PUNJAB NATIONAL BANK
Pillar 3 Disclosures (consolidated) under Basel III Framework as on 31.03.2026

Punjab National Bank (herein after referred to as the 'Bank') is the top consolidated entity in the Banking group to which the Capital Adequacy Framework under Basel III applies. The consolidated financial statements of the group conform, in all material aspects, to Generally Accepted Accounting Principles (GAAP) in India, encompassing applicable statutory provisions, regulatory norms prescribed by Reserve Bank of India (RBI), circulars and guidelines issued by RBI from time to time, Banking Regulation Act 1949, Companies Act, 2013, Accounting Standards (AS) and pronouncements issued by The Institute of Chartered Accountants of India (ICAI) and prevailing practices in Banking industry in India.

Table DF-1: Scope of Application

(i) Qualitative Disclosures:

(a) List of group entities considered for consolidation

- For accounting scope of consolidation, all the group entities of the Bank are considered for consolidation in accordance with AS 21, Consolidated Financial Statements and AS 23, Accounting for Investments in Consolidated Financial Statements.
- For regulatory scope of consolidation, all the group entities, except insurance and non-financial subsidiaries / joint ventures / associates, are fully consolidated for the purpose of capital adequacy. Regulatory scope of consolidation refers to consolidation in such a way as to result in the assets of the underlying group entities being included in the calculation of consolidated risk- weighted assets of the group.

Name of the entity & Country of incorporation	Whether the entity is included under accounting scope of consolidation (Yes/No)	Explain the method of consolidation	Whether the entity is included under regulatory scope of consolidation (Yes/No)	Explain the method of consolidation	Explain the Reasons for difference in the method of consolidation	Explain the Reasons if consolidated under only one of the scopes of consolidation
PNB Gilts Ltd. (India)	Yes	Consolidated in accordance with AS-21,	Yes	Consolidated in accordan	Not Applicable	

Name of the entity & Country of incorporation	Whether the entity is included under accounting scope of consolidation (Yes/No)	Explain the method of consolidation	Whether the entity is included under regulatory scope of consolidation (Yes/No)	Explain the method of consolidation	Explain the Reasons for difference in the method of consolidation	Explain the Reasons if consolidated under only one of the scopes of consolidation
		Consolidated Financial Statements		ce with AS-21, Consolidated Financial Statements		
PNB Investment Services Ltd. (India)	Yes	Consolidated in accordance with AS-21, Consolidated Financial Statements	Yes	Consolidated in accordance with AS-21, Consolidated Financial Statements	Not Applicable	
Punjab National Bank (International) Ltd. (U.K.)	Yes	Consolidated in accordance with AS-21, Consolidated Financial Statements	Yes	Consolidated in accordance with AS-21, Consolidated Financial Statements	Not Applicable	
Druk PNB Bank Ltd (Bhutan)	Yes	Consolidated in accordance with AS-21, Consolidated	Yes	Consolidated in accordance with	Not Applicable	

Name of the entity & Country of incorporation	Whether the entity is included under accounting scope of consolidation (Yes/No)	Explain the method of consolidation	Whether the entity is included under regulatory scope of consolidation (Yes/No)	Explain the method of consolidation	Explain the Reasons for difference in the method of consolidation	Explain the Reasons if consolidated under only one of the scopes of consolidation
		Financial Statements		AS-21, Consolidated Financial Statements		
PNB Cards and Services Ltd. (India)	Yes	Consolidated in accordance with AS-21, Consolidated Financial Statements	No	Not applicable	In terms of Prudential Norms on Capital Adequacy: Chapter 2 (B) 8 (6): Non-Financial subsidiary should not be consolidated for the purpose of capital adequacy. Hence, not under the Scope of regulatory	
PNB MetLife India Insurance Co Ltd (India)	Yes	Consolidated in accordance with AS-23, Accounting for Investments in Associates in Consolidated Financial Statements	No	Not applicable		Associate : Not under the Scope of regulatory Consolidation
PNB Housing Finance Ltd, (India)	Yes	Consolidated in accordance with AS-23, Accounting for Investments in	No	Not applicable		Associate : Not under the Scope of regulatory

Name of the entity & Country of incorporation	Whether the entity is included under accounting scope of consolidation (Yes/No)	Explain the method of consolidation	Whether the entity is included under regulatory scope of consolidation (Yes/No)	Explain the method of consolidation	Explain the Reasons for difference in the method of consolidation	Explain the Reasons if consolidated under only one of the scopes of consolidation
		Associates in Consolidated Financial Statements				Consolidation
Bihar Gramin Bank, (India)	Yes	Consolidated in accordance with AS-23, Accounting for Investments in Associates in Consolidated Financial Statements	No	Not applicable		Associate : Not under the Scope of regulatory Consolidation
Haryana Gramin Bank, (India)	Yes	Consolidated in accordance with AS-23, Accounting for Investments in Associates in Consolidated Financial Statements	No	Not applicable		Associate : Not under the Scope of regulatory Consolidation
Himachal Pradesh Gramin Bank, (India)	Yes	Consolidated in accordance with AS-23, Accounting for Investments in Associates in Consolidated Financial Statements	No	Not applicable		Associate : Not under the Scope of regulatory Consolidation

Name of the entity & Country of incorporation	Whether the entity is included under accounting scope of consolidation (Yes/No)	Explain the method of consolidation	Whether the entity is included under regulatory scope of consolidation (Yes/No)	Explain the method of consolidation	Explain the Reasons for difference in the method of consolidation	Explain the Reasons if consolidated under only one of the scopes of consolidation
Punjab Gramin Bank, (India)	Yes	Consolidated in accordance with AS-23, Accounting for Investments in Associates in Consolidated Financial Statements	No	Not applicable		Associate : Not under the Scope of regulatory Consolidation
Assam Gramin Vikas Bank, (India)	Yes	Consolidated in accordance with AS-23, Accounting for Investments in Associates in Consolidated Financial Statements	No	Not applicable		Associate : Not under the Scope of regulatory Consolidation
West Bengal Gramin Vikas Bank, (India)	Yes	Consolidated in accordance with AS-23, Accounting for Investments in Associates in Consolidated Financial Statements	No	Not applicable		Associate : Not under the Scope of regulatory Consolidation
Manipur Rural Bank, (India)	Yes	Consolidated in accordance with AS-23, Accounting for	No	Not applicable		Associate : Not under the Scope of

Name of the entity & Country of incorporation	**Whether the entity is included under accounting scope of consolidation (Yes/No)**	**Explain the method of consolidation**	**Whether the entity is included under regulatory scope of consolidation (Yes/No)**	**Explain the method of consolidation**	**Explain the Reasons for difference in the method of consolidation**	**Explain the Reasons if consolidated under only one of the scopes of consolidation**
		Investments in Associates in Consolidated Financial Statements				regulatory Consolidation
Tripura Gramin Bank, (India)	Yes	Consolidated in accordance with AS-23, Accounting for Investments in Associates in Consolidated Financial Statements	No	Not applicable		Associate : Not under the Scope of regulatory Consolidation
Everest Bank Ltd., (Nepal)	Yes	Consolidated in accordance with AS-23, Accounting for Investments in Associates in Consolidated Financial Statements	No	Not applicable		Associate : Not under the Scope of regulatory Consolidation
JSC Tengri Bank, Almaty, (Kazakhstan) $	No	Not applicable	No	Not applicable		

$Agency of the Republic of Kazakhstan revoked license of JSC Tengri Bank w.e.f. 18th September, 2020 and is under liquidation.

(b) List of group entities not considered for consolidation both under accounting and regulatory scope of consolidation.

(Rs. in millions)

Name of the entity & Country of Incorporation	Principle activity of the entity	Total balance sheet equity (as stated in the accounting balance sheet)	% of bank's Holding in the total equity	Regulatory treatment of bank's investments in the capital instruments of the entity	Total balance sheet assets (as stated in the accounting balance sheet)
Nil					

(ii) Quantitative Disclosures:

(a) List of group entities considered for consolidation.

(Rs. in millions)

Name of the entity & Country of incorporation	Principle activity of the entity	Total balance sheet equity (As per accounting balance sheet)*	Total balance sheet Assets (As per accounting balance sheet)
PNB Gilts Ltd. (India)	Primary Dealer	17251.01	266548.66
PNB Investment Services Ltd. (India)	Merchant Banking, Corporate Advisory & Debenture Trustee & Security Trustee	572.43	624.40
Punjab National Bank (International) Ltd. (U.K.)	Banking	14341.89	137382.74
Druk PNB Bank Ltd. (Bhutan)	Banking	4943.22	36808.59

*comprises equity share capital and reserves & surplus

(b) The aggregate amount of capital deficiencies in all subsidiaries which are not included in the regulatory scope of consolidation i.e., that are deducted

(Rs. in millions)

Name of the entity & Country of incorporation	Principle activity of the entity	Total balance sheet equity (As per accounting balance sheet)	% of bank's holding in the total equity	Capital deficiencies
Nil				

(c) The aggregate amounts (e.g. current book value) of the Bank's total interests in insurance entities, which are risk-weighted:

(Rs. in millions)

Name of the Insurance entities / country of incorporation	Principle activity of the entity	Total balance sheet equity (as per accounting Balance sheet)*	% of Bank's Holding in the Total equity / Proportion of voting power	Quantitative Impact on regulatory capital of using risk weighting method versus using the full deduction method
PNB Metlife India Insurance Company Ltd (India)	Life Insurance/ Bancassurance	26573.00	30%	Insignificant impact with either method

*comprises equity share capital and reserves & surplus

(d) **Any restrictions or impediments on transfer of funds or regulatory capital within the banking group:**

With regard to restriction and impediments, local laws and regulation of host countries are applicable

Table DF-2: Capital Adequacy

Qualitative Disclosures:
(a)

1. Capital Adequacy

The Bank believes in the policy of total risk management. The bank views the risk management function as a holistic approach whereby risk retention is considered appropriate after giving due consideration to factors such as specific risk characteristics of obligor, inter relationship between risk variables and corresponding return and achievement of various business objectives within the controlled operational risk environment. Bank believes that risk management is one of the foremost responsibilities of top/ senior management. The Board of Directors decides the overall risk management policies and approves the Risk Management Philosophy & Policy, Credit Management & Risk policy, Investment policy, ALM policy, Operational Risk Management policy, Policy for internal capital adequacy assessment process (ICAAP), Credit Risk Mitigation & Collateral Management Policy, Stress Testing Policy and Policy for Mapping Business Lines/Activities, containing the direction and strategies for integrated management of the various risk exposures of the Bank. These policies, inter alia, contain various trigger levels, exposure levels, thrust areas etc.

