

BASEL III – PILLAR 3 DISCLOSURES FOR THE YEAR ENDED 31.03.2025

RBI issued Basel III guidelines, applicable w.e.f. 01.04.2013 and at present with full implementation of Basel III guidelines, minimum capital to risk-weighted assets ratio (CRAR) is 11.50%, minimum Common Equity Tier -1 ratio is 8.00% and minimum Tier 1 ratio is 9.50%. Minimum capital required to be held by Bank for the year ended 31st March 2025 is 11.50% with minimum CET 1 (incl. CCB) of 8.00%.

Basel III framework consists of three mutually reinforcing pillars:

- (i) Pillar 1: Minimum Capital Requirement (Credit Risk, Market Risk and Operational Risk)
- (ii) Pillar 2: Supervisory Review and Evaluation Process
- (iii) Pillar 3: Market Discipline

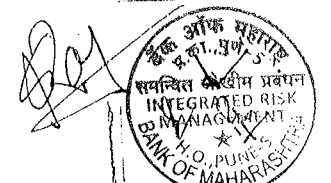
Market Discipline (Pillar 3) consists of set of disclosures on capital adequacy and risk management framework of Bank. These disclosures have been set out as under:

TABLE DF – 1 SCOPE OF APPLICATION

Name of head of the banking group to which framework applies: **BANK OF MAHARASHTRA**

(i) Qualitative Disclosures:

Name of Entity /Country of incorporation	Whether entity is included under accounting scope of consolidation (yes / no)	Method of consolidation	Whether entity is included under regulatory scope of consolidation (yes / no)	Method of consolidation	Reasons for difference in method of consolidation	Reasons if consolidated under only one of the scopes of consolidation
The Maharashtra Executors & Trustee Co. Pvt Ltd (METCO)/ India	Yes	Line by Line basis as per AS-21 issued by ICAI	No	NA	NA	Entity is not a banking company, hence outside the purview of regulatory consolidation. Capital Investment is deducted from CET1 capital of Bank.
Maharashtra Gramin Bank (MGB)/ India	Yes	Equity method Basis as per AS-23 issued by ICAI	No	NA	NA	Entity is RRB, an associate, hence outside the purview of regulatory consolidation. Equity Investment is risk weighted at 250% & other capital instrument deducted from respective category of Capital.



a. List of group entities considered for consolidation

1. The Maharashtra Executors & Trustee Company Private Limited (METCO)
2. Maharashtra Gramin Bank (MGB)

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

Name of the entity / Country of incorporation	Principle activity of the entity	Total Balance sheet equity (as stated in the accounting balance sheet of the legal entity)	% of bank's holding in the total equity	Regulatory treatment of bank's investments in the capital instruments of the entity	Total balance sheet assets (as stated in the accounting balance sheet of the legal entity)
NIL					

(ii) Quantitative Disclosures

c. List of group entities considered for consolidation (accounting)

(Rs in Million)

Name of the entity / Country of incorporation	Principle activity of the entity	Total Balance sheet equity (as stated in the accounting balance sheet of the legal entity)	Total balance sheet assets (as stated in the accounting balance sheet of the legal entity)
The Maharashtra Executors & Trustee Co. Pvt. Ltd. (METCO)/ India	Trusteeship	91.09 (100.00%)	244.58
Maharashtra Gramin Bank (MGB)/India	Banking	8458.88 35%	236456.68

d. The aggregate amount of capital deficiencies in all subsidiaries which are not included in the regulatory scope of consolidation i.e. that are deducted:

There is no capital deficiency in the subsidiary of Bank which is not included in regulatory scope of consolidation as of March 31, 2025.

e. The aggregate amounts (e.g. current book value) of the bank's total interests in insurance entities, which are risk weighted

Name of the insurance entity / Country of incorporation	Principle activity of the entity	Total Balance sheet equity (as stated in the accounting balance sheet of the legal entity)	% of bank's holding in the total equity / proportion of voting power	Quantitative impact on regulatory capital of using risk weighting method versus using the full deduction method
Bank is not having any subsidiary having insurance business.				



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

There is no restriction or impediments on transfer of funds or regulatory capital within banking group as of March 31, 2025.

TABLE DF – 2 CAPITAL ADEQUACY

Qualitative Disclosures

a. Capital Management

Bank has a process for assessing its overall capital adequacy in relation to Bank's risk profile and a strategy for maintaining its capital levels. Process provides an assurance that Bank has adequate capital to support all risks inherent to its business. Bank actively manages its capital to meet regulatory norms by considering available options of raising capital.

Organisational Set-up:

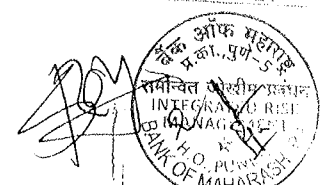
Capital Management is administered by Financial Management and Accounts Department in co-ordination with Integrated Risk Management Department under the supervision of Board of Directors. Bank has also formed Capital Planning Committee to provide guidance and assess the capital position on quarterly basis.

Internal Assessment of Capital:

Bank's Capital Management framework includes a comprehensive Internal Capital Adequacy Assessment Process (ICAAP) conducted annually which determines adequate level of capitalisation for Bank to meet regulatory norms and current and future business need, including under stressed scenarios. ICAAP encompasses capital planning for two years' time horizon, after identification and evaluation of significance of all risks that Bank faces, which may have an adverse material impact on its financial position. Bank considers following Pillar II risks it is exposed to in the normal course of its business and considers them for capital planning:

• Group Risk	• Country Risk
• Capital Risk	• Compliance Risk
• Liquidity Risk	• Legal Risk
• Concentration Risk	• Risk of decline in collateral values
• Interest Rate Risk in the Banking Book	• Model Risk
• Risk of under-estimation of RWAs	• Strategic Risk
• Currency Induced Credit Risk	• Reputational Risk
• Settlement Risk	• Pension Obligation Risk
• Securitization Risk	• Cyber Security / IT Infrastructure risk
• Climate Risk	• Human Capital Risk
• Collateral Risk	• Outsourcing / vendor management risk

Bank periodically assesses and refines its stress tests in an effort to ensure that stress scenarios capture material risks as well as reflect possible extreme market moves that could



arise as a result of business environment conditions. Stress tests are used in conjunction with Bank's business plans for the purpose of capital planning.

Monitoring and Reporting:

The Board of Directors of the Bank monitors capital adequacy levels of Bank. An analysis of the capital adequacy position and risk weighted assets and an assessment of various aspects of Basel III on capital and risk management are undertaken by Board on a quarterly basis.

Quantitative Disclosures

b. Capital Requirement

Bank's capital requirements have been computed using Standardized Approach for Credit Risk, Standardized Duration Method for Market Risk and Basic Indicator Approach for Operational Risk. Minimum capital required to be held by Bank for the year ended March 31, 2025 is 11.50% of which 9% is the capital excluding CCB:

(Rs in Million)

Sr. No.	Particulars	Amount	Amount
(A)	Capital Required for Credit Risk		
(i)	Portfolios subject to Standardized Approach @ 9%	133840.54	
(ii)	For Securitization Exposure	0.00	
	Total capital charge for credit risks under standardized approach (i+ii)		133840.54
(B)	Market Risk		
(i)	Interest Rate Risk	86.91	
(ii)	Equity Risk	537.54	
(iii)	Forex and Gold	54.00	
	Total capital charge for market risks under standardized duration approach (i+ii+iii)		678.45
(C)	Capital Charge for Operational Risk		
	As per Basic Indicator Approach (BIA)	14374.73	14374.73
(D)	Capital Ratios	Min Reg. Required	Standalone (In %)
	Common Equity Tier 1 Capital Ratio (Incl CCB)	8.00%	15.83%
	Tier 1 Capital Ratio (Incl CCB)	9.50%	16.86%
	Total Capital Ratio (CRAR) – Including CCB	11.50%	20.53%

(*For market and operational risks capital charge is converted in RWA @ 12.50 to arrive at CRAR as per RBI guidelines. Details in DF7 and DF 8)

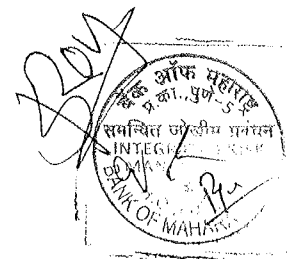


TABLE DF – 3 CREDIT RISK - GENERAL DISCLOSURES

Qualitative Disclosures

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

Organizational Structure for Credit Risk Management

Bank has comprehensive credit risk management architecture. Board of Directors of Bank endorses its Credit Risk strategy and approves credit risk policies. The Board has formed committees to oversee risk management processes, procedures and systems. Risk Management Committee (RMC) is responsible for devising policy and strategy for credit risk management. For this purpose, committee co-ordinates with Credit Risk Management Committee (CRMC) of Bank. CRMC is responsible for overseeing implementation of credit risk management framework across Bank and providing recommendations to RMC.

