



CRÉDIT AGRICOLE

CORPORATE & INVESTMENT BANK

(Incorporated in France with limited liability)

INDIAN BRANCHES

INDEPENDENT AUDITOR'S REPORT

To the Senior Country Officer – India,  
Credit Agricole Corporate and Investment Bank, Indian Branches

**Report on the Audit of Financial Statements**

**Opinion**

We have audited the Financial Statements of Credit Agricole Corporate and Investment Bank, Indian Branches ("the Bank"), which comprise the Balance Sheet as at March 31, 2025, and the Profit and Loss account and the Cash Flow statement for the year then ended, and notes to the Financial Statements, including a summary of significant accounting policies and other explanatory information.

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid Financial Statements give the information required by the Banking Regulation Act, 1949, as well as the Companies Act, 2013, amended ("the Act") in the manner so required for banking Companies and give a true and fair view in conformity with the accounting principles generally accepted in India, of the state of affairs of the Bank as at March 31, 2025, and its profit and its Cash Flows for the year ended on that date.

**Basis for Opinion**

We conducted our audit of the Financial Statements in accordance with the Standards on Auditing (SAs) specified under section 143(10) of the Companies Act, 2013 and other applicable authoritative pronouncements issued by the Institute of Chartered Accountants of India ("ICAI"). Our responsibilities under those Standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Bank in accordance with the Code of Ethics issued by the ICAI together with the ethical requirements that are relevant to our audit of the financial statements under the provisions of the Companies Act, 2013 and the Rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion on the Financial Statements.

**Other Information**

The Bank's Management is responsible for the other information. The other information comprises information included in the Pillar 3 Disclosure under the New Adequacy Framework (Basel III disclosures), but does not include the Financial Statements and our auditor's report thereon.

Our opinion on the Financial Statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the Financial Statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the Financial Statements, or our knowledge obtained in the audit or otherwise appears to be materially misstated. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

**Management's Responsibility for the Financial Statements**

The Bank's Management is responsible for the matters stated in section 134(5) of the Companies Act, 2013 with respect to the preparation of these Financial Statements that give a true and fair view of the financial position, financial performance and Cash Flows of the Bank in accordance with the accounting principles generally accepted in India, including the accounting Standards specified under section 133 of the Companies Act, 2013, provisions of Section 29 of the Banking Regulation Act, 1949 and circulars and guidelines issued by the Reserve Bank of India ("RBI") from time to time. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Bank and for preventing and detecting frauds and other irregularities; selection and application of appropriate implementation and maintenance of accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Financial Statement that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the Financial Statements, Bank's management is responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless Bank's management either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so.

Bank's Management is also responsible for overseeing the Bank's financial reporting process.

**Auditor's Responsibilities for the Audit of the Financial Statements**

Our objectives are to obtain reasonable assurance about whether the Financial Statements as a whole are free from material misstatement, whether due to fraud or error; and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these Financial Statements.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the Financial Statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under section 143(3)(i) of the Companies Act, 2013, we are also responsible for expressing our opinion on whether the Bank has adequate internal financial controls system in place and the operating effectiveness of such controls.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by Bank's management.
- Conclude on the appropriateness of Bank's management use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the Financial Statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Bank to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the Financial Statements, including the disclosures and whether the Financial Statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

**Report on Other Legal and Regulatory Requirements**

- The Balance Sheet and the Profit and Loss Account have been drawn up in accordance with the provisions of Section 29 of the Banking Regulation Act, 1949 and Section 133 of the Companies Act, 2013.
- As required by sub-section (3) of section 30 of the Banking Regulation Act, 1949, we report that:
  - we have obtained all the information and explanations which, to the best of our knowledge and belief, were necessary for the purpose of our audit and have found them to be satisfactory;
  - the transactions of the Bank, which have come to our notice, have been within the powers of the Bank;
  - During the course of our audit, we have performed select relevant procedures at one branch. Since the Bank's key operations are automated, with the key application largely integrated to the core banking systems, it does not require its branches to submit any financial returns. Accordingly, our audit is carried out centrally at the Head Office, based on the necessary records and data required for the purpose of the audit being made available to us.
  - the profit and loss accounts show a true balance of profit for the year then ended.
- As required by Section 143(3) of the Companies Act, 2013, we report that:
  - We have sought and obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of our audit;
  - In our opinion, proper books of account as required by law have been kept by the Bank so far as it appears from our examination of those books;
  - the financial accounting systems of the Bank are centralized and therefore, accounting returns for the purpose of preparation of financial statement are not required to be submitted by the branches
  - The Balance Sheet, the Statement of Profit and Loss and the Statement of Cash Flow and Statement dealt with by this Report are in agreement with the books of account;
  - In our opinion, the aforesaid Financial Statements comply with the Accounting Standards specified under Section 133 of the Companies Act, 2013, to the extent they are not inconsistent with the accounting policies prescribed by RBI;
  - the requirements of Section 164 (2) of the Companies Act, 2013, are not applicable considering the Bank is a branch of Credit Agricole Corporate and Investment Bank, which is incorporated with limited liability in France;
  - With respect to the adequacy of the internal financial controls over financial reporting of the Bank with reference to these Financial Statements and the operating effectiveness of such controls, refer to our separate Report in "Annexure 1";
  - With respect to the matter to be included in the Auditor's Report under section 197(16), the requirements of Section 197 of the Companies Act, 2013 are not applicable considering the Bank is a branch of Credit Agricole Corporate & Investment Bank, which is incorporated in France.
  - With respect to the other matters to be included in the Auditor's Report in accordance with Rule 11 of the Companies (Audit and Auditors) Rules, 2014, in our opinion and to the best of our information and according to the explanations given to us:
    - The Bank has disclosed the impact of pending litigations on its financial position in its financial statements – Refer Schedule 12 and Note 18.15.8 of Schedule 18 to the financial statements;
    - The Bank has made provision, as required under the applicable law or accounting standards, for material foreseeable losses, if any, on long term contracts including derivative contracts - Refer Note 18.16.9 of Schedule 18 to the financial statements;;
    - There were no amounts which were required to be transferred, to the Investor Education and Protection Fund by the Bank;
    - The Management has represented that, to the best of it's knowledge and belief, as disclosed in the note 18.16.11 to the accounts, during the year no funds have been advanced or loaned or invested (either from borrowed funds or share premium or any other sources or kind of funds) by the Bank to or in any other person or entity, including foreign entities ("Intermediaries"), with the understanding, whether recorded in writing or otherwise, that the Intermediary shall, directly or indirectly lend or invest in other persons or entities identified in any manner whatsoever by or on behalf of the Bank ("Ultimate Beneficiaries") or provide any guarantee, security or the like on behalf of the Ultimate Beneficiaries;
      - The Management has represented that, to the best of it's knowledge and belief, as disclosed in the 18.16.11 to the accounts, during the year no funds have been received by the Bank from any person or entity, including foreign entities ("Funding Parties"), with the understanding, whether recorded in writing or otherwise, that the Bank shall, directly or indirectly, lend or invest in other persons or entities identified in any manner whatsoever by or on behalf of the Funding Party ("Ultimate Beneficiaries") or provide any guarantee, security or the like on behalf of the Ultimate Beneficiaries;
    - Based on the audit procedures performed that have been considered reasonable and appropriate in the circumstances, nothing has come to our notice that has caused us to believe that the representations under sub-clause (a) and (b) of Rule 11(e) contain any material misstatement.
  - The requirements of Section 123 of the Act is not applicable to the Bank considering it is a branch of Credit Agricole Corporate and Investment Bank, which is incorporated with limited liability in France.
  - Based on our examination which included test checks, the Bank has used accounting software for maintaining its books of account, which have a feature of recording audit trail (edit log) facility at application layer and the same has operated throughout the year for all relevant transactions recorded in the respective software.

The feature of recording audit trail (edit log) facility was not enabled at the database level to log any direct data changes for all the accounting software that are used for maintaining the books of account for the period of April 01, 2024, to March 31, 2025. The Bank is using third party tool to access, log and monitor database activities. The logs from the third-party tool are retained only for the period of 90 days. These logs were not made available for the period from April 01, 2024, to February 28, 2025.

Further, for the periods where audit trail (edit log) facility was enabled at the application layer and operated throughout the year for the respective accounting software, we did not come across any instance of the audit trail feature being tampered with. The audit trail has been preserved by the Bank in accordance with the statutory requirements for the record retention except for the audit trail feature not enabled during preceding financial year 2023-24.