The Bank has constituted a Board level subcommittee namely Risk Management Committee (RMC). The committee has the overall responsibility of risk management functions and oversees the function of Credit Risk Management Committee (CRMC), Asset Liability Committee (ALCO), Market Risk Management Committee (MRMC) and Operational Risk Management Committee (ORMC). The meeting of RMC is held at least once in a quarter. The bank recognizes that the management of risk is integral to the effective and efficient management of the organization.

2.1 Credit Risk Management

2.1.1 Credit Risk Management Committee (CRMC) headed by MD & CEO is the top-level functional committee for Credit risk. The committee considers and takes decisions necessary to manage and control credit risk within overall quantitative prudential limit set up by Board. The committee is entrusted with the job of approval of policies on standards for presentation of credit proposal, fine-tuning required in various models based on feedbacks or change in market scenario, approval of any other action necessary to comply with requirements set forth in Credit Risk Management Policy/ RBI guidelines or otherwise required for managing credit risk.

2.1.2 To provide a robust risk management structure, the Credit Management and Risk policy of the bank aims to provide a basic framework for implementation of sound credit risk management system in the bank. It deals with various areas of credit risk, goals to be achieved, current practices and future strategies. As such, the credit policy deals with short term implementation as well as long term approach to credit risk management. The policy of the bank embodies in itself the areas of risk identification, risk measurement, risk grading techniques, reporting and risk control systems / mitigation techniques and documentation practice.

Centralized Rating Cells (CRCs) have been set up at Gurugram and Panchkula in place of ZRMCs. The new risk assessment structure continues focus on complete segregation of credit risk assessment system from credit underwriting by centralizing the risk rating process under direct control of Integrated Risk Management Division at Head Office, whereas the credit delivery system shall continue through business delivery structure of credit verticals and zones.

The centralization of credit risk rating will improve efficient risk assessment and third eye view-based calculation of risk over a borrowing entity, its business and credit proposal. It will also enable credit delivery structure as business assessment centre in true sense while establishing risk assessment process through CRC as risk analyzer.

For better support, control & transparent structure of reporting, organization structure in the bank has been revamped. In this regard, bank has introduced specialized lending branches for catering to loans from ₹ 10 lacs to ₹ 1 Crore through PNB Loan Point (PLP) in respect of Retail, Agriculture and MSME segments. Mid Corporate Centres (MCC) shall sanction loans above ₹ 1 crore upto 10 Crores. Corporate Banking Branches (CBBs) shall handle Non Retail Credit proposals above ₹ 10 Crores. LCB & ELCBs for loans above ₹ 50 Crores and ₹ 500 Crores respectively have been put in place. All loan proposals falling under the powers of MCC, Circle Office, Zonal Office and Head Office are considered by Credit Approval Committees.

2.1.3 Bank has developed comprehensive risk rating system that serves as a single point indicator of diverse risk factors of counterparty and for taking credit decisions in a consistent manner. The risk rating system is drawn up in a structured manner, incorporating different factors such as borrower's specific characteristics, industry specific characteristics etc. Risk rating system is applicable to all borrowers with total limits above ₹100 Lacs w.e.f. 07.05.2022 (previously the minimum threshold for considering Internal Risk Ratings was above ₹50 Lacs). Bank is undertaking periodic validation exercise of its rating models and also conducting migration of Internal Risk Ratings and default rate analysis to test robustness of its internal risk rating models.

Small & Medium Enterprise (SME), Retail advances and lending to agriculture are subjected to scorecard assessment which support "Accept/ Reject" decisions based on the scores obtained. All eligible SME, Retail loan and Agriculture lending applications are necessarily to be evaluated under score card system. All rating models/ scorecards developed by the bank are online at bank's central server network and can be accessed through any office of the bank. Additionally, bank has also developed score cards, for evaluating lending proposals under other schemes/ product arrangements such as co-lending arrangement with NBFCs, digital lending & credit cards and these are placed within the portals being utilized for these products/ arrangements.

To strengthen the credit monitoring landscape, the Bank has implemented PNB SAJAG 2.0, a digitized and automated Early Warning Signal (EWS) system, which monitors all eligible borrowal accounts through 130+ Early Warning Signals (including 42 EWS prescribed by RBI and 85 EWS prescribed by DFS), powered by automated and continuous flow of both internal and external data sources.

In addition to the EWS alerts, PNB SAJAG 2.0 also incorporates 29 override parameters to highlight critical risk indicators, which, upon invocation, escalate the borrower's EWS score to predefined levels. The alerts have been categorized into four severity levels, viz. Critical, High, Medium and Low, with prescribed timelines for closure of alerts under each category.

Further, PNB SAJAG 2.0 provides a comprehensive, integrated and one-stop solution for field functionaries by offering a quick snapshot as well as detailed borrower-level analysis, including last five years' financials, key financial ratios, suspicious and round-tripping transactions, transactions with suppliers and clients and cases pending before NCLT, among others.

The system also provides intuitive graphical trend analysis on key risk indicators such as transaction count, Drawing Power and key financial ratios, thereby enabling a 360-degree view of the borrower and offering a panoramic view of the entire portfolio. This enables users to derive critical insights from a single platform and supports informed and timely decision-making.

The application has been reinforced as the Bank's unified and powerful early-warning engine, playing a pivotal role in NPA prevention, operational efficiency and strengthening of monitoring discipline. By fostering a culture of proactive oversight, SAJAG 2.0 enhances credit risk management and supports the creation of a resilient asset quality framework across the Bank.

2.1.4 Bank has implemented enterprise-wide data warehouse (EDW) project, to cater to the requirement for the reliable and accurate historical data base and to implement the sophisticated risk management solutions/ techniques and the tools for estimating risk components {PD (Probability of Default), LGD (loss Given Default), EAD (Exposure at Default)} and quantification of risks in the individual exposures to assess risk contribution by individual accounts in total portfolio and identifying buckets of risk concentrations.

2.1.5 As an integral part of Risk Management System, Bank has put in place a well-defined Loan Review Mechanism (LRM). This helps bring about qualitative improvements in credit administration. A separate Division known as Credit Audit & Review Division has been formed to ensure LRM implementation.

2.1.6 The risk rating and vetting process is done independent of credit appraisal function to ensure its integrity and independency. The rating category wise portfolio of loan assets is reviewed on half yearly basis to analyze mix of quality of assets etc.

2.1.7 The Bank has implemented the Standardized Approach of credit risk for RWA computation as per RBI extant guidelines and further we are in the process of adoption of Internal Rating Based Approaches (IRB). Bank has received approval from RBI for adoption of Foundation Internal Rating Based Approach (FIRB) on parallel run basis w.e.f. 31.07.2013. Further, bank has placed notice of intention to RBI for implementing Advanced Internal Rating Based (AIRB) approach for credit risk. However, RBI, by letter dated 09.04.2025, directed discontinuation of the FIRB parallel run but allowed FIRB to be included in the bank's ICAAP at its discretion. Accordingly, the bank continues quarterly capital calculations under FIRB and includes those results in ICAAP but has stopped sharing FIRB status reports with RBI.

Major initiatives taken for implementation of IRB approach are as under:

- For corporate asset class, bank has estimated the TTC-PD (Through the Cycle Probability of Default) based upon model wise default rates viz. Large Corporate, Mid Corporate and Small borrowers using Rating Migration Approach. For retail asset class, PD is computed for identified homogeneous pool by using exponential smoothing technique.
- LGD (Loss Given Default) values have been calculated by using workout method for Corporate Asset Class as well as for each homogenous pool of Retail Asset Class.
- Bank has also put in place a mechanism to arrive at the LGD rating grade apart from the default rating of a borrower. The securities eligible for LGD rating are identified facility wise and the total estimated loss percentage in the account is computed using supervisory LGD percentage prescribed for various types of collaterals and accordingly LGD rating grades are allotted.
- Benchmarking of Cumulative Default Rates: Benchmark values of cumulative default rates for internal rating grades have been calculated based on the published default data of external rating agencies. The benchmark values are used for monitoring of cumulative default rates of internal rating grades and PD validation.
- Bank has adopted supervisory slotting criteria approach for calculation of capital under specialised lending (SL) exposure falling under corporate asset class.

- Bank has put in place a comprehensive "Credit Risk Mitigation & Collateral Management Policy", which ensures that requirements of FIRB approach are met on consistent basis.
- For Low Default Portfolios, separate model has been deployed and PD is being estimated based on the same, tailored to the unique characteristics of these portfolios. Additionally, Bank has also developed Exposure at Default Model for corporates asset class-based utilizing internally estimated conversion factors to account for the undrawn portion of credit limits.