Policy & Strategy

Bank has been following a conservative risk philosophy. The important aspects of risk philosophy are embodied in various policies, circulars, guidelines etc. The business objectives and strategy of Bank are decided taking into account profit considerations, level of various risks faced and level of capital, market scenario and competition. Bank is conscious of its asset quality and earnings and judiciously matches profit maximization with risk control.

Bank has put in place following policies approved by Board.

- i) Loan Policy
- ii) Policy on Credit Risk & Collateral Management
- iii) Investment Management Policy and Investment Risk Management Policy
- iv) Policy for Issuance of Bank Guarantees
- v) Digital lending Policy
- vi) Credit Information Company Policy

Loan Policy, Credit Risk & Collateral Management Policy defines organizational structure, role and responsibilities and, processes and tools whereby credit risks carried by Bank can be identified, quantified and managed within framework that Bank considers consistent with its mandate and risk appetite. The policies prescribe various prudential and exposure limits, collateral standards, financial benchmarks for the purpose of credit risk management. The part B of the policy on Credit Risk Management & CRM Techniques Policy lays down details of eligible collaterals for credit risk mitigation under Basel III framework. The Investment Management Policy and Investment Risk Management Policy, Part B of Loan Policy - Exposure to Real Estate and Policy for issuance of Bank Guarantee forms an integral part of credit risk management.

Systems / Process / tools for Credit Risk Management

- iv) To aim at achieving maintenance of standard assets quality and up gradation of non-performing assets (NPAs) so as to have a favorable impact on profitability of the Bank through prevention / reduction / up gradation of NPAs.

Checks and balances viz. separation of credit risk management from credit sanctions, system of assigning credit risk rating, validation of ratings, mechanism to price credit facilities depending on risk rating of customer, credit audit etc. are in place. Minimum entry level rating benchmarks are stipulated. A suitable mechanism is in place to monitor aggregate exposure on other banks and country exposures. A diversified credit portfolio is maintained and a system to conduct regular analysis of portfolio so as to ensure ongoing control of credit is in place.

Loans past due and Impaired:

Regulatory guidelines are adhered to in respect of income recognition, asset classification and provisioning. Bank considers following categories of loans and advances as Non-performing Assets, wherein:

- Interest and/or installment of principal remain overdue for a period of more than 90 days in respect of a Term Loan
- Account remains 'out of order' in respect of an Overdraft/Cash Credit (OD/CC) for 90 days or more
- Bill remains overdue for a period of more than 90 days in case of Bills Purchased and Discounted
- In case of agricultural advances, interest and/or installment of principal remains overdue for 2 crop seasons (in respect of short duration crops) & 1 crop season (in respect of long duration crops).
- In respect of derivative transaction, if the overdue receivable representing positive mark-to-market value of a derivative contract, remains unpaid for a period of 90 days from the specified due date for payment.
- Any amount receivable that remains overdue for a period of more than 90 days in respect of other accounts.

'Out of Order' status: An account is treated as 'out of order' if the outstanding balance remains continuously in excess of sanctioned limit/drawing power. In cases where outstanding balance in the principal operating account is less than sanctioned limit/drawing power, but there are no credits continuously for 90 days as on date of Balance Sheet or credits are not enough to cover interest debited during same period, these accounts are also treated as 'out of order'.

Overdue: Any amount due to Bank under any credit facility is 'overdue' if it is not paid on due date fixed by Bank.

The Bank follows extant RBI guidelines for NPA identification and for resolution of stressed assets, including classification and up gradation of restructured loans.



Quantitative Disclosures

1. Total Gross Credit exposure:

(Rs in Million)

Sr. No.	Industry	Exposure
A	Fund Exposure (including Food Credit exposure & LOC)	27,78,865.40
B	Non-SLR Investment Exposure	1,57,038.58
C= A+B	Total Fund Exposure	29,35,903.98
D	Non-Fund Exposure	2,21,345.10
E	Derivative Exposure	6,390.47
F=D+E	Total Non-Funded Exposure	2,27,735.57
G=C+F	Total Exposure	31,63,639.55

2. Geographic Distribution of credit exposure:

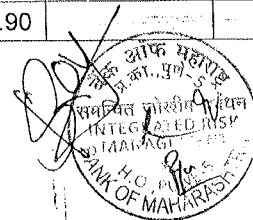
(Rs in Million)

Category	31.03.2025	
	Overseas	Domestic
Fund Based	NIL	29,35,903.98
Non-Fund Based	NIL	2,27,735.57

3. Industry-wise Distribution:

(Rs in Million)

Sr. No.	Industry	Funded Exposure		Non-Fund Exposure	
2.1	Mining and Quarrying (incl. Coal)		2280.70		222.30
2.2	Food Processing		4493.30		142.70
2.2.1	Sugar	150.00		0.00	
2.2.2	Edible Oil and Vanaspati	850.00		0.00	
2.2.3	Tea	0.00		0.00	
2.2.4	Others	3493.30		142.70	
2.3	Beverage and Tobacco		290.00		0.00
2.4	Textiles		41637.60		7069.70
2.4.1	Cotton Textiles	1840.00		156.00	
2.4.2	Jute Textiles	50.00		0.00	
2.4.3	Man-Made Textiles	40.60		0.00	
2.4.4	Other Textiles	39707.00		6913.70	
2.5	Leather and Leather Products		1429.00		48.70
2.6	Wood and Wood Products		3027.10		150.70
2.7	Paper and Paper Products		7475.60		506.50
2.8	Petroleum, Coal Products and Nuclear Fuels of which:		47546.50		5130.80
2.8.1	Petroleum	21324.70		80.30	
2.9	Chemicals and Chemical Products		28990.40		1397.50
2.9.1	Fertiliser	7594.90		299.20	



Sr. No.	Industry	Funded Exposure		Non-Fund Exposure	
2.9.2	Drugs & Pharmaceuticals	11397.70		719.40	
2.9.3	Petro Chemicals	8428.40		318.00	
2.9.4	Others	1569.40		60.90	
2.10	Rubber, Plastic & their Products		20705.10		1233.40
2.11	Glass & Glassware		2602.80		360.20
2.12	Cement & Cement Products		3039.00		670.60
2.13	Basic Metal & Metal Product		68477.70		12584.00
2.13.1	Iron & Steel	37720.20		9267.00	
2.13.2	Other Metal & Metal Product	30757.50		3317.00	
2.14	All Engineering		41098.60		19183.30
2.14.1	Electronics	1396.90		198.60	
2.14.2	Others	39701.70		18984.70	
2.15	Vehicles, Vehicle Parts & Transport Equipment		14194.70		904.90
2.16	Gems & Jewellery		2643.60		5.10
2.17	Construction (other than Infrastructure)		37420.10		110.20
2.18	Infrastructure		447607.40		16114.40
2.18.1	Power	131007.00		8280.80	
2.18.2	Telecommunication	4873.20		0.00	
2.18.3	Roads	87706.60		2934.30	
2.18.4	Airports	26593.33		1500.00	
2.18.5	Ports	0.00		0.00	
2.18.6	Railways (other than Indian Railways)	6149.66		520.00	
2.18.7	Other Infrastructure	191277.61		2879.31	
2.19	Other Industries		25534.10		1313.00
2.20	Residuary Other Exposure		2135410.68		160587.57
	Total		2935903.98		227735.57

Industry having more than 5% of gross credit exposure: NIL

4. Residual Maturity break down of Assets:

(Rs in Million)

