PILLAR III DISCLOSURES AS AT JUNE 30, 2026

Jana Small Finance Bank Limited (hereinafter called "the Bank") is subject to the Basel framework as stipulated by the Reserve bank of India (RBI) under Master Direction "Reserve Bank of India (Small Finance Banks – Prudential Norms on Capital Adequacy) Directions, 2025 "dated November 28, 2025.

The Basel framework as per the extant guidelines consists of three-mutually reinforcing pillars; (i) Pillar 1: Minimum capital requirements for credit risk, (ii) Pillar 2: Supervisory review of capital adequacy and (iii) Pillar 3 Market discipline.

Market discipline (Pillar 3) comprises set of disclosures on the capital adequacy and risk management framework of the Bank. These disclosures have been set out in the following sections.

Table DF-1: Scope of application

Jana Small Finance Bank Limited (the "Bank") headquartered in Bangalore is engaged in providing a wide range of banking and financial services. Originally incorporated on July 24, 2006, the Company registered as a Non-Banking Financial Company (NBFC) on March 4, 2008, classified as a NBFC-MFI effective from September 5, 2013 and became a public limited company with effect from August 10, 2015. The Company converted itself into a Small Finance Bank with effect from March 28, 2018. The Bank has received scheduled status with effect from July 16, 2019.

The bank does not have any subsidiary, associate or joint venture for consolidation purpose. Thus, disclosures in the document pertain to the Bank as a standalone and independent entity.

The aggregate amount of capital deficiencies in all subsidiaries not included in the consolidation	N.A
The aggregate amounts (e.g. current book value) of the bank's total interests in insurance entities, which are risk-weighted	N.A

Table DF-2: Capital Adequacy

Bank's regulatory capital is classified into Tier- I and Tier- II capital as stipulated in Basel framework for Small Finance Banks norms of the RBI.

Tier-I Capital includes Paid up Equity Share Capital, Share Premium, Statutory Reserve, Other Disclosed Free Reserves and other instruments that comply with the requirements specified by the RBI eligible for inclusion and exclusion.

Tier - II Capital includes subordinate debt instruments, general provision and Investment fluctuation reserve.

The Bank is required to maintain minimum CET1 CRAR of 6.00%, minimum Tier-1 CRAR of 7.50% and minimum total CRAR of 15.00%.

The Bank has an authorized share capital of ₹ 20,000 lakhs comprises of common equity share capital. The Bank has issued, subscribed and paid up share capital of ₹ 10,534 Lakhs, which comprises of common equity capital of ₹ 10,534 lakhs constituting 10,53,41,046 equity shares of ₹ 10 each, eligible for inclusion in Tier I Capital.

Break up total capital fund as below: **₹ in lakhs**

Capital Fund Position as on June 30, 2026		
S.No	**Particulars**	**Amount**
(A)	**Tier I Capital**	**4,62,259**
A.1	Paid up Equity Share Capital	10,534
A.2	Reserves*	4,51,725
(B)	**Deductions**	**23,567**
B.1	Adjustments/deductible items	23,567
(C)	**Net Tier I Capital (A-B)**	**4,38,692**
(D)	**Tier II Capital**	**44,964**
D.1	Subordinated Debt	26,500
D.2	Investment Fluctuation Reserve	7,000
D.3	General Provision	11,464
E	**Deductions**	**-**
E.1	Securitization exposures including credit enhancements	-
F	**Net Tier II Capital (D-E)**	**44,964**
G	**Total Capital Funds (C+F)**	**4,83,656**

*Reserves includes Share Premium, Statutory Reserve, Capital Reserve, General Reserve, Balance in Profit & loss account and share application money received pending allotment.

Subordinated Debt eligible for inclusion in Lower Tier – II capital **₹ in lakhs**

Particulars	**Amount**
Total Amount outstanding as at June,30 2026	32,500
Of which, amount raised during the year/period	-
Amount eligible to be reckoned as Capital fund	**26,500**

Total Eligible Capital Funds as on June 30, 2026 **₹ in lakhs**

Particulars	**Amount**
Tier - I Capital	4,38,692
Tier - II Capital	44,964
Total Eligible Capital	**4,83,656**

III: Capital Adequacy

The Banks' capital management framework includes an Internal Capital Adequacy Assessment Process (ICAAP). As per the guidelines issued by the RBI on Small Finance Banks – Prudential Norms on Capital Adequacy & ICAAP is a document detailing information on the on-going assessment of the bank's entire spectrum of risks. The document should contain the risk mitigation policies and procedures existing in the Bank and also capture the current and future capital requirements. So the overall objective of the Bank's ICAAP is to address the following issues:

- Identification and assessment of all types of material risks
- Capital requirement for the identified material risks and also under stress scenarios for risks
- Internal organization and processes to manage the above on an on-going basis
- Capital Planning and Management considering the various risks faced by the Bank and their capital requirement based on its growth strategies

Stress testing which is a key aspect of the ICAAP and the risk management framework provides an insight on the impact of extreme but plausible scenarios on the Banks' risk profile and capital position. The bank conducts stress tests under three conditions of increasing adversity, viz, baseline, medium and severe scenarios and assesses the impact of such scenarios on profitability and capital of the Bank. The Bank also conducts stress test on various risk parameters by creating various scenarios and identifying the impact of these scenarios.

There is a robust framework in place for overall capital management of the Bank. This includes:

- **Capital planning:** - In this process, Bank assesses its adequacy of capital buffer, current capital position, capital requirement over a three-year horizon

- **Financial Projection:** - The financial projections arrived at as part of the ICAAP are used by the Bank for managing capital resources and the balance sheet.

- **Capital Adequacy Projection**: - The Risk Weighted Asset for Credit risk is considered in the projections under normal and stressed situations.

Capital Requirements for various Risks

₹ In lakhs

S.No.	Particulars	Amount
A	**Credit Risk**	**3,59,494**
A.1	Portfolios subject to Standardized approach	3,59,494
A.2	Securitization exposures	-
B	**Market Risk**	-
C	**Operational Risk**	-
D	**Total Capital requirement (A+B+C)**	**3,59,494**
E	**Total Risk Weighted Assets**	**23,96,625**
F	**Total Capital funds of Bank**	**4,83,656**

Capital Adequacy Ratio:

Particulars	June-26
Tier - I Ratio	18.30%
Tier - II Ratio	1.88%
Total Capital Adequacy Ratio	**20.18%**

Note: Capital Conservation Buffer and Counter-Cyclical Capital Buffer are not applicable for Small Finance Banks (SFBs) as per the operating guidelines issued by the RBI.