2.2 Market Risk

2.2.1 The Investment policy covering various aspects of market risk attempts to assess and minimize risks inherent in treasury operations through various risk management tools. Broadly, it incorporates policy prescriptions for measuring, monitoring and managing systemic risk, credit risk, market risk, operational risk and liquidity risk in treasury operations.

2.2.2 Besides regulatory limits, the bank has put in place internal limits and ensures adherence thereof on a continuous basis for managing market risk in trading book of the bank and its business operations. Bank has prescribed entry level barriers, exposure limits, stop loss limits, VaR limits, Duration limits and Risk Tolerance limits for trading book investments. Bank is keeping constant track on Migration of Credit Ratings of investment portfolio. Limits for exposures to Counterparties, Industry Segments and Countries are monitored. The risks under Forex operations are monitored and controlled through Stop Loss Limits, Overnight limit, Daylight limit, Aggregate Gap limit, Individual Gap limit, Value at Risk (VaR) limit, Inter-Bank dealing and investment limits etc

2.3 Operational Risk

Basel Committee on Banking Supervision (BCBS) and subsequently Reserve Bank of India have defined Operational Risk (OR) as *“the risk of loss resulting from inadequate or failed internal processes, people and systems or from external events”*. This definition includes legal risk but excludes strategic and reputational risk. The Bank has also adopted the same definition for management of operational risk within the bank.

The Bank has a robust Operational Risk Management Policy, approved by the Board of Directors, which clearly defines roles and responsibilities at various levels to mitigate Operational Risk arising out of the Bank’s operations. The Bank adopts ‘Three Lines of Defence’ model for management of operational risk.

First Line of Defence is the Business & Support Divisions. These Divisions being owner of various banking activities, take up management of Operational Risk within activities owned by them including identification, assessment, mitigation and monitoring of risk. They propagate Operational Risk Management (ORM) Policy as laid down by the Board. They analyse the findings of Risk & Control Self-Assessment (RCSA) Surveys, monitor Risk Indicators/Key Risk Indicators (RIs/KRIs) and Operational Loss events and initiate actions for strengthening internal processes.

Second Line of Defence comprises of Risk and Compliance Functions (which includes Integrated Risk Management Division, Compliance Division, Transaction Monitoring Division, Fraud Risk Management Division, and Cyber and Information Security Division). Integrated Risk Management Division is responsible for framing the Operational Risk Management Policy and associated Frameworks and ensuring their implementation. Operational Risk Management Department maintains a repository of Operational Risk Loss Data, KRIs, outcome of RCSA Surveys and uses the same for Operational Risk Assessment and Management.

Third Line of Defence comprises of Audit Function i.e. Inspection & Audit Division in the Bank, which is responsible for independent review and validation of Operational Risk Management Framework (ORMF) and Operational Risk Management Systems (ORMS) at Bank-wide level.

Governance and Organizational Structure for Managing Operational Risk:

Operational Risk Management Committee **(ORMC),** headed by MD & CEO, oversees the Bank’s consolidated Operational Risk exposure, understand future challenges/threats, key Operational Risk Loss Events, review of Risk Profile, and approve suitable controls/ mitigations for managing Operational Risk.

Further, Business Continuity & Operational Resilience Committee **(BCORE)**, headed by Executive Director, is in place to oversee the Bank's Business Continuity & Operational Resilience through development, implementation, and maintenance of a robust Policy/Framework on Business Continuity Management & Operational Resilience.

The Operational Risk Management Committee (ORMC) and Business Continuity & Operational Resilience Committee (BCORE) report to Risk Management Committee **(RMC)**, a sub-Committee of the Board, entrusted with overall Risk Management in the Bank.

An independent Operational Risk Management Department **(ORMD)** has been set up under Integrated Risk Management Division which reports to Group Chief Risk Officer. ORMD is responsible for implementation of Operational Risk Management Policies, taking measures for developing a strong risk culture among all employees and effective Operational Risk Management across the Bank. It works in co-ordination with the Business Divisions, Control Divisions and Support Divisions in the Bank.

With increasing digitization and growing role of IT in banking operations, the Bank has established dedicated IT Risk Management and Third-Party Risk Management verticals under ORMD to identify, assess, monitor and mitigate Information & Communication Technology Risks and Third-Party Risks and strengthen Operational Resilience. To strengthen governance across products and processes, all products and processes are reviewed by the System and Product Approval Committee of Executives **(SPACE)** in terms of 'Policy for Approval of New Products' which clearly defines roles and responsibilities of the first, second and third lines of defence. The Bank has also implemented an Incident Reporting and Escalation Mechanism for reporting of Near-Miss events, Cyber-Security and other Operational Risk Incidents to strengthen internal controls and mitigate Operational Risk.

For management of Operational Risk by risk owners, each Division at Head Office has a Risk Assessment Committee **(RAC).** The Committee is headed by Divisional Head of the concerned division and is entrusted with identification, assessment, mitigation and monitoring of Operational Risk present in their existing/new products/services/processes/activities/systems.

In order to ensure completeness and correctness of Operational Risk Loss Data and also to inculcate Risk Culture deep down the ladder in the Bank, Committees named as 'Checks on Threats to Reduce Op-risk Losses **(CONTROL)**' and 'Joint Action Group on Op-risk Control **(JAGROC)**' have been formed at Circle Offices and Zonal Offices respectively, which identify and evaluate the internal and external factors that could adversely affect the achievement of Bank's performance, Corporate Goals, Information System, and Compliance Objective of the Bank.

Tools to measure & monitor Operational Risk:

Internal Control is an essential pre-requisite for efficient and effective Operational Risk Management. The Bank has clearly laid down policies and procedures to ensure the integrity of its operations, appropriateness of operating systems and compliance with the management policies. Apart from the Operational Risk Management (ORM) Policy and the Policy for approval of New Product, other established Frameworks/Policies for control and mitigation of Operational Risk include:

1) Policy for Business Continuity Management (BCM) & Operational Resilience.
2) Third Party Risk Management Policy
3) Loss Data Collection Framework
4) IT and Information Security Risk Management Framework
5) Risk & Control Self-Assessment (RCSA) Framework (It's a proactive exercise which helps in identifying control gaps and consequent actions proposed to close the gaps. RCSA is used for identification & mitigation of operational risks, reporting of control deficiencies, monitoring of changes in control environment and assessment of operational risk profile).
6) Business Line Mapping Framework.
7) Key Risk Indicator Framework (The indicators have been defined subject to annual review with threshold and monitoring mechanism. These indicators are metrics/ measures that are derived from various factors to indicate an early warning of or to monitor increasing risk or control failures in an activity).

8) Stress Testing/Scenario Analysis to assess the Operational Risk losses under certain stressed scenarios and resultant impact on capital requirements for Operational Risk as well as Capital Adequacy of the Bank.

9) Incident Reporting & Escalation Framework.

Quantitative Disclosures:

(b) Capital requirement for credit risk:

(Rs. in millions)

Particulars	Amount
Portfolios subject to standardized approach	943612.56
Securitization exposures	0.00

(c) Capital requirement for market risk (under standardized duration approach):

(Rs. in millions)

Risk Category	Amount
i) Interest Rate Risk	5363.74
ii) Foreign Exchange Risk (including Gold)	1635.46
iii) Equity Risk	2869.43
Total capital charge for market risks under Standardized duration approach (i + ii + iii)	**9868.62**

(d) Capital requirement for operational risk:

(Rs. in millions)

Capital requirement for operational risk	Amount
i) Basic indicator approach	70510.70
ii) The Standardized approach (if applicable)	NA

(e) Common Equity Tier 1, Tier 1 and Total Capital ratios:

Particulars	Standalone	Consolidated
Common equity Tier 1 Capital ratio	13.62%	13.67%
Tier 1 Capital ratio	15.15%	15.20%
Total Capital ratio (CRAR)	17.74%	17.76%

For Significant Bank Subsidiaries:

Name of subsidiary	Common equity Tier 1 Capital ratio	Tier 1 Capital ratio	Total Capital ratio (CRAR)
PNB Gilts Ltd	29.93%	29.93%	29.93%
Punjab National Bank (International) Ltd.	9.47%	11.92%	14.50%
PNB Investment Services Ltd.	NA	NA	NA
Druk PNB Bank Ltd.	19.33%	19.33%	19.91%

Table DF- 3: Credit Risk: General Disclosures

Qualitative Disclosures:

(a)

3.1 Any amount due to the bank under any credit facility is overdue if it is not paid on the due date fixed by the bank. Further, an impaired asset is a loan or an advance where:

i. Interest and/or instalment of principal remains overdue for a period of more than 90 days in respect of a term loan.

ii. The account remains out of order in respect of an overdraft/cash credit continuously for a period of 90 days.

Account will be treated out of order, if:

- The outstanding balance in CC/OD accounts remains continuously in excess of the sanctioned limit/drawing power for 90 days, or
- The outstanding balance in the CC/OD account is less than the sanctioned limit/drawing power but there are no credits continuously for 90 days, or the outstanding balance in the CC/OD account is less than the sanctioned limit/drawing power but credits are not enough to cover the interest debited during the previous 90 days period ('Previous 90 days period' shall be inclusive of the day for which the day-end process is being run).

iii. In case of bills purchased & discounted, the bill remains overdue for a period of more than 90 days

iv. The instalment or principal or interest thereon remains overdue for two crop seasons for short duration and the instalment of principal or interest thereon remains overdue for one crop season for long duration crops in case of Agricultural loans.

The classification of an assets as overdue/impaired, reflects the status of an account at the day-end of that calendar date, irrespective of the time of running of such processes.

