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, 2026, 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, 2026, 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 Act 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 prepared in accordance with accounting principles generally accepted in India, including the applicable standards issued by the ICAI, the Act and 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 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 Actwith 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 Act, 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, Banking Regulation Act, 1949 and applicable circulars, directions and guidelines issued by the RBI, for safeguarding of the assets of the Bank and for preventing and detecting frauds and other irregularities; selection and application of appropriate 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 Statements 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 management's 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.

Other Matter

The financial statements of the Bank for the year ended March 31, 2025, were jointly audited by one of the erstwhile joint statutory auditors, Nangia & Co. LLP along with one of the current joint statutory auditor, Yardi Prabhu & Associates LLP, whose report dated July 09, 2025, expressed an unmodified opinion.

Our opinion is not modified in respect of this matter.

Report on Other Legal and Regulatory Requirements

1. In our opinion, 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 Act.
2. As required by sub-section (3) of section 30 of the Banking Regulation Act, 1949, we report that:
   (a) 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;
   (b) the transactions of the Bank, which have come to our notice, have been within the powers of the Bank; and
   (c) 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.
   (d) the profit and loss accounts show a true balance of profit for the year then ended.
3. As required by Section 143(3) of the Companies Act, 2013, we report that:
   (a) 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;
   (b) 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, except for the matters stated in paragraph 3(i)(vi) below on reporting under Rule 11(g) of the Companies (Audit and Auditors) Rules, 2014 (as amended);
   (c) 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;
   (d) The Balance Sheet, the Profit and Loss Account and the Statement of Cash Flow dealt with by this Report are in agreement with the books of account;
   (e) In our opinion, the aforesaid Financial Statements comply with the Accounting Standards specified under Section 133 of the Act, to the extent they are not inconsistent with the accounting policies prescribed by RBI;
   (f) the requirements of Section 164(2) of the Act, are not applicable considering the Bank is a branch of Credit Agricole Corporate and Investment Bank, which is incorporated with limited liability in France;
   (g) 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";
   (h) With respect to the matter to be included in the Auditor's Report under section 197(16), the requirements of Section 197 of the Act are not applicable considering the Bank is a branch of Credit Agricole Corporate & Investment Bank, which is incorporated in France.
   (i) 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:
      i. The Bank has disclosed the impact of pending litigations on its financial position in its financial statements – Refer Schedule 12 and Note 18.25 of Schedule 18 to the financial statements;
      ii. 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 18.26.8 of Schedule 18 to the financial statements.;
      iii. There were no amounts which were required to be transferred, to the Investor Education and Protection Fund by the Bank;
      iv. (a) The Management has represented that, to the best of it's knowledge and belief, as disclosed in the note 18.26.10 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;
      (b) The Management has represented, that, to the best of it's knowledge and belief, as disclosed in the 18.26.10 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;
      (c) 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 (i) and (ii) of Rule 11(e) contain any material misstatement.
      v. 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.
      vi. Based on our examination which included test checks, the Bank has used various 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, 2025 to March 31, 2026. The Bank is using third party tool to access, log and monitor database activities. The logs of the third-party tool are retained only for the period of 90 days. The logs from the third-party tool were not made available for the period from April 01, 2025 to March 31, 2026.
      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 at application layer 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 the financial year 2023-24.

For ASA & Associates LLP	For Yardi Prabhu & Associates LLP
Chartered Accountants	Chartered Accountants
Firm Registration Number: 009571N/N500006	Firm Registration Number:111727W/W100101
Dharmesh Dalal	**Vishwanatha S. Prabhu**
Partner	Partner
Membership Number: 103590	Membership Number: 41497
UDIN: 26103590NPNLNT1812	UDIN: 26041497BSAVUE8539
Place: Mumbai	Place: Mumbai
Date: June 29, 2026	Date: June 29, 2026

"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 with reference to Financial Statements 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 with reference to Financial Statements of Credit Agricole Corporate and Investment Bank, Indian Branches ("the Bank") as of March 31, 2026, 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 ("the Guidance Note"). 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 Act.

Auditors' Responsibility

Our responsibility is to express an opinion on the Bank's internal financial controls with reference to Financial Statements based on our audit. We conducted our audit in accordance with the Guidance Note prescribed under section 143(10) of the Act, to the extent applicable to an audit of internal financial controls with reference to the Financial Statements. 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 with reference to Financial Statements 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 with reference to Financial Statements and their operating effectiveness. Our audit of internal financial controls with reference to Financial Statements included obtaining an understanding of internal financial controls with reference to Financial Statements, 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 with reference to Financial Statements.

Meaning of Internal Financial Controls Over Financial Reporting

A Bank's internal financial control with reference to Financial Statements 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 with reference to Financial Statements 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 with reference to Financial Statements

Because of the inherent limitations of internal financial controls with reference to Financial Statements, 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 with reference to Financial Statements to future periods are subject to the risk that the internal financial control with reference to Financial Statements 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 with reference to Financial Statements and such internal financial controls with reference to Financial Statements were operating effectively as at March 31, 2026, based on the internal control with reference to Financial Statements 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 ASA & Associates LLP	For Yardi Prabhu & Associates LLP
Chartered Accountants	Chartered Accountants
Firm Registration Number: 009571N/N500006	Firm Registration Number:111727W/W100101
Dharmesh Dalal	**Vishwanatha S. Prabhu**
Partner	Partner
Membership Number: 103590	Membership Number: 41497
UDIN: 26103590NPNLNT1812	UDIN: 26041497BSAVUE8539
Place: Mumbai	Place: Mumbai
Date: June 29, 2026	Date: June 29, 2026

BALANCE SHEET AS AT MARCH 31, 2026

(All amounts in thousands of Indian Rupees)

	SCHEDULES	As at March 31, 2026	As at March 31, 2025
CAPITAL AND LIABILITIES			
Capital	1	38,227,301	48,544,144
Reserves and surplus	2	19,418,853	16,175,956
Deposits	3	118,540,438	78,410,561
Borrowings	4	106,662,665	74,699,108
Other liabilities and provisions	5	350,776,797	96,613,077
Total Liabilities		**633,626,054**	**314,442,846**
ASSETS			
Cash and balances with Reserve Bank of India	6	15,882,076	7,632,779
Balances with banks and money at call and short notice	7	19,929,777	15,039,817
Investments	8	153,161,890	136,213,091
Advances	9	92,506,335	68,379,890
Fixed assets	10	399,224	398,800
Other assets	11	351,746,752	86,778,469
Total Assets		**633,626,054**	**314,442,846**
Contingent liabilities	12	20,672,581,272	14,441,007,504
Bills for collection		19,900,096	13,897,268
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 ASA & Associates LLP	For Yardi Prabhu & Associates LLP	CREDIT AGRICOLE CORPORATE & INVESTMENT BANK
Chartered Accountants	Chartered Accountants	Indian Branches
ICAI Firm Registration No: 009571N/N500006	ICAI Firm Registration No: 111727W/W100101	
Dharmesh Dalal	**Vishwanatha S. Prabhu**	**Jean-Pierre PALLARD**
Partner	Partner	Chief Operating Officer - India
Membership Number - 103590	Membership Number - 41497	
Mumbai	Mumbai	**Bhaskar Singh**
June 29, 2026		Chief Financial Officer - India

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED MARCH 31, 2026

(All amounts in thousands of Indian Rupees)

	SCHEDULES	For the year ended March 31, 2026	For the year ended March 31, 2025
INCOME			
Interest earned	**13**	17,344,133	13,658,553
Other income	**14**	2,297,055	365,409
		19,641,188	**14,023,962**
EXPENDITURE			
Interest expended	**15**	9,802,268	8,058,938
Operating expenses	**16**	3,187,265	2,407,620
Provisions and contingencies	**18.14.5**	2,921,465	1,416,633
		15,910,998	**11,883,191**
PROFIT			
Net profit for the year		3,730,190	2,140,771
Profit brought forward		489,385	(763,594)
		4,219,575	**1,377,177**
APPROPRIATIONS			
Transfer to Statutory Reserve		932,547	535,193
Remitted to Head Office		489,385	-
Remittable profit retained for capital adequacy		-	-
Transfer to\(from) Investment Reserve		-	(372,706)
Transfer to\(from) Investment Fluctuation Reserve		338,976	725,305
Balance carried forward		2,458,668	489,385
		4,219,575	**1,377,177**
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 ASA & Associates LLP	For Yardi Prabhu & Associates LLP	CREDIT AGRICOLE CORPORATE & INVESTMENT BANK
Chartered Accountants	Chartered Accountants	Indian Branches
ICAI Firm Registration No: 009571N/N500006	ICAI Firm Registration No: 111727W/W100101	
Dharmesh Dalal	**Vishwanatha S. Prabhu**	**Jean-Pierre PALLARD**
Partner	Partner	Chief Operating Officer - India
Membership Number - 103590	Membership Number - 41497	
Mumbai	Mumbai	**Bhaskar Singh**
June 29, 2026		Chief Financial Officer - India

CASH FLOW STATEMENT FOR THE YEAR ENDED MARCH 31, 2026

(All amounts in thousands of Indian Rupees)

	For the year ended March 31, 2026	For the year ended March 31, 2025
Cash flow from operating activities		
Net Profit after taxes	3,730,190	2,140,771
Adjustments for :		
Depreciation on fixed assets	139,457	108,880
Amortisation of premium/discount on investments	(566,464)	(55,523)
Interest on Income Tax Refund	(625,103)	-
Provision for taxes	2,559,565	1,406,933
MTM on HFT Investments	5,592,648	(1,114,835)
Provisions for country risk, standard assets, bad and doubtful debts (Funded/Non Funded) & write off	350,900	(300)
Provisions for CVA	11,000	10,000
(Profit)/ Loss on sale of fixed assets	(796)	(28)
	11,191,397	**2,495,898**
Adjustments for :		
(Increase)/Decrease in Investments*	(21,971,598)	(34,396,276)
(Increase)/Decrease in Advances	(24,126,444)	(19,395,500)
Increase/(Decrease) in Borrowings	31,963,557	38,940,853
Increase/(Decrease) in Deposits	40,129,877	(11,602,802)
(Increase)/Decrease in Other Assets	(264,653,821)	(47,149,073)
Increase/(Decrease) in Other Liabilities and Provisions	253,801,820	46,962,010
	15,143,391	**(26,640,788)**
Direct Taxes Paid (Net)	(2,250,182)	(1,642,074)
Net Cash flow from operating activities (A)	**24,084,606**	**(25,786,964)**
Cash flow from investing activities		
Purchase of fixed assets	(143,444)	(229,896)
Proceeds from sale of fixed assets	4,322	1,111
Net cash flow from investing activities (B)	**(139,122)**	**(228,785)**
Cash flow from financing activities		
Capital remittance from Head Office	-	24,494,935
Exchange rate movement on CRM	-	247,867
Profits remitted to Head Office	(489,385)	-
CRM taken/(repaid) from/to Head Office	(10,316,843)	-
Net Cash flow from financing activities (C)	**(10,806,228)**	**24,742,802**
Cash and cash equivalent received on integration (D)		
Net increase in cash and cash equivalents (A + B + C)	**13,139,256**	**(1,272,946)**
Cash and cash equivalents at the beginning of the year as per Schedules 6 & 7	22,672,596	23,945,543
Cash and cash equivalents at the end of the year as per Schedules 6 & 7	35,811,852	22,672,596

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

- MTM of AFS Investments- ₹ 3,386,260

The accompanying schedules are an integral part of the financial statements

As per our attached report of even date

For ASA & Associates LLP	For Yardi Prabhu & Associates LLP	CREDIT AGRICOLE CORPORATE & INVESTMENT BANK
Chartered Accountants	Chartered Accountants	Indian Branches
ICAI Firm Registration No: 009571N/N500006	ICAI Firm Registration No: 111727W/W100101	
Dharmesh Dalal	**Vishwanatha S. Prabhu**	**Jean-Pierre PALLARD**
Partner	Partner	Chief Operating Officer - India
Membership Number - 103590	Membership Number - 41497	
Mumbai	Mumbai	**Bhaskar Singh**
June 29, 2026		Chief Financial Officer - India

SCHEDULES TO THE FINANCIAL STATEMENTS AS AT MARCH 31, 2026

(All amounts in thousands of Indian Rupees)

		As at March 31, 2026	As at March 31, 2025
1	**CAPITAL**		
	Capital		
	Opening balance	38,227,301	13,732,366
	Additions during the year*	-	24,494,935
	Remitted during the year	-	-
		38,227,301	**38,227,301**
	Interest Free Fund for CRM purpose		
	Opening balance	10,316,843	10,068,976
	Remitted during the year	(10,316,843)	-
	Exchange rate movement	-	247,867
		-	**10,316,843**
		38,227,301	**48,544,144**
	Deposit kept with the Reserve Bank of India under Section 11(2)(b) of the Banking Regulation Act, 1949 (Face Value-amount in ₹ '000).	6,100,000	16,250,000
	An amount of Nil (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.		
2	**RESERVES AND SURPLUS**		
	Statutory Reserve		
	Opening balance	6,067,571	5,532,378
	Additions on integration	-	-
	Additions during the year	932,547	535,193
	Closing balance	**7,000,118**	**6,067,571**
	Investment Reserve Account		
	Opening balance	-	372,706
	Additions during the year	-	
	Deduction during the year	-	(372,706)
	Closing balance	**-**	**-**
	Investment Fluctuation Reserve		
	Opening balance	2,724,262	1,998,957
	Additions during the year	338,976	725,305
	Closing balance	**3,063,238**	**2,724,262**
	Capital reserve		
	Opening balance	174,731	174,731
	Closing balance	**174,731**	**174,731**
	General Reserve		
	Opening balance	795,235	250,670
	Additions during the year	-	544,565
	Closing balance	**795,235**	**795,235**
	AFS Reserve		
	Opening balance	95,163	-
	Additions during the year	62,258	154,035
	Deduction during the year	-	-
	Deferred Tax	(60,166)	(58,872)
	Closing balance	**97,255**	**95,163**
	Remittable profit retained for capital adequacy		
	Opening balance	5,829,609	5,829,609
	Additions during the year	-	-
	Closing balance	**5,829,609**	**5,829,609**
	Balance in profit and loss account	**2,458,668**	**489,385**
		19,418,853	**16,175,956**
3	**DEPOSITS**		
	Demand deposits		
	From banks	2,050	130,958
	From others	17,748,162	13,157,757
	Savings bank deposits	15,420	14,061
	Term deposits		
	From banks	-	-
	From others	100,774,806	65,107,785
	Total Deposits	**118,540,438**	**78,410,561**
	Deposits of branches in India	118,540,438	78,410,561
	Deposits of branches outside India	-	-
		118,540,438	**78,410,561**
4	**BORROWINGS**		
	In India		
	Reserve Bank of India	23,070,000	41,250,000
	Banks other than Reserve Bank of India	5,920,000	430,000
	Other institutions and agencies	72,846,243	29,172,733
	Outside India		
	From Banks	558,847	-
	Subordinated Debt from Head Office in foreign currency	4,267,575	3,846,375
		106,662,665	**74,699,108**
	Secured borrowings included in above	95,916,243	70,422,733
5	**OTHER LIABILITIES AND PROVISIONS**		
	Interoffice adjustments/transactions (Net)	-	-
	Bills payable	4,323	5,492
	Interest accrued	572,739	652,802
	Mark-to-market (MTM) adjustments on Foreign Exchange and Derivative contracts (Gross)	339,784,060	91,253,338
	Others	10,415,675	4,701,445
	"[includes (amounts in ₹ '000): CSA margin received ₹ 6,820,470 (P.Y. ₹ 2,678,260) Provision for standard assets ₹ 1,136,700 (P.Y. ₹ 786,900) Provision for CVA ₹ 167,000 (P.Y. ₹ 156,000)]"		
		350,776,797	**96,613,077**
6	**CASH AND BALANCES WITH RESERVE**		
	BANK OF INDIA		
	Cash in hand	42	21
	Balances with Reserve Bank of India		
	In current accounts	3,952,034	3,562,758
	In other accounts (Standing Deposit Facility)	11,930,000	4,070,000
		15,882,076	**7,632,779**
7	**BALANCES WITH BANKS AND MONEY AT CALL AND SHORT NOTICE**		
	In India		
	Balances with banks		
	In Current accounts	11,573	12,043
	In other deposit accounts	-	-
	Money at call and short notice		
	With Banks	-	-
	With Other institutions	18,041,762	12,481,106
	Outside India		
	In Current accounts	1,876,442	2,546,668
	In other deposit accounts	-	-
	Money at call and short notice	-	-
		19,929,777	**15,039,817**

CRÉDIT AGRICOLE
CORPORATE & INVESTMENT BANK

(Incorporated in France with limited liability)