Risk exposure and assessment

The Bank has set up a Risk Management framework headed by the Chief Risk Officer overseeing the activities of Risk Management function viz. Credit Risk, Market Risk and Operational Risk.

Table DF-3: Credit risk: general disclosures for all banks

Credit Risk: General Disclosures

Credit Risk is defined as the possibility of loss associated with diminution in the credit quality of borrowers or counter-parties. Losses stem from outright default due to inability or unwillingness of a customer or counter-party to meet commitments in relation to lending, trading, settlement and other financial transactions. Alternatively, losses result from reduction in portfolio value arising from actual or perceived deterioration in the credit quality.

Credit Risk Management Policy

Bank has a Credit Policy which defines the framework relating to sanction and dispensation of credit by way of loans and advances and ongoing customer management. It guides strategies to achieve the corporate objectives in asset portfolio build up in line with ongoing regulatory requirements. Credit Policy governs all types of lending done by the Bank.

The key principles underlying the Credit Policy are as follows:

- Product Program for each product
- Credit underwriting structure is independent of the revenue generating units
- Credit delegation: Delegation of authority, communication of delegation, test programs, tracking performance of credits under delegation
- Credit due diligence
- Credit performance management - articulates MIS, limits and monitoring, review and data reporting
- Collateral management
- Credit risk transfer and credit loss recognition
- Legal, regulatory and compliance aspects

Credit Risk Monitoring

Credit Risk is monitored through the Early Warning Systems (EWS) and/or Portfolio performance review conducted through the monthly Product Risk Committees (PRCs) and the Executive RMC. In addition, ad-hoc reviews may be undertaken as and when required.

Definition of Past Due and Impaired -

The Bank classifies its loans and advances into performing and non-performing loans in accordance with, Master Circular - Reserve Bank of India (Small Finance Banks – Income Recognition, Asset Classification and Provisioning) Directions, 2025 dated November 28, 2025. An NPA is defined as a loan or an advance where: -

i. interest and/ or instalment of principal remain overdue for a period of more than 90 days in respect of a term loan,
ii. the account remains ‘out of order’ for 90 days in respect of an Overdraft/Cash Credit (OD/CC),
iii. the bill remains overdue for a period of more than 90 days in the case of bills purchased and discounted,
iv. the instalment of principal or interest thereon remains overdue for two crop seasons for short duration crops, the instalment of principal or interest thereon remains overdue for one crop season for long duration crops,

v. The amount of liquidity facility remains outstanding for more than 90 days, in respect of a securitization transaction undertaken in terms of guidelines on securitization.

vi. in respect of derivative transactions, the overdue receivables representing positive mark-to-market value of a derivative contract, if these remain unpaid for a period of 90 days from the specified due date for payment.

Non-Performing Investments (NPI) provision will be governed by Reserve Bank of India (Small Finance Banks – Classification, Valuation and Operation of Investment Portfolio) Directions, 2025.

The criterion used to classify an asset as Non-Performing Asset (NPA) as per the extant Prudential Norms on Income Recognition, Asset Classification and Provisioning (IRACP) pertaining to Advances shall be used to classify an investment as a Non-Performing Investment (NPI). Similarly, an NPI shall only be upgraded to standard when it meets the criteria specified in the IRACP norms.

(i) An NPI is one where interest/ instalment (including maturity proceeds) is due and remains unpaid for more than 90 days.

(ii) The above shall apply, mutatis mutandis to preference shares where the fixed dividend is not paid. If the dividend on preference shares (cumulative or non-cumulative) is not declared/paid in any year it shall be treated as due/unpaid in arrears and the date of balance sheet of the issuer for that particular year shall be reckoned as due date for the purpose of asset classification.

(iii) In the case of equity shares, in the event the investment in the shares of any company is valued at ₹ 1 per company on account of the non-availability of the latest balance sheet, those equity shares shall be reckoned as NPI.

(iv) If any credit facility availed by the issuer is NPA in the books of the bank, investment in any of the securities, including preference shares issued by the same issuer shall also be treated as NPI and vice versa.

(v) In case of conversion of principal and/or interest into equity, debentures, bonds, etc., such instruments shall be treated as NPA ab initio in the same asset classification category as the loan, if the loan's classification is substandard or doubtful on implementation of the restructuring package and provision shall be made as per the norms the investment shall be categorized in HTM, AFS or FVTPL (including HFT) as per the requirements of Chapter III above.

Once an investment is classified as an NPI, it should be segregated from rest of the portfolio and not considered for netting valuation gains and losses.

Banks shall not accrue any income on NPIs. Income shall be recognized only on realization of the same. Further, any MTM appreciation in the security shall be ignored.

Irrespective of the category (i.e., HTM, AFS or FVTPL (including HFT)) in which the investment has been placed, the expense for the provision for impairment shall always be recognized in the Profit and Loss Account. The provision to be held on an NPI shall be the higher of the following amounts:

i. The amount of provision required as per IRACP norms computed on the carrying value of the investment immediately before it was classified as NPI; and

ii. The depreciation on the investment with reference to its carrying value on the date of classification as NPI.

In view of the above, no additional provision for depreciation shall be required over and above the provision for NPI as specified above.

Provided that in the case of an investment categorized under AFS against which there are cumulative gains in AFS-Reserve, the provision required may be created by charging the same to AFS-Reserve to the extent of such available gains.

Provided further that in the case of an investment categorized under AFS against which there are cumulative losses in AFS-Reserve, the cumulative losses shall be transferred from AFS-Reserve to the Profit and Loss Account.

Upon an account being upgraded as per IRACP norms, any provision previously recognized shall be reversed and symmetric recognition of MTM gains and losses can resume.

(vi) Government guaranteed investment

• Investment in State Government Guaranteed securities shall attract prudential norms for identification of NPI and provisioning, when interest/ instalment of principal (including maturity proceeds) or any other amount due to the bank remains unpaid for more than 90 days.

• Bank’s investments in bonds guaranteed by Central Government shall not be classified as NPI until the Central Government has repudiated the guarantee when invoked. However, this exemption from classification as NPI is not for the purpose of recognition of income. The Bank follows extant RBI guidelines for resolution of stressed assets, including classification and up gradation of restructured loans

Total Risk Exposures: **₹ in lakhs**

S.No.	Exposure Type	Amount
1	Fund Based*	46,81,205
2	Non-Fund Based**	53,591
	Total	**47,34,795**

Geographic Distribution of Exposures **₹ in lakhs**

S.No.	Exposure Type	Domestic	Overseas
1	Fund Based*	46,81,205	-
2	Non-Fund Based**	53,591	-
	Total	**47,34,795**	-

* Fund based Exposure is computed as per Basel II guidelines.
**Non-fund-based exposure for purpose of computation of CRAR includes undrawn limits of overdrafts, yet to be disbursed portion of secured housing and contingent exposure.