For Nanglia & Co. LLP

Chartered Accountants

ICAI Firm Registration Number: 002391C/N500069

Jaspreet Singh Bedi

Partner

Membership Number: 601788

UDIN: 25601788BMKSGH9016

Place: Mumbai

Date: July 09, 2025

For Yardi Prabhu & Associates LLP

Chartered Accountants

ICAI Firm Registration Number: 111727WW/100101

Vishwanatha S. Prabhu

Partner

Membership Number: 41497

UDIN: 25041497BMLKBN6176

Place: Mumbai

Date: July 09, 2025

**"ANNEXURE 1" TO THE INDEPENDENT AUDITOR'S REPORT OF EVEN DATE ON THE FINANCIAL STATEMENTS OF CREDIT AGRICOLE CORPORATE AND INVESTMENT BANK, INDIAN BRANCHES**

**Report on the Internal Financial Controls under Clause (i) of Sub-section 3 of Section 143 of the Companies Act, 2013 ("the Act")**

**To the Senior Country Officer – India,**  
**Credit Agricole Corporate and Investment Bank, Indian Branches**

We have audited the internal financial controls over financial reporting of Credit Agricole Corporate and Investment Bank, Indian Branches ("the Bank") as of March 31, 2025, in conjunction with our audit of the Financial Statements of the Bank for the year ended on that date.

**Management's Responsibility for Internal Financial Controls**

The Bank's management is responsible for establishing and maintaining internal financial controls based on internal control over financial reporting criteria established by the Bank considering the essential components of internal control stated in the Guidance Note on Audit of Internal Financial Controls Over Financial Reporting issued by the Institute of Chartered Accountants of India ("ICAI"). These responsibilities include the design, implementation and maintenance of adequate internal financial controls that were operating effectively for ensuring the orderly and efficient conduct of its business, including adherence to bank's policies, the safeguarding of its assets, the prevention and detection of frauds and errors, the accuracy and completeness of the accounting records, and the timely preparation of reliable financial information, as required under the Companies Act, 2013.

**Auditors' Responsibility**

Our responsibility is to express an opinion on the Bank's internal financial controls over financial reporting based on our audit. We conducted our audit in accordance with the Guidance Note on Audit of Internal Financial Controls Over Financial Reporting (the "Guidance Note") and the Standards on Auditing, issued by Institute of Chartered Accountants of India and deemed to be prescribed under section 143(10) of the Companies Act, 2013, to the extent applicable to an audit of internal financial controls, both applicable to an audit of Internal Financial Controls and, both issued by the ICAI. Those Standards and the Guidance Note require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether adequate internal financial controls over financial reporting was established and maintained and if such controls operated effectively in all material respects.

Our audit involves performing procedures to obtain audit evidence about the adequacy of the internal financial controls system over financial reporting and their operating effectiveness. Our audit of internal financial controls over financial reporting included obtaining an understanding of internal financial controls over financial reporting, assessing the risk that a material weakness exists, and testing and evaluating the design and operating effectiveness of internal control based on the assessed risk. The procedures selected depend on the auditor's judgement, including the assessment of the risks of material misstatement of the Financial Statements, whether due to fraud or error.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion on the Bank's internal financial controls system over financial reporting.

**Meaning of Internal Financial Controls Over Financial Reporting**

A bank's internal financial control over financial reporting is a process designed to provide reasonable assurance regarding the reliability of financial reporting and the preparation of Financial Statements for external purposes in accordance with generally accepted accounting principles. A bank's internal financial control over financial reporting includes those policies and procedures that (1) pertain to the maintenance of records that, in reasonable detail, accurately and fairly reflect the transactions and dispositions of the assets of the bank; (2) provide reasonable assurance that transactions are recorded as necessary to permit preparation of Financial Statements in accordance with generally accepted accounting principles, and that receipts and expenditures of the bank are being made only in accordance with authorisations of Bank's Management; and (3) provide reasonable assurance regarding prevention or timely detection of unauthorised acquisition, use, or disposition of the bank's assets that could have a material effect on the Financial Statements.

**Inherent Limitations of Internal Financial Controls Over Financial Reporting**

Because of the inherent limitations of internal financial controls over financial reporting, including the possibility of collusion or improper Bank's management override of controls, material misstatements due to error or fraud may occur and not be detected. Also, projections of any evaluation of the internal financial controls over financial reporting to future periods are subject to the risk that the internal financial control over financial reporting may become inadequate because of changes in conditions, or that the degree of compliance with the policies or procedures may deteriorate.

**Opinion**

In our opinion, the Bank has, in all material respects, an adequate internal financial controls system over financial reporting and such internal financial controls over financial reporting were operating effectively as at March 31, 2025 based on the internal control over financial reporting criteria established by the Bank considering the essential components of internal control stated in the Guidance Note on Audit of Internal Financial Controls Over Financial Reporting issued by the ICAI.

For Nanglia & Co. LLP

Chartered Accountants

ICAI Firm Registration Number: 002391C/N500069

Jaspreet Singh Bedi

Partner

Membership Number: 601788

UDIN: 25601788BMKSGH9016

Place: Mumbai

Date: July 09, 2025

For Yardi Prabhu & Associates LLP

Chartered Accountants

ICAI Firm Registration Number: 111727WW/100101

Vishwanatha S. Prabhu

Partner

Membership Number: 41497

UDIN: 25041497BMLKBN6176

Place: Mumbai

Date: July 09, 2025

**BALANCE SHEET AS AT MARCH 31, 2025**

**(All amounts in thousands of Indian Rupees)**

	SCHEDULES	As at March 31, 2025	As at March 31, 2024
<b>CAPITAL AND LIABILITIES</b>			
Capital	1	48,544,144	23,801,342
Reserves and surplus	2	16,175,956	13,395,457
Deposits	3	78,410,561	90,013,363
Borrowings	4	74,699,108	35,758,254
Other liabilities and provisions	5	96,613,077	49,641,362
<b>Total Liabilities</b>		<b>314,442,846</b>	<b>212,609,778</b>
<b>ASSETS</b>			
Cash and balances with Reserve Bank of India	6	7,632,779	8,132,782
Balances with banks and money at call and short notice	7	15,039,817	15,812,761
Investments	8	136,213,091	99,947,858
Advances	9	68,379,890	48,984,390
Fixed assets	10	398,800	278,859
Other assets	11	86,778,469	39,453,128
<b>Total Assets</b>		<b>314,442,846</b>	<b>212,609,778</b>
Contingent liabilities	12	<b>14,441,007,504</b>	<b>8,098,499,252</b>
Bills for collection		<b>13,897,268</b>	<b>15,669,703</b>
Significant Accounting policies	17		
Notes to Accounts	18		

The accompanying schedules are an integral part of the financial statements

As per our attached report of even date

For Nanglia & Co. LLP

Chartered Accountants

ICAI Firm Registration No: 002391C/N500069

Jaspreet Singh Bedi

Partner

Membership Number - 601788

Mumbai

July 09, 2025

For Yardi Prabhu & Associates LLP

Chartered Accountants

ICAI Firm Registration No: 111727WW/100101

Vishwanatha S. Prabhu

Partner

Membership Number - 41497

Mumbai

July 09, 2025

**CREDIT AGRICOLE CORPORATE & INVESTMENT BANK**

Indian Branches

Franck Passillier

Senior Country Officer - India

Bhaskar Singh

Chief Financial Officer - India

**PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED MARCH 31, 2025**

**(All amounts in thousands of Indian Rupees)**

	SCHEDULES	For the year ended March 31, 2025	For the year ended March 31, 2024
<b>INCOME</b>			
Interest earned	13	13,764,888	11,265,583
Other income	14	259,074	(521,795)
		<b>14,023,962</b>	<b>10,743,788</b>
<b>EXPENDITURE</b>			
Interest expended	15	8,058,938	6,119,108
Operating expenses	16	2,407,620	2,308,195
Provisions and contingencies	18.14.5	1,416,633	1,004,552
		<b>11,883,191</b>	<b>9,431,855</b>
<b>PROFIT</b>			
Net profit for the year		2,140,771	1,311,933
Profit brought forward		(763,594)	(955,143)
		<b>1,377,177</b>	<b>356,790</b>
<b>APPROPRIATIONS</b>			
Transfer to Statutory Reserve		535,193	327,983
Remitted to Head Office		-	-
Remittable profit retained for capital adequacy		-	-
Transfer to/(from) Investment Reserve		(372,706)	124,037
Transfer to/(from) Investment Fluctuation Reserve		725,305	668,364
Balance carried forward		489,385	(763,594)
		<b>1,377,177</b>	<b>356,790</b>
Significant Accounting policies	17		
Notes to Accounts	18		

