BASEL III DISCLOSURES as at December 31, 2021 (Indian Branches)

1. SCOPE OF APPLICATION

The Basel III disclosures contained herein relate to the Indian Branches of Credit Agricole Corporate & Investment Bank ('the Bank') for the year ended December 31, 2021. These are primarily in the context of the disclosures required under Annex 18 – Pillar 3 disclosure requirements of the Reserve Bank of India ('the RBI') Master Circular – Basel III Capital Regulations dated 1st July 2015. The Bank has implemented the requirements laid down by RBI for Pillar 3 disclosure, covering both the qualitative and quantitative items. The information provided has been reviewed by senior management and is in accordance with the guidelines prescribed by the RBI. All table DF references relate to those mentioned in Annex 18 – Pillar 3 of the above mentioned circular.

2. CAPITAL ADEQUACY

Qualitative Disclosures as per table DF 2

The Capital to Risk Weighted Assets Ratio (CRAR) of the bank is 13.88% as of December 31, 2021 computed under Basel III norms, higher than the minimum regulatory CRAR requirement of 11.50% including Capital Conservation Buffer (CCB) of 2.50%.

The bank's capital management approach is driven by its desire to maintain a strong capital base to support the development of its business and to meet regulatory capital requirements at all times. It is overseen by the Bank's Asset and Liability Committee (ALCO) and Local Credit Committee (LCC). It has a process for assessing its overall capital adequacy in relation to the risk profile. The Bank has a comprehensive Internal Capital Adequacy Assessment Process ('ICAAP'). The Bank's ICAAP document covers the capital management framework of the Bank, sets the process for assessment of the adequacy of capital to support current and future activities / risks and a report on the capital projections for a period of 3 years. The framework has been created by way of an approved ICAAP Manual which ensures existence of a good governance model to identify, assess, monitor and manage all material risks. This framework is supplemented by the existence of an approved stress testing framework which is an integral part of the ICAAP.

In the normal course of events, management reviews the adequacy of capital quarterly or with increased frequency, if circumstances demand. The capital requirement of the Bank is assessed after considering the Bank's strategy, its business model as well as opportunities for growth. The capital assessment by the Bank factors in the credit, operational and market risks associated with its current and future activities as well as the effective management of these risks to optimize the utilization of capital.

Quantitative Disclosures as per table DF 2

A summary of the bank's capital requirement for credit, market and operational risk and the capital adequacy ratio is presented below:

(Amount in ₹crore)

	Particulars	December 31, 2021	March 31, 2021
A	Capital Requirement for Credit Risk (Standardized Approach)	1,652.76	1,655.44
	• On B/s excl securitization exposures	679.12	543.10
	• Off B/s excl securitization exposures	973.64	1,112.34
	1. *Non - Market Related*	693.48	549.39
	2. *Market Related*	280.16	562.95
	• Securitization Exposures	-	-
B	Capital Requirement for Market Risk (Standardized Duration Approach)	332.67	301.47
	• Interest Rate Risk	296.67	265.47
	• Foreign Exchange Risk	36.00	36.00
	• Equity Risk	-	-
C	Capital Requirement for Operational Risk (Basic Indicator Approach)	50.90	50.90
D	Total Capital Requirement	2,036.33	2,007.81
E	Total Risk Weighted Assets of the Bank	1,9789.62	20,215.15
	• Credit Risk	1,4995.04	15,810.54
	• Market Risk	4,158.34	3,768.38
	• Operational Risk	636.23	636.23
F	Total Capital Ratio	13.88%	13.89%
	• Common Equity Tier I	11.80%	11.55%
	• Tier I	11.80%	11.55%
	• Tier II	2.08%	2.34%

3. RISK EXPOSURE AND ASSESSMENT

Risk Management

The management of risk lies at the heart of the Bank's business. The businesses undertaken by the Bank requires it to identify, measure, control, monitor and report risks effectively and to allocate capital among businesses appropriately.