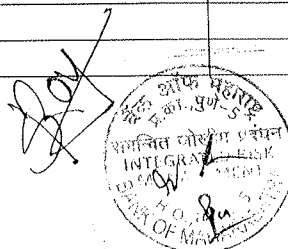
Maturity Pattern	Investments	Advances	Foreign Currency Assets
1 day	300.00	6361.29	3450.17
2 to 7 days	18621.63	16857.64	12824.12
8 to 14 days	299.68	18303.08	289.7
15 to 30 days	11223.99	48101.31	7847.14
31 days to 2 months	20261.06	54932.26	13330.64
Over 2 months to 3 months	24732.83	82513.15	2778.22
Over 3 months and up to 6 months	21697.94	161396.38	31723.31
Over 6 months and up to 1 year	87945.57	324625.63	64109.25
Over 1 year and upto 3 years	154119.11	564331.21	-
Over 3 years and upto 5 years	146609.03	399712.95	-
Over 5 years	337606.85	721230.47	-
Total	823417.69	2398365.37	136352.55

5. Disclosures for NPAs & NPIs:

Domestic:

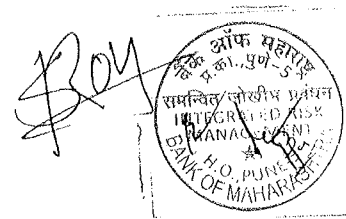
(Rs in Million)

Sr. No	Particulars	31.03.2025
(A)	Gross NPA	
	Sub-standard	16171.93
	Doubtful 1	4927.91
	Doubtful 2	7056.58
	Doubtful 3	11966.69
	Loss	1722.06
	Total	41845.17
(B)	Net NPA	4317.80
(C)	NPA Ratios	
	% of Gross NPAs to Gross Advances	1.74%
	% of Net NPAs to Net Advances	0.18%
(D)	Movement of Gross NPA	
I	Opening Balance	38330.53
II	Add:-Addition during the period	16878.57
III	Less:- Reduction during the period	13363.93
	Closing balance as at the end of period (i+ii-iii)	41845.17
(E)	Movement of provision	
E1	Specific Provision	
i.	Opening Balance	33149.68
ii.	Provisions made during the period	24196.30
iii.	Write-off made during the period	27952.43



iv.	Write-back of excess provisions	0.00
v.	Any other adjustments including transfer between provisions	7275.29
vi.	Closing Balance (i+ii-iii-iv(+/-v))	36668.84
E2 General Provisions		
i.	Opening Balance	470.66
ii.	Provisions made during the period	0.00
iii.	Write-off made during the period	0.00
iv.	Write-back of excess provisions	23.13
v.	Any other adjustments including transfer between provisions	0.00
vi.	Closing Balance (i+ii-iii-iv(+/-v))	447.53
(F)	Write off during the period	27952.43
(G)	Recovery in the written off accounts during the period	13748.80
(H)	Non-Performing Investments (NPI)	244.77
(I)	Provisions for NPI	235.91
(J)	Movement of provision for depreciation on investments (including provision of NPI, MTM depreciation and Restructured Investments)	
I	Opening balance (as on 31.03.2024)	3187.45
II	Provisions made during the period	566.96
	Reduction during the period	
III	Provision for write-off made / utilised during the period	0.00
IV	Provisions used during shifting securities	0.00
V	Write back of excess provision made during period	234.19
VI	MTM Depreciation – Transfer to General Reserve Account	150.45
	Closing balance (i+ii-iii-iv-v)	3369.77
(K)	Industries (Major Industries)	
	Amount of NPAs	1841.00
	Specific Provisions	1565.93
	General Provisions	0.00
	Specific Provisions made during the period	0.00
	Write offs during the period	0.00

Overseas - NIL





The Industry-wise Provision of five major industries is as below

(Rs in Million)

Sr. No	Particulars	NPA	Provision
A	Basic Metal & Metal Products	312.87	293.18
B	Chemical & Chemical Products	276.64	273.82
C	All Engineering Textiles	254.14	218.87
D	Textiles	211.89	167.75
E	Paper & Paper Products	155.49	147.22

6. Disclosures of Unhedged Foreign Currency Exposure (UFCE) :

(Rs in Million)

Sr. No.	Particulars	31.03.2025
1.	Additional provisioning made on account of UFCE	14.32
2.	Incremental Capital held on account of UFCE	494.74

TABLE DF – 4 CREDIT RISK DISCLOSURES FOR PORTFOLIOS SUBJECT TO THE STANDARDIZED APPROACH

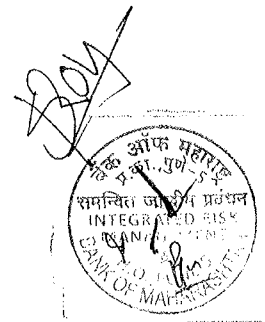
a. Qualitative Disclosures:

For portfolios under Standardized Approach:

Bank uses standardized approach to measure capital requirements for credit risk. As per Standardized Approach, Bank accepts rating of RBI approved ECAI (External Credit Assessment Institution) for credit risk rating and has used these ratings for calculating risk weighted assets wherever such ratings are available. The ratings of the following domestic credit rating agencies are being utilized for Risk Weight Calculations:-

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

Brickwork Ratings India Private Limited - RBI Permits Banks to use Ratings of 'Brickwork Ratings India Private Limited' for Bank Loans up to Rs 250 Crore.



Types of exposures for which each agency is used:

Bank has used solicited ratings assigned by the approved credit rating agencies for all eligible exposures. Bank has neither made any discrimination among ratings assigned by the approved rating agencies nor has restricted their usage to any particular type of exposure. Key aspects of Bank's External Ratings application framework are as follows:

- Bank uses ratings assigned by any of these credit rating agencies as solicited and accepted by borrowers in line with RBI guidelines.
- When a borrower is assigned a rating that maps to a risk weight of 150%, then this rating is applied on all the unrated facilities of the borrower and risk weighted at 150%.
- RBI guidelines outline specific conditions for facilities that have multiple ratings. In this context, lower rating, where there are two ratings and second-lowest rating where there are more than two ratings are used for a given facility.
- While mapping/applying the ratings assigned by credit rating agencies, Bank is guided by Regulatory guidelines.
- Bank is following the RBI's extant guidelines in respect of providing capital.

Treatment of undrawn exposures:

As required by the regulatory norms, Bank holds capital even for the undrawn portion of credit facilities which are not unconditionally cancellable without prior notice by Bank, by converting such exposures into a credit exposure equivalent based on the applicable Credit Conversion Factor (CCF). For credit facilities, which are unconditionally cancellable without prior notice, Bank applies a CCF of zero percent on the undrawn exposure.

b. Quantitative Disclosures:

Exposure amounts as of 31.03.2025 after risk mitigation subject to Standardized Approach, amount of a Bank's outstanding (rated and unrated) disclosed under following major risk buckets :-

(Rs in Million)		
Sr. No.	Particulars	Exposure Outstanding
i	Below 100 % risk weight	3479139.27
ii	100 % risk weight	524260.10
iii	More than 100 % risk weight	381167.15
	sub total	4384566.52
iv	Deducted CRM Value	221128.60
	Total Exposure	4605695.12

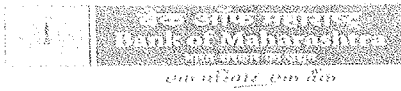


TABLE DF – 5 CREDIT RISK MITIGATION: DISCLOSURES FOR STANDARDISED APPROACHES

Qualitative Disclosures

- **Policies for Credit Risk Mitigation:**

Bank has a Board approved framework for collateral management and credit risk mitigation techniques as a part of credit risk management and CRM Technique Policy, which includes the guidelines on acceptable types of collateral, ongoing monitoring of collateral including frequency and basis of valuation and application of credit risk mitigation techniques.

- **Collateral Management**

Bank defines collateral as it is an additional security given, over and above primary security or in substitution thereof. It serves as an additional comfort to Bank for recovery of loans in default situations. At times, these securities are not connected to main business of the borrower or may not be owned by the borrower. Bank ensures that underlying documentation for collateral provides Bank appropriate rights over collateral or other forms of credit enhancement including right to liquidate/retain or take legal possession of it in a timely manner in the event of default by counterparty.

