) Description of the ways ir	used to take account of these	e risks. the risk portfoli	c profile such a o etc. Suitable	s RAROC, N qualitative k	IPAs, ROA, R Pls are used f	OE and we	eighted av	verage loa d control	an grae execut	ding of tives.			throug compu VaR fa	h a daily report tes VaR on the t ctors.	t called Va foreign exe	alue at Risk ( change, gaps	VaR), whicl using FEDA	Others	-	-	-	-
	performance during a perfor levels of remuneration.	rmance measurement perio	od with other q then de	ualitative goals	, in a scale on the approv	f 1 to 5 (5 bein ved performan	g maximur ce matrix a	m). The inc and pay po	crement positioning	percen 3.	ntage is			b) Risk R The Ba	eporting and Risl Ink has the follow	ving reports	s/systems in pla	ice which are		ils have been l upon by the a	based on the informati	- on provided by	the Managemei
	(e) A discussion of the Bank's variable remuneration and a and criteria for adjusting defe	a discussion of the Bank's	vesting vesting	capped at 70%	% of the Fix e pay excee	ed Pay. Variat ds 50% but up	ole pay up oto 60%, tł	to 50% is hen 60%	s paid im of such v	mediat vested	tely on bonus			(i) Va		Ū			33. Sale and t The Bank	has shifted a	om HTM category security having face		
	and after vesting.		is paid is betw	immediately a veen 60% and then 40% of ve	nd the bala 65%, then 5	nce 40% is de 0% of vested	ferred ove bonus is p	er the next aid, (and	t 3 years if the sar	. If the me is 6	e same 65% or			(iii) A	et open position GL / IGL ealer wise limits				year Rs. 50 of the acco	0 crore) from I ounting year w	HTM to AFS category ith approval of the Bo	during the yea ard of Director	r at the beginnin s.There has bee
			above,	เม <b>ต</b> ม 40% 01 V6	ວເຮັບ ມິບິກິຟຣິ	s paid) and the	, naialice is	s uelerred	over the	next 3	years.			(iv) D	ealer wise limits				no transfer	or securities	to HTM category duri	ng the year (P	revious year Ni



(Incorporated in Bahrain with Limited Liability)

In accordance with RBI guidelines, this transfer was excluded from the 5% cap prescribed for value of sales and transfer of securities to/from the HTM category. The market value and book value of HTM investments as on 31 March 2021 is Rs. 148.21 crores and Rs. 148.28 crores respectively. (Previous year Rs. 158.52 crores and Rs. 153.80 crores respectively).

## 34. Fixed Assets

b)

The following table sets forth, for the periods indicated, the movement in computer software acquired by the Bank, as included in fixed assets

		(Rs. in crore)
Particulars	As at 31 March 2021	As at 31 March 2020
At cost at March 31st of preceding year	13.59	13.35
Additions during the year	0.73	0.24
Deductions during the year	0.59	-
Depreciation to date	13.07	12.34
Net block	0.66	1.25

## 35. Measures taken on Information Security, Electronic Banking, Technology Risk Management and Cyber Frauds

The bank's Information Security policies and practices are guided by policies and practices as outlined by our Head Office and local RBI/CSITE regulations

## a) Information Technology Governance

The Bank's IT activities are overseen through well-structured committees with representation from Risk Management, Business, and Operations etc. Important issues are reported and discussed at IORC periodically. Information Security

The Bank has a well laid Information Security Policy addressing Confidentiality, Integrity and availability besides authenticity, non repudiation and accountability. Frequent Vulnerability Audit and Penetration Tests are done to assure the robustness of the systems

The Bank has a well-defined IT Organisation Structure to address the requirements of Operational Control, Application Development, Maintenance, Facilities Management and Infrastructure Management. IT initiatives are guided by Board Approved IT Strategy. IT services outsourcing d) Only ATM card management activity of the Bank is outsourced. e) IS Audit

and to identify the requirements of enhancements and improvement in

protection etc. to meet the organisation's objectives

- The vital observations of IS Audit last conducted have been addressed. Cyber frauds f)
- There was no instance of cyber-crime resulting in loss of money to the Bank. The Bank has set up required machinery to monitor the frauds.
- Business Continuity Planning The Bank has in place a well-defined Business Continuity Plan and has also established Business Continuity Centers to support the Branch Operations in Mumbai and Hyderabad. Periodical testing and drills are conducted. Back-ups as per Policy are maintained.

## h) Customer education

c) IT operations

The user manual for usage of eBanking channel and do's and don'ts are made available in the website of the Bank. Caution message to guard against the Phishing attempts is displayed while accessing the website, for the knowledge of the customers. The latest developments with regard to the delivery channels are presented and discussed in the periodical Customer Service Meetings.

- Legal issues
- There were no legal issues in the IT area during the period under review. 36. Corporate Social Responsibility

## The Head Office of the Bank undertakes various activities/contributions in the areas of social, health, sports, education, environment as a CSR initiative. The Bank's Management Committee has constituted a CSR committee

As required under provisions of Companies Act, 2013, Bank is required to contribute 2% of average profits before tax of three immediately preceding financial years which works out to Rs.0.17 crores. During the year, Bank has contributed an aggregate of Rs. 0.17 crores towards measures of environment preservation, healthcare and eradication of hunger and malnutrition which is included under Other Expenditure of Schedule 16.

SI.	Sector		Current year			Previous year	
No.		Outstanding Total Advances	Gross NPAs	% of Gross NPAs to Total Advances in that sector	Outstanding Total Advances	Gross NPAs	% of Gross NPAs to Total Advances in that sector
Α	Priority Sector						
1	Agriculture and allied activities	-	-	-	-	-	
2	Advances to industries sector eligible as priority sector lending (*)	306.15	-	-	408.97	-	
3	Services	551.33	-	-	188.82	-	-
4	Personal loans	-	-	-	-	-	
	Sub-total (A)	857.48	-	-	597.79	-	-
в	Non Priority Sector						
1	Agriculture and allied activities	-			-		
2	Industry (*)	396.44	13.28	3.35%	630.79	70.11	11.11%
3	Services (#)	194.59	-	-	374.31	7.50	0.02%
4	Personal loans	46.44	0.88	1.89%	49.07	1.03	2.11%
	Sub-total (B)	637.47	14.16	2.22%	1,054.18	78.65	7.46%
	Total (A+B)	1,494.95	14.16	0.95%	1,651.97	78.65	4.76%
	*Industry of which						
	Chemicals, dyes paints etc.	241.56	-	-	287.18	-	
	All Engineering	66.44	2.93	4.41%	103.66	-	
	Infrastructure	97.51	10.36	10.62%	218.27	70.11	32.12%
	Food processing	97.88	-	-	61.50	-	
	# Services of which						
	NBFC	83.45	-	-	189.01	7.50	3.97%
8.	Transfer to Depositor Education and Awa	areness Fund (DEA	F)				(Rs. in crore
_	ticulars		,			2020-21	2019-20
Оре	ening balance of amounts transferred to DE	AF				1.39	1.12
	mounts transferred to DEAF during the year					0.51	0.28
<u> </u>	mounts reimbursed by DEAF towards Clain					-	(0.01
Clos	sing balance of amounts transferred to DEA	F				1.90	1.39

## 39. Unhedged Foreign Currency Exposure

The Bank encourages its borrowers' to hedge their un-hedged exposure. The Bank assesses the un-hedged foreign currency exposure of the borrowers as a par of credit risk assessment. A policy is in place to manage the credit risk arising out of un-hedged foreign currency exposure of the borrowers. The Bank also reviews the portfolio on a periodic basis and maintains provision towards the un-hedged foreign currency exposure of the Borrowers in line with the extant RBI guidelines. The Bank has maintained provision of Rs. 0.15 crores (previous year of Rs. 0.21 crores) and additional capital of Rs. Nil crores (previous year of Rs. Nil crores) on account of Unhedged Foreign Currency Exposure of its borrowers as at March 31, 2021