The key components of the Bank's risk management are the risk policies, comprehensive processes, integrated risk management systems and internal control mechanism. The Bank's risk policies focus attention on key areas of risks such as counterparty, market, country, portfolio and operational risk and identification, analysis, measurement and control of these risks for effective and continuous monitoring.

Categories of Risk

The key risks the Bank assumes are:

- Credit risk is the risk of financial loss if a borrower or counterparty fails to honor commitments under an agreement and any such failure has an adverse impact on the financial performance of the Bank. Credit risk arises mainly from direct lending and certain off-balance sheet products such as Guarantees, Letters of Credits, Foreign Exchange Forward Contracts & Derivatives and also from the Bank's holding of assets in the form of debt securities.

- Market Risk arising from the uncertainty concerning changes in market prices and rates (including interest rates, equity prices, foreign exchange rates and commodity prices), the correlations among them and their levels of volatility.

- Interest rate risk in the banking book is primarily the change in the net interest income and the value of the bank's assets and liabilities due to changes in interest rates. Interest rate risk arises on account of banking products (non-trading nature) offered to retail and corporate customers.

- Liquidity risk arising from the potential inability to meet all payment obligations when they become due.

- Operational risk is the potential for incurring losses in relation to employees, process failures, project management, contractual specifications and documentations, technology, infrastructure failure and disasters, external influences and customer relationships. This definition includes legal and regulatory risk.

Risk management components and policies

The key components of the Bank's risk management are the risk policies, comprehensive processes, integrated risk management systems and internal control mechanism. The Bank's risk policies focus attention on key areas of risk such as counterparty, market, country, portfolio and operational risks and identification, analysis, measurement and control of these risks for effective and continuous monitoring.

The Bank's risk management processes are guided by well-defined policies appropriate for various risk categories, independent risk oversight and periodic monitoring. Head Office of the Bank approves the overall risk appetite and strategy for the Bank's operations. Locally, various senior management committees mainly, Asset-Liability Committee (ALCO), Internal Control Committee (ICC), and Local Credit Committee (LCC) operate within the broad policy set up by Head Office.

The Bank has formulated a local credit policy consistent with the Head Office policy and Reserve Bank of India regulations and guidelines on risk management. The Bank has also formulated a comprehensive Stress Testing policy to measure impact of adverse stress scenarios on the adequacy of capital.

Risk management organization

Risk Management function is organized functionally on a global basis as the Risk &

Permanent Control (RPC) Division. The Local Head of Risk Management Functions reports functionally to the Regional Chief Risk Officer, Asia Pacific Office in Hong Kong. The Local Head of Risk Management is responsible for credit, market and operational risk management activities for the Bank. The Bank has a Local Credit Committee comprising of the Senior Country Officer and other senior personnel representing Global Markets, Corporate Banking and Credit Risk Analysis. As per the scheme of delegations for credit approvals laid down by the Head Office, all credit applications from India of corporate clients are discussed in the local credit committee and approved by the Front Office delegate / Senior Country Officer (SCO) subject to a favorable opinion from local RPC if the size of credit limits are within his delegation and in other cases by the Risk Committee at Regional Office or Head Office, based on the recommendation from FO Delegate/SCO and analysis/conclusion provided by local RPC.

In case of Banks & Financial Institutions, the credit analysis of the counterparties is done by RPC in Regional Office, Hong Kong, based on the request from the Branch. The credit limits are assessed by the Branch and recommended to RPC Regional Office, and it requires a favorable recommendation from the Senior Country Officer of India. The final decision on the request for credit limits for Banks & Financial Institutions is made by Head Office.

The Risk Management function is responsible for the quality and performance of the credit portfolios and for monitoring and controlling all credit risks in the portfolio, including those subject to approval by the Regional Office and Head Office.

Treasury is responsible for the management of liquidity risk. The liquidity risk policies relating to the identification, measurement and management of liquidity risk as well as the actual status are reviewed on a regular basis by the ALCO.

