



Pillar III Basel Disclosures

1.1 General

The BASEL III disclosures contained herein relate to Citibank N.A., India Branches (herein also referred to as the 'Bank') as of June 30, 2022. These are compiled in accordance with Reserve Bank of India (the 'RBI') regulations on Master Circular – Basel III Capital Regulations vide RBI Circular DBR. No. BP. BC. 3/21.06.201/2022-23 dated April 1, 2022 as amended from time to time.

The Bank being a branch does not have any direct subsidiaries nor does it hold any significant stake in any company. The RBI guidelines on Financial Regulation of Systemically Important NBFCs and Banks' Relationship vide circular ref. DBOD. No. FSD. BC.46 / 24.01.028/ 2006-07 December 12, 2006 read with 'Guidelines for consolidated accounting and other quantitative methods to facilitate consolidated supervision' vide circular ref. DBOD.No.BP.BC.72/ 21.04.018/2001-02 dated February 25, 2003 mandate coverage of the 'Consolidated Bank' (herein also referred to as 'Citi'). This includes, in addition to the Bank as a branch of Citibank N.A., the following wholly/majority owned non-banking finance company, which is a subsidiary of Citigroup Inc. held through intermediary holding companies:

Citicorp Finance (India) Limited (CFIL) incorporated in India on 1 May 1997, is registered with the Reserve Bank of India ('RBI') as a Non-Banking Financial Company ('NBFC') vide Certificate No. N-13.02079 dated 10 October 2014. It is a non-deposit taking systemically important Non-Banking Financial Company ('NBFC-ND-SI').

As prescribed in the above guidelines, the Bank is not required to prepare consolidated financial statements. However, certain prudential guidelines apply on a Consolidated Bank basis, including that of capital adequacy computation under BASEL III guidelines. Accordingly, CFIL has been considered under regulatory scope of consolidation for the quantitative disclosures. While, CFIL has adopted Ind AS for preparation of its financial statements for the current financial year, the Reserve Bank of India has deferred implementation of Ind AS for scheduled commercial banks. As a result, the consolidated Pillar III Basel disclosures are prepared using guidelines issued by the Reserve Bank of India for the Bank. Accordingly, the CFIL figures have been grouped and classified, as necessary, for consolidated Pillar III Basel disclosures. Further, the Bank does not have any interests in insurance entities.

In accordance with BASEL requirements, the Bank also has an Internal Capital Adequacy Assessment Process (ICAAP) for Citibank India. The ICAAP depicts the various categories of risks to which the Bank is exposed, details the ongoing assessment of such risks, how risks are to be mitigated, and quantifies the amount of capital required currently and in the future to cope with these risks. The ICAAP process also includes an assessment of capital adequacy in an extreme stress scenario. The ICAAP is subjected to an independent review as required by RBI guidelines.

1.2 Capital Structure

The capital funds of Citi include the following:

Tier 1 Capital:

1. Paid up Equity Capital/Initial Capital.
2. Interest-free funds from Head Office.
3. Statutory Reserves.

4. Capital Reserves.
5. Other Eligible Reserves.
6. Remittable surplus retained in Indian Books.
7. Revaluation reserves arising from revaluation of the premises owned, after a discount of 55% subject to meeting certain conditions as laid down in RBI circular ref. DBR.No.BP.BC.83/21.06.201/2015-16 dated March 1, 2016
8. Properties Investment Reserve
9. Deductions: Deferred Tax Assets (however, DTA which relate to timing difference, up to 10% of CET1 Capital has been recognized as CET 1 Capital as per RBI notification DBR.No.BP.BC.83/21.06.201/2015-16 dated March 1, 2016), Defined pension benefit asset, Intangibles and Prudential valuation adjustment for illiquid positions.

Tier 2 Capital:

1. Provision on Standard Assets (including provision on account of Unhedged Foreign Currency Exposure- UFCE and provision on stressed assets)
2. Floating Provision
3. Country Risk Provision
4. Investment Reserve
5. Investment Fluctuation Reserve

Note: Other comprehensive income has not been considered under Tier1 or Tier 2 Capital. Provisions for expected credit losses (ECL) under Ind AS accounting standards for CFIL pertaining to Stage 1 assets have been considered as part of Tier 2 capital (as per point 3(a)(vi) of RBI Circular RBI/2019-20/170 DOR (NBFC).CC.PD.No.109/22.10.106/2019-20).