3.2 Credit approving authority, prudential exposure limits, industry exposure limits, credit risk rating system, risk based pricing and loan review mechanisms are the tools used by the bank for credit risk management. All these tools have been defined in the Credit Management & Risk Policy of the bank. At the macro level, policy document is an embodiment of the Bank's approach to understand measure and manage the credit risk and aims at ensuring sustained growth of healthy loan portfolio while dispensing the credit and managing the risk.

Quantitative Disclosures

(b) The total gross credit risk exposures:

(Rs. in millions)

Category	Amount
Fund Based exposure	**21131621.93**
Non Fund Based exposure	**1373895.37**
Total gross credit risk exposure	22505517.30

Note: Exposure includes credit exposure (Funded and Non-funded) & investments (including placements, RIDF)

(c) The geographic distribution of exposures:

(Rs. in millions)

Category	Overseas	Domestic
Fund Based exposure	**1445053.83**	**19686568.10**
Non Fund Based exposure	**866.39**	**1373028.98**
Total gross credit risk exposure	**1445920.22**	**21059597.08**

(d) Industry type distribution of exposures

(i) Industry type fund based exposure is as under:

(Rs. in millions)

Industry Name	Amount
A. Mining and Quarrying	**47952.49**
A.1 Coal	37961.41
A.2 Others	9991.09
B. Food Processing	**284116.91**
B.1 Sugar	44106.68
B.2 Edible Oils and Vanaspati	26050.44
B.3 Tea	12631.26
B.4 Coffee	560.37
B.5 Others	200768.16
C. Beverages (excluding Tea & Coffee) and Tobacco	**6796.05**
C.1 Tobacco and tobacco products	47.68
C.2 Others	6748.37
D. Textiles	**175812.37**
D.1 Cotton	45671.26
D.2 Jute	249.32
D.3 Man-made	39756.53
D.4 Others	90135.26
E. Leather and Leather products	**15611.37**

Industry Name	Amount
F. Wood and Wood Products	**21092.02**
G. Paper and Paper Products	**37661.63**
H. Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	**301750.30**
I. Chemicals and Chemical Products (Dyes, Paints, etc.)	**130771.46**
I.1 Fertilizers	14641.11
I.2 Drugs and Pharmaceuticals	36678.75
I.3 Petro-chemicals (excluding under Infrastructure)	24319.28
I.4 Others	55132.31
J. Rubber, Plastic and their Products	**95499.86**
K. Glass & Glassware	**12571.47**
L. Cement and Cement Products	**45047.22**
M. Basic Metal and Metal Products	**353675.16**
M.1 Iron and Steel	313199.27
M.2 Other Metal and Metal Products	40475.89
N. All Engineering	**222615.20**
N.1 Electronics	23337.79
N.2 Others	199277.41
O. Vehicles, Vehicle Parts and Transport Equipments	**11834.74**
P. Gems and Jewellery	**23497.43**
Q. Construction	**29976.75**
R. Infrastructure	**1611689.50**
R.1 Energy	767822.45
R.2 Transport	624502.88
R.3 Communication	129881.58
R.4 Others	92391.92
S. Other Industries	**2254100.78**
All Industries (A to S)	**5684982.06**
T. Residuary other advances	**11166924.17**
Total fund based (Domestic + Overseas) exposure	**16851906.23**
SLR Investment, RIDF, Nostro	**4279715.69**
Grand Total	**21131621.93**

Industry where Fund-Based Exposure is more than 5% of Gross Fund Based Exposure: **NIL**

Note: It includes Credit Exposure, Investments (Non SLR, SLR), RIDF, Nostro and placements.

(ii) Industry type non fund based exposure is as under:

(Rs. in millions)

Industry Name	Amount
A. Mining and Quarrying	**2913.77**

Industry Name	Amount
A.1 Coal	2409.26
A.2 Others	504.50
B. Food Processing	**56413.77**
B.1 Sugar	3471.45
B.2 Edible Oils and Vanaspati	10872.94
B.3 Tea	244.47
B.4 Coffee	10.50
B.5 Others	41814.42
C. Beverages (excluding Tea & Coffee) and Tobacco	**224.55**
C.1 Tobacco and tobacco products	0.00
C.2 Others	224.55
D. Textiles	**22228.88**
D.1 Cotton	2800.09
D.2 Jute	0.00
D.3 Man-made	8695.76
D.4 Others	10733.02
E. Leather and Leather products	**1722.91**
F. Wood and Wood Products	**3479.19**
G. Paper and Paper Products	**4223.06**
H. Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	**29319.33**
I. Chemicals and Chemical Products (Dyes, Paints, etc.)	**16487.11**
I.1 Fertilizers	10.67
I.2 Drugs and Pharmaceuticals	2413.59
I.3 Petro-chemicals (excluding under Infrastructure)	47.19
I.4 Others	14015.66
J. Rubber, Plastic and their Products	**9092.58**
K. Glass & Glassware	**3554.57**
L. Cement and Cement Products	**9016.80**
M. Basic Metal and Metal Products	**144807.80**
M.1 Iron and Steel	132875.63
M.2 Other Metal and Metal Products	11932.17
N. All Engineering	**173128.22**
N.1 Electronics	25900.98
N.2 Others	147227.25
O. Vehicles, Vehicle Parts and Transport Equipment’s	**1949.56**
P. Gems and Jewellery	**7.61**
Q. Construction	**92522.06**
R. Infrastructure	**263144.20**
R.1 Energy	104187.39
R.2 Transport	90473.10
R.3 Communication	4923.00
R.4 Others	63560.71
S. Other Industries, pl. specify	**64030.75**
All Industries (A to S)	**898266.72**

Industry Name	Amount
T. Residuary other advances	**475628.65**
Total non-fund based (Domestic+Overseas) exposure	**1373895.37**

Industry where Non- Fund based Exposure is more than 5% of Gross Non-Fund based Exposure:

(Rs. in millions)

S. No.	Industry Name	Amount
1.	Iron & Steel	132875.63
2.	Energy	104187.39
3.	Transport	90473.10
4.	Construction	92522.06
5.	All Engineering (Others)	147227.25

(e) The residual contractual maturity break down of assets:

(Rs. in millions)

Maturity Pattern	Advances*	Investments (Gross)	Foreign Currency Assets
Next day	52877.98	24.30	139523.27
2 - 7 days	88637.71	10482.37	93951.08
8 -14 days	202630.41	31448.92	68780.45
15- 30 days	682837.90	43728.74	121885.19
31days - 2months	668353.03	94959.13	136558.57
Over 2 months & upto 3 Months	591783.23	43809.07	81249.53
Over 3 Months to 6 months	796511.35	98629.67	161413.43
Over 6 Months & upto 1 year	982968.42	169966.90	164095.60
Over 1Year & upto 3 Years	4738599.58	903591.57	311299.68
Over 3 Years & upto 5 Years	1426015.24	1013185.70	215852.10
Over 5 Years	2148854.28	2845594.80	39948.82
Total	12380069.13	5255421.18	1534557.72

*Figures are shown on net basis.

(f) Amount of gross NPAs are:

(Rs. in millions)

Category	Amount
Sub Standard	59485.94
Doubtful – 1	32338.77
Doubtful – 2	62785.43
Doubtful – 3	102758.39
Loss	122959.88
Total NPAs (Gross)	**380328.41**

(g) Amount of Net NPAs are:

(Rs. in millions)

Particulars	Amount
Net NPA	36687.79

(h) The NPA Ratios are as under:

Particulars	Standalone	Consolidated
% of Gross NPAs to Gross Advances	2.95%	2.99%
% of Net NPAs to Net Advances	0.29%	0.30%

(i) Movement of gross NPAs are as under:

(Rs. in millions)

Particulars	Amount
i) Opening Balance at the beginning of the year	452026.60
ii) Additions during the period	65023.24
iii) Reductions during the period	136721.43
iv) Closing Balance at the end of the period (i + ii - iii)	380328.41

(j) The movement of provision with a description of each type of provision is as under:

(Rs. in millions)

Name of Provisions	Opening balance as on 01.04.2025	Provision made during the period	Adjustment / Transfer / Write-off	Closing balance as on 31.03.2026
Provision for Standard Assets including derivatives	76363.83	1249.38	343.91	**77957.12**
Provision for NPAs	402156.54	60855.55	-122003.31	**341008.77**

The amount of recovery in write off accounts booked directly in income statement is Rs. 59306.66 Million.

(k) The amount of non-performing investments are:

(Rs. in millions)

Particulars	Amount
Gross amount of non-performing investment	50417.57

(l) The amount of provisions held for non-performing investments are:

(Rs. in millions)

Particulars	Amount
Amount of provision held for non-performing investment	50417.57

(m) The movement of provisions for depreciation (including NPI) on investments are:

(Rs. in millions)

Particulars	Amount
i) Opening balance at the beginning of the year	53217.91
ii) Provisions made during the period	-2902.70

Particulars	Amount
iii) Write-off made during the period	16315.00
iv) Write back of excess provisions	0.00
v) Closing balance as at the end of the period (i + ii –iii -iv)	**34000.21**

(n) Amount of NPAs and provisions against major industry or counterparty type:

(Rs. in millions)

Name of major industry or counter-party type	Amount of NPA	Specific and general provisions	Write-offs during the current period	Specific provisions during the current period
Food Processing	16317.58	14329.78	9163.17	0
Textiles	8061.13	7555.25	1518.54	0
Basic Metal and Metal products	6774.75	6045.37	620.40	0
All Engineering	3105.03	2866.35	450.10	0
Gems and Jewellery	874.68	861.44	2723.42	0
Infrastructure	4463.29	3775.40	195.06	0
Rubber, plastic and their products	2810.75	2437.61	355.29	0
Construction	1306.57	1260.78	171.82	0

(o) Geography-wise NPA and provisions

(Rs. in millions)

Particulars	Overseas	Domestic	Total
Amount of Gross NPA	3454.64	376873.77	**380328.41**
General and Specific Provisions	3022.76	337986.01	**341008.77**

Table DF- 4 - Credit Risk: Disclosures for Portfolios Subject to the Standardized Approach

Qualitative Disclosures:

(a)

4.1 Bank has the following seven approved domestic credit rating agencies circulated vide IRMD circular no. 03/2023 dated 19.01.2023 and 45/2024 dated 01.10.2024 and 31/2025 dated 14.07.2025 accredited by RBI vide "Basel III Capital Regulations - Eligible Credit Rating Agencies" notification dated 09.01.2023 & 10.07.2024 & 09.06.2025 & 28.11.2025 for mapping its exposure with domestic borrowers under standardized approach of credit risk.