The accompanying schedules are an integral part of the financial statements

As per our attached report of even date

For Nanglia & Co. LLP

Chartered Accountants

ICAI Firm Registration No: 002391C/N500069

Jaspreet Singh Bedi

Partner

Membership Number - 601788

Mumbai

July 09, 2025

For Yardi Prabhu & Associates LLP

Chartered Accountants

ICAI Firm Registration No: 111727WW/100101

Vishwanatha S. Prabhu

Partner

Membership Number - 41497

Mumbai

July 09, 2025

**CREDIT AGRICOLE CORPORATE & INVESTMENT BANK**

Indian Branches

Franck Passillier

Senior Country Officer - India

Bhaskar Singh

Chief Financial Officer - India

**CASH FLOW STATEMENT FOR THE YEAR ENDED MARCH 31, 2025**

**(All amounts in thousands of Indian Rupees)**

	For the year ended March 31, 2025	For the year ended March 31, 2024
<b>Cash flow from operating activities</b>		
<b>Net Profit after taxes</b>	2,140,771	1,311,933
Adjustments for :		
Depreciation on fixed assets	108,880	74,514
Provision for taxes	1,406,933	1,133,552
MTM on HFT Investments	(1,114,835)	(220,236)
Provisions for country risk, standard assets, bad and doubtful debts (Funded/Non Funded) & write off	(300)	(6,000)
Provisions for CVA	10,000	(123,000)
(Profit)/Loss on sale of fixed assets	(28)	(764)
	<b>2,551,421</b>	<b>2,169,999</b>
Adjustments for : (Increase)/Decrease in Investments* (Increase)/Decrease in Advances	(34,451,799) (19,395,500)	(33,418,192) 1,916,394

	For the year ended March 31, 2025	For the year ended March 31, 2024
Increase/(Decrease) in Borrowings	38,940,853	31,699,799
Increase/(Decrease) in Deposits	(11,602,802)	5,887,102
(Increase)/Decrease in Other Assets	(47,149,073)	22,272,742
Increase/(Decrease) in Other Liabilities and Provisions	46,962,010	(24,637,657)
<b>Direct Taxes Paid (Net)</b>	<b>(26,696,311)</b>	<b>3,720,188</b>
<b>Net Cash flow from operating activities</b>	<b>(A)</b> <b>(25,786,964)</b>	<b>4,860,039</b>
<b>Cash flow from investing activities</b>		
Purchase of fixed assets	(229,896)	(89,750)
Proceeds from sale of fixed assets	1,111	3,855
<b>Net cash flow from investing activities</b>	<b>(B)</b> <b>(228,785)</b>	<b>(85,895)</b>
<b>Cash flow from financing activities</b>		
Capital remittance from Head Office	24,494,935	-
Exchange rate movement on CRM	247,867	48,733
Profits remitted to Head Office		
Subordinated debt taken/(repaid) from/to Head Office		
<b>Net Cash flow from financing activities</b>	<b>(C)</b> <b>24,742,802</b>	<b>48,733</b>
<b>Cash and cash equivalent</b>	<b>(D)</b>	
<b>Net increase in cash and cash equivalents</b>	<b>(A + B + C)</b> (1,272,947)	4,822,877
Cash and cash equivalents at the beginning of the year as per Schedules 6 & 7	23,945,543	19,122,666
Cash and cash equivalents at the end of the year as per Schedules 6 & 7	22,672,596	23,945,543

\* Increase/(Decrease) on Investments include impact of (in '000):

- MTM of AFS Investments- ₹ 154,035
- Transition impact on change of carrying value for Investments- ₹ 544,555

The accompanying schedules are an integral part of the financial statements

As per our attached report of even date

For Nanglia & Co. LLP

Chartered Accountants

ICAI Firm Registration No: 002391C/N500069

Jaspreet Singh Bedi

Partner

Membership Number - 601788

Mumbai

July 09, 2025

For Yardi Prabhu & Associates LLP

Chartered Accountants

ICAI Firm Registration No: 111727WW/100101

Vishwanatha S. Prabhu

Partner

Membership Number - 41497

Mumbai

July 09, 2025

**CREDIT AGRICOLE CORPORATE & INVESTMENT BANK**

Indian Branches

Franck Passillier

Senior Country Officer - India

Bhaskar Singh

Chief Financial Officer - India

**SCHEDULES TO THE FINANCIAL STATEMENTS AS AT MARCH 31, 2025**

**(All amounts in thousands of Indian Rupees)**

	As at March 31, 2025	As at March 31, 2024
<b>1 CAPITAL</b>		
Capital		
Opening balance	13,732,366	13,732,366
Additions during the year*	24,494,935	-
Remitted during the year	-	-
	<b>38,227,301</b>	<b>13,732,366</b>
Interest Free Fund for CRM purpose		
Opening balance	10,068,976	10,020,243
Additions during the year	-	0
Exchange rate movement	247,867	48,733
	<b>10,316,843</b>	<b>10,068,976</b>
	<b>48,544,144</b>	<b>23,801,342</b>
Deposit kept with the Reserve Bank of India under Section 11(2)(b) of the Banking Regulation Act, 1949 (Face Value-amount in ₹ '000').	16,250,000	15,860,000
An amount of ₹ 10,450,000 (Previous year: ₹ 10,450,000) out of the total amount held as deposit under Section 11(2) of the Banking Regulation Act, 1949 has been designated as credit risk mitigation (CRM) for offsetting of non-centrally cleared derivative exposures to Head Office (including overseas branches), and is not reckoned for regulatory capital and any other statutory requirements.		
*During the financial year ended March 31, 2025, the Bank received interest-free capital funds amounting to USD 288,783,000 (equivalent to ₹ 24,494,935,039 at an exchange rate of ₹ 84.82125 per USD) from its Head Office in Paris on December 16, 2024.		
This capital infusion qualifies for inclusion in Tier I Capital in accordance with the applicable regulatory guidelines issued by the Reserve Bank of India and has been duly included in the computation of the Bank's Capital to Risk-weighted Assets Ratio (CRAR) under the Basel III framework.		
<b>2 RESERVES AND SURPLUS</b>		
Statutory Reserve		
Opening balance	5,532,378	5,204,395
Additions on integration		
Additions during the year	535,193	327,983
Closing balance	<b>6,067,571</b>	<b>5,532,378</b>
Investment Reserve Account		
Opening balance	372,706	248,669
Additions during the year		124,037
Deduction during the year	(372,706)	-
Closing balance	-	<b>372,706</b>
Investment Fluctuation Reserve		
Opening balance	1,998,957	1,330,593
Additions during the year	725,305	668,364
Closing balance	<b>2,724,262</b>	<b>1,998,957</b>
Capital reserve		
Opening balance	174,731	174,731
Closing balance	<b>174,731</b>	<b>174,731</b>
General Reserve		
Opening balance	250,670	250,670
Additions during the year	544,565	
Closing balance	<b>795,235</b>	<b>250,670</b>
AFS Reserve		
Opening balance	-	-
Additions during the year	154,035	-
Deduction during the year	-	-
Deferred Tax	(58,872)	-
Closing balance	<b>95,163</b>	-
Remittable profit retained for capital adequacy		
Opening balance	5,829,609	5,829,609
Additions during the year		
Closing balance	<b>5,829,609</b>	<b>5,829,609</b>
Balance in profit and loss account	<b>489,385</b>	<b>(763,594)</b>
	<b>16,175,956</b>	<b>13,395,457</b>
<b>3 DEPOSITS</b>		
Demand deposits		
From banks	130,958	238,175
From others	13,157,757	19,052,700
Savings bank deposits	14,061	8,262
Term deposits		
From banks	-	-
From others	65,107,785	70,714,226
Total Deposits	<b>78,410,561</b>	<b>90,013,363</b>
Deposits of branches in India	78,410,561	90,013,363
Deposits of branches outside India	-	-
	<b>78,410,561</b>	<b>90,013,363</b>
<b>4 BORROWINGS</b>		
In India		
Reserve Bank of India	41,250,000	5,000,000
Banks other than Reserve Bank of India	430,000	-
Other institutions and agencies	29,172,733	27,005,029
Outside India		
From Head Office and its Branches (Incl export refinance)	-	-
Subordinated Debt from Head Office in foreign currency	3,846,375	3,753,225
	<b>74,699,108</b>	<b>35,758,254</b>
Secured borrowings included in above (Repos and Export Ref		