Quantitative disclosures:

Tier 1 Capital	<i>Amount in Rs. lakhs</i>	
	As at Jun 30, 2022	
	Standalone	Consolidated
Common Shares (Paid-up equity Capital)	-	289,330
Statutory Reserves	-	71,890
Other disclosed free reserves	-	3,674
Balance in Profit & Loss account	-	16,350
Current financial profit, to the extent admissible	-	-
Interest-free funds from Head Office.	374,384	374,384
Statutory Reserves kept in Indian Books	1,229,523	1,229,523
Remittable Surplus retained in Indian books	814,020	814,020
Capital Reserves	31,191	31,191
Interest free funds remitted from abroad for acquisition of property and held in separate account	6,194	6,194
Revaluation Reserves at a discount of 55 per cent (CET -1)	3,467	3,467
Other Eligible Reserves	37,634	37,634
Common Equity Tier I (CET1) (A)	2,496,413	2,877,657
Regulatory Adjustments		
Intangibles	29,458	33,025
Deferred Tax Asset (DTA) associated with Accumulated Losses	-	-
Defined Benefit Pension Fund Asset	-	-
Deferred Tax Asset associated with Timing Differences (other than those related to accumulated losses)	27,692	37,812

Other eligible deduction from CET1 (Prudential valuation adjustment)	8,688	8,688
Total Regulatory Adjustments (B)	65,838	79,525
CET 1 Capital after above adjustments (A-B)	2,430,575	2,798,132
Recognition of DTA associated with Timing Differences in CET 1	27,692	37,812
Final Common Equity Tier I Capital (C)	2,458,268	2,835,944
Additional Tier I Capital (D)		-
Tier II Capital		
Provision on Standard Asset (including UFCE)	61,213	66,137
Floating Rate Provision	9,100	9,100
Country Risk Provision	697	697
Investment Reserve	-	-
Investment Fluctuation Reserve	191,645	191,645
Revaluation Reserves at discount of 55% not recognized in CET1	-	-
Regulatory Adjustments		
Regulatory adjustment applied in respect of amount related to pre-Basel III treatment	-	-
Total Regulatory Adjustments	-	-
Total Tier II Capital Available	262,655	267,579
Total Tier II Capital admissible for Regulatory Capital Purposes	262,655	267,579
Total Tier II Capital (E)	262,655	267,579
Total of Tier I + Tier II (C) + (D) + (E) = (F)	2,720,923	3,103,523

1.3 Capital Adequacy

As per Basel III guidelines issued by RBI, the Bank is required to maintain a minimum Capital to Risk-weighted Assets Ratio (CRAR) of 14.50% on an on-going basis which includes capital required to be maintained on account of Capital Conservation Buffer (CCB) of 2.5% and Global Systematically Important Bank (G-SIB) buffer as prescribed by the Home Regulator of Citibank N.A. Currently, there is no requirement to maintain Counter-cyclical Capital Buffer (CCCB) as per RBI guidelines.

The Bank is engaged in providing wholesale, retail and private banking services. The Bank has processes in place to assess and maintain on an ongoing basis the amounts, types and distribution of internal capital that they consider adequate to cover the nature and level of the risks to which they are or might be exposed. The Bank's Asset Liability Management Committee (ALCO) monitors capital levels to ensure adherence to capital standards and manages the capital planning and repatriation exercise.

The Bank has an Internal Capital Adequacy Assessment Process (ICAAP) which establishes a framework for the Bank to perform a comprehensive assessment of the risks they face and to relate capital adequacy to these risks. Further, the capital analysis performed by the Bank is expected to encompass all significant risks, not only those risks captured by the Pillar 1 minimum regulatory capital calculation. The ICAAP exercise also includes a 3-year forecast of capital levels vis-à-vis requirements which is reviewed by the management team.



As allowed under the BASEL III guidelines issued by the Reserve Bank of India, the Bank has adopted Standardized Approach (SA) for credit risk, Standardized Duration approach (SDA) for computing capital requirement for market risks and Basic Indicator Approach (BIA) for operational risk.