Industry type Distribution of Advances Exposures (i.e. Gross Advances) **₹ in Lakhs**

S.No.	Industry Classification	Fund Based	Non-Fund Based	Total exposure
1	Housing Loan	8,45,724	25,242	8,70,967
2	Agriculture and Allied Activities	6,64,951	162	6,65,113
3	Retail Trade	1,71,083	373	1,71,456
4	NBFCs	1,95,328	8	1,95,336
5	Infrastructure	10,607	137	10,744
6	Tourism, Hotel and Restaurants	37,354	21	37,375
7	Textiles	16,001	122	16,123
8	All Engineering	10,515	25	10,540
9	Food Processing	15,999	736	16,735
10	Wholesale Trade (other than Food Procurement)	30,911	-	30,911
11	Basic Metal and Metal Products	8,333	717	9,049
12	Transport Operators	11,992	-	11,992
13	Gems and Jewellery	16,237	41	16,279
14	Vehicles, Vehicle Parts and Transport Equipments	7,580	20	7,601
15	Construction	14,945	2	14,948
16	Cement and Cement Products	1,441	13	1,455
17	Rubber, Plastic and their Products	3,050	122	3,172
18	Chemicals and Chemical Products (Dyes, Paints, etc.)	6,752	13	6,765
19	Wood and Wood Products	4,453	9	4,462
20	Paper and Paper Products	2,111	12	2,123
21	Professional Services	4,651	-	4,651
22	Beverages (excluding Tea & Coffee) and Tobacco	1,822	19	1,840
23	Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	300	-	300
24	Computer and Related Activities	3,005	10	3,015
25	Glass & Glassware	463	-	463
26	Leather and Leather products	354	1	355
27	Mining and Quarrying	92	-	92
28	Industry - Others	74,377	5,391	79,768
29	Service - Others	6,09,862	6,834	6,16,696
30	Retail Loans	7,52,253	10,970	7,63,223
	Total	35,22,547	51,002	35,73,549

Bank's exposure to the segment stated below was more than 5% of the total exposure (fund and non-fund based) as at June 30, 2026:

S.No.	Industry Classification	Percentage of total exposure
1	Housing Loan	24%
2	Agriculture and Allied Activities	19%
3	NBFCs	5%
4	Retail Trade	5%

Residual contractual maturity breakdown of Assets and Liabilities **₹ in lakhs**

As at March 31, 2026	Deposits	Advances	Investments	Borrowings
Day – 1	47,730	1,696	1,61,585	12,076
2 to 7 Days	1,34,290	44,632	19,727	0
8 to 14 Days	1,23,015	19,060	18,245	830
15 to 30 Days	1,48,739	47,496	23,896	0
31 Days and up to 2 months	1,17,108	1,51,602	36,327	14,947
More than 2 months and up to 3 months	1,38,747	1,31,891	39,479	4,374
Over 3 months and up to 6 months	3,60,548	3,39,940	60,187	33,643
Over 6 months and up to 1 year	6,86,774	4,38,638	99,014	50,194
Over 1 Year and up to 3 years	16,95,257	10,03,240	2,43,697	1,89,689
Over 3 Years and up to 5 years	1,23,177	2,77,766	1,24,034	66,922
Over 5 years	247	11,58,701	3,608	93,200
Total	**35,75,632**	**36,14,663**	**8,29,800**	**4,65,874**

Amount of Gross NPAs **₹ in lakhs**

Category	Amount
Sub-standard	50,633
Doubtful1	23,958
Doubtful2	8,503
Doubtful3	974
Loss	42
Total	**84,110**

NPA Ratios

Particulars	June 30, 2026
Gross NPA to Gross Advances	2.39%
Net NPA to Net Advances	0.91%

Table DF-4 - Credit risk: disclosures for portfolios subject to the standardized approach

As defined in the operating guidelines for Small Finance Banks (SFB), SFBs are required to assess credit risk as per BASEL II Standardized Approach. Accordingly, the Bank has measured the capital requirements for credit risk as per Standardized Approach.

The loan book of the Bank predominantly comprises regulatory retail category loans. During the current year, the Bank has focused on building secured book in Affordable Housing, Micro-housing loans and MSE loans, Loans to Financial Institutions, Vehicle loans and Gold loans. As a result, bank's secured book as of June 30, 2026 constitutes over 73% of total portfolio. To measure credit risk, the Bank, as defined in Small Finance Banks – Prudential Norms on Capital Adequacy framework applies different risk weights for different asset classes.

The Bank uses the standardized approach to measure the capital requirements for credit risk. As per the standardized approach, regulatory capital requirements for credit risk on corporate exposures is measured based on external credit ratings assigned by External Credit Assessment Institutions (ECAI) specified by RBI guideline dated November 28, 2025.

For this purpose, the domestic ECAI specified by RBI were: CRISIL Ratings Limited, Credit Analysis & Research Limited (CARE), India Ratings and Research Private Limited (India Ratings), ICRA Limited, Acuite

Ratings and Research, Brickwork Ratings India Private Limited and INFOMERICS Valuation and Rating Pvt Ltd. (INFOMERICS). The international ECAI as specified by RBI were Care Global (for non-resident exposures originating in IFSCA), Standard & Poor's, Moody's and Fitch.

The RBI's Basel framework for Small Finance Banks stipulates guidelines on the scope and eligibility of application of external ratings. The Bank reckons the external rating on the exposure for risk weighting purposes, if the external rating assessment complies with the guidelines stipulated by RBI.

The key aspects of the Bank's external ratings application framework are as follows: -

i. The Bank uses only those ratings that have been solicited by the counterparty.

ii. Bank loan rating without lenders details disclosure shall not be eligible for being reckoned for capital computation by Banks

iii. The risk-weighting of corporate exposure based on the external credit ratings includes the following:

a) The Bank reckons external ratings of corporates either at the credit facility level or at the borrower (issuer) level.
b) The Bank ensures that the external rating of the facility/borrower has been reviewed at least once by the ECAI during the previous 15 months and is in force on the date of its application.
c) When a borrower is assigned a rating that maps to a risk weight of 150%, then this rating is applied on all the unrated facilities of the borrower and risk weighted at 150%.

iv. The RBI guidelines outline specific conditions for facilities that have multiple ratings. In this context, the lower rating, where there are two ratings and the second-lowest rating where there are three or more ratings are used for a given facility.