The Bank's Finance, Audit and Legal departments support the risk management function. The role of Finance department is to quantify the risk assumed and ensure the quality and integrity of the risk related data. The Bank's Audit department reviews the compliance of the internal control procedures with internal and regulatory standards. The Legal department provides legal advice and support on topics including collateral arrangements and netting.

Scope and Nature of Risk Reporting and Measurement Systems

The Bank has globally adopted an internal rating system to rate the borrowers / counterparties. The internal rating model is a combination of quantitative and qualitative factors. It is comprehensive in terms of identification and assessment of all risks faced by a counter party. The rating model enables assessment of the possibility of delinquency over a one-year time horizon. Each internal rating grade corresponds to a distinct probability of default. Validation of Internal Rating Model is carried out at Head Office level periodically by objectively assessing its calibration accuracy and stability of ratings.

The local Credit Risk Management team manages the regular reporting to senior management on credit risk portfolio, including information on large credit exposures, concentrations, industry exposures, levels of impairment, provisioning and country exposures. The portfolio is also reviewed annually by the Country & Portfolio Review team of the Head Office Risk Department.

Policies for Credit Risk Mitigants

Credit Risk Mitigants (CRM) like financial collateral, non-financial collateral including guarantees are used to mitigate credit risk exposure. Availability of CRM either reduces effective exposure on the borrower (in case of collaterals) or transfers the risk to the more creditworthy party (in case of guarantees).

4. CREDIT RISK: GENERAL DISCLOSURES

Qualitative Disclosures as per table DF 3

Credit Risk Management Policy

The Bank's credit risk management process integrates risk management into the business management processes, while preserving the independence and integrity of risk assessment. There is a clear segregation of duties between transaction originators in the businesses and the approvers in the Risk functions. All credit exposure limits are approved within a defined credit approval authority framework.

The Head Office of the Bank establishes the parameters for risk appetite, which is defined quantitatively and qualitatively in accordance with the laid-down strategic business plan for the country. Group policies/procedures are customized locally to incorporate any local regulatory and governance needs. This is laid down through a combination of organizational structures and credit risk policies, control processes and credit systems embedded into an integrated risk management framework.

The Bank regularly monitors credit exposures, portfolio performance and external trends which may impact risk management outcomes. Internal risk management reports are presented to risk committees, containing information on key environmental, political and economic trends across major portfolios, portfolio delinquency and loan impairment performance.

Identification & Management of Doubtful Assets & Provisioning

The Bank has laid down a global policy for identification and management of Doubtful Assets and provisioning. In addition, the Bank's non-performing advances are identified by regular review of the portfolio by senior management in accordance with RBI guidelines on asset classification and provisioning. Specific provision is made on a case by case basis based on the management's assessment of impairment of the advance with approval from the Head Office, subject to the minimum provisioning levels prescribed by the RBI. All non performing advances are monitored by a specialized department called Distressed Assets Services at Regional Office, Hong Kong. The Bank engages with customers closely to work out of distress situations.

Concentration Risk

The Bank controls and limits concentration risk by means of appropriate borrower limits based on creditworthiness. These include:

Large exposures to individual clients or group:

The exposure limits on various categories of borrowers / counterparties and group of borrowers/counterparties shall be in accordance with the Large Exposure (LE) Framework of RBI.

The Bank has adopted the limits prescribed in the LE Framework as prudential exposure limit:

Single Borrower / counterparty: The sum of all the exposure values to a single counterparty must not be higher than 20% of the Bank's available eligible capital base at all time (i.e. Tier I capital).

Groups of connected Borrowers / counterparties: The sum of all the exposure values of a bank to a group of connected counterparties (as defined in the RBI regulation on Large Exposure Framework) must not be higher than 25% of the Bank's available eligible capital base at all times.

Interbank exposures: The interbank exposures, except intra-day interbank exposures, will be subject to the large exposure limit of 25% of Bank's Tier 1 capital. Additionally, in case of exposure to a G-SIB (including branch) and a non-bank G-SIFI, the exposure limit is further restricted to 20% of capital base (noting that CACIB is a not a G-SIB). For this purpose, Indian branches of a foreign G-SIB is treated as non-GSIB.

