Table	Disclosure	Applicable/Not Applicable
DF-1	Scope of Application	Applicable
DF-2	Capital Adequacy	Applicable
DF-3	Credit Risk: General Disclosures for All Banks	Applicable
DF-4	Credit Risk: Disclosures for Portfolios subject to the Standardized Approach	Applicable
DF-5	Credit Risk Mitigation: Disclosures for Standardized Approach	Not Applicable
DF-6	Securitization: Disclosure for Standardized Approach	Not Applicable
DF-7	Market Risk in Trading Book	Applicable
DF-8	Operational Risk	Applicable
DF-9	Interest Rate Risk in the Banking Book (IRRBB)	Applicable
DF-10	General Disclosure for Exposures Related to Counterparty Credit Risk	Not Applicable
DF-11	Composition of Capital	Applicable
DF-12	Composition of Capital – Reconciliation Requirements	Applicable
DF-13	Main Features of Regulatory Capital Instruments	Not Applicable
DF-14	Full Terms and Conditions of Regulatory Capital Instruments	Not Applicable
DF-15	Disclosure Requirements for Remuneration	Not Applicable*
DF-16	Equities – Disclosure for Banking Book Positions	Not Applicable
DF-17	Summary Comparison of Accounting Assets vs. Leverage Ratio Exposure Measure	Applicable
DF-18	Leverage Ratio Common Disclosure Template	Applicable

*- Yearly submission

Table DF-1
Scope of Application

Name of the head of the banking group to which the framework applies**: Fino Payments Bank**

(i) Qualitative Disclosures: Fino Payments Bank is not having any Subsidiary.

Name of the entity / Country of incorporation	Whether the entity is included under accounting scope of consolidation (yes /no)	Explain the method of consolidation	Whether the entity is included under regulatory scope of consolidation (yes / no)	Explain the method of consolidation	Explain the reasons for difference in the method of consolidation	Explain the reasons if consolidated under only one of the scopes of consolidation
NA	NA	NA	NA	NA	NA	NA

a. List of group entities considered for consolidation : NA

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

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

(ii) Quantitative Disclosures:

c. List of group entities considered for consolidation

Name of the entity / country of incorporation *(as indicated in (i)a. above)*	Principle activity of the entity	Total balance sheet equity *(as stated in the accounting balance sheet ofthe legal entity)*	Total balance sheet assets *(as stated in the accounting balance sheet ofthe legal entity)*
NA	NA	NA	NA

d. The aggregate amount of capital deficiencies[227] in all subsidiaries which are not included in the regulatory scope of consolidation i.e. that are deducted:

Name of the subsidiaries / country of incorporation	Principle activity of the entity	Total balance sheetequity *(as stated in the accounting balance sheet of the legal entity)*	% of bank's holding in the total equity	Capital deficiencies
NA	NA	NA	NA	NA

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

Name of the insurance entities / country of incorporation	Principle activity of the entity	Total balance sheet equity *(as stated in the accounting balance sheet of the legal entity)*	% of bank's holding in the total equity / proportion of voting power	Quantitative impact on regulatory capital of using risk weighting method versus using the full deduction method
NA	NA	NA	NA	NA

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

Table DF-2
Capital Adequacy

<u>Qualitative disclosures</u>

(a) A summary discussion of the bank's approach to assessing the adequacy of its capital to support current and future activities:

1. Payment Banks are subject to Credit Risk under Basel II Standardized Approach per Operating Guidelines issued by RBI for Payments Banks on 6th October, 2016.
2. RBI in a separate letter dated 8th November, 2017 had advised Payments Banks that no separate capital charge is being prescribed for Market Risk and Operational Risk for the time being. The Reserve Bank will review the position on a future date.
3. Accordingly, the Bank as of now doesn't provide for any Market Risk Capital charge (GMR and SMR) since treasury activities are confined to investing in T-Bill Securities as required under DDB/SLR, with residual maturity of less than or equal to 1 year.
4. The Banks' capital management framework includes an Internal Capital Adequacy Assessment Process (ICAAP).