**CRÉDIT AGRICOLE**  
CORPORATE & INVESTMENT BANK  
(Incorporated in France with limited liability)  
INDIAN BRANCHES

(Amount in ₹ crore)			
Sr. No.	Sector	Quarter ended Dec 31, 2024	
		Total Un-weighted Value	Total Weighted Value
	High Quality Liquid Assets		
1	Total High Quality Liquid Assets (HQLA)		7,391.02
Cash Outflows			
2	Retail deposits and deposits from small business customers, of which:	4.77	0.41
(i)	Stable deposits	0.05	0.00
(ii)	Less stable deposits	4.72	0.40
3	Unsecured wholesale funding, of which:	9,927.53	3,989.47
(i)	Operational deposits (all counterparties)	-	-
(ii)	Non-operational deposits (all counterparties)	9,927.53	3,989.47
(iii)	Unsecured debt	-	-
4	Secured wholesale funding		-
5	Additional requirements, of which	4,797.44	3,985.51
(i)	Outflows related to derivative exposures and other collateral requirements	3,829.19	3,829.19
(ii)	Outflows related to loss of funding on debt products	-	-
(iii)	Credit and liquidity facilities	968.25	156.33
6	Other contractual funding obligations	321.62	321.62
7	Other contingent funding obligations	18,216.39	650.79
8	Total Cash Outflows		8,947.81
Cash Inflows			
9	Secured lending	1,132.10	-
10	Inflows from fully performing exposures	1,181.46	523.86
11	Other cash inflows	5,001.17	3,675.21
12	Total Cash Inflows	7,314.73	4,199.07
21	TOTAL HQLA		7,391.02
22	Total Net Cash Outflows		4,748.74
	25% of Total Cash Outflow		2,236.95
23	Liquidity Coverage Ratio (%)		155.64%

(Amount in ₹ crore)			
Sr. No.	Sector	Quarter ended Sep 30, 2024	
		Total Un-weighted Value	Total Weighted Value
	High Quality Liquid Assets		
1	Total High Quality Liquid Assets (HQLA)		7,466.85
Cash Outflows			
2	Retail deposits and deposits from small business customers, of which:	6.38	0.56
(i)	Stable deposits	0.05	0.00
(ii)	Less stable deposits	6.33	0.55
3	Unsecured wholesale funding, of which:	9,450.68	3,792.65
(i)	Operational deposits (all counterparties)	-	-
(ii)	Non-operational deposits (all counterparties)	9,450.68	3,792.65
(iii)	Unsecured debt	-	-
4	Secured wholesale funding		-
5	Additional requirements, of which	3,520.68	3,222.93
(i)	Outflows related to derivative exposures and other collateral requirements	3,125.43	3,125.43
(ii)	Outflows related to loss of funding on debt products	-	-
(iii)	Credit and liquidity facilities	395.25	97.50
6	Other contractual funding obligations	268.34	268.34
7	Other contingent funding obligations	17,514.84	629.61
8	Total Cash Outflows		7,914.11
Cash Inflows			
9	Secured lending	1,298.89	-
10	Inflows from fully performing exposures	1,262.53	856.44
11	Other cash inflows	3,795.93	2,304.61
12	Total Cash Inflows	6,357.35	3,161.05
21	TOTAL HQLA		7,466.85
22	Total Net Cash Outflows		4,753.06
	25% of Total Cash Outflow		1,978.53
23	Liquidity Coverage Ratio (%)		157.10%

(Amount in ₹ crore)			
Sr. No.	Sector	Quarter ended June 30, 2024	
		Total Un-weighted Value	Total Weighted Value
	High Quality Liquid Assets		
1	Total High Quality Liquid Assets (HQLA)		7,088.10
Cash Outflows			
2	Retail deposits and deposits from small business customers, of which:	0.01	0.00
(i)	Stable deposits	0.00	0.00
(ii)	Less stable deposits	0.00	0.00
3	Unsecured wholesale funding, of which:	7,636.67	3,079.66
(i)	Operational deposits (all counterparties)	-	-
(ii)	Non-operational deposits (all counterparties)	7,636.67	3,079.66
(iii)	Unsecured debt	-	-
4	Secured wholesale funding		-
5	Additional requirements, of which	2,811.27	2,529.91
(i)	Outflows related to derivative exposures and other collateral requirements	2,466.08	2,466.08
(ii)	Outflows related to loss of funding on debt products	-	-
(iii)	Credit and liquidity facilities	345.20	63.83
6	Other contractual funding obligations	77.47	77.47
7	Other contingent funding obligations	5,994.85	179.85
8	Total Cash Outflows		5,866.89
Cash Inflows			
9	Secured lending	985.00	-
10	Inflows from fully performing exposures	1,704.37	1,105.81
11	Other cash inflows	2,761.26	933.65
12	Total Cash Inflows	5,450.64	2,039.46
21	TOTAL HQLA		7,088.10
22	Total Net Cash Outflows		3,827.43
	25% of Total Cash Outflow		1,466.72
23	Liquidity Coverage Ratio (%)		185.19%

(Amount in ₹ crore)			
Sr. No.	Sector	Quarter ended March 31, 2024	
		Total Un-weighted Value	Total Weighted Value
	High Quality Liquid Assets		
1	Total High Quality Liquid Assets (HQLA)		6,844.88
Cash Outflows			
2	Retail deposits and deposits from small business customers, of which:	0.01	0.00
(i)	Stable deposits	0.01	0.00
(ii)	Less stable deposits	0.00	0.00
3	Unsecured wholesale funding, of which:	6,589.16	2,702.33
(i)	Operational deposits (all counterparties)	-	-
(ii)	Non-operational deposits (all counterparties)	6,589.16	2,702.33
(iii)	Unsecured debt	-	-
4	Secured wholesale funding		-
5	Additional requirements, of which	2,565.89	2,328.06
(i)	Outflows related to derivative exposures and other collateral requirements	2,276.84	2,276.84
(ii)	Outflows related to loss of funding on debt products	-	-
(iii)	Credit and liquidity facilities	289.04	51.22
6	Other contractual funding obligations	123.07	123.07
7	Other contingent funding obligations	6,295.88	191.15
8	Total Cash Outflows		5,344.62
Cash Inflows			
9	Secured lending	715.34	-
10	Inflows from fully performing exposures	1,598.59	839.79
11	Other cash inflows	1,502.39	269.10
12	Total Cash Inflows	3,816.32	1,108.88
21	TOTAL HQLA		6,844.88
22	Total Net Cash Outflows		4,235.73
	25% of Total Cash Outflow		1,336.15
23	Liquidity Coverage Ratio (%)		161.60%

(Amount in ₹ crore)			
Sr. No.	Sector	Quarter ended Dec 31, 2023	
		Total Un-weighted Value	Total Weighted Value
	High Quality Liquid Assets		
1	Total High Quality Liquid Assets (HQLA)		5,875.22
Cash Outflows			
2	Retail deposits and deposits from small business customers, of which:	0.01	0.00
(i)	Stable deposits	0.01	0.00
(ii)	Less stable deposits	-	-
3	Unsecured wholesale funding, of which:	6,273.84	2,545.55
(i)	Operational deposits (all counterparties)	-	-
(ii)	Non-operational deposits (all counterparties)	6,273.84	2,545.55
(iii)	Unsecured debt	-	-
4	Secured wholesale funding		-
5	Additional requirements, of which	2,320.05	2,039.91
(i)	Outflows related to derivative exposures and other collateral requirements	1,983.99	1,983.99
(ii)	Outflows related to loss of funding on debt products	-	-
(iii)	Credit and liquidity facilities	336.06	55.92
6	Other contractual funding obligations	133.01	133.01
7	Other contingent funding obligations	6,390.91	191.73
8	Total Cash Outflows		4,910.19
Cash Inflows			
9	Secured lending	633.19	-
10	Inflows from fully performing exposures	1,925.94	1,015.74
11	Other cash inflows	1,636.66	346.66
12	Total Cash Inflows	4,195.79	1,362.40
21	TOTAL HQLA		5,875.22
22	Total Net Cash Outflows		3,547.79
	25% of Total Cash Outflow		1,227.55
23	Liquidity Coverage Ratio (%)		165.60%

(Amount in ₹ crore)			
Sr. No.	Sector	Quarter ended Sep 30, 2023	
		Total Un-weighted Value	Total Weighted Value
	High Quality Liquid Assets		
1	Total High Quality Liquid Assets (HQLA)		5,409.20
Cash Outflows			
2	Retail deposits and deposits from small business customers, of which:	0.01	0.00
(i)	Stable deposits	0.01	0.00
(ii)	Less stable deposits	-	-
3	Unsecured wholesale funding, of which:	5,323.02	2,242.82
(i)	Operational deposits (all counterparties)	-	-
(ii)	Non-operational deposits (all counterparties)	5,323.02	2,242.82
(iii)	Unsecured debt	-	-
4	Secured wholesale funding		-
5	Additional requirements, of which	1,956.48	1,722.19
(i)	Outflows related to derivative exposures and other collateral requirements	1,670.65	1,670.65
(ii)	Outflows related to loss of funding on debt products	-	-
(iii)	Credit and liquidity facilities	285.83	51.55
6	Other contractual funding obligations	54.61	54.61
7	Other contingent funding obligations	6,130.06	183.90
8	Total Cash Outflows		4,203.52
Cash Inflows			
9	Secured lending	580.46	-
10	Inflows from fully performing exposures	2,014.50	947.35
11	Other cash inflows	1,601.42	311.42
12	Total Cash Inflows	4,196.39	1,258.77
21	TOTAL HQLA		5,409.20
22	Total Net Cash Outflows		2,944.75
	25% of Total Cash Outflow		1,050.88
23	Liquidity Coverage Ratio (%)		183.69%