## 40. Intra group exposures

a) <b>C</b>	Quantitative disclosure										unde	erlying		mpanies as			(Rs. in crore)		
	Particulars	Q1 20	20-21	Q2 20	20-21	Q3 20	20-21	Q4 20	20-21					erlying			Particulars	2020-21	2019-20
	-	Total	Total	Total	Total	Total	Total	Total	Total		As at March		As at March 31.	As at March 31,	As at March	As at March	Opening defined benefit obligation	5.19	4.55
		Unweighted	Weighted	Unweighted	Weighted	Unweighted	Weighted	Unweighted	Weighted		31.	31,	2021	2020	31,	31,	Interest cost	0.36	0.35
		Value	Value	Value	Value	Value	Value	Value	Value		2021	2020			2021	2020	Current service cost	0.62	0.53
		(average)	(average)	(average)	(average)	(average)	(average)	(average)	(average)	Book value of							Past service cost	-	-
	High Quality Liquid Assets									investments in							Cost of Plan Amendment	-	-
1 7	Total High Quality Liquid Assets (HQLA)	867.76	867.76	626.13	625.15	607.74	607.24	702.80	701.61	security receipts	14.86	14.86	Nil	Nil	14.86	14.86	Benefits paid	(0.11)	(0.82)
	Cash Outflows									43. The Bank ha							Actuarial (gains) / losses on obligation	(0.27)	0.58
	Retail deposits and deposits from small												Rs. 0.01 crore				Closing defined benefit obligation	5.79	5.19
	business customers, of which:	210.60	20.78	211.09	20.84	231.36	22.86	229.56	22.69	year -Nil).		ii uie sa	ine aggregati	ig to 13. 0.0	r crores.	(1 100003	Changes in the fair value of plan assets are as follo	ow:	(Rs. in crore
	(i) Stable deposits	5.54	0.28	5.35	0.27	5.42	0.27	5.26	0.26	44. The Bank do	es not pro	ovide an	y factoring sei	vices.			Particulars	2020-21	2019-20
	(ii) Less stable deposits	205.06	20.51	205.74	20.57	225.94	22.59	224.30	22.43				tion and provi				Opening fair value of plan assets	4.04	3.84
	Unsecured wholesale funding, of which :	302.57	110.94	398.50	215.48	337.90	152.49	338.20	136.93		63/ 21.04.0	018/2016	6-17 dated Ap	ril 18, 2017) :	Nil (Prev	ious year	Expected return	0.28	0.29
	(i) Operational deposits (all counterparties)	-	-	-	-	-	-	-	-	-Nil).	4		ificates (DOL				Contributions by employer	1.15	0.71
1 (	(ii) Non-operational deposits (all	302.57	110.94	398.50	215.48	337.90	152.49	338.20	136.93	46. Priority Sec BC.23/ 04.09			ed April 7, 201		iar FIDD.	CO.Plan.	Benefits paid	(0.11)	(0.82)
	counterparties)	302.57	110.94	390.30	215.40	337.90	152.49	330.20	130.93				ring the year.		Cs sold at	vear end	Actuarial gains / (losses) on plan assets	(0.06)	0.01
	(iii) Unsecured debt	-	-	-	-	-	-	-	-	is detailed be						. your onla	Closing fair value of plan assets	5.30	4.03
	Secured wholesale funding	101.00	-	94.00	-	-	-	-	-						(Rs	. In crore)	Experience adjustments:	,	(Rs. in crore
l ° ⊢	Additional requirements, of which	-	-	-	-	-	-	-	-	Sr No.	-	articulars	;	2021	2	2020	Particulars	2020-21	2019-20
	(i) Outflows related to derivative exposures and other collateral										General			145.00		-	(Gain)/Loss on obligation due to change in assumption	(0.01)	0.35
	requirements	-	-	-	-	-	-	-	-		Micro En		6	-		-	Experience (Gain)/Loss on obligation	(0.26)	0.23
	(ii) Outflows related to loss of funding on										Agricultur	re		-		-	Actuarial Gain/(Loss) on planned assets	(0.06)	0.20
	debt products-	-	-	-	-	-	-	-	-	Total				145.00		-		. ,	
(	(iii) Credit and liquidity facilities	600.74	60.06	642.79	64.24	502.48	50.13	502.41	50.08	,			e for Sustainal	ole Structuring	of Stress	edAssets	Principal assumptions used in determining gr shown below:	ratuity for the Ba	ank's plans are
6 (	Other contingent funding obligations	288.72	8.66	229.14	6.87	299.87	9.00	292.22	8.77	( )	Nil (Previ	,	Debt Restruc	turing Schor	o (Accou	nto which	Particulars	2020-21	2019-20
7 (	Other contractual funding obligations	-	-	-	-	2.33	2.33	-	-				and-still perior				Discount Rate (%) p.a.	6.86%	6.83%
8 7	Total Cash Outflows	1,503.63	200.44	1,575.51	307.43	1,373.93	236.82	1,362.38	218.47				ebt Restructu	, ,		'	Expected rate of return on assets (%) p.a.	6.86%	6.83%
	Cash Inflows									Nil)							Salary escalation rate (%) p.a.	8.00%	8.00%
9 8	Secured lending (e.g. reverse repos)	301.00	-	97.33	-	169.67	-	174.00	-	iv) Disclosi	ures on R	estructu	ring of advanc	es to MSME:	Nil (Previ	ious year:	Attrition Rate (%) p.a. : For first 4 years	10.00%	10.00%
10 I	Inflows from fully performing exposures	313.09	156.55	210.08	105.04	210.90	105.45	317.54	158.77	Nil)		<b>-</b>					: After 4 years	4.00%	4.00%
11 (	Other cash inflows	653.03	653.03	191.59	191.59	251.73	251.73	316.01	316.01				on of Stresse DBR.No. BP.B					4.0070	4.0070
12 7	Total Cash Inflows	1,267.13	809.58	499.00	296.63	632.29	357.17	807.55	474.78				revious year:		010/2011	io datoa	Compensated Absences	f	
	Total Adjusted Value									48. Disclosure of	on frame	work for	r Resolution	of Stressed /	ssets		The actuarial liability of compensated absences sick leaves of the employees of the Bank is given the second seco		e accumulated
21 7	TOTAL HQLA		867.76		625.15		607.24		701.61				2019, the Ban	k has not impl	emented F	Resolution			(Rs. in crore
22 7	Total Net Cash Outflows		50.11		76.86		59.20		54.62	Plan during F	FY 2020-2	21.					Particulars	2020-21	2019-20
23	Liquidity Coverage Ratio (%)		1731.69%		813.37%		1025.67%		1284.57%	49. Disclosure of	on COVIE	019 Reg	ulatory Pack	age			Total actuarial liability for sick leave	0.50	0.51
	Particulars	Q1 20	10-20	Q2 20	10.20	Q3 20	10.20	Q4 20	10.20	a) Asset C	Classifica	ation and	d Provisionin	g			,		
		Total	Total	Total	Total	Total	Total	Total	Total				(COVID-19)				Principal assumptions used in determining sick leave are shown below:		ne bank s plans
		Unweighted	Weighted	Unweighted		Unweighted	Weighted	Unweighted	Weighted				e including In s declared a				Particulars	2020-21	2019-20
	-	Value	Value	Value	Value	Value	Value	Value	Value				VID-19 has t				Discount Rate (%) p.a.	6.86%	6.83%
		(average)	(average)	(average)	(average)	(average)	(average)	(average)	(average)				inancial mark				Salary escalation rate (%) p.a.	8.00%	8.00%
	High Quality Liquid Assets												e. Various gov ne Bank, have				The estimates of future salary increases, cor		
1 -			434.77	503.14	503.14	710.76	709.02	848.23	848.23				the virus to				take account of inflation, seniority, promotion a		
	Total High Quality Liquid Assets (HQLA)	434.77	404.77							24th Ma		0, the Ir	ndian governn	nent announ	ed a stri	ct 21-day	as supply and demand in the employment ma		,
	Total High Quality Liquid Assets (HQLA) Cash Outflows	434.77	454.77																
2 F	<b>o</b> , 1 ( ,	434.77	434.77											y 19 days an			Unamortised Pension and Gratuity Liabiliti	ies	
t	Cash Outflows Retail deposits and deposits from small business customers, of which:	195.78	19.50	178.95	17.82	196.12	19.54	217.93	21.71	across	the count	ry to cor	ntain the sprea	d of virus. T	nere is a	high level	Amortisation of pension and gratuity liabilities	expenditure in te	
t	Cash Outflows Retail deposits and deposits from small	195.78 1.47		1.40	17.82 0.07	196.12 1.48	19.54 0.07	217.93 1.49	0.07	across f of unce required	the count ertainty ab d for life a	ry to cor bout the nd busin	ntain the sprea total duration ness to get bac	d of virus. T of this panc k to normal.	nere is a emic and The exten	high level I the time t to which	Amortisation of pension and gratuity liabilities on DBOD.No.BP.BC.80/21.04.018/2010-11 d	expenditure in to lated February (	
t	Cash Outflows Retail deposits and deposits from small business customers, of which:	195.78 1.47 194.31	19.50			1.48 194.63	0.07 19.46	1.49 216.45	0.07 21.64	across of unce required COVID-	the count ertainty ab d for life a -19 pande	ry to cor bout the nd busin emic will	ntain the sprea total duration ness to get bac Il impact the I	d of virus. T of this pand k to normal. Bank's opera	nere is a emic and The exten tions and	high level I the time t to which I financial	Amortisation of pension and gratuity liabilities ( no. DBOD.No.BP.BC.80/21.04.018/2010-11 d Nil for the year under review (Previous Year: F	expenditure in to lated February (	
	Cash Outflows Retail deposits and deposits from small business customers, of which: (i) Stable deposits	195.78 1.47	19.50 0.07	1.40	0.07	1.48	0.07	1.49	0.07	across of unce required COVID- results	the count ertainty ab d for life a -19 pande is depen	ry to cor oout the nd busin emic will dent on	ntain the sprea total duration ness to get bac l impact the l the future d	ad of virus. T of this panc to normal. Bank's opera evelopments	nere is a emic and The exten tions and , which a	high level I the time I to which I financial are highly	Amortisation of pension and gratuity liabilities ( no. DBOD.No.BP.BC.80/21.04.018/2010-11 d Nil for the year under review (Previous Year: F <b>Provident Fund</b>	expenditure in to lated February ( Rs. Nil).	09, 2011 is Rs
1 t	Cash Outflows           Retail deposits and deposits from small business customers, of which:           (i)         Stable deposits           (iii)         Less stable deposits           Unsecured wholesale funding, of which :           (i)         Operational deposits (all	195.78 1.47 194.31	19.50 0.07 19.43	1.40 177.55	0.07 17.75	1.48 194.63	0.07 19.46	1.49 216.45	0.07 21.64	across of unce required COVID- results uncerta concern	the count ertainty ab d for life an -19 pande is depen in, includi ning the se	ry to cor bout the nd busin emic will ident on ing amor everity of	ntain the sprea total duration ness to get bac l impact the l n the future d ng many othe f the pandemic	ad of virus. T of this pano k to normal. Bank's opera evelopments things, any waves and a	nere is a emic and The exten tions and , which a new deve ny action	high level I the time I to which I financial are highly elopments to contain	Amortisation of pension and gratuity liabilities ( no. DBOD.No.BP.BC.80/21.04.018/2010-11 d Nil for the year under review (Previous Year: F	expenditure in to lated February ( Rs. Nil). ourt of India in its	09, 2011 is Rs s judgement
	Cash Outflows         Cash Outflows         Retail deposits and deposits from small business customers, of which:         (i) Stable deposits         (ii) Less stable deposits         Unsecured wholesale funding, of which :         (i) Operational deposits (all counterparties)	195.78 1.47 194.31	19.50 0.07 19.43	1.40 177.55	0.07 17.75	1.48 194.63	0.07 19.46	1.49 216.45	0.07 21.64	across f of unce required COVID- results uncerta concerr its sprea	the count ertainty ab d for life a -19 pande is depen in, includi ning the se ad or mitig	ry to cor pout the nd busin emic will dent on ing amor everity of jate its im	ntain the sprea total duration ness to get bac I impact the I the future d ng many othe f the pandemic npact whether	ad of virus. T of this pano k to normal. Bank's opera evelopments things, any waves and a government r	nere is a emic and The exten tions and , which a new deve ny action nandated	high level I the time t to which I financial are highly elopments to contain or elected	Amortisation of pension and gratuity liabilities of no. DBOD.No.BP.BC.80/21.04.018/2010-11 of Nil for the year under review (Previous Year: F <b>Provident Fund</b> In February 2019, the honorable Supreme Col clarified that certain special allowances should obligations under Employees Provident Funds	expenditure in the lated February ( Rs. Nil). Purt of India in its d be considered s and Miscellane	09, 2011 is Rs s judgement l to measure eous
	Cash Outflows           Cash Outflows           Retail deposits and deposits from small business customers, of which:         (i)           (ii)         Stable deposits           (iii)         Less stable deposits           Unsecured wholesale funding, of which :         (i)           (i)         Operational deposits (all counterparties)           (ii)         Non-operational deposits (all	195.78 1.47 194.31 468.82	19.50 0.07 19.43 258.98	1.40 177.55 400.28 -	0.07 17.75 215.74 -	1.48 194.63 617.82 -	0.07 19.46 345.22 -	1.49 216.45 619.10 -	0.07 21.64 397.32 -	across f of unce requirec COVID- results uncerta concern its sprea by the E	the countri- ertainty ab d for life and -19 pande is depen in, includi ning the se ad or mitig Bank. How	ry to cor pout the nd busin emic will dent on ing amor everity of pate its im vever, th	ntain the sprea total duration ness to get bac il impact the l in the future d ng many othe f the pandemic npact whether ne bank does r	ad of virus. T of this panc k to normal. Bank's opera evelopments things, any waves and a government r not expect an	nere is a emic and The exten tions and , which a new deve ny action nandated y significa	high level I the time t to which I financial are highly elopments to contain or elected ant impact	Amortisation of pension and gratuity liabilities ( no. DBOD.No.BP.BC.80/21.04.018/2010-11 d Nil for the year under review (Previous Year: F <b>Provident Fund</b> In February 2019, the honorable Supreme Co clarified that certain special allowances should obligations under Employees Provident Funds Provisions Act, 1952 (the PF act). The Bank ha	expenditure in te lated February ( Rs. Nil). ourt of India in its d be considered s and Miscellane as been advised	09, 2011 is Rs s judgement to measure eous I that there are
	Cash Outflows         Retail deposits and deposits from small business customers, of which:         (i)       Stable deposits         (ii)       Less stable deposits         Unsecured wholesale funding, of which :       (i)         (i)       Operational deposits (all counterparties)         (ii)       Non-operational deposits (all counterparties)	195.78 1.47 194.31	19.50 0.07 19.43	1.40 177.55	0.07 17.75	1.48 194.63	0.07 19.46	1.49 216.45	0.07 21.64	across f of unce required COVID- results uncerta concerr its sprea by the E on its bu	the countri- ertainty ab d for life and -19 pande is depen in, includi ning the se ad or mitig Bank. How	ry to cor pout the nd busin emic will dent on ing amor everity of jate its im wever, th nd finance	ntain the sprea total duration less to get bac l impact the l ng many othe f the pandemic npact whether le bank does r cial results in th	ad of virus. T of this panc k to normal. Bank's opera evelopments things, any waves and a government r not expect an	nere is a emic and The exten tions and , which a new deve ny action nandated y significa	high level I the time t to which I financial are highly elopments to contain or elected ant impact	Amortisation of pension and gratuity liabilities ( no. DBOD.No.BP.BC.80/21.04.018/2010-11 d Nil for the year under review (Previous Year: F <b>Provident Fund</b> In February 2019, the honorable Supreme Cor clarified that certain special allowances should obligations under Employees Provident Funds Provisions Act,1952 (the PF act). The Bank ha interpretative challenges on the application of	expenditure in te lated February ( Rs. Nil). ourt of India in its d be considered s and Miscellane as been advised judgement retro	09, 2011 is Rs s judgement to measure eous d that there are pospectively
	Cash Outflows         Cash Outflows         Retail deposits and deposits from small business customers, of which:         (i)       Stable deposits         (ii)       Less stable deposits         Unsecured wholesale funding, of which :       (i)         (i)       Operational deposits (all counterparties)         (ii)       Non-operational deposits (all	195.78 1.47 194.31 468.82	19.50 0.07 19.43 258.98	1.40 177.55 400.28 -	0.07 17.75 215.74 -	1.48 194.63 617.82 -	0.07 19.46 345.22 -	1.49 216.45 619.10 -	0.07 21.64 397.32 -	across f of unce required COVID- results uncerta concerr its sprea by the E on its bu assess In accor	the count ertainty ab d for life au -19 pande is depen in, includi ning the se ad or mitig Bank. How usiness ar ment done rdance wi	ry to cor pout the nd busin emic will ident on ing amor everity of pate its im wever, th had finance e by the th the RI	ntain the sprea total duration less to get bac l impact the l ng many othe f the pandemic npact whether le bank does r cial results in th	d of virus. T of this panc k to normal. Bank's opera evelopments r things, any waves and a government r not expect an he long term b relating to CC	nere is a emic and The exten tions and , which a new deve ny action nandated y significa ased on t WID-19 R	high level I the time t to which I financial are highly elopments to contain or elected ant impact he impact	Amortisation of pension and gratuity liabilities ( no. DBOD.No.BP.BC.80/21.04.018/2010-11 d Nil for the year under review (Previous Year: F <b>Provident Fund</b> In February 2019, the honorable Supreme Co clarified that certain special allowances should obligations under Employees Provident Funds Provisions Act, 1952 (the PF act). The Bank ha	expenditure in to lated February ( Rs. Nil). urt of India in its d be considered s and Miscelland as been advised judgement retro y probable oblig	09, 2011 is Rs s judgement t to measure eous t that there are ospectively gation for past