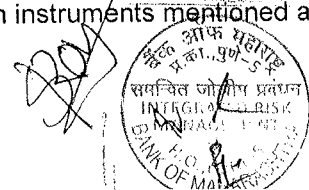
- **Collateral Valuation**

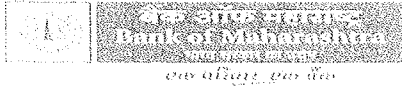
As stipulated by RBI guidelines, Bank uses comprehensive approach for collateral valuation. Under this approach, Bank reduces its exposure to counterparty when calculating its capital requirements to the extent of risk mitigation provided by eligible financial collateral as specified in Basel III guidelines. Bank also applies appropriate haircuts. Bank has also put in place Loan Policy duly approved by Board, which lay down the types of securities normally accepted by Bank for lending, and administration / monitoring of such securities in order to safeguard/protect the interest of Bank so as to minimize risk associated with it. Both fixed and current assets obtained to secure loans granted by Bank as per policy prescription are subjected to valuation by outside valuers empanelled by Bank. In respect of high value of collateral, valuation from two or more valuers is obtained.

- **Description of main types of collateral taken by Bank**

For computation of capital requirement for Credit Risk, Bank recognizes only those collaterals that are considered as eligible for risk mitigation in RBI guidelines, which are as under:

- Cash Deposit with bank
- Gold, including bullion and Jewellery
- Securities issued by Central and State Governments
- Kisan Vikas Patra and National Savings Certificate
- Life Insurance Policies with a declared surrender value of an insurance company which is regulated by the insurance sector regulator
- Debt securities including Certificate of Deposit rated at least BBB,A3
- Units of Mutual Funds, where the investment is in instruments mentioned above





- **Main types of guarantor counterparty and their creditworthiness**

Wherever required Bank obtains personal or corporate guarantee as an additional comfort for mitigation of credit risk which can be translated into a direct claim on the guarantor which is unconditional and irrevocable. Bank also accepts guarantee given by State / Central Government/ECGC/CGTMSE/NCGTC as a security comfort.

- **Concentrations within Credit Risk Mitigation**

RBI guidelines, among its conditions for eligible credit risk mitigants, require that there should not be a material positive correlation between the credit quality of the counterparty and the value of the collateral being considered. The CRM (Credit Risk Mitigation)/ Guaranteed exposure are not subject to any market fluctuation and these exposures are well diverse. Currently, Bank does not have any concentration risk within credit risk mitigation.

Quantitative Disclosures:

(a). For each separately disclosed credit risk portfolio total exposure (after, where applicable, on or off balance sheet netting) that is covered by eligible financial collateral after application of haircuts.

	(Rs in Million)
	31.03.2025
Total exposure (after, where applicable, on or off-balance sheet netting) that is covered by eligible financial collateral after application of haircuts	221128.63

(b) For each separately disclosed portfolio total exposure (after, where applicable, on- or off-balance sheet netting) that is covered by guarantees/credit derivatives (whenever specifically permitted by RBI)

	(Rs in Million)
	31.03.2025
Total exposure that is covered by Guarantees	293303.38

TABLE DF – 6 SECURITIZATION EXPOSURE

Qualitative Disclosures:

The Bank does not have any case of securitization of its assets as on 31st March 2025.

Quantitative Disclosures:

Quantitative Disclosure for Securitization Assets is **Not Applicable**.

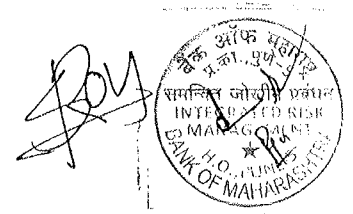


TABLE DF – 7 MARKET RISK IN TRADING BOOK

Qualitative Disclosures:

Market Risk:

Market Risk is defined as the possibility of loss to a bank caused by adverse movements in market variables such as interest rates, foreign currency exchange rates, equity prices and commodity prices. Bank's exposure to market risk arises from domestic investments (interest related instruments and equities) in trading book (FVTPL-HFT categories), Foreign exchange positions. Bank is not trading in commodities. The objective of the market risk management is to minimize impact of losses on earnings and equity arising from market risk

Policies, strategies and processes for management of Market Risk

Bank has put in place Board approved Investment Management and Investment Risk Management Policy, Asset Liability & Market Risk Management Policy for effective management of market risk. The above policies lay down well-defined organization structure for market risk management functions and processes whereby market risks carried by Bank are identified, measured, monitored and controlled within policy framework consistent with Bank's risk tolerance. Policies deal with reporting framework for effective monitoring of market risk and also set various risk limits such as Overnight Limit, Intra-day limit, Aggregate Gap limit, Stop Loss limit, VaR limit etc. Exposure limits are set for counterparty banks and exposures are monitored on daily basis.

Asset Liability & Market Risk Management Policy deals with liquidity risk and interest rate risk management framework. Bank has put in place mechanism of short term dynamic liquidity management and contingency plan for liquidity management. Prudential (Tolerance) limits are set for different residual maturity time buckets for efficient asset liability management. Bank's contingency plan for liquidity management comprises various contingent measures to deal with any kind of stress on liquidity position. Bank has put in place Board approved Stress Testing Policy and conducts periodic stress tests on liquidity risk, interest rate risk and foreign exchange risk.

Asset Liability Management Committee (ALCO) / Board monitors adherence of prudential limits fixed by Bank and determines strategy in light of market conditions. Dealing room activities are centralized and system is in place to monitor dealing room activities. Mid-Office at Treasury & International Banking Department (TIBD) also monitors adherence of prudential limits on a continuous basis.

Interest rate risk is monitored through use of Gap Analysis of rate sensitive assets and liabilities. Bank has also put in place Duration Gap Analysis framework for management of interest rate risk. Bank estimates Earnings at Risk (EaR) and Modified Duration Gap (DGAP) periodically against adverse movement in interest rate for assessing impact on Net Interest Income (NII) and Economic Value of Equity (EVE).

Asset Liability & Market Risk Management Policy - To ensure that Bank's operations are in line with Management expectations of return vis-à-vis market risk, it is crucial that Bank has a defined set of principles and processes in place for articulating how it plans to manage market risks it faces, in Trading or Banking Book.

Bank's Asset Liability & Market Risk Management Policy aims to set out broad outlines of processes by which market risks carried by Bank shall be managed i.e. identified, measured, controlled and monitored in such a way that risk taken is within the approved risk tolerance.

Quantitative Disclosure:

Capital requirement for Market Risk is as under:

(Rs in Million)

SN	Risk Category	31.03.2025	
		Risk Weighted Assets	Capital Charge
i	Interest Rate Risk	1086.38	86.91
ii	Equity Position Risk	6719.25	537.54
iii	Gold and Forex	675.00	54.00
	Total capital charge for market risks under standardized duration approach (i+ii+iii)	8480.63	678.45

TABLE DF – 8 OPERATIONAL RISK

Qualitative disclosures:

Operational risk:

Operational Risk is risk of loss resulting out of inadequate or failed internal processes, people and systems or from external events. Operational risk includes Legal risk but excludes Strategic and Reputation Risk.

Policies on management of Operational Risk:

Bank has framed Operational Risk Management Policy in line with RBI Guidelines. Other policies which deal with management of operational risk are (a) Information System Security Policy, (b) Business Continuity Planning Policy, (c) Compliance Policy, (d) Outsourcing Policy and (e) Fraud Risk Management Policy

Strategies and processes: Operational Risk Management process of Bank is driven by a strong organizational culture and sound operating procedures, involving corporate values, internal control culture, effective internal reporting. Policies are put in place for effective management of Operational Risk in Bank.

Bank has been constantly reviewing legal documents to ensure that legal documents are comprehensive and enforceable. As a measure of risk mitigation, Bank has obtained insurance cover for all assets owned by Bank. It is also ensured that assets financed by Bank are also adequately insured, as a risk mitigation measure. The operational risk management policy outlines organization structure and detail processes for management of operational risk. Basic objective of policy is to closely integrate operational risk management system into day-to-day risk management processes of Bank by clearly assigning roles for effectively identifying, assessing, monitoring and controlling / mitigating operational risks and by timely reporting of operational risk exposures including material operational losses.

There has been an increasing threat perception from Information Technology related risks and risks from external events and hence Bank has put in place 'Information System Security Policy'. Business Continuity Plan duly approved by the Board is also put in place. Training on Key Risk Indicators (KRI) & Risk Control & Self-Assessment (RCSA) is given to the officers of the concerned functional departments on an ongoing basis. Risk culture is the behavioral attributes of the employees as to how they identify and manage risk in the process they are dealing with.