Details of Total Risk Exposure based on Risk Weight **₹ in lakhs**

Particulars	Fund Based*	Non-Fund Based**
Below 100% risk weight	37,53,939	48,418
100% risk weight	5,44,722	5,173
More than 100% risk weight	3,82,544	-
Total	**46,81,205**	**53,591**

*Fund based exposure include all exposures (after risk mitigation) including Investments and other assets except Cash and Balances with the RBI.
**Non-fund-based exposure for purpose of computation of CRAR includes undrawn limits of Overdrafts, yet to be disbursed portion of Secured Housing and Contingent exposure.

Table DF-5: Credit risk mitigation: disclosures for standardized approaches

The acceptable collateral should have the following features:

- **Identifiable and itemized in valuation reports:** The underlying collateral of the credit facility should be clearly identifiable and collateral description should be covered in the Credit appraisal memo/valuation report

- **Lien created:** The Bank should have a security interest or specific lien on the collateral and the requirements of legal certainty should be met. Bank's charge on the collateral must be created in line with defined regulations and requirements

- **Liquidity:** The collateral should be in a form that can be liquidated in the event of default or bankruptcy of the borrower.

- **Enforceable:** The Bank should have the legal right to repossess the security in case the borrower defaults and the collateral should be easy to repossess as per the provisions of law

- **Value discoverable in the market:** The collateral should be periodically revalued according to the changing market conditions and therefore the current value of the collateral should be easily discoverable in market.

Eligible financial collaterals accepted by the Bank:

- Cash (as well as certificates of deposit or comparable instruments, including fixed deposit receipts issued by the lending bank) on deposit with the bank, which is incurring the counterparty exposure.
- Gold ornaments and jewelry held by customers. However, the value of the collateralized jewelry is arrived at after notionally converting these to 99.99 purity.

Eligible non-financial collaterals accepted by the Bank:

- Immovable Property- Residential property, Commercial Property, Industrial property and warehouse property.
- Land (only accepted as a part of a basket of collateral).

Other collaterals accepted by the Bank

- Book debts/Receivables
- Stock
- Two wheeler Vehicles

Collateral Valuation

With respect to collateral valuation, the following principles are complied with:

- All collaterals (where applicable) are to be valued by either the in-house or empaneled valuer unless stated otherwise
- The collateral valuation represents the current fair market value under which the collateral could be sold under an arm's length contract on the date of valuation
- The Bank has not accepted second or lesser priority rights. However, if the collateral is established on a paripassu charge basis with other parties, the pro-rata part of the value of the collateral to be taken
- Collateral revaluations are updated at a frequency as described in "Credit Policy" approved by the Board in line with the RBI guidelines
- The value of the collateral pledged shall not be materially dependent on the credit performance of the borrower

Credit Risk Mitigation

The Bank adopts a standardized approach for credit risk mitigation which substitutes the risk weighting of the collateral for the risk weighting of the borrower for the collateralized portion of the exposure subject to the following conditions –

- The Bank has the right to liquidate or take legal possession of the collateral, in a timely manner, in the event of default, insolvency or bankruptcy of the borrower.
- Where a custodian holds the collateral, suitable steps are taken to ensure that the custodian segregates the collateral from its own assets.
- Suitable processes are in place to ensure that any legal conditions required for declaring the default of the borrower and liquidating the collateral are observed.
- Cross-collateralization clause applies to all the collateral posted by the borrower. In case of default of one of the credit facilities by the borrower, the Bank must have the legal right to seize any or all assets pledged by the borrower.

Covenants

Depending upon the financial situation of the borrower, the Bank may stipulate covenants in the loan agreements requiring the borrower to:

- Periodically submit its income/financial documents
- Refrain from paying dividends, repurchasing shares, borrowing further, or other specific, voluntary actions that negatively affect the company's financial position.
- Repay the loan in the full, at the Bank's request, under certain events such as changes in the borrower's debt-to-equity ratio or interest coverage ratio.
- With a view to monitoring the end-use of funds, the Bank may ask the borrowers to present a specific certification from the auditors regarding usage of funds by the borrower under a separate mandate.

Guarantees

The Bank may opt for ***Service Guarantee Deposits*** that are direct, explicit, irrevocable and unconditional. This could also provide protection in calculating capital requirements.

Inter-Bank Risk Participation

The Bank transfers advances through inter-bank participation. In accordance with the RBI guidelines, in the case of participation with risk, the aggregate amount of the participation issued by the Bank is reduced from advances. In case of participation with non-risk sharing, the aggregate amount of participation is classified as borrowings.

Risk Mitigation for Retail Portfolio

Operations / systems

The Bank has well defined processes for credit administration, credit risk measurement and monitoring. Credit administration consists of relationship management phase, transaction management phase and portfolio management phase. The Bank has systems for monitoring risks for various products and borrower segments which raises an alert whenever the exposure exceeds the substantial exposure levels. The Bank conducts regular portfolio review to identify any emerging problems that may result in the inability of borrowers to pay back taking into account geographical concentrations and/or industry concentrations.

Diversification

The Bank maintains a diversified portfolio of credit facilities granted to borrowers as well as a diversified pool of borrowers. The Bank also observes the prudential exposure norms set by the RBI as well as its own internal exposure limits. The Bank will pursue diversification across the following dimensions:

- Diversification basis type of offerings (Unsecured/Secured)
- Diversification by geography (state of origination)

Total Exposure covered by eligible financial collateral **₹ in lakhs**

Particulars	Amount	Credit Risk Mitigate (CRM)	Net Exposure
Eligible Financial Collateral			
Loan against bank's own deposit	73,650	73,650	0
Gold	2,68,692	2,67,408	1,284
Portfolio Covered by Guarantees			
Emergency Credit Line Guarantee Scheme (ECLGS)	3,067	2,783	285
Credit Guarantee Scheme for MFIs (CGTMSE)	29,180	1,525	27,654
Credit Guarantee Scheme for MFIs (CGFMU)	5,44,242	18,048	5,26,194

Table DF-6: Securitization exposures: disclosure for standardized approach

The Bank undertakes securitization / loan assignment transactions with the objective of maximizing return on capital employed, managing liquidity, and maximizing yield on asset opportunities.