INDIAN BRANCHES

		As at March 31, 2026	As at March 31, 2025
8	**INVESTMENTS**		
	Investments in India in		
	Government securities	153,161,890	136,213,091
	Shares	-	-
	Others	-	-
	Gross Investments in India	**153,161,890**	**136,213,091**
	Less : Depreciation in the value of investments	-	-
	Net Investments in India	**153,161,890**	**136,213,091**
	Investments outside India	-	-
		153,161,890	**136,213,091**
	Government securities includes the following at Face Value (amounts in ₹ '000): a) Securities kept as collateral under 'Securities Segment' of ₹ 5,680,000 & Default Fund of ₹ 222,200 with Clearing Corporation of India Ltd (CCIL) (PY ₹ 10,700,000 and ₹ 78,500 respectively) b) Securities utilised for Repo of ₹ 76,578,011 & Default Fund of ₹ 18,500 with CCIL. (PY- ₹ 29,155,684 and ₹ 6,000 respectively) c) Securities kept as Default Fund for 'Forex Forward' of ₹ 2,110,000 & for 'Forex Settlement' of ₹ 113,000 with CCIL.(PY ₹ 1,700,000 and ₹ 113,000 respectively) d) Securities kept as credit risk mitigation (CRM) for offsetting of non-centrally cleared derivative exposures to Head Office (including overseas branches) amounting is Nil (Previous year: ₹ 10,450,000) e) Securities utilised for Repo with RBI of ₹ 23,952,240 (Previous year: ₹ 40,793,990)		
9	**ADVANCES**		
(a)	Bills purchased and discounted	22,764,832	2,228,641
	Cash credits, overdrafts and loans repayable on demand	28,527,244	39,420,901
	Term loans	41,214,259	26,730,348
		92,506,335	**68,379,890**
(b)	Secured by tangible assets (includes secured against book debts)	17,918,636	9,042,185
	Covered by bank/government guarantees	4,487,523	1,601,621
	Unsecured	70,100,176	57,736,084
		92,506,335	**68,379,890**
(c)	Advances in India		
	Priority sectors	9,470,960	12,869,370
	Public sector	-	-
	Banks	-	-
	Others	83,035,375	55,510,520
		92,506,335	**68,379,890**
	The Bank has purchased Priority Sector Lending Certificates with Face Value ₹ 28,057,500 (P.Y. ₹ 22,175,000) to meet PSL needs. The same is not included as part of advances. Advances outside India: Nil (P.Y. Nil)"		
10	**FIXED ASSETS**		
	Premises		
	Cost - beginning of the year	212,938	212,938
	Additions during the year	-	-
	Deductions during the year	-	-
	Gross book value	212,938	212,938
	Depreciation to date	(153,907)	(147,519)
	Net book value	**59,031**	**65,419**
	Other than premises (including furniture & fixtures)		
	Cost - beginning of the year	717,285	501,576
	Additions during the year	143,444	229,896
	Deductions during the year	(43,566)	(14,187)
	Gross book value	817,163	717,285
	Depreciation to date	(476,970)	(383,904)
	Net book value	**340,193**	**333,381**
		399,224	**398,800**
	Fixed Assets for FY 2025-26 includes Capital Work in progress amounting to ₹ 91,568 (in '000s)		
11	**OTHER ASSETS**		
	Interoffice adjustments/transactions	-	-
	Interest accrued	2,834,727	2,091,963
	Mark-to-market (MTM) adjustments on Foreign Exchange and Derivative contracts (Gross)	333,411,814	76,955,143
	Advance tax / Tax deducted at source (net of provisions)	2,926,742	2,656,034
	Deferred tax asset (Net) (Refer Schedule 18 - Note 18.22)	121,973	78,254
	"Others : [Please refer Note 18.26.5 for significant items] - (amounts in ₹ '000) Stationery and Stamps ₹ 167.00 (P.Y. ₹52.00) Non-Banking assets aquired in satisfaction of Claims -Nil (P.Y. Nil)"	12,451,496	4,997,075
		351,746,752	**86,778,469**
12	**CONTINGENT LIABILITIES**		
	Transfers to Depositor Education and Awareness Fund	46,472	46,057
	Claims against the bank not acknowledged as debts	55,000	55,000
	Liability on account of outstanding:		
	a) Forward exchange contracts	13,549,051,883	11,359,657,018
	b) Currency option contracts	204,246,106	147,407,313
	c) Other Derivative contracts (including currency futures and Bond FRA/Forward)	6,790,831,332	2,839,440,644
	Guarantees given on behalf of constituents :		
	In India	78,592,981	55,388,528
	Outside India	23,541,665	14,674,784
	Letter of credit	9,928,171	12,044,601
	Acceptances, endorsements and other obligations	15,425,345	11,455,874
	Other items for which the bank is contingently liable	841,618	837,685
	Capital Commitments	20,699	-
		20,672,581,272	**14,441,007,504**
		For the year ended March 31, 2026	**For the year ended March 31, 2025**
13	**INTEREST EARNED**		
	Interest /discount on advances/bills	6,273,622	4,395,712
	Income on investments	9,619,720	7,993,096
	Interest on balances with the Reserve Bank of India and other interbank funds (includes income from tri party reverse repo)	1,173,987	1,021,257
	Others (including on margin placements with QCCPs and interest on collateral placed under Credit Support Annex)	276,804	248,487
		17,344,133	**13,658,552**
14	**OTHER INCOME**		
	Commission, exchange and brokerage	629,817	439,368
	Profit/(Loss) on sale of investments	247,060	100,316
	Profit/(Loss) on revaluation of investments	(5,592,648)	1,114,835
	Profit/(Loss) on sale of Fixed assets	796	28
	Profit/(Loss) on Exchange & Derivative transactions	6,258,340	(1,442,227)
	"Miscellaneous Income [Please refer Note 18.26.5 for significant items]"	753,690	153,089
		2,297,055	**365,409**
15	**INTEREST EXPENDED**		
	Interest on deposits	5,503,216	5,136,733
	Interest on Reserve Bank of India/ interbank borrowings (includes Triparty repo interest expense)	3,662,123	2,556,947
	Others (includes interest on Sub-Debt and interest on collateral received under Credit Support Annex)	636,929	365,258
		9,802,268	8,058,938
16	**OPERATING EXPENSES**		
	Payments to and provisions for employees	1,208,941	979,994
	Rent, taxes & lighting	47,638	46,178
	Printing & stationery	6,688	4,731
	Advertisement & publicity	6,551	4,648
	Depreciation on bank's property	139,457	108,880
	Auditors' fees & expenses (excluding taxes)	3,926	3,849
	Law charges	24,349	13,037
	Postage, telegrams, telephone etc.	6,738	7,423
	Repairs & maintenance	115,845	89,728
	Insurance	140,279	126,149
	Other expenditure [Please refer Note 18.26.5 for significant items]	1,486,853	1,023,003
		3,187,265	**2,407,620**

17. SIGNIFICANT ACCOUNTING POLICIES

17.1 General

17.1.1 Background

The financial statements for the year ended March 31, 2026 comprise the accounts of the Indian branches of Credit Agricole Corporate & Investment Bank ('the Bank') which is incorporated in France with Limited Liability.

17.1.2 Basis of preparation

The financial statements have been prepared in accordance with requirements prescribed under the Third Schedule of the Banking Regulation Act, 1949. The accounting policies used in the preparation of these financial statements, in all material aspects, conform to Generally Accepted Accounting Principles in India (Indian GAAP), the guidelines issued by Reserve Bank of India (RBI) from time to time, the Accounting Standards (AS) issued by the Institute of Chartered Accountants of India (ICAI) and prescribed under Section 133 of the Companies Act, 2013 ('Act') read with Rule 7 of the Companies (Accounting Standards) Rules 2021 as amended to the extent of applicable and current practice prevailing within the Banking industry in India. The Bank follows the accrual method of accounting, except where otherwise stated, and the historical cost convention.

17.1.3 Use of estimates

The preparation of financial statements requires the management to make estimates and assumptions to be considered in the reported amounts of assets and liabilities (including contingent liabilities) as of the date of the financial statements and the reported income and expense during the reporting period. Management believes that the estimates used in the preparation of the financial statements are prudent and reasonable. Future results could differ from these estimates.

17.2 Transactions involving foreign exchange and derivatives

17.2.1 Foreign currency assets and liabilities are translated at the spot exchange rates prevailing at the close of the year as notified by the Foreign Exchange Dealers' Association of India (FEDAI) and the resultant gain or loss is accounted in Profit and Loss Account.

17.2.2 Income and expenditure items in foreign currency are translated at the exchange rates prevailing on the date of the transaction.

17.2.3 Outstanding forward foreign exchange contracts designated as 'Trading' as at balance sheet date are fair valued based on the exchange rates notified by FEDAI for specified maturities. The marked to market assets/liabilities as at the reporting date are shown at gross value in the balance sheet.

17.2.4 Outstanding forward foreign exchange contracts designated as 'Hedging' and spot exchange contracts as at balance sheet date are revalued at the spot exchange rates, prevailing at the close of the year as notified by FEDAI. Premium / discount on these forward foreign exchange contracts are evenly spread over the tenor of the contract and are recognised as income / expense.

17.2.5 Outstanding derivatives contracts, designated as 'Trading', are measured at their fair value. The resulting profit / losses are recognised in the Profit & Loss Account. The marked to market assets/ liabilities as at the reporting date are shown at gross value in the balance sheet.

17.2.6 Outstanding derivatives contracts, designated as 'Hedging', are undertaken for hedging interest rate risks and the income/expenditure on these derivative contracts is accounted for on an accrual basis over the life of the contract. The hedge contracts are marked to market in case the underlying is marked to market.

17.2.7 Contingent liabilities on account of guarantees, acceptances, endorsements and other obligations are stated at the spot exchange rates prevailing at the close of the year as notified by FEDAI.

17.2.8 In respect of derivative transactions, any overdue receivables representing positive Marked to Market (MTM) value due to the Bank, which remains unpaid for a period of 90 days from the specified due date for payment, as well as the recognised positive MTM in respect of future receivables, as per RBI guidelines are reversed from the Profit & Loss Account and held in a 'Suspense Account-Crystallized Receivables'.

17.3 Investments

17.3.1 Investments are classified under three categories, viz. Held to Maturity (HTM), Available for Sale (AFS) and Fair Value through Profit and Loss (FVTPL) based on intent at the time of its purchase, in accordance with the RBI guidelines. Investments, which meet the criteria to be classified as Held for Trading (HFT) is identified and accounted accordingly. HFT is a separate investment subcategory within FVTPL.

17.3.2 All investments are measured at fair value on initial recognition. For this purpose, the acquisition cost is the fair value. The Bank follows the settlement date method of accounting and the cost of investment is determined on the FIFO cost basis. In determining cost of investment, brokerage, commission etc. paid at the time of purchase/sale is charged to the Profit and Loss Accounts. Broken period interest paid at the time of acquisition of security is not capitalized.

17.3.3 The investment held under the "FVTPL" / "HFT", "AFS" and "HTM" categories are valued in accordance with the guidelines issued by the RBI. For investments held under FVTPL/HFT, the appreciation/depreciation is directly credited to Profit/Loss. For investment held under AFS category, the net appreciation or depreciation is directly credited or debited to a reserve named AFS Reserve without routing through the Profit & Loss Account and the related deferred tax impact is also accounted in AFS Reserve. Investments classified under "Held to Maturity (HTM)" are carried at their acquisition cost or amortised cost, if acquired at a premium/discount to the face value.

Any discount or premium on the acquisition of debt securities is amortised over the remaining life of the instrument. The amortised amount is reflected in the financial statements under item II 'Income on Investments' of Schedule 13: 'Interest Earned' with a contra in Schedule 8:'Investments'.

Treasury bills and certificates of deposits, being discounted instruments are valued at carrying cost.

17.3.4 Profit/Loss on sale of Investment under aforesaid three categories are recognised in the manner specified in RBI circular:

FVTPL/HFT- Any profit or loss on the sale of investments in FVTPL/HFT is recognised in the Profit and Loss Account under Item II of Schedule 14:'Other Income'.

AFS- Upon sale or maturity of a debt instrument in AFS category, the accumulated gain/ loss for that security in the AFS-Reserve is transferred from the AFS Reserve and recognised in the Profit and Loss Account under item II of Schedule 14-'Other Income'.

HTM- Any profit or loss on the sale of investments in HTM is recognised in the Profit and Loss Account under Item II of Schedule 14:'Other Income'. The profit on sale of investments in HTM is appropriated below the line from the Profit and Loss Account to the 'Capital Reserve Account'. The amount so appropriated is net of taxes and the amount required to be transferred to Statutory Reserve.

17.3.5 For investment other than level 3, any Day 1 gain/ loss is recognised in the Profit and Loss Account, under Schedule 14: 'Other Income' within the subhead 'Profit /(Loss) on revaluation of investments'.

For level 3 debt investment, any Day 1 loss arising is recognised immediately and the Day 1 gain is amortised on a straight-line basis upto the maturity date.

17.3.6 In accordance with RBI CircularRBI/DOR/2025-26/162 DOR.MRG.REC.No.81/00-00-001/2025-26 the Bank transfers the required amount to maintain adequate Investment Fluctuation Reserve (IFR). Any draw down from IFR is made in accordance with the extant RBI guideline.

17.3.7 In accordance with the RBI regulations, repurchase and reverse repurchase transactions are accounted for as secured borrowing and lending transaction respectively. The expenditure/ income in respect of such transactions are treated as interest expense / income.

17.4 Advances

Advances are classified into performing and non-performing advances based on the management's periodic internal assessment and RBI's prudential norms on classification..

17.4.1 Provisions for non-performing advances are made as per the guidelines prescribed by the RBI. The related interest on such non-performing advances is not recognised as income until received.

17.4.2 In addition to the specific provision on NPAs, the Bank maintains general provision on standard assets (including on positive mark to market gain on derivatives portfolio) as per RBI guidelines.

The additional provision for standard assets at higher than prescribed rates in terms of the RBI circular RBI/DOR/2025-26/162 DOR.MRG.REC.No.81/00-00-001/2025-26, incremental provisioning requirement towards un-hedged foreign currency exposures ("UHFCE") and general provision towards project finance is also included and reported as standard assets provision. If the provision required to be held on an aggregate basis are less than the provision held as on November 15, 2008, the provision rendered surplus are not reversed to Profit and Loss account and continued to be maintained at the amount that existed as on November 15, 2008. In case of shortfall determined on aggregate basis, the balance is provided by debit to Profit and Loss account.

17.4.3 As per RBI guidelines on Country Risk Management, the Bank makes provision for individual country risk exposure wherever the net funded exposure is one percent or more of bank's total assets based on rates stipulated by RBI.

17.5 Fixed assets and depreciation

17.5.1 Fixed assets are stated at cost less accumulated depreciation.

17.5.2 Depreciation has been provided on straight line method, over the estimated useful lives, as determined by the management, at the rates mentioned below per annum:

Premises*	33 Years
Furniture and Fixtures	10 Years
Leasehold Improvements	Over the period of lease agreement
Office and Residential Equipment*	4 Years
Motor Vehicles*	5 Years
Computers and Software	3 Years

17.5.3 The useful lives of fixed assets marked with * above are different than those specified under schedule II of Companies Act 2013. The management believes that useful life of fixed assets currently considered for the purpose of depreciation fairly reflect its estimate of the useful lives and residual values of fixed assets.

17.5.4 Depreciation to the extent of the original cost is charged to the Profit & Loss Account starting from the ate when the same is "Available for Use".

17.5.5 Depreciation of assets with original cost below ₹ 5,000 is provided at 100%.

17.6 Revenue recognition and related matters

Superannuation is recognised on an accrual basis except interest income on non-performing assets on a case by case basis, which is recognised upon realization as per the applicable RBI guidelines.

Income on discounted instrument is recognised over the tenor of the instrument on a straight-line basis.

Commission received on Guarantees /Letter of Credit issued is amortised on a straight-line basis over the period of the Guarantees / Letter of Credit. Other fees and commission income are recognised at the time the services are rendered and a binding obligation to receive the fees has arisen.

Fees paid for purchase of Priority Sector Lending Certificate are recognised in accordance with the RBI guidelines.

17.7 Employees benefits

17.7.1 Provident Fund

The Bank contributes to a recognised provident fund. These contributions are accounted for on an accrual basis and recognised in the Profit & Loss Account.

17.7.2 Gratuity

The Bank makes an annual contribution to an insurance company for amounts notified by the said insurance company. The Bank provides for gratuity based on an independent external actuarial valuation at the balance sheet date using the Projected Unit Credit Method.

17.7.3 Leave Encashment / Compensated Absences

The Bank does not have a policy of encashment of un-availed leave, except at the time of separation of an eligible employee. The Bank provides for leave encashment/compensated absences based on an independent external actuarial valuation at the balance sheet date.

17.7.4 Long service award

The Bank rewards its eligible employees under the long service award pay plan, which is a non-contributory defined benefit plan. The Bank provides for this plan based on an independent external actuarial valuation at the balance sheet date.

17.7.5 Actuarial gains/losses

Actuarial gains/losses are immediately recognised/provided for in the Profit & Loss Account.

17.8 Operating lease transactions

Leases, where the lessor effectively retains substantially all the risks and benefits of ownership are classified as operating leases. Operating lease payments are recognised as an expense in the Profit & Loss Account on a straight line basis over the lease term.

17.9 Taxation

Provision for corporate tax is arrived at after due consideration of the applicable law, judicial pronouncements and / or legal counsels' opinion on the issues. The charge for taxation during the year comprises current tax charge and the net change in the deferred tax asset and liability during the year. The Bank accounts for deferred taxes in accordance with provisions of Accounting Standard (AS) 22 "Accounting for Taxes on Income" issued by Institute of Chartered Accountants of India (ICAI).

Deferred taxation is provided on timing differences between accounting and tax treatment of income/ expenditure. Deferred tax assets are recognised only to the extent there is reasonable certainty that the assets can be realized in the future or only to the extent there is possibility for reversal in the future. However, where there is unabsorbed depreciation or carried forward loss under taxation laws, deferred tax assets are recognised only if there is virtual certainty of realization of such assets. Deferred tax assets/liabilities are measured using tax rates that have been substantially enacted as on balance sheet date.

Minimum Alternative Tax ('MAT') under the provisions of the Income-tax Act, 1961 is recognised as current tax in the Profit and Loss Account. The credit available under the Act in respect of MAT paid is recognised as an asset only when and to the extent there is convincing evidence that the Bank will pay normal income tax during the period for which the MAT credit can be carried forward for set-off against the normal tax liability. MAT credit recognised as an asset is reviewed at each Balance Sheet date and written down to the extent the aforesaid convincing evidence no longer exists.

17.10 Accounting for Provisions, Contingent Liabilities and Contingent Assets

The Bank estimates the probability of any loss that might be incurred on outcome of contingencies based on information available up to the date on which the financial statements are prepared. A provision is recognised when the Bank has a present obligation because of past event and it is probable that an outflow of resources will be required to settle the obligation, in respect of which a reliable estimate can be made. Provisions are determined based on management's estimate required to settle the obligations at the balance sheet date, supplemented by experience of similar transactions. These are reviewed at each balance sheet date and adjusted to reflect the management's current estimates. In cases where the available information indicates that the loss on the contingency is reasonably possible, but the amount of loss cannot be reasonably estimated, a disclosure is made in the financial statements. In case of remote possibility, neither provisions nor disclosure is made in the financial statements.

17.11 Cash and Cash Equivalents

Cash and cash equivalents include cash in hand, balances with RBI (Including Reverse Repo and Standing Deposit Facility), balances with other banks, Securities Financing Transaction (SFT) with CCIL and money at call and short notice.

18. Notes to Accounts

18.1 Regulatory Capital

As per the RBI guidelines on Capital to Risk Weighted Assets Ratio (CRAR) issued, banks are required to compute their capital requirement under Basel III effective June 30, 2013. The CRAR as per Basel III is 18.49% (Previous year 20.34%).

18.1.1 Composition of Regulatory Capital-

The CRAR of the Bank, calculated as per RBI Basel III guidelines is given below.

(Amount in ₹ crore)

S. No.	Particulars	2026	2025
(i)	Common Equity Tier 1 capital (CET 1)* / Paid up share capital and reserves (net of deductions, if any)	5,201.18	5,115.97
(ii)	Additional Tier 1 capital*/ Other Tier 1 capital	-	-
(iii)	Tier 1 capital (i + ii)	5,201.18	5,115.97
(iv)	Tier 2 capital	424.90	416.12
(v)	Total capital (Tier 1+Tier 2)	5,626.09	5,532.09
(vi)	Total Risk Weighted Assets (RWAs)	30,424.59	27,204.21
(vii)	CET 1 Ratio (CET 1 as a percentage of RWAs)* / Paid-up share capital and reserves as percentage of RWAs	17.10%	18.81%
(viii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	17.10%	18.81%
(ix)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	1.39%	1.53%
(x)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	18.49%	20.34%
(xi)	Leverage Ratio	10.21%	12.53%
(xii)	Percentage of the shareholding of a) Government of India b) State Government (specify name) c) Sponsor Bank	NA	NA
(xiii)	Amount of paid-up equity capital raised during the year	-	-
(xiv)	Amount of non-equity Tier 1 capital raised during the year, of which: a) Interest free Funds from Head office	-	2,449.49
(xv)	Amount of Tier 2 capital raised during the year,	-	-

Details of Sub-Debt raised from CA-CIB Head office outstanding as of March 31, 2026 & March 31, 2025 is as under:

Date of Receipt	Maturity date	Amount	Tenor
October 13, 2016	October 13, 2026*	USD 45 millions	10 years

*With a call option after 5 years exercisable only after prior RBI approval.

18.1.2 Drawdown from Reserves

18.1.2.1 Transfer to / from Investment Fluctuation Reserve (IFR).

To comply with requirements of IFR as per RBI Master Direction RBI/DOR/2025-26/162 DOR.MRG. REC.No.81/00-00-001/2025-26 dated November 28, 2025, the Bank has appropriated ₹ 33.90 crores to IFR during the FY 2025-26 (P.Y: ₹ 35.26 crores).

18.1.2.2 Draw down from Reserves (excluding IFR)

The Bank has not drawn down from Reserves during the current year (Previous year Nil).

