

SCHEDULE 17 – SIGNIFICANT ACCOUNTING POLICIES FORMING PART OF THE FINANCIAL STATEMENTS

1. CORPORATE INFORMATION

Doha Bank Q.P.S.C. is an entity domiciled in the State of Qatar and was incorporated on March 15, 1979 as a Joint Stock Company under Emiri Decree No. 51 of 1978. The commercial registration of the Bank is 7115. The address of the Bank's registered office is Doha Bank Tower, Corniche Street, West Bay, P.O. Box 3818, Doha Qatar.

The India branch of Doha Bank Q.P.S.C. ("Doha Bank" or the "Bank") started Operations on June 10, 2014. The registered office of the Bank is at Sakhar Bhavan, Ground Floor, Plot No. 230, Block No. III, Backbay Reclamation, Nariman Point, Mumbai -400021, Maharashtra State, India.

The Financial Statements for the year ended March 31, 2023 comprise the accounts of the India Branches of the Doha Bank Q.P.S.C. viz., Mumbai, Chennai and Kochi.

2. BASIS OF PREPARATION

The accompanying financial statements of the Bank have been prepared and presented under the historical cost convention and on the accrual basis of accounting on going concern basis, unless otherwise stated, and comply with the requirements prescribed under the Third Schedule (Form A and Form B) of the Banking Regulation Act, 1949. The accounting and reporting policies of the Bank used in the preparation of these financial statements conform to all material aspects to Generally Accepted Accounting Principles in India (Indian GAAP), the guidelines issued by RBI ('Reserve Bank of India') from time to time, the accounting standards notified under section 133 of the Companies Act 2013, read together with paragraph 7 of the Companies (Accounts) Rules 2014 and other relevant provisions of Companies Act 2013 ("The 2013 Act") and Companies (Accounting Standards) Amendment Rules, 2016 in so far as they apply to banking companies and guidelines issued by RBI and practices generally prevalent in the banking industry in India.

2.1 USE OF ESTIMATES AND JUDGMENTS

The preparation of the financial statements in conformity with Generally Accepted Accounting Principles in India ('GAAP') requires the management to make estimates and necessary assumptions that affect the reported amount of assets, liabilities at the date of the financial statements, revenues and expenses during the reporting period and disclosure of contingent liabilities on the date of the financial statements. The estimates and assumptions used in the accompanying financial statements are based upon management's evaluation of the relevant facts and circumstances as of the date of the financial statements. Actual results may differ from the estimates used in preparing the accompanying financial statements. Any revision to accounting estimates is recognized prospectively in current and future periods.

3. SIGNIFICANT ACCOUNTING POLICIES

3.1 Revenue recognition

- i) Interest income is recognised in the profit and loss account on accrual basis, except in the case of interest on non-performing assets, which is recognised as income on realisation, as per the income recognition and asset classification norms of RBI.
- ii) Income on discounted instruments is recognised over the tenor of the instrument on a straight line basis.
- iii) Commission income on letter of credit is recognised in profit and loss account on the date of issuance / confirmation of letter of credit except where commission is payable at maturity.
- iv) All other fees are accounted for as and when they become due.

SCHEDULE 17 – SIGNIFICANT ACCOUNTING POLICIES FORMING PART OF THE FINANCIAL STATEMENTS

3.2 Foreign currency transactions and balances

Transactions denominated in foreign currency are recorded at exchange rates prevailing on the date of the transactions. Exchange differences arising on foreign currency transactions settled during the year are recognised in the profit and loss account. Income and Expenditure items are translated at the rates of exchange prevailing on the date of the transaction. Monetary assets and liabilities denominated in foreign currencies are translated at the balance sheet date at rates of exchange notified by the Foreign Exchange Dealers' Association of India ('FEDAI') and the resultant exchange differences are recognized in the profit and loss account.

The foreign exchange contracts which are not intended for trading and are outstanding at balance sheet are valued at closing spot rate. The premium or discount arising at inception of such a forward exchange contracts are amortised as an income or expense over the life of the contracts.

Forward exchange contracts which are intended for trading and are outstanding at balance sheet are revalued at the Balance Sheet date at the rates notified by FEDAI and at interpolated rates for contracts of interim maturities. The resultant gain/loss on revaluation is recognised in the profit and loss accounts in accordance with the RBI / FEDAI guidelines.

All outstanding derivatives transactions are booked as off-balance sheet items.