The RBI issued “Small Finance Banks – Transfer and Distribution of Credit Risk” on November 28, 2025 (hereinafter, the revised securitization guidelines”) covering both Securitization and Loan Assignment transactions separately. The said guidelines define minimum holding period, minimum retention requirements, due diligence, credit monitoring, stress testing requirements etc. For loan assignment transactions, credit enhancement has been disallowed under the revised guidelines.

The Bank undertakes sale transactions through both securitization and loan assignment routes.
The Bank participates in Securitization and Loan Assignment transactions in the following roles:

- **Originator / Seller:** The Bank originates assets in its book and subsequently sells down them through the securitization or assignment route

- **Servicing and Collection Agent**: For assets securitized, the Bank undertakes the activity of collections and other servicing activities

- **Liquidity facility provider**: In case of sale transactions undertaken through the securitization route, the Bank may also provide liquidity facility. This is a type of credit support used to meet temporary collection mismatches on account of timing differences between the receipt of cash flows from the underlying performing assets and the fulfilment of obligations to the beneficiaries.

- **Credit enhancement provider**: Under the revised securitization guidelines, the Bank may provide credit enhancement on Securitization ‘sale’ transactions undertaken by the Bank / a third party for meeting shortfalls arising on account of delinquencies and prepayment losses in the underlying pool sold.

Credit Risk: In case of Securitization transactions, where credit enhancement is provided by the originator or any third party, as permitted under the Securitization guidelines, the investor bears the loss in case the shortfalls in collections exceed the credit enhancement provided. If credit enhancement is provided in the form of a corporate guarantee, the investor bears the loss that could arise due to default by the guarantor. In case of Loan Assignment transactions, the assignee bears the loss arising from defaults/delinquencies by the underlying obligors.

Market Risk: Mark to Market risks arising on account of interest rate fluctuations.

Liquidity Risk: This is the risk arising on account of absence of a secondary market, which provides exit Options to the investor/participant. This risk would be applicable only in case of securitization transactions.

Servicer Risk: Servicer risk is the risk arising on account of the inability of a collection and processing agent to collect monies from the underlying obligors and operational difficulties in processing the payments. In long tenor pools, the investor is exposed to the risk of servicer defaulting or discontinuing its operations in totality.

Regulatory and Legal Risk: These are risks arising on account of non-compliance of transaction structures with the extant regulatory guidelines which may result in higher risk weight and hence, higher capital charge being applied on the transaction or the Bank not being able to classify the transactions as priority sector lending. These risks also arise when transactions are not compliant with the applicable laws which may result in the transaction being rendered invalid. Conflict between the provisions of the transaction documents and those of the underlying financial facility agreement or non-enforceability of security/claims due to imperfection in execution of the underlying facility agreements with the borrowers could also lead to an increase in legal risk. Risk could also arise due to issues on interpretation of tax laws leading to changes in scheduled transaction cash flows.

The Bank also purchase loans through the direct assignment route, for meeting the shortfall in Priority Sector Lending (PSL) sub-targets and same are classified under the advances.

The Bank also enters into sale of stressed assets in-line with the Operating guidelines applicable for Small Finance Bank and Master Direction on “Transfer of loan exposure” dated November 28, 2025.

Accounting policy

Assets transferred through securitization and direct assignment of cash flows are de-recognized when they are sold (true sale criteria being fully met with) and consideration is received. Sales / transfers that do not meet true sale criteria are accounted for as borrowings. For a securitization or direct assignment transaction, the Bank recognizes profit upon receipt of the funds and loss is recognized at the time of sale.

On sale of stressed assets, if the sale is at a price below the net book value (i.e., funded outstanding less specific provisions held), the shortfall is charged to the Profit and Loss Account and if the sale is for a value higher than the net book value, the excess provision is credited to the Profit and Loss Account in the year when the sum of cash received by way of initial consideration and / or redemption or transfer of security receipts issued by SC/RC exceeds the net book value of the loan at the time of transfer.

In respect of stressed assets sold under an asset securitization, where the investment by the bank in security receipts (SRs) backed by the assets sold by it is more than 10 percent of such SRs, provisions held are higher of the provisions required in terms of net asset value declared by the Securitization Company

('SC') / Reconstruction Company ('RC') and provisions as per the extant norms applicable to the underlying loans, notionally treating the book value of these SRs as the corresponding stressed loans assuming the loans remained in the books of the Bank.

The Bank invests in Pass through Certificates (PTCs) issued by other Special Purpose Vehicles (SPVs). These are accounted at acquisition cost and are classified as investments. The Bank also buys loans through the direct assignment route which are classified as advances. These are carried at acquisition cost unless it is more than the face value, in which case the premium is amortized based on effective interest rate method.

Bank recognizes Excess Interest Spread (EIS) only on cash basis and Over Collateralization, if any, is included in the Gross Advances and it is provided for as per the provisioning norms of RBI.

Direct Assignment portfolio bought by the Bank, if any, are classified as advances. These are carried at acquisition cost unless it is more than the face value, in which case the premium is amortized over the tenor of the loans.

Quantitative Disclosures: Banking Book **₹ in lakhs**

Particulars	Amount
The total amount of exposures securitized by the bank	93,815
Securitized losses recognized by the bank during the current year	-
Amount of assets intended to be securitized within a year	-
of above, amount of assets originated within a year before securitization	-
The total amount of exposures securitized and unrecognized gain or losses on sale	-
On-balance sheet securitization exposures retained or purchased	
- Farm Credit	18,558
Risk weight bands break-up of securitization exposures retained or purchased	
- 75% Risk weight	18,558
- 100% Risk weight	-
Exposures that have been deducted entirely from Tier I capital	-

The Bank has transferred the non-performing assets during the year as per the details below to ARCs:

Particulars	June-26
No. of accounts	44,265
Aggregate principal outstanding of loans transferred (₹ in lakhs)	25,474
Weighted average residual tenor of the loans transferred (Years)	6.96
Net book value of loans transferred (at the time of transfer) (₹ in lakhs)	15,216
Aggregate consideration (₹ in lakhs)	15,167
Additional consideration realized in respect of accounts transferred in earlier years	-

Quantitative Disclosures: Trading Book **₹ in lakhs**

Particulars	Amount
Exposures securitized by the bank for which the bank has retained some exposures and which is subject to the market risk	-
on-balance sheet securitization exposures retained or purchased	10,920
Exposures that have been deducted entirely from Tier I capital	-

VIII: Market Risk in Trading Book

Qualitative Disclosures

Market risk is defined as 'the risk that the value of 'on' or 'off' balance sheet positions will be adversely affected by movements in market interest, currency exchange rates, equity and commodity prices'.