۱ <b> </b>		Particulars		Q1 20	19-20	Q2 20	19-20	Q3 20	19-20	Q4 2019-20		
				Total Unweighted	Total Weighted	Total Unweighted	Total Weighted	Total Unweighted	Total Weighted	Total Unweighted	Total Weighted	
, ,				Value (average)	Value (average)	Value (average)	Value (average)	Value (average)	Value (average)	Value (average)	Value (average)	
·	5	Add	itional 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	387.84	38.67	485.48	48.45	578.87	57.80	642.86	64.20	
	6	Othe	er contingent funding obligations	310.89	9.33	328.90	9.87	309.82	9.29	318.40	9.55	
	7	Othe	er contractual funding obligations	192.67	192.67	41.67	41.67	-	-	-	-	
	8	Tota	I Cash Outflows	1,564.33	519.15	1,448.61	333.55	1,705.96	431.85	1,843.29	491.71	
			Cash Inflows									
Ś	9	Sec	ured lending (e.g. reverse repos)	51.67	-	91.99	-	231.33	-	324.00	-	
	10	Inflo	ws from fully performing exposures	8.69	4.34	366.02	183.01	383.70	191.85	460.75	230.38	
	11	Othe	er cash inflows	384.18	384.18	298.76	298.76	324.19	324.19	641.96	641.96	
	12	Tota	I Cash Inflows	444.54	388.52	756.77	481.77	939.22	516.04	1,426.71	872.34	
1			Total Adjusted Value									
i	21	TOT	AL HQLA		434.77		503.14		709.02		848.23	
	22	Tota	l Net Cash Outflows	] [	165.05		83.39		107.96		123.20	
	23	Liqu	idity Coverage Ratio (%)		263.42%		603.38%		656.71%		688.51%	

## b) Qualitative disclosure

The LCR standard aims to ensure that a bank maintains an adequate leve of unencumbered HQLA that can be converted into cash to meet its liquidity needs for a 30 calendar day time horizon under a significantly severe liquidity stress scenario as specified by supervisors. At a minimum, the stock of liquid assets should enable the Bank to survive until day 30 of the stress scenario by which time it is assumed that appropriate corrective action can be taken

## (a) Main drivers of LCR and evolution of contribution of inputs

The Liquidity Coverage Ratio (LCR) standard aims to ensure that a bank maintains an adequate level of unencumbered High Quality Liquid Assets (HQLAs) that can be converted into cash to meet its liquidity needs for a 30 days' time horizon under a significantly severe liquidity stress scenario by which time it is assumed that appropriate corrective actions can be taken. The LCR position depends upon the level of High Quality Liquid Assets (HQLA) and level of inflows and outflows in 30 days stress horizon computed as per the RBI guidelines in this regard.

## (b) Intra period changes

The intra period changes are mainly on account of changes in un encumbered excess SLR positions

## (c) The composition of High Quality Liquid Assets(HQLA) Banks' High Quality Liquid Assets consists of the following

- Cash
- Balance with RBI in excess of CRR requirement ii.
- Un encumbered portion of investments in Government securities in iii. excess of SLR requirement
- Investments in Government securities held within the mandatory SLR requirement, to the extent allowed by RBI under Marginal Standing facility (MSF)
- Investment in Government Securities held up to 15% of Net Demand and Time Liabilities (NDTL) permissible under Facility to Avail Liquidity for Liquidity Coverage Ratio (FALLCR).

## (d) Concentration of funding

The Bank seeks to diversify its funding sources across retail, commercial corporate and institutional clients, as well as across products, tenors and currency. Funding from significant counterparties, products/instruments and currency is monitored regularly as part of its ongoing liquidity management. The Bank endeavors to fund its customer's loans from 51. deposits and capital, thereby ensuring minimal / no reliance on interbank borrowing

## (e) Derivative exposure and potential collateral calls

Bank does not have derivative business except forward contracts Exposure to derivative contracts has been incorporated in the calculation of LCR.

## (f) Currency Mismatch in LCR

LCR computation is aggregated across currencies, with the predominant currency being INR. The Bank's foreign currency liabilities support its foreign currency exposures, however all HQLA is maintained in INR only.

## (g) Centralisation of liquidity management

Banks' liquidity management and monitoring is centralized. Bank has a Board adopted liquidity management policy in line with RBI regulation and guidelines.

(h) Other Inflows and outflows in the LCR calculation that are no captured All Inflows and outflows are comprehensively captured in LCR

Bank's LCR is higher than minimum required LCR and as such Bank i in compliance with RBI guidelines.

## 42. Details of Investments held as Security Receipts received by sale of NPA to securitization/Reconstruction Compa nv are as fol