18.2 Asset liability Management -

18.2.1 Maturity pattern of assets and liabilities

Year ended March 31, 2026 (D/M/Y indicate days/months/years respectively) (Amount in ₹ crore)

Particulars	1D	2D to 7D	8D to 14D	15D to 30D	31D to 2M	Over 2M to 3M	Over 3M & up to 6M	Over 6M & up to 1Y	Over 1Y & up to 3Y	Over 3Y & up to 5Y	Over 5Y	Total
Advances	30.58	395.21	717.27	1,861.17	689.29	473.47	1,009.91	520.30	2,114.88	1,434.68	3.84	9,250.63
Investments	2,028.30	10,611.97	550.39	731.32	418.60	344.36	48.88	160.68	393.74	-	27.94	15,316.18
Deposits	71.22	2,459.66	1,372.47	2,599.43	2,764.43	776.89	244.68	251.19	1,314.07	-	-	11,854.04
Borrowings	55.88	10,183.62	-	-	-	-	-	426.76	-	-	-	10,666.26
Foreign currency assets	187.64	30.87	296.24	13.99	162.42	153.41	124.54	23.42	36.51	-	-	1,029.04
Foreign currency liabilities	69.67	38.40	41.36	1.5	44.23	-	13.70	428.23	255.04	-	185.03	1,077.16

Year ended March 31, 2025 (D/M/Y indicate days/months/years respectively) (Amount in ₹ crore)

Particulars	1D	2D to 7D	8D to 14D	15D to 30D	31D to 2M	Over 2M to 3M	Over 3M & up to 6M	Over 6M & up to 1Y	Over 1Y & up to 3Y	Over 3Y & up to 5Y	Over 5Y	Total
Advances	53.98	361.94	269.08	1,065.92	687.09	496.54	977.56	746.39	1,249.88	928.42	1.19	6,837.99
Investments	2,628.15	7,676.92	361.45	601.44	1,022.81	167.09	292.78	11.53	825.14	-	34.00	13,621.31
Deposits	79.21	1,285.82	1,334.95	2,132.78	965.76	1,005.26	109.32	19.61	908.34	0.01	-	7,841.06
Borrowings	-	7,085.27	-	-	-	-	-	-	384.64	-	-	7,469.91
Foreign currency assets	254.67	0.84	-	131.26	134.69	54.67	179.85	4.01	32.91	-	3,235.18	4,028.08
Foreign currency liabilities	5.17	13.62	1,047.11	0.06	21.24	-	13.49	1.08	455.59	-	-	1,557.36

Classification of assets and liabilities under the different maturity buckets are compiled by management based on the guidelines issued by the RBI and are based on the same assumptions as used by the Bank for compiling the return submitted to the RBI and which have been relied upon by the Auditors.

18.2.2 Liquidity Coverage Ratio (LCR)

RBI basis Chapter V of the circular titled **Reserve Bank of India (Commercial Banks – Asset Liability Management) Directions, 2025** released on November 28, 2025 (RBI/DOR/2025-26/163 DOR.LRG. No.82/13-10-001/2025-26) & Master circular on Disclosure in Financial Statements - Notes to Accounts has advised banks to measure, report and disclose LCR.

The LCR guidelines aims to ensure that the bank maintains an adequate level of unencumbered High Quality Liquid Assets (HQLAs) that can be converted into cash to meet its liquidity needs for a 30 calendar day time horizon under a significantly severe liquidity stress scenario specified by RBI. At a minimum, the stock of liquid assets should enable the bank to survive until day 30 of the stress scenario, by which time it is assumed that appropriate corrective actions can be taken.

As per the RBI guidelines the minimum LCR required to be maintained shall be implemented in the phased manner from January 01, 2015.

The minimum LCR requirement is 100% from April 01, 2021.

The ratio is defined as the amount of High Quality Liquid Assets ("HQLA") that could be used to raise liquidity, measured against the total volume of net cash outflows, arising from both actual and contingent exposures, in a stressed scenario. Below are the details of each component:

a) Composition of HQLA

The HQLA of the bank mainly consist of government securities & Treasury bills (Level 1 assets) in excess of minimum SLR requirements apart from regulatory dispensation allowed up to specified percentage of NDTL in the form of borrowings limit available through Marginal Standing Facility (MSF) and Facility to Avail Liquidity for Liquidity Coverage Ratio (FALLCR).

The Bank considers the carrying value of treasury bills and Government Securities valued as per Reserve Bank of India (Commercial Banks – Classification, Valuation, and Operation of Investment Portfolio) Directions, 2025

The bank does not hold any FCY HQLA.

b) Composition of Cash Outflows

The total cash outflows mainly comprise of deposits from small business customers, unsecured wholesale funding in the form of corporate term deposits, secured funding in the form of repo (including TREPS) borrowings backed by Level 1 assets, other outflows in the form of net derivative flows, Market valuation changes on derivative transactions based on look back approach, credit & liquidity facilities. Contingent funding obligations include unutilized funded limits, letters of credit, guarantees and trade finance facilities granted to customers.

c) Composition of Cash Inflows

The total cash inflows comprise of secured lending transaction backed by Level 1 assets collateral and other cash inflows comprise mainly of loans extended to clients, interest receivable, reciprocal lines unutilized, nostros etc.

The framework for funding the balance sheet is well defined in the ALCO policy which is supplemented with stress testing policy. All relevant aspects of liquidity measurement and monitoring are covered in the aforesaid policies. The liquidity for the bank is managed centrally from its Mumbai Office by the Treasurer.

Given the business profile (Corporate Banking), the bank relies/concentrates more on corporate deposits and money market for its funding requirements which have a short term maturity cycle. It is the bank's conscious strategy to comply with the LCR mandate within the business and regulatory environment it is operating.

The tables below highlight the position of LCR computed based on simple average of daily position for each quarter

(Amount in ₹ crore)

Sr. No.	Sector	Quarter ended March 31, 2026	
		Total Un-weighted Value	Total Weighted Value
	High Quality Liquid Assets		
1	**Total High Quality Liquid Assets (HQLA)**		**8,502.33**
Cash Outflows			
2	**Retail deposits and deposits from small business customers, of which:**	**8.23**	**0.82**
(i)	Stable deposits	**0.07**	**-**
(ii)	Less stable deposits	**8.16**	**0.82**
3	**Unsecured wholesale funding, of which:**	**12,956.93**	**5,230.17**
(i)	Operational deposits (all counterparties)	**-**	**-**
(ii)	Non-operational deposits (all counterparties)	**12,956.93**	**5,230.17**
(iii)	Unsecured debt	**-**	**-**
4	**Secured wholesale funding**		**-**
5	**Additional requirements, of which**	**6,686.75**	**5,974.96**
(i)	Outflows related to derivative exposures and other collateral requirements	**5,749.87**	**5,749.87**
(ii)	Outflows related to loss of funding on debt products	**-**	**-**
(iii)	Credit and liquidity facilities	**936.88**	**225.09**
6	**Other contractual funding obligations**	**282.30**	**282.30**
7	**Other contingent funding obligations**	**21,099.92**	**841.76**
8	**Total Cash Outflows**		**12,330.01**
Cash Inflows			
9	**Secured lending**	**927.19**	**-**
10	**Inflows from fully performing exposures**	**2,640.40**	**1,661.74**
11	**Other cash inflows**	**5,737.24**	**4,287.68**
12	**Total Cash Inflows**	**9,304.83**	**5,949.43**
21	**TOTAL HQLA**		**8,502.33**
22	**Total Net Cash Outflows**		**6,380.58**
	25% of Total Cash Outflow		**3,082.50**
23	**Liquidity Coverage Ratio (%)**		**133.25%**

(Amount in ₹ crore)

Sr. No.	Sector	Quarter ended Dec 31, 2025	
		Total Un-weighted Value	Total Weighted Value
	High Quality Liquid Assets		
1	**Total High Quality Liquid Assets (HQLA)**		**9,256.19**
Cash Outflows			
2	**Retail deposits and deposits from small business customers, of which:**	**5.72**	**0.57**
(i)	Stable deposits	**0.12**	**0.01**
(ii)	Less stable deposits	**5.60**	**0.56**
3	**Unsecured wholesale funding, of which:**	**13,927.64**	**5,621.72**
(i)	Operational deposits (all counterparties)	**-**	**-**
(ii)	Non-operational deposits (all counterparties)	**13,927.64**	**5,621.72**
(iii)	Unsecured debt	**-**	**-**

CRÉDIT AGRICOLE
CORPORATE & INVESTMENT BANK

(Incorporated in France with limited liability)

INDIAN BRANCHES

Sr. No.	Sector	Quarter ended Dec 31, 2025	
		Total Un-weighted Value	Total Weighted Value
4	**Secured wholesale funding**		-
5	**Additional requirements, of which**	6,923.30	5,969.89
(i)	Outflows related to derivative exposures and other collateral requirements	5,687.24	5,687.24
(ii)	Outflows related to loss of funding on debt products	-	-
(iii)	Credit and liquidity facilities	1,236.06	282.65
6	**Other contractual funding obligations**	164.92	164.92
7	**Other contingent funding obligations**	19,775.16	790.75
8	**Total Cash Outflows**		12,547.84
Cash Inflows			
9	**Secured lending**	1,245.11	-
10	**Inflows from fully performing exposures**	2,574.33	1,686.35
11	**Other cash inflows**	5,895.95	4,332.50
12	**Total Cash Inflows**	9,715.39	6,018.84
21	**TOTAL HQLA**		9,256.19
22	**Total Net Cash Outflows**		6,529.00
	25% of Total Cash Outflow		3,136.96
23	**Liquidity Coverage Ratio (%)**		141.77%

(Amount in ₹ crore)

Sr. No.	Sector	Quarter ended Sep 30, 2025	
		Total Un-weighted Value	Total Weighted Value
	High Quality Liquid Assets		
1	**Total High Quality Liquid Assets (HQLA)**		7,774.03
Cash Outflows			
2	**Retail deposits and deposits from small business customers, of which:**	4.19	0.41
(i)	Stable deposits	0.12	0.01
(ii)	Less stable deposits	4.07	0.41
3	**Unsecured wholesale funding, of which:**	11,290.80	4,613.02
(i)	Operational deposits (all counterparties)	-	-
(ii)	Non-operational deposits (all counterparties)	11,290.80	4,613.02
(iii)	Unsecured debt	-	-
4	**Secured wholesale funding**		-
5	**Additional requirements, of which**	6,847.94	5,832.00
(i)	Outflows related to derivative exposures and other collateral requirements	5,507.91	5,507.91
(ii)	Outflows related to loss of funding on debt products	-	-
(iii)	Credit and liquidity facilities	1,340.03	324.09
6	**Other contractual funding obligations**	254.35	254.35
7	**Other contingent funding obligations**	19,096.57	766.47
8	**Total Cash Outflows**		11,466.25
Cash Inflows			
9	**Secured lending**	1,301.01	-
10	**Inflows from fully performing exposures**	2,380.99	1,498.52
11	**Other cash inflows**	5,805.86	4,346.90
12	**Total Cash Inflows**	9,487.86	5,845.42
21	**TOTAL HQLA**		7,774.03
22	**Total Net Cash Outflows**		5,620.83
	25% of Total Cash Outflow		2,866.56
23	**Liquidity Coverage Ratio (%)**		138.31%

(Amount in ₹ crore)

Sr. No.	Sector	Quarter ended Jun 30, 2025	
		Total Un-weighted Value	Total Weighted Value
	High Quality Liquid Assets		
1	**Total High Quality Liquid Assets (HQLA)**		6,767.48
Cash Outflows			
2	**Retail deposits and deposits from small business customers, of which:**	3.63	0.36
(i)	Stable deposits	0.10	0.01
(ii)	Less stable deposits	3.53	0.35
3	**Unsecured wholesale funding, of which:**	9,297.91	3,767.81
(i)	Operational deposits (all counterparties)	-	-
(ii)	Non-operational deposits (all counterparties)	9,297.91	3,767.81
(iii)	Unsecured debt	-	-
4	**Secured wholesale funding**		-
5	**Additional requirements, of which**	5,893.04	5,087.99
(i)	Outflows related to derivative exposures and other collateral requirements	4,873.61	4,873.61
(ii)	Outflows related to loss of funding on debt products	-	-
(iii)	Credit and liquidity facilities	1,019.43	214.38
6	**Other contractual funding obligations**	479.24	479.24
7	**Other contingent funding obligations**	18,586.15	751.64
8	**Total Cash Outflows**		10,087.03
Cash Inflows			
9	**Secured lending**	731.74	-
10	**Inflows from fully performing exposures**	2,666.81	1,606.21
11	**Other cash inflows**	5,607.34	4,031.90
12	**Total Cash Inflows**	9,005.89	5,638.11
21	**TOTAL HQLA**		6,767.48
22	**Total Net Cash Outflows**		4,448.92
	25% of Total Cash Outflow		2,521.76
23	**Liquidity Coverage Ratio (%)**		152.12%

Sr. No.	Sector	Quarter ended March 31, 2025	
		Total Un-weighted Value	Total Weighted Value
	High Quality Liquid Assets		
1	**Total High Quality Liquid Assets (HQLA)**		6,303.83
Cash Outflows			
2	**Retail deposits and deposits from small business customers, of which:**	5.58	0.56
(i)	Stable deposits	0.03	-
(ii)	Less stable deposits	5.55	0.56
3	**Unsecured wholesale funding, of which:**	8,675.06	3,535.50
(i)	Operational deposits (all counterparties)	-	-
(ii)	Non-operational deposits (all counterparties)	8,675.06	3,535.50
(iii)	Unsecured debt	-	-
4	**Secured wholesale funding**		-
5	**Additional requirements, of which**	6,413.33	5,734.97
(i)	Outflows related to derivative exposures and other collateral requirements	5,601.19	5,601.19
(ii)	Outflows related to loss of funding on debt products	-	-
(iii)	Credit and liquidity facilities	812.15	133.78
6	**Other contractual funding obligations**	347.58	347.58
7	**Other contingent funding obligations**	18,357.77	752.01
8	**Total Cash Outflows**		10,370.61
Cash Inflows			
9	**Secured lending**	813.63	-
10	**Inflows from fully performing exposures**	1,908.97	1,010.62
11	**Other cash inflows**	7,053.50	5,808.84
12	**Total Cash Inflows**	9,776.09	6,819.46
21	**TOTAL HQLA**		
22	**Total Net Cash Outflows**		6,303.83
	25% of Total Cash Outflow		3,551.15
23	**Liquidity Coverage Ratio (%)**		2,592.65
			177.52%

(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	-
(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	-
(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	-
(i)	Stable deposits	-	-
(ii)	Less stable deposits	-	-
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%

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

Quarter	FY 2025-26	FY 2024-25
	Actual	Actual
March	133.25%	177.52%
December	141.77%	155.64%
September	138.31%	157.10%
June	152.12%	185.19%

18.2.3 Net Stable Funding Ratio (NSFR)

RBI basis Chapter VI of the circular titled Reserve Bank of India (Commercial Banks – Asset Liability Management) Directions, 2025 released on November 28, 2025 (RBI/DOR/2025-26/163 DOR.LRG. No.82/13-10-001/2025-26) & Master circular on Disclosure in Financial Statements - Notes to Accounts has advised banks to measure, report and disclose 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

$$\textbf{NSFR} = \frac{\text{Available Stable Funding (ASF)}}{\text{Required Stable Funding (RSF)}} >= 100\%$$

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 2026	Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
ASF Item						
1	**Capital: (2+3)**	5,637.33	0.00	0.00	0.00	5,637.33
2	Regulatory capital	5,637.33	0.00	0.00	0.00	5,637.33
3	Other capital instruments					
4	**Retail deposits and deposits from small business customers: (5+6)**	3.41	0.00	0.00	0.00	3.07
5	Stable deposits	0.05	0.00	0.00	0.00	0.05
6	Less stable deposits	3.36	0.00	0.00	0.00	3.02
7	**Wholesale funding: (8+9)**	1,773.19	9,826.28	251.16	0.01	4,990.80
8	Operational deposits					
9	Other wholesale funding	1,773.19	9,826.28	251.16	0.01	4,990.80
10	**Other liabilities: (11+12)**	221.31	11,882.19	308.04	0.00	157.46
11	NSFR derivative liabilities		1,628.28			
12	All other liabilities and equity not included in the above categories	221.31	10,253.91	308.04	0.00	157.46
13	Total ASF (1+4+7+10)					10,788.66
RSF Item						
14	**Total NSFR high-quality liquid assets (HQLA)**					216.95
15	**Deposits held at other financial institutions for operational purposes**	188.80				94.40
16	**Performing loans and securities: (17+18+19+21+23)**	254.63	8,131.37	501.42	2,903.09	6,044.63
17	Performing loans to financial institutions secured by Level 1 HQLA		1,804.18	0.00	0.00	270.63
18	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions		1,947.60	101.01	1,338.75	1,502.45
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:	254.63	4,379.59	400.41	1,564.34	4,271.56
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	457.30	297.25
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)**	423.27	1,451.84	0.00	0.00	1,582.57
25	Physical traded commodities, including gold					
26	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs		1,005.38			854.57
27	NSFR derivative assets		0.00			0.00
28	NSFR derivative liabilities before deduction of variation margin posted		162.99			162.99
29	All other assets not included in the above categories	423.27	283.47	0.00	0.00	565.01
30	**Off-balance sheet items**		16,382.81	2,989.43	5,061.57	994.26
31	**Total RSF (14+15+16+24+30)**					8,932.81
32	**Net Stable Funding Ratio (%)**					120.78

(Amount in ₹ crore)

	As at 31st December 2025	Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
ASF Item						
1	**Capital: (2+3)**	5,495.01	0.00	0.00	0.00	5,495.01
2	Regulatory capital	5,495.01	0.00	0.00	0.00	5,495.01
3	Other capital instruments					
4	**Retail deposits and deposits from small business customers: (5+6)**	3.99	0.00	0.00	0.00	3.60
5	Stable deposits	0.05	0.00	0.00	0.00	0.05
6	Less stable deposits	3.94	0.00	0.00	0.00	3.55
7	**Wholesale funding: (8+9)**	1,482.48	11,453.86	167.49	0.01	5,796.03
8	Operational deposits					
9	Other wholesale funding	1,482.48	11,453.86	167.49	0.01	5,796.03
10	**Other liabilities: (11+12)**	181.19	8,800.33	302.38	0.00	158.58
11	NSFR derivative liabilities		1,726.67			
12	All other liabilities and equity not included in the above categories	181.19	7,073.66	302.38	0.00	158.58
13	Total ASF (1+4+7+10)					11,453.22
RSF Item						
14	**Total NSFR high-quality liquid assets (HQLA)**					384.99
15	**Deposits held at other financial institutions for operational purposes**	279.67				139.84
16	**Performing loans and securities: (17+18+19+21+23)**	225.69	6,936.13	481.57	3,070.17	6,120.02
17	Performing loans to financial institutions secured by Level 1 HQLA		1,780.81	0.00	0.00	267.12
18	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions		954.51	182.02	1,345.94	1,556.39
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:	225.69	4,200.81	299.55	1,724.23	4,296.51
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	469.64	305.27
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)**	442.57	2,128.96	0.00	0.00	2,188.16
25	Physical traded commodities, including gold					
26	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs		1,732.86			1,472.93
27	NSFR derivative assets		0.00			0.00
28	NSFR derivative liabilities before deduction of variation margin posted		149.22			149.22
29	All other assets not included in the above categories	442.57	246.88	0.00	0.00	566.01
30	**Off-balance sheet items**		16,346.25	1,843.01	4,600.47	941.97
31	**Total RSF (14+15+16+24+30)**					9,774.99
32	**Net Stable Funding Ratio (%)**					117.17

(Amount in ₹ crore)

