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 Jun 30, 2024. These are compiled in accordance with Reserve Bank of India (the 'RBI') regulations on Master Circular – Basel III Capital Regulations vide RBI Circular DOR.CAP.REC.4/21.06.201/2024-25 dated April 1, 2024 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 NBFC-Middle layer (NBFC-ML) vide notification RBI/2021-22/112 DOR.CRE.REC.No.60/03.10.001/2021-22 dated October 22, 2021 Scale Based Regulation (SBR): A Revised Regulatory Framework for NBFCs.

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.

Created Date: 30-09-2024

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:

Amount in Rs. lakhs

Tier 1 Capital	**As at Jun 30, 2024**	
	Standalone	**Consolidated**
Common Shares (Paid-up equity Capital)	-	289,330
Statutory Reserves	-	78,337
Other disclosed free reserves	-	-
Balance in Profit & Loss account	-	-
Current financial profit, to the extent admissible	-	-
Interest-free funds from Head Office.	374,384	374,384
Statutory Reserves kept in Indian Books	1,725,794	1,725,794
Remittable Surplus retained in Indian books	1,024,020	1,058,835
Capital Reserves	31,324	31,324
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)	6,954	6,954
Other Eligible Reserves	45,919	45,919
Common Equity Tier I (CET1) (A)	**3,214,589**	**3,617,071**
Regulatory Adjustments		
Intangibles	1,375	1,375
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)	40,405	51,209
Other eligible deduction from CET1 (Prudential valuation adjustment)	37,702	37,702
Total Regulatory Adjustments (B)	**79,482**	**90,286**
CET 1 Capital after above adjustments (A-B)	**3,135,107**	**3,526,787**
Recognition of DTA associated with Timing Differences in CET 1	**40,405**	**51,209**

	As at Jun 30, 2024	
	Standalone	**Consolidated**
Final Common Equity Tier I Capital (C)	**3,175,513**	**3,577,996**
Additional Tier I Capital (D)		
Tier II Capital		
Provision on Standard Asset (including UFCE)	73,075	74,623
Floating Rate Provision	9,100	9,100
Country Risk Provision	1,734	1,734
Investment Reserve	72,296	72,296
Investment Fluctuation Reserve	230,010	230,010
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	**386,215**	**387,763**
Total Tier II Capital admissible for Regulatory Capital Purposes	**386,215**	**387,763**
Total Tier II Capital (E)	**386,215**	**387,763**
Total of Tier I + Tier II (C) + (D) + (E) = (F)	**3,561,728**	**3,965,759**

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 15% 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 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:

Amount in Rs. lakhs

Category	Nature	Standalone		Consolidated	
		As at Jun 30, 2024		As at Jun 30, 2024	
		Risk weighted assets	Capital required	Risk weighted assets	Capital required
Wholesale exposures	Generally, includes exposures to Banks, Financial Institutions and Corporates	14,816,409	2,222,461	15,089,172	2,263,376
Securitization exposures	Includes credit enhancement	-	-	-	-
Total		**14,816,409**	**2,222,461**	**15,089,172**	**2,263,376**

Capital requirements for market risk:

Amount in Rs. lakhs

Category	Nature	Standalone		Consolidated	
		As at Jun 30, 2024		As at Jun 30, 2024	
		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	72,267	10,840	143,834	21,575
Foreign exchange risk	Includes specific and general risk on currencies (including gold)	165,000	24,750	165,000	24,750
Equity risk	Includes specific and general risk on equity instruments	514,724	77,209	661,791	99,269
Total		**751,991**	**112,799**	**970,625**	**145,594**

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. 388,711 Lakhs for standalone and Rs. 398,113 Lakhs for consolidated.

Capital Adequacy Ratio

Entity	As at Jun 30, 2024		
	Total Capital ratio	Tier I Capital ratio	Tier II Capital ratio
Citibank N.A. India Branch	19.61%	17.49%	2.13%
Consolidated Bank	21.19%	19.12%	2.07%

1.4 Credit Risk: General Disclosures

The two principal businesses of the Bank organized by client segmentation viz. Corporate Banking and Commercial 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.

The Wholesale Credit Risk (WCR) policy standards, policies and procedure notes along with the Local Corporate Credit Policy lays down the parameters/norms for credit exposure.

For Corporate Bank. based on the industry studies and detailed company analysis and after considering the Target Market Norms & Underwriting Terms, credit is approved. For proposals above a certain material threshold, Bank follows credit committee approach where 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 a Relationship Limit Rating (RLR), which provides a medium to long-term view of credit quality.