Exposure to Head Office: The sum of all the exposure values to Head office (including other overseas branches/subsidiaries/parent/group entities) must not be higher than 25% of the Bank's available eligible capital base at all time.

Exposure to NBFCs: Exposure Ceilings proposed under LE Framework:

(i) Exposures to NBFCs: Banks' exposures to a single NBFC will be restricted to 15 percent of the eligible capital base. However, for NBFCs having significant exposure to unsecured personal loans in its portfolio, the exposure be restricted to 10% of eligible capital base.
(ii) Banks' exposures to a group of connected NBFCs or groups of connected counterparties having NBFCs in the group will be restricted to 25 percent of their Tier I Capital.

Industries
Industry analysis plays an important part in assessing the concentration risk within the loan portfolio. Particular attention is given to industry sectors where the Bank believes there is a high degree of risk or potential for volatility in the future. The Bank has fixed internal limits for aggregate commitments to different sectors so that the exposures are evenly spread over various sectors.

Quantitative Disclosures as per table DF 3

CREDIT RISK EXPOSURES

Total Net Credit Risk Exposure

(Amount in ₹crore)

Particulars	**As at Dec 31, 2021**	**As at March 31, 2021**
Fund Based	4,733.08	3,957.58
Non Fund Based	6,318.80	6,442.32
Total	**11,051.88**	**10,399.90**

Note 1: Fund-based exposure represents funded loans & advances including overdrafts, cash credits and bill discounting.
Note 2: Non-fund based exposures are guarantees given on behalf of constituents, Letters

of Credit, Undrawn binding commitments, acceptances and endorsements.
Note 3: The exposure amount is the net outstanding (i.e. net of provisions and credit risk mitigants, if any).
Note 4: The increase in exposures by 25% due to unhedged foreign currency exposure is not considered in the above figures.
The Bank does not have overseas operations and hence exposures are restricted to the domestic segment.

Distribution of credit risk exposure by industry sector as at December 31, 2021

Industry code	Industry Name	Funded	Non Funded	Total
1	A. Mining and Quarrying (A. 1 & A.2)	-	18.73	18.73
1.1	A.1 Coal	-	-	-
1.2	A.2 Others	-	18.73	18.73
2	B. Food Processing (Sumof B.1 to B.5)	7.81	0.15	7.96
2.1	B.1 Sugar	-	-	-
2.2	B.2 Edible Oils and Vanaspati	-	-	-
2.3	B.3 Tea	-	-	-
2.4	B.4 Coffee	-	-	-
2.5	B.5 Others	7.81	0.15	7.96
3	C. Beverages (excluding Tea & Coffee) and Tobbacco (sum of C.1 & C.2)	-	1.27	1.27
3.1	C.1 Tobacco and Tobacco products	-	-	-
3.2	C.2 Others	-	1.27	1.27
4	D. Textiles (Sum of D.1 to D.6)	-	-	-
4.1	D.1 Cotton	-	-	-
4.2	D.2 Jute	-	-	-
4.3	D.3 Handicraft / Khadi (Non priority)	-	-	-
4.4	D.4 Silk	-	-	-
4.5	D.5 Woolen	-	-	-
4.6	D.6 Others	-	-	-
4.7	Out of D (i.e Total Textiles) to Spinning Mills	-	-	-
5	E. Leather and Leather products	-	-	-
6	F. Wood and Wood products	-	-	-
7	G. Paper and paper products	-	-	-
8	H. Petroleum (non-infra), Coal products (non-mining) and Nuclear Fuels	959.72	111.46	1,071.18
9	I Chemicals & Chemical products (Dyes, Paints, etc.) (Sum of 1.1 to 1.4)	307.84	63.26	371.10
9.1	I.1 Fertilisers	-	-	-
9.2	I.2 Drugs and Pharmaceuticals	233.41	-	233.41
9.3	I.3 Petro-chemicals (Excluding under Infrastructure)	-	-	-