- ✓ CARE RATINGS LIMITED
- ✓ CRISIL RATINGS LIMITED
- ✓ ICRA LIMITED
- ✓ INDIA RATINGS AND RESEARCH PRIVATE LIMITED (INDIA RATINGS)
- ✓ ACUITE (ERSTWHILE SMERA)
- ✓ INFOMERICS VALUATION AND RATING LIMITED (INFOMERICS)
- ✓ BRICKWORK RATINGS INDIA PRIVATE LIMITED

4.2 Bank has also approved the following international credit rating agencies accredited by RBI in respect of exposure with overseas borrowers.

- ✓ FITCH
- ✓ Moody's
- ✓ Standard & Poor
- ✓ CareEdge Global IFSC Limited (for all non-resident corporate)

These agencies are being used for rating (Long Term & Short Term) of fund based/ non-fund-based facilities provided by the bank to the borrowers. The bank uses solicited rating from the chosen credit rating agencies.

The ratings available in public domain are mapped according to mapping process as envisaged in RBI guidelines on the subject.

Quantitative Disclosures:

(b) For exposure amounts after risk mitigation subject to the standardized approach, amount of a bank's outstanding (rated and unrated) in the following three major risk buckets as well as those that are deducted are as under:

(Rs. in millions)

Particulars	**Amount**
i) Below 100% risk weight exposure outstanding	17611290.12
ii) 100% risk weight exposure outstanding	2287900.90
iii) More than 100% risk weight exposure outstanding	1814087.23
iv) Deducted	792239.04

Table DF-5: Credit Risk Mitigation: Disclosures for Standardized Approaches

Qualitative Disclosures:
(a)

5.1 Bank has put in place Board approved 'Credit Risk Mitigation and Collateral Management Policy' which, inter-alia, covers policies and processes for various collaterals including financial collaterals and netting of on and off-balance sheet exposure.

5.2 The collaterals used by the Bank as risk mitigants comprise of the financial collaterals (i.e. bank deposits, govt./postal securities, life policies, gold jewellery, units of mutual funds etc.). A detailed process of calculation of correct valuation and application of haircut thereon has been put in place by developing suitable software.

5.3 Guarantees, which are direct, explicit, irrevocable and unconditional, are taken into consideration by Bank for calculating capital requirement. Use of such guarantees for capital calculation purposes is strictly as per RBI guidelines on the subject.

5.4 Majority of financial collaterals held by the Bank are by way of own deposits and government securities, where no challenges are encountered in realization. As such, there is no risk concentration on account of nature of collaterals.

Quantitative Disclosures

(Rs. in millions)

Particulars	Amount
(b) For each separately disclosed credit risk portfolio the total exposure (after, where applicable, on or off balance sheet netting) that is covered by eligible financial collateral after the application of haircuts.	**792239.04**
(c) For each separately disclosed portfolio the total exposure (after, where applicable, on or off-balance sheet netting) that is covered by guarantees/credit derivatives (whenever specifically permitted by RBI)	**1118997.77**

Table DF-6: Securitization Exposures: Disclosure for Standardized Approach: Bank/Group does not have any securitization exposure

Table DF-7: Market Risk in Trading Book

Qualitative Disclosures:
(a)

7.1 Bank is computing Capital Charge for Market Risk as per Standardized Measurement Method (duration based) updated vide Reserve Bank of India (Commercial Banks - Prudential Norms on Capital Adequacy) Directions, 2025 (Updated as on March 10, 2026).

Quantitative Disclosures:
(b)

(Rs. in millions)

Risk Category	Amount
i) Interest Rate Risk	5363.74
ii) Foreign Exchange Risk (including Gold)	1635.46
iii) Equity Risk	2869.43
Total capital charge for market risks under Standardized duration approach (i + ii + iii)	**9868.62**

Table DF-8: Operational Risk

The Bank is currently using the **Basic Indicator Approach (BIA)** for computing regulatory capital for operational risk.

The RBI has released the “Reserve Bank of India (Commercial Banks – Forthcoming Instructions) Directions, 2025” on November 28, 2025, which requires computation of regulatory capital for Operational Risk as per the ‘**Basel-III Standardised Approach’**, replacing the existing Basic Indicator Approach. The implementation date of the **‘**Basel-III Standardised Approach’ is awaited from the RBI.

The capital requirement as per Basic Indicator Approach (BIA) for QE March 2026 is Rs. 70510.70 Millions.

Table DF-9: Interest Rate Risk in the Banking Book (IRRBB)

Qualitative Disclosures:
(a)

9.1 The Interest rate risk refers to the potential adverse impact on a bank's earnings and capital arising from movements in interest rates, affecting both net interest income in the short term and the economic value of assets, liabilities, and off-balance sheet exposures in the long term. It arises due to change in interest rate on rate sensitive assets and rate sensitive liabilities of a bank. The components of interest rate risk are Re-pricing Risk, Yield Curve Risk, Basis Risk and Option Risk. The Risk Management of interest rate risk of the Bank aims at capturing these risks arising from the maturity and re-pricing mismatches. For earnings perspective, Traditional Gap Analysis (TGA) and for economic value perspective, Duration Gap Analysis (DGA) is carried out to assess the interest rate risk at monthly intervals on banking book for domestic and overseas operations, as per RBI guidelines.

9.2 **Structure and organization:** The Asset-Liability Management Committee (ALCO) is the apex operational body at the corporate level responsible for managing interest rate risks within the parameters set by the Board. ALCO ensures adherence to risk tolerance limits and implements the bank's interest rate risk strategies through ALM policy of the Bank, including establishing ongoing monitoring procedures, complying with regulatory guidelines, managing balance sheet mismatches, reviewing funding policies, deciding product pricing, and determining the maturity profile of assets and liabilities. The Risk Management Committee (RMC), a Board-level sub-committee, is responsible for devising the overall policy and strategy for interest rate risks. The RMC reviews and approves risk limits and oversees the adequacy of financial models and systems. In addition, it monitors the functioning of ALCO, ensuring that risk tolerance levels and governance standards are consistently maintained.

9.3 **Risk reporting and measurement systems:** Interest rate risk is monitored on a monthly basis through the Statement of Interest Rate Sensitivity under the Traditional Gap Analysis (IRS-TGA) as stipulated by RBI. In line with this directive, ALCO reviews the IRS-TGA each month and tracks Earnings at Risk (EaR). RBI has also stipulated that banks should assess the impact of interest rate changes on the economic value of assets and liabilities through Duration Gap Analysis (IRS-DGA) on a monthly basis. The effect of interest rate movements on the Market Value of Equity (MVE) is monitored through IRS-DGA by recognizing changes in the value of assets and liabilities for a given shift in market rates. The impact on MVE is estimated by assessing the variation in equity, under a standardized scenario of a 2% parallel change in interest rates across both assets and liabilities.

9.4 **Earnings at Risk (EaR):** Under earning perspective, Gap Risk and Earning at Risk (EaR) are captured. The Gap or Mismatch risk can be measured by calculating Gaps over different time intervals as at a given date. Gap analysis measures mismatches between rate sensitive liabilities and rate sensitive assets (including off-balance sheet positions). The Gap Report shall be generated by grouping rate sensitive liabilities, assets and off-balance sheet positions into time buckets according to residual maturity or next repricing period, whichever is earlier.

9.5 **Market value of Equity (MVE):** The DGA is used to measure the level of a bank's exposure to IRR in terms of sensitivity of Market Value of its Equity (MVE) to interest rate movements. Bank shall bucket all RSA and RSL, including the rate sensitive OBS asset and liabilities, as per residual maturity / re-pricing dates in various time buckets and compute the Modified Duration Gap (MDG). The MDG shall be used to evaluate the impact on the MVE of the bank under different interest rate scenarios.

Quantitative Disclosures:

(b)

Earning at Risk: The table reveals the impact of 50 bps adverse change in interest rate on Net Interest Income (NII).

Change in interest rate	Estimated impact on NII due to adverse change in rate of interest up to 1 year
50 bps	Rs. 23766.40 Million

Economic Value of Equity: The table reveals the impact on Economic Value of Equity for an assumed rate shock of 200 bps on the banking book as at 31.03.2026.

Change in Economic value of Equity	200 bps
	Rs. 7937.91 Million

Table DF-10: General Disclosure for Exposures Related to Counterparty Credit Risk

Qualitative Disclosures:
(a)

The Bank uses derivatives products for hedging its own balance sheet items as well as for trading purposes. The risk management of derivative operation is headed by a senior executive, who reports to top management, independent of the line functions. Trading positions are marked to market on daily basis.

The derivative policy is framed by Integrated Risk Management Division, which includes measurement of credit risk and market risk.

The hedge transactions are undertaken for balance sheet management. Proper system for reporting and monitoring of risks is in place. Policy for hedging and processes for monitoring the same is in place.

Accounting policy for recording hedge and non-hedge transactions is in place, which includes recognition of income, premiums and discounts.