(Amount in ₹ crore)			
Sr. No.	Sector	Quarter ended June 30, 2023	
		Total Un-weighted Value	Total Weighted Value
	High Quality Liquid Assets		
1	Total High Quality Liquid Assets (HQLA)		5,288.27
Cash Outflows			
2	Retail deposits and deposits from small business customers, of which:	0.01	0.00
(i)	Stable deposits	0.01	0.00
(ii)	Less stable deposits	-	-
3	Unsecured wholesale funding, of which:	5,663.41	2,609.72
(i)	Operational deposits (all counterparties)	-	-
(ii)	Non-operational deposits (all counterparties)	5,663.41	2,609.72
(iii)	Unsecured debt	-	-
4	Secured wholesale funding		-
5	Additional requirements, of which	2,138.60	1,854.67
(i)	Outflows related to derivative exposures and other collateral requirements	1,798.33	1,798.33
(ii)	Outflows related to loss of funding on debt products	-	-
(iii)	Credit and liquidity facilities	340.27	56.34
6	Other contractual funding obligations	20.67	20.67
7	Other contingent funding obligations	6,153.17	184.59
8	Total Cash Outflows		4,669.67
Cash Inflows			
9	Secured lending	637.34	-
10	Inflows from fully performing exposures	2,431.91	1,225.22
11	Other cash inflows	1,523.15	233.15
12	Total Cash Inflows	4,592.40	1,458.38
21	TOTAL HQLA		5,288.27
22	Total Net Cash Outflows		3,211.29
	25% of Total Cash Outflow		1,167.42
23	Liquidity Coverage Ratio (%)		164.68%

Below is the quarter wise summary of the ratios for both the years:

Quarter	FY 2024-25		FY 2023-24	
	Actual		Actual	
March	177.52%		161.60%	
December	155.64%		165.60%	
September	157.10%		183.69%	
June	185.19%		164.68%	

**18.2.3 Net Stable Funding Ratio (NSFR)**

The RBI basis the circular titled "Basel III Framework on Liquidity Standards – Net Stable Funding Ratio (NSFR) – Final Guidelines" released on May 17, 2018 (DBR.BP.BC.No.106/21.04.098/2017-18) & Master circular on Disclosure in Financial Statements - Notes to Accounts has advised banks to measure and report NSFR.

The NSFR guidelines aims to ensure reduction in funding risk over a longer time horizon by requiring banks to fund their activities with sufficiently stable sources of funding in order to mitigate the risk of future funding stress.

**NSFR = Available Stable Funding (ASF) >= 100%**

**Required Stable Funding (RSF)**

As per the RBI guidelines, the above ratio of NSFR should be equal to at least 100% on an ongoing basis. The following table sets out unweighted and weighted value of NSFR components for the preceding four quarters.

The Available Stable Funding (ASF) is primarily driven by the total regulatory Capital before the regulatory adjustments/deductions as per Basel III Capital Adequacy guidelines stipulated by RBI and funding from corporate customers. Under the Required Stable Funding (RSF), the primary drivers are unencumbered performing loans with residual maturities of less than six months.

The amount of ASF is measured, based on the broad characteristics of the relative stability of an institution's funding sources, including the contractual maturity of its liabilities and the differences in the propensity of different types of funding providers to withdraw their funding. The amount of ASF is calculated by first assigning the carrying value of an institution's capital and liabilities to one of five categories.

The amount of required stable funding is measured based on the broad characteristics of the liquidity risk profile of an institution's assets and OBS exposures. The amount of required stable funding is calculated by first assigning the carrying value of an institution's assets to the categories listed.

NSFR Disclosure Template					(Amount in ₹ crore)	
As at 31st March 2025		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
ASF Item						
1	Capital: (2+3)	5,474.88	1,031.68	0.00	301.00	6,807.56
2	Regulatory capital	5,474.88	1,031.68	0.00	301.00	6,807.56
3	Other capital instruments	-	-	-	-	-
4	Retail deposits and deposits from small business customers: (5+6)	2.57	0.00	0.00	0.00	2.31
5	Stable deposits	0.05	0.00	0.00	0.00	0.05
6	Less stable deposits	2.52	0.00	0.00	0.00	2.27
7	Wholesale funding: (8+9)	1,327.71	6,491.16	19.61	0.01	3,255.39
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	1,327.71	6,491.16	19.61	0.01	3,255.39
10	Other liabilities: (11+12)	115.59	8,343.66	3.30	0.00	1.90
11	NSFR derivative liabilities		1,192.61	-	-	
12	All other liabilities and equity not included in the above categories	115.59	7,151.05	3.30	0.00	1.90
Total ASF (1+4+7+10)						10,067.16
RSF Item						
14	Total NSFR high-quality liquid assets (HQLA)					204.34
15	Deposits held at other financial institutions for operational purposes	255.87	-	-	-	127.94
16	Performing loans and securities: (17+18+19+21+23)	299.89	5,511.22	727.80	1,497.78	4,221.58

As at 31st March 2025		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
17	Performing loans to financial institutions secured by Level 1 HQLA	-	1,248.11	0.00	0.00	187.22
18	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	-	960.03	313.09	441.98	681.48
19	Performing loans to non- financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which:	299.89	3,303.08	414.71	1,055.80	3,352.88
20	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	0.00	0.00	0.00	456.41	296.67
21	Performing residential mortgages, of which:	-	-	-	-	-
22	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	-	-	-	-
23	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-	-	-	-	-
24	Other assets: (sum of rows 25 to 29)	390.93	2,110.15	0.00	406.36	2,628.98
25	Physical traded commodities, including gold	-				-
26	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs		1,159.09	-	-	985.22
27	NSFR derivative assets		0.00	-	-	0.00
28	NSFR derivative liabilities before deduction of variation margin posted		95.19	-	-	95.19
29	All other assets not included in the above categories	390.93	855.87	0.00	406.36	1,548.57
30	Off-balance sheet items		14,740.29	2,394.86	2,897.28	829.82
31	Total RSF (14+15+16+24+30)					8,012.65
32	Net Stable Funding Ratio (%)					125.64





**CRÉDIT AGRICOLE**  
**CORPORATE & INVESTMENT BANK**  
(Incorporated in France with limited liability)  
**INDIAN BRANCHES**

(Amount in ₹ crore)						
As at 30th June 2024		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
ASF Item						
1	Capital: (2+3)	2,796.36	1,000.51	0.00	301.00	4,097.87
2	Regulatory capital	2,796.36	1,000.51	0.00	301.00	4,097.87
3	Other capital instruments	-	-	-	-	-
4	Retail deposits and deposits from small business customers: (5+6)	0.01	5.54	0.00	0.00	5.00
5	Stable deposits	0.01	0.02	0.00	0.00	0.027
6	Less stable deposits	0.00	5.52	0.00	0.00	4.97
7	Wholesale funding: (8+9)	1,292.94	7,713.49	251.09	4.17	3,986.41
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	1,292.94	7,713.49	251.09	4.17	3,986.41
10	Other liabilities: (11+12)	129.01	3,603.77	10.65	0.13	2.00
11	NSFR derivative liabilities		1,128.41	-	-	
12	All other liabilities and equity not included in the above categories	129.01	2,475.36	10.65	0.13	2.00
13	Total ASF (1+4+7+10)					8,091.28
RSF Item						
14	Total NSFR high-quality liquid assets (HQLA)					297.80
15	Deposits held at other financial institutions for operational purposes	110.94	-	-	-	55.47
16	Performing loans and securities: (17+18+19+21+23)	317.89	4,206.44	293.45	1,099.50	2,822.74
17	Performing loans to financial institutions secured by Level 1 HQLA		1,629.97	0.00	0.00	244.50
18	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	-	548.31	214.20	212.26	383.00
19	Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which:	317.89	2,028.15	79.25	887.25	2,195.25
20	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	0.00	0.00	0.00	100.00	65.00
21	Performing residential mortgages, of which:	-	-	-	-	-
22	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	-	-	-	-
23	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-	-	-	-	-
24	Other assets: (sum of rows 25 to 29)	351.17	1,561.94	591.95	0.00	2,318.23
25	Physical traded commodities, including gold	-				-
26	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs		921.29	-	-	783.09
27	NSFR derivative assets		0.00	-	-	0.00
28	NSFR derivative liabilities before deduction of variation margin posted		117.61	-	-	117.61
29	All other assets not included in the above categories	351.17	523.04	591.95	0.00	1,417.52
30	Off-balance sheet items		12,655.95	2,685.88	2,016.13	743.87
31	Total RSF (14+15+16+24+30)					6,238.11
32	Net Stable Funding Ratio (%)					129.71