9.4	I.4 Others	74.43	63.26	137.69
10	J Rubber, Plastic and their Products	13.00	50.69	63.69
11	K Glass & Glassware	-	0.93	0.93
12	L Cement and Cement products	-	76.06	76.06
13	M Basic Metal and Metal products (M.1 + M.2)	495.75	530.75	1,026.50
13.1	M.1 Iron and Steel	234.80	405.58	640.38
13.2	M.2 Other Metal and Metal Products.	260.95	125.17	386.12
14	N All Engineering (N.1+ N.2)	410.60	1,338.84	1,749.44
14.1	N.1 Electronics	-	-	-
14.2	N.2 Others	410.60	1,338.84	1,749.44
15	O Vehicles, Vehicles Parts and Transport Equipments	422.46	50.50	472.96
16	P Gems and Jewellery	-	-	-
17	Q Construction	174.04	719.79	893.83
18	R Infrastructure (Sum of R1 to R4)	177.10	926.51	1,103.61
18.1	R.1 Transport ((Sum of R.1.1 to R.1.5)	-	-	-
18.1.1	R.1.1 Railways	-	-	-
18.1.2	R.1.2 Roadways	-	-	-
18.1.3	R.1.3 Airport	-	-	-
18.1.4	R.1.4 Waterways	-	-	-
18.1.5	R.1.5 Others	-	-	-
18.2	R.2 Energy (Sum of R.2.1 to R.2.4)	177.10	180.58	357.68
18.2.1	R.2.1 Electricity (generation-transportation and distribution)	177.10	180.58	357.68
18.2.1.1	R.2.1.1 State Electricity Boards	-	-	-
18.2.1.2	R.2.1.2 Others	177.10	180.58	357.68
18.2.2	R.2.2 Oil (Storage and Pipeline)	-	-	-
18.2.3	R.2.3 Gas/LNG (Storage and Pipeline)	-	-	-
18.2.4	R.2.4 Others	-	-	-
18.3	R.3 Telecommunication	-	-	-
18.4	R.4 Others (Sum of R.4.1 to R.4.3)	-	745.93	745.93
18.4.1	R.4.1 Water Sanitation	-	-	-
18.4.2	R.4.2 Social & Commercial Infrastructure	-	-	-
18.4.3	R.4.3 Others	-	745.93	745.93
19	S Others Industries	32.69	47.24	79.93
20	All Industries (Sum of A to S)	3,001.01	3,936.18	6,937.19
21	Residuary other Advances (to tally with gross advances) [a+b+c]	1,732.07	2,382.62	4,114.69
21.1	a Education Loan	-	-	-
21.2	b Aviation Sector	-	-	-
21.3	c Other Residuary Advances	1,732.07	2,382.62	4,114.69
22	Total Loans and Advances	4,733.08	6,318.80	11,051.88

Residual contractual maturity breakdown of total assets

(Amount in ₹crore)

Maturity bucket	Dec 31, 2021	March 31, 2021
1day	2,324.12	3,936.26
2 to 7 days	1,806.2	559.24
8 to 14 days	2,788.75	881.99
15 to 30 days	1,506.98	1,235.73
31 days to 3 months	1,606.62	1,523.91
3 to 6 months	1,231.86	711.98
6 to 12 months	598.47	683.14
1 to 3 years	953.03	780.68
3 to 5 years	128.59	3.94
Over 5 years	4,765.81	4,805.65
Total	**17,710.44**	**15,122.52**

Movement of NPAs and Provision for NPAs (excludes NPAs on derivatives)

(Amount in ₹crore)

		Dec 31, 2021	March 31, 2021
A	Amount of NPAs (Gross)	2.93	2.93
	- Substandard	-	-
	- Doubtful 1	-	-
	- Doubtful 2	-	-
	- Doubtful 3	-	-
	- Loss	2.93	2.93
B	Net NPAs	-	-
C	NPA Ratios		
	- Gross NPAs to gross advances (%)	0.06%	0.06%
	- Net NPAs to net advances (%)	0.00%	0.00%
D	Movement of NPAs (Gross)		
	- Opening balance	2.93	2.93
	- Additions	-	-
	- Reductions	-	
	- Exchange rate movement	-	-
	- Closing balance	2.93	2.93
E	Movement of Provision for NPAs		
	- Opening balance	2.93	2.93
	- Provision made	-	-
	- Write-off/write-back of excess provisions during the year (including recovery)	-	-
	- Exchange rate movement	-	-
	- Closing balance	2.93	2.93