Capital requirements for credit risk:

Category	Nature	Amount in Rs. lakhs			
		Standalone		Consolidated	
		As at Jun 30, 2022		As at Jun 30, 2022	
		Risk weighted assets	Capital required	Risk weighted assets	Capital required
Wholesale exposures	Generally, includes exposures to Banks, Financial Institutions and Corporates	8,434,025	1,222,934	8,880,916	1,287,733
Retail exposures	Generally, includes exposures to individuals and households, small businesses of a retail nature	2,330,318	337,896	2,671,931	387,430
Securitization exposures	Includes credit enhancement	4,410	639	4,410	639
Total		10,768,753	1,561,469	11,557,257	1,675,802

Capital requirements for market risk:

Category	Nature	Amount in Rs. lakhs			
		Standalone		Consolidated	
		As at Jun 30, 2022		As at Jun 30, 2022	
		Risk weighted assets	Capital required	Risk weighted assets	Capital required
Interest rate risk	Includes specific and general risk on interest rate instruments in the trading book	2,495,388	361,831	2,516,049	364,827
Foreign exchange risk	Includes specific and general risk on currencies (including gold)	262,855	38,114	262,855	38,114
Equity risk	Includes specific and general risk on equity instruments	37,730	5,471	88,104	12,775
Total		2,795,973	405,416	2,867,008	415,716

Capital requirements for operational risk:

Per the Basic Indicator approach for Operational Risk, the Bank is required to maintain capital at the rate of 15% of average gross income of previous three financial years. The notional risk weighted assets for operational risk is calculated by multiplying the operational risk capital charge by 12.5. The Capital required for operational risk is Rs. 342,774 Lakhs for standalone and Rs. 353,809 Lakhs for consolidated.



Capital Adequacy Ratio

Entity	As at June 30, 2022		
	Total Capital ratio	Tier I Capital ratio	Tier II Capital ratio
Citibank N.A. India Branch	17.08%	15.43%	1.65%
Consolidated Bank	18.40%	16.82%	1.59%

1.4 Credit Risk: General Disclosures

The three principal businesses of the Bank organized by client segmentation viz. Corporate Banking, Commercial Banking and Consumer Banking approve and implement policies and procedures appropriate to their respective risk, business and portfolio. These policies address risk measurement, reporting, monitoring, mitigation and remediation.

For Corporate Bank, the ICG Risk Management Manual along with the Local Corporate Credit Policy lays down the parameters/norms for credit exposure. Based on the industry studies and detailed company analysis and after considering the Target Market Norms & Risk Acceptance Criteria, credit is approved. For proposals above a certain material threshold, bank follows Credit committee approach where Senior Credit officers from Independent Risk & Business sanctions credit in a committee which convenes every month or more often as required to discuss the proposals. The Bank has a policy of internal rating on a global scale and assigns Obligor Risk Ratings (ORRs) and Facility Risk Ratings (FRR). ORRs define one-year probability of default and are continuously monitored. The Bank also assigns an Obligor Limit Rating (OLR), which provides a medium to long-term view of credit quality.

The Commercial Banking Business Credit Policies define the guidelines and policies under which portfolio is managed supplemented by Credit Programs. The Business team prospects customers within approved industry segments. The due diligence is performed by Business Unit (Coverage Bankers and Credit Lending Management unit) which assesses the borrowing requirements and recommends facilities within the parameters set out by the credit programs / framework. The due diligence process includes, but is not restricted to, management evaluation, business and financial statements analysis. All proposals are approved by at least two credit approvers (one at least from Credit Lending Unit or Independent Risk) at least one of whom has credit initials to cover the facilities proposed. In addition, proposals over a specific threshold are reviewed and approved by a Credit Committee. Independent Risk provides oversight to implementation of the Credit Policies and Programs and Procedures.

Consumer banking has an independent Policy Unit, which recommends lending policy, reviews portfolio and takes credit actions. This is supported by a credit operations unit, which reviews proposals for adherence to laid down policies as well as does all verifications (as required) prior to disbursal of credit. Underwriting authority is delegated to Officers only who are independent from. Credit appraisal is independent of the business stream to ensure unbiased credit judgment.

The Global Consumer Credit and Fraud Risk Policy (GCCFRP) establishes the credit policies and procedures that govern all types of consumer lending in Global Consumer. These represent defined criteria for all forms of credit extension with which consumer business must comply. Any exception or deviation from these policies or established criteria requires prior approval from Global Consumer Risk Management.



Norms for Determining When to Classify Various Types of Assets as Non-Performing

The Bank follows the RBI guidelines for asset classification, which are briefly described herein below.