3.3 Investments

Classification and valuation of Bank's Investments is carried out in accordance with RBI and Financial Benchmarks India Private Limited ('FBIL') guidelines issued in this regard from time to time.

a) Classification

Investments are classified into 'Held for Trading' ('HFT'), 'Available for Sale' ('AFS') and 'Held to Maturity' (HTM) categories at the time of purchase. Investments, which the Bank intends to hold till maturity are classified as HTM investments. Investments that are held principally for resale within a short period, including short sale, are classified as HFT investments. All other investments are classified as AFS investments.

The Bank follows settlement date method for accounting of its investments. For the purpose of presentation in the financial statements, the Investments are classified under six groups:

- a) Government Securities
- b) Other Approved Securities
- c) Shares
- d) Debentures and Bonds
- e) Subsidiaries / Joint Ventures
- f) Others

Investments are classified as performing or non-performing as per RBI guidelines. Non performing investments are subjected to similar income recognition and provisioning norms as are prescribed by RBI for non performing advances.

b) Valuation

Investments classified as HTM are carried at amortised cost. Any premium paid on acquisition, over the face value, is amortised over the remaining period of maturity by applying effective or constant yield method. Where in the opinion of the management, a diminution, other than temporary in the value of investments classified under HTM has taken place, suitable provisions are made.

Investments classified as AFS and HFT are marked-to-market on a periodic basis as per relevant RBI guidelines. The securities are valued scrip-wise and depreciation / appreciation is aggregated for each category. Net appreciation in each category, if any, is ignored, while net depreciation is provided for. The book value of individual securities is not changed consequent to the periodic valuation of investments.

Treasury bills, commercial papers and certificates of deposit are valued at carrying cost including the pro rata discount accreted for the holding period.

SCHEDULE 17 – SIGNIFICANT ACCOUNTING POLICIES FORMING PART OF THE FINANCIAL STATEMENTS

c) Profit or loss on sale / redemption of investments

Profit or loss on sale / redemption of AFS and HFT investments is recognised in the Profit and Loss Account. The profit on sale of investments under HTM category, if any, net of taxes and transfer to statutory reserve is appropriated from the Profit and Loss Account to Capital Reserve in accordance with RBI Guidelines.

3.4 Repo and Reverse Repo transactions:

The Bank has adopted the uniform accounting treatment prescribed by the RBI for accounting of Repo and Reverse Repo transactions. Costs and revenues are accounted as Interest expenditure / income, as the case may be, over the period of transaction. Money paid and received during the year is treated as lending and borrowing transactions.

3.5 Advances

Bank follows the prudential norms formulated by RBI, from time to time, in respect of Assets Classification, Income Recognition, and provisioning thereon. Accordingly, all advances are being classified into standard, substandard, doubtful and loss assets. Advances are stated net of provision for non-performing assets.

The Bank maintains provision on standard assets to cover potential credit losses which are inherent in any loan portfolio in accordance with RBI guidelines.

Amounts recovered against debts written off in earlier years and provisions no longer considered necessary in the context of the current status of the borrower are recognised in the Profit and Loss Account.

For entities with unhedged foreign currency exposure (UFCE), provision is made in accordance with guidelines issued by RBI which require ascertaining the amount of UFCE, estimating the extent of likely loss and estimating the riskiness of unhedged position.

These provisions for standard assets are classified under schedule 5 – Other Liabilities and Provisions in Balance sheet.

3.6 Tangible Fixed Assets, Intangible Assets, Depreciation, Impairment:

Fixed Assets are accounted for at cost less accumulated depreciation, amortization and accumulated impairment losses, if any. Cost includes freight, duties, taxes and incidental expenses related to the acquisition and installation of the asset. The appreciation on revaluation is credited to 'Revaluation Reserve' Account. On disposal of revalued premises, the amount standing to the credit of the Revaluation Reserve is transferred to Capital Reserve. Depreciation attributable to the enhanced value is transferred from Revaluation Reserve to the credit of depreciation in the profit and loss account. Premises will be revalued once in a 3 years.

The Bank capitalizes intangible assets where it is reasonably estimated that the intangible asset has an enduring useful life. Intangible assets are recorded at the consideration paid for acquisition of such assets and are carried at cost less accumulated amortization and accumulated impairment losses, if any.