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

Term 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 90 days or credits are not enough to cover the interest debited during the previous 90 day 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 (representing mark to market) remains overdue for a period of more than 90 days.

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.

The Bank has approved use of ratings issued by renowned external rating agencies- CRISIL Limited, Acuite Ratings and Research Limited, ICRA Limited, India Ratings and Research Private Limited 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.

1.4.1. Credit Risk Quantitative disclosure

i) Credit Exposure by Industry and Geography

Amount in Rs. lakhs

Particulars	Standalone		Consolidated	
	As at Jun 30, 2024		As at Jun 30, 2024	
	Funded	Non Funded	Funded	Non Funded
A. Agriculture and Allied Activities	307,687	986	307,687	986
B. Mining and Quarrying	5,549	2,811	5,549	2,811
C. Food Processing	157,773	33,828	157,773	33,828
D. Beverages (excluding Tea & Coffee) and Tobacco	76,827	29,875	76,827	29,875
E. Textiles	100,497	11,520	100,497	11,520
F. Leather and Leather products	25,823	1,699	25,823	1,699
G. Wood and Wood Products	7,391	3,186	7,391	3,186
H. Paper and Paper Products	48,753	13,425	48,753	13,425
I. Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	182,798	129,426	182,798	129,426
J. Chemicals and Chemical Products (Dyes, Paints, etc.)	740,568	444,562	759,818	444,562
K. Rubber, Plastic and their Products	116,306	43,914	116,306	43,914
L. Glass & Glassware	35,852	13,191	35,852	13,191
M. Cement and Cement Products	1,684	1,286	1,684	1,286
N. Basic Metal and Metal Products	408,115	134,829	408,115	134,829
O. All Engineering	415,703	371,308	448,368	371,308
P. Vehicles, Vehicle Parts and Transport Equipment	382,771	122,405	382,771	122,405
Q. Gems and Jewellery	-	186	-	186
R. Construction	-	-	-	-
S. Infrastructure	462,965	141,663	462,965	141,663
T. Other Industries	1,580,257	150,323	1,670,259	156,673
U. Transport Operators	138,411	4,827	138,411	4,827
V. Computer Software	116,131	258,352	116,131	258,352
W. Tourism, Hotel and Restaurants	21,996	25,953	28,114	25,953
X. Shipping	-	130	-	130
Y. Professional Services	794,207	500,331	798,707	500,331
Z. Trade	555,673	192,969	555,673	192,969
AA. Aviation	295	18,571	295	18,571
AB. Retail Exposure	-	-	-	-
AC. Services	1,867,588	843,635	1,938,299	843,635
AD. Commercial Real estate	-	-	-	-
AE. NBFC	59,615	140,789	737	140,789
Total	**8,611,235**	**3,635,980**	**8,775,603**	**3,642,330**

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, 2024		As at Jun 30, 2024	
	Loans and Advances	Investments	Loans and Advances	Investments
Day 1	60,086	4,362,399	60,086	4,362,399
2 to 7 days	421,207	162,402	421,207	236,402
8 to 14 days	316,140	34,064	316,189	34,064
15 to 30 days	792,507	1,024,480	803,417	1,024,480
31 days to 2 months	979,089	1,458,844	990,043	1,458,844
2 months to 3 months	993,683	267,869	993,876	267,869
Over 3 months to 6 months	955,676	94,853	984,773	94,853
Over 6 months to 12 months	588,549	146,516	648,434	184,016
Over 1 year to 3 years	992,466	2,070,635	1,083,124	2,120,135
Over 3 years to 5 years	190,860	550	212,360	43,550
Over 5 years	47,775	662,955	47,773	686,362
Total	**6,338,038**	**10,285,567**	**6,561,282**	**10,512,974**

iii) Amount of NPAs (Gross)

Amount in Rs.lakhs

Particulars	As at Jun 30, 2024	
	Standalone	Consolidated
Substandard	-	-
Doubtful 1	-	-
Doubtful 2	-	-
Doubtful 3	5,803	5,803
Loss	16,319	16,319
Total	**22,122**	**22,122**

iv) Net NPAs: Standalone Rs. 0 and Consolidated Rs. 0

v) NPA ratios:

Particulars	As at Jun 30, 2024	
	Standalone	Consolidated
Gross NPAs to Gross Advances	0.35%	0.34%
Net NPAs to Net Advances	0.00%	0.00%

vi) Movement of Gross NPAs

Amount in Rs. lakhs

Particulars	As at Jun 30, 2024	
	Standalone	Consolidated
Opening Balance	19,606	19,606
Additions during the year	25,243	25,243
Recoveries/write offs during the year	22,727	22,727
Closing Balance	**22,122**	**22,122**

vii) Movement of Specific Provision

Amount in Rs. lakhs

Particulars	As at Jun 30, 2024	
	Standalone	Consolidated
Opening Balance	19,606	19,606
Provisions made during the year	2,621	2,621
Write-Off	-	-
Write back of excess Provisions	(105.00)	(105)
Any other adjustment, including transfer between provisions	-	-
Closing Balance	**22,122**	**22,122**

viii) Movement of Provision on Standard Assets*

Amount in Rs. lakhs

Particulars	As at Jun 30, 2024	
	Standalone	Consolidated
Opening Balance	66,696	67,825
Provisions made during the year	6,380	6,798
Write-Off	0	-
Write back off excess Provisions	0	-
Any other adjustment, including transfer between provisions	0	-
Closing Balance	**73,076**	**74,623**

***** The above includes provision on account of Unhedged Foreign Currency Exposure (UFCE). In addition to above, Bank carries Incurred CVA provision of INR 212 lakhs as at Jun'24.

ix) Movement of provision held towards depreciation on investments

Amount in Rs. Lakhs

Particulars	As at Jun 30, 2024	
	Standalone	Consolidated
Opening Balance	78,695	80,117
Additions during the year	-	-
Recoveries/write offs/write backs during the year	(78,695)	(78,695)
Closing Balance	**-**	**1,422**

x) Non-performing Non-SLR Investments

Amount in Rs. Lakhs

Sr. No.	Particulars	Jun 30, 2024	
		Standalone	Consolidated
a)	Opening balance	-	-
b)	Additions during the year since 1st April	-	-
c)	Reductions during the above period	-	-
d)	Closing balance	-	-
e)	Total provisions held	-	-

xi) **Industry wise classification of NPA, specific and General Provision**

Standalone

Amount in Rs. Lakhs

Industry	As at Jun 30, 2024			For the period ended	
	Gross NPA	**Provisions for NPA**	**Provision for Standard Assets**	**Write off**	**Provision for NPA**
A. Agriculture and Allied Activities	-	-	799	-	-
B. Mining and Quarrying	-	-	44	-	-
C. Food Processing	1,106	1,106	847	-	-
D. Beverages (excluding Tea & Coffee) and Tobacco	-	-	557	-	-
E. Textiles	-	-	504	-	-
F. Leather and Leather products	-	-	134	-	-
G. Wood and Wood Products	-	-	123	-	-
H. Paper and Paper Products	-	-	307	-	-
I. Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	-	-	736	-	-
J. Chemicals and Chemical Products (Dyes, Paints, etc.)	3,662	3,662	4,087	-	-
K. Rubber, Plastic and their Products	-	-	515	-	-
L. Glass & Glassware	-	-	221	-	-
M. Cement and Cement Products	-	-	7	-	-
N. Basic Metal and Metal Products	-	-	1,917	-	-
O. All Engineering	3,396	3,396	2,746	-	-
P. Vehicles, Vehicle Parts and Transport Equipment	8,319	8,319	2,739	-	2,517
Q. Gems and Jewellery	-	-	-	-	-
R. Construction	-	-	-	-	-
S. Infrastructure	-	-	1,832	-	-
T. Other Industries	2,518	2,518	842	-	(1)
U. Transport Operators (Land Transport and Pipelines)	450	450	131	-	-
V. Shipping (Water Transport)	-	-	28	-	-
W. Aviation	-	-	417	-	-
X. Computer Software	-	-	839	-	-
Y. Tourism, Hotel and Restaurants	-	-	95	-	-
Z. Professional Services	-	-	1,804	-	-
AD. Trade	2,671	2,671	3,037	-	-
AA. Other NBFCs	-	-	-	-	-
AB. Housing Finance Companies (HFCs)	-	-	-	-	-
AE. Retail Advances	-	-	-	-	-
AG. Services	-	-	77	-	-
AH. Others	-	-	-	-	-
AF. NBFC	0	0	47,691	-	0
Total	**22,122**	**22,122**	**73,076**	**-**	**2,516**