<u>Quantitative disclosures</u>

(b) Capital requirements

	Particulars	**Amount (Rs. In mio)**
A	**Capital Requirement for Credit Risk**	
A. 1	Portfolios subject to Standardized approach	7,573.52
A.2	Securitization exposures	Nil
B	**Capital requirements for Market Risk**	Nil
C	**Capital requirements for Operational Risk**	Not applicable
D	**Total Capital requirement (A+B+C)**	7,573.52
E	**Total Risk Weighted Assets (Credit)**	3,647.03
F	**Total Capital funds of Bank**	4,615.69

Total and Tier I Capital Ratio Particulars	**December-21**
Tier - I Ratio	126.56%
Total Capital Adequacy Ratio	**126.56%**

2. Risk exposure and assessment

The Bank has set up a Risk Framework Structure headed by the Chief Risk Officer overseeing the activities of Risk Management Function viz. Liquidity Risk Management, Market Risk Management and Operational Risk Management. The Board exercises oversight over Risk Management through the Risk and Asset Liability Management Committee of the Board (RALMC).

ALM team and Mid-Office constitute part of the Risk Management headed by the Chief Risk Officer. Market risk Mid-Office (MO) unit is independent of Treasury Front-Office (FO) and Back-Office (BO) to ensure that risks related to treasury operations are monitored independently.

The Risk Management structure within the Bank is as follows.

a. Board of Directors;
b. Risk & Asset Liability Management Committee of the Board (RALMCB);
c. Investment & Market Risk Management Committee (IMRC);
d. Asset Liability Management Committee (ALCO);
e. Market Risk Unit/Mid Office; and
f. Chief Risk Officer (CRO).

2.1 General qualitative disclosure requirement

Credit risk

1. Credit risk arises from the potential that an obligor is either unwilling to perform on an obligation or his ability to perform such obligation is impaired resulting in economic loss to the bank.
2. Currently, the Bank is exposed to Credit Risk through its Investment activities. These investments also include investments in fixed deposits of scheduled commercial banks besides maintaining balances in current accounts with scheduled commercial banks.
3. Demand Deposit Balances (DDB) portion maintained in the form of FDs are subject to RBI's Operating Guidelines issued on 6th October, 2016 meant for Payment Banks. As per guidelines, the exposure in regard to investments in deposits of scheduled commercial banks shall not be more than 5% of the total outside liabilities of PB. However, investments in other scheduled commercial banks, made out of the payment bank's own funds, are not covered under the said exposure limit. Bank adheres to the limit.

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

Qualitative Disclosures

(a) The general qualitative disclosure requirement with respect to credit risk, including:

- Definitions of past due and impaired (for accounting purposes) –Not Applicable
- Discussion of the bank's credit risk management policy –Not Applicable

Credit risk

1. Credit risk arises from the potential that an obligor is either unwilling to perform on an obligation or his ability to perform such obligation is impaired resulting in economic loss to the bank.
2. Currently, the Bank is exposed to Credit Risk through its Investment activities. These investments also include investments in fixed deposits of scheduled commercial banks besides maintaining balances in current accounts with scheduled commercial banks.
3. Demand Deposit Balances (DDB) portion maintained in the form of FDs are subject to RBI's Operating Guidelines dated 6th October, 2016 meant for Payment Banks. As per guidelines, the exposure in regard to investments in deposits of a scheduled commercial banks shall not be more than 5% of the total outside liabilities of PB. However, investments in other scheduled commercial banks, made out of the payment bank's own funds, are not covered under the said exposure limit. Bank adheres to the limit.

Quantitative Disclosures

a. Total gross credit risk exposure – Fund Based stands at Rs.10,886.20 mio , comprising as follows:

Particulars	Amt. in Rs. Million
Investments in T-bills	6,856.19
Money at Call and Short Notice, Term Deposits and other placements	4,007.35
Loan to Employees - Short Term	2.66
Total	**10,866.20**

b. Residual contractual maturity breakdown of assets (Advances, Investments & Fixed Deposits)