	BI Circular No.RBI/201 3-14/487 DBOD.No.E									1	uritization	n/Recons	truction Con	npany are as	follows-		Present value of obligations	5.79	5.1
	s per Point no. 2.4 c on entities exempted fine neir Head Office and overseas branches of t												1		<b>,</b> -	in crore)	Asset/(Liability)	(0.49)	(1.1
	ith them). Also, the Bank has no other Group									Particulars		ked by		NPAs sold	То	tal	Asset/(Liability) recognised in the balance sheet	(0.49)	(1.1
	iquidity Coverage Ratio			·							the Ba	sold by ank as erlying	by other bar institutions/ financial co				Changes in the present value of the defined benefit (Rs. in crore)	obligation are a	as follows:
a) <b>u</b>	Particulars	Q1 20	20-21	02.20	20-21	03.20	20-21	04.20	020-21				unde				Particulars	2020-21	2019-20
	Faiticulais		-		-		1				As at	As at	As at	As at	As at	As at	Opening defined benefit obligation	5.19	4.5
		Total Unweighted	Total Weighted	Total Unweighted	Total Weighted	Total Unweighted	Total Weighted	Total Unweighted	Total Weighted		March	March	March 31,	March 31,	March	March	Interest cost	0.36	0.3
		Value	Vergitted	Value	Vergitted	Value	Velgitted	Value	Vergitted		31, 2021	31, 2020	2021	2020	31, 2021	31, 2020	Current service cost	0.62	0.5
		(average)	(average)	(average)	(average)	(average)	(average)	(average)	(average)	Book value of							Past service cost	-	
	High Quality Liquid Assets									investments in							Cost of Plan Amendment	-	
1	Total High Quality Liquid Assets (HQLA)	867.76	867.76	626.13	625.15	607.74	607.24	702.80	701.61	security receipts	14.86	14.86	Nil	Nil	14.86	14.86	Benefits paid	(0.11)	(0.82
	Cash Outflows			1						43. The Bank h								(0.27)	0.5
	Retail deposits and deposits from small												Rs. 0.01 crore ne aggregatir					5.79	5.1
	business customers, of which:	210.60	20.78	211.09	20.84	231.36	22.86	229.56		year -Nil).		in the same	ne ayyreyatii	ig to its. 0.0	cioles.	(FIEVIOUS	Changes in the fair value of plan assets are as follo	w:	(Rs. in cro
	(i) Stable deposits	5.54	0.28	5.35	0.27	5.42	0.27	5.26		44. The Bank de	pes not pro	ovide any	factoring ser	vices.			Particulars	2020-21	2019-20
	(ii) Less stable deposits	205.06	20.51	205.74	20.57	225.94	22.59	224.30					ion and provis				Opening fair value of plan assets	4.04	3.8
- H	Unsecured wholesale funding, of which :	302.57	110.94	398.50	215.48	337.90	152.49	338.20	136.93	BP.BC.NO.	63/ 21.04.	018/2016	-17 dated Ap	ril 18, 2017) :	Nil (Previ	ous year	Expected return	0.28	0.2
	(i) Operational deposits (all counterparties)	-	-	-	-	-	-	-	-	-INII).	stor Londi	ina Corti	ficates (PSL)	C) (PBI circu	lar EIDD	CO Plan	Contributions by employer	1.15	0.7
	<li>(ii) Non-operational deposits (all counterparties)</li>	302.57	110.94	398.50	215.48	337.90	152.49	338.20	136.93				d April 7, 201			CO.Fiall	Benefits paid	(0.11)	(0.82
	(iii) Unsecured debt	502.57	110.34	030.00	210.40		102.40	000.20	100.00	The Bank h	as sold PS	SLCs duri	ng the year. S	fock of PSLC	s sold at	year end	Actuarial gains / (losses) on plan assets	(0.06)	0.0
	Secured wholesale funding	101.00		94.00						is detailed b							Closing fair value of plan assets	5.30	4.0
	Additional requirements, of which	101.00		94.00				-	-					1		In crore)	Experience adjustments:		(Rs. in cro
Ľ Ľ	(i) Outflows related to derivative									Sr No.	-	articulars		2021	2	2020	Particulars	2020-21	2019-20
	exposures and other collateral										- General - Micro En	tornricoo		145.00		-	(Gain)/Loss on obligation due to change in assumption	(0.01)	0.3
	requirements	-	-	-	-	-	-	-	-		- Micro En - Aaricultui			-		-	Experience (Gain)/Loss on obligation	(0.26)	0.2
	(ii) Outflows related to loss of funding on debt products-					_				Total	Agricultur			145.00		-	Actuarial Gain/(Loss) on planned assets	(0.06)	0.0
	(iii) Credit and liquidity facilities	600.74	60.06	642.79	64.24	502.48	50.13	502.41	50.08	47. i) Disclos	ures on the	e Scheme	e for Sustainat	le Structuring	of Stress	ed Assets	Principal assumptions used in determining gr	atuity for the Ba	ank's plans a
	Other contingent funding obligations	288.72	8.66	229.14	6.87	299.87	9.00	292.22			Nil (Previ	,	,				shown below:		
7 (	Other contractual funding obligations	-	-	-	-	2.33	2.33	-	-				Debt Restruct					2020-21	2019-20
8 -	Total Cash Outflows	1,503.63	200.44	1,575.51	307.43	1,373.93	236.82	1,362.38	218.47		,		and-still perioo ebt Restructur	, ,	,	'	Discount Rate (%) p.a.	6.86%	6.83
	Cash Inflows									Nil)				ing Scheme.		ous year.		6.86%	6.83
9 3	Secured lending (e.g. reverse repos)	301.00	-	97.33	-	169.67	-	174.00	-	iv) Disclos	sures on R	Restructuri	ing of advanc	es to MSME:	Nil (Previ	ous year:	Salary escalation rate (%) p.a.	8.00%	8.00
10 I	nflows from fully performing exposures	313.09	156.55	210.08	105.04	210.90	105.45	317.54	158.77	Nil)			-			-	Attrition Rate (%) p.a. : For first 4 years	10.00%	10.00
11 (	Other cash inflows	653.03	653.03	191.59	191.59	251.73	251.73	316.01	316.01				n of Stressed				: After 4 years	4.00%	4.00
12 -	Total Cash Inflows	1,267.13	809.58	499.00	296.63	632.29	357.17	807.55	474.78				BR.No. BP.B evious year: I		048/2017-	18 dated	Compensated Absences	-	
	Total Adjusted Value												Resolution of	,	ssets		The actuarial liability of compensated absences sick leaves of the employees of the Bank is given by the bank is		le accumulat
21	TOTAL HQLA		867.76		625.15		607.24		701.61	In terms of R	BI Circular	r, June 7,2	2019, the Bank	has not imple	emented F	Resolution		ven below.	(Rs. in cro
22 -	Total Net Cash Outflows	] [	50.11	]	76.86		59.20	]	54.62	Plan during	FY 2020-2	21.					Particulars	2020-21	2019-20
23 I	Liquidity Coverage Ratio (%)		1731.69%		813.37%		1025.67%		1284.57%	49. Disclosure	on COVIE	D19 Regu	latory Packa	ige			Total actuarial liability for sick leave	0.50	0.5
	Particulars	Q1 20	10.20	02.20	19-20	03.20	19-20	04.20	019-20	a) Asset	Classifica	ation and	Provisionin	g					
	Faluculais	Total	Total	Total	Total	Total	Total	Total	Total				COVID-19) p						ie bank s pia
		Unweighted		Unweighted	Weighted	Unweighted		Unweighted	1 1				including Ind declared a					2020-21	2019-20
		Value	Value	Value	Value	Value	Value	Value	Value				VID-19 has ta					6.86%	6.83
		(average)	(average)	(average)	(average)	(average)	(average)	(average)	(average)				nancial marke					8.00%	8.00
													Various gove e Bank, have i					sidered in actu	arial valuatio
	High Quality Liquid Assets			503.14	503.14	710.76	709.02	848.23	848.23	to con	tain the sp	pread of	the virus to p	protect lives	and liveli	hood. On	take account of inflation, seniority, promotion a	nd other releval	nt factors, su
1	High Quality Liquid Assets Total High Quality Liquid Assets (HQLA)	434.77	434.77										dian governm				as supply and demand in the employment man		
1		434.77	434.77					1						v 19 davs an	a again b				
2 1	Total High Quality Liquid Assets (HQLA) Cash Outflows Retail deposits and deposits from small				1= 00	400.40	10.51	0.17.00					er extended b tain the sprea		nere is a				
2	Total High Quality Liquid Assets (HQLA) Cash Outflows Retail deposits and deposits from small pusiness customers, of which:	195.78	19.50	178.95	17.82	196.12	19.54	217.93		across of unc	the count ertainty ab	try to cont pout the t	tain the sprea total duration	d of virus. Th of this pand	emic and	high level the time	Amortisation of pension and gratuity liabilities	expenditure in te	
2	Total High Quality Liquid Assets (HQLA)         Cash Outflows         Retail deposits and deposits from small pousiness customers, of which:         (i)       Stable deposits	195.78 1.47	19.50 0.07	178.95 1.40	0.07	1.48	0.07	1.49	0.07	across of unco require	the count ertainty ab d for life a	try to conf bout the t and busine	tain the sprea total duration ess to get bac	d of virus. Th of this pand k to normal. T	emic and he exten	high level the time t to which	Amortisation of pension and gratuity liabilities no. DBOD.No.BP.BC.80/21.04.018/2010-11 d	expenditure in te ated February (	
2	Total High Quality Liquid Assets (HQLA)         Cash Outflows         Retail deposits and deposits from small pousiness customers, of which:         (i)       Stable deposits         (iii)       Less stable deposits	195.78 1.47 194.31	19.50 0.07 19.43	178.95 1.40 177.55	0.07 17.75	1.48 194.63	0.07 19.46	1.49 216.45	0.07 21.64	across of unc require COVIE	the count ertainty ab d for life a -19 pande	try to cont bout the t and busine emic will	tain the sprea total duration	d of virus. Th of this pand k to normal. T Bank's operat	emic and The exten tions and	high level the time to which financia	Amortisation of pension and gratuity liabilities no. DBOD.No.BP.BC.80/21.04.018/2010-11 d Nil for the year under review (Previous Year: F	expenditure in te ated February (	
2             	Total High Quality Liquid Assets (HQLA)         Cash Outflows         Retail deposits and deposits from small pousiness customers, of which:         (i)       Stable deposits         (ii)       Less stable deposits         JInsecured wholesale funding, of which :	195.78 1.47	19.50 0.07	178.95 1.40	0.07	1.48	0.07	1.49	0.07 21.64	across of unc require COVIE results uncerta	the count ertainty ab d for life a -19 pando is depen ain, includi	try to cont bout the t and busine emic will adent on ing amon	tain the sprea total duration ess to get bac impact the E the future de g many other	d of virus. Th of this pand k to normal. T Bank's operate evelopments, things, any	emic and The exten ions and which a new deve	high level the time to which financial re highly lopments	Amortisation of pension and gratuity Liabilities no. DBOD.No.BP.BC.80/21.04.018/2010-11 Nil for the year under review (Previous Year: F Provident Fund In February 2019, the honorable Supreme Co	expenditure in te ated February ( Rs. Nil). urt of India in its	09, 2011 is I judgement
2             	Total High Quality Liquid Assets (HQLA)         Cash Outflows         Retail deposits and deposits from small pousiness customers, of which:         (i)       Stable deposits         (iii)       Less stable deposits	195.78 1.47 194.31	19.50 0.07 19.43	178.95 1.40 177.55	0.07 17.75	1.48 194.63	0.07 19.46	1.49 216.45	0.07 21.64	across of unc require COVID results uncerta concer	the count ertainty at d for life a 19 pande is depen ain, includi ning the se	try to cont bout the t and busine emic will adent on ing amon everity of	tain the sprea total duration ess to get bac impact the E the future de g many other the pandemic	d of virus. Th of this pand k to normal. T Bank's operat evelopments, things, any waves and a	emic and The exten ions and which a new deve ny action	high level the time t to which financial re highly lopments to contain	Amortisation of pension and gratuity Liabilities no. DBOD.No.BP.BC.80/21.04.018/2010-11 d Nil for the year under review (Previous Year: F <b>Provident Fund</b> In February 2019, the honorable Supreme Coi clarified that certain special allowances should	expenditure in te ated February ( Rs. Nil). urt of India in its I be considered	09, 2011 is I judgement to measure
2               	Total High Quality Liquid Assets (HQLA) Cash Outflows Retail deposits and deposits from small pousiness customers, of which: (i) Stable deposits Unsecured wholesale funding, of which : (i) Operational deposits (all	195.78 1.47 194.31	19.50 0.07 19.43	178.95 1.40 177.55	0.07 17.75	1.48 194.63	0.07 19.46	1.49 216.45	0.07 21.64	across of unc require COVIE results uncerta concer its spre by the	the count ertainty ab d for life a -19 pando is depen ain, includi ning the se ad or mitig Bank. How	try to confident to confident to confident to confident to confident on the confident on the confident to con	tain the sprea total duration ess to get bac impact the E the future de g many other the pandemic pact whether e bank does n	d of virus. Th of this pand k to normal. T Bank's operat evelopments, things, any waves and an government m tot expect any	emic and he exten ions and which a new deve ny action andated v significa	high level the time t to which financial re highly lopments to contain or elected nt impact	Amortisation of pension and gratuity Liabilities of no. DBOD.No.BP.BC.80/21.04.018/2010-11 d Nil for the year under review (Previous Year: F <b>Provident Fund</b> In February 2019, the honorable Supreme Colcarified that certain special allowances should obligations under Employees Provident Funds Provisions Act, 1952 (the PF act). The Bank ha	expenditure in te ated February ( ss. Nil). urt of India in its I be considered and Miscellane	09, 2011 is F judgement to measure eous
2	Total High Quality Liquid Assets (HQLA)         Cash Outflows         Retail deposits and deposits from small pousiness customers, of which:         (i)       Stable deposits         (ii)       Less stable deposits         Unsecured wholesale funding, of which :         (i)       Operational deposits (all counterparties)	195.78 1.47 194.31	19.50 0.07 19.43	178.95 1.40 177.55	0.07 17.75	1.48 194.63	0.07 19.46	1.49 216.45	0.07 21.64 397.32 -	across of unc require COVIE results uncerta concer its spre by the on its b	the count ertainty ab d for life a l-19 pande is depen ain, includi ning the se ad or mitig Bank. How usiness ar	try to cont boout the t and busine emic will adent on ing amon everity of gate its imp wever, the nd financi	tain the sprea total duration ess to get bac impact the E the future de g many other the pandemic pact whether e bank does n al results in th	d of virus. Th of this pand k to normal. T Bank's operat evelopments, things, any waves and an government m tot expect any	emic and he exten ions and which a new deve ny action andated v significa	high level the time t to which financial re highly lopments to contain or elected nt impact	Amortisation of pension and gratuity Liabilities no. DBOD.No.BP.BC.80/21.04.018/2010-11 Nil for the year under review (Previous Year: F <b>Provident Fund</b> In February 2019, the honorable Supreme Con clarified that certain special allowances should obligations under Employees Provident Funds Provisions Act, 1952 (the PF act). The Bank ha interpretative challenges on the application of	expenditure in te ated February ( Rs. Nil). urt of India in its I be considered and Miscellane is been advised judgement retro	by, 2011 is F i judgement to measure eous I that there a ospectively
	Total High Quality Liquid Assets (HQLA) Cash Outflows Retail deposits and deposits from small business customers, of which: (i) Stable deposits Unsecured wholesale funding, of which : (i) Operational deposits (all counterparties) (ii) Non-operational deposits (all	195.78 1.47 194.31 468.82	19.50 0.07 19.43 258.98	178.95 1.40 177.55 400.28 - 400.28	0.07 17.75 215.74 -	1.48 194.63 617.82	0.07 19.46 345.22 -	1.49 216.45 619.10 - 619.10 -	0.07 21.64 397.32 -	across of unc require COVIE results uncerta concer its spre by the on its b assess	the count ertainty ab d for life a 1-19 pando is depen ain, includi ning the se ad or mitig Bank. How usiness ar ment done	try to cont bout the t and busine emic will adent on ing amon everity of gate its imp wever, the nd financi e by the b	tain the sprea total duration ess to get bac impact the E the future de g many other the pandemic pact whether e bank does n al results in th	d of virus. Th of this pand k to normal. 1 Bank's operat evelopments, things, any i waves and au government m ot expect any le long term b	emic and he exten ions and which a new deve ny action t andated v significa ased on t	high level the time t to which financial re highly lopments to contain or elected nt impact he impact	Amortisation of pension and gratuity Liabilities of no. DBOD.No.BP.BC.80/21.04.018/2010-11 d Nil for the year under review (Previous Year: F <b>Provident Fund</b> In February 2019, the honorable Supreme Coi clarified that certain special allowances should obligations under Employees Provident Funds Provisions Act, 1952 (the PF act). The Bank ha interpretative challenges on the application of and as such does not consider that there is an	expenditure in te ated February ( Rs. Nil). urt of India in its be considered and Miscellane is been advised judgement retro y probable oblig	by, 2011 is F is judgement to measure eous I that there a pospectively gation for pas