Valuation of outstanding contracts, provisioning, collateral and credit risk mitigation are being done.

Quantitative Disclosures:
(b)

Exposure of Counterparty Credit Risk			
Item	**Notional Amount**	**Current Credit Exposure**	**Exposure at Default under Current Exposure Method or Exposure amount under CEM Method**
Cross CCY Interest Rate Swaps	0.00	0.00	0.00
Forward Rate Agreements	0.00	0.00	0.00
Foreign exchange Contracts & Exchange traded Currency Futures	3638089.82	74846.86	42200.00
Single CCY Interest Rate Swaps	1116373.94	5536.91	9882.87
Interest Rate Futures	0.00	0.00	0.00
Credit Default Swaps	0.00	0.00	0.00

Table DF-11 :Composition of Capital (Consolidated)		(Rs. in millions)	
Basel III common disclosure template to be used from March 31, 2017			
Common Equity Tier 1 capital: instruments and reserves			**Ref No**
1	Directly issued qualifying common share capital plus related stock surplus (share premium)	532282.96	(A)
2	Retained earnings	10842.11	
3	Accumulated other comprehensive income (and other reserves)	750725.11	
3a	Revaluation Reserves	45212.90	
4	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies1)	0.00	
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	2216.80	
6	**Common Equity Tier 1 capital before regulatory adjustments**	**1341279.88**	
Common Equity Tier 1 capital: regulatory adjustments			
7	Prudential valuation adjustments	72.80	
8	Goodwill (net of related tax liability)	0.00	
9	Intangibles (net of related tax liability)	5467.50	(L) (i)
10	Deferred tax assets	0.00	
11	Cash-flow hedge reserve	0.00	
12	Shortfall of provisions to expected losses	0.00	
13	Securitisation gain on sale	0.00	
14	Gains and losses due to changes in own credit risk on fair valued liabilities	0.00	
15	Defined-benefit pension fund net assets	11676.20	
16	Investments in own shares (if not already netted off paid-up capital on reported balance sheet)	0.00	
17	Reciprocal cross-holdings in common equity	9906.70	
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)	0.00	
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)	0.00	
20	Mortgage servicing rights (amount above 10% threshold)	0.00	
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	20954.32	

Table DF-11 :Composition of Capital (Consolidated)		(Rs. in millions)	
22	Amount exceeding the 15% threshold	0.00	
23	of which: significant investments in the common stock of financial entities	0.00	
24	of which: mortgage servicing rights	0.00	
25	of which: deferred tax assets arising from temporary differences	0.00	
26	National specific regulatory adjustments (26a+26b+26c+26d+26e+26f+26g)	34544.46	
26 a	of Which : Investments in the equity capital of the unconsolidated insurance subsidiaries.	0.00	
26 b	of Which : Investments in the equity capital of the unconsolidated non-financial subsidiaries.	150.00	
26 c	of Which : Shortfall in the equity capital of majority owned financial entities which have not been consolidated with the bank	183.90	
26 d	of which : Unrealised profits arising because of transfer of loans	0.00	
26 e	of which: deductions applicable on account of SRs guaranteed by the Government of India	13253.93	
26 f	of which: Intra-group exposures beyond permissible limits	0.00	
26 g	of which: Net unrealised gains arising on fair valuation of Level 3 financial instruments (including derivatives)	20956.63	
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	0.00	
28	**Total regulatory adjustments to Common equity Tier 1**	**82621.98**	
29	**Common Equity Tier 1 capital (CET1)**	**1258657.90**	
		Additional Tier 1 capital: instruments	
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus (31+32)	0.00	
31	of which: classified as equity under applicable accounting standards (Perpetual Non-Cumulative Preference Shares)	0.00	
32	of which: classified as liabilities under applicable accounting standards (Perpetual debt Instruments)	0.00	
33	Directly issued capital instruments subject to phase out from Additional Tier 1	141970.00	
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)	415.60	
35	of which: instruments issued by subsidiaries subject to phase out	0.00	
36	**Additional Tier 1 capital before regulatory adjustments**	**142385.60**	

Table DF-11 :Composition of Capital (Consolidated)		(Rs. in millions)	
Additional Tier 1 capital: regulatory adjustments			
37	Investments in own Additional Tier 1 instruments	0.00	
38	Reciprocal cross-holdings in Additional Tier 1 instruments	346.30	
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)	1138.60	
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)	0.00	
41	National specific regulatory adjustments (41a+41b)	0.00	
41 a	of which: Investments in the Additional Tier 1 capital of unconsolidated insurance subsidiaries	0.00	
41 b	of which: Shortfall in the Additional Tier 1 capital of majority owned financial entities which have not been consolidated with the bank	0.00	
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	0.00	
43	**Total regulatory adjustments to Additional Tier 1 capital**	**1484.90**	
44	**Additional Tier 1 capital (AT1)**	**140900.70**	
45	**Tier 1 capital (T1 = CET1 + AT1) (29 + 44)**	**1399558.60**	
Tier 2 capital: instruments and provisions			
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	0.00	
47	Directly issued capital instruments subject to phase out from Tier 2	144090.00	
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)	554.20	
49	of which: instruments issued by subsidiaries subject to phase out	0.00	
50	Provisions + Reserves	92310.94	
51	**Tier 2 capital before regulatory adjustments**	**236955.14**	
Tier 2 capital: regulatory adjustments			
52	Investments in own Tier 2 instruments	0.00	
53	Reciprocal cross-holdings in Tier 2 instruments	1.90	
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	1000.00	

Table DF-11 :Composition of Capital (Consolidated)		(Rs. in millions)	
	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)	0.00	
56	National specific regulatory adjustments (56a+56b)	0.00	
56 a	Of which : Investments in the Tier 2 capital of unconsolidated insurance subsidiaries	0.00	
56 b	of Which : Shortfall in the Tier 2 Capital of majority owned financial entities which have not been consolidated with the Bank	0.00	
57	**Total regulatory adjustments to Tier 2 capital**	**1001.90**	
58	**Tier 2 Capital (T2)**	**235953.24**	
59	**Total Capital (TC= T1+ T2) (45+58)**	**1635511.84**	
60	**Total Risk Weighted Assets (60a + 60b + 60c)**	**9210068.21**	
60 a	of which: total credit risk weighted assets	8205326.63	
60 b	of which: total market risk weighted assets	123357.79	
60 c	of which: total operational risk weighted assets	881383.80	
	Capital ratios and buffers		
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	13.67%	
62	Tier 1 (as a percentage of risk weighted assets)	15.20%	
63	Total capital (as a percentage of risk weighted assets)	17.76%	
64	Institution specific buffer requirement (minimum CET1 requirement plus capital conservation plus countercyclical buffer requirements plus G-SIB buffer requirement, expressed as a percentage of risk weighted assets)	8.00%	
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)	8.17%	
	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)		

Table DF-11 :Composition of Capital (Consolidated)		(Rs. in millions)	
72	Non-significant investments in the capital of other financial entities	0	
73	Significant investments in the common stock of financial entities	60506.8	
74	Mortgage servicing rights (net of related tax liability)	Not applicable in India	
75	Deferred tax assets arising from temporary differences (net of related tax liability)	127986.9	
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)	50408.80	
77	Cap on inclusion of provisions in Tier 2 under standardised approach	102566.58	
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	NA	
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	NA	
Capital instruments subject to phase-out arrangements (Only applicable between March 31,2017 and March 31,2022)			
80	Current cap on CET1 instruments subject to phase out arrangements	NA	
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	NA	
82	Current cap on AT1 instruments subject to phase out arrangements	NA	
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	NA	
84	Current cap on T2 instruments subject to phase out arrangements	NA	
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	NA	

Notes to the Template

Row no of the template	**Particular**	(Rs. in millions)
10	Deferred tax assets associated with accumulated losses	0.00
	Deferred tax assets (excluding those associated with accumulated losses) net of Deferred tax liability	134246.38
	Total as indicated in row 10	134246.38
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	0.00
	of which: increase in Common equity tier 1 capital	0.00
	of which: increase in Additional Tier 1 capital	0.00
	of which: increase in Tier 2 capital	0.00
26b	If investments in the equity capital of unconsolidated non- financial subsidiaries are not deducted and hence, risk weighted then:	0.00
	(i) Increase in Common Equity Tier 1 capital	0.00
	(ii) Increase in risk weighted assets	0.00
50	Eligible provisions included in Tier 2 capital	50408.80
	Eligible Revaluation Reserves included in Tier 2 capital	0.00
	Total of Row 50	50408.80

Table DF-12: Composition of Capital- Reconciliation Requirements (Step 1)			
			Rs. in millions
S. No.	**Items**	**Balance sheet as in financial statements** **As on reporting date 31.03.2026**	**Balance sheet under regulatory scope of consolidation** **As on reporting date 31.03.2026**
A	**Capital & Liabilities**		
i	**Paid-up Capital**	**22985.90**	**22985.89**
	Reserves & Surplus	1476736.32	1462871.30
	Minority Interest	6895.36	6895.36
	Total Capital	**1506617.58**	**1492752.56**
ii	**Deposits**	**17247954.24**	**17248259.07**
	of which: Deposits from banks	1238940.68	1238940.68
	of which: Customer deposits	16009013.57	16009318.39
	of which: Other deposits		
iii	**Borrowings**	**1075583.91**	**1075583.91**
	of which: From RBI	212901.70	212901.70
	of which: From banks	41929.05	41929.05
	of which: From other institutions & agencies	279031.96	279031.96
	of which: Others (From outside India)	219852.18	219852.18
	of which: Capital instruments	321869.03	321869.03
iv	**Other liabilities & provisions**	**503153.83**	**502838.47**
	Total	**20333309.56**	**20319434.01**
B	**Assets**		
i	**Cash and balances with Reserve Bank of India**	**608821.76**	**608821.76**
	Balance with banks and money at call and short notice	**1032398.12**	**1032398.12**
ii	**Investments:**	**5235145.27**	**5221420.97**
	of which: Government securities	4336233.03	4336233.03
	of which: Other approved securities	0	0
	of which: Shares	100465.34	100465.34
	of which: Debentures & Bonds	511126.76	511126.76
	of which: Subsidiaries / Joint Ventures / Associates	83335.09	69610.79