				Rs. In Million
Particulars	**Advances**	**Investments**	**Fixed Deposits**	**Foreign Currency Assets**
1 day	-	5,484.49	-	-
2 to 7 days	-	-	2.22	-
8 to 14 days	-	-	-	-
15 to 30 Days	-	603.01	6.71	-
31 Days to 2 months	-	135.02	1.04	-
Over 2 months to 3 months	-	-	78.96	-
Over 3 months to 6 months	-	30.86	71.94	-
Over 6 months to 1 year	2.66	20.77	3,477.75	-
Over 1 year to 3 years	-	582.04	108.55	-
Over 3 years to 5 years	-	-	260.18	-
Over 5 years	-	-	-	-
Total	**2.66**	**6,856.19**	**4,007.35**	**-**

Table DF-4

Credit Risk: Disclosures for Portfolios subject to the Standardized Approach

Qualitative Disclosures

(a) For portfolios under the standardized approach:

Payments Banks (PB) as per Operating Guidelines are required to assess credit risk as per BASEL II Standardized Approach. Accordingly the Bank has measured the capital requirements for credit risk. To measure credit risk, different risk weights for different asset classes are applied by the Bank, as defined in BASEL II (NCAF) framework. At present there is NIL credit exposure on account of loan portfolio as PBs are not permitted to lend to any person including their directors. However, PBs may lend to their own employees out of the bank's own funds, as per a Board approved policy outlining the caps on such loans.

(b) Following are the Risk Weights prescribed by RBI which is used at present to arrive at Risk Weighted Assets (RWA):

Asset item	Risk Weight (%)
Claims on Banks and notified PFIs	20.00
Interest bearing staff loans & advances not covered by superannuation benefits / mortgage of flat / house	100.00
OA - (Int. Accd.) - All others	100.00
OA - (Res. OA) - Residuary other assets - 100% risk weight	100.00
Fixed assets (net)	100.00

Quantitative Disclosures

Particulars	**Amount (Rs. in mio)**
i) Below 100% risk weight exposure outstanding	981.62
ii) 100% risk weight exposure outstanding	2,665.41
iii) More than 100% risk weight exposure outstanding	Nil
iv) Deduction	Nil
Total	3,647.03

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

Qualitative Disclosures	General Disclosure on credit risk mitigation – Nil
Quantitative Disclosures	Not applicable

Table DF- 6
Securitization: Disclosure for standardized approach

Qualitative Disclosures	The Bank has not undertaken any securitization activity
Quantitative Disclosures	Total amount of exposures securitised – Not applicable

Table DF-7
Market Risk in Trading Book

Qualitative Disclosures	Market risk is the possibility of loss caused by changes in the market variables. The Bank for International Settlements (BIS) defines market risk as “the risk that the value of ‘on’ or ‘off’ balance sheet positions will be adversely affected by movements in equity and interest rate markets, currency exchange rates and commodity prices” Following risks are managed under Market Risk • Interest Rate Risk • Exchange Rate Risk • Equity Price Risk However, Bank do not have exposure to exchange rate risk, equity price risk and commodity risk Market Risk Management (MRM) Framework of the bank is as follows: • Market risk management is governed by comprehensive board approved market risk management policy • The policies align with RBI regulations and operating guidelines governing payment banks • The risk reporting mechanism in the Bank comprises disclosures and reporting to the various management committees The Bank holds Investments under AFS category for maintenance of DDB (Demand deposit balances) in : a. Government securities/Treasury Bills with maturity up to one year that are recognized by RBI as eligible securities for maintenance of Statutory Liquidity Ratio (SLR) also; and b. Demand and time deposits with other scheduled commercial banks.

	RBI vide its letter No.DBR.NBD.No.4503/16.13.218/2017-18 dated November 8, 2017 has exempted Payment Banks to maintain separate capital charge for Market Risk.
Quantitative Disclosures	Capital Charge on Market Risk as on 31st December, 2021is as under: (as per Standardized Duration Approach)

(Rs. In mio)

Risk Category	Minimum Capital requirement
Interest Rate Risk	NIL
Foreign Exchange Risk (including gold)	NIL
Equity Position Risk	NIL
Total Market Risk Capital Charge	**NIL**

Table DF-8
Operational Risk

General Qualitative Disclosures

As per Operating Guidelines meant for Payment Banks, the Bank is required to implement the operational risk management requirements, issued by RBI for scheduled commercial banks for operational risk, including collection of operational loss data.