issued by RBI through Indian Bankers Association, dated 6th May 2020. the Bank has granted moratorium on the payment of installments and or interest, as applicable, falling due between 1st March, 2020 and 30th August, 2020 ('moratorium period') to eligible borrowers classified as Standard, even if overdue, as on 29th February, 2020. In accordance with RBI guidelines, the moratorium period, wherever granted, was excluded by the Bank from the number of days past-due for the purpose of asset classification under RBI's Income Recognition and Asset Classification norms. Furthermore, in line with RBI norms, a 10% provision amounting to Rs. 0.20 crores (Rs. 0.10 in the quarter ended 31st March 2020 and Rs. 0.10 in the guarter ended 30th June 2020) for accounts that were given moratorium and were Standard as on 29th February 2020 but had overdues. These provisions were since adjusted at the end of the financial vear ended 31<sup>st</sup> March 2021 against the actual provisioning requirements for these accounts.

Asset Classification and Income Recognition following the expiry b) of Covid-19 regulatory package:

In terms of RBI circular DOR.STR.REC.4/21.04.048/2021-22 dated April 7, 2021, for the year ended March 31, 2021, the bank has reversed Rs. 0.05 crores from interest income during FY 2020-21 and refunded the same to customers on 5th November 2020

## 50. Implementation of Indian Accounting standards (Ind As)

The Institute of Chartered Accountants of India has issued Ind-AS (a revised set of accounting standards) which largely converges the Indian accounting standards with International Financial Reporting Standards (IFRS). The Ministry of Corporate Affairs (MCA) has notified these accounting standards (Ind-AS) for adoption. The Reserve Bank of India (RBI) through its press release dated March 22, 2019 has deferred the implementation of Indian Accounting Standards (Ind-AS) till further notice for scheduled commercial banks. In preparedness towards achieving the same, the Bank had prepared proforma financial statements as required by Reserve Bank of India (RBI) vide its circular ref. DBR.BP.BC.No.106/21.07.001/2015-16 dated June 23, 2016, ref. DO.DBR.BP.No.2535/21.07.001/2017-18 dated September 13, 2017 and mail dated July 20, 2018 for every quarter, starting from quarter ended June 30, 2018 up to December 31, 2020 and submitted the same to the RBI. The Bank will continue its preparation towards migration to adopting Ind-AS as per regulatory requirement.

Disclosure requirements as per Accounting Standards (AS) issued by the Institute of Chartered Accountants of India (ICAI)

# Employee Benefits (AS-15)

Gratuity The following tables summarise the components of net benefit expense recognised in the Profit and Loss Account and the funded status and amount recognised in the Balance Sheet for the respective plans.

Profit and Loss account: Net employee benefit expense (recognised in payment to and provision to employees)

		(Rs. in crore)
Particulars	2020-21	2019-20
Current service cost	0.62	0.53
Interest cost	0.36	0.35
Expected return on plan assets	0.28	0.30
Actuarial (gains)/losses	(0.21)	0.57
Past Service Cost	-	-
Net expenses	0.49	1.15
Balance Sheet: Details of provision for gratuity		(Rs. in crore)
Particulars	2020-21	2019-20
Fair value of plan assets	5.30	4.04
Present value of obligations	5.79	5.19
Asset/(Liability)	(0.49)	(1.15)
Asset/(Liability) recognised in the balance sheet	(0.49)	(1.15)
Changes in the present value of the defined benefit (Rs. in crore)	obligation are	as follows:
Particulars	2020-21	2019-20



(Incorporated in Bahrain with Limited Liability)

52. Segment Reporting					
Segment Information about Primary	Business Segments	for the year March 31, 20	21.		(Rs. in crore)
Business Segments	Treasury	Corporate Banking	Retail Banking	Other Banking Operations	Total
Revenue	60.35	121.65	4.37	2.48	188.84
Unallocated Revenue					0.01
Total Segment revenue					188.85
Expense	50.71	95.05	6.14	0.94	152.84
Unallocated Expense					7.42
Total Segment Expense					160.26
Operating Profit	9.64	26.60	(1.77)	1.53	36.00
Unallocated operating profit					(7.41)
Net Operating Profit					28.59
Segment Result	1.16	25.50	(1.62)	1.53	26.57
Unallocated result					(7.42)
Total Segment Result					19.15
Income Taxes (net of deferred tax)					5.18
Net Profit					13.97
Other Information					
Segment Assets	1,400.91	1,467.26	43.55	0.21	2,911.94
Unallocated Assets					119.69
Total Assets					3,031.63
Segment Liabilities	85.99	826.19	1,639.51	0.16	2,551.84
Unallocated Liabilities					479.78
Total Liabilities					3,031.63

Segment Information about Primary Busi Business Segments	Treasury	Corporate Banking	Retail Banking	Other Banking Operations	(Rs. in crore) Total
Revenue	62.19	142.92	5.37	2.65	213.13
Unallocated Revenue	02.13	172.32	5.57	2.05	0.01
Total Segment revenue	54.40	105.10	0.70		213.14
Expense	54.40	105.13	6.73	0.92	167.18
Unallocated Expense					13.31
Total Segment Expense					180.49
Operating Profit	7.79	37.79	(1.36)	1.72	45.94
Unallocated operating profit					(13.30)
Net Operating Profit					32.64
Segment Result	7.79	(8.88)	(1.49)	1.72	(0.86)
Unallocated result					(13.30)
Total Segment Result					(14.16)
Income Taxes (net of deferred tax)					8.56
Net Profit					(5.60)
Other Information					
Segment Assets	1,528.54	1,554.26	47.03	0.14	3,129.97
Unallocated Assets					106.04
Total Assets					3,236.00
Segment Liabilities	107.22	1,009.42	1,678.88	0.13	2,795.65
Unallocated Liabilities					440.35
Total Liabilities					3,236.00

In computing the above information, certain estimates and assumptions have been made which have been relied upon by the auditors

Notes:

- (i) The Bank operates as a single unit in India and as such has no identifiable geographical segments subject to dissimilar risk and returns. Hence no information regarding the same has been given.
- (ii) The Bank is organised into three main business segments, namely:
  - Treasury primarily comprising of Dealing Room operations, trading/ investments in Bonds and Government securities
  - Corporate Banking primarily comprising of Wholesale Loans and Advances to Corporates, Investments in Corporate Bonds.
  - Retail Banking Primarily comprising of retail loans & advances to customers.
- (iii) The above segments are based on the currently identified segments taking into account the nature of services provided, the risks and returns, overall organisation structure of the Bank and the internal financial reporting system
- (iv) Segment revenue, results, assets and liabilities include the respective amounts identifiable to each of the segments and amounts apportioned/allocated on a reasonable basis
- The classification of assets to the respective segments conform to the (v) guidelines issued by RBI vide DBOD.No.BP.BC.81/21.01.018/2006-07 dated April 18, 2007.
- (vi) Segment revenues stated above are aggregate of Schedule 13 Interest income and Schedule 14 - Other Income with zero spread on account of transfer pricing.
- 53. Related Parties
- Parent
- Bank of Bahrain & Kuwait, Bahrain, its branches and representative office. Subsidiaries of Parent

## 1. CrediMax

- Invita Bahrair 2.
- 3. Global Payment Services
- Invita-Kuwait
- 5. Invita Claims Management Company
- Associated Company of Parent

	As at March 31, 2021	As at March 31, 2020
Provision for Employee Benefits	0.30	0.28
Bonus payable	0.50	0.59
Depreciation on Fixed Assets	-	-
Carried forward losses	20.34	-
Others	0.21	0.11
Total	30.10	35.73
Deferred Tax Liability		
Depreciation on Fixed Assets	1.17	0.95
Total	1.17	0.95
Net Deferred tax asset	28.93	34.78

- (i) Claims against the Bank not acknowledged as debts:
- Includes legal proceeding in the normal course of business, whi disputed by the Bank
- (ii) Liabilities on account of forward contracts:
- The Bank enters into forward exchange contracts with Interparticipants on its own account and for customers. Forward exch contracts are commitments to buy or sell foreign currency at a future at the contracted rate.
- (iii) Guarantees given on behalf of constituents, acceptances, endorsem and others
- As a part of its normal banking activities, the Bank issues docume credit and guarantees on behalf of its customers. Documentary cr such as letters of credit enhance the credit standing of the custome the Bank. Guarantees generally represent irrevocable assurances the Bank will make payments in the event of the customer failing to its financial or performance obligations
- 57. There are no outstanding dues towards principal amount or interest the remaining unpaid to any supplier covered under Micro, Small and Me Enterprises Development Act, 2006 as at the end of accounting year. Further, no interest was due or payable by the Bank to any supplier during the year | •

Capital requirement for market risk.		The Bank has a risk asset rating guidelines and all credits are assigned a rating
- Standardized duration approach		in accordance with the defined criteria. All lending relationships are reviewed
Interest Rate Risk	18.14	at least once a year and more frequently wherever warranted. The Internal Audit Department conducts independent reviews of risk assets periodically
Foreign exchange risk (including gold)	2.53	and submits its report to Senior Management/Audit Committee.
Equity Risk	0.00	It is the Bank's policy to ensure that provisions for credit loss are maintained
Specific Risk Capital Charge - Security Receipts	2.88	at adequate levels.
Capital requirement for operational risk;		The bank line limits are set by Head Office at Bahrain giving due weightage
Basic indicator approach		to political, economic and commercial risks attached to various countries and the size, track record and performance indicator of various banks. These limits
Capital required for operational risk	16.01	are reviewed annually
Total and Tier 1 capital ratios	(INR in crore)	
Tier I Capital	397.76	Non-performing Assets:
Tier II Capital	17.57	The Bank has followed the 90-day norm for NPA classification.
Total	415.33	Accordingly, an advance is treated as a Non-performing asset when
Total CRAR	23.85%	(i) Interest and /or installment of principal amount remains overdue for a
Core CRAR	22.84%	period of 90 days or above in respect of a term loan
General Disclosures:		(ii) The account remains out of order for a period of more than 90 days in

Risk Management involves identifying, measuring, monitoring and managing risks on a regular basis. The objective of risk management is to increase return on equity and achieve a return on equity commensurate with the risks assumed

The Bank faces a range of risks in its business and operations. These include Operational Risk.