Term Loans and Consumer loans are treated as a non-performing asset if the interest and/ or installments of principal remain overdue for a period of more than 90 days. Cash credits & Overdrafts are treated as non-performing if it remains 'out of order' for a period of more than 90 days.

An account will be treated "out of order" if the outstanding balance remains continuously in excess of the sanctioned limit/drawing power. In case where the outstanding balance is less than the sanctioned limit/drawing power, but there are no credits continuously for three months as on balance-sheet date or credits are not enough to cover the interest debited during the same period, these accounts will be treated as out of order.

Bills purchased /discounted are treated as non-performing if the bill remains overdue and unpaid for a period of more than 90 days during the financial year.

Any other facility (including dues on forward exchange and derivative contracts) will be treated as non-performing if any amount to be received remains overdue for a period of more than 90 days.

For Asset Backed Finance business, the bank follows stricter of RBI guidelines and Global policies.

For retail loans, including credit cards, the system ages the overdue installments. These are delinquency managed portfolios and aging logic is pre-defined in the banks product processors. All accounts greater than 90 dpd are identified as NPA and classified into Substandard/doubtful/loss assets in line with RBI guidelines. The classification requirements are performed borrower wise and not facility wise. There is a system for identification and classification of all facilities of a borrower as NPA if any one of such facilities is non-performing. Further, the NPA system also identifies cross linkages and flags such facilities and reports them as Cross NPA. The provision held is in line with the RBI provisioning norms as defined in the RBI guidelines. Additionally, all restructured accounts are identified / classified and provided for in line with RBI guidelines. Consumer Bank, is guided by GCCFRP on Loss Mitigation and Loss Recognition / Non-Accrual. This policy on technical write-off norms is more conservative than the Local RBI policy of Prudential Norms. Following is the write-off policy grid across all consumer/retail asset portfolios.

Product	Charge Offs
Personal/Unsecured Installment Loans	120 days past due
Unsecured revolving loans	180 days past due
Credit Cards	180 days past due
Mortgage	Foreclosure in progress charge-off at the end of 5 years

Provision held is compared with the Provision required as per RBI norms and financials entries are taken for incremental provision only if the provision required is higher as per Local GAAP than the provision held. The NPA classification activities are performed by the system at the end of each month.

1.4.1. Credit Risk Quantitative disclosure

i) Credit Exposure by Industry and Geography

Particulars	Standalone		Consolidated	
	As at Jun 30, 2022		As at Jun 30, 2022	
	Funded	Non Funded	Funded	Non Funded
A. Agriculture and Allied Activities	815,152	599	815,152	599
B. Mining and Quarrying	1,827	2,520	1,827	2,520
C. Food Processing	160,000	43,178	160,000	43,178
D. Beverages (excluding Tea & Coffee) and Tobacco	79,699	34,058	79,699	34,058
E. Textiles	122,316	13,483	122,316	13,483
F. Leather and Leather products	14,454	3,005	14,454	3,005
G. Wood and Wood Products	6,974	3,225	6,974	3,225
H. Paper and Paper Products	54,721	3,375	54,721	3,375
I. Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	10,687	78,855	10,687	78,855
J. Chemicals and Chemical Products (Dyes, Paints, etc.)	669,537	477,479	721,265	477,479
K. Rubber, Plastic and their Products	118,273	55,086	118,273	55,086
L. Glass & Glassware	14,563	29,947	14,563	29,947
M. Cement and Cement Products	137	306	137	306
N. Basic Metal and Metal Products	597,088	156,473	598,955	156,473
O. All Engineering	723,959	328,912	724,564	328,912
P. Vehicles, Vehicle Parts and Transport Equipment	352,102	125,230	547,340	125,230
Q. Gems and Jewellery	434	-	434	-
R. Construction	10,466	178	145,534	956
S. Infrastructure	212,639	49,920	212,639	49,920
T. Other Industries	450,963	251,732	693,654	258,467
U. Transport Operators	103,668	4,377	103,668	4,377
V. Computer Software	115,822	470,162	115,822	470,162
W. Tourism, Hotel and Restaurants	887	1,750	887	1,750
X. Shipping	6,139	640	6,139	640
Y. Professional Services	4,337,784	1,051,190	4,347,784	1,051,190
Z. Trade	428,821	262,886	428,821	262,886
AA. Aviation	-	5,798	-	5,798
AB. Retail Exposure	1,846,545	203,808	1,882,075	203,808
AC. Services	185,662	1,127	203,349	1,127
AD. NBFC	180,839	53,549	180,839	15,092
Total	11,622,158	3,712,848	12,312,572	3,681,904