The Bank is exposed to significant operational risk (for instance, risks arising due to use of technology, introduction of new products/services, processes, channels like mobile, internet banking, cash handling, etc.). Bank's Operational Risk Management and Business Environment and Internal Control Factors (BEICF) policies supported with Manuals provide guidance on operational risk management issues and serves as a one-point reference and creates awareness among all employees within the Bank. The policies set out the broad parameters for identification of various operational risks that the Bank is exposed to, on an on-going basis and also to put in place systems and procedures to mitigate such risks.

Bank defines an operational risk event as an incident / experience that has caused or has the potential to cause material loss either directly or indirectly with other events.

Bank collates and analyses all loss events by carrying out root-cause analysis and places before the Operational Risk Management Committee and the Fraud Risk Management Committee, as the case may be.

Bank's Risk Management Framework

The Bank's risk management framework includes three Lines of Defence (a) Business line management; (b) An independent corporate Operational Risk management function, and (c) An independent review and challenge by audit. The ORMC and the Board ensures that three lines of defence approach is implemented throughout the Bank& operated in an appropriate/ acceptable manner.

Operational Risk Management Governance Structure

a. In accordance with the Bank's operational risk management framework, the Board of Directors of the Bank define the risk management strategies and approve the operational risk policies of the Bank.
b. The Bank's risk management processes are guided by well-defined policies and processes commensurate with size of the organization and appropriate for various risk categories, independent risk oversight and periodic monitoring thereof by the Risk Team.
c. For the effective management of Operational Risk, the Bank has constituted Operational Risk Management Committee (ORMC), an Executive Committee that supports the Board. The main functions of the ORMC are to monitor and ensure appropriateness of operational risk management and recommend suitable control measures for mitigating the same besides monitoring thereof.
d. Bank collects, collates and analyzes the Internal Loss Data (ILD) as per RBI defined loss data collection standards (8 Business Lines x 7 Loss Event Types – 8x7 matrix) with a view to understand 'what went wrong', which control(s) broke down/were non-existent and which measures should have been taken to avoid recurrence, by identifying control weaknesses and initiating root-cause analysis.
e. Bank maps its insurance coverage to the exposures in operational risk profile and ensures that it is appropriate to the legal and regulatory requirements.
f. The Bank has built into its defined operational process with principles of segregation of duties, defined reporting structures, operating manuals with audit trails to control and mitigate operational risks in its day to day activities.

g. The Bank, in line with regulatory guidelines, has developed a framework for KRIs, that acts as a guidance for Business and Support Groups to identify, fix threshold, carry out analysis and put in place monitoring mechanism for the identified KRIs for eventual monitoring.
h. The Bank also outsources certain functions / activities to third-parties, subject to compliance with RBI guidelines. These functions/activities and associated issues are being overseen by the Outsourcing Committee, an executive level committee.
i. The handling/safe-keeping/incoming and outgoing movement of cash from merchants / within our business / partner banks, accounting, monitoring, verification process is well-documented in the form of Cash Management Policy and Processes/Manuals. Exceptions, if any, are monitored regularly and placed before the Operational Risk Management Committee. Cash maintenance and movement within the Bank is also subject to approved insurance policies which are being invoked in case of loss.

<u>The Approach for Operational Risk Capital Assessment</u>
RBI in a separate letter dated 8th November, 2017 advised Payments Banks that no separate capital charge is being prescribed for market risk and operational risk for the time being.

<u>Quantitative Disclosures</u>
Capital requirement for Operational Risk as on 31st December, 2021 – Nil

Table DF-9
Interest Rate Risk in the Banking Book (IRRBB)

<table>
<tr><td>Qualitative Disclosures</td><td>Interest rate risk in the banking book (IRRBB) refers to the current or prospective risk to the bank’s capital and earnings arising from adverse movements in interest rates that affect the bank.

When interest rates change, the present value and timing of future cash flows change. This in turn changes the underlying value of a bank’s assets, liabilities and off-balance sheet items and hence its economic value. Changes in interest rates also affect a bank’s earnings by altering interest rate-sensitive income and expenses, affecting its Net Interest Income (NII)

The interest rate risk is measured and monitored through two approaches:

(i) Earning at Risk (Traditional Gap Analysis): The immediate impact of the changes in the interest rates on net interest income of the bank is analysed under this approach.