	As at 30th September 2025	Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
ASF Item						
1	**Capital: (2+3)**	5,502.52	0.00	0.00	301.00	5,803.52
2	Regulatory capital	5,502.52	0.00	0.00	301.00	5,803.52
3	Other capital instruments	0.00	0.00	0.00	0.00	0.00
4	**Retail deposits and deposits from small business customers: (5+6)**	14.60	0.00	0.00	0.00	13.15
5	Stable deposits	0.15	0.00	0.00	0.00	0.14
6	Less stable deposits	14.45	0.00	0.00	0.00	13.01
7	**Wholesale funding: (8+9)**	1,825.76	10,954.78	97.00	0.01	5,488.05
8	Operational deposits	0.00	0.00	0.00	0.00	0.00
9	Other wholesale funding	1,825.76	10,954.78	97.00	0.01	5,488.05
10	**Other liabilities: (11+12)**	166.85	7,833.89	1.05	0.00	9.47
11	NSFR derivative liabilities		1,679.02			
12	All other liabilities and equity not included in the above categories	166.85	6,154.87	1.05	0.00	9.47
13	Total ASF (1+4+7+10)					11,314.19
RSF Item						
14	**Total NSFR high-quality liquid assets (HQLA)**					301.59
15	**Deposits held at other financial institutions for operational purposes**	181.35				90.67
16	**Performing loans and securities: (17+18+19+21+23)**	293.59	7,230.56	709.50	2,924.97	6,267.51
17	Performing loans to financial institutions secured by Level 1 HQLA		1,722.64	0.00	0.00	258.40
18	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions		1,053.61	366.27	1,215.31	1,483.59
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:	293.59	4,454.31	343.23	1,709.66	4,525.52
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	481.97	313.28
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)**	412.55	2,181.85	0.00	0.00	2,210.76
25	Physical traded commodities, including gold					
26	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs		1,814.71			1,542.50
27	NSFR derivative assets		0.00			0.00
28	NSFR derivative liabilities before deduction of variation margin posted		138.43			138.43
29	All other assets not included in the above categories	412.55	228.71	0.00	0.00	529.83
30	**Off-balance sheet items**		16,208.93	1,711.27	4,198.26	913.89
31	**Total RSF (14+15+16+24+30)**					9,784.42
32	**Net Stable Funding Ratio (%)**					115.63

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(Amount in ₹ crore)

	As at 30th June 2025	Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
ASF Item						
1	**Capital: (2+3)**	**5,547.47**	**0.00**	**0.00**	**301.00**	**5,848.47**
2	Regulatory capital	5,547.47	0.00	0.00	301.00	5,848.47
3	Other capital instruments					
4	**Retail deposits and deposits from small business customers: (5+6)**	**3.30**	**0.00**	**0.00**	**0.00**	**2.98**
5	Stable deposits	0.15	0.00	0.00	0.00	0.14
6	Less stable deposits	3.15	0.00	0.00	0.00	2.84
7	**Wholesale funding: (8+9)**	**1,360.16**	**9,029.33**	**49.04**	**0.01**	**4,527.65**
8	Operational deposits					
9	Other wholesale funding	1,360.16	9,029.33	49.04	0.01	4,527.65
10	**Other liabilities: (11+12)**	**157.85**	**8,988.75**	**3.41**	**0.00**	**7.65**
11	NSFR derivative liabilities		1,569.78			
12	All other liabilities and equity not included in the above categories	157.85	7,418.97	3.41	0.00	7.65
13	Total ASF (1+4+7+10)					10,386.75
RSF Item						
14	**Total NSFR high-quality liquid assets (HQLA)**					**269.03**
15	**Deposits held at other financial institutions for operational purposes**	**1,125.27**				**562.64**
16	**Performing loans and securities: (17+18+19+21+23)**	**317.46**	**5,669.32**	**734.61**	**1,959.71**	**4,512.53**
17	Performing loans to financial institutions secured by Level 1 HQLA		1,086.49	0.00	0.00	162.97
18	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions		1,720.36	213.52	546.15	790.81
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:	317.46	2,862.47	521.09	1,413.56	3,558.75
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	444.30	288.80
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)**	**352.18**	**1,948.68**	**0.00**	**0.00**	**1,958.43**
25	Physical traded commodities, including gold					
26	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs		1,607.44			1,366.33
27	NSFR derivative assets		0.00			0.00
28	NSFR derivative liabilities before deduction of variation margin posted		122.91			122.91
29	All other assets not included in the above categories	352.18	218.33	0.00	0.00	469.19
30	**Off-balance sheet items**		**15,470.35**	**2,247.44**	**4,062.14**	**909.52**
31	**Total RSF (14+15+16+24+30)**					**8,212.15**
32	**Net Stable Funding Ratio (%)**					**126.48**

(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
13	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**
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**

18.3 Investments

	As at 31st Mar 2026							As at 31st Mar 2025						
	HTM		AFS	FVTPL		Subsidiaries, Associates & JVs		HTM		AFS	FVTPL		Subsidiaries, Associates & JVs	
	At cost	Fair Value		HFT	non-HFT	At cost	Fair Value	At cost	Fair Value		HFT	non-HFT	At cost	Fair Value
I. Investments in India														
(i) Government securities	-	-	9,030.15	6,286.04	-			-	-	8,145.20	5476.11	-		
(ii) Other approved securities	-	-	-	-	-			-	-	-	-	-		
(iii) Shares	-	-	-	-	-			-	-	-	-	-		
(iv) Debentures and Bonds	-	-	-	-	-			-	-	-	-	-		
(v) Subsidiaries, associates and joint ventures						-	-						-	-
(vi)Others	-	-	-	-	-			-	-	-	-	-		
Total	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less: Provisions for impairment / NPI	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Net	-	-	9,030.15	6,286.04		-	-	-	-	8,145.20	5476.11	-	-	-
						-	-	-	-	-	-	-	-	-
II. Investments outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Government securities (including local authorities)	-	-	-	-	-			-	-	-	-	-		
(i) Subsidiaries, associates and joint ventures						-	-						-	-
(iii) Other investments	-	-	-	-	-			-	-	-	-	-		
Total	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less: Provisions for impairment / NPI	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Net	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	-	-				-	-	-	-	-	-	-	-	-
Total investments (I+II)	-	-	9,030.15	6,286.04		-	-	-	-	8,145.20	5476.11	-	-	-

18.3.1 Composition of investments Portfolio

18.3.2 Fair value hierarchy of investment portfolio measured at fair value on balance sheet (Amount in ₹ crore)

(In ₹ Crore)

	As at 31st Mar 2026								As at 31st Mar 2025							
	AFS				FVTPL				AFS				FVTPL			
	Level 1	Level 2	Level 3	Total	Level 1	Level 2	Level 3	Total	Level 1	Level 2	Level 3	Total	Level 1	Level 2	Level 3	Total
I. Investments in India																
(i) Government securities	9 030.15			9,030.15	6,286.04			6,286.04	8,145.20			8,145.20	5,476.11			5,476.11
(ii) Other approved securities																
(iii) Shares																
(iv) Debentures and Bonds																
(v) Subsidiaries, associates and joint ventures																
(vi)Others																
Total	9 030.15			9,030.15	6 286.04			6,286.04	8,145.20			8,145.20	5,476.11			5,476.11
II. Investments outside India																
(i)Government securities (including local authorities)																
(i) Subsidiaries, associates and joint ventures																
(iii) Other investments																
Total																
Total investments (I+II)	9 030.15			9,030.15	6 286.04			6,286.04	8,145.20			8,145.20	5476.11			5,476.11

18.3.3 Movement of Provisions for non-performing investments (NPIs) and Investment Fluctuation Reserve (IFR) (Amount in ₹ crore)

	Particulars	2026	2025
(i)	Movement of provisions held towards NPI		
	Opening balance	-	-
	Add: Provisions made during the year	-	-
	Less: Write-off, excess provisions written back during the year	-	-
	Closing balance	-	-
(ii)	Movement of Investment Fluctuation Reserve		
	Opening balance	272.43	199.90
	Add: Amount transferred during the year	33.89	72.53
	Less: Write-off, excess provisions written back during the year	-	-
	Closing balance	306.32	272.43
(iii)	Closing balance in IFR as a percentage of closing balance of Investments in AFS and HFT/Current category	2.00%	2.00%

18.3.4 Net gains / (losses) on Level 3 financial instruments recognised in AFS-Reserve and Profit and Loss Account

	2026	2025
Recognised in AFS-Reserve	Nil	Nil
Recognised in Profit and Loss Account	Nil	Nil

Note: This disclosure excludes Level 3 assets where the valuation of the asset is the price declared by FBIL / FIMMDA for that asset.

18.3.5 Sale and Transfers to / from HTM Category

The Bank does not have any investments in the HTM category as on March 31, 2026 and March 31, 2025. As such, there were no sale and transfer to/from HTM category during the year ending March 31, 2026 and March 31, 2025.

18.3.6 Non-SLR investment portfolio-

i) Issuer composition of Non-SLR investments

There were no Non-SLR investments as on March 31, 2026 and March 31, 2025.

ii) Non-performing Non-SLR investments

There were no non-performing Non-SLR investments as on March 31, 2026 and March 31, 2025.

18.3.7 Repo and Reverse Repo transactions (in face value and market value terms)

(Amount in ₹ crore)

As at 31st Mar 2026	Minimum outstanding during the year		Maximum outstanding during the year		Daily average outstanding during the year		Outstanding as on March 31	
	FV*	MV*	FV	MV	FV	MV	FV	MV
i) Securities sold under repo a) Government securities b) Corporate debt securities c) Any other securities	3,942.58	3,970.50	10,053.03	9,666.91	6,619.32	6,678.25	10,053.03	9,666.91
ii) Securities purchased under reverse repo a) Government securities b) Corporate debt securities c) Any other securities	-	-	2,654.62	2,687.62	1,073.20	1,072.12	1,818.84	1,794.23

(Amount in ₹ crore)

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

* FV and MV represents Face Value and Market Value respectively

Note:

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

18.3.8 Government Security Lending (GSL) transactions (in market value terms)

(Amount in ₹ crore)

As at 31st Mar 2026	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 March 31
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 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 March 31
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	6,837.99	-	-	2.93	2.93	6,840.92
Add: Additions during the year					-	-
Less: Reductions during the year*					-	-
Closing balance	9,250.63			2.93	2.93	9,253.56
*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		-	-	-	-	-

	Standard	Non-Performing				Total
	Total Standard Advances	Sub standard	Doubtful	Loss	Total Non-Performing Advances	
Floating Provisions						-
Opening Balance						-
Add: Additional provisions made during the year						-
Less: Amount drawn down18 during the year						-
Closing balance of floating provisions						-
Technical write-offs and the recoveries made thereon						
Opening balance of Technical/ Prudential written-off accounts						-
Add: Technical/ Prudential write-offs during the year						-
Less: Recoveries made from previously technical/ prudential written-off accounts during the year						-
Closing balance						-

Ratios	2026	2025
Gross NPA to Gross Advances	0.03%	0.04%
Net NPA to Net Advances	0.00%	0.00%
Provision coverage ratio	100%	100%

18.4.2 Sector-wise Advances and Gross NPAs **(Amount in ₹ crore)**

Sr. No.	Sector	2026			2025		
		Total Advances (Gross)	Gross NPAs	% of Gross NPAs to total advances in that sector	Total Advances (Gross)	Gross NPAs	% of Gross NPAs to total advances in that sector
A	**Priority Sector**						
1	Agriculture and allied activities	-	-	-	-	-	-
2	Advances to industries sector eligible as priority sector lending	687.13	-	-	1,038.07	-	-
2.1	Petroleum	-	-	-	-	-	-
2.2	Vehicles, vehicles parts & Transport Equipment	-	-	-	156.93	-	-
3	Services	259.97	-	-	248.87	-	-
4	Personal loans	-	-	-	-	-	-
	Sub-total (A)	**947.10**	**-**	**-**	**1,286.94**	**-**	**-**
B	**Non Priority Sector**						
1	Agriculture and allied activities	-	-	-	-	-	-
2	Industry	4,744.79	2.93	0.06%	3,259.30	2.93	0.14%
2.1	Power	3,131.01	-	-	1,232.24	-	-
3	Services	3,561.67	-	-	2,294.68	-	-
3.1	Others - NBFC	1,855.10	-	-	1,220.16	-	-
3.2	Wholesale Trade other than food Procurement	1,310.53	-	-	717.80	-	-
4	Personal loans	-	-	-	-	-	-
	Sub-total (B)	**8,306.46**	**2.93**	**0.04%**	**5,553.98**	**2.93**	**0.05%**
	Total (A+B)	**9,253.56**	**2.93**	**0.03%**	**6,840.92**	**2.93**	**0.04%**

18.4.3 Particulars of resolution plan and restructuring.

During the year, the Bank has not subjected any loans/assets to resolution plan and restructuring (including Covid-19- related Stress) (Previous year Nil).

18.4.4 Divergence in the asset classification and provisioning

There is no instance of divergence in asset classification, provisioning of advances and net profit after tax based on the latest inspection report published by the RBI, which are required to be disclosed in for the current and previous year.

18.4.5 Disclosure of transfer of loan exposures

Details of loan not in default sold/acquired by the Bank as per Master Direction- Reserve Bank of India (Commercial Banks - Transfer and Distribution of Credit Risk) Directions, 2025:

a) Below are the details of the loan acquired as per above extant RBI Direction uring the year, the Bank has not transferred any loan exposure (Previous year Nil for both loan acquired and transferred)

(Amount in ₹ crore)

Principal Acquired	209.65
Total Interest/Discount	1.47
Weighted Average Rate	6.80% (Range: 6.65% to 6.93%)
Weighted Average maturity	19.50 days
Exposure Type	Trade Receivables (without recourse)
Transfer Mechanism	Acquisition via Assignment
Asset Classification	Standard Assets
Currency	All transactions are denominated in INR
Retention of beneficial economic interest by the originator	10% at Portfolio Level
Acquisition interest	90% of the total pool principal

b) **Coverage of Tangible Security:** The facility assigned is a clean/unsecured facility with no tangible security coverage. Hence, the Coverage of Tangible Security is NIL.

Security Coverage	Percentage
Secured by tangible assets	Nil
Unsecured/Clean facilities	100%

c) **Rating-wise Distribution of Rated Loans:**

The facility assigned is not rated by any external rating agency. Hence, the facility is unrated.

d) The Bank has not sold/acquired loan classified as Special Mention Account (SMA) during the year ended March 31, 2026 (year ended March 31, 2025: Nil).

e) The Bank has not acquired non-performing loans during the year ended March 31, 2026 (year ended March 31, 2025: Nil).

18.4.6 Disclosure on Co-Lending Arrangements (CLA)

For FY 25-26 the Bank has not entered into any CLA

18.4.7 Non-Fund Based (NFB) Credit Facilities (Amount in ₹ crore)

		As at 31st March 2026	As at 31st March 2026	As at 31st March 2025	As at 31st March 2025
		Secured* Portion	Unsecured Portion	Secured* Portion	Unsecured Portion
I	Outstanding Guarantees (₹ crore)	122	10,091	159	6,848
	i) In India	122	7,737	159	5,381
	ii) Outside India	-	2,354	-	1,467
II	Acceptances, Endorsements and other Obligations (₹ crore)	331	827	317	1,266
III	Other NFB Credit facilities (₹ crore)	-	-	-	-

18.4.8 Disclosure related to project finance:

Data for Jan to March 2026 quarter:

Sl. No	Item Description	Number of accounts	Total outstanding (in ₹ crore)
1	Projects under implementation accounts at the beginning of the quarter.	1	391.67
2	Projects under implementation accounts sanctioned during the quarter. (Note 1)	2	138.74
3	Projects under implementation accounts where DCCO has been achieved during the quarter	-	-
4	Projects under implementation accounts at the end of the quarter. (1+2-3)	3	530.41
5	Out of '4' – accounts in respect of which resolution process involving extension in original / extended DCCO, as the case may be, has been invoked. (Note 2)	-	-
5.1	Out of '5' – accounts in respect of which Resolution plan has been implemented.	NA	NA
5.2	Out of '5' – accounts in respect of which Resolution plan is under implementation.	NA	NA
5.3	Out of '5' – accounts in respect of which Resolution plan has failed.	NA	NA
6	Out of '5', accounts in respect of which resolution process involving extension in original / extended DCCO, as the case may be, has been invoked due to change in scope and size of the project.	NA	NA
7	Out of '5', account in respect of which cost overrun associated with extension in original / extended DCCO, as the case may be, was funded	NA	NA
7.1	Out of '7', accounts where SBCF was sanctioned during financial closure and renewed continuously	NA	NA

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Sl. No	Item Description	Number of accounts	Total outstanding (in ₹ crore)
7.2	Out of '7', accounts where SBCF was not pre-sanctioned or renewed continuously	NA	NA
8	Out of '4' – accounts in respect of which resolution process not involving extension in original / extended DCCO, as the case may be, has been invoked.	-	-
8.1	Out of '8' – accounts in respect of which Resolution plan has been implemented.	-	-
8.2	Out of '8' – accounts in respect of which Resolution plan is under implementation.	-	-
8.3	Out of '8' – accounts in respect of which Resolution plan has failed.	-	-

Note 1: These are accounts achieving financial close during the quarter.

Note 2: During the quarter, there was one case whereby the original DCCO was extended by 6 months however it was not subject to a resolution process.

Data for Oct to Dec 2025 quarter:

Sl. No	Item Description	Number of accounts	Total outstanding (in ₹ crore)
1	Projects under implementation accounts at the beginning of the quarter.	1	391.67
2	Projects under implementation accounts sanctioned during the quarter. (Note 1)	-	-
3	Projects under implementation accounts where DCCO has been achieved during the quarter	-	-
4	Projects under implementation accounts at the end of the quarter. (1+2-3)	1	391.67
5	Out of '4' – accounts in respect of which resolution process involving extension in original / extended DCCO, as the case may be, has been invoked.	-	-
5.1	Out of '5' – accounts in respect of which Resolution plan has been implemented.	NA	NA
5.2	Out of '5' – accounts in respect of which Resolution plan is under implementation.	NA	NA
5.3	Out of '5' – accounts in respect of which Resolution plan has failed.	NA	NA
6	Out of '5', accounts in respect of which resolution process involving extension in original / extended DCCO, as the case may be, has been invoked due to change in scope and size of the project.	NA	NA
7	Out of '5', account in respect of which cost overrun associated with extension in original / extended DCCO, as the case may be, was funded	NA	NA
7.1	Out of '7', accounts where SBCF was sanctioned during financial closure and renewed continuously	NA	NA
7.2	Out of '7', accounts where SBCF was not pre-sanctioned or renewed continuously	NA	NA
8	Out of '4' – accounts in respect of which resolution process not involving extension in original / extended DCCO, as the case may be, has been invoked.	-	-
8.1	Out of '8' – accounts in respect of which Resolution plan has been implemented.	-	-
8.2	Out of '8' – accounts in respect of which Resolution plan is under implementation.	-	-
8.3	Out of '8' – accounts in respect of which Resolution plan has failed.	-	-

Note 1: These are accounts achieving financial close during the quarter.