Notes:

1. As a branch of a foreign bank, the operations of the Bank do not extend outside of India. Hence the Bank is considered to operate only in the domestic segment.
2. Exposure is comprised of Loans & Advances, Balance with Banks, Money at call and short notice, On-balance sheet securitisation exposures, Revaluation gains on foreign exchange and derivative contracts, Deposits with NABARD, SIDBI, MUDRA & NHB under the priority/weaker section lending schemes, credit equivalent of guarantees, acceptances, letters of credit, other Non-Market Related off balance sheet obligations and credit equivalent of foreign exchange and derivative exposures.

ii) Residual contractual maturity breakdown of assets
Amount in Rs. lakhs

Particulars	Standalone		Consolidated	
	As at Jun 30, 2022		As at Jun 30, 2022	
	Loans and Advances	Investments	Loans and Advances	Investments
Day 1	161,853	4,310,421	163,344	4,310,421
2 to 7 days	193,296	-	194,841	29,841
8 to 14 days	252,529	158,416	254,051	158,416
15 to 30 days	657,020	1,405,776	663,288	1,405,776
31 days to 2 months	795,962	344,738	808,385	344,738
2 months to 3 months	852,038	55,589	863,056	55,589
Over 3 months to 6 months	831,791	66,000	953,377	73,500
Over 6 months to 12 months	546,531	69,672	748,843	93,172
Over 1 year to 3 years	1,618,012	1,404,999	1,897,064	1,459,999
Over 3 years to 5 years	306,641	5,363	354,627	5,363
Over 5 years	1,157,791	612,235	1,157,807	647,219
Total	7,373,464	8,433,209	8,058,683	8,584,034

Loans and Advances include cash outflows on account of settlement of Inter-Bank Participation Certificate (IBPC) issued and Bills Rediscounted under Bills Rediscounting scheme by the Bank.

iii) Amount of NPAs (Gross)
Amount in Rs. lakhs

Particulars	As at Jun 30, 2022	
	Standalone	Consolidated
Substandard	21,694	23,015
Doubtful 1	5,013	5,013
Doubtful 2	6,475	6,475
Doubtful 3	13,690	13,690
Loss	21,399	21,399
Total	68,271	69,592

iv) Net NPAs: Standalone Rs. 22,425 lakhs and Consolidated Rs. 23,127 lakhs

v) NPA ratios:

Particulars	As at Jun 30, 2022	
	Standalone	Consolidated
Gross NPAs to Gross Advances	0.92%	0.86%
Net NPAs to Net Advances	0.30%	0.29%

vi) Movement of Gross NPAs

Amount in Rs. lakhs

Particulars	As at Jun 30, 2022	
	Standalone	Consolidated
Opening Balance	75,860	77,190
Additions during the year	12,759	13,652
Recoveries/write offs during the year	20,347	21,249
Closing Balance	68,272	69,593

vii) Movement of Specific Provision

Amount in Rs. lakhs

Particulars	As at Jun 30, 2022	
	Standalone	Consolidated
Opening Balance	48,327	48,972
Provisions made during the year	4,837	5,242
Write-Off	(3,407)	(3,615)
Write back of excess Provisions	(3,911)	(3,911)
Any other adjustment, including transfer between provisions	-	(221)
Closing Balance	45,846	46,467

viii) Movement of Provision on Standard Assets*

Amount in Rs. lakhs

Particulars	As at Jun 30, 2022	
	Standalone	Consolidated
Opening Balance	60,764	67,360
Provisions made during the year	449	449
Write-Off	-	633
Write back off excess Provisions	-	-
Any other adjustment, including transfer between provisions	-	-
Closing Balance	61,213	67,176

* The above includes provision on account of Unhedged Foreign Currency Exposure (UFCE) and provision on stressed assets

ix) Movement of provision held towards depreciation on investments

Amount in Rs. Lakhs

Particulars	As at Jun 30, 2022	
	Standalone	Consolidated
Opening Balance	160,847	160,847
Additions during the year	149,811	149,811
Recoveries/write offs/write backs during the year	-	-
Closing Balance	310,658	310,658

x) Industry wise classification of NPA, specific and General Provision Standalone