Industry wise classification of NPA, specific and General Provision

Consolidated

Amount in Rs. Lakhs

Industry	As at Jun 30, 2024			For the period ended	
	Gross NPA	Provisions for NPA	Provision for Standard Assets	Write off	Provision for NPA
A. Agriculture and Allied Activities	-	-	799	-	-
B. Mining and Quarrying	-	-	44	-	-
C. Food Processing	1,106	1,106	847	-	-
D. Beverages (excluding Tea & Coffee) and Tobacco	-	-	557	-	-
E. Textiles	-	-	504	-	-
F. Leather and Leather products	-	-	134	-	-
G. Wood and Wood Products	-	-	123	-	-
H. Paper and Paper Products	-	-	307	-	-
I. Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	-	-	736	-	-
J. Chemicals and Chemical Products (Dyes, Paints, etc.)	3,662	3,662	4,087	-	-
K. Rubber, Plastic and their Products	-	-	515	-	-
L. Glass & Glassware	-	-	221	-	-
M. Cement and Cement Products	-	-	7	-	-
N. Basic Metal and Metal Products	-	-	1,917	-	-
O. All Engineering	3,396	3,396	2,746	-	-
P. Vehicles, Vehicle Parts and Transport Equipment	8,319	8,319	2,739	-	2,517
Q. Gems and Jewellery	-	-	-	-	-
R. Construction	-	-	-	-	-
S. Infrastructure	-	-	1,832	-	-
T. Other Industries	2,518	2,518	1,484	-	(1)
U. Transport Operators	450	450	131	-	-
V. Computer Software	-	-	839	-	-
W. Tourism, Hotel and Restaurants	-	-	95	-	-
X. Shipping	-	-	28	-	-
Y. Professional Services	-	-	1,804	-	-
Z. Trade	2,671	2,671	3,037	-	-
AA. Aviation	-	-	417	-	-
AB. Retail Exposure	-	-	-	-	-
AC. Services	-	-	77	-	-
AD. Others	-	-	47,691	-	-
Total	**22,122**	**22,122**	**73,716**	**-**	**2,516**

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, Acuite Ratings and Research Limited, ICRA Limited, India Ratings and Research Private Limited 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, 2024	
	Standalone	Consolidated
Below 100% risk weight	7,250,495	7,191,729
100% risk weight	1,829,755	1,925,305
More than 100% risk weight	3,166,965	3,300,902

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, 2024 is as follows:

Amount in Rs. Lakhs

Summary comparison of accounting assets vs. leverage ratio exposure measure			
Sl. No	**Item**	**As at Jun 30, 2024**	
		Standalone	**Consolidated**
1	Total consolidated assets as per published financial statements	18,272,596	18,792,077
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	2,813,835	2,813,835
5	Adjustment for securities financing transactions (i.e. repos and similar secured lending)	7,046,687	7,046,687
6	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off- balance sheet exposures)	3,810,686	3,817,036
7	Other adjustments	(1,375)	(1,375)
8	**Leverage ratio exposure**	**31,942,429**	**32,468,260**

Amount in Rs. Lakhs

Leverage ratio common disclosure template			
	Item	**As at Jun 30, 2024**	
		Standalone	**Consolidated**
	On-balance sheet exposures		
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	18,146,339	18,665,690
2	(Asset amounts deducted in determining Basel III Tier 1 capital)	(1,375)	(1,375)
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	**18,144,964**	**18,664,315**
	Derivative exposures		
4	Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin)	126,258	126,387
5	Add-on amounts for PFE associated with all derivatives transactions	2,813,835	2,813,835
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)	2,940,093	2,940,222
	Securities financing transaction exposures		
12	Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	7,046,687	7,046,687
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)	7,046,687	7,046,687
	Other off-balance sheet exposures		
17	Off-balance sheet exposure at gross notional amount	17,125,733	17,132,083
18	(Adjustments for conversion to credit equivalent amounts)	(13,315,048)	(13,315,048)
19	Off-balance sheet items (sum of lines 17 and 18)	3,810,685	3,817,035
	Capital and total exposures		
20	Tier 1 capital	3,175,514	3,577,996
21	Total exposures (sum of lines 3, 11, 16 and 19)	31,942,429	32,468,259
	Leverage ratio		
22	Basel III leverage ratio	9.94%	11.02%

Quantitative Disclosures

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

Amount in Rs. Lakhs

	30-Jun-24	31-Mar-24	31-Dec-23	30-Sep-23
Tier 1 Capital	3,175,514	3,158,694	3,040,698	2,827,698
Exposure Measure	31,942,429	31,613,795	29,383,145	31,110,251
Leverage Ratio (%)	9.94%	9.99%	10.35%	9.09%