Country Head - India is the head of Indian operations who functions unde the guidance of the Head office at Bahrain. The Bank has a full-fledged risk management department which looks after the risk functions pertaining to Indian operations. The Risk related policies and procedures applicable to Indian operations are discussed and approved by the Management Committee. The head office at Bahrain has a fully equipped risk management department which guides the Indian counterparts on the risk related issues.

# Liquidity Risk:

Liquidity risk is defined as the potential inability of the Bank to meet its financia obligations (liquidity needs) due to funding mismatch, The Bank has in place ALM policy which describes the measures for tracking and managing liquidity It is the Bank's policy to keep part of its assets in high quality liquid assets such as inters bank placements, government bonds, bills and other short term instruments to meet maturing liabilities. The day to day management of liquidity is looked after by treasury with support from Asset-Liability management Committee (ALCO). The monitoring is done by risk management department Market Risk:

Market risk is defined as the risk of losses in on or off balance sheet positions arising from movements in market prices of interest rate related instruments. equities, Forex and commodity prices.

The Bank has clearly defined policies for conducting investment and foreign exchange business, which stipulates limits for these activities. The Bank has no direct exposure to equity except the cases where debt has been converted as a part of Debt Restructuring package. The Bank has no exposure to commodity markets.

Traditional gap analysis and Duration gap analysis are followed for interest rate risk management. Fixing of IGL/AGL and forex VAR are followed for managing the forex risk

# Credit Risk:

Credit Risk is defined as the risk of the bank's borrowers or counterparties failing to meet their obligations in accordance with the agreed terms. The goal of credit risk management is to maximize the Bank's risk adjusted rate of return by maintaining credit-risk exposures within acceptable parameters. The bank has well defined policies and procedures for identifying, measuring, monitoring and controlling credit risk in all its activities. Credit limits are approved after thorough assessment of the creditworthiness of the borrower or counterparty including the purpose and structure of credit and its source of repayment Credit proposals are reviewed by the designated credit officer independently before obtaining approval from the appropriate authority.

Credit growth, guality and portfolio composition are monitored continuously to maximize return and reduce incidence of impairment. The Bank monitors concentration risk by setting up limits for maximum exposure to individual borrower or counterparty, country, bank or industry. These limits are approved after detailed analysis and are monitored regularly

The Bank's credit administration unit ensures that credit facilities are released Re after proper approval and against proper documentation. It also monitors excesses over limits, past dues, expired credits, and highlights corrective То action immediately.

0.95		,												
0.95	•	Residual Contractual Maturity I	break-dow	n of asset	s:								(1	NR in crore)
34.78			1 Day	2 – 7 Days	8 to 14 Days	15 to 30	31 days – upto 2	2–to 3 months	3 to 6 months	6 to 12 months	1 to 3 years	3 to 5 years	Over 5 years	Total
						Days	months							
	1	Cash	1.09	-	-	-	-	-	-	-	-	-	-	1.09
hich is	2	Balance with RBI	-	-	5.23	0.84	2.95	7.42	9.92	22.67	41.96	4.52	0.04	95.55
	3	Balances with banks & money at call & short notice	48.01	345.78	73.03	-	44.46	72.60	-	-	-	-	-	583.88
r-Bank	4	Investments	-	7.99	10.56	-	-	48.11	-	-	82.60	393.48	141.86	684.60
hange	5	Advances	0.35	113.49	49.42	108.86	324.48	232.78	307.99	83.64	200.81	16.35	44.63	1,482.80
re date	6	Fixed Assets	-	-	-	-	-	-	-	-	-	-	22.57	22.57
	7	Other assets	-	-	0.05	-	0.11	0.13	0.05	13.39	126.39	-	21.02	161.14
ements	•	Amount of NPA's Gross				(INR in c	rore) 7.	Securitiza	tion: Stan	dardized a	pproach			
entary		Substandard					3.00	The Bank	has not sec	curitized any	y of its ass	ets portfol	ios.	
credits ners of		Doubtful 1					0.09 8.	Market Ri	sk					
es that		Doubtful 2					10.90	Qualitatio	Diselson					
o fulfill		Doubtful 3					0.04		e Disclosu					
oroon		Loss					0.13		Bank is follo on the follow			ed duratior	for calcul	ating market
nereon Iedium	•	Net NPA's (Net of floating provis	sion)							•				
urther.							0.96	Secu	rities held u	inder HFT a	and AFS ca	ategories		

0.00

has followed the 90-day norm for NPA classification. an advance is treated as a Non-performing asset when st and /or installment of principal amount remains overdue for a of 90 days or above in respect of a term loar ccount remains out of order for a period of more than 90 days in respect of Overdraft/Cash Credit (iii) Bills remain overdue for a period of more than 90 days in case of bills purchased/discounted (iv) Any amount to be received remains overdue for a period of more than 90 days in respect of other accounts. Discussion of Bank's Credit Risk Management policy As discussed under the sub head Credit risk **Quantitative Disclosures:** (INR in crore) 2963.95

- Total gross credit risk exposures -Fund based Non-fund based 1092.30
- Geographic distribution of exposure-Fund based and non-fund based separately
- The Bank operates as a single unit in India and as such has no identifiable geographical segment subject to dissimilar risk and returns. Hence no information regarding the same has been given.
- Industry type distribution of exposures- funded and non-funded exposure separately broak up as at 31-03-2021 (INR in crore

Industry break up as at 31-03-2	2021				(INR	in crore)
INDUSTRY NAME	FUND	BASE	<u>ED O/S</u>	N	<u>)/S</u>	
	<u>STD</u>	<u>NPA</u>	<u>TOTAL</u>	<u>STD</u>	<u>NPA</u>	<u>TOTAL</u>
A. Mining and Quarrying	-	-	-	-	-	-
B. Food Processing	97.88	-	97.88	-	-	-
C. Beverages (excluding Tea & Coffee) and Tobacco	-	-	-		-	_
D. Textiles	33.87	-	33.87	2.51	-	2.51
E. Leather and Leather products	-	-	-	-	-	-
F. Wood and Wood Products	-	-	_	-	-	-
G. Paper and Paper Products	-	-		-	-	-
H. Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	_	-		-	-	-
I. Chemicals and Chemical Products	241.56	-	241.56	68.37	-	68.37
J. Rubber, Plastic and their Products	65.60	-	65.60		_	_
K. Glass & Glassware	-	-	-	-	-	-
L . Cement and Cement Products	-	-	-	_	_	-
M. Basic Metal and Metal Products	-	-	_	-	-	-
N. All Engineering	63.51	1.47	64.98	36.06	-	36.06
O. Vehicles, Vehicle Parts and Transport Equipment's	41.74	-	41.74	-	_	-
P. Gems and Jewellery	59.99		59.99	-	-	-
Q. Construction	41.89		41.89	-	-	-
R. Infrastructure	87.15	0.49	87.64	60.05	-	60.05
S. Other Industries	45.05	-	45.05	15.59	-	15.59
T. NBFC	83.45	-	83.45	-	-	-
Residuary other advances (to tally with gross advances)	619.10	0.05	619.15	183.37	-	183.37
Total	1,480.79	2.01	1,482.80	365.95	-	365.95

# **Qualitative Disclosures:**

among other things (i) Liquidity Risk (ii) Market Risk (iii) Credit Risk(iv)

- Bahrain Kuwait Insurance (BKIC)
- Securities Investment Company
- Bahrain Commercial Facilities Company 3.
- Ithmar Bank 4.
- Ithmar Holding B.S.C 5.
- Social Insurance Organization (Pension Fund Commission) 6.
- 7. Kuwait Investment Authority (KIA)
- 8. Social Insurance Organization (GOSI)
- 9. The Benefit Company
- 10. Naseej Company
- 11. Alosra Bank
- 12. Diyyar Al Harameen Al Ola Limited
- 13. BBK Geojit Securities KSC
- 14. Bahrain Liquidity Fund
- 15. Magnum Partners Holding Limited
- 16. Evoque Holdings Jersev Limited
- 17. Citrus OB JP Limited
- 18. Aegila Capital Management Limited

## **Key Management Personnel**

Mr. Mallikarjun Kota - Country Head & CEO - India

In line with the RBI circular DBR.BP.BC.No.23/21.04.018/2015-16 dated July 01, 2015 the Bank is not required to disclose details pertaining to related party where under a category there is only one entity (i.e. Head Office & its branches). Similarly there has been only one entity/person under Key Management Personnel at any point of time and therefore those details are also not disclosed.

The bank has shared commission with an associated enterprise aggregating to Rs. Nil crores in the current financial year. (previous year Rs. 0.06 crores) There is no amount outstanding for the said related party as on 31st March 2021. (previous year Nil)

There were no transactions with other related parties during the year

## 54. Operating Leases

a) Details of total of future minimum lease payments are as follows:

		(Rs. in crore)	ľ
Particulars	2020-21	2019-20	
Not later than one year	5.51	3.28	L
Later than one year and not later than five years	15.91	0.83	k
Later than five years	Nil	Nil	

- Lease payments of Rs. 6.67 crore (previous year Rs. 6.89 crore) have b) been recognized in the Profit and Loss Account for the year.
- C) The lease agreements entered into pertain to use of premises (including fixed assets) at the branches. The lease agreements do not have any undue restrictive or onerous clauses other than those normally prevalen in similar agreement regarding use of assets, lease escalations, renewals and a restriction on sub-leases.