Amount in Rs. Lakhs

Industry	As at Jun 30, 2022			For the period ended	
	Gross NPA	Provisions for NPA	Provision for Standard Assets	Write off	Provision for NPA
A. Agriculture and Allied Activities	8,060	3,069	4,073	2,781	(346)
B. Mining and Quarrying	-	-	34	-	-
C. Food Processing	1,149	1,149	1,117	-	-
D. Beverages (excluding Tea & Coffee) and Tobacco	-	-	624	-	-
E. Textiles	115	115	574	-	-
F. Leather and Leather products	-	-	131	-	-
G. Wood and Wood Products	-	-	59	-	-
H. Paper and Paper Products	-	3,440	379	-	-
I. Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	-	-	33	-	-
J. Chemicals and Chemical Prods (Dyes, Paints, etc.)	3,779	340	4,037		
K. Rubber, Plastic and their Products	-	-	773	-	-
L. Glass & Glassware	-	-	73	-	-
M. Cement and Cement Products	-	-	2	-	-
N. Basic Metal and Metal Products	1,257	1,257	2,928	-	
O. All Engineering	3,396	3,396	4,281	-	(8)
P. Vehicles, Vehicle Parts and Transport Equipment	5,852	5,840	2,426	-	-
Q. Gems and Jewellery	-	-	3	-	-
R. Construction	605	521	1	-	(6)
S. Infrastructure	-	-	1,347	-	-
T. Other Industries	3,502	2,958	997	52	(40)
U. Transport Operators	973	678	127	158	(64)
V. Computer Software	-	-	821	-	-
W. Tourism, Hotel and Restaurants	-	-	6		
X. Shipping	-	-	149	-	-
Y. Professional Services	74	74	1,715	-	-
Z. Trade	2,998	2,998	2,926	-	(433)
AA. Aviation	-	-	-	-	-
AB. Retail Exposure	35,465	19,643	31,277	9,399	(1,580)
AC. Services	1,048	368	307	14	(2)
Total	68,273	45,846	61,220	12,404	(2,479)

Industry wise classification of NPA, specific and General Provision
Consolidated

Amount in Rs. Lakhs

Industry	As at Jun 30, 2022			For the period ended	
	Gross NPA	Provisions for NPA	Provision for Standard Assets	Write off	Provision for NPA
A. Agriculture and Allied Activities	8,060	3,069	4,073	2,781	(346)
B. Mining and Quarrying	-	-	34	-	-
C. Food Processing	1,149	1,149	1,117	-	-
D. Beverages (excluding Tea & Coffee) and Tobacco	-	-	624	-	-
E. Textiles	115	115	574	-	-
F. Leather and Leather products	-	-	131	-	-
G. Wood and Wood Products	-	-	59	-	-
H. Paper and Paper Products	-	3,440	379	-	-
I. Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	-	-	33	-	-
J. Chemicals and Chemical Products (Dyes, Paints, etc.)	3,779	340	4,037	-	-
K. Rubber, Plastic and their Products	-	-	773	-	-
L. Glass & Glassware	-	-	73	-	-
M. Cement and Cement Products	-	-	2	-	-
N. Basic Metal and Metal Products	1,257	1,257	2,928	-	-
O. All Engineering	3,396	3,396	4,281	-	(8)
P. Vehicles, Vehicle Parts and Transport Equipment	6,342	6,045	2,426	75	55
Q. Gems and Jewellery	-	-	3	-	-
R. Construction	1,203	761	1	150	(12)
S. Infrastructure	-	-	1,347	-	-
T. Other Industries	3,503	2,959	6,886	52	(40)
U. Transport Operators	973	678	127	158	(64)
V. Computer Software	-	-	821	-	-
W. Tourism, Hotel and Restaurants	-	-	6	-	-
X. Shipping	-	-	149	-	-
Y. Professional Services	74	74	1,715	-	-
Z. Trade	2,998	2,998	2,926	-	(433)
AA. Aviation	-	-	-	-	-
AB. Retail Exposure	35,697	19,817	31,277	9,580	(1,406)
AC. Services	1,048	368	307	14	(2)
Total	69,594	46,466	67,109	12,810	(2,256)

1.4.2 Credit Risk: disclosures for portfolios subject to the standardized approach

The Bank has approved use of ratings issued by renowned external rating agencies - CRISIL Limited, Fitch India, ICRA Limited, Brickwork, SMERA and CARE for local exposures as permitted by Reserve Bank of India. For the foreign exposures the ratings assigned by Standard & Poor's, Fitch and Moody's are used by the Bank, these being the parents of the local entities in question.