18.4.9 Provision pertaining to Fraud Accounts

No Fraud has been reported during FY 2025-26 (Previous year Nil)

18.5 Exposures

18.5.1 Exposure to real estate sector

(Amount in ₹ crore)

Particulars	2026	2025
A-Direct exposure	-	-
(i) Residential Mortgages	-	-
Lending fully secured by mortgages on residential property that is or will be occupied by the borrower or that is rented. Individual housing loans eligible for inclusion in priority sector advances shall be shown separately. Exposure would also include non-fund based (NFB) limits.	-	-
(ii) Commercial Real Estate	-	-
Lending secured by mortgages on commercial real estate (office buildings, retail space, multipurpose commercial premises, multifamily residential buildings, multi tenanted commercial premises, industrial or warehouse space, hotels, land acquisition, development and construction, etc.). Exposure would also include non-fund based (NFB) Limits	-	-
(ii) Investments in MBS and other securitized exposures	-	-
- Residential Real Estate	-	-
- Commercial Real Estate	-	-
B-Indirect Exposure	**0.15**	**0.76**
(i) Funded and Non-Funded exposures NHB and Housing Finance Companies (HFCs)	0.15	0.76
Total Exposure to Real Estate Sector (A + B)	**0.15**	**0.76**

18.5.2 Exposure to capital market (Amount in ₹ crore)

		2026	2025
(i)	Direct investment in equity shares, convertible bonds, convertible debentures and units of equity-oriented mutual funds the corpus of which is not exclusively invested in corporate debt;	-	-
(ii)	Advances against shares /bonds/ debentures or other securities or on clean basis to individual for investment in shares (including IPOs/ ESOPs), convertible bonds, convertible debentures, and units of equity-oriented mutual fund;	-	-
(iii)	Advances for any other purpose where shares or convertible bonds or convertible debenture or units of equity-oriented mutual fund are taken as primary security;	-	-
(iv)	Advance for any other purpose to the extent secured by the collateral security of shares or convertible bonds or convertible debentures or units of equity oriented mutual fund i.e. where the primary security other than shares/convertible bonds/ convertible debentures/units of equity oriented mutual fund does not fully cover the advances;	-	-
(v)	Secured and unsecured advances to stockbrokers and guarantees issued on behalf of stockbrokers and market makers;	-	-
(vi)	Loan sanctioned to corporate against security of share/ bonds/ debentures or other security or on clean basis for meeting promoter's contribution to the equity of new companies in anticipation of raising resources;	-	-
(vii)	Bridge loan to companies against expected equity flows/issues;	-	-
(viii)	Underwriting commitments taken up by the banks in respect of primary issue of shares or convertible bonds or convertible debenture or units of equity oriented mutual fund;	-	-
(ix)	Financing to stockbrokers for margin trading;	-	-
(x)	All exposures to Venture Capital Funds (both registered and unregistered)	-	-
	Total exposure to capital market	**-**	**-**

18.5.3 Risk category wise country exposure (Amount in ₹ crore)

Risk category	Exposure(net) as at March 31, 2026	Provision held as at March 31, 2026	Exposure(net) as at March 31, 2025	Provision held as at March 31, 2025
Insignificant	5,213.41	4.90	3,876.66	4.06
Low	475.00	-	731.04	0.73
Moderately Low	5.90	-	0.11	0.00
Moderate	-	-	5.81	0.00
Moderately High			-	-
High			-	-
Very High			-	-
Total	**5694.31**	**4.90**	**4,613.62**	**4.79**

Note:

1:- Exposures computed on a net basis i.e., gross exposure 'minus' for cash collaterals, bank guarantees and credit insurance available in/ issued by countries in a lower risk category than the country on which exposure is assumed.

18.5.4 Unsecured Advances – advances granted against intangible securities

(Amount in ₹ crore)

Particulars	2026	2025
Total unsecured advances of the bank (Net of NPA) #	7,010.02	5,773.61
Out of the above, amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken	-	-
Estimated value of such intangible securities	-	-

#The above is excluding advances covered by guarantees

18.5.5 Factoring Exposure (Amount in ₹ crore)

Particulars	2026	2025
Factoring Exposure	202.51	65.19

18.5.6 Intra-Group Exposures

The intra-group exposure comprises of Bank's transactions and exposures to the entities belonging to the bank's own group (group entities). The Bank's exposure to their Head Office and overseas branches of the parent bank, except for proprietary derivative transactions undertaken with them, are excluded from intra-group exposure.

(a) Total amount of intra-group exposures – INR 1.25 crore (Previous year INR 1.06 crore).

(b) Total amount of top-20 intra-group exposures - INR 1.25crore (Previous year INR 1.06 crore).

(c) Percentage of intra-group exposures to total exposure of the bank on borrowers / customers – 0.003%(Previous year 0.003%).

(d) Details of breach of limits on intra-group exposures and regulatory action thereon, if any – NIL (Previous year Nil)

18.5.7 Unhedged Foreign Currency Exposure

The Bank has in place a policy on managing credit risk arising out of unhedged foreign currency exposures (UFCE) of its borrowers. UFCE exposes the borrowers to the risk of exchange rate fluctuation, impacting the corporate's profitability and ability to service debt. The objective of the Bank's policy is to monitor & review the UFCE of the borrowers, encouraging the borrowers to hedge their UFCE and evaluate the risks arising out of UFCE of the borrowers while approving the credit facilities and price them in the credit risk premium. The Bank has also stipulated threshold limits for mandatory hedging in respect of foreign currency loans given by the Bank. The credit analysis critically evaluates the risks arising out of UFCE of the borrowers and its impact on the corporate's profitability and financial profile, with due consideration given to the foreign currency receivables generated by the borrower's export activities and the extent to which this might mitigate the foreign currency exposure.

The Bank reviews the UFCE across its portfolio on a periodic basis. The Bank also maintains incremental provision and capital towards the UFCE of its borrowers in line with the extant RBI guidelines.

In accordance with the RBI's Circular DOR.LRG.No.82/13-10-001/2025-26 dated November 28, 2025 effective November 28, 2025, the Bank has maintained incremental provision of ₹ 59.57 crores (Previous year ₹ 44.29 crores) and additional capital of ₹ 476.53 crores (Previous year ₹ 338.50 crores) on account of unhedged foreign currency exposure of its borrowers as at March 31, 2026.

18.6 Concentration of Deposits, Advances, Exposures and NPA

18.6.1.1 Concentration of Deposits (Amount in ₹ crore)

Particulars	2026	2025
Total Deposits of twenty largest depositors	7,931	5,512.38
% of Deposits of twenty largest depositors to Total deposits of the bank	66.91%	70.30%

18.6.1.2 Concentration of Advances* (Amount in ₹ crore)

Particulars	2026	2025
Total Advances of twenty largest borrowers*	2,827.78	1,623.46
% of Advances to twenty largest borrowers to Total Advances of the bank	30.56%	23.73%

* Excluding Inter-bank exposure and based on actual outstanding.

** Advances are computed as per definition of Credit Exposure including derivatives furnished in the Master Circular on Exposure Norms.

18.6.1.3 Concentration of Exposures (Amount in ₹ crore)

Particulars	2026	2025
Total Exposure to twenty largest borrowers/customers*	14,505.86	10,989.55
% of Exposures to twenty largest borrowers/customers to Total Exposure of the bank on borrowers/customers	31.13%	27.08%

* Excluding Inter-bank exposure and based on higher of actual outstanding or limits.

18.6.1.4 Concentration of NPAs** (Amount in ₹ crore)

Particulars	2026	2025
Total Exposure to top twenty NPA accounts	2.93	2.93

** The information disclosed pertains to only advances (as reported in Schedule 9 of the Balance Sheet. Notable there is only 1 case of NPA outstanding as of March 31, 2026 (P.Y. 1 case)

18.7 Derivatives

18.7.1 Details of derivative portfolio (Amount in ₹ crore)

	2026			2025		
	Level 1	Level 2	Level 3	Level 1	Level 2	Level 3
Interest Rate Derivatives						
MTM – Assets	-	2,369.95	325.36	-	544.56	7.05
MTM – Liabilities	-	(2,303.76)	(0.25)	-	(830.46)	(83.24)
Net Gain / Loss recognised in Profit & Loss Account	-	66.19	325.11	-	(285.9)	(76.19)
Exchange Rate Derivatives						
MTM – Assets	-	880.80	-	-	890.52	1.35
MTM – Liabilities	-	(3,117.12)	-	-	(1,707.28)	(11.17)
Net Gain / Loss recognised in Profit &Loss Account	-	(2,236.32)		-	(816.76)	(9.82)
Credit Risk Derivatives						
MTM – Assets	-	-	-	-	-	-
MTM – Liabilities	-	-	-	-	-	-
Net Gain / Loss recognised in Profit &Loss Account	-	-	-	-	-	-
Other Derivatives (specify)						
MTM – Assets	-	-	-	-	-	-
MTM – Liabilities	-	-	-	-	-	-
Net Gain / Loss recognised in Profit &Loss Account	-	-	-	-	-	-

18.7.2 Forward rate agreements / Interest rate swaps (Amount in ₹ crore)

	Particulars	2026	2025
i)	The notional principal of swap agreements Of which: · IRS · FRA	623,792.38 617,202.23 6,590.15	240,795.39 235,497.34 5,298.05
ii)	Losses which would be incurred if counter parties failed to fulfill their obligations under the agreements	2,695.31	551.61
iii)	Collateral required by the Bank upon entering into swaps@	1,115.91	376.80
iv)	Concentration of credit risk arising from the swaps*	90.11%	92.66%
v)	The fair value of the swap book	391.33	(362.09)

* Based on total credit exposure amount, the maximum single industry exposure lies with the banking industry (incl. interbank deals novated to CCIL).

@ Cash collaterals placed by the bank with the NSE and CCIL under MIBORMIFOR default fund and MCC segments and also as part of Credit Support Annex (CSA) with any counterparty.

The nature and terms of the IRS as on March 31, 2026 are set out below (Amount in ₹ crore)

Nature	No. of Trades	Notional Principal	Benchmark	Term
Trading	3	132.77	LIBOR	Fixed Receivable v/s Floating Payable
Trading	2133	263,341.69	OIS	Fixed Receivable v/s Floating Payable
Trading	2376	257,550.40	OIS	Floating Receivable v/s Fixed Payable
Trading	33	9,170.54	SOFR	Fixed Receivable v/s Floating Payable
Trading	58	16,388.44	SOFR	Floating Receivable v/s Fixed Payable
Trading	12	10,325.33	SOFR	Floating Receivable v/s Floating Payable
Trading	332	29,307.01	MOD MIFOR	Fixed Receivable v/s Floating Payable
Trading	404	30,986.05	MOD MIFOR	Floating Receivable v/s Fixed Payable
	5351	**617,202.23**		

The nature and terms of the IRS as on March 31, 2025 are set out below (Amount in ₹ crore)

Nature	No. of Trades	Notional Principal	Benchmark	Term
Trading	11	1,307.77	LIBOR	Fixed Receivable v/s Floating Payable
Trading	8	1,068.44	LIBOR	Floating Receivable v/s Fixed Payable
Trading	1055	85,210.90	OIS	Fixed Receivable v/s Floating Payable
Trading	1264	92,810.21	OIS	Floating Receivable v/s Fixed Payable
Trading	26	4,461.80	SOFR	Fixed Receivable v/s Floating Payable
Trading	43	8,786.83	SOFR	Floating Receivable v/s Fixed Payable
Trading	16	11,607.51	SOFR	Floating Receivable v/s Floating Payable
Trading	1	174.97	EURIBOR	Fixed Receivable v/s Floating Payable
Trading	177	13,757.91	MOD MIFOR	Floating Receivable v/s Fixed Payable
Trading	227	16,311.01	MOD MIFOR	Floating Receivable v/s Floating Payable
	2828	**235,497.34**		

18.7.3 Exchange traded interest rate derivatives-

(Amount in ₹ crore)

Sr. No.	Particulars	2026	2025
1	Notional principal amount of exchange traded interest rate derivatives undertaken during the year	NIL	NIL
2	Notional principal amount of exchange traded interest rate derivatives outstanding as on 31st March	NIL	NIL
3	Notional principal amount of exchange traded interest rate derivatives outstanding and not "highly effective".	NIL	NIL
4	Mark-to-market value of exchange traded interest rate derivatives outstanding and not "highly effective".	NIL	NIL

18.7.4 Disclosures on risk exposure in derivatives

Qualitative Disclosure:

Products

The Bank offers derivative products to its customers for hedging various types of risk exposures. The Bank is also an active market maker in the derivative market. The derivative transactions expose the Bank primarily to counterparty credit risk, market risk, operational risk, interest rate, liquidity risk and foreign exchange risk.

Organization architecture

The Bank has a derivative desk within the Global Markets front office in India, which deals in derivative transactions. The Bank has independent back-office and mid-office as per regulatory guidelines. The Bank has a credit and market risk department that processes various counterparty and market risks limit assessments, within the risk architecture and processes of the bank. The back-office is part of the operations and mid-office is under the control of Risk, thus providing segregation of functions and effective controls.

Policies for hedging risk

The derivative transactions entered are as per the internal policy framed by head office of the Bank and also in accordance with the guidelines issued by Reserve Bank of India. Additionally, the Bank also has Derivative Policy that includes "Suitability and Customer Appropriateness" policy as per the group norms. The head office of the Bank has formulated New Activities and Product guidelines to identify, evaluate, monitor and to control key risks for all derivative products before undertaking any transaction. Towards this end, the Bank has a New Activities and Product Committee which validates these products taking into account various risks and local requirements for dealing in such products.

All the transactions undertaken by the Bank for trading purpose are classified under trading book, which are marked to market on daily basis. Other transactions are classified as part of banking book. Derivative transactions in the nature of balance sheet hedges are identified at inception and the hedge effectiveness is measured periodically.

Risk measurement and monitoring

The Bank uses Value at Risk (VaR) to measure and monitor all market risk related activities. Back testing of VaR models are carried out to ensure pre-determined levels of accuracy are maintained. In addition to VaR, other sensitivity measures like PV01, stress testing and limits specific to instruments and currency are placed and applied as risk management tools. Option risks are controlled through full revaluation limits in conjunction with limits on underlying variables that determine option's value. This monitoring is done by the treasury mid-office (Market Activity Monitoring department) on a daily basis through system reports and advised to senior management as appropriate. The Bank ensures that the gross PV01 of all non-option rupee derivative contracts are within 0.25 percent of the net worth, of the Bank as on the last day of the balance sheet.

The Bank enters into derivative deals within credit limits set for each counterparty by the risk department. These limits are set based on the Bank's credit risk assessment for the counterparty which inter alia considers the ability of the counterparty to honor its obligations in the event of crystallization of the exposure. Exposures against these limits are monitored on day to day basis by an independent risk department at local as well as at head office level. The Bank applies the current exposure methodology to manage credit risk associated with derivative transactions. This is calculated by taking the cost of replacing the contract, where its mark-to-market

value is positive together with an estimate of the potential future change in the market value of the contract, reflecting the volatilities that affect it. The credit risk on contracts with a negative mark-to-market value is restricted to the potential future change in their market value. Bank obtains standard ISDA documentation from the counterparties to cover the derivative transactions. The RBI vide circular RBI/2020-21/15 DOR.CAP.51/21.06.201/2020-21 dated 30th March 2021 and titled "Bilateral Netting of Qualified Financial Contracts – Amendments to Prudential Guidelines" has allowed netting of exposures on the qualified financial contracts. From 31st March 2022 onwards the Bank has adopted the netting process for computing the exposures in respect of contracts covered by legally enforceable master netting agreements. In respect of trades that are not covered by netting agreements, the exposure is computed as per the 'current exposure methodology' as prescribed by RBI.

Provisioning, collateral and credit risk mitigation

The exposure taken on derivative contracts are also subject to provisioning and asset classification as per Bank's internal guidelines and assessment subject to minimum RBI norms on provisioning. Appropriate credit covenants and collaterals are stipulated where required for risk mitigation and termination events to call for collaterals or for reducing the risk by terminating the contracts.

For accounting policies on derivatives, please refer to Schedule 17.2

Quantitative Disclosure (Amount in ₹ crore)

Quantitative Disclosures		2026		2025	
Sr. No	Particulars	Currency Derivatives*	Interest Rate Derivatives #	Currency Derivatives *	Interest Rate Derivatives #
(i)	Derivatives(Notional Principal)				
	a) For hedging	-	-	-	-
	b) For trading	67,197.15	623,792.38	57,889.40	240,795.39
(ii)	Marked to Market Positions (net)				
	a) Assets (+)	880.80	2,695.31	891.87	551.61
	b) Liability (-)	(3,117.12)	(2,303.98)	(1,718.45)	(913.70)
(iii)	Credit Exposure	2,183.86	5,008.83	3,360.76	2,494.78
(iv)	Likely impact of one percentage change in interest rate (100*PV01)				
	a) On hedging derivatives	-	-	-	-
	b) On trading derivatives	(155.40)	202.68	(162.28)	367.71
(v)	Maximum and minimum of 100*PV01 observed during the year				
	a) On hedging				
	Minimum	-	-	-	-
	Maximum	-	-	-	-
	b) On trading				
	Minimum	(136.74)	186.88	(25.78)	88.32
	Maximum	(162.27)	286.41	(163.68)	381.59

*Currency Derivatives include exchange traded currency futures listed and FX options- if any.

Interest Rate Derivatives include interest rate options and Bond FRA, if any.

18.7.5 Credit Default Swap

The Bank does not deal in Credit Default Swap transactions

18.8 Disclosures relating to Securitization

The Bank does not have any securitized assets as of March 31, 2026 and March 31, 2025.

18.8.1 Details of financial assets sold to Securitisation / Reconstruction Company for Asset Reconstruction

The Bank has not sold any financial assets to Securitisation / Reconstruction Company for Asset Reconstruction in FY 2025-26 (Previous year Nil).

18.9 Off-balance Sheet sponsored Special Purpose Vehicles (SPVs)

The Bank does not have any SPVs as at March 31, 2026 (Previous year Nil).

18.10 Transfer to Depositor Education and Awareness Fund (DEA Fund)- (Amount in ₹ crore)

	Particulars	2026	2025
	Opening balance of amounts transferred to DEA Fund	4.61	4.61
Add	Amounts transferred to DEA Fund during the year	0.04	-
Less	Amounts reimbursed by DEA Fund towards claims	-	-
	Closing balance of amounts transferred to DEA Fund	4.65	4.61

The amount transferred to DEA Fund is also shown as contingent liability under Schedule 12.

18.11 Disclosure of Complaints

18.11.1 Customer complaints and unimplemented awards of Banking Ombudsman

No	Particulars	2026	2025
Complaints received by the bank from its customers			
1.	Number of complaints pending at beginning of the year	-	-
2.	Number of complaints received during the year	2	2
3.	Number of complaints disposed during the year	2	2
3.1	Of which, number of complaints rejected by the bank	-	-
4.	Number of complaints pending at the end of the year	-	-
Maintainable complaints received by the bank from Office of Ombudsman			
5.	Number of maintainable complaints received by the bank from Office of Ombudsman	-	-
5.1.	Of 5, number of complaints resolved in favour of the bank by Office of Ombudsman	-	-
5.2	Of 5, number of complaints resolved through conciliation / mediation / advisories issued by Office of Ombudsman	-	-
5.3	Of 5, number of complaints resolved after passing of Awards by Office of Ombudsman against the bank	-	-
6.	Number of Awards unimplemented within the stipulated time (other than those appealed)	-	-

18.11.2 Top five grounds of complaints received by the bank from customers

Grounds of complaints, (i.e. complaints relating to)	Number of complaints pending at the beginning of the year	Number of complaints received during the year	% increase / decrease in the number of complaints received over the previous year	Number of complaints pending at the end of the year	Of 5, number of complaints pending beyond 30 days
1	2	3	4	5	6
FY 2025-26					
Internet/Mobile/Electronic Banking	-	**1**	**-50%**	-	-
Ground - 2	-	-	-	-	-
Ground - 3	-	-	-	-	-
Ground - 4	-	-	-	-	-
Ground - 5	-	-	-	-	-
Others	-	**1**	**100%**	-	-
Total	-	2	-	-	-
FY 2024-25					
Internet/Mobile/Electronic Banking	-	2	200%	-	-
Ground - 2	-	-	-	-	-
Ground - 3	-	-	-	-	-
Ground - 4	-	-	-	-	-
Ground - 5	-	-	-	-	-
Others	-	-	-	-	-
Total	-	2	200%	-	-

The above details have been based on the information provided by the Management and relied upon by the auditor.

18.12 Penalties imposed by the Reserve Bank of India (RBI)

No penalty has been imposed by RBI during FY 25-26 (Previous Year: ₹0.01 crore).

18.13 Remuneration

In terms of guidelines issued by RBI vide circular no. DBOD. No. BC. 72/29.67.001/2011-12 dated January 13, 2012 on "Compensation of Whole Time Directors/Chief Executive Officers/Risk takers and Control function staff, etc.", the Bank has submitted a declaration received from its Head Office to RBI to the effect that the compensation structure in India, including that of CEO's, is in conformity with the Financial Stability Board principles and standards wide letter dated March 25, 2026.