Risk Identification and assessment –

Risk identification entails ensuring that all instruments on and off the balance sheet of the Bank that give rise to market risk are identified and monitored centrally. The Bank is exposed to the following types of market risk on account of its trading and Balance Sheet Management activities:

The Bank is exposed to **interest rate risk** through its investment portfolio, comprising both trading book and banking book investments. The Bank is also exposed to interest rate risk on account of forex trading transactions as permitted, interest rate derivatives as permitted and preference share holdings.

Equity risk arises due to equity investments in the investment portfolio. Equity risk refers to probable loss on account of erosion in market value of securities held. The Bank is exposed to equity risk through its trading book investments in listed / unlisted equity and mutual funds.

Basis Risk arises from the imperfect co-relation between changes in the rates earned and paid on different instruments with otherwise similar repricing characteristics. The same shall be measured as difference between MTM of the underlying position and the gain/loss on hedging instrument.

Risk measurement

The Bank has adopted suitable metrics to ensure that the market risk to which it is exposed is within its risk tolerance and appetite. The risk appetite statement will be defined subsequently post issuance of SFB guidelines for market risk. Metrics to be employed like PV01, Modified Duration, Counterparty Credit Risk, Stress Testing and Hedge effectiveness are articulated in the Market Risk Management Policy.

Risk Monitoring

The Bank has established suitable position and risk based limits to ensure that market risk exposure is maintained within its risk appetite and tolerance. Accordingly, Loss Limits and Risk Limits has proposed as under for both Trading (FVTPL - HFT category) and Available for Sale (AFS Category). A summary of all limit breaches is presented to the ALCO for ratification, along with suitable analysis into the cause of the limit breach, remedial actions proposed and the status of execution of the same.

Table DF-8: Operational risk

a. Operational risk management framework
Operational risk is defined as the risk of loss resulting from inadequate or failed internal processes, people and systems or from external events. Based on the definition adopted, operational risk as exists in front line business functions, operations and control functions.
The bank has in place a board approved Operational Risk Management and Operational Resilience Policy. Operational Risk Management (ORM) policy is establishes explicit and consistent standards for Operational Risk Management and Measurement to enhance systematic and proactive identification, assessment, measurement, monitoring, mitigation and reporting of the operational risks at the Bank level.

Objectives

a) Develop an operational risk management and measurement framework commensurate to the Bank's risk profile, risk appetite, regulatory requirements and industry good practices.
b) Embed operational risk management processes into day to day business of the Bank.
c) Create a strong internal control environment and implement risk mitigation measures/tools in a cost-effective manner.
d) Create a culture of risk awareness at JSFB where emerging risks are promptly identified and assessed for further action.

Operational Risk Management Governance

The Board of Directors of JSFB (Board) has the overall responsibility for oversight of risk management at JSFB, including Operational Risk Management. The Board shall approve the Operational Risk Management Framework of JSFB including strategies, Risk Appetite and Policies.

In line with Operational Risk Management Policy, the Board has put in place Executive Risk Management Committee (ERMC) consisting of Senior Management of JSFB for implementation of Operational Risk Management, including Business Continuity best practices.

To ensure the effective management of operational risks pertaining to each business/function in support of the Banks strategy and in accordance with the Risk Management Framework, Functional Operational Risk Committee has been established.

Objectives of the Function level Risk Committee are as follows:

- Ensure the effective application of the Risk Management Framework in the Bank of any related operational risk policies and procedures and any directives, policies and procedures defined by the RMC.
- Develop objective operational risk identification and measurement capabilities in consensus with mandate of RMC and regulatory and statutory requirements.
- Ensure that there are robust processes to minimize regulatory or statutory breaches in the operations across the Bank.
- Ensure that the relevant risk related processes & control processes are effectively implemented and are being adhered to across the Bank.
- Ensure risk controls parameters including policies, control standards, risk exposure limits and other forms of risk mitigation measures are adequate and effective in reducing gross operational risk exposures to acceptable levels of residual risk

JSFB has a separate policy for managing risks associated with vendors of outsourcing activities which covers, inter alia, all aspects related to identification, assessment, continual monitoring and reporting of risks in outsourcing activities. ORMD is responsible for managing risks with respect to outsourcing vendors.

Below risks are overviewed by the ORMD

- Vendor risk assessment and materiality of outsourced activities
- Approval of new outsourced activities
- Conducts periodic review of outsourcing arrangements
- Enable and manage database on outsourcing.

Risk Identification & risk assessment

The decentralized and manual-intensive lending methodology has significant implications for operational risk management in JSFB. In this light, JSFB has adopted a bottom up approach to risk identification. Operational risks inherent in all the activities and operations shall be identified by the respective function/ business of JSFB, on a pro-active basis including risks in outsourcing of financial services, introduction of new customer offerings, systems, processes, geography and material changes therein.
The business units and support functions document their respective risks in the Risk Control Matrix (RCM) along with the corresponding control(s) for the customer offering/ activity. The respective function/ business of JSFB owns the RCM and is responsible for updating the RCM on an annual basis or as and when new risks are identified based on changing business / regulatory environment.

Risk Measurement: Monitoring and Reporting

The loss data collation mechanism is instituted to capture operational losses in business units/ functions/branches and across all zones and regions. The reporting covers near miss events which will assist in identifying control gaps. The operational risk losses are reported to the ERMC on a monthly basis along with root cause analysis and mitigating controls put in place.
Further, Bank has developed a Key Risk Indicators (KRI) which are measured and monitored on a regular basis. The KRI’s are specific to the business unit/function and developed by the ORMD along with the concerned risk entity and based on the availability of data for measurement.

Disclosure and Reporting

Bank has put in place a Board approved framework for disclosure of operational loss events.
NIL operational loss events qualify for disclosure under the policy.

Table DF-9: Interest rate risk in the banking book (IRRBB)

Interest rate risk refers to fluctuations in the Bank’s Net Interest Income and the value of its assets and liabilities arising from internal and external factors. Internal factors include the composition of the Bank's assets and liabilities, borrowings, loans and investments, quality, maturity, interest rate and re-pricing period of deposits. External factor covers general economic conditions.

Rising or falling interest rates impact the Bank depending on the Balance Sheet positioning. Interest rate risk is prevalent on both the asset as well as the liability sides of the Bank's Balance Sheet. Bank’s liabilities comprise of deposits, Capital and reserves, borrowings and other liabilities. Deposits bear a fixed interest rate.