(ii) Economic Value of Equity (Duration Gap Analysis): Modified duration of assets and liabilities is computed separately to finally arrive at the modified duration of equity. This approach assumes parallel shift in the yield curve for a given change in the yield. Impact on the Economic Value of Equity is also analysed for a 200 bps rate shock as required by RBI. Market linked yields for respective maturities are used in the calculation of the Modified Duration.</td></tr>
<tr><td>Quantitative Disclosures</td><td>The increase (decline) in economic value for change in interest rate shocks are as under:

(i) Economic Value: The following table sets forth the impact on economic value of equity of changes in interest rates on interest sensitive positions as on 31st December’2021
(Rs. In million)
<table><tr><td>Equity</td><td>4,756.70</td></tr><tr><td>RSA</td><td>11,013.55</td></tr><tr><td>RSL</td><td>6,326.97</td></tr><tr><td>Impact of 200 bps change in interest rates i.e. Δ i=2% on Market Value of Equity</td><td>-0.41%</td></tr></table>RSA : Rate sensitive Asset , RSL : Rate sensitive liability</td></tr>
</table>

			(Rs. In million)
		Currency	**Change in Market Value of Equity due to 200 basis point upward movement in interest rate.**
		INR	-19.40
		Others	Nil

Table DF-10
General Disclosure for Exposures Related to Counterparty Credit Risk

Qualitative Disclosures	Counterparty Credit Risk is the risk that the counterparty to derivative transaction can default before the final settlement of the transaction's cash flow. The Bank has not entered into any derivative transaction
Quantitative Disclosures	NIL

Table DF-11

Composition of Capital

(Rs. in Million)

	As at December 31, 2021		
	Common Equity Tier 1 capital: instruments and reserves		Ref No
1	Directly issued qualifying common share capital plus related stock surplus (share premium)	7.490.51	A1+B2
2	Retained earnings	(2926.01)	B3-B3a
3	Accumulated other comprehensive income (and other reserves)	51.19	B1
4	*Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)*	-	
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	-	
6	**Common Equity Tier 1 capital before regulatory adjustments**	4,615.69	
	Common Equity Tier 1 capital: regulatory adjustments		
7	Prudential valuation adjustments	-	
8	Goodwill (net of related tax liability)	-	
9	Intangibles (net of related tax liability)	-	
10	Deferred tax assets	-	
11	Cash-flow hedge reserve	-	
12	Shortfall of provisions to expected losses	-	
13	Securitisation gain on sale	-	
14	Gains and losses due to changes in own credit risk on fair valued liabilities	-	
15	Defined-benefit pension fund net assets	-	
16	Investments in own shares (if not already netted off paid-up capital on reported balance sheet)	-	
17	Reciprocal cross-holdings in common equity	-	

18	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	-	
19	Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)	-	
20	Mortgage servicing rights (amount above 10% threshold)	-	
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	-	
22	Amount exceeding the 15% threshold	-	
23	*of which: significant investments in the common stock of financial entities*	-	
24	*of which: mortgage servicing rights*	-	
25	*of which: deferred tax assets arising from temporary differences*	-	
26	National specific regulatory adjustments[7] (26a+26b+26c+26d)	-	
26a	*of which:* Investments in the equity capital of unconsolidated insurance subsidiaries	-	
26b	*of which:* Investments in the equity capital of unconsolidated non-financial subsidiaries	-	
26c	*of which:* Shortfall in the equity capital of majority owned financial entities which have not been consolidated with the bank[9]	-	
26d	*of which:* Unamortised pension funds expenditures	-	
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	-	
28	**Total regulatory adjustments to Common equity Tier 1**	-	
29	**Common Equity Tier 1 capital (CET1)**	4,615.69	
	Additional Tier 1 capital: instruments		
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus (share premium) (31+32)	-	
31	of which: classified as equity under applicable accounting standards (Perpetual Non-Cumulative Preference Shares)	-	
32	of which: classified as liabilities under applicable accounting standards (Perpetual debt Instruments)	-	
33	*Directly issued capital instruments subject to phase out from Additional Tier1*	-	
34	Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in groupAT1)	-	
35	*of which: instruments issued by subsidiaries subject to phase out*	-	
36	**Additional Tier 1 capital before regulatory adjustments**	-	
	Additional Tier 1 capital: regulatory adjustments		
37	Investments in own Additional Tier 1 instruments	-	
38	Reciprocal cross-holdings in Additional Tier 1 instruments	-	
39	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	-	