NPIs and movement of provision for depreciation on investments

(Amount in ₹crore)

		Dec 31, 2021	March 31, 2021
A	Amount of Non-Performing Investments	-	-
B	Amount of provision held for Non-Performing Investments	-	-
C	Movement of provision for depreciation on investments		
	- Opening balance	42.46	-
	- Provision made	62.58	42.46
	- Write – offs	-	-
	- Write – back of excess provision	-	-
	- Closing balance	105.04	42.46

5. CREDIT RISK – Disclosures for portfolios under the standardized approach

Qualitative Disclosures as per table DF 4

Use of external ratings issued by Rating Agencies under the Standardized Approach

The Bank uses the issuer ratings and short-term and long-term instrument/bank facilities' ratings which are assigned by the accredited rating agencies viz. CRISIL, CARE, ICRA, India Ratings (FITCH group company), Brickwork and SMERA, and published in the public domain to assign risk-weights in terms of RBI guidelines. In respect of claims on non-resident corporates and foreign banks, ratings assigned by international rating agencies i.e. Standard & Poor's, Moody's and Fitch are used. For exposures with contractual maturity of less than one year, a short-term rating is used. For cash credit facilities and exposures with contractual maturity of more than one year, long-term rating is used.

Issue ratings would be used if the Bank has an exposure in the rated issue and this would include fund-based and non-fund based working capital facilities as well as loans and investments. In case the Bank does not have exposure in a rated issue, the Bank would use the issue rating for its comparable unrated exposures to the same borrower, provided that the Bank's exposures are pari-passu or senior and of similar or lesser maturity as compared to the rated issue. If an issuer has a long-term or short-term exposure with an external rating that warrants a risk weight of 150%, all unrated claims on the same counterparty, whether short-term or long-term, also receive 150% risk weight, unless the Bank uses recognized credit risk mitigation techniques for such claims.

The unrated short term claim on counterparty is assigned risk weight of at least one level higher than the risk weight applicable to the rated short term claim on that counterparty. Thus, if a short term rated facility to a counter party attracts a 20% or a 50% risk weight, unrated short-term claims on the same counterparty is assigned a risk weight of 30% or 100% respectively.

Risk Weight mapping of long term corporate ratings

Domestic rating agencies	AAA	AA	A	BBB	BB & below	Unrated
Risk weight (%)	20	30	50	100	150	100

Risk weight mapping of short term corporate ratings

Short term claim on Corporates						Risk Weight (%)
CARE	CRISIL	India Ratings	ICRA	Brickwork	SMERA	
CARE A1+	CRISIL A1+	IND A1+	ICRA A1+	Brickwork A1+	SMERA A1+	20
CARE A1	CRISIL A1	IND A1	ICRA A1	Brickwork A1	SMERA A1	30
CARE A2	CRISIL A2	IND A2	ICRA A2	Brickwork A2	SMERA A2	50
CARE A3	CRISIL A3	IND A3	ICRA A3	Brickwork A3	SMERA A3	100
CARE A4 &D	CRISIL A4 & D	INDA4 & D	ICRA A4 & D	Brickwork A4 & D	SMERA A4 & D	150
Unrated	Unrated	Unrated	Unrated	Unrated	Unrated	100

Note:
Risk weight on claims on AFCs would continue to be governed by credit rating of the AFCs, except that claims that attract a risk weight of 150 per cent under NCAF shall be reduced to a level of 100 per cent.

Claims classified as "Commercial Real Estate Exposure" will attract risk weight of 100%.