On the asset side, Bank’s Investments to a large extent carry a fixed rate of return and are subject to fall in value when interest rates rise, whereas the interest rate on all loans up to the first three years of a loan is fixed and from three years onwards it is floating.

The following Table summarizes the impact of rising and falling interest rate scenarios on the Net Interest Income (NII) depending on the composition of the rate sensitive assets and liabilities in the portfolio:

Impact on NII

Portfolio Sensitivity	Impact on Net Interest Income	
	Increase in Interest Rates	Decrease in Interest Rate
RSA > RSL	+	-
RSA < RSL	-	+

(RSA=Rate Sensitive Assets; RSL = Rate Sensitive Liabilities)

The Risk, the Bank may bear on account of interest rate volatility, has been linked to the Bank's Capital and Reserve. Changes in Interest rate on Assets and Liabilities affect the Bank in as much as they result in change in:

- Net Interest Income (NII) on account of different re-pricing date for assets and liabilities.
- Profit/Loss from trading activities.
- Market Value of Equity (i.e. Capital and Reserves) on account of change in value of Assets and Liabilities

The impact of interest rate changes on NII and provisioning for depreciation may not move in tandem, as these are dependent on various factors. In a rising interest rate scenario, the Bank may gain in NII but may get adversely affected on account of higher provisioning for depreciation on the investment portfolio held in the AFS and HFT category.

As stipulated by RBI, Statement of Interest Rate Sensitivity (Re-pricing Gaps) is prepared to monitor the gaps.

Interest Rate Risk in the Fixed Income Portfolio of Bank's investments is managed through Duration Analysis. Bank carries out Duration Gap Analysis (to estimate the impact of change in interest rates on the economic value of Bank's Assets and Liabilities thereby arriving at changes in Market Value of Equity (MVE).

Details of Parallel Rate shock on Earnings and Market value of equity as on March 31, 2026 are given below.

₹ in lakhs

Interest Rate Risk in Banking Book	+ 200 bps	-200 bps
Earnings at Risk (EaR)	(2,361.52)	2,361.52
Market Value of Equity (MVE)	(76,467.51)	76,467.51

Table DF-10: General disclosure for exposures related to counterparty credit risk

Credit Concentration Risk

Credit concentration Risk denotes the risk arising from an uneven distribution of counter-parties in credit or from a concentration in industries, sectors or geographical regions, which may generate losses large enough to jeopardize the Bank's position. The credit risk in the Bank's credit portfolio arises mainly from default risk and portfolio risk. The Bank addresses the default/counterparty risk for various categories of assets by providing capital as per Standardized Approach.

To measure credit concentration risk, Bank monitors secured vs. unsecured mix and uses Herfindahl-Hirschman Index (HHI) to measure geography concentration risk.

Table DF-11: Composition of capital

(₹ in crore)

Basel III common disclosure template			
Common Equity Tier 1 capital: instruments and reserves			**Ref No**
1	Directly issued qualifying common share capital plus related stock surplus (share premium)	6,664	
2	Retained earnings	(2,696)	
3	Accumulated other comprehensive income (and other reserves)	655	
3a	Revaluation 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**	4,623	
Common Equity Tier 1 capital: regulatory adjustments			
7	Prudential valuation adjustments		
8	Goodwill (net of related tax liability)		
9	Intangibles (net of related tax liability)	51	
10	Deferred tax assets	185	
11	Cash-flow hedge reserve		
12	Shortfall of provisions to expected losses		
13	Securitization 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)[15]		
20	Mortgage servicing rights (amount above 10% threshold)		

Basel III common disclosure template			
Common Equity Tier 1 capital: instruments and reserves			Ref No
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+26d+26e+26f+26g)		
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[19]		
26c	of which: Shortfall in the equity capital of majority owned financial entities which have not been consolidated with the bank		
26d	of which: Unrealized profits arising because of transfer of loans		
26e	of which: deductions applicable on account of SRs guaranteed by the Government of India		
26f	of which: Intra-group exposures beyond permissible limits		
26g	of which: net unrealized gains arising on fair valuation of Level 3 financial instruments (including derivatives)		
26h	of which: contribution in the form of subordinated units of an AIF scheme		
26i	of which: full amount of the Default Loss Guarantee (DLG), if the bank is the DLG provider		
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**	236	
29	**Common Equity Tier 1 capital (CET1)**	4,387	
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)		

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Basel III common disclosure template			
Common Equity Tier 1 capital: instruments and reserves			Ref No
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 + AT1) (29 + 44)**	4,387	
Tier 2 capital: instruments and provisions			
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	70	
47	Directly issued capital instruments subject to phase out from Tier 2	265	
48	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)		
49	of which: instruments issued by subsidiaries subject to phase out		
50	Provisions	115	
51	**Tier 2 capital before regulatory adjustments**	450	
Tier 2 capital: regulatory adjustments			
52	Investments in own Tier 2 instruments		
53	Reciprocal cross-holdings in Tier 2 instruments		

Basel III common disclosure template			
Common Equity Tier 1 capital: instruments and reserves			Ref No
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[23] 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)**	450	
59	**Total capital (TC = T1 + T2) (45 + 58)**	4,837	
60	**Total risk weighted assets (60a + 60b + 60c)**	23,966	
60a	of which: total credit risk weighted assets	23,966	
60b	of which: total market risk weighted assets		
60c	of which: total operational risk weighted assets		
Capital ratios and buffers			
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	18.30%	
62	Tier 1 (as a percentage of risk weighted assets)	18.30%	
63	Total capital (as a percentage of risk weighted assets)	20.18%	
64	Institution specific buffer requirement (minimum CET1 requirement plus capital conservation plus countercyclical buffer requirements plus higher of G-SIB buffer requirement and D-SIB buffer requirement, expressed as a percentage of risk weighted assets)		
65	of which: capital conservation buffer requirement		
66	of which: bank specific countercyclical buffer requirement		
67	of which: higher of G-SIB and D-SIB buffer requirement		
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)		
National minima (if different from Basel III)			
69	National Common Equity Tier 1 minimum ratio (if different from Basel III minimum)	6%	
70	National Tier 1 minimum ratio (if different from Basel III minimum)	7.50%	
71	National total capital minimum ratio (if different from Basel III minimum)	15%	
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)		
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardized approach (prior to application of cap)		
77	Cap on inclusion of provisions in Tier 2 under standardized approach		
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)		
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach		