Depreciation is provided as per straight-line method from the date of addition over the estimated useful life of the asset. Depreciation on assets sold during the year is charged to the profit and loss account up to the date of sale. If the management's estimate of the useful life of a fixed asset at the time of acquisition of the asset or of the remaining useful life on a subsequent review is shorter, then the depreciation is provided at a higher rate based on management's estimate of the useful life/remaining useful life.

The depreciation rates applied on fixed assets are in accordance with the rates prescribed in Schedule II of the Companies Act, 2013. However, in case of exceptions, it is duly supported by technical advice.

SCHEDULE 17 – SIGNIFICANT ACCOUNTING POLICIES FORMING PART OF THE FINANCIAL STATEMENTS

The estimated useful lives for the current and comparative years are as follows:

Category	Useful Life
Buildings	30 Years
	leasehold improvements are depreciated over the primary lease term
Leasehold Improvements	term
Furniture	10 Years
Office Equipment	10 Years
Computers	3 Years
Vehicles	8 Years

Items costing less than Rs. 5,000 individually are fully depreciated in year of purchase.

The Bank assesses at each Balance Sheet date whether there is any indication that an asset may be impaired. If any such indication exists, the Bank estimates the recoverable amount of the asset. If such recoverable amount of the asset is less than its carrying amount, the carrying amount is reduced to its recoverable amount. The reduction is treated as an impairment loss and is recognized in the profit and loss account. If at the Balance Sheet date there is an indication that a previously assessed impairment loss no longer exists, the recoverable amount is reassessed and the asset is reflected at the recoverable amount subject to a maximum of depreciable historical cost.

Capital work-in-progress includes cost of fixed assets that are not ready for their intended use and also includes advances paid to acquire fixed assets.

3.7 Employee benefits

Retirement benefit in the form of provident fund is a defined contribution scheme. The Bank has no obligation, other than the contribution payable to the provident fund. The Bank recognizes contribution payable to the provident fund scheme as expenditure, when an employee renders the related service.

The Bank operates one defined benefit plan for its employees, viz., gratuity plan. The costs of providing benefit under the plan are determined on the basis of actuarial valuation at each year-end. Separate actuarial valuation is carried out using the projected unit credit method. Actuarial gains and losses are recognized in full in the period in which they occur in the profit and loss account.

The Bank treats accumulated leave expected to be carried forward beyond twelve months, as long-term employee benefit for measurement purposes. Such long-term compensated absences are provided for based on the actuarial valuation using the projected unit credit method at the year-end. Actuarial gains/losses are immediately taken to the profit and loss account and are not deferred.

Employees who have joined Doha Bank Q.P.S.C. pursuant to the merger scheme with HSBC Bank Oman SAOG India Operations are entitled to receive retirement benefits under the Bank's pension scheme. Pension is defined contribution plan under which the Bank contributes annually a specified sum of 15% of the employee's eligible annual basic salary to Life Insurance Corporation of India Limited.

3.8 Lease Transactions

Operating leases

Leases where the lessor effectively retains substantially all the risks and benefits of ownership over the lease term are classified as operating leases. Operating lease rentals are recognised as an expense on straight-line basis over the lease period.

3.9 Provision for Taxation

Income tax comprises the current tax (i.e. amount of tax for the year, determined in accordance with the Income Tax Act, 1961 and the rules framed there under) and the net change in the deferred tax asset or liability for the year (reflecting the tax effects of timing differences between accounting income and taxable income for the period).

Provision for current income-tax is recognized in accordance with the provisions of Indian Income Tax Act, 1961 and is made annually based on the tax liability after taking credit for tax allowances and exemptions.

The current tax, deferred tax charge or credit and the corresponding deferred tax liability or asset is recognised using the tax rates that have been enacted or substantively enacted by the balance sheet date.

SCHEDULE 17 – SIGNIFICANT ACCOUNTING POLICIES FORMING PART OF THE FINANCIAL STATEMENTS

Deferred tax assets are recognised only to the extent there is reasonable certainty that the assets can be realized in future. However, where there is unabsorbed depreciation or carried forward loss under taxation laws, deferred tax assets are recognised only if there is virtual certainty (supported by convincing evidence) of realization of such assets.

Deferred tax assets are reviewed at each balance sheet date and appropriately adjusted to reflect the amount that is reasonably/virtually certain to be realized.

Deferred tax is measured based on the tax rates and the tax laws enacted or substantively enacted at the balance sheet date. Deferred tax assets and deferred tax liabilities are offset, if a legally enforceable right exists to set off current tax assets against current tax liabilities and the deferred tax assets and deferred tax liabilities relate to the taxes on income levied by same governing taxation laws.