18.14 Other Disclosures

18.14.1 Business Ratios

(Amount in ₹ crore unless otherwise stated)

Sr. No.	Particulars	2026	2025
(i)	Interest Income as a percentage to working funds	4.26%	5.42%
(ii)	Non-Interest income as a percentage to working funds	0.56%	0.10%
(iii)	Cost of Total Deposits	4.64%	5.44%
(iv)	Net Interest Margin	2.88%	2.96%
(v)	Operating Profit as a percentage to working funds	1.63%	1.40%
(vi)	Return on Assets	0.92%	0.84%
(vii)	Business (Deposits + Advances) per employee	185.13	132.13
(viii)	Profit per employee	3.27	1.93

Notes: -

a) Employees as of balance sheet date are considered for computation of ratios.

b) Deposit (excluding interbank) & Advances outstanding as of balance sheet date are taken for calculating ratios in (vii) above.

c) Working funds is average of total assets of Form X as reported to RBI.

d) Net Interest Margin = Net Interest Income/ Average Earning Assets. Net Interest Income= Interest Income – Interest Expense

e) Operating profit = Interest Income + Other Income – Interest Expenses – Operating Expenses

18.14.2 Bancassurance Business

The Bank has not earned any income from bancassurance business during the year ended March 31, 2026 (Previous year Nil).

18.14.3 Marketing and Distribution

The Bank has not earned any income from Marketing and Distribution business during the year ended March 31, 2026 (Previous year Nil).

18.14.4 Priority Sector Lending Certificates (PSLCs)

The Bank has purchased PSLCs during the year. Stock of PSLCs held at year-end and cost incurred on the same is detailed below in face value terms.

(Amount in ₹ crore)

Sr No.	Particulars	2026		2025	
		Face Value	Cost	Face Value	Cost
(i)	PSLC - General	-	-	257.5	0.03
(ii)	PSLC - Agriculture	-	-	-	-
(iii)	PSLC-MSME	2,805.75	0.31	1,960.00	0.21
	Total	**2,805.75**	**0.31**	**2,217.50**	**0.24**

18.14.5 Breakup of provisions and contingencies

Break of provisions and contingencies charged to the Profit & Loss Account:

(Amount in ₹ crore)

Particulars	2026	2025
Provision for Taxation	255.95	140.69
Current Tax	260.45	139.49
Deferred Tax	(4.50)	1.20
Provisions on NPA (including Write-offs)	-	-
Provision on Credit Valuation Adjustment (CVA)*	1.10	1.00
Provision on Country Risk	0.11	(0.03)
Provision on Non-Funded Commitments	-	-
Provision on Standard Advances (including Provision on Project Finance)	34.98	-
Provision on Other Assets (including Write-offs)	-	-
Total	**292.14**	**141.66**

* Pursuant to CVA guidelines provided in the master circular of RBI on Basel III Capital Regulations

18.14.6 Update on IND AS Implementation

The Institute of Chartered Accountants of India has issued IND AS (a revised set of accounting standards) which largely converge the Indian accounting standards with International Financial Reporting Standards (IFRS). The same have since been notified by the Ministry of Corporate Affairs (MCA). The RBI has issued a circular applicable to all commercial banks (RBI/2015-16/315 DBR.BP.BC. No.76/21.07.001/2015-16 dated February 11, 2016) on Implementation of Indian Accounting Standards (IND AS).

IND AS was required to be fully implemented from April 01, 2018 onwards with comparatives required for periods beginning April 01, 2017, subsequently this was deferred for one year by RBI vide their press release dated April 05, 2018 on "Statement on Developmental & Regulatory Policies".

CRÉDIT AGRICOLE
CORPORATE & INVESTMENT BANK

(Incorporated in France with limited liability)

INDIAN BRANCHES

In FY 2018-19 RBI has deferred the IND AS implementation again as per RBI Circular No. RBI/2018-2019/146 DBR.BP.BC.No.29/21.07.001/2018-19 dated March 22, 2019 until further notice.

The Bank has undertaken the following actions:

Considering the nature and size of business of the bank, the responsibility for implementation of IND AS, primarily stemming from relevant RBI circulars, is with the following Committees:

i. Management Committee

ii. Audit Committee

iii. Steering Committee constituted for IND – AS implementation

The Steering Committee primarily consists of the CFO and Representatives from Finance Control, Risk & Other Support Functions. Any other representation will be included in the committee on a need basis.

The Steering Committee provides updates on a regular basis to the Audit Committee and Management Committee with regard to the progress of the IND AS implementation.

Pro-forma IND AS financial statements are being submitted to RBI on a half-yearly basis in line RBI's email dated November 30, 2021 for the same.

18.14.7 Payment of DICGC Insurance Premium

Deposit insurance premium as applicable was paid to DICGC within the prescribed timelines

18.15 Disclosures as per Accounting Standards (AS)

18.15.1 Accounting Standard 15 - Employee benefits

18.15.1.1 Provident fund

The Guidance Note on implementing AS 15 states that benefits involving employer established provident funds, which requires interest shortfalls to be provided, are to be considered as defined benefit plans. As per the information available with the bank, there is interest shortfall to be provided as at March 31, 2026 for ₹ 0.48 crore (Previous year Nil). The amount charged to P&L in the current year is ₹3.62crore (PY ₹2.89 crore).

18.15.1.2 Gratuity

The following table gives the disclosures regarding the Gratuity Scheme in accordance with Accounting Standard 15 (Revised) as notified by the Companies (Accounting Standards) Rules 2006.

1) Changes in Defined Benefit Obligation during the year

(Amount in ₹ crore)

Particulars	2026	2025
Opening Defined Benefit Obligation	11.29	8.89
Interest cost	0.71	0.60
Current service cost	1.72	1.04
Past Service Cost- vested*	11.48	-
Benefits paid	(0.33)	(0.47)
Actuarial (gain)/losses	(5.59)	1.23
Transfer Out	(0.78)	-
Closing Defined Benefit Obligation	18.50	11.29

*The huge Past Service Cost in the table above is on account of the implementation of the wages definition as given in the new labour code applicable from FY 25-26 onwards.

(2) Changes in fair value of Plan Assets (Amount in ₹ crore)

Particulars	2026	2025
Opening fair value of Plan Assets	7.74	6.40
Expected return on Plan Assets	0.56	0.47
Contributions	1.45	1.25
Benefits paid	(0.33)	(0.46)
Transfer Out	-	-
Actuarial gain/(losses)	0.11	0.08
Closing fair value of Plan Assets	9.53	7.74

(3) Net (Asset) /Liability recognised in the Balance Sheet (Amount in ₹ crore)

Particulars	2026	2025
Present value of obligations as at year end	18.51	11.30
Fair value of Plan Assets as at year end	(9.53)	(7.74)
Net (Asset)/Liability recognised in Balance Sheet	8.98	3.56

(4) Amount recognised in the Profit & Loss Account (Amount in ₹ crore)

Particulars	2026	2025
Current service cost	1.72	1.04
Interest cost	0.71	0.60
Past Service Cost	11.48	-
Expected return on Plan Assets	(0.56)	(0.47)
Net actuarial losses / (gain) recognised in the year	(5.70)	1.15
Amount recognised in the Profit & Loss Account	7.65	2.31

(5) Experience Adjustments (Amount in ₹ crore)

Particulars	2026	2025	2024	2023	2022	2021
Value of Obligation	18.51	11.30	8.89	7.82	7.46	6.95
Fair Value of Plan Assets	9.53	7.74	6.40	6.01	6.47	5.46
Experience Adjustment on Plan Liabilities (Gain) / Loss	(5.42)	(0.13)	0.34	(0.30)	(0.33)	(0.43)
Experience Adjustment on Plan Assets Gain / (Loss)	0.11	0.08	0.04	0.03	0.03	(0.01)

18.15.1.3 Other Long Term Employee Benefits

Amount of ₹0.75 crore is debited [Previous year ₹ 0.71 crore is debited] in Profit & Loss Account towards provision for Long Term Employee Benefits included under the head "Payments to and provisions for employees". Details of Provisions outstanding for various long Term Employees' Benefits are as below:

(Amount in ₹ crore)

S. No.	Long Term Employees' Benefits	2026	2025
1	Compensated absences including Leave Encashment at the time of separation/retirement	3.49	2.77
2	Long Service Award	0.58	0.54
Total		**4.07**	**3.31**

18.15.1.4 Principal actuarial assumptions

March 31, 2026	Long Service Award	Gratuity	Leave Encashment
Discount rate	7.16%	7.16%	7.16%
Expected rate of return on plan assets	N.A.	6.69%	N.A.
Salary escalation rate	N.A.	9.00%	9.00%
Mortality rate	100% of IALM 12-14		
Attrition Rate	9.00%	9.00%	9.00%

March 31, 2025	Long Service Award	Gratuity	Leave Encashment
Discount rate	6.69%	6.69%	6.69%
Expected rate of return on plan assets	N.A.	6.97%	N.A.
Salary escalation rate	N.A.	9.00%	9.00%
Mortality rate	Indian Assured Lives Mortality (2012-14) Ultimate		
Attrition Rate	11.00%	11.00%	11.00%

18.16 Letters of comfort (LoCs) issued by banks

The Bank did not issue any LoCs during the year (Previous year Nil).

18.17 Portfolio-level information on the use of funds raised from green deposits

The Bank did not raise any funds from green deposits during the year (Previous year Nil).

18.18 Superannuation

The Superannuation fund of the Bank has been discontinued effective April 01, 2010. An application to wind up the fund was made to the Income tax authorities and withdrawal from LIC on July 29, 2015. There has been withdrawal from the fund by employees during the year, though few employees are yet to revert and as such the Superannuation Fund Account continues to have balance.the Bank have received approval from them on Jan 07, 2014. We received approval on Superannuation

18.19 Accounting Standard 17 – Segment reporting

i. In line with the RBI guidelines, the Bank has identified "Global Market Operations", "Corporate / Wholesale Banking" and "Other Banking Operations" as the primary reporting segments.

ii. Global Market Operations includes foreign exchange (merchant and inter-bank), money market, derivatives trading and liquidity management. Corporate/Wholesale Banking includes commercial client relationships, structured & international finance, debt/local syndications, trade finance, correspondent banking, cash management activities, corporate finance/advisory and Distressed Assets. Other Banking Operations comprises activities other than Global Market Operations and Corporate/Wholesale Banking (mainly internal capital management).

iii. The methodology of funds transfer pricing between the segments, which is essentially based on market rates, is determined by the Bank's Assets & Liabilities Committee from time to time.

iv. The Bank operates only in domestic segment.

Year ended March 31, 2026 (Amount in ₹ crore)

Business Segments	Global Market Operations	Corporate/ Wholesale Banking	Other Banking Operations**	Total
Revenue	758.47	798.10	407.55	1,964.12
Result@	207.82	87.70	364.71	660.23
Unallocated expenses				(31.25)
Operating Profit/Loss				628.98
Income taxes				(255.96)
Net Profit/Loss				373.02
Other Information				
Segment assets	53,701.69	9,257.30	98.74	63,057.73
Unallocated assets#				304.87
Total Assets				63,362.60
Segment liabilities	44,990.71	12,053.94	553.33	57,597.98
Unallocated Liabilities*				5,764.62
Total Liabilities				63,362.60

Year ended March 31, 2025 (Amount in ₹ crore)

Business Segments	Global Market Operations	Corporate/ Wholesale Banking	Other Banking Operations**	Total
Revenue	434.94	716.63	250.83	1,402.40
Result@	65.38	103.64	207.28	376.30
Unallocated expenses				(21.53)
Operating Profit/Loss				354.77
Income taxes				(140.69)
Net Profit/Loss				214.08
Other Information				
Segment assets	24,240.00	6,844.07	86.78	31,170.85
Unallocated assets#				273.43
Total Assets	24,240.00	6,844.07	86.78	31,444.28
Segment liabilities	16,536.84	7,973.20	462.23	24,972.27
Unallocated Liabilities*				6,472.01
Total Liabilities	16,536.85	7,973.20	462.23	31,444.28

(Segment details as compiled by Management and relied upon by the Auditors)

@ 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.

18.20 Accounting Standard 18 - Related party disclosures:

As per AS 18 "Related Party Disclosures", notified under section 133 of the Companies Act 2013, the Bank's related parties for the year ended March 31, 2026 are disclosed below:

i. Related party relationships with whom transactions have occurred during the year including outstanding:

Sr. No.	Relationships	Party Name
1.	Parent	The bank is a branch of Credit Agricole Corporate & Investment Bank SA, a limited liability company in France headquartered at Paris and Credit Agricole SA is the ultimate Holding Company.
2.	Fellow subsidiaries	<u>Companies which have a common ultimate holding company for year ended 2026</u> a) CAISSE REGIONALE DE CREDIT AGRICOLE MUTUEL ATLANTIQUE VENDEECREDIT AGRICOLE EGYPT SAE b) CREDIT AGRICOLE ITALIA SPA c) LE CREDIT LYONNAIS <u>Other related party for year ended 2026</u> a) Grameen Credit Agricole Microfinance Foundation* *Created in 2008 at the joint initiative of Crédit Agricole's Directors and Professor Yunus, founder of the Grameen Bank <u>Companies which have a common ultimate holding company for year ended 2026</u> a) CA INDOSUEZ SWITZERLAND S A b) CREDIT AGRICOLE CIB SERVICES PRIVATE LIMITED c) CREDIT AGRICOLE CIB (CHINA) LIMITED <u>Other related party for year ended 2026</u> a) Grameen Credit Agricole Microfinance Foundation* *Created in 2008 at the joint initiative of Crédit Agricole's Directors and Professor Yunus, founder of the Grameen Bank
		<u>Subsidiaries of Head Office for year ended 2025</u> a) Credit Agricole CIB (China) Limited b) Credit Agricole CIB Services Pvt Ltd c) CA Indosuez Switzerland SA <u>Subsidiaries of Head Office for year ended 2024</u> a) Credit Agricole CIB (China) Limited b) Credit Agricole CIB Services Pvt Ltd c) CA Indosuez Switzerland SA
3.	Key Management Personnel	Mr. Franck Passillier, SCO as at March 31, 2026 and March 31, 2025

Related parties are identified by the management and relied upon by the auditors.

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.

(Amount in ₹ crore)

Items / Related party	Fellow Subsidiaries 2026		Fellow Subsidiaries 2025	
	Outstanding	Maximum Outstanding	Outstanding	Maximum Outstanding
Advances	-	-	-	-
Deposit	11.54	39.79	20.61	84.63
Net Other Liabilities	0.00	0.01	0.02	4.58
Net Other Assets	-	-	-	NA
Non-funded commitments	1.25	1.26	1.06	1.09
	For the year	For the year	For the year	For the year
Interest expenses	0.26	NA	0.57	NA
Interest income	-	NA	-	NA
Charges paid	12.14	NA	11.69	NA
Non-interest income	0.03	NA	0.20	NA
Purchase of fixed assets	0.00	NA	0.08	NA
Sale of fixed assets	0.00	NA	-	NA

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

18.21 Accounting Standard 19

Lease payments for assets taken on operating lease are recognised in the Profit & Loss Account over the term of the lease in accordance with the AS-19 on Leases.

The total of future minimum lease payments under non-cancellable operating leases as determined by the lease agreements are as follows:

(Amount in ₹ crore)

Particulars	2026	2025
Not later than one year	**1.88**	0.51
Later than one year and not later than five years	**1.39**	0.26
Later than five years	**-**	-
Total	**3.27**	0.77
Total minimum lease payments recognised in the P&L (incl. taxes)	**0.89**	1.06

18.22 Accounting standard 22 – Accounting for taxes on income

The primary components that gave rise to deferred tax assets and liabilities included in the balance sheet are as follows:

(Amount in ₹ crore)

Particulars	2026	2025
Deferred tax assets		
Provision for doubtful clients	(1.16)	(1.16)
Provision for employee benefits	(8.28)	(5.10)
Provision for Country risk/CVA	(8.26)	(7.80)
Deferred tax liabilities		
Written Down Value of Fixed assets	(0.51)	0.34
Net deferred tax liability / (asset) (excluding AFS)	**(18.21)**	**(13.71)**
Deferred tax liability on AFS reserve	6.02	5.89
Net deferred tax liability / (asset) (including AFS)	**(12.20)**	**(7.82)**

18.23 Accounting Standard 26 – Intangible Assets

The Bank holds intangible assets, primarily software, which is reported as part of Schedule 10. Details of the same are given below.

(Amount in ₹ crore)

Particulars	2026	2025
Opening Gross Block	**13.67**	10.84
Additions during the year	**0.89**	2.83
Deductions during the year	**-**	-
Depreciation till date	**(12.48)**	(10.68)
Net Block	**2.08**	2.99
Intangibles under development (CWIP)	**9.16**	-

18.24 Accounting Standard 28 – Impairment of assets

As at March 31, 2026 there were no events or changes in circumstances which indicate any material impairment in the carrying value of the assets covered by AS 28 on "Impairment of Assets" (Previous year Nil).

18.25 Accounting Standard 29 - Provisions, contingent liabilities and 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.
3	Guarantees given on behalf of constituents, acceptances, endorsements and other obligations	As a part of its commercial banking activities the Bank issues documentary credit and guarantee on behalf of its customers. Documentary credits such as letter of credit enhance the credit standing of the customers of the Bank. Guarantees generally represent irrevocable assurances that the Bank will make payment in the event of the customer failing to fulfill its financial or performance obligations. Acceptances, endorsements and other obligations include undrawn committed credit lines.
4	Other items for which the Bank is contingently liable	The Bank is a party to various taxation matters in respect of which appeals are pending. This is being disputed by the Bank and not provided for. This also includes contingent liability corresponding to amount transferred to Depositor Education and Awareness Fund. Capital commitment has been also included as part of the Contingent Liability

18.26 Miscellaneous disclosures

18.26.1 Details of Single Borower Limit (SBL)/Group Borrower Limit (GBL) exceeded by the Bank

The Bank had **NIL** exposures in excess of limits prescribed under the Large Exposure Framework of Reserve Bank of India during FY 2025-26 and FY 2024-25

18.26.2 Non-Performing Assets (Mark to Market on Derivative deals)

As per the guidelines issued by RBI vide notification RBI/DOR/2025-26/162 DOR.MRG.REC.No.81/00-00-001/2025-26, Crystallized Receivables – Positive MTM on terminated derivative deals overdue for more than 90 days have been reported under "Schedule 11- Other Assets" after netting of the "Suspense crystallized receivables". The Gross value of crystallized receivables as on March 31, 2026 is Nil (Previous year: -Nil) and the Net value is Nil (Previous year: Nil).

18.26.3 Details of non-performing financial assets purchased/sold to/from banks

The Bank has not sold or purchased non-performing assets to/from banks in India during the year (Previous year Nil).

18.26.4 Provisions towards standard assets

(Amount in ₹ crore)

Particulars	2026	2025
Provisions towards standard assets (including provision for derivative and un-hedged foreign currency exposure)	113.67	78.69

18.26.5 Regulatory Disclosures related to Profit and Loss Account and Balance Sheet

Other Assets

Details of significant Others included in Other Assets (Schedule 11) are as follows:

(Amount in ₹ crore)

Sr No.	Particulars	2026	2025
(i)	Margin with QCCP and CSA with Financial Institutions	1,169.60	425.01

Other Liabilities

Details of significant Others included in Other Liabilities (Schedule 5) are as follows:

(Amount in ₹ crore)

Sr No.	Particulars	2026	2025
(i)	CSA with Financial Institutions	682.05	425.01

Other Miscellaneous Income

Details of significant Income included in other Miscellaneous Income (Schedule 14) are as follows:

(Amount in ₹ crore)

Sr No.	Particulars	2026	2025
(i)	Interest on Income Tax refund	62.51	-
(ii)	Recovery of Charges - Coverage cost	12.86	4.68

Other Operating Expenses.