Notes to the template

Row No.	Particular	(₹ in crore)
10	Deferred tax assets associated with accumulated losses	185
	Deferred tax assets (excluding those associated with accumulated losses) net of Deferred tax liability	
	Total as indicated in row 10	185
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	
	of which: Increase in Common Equity Tier 1 capital	
	of which: Increase in Additional Tier 1 capital	
	of which: Increase in Tier 2 capital	
26b	If investments in the equity capital of unconsolidated non-financial subsidiaries are not deducted and hence, risk weighted then:	
	(i) Increase in Common Equity Tier 1 capital	
	(ii) Increase in risk weighted assets	
50	Eligible Provisions included in Tier 2 capital	115
	Eligible Revaluation Reserves included in Tier 2 capital	
	Total of row 50	115

Table DF-12: Composition of capital - reconciliation requirements (₹ in crore)

		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	105	
	Reserves & Surplus	7,323	
	Minority Interest	-	
	Total Capital	7,428	
ii	Deposits	35,756	
	of which: Deposits from banks	10,335	
	of which: Customer deposits	25,421	
	of which: Other deposits (pl. specify)	-	
iii	Borrowings	4,659	
	of which: From the Reserve Bank	-	
	of which: From banks	325	
	of which: From other institutions & agencies	4,334	
	of which: Others (pl. specify)	4,334	
	of which: Capital instruments	-	
iv	Other liabilities & provisions	1,665	
	Total	**49,508**	
B	**Assets**		
i	Cash and balances with Reserve Bank of India	1,555	
	Balance with banks and money at call and short notice	1,179	
ii	Investments:	8,298	
	of which: Government securities	7,367	
	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.)		
	of which: Others (Security Receipts and PTCs)	931	
iii	Loans and advances	34,699	
	of which: Loans and advances to banks		
	of which: Loans and advances to customers	34,699	
iv	Fixed assets	206	
v	Other assets	875	
	of which: Goodwill and intangible assets	45	
	of which: Deferred tax assets	185	
vi	Goodwill on consolidation		
vii	Debit balance in Profit & Loss account	2,696	
	Total Assets	**49,508**	

(₹ in crore)

		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	105	
	of which: Amount eligible for CET1	105	
	of which: Amount eligible for AT1		
	Reserves & Surplus	7,323	
	Minority Interest		
	Total Capital	4,732	
ii	Deposits	35,756	
	of which: Deposits from banks	10,335	
	of which: Customer deposits	25,421	
	of which: Other deposits (pl. specify)		
iii	Borrowings	4,659	
	of which: From the Reserve Bank	-	
	of which: From banks	325	
	of which: From other institutions & agencies	4,334	
	of which: Others (pl. specify)	4,334	
	of which: Capital instruments	-	
iv	Other liabilities & provisions	1,665	
	of which: DTLs related to goodwill		
	of which: DTLs related to intangible assets		
	Total		
B	**Assets**		
i	Cash and balances with Reserve Bank of India	1,555	
	Balance with banks & money at call & short notice	1,179	
ii	Investments	8,298	
	of which: Government securities	7,367	
	of which: Other approved securities		
	of which: Shares		
	of which: Debentures & Bonds		
	of which: Subsidiaries /JV/ Associates		
	of which: Others (Commercial Papers, MFs etc.)		
	of which: Others (Security Receipts and PTCs)	931	
iii	Loans and advances	34,699	
	of which: Loans and advances to banks		
	of which: Loans and advances to customers	34,699	
iv	Fixed assets	206	
v	Other assets of which	875	
	Goodwill and intangible assets:		
	Out of which Goodwill		
	Out of which Other intangibles (excluding MSRs)	45	
	Deferred tax assets	*185*	
vi	Goodwill on consolidation		
vii	Debit balance in Profit & Loss account	2,696	
	Total Assets	**49,508**	

Table DF-16: Equities – Disclosure for banking book positions

Investments are classified at the time of purchase into Held for trade (HFT), Fair Value through P&L (FVTPL), Available for Sale (AFS), Cost and Held to Maturity (HTM) categories in line with the RBI master circular-Prudential Norms for Classification, Valuation and Operation of Investments Portfolio by Banks.

The Banking Book position consists of Available for Sale (AFS) and Fair Value through Profit and Loss ('FVTPL') (Non HFT) categories. Changes in fair value of investments in AFS and FVTPL have been recognized through AFS reserve and Profit and Loss Account respectively.

The book value and market value of the equity investments under FVTPL is Nil as at June 30, 2026.

The cumulative realized gain/(loss) arising from sale and liquidation in the reporting period is ₹ 0.35 crores. Further, Total unrealized gain/(loss) recognized in the Balance sheet and total latent revaluation gain/(loss) is Nil.

Table DF – 17: LEVERAGE RATIO Leverage ratio disclosures

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 Bank at the consolidated level June 30, 2026 is as follows.

₹ In lakhs

Particulars	Amount
Tier-1 Capital (A)	4,38,692
Exposure measure (B)	46,76,420
Leverage ratio (A/B)	9.38%

Summary comparison of accounting assets vs. leverage ratio exposure measure **₹ in lakhs**

S.No.	Items	Amount
1	Total consolidated assets as per published financial statement after adjusting for securities financing transactions	46,81,205
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 recognized on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	(23,567)
4	Adjustments for derivative financial instruments	-
5	Adjustment for securities financing transactions (i.e. repos and similar secured lending)	-
6	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off- balance sheet exposures)	18,783
7	Other adjustments	-
8	**Leverage ratio exposure**	**46,76,420**

XII: Leverage Ratio Common Disclosure **₹ in lakhs**

S.No.	Items	Amount
On-balance sheet exposures		
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	46,81,205
2	Asset amounts deducted in determining Basel II Tier 1 capital)	(23,567)
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	46,57,637
Derivative exposures		
4	Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin)	-
5	Add-on amounts for PFE associated with all derivatives transactions	-
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)	-
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	-
15	Agent transaction exposures	-
16	Total securities financing transaction exposures (sum of lines 12 to 15)	-
	Other off-balance sheet exposures	
17	Off-balance sheet exposure at gross notional amount	18,783
18	(Adjustments for conversion to credit equivalent amounts)	-
19	Off-balance sheet items (sum of lines 17 and 18)	18,783
	Capital and total exposures	
20	Tier 1 capital	4,38,692
21	Total exposures (sum of lines 3, 11, 16 and 19)	46,76,420
Leverage ratio		
22	Basel III leverage ratio	9.38%