Operational risks in Bank are managed through comprehensive and well-articulated internal control framework.

Approach adopted for capital charge computation for operational risk:

Bank is following Basic Indicator Approach (BIA) for calculating capital charge for Operational Risk.

Quantitative Disclosure:

Capital charge for Operational Risk under Basic Indicator approach is **Rs. 14374.73 Million**

TABLE DF – 9 INTEREST RATE RISK IN THE BANKING BOOK (IRRBB)

Qualitative Disclosures:

Interest Rate Risk in the Banking Book:

Interest Rate Risk in Banking Book (IRRBB) refers to potential adverse financial impact on Bank's Banking Book from changes in interest rates. The assumptions regarding loan prepayments and behaviour of non-maturity deposits are also taken care of. Interest rate risk is measured and monitored through two approaches.

(i) Earnings at Risk: Impact on income (Earning Perspective) is measured through use of Traditional Gap Analysis by applying notional rate shock (parallel shift in interest rates across assets and liabilities) upto 100 basis point (bps) for a period of one year.

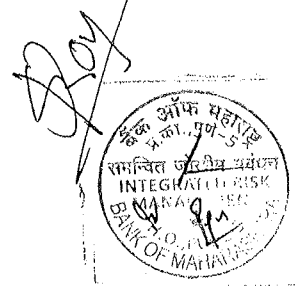
(ii) Economic Value of Equity (Duration Gap Analysis): Bank has adopted Duration Gap Analysis for assessing impact (as a percentage) on economic value of equity (Economic Value Perspective) in line with the method suggested by RBI.

Impact on Economic Value of Equity is analysed for a 200 bps rate shock as indicated by RBI. The Economic Value of Equity is measured and monitored on a monthly basis.

Quantitative Disclosure- Earning at Risk (As per Traditional Gap):

(Rs in Million)

Change in Interest rate	Parallel shift of 100 bps for 1 Year period	
	31.03.2025	
	(+) 100 basis point	(-) 100 basis point
Impact on Net Interest Income	11052.15	-11052.15



Economic Value of Equity (As per Duration Gap):

(Rs in Million)

Change in Interest rate	31.03.2025	
	(+) 200 basis point	(-) 200 basis point
Impact on economic value of equity	37152.97	37152.97

TABLE DF – 10 GENERAL DISCLOSURE FOR EXPOSURES RELATED TO COUNTERPARTY CREDIT RISK

Qualitative Disclosures:

Bank is participating in derivative market as a user to hedge risk of underlying exposure of its own and that of its customers. Keeping in view business composition of Bank, nature and mix of clients, capital requirement as also risk appetite. Bank is dealing in following derivative products:

- Currency futures
- Foreign Exchange Forward contracts and currency swaps.
- Interest Rate Swaps – OIS & IRS.

Bank at present is not undertaking transactions under Credit Default Swaps and Currency options.

Measurement and management of various risks is ensured by setting up various limits such as counter party limits, stop loss limits, Day light Limits, Overnight limit, Stop Loss Limits and exposure limits etc. at various levels. Utilization of such limits would be subject to guidelines of Investment Management Policy and RBI/SEBI/Exchanges.

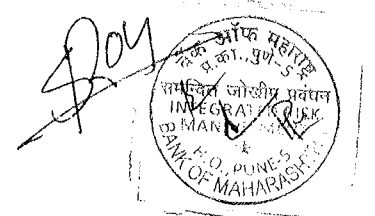
From exchange side, limits stipulated are (1) initial margin (2) mark to market margins (3) open interest. Bank is complying with these limits.

In respect of currency futures transactions, Bank is maintaining account with exchange approved Bank for purpose of clearing and settlement of transactions and also maintains margin in the form of cash/bank deposits/bank guarantees/ G-Sec or any other approved securities.

Purpose of booking forward contracts is to hedge an exposure to exchange risk in respect of transaction for which sale and/or purchase of foreign exchange is permitted under FEMA 1999. Bank offers to its customers, forward contract as a product for hedging their foreign currency exchange risk.

Bank is doing IRS/FRA deals only with those counterparty banks which have executed ISDA Master agreement/CSAs and for whom Bank has set up counterparty exposure limits. Bank has made requisite provision on credit exposure of derivative contracts computed as per RBI guidelines and Investment Management Policy.

(a) Quantitative Disclosures



(Rs in Million)

Sr. No.	Particulars	31.03.2025
1	Replacement Cost	1235.20
2	Potential Future Exposure	5155.27
3	Gross Credit Equivalent	6390.47
	Comprising:	
3.1	Interest Rate Contract	0.00
3.2	Credit Derivatives Contract	0.00
3.3	Equity Contracts	0.00
3.4	Foreign Exchange Contracts and Gold	6390.47
3.5	Commodities Contracts	0.00
4	Gross Credit Equivalent Amount	6390.47
5	Less: Effect of Netting Arrangements	0.00
6	Credit Equivalent Amount after netting (4-5)	6390.47
7	Less: Collateral Amount	0.00
7.1	Eligible Financial Collateral	0.00
7.2	Other Eligible Collateral	0.00
8	Net Credit Equivalent Amount	6390.47

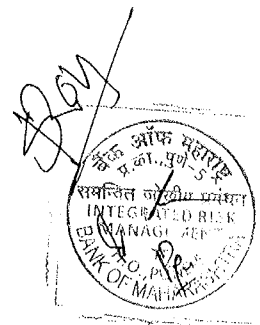
Counterparty credit exposure is mitigated by exposure netting through ISDA agreements and recognition of eligible collateral, effect of which have been included in regulatory capital calculations wherever appropriate.

(b) Credit Derivatives Transactions –

(Rs in Million)

Particulars	Notional of Protection Bought	Credit Derivatives Protection Sold
Own Credit Portfolio	Nil	Nil
Client Intermediation Activities	Nil	Nil
Total	Nil	Nil
Credit default swaps	Nil	Nil
Total return swaps	Nil	Nil
Total	Nil	Nil

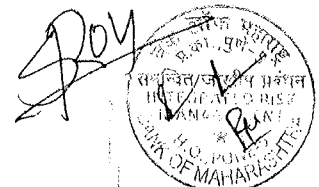
TABLE DF – 11 COMPOSITION OF CAPITAL





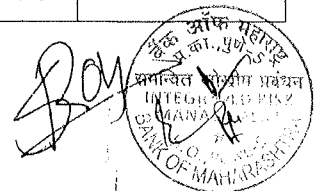
(Rs in Million)

Basel III common disclosure template to be used during the transition of regulatory adjustments (i.e. from March 31, 2017)		As on 31.03.2025	Ref. No.
	Common Equity Tier 1 capital: instruments and reserves		
1	Directly issued qualifying common share capital plus related stock surplus (share premium)	115588.09	A1+B1
2	Retained earnings	62282.20	B8(a)
3	Accumulated other comprehensive income (other reserves, revaluation reserves)	86705.80	B2+B3+B4+B5+B6(a)+B10
4	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)	0.00	
	Public sector capital injections grandfathered until 1 January 2018	0.00	
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	0.00	
6	Any other instrument permitted by RBI #	3487.16	
7	Common Equity Tier 1 capital before regulatory adjustments	268063.25	
	Common Equity Tier 1 capital: regulatory adjustments		
8	Prudential valuation adjustments	0.00	
9	Goodwill (net of related tax liability)	0.00	
10	Intangibles other than mortgage-servicing rights (net of related tax liability)	776.95	K1(b)
11	Deferred tax assets associated with accumulated losses (net of eligible DTL)	0.00	
12	Cash-flow hedge reserve	0.00	
13	Shortfall of provisions to expected losses	0.00	
14	Securitisation gain on sale	0.00	
15	Gains and losses due to changes in own credit risk on fair valued liabilities	0.00	
16	Defined-benefit pension fund net assets	0.00	
17	Investments in own shares (if not already netted off paid-up capital in reported balance sheet)	0.00	
18	Reciprocal cross-holdings in common equity	1441.12	
19	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	0.00	
20	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)	0.00	
21	Mortgage servicing rights (amount above 10% threshold)	0.00	
22	Unrealized gain/loss transferred to AFAS reserve on Level 3	654.61	