Details of significant expenses included in other operating expenses (Schedule 16) are as follows:

(Amount in ₹ crore)

Sr No.	Particulars	2026	2025
(i)	IT expenses	67.45	38.44
(ii)	HO expenses (allocated expenses)	34.06	23.47
(iii)	Back Office and BCP Cost	13.01	12.14

18.26.6 Micro, Small and Medium Enterprises Development Act, 2006 (MSMED) (Amount in ₹ crore)

	March 31, 2026	March 31, 2025
The principal amount and the interest due thereon remaining unpaid to any supplier as at the end of each accounting year		
Principal amount due to micro and small enterprises	-	-
Interest due on above	-	-
The amount of interest paid by the buyer in terms of section 16 of the MSMED Act 2006 along with the amounts of the payment made to the supplier beyond the appointed day during each accounting year	-	-
The amount of interest due and payable for the period of delay in making payment (which have been paid but beyond the appointed day during the year) but without adding the interest specified under the MSMED Act 2006.	-	-
The amount of interest accrued and remaining unpaid at the end of each accounting year	-	-
The amount of further interest remaining due and payable even in the succeeding years, until such date when the interest dues as above are actually paid to the small enterprise for the purpose of disallowance as a deductible expenditure under section 23 of the MSMED Act 2006	-	-

To the extent of the information received by the Bank from its vendors, there have been 426 payment transactions with MSMED registered vendor as defined under the Micro, Small and Medium Enterprises Development Act, 2006 during the financial year. Payments of 385 transactions has been done in accordance with the time schedule prescribed under the MSMED Act.

18.26.7 Corporate Social Responsibility (CSR)

The details of CSR expenditure are given below:

Gross amount required to be spent by the company during the year ₹ 5.01crore (Previous year ₹3.61crore)

Amount approved by CSR Committee to be spent during the year ₹5.01 crore (Previous year ₹3.61 crore)

(Amount in ₹ crore)

Sr No.	Particulars	2026	2025
(i)	Construction/Acquisition of any asset	-	-
(ii)	On purposes other than (i) above	5.01	3.61

No amount relating to CSR activities was contributed to any related party of the Bank (Previous year- Nil)

Details of Ongoing projects (Amount in ₹ crore)

For the FY 2025-26						
Opening Balance		Amount required to be spent	Amount spent during the year		Closing Balance	
With Company	In Separate CSR Unspent A/c		With Company	In Separate CSR Unspent A/c	With Company	In Separate CSR Unspent A/c
5.01	-	-	5.01	-	-	-

Serial No.	Particulars	2026	2025
1	Amount required to be spent by the Bank during the year	5.01	3.61
2	Amount of expenditure incurred	5.01	3.61
3	Amount available for set off from preceding financial years	Nil	Nil
4	Amount required to be setoff for the financial year	Nil	Nil
5	Shortfall at the end of the year	Nil	Nil
6	Details of unspent CSR amount for the preceding three financial years	Nil	Nil
7	Reason for shortfall	NA	NA
8	Nature of CSR activities	Environment, Education, Construction, Sports, Health and Nutrition, Hygiene and Sanitation.	Environment, Education, Construction, Health and Nutrition, Hygiene and Sanitation
9	Details of related party transactions, e.g. contribution to a trust controlled by the Bank in relation to CSR expenditure as per relevant Accounting Standard	Nil	NIL
10	Where a provision is made with respect to a liability incurred by entering into a contractual obligation, the movements in the provision	NA	NA

18.26.8 Provision for Long Term Contracts

The Bank has a process whereby periodically all long-term contracts (including derivative contracts) are assessed for material foreseeable losses. At the year end, the Bank has reviewed and recorded adequate provision as required under any law / accounting standards for material foreseeable losses on such long term contracts (including derivative contracts) in the books of account and disclosed the same under the relevant notes in the financial statements.

18.26.9 Sexual Harassment of Women at Workplace

The bank has received no complaints for its disposal under the provisions of "The Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013.

18.26.10 Rule 11 (e) & (f) compliance

The Bank, as part of its normal banking business, grants loans and advances, makes investment, provides guarantees to and accept deposits and borrowings from its customers, other entities and persons. These transactions are part of Bank's normal banking business, which is conducted ensuring adherence to all regulatory requirements.

Given the nature and background of transactions explained above , no funds have been advanced or loaned or invested (either from borrowed funds or any other sources or kind of funds) by the Bank to or in any other persons or entities, including foreign entities ("Intermediaries") with the understanding, whether recorded in writing or otherwise, that the Intermediary shall lend or invest in party identified by or on behalf of the Bank (Ultimate Beneficiaries) or provide any guarantee, security or the like on behalf of the Ultimate Beneficiaries.

The Bank has also not received any fund from any person(s) or entitie(s), including foreign entities (Funding Parties) with the understanding, whether recorded in writing or otherwise, that the Bank shall whether, directly or indirectly lend or invest in other persons or entities identified by or on behalf of the Funding Party ("Ultimate Beneficiaries") or provide any guarantee, security or the like on behalf of the Ultimate Beneficiaries.

18.26.11 Previous Year's Comparatives

Prior year amounts have been re-classified / re-stated wherever necessary to conform to the current year's presentation.

Signatures to Schedules 1 to 18
CREDIT AGRICOLE CORPORATE & INVESTMENT BANK
Indian Branches

Jean-Pierre PALLARD
Chief Operating Officer - India

Bhaskar Singh
Chief Financial Officer - India

As per our attached report of even date.

For ASA & Associates LLP
Chartered Accountants
ICAI Firm Registration No: 009571N/N500006

Dharmesh Dalal
Partner
Membership Number – 103590

For Yardi Prabhu & Associates LLP
Chartered Accountants
ICAI Firm Registration No: 111727W/W100101

Vishwanatha S. Prabhu
Partner
Membership Number - 41497

Mumbai

BASEL III DISCLOSURES as at March 31, 2026 (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 period ended March 31, 2026. These are primarily in the context of the disclosures required under Annex 3 – Pillar 3 disclosure requirements of the Reserve Bank of India ('the RBI') Master Circular – Basel III Capital Regulations dated 28th November 2025. 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 3 – Pillar 3 of the above mentioned circular.

<u>Qualitative & Quantitative disclosures as per table DF 1</u>

The Bank does not have any interest in subsidiaries/associates/Joint Ventures or Insurance entities. As such this disclosure is not applicable to the bank.

2. CAPITAL ADEQUACY

<u>Qualitative Disclosures as per table DF 2</u>

The Capital to Risk Weighted Assets Ratio (CRAR) of the bank is 18.49% as of March 31, 2026 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 Liability and Investment Committee (ALIC) and Local Management Committee (COMEX). 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.

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	Mar 31, 2026	Mar 31, 2025
A	Capital Requirement for Credit Risk	3,049.29	2,565.66
	(Standardized Approach)	1,118.27	1,000.90
	• On B/s excl securitization exposures	1,931.02	1,564.76
	• Off B/s excl securitization exposures	1,331.84	977.45
	1. Non - Market Related	599.18	587.30
	2. Market Related	-	-
	• Securitization Exposures		
B	Capital Requirement for Market Risk	249.75	329.14
	(Standardized Duration Approach)		
	• Interest Rate Risk	210.15	289.54
	• Foreign Exchange Risk	39.60	39.60
	• Equity Risk	-	-
C	Capital Requirement for Operational Risk (Basic Indicator Approach)	43.91	43.01
D	Total Capital Requirement	3,342.94	2,937.80
E	Total Risk Weighted Assets of the Bank	30,424.59	27,204.21
	• Credit Risk	26,753.92	22,552.43
	• Market Risk	3,121.85	4,114.20
	• Operational Risk	548.82	537.59
F	Total Capital Ratio	18.49%	20.34%
	• Common Equity Tier I	17.10%	18.81%
	• Tier I	17.10%	18.81%
	• Tier II	1.39%	1.53%

CRÉDIT AGRICOLE
CORPORATE & INVESTMENT BANK

(Incorporated in France with limited liability)

INDIAN BRANCHES

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 management framework, 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 Investment Committee (ALIC), Internal Control Committee (ICC), and Local Credit Committee (LCC) operate within the broad policy set up by Head Office.

The Bank has formulated a risk management framework and 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 risk department (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 ALIC.

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 at Head Office level for identification and management of Doubtful Assets and provisioning.

At the local level, the Bank has an automated system for identification of Non-Performing Loans (including non-performing investments) and computation of provisioning on the NPA/NPIs in line with the RBI's guidelines on asset classification, income recognition and provisioning.

All non-performing assets 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 the 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 available eligible capital base. 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.

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 Mar 31, 2026	As at Mar 31, 2025
Fund Based	9,250.63	**6,837.99**
Non Fund Based	16,084.57	**12,453.07**
Total	**25,335.2**	**19,291.06**

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)

The Bank does not have overseas operations and hence exposures are restricted to the domestic segment.

Note 4: Derivative exposure is reported under DF 10

Distribution of credit risk exposure by industry sector as at March 31, 2026

(Amount in ₹ crore)

Industry code	Industry Name	Funded	Non Funded	Total
1	A. Mining and Quarrying (A. 1 & A.2)	-	**25.24**	**25.24**
1.1	A.1 Coal	-	-	-
1.2	A.2 Others	-	**25.24**	**25.24**
2	B. Food Processing (Sumof B.1 to B.5)	**177.38**	**60.92**	**238.30**
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	**177.38**	**60.92**	**238.30**
3	C. Beverages (excluding Tea & Coffee) and Tobbacco (sum of C.1 & C.2)	**5.97**	**9.46**	**15.42**
3.1	C.1 Tobacco and Tobacco products	-	-	-
3.2	C.2 Others	**5.97**	**9.46**	**15.42**
4	D. Textiles (Sum of D.1 to D.6)	**6.65**	**2.21**	**8.86**
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	**6.65**	**2.21**	**8.86**
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	**135.00**	-	**135.00**
8	H. Petroleum (non-infra), Coal products (non-mining) and Nuclear Fuels	-	**280.00**	**280.00**
9	I Chemicals & Chemical products (Dyes, Paints, etc.) (Sum of 1.1 to 1.4)	**186.12**	**260.42**	**446.53**
9.1	I.1 Fertilisers	-	-	-
9.2	I.2 Drugs and Pharmaceuticals	**158.04**	**0.40**	**158.44**
9.3	I.3 Petro-chemicals (Excluding under Infrastructure)	-	-	-
9.4	I.4 Others	**28.08**	**260.02**	**288.09**
10	J Rubber, Plastic and their Products	**14.00**	**280.45**	**294.45**
11	K Glass & Glassware	-	**0.93**	**0.93**
12	L Cement and Cement products	-	**70.78**	**70.78**
13	M Basic Metal and Metal products (M.1 + M.2)	**381.48**	**1,530.48**	**1,911.96**
13.1	M.1 Iron and Steel	**381.48**	**1,530.48**	**1,911.96**
13.2	M.2 Other Metal and Metal Products.	-	-	-
14	N All Engineering (N.1+ N.2)	**628.27**	**5,018.01**	**5,646.28**
14.1	N.1 Electronics	-	-	-
14.2	N.2 Others	**628.27**	**5,018.01**	**5,646.28**
15	O Vehicles, Vehicles Parts and Transport Equipments	**697.46**	**672.85**	**1,370.30**
16	P Gems and Jewellery	-	-	-
17	Q Construction	-	**619.81**	**619.81**
18	R Infrastructure (Sum of R1 to R4)	**3,131.01**	**2,278.42**	**5,409.43**
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)	**3,131.01**	**1,560.56**	**4,691.57**
18.2.1	R.2.1 Electricity (generation-transportation and distribution)	-	-	-
18.2.1.1	R.2.1.1 State Electricity Boards	-	-	-
18.2.1.2	R.2.1.2 Others	**3,131.01**	**1,560.56**	**4,691.57**
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)	-	**717.86**	**717.86**
18.4.1	R.4.1 Water Sanitation	-	-	-
18.4.2	R.4.2 Social & Commercial Infrastructure	-	-	-
18.4.3	R.4.3 Others	-	**717.86**	**717.86**
19	S Others Industries	**58.45**	**199.41**	**257.86**
20	All Industries (Sum of A to S)	**5,421.78**	**11,309.39**	**16,731.16**
21	Residuary other Advances (to tally with gross advances) [a+b+c]	**3,828.86**	**4,809.19**	**8,638.04**
21.1	a Education Loan	-	-	-
21.2	b Aviation Sector	-	-	-
21.3	c Other Residuary Advances	**3,828.86**	**4,809.19**	**8,638.04**
22	Total Loans and Advances	**9,250.63**	**16,118.57**	**25,369.21**

Residual contractual maturity breakdown of total assets (Amount in ₹ crore)

Maturity bucket	March 31, 2026	March 31, 2025
1 day	3,042.84	3,347.42
2 to 7 days	11,483.98	9,378.01
8 to 14 days	3,158.84	674.13
15 to 30 days	2,792.20	1,811.78
31 days to 3 months	2,189.09	2,620.33
3 to 6 months	1,095.75	1,297.70
6 to 12 months	707.83	764.16
1 to 3 years	4,037.85	2,830.04
3 to 5 years	1,434.68	928.42
Over 5 years	33,419.55	7,792.29
Total	**63,362.61**	**31,444.28**

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

(Amount in ₹ crore)

		Mar 31, 2026	Mar 31, 2025
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 (%)	0.03%	0.04%
	- 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)

		Mar 31, 2026	Mar 31, 2025
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	-	-
	- Provision made	-	-
	- Write – offs	-	-
	- Write – back of excess provision	-	-
	- Closing balance	-	-

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 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/overdraft 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**	**SMERA**	
CARE A1+	CRISIL A1+	IND A1+	ICRA A1+	SMERA A1+	20
CARE A1	CRISIL A1	IND A1	ICRA A1	SMERA A1	30
CARE A2	CRISIL A2	IND A2	ICRA A2	SMERA A2	50
CARE A3	CRISIL A3	IND A3	ICRA A3	SMERA A3	100
CARE A4 &D	CRISIL A4 & D	INDA4 & D	ICRA A4 & D	SMERA A4 & D	150
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 dated August 25, 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) 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;

c) Exposure to Qualifying Central Counterparties (QCCPs): risk weight of 2% to be applied to the Bank's trade exposure to QCCP where the Bank acts as a clearing member of a QCCP for its own purposes.

d) In accordance with RBI circular dated November 16, 2023, following additional regulation had come into force:
- The risk weight of Bank exposure to NBFC's has been increased by 25 percentage points (over and above the risk weight associated with the external rating) in all cases where the extant risk weight as per external rating of NBFC is below 100 percent. For this purpose, loans to HFCs and loans to NBFCs, eligible for classification as PSL, to be excluded. However, this was removed from 01st April 2025. Accordingly additional risk charge on NBFC is taken till March 31, 2025.

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	Mar 31, 2026	March 31, 2025
Below 100% risk weight	7,646.30	5,183.50
100% risk weight	3,919.60	2,800.35
More than 100% risk weight	15,188.02	14,568.59
Deductions	-	-
Total risk weighted assets	**26,753.92**	**22,552.44**

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

6. CREDIT RISK MITIGATION

Qualitative Disclosures as per table DF 5

The Bank uses various collaterals both financial as well as non-financial as credit risk mitigants (CRM). The main collateral recognized by the Bank for RWA purpose comprises of bank deposits / cash margin. Additionally, in respect of credit exposure pertaining to FX / derivatives trades with HO, the Bank considers the Government of India securities placed with RBI under Section 11(2)(b) as credit risk mitigant to offset such FX/derivative exposure, out of the interest free funds received from Head Office for this specific purpose.

The Bank has in place a Credit Risk Mitigants management policy, which underlines the eligibility requirements for credit risk mitigants for capital computation as per Basel III guidelines. The Bank reduces its credit exposure to a counter party with the value of eligible financial collateral to take account of the risk mitigating effect of the collateral. To account for the volatility in the value of collateral, haircut is applied based on the type, issuer, maturity and rating of the collateral / collateral provider.

Quantitative Disclosures as per table DF 5

The quantum of the credit portfolio which benefits from financial collaterals and/or guarantees as credit risk mitigants is an insignificant portion of our customer advances. Therefore, the credit and/or market concentration risks are not material.

The total exposure that is covered by eligible financial collateral, after the application of haircuts is INR 21.83 crores (March 31, 2025: INR 7.43 crores).

Break-down of exposure covered by eligible financial collateral:

(Amount in ₹ crore)

Facility	March 31, 2026	March 31, 2025
Funded	-	-
Non-Funded – Letters of Credit	4.39	-
Non-funded – Guarantees	15.54	6.35
Non-funded – FX/Derivative	1.90	1.08
Total	**21.83**	**7.43**

7. SECURITIZATION EXPOSURES

Qualitative & Quantitative disclosures as per table DF 6

The Bank has not undertaken any securitization activity either as an originator or as credit enhancer. Details of exposure securitized by the Bank and subject to securitization framework is thus NIL.

8. MARKET RISK IN TRADING BOOK

Qualitative Disclosures as per table DF 7

Market risk is the risk to the Bank's earnings and capital due to changes in the market level of interest rates or prices of securities and foreign exchange as well as the volatilities of those changes.

Bank's market risk objectives are to understand and control market risk by robust measurement and the setting of position limits, facilitate business growth within a controlled and transparent risk management framework and minimize non-traded market risk.

The Bank is exposed to market risk through its trading activities, which are carried out for customers. The Bank adopts a comprehensive approach to market risk management for its trading, investment and asset / liability portfolios. The Bank uses various risk metrics, both statistical and non-statistical, including:

- Value at Risk (VaR)
- Non-statistical measures like position, gaps and sensitivities i.e. PV01, Duration and Option Greeks

The Bank uses Historical Simulation method for calculation of VaR at 99% confidence interval and holding period of 1 day. The 261-day historical market data (rate + volatility) are used. The shocks are applied to market data to calculate mark to market value of each scenario in a portfolio at each level of consolidation. The VaR models are back-tested at regular intervals and results are used to maintain and improve the efficacy of the model. VaR is calculated for trading and non-trading portfolio on daily basis and reported to senior management of the Bank. Stress test is also conducted on quarterly basis as per RBI methodology. Similarly, stress test is also performed as per internal methodology on the total portfolio on weekly basis, which shows impact of extreme market movements on Bank's portfolio.

Different risk limits such as Overnight position, maximum maturity, Profit and Loss alert and Annual stop loss alerts are set up according to a number of criteria including relevant market analysis, business strategy, management experience and risk appetite for market risk exposures. These limits are monitored on daily basis and exceptions are reported to management and put up to ALIC/Market Risk Committee. Market risk limits are reviewed at least once a year or more frequently if deemed necessary to maintain consistency with trading strategies and material developments in market conditions.

Concentration Risk

The Bank has allocated internal risk limits in order to avoid concentrations, wherever relevant. The Bank has allocated PVO1 limits currency wise / bucket wise, which are monitored on daily basis for any possible concentration risk.

Quantitative Disclosures as per table DF 7

Capital Requirement for Market Risk (Amount in ₹ crore)

Particulars	March 31, 2026	March 31, 2025
-Interest rate risk	210.15	289.54
-Equity position risk	-	-
-Foreign exchange risk (including gold)	39.60	39.60
Total	**249.75**	**329.14**

9. OPERATIONAL RISK

Qualitative Disclosures as per table DF 8

Operational Risk - Definition

Operational risk is defined as the risk of loss resulting from inadequate or failed internal processes, people and systems or from external events. Operational risk is the risk of direct or indirect losses resulting from human factors, external events, inadequate or failed internal processes and systems. Major sources of operational risk include: operational process reliability, IT security, outsourcing of operations, dependence on key suppliers, implementation of strategic change, integration of acquisition, fraud, human error, customer service quality, regulatory compliance, recruitment, training and retention of staff and social and environmental impacts. This definition includes legal risk, but excludes business and reputation risk.

Strategies and Processes

The Bank has set up an Operational Risk Management department within Risk to manage operational risk through identification, assessment and monitoring. Simultaneously, a framework has been laid to capture loss data which can be mapped to operational risk events to measure the impact quantitatively. The Bank has put in place a structure to effectively manage operational risk through the formation of several Internal Committees viz., Internal Control Committee (ICC), New Products and Activities Committee. The functioning of these committees is well defined. The Operational Risk Manager acts as the convener of ICC.