Minimum Alternate Tax (MAT) credit is recognised as an asset to the extent there is convincing evidence that the Bank will pay normal income tax during specified period, i.e. the period for which MAT credit is allowed to be carried forward as per prevailing provisions of the Income Tax Act, 1961. In accordance with the recommendation contained in the guidance note issued by ICAI, MAT credit is to be recognised as an asset in the year in which it becomes eligible for set off against normal income tax.

3.10 Provisions, Contingent Assets and Contingent Liabilities

The Bank establishes provisions when it has a present obligation as a result of past event(s), it is probable that an outflow of resources embodying economic benefit to settle the obligation will be required and a reliable estimate can be made of such an obligation. Contingent assets are not recognized in the financial statements. A disclosure of contingent liability is made when there is:

- i. A possible obligation, arising from a past event(s), the existence of which will be confirmed by occurrence or non-occurrence of one or more uncertain events not within the control of the Bank or
- ii. Any present obligation that arise from past events but it is not recognized because:
 - It is not probable that an outflow of resource embodying economic benefits will be required to settle the obligation;
 - A reliable estimate of the amount of obligation cannot be made.

3.11 Cash and Cash Equivalents

Cash and Cash equivalents include cash in hand, balances with RBI, balances with other banks and money at call and short notice.

3.12 Provision for Country Risk

In addition to the provisions required to be held according to the asset classification status, provisions are held for individual country exposure (other than for home country as per RBI guidelines). The countries are categorised into seven risk categories namely insignificant, low risk, moderate risk, high risk, very high risk, and restricted and off credit. Provisioning made on exposures exceeding 180 days on a graded scale ranging from 0.25% to 100%. For exposures with contractual maturity of less than 180 days, 25% of the normal provision requirement is held. If the country exposure (net) of the Bank in respect of each country does not exceed 1% of the total assets, no provision is maintained on such country exposure.

3.13 Segment Information

The disclosure relating to segment information is in accordance with AS-17, Segment Reporting and as per guidelines issued by RBI.

3.14 Corporate Social Responsibility

Expenditure towards corporate social responsibility, in accordance with the Companies Act, 2013, are recognized in the Profit & Loss Account.

DOHA BANK Q.P.S.C. – INDIA BRANCHES
(Incorporated in State of Qatar with limited liability)

SCHEDULES 18 - NOTES FORMING PART OF THE FINANCIAL STATEMENTS

Statutory disclosures as per the RBI guidelines

1.1 Composition of Regulatory Capital:

Sr. No.	Particulars	Rs'000	
		MARCH 31, 2023	MARCH 31, 2022
i)	Common Equity Tier 1 capital (CET 1)	3,408,637	2,969,649
ii)	Additional Tier 1 capital	-	-
iii)	Tier 1 capital (i + ii)	3,408,637	2,969,649
iv)	Tier 2 capital	117,238	93,609
v)	Total capital (Tier 1+Tier 2)	3,525,875	3,063,258
vi)	Total Risk Weighted Assets (RWAs)	12,017,246	10,836,935
vii)	CET 1 Ratio (CET 1 as a percentage of RWAs)	28.36%	27.40%
viii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	28.36%	27.40%
ix)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	0.98%	0.86%
x)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	29.34%	28.26%
xi)	Leverage Ratio	20.18%	16.80%
xii)	Percentage of the shareholding of Government of India	-	-
xiii)	Amount of paid-up equity capital raised during the year	-	-
xiv)	Amount of non-equity Tier 1 capital raised during the year	-	-
xv)	Amount of Tier 2 capital raised during the year	-	-

1.2 Liquidity Coverage Ratio (LCR)

Qualitative disclosure

The LCR is aimed at measuring and promoting short-term resilience of banks to potential liquidity disruptions by ensuring maintenance of sufficient unencumbered high quality liquid assets (HQLAs) (which can be converted readily into cash) to survive an acute stress scenario lasting for 30 days.