Where the obligors have obtained rating of the facility from any of the above credit rating agencies, the Bank has applied the risk weights relevant to the ratings so assigned. Where the obligors have not yet obtained such a rating, the exposure has been considered as unrated and appropriate risk weights applied.

The breakdown of the exposure (after mitigation):

Amount in Rs. Lakhs

Particulars	As at Jun 30, 2022	
	Standalone	Consolidated
Below 100% risk weight	9,540,140	9,504,483
100% risk weight	2,565,648	3,185,770
More than 100% risk weight	3,229,219	3,304,219

Note: Exposure is comprised of Loans & Advances, Balance with Banks, Money at call and short notice, On-balance sheet securitisation exposures, Revaluation gains on foreign exchange and derivative contracts, Deposits with NABARD, SIDBI, MUDRA & NHB under the priority/weaker section lending schemes, credit equivalent of guarantees, acceptances, letters of credit, other Non-Market Related off balance sheet obligations and credit equivalent of foreign exchange and derivative exposures. Previous year's numbers have been regrouped accordingly.

1.5 Leverage Ratio

As per RBI guidelines, disclosures required for leverage ratio for the Bank at the consolidated level at Jun 30, 2022 is as follows:

Summary comparison of accounting assets vs. leverage ratio exposure measure			
Sl. No	Item	As at Jun 30, 2022	
		Standalone	Consolidated
1	Total consolidated assets as per published financial statements	18,744,093	19,667,547
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	-	-
3	Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	-	-
4	Adjustments for derivative financial instruments	2,033,873	2,033,873
5	Adjustment for securities financing transactions (i.e. repos and similar secured lending)	4,011,912	4,011,912
6	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off- balance sheet exposures)	3,257,947	3,265,460
7	Other adjustments	(29,458)	(29,458)
8	Leverage ratio exposure	28,018,367	28,949,334

Leverage ratio common disclosure template			
	Item	As at Jun 30, 2022	
		Standalone	Consolidated
On-balance sheet exposures			
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	17,687,939	18,608,905
2	(Asset amounts deducted in determining Basel III Tier 1 capital)	(29,458)	(29,458)
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	17,658,481	18,579,447
Derivative exposures			
4	Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin)	1,056,154	1,058,642
5	Add-on amounts for PFE associated with all derivatives transactions	2,033,873	2,033,873
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework	-	-
7	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)	-	-
8	(Exempted CCP leg of client-cleared trade exposures)	-	-
9	Adjusted effective notional amount of written credit derivatives	-	-
10	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	-	-
11	Total derivative exposures (sum of lines 4 to 10)	3,090,027	3,092,515
Securities financing transaction exposures			
12	Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	4,011,912	4,011,912
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-	-
14	CCR exposure for SFT assets	-	-
15	Agent transaction exposures	-	-
16	Total securities financing transaction exposures (sum of lines 12 to 15)	4,011,912	4,011,912
Other off-balance sheet exposures			
17	Off-balance sheet exposure at gross notional amount	8,553,512	8,564,134
18	(Adjustments for conversion to credit equivalent amounts)	(5,295,564)	(5,298,674)
19	Off-balance sheet items (sum of lines 17 and 18)	3,257,948	3,265,460
Capital and total exposures			
20	Tier 1 capital	2,458,268	2,835,944
21	Total exposures (sum of lines 3, 11, 16 and 19)	28,018,367	28,949,334
Leverage ratio			
22	Basel III leverage ratio	8.77%	9.80%



Quantitative Disclosures

As per RBI guidelines, disclosures required for leverage ratio for the Bank at a standalone basis for the last 4 quarters:

	30-Jun-22	31-Mar-22	31-Dec-21	30-Sep-21
Tier 1 Capital	2,458,268	2,457,426	2,296,089	2,300,102
Exposure Measure	28,018,367	28,606,064	26,883,186	27,886,796
Leverage Ratio (%)	8.77%	8.59%	8.54%	8.25%