(Amount in ₹ crore)						
As at 31st March 2024		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
ASF Item						
1	Capital: (2+3)	2,796.30	0.00	1,006.90	301.00	4,104.19
2	Regulatory capital	2,796.30	0.00	1,006.90	301.00	4,104.19
3	Other capital instruments	-	-	-	-	-
4	Retail deposits and deposits from small business customers: (5+6)	5.76	3.20	0.00	0.00	8.06
5	Stable deposits	0.05	0.00	0.00	0.00	0.05
6	Less stable deposits	5.71	3.20	0.00	0.00	8.02
7	Wholesale funding: (8+9)	1,924.15	6,747.73	286.32	34.17	3,546.83
8	Operational deposits					
9	Other wholesale funding	1,924.15	6,747.73	286.32	34.17	3,546.83
10	Other liabilities: (11+12)	115.52	4,651.33	7.95	0.52	3.37
11	NSFR derivative liabilities		1,394.51	-	-	
12	All other liabilities and equity not included in the above categories	115.52	3,256.82	7.95	0.52	3.37
13	Total ASF (1+4+7+10)					7,662.46
RSF Item						
14	Total NSFR high-quality liquid assets (HQLA)					284.52
15	Deposits held at other financial institutions for operational purposes	123.35	-	-	-	61.68
16	Performing loans and securities: (17+18+19+21+23)	285.00	4,706.15	519.29	1,127.93	3,119.24
17	Performing loans to financial institutions secured by Level 1 HQLA	-	1,457.92	0.00	0.00	218.69
18	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	-	781.71	260.17	259.70	449.74
19	Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which:	285.00	2,466.52	259.12	868.23	2,450.81
20	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	0.00	0.00	0.00	100.00	65.00
21	Performing residential mortgages, of which:	-	-	-	-	-
22	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	-	-	-	-
23	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-	-	-	-	-
24	Other assets: (sum of rows 25 to 29)	335.26	1,612.46	422.08	228.55	2,386.60
25	Physical traded commodities, including gold	-				-
26	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs		987.40	-	-	839.29
27	NSFR derivative assets		0.00	-	-	0.00
28	NSFR derivative liabilities before deduction of variation margin posted		122.46	-	-	122.46
29	All other assets not included in the above categories	335.26	502.59	422.08	228.55	1,424.84
30	Off-balance sheet items		12,020.31	2,426.23	2,265.35	713.59
31	Total RSF (14+15+16+24+30)					6,565.62
32	Net Stable Funding Ratio (%)					116.71

**18.3 Investments**

**18.3.1 Composition of investments Portfolio**

(Amount in ₹ crore)

As at 31st Mar 2025	Investments in India				Investments outside India			Total Investments
	Government Securities*	Other Approved Securities	Others	Total investments in India	Government securities (including local authorities)	Others	Total Investments outside India	
<b>Held to Maturity</b>	-	-	-	-	-	-	-	-
Gross	-	-	-	-	-	-	-	-
Less: Provision for non-performing investments (NPI)	-	-	-	-	-	-	-	-
Net	-	-	-	-	-	-	-	-
<b>Available for Sale</b>	-	-	-	-	-	-	-	-
Gross	8,145.20	-	-	8,145.20	-	-	-	-
Less: Provision for NPI	-	-	-	-	-	-	-	-
Net	8,145.20	-	-	8,145.20	-	-	-	-
<b>Held for Trading</b>	-	-	-	-	-	-	-	-
Gross	5,476.11	-	-	5,476.11	-	-	-	-
Less: Provision for NPI	-	-	-	-	-	-	-	-
Net	5,476.11	-	-	5,476.11	-	-	-	-
<b>Total Investments</b>	<b>13,621.31</b>	<b>-</b>	<b>-</b>	<b>13,621.31</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Less: Provision for non-performing investments	-	-	-	-	-	-	-	-
Net	<b>13,621.31</b>	<b>-</b>	<b>-</b>	<b>13,621.31</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

\* The Gross Value of investments for Government Bonds reflect the Market Value. Treasury Bills are valued carrying cost

(Amount in ₹ crore)									
As at 31st Mar 2024	Investments in India				Investments outside India			Total Investments	
	Government Securities*	Other Approved Securities	Others	Total investments in India	Government securities (including local authorities)	Others	Total Investments outside India		
<b>Held to Maturity</b>	-	-	-	-	-	-	-	-	-
Gross	-	-	-	-	-	-	-	-	-
Less: Provision for non-performing investments (NPI)	-	-	-	-	-	-	-	-	-
Net	-	-	-	-	-	-	-	-	-
<b>Available for Sale</b>	-	-	-	-	-	-	-	-	-
Gross	9,994.79	-	-	9,994.79	-	-	-	9,994.79	-
Less: Provision for depreciation and NPI	-	-	-	-	-	-	-	-	-
Net	9,994.79	-	-	9,994.79	-	-	-	9,994.79	-
<b>Held for Trading</b>	-	-	-	-	-	-	-	-	-
Gross	-	-	-	-	-	-	-	-	-
Less: Provision for depreciation and NPI	-	-	-	-	-	-	-	-	-
Net	-	-	-	-	-	-	-	-	-
<b>Total Investments</b>	<b>9,994.79</b>	<b>-</b>	<b>-</b>	<b>9,994.79</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>9,994.79</b>	<b>-</b>
Less: Provision for non-performing investments	-	-	-	-	-	-	-	-	-
Less: Provision for depreciation	-	-	-	-	-	-	-	-	-
Net	9,994.79	-	-	9,994.79	-	-	-	9,994.79	-

**\*Includes Treasury bills**

**18.3.2 Movement of Provisions for Depreciation and Investment Fluctuation Reserve**

(Amount in ₹ crore)

Particulars	2025	2024
<b>(i) Movement of provisions held towards depreciation on investments</b>		
Opening balance	-	22.02
Add: Provisions made during the year	-	-
Less: Write-off, excess provisions written back during the year	-	22.02
Closing balance	-	-
<b>(ii) Movement of Investment Fluctuation Reserve</b>		
Opening balance	199.90	133.06
Add: Provisions made during the year (including transfer from IRA)	72.53	66.84
Less: Write-off, excess provisions written back during the year	-	-
Closing balance	272.43	199.90
<b>(iii) Closing balance in IFR as a percentage of closing balance of investments in AFS and HFT/Current category</b>	<b>2.00%</b>	<b>2.00%</b>

**18.3.3 Sale and Transfers to / from HTM Category**

The Bank does not have any investments in the HTM category as on March 31, 2025 and March 31, 2024. As such, there were no sale and transfer to/from HTM category during the year ending March 31, 2025 and March 31, 2024.

**18.3.4 Non-SLR investment portfolio-**

- i) Issuer composition of Non-SLR investments**  
There were no Non-SLR investments as on March 31, 2025 and March 31, 2024.
- ii) Non-performing Non-SLR investments**  
There were no non-performing Non-SLR investments as on March 31, 2025 and March 31, 2024.
- 18.3.5 Transitional Impact- Implementation of revised RBI Master Direction - Classification, Valuation and Operation of Investment Portfolio of Commercial Banks (Directions), 2023**
- Investments amounting to ₹ 2,762.60 crore (as per old extant RBI regulation) previously classified as AFS was reclassified as HFT.
  - The fair value for the investment portfolio as of March 31, 2024, was calculated using FBIL rates and the revised carrying value was derived. The difference between the revised carrying value and the previous carrying value amounting to ₹ 54.46 crore was adjusted in the General Reserves.
  - The revised carrying value as on the date of transition is used for calculating any realized gain/loss on sale/maturity of the investments.
  - An amount of ₹ 37.27 crore was transferred from IRA to IFR as per the extant RBI guidelines.