Basel III common disclosure template to be used during the transition of regulatory adjustments (i.e. from March 31, 2017)		As on 31.03.2025	Ref. No.
23	Unrealised gain/loss on level 3 instruments transferred to general reserve at the time of transition	1337.52	
	CET 1 net of regulatory adjustments	263853.04	
24	Deferred tax assets associated with timing differences (other than those related to accumulated losses)	7669.80	
	CET 1 after above two Adjustment	256183.24	
25 (a)	DTL eligible for netting from DTA associated with timing differences	1301.84	
25 (b)	Recognition of DTA associated with timing differences in CET 1	7669.80	
26	Amount exceeding the 15% threshold	1411.75	
27	of which: significant investments in the common stock of financials entities	0.00	
28	of which: mortgage servicing rights	0.00	
29	of which: deferred tax assets arising from temporary differences	0.00	
30	National specific regulatory adjustments (30a+30b+30c+30d)	1.50	
30a	Of which: Investments in the equity capital of unconsolidated insurance subsidiaries	0.00	
30b	Of which: Investments in the equity capital of unconsolidated non-financial subsidiaries	1.50	
30c	Of which: Shortfall in the equity capital of majority owned financial entities which have not been consolidated with the bank	0.00	
30d	Of which: Unamortised pension funds expenditures	0.00	
31	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	0.00	
32	Total regulatory adjustments to Common Equity Tier 1	2909.87	
33	Common Equity Tier 1 capital (CET1)	265153.38	
	Additional Tier 1 capital: instruments		
34	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus (31+32)	18800.00	
35	of which: classified as equity under applicable accounting standards (Perpetual Non-Cumulative Preference Shares)	0.00	
36	of which: classified as liabilities under applicable accounting standards (Perpetual debt Instruments)	18800.00	
37	Directly issued capital instruments subject to phase out from Additional Tier 1	0	
38	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)	0	
35	of which: instruments issued by subsidiaries subject to phase out		

Basel III common disclosure template to be used during the transition of regulatory adjustments (i.e. from March 31, 2017)		As on 31.03.2025	Ref. No.
36	Additional Tier 1 capital before regulatory adjustments	18800.00	
	Additional Tier 1 capital: regulatory adjustments		
37	Investments in own Additional Tier 1 instruments	0	
38	Reciprocal cross-holdings in Additional Tier 1 instruments	0	
39	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	0	
40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	1600.00	
41	National specific regulatory adjustments (41a+ 41b)	0	
41a	Of which: Investments in the Additional Tier 1 Capital of unconsolidated insurance subsidiaries	0	
41b	Of which: Shortfall in the Additional Tier 1 capital of majority owned financial entities which have not been consolidated with the bank	0	
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	0	
43	Total regulatory adjustments to Additional Tier 1 capital	1600.00	
44	Additional Tier 1 capital (AT1)	17200.00	
45	Tier 1 capital (T1 = CET1 + AT1) (row 33 + row 44)	282353.38	
	Tier 2 capital: instruments and provisions		
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	41277.00	
47	Directly issued capital instruments subject to phase out from Tier 2	0.00	
48	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	0.00	
49	of which: instruments issued by subsidiaries subject to phase out	0.00	
49 a	Investment Fluctuation Reserve	6411.00	B 7
50	Provisions & Other Reserves	18588.96	
50 a	General Provisions	18588.96	
50 b	Revaluation reserves at a discount of 55 per cent (T-2) (if not already shown under CET 1)	0	B 6 (b)
51	Tier 2 capital before regulatory adjustments	66276.96	
	Tier 2 capital: regulatory adjustments		
52	Investments in own Tier 2 instruments	0.00	
53	Reciprocal cross-holdings in Tier 2 instruments	642.82	
54	Investments in the capital of banking, financial and insurance entities that are outside the scope of	0.00	

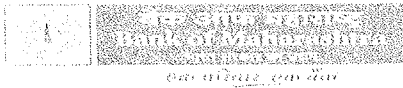


Basel III common disclosure template to be used during the transition of regulatory adjustments (i.e. from March 31, 2017)		As on 31.03.2025	Ref. No.
	regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)		
55	Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	101.06	
56	National specific regulatory adjustments (56a+56b)	0.00	
56a	Of which: Investments in the Tier 2 capital of unconsolidated subsidiaries	0.00	
56b	Of which: Shortfall in the Tier 2 capital of majority owned financial entities which have not been consolidated with the bank	0.00	
	REGULATORY ADJUSTMENTS APPLIED TO TIER 2 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT	4000.00	
57	Total regulatory adjustments to Tier 2 capital	4743.88	
58	Tier 2 capital (T2)	61533.08	
59	Total capital (TC = T1 + T2) (45+ 58)	343886.47	
60	Total risk weighted assets (60a + 60b + 60c)	1672581.93	
60a	of which: total credit risk weighted assets	1487117.15	
60b	of which: total market risk weighted assets	8480.65	
60c	of which: total operational risk weighted assets	179684.14	
	Capital ratios and Buffers		
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	15.83%	
62	Tier 1 (as a percentage of risk weighted assets)	16.86%	
63	Total capital (as a percentage of risk weighted assets)	20.53%	
64	Institution specific buffer requirement (minimum CET1 requirement plus capital conservation and countercyclical buffer requirements, expressed as a percentage of risk weighted assets)	8.00%	
65	of which: capital conservation buffer requirement	2.50%	
66	of which: bank specific countercyclical buffer requirement	0.00	
67	of which: G-SIB buffer requirement	0.00	
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	7.83%	
	National minima (if different from Basel III)		
69	National Common Equity Tier 1 minimum ratio (if different from Basel III minimum)	8.00%	
70	National Tier 1 minimum ratio (if different from Basel III minimum)	9.50%	
71	National total capital minimum ratio (if different from Basel III minimum)	11.50%	
	Amounts below the thresholds for deduction (before risk weighting)	0.00	
72	Non-significant investments in the capital of other financial entities	0.00	

Basel III common disclosure template to be used during the transition of regulatory adjustments (i.e. from March 31, 2017)		As on 31.03.2025	Ref. No.
73	Significant investments in the common stock of financial entities	0.00	
74	Mortgage servicing rights (net of related tax liability)	0.00	
75	Applicable caps on the inclusion of provisions in Tier 2		
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	25528.17	
77	Cap on inclusion of provisions in Tier 2 under standardised approach	18588.96	
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	NA	
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	NA	
	Capital instruments subject to phase-out arrangements (only applicable between March 31, 2017 and March 31, 2022)		
80	Current cap on CET1 instruments subject to phase out arrangements	NA	
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	NA	
82	Current cap on AT1 instruments subject to phase out arrangements	NA	
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	NA	
84	Current cap on T2 instruments subject to phase out arrangements	NA	
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	NA	

Notes to Template

Row No. of Template	Particulars	Rs. In Million
11	Deferred tax assets associated with accumulated losses	0.00
	Total as indicated in row 10	
19	If investments in insurance subsidiaries are not deducted fully from capital and instead considered under 10% threshold for deduction, the resultant increase in the capital of bank	0.00
	of which: Increase in Common Equity Tier 1 capital	0.00
	of which: Increase in Additional Tier 1 capital	0.00
	of which: Increase in Tier 2 capital	0.00
27	If Investments in the Equity Capital of unconsolidated financial/non-financial subsidiaries/Associates are not deducted and hence, risk weighted then,	0.00
	i) Increase in Common Equity Tier 1 Capital	0.00
	ii) Increase in Risk Weighted Assets	0.00

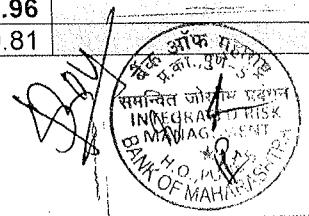


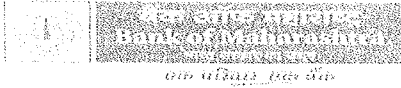
44	Excess Additional Tier 1 Capital not reckoned for capital adequacy (difference between AT1 as reported in row 44 and admissible AT1 as reported in 44)	0.00
	of which: Excess AT1 which is considered as Tier 2 capital under row 58	0.00
50	Eligible Provisions included in Tier 2 capital	18588.96
	Eligible Revaluation Reserves included in Tier 2 capital	0
	Total of Row 50	18588.96