## 55. Deferred Taxes

In accordance with Accounting Standard 22 on "Accounting for taxes on income" issued by the Institute of Chartered Accountants of India, the Bank has recognized Deferred Tax Asset (DTA) on timing differences to the exten there is reasonable certainty based on contracts and arrangements in place which will enable the Deferred Tax Asset to be reversed

Items on which DTA is created are as follows:		(Rs. in crore)
	As at March 31, 2021	As at March 31, 2020
Deferred Tax Assets		
Provision on Advances	8.75	34.75

			provisions of the said Act. The determination has been made to the ch parties were identified based on the available information (2020:					
	58.	Provision for Long Term Contracts				Net NPA's		
		-	eriodically all long term contracts (incl	uding				
			for material foreseeable losses. At the			Movement		
			orded adequate provision as required material foreseeable losses on such			Disclosed		
		term contracts (including derivativ	e contracts) in the books of accoun	t and		Movement		
			vant notes in the financial statements	I		Disclosed		
	59.	Previous year's figures have been to current year's presentation.	regrouped wherever necessary to cor	nform		Amount of		
	For	Bank of Bahrain & Kuwait B.S.C ·	- Indian Branches			Amount of		
	Sd-		Sd-					
		ikarjun Kota	Mehjabeen Saifi			Movement		
		ntry Head & CEO - India	Vice President Financial Control – I	ndia	-	rticulars		
		e: Mumbai			Opening Balar Add: Provisior			
		ed: June 25, 2021		ss: Write-off				
		DISCLOSURES UNDER TH		Closing balance				
			GUIDELINES) FOR THE YEAF	<				
	1.	Scope of application:	ARON 01, 2021		5.	Credit Ris		
	'·		ence no consolidation is applicable.			Qualitativ		
	2.	Capital Structure:				As per RB ICRA, SMB		
	-	Qualitative Disclosures:				and FITCH		
			es of capital funds injected by HO, Stat	tutory		exposures The bank		
		reserves and retained earnings.				comparabl		
			unt of intangible assets being deferre	ed tax		Also rated		
		asset		exposure I the bank a				
		Tier 2 Capital consists of general I RBI guidelines.		Quantitati				
		Quantitative Disclosures:	(INR in c	rore)		The quanti		
	a.	Tier I Capital				to the stan		
		Capital	29	92.89				
		Reserves	1;	34.46		Below 100		
	b.	Deduction from Capital (Deferred 1	ax Asset and Software)	29.59		100% risk		
	c.	Tier II Capital	,	17.57		More than		
	<b>.</b>	Total Eligible Capital		15.33		Deducted		
	3.	Capital Adequacy:		10.00	6.	Credit ris		
	Ŭ.	Qualitative Disclosures:				Qualitativ		
			k's capital management framework	is to		The Bank I		
		ensure that the Bank complies with	h externally imposed capital requiren	nents		which sum which the l		
		and maintains healthy capital ratio maximize the return on equity.	os in order to support its business a	nd to		of collatera		
			well above the regulatory CAR of 11.5	% for		Risk mitiga guarantee		
		the next two years. For maintaining	adequate capital, Bank has the addi			Quantitati		
		option of augmenting the capital by	•			Total Expo		
		The Bank has finalized its ICAAP I yearly basis.	Policy and the same will be reviewed	on a		haircuts:		
		Quantitative Disclosures:						
		Capital requirement for credit risk	(INR in c	rore)				
J				I		<u> </u>		

Portfolios subject to standardized approach

Securitization exposures

Total @ 11.50% CRAR

1,397.07

0.00

160.66

Retail Loans

				0.96				
NPA R	atios							
Gross	NPA's to Gross Ac	lvances		0.95%				
Net NF	A's to net advance	es		0.06%				
Mover	nent of NPA's (Gro	ess)						
Disclos	ed in Schedule 18	8 of the year accounts N	ote no 6.					
Mover	nent of provisions	for NPA's						
	'	8 of the year accounts N	ote no 6.					
	t of Non –Perform							
				Rs. 0.55 crore				
Amoun	t of provision held	I for Non–Performing Inv	restments	Rs. 0.55 crore				
Mover	nent of provision fo	or depreciation on invest	ments	(Rs. in crore)				
Particulars	-	-		2020-2021				
Opening B	alance			0.55				
Add: Provis	d: Provisions for depreciation made during the year							
Less: Write	-off /Write back of	f provisions during the ye	ear	-				
Closing ba	ance			0.55				
5. Credit	Risk: Portfolios	subject to standardize	d approach					
Qualita	ative Disclosures							
ICRA, s and FI exposu The ba compa	SMERA and India I TCH, MOODY and Ires (Corporate exp ank is not using a rable assets in the	9	mestic credit credit rating osures) when public issue	rating agencies agencies for all ever applicable. e ratings on to				
exposu	Also rated facilities have been considered as those facilities where the bank's exposure has been explicitly rated; else that exposure has been treated by the bank as unrated.							
Quanti	Quantitative Disclosures:							
	antitative disclosu standardized appr							
				(INR in crore)				
Below	100% risk weight			3,472.38				
100% ı	risk weight			1,463.71				
More th	nan 100%			54.52				
Deduct	ted			Nil				
6. Credit	risk mitigation: \$	Standardized approach	1					
	Qualitative Disclosures:							
The Ba	ink has in place cr	•• edit risk mitigation and co ank's approach for and a						
which t of colla Risk m guaran	which the bank makes use of on and off balance sheet netting. The valuation of collaterals is being carried out periodically. The collaterals considered for Risk mitigation includes bank's fixed deposits, insurance policies and counter guarantees of Banks including Head Office and Branch guarantee.							
			Quantitative Disclosures:					
Quanti	tative Disclosure	es:		intee.				
	xposure covered	by eligible financial colla		e application of				
Total E	xposure covered			e application of				
Total E	xposure covered	by eligible financial colla	as of 31-03-	e application of				

0.00

\* Corporate Exposure includes both fund based and Non Fund based exposure

b)	Risk Management Department is responsible for identification, assessment, monitoring and reporting the market risks.						
c)	c) Risk Management and reporting is based on parameters such as Modified Duration, Maximum permissible exposures, Net Open Position limits, Gap limits, Value at Risk (VAR).						
d)	) The Bank does not have any direct exposure to Capital Market.						
Quantitative Disclosures:							
The capital requirements for (INR in crore							
i)	Interest rate risk	18.14					
ii)	Equity position risk	0.00					
iii)	Foreign exchange risk	2.53					
iv)	Specific Risk Capital Charge - Security Receipts	2.88					
Operational Risk							
Our	Qualitative Disclosures:						

Forward foreign exchange contracts

Operational Risk is the exposure to loss resulting from inadequate or failed internal processes or people or systems or from external events. The Bank has clearly defined operations procedures for each of its products and services. It also has advanced computer systems that enable it to run operations with speed and accuracy. The Bank has got in place concurrent audit and internal audit systems which help in identifying and rectifying the operational deficiencies.

The approved Business Continuity Plan is in place and implementation of the same is in process. The regular back-ups are made for important data and stored outside the bank's premises. All our branches are integrated under core banking software. A system of prompt submission of reports on frauds is in place in the Bank.

Interest Rate Risk in the Banking book

The Asset Liability Management Committee which is responsible for evolving appropriate systems and procedures for ongoing identification and analysis of Balance Sheet risks and laying down parameters for efficient management of these risks through Assets Liability Management Policy of the Bank. ALCO therefore periodically monitors and controls the risks and returns, funding and deployment, setting Bank's lending and deposit rates, and directing the investment activities of the Bank.

It is the Bank's policy to keep its assets and liabilities mismatches at acceptable levels to maintain steady net interest income. The Bank monitors interest rate risk based on gap limits. The Interest rate sensitivity statements are prepared on a fortnightly basis to monitor the interest rate risk. The Asset Liability management committee (ALCO) reviews the interest rate risk periodically and suggests measures to tackle the dynamic situations.

## 10. Interest rate Risk in the banking Book (IRRBB)

**Qualitative Disclosures** 

The bank has practice of monitoring Interest rate risk in Banking Book on a monthly basis. The liabilities and assets are grouped in to different buckets based on the interest re-pricing horizon. The gaps between the Assets and Liabilities are analyzed with the help of pre-determined gap limits. The reasons for the breaches are identified and necessary steps are initiated

## Quantitative Disclosures

The impact on the bank's financial condition due to change in interest rate is being monitored. The impact of 200 basis points change upward/ downward in interest rate on Net Interest Income (NII) amounted to an expected loss of INR 6.58 crore based on Asset Liability position of March 2021 using the traditional gap analysis.