Structure and Organization

The Bank has an Internal Control Committee (ICC) which is responsible for implementation of the Operational Risk policies of the Bank. This Internal Control Committee supervises effective monitoring of operational risk and the implementation of measures for enhanced capability to manage operational risk.

Internal Vigilance System

As mandated by Reserve Bank of India the Bank has setup an Internal Vigilance Committee chaired by the Senior Country Officer (the other members being Chief Operating Officer, Heads of Risk, HR, Audit and Compliance with the Operational Risk Manager as the Chief Vigilance Officer) that is responsible for implementing anti-corruption measures and looking into acts of misconduct, alleged or committed, by employees within its control and take appropriate punitive action. The Committee also takes appropriate measures to prevent commission of misconducts / malpractices by employees. The Committee meets on a quarterly basis.

Operational Risk Reporting and Measurement Systems

A systematic centralized process for reporting losses, "near misses" issues relating to operational events is implemented. Based upon the information gathered, control measures would be introduced. All operational loss events and potential loss events are reported to HO and reviewed by the Local ICC.

An Operational Risk Mapping project has been undertaken within the Bank to identify and assess the operational risk inherent in all material products, activities, processes and systems. The objective of the Operational Risk Mapping is to map the various business lines, organizational functions or process flows by risk type to reveal areas of weakness so to prioritize subsequent management actions.

Policies for Managing Operational risk

An Operational Risk Management Policy approved by the Internal Control Committee of the Bank details the framework for reducing/controlling operational risk in the Bank. As per the policy, all new products are being vetted by the New Products and Activities Committee to identify and assess potential operational risks involved and suggest control measures to mitigate the risks. A review of the approved products is being done by the Compliance Department on a regular basis.

Operational Risk Capital Assessment

As per the RBI guidelines, the Bank has followed the Basic Indicator Approach for the period ending March 31, 2026.

10. INTEREST RATE RISK IN THE BANKING BOOK

Qualitative Disclosures as per table DF 9

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. Treasury desk under the supervision of the Asset/Liability Committee (ALIC) manages interest rate risk within the ALM guidelines set up at Bank level and within the limits set up by the Department of Risk Management. The bank has ALIC approved funds transfer pricing policy between various product lines in the bank and also details about the interest rate risk management framework. As part of the policy interest rate risk originated due to commercial banking activities are transferred to Treasury – Fund Management desk, which is in charge of managing the interest rate risk within the banking book. The Treasury desk manages interest rate risk on ongoing basis by dealing in various approved financial products and is subject to same VaR & stress tests as that for the trading book.

Quantitative Disclosures as per table DF 9

The bank has uses the modified duration approach to measure potential impact on the capital fund (MVE) for upward and downward interest rate shocks of 200 bps on quarterly basis. The bank also has prescribed shocks to calculate impact arising out of the basis risk in the banking book.

The impact on the capital funds for upward/downward interest rate shock of 200 bps as at March 31, 2026 is as below:

(Amount in ₹ crore)

Currency	Upward Interest rate shock	Downward Interest rate shock
INR	170.38	(170.38)
USD	(6.51)	6.51
Others	(2.77)	2.77
Total	161.10	(161.10)

Earnings at risk (EaR) measure the interest rate risk from earnings perspective. This is computed based on the net gaps for each bucket up to 1 year with a 1% parallel shift in the yield curve on the bank's earning. The impact from earnings perspective as at March 31, 2026 is INR 27.76 crores.

CRÉDIT AGRICOLE CORPORATE & INVESTMENT BANK

(Incorporated in France with limited liability)

INDIAN BRANCHES

11. GENERAL DISCLOSURE FOR EXPOSURES RELATED TO COUNTERPARTY CREDIT RISK

Qualitative Disclosures as per table DF 10

The Bank stipulates limits as per the norms on exposure stipulated by RBI for both fund and non-fund based products including derivatives. Limits are set as a percentage of the capital funds and are monitored. The utilization against specified limits is reported to the Credit Committee on a periodic basis. The analysis of the composition of the portfolio is presented to the Local Management Committee on a half yearly basis.

Credit Control Department monitors the credit excess (including FX/ Derivatives exceeding approved limit) on a daily basis. The 'credit exposure' arising on account of interest rate and foreign exchange derivative transactions is computed using the "Current Exposure Method" as laid down by RBI.

The Bank has entered into Credit Support Annex (CSA) agreement with local banks. CSA defines the terms or rules under which collateral is posted or transferred between derivative counterparties to mitigate the credit risk arising from "in the money" derivative positions on OTC Derivative contracts

Exposure to Central counterparties arising from over-the-counter derivative trades, exchange traded derivatives transactions and security financing transactions (SFTs), attracts capital charges applicable to Central Counterparty.

Applicable risk weights for trades, guaranteed by central counterparties, which are recognized as qualifying central counterparty (QCCP) by Reserve Bank of India or SEBI, are comparatively lower than OTC deals.

In India, presently there are four QCCPs viz. Clearing Corporation of India (CCIL), National Securities Clearing Corporation Ltd (NSCCL), Indian Clearing Corporation Ltd (ICCL) and MCX-SX Clearing Corporation Ltd (MCX-SXCCL). These CCPs are subjected, on an ongoing basis, to rules and regulations that are consistent with CPSS-IOSCO Principles for Financial Market Infrastructures.

The bank has also computed the incurred Credit Valuation Adjustment (CVA) loss as per Basel III master circular and the same has been considered for reduction in derivative exposure computation. The provision amount outstanding as on Mar 31, 2026 is INR 16.70 crores and as on Mar 31, 2025 is INR 15.60 crores.

Quantitative Disclosures as per table DF 10

The derivative exposure outstanding is given below:

(Amount in ₹ crore)

Particulars	March 31, 2026
Net Mark to Market (MTM)	3,517.73
Potential Future Exposure (PFE)	7,809.17
Net Exposure	11,326.90

For the period ending 31st Mar 2026 the Bank has adopted the netting process for computing the exposures in respect of contracts covered by legally enforceable master netting agreements. In respect of trades that are not covered by netting agreements, the exposure is computed as per the 'current exposure methodology' as prescribed by RBI.

The bank does not deal in Credit Default Swaps. The above table does not include the impact of CVA provision which is used to reduce the exposure computation.

12. COMPOSITION OF CAPITAL DISCLOSURE TEMPLATES (CAPITAL STRUCTURE)

Common Equity Tier I Capital: primarily comprises of interest free capital funds received from Head Office, statutory reserves, capital reserve, general reserves and remittable surplus retained for meeting capital adequacy requirements.

Additional Tier I Capital: The bank does not have any Additional Tier I capital.

Tier II Capital mainly comprises of the subordinated debt raised from Head Office, investment fluctuation reserve (IFR), provision for country risk, provision towards standard assets (including on positive marked to market and un-hedged foreign currency exposures).

Quantitative Disclosures as per table DF 11, table DF 12, table DF 13 and DF 14

The composition of capital as on March 31, 2026 as per Table DF 11, Composition of Capital- Reconciliation Requirements as of March 31, 2026 (Step 1 to 3) as per Table DF 12 and Main Features of Regulatory Capital Instruments as per Table DF 13 are provided as separate annexures to this disclosure.

The Bank has received only interest free capital funds & also raised subordinated debt from Head Office. The terms & condition of same is already disclosed under DF 13. The Bank has not issued any regulatory capital instruments in India. Accordingly, no specific disclosure is required under DF 14.

13. REMUNERATION

As per Annex of RBI circular – Guidelines on compensation of Whole Time Directors /Chief Executive Officers/ Risk takers and Control .function staff, etc. on "Compensation guidelines for foreign banks", foreign banks operating in India through branch mode of presence and having their compensation policy governed by their respective Head Office policies are expected to align the policy (In the light of the initiative taken by the FSB, G-20 and the BCBS endorsement of the FSB principles) in line with the Financial Stability Board (FSB) principles. As the bank's compensation structure is in conformity with the FSB principles and standards, no specific qualitative and quantitative disclosure as per table DF 15 is required.

14. Equities –Banking Book Positions

Qualitative & Quantitative disclosures as per table DF 16

The Bank does not have any equity exposure and disclosure under this section is NIL.

15. Leverage Ratio Disclosures

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.

The Basel III leverage ratio is defined as the capital measure (Tier-1 capital of the risk-based capital framework) divided by the exposure measure, with this ratio expressed as a percentage. As per RBI guidelines, the Basel III leverage for the Group at the consolidated level at March 31, 2026 along with the figures of the prior three quarter-end is as follows: -

(Amount in ₹ crore)

Particulars	31-Mar-26	31-Dec-25	30-Sep 25	30-Jun-25	31-Mar-25
Tier-1 Capital (A)	5,201.18	5,116.43	5,116.70	5,116.32	5,115.97
Exposure Measure (B)	50,946.37	51,463.21	49,165.51	46,831.86	40,842.37
Leverage Ratio (A/B)	10.21%	9.94%	10.41%	10.92%	12.53%

Bhaskar Singh
Chief Financial Officer - India

Jean-Pierre PALLARD
Chief Operating Officer - India

Mumbai
June 29, 2026

Table DF - 11 : Composition of Capital as of March 31, 2026

		(₹ in million)
Common Equity Tier 1 capital: instruments and reserves		
1	Directly issued qualifying common share capital plus related stock surplus (share premium)*	38,227.30
2	Retained earnings	13,896.94
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	**52,124.24**
Common Equity Tier 1 capital : regulatory adjustments		
7	Prudential valuation adjustments	-
8	Goodwill (net of related tax liability)	-
9	Intangibles other than mortgage-servicing rights (net of related tax liability)	112.40
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**	112.40
29	**Common Equity Tier 1 capital (CET1)**	**52,011.85**
Additional Tier 1 capital : instruments		
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus (share premium) (31+32)	-
31	of which : classified as equity under applicable accounting standards (Perpetual Non-Cumulative Preference Shares)	-
32	of which : classified as liabilities under applicable accounting standards (Perpetual debt Instruments)	-
33	Directly issued capital instruments subject to phase out from Additional 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**	-
Additional Tier 1 capital: regulatory adjustments		
37	Investments in own Additional Tier 1 instruments	-
38	Reciprocal cross-holdings in Additional Tier 1 instruments	-
39	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	-
40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	-
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)**	**52,011.85**
Tier 2 capital : instruments and provisions		
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	-
47	Directly issued capital instruments subject to phase out from Tier 2	-
48	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	-
49	of which : instruments issued by subsidiaries subject to phase out	-

Table DF - 11 : Composition of Capital as of March 31, 2026

		(₹ in million)
50	Provisions	4,249.04
51	**Tier 2 capital before regulatory adjustments**	**4,249.04**
Tier 2 capital: regulatory adjustments		
52	Investments in own Tier 2 instruments	-
53	Reciprocal cross-holdings in Tier 2 instruments	-
54	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)	-
55	Significant investments 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)**	**4,249.04**
59	**Total capital (TC = T1 + T2) (45 + 58)**	**56,260.89**
60	**Total risk weighted assets (60a + 60b + 60c)**	**304,245.92**
60a	of which : total credit risk weighted assets	267,539.17
60b	of which : total market risk weighted assets	31,218.52
60c	of which : total operational risk weighted assets	5,488.23
Capital ratios		
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	17.10%
62	Tier 1 (as a percentage of risk weighted assets)	17.10%
63	Total capital (as a percentage of risk weighted assets)	18.49%
64	Institution specific buffer requirement (minimum CET1 requirement plus capital conservation and countercyclical buffer requirements, expressed as a percentage of risk weighted assets)	11.50%
65	of which : capital conservation buffer requirement	2.50%
66	of which : bank specific countercyclical buffer requirement	0.00%
67	of which : G-SIB buffer requirement	0.00%
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	8.10%
National minima (if different from Basel III)		
69	National Common Equity Tier 1 minimum ratio (if different from Basel III minimum)	5.50%
70	National Tier 1 minimum ratio (if different from Basel III minimum)	7.00%
71	National total capital minimum ratio (if different from Basel III minimum)	9.00%
Amounts below the thresholds for deduction (before risk weighting)		
72	Non-significant investments in the capital of other financial entities	-
73	Significant investments in the common stock of financial entities	-
74	Mortgage servicing rights (net of related tax liability)	-
75	Deferred tax assets arising from temporary differences (net of related tax liability)	-
Applicable caps on the inclusion of provisions in Tier 2		
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)#	4,249.04
77	Cap on inclusion of provisions in Tier 2 under standardised approach	3,344.24
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	-

Includes Investment Fluctuation Reserve of ₹ 3,063.24 Mio on which there is no limit (Refer Para 21 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
	(ii) Increase in risk weighted assets	NA
50	**Eligible Provisions included in Tier 2 capital**	**4,249.04**
	Investment Reserve	-
	Investment Fluctuation Reserve	3,063.24
	Provision for Country Risk	49.10
	Provision for Standard Assets	1,136.70
	Eligible Revaluation Reserves included in Tier 2 capital	-
	Total of row 50	**4,249.04**

Table DF-12 : Composition of Capital- Reconciliation Requirements as of March 31, 2026 (Step 1)

(₹ in million)

			Balance sheet as in financial statements	Balance sheet under regulatory scope of consolidation
			As on reporting date	As on reporting date
A	**Capital & Liabilities**			
	i.	Paid-up Capital	38,227.30	38,227.30
		Reserves & Surplus	19,418.85	19,418.85
		Minority Interest	-	-
		Total Capital	**57,646.15**	**57,646.15**
	ii.	**Deposits**	**118,540.44**	**118,540.44**
		of which : Deposits from banks	0.56	0.56
		of which : Customer deposits	118,539.88	118,539.88
		of which : Other deposits (pl. specify)	-	-
	iii.	**Borrowings**	**106,662.66**	**106,662.66**
		of which : From RBI	23,070.00	23,070.00
		of which : From banks	5,920.00	5,920.00
		of which : From other institutions & agencies	72,846.24	72,846.24
		of which : Others (Banks Outside India)	-	-
		of which : Capital instruments	4,267.58	4,267.58
	iv.	**Other liabilities & provisions**	**350,776.80**	**350,776.80**
Total Capital and Liabilities			**633,626.05**	**633,626.05**
B	**Assets**			
	i.	**Cash and balances with Reserve Bank of India**	**15,882.08**	**15,882.08**
		Balance with banks and money at call and short notice	**19,929.76**	**19,929.76**
	ii.	**Investments :**	**153,161.89**	**153,161.89**
		of which : Government securities	153,161.89	153,161.89
		of which : Other approved securities	-	-
		of which : Shares	-	-
		of which : Debentures & Bonds	-	-
		of which : Subsidiaries / Joint Ventures / Associates	-	-
		of which : Others (Commercial Papers, Mutual Funds etc.)	-	-
	iii.	**Loans and advances**	**92,506.34**	**92,506.34**
		of which : Loans and advances to banks	-	-
		of which : Loans and advances to customers	92,506.34	92,506.34
	iv.	**Fixed assets**	**399.23**	**399.23**
	v.	**Other assets**	**351,746.75**	**351,746.75**
		of which : Goodwill and intangible assets	-	-
		of which : Deferred tax assets	121.97	121.97
	vi.	**Goodwill on consolidation**	**-**	**-**
	vii.	**Debit balance in Profit & Loss account**	**-**	**-**
Total Assets			**633,626.05**	**633,626.05**

Table DF-12 : Composition of Capital- Reconciliation Requirements as of March 31, 2026 (Step 2)

(₹ in million)

			Balance sheet as in financial statements	Balance sheet under regulatory scope of consolidation
			As on reporting date	As on reporting date
A	**Capital & Liabilities**			
	i.	**Paid-up Capital**	**38,227.30**	**38,227.30**
		of which : Amount eligible for CET1	38,227.30	38,227.30
		of which : Amount eligible for AT1	-	-
		Reserves & Surplus	**19,418.85**	**19,418.85**
		of which : Statutory Reserves	7,000.12	7,000.12
		of which : Investment Reserves	3,063.24	3,063.24
		of which : General Reserves	795.23	795.23
		of which : Remittable profit retained for Capital Adequacy	5,829.61	5,829.61
		of which : Balance in P&L A/c	2,458.67	2,458.67
		Minority Interest	-	-
		Total Capital	**57,646.15**	**57,646.15**
	ii.	**Deposits**	**118,540.44**	**118,540.44**
		of which : Deposits from banks	0.56	0.56
		of which : Customer deposits	118,539.88	118,539.88
		of which : Other deposits (pl. specify)	-	-
	iii.	**Borrowings**	**106,662.66**	**106,662.66**
		of which : From RBI	23,070.00	23,070.00
		of which : From banks	5,920.00	5,920.00
		of which : From other institutions & agencies	72,846.24	72,846.24
		of which : Others (Banks outside India)	-	-
		of which : Capital instruments	4,267.58	4,267.58
		of which : Eligible Tier II Instruments (Phase Out)	-	-
		of which : Eligible Tier II Instruments (No Phase Out)	-	-
	iv.	**Other liabilities & provisions**	**350,776.80**	**350,776.80**
		of which : DTLs related to goodwill	-	-
		of which : DTLs related to intangible assets	-	-
		of which : Provision for Standard Assets	1,136.70	1,136.70
		of which : Provision for Country Risk	49.10	49.10
Total Capital and Liabilities			**633,626.05**	**633,626.05**

Table DF-12 : Composition of Capital- Reconciliation Requirements as of March 31, 2026 (Step 2)

(₹ in million)

			Balance sheet as in financial statements	Balance sheet under regulatory scope of consolidation
			As on reporting date	As on reporting date
B	**Assets**			
	i.	**Cash and balances with Reserve Bank of India**	**15,882.08**	**15,882.08**
		Balance with banks and money at call and short notice	**19,929.76**	**19,929.76**
	ii.	**Investments :**	**153,161.89**	**153,161.89**
		of which : Government securities	153,161.89	153,161.89
		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	-	-
	iii.	**Loans and advances**	**92,506.34**	**92,506.34**
		of which : Loans and advances to banks	-	-
		of which : Loans and advances to customers	92,506.34	92,506.34
	iv.	**Fixed assets**	**399.23**	**399.23**
	v.	**Other assets**	**351,746.75**	**351,746.75**
		of which : Goodwill and intangible assets	-	-
		Out of which :	-	-
		Goodwill	-	-
		Other intangibles (excluding MSRs)	-	-
		Deferred tax assets	121.97	121.97
	vi.	**Goodwill on consolidation**	**-**	**-**
	vii.	**Debit balance in Profit & Loss account**	**-**	**-**
Total Assets			**633,626.05**	**633,626.05**

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, 2026

	Item	(₹ in Million)
1	Total consolidated assets as per published financial statements	633,626.05
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	(333,411.81)
5	Adjustment for securities financing transactions (i.e. repos and similar secured lending)	(17,852.15)
6	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off- balance sheet exposures)	227,214.07
7	Other adjustments	(112.40)
8	Leverage ratio exposure	509,463.76

Table DF-18: Leverage ratio common disclosure template as of March 31, 2026

	Item	(₹ in Million)
On-balance sheet exposures		
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	282,172.48
2	(Asset amounts deducted in determining Basel III Tier 1 capital)	(112.40)
3	**Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)**	**282,060.08**
Derivative exposures		
4	Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin)	37,301.59
5	Add-on amounts for PFE associated with all derivatives transactions	75,091.74
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)**	**112,393.33**
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	189.62
15	Agent transaction exposures	-
16	**Total securities financing transaction exposures (sum of lines 12 to 15)**	**189.62**
Other off-balance sheet exposures		
17	Off-balance sheet exposure at gross notional amount	295,943.64
18	(Adjustments for conversion to credit equivalent amounts)	(181,122.91)
19	**Off-balance sheet items (sum of lines 17 and 18)**	**114,820.73**
Capital and total exposures		
20	Tier 1 capital	52,011.85
21	Total exposures (sum of lines 3, 11, 16 and 19)	509,463.76
Leverage ratio		
22	Basel III leverage ratio	10.21%