40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)[10]	-	
41	National specific regulatory adjustments (41a+41b)	-	
41a	*of which:* Investments in the Additional Tier 1 capital of unconsolidated insurance subsidiaries	-	
41b	*of which:* Shortfall in the Additional Tier 1 capital of majority owned financial entities which have not been consolidated with the bank	-	
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	-	
43	**Total regulatory adjustments to Additional Tier 1 capital**	-	
44	**Additional Tier 1 capital (AT1)**	-	
45	**Tier 1 capital (T1 = CET1 + AT1) (29 + 44)**	4,615.69	
Tier 2 capital: instruments and provisions			
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	-	
47	*Directly issued capital instruments subject to phase out from Tier 2*	-	
48	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	-	
49	*of which: instruments issued by subsidiaries subject to phase out*	-	
50	Provisions	-	
51	**Tier 2 capital before regulatory adjustments**	-	
Tier 2 capital: regulatory adjustments			
52	Investments in own Tier 2 instruments	-	
53	Reciprocal cross-holdings in Tier 2 instruments	-	
54	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)	-	
55	Significant investments[12] in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	-	
56	National specific regulatory adjustments (56a+56b)	-	
56a	*of which:* Investments in the Tier 2 capital of unconsolidated insurance subsidiaries	-	
56b	*of which:* Shortfall in the Tier 2 capital of majority owned financial entities which have not been consolidated with the bank	-	
57	**Total regulatory adjustments to Tier 2 capital**	-	
58	**Tier 2 capital (T2)**	-	
59	**Total capital (TC = T1 + T2) (45 + 58)**	4,615.69	
60	**Total risk weighted assets (60a + 60b + 60c)**	-	
60a	*of which: total credit risk weighted assets*	3,647.03	
60b	*of which: total market risk weighted assets*	Nil	
60c	*of which: total operational risk weighted assets*	Nil	
Capital ratios and buffers			
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	126.56%	
62	Tier 1 (as a percentage of risk weighted assets)	100%	
63	Total capital (as a percentage of risk weighted assets)	100%	

64	Institution specific buffer requirement (minimum CET1 requirement plus capital conservation plus countercyclical buffer requirements plus G-SIB buffer requirement, expressed as a percentage of risk weighted assets)	-	
65	*of which: capital conservation buffer requirement*	-	
66	*of which: bank specific countercyclical buffer requirement*	-	
67	*of which: G-SIB buffer requirement*	-	
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	-	
National minima (if different from Basel III)			
69	National Common Equity Tier 1 minimum ratio (if different from Basel III minimum)	-	
70	National Tier 1 minimum ratio (if different from Basel III minimum)	-	
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	-	
73	Significant investments in the common stock of financial entities	-	
74	Mortgage servicing rights (net of related tax liability)	-	
75	Deferred tax assets arising from temporary differences (net of related tax liability)	-	
Applicable caps on the inclusion of provisions in Tier 2			
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	-	
77	Cap on inclusion of provisions in Tier 2 under standardised approach	-	
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	NA	
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	NA	
Capital instruments subject to phase-out arrangements			
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 the Template

Row No. of the template	Particular	(Rs. in million)
10	Deferred tax assets associated with accumulated losses	-
	Deferred tax assets (excluding those associated with accumulated losses) net of Deferred tax liability	-
	Total as indicated in row 10	-
19	If investments in insurance subsidiaries are not deducted fully from capital and instead considered under 10% threshold for deduction, the resultant increase in the capital of bank	-
	of which: Increase in Common Equity Tier 1 capital	-
	of which: Increase in Additional Tier 1 capital	-

	of which: Increase in Tier 2 capital	-
26b	If investments in the equity capital of unconsolidated non-financial subsidiaries are not deducted and hence, risk weighted then:	-
	(i) Increase in Common Equity Tier 1 capital	-
	(ii) Increase in risk weighted assets	-
50	Eligible Provisions included in Tier 2 capital	-
	Eligible Revaluation Reserves included in Tier 2 capital	-
	Total of row 50	-