TABLE DF – 12 COMPOSITION OF CAPITAL – RECONCILIATION REQUIREMENT
Step 1

(Rs in Million)

		Balance sheet as in published financial statements	Balance Sheet Under regulatory scope of consolidation
		As on 31.03.2025	As on 31.03.2025
A	Capital & Liabilities		
i	Paid-up Capital	76915.55	
	Reserves & Surplus	207977.08	
	Minority Interest	0.00	
	Total Capital	284892.63	
ii	Deposits of which:	3071426.05	
	Deposits from banks	6394.55	
	Customer deposits (SB)	1173441.39	
	Other deposits	1891590.11	
iii	Borrowings of which:	238525.15	
	From RBI	0.00	
	From Banks	0.00	
	From other institutions	154218.15	
	Borrowings in the form of bonds & debentures capital instruments	84307.00	
	Borrowings from outside India	0.00	
iv	Other Liabilities and Provision	96577.72	
	Total Capital & Liabilities	3691421.55	
B	Assets		
i	Cash and Bank Balance with Reserve Bank of India	379929.94	
ii	Balance with banks and money at call and short notice	42018.74	
iii	Investments of which:	820047.91	
	of which: Government securities	748512.83	
	of which: Other approved securities	0	
	of which: Shares	6072.13	
	of which: Debentures & Bonds	55885.66	
	of which: Subsidiaries / Joint Ventures / Associates	3114.31	
	of which: Others (Commercial Papers, Mutual Funds etc.)	6462.98	
iv	Loans and Advances of which:	2360837.96	
	Loans and Advances to banks	4999.81	

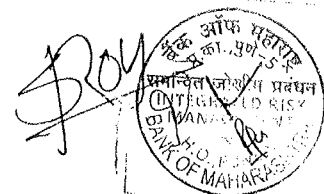




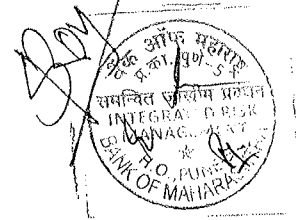
	Balance sheet as in published financial statements	Balance Sheet Under regulatory scope of consolidation
	As on 31.03.2025	As on 31.03.2025
	Loan and Advances to Customers	2355838.15
v	Fixed Assets	29155.87
vi	Other Assets of which:	59431.13
vii	Goodwill on Consolidation	0
viii	Debit Balance in Profit and Loss Account	0
	Total Assets	3691421.55

Step 2

	Ref. No.	Balance sheet as in published financial statements	Under regulatory scope of consolidation
		As on 31.03.2025	As on 31.03.2025
A	Capital & Liabilities		
		76915.55	
	A	76915.55	
	A1	76915.55	
	A2	0.00	
	B	207977.08	
	B1	38672.54	
	B2	48192.98	
	B3	7646.92	
	B4	21829.17	
	B5	512.60	
	B6	18942.51	
	B6(a)	8524.13	
	B6 (b)	0.00	
	B7	6411.00	
	B7(a)	3487.16	
	B8	62282.20	
	B8(a)	62282.20	
	B9	0.00	
	B10	0.00	
	A+B	284892.63	
	C	3071426.05	
ii	C1	6394.55	
	C2	1173441.39	
	C3	1891590.11	
	D	238525.15	
iii	D1	0.00	
	D2	0.00	



	Ref. No.	Balance sheet as in published financial statements	Under regulatory scope of consolidation
		As on 31.03.2025	As on 31.03.2025
	D3	154218.15	
From other institutions & agencies			
	D4	84307.00	
Borrowings in the form of bonds & debentures capital instruments of which:			
	D4(a)	18800.00	
Eligible for AT1 before regulatory adjustments			
	D4(b)	41277.00	
Eligible for Tier 2 before regulatory adjustments			
iv Other Liabilities and Provision of which	E	96577.72	
	E2	0.00	
DTLs related to Goodwill			
	E3	0.00	
DTLs related to Intangible Assets			
Total		3691421.55	
B Assets			
i Cash and Bank Balance with Reserve Bank of India	F	379929.94	
	G	42018.74	
Balance with banks and money at call and short notice			
ii Investments of which:	H	820047.91	
	H1	748512.83	
Government Securities			
	H2	0.00	
Other Approved Securities			
	H3	6072.13	
Shares			
	H4	55885.66	
Debentures and Bonds			
	H5	3114.31	
Subsidiaries/Joint Ventures			
	H6	6462.98	
Others (Mutual Funds, CoDs, RIDF, PTCs)			
iii Loans and Advances of which:	I	2360837.96	
	I1	4999.81	
Loans and Advances to banks			
	I2	2355838.15	
Loan and Advances to Customers			
iv Fixed Assets	J	29155.87	
v Other Assets of which:	K	59431.13	
	K1	6367.97	
Goodwill and Intangible Assets out of which			
	K1(a)	0.00	
Goodwill			
	K1(b)	0.00	
Other Intangibles (Excluding MSR)			
	K1 (c)	6367.97	
Net Deferred Tax Assets			
	K 1 (d)	0.00	
Unamortised Pension			
vi Goodwill on Consolidation	L	0.00	
vii Debit Balance in Profit and Loss Account	M	0.00	
Total Assets		3691421.55	



DF - 13: Bonds Disclosure

DF - 13: Main Features of the Regulatory Capital Instruments

	Bank of Maharashtra	Bank of Maharashtra	Bank of Maharashtra	Bank of Maharashtra	Bank of Maharashtra	Bank of Maharashtra	Bank of Maharashtra	Bank of Maharashtra	Bank of Maharashtra
	INE457A08240	INE457A08248	INE457A08244	INE457A08242	INE457A08116	INE457A08124	INE457A08142	INE457A08158	INE457A08167
1	Issuer	Bank of Maharashtra	Bank of Maharashtra	Bank of Maharashtra	Bank of Maharashtra	Bank of Maharashtra	Bank of Maharashtra	Bank of Maharashtra	Bank of Maharashtra
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier, or private placement)	INE457A08240	INE457A08248	INE457A08244	INE457A08242	INE457A08116	INE457A08124	INE457A08142	INE457A08158
3	Governing law(s) of the instrument	Indian Laws	Indian Laws	Indian Laws	Indian Laws	Indian Laws	Indian Laws	Indian Laws	Indian Laws
4	Regulatory treatment	Tier II Bonds	Tier II Bonds	Tier II Bonds	Tier II Bonds	AT I Bonds	Tier II Bonds	Tier II Bonds	Tier II Bonds
5	Eligible at solo/group level	Eligible	Eligible	Eligible	Eligible	Eligible	Eligible	Eligible	Eligible
6	Eligible at solo/group level	Solo	Solo	Solo	Solo	Solo	Solo	Solo	Solo
7	Instrument type	Subordinated Tier II Debt Instruments	Subordinated Tier II Debt Instruments	Subordinated Tier II Debt Instruments	Subordinated Tier II Debt Instruments	Tier I Perpetual Instruments	Subordinated Tier II Debt Instruments	Subordinated Tier II Debt Instruments	Subordinated Tier II Debt Instruments
8	Total Issued Amount (Amount in Rs million)	6000	1000	10000	10000	7100	5150	2490	10000
9	Of which, Amount recognised as regulatory capital (Rs. in million, as of most recent reporting date)	6000	1	10	10	10	10	10	10
10	Par value of instrument (Rs in million)	1	1	10	10	10	10	10	10
11	Accounting classification	Liability	Liability	Liability	Liability	Liability	Liability	Liability	Liability
12	Original date of issuance	06.03.2020	23.03.2021	21.10.2021	21.10.2021	25.12.2022	19.02.2023	14.12.2023	06.07.2024
13	Original maturity date	06.03.2030	23.03.2031	21.10.2031	21.10.2031	25.12.2032	19.02.2033	14.12.2033	06.07.2034
14	Issuer's call subject to prior supervisory approval	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
15	Issuer's call date, contingent call dates and redemption amount	27.06.2028	11.02.2029	21.10.2029	21.10.2029	08.02.2027	16.02.2028	14.12.2028	06.07.2029
16	Company / dividend	NA	NA	NA	NA	NA	NA	NA	NA
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related notes	8.20% pa	8.00% pa	7.50% pa	8.75% pa	8.74% pa	7.85% pa	7.86% pa	7.88% pa
19	Existence of a sinking stage	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
20	Fully discretionary, partially discretionary or non-discretionary	Full Discretionary	Full Discretionary	Full Discretionary	Full Discretionary	Full Discretionary	Full Discretionary	Full Discretionary	Full Discretionary
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No	No	No
22	Noncumulative or cumulative	Non Cumulative	Non Cumulative	Non Cumulative	Non Cumulative	Non Cumulative	Non Cumulative	Non Cumulative	Non Cumulative
23	Convertible or non-convertible	Non Convertible	Non Convertible	Non Convertible	Non Convertible	Non Convertible	Non Convertible	Non Convertible	Non Convertible
24	If convertible, conversion trigger (s)	NA	NA	NA	NA	NA	NA	NA	NA
25	If convertible, fully or partially	NA	NA	NA	NA	NA	NA	NA	NA
26	If convertible, conversion rate	NA	NA	NA	NA	NA	NA	NA	NA
27	If convertible, mandatory or optional conversion	NA	NA	NA	NA	NA	NA	NA	NA
28	If convertible, specific redemption type	NA	NA	NA	NA	NA	NA	NA	NA
29	If convertible, specific issuer of instruments (s)	NA	NA	NA	NA	NA	NA	NA	NA
30	Write-down feature	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
31	Point of Non-viability trigger	Point of Non-viability trigger	Point of Non-viability trigger	Point of Non-viability trigger	Point of Non-viability trigger	Point of Non-viability trigger	Point of Non-viability trigger	Point of Non-viability trigger	Point of Non-viability trigger
32	If write-down, write-down trigger (s)	Full	Full	Full	Full	Full	Full	Full	Full
33	If write-down, full or partial	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent
34	If write-down, permanent or temporary	NA	NA	NA	NA	NA	NA	NA	NA
35	If temporary write-down, absorption of write-up amounts	NA	NA	NA	NA	NA	NA	NA	NA
36	Position in subordination hierarchy in liquidation (in order of priority)	All other Depositors and Creditors of the Bank	All other Depositors and Creditors of the Bank	All other Depositors and Creditors of the Bank	All other Depositors and Creditors of the Bank	All other Depositors and Creditors of the Bank	All other Depositors and Creditors of the Bank	All other Depositors and Creditors of the Bank	All other Depositors and Creditors of the Bank
37	Non-compliant, impaired balance	No	No	No	No	No	No	No	No
38	If yes, specific impaired features	NA	NA	NA	NA	NA	NA	NA	NA