Note:
a) In accordance with RBI circular # DBR.No.BP.BC.6/21.06.001/2016-17 dated 25 Aug 2016, any counterparty having aggregate exposure from banking system of more than INR 1 Bio which were externally rated earlier and subsequently not rated will attract Risk Weight of 150%.

b) Further, with effect from 30 Jun 2017, following two additional regulations have come into force:

- All unrated claims on corporates, AFCs, and NBFC-IFCs having aggregate exposure from banking system of more than INR 2 Bio attract a risk weight of 150% with effect from Financial Year ending March 31, 2019; and
- As per the Guidelines on Enhancing Credit Supply for Large Borrowers through Market Mechanism, with effect from 1 Apr 2017, an additional Risk Weight of 75 percentage points over and above the applicable Risk Weight is to be applied on the exposure of borrowers having fund based credit facilities above INR 250 Bio from banking system at any time in FY 2017-18; INR 150 bio in FY 2018-19 and INR 100 bio from 1 Apr 2019 onwards.

c) Exposure to Qualifying Central Counterparties (QCCPs): risk weight applied to the Bank's trade exposure to QCCP where the Bank acts as a clearing member of a QCCP for its own purposes is equal to:

Min {(2% * TEi + 1250% * DFi); (20% * TEi)}

Where;

TEi is bank i's trade exposure to the QCCP; and

DFi is bank i's pre-funded contribution to the QCCP's default fund.

The claims on banks incorporated in India and foreign banks branches in India, excluding investment in equity shares and other instruments eligible for capital status are risk weighted as under:

Level of Common Equity Tier 1 capital (CET1) including applicable capital conservation buffer (CCB) (%) of the counterparty bank (where applicable)	**Scheduled Banks**	**Other Banks**
Applicable Minimum CET1 + Applicable CCB and above	20%	100%
Applicable Minimum CET1 + CCB = 75% and <100% of applicable CCB	50%	150%
Applicable Minimum CET1 + CCB = 50% and <75% of applicable CCB	100%	250%
Applicable Minimum CET1 + CCB = 0% and <50% of applicable CCB	150%	350%
Minimum CET1 less than applicable minimum	625%	625%

Risk weight mapping of foreign banks:

S&P / FITCH ratings	**AAA to AA**	**A**	**BBB**	**BB to B**	**Below B**	**Unrated**
Moody's ratings	**Aaa to Aa**	**A**	**Baa**	**Ba to B**	**Below B**	**Unrated**
Risk Weight (%)	20	50	50	100	150	50

Risk weight mapping of foreign sovereigns:

S&P / FITCH ratings	**AAA to AA**	**A**	**BBB**	**BB to B**	**Below B**	**Unrated**
Moody's ratings	**Aaa to Aa**	**A**	**Baa**	**Ba to B**	**Below B**	**Unrated**
Risk Weight (%)	0	20	50	100	150	100

Risk weight mapping of foreign public sector entities and non-resident corporates:

S&P / FITCH ratings	**AAA to AA**	**A**	**BBB**	**Below B**	**Unrated**
Moody's ratings	**Aaa to Aa**	**A**	**Baa**	**Below B**	**Unrated**
Risk Weight (%)	20	50	100	150	100

Quantitative Disclosures as per table DF 4

Amount of credit RWA outstanding under various risk buckets:

(Amount in ₹crore)

Particulars	**Dec 31, 2021**	**March 31, 2021**
Below 100% risk weight	2,379.62	3,266.23
100% risk weight	2,323.35	2,331.44
More than 100% risk weight	10,292.08	10,212.87
Deductions	-	-
Total risk weighted assets	**14,995.04**	**15,810.54**

Note: Credit Risk Exposure for foreign exchange contracts and derivatives has been calculated as per Current Exposure Method in accordance with RBI guidelines.

6. Leverage Ratio

As on Dec 31, 2021 the leverage ratio is 10.43%. The summary comparison of accounting assets vs. leverage ratio exposure measure as per Table DF 17 and leverage ratio common disclosure as per Table DF 18 are provided as separate annexures to this.