Table DF-12: Composition of Capital- Reconciliation Requirements (Step 1)			
			Rs. in millions
S. No.	**Items**	**Balance sheet as in financial statements** **As on reporting date 31.03.2026**	**Balance sheet under regulatory scope of consolidation** **As on reporting date 31.03.2026**
	of which: Others (Commercial Papers, Mutual Funds etc.)	203985.05	203985.05
iii	**Loans and advances**	**12379800.49**	**12379800.49**
	of which: Loans and advances to banks	302425.00	302425.00
	of which: Loans and advances to customers	12077375.49	12077375.49
iv	**Fixed assets**	**150785.13**	**150781.82**
v	**Other assets**	**926358.80**	**926210.85**
	of which: Goodwill and intangible assets	5468.26	5467.57
	of which: Deferred tax assets	132651.01	132649.67
vi	Goodwill on consolidation		
vii	**Debit balance in Profit & Loss account**	**0.00**	**0.00**
	Total Assets	**20333309.56**	**20319434.01**

Table DF-12: Composition of Capital- Reconciliation Requirements (Step 2)				
				(Rs. in millions)
S. No.	**Items**	**Balance sheet as in financial statements**	**Balance sheet under regulatory scope of consolidation**	**Ref. No.**
		As on reporting date 31.03.2026	**As on reporting date 31.03.2026**	
A	**Capital & Liabilities**			
i	**Paid-up Capital**	**22985.89**	**22985.89**	(A)
	of which : Amount eligible for CET1	22985.89	**22985.89**	(A) (i)
	of which : Amount eligible for AT1	0.00	0.00	(A) (ii)
	Reserves & Surplus	**1476736.32**	**1462871.30**	(B)

Table DF-12: Composition of Capital- Reconciliation Requirements (Step 2)				
				(Rs. in millions)
S. No.	**Items**	**Balance sheet as in financial statements**	**Balance sheet under regulatory scope of consolidation**	**Ref. No.**
		As on reporting date 31.03.2026	**As on reporting date 31.03.2026**	
	of which : Amount eligible for CET1	1434834.16	1420969.14	(B) (i)
	Stock surplus (share premium)	509297.07	509297.07	(B) (ii)
	Statutory reserves	266956.03	266956.03	(B) (iii)
	Other reserves	286964.32	286823.60	(B) (iv)
	Capital reserves representing surplus arising out of sale proceeds of assets	188752.03	188752.03	(B) (v)
	Balance in Profit & Loss Account at the end of the previous financial year	56955.41	56955.41	(B) (vi)
	Current Financial Year Profit, to the extent admissible	10922.18	(2802.12)	(B) (vii)
	Revaluation Reserves (taken @ discount of 55% in capital)	103633.37	103633.37	(B) (viii)
	Foreign Currency Translation Reserve (taken @ discount of 25% in capital)	12810.73	12810.73	(B) (ix)
	AFS Reserve	(1456.98)	(1456.98)	(B) (x)
	of which : Amount eligible for Tier 2	41902.16	41902.16	(B) (xi)
	Investment Reserve	0.00	0.00	(B) (xii)
	Investment Fluctuation Reserve	41902.16	41902.16	(B) (xiii)
	Minority Interest	6895.36	6895.36	(C)
	Total Capital	**1506617.55**	**1469766.67**	(D)
ii	**Deposits**	**17247954.24**	**17248259.07**	(E)
	of which: Deposits from banks	1238940.68	1238940.68	(E) (i)
	of which: Customer deposits	16009013.57	16009318.39	(E) (ii)
	of which: Other deposits (pl. specify)	-	-	(E) (iii)
iii	**Borrowings**	**1075583.91**	**1075583.91**	(F)
	of which: From RBI	212901.70	212901.70	(F) (i)
	of which: From banks	41929.05	41929.05	(F) (ii)
	of which: From other institutions & agencies	279031.96	279031.96	(F) (iii)
	of which: Others (pl. specify)	219852.18	219852.18	(F) (iv)
	of which: Capital instruments	321869.03	321869.03	(F) (v)
iv	**Other liabilities & provisions**	**503153.83**	**502838.47**	(G)
	of which DTLs related to goodwill	0	0	(G) (i)

Table DF-12: Composition of Capital- Reconciliation Requirements (Step 2)				
				(Rs. in millions)
S. No.	**Items**	**Balance sheet as in financial statements**	**Balance sheet under regulatory scope of consolidation**	**Ref. No.**
		As on reporting date 31.03.2026	**As on reporting date 31.03.2026**	
	of which DTLs related to intangible assets	0	0	(G) (ii)
	Total	**20333309.56**	**20319434.01**	
B	**Assets**			
i	**Cash and balances with Reserve Bank of India**	**608821.76**	**608821.76**	(H) (i)
	Balance with banks and money at call and short notice	**1032398.12**	**1032398.12**	(H) (ii)
ii	**Investments**	**5235145.27**	**5221420.97**	(I)
	of which: Government securities	4336233.03	4336233.03	(I) (i)
	of which : Other approved securities	0	0	(I) (ii)
	of which: Shares	100465.34	100465.34	(I) (iii)
	of which: Debentures & Bonds	511126.76	511126.76	(I) (iv)
	of which: Subsidiaries / Joint Ventures/Associates	83335.09	69610.79	(I) (v)
	of which: Others (Commercial Papers, Mutual Funds etc.)	203985.05	203985.05	(I) (vi)
iii	**Loans and advances**	**12379800.49**	**12379800.49**	(J)
	of which: Loans and advances to banks	302425.00	302425.00	(J) (i)
	of which: Loans and advances to customers	12077375.49	12077375.49	(J) (ii)
iv	**Fixed assets**	**150785.13**	**150781.82**	(K)
v	**Other assets**	**926358.80**	**926210.85**	(L)
	of which : Goodwill and intangible assets, out of which :	5468.26	5467.57	(L) (i)
	Goodwill			(L) (i)
	Other intangibles (excluding MSRs)			(L) (i)
	Deferred tax assets	132651.01	132649.67	(L) (i)
vi	Debit balance in Profit & Loss accounts	**0.00**	**0.00**	(N)
	Total Assets	**20333309.56**	**20319434.01**	

Step 3

(Rs. in millions)

Common Equity Tier 1 capital: instruments and reserves			
		Component of regulatory capital reported by bank	**Ref With respect to DF - 12: Step 2)**
1.	Directly issued qualifying common share (and equivalent for non-joint stock companies) capital plus related stock surplus	532282.96	(A) (i)**+**(B) (ii)
2.	Retained earnings	10842.11	
3.	Accumulated other comprehensive income (and other reserves)	750725.11	
4.	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)	**0.00**	
5.	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	2216.80	
6.	Common Equity Tier 1 capital before regulatory adjustments	**1341279.88**	
7.	Prudential valuation adjustments	72.80	
8.	Goodwill (net of related tax liability)	**0.00**	

TABLE DF 13 - Main Features of Regulatory Capital instruments

TABLE DF – 14: Full Terms and Conditions of Regulatory Capital Instruments of PNB Bonds

These disclosures i.e. DF 13 and DF 14 have been uploaded on the Bank's website i.e. www.pnbindia.in>Regulatory Disclosures>Basel III Disclosures>Financial year 2025-26

Weblink: (https://www.pnbindia.in/Basel-III-Disclosures.html)

TABLE DF 15 – Disclosure Requirements for Remuneration

Not applicable, as Private sector and foreign banks operating in India are mandated to make this disclosure.

TABLE DF-16: Equities – Disclosure for Banking Book Positions			
Qualitative Disclosures			
1	The general qualitative disclosure requirement with respect to market risk is given in para 2.2 of this disclosure. Further, additional details includes:		
	• Differentiation between holdings on which capital gains are expected and those taken under other objectives including for relationship and strategic reasons; and	Equity investments in Foreign and Indian subsidiaries, Joint Venture, Associates & Regional Rural Banks are kept in separate category. Other equity investments are kept in AFS and FVTPL (Non HFT) categories as per new RBI guidelines on Valuation of Investments.	
	• Discussion of important policies covering the valuation and accounting of equity holdings in the banking book. This includes the accounting techniques and valuation methodologies used, including key assumptions and practices affecting valuation as well as significant changes in these practices.	Accounting and Valuation policies for securities held in banking book are detailed under schedule 17 of Banks Half yearly Financial results.	
Quantitative Disclosures			(Rs. in millions)
		BOOK VALUE 31.03.2026	**FAIR VALUE 31.03.2026**
1	Value disclosed in the balance sheet of investments, as well as the fair value of those investments; for quoted securities, a comparison to publicly quoted share values where the share price is materially different from fair value.	120573.52	177588.95
	Of which Publicly quoted share values where the share price is materially different from fair value.	33593.33	99358.66
2	The types and nature of investments including the amount that can be classified as:		
	• Publicly traded	33593.33	99358.66
	FIs (IFCI)	-	-
	Associates (In India) PNB HFL	9502.46	55157.31
	Subsidiaries(In India) PNB GILTS LTD	750.00	7887.99
	Subsidiaries(Outside India) DRUK PNB	1149.03	3117.04
	JVs (Outside India) EVEREST BANK	266.44	12231.63
	Fin Corp	-	-
	Others	21925.40	20964.68
	• Privately held.	86980.19	78230.29
	Financial Corporation	11.28	0.70

TABLE DF-16: Equities – Disclosure for Banking Book Positions			
	Associates (outside india)	3415.88	-
	Associates (In India) Except PNB HFL	900.00	6277.52
	RRBs	14610.97	13374.11
	Subsidiaries(In India) Except PNB Gilts	350.00	726.45
	Subsidiaries(Outside India) PNBIL	15571.93	12270.50
	Fis	31478.60	31381.25
	Others	20641.53	14199.75
3	The cumulative realised gains (losses) arising from sales and liquidations in the reporting period (01.04.2025 to 31.03.2026)	9127.09*	
4	Total unrealised gains (losses)[1]	14841.411**	
5	Total latent revaluation gains (losses)[2]	NIL	
6	Any amounts of the above included in Tier 1 and/or Tier 2 capital.	23968.50	
7	Capital requirements broken down by appropriate equity groupings, consistent with the bank's methodology, as well as the aggregate amounts and the type of equity investments subject to any supervisory transition or grandfathering provisions regarding regulatory capital requirements.	NA	

[1]Unrealised gains (losses) recognised in the balance sheet but not through the profit and loss account.