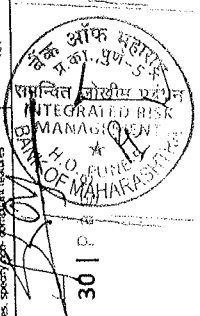


TABLE DF 14 – FULL TERMS AND CONDITIONS OF REGULATORY CAPITAL INSTRUMENTS

DF 14 is available on the Bank's website www.bankofmaharashtra.in under the line "Basel III Disclosures"

TABLE DF – 15 DISCLOSURE REQUIREMENT FOR REMUNERATION

Quantitative and Qualitative Disclosures: Not Applicable

TABLE DF – 16 EQUITIES: DISCLOSURE FOR BANKING BOOK POSITIONS

Qualitative Disclosure:

General qualitative disclosure requirement with respect to Equity Risk.

- In accordance with RBI guidelines and in line with Bank's Investment Management Policy on investment classification and valuation, Investments are classified on the date of purchase into "Fair value through Profit & Loss Account" (FVTPL), "Available for Sale" (AFS) and "Held to Maturity" (HTM) categories. Investments which Bank intends to hold till maturity are classified as HTM securities.
- Investments in equity of subsidiaries and joint ventures are required to classify under HTM category in accordance with RBI guidelines. These are held with a strategic objective to maintain strategic relationships or for strategic business purposes.
- Investments classified under HTM category are carried at their acquisition cost and not marked to market. Any diminution, other than temporary, in the value of equity investments is provided for. Any loss on sale of investments in HTM category is recognized in the Statement of Profit and Loss. Any gain from sale of investments under HTM category is recognized in the Statement of Profit and Loss and is appropriated, net of taxes and statutory reserve, to "Capital Reserve" in accordance with the RBI Guidelines.
- As per RBI guidelines, Bank is allowed to hold investments in units of Venture Capital Fund (VCF) under Banking Book (HTM category) for initial period of 3 years and valued at cost during this period.

Quantitative Disclosures

1. Value of Investments:

(Rs in Million)

Investments	Value as per Balance Sheet	Fair Value	Publicly Quoted Share Values (if materially different from fair value)
Unquoted	5982.84	5982.84	N.A
Quoted	0.00	0.00	N.A

2. Type and Nature of Investments

Investments	Publicly Traded	Privately Held
Subsidiary, Associate and Joint Ventures	Nil	1413.25
Other shares of PSU/Corporate, which were in the books of the Bank under HTM category as on 02.09.2004 and as per RBI guidelines, can be retained as such.	Nil	NIL
Venture Capital Funds	Nil	375.20
Shares	Nil	4194.39
Total		5982.84

3. Gain/ Loss Statement

(Rs in Million)

Particulars	Amount
Cumulative realized gains (losses arising from sales and liquidations in the reporting period.	Nil
Total unrealized gains (losses)	Nil
Total latent revaluation gains (losses)	Nil
Any amount of the above included in Tier I and Tier II capital	Nil

4. Capital Requirement for Banking Book:

(Rs in Million)

Investments	Treatment under Basel III	Exposure	Risk Weighted Assets	Capital Requirement @11.50%
Subsidiary, Associate and Joint Ventures, Venture Capital Funds	Risk weighted at 250%	1411.75	3529.38	405.88
	Risk weighted at 150%	375.20	562.80	64.72
	Risk weighted at 0%	1.50	0.00	0.00
Other shares of PSU / Corporate	Risk weighted at 125%	621.72	777.15	89.37
	Risk weighted at 250%	3572.67	8931.67	1027.14

Total		5982.84	13801.00	1587.11
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Table DF – 17 Summary Comparison of accounting assets vs. leverage ratio exposure measure

LEVERAGE RATIO DISCLOSURE

Sr. No.	Item	Rs in Million
1	Total consolidated assets as per published financial statements	3691421.54
2	Adjustments for Investments in Banking, Financial, Insurance and Commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation (Out of 1 above)	0.00
3	Adjustments for fiduciary assets recognized on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	0.00
4	Adjustments for derivative financial instruments	6390.50
5	Adjustment for securities financing transactions (i.e. repos and similar secured lending)	0.00
6	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off- balance sheet exposures)	147191.90
7	Other adjustments	-4509.90
8	Leverage Ratio Exposure	38,40,494.04

Table DF-18 – Leverage Ratio Common Disclosure Template

Sr. No.	Item	(Rs. in million)
On-Balance Sheet Exposure		
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	36,49,650.98
2	(Asset amounts deducted in determining Basel III Tier 1 capital)	4509.90
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	3645141.08
4	Replacement cost associated with all <i>derivatives</i> transactions (i.e. net of eligible cash variation margin)	5155.30
5	Add-on amounts for PFE associated with <i>all</i> derivatives transactions	1235.20
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework	0
7	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)	0
8	(Exempted CCP leg of client-cleared trade exposures)	0
9	Adjusted effective notional amount of written credit derivatives	0
10	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	0



11	Total derivative exposures (sum of lines 4 to 10)	6390.50
12	Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	41770.56
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	0
14	CCR exposure for SFT assets	0
15	Agent transaction exposures	0
16	Total securities financing transaction exposures (sum of lines 12 to 15)	41770.56
Off-Balance Sheet Exposure		
17	Off-balance sheet exposure at gross notional amount	584063.80
18	(Adjustments for conversion to credit equivalent amounts)	-436871.90
19	Off-balance sheet items (sum of lines 17 and 18)	147191.90
Capital and total Exposures		
20	Tier 1 Capital	2,82,353.38
21	Total Exposures (sum of lines 3,11,16 and 19)	3840494.04
Leverage Ratio		
22	Basel III Leverage Ratio	7.35%