Table DF-12
Composition of Capital- Reconciliation Requirements

Step1

(Rs. in million)

		Balance sheet as in financial statements	**Balance sheet under regulatory scope of consolidation**
		As on December 31, 2021	**As on December 31, 2021**
A	**Capital & Liabilities**		
I	Paid-up Capital	832.14	
	Reserves & Surplus	3,924.56	
	Employee Stock Option Outstanding	20.57	
	Minority Interest	-	
	Total Capital	4,777.27	
Ii	Deposits	3,797.07	
	of which: Deposits from banks	-	
	of which: Customer deposits	3,797.07	
	of which: Other deposits (pl. specify)	-	
Iii	Borrowings	2,529.90	
	of which: From RBI	-	
	of which: From banks	530.27	
	of which: From other institutions & agencies	1,999.63	
	of which: Others (pl. specify)	-	
	of which: Capital instruments	-	

Iv	Other liabilities & provisions	4,047.54	
	Total	**15,151.78**	
B	**Assets**		
I	Cash and balances with Reserve Bank of India	631.48	
	Balance with banks and money at call and short notice	4,908.12	
Ii	Investments:	6,856.19	
	of which: Government securities	6,856.19	
	of which: Other approved securities	-	
	of which: Shares	-	
	of which: Debentures & Bonds	-	
	of which: Subsidiaries / Joint Ventures /Associates	-	
	of which: Others (Commercial Papers, Mutual Funds etc.)	-	
Iii	Loans and advances	2.66	
	of which: Loans and advances to banks		
	of which: Loans and advances to employees	2.66	
iv	Fixed assets	965.34	
v	Other assets	1,787.99	
	of which: Goodwill and intangible assets	-	
	of which: Deferred tax assets	-	
vi	Goodwill on consolidation		
vii	Debit balance in Profit & Loss account	-	
	Total Assets	**15,151.78**	

Classification: Public

Step 2

(Rs. in million)

		Ref No.	Balance sheet as in financial statements	Balance sheet under regulatory scope of consolidation
			As on December 31, 2021	As on December 31, 2021
A	**Capital & Liabilities**			
I	Paid-up Capital	A	832.14	
	of which: Amount eligible for			
	CET1	A1	832.14	
	of which: Amount eligible for AT1	A2	-	
	Reserves & Surplus	B	3,924.56	
	Of which :			
	Statutory Reserve	B1	51.19	
	Securities Premium	B2	6,658.37	
	Balance in Profit & Loss Account	B3	(2,785.00)	
	Of which : Quarter ending 31 Dec 2021	B3a	141.01	
	Employees stock option outstanding	C	20.57	
	Minority Interest	D	-	
	Total Capital	A+B+C+D	4,777.27	
Ii	Deposits	E	3,797.07	
	of which: Deposits from banks	E1	-	
	of which: Customer deposits	E2	3,797.07	
	of which: Other deposits(pl. specify)	E3	-	
iii	Borrowings	F	2,529.90	
	of which: From RBI	F1	-	
	of which: From banks	F2	530.27	
	of which: From other institutions &agencies	F3	1,999.63	
	of which: Others (pl. specify)	F4	-	
	of which: Capital instruments	F5	-	
iv	Other liabilities & provisions	G	4,047.54	
	of which: DTLs related to goodwill	G1	-	
	of which: DTLs related to intangible assets	G2	-	
	Total		**15,151.78**	

Classification: Public

B	**Assets**			
i	Cash and balances with Reserve Bank of India	H	631.48	
	Balance with banks and money at call and short notice	I	4,908.12	
ii	Investments	J	6,856.19	
	of which: Government securities	J1	6,856.19	
	of which: Other	J2	-	
	of which: Shares	J3	-	
	of which: Debentures & Bonds	J4	-	
	of which: Subsidiaries / Joint Ventures / Associates	J5	-	
	of which: Others (Commercial Papers, Mutual Funds etc.)	J6	-	
iii	Loans and advances	K	2.66	
	of which: Loans and advances to banks	K1	-	
	of which: Loans and advances to employees	K2	2.66	
iv	Fixed assets	L	965.34	
v	Other assets	M	1,787.99	
	of which: Goodwill and intangible assets *Out of which:*		-	
	Goodwill	M1	-	
	Other intangibles (excluding	M2	-	
	MSRs)			
	Deferred tax assets	M3	-	
vi	Goodwill on consolidation	N	-	
vii	Debit balance in Profit & Loss account	O	-	
		Total	**15,151.78**	