[2]Unrealised gains (losses) not recognised either in the balance sheet or through the profit and loss account

*Sale of Equity Investments from AFS Category is accounted in Capital Reserve as per new RBI guidelines on Valuation of Investments and is excluded from the above mentioned amount.

**Amount pertains to unrealised gains in Equity Investments in AFS category recognised in the balance sheet but not through the profit and loss account. However, we have unrealised gains in Equity Investments in FVTPL Non HFT (Banking Book) – Rs. 722.21 Crores and unrealised losses in FVTPL HFT (Trading Book) – Rs. 171.90 Crores which are recognised through the profit and loss account.

Table DF 17 - Summary comparison of accounting assets vs. leverage ratio exposure measure		
	Item	(Rs. in millions)
1	Total consolidated assets as per published financial statements	**20333309.56**
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purpose but outside the scope of regulatory consolidation	(13875.56)
3	Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	0.00
4	Adjustments for derivative financial instruments	132226.50
5	Adjustment for securities financing transactions (i.e. repos and similar secured lending)	833.60
6	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off- balance sheet exposures)	1414275.05
7	Other adjustments	(53006.60)
8	**Leverage ratio exposure**	**21813762.55**

DF-18 Leverage ratio common disclosure template	
Item	**Leverage Ratio Framework** (Rs. in millions)
On-balance sheet exposures	
1. On-balance sheet items (excluding derivatives and SFTs, but including collateral)	20318600.4
2. (Asset amounts deducted in determining Basel III Tier 1 capital)	(52173.00)
3. Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	20266427.40
Derivative exposures	
4. Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin)	80143.60
5. Add-on amounts for PFE associated with all derivatives transactions	52082.90
6. Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework	0.00
7. (Deductions of receivables assets for cash variation margin provided in derivatives transactions)	0.00
8. (Exempted CCP leg of client-cleared trade exposures)	0.00
9. Adjusted effective notional amount of written credit derivatives	0.00

DF-18 Leverage ratio common disclosure template	
Item	**Leverage Ratio Framework** (Rs. in millions)
10. (Adjusted effective notional offsets and add-on deductions for written credit derivatives)	0.00
11. Total derivative exposures (sum of lines 4 to 10)	**132226.50**
Securities financing transaction exposures	
12. Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	833.60
13. (Netted amounts of cash payables and cash receivables of gross SFT assets)	0.00
14. CCR exposure for SFT assets	0.00
15. Agent transaction exposures	0.00
16. Total securities financing transaction exposures (sum of lines 12 to 15)	833.60
Other off-balance sheet exposures	
17. Off-balance sheet exposure at gross notional amount	5519363.60
18. (Adjustments for conversion to credit equivalent amounts)	(4105088.55)
19. Off-balance sheet items (sum of lines 17 and 18)	1414275.05
Capital and total exposures	
20. Tier 1 capital	1399558.60
21. Total exposures (sum of lines 3, 11, 16 and 19)	21813762.55
Leverage ratio	
22. Basel III leverage ratio (per cent)	**6.42%**

Regulatory disclosures in respect of computation of leverage ratio:

(Rs. in millions)

Item	31.03.2025	30.06.2025	30.09.2025	31.12.2025	31.03.2026
Capital Measure	1189884.50	1272585.40	1262921.10	1270145.20	1399558.60
Exposure Measure	19740426.70	20015921.14	20518406.75	21106725.99	21813762.55
Leverage Ratio	6.03%	6.36%	6.16%	6.02%	6.42%

Industry type fund based exposures on Standalone basis is as under:

(Rs. in millions)

Industry Name	Amount
A. Mining and Quarrying	**46505.06**
A.1 Coal	36855.73
A.2 Others	9649.33
B. Food Processing	**282866.73**
B.1 Sugar	44106.68
B.2 Edible Oils and Vanaspati	26050.44

Industry Name	Amount
B.3 Tea	12631.26
B.4 Coffee	560.37
B.5 Others	199517.97
C. Beverages (excluding Tea & Coffee) and Tobacco	**5301.27**
C.1 Tobacco and tobacco products	47.68
C.2 Others	5253.59
D. Textiles	**175779.37**
D.1 Cotton	45671.26
D.2 Jute	249.32
D.3 Man-made	39756.53
D.4 Others	90102.26
E. Leather and Leather products	**15611.37**
F. Wood and Wood Products	**20547.16**
G. Paper and Paper Products	**37650.36**
H. Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	**301084.45**
I. Chemicals and Chemical Products (Dyes, Paints, etc.)	**129945.07**
I.1 Fertilizers	14641.11
I.2 Drugs and Pharmaceuticals	36052.71
I.3 Petro-chemicals (excluding under Infrastructure)	24319.28
I.4 Others	54931.96
J. Rubber, Plastic and their Products	**95499.86**
K. Glass & Glassware	**12571.47**
L. Cement and Cement Products	**45002.24**
M. Basic Metal and Metal Products	**352158.03**
M.1 Iron and Steel	312218.23
M.2 Other Metal and Metal Products	39939.80
N. All Engineering	**222597.73**
N.1 Electronics	23320.32
N.2 Others	199277.41
O. Vehicles, Vehicle Parts and Transport Equipments	**10552.70**
P. Gems and Jewellery	**23497.43**
Q. Construction	**26831.85**
R. Infrastructure	**1610133.05**
R.1 Energy	766607.19
R.2 Transport	622985.12
R.3 Communication	128148.81
R.4 Others	92391.92
S. Other Industries	**2077272.93**
All Industries (A to S)	**5491408.12**
T. Residuary other advances	**10963638.38**
TOTAL Fund Based (Domestic+ Overseas) exposure	**16455046.49**
SLR Investment, RIDF, Nostro	**4279715.69**
Grand Total	**20734762.19**

Industry where Fund-Based Exposure on Standalone basis is more than 5% of Gross Fund Based Exposure:

(Rs. in millions)

S. No.	Industry Name	Amount
1	NIL	

Industry type Non Fund exposure on Standalone basis is as under:

(Rs. in millions)

Industry Name	Amount
A. Mining and Quarrying	**2913.68**
A.1 Coal	2409.18
A.2 Others	504.50
B. Food Processing	**56409.71**
B.1 Sugar	3471.45
B.2 Edible Oils and Vanaspati	10872.94
B.3 Tea	244.47
B.4 Coffee	10.50
B.5 Others	41810.35
C. Beverages (excluding Tea & Coffee) and Tobacco	**222.18**
C.1 Tobacco and tobacco products	0.00
C.2 Others	222.18
D. Textiles	**22228.88**
D.1 Cotton	2800.09
D.2 Jute	0.00
D.3 Man-made	8695.76
D.4 Others	10733.03
E. Leather and Leather products	**1722.91**
F. Wood and Wood Products	**3478.77**
G. Paper and Paper Products	**4223.06**
H. Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	**29319.33**
I. Chemicals and Chemical Products (Dyes, Paints, etc.)	**16472.47**
I.1 Fertilizers	10.67
I.2 Drugs and Pharmaceuticals	2398.95
I.3 Petro-chemicals (excluding under Infrastructure)	47.19
I.4 Others	14015.66
J. Rubber, Plastic and their Products	**9092.58**
K. Glass & Glassware	**3554.57**
L. Cement and Cement Products	**9016.65**
M. Basic Metal and Metal Products	**144807.28**
M.1 Iron and Steel	132875.63
M.2 Other Metal and Metal Products	11931.65
N. All Engineering	**173128.14**
N.1 Electronics	25900.90
N.2 Others	147227.25
O. Vehicles, Vehicle Parts and Transport Equipment's	**1946.70**

Industry Name	Amount
P. Gems and Jewellery	**7.61**
Q. Construction	**92431.96**
R. Infrastructure	**263144.20**
R.1 Energy	104187.39
R.2 Transport	90473.10
R.3 Communication	4923.00
R.4 Others	63560.71
S. Other Industries, pl. specify	**63408.15**
All Industries (A to S)	**897528.84**
T. Residuary other advances	**472187.40**
TOTAL Non-Fund Based (Domestic+ Overseas) Exposure	**1369716.25**

Industry where Non- Fund based Exposure on Standalone basis is more than 5% of Gross Non-Fund based Exposure:

(Rs. in millions)

S. No.	Industry Name	Amount
1.	Iron and Steel	132875.63
2.	All Engineering (Others)	147227.25
3.	Construction	92431.96
4.	Energy	104187.39
5.	Transport	90473.10