The LCR requirement has been introduced in a phased manner with banks, it was binding from 1 January 2015; with the minimum requirement being 60% for the calendar year 2015, and rising in equal steps to reach minimum required level of 90% till December 2018 and 100% by 01 January 2019 onwards. As against this, the Bank has maintained an average LCR as of 565.18 % for the financial year ending March 2023 (based on the simple average of the working days LCR values for the year ended March 31, 2023) (previous year average LCR – 694.30 %) which remains well above the minimum requirement. The significant drivers to the LCR for the Bank are provided below:

:

a. Composition of HQLA

The ratio comprises of high quality liquid assets (HQLAs) as numerator and net cash outflows in 30 days as denominator. HQLA has been divided into two parts i.e. Level 1 HQLA which comprises of primarily cash, excess Cash Reserve Ratio (CRR), excess Statutory Liquid Ratio (SLR) and a portion of mandatory SLR as permitted by RBI (under Marginal Standing Facility (MSF) and Facility to Avail Liquidity for Liquidity Coverage Ratio (FALLCR). Cash outflows are calculated by multiplying the outstanding balances of various categories or types of liabilities by the outflow run-off rates and cash inflows are calculated by multiplying the outstanding balances of various categories of contractual receivables by the rates at which they are expected to flow in.

Level 1 Assets for the Bank comprise 100% of the total average HQLAs for the period April 2022 to March 2023. 100% of the level 1 assets are in the form of Government securities. The Bank has implemented the LCR framework and has consistently maintained LCR well above the regulatory threshold.

DOHA BANK Q.P.S.C. – INDIA BRANCHES
(Incorporated in State of Qatar with limited liability)

SCHEDULES 18 - NOTES FORMING PART OF THE FINANCIAL STATEMENTS

b. Concentration of funding source

The purpose of monitoring the funding sources is to ensure that there is no significant concentration of source, the withdrawal of which could trigger liquidity problems. The Bank relies on the customer deposits as the primary source of stable funds. The level of customer deposits continues to exceed or near to the level of loans to customers. The positive funding is predominantly deployed in Level 1 assets resulting in a large amount of HQLA for the Bank under the Internal Liquidity and Funding Risk Management Framework. The deposit mix is of stable retail deposit and wholesale deposits in line with the overall strategy of the Bank.

c. Liquidity Management and Governance

The Bank's liquidity and funding management activities are centralised and managed by the Treasury Department. The framework and policy around the liquidity and funding management is driven through the Asset-Liability Management Committee (ALCO) policy and Treasury Policy. All these policies are approved by the Board of the Bank at HO. The Bank has in place an internal framework to monitor various risk parameters on a daily basis against the prescribed internal limits. The Bank also maintains a contingency funding plan, which outlines the actions to be taken to meet any liquidity crisis scenarios that may emerge.

Quantitative disclosure:

The tables below highlight the position of LCR for FY 2022-23, computed based on simple average of end of day position :-

SCHEDULES 18 - NOTES FORMING PART OF THE FINANCIAL STATEMENTS

	Particulars (Rs in'000s)	Quarter ended 31 Mar 2023		Quarter ended 31-Dec-22		Quarter ended 30-Sep-22		Quarter ended 30 Jun 2022	
		Total Unweighted Value (average)	Total weighted value (average)	Total Unweighted Value (average)	Total weighted value (average)	Total Unweighted Value (average)	Total weighted value (average)	Total Unweighted Value (average)	Total weighted value (average)
	High Quality Liquid Assets		22,394		24,122		25,634		27,723
1	Total High Quality Liquid Assets (HQLA)								
	Cash Outflows								
2	Retail deposits and deposits from small business customers, of which	73,911	6,228	77,419	6,530	81,463	6,889	89,142	7,548
	i) Stable Deposits	23,272	1,164	24,233	1,212	25,145	1,257	27,316	1,366
	ii) Less Stable Deposits	50,639	5,064	53,185	5,319	56,318	5,632	61,826	6,183
3	Unsecured wholesale funding, of which	5,267	3,531	5,820	3,927	6,394	4,290	7,384	5,482
	i) Operational deposits (all counterparties)	-	-	-	-	-	-	-	-
	ii) Non – operational deposits (all counterparties)	2,701	964	2,967	1,075	3,312	1,209	2,984	1,082
	iii) Unsecured debt	-	-	-	-	-	-	-	-
	iv) Funding from other legal entity customers	2,566	2,566	2,853	2,853	3,081	3,081	4,400	4,400
4	Secured Wholesale funding	4,691	-	2,982	-	2,526	-	970	-
5	Additional requirements, of which	17,787	1,733	10,142	1,134	14,920	1,528	16,047	1,606
	i. Outflows related to derivative exposures and other collateral requirements	2	2	162	162	59	59	17	17
	ii. Outflows related to loss of funding on debt products	-	-	-	-	-	-	-	-
	iii. Credit and liquidity facilities*	17,785	1,730	9,981	972	14,861	1,469	16,031	1,590
6	Other contractual funding obligations	1,584	1,584	2,446	2,446	935	935	924	924
7	Other contingent funding obligations	63,926	1,977	67,466	2,114	61,793	1,944	62,489	1,970
8	Total Cash Outflows	167,167	15,052	166,275	16,151	168,030	15,586	176,956	17,531