(Amount in ₹ crore)

Particulars	Carrying value as on 31st March 2024	Revised Carrying value as on 01st April 2024	Transfer to General Reserve
Government Bonds	7,173.75	7,228.21	54.46
Government T-Bills	2,821.03	2821.03	-
<b>Total</b>	<b>9,994.78</b>	<b>10,049.24</b>	<b>54.46</b>

**18.3.6 Repo and Reverse Repo transactions (in face value and market value terms)**

(Amount in ₹ crore)

As at 31st Mar 2025	Minimum outstanding during the year		Maximum outstanding during the year		Daily average outstanding during the year		Outstanding as on 31st March 2025	
	FV*	MV*	FV	MV	FV	MV	FV	MV
i) Securities sold under repo	1,316.12	1,334.80	7,660.34	7,741.10	3,830.83	3,895.68	6,994.97	7,187.63
a) Government securities	-	-	-	-	-	-	-	-
b) Corporate debt securities	-	-	-	-	-	-	-	-
c) Any other securities	-	-	-	-	-	-	-	-
ii) Securities purchased under reverse repo	-	-	2,192.37	2,161.15	1,090.43	1,073.95	1,286.25	1,248.11
a) Government securities	-	-	-	-	-	-	-	-
b) Corporate debt securities	-	-	-	-	-	-	-	-
c) Any other securities	-	-	-	-	-	-	-	-

\* FV and MV represents Face Value and Market Value respectively

- Note:
- Market Value is calculated at clean price.
  - Minimum, Maximum & Average outstanding during the year includes days with NIL outstandings.

**18.3.7 Government Security Lending (GSL) transactions (in market value terms)**

(Amount in ₹ crore)

As at 31st Mar 2025	Minimum outstanding during the year	Maximum outstanding during the year	Daily average outstanding during the year	Total volume of transactions during the year	Outstanding as on 31st March 2025
Securities lent through GSL Transactions	-	-	-	-	-
Securities borrowed through GSL transactions	-	-	-	-	-
Securities placed as collateral under GSL Transactions	-	-	-	-	-
Securities received as collateral under GSL Transactions	-	-	-	-	-

As at 31st Mar 2024	Minimum outstanding during the year	Maximum outstanding during the year	Daily average outstanding during the year	Total volume of transactions during the year	Outstanding as on 31st March 2024
Securities lent through GSL Transactions	-	-	-	-	-
Securities borrowed through GSL Transactions	-	-	-	-	-
Securities placed as collateral under GSL Transactions	-	-	-	-	-
Securities received as collateral under GSL Transactions	-	-	-	-	-

**18.4 Asset Quality**

**18.4.1 Classification of advances and provisions held-**

(Amount in ₹ crore)

	Standard	Non-Performing				Total
	Total Standard Advances	Sub standard	Doubtful	Loss	Total Non-Performing Advances	
Gross Standard Advances and NPAs						
Opening Balance	4,898.44	-	-	2.93	2.93	4,901.37
Add: Additions during the year					-	-
Less: Reductions during the year*					-	-
Closing balance	6,837.99	-	-	2.93	2.93	6,840.92
*Reductions in Gross NPAs due to:					-	-
i) Upgradation					-	-
ii) Recoveries (excluding recoveries from upgraded accounts)					-	-
iii) Technical/ Prudential16 Write-offs					-	-
iv) Write-offs other than those under (iii) above					-	-
Provisions (excluding Floating Provisions)						-
Opening balance of provisions held	-	-	-	2.93	2.93	2.93
Add: Fresh provisions made during the year					-	-
Less: Excess provision reversed/ Write-off loans					-	-
Closing balance of provisions held	-	-	-	2.93	2.93	2.93
Net NPAs						
Opening Balance		-	-	-	-	
Add: Fresh additions during the year					-	
Less: Reductions during the year					-	
Closing Balance		-	-	-	-	









Year ended March 31, 2024			(Amount in ₹ crore)	
Business Segments	Global Market Operations	Corporate/ Wholesale Banking	Other Banking Operations*	Total
Revenue	200.57	691.61	182.20	1,074.38
Result@	31.06	100.60	134.93	266.59
Unallocated expenses				(22.05)
Operating Profit/Loss				244.54
Income taxes				(113.35)
Net Profit/Loss				131.19
Other Information				
Segment assets	16,029.20	4,907.26	68.72	21,005.18
Unallocated assets#				255.80
Total Assets	16,029.20	4,907.26	68.72	21,260.98
Segment liabilities	7,929.30	9,122.31	489.68	17,541.30
Unallocated Liabilities*				3,719.68
Total Liabilities	7,929.30	9,122.31	489.68	21,260.98

@ Result represents revenue less interest expenditure, operating expenditure & provisions & contingencies  
 # Unallocated assets represent advance tax net of provision & deferred tax assets if any  
 \* Unallocated liabilities represent capital & reserves  
 \*\* Subordinated borrowing & related interest expenses are reported under other banking operations.

ii. The details of transactions/ financial dealings of the Bank with the above related parties are detailed below except where there is only one related party (i.e. Parent, overseas branches of parent and Key Management Personnel), or where the Bank has an obligation under law to maintain confidentiality in respect of their customer transactions.

The information is compiled by the Management and relied upon by the auditors.

#### 18.15.5 Accounting standard 22 – Accounting for taxes on income

Particulars	2025	2024
Deferred tax assets		

### 18.15.7 Accounting Standard 28 – Impairment of assets

Sr. No	Contingent Liability	Brief description
1	Claims against the Bank not acknowledged as debts	The Bank is a party to various legal proceedings in the normal course of business. The Bank does not expect the outcome of these proceedings to have a material adverse effect on the Bank's financial conditions, results of operations or cash flows.
2	Liability on account of outstanding forward foreign exchange contracts and other derivative contracts	The Bank enters into foreign exchange contracts, currency options, forward rate agreements, currency swaps and interest rate swaps with inter-bank participants on its own account and for customers. Forward foreign exchange contracts are commitments to buy or sell foreign currency at a future date at the contracted rate. Currency swaps are commitments to exchange cash flows by way of interest/principal in one currency against another, based on predetermined rates. Interest rate swaps are commitments to exchange fixed and floating interest rate cash flows. The notional amounts that are recorded, as contingent liabilities are typically amounts used as a benchmark for the calculation of the interest component of the contracts.

Mumbai  
July 09, 2025

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).









CRÉDIT AGRICOLE  
CORPORATE & INVESTMENT BANK  
(Incorporated in France with limited liability)  
INDIAN BRANCHES

Table DF - 11 : Composition of Capital as of March 31, 2025	
	(₹ in million)
<b>Common Equity Tier 1 capital: instruments and reserves</b>	
1	Directly issued qualifying common share capital plus related stock surplus (share premium)*
2	Retained earnings
3	Accumulated other comprehensive income (and other reserves)
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
<b>Common Equity Tier 1 capital : regulatory adjustments</b>	
7	Prudential valuation adjustments
8	Goodwill (net of related tax liability)
9	Intangibles other than mortgage-servicing rights (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 (26a+26b+26c)
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
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)
<b>Additional Tier 1 capital : instruments</b>	
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 Tier 1
34	Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)
35	of which : instruments issued by subsidiaries subject to phase out
36	Additional Tier 1 capital before regulatory adjustments
<b>Additional Tier 1 capital: regulatory adjustments</b>	
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)
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 + Admissible AT1) (29 + 44)
<b>Tier 2 capital : instruments and provisions</b>	
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
<b>Tier 2 capital: regulatory adjustments</b>	
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 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)
60	Total risk weighted assets (60a + 60b + 60c)
60a	of which : total credit risk weighted assets
60b	of which : total market risk weighted assets
60c	of which : total operational risk weighted assets
<b>Capital ratios</b>	
61	Common Equity Tier 1 (as a percentage of risk weighted assets)
62	Tier 1 (as a percentage of risk weighted assets)
63	Total capital (as a percentage of risk weighted assets)
64	Institution specific buffer requirement (minimum CET1 requirement plus capital conservation and countercyclical buffer requirements, 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)
<b>National minima (if different from Basel III)</b>	
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)
<b>Amounts below the thresholds for deduction (before risk weighting)</b>	
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)
<b>Applicable caps on the inclusion of provisions in Tier 2</b>	
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)
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach
<b>Capital instruments subject to phase-out arrangements (only applicable between March 31, 2017 and March 31, 2022)</b>	
* Includes Interest free funds received from Head office designated as Credit Risk Mitigant (CRM) for offsetting of non-centrally cleared derivative exposures to Head Office/Branches (As on March 31, 2025- ₹ 10,316.84 Mio)	
# Includes Investment Fluctuation Reserve of ₹ 2,724.26 Mio on which there is no limit (Refer Para 4.2.5 of Master Circular on Basel III Capital Regulations)	