Step 3:

Extract of Basel III common disclosure template (with added column) – Table DF-11			
Common Equity Tier 1 capital: instruments and reserves			
		Component of regulatory capital reported by bank	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation from step2
1	Directly issued qualifying common share (and equivalent for non-joint stock companies) capital plus related stock surplus	7,490.51	A1+B2
2	Retained earnings	(2,926.01)	B3-B3a
3	Accumulated other comprehensive income (and other reserves)	51.19	B1
4	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)	-	
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	-	
6	**Common Equity Tier 1 capital before regulatory adjustments**	4,615.69	
7	Prudential valuation adjustments	-	
8	Goodwill (net of related tax liability)	-	

Table DF-13
Main Features of Regulatory Capital Instruments: Not Applicable

Table DF-14
Full Terms and Conditions of Regulatory Capital Instruments: Not Applicable

Table DF-15
Disclosure Requirements for Remuneration: Not Applicable- Yearly submission

Table DF-16
Equities – Disclosure for Banking Book Positions

Qualitative Disclosures	The Bank has not made any investment in public and private equity securities
Quantitative Disclosures	NIL

Table DF 17
Summary Comparison of Accounting Assets vs. Leverage Ratio Exposure Measure

a. Leverage ratio is defined as the ratio of total exposures (the denominator) to the net worth (the numerator) expressed as a percent. Leverage Ratio prevents buildup of excessive leverage and works as a non-risk based backstop measure. It is calibrated to act as a credible supplementary measure to the risk based capital requirements.
b. Payments Banks are required to have a leverage ratio of not less than 3 percent, which implies its total exposures should not exceed 33.33 times of its net worth.
c. The Bank's status with regard is submitted to RBI at quarterly intervals.

	Item	**(Rs. in mio)**
1	Total consolidated assets as per published financial statements	15,151.78
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	Nil
3	Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	Nil
4	Adjustments for derivative financial instruments	Nil
5	Adjustment for securities financing transactions (i.e. repos and similar secured lending)	Nil
6	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off- balance sheet exposures)	36.83
7	Other adjustments	Nil
8	**Leverage ratio exposure**	15,188.60

Table DF-18
Leverage ratio common disclosure template

	Item	**Leverage ratio framework (Rs. in mio)**
	On-balance sheet exposures	
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	15,151.78
2	(AssetamountsdeductedindeterminingBaselIIITier1capital)	Nil
3	**Total on-balance sheet exposures** (excluding derivatives and SFTs) (sum of lines 1 and 2)	15,151.78
	Derivative exposures	
4	Replacement cost associated with all *derivatives* transactions (i.e. net of eligible cash variation margin)	Nil

5	Add-on amounts for PFE associated with *all* derivatives transactions	Nil
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework	Nil
7	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)	Nil
8	(Exempted CCP leg of client-cleared trade exposures)	Nil
9	Adjusted effective notional amount of written credit derivatives	Nil
10	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	Nil
11	**Total derivative exposures (sum of lines 4 to 10)**	Nil
Securities financing transaction exposures		
12	Gross SFT *assets* (with no recognition of netting), after adjusting for sale accounting transactions	Nil
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	Nil
14	CCR exposure for SFT assets	Nil
15	Agent transaction exposures	Nil
16	**Total securities financing transaction exposures (sum of lines 12 to 15)**	Nil
Other off-balance sheet exposures		
17	Off-balance sheet exposure at gross notional amount	36.83
18	(Adjustments for conversion to credit equivalent amounts)	Nil
19	**Off-balance sheet items (sum of lines 17 and 18)**	36.83
Capital and total exposures		
20	**Tier 1 capital**	4,615.69
21	**Total exposures (sum of lines 3, 11, 16 and 19)**	15,188.60
Leverage ratio		
22	**Basel III leverage ratio**	30.39%