<b>BBK</b> بنک البدرین والکویت				Sr No.	Minority Interest	Balance sheet as in financial statements	Balance She regulatory s consolid	scope of lation
بند البحرين والحويت BANK OF BAHRAIN & KUWAIT B.S.C INDIAN BRA	NCHES			ii	Total Capital Deposits Constraints Deposits Depo	4,4	99	4,4
(Incorporated in Bahrain with Limited Liability) TABLE DF-11: COMPOSITION OF CAPITAL					of which: Deposits from banks of which: Customer deposits of which: Other deposits (pl. specify)	24,2	24	24,2
Part II: Template to be used before March, 2021_(i.e. during the transition period of Basel III Sr Particulars		adjustments) Amt Subject to Pre	(Rs. in million) Ref No.	iii			00	8
No. Common Equity Tier 1 capital: instruments and reserves	Anount	Basel III Treatment			of which: From banks of which: From other institutions & agencies		-	
1     Funds from Head Office       2     Retained earnings	2,929 1,345		A1 B1+B2+B3+B4	iv	of which: Others (Borrowings outside India) of which: Capital instruments Other liabilities & provisions	7	- - 63	70
Accumulated other comprehensive income (and other reserves)     Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies1)     Directly issued capital income completence of the companies of the c	-				Total Assets	30,3		30,3
Public sector capital injections grandfathered until January 1 2018           5         Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)           6         Common Equity Tier 1 capital before regulatory adjustments	- 4.273			i	Cash and balances with Reserve Bank of India Balance with banks and money at call and short notice	95,8	66 39	90 5,83
Common Equity Tier 1 capital before regulatory adjustments     Common Equity Tier 1 capital: regulatory adjustments     Prudential valuation adjustments	4,275			ii	Investments: of which: Government securities	6,8 6,6	46	6,84 6,6
Soodwill (net of related tax liability)     Intangibles other than mortgage-servicing rights (net of related tax liability)	- 7		 D1		of which: Other approved securities of which: Shares		-	
10     Deferred tax assets 2       11     Cash-flow hedge reserve	289 -		E1		of which: Debentures & Bonds of which: Subsidiaries / Joint Ventures / Associates		-	
12       Shortfall of provisions to expected losses         13       Securitisation gain on sale	-				of which: Others (Commercial Papers, Mutual Funds etc.) Loans and advances of which: Loans and advances	2 14,8	29 28	22 14,82
14       Gains and losses due to changes in own credit risk on fair valued liabilities         15       Defined-benefit pension fund net assets	-			iv	of which: Loans and advances to banks of which: Loans and advances to customers Fixed assets	14,8	28 26	14,82
<ul> <li>16 Investments in own shares (if not already netted off paid-in capital on reported balance sheet)</li> <li>17 Reciprocal cross-holdings in common equity</li> <li>18 Investments in the capital of banking, financial and insurance entities that are outside the scope of</li> </ul>	-				Other assets of which: Goodwill and intangible assets	1,6		1,6
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)				vi	of which: Deferred tax assets	2	89	28
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)3	-			vii	Debit balance in Profit & Loss account Total Assets	30,3	- 16	30,3 <sup>.</sup>
20         Mortgage servicing rights4 (amount above 10% threshold)           21         Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax	-			Ster Sr		Balance sheet	(R Balance sheet	ts in Millio Referen
liability)       22     Amount exceeding the 15% threshold6       23     Amount exceeding the 15% threshold6	-			No.		as in financial statements	under regulatory scope of	
<ul> <li>23 of which: significant investments in the common stock of financial entities</li> <li>24 of which: mortgage servicing rights</li> <li>25 of which: deferred tax assets arising from temporary differences</li> </ul>	-			A	Capital & Liabilities		consolidation	
26 of which: deferred tax assets ansing from temporary differences     26 National specific regulatory adjustments7 (26a+26b+26c+26d)     26a of which: Investments in the equity capital of the unconsolidated insurance subsidiaries	-			i	Paid-up Capital of which: Amount eligible for CET1	2,929 2,929	2,929 2,929	
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	-				of which: Amount eligible for AT1 Reserves & Surplus	1,525	1,525	5
consolidated with the bank9 26d of which: Unamortised pension funds expenditures Regulatory Adjustments Applied to Common Equity	-				of which: Statutory Reserve	555	555	
Tier 1 in respect of Amounts Subject to Pre-Basel III Treatment of which: [INSERT TYPE OF ADJUSTMENT]	-				Property Investment Reserve Capital Reserve Capital Adequacy	10 32 788	10 32 788	2 B3
<ul> <li>27 Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions</li> <li>28 Total regulatory adjustments to Common equity Tier 1</li> </ul>	- 296				Capital Adequacy Investment Fluctuation Reserve Balance in Profit /Loss A/c	788 107 32	788 107 32	7 C1
Total regulatory adjustments to Common equity Tier 1     Common Equity Tier 1 capital (CET1)     Directly issued gualifying Additional Tier 1 instruments plus related stock surplus (31+32)	296 3,978 -				Total Capital Deposits	<b>4,454</b> 24,299	32 <b>4,454</b> 24,299	1
31 of which: classified as equity under applicable accounting standards (Perpetual Non-Cumulative Preference Shares)					of which: Deposits from banks of which: Customer deposits	24,233 24 24,275	24,233 24 24,275	1
<ul> <li>32 of which: classified as liabilities under applicable accounting standards (Perpetual debt Instruments)</li> <li>33 Directly issued capital instruments subject to phase out from Additional Tier 1</li> </ul>	-			iii	of which: Other deposits (pl. specify) Borrowings	- 800	800	-
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)	-				of which: From BBI of which: From banks	800	800	-
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	-				of which: From other institutions & agencies of which: Others (Borrowings outside India)	763		-
Additional Tier 1 capital: regulatory adjustments     Investments in own Additional Tier 1 instruments     Reciprocal cross-holdings in Additional Tier 1 instruments	-				Other liabilities & provisions of which:Provision for Standard Advances,Country Risk,Unhedged foreign currency Exposures ) TOTAL Capital & Liabilities	68 30,316		3 C2
39 Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eliqible short positions, where the bank does not own more than 10 % of				B	ASSETS Cash and balances with Reserve Bank of India	966	966	
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	-				Balance with banks and money at call and short notice Investments	5,839	5,839	9
scope of regulatory consolidation (net of eligible short positions)10 41 National specific regulatory adjustments (41a+41b)	-				of which: Government securities of which: Other approved securities of which: Shares	6,617	6,617	7
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	-				of which: Debentures & Bonds of which: Subsidiaries / Joint	-	-	-
consolidated with the bank Regulatory Adjustments Applied to Additional Tier 1 in respect of Amounts Subject to Pre-Basel III Treatment of which:DTA	-				Ventures / Associates of which: Others (Commercial Papers,Mutual Funds etc.)	- 229	229	
Intangibles other than mortgage-servicing rights (net of related tax liability) of which: [INSERT TYPE OF ADJUSTMENT e.g. existing adjustments which are deducted from Tier 1	-				Loans and advances           of which: Loans and advances to Banks           of which: Loans and advances to customers	14,828 	14,828  14,828	-
at 50%] of which: [INSERT TYPE OF ADJUSTMENT]	-			iv		226	14,828 226 7	3
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	-			v	Other assets         Of which: Goodwill and intangible assets	1,611	1,611	
44     Additional Tier 1 capital (AT1)       44a     Additional Tier 1 capital reckoned for capital adequacy11	-			vi	of which: Deferred tax assets Goodwill on consolidation	- 289	289	) E1
45     Tier 1 capital (T1 = CET1 + AT1) (29 + 44a)       Tier 2 capital: instruments and provisions       46     Directly issued qualifying Tier 2 instruments plus related stock surplus	3,978			vii	Debit balance in Profit & Loss account Total Assets	- 30,316	30,316	- 3
<ul> <li>Directly issued qualifying Tier 2 instruments plus related stock surplus</li> <li>Directly issued capital instruments subject to phase out from Tier 2</li> <li>Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries</li> </ul>	-			Ster Sr		Component	(R Source based	ts in Millio Referen
and held by third parties (amount allowed in group Tier 2) 49 of which: instruments issued by subsidiaries subject to phase out	-			No.		of regulatory capital	on reference numbers/letters	No.
<ul> <li>Provisions(provision for Standard advances,unhedged foreign currency exposures and country risk provisions)</li> <li>Tier 2 capital before regulatory adjustments</li> </ul>	176 <b>176</b>		C1+C2			reported by bank	of the balance sheet under the	
S2     Investments in own Tier 2 instruments	-						regulatory scope of consolidation	
<ul> <li>Reciprocal cross-holdings in Tier 2 instruments</li> <li>Investments in the capital of banking, financial and insurance entities that are outside the scope of</li> <li>Investments in the capital of banking, financial and insurance entities that are outside the scope of</li> </ul>	-			1	Directly issued qualifying common share (and equivalent for non- joint stock companies) capital plus	0.000	from Step 2	
regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold) 55 Significant investments13 in the capital banking, financial and insurance entities that are outside the	-			2	related stock surplus Retained Earnings (after reducing net loss of last year of Rs. 56 MM.) Accumulated other comprehensive income	2,929 1,345	2,929 1,345	
scope of regulatory consolidation (net of eligible short positions) 56a of which: Investments in the Tier 2 capital of unconsolidated insurance subsidiaries	-				(and other reserves) Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)	-		-
56b <i>of which:</i> Shortfall in the Tier 2 capital of majority owned financial entities which have not been consolidated with the bank	-			5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET	l) - 4.274	4.274	-
Regulatory Adjustments Applied To Tier 2 in respect of Amounts Subject to Pre-Basel III Treatment	-			7 8	Prudential valuation adjustments Goodwill (net of related tax liability)	-	-	-
of which: [INSERT TYPE OF ADJUSTMENT e.g. existing adjustments which are deducted from Tier 2 at 50%] of which: [INSERT TYPE OF ADJUSTMENT	-			9 10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences	7	7	
of which: [INSERT TYPE OF ADJUSTMENT         57         Total regulatory adjustments to Tier 2 capital         58         Tier 2 capital (T2)	- - 176			11	(net of related tax liability) Regulatory adjustments applied to Common Equity Tier 1 and Tier 2 to cover deductions	-	289	-
58       Tier 2 capital (12)         58a       Tier 2 capital reckoned for capital adequacy14         58b       Excess Additional Tier 1 capital reckoned as Tier 2 capital	176			Leve	Common Equity Tier 1 capital (CET1) rage Ratio	3,978	3,978	<b>)</b>
58c       Total Tier 2 capital admissible for capital adequacy (58a + 58b)         59       Total capital (TC = T1 + T2) (45 + 58c)	- 176 4,153			The B	asel III leverage ratio is defined as the capital measure (Tier-1 capital of the risk based capital framewo essed as a percentage. As per RBI guidelines, disclosures required for leverage ratio for the Bank at the	rk) divided by the expo consolidated level at N	osure measure, with t March 31, 2021 is as	this ratio follows
60       Total risk weighted assets (60a + 60b + 60c)       60a of which: total credit risk weighted assets	<b>17,411</b> 13,971			a) Sr.	Table DF 17- Summary comparison of accounting assets vs. leverage ratio exposure measure			
60b       of which: total market risk weighted assets       60c       of which: total operational risk weighted assets	2,048 1,392			No.	Total consolidated assets as per published financial statements		(1	INR in '000 30,316,3
Capital ratios           61         Common Equity Tier 1 (as a percentage of risk weighted assets)           62         Tier 1 (on a percentage of risk weighted assets)	22.84%				Adjustment for investments in banking, financial, insurance or commercial entities that are consolidate outside the scope of regulatory consolidation	d for accounting purpo	oses but	
<ul> <li>62 Tier 1 (as a percentage of risk weighted assets)</li> <li>63 Total capital (as a percentage of risk weighted assets)</li> <li>64 Institution specific buffer requirement (minimum CET1 requirement plus capital conservation and</li> </ul>	22.84% 23.85%				Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting the leverage ratio exposure measure	framework but exclud	ed from	
A Institution specific burfer requirement (minimum CE 1) requirement plus capital conservation and     countercyclical buffer requirements, expressed as a percentage of risk weighted assets)     of which: capital conservation buffer requirement	8.00% 2.50%				Adjustments for derivative financial instruments Adjustment for securities financing transactions (i.e. repos and similar secured lending)			463,9
66 of which: bank specific countercyclical buffer requirement     67 of which: G-SIB buffer requirement	-			6	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off- balance she Other adjustments	eet exposures)		4,061,0
68 Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) National minima (if different from Basel III)	-				Leverage ratio exposure           Table DF-18: Leverage ratio common disclosure template		/1	34,545,4 INR in '000
69 National Common Equity Tier 1 minimum ratio (if different from Basel III minimum)     70 National Tier 1 minimum ratio (if different from Basel III minimum)     74 National the pair of the minimum ratio (if different from Basel III minimum)	5.50% 7.00%				On-balance sheet items (excluding derivatives and SFTs, but including collateral)			27,136,32
71       National total capital minimum ratio (if different from Basel III minimum)         Amounts below the thresholds for deduction (before risk weighting)         72       Non-significant investments in the capital of other financial entities	9.00%			2	(Asset amounts deducted in determining Basel III Tier 1 capital) Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)			-295,8
<ul> <li>72 Non-significant investments in the capital of other financial entities</li> <li>73 Significant investments in the common stock of financial entities</li> <li>74 Mortgage servicing rights (net of related tax liability)</li> </ul>	- - N.A.				Iotal on-balance sheet exposures (excluding derivatives and SF Is) (sum of lines 1 and 2)     Derivative exposures     Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin	)		26,840,4
Applicable caps on the inclusion of provisions in Tier 2	N.A.			5	Add-on amounts for PFE associated with all derivatives transactions	,	ting	277,1 186,8
76 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	176				Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to framework (Deductions of receivables assets for cash variation margin provided in derivatives transactions)	o the operative accour		
<ul> <li>77 Cap on inclusion of provisions in Tier 2 under standardised approach</li> <li>78 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based</li> </ul>	176			8	(Deductions of receivables assets for cash variation margin provided in derivatives transactions) (Exempted CCP leg of client-cleared trade exposures)			
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	N.A. N.A.			10	Adjusted effective notional amount of written credit derivatives (Adjusted effective notional offsets and add-on deductions for written credit derivatives)			
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	N.A.				Total derivative exposures (sum of lines 4 to 10) Securities financing transaction exposures			463,9
<ul> <li>80 Current cap on CET1 instruments subject to phase out arrangements</li> <li>81 Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)</li> <li>82 Current cap on AT1 instruments subject to phase out</li> </ul>	N.A. N.A. N.A.			13	Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions (Netted amounts of cash payables and cash receivables of gross SFT assets)			3,180,0
22 Current cap on A11 instruments subject to phase out     arrangements     33 Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	N.A. N.A. N.A.			14	CCR exposure for SFT assets Agent transaction exposures			
<ul> <li>Announce excluded from AT and a cost of cap lexcess over cap after recemptions and maturities)</li> <li>Current cap on T2 instruments subject to phase out arrangements</li> <li>Armount excluded from T2 due to cap (excess over cap after redemptions and maturities)</li> </ul>	N.A. N.A.				Total securities financing transaction exposures (sum of lines 12 to 15) Other off-balance sheet exposures			3,180,0
DF-12 COMPOSITION OF CAPITAL-RECONCILIATION REQU					Off-balance sheet exposure at gross notional amount (Adjustments for conversion to credit equivalent amounts)			11,327,2
			(Rs in Million)					4,061,0
Step 1 Sr   Particulars	Balance s		Sheet under	19	Off-balance sheet items (sum of lines 17 and 18) Capital and total exposures			
Step 1	Balance s as in fina stateme	ncial regulato	Sheet under ory scope of olidation	20	Off-balance sheet items (sum of lines 17 and 18) Capital and total exposures Tier 1 capital Total exposures (sum of lines 3, 11, 16 and 19)			3,977,5 34,545,4