Notes to the template		
Row No. of the template	Particular	(₹ 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	NA
	of which : Increase in Common Equity Tier 1 capital	NA
	of which : Increase in Additional Tier 1 capital	NA
	of which : Increase in Tier 2 capital	NA
26b	If investments in the equity capital of unconsolidated non-financial subsidiaries are not deducted and hence, risk weighted then :	NA
	(i) Increase in Common Equity Tier 1 capital	NA
50	(ii) Increase in risk weighted assets	NA
	Eligible Provisions included in Tier 2 capital	3,559.16
	Investment Reserve	-
	Investment Fluctuation Reserve	2,724.26
	Provision for Country Risk	48.00
	Provision for Standard Assets	786.90
	Eligible Revaluation Reserves included in Tier 2 capital	-
	Total of row 50	3,559.16
Table DF-12 : Composition of Capital- Reconciliation Requirements as of March 31, 2025 (Step 1)		
(₹ in million)		
		Balance sheet under regulatory scope of consolidation
		As on reporting date
A	Capital & Liabilities	
i.	Paid-up Capital*	48,544.14
	Reserves & Surplus	16,175.95
	Minority Interest	-
	Total Capital	64,720.09
	Deposits	78,410.56
	of which : Deposits from banks	130.96
	of which : Customer deposits	78,279.60
	of which : Other deposits (pl. specify)	-
	Borrowings	74,699.11
	of which : From RBI	41,250.00
	of which : From banks	430.00
	of which : From other institutions & agencies	29,172.73
	of which : Others (Banks Outside India)	-
	of which : Capital instruments	3,846.38
	Other liabilities & provisions	96,613.09
Total Capital and Liabilities		314,442.85
B	Assets	
i.	Cash and balances with Reserve Bank of India	7,632.78
	Balance with banks and money at call and short notice	15,039.82
	Investments :	136,213.09
	of which : Government securities	136,213.09
	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.)	-
	Loans and advances	68,379.89
	of which : Loans and advances to banks	-
	of which : Loans and advances to customers	68,379.89
	Fixed assets	398.80
	Other assets	86,778.47
	of which : Goodwill and intangible assets	-
ii.	of which : Deferred tax assets	78.25
	Goodwill on consolidation	-
	Debit balance in Profit & Loss account	-
	Total Assets	314,442.85
Table DF-12 : Composition of Capital- Reconciliation Requirements as of March 31, 2025 (Step 2)		
(₹ in million)		
		Balance sheet under regulatory scope of consolidation
		As on reporting date
A	Capital & Liabilities	
i.	Paid-up Capital	48,544.14
	of which : Amount eligible for CET1	38,227.30
	of which : Amount eligible for AT1	-
	Reserves & Surplus	16,175.95
	of which : Statutory Reserves	6,067.57
	of which : Investment Reserves	2,724.26
	of which : General Reserves	795.23
	of which : Remittable profit retained for Capital Adequacy	5,829.61
	of which : Balance in P&L A/c	489.38
	Minority Interest	-
	Total Capital	64,720.09
	Deposits	78,410.56
	of which : Deposits from banks	130.96
	of which : Customer deposits	78,279.60
	of which : Other deposits (pl. specify)	-
iii.	Borrowings	74,699.11
	of which : From RBI	41,250.00
	of which : From banks	430.00
	of which : From other institutions & agencies	29,172.73
	of which : Others (Banks outside India)	-
	of which : Capital instruments	3,846.38
	of which : Eligible Tier II Instruments (Phase Out)	-
	of which : Eligible Tier II Instruments (No Phase Out)	601.99
	Other liabilities & provisions	96,613.09
	of which : DTLs related to goodwill	-
	of which : DTLs related to intangible assets	-
	of which : Provision for Standard Assets	786.90
	of which : Provision for Country Risk	48.00
	Total Capital and Liabilities	314,442.85
B	Assets	
i.	Cash and balances with Reserve Bank of India	7,632.78
	Balance with banks and money at call and short notice	15,039.82
	Investments :	136,213.09
	of which : Government securities	136,213.09
	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.)	-
	SIDBI Deposits	-
	Loans and advances	68,379.89
	of which : Loans and advances to banks	-
	of which : Loans and advances to customers	68,379.89
	Fixed assets	398.80
	Other assets	86,778.47
ii.	of which : Goodwill and intangible assets	-
	Out of which :	-
	Goodwill	-
	Other intangibles (excluding MSRs)	-
	Deferred tax assets	78.25
	Goodwill on consolidation	-
	Debit balance in Profit & Loss account	-
	Total Assets	314,442.85
* Includes Interest free funds received from Head office designated as Credit Risk Mitigant (CRM) for offsetting of non-centrally cleared derivative exposures to Head Office/Branches (As on March 31, 2025- ₹ 10,316.84 Mio)		

Table DF-13 : Main Features of Regulatory Capital Instruments			
Disclosure template for main features of regulatory capital instruments			
1	Issuer	CA-CIB India Branches	CA-CIB India Branches
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	NA	NA
3	Governing law(s) of the instrument	Indian Laws	Indian Laws
	Regulatory treatment		
4	Transitional Basel III rules	Common Equity Tier I	Tier II
5	Post-transitional Basel III rules	Common Equity Tier I	Tier II
6	Eligible at solo / group / group & solo *	Solo	Solo
7	Instrument type	Head Office Capital	Subordinated Debt
8	Amount recognised in regulatory capital (Rs. in actual, as of most recent reporting date)	INR 38,227,301,072.67	INR 3,009,949,500.00
9	Par value of instrument	NA	USD 45,000,000.00
10	Accounting classification	Capital	Borrowings
11	Original date of issuance	Various	13-Oct-16
12	Perpetual or dated	Perpetual	Dated
13	Original maturity date	NA	13-Oct-26
14	Issuer call subject to prior supervisory approval	No	Yes
15	Optional call date, contingent call dates and redemption amount	No	After 13-Oct-21 or Tax Event or Regulatory Event
16	Subsequent call dates, if applicable	No	No
	Coupons / dividends		
17	Fixed or floating dividend / coupon	NA	Floating
18	Coupon rate and any related index	NA	SOFRCMP 1D + 2.99826%
19	Existence of a dividend stopper	NA	No
20	Fully discretionary, partially discretionary or mandatory	NA	Mandatory
21	Existence of step up or other incentive to redeem	No	No
22	Noncumulative or cumulative	Non cumulative	Non cumulative
23	Convertible or non-convertible	NA	Yes
24	If convertible, conversion trigger(s)	NA	On Occurrence of Non-Viability Event
25	If convertible, fully or partially	NA	Both
26	If convertible, conversion rate	NA	On the day of occurrence of the Non-Viability Event
27	If convertible, mandatory or optional conversion	NA	Mandatory
28	If convertible, specify instrument type convertible into	NA	Common Equity Tier I Capital
29	If convertible, specify issuer of instrument it converts into	NA	NA
30	Write-down feature	NA	Yes
31	If write-down, write-down trigger(s)	NA	On Occurrence of Non-Viability Event
32	If write-down, full or partial	NA	Both
33	If write-down, permanent or temporary	NA	Permanent
34	If temporary write-down, description of write-up mechanism	NA	NA
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Perpetual Debt	All other depositors and creditors of the bank
36	Non-compliant transitioned features	No	No
37	If yes, specify non-compliant features	NA	NA
* The bank is present in India as branches of a foregin bank and as such only has solo reporting (i.e. no difference between solo and group)			
Table DF 17 - Summary comparison of accounting assets vs. leverage ratio exposure measure as of March 31, 2025			
	Item	(₹ in Million)	
1	Total consolidated assets as per published financial statements	314,442.85	
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	(76,955.14)	
5	Adjustment for securities financing transactions (i.e. repos and similar secured lending)	(11,038.77)	
6	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off- balance sheet exposures)	192,321.58	
7	Other adjustments	(10,346.75)	
8	Leverage ratio exposure	408,423.78	
Table DF-18: Leverage ratio common disclosure template as of March 31, 2025			
	Item	(₹ in Million)	
On-balance sheet exposures			
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	225,006.60	
2	(Asset amounts deducted in determining Basel III Tier 1 capital)	(10,346.75)	
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	214,659.85	
Derivative exposures			
4	Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin)	8,706.63	
5	Add-on amounts for PFE associated with all derivatives transactions	99,019.98	
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)	107,726.62	
Securities financing transaction exposures			
12	Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	-	
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-	
14	CCR exposure for SFT assets	1,442.34	
15	Agent transaction exposures	-	
16	Total securities financing transaction exposures (sum of lines 12 to 15)	1,442.34	
Other off-balance sheet exposures			
17	Off-balance sheet exposure at gross notional amount	244,495.86	
18	(Adjustments for conversion to credit equivalent amounts)	(159,900.89)	
19	Off-balance sheet items (sum of lines 17 and 18)	84,594.97	
Capital and total exposures			
20	Tier 1 capital	51,159.71	
21	Total exposures (sum of lines 3, 11, 16 and 19)	408,423.78	
Leverage ratio			
22	Basel III leverage ratio	12.53%	