SCHEDULES 18 - NOTES FORMING PART OF THE FINANCIAL STATEMENTS

	Particulars (Rs in '000s)	Quarter ended 31 Mar 2023		Quarter ended 31-Dec-22		Quarter ended 30-Sep-22		Quarter ended 30 Jun 2022	
		Total Unweighted Value (average)	Total weighted value (average)	Total Unweighted Value (average)	Total weighted value (average)	Total Unweighted Value (average)	Total weighted value (average)	Total Unweighted Value (average)	Total weighted value (average)
	Cash Inflows								
9	Secured lending (e.g. reverse repos)	410	-	643	-	1,150	-	3,670	-
10	Inflows from fully performing exposures	16,553	11,619	15,800	11,750	13,340	8,957	15,382	12,547
11	Other cash inflows	1,679	862	1,020	516	1,491	745	2,120	1,060
12	Total cash inflows	18,642	12,481	17,463	12,266	15,981	9,702	21,172	13,607
13	Total Net Cash Outflows	148,525	2,571	148,812	3,885	152,049	5,884	155,784	3,924
		Total Adjusted Value		Total Adjusted Value		Total Adjusted Value		Total Adjusted Value	
21	Total High Quality Liquid Assets (HQLA)	22,394		24,122		25,634		27,723	
22	25% of Total Cash Outflows	3,763		4,038		3,896		4,383	
	Total Net Cash Outflows(13 or 22 whichever is higher)	3,763		4,038		5,884		4,383	
23	Liquidity Coverage Ratio (%)	595.12		597.4		435.67		632.53	

SCHEDULES 18 - NOTES FORMING PART OF THE FINANCIAL STATEMENTS

		Quarter ended 31 Mar 2022		Quarter ended 31-Dec-21		Quarter ended 30-Sep-21		Quarter ended 30 Jun 2021	
	Particulars (Rs in '000s)	Total Unweighted Value (average)	Total weighted value (average)	Total Unweighted Value (average)	Total weighted value (average)	Total Unweighted Value (average)	Total weighted value (average)	Total Unweighted Value (average)	Total weighted value (average)
	High Quality Liquid Assets		2,875,421		3,441,152		3,346,845		3,597,784
1	Total High Quality Liquid Assets (HQLA)								
	Cash Outflows								
2	Retail deposits and deposits from small business customers, of which	9,035,152	765,940	9,491,852	806,261	9,942,906	843,120	10,808,515	918,080
	i) Stable Deposits	2,751,511	137,576	2,858,467	142,923	3,023,417	151,171	3,255,424	162,771
	ii) Less Stable Deposits	6,283,641	628,364	6,633,385	663,338	6,919,489	691,949	7,553,091	755,309
3	Unsecured wholesale funding, of which	550,292	386,313	547,319	386,618	760,148	629,686	1,054,973	910,983
	i) Operational deposits (all counterparties)	-	-	-	-	-	-	-	-
	ii) Non – operational deposits (all counterparties)	256,099	92,120	249,414	88,713	204,662	74,200	220,605	76,615
	iii) Unsecured debt	-	-	-	-	-	-	-	-
	iv) Funding from other legal entity customers	294,193	294,193	297,905	297,905	555,486	555,486	834,368	834,368
4	Secured Wholesale funding	100,952	-	21,473	-	5,193	-	4,440	-
5	Additional requirements, of which	1,054,080	105,140	1,025,550	106,563	1,656,208	164,623	339,073	33,362
	i. Outflows related to derivative exposures and other collateral requirements	1,724	1,724	6,485	6,485	1,190	1,190	-	-
	ii. Outflows related to loss of funding on debt products	-	-	-	-	-	-	-	-
	iii. Credit and liquidity facilities*	1,052,356	103,416	1,019,065	100,078	1,655,018	163,433	339,073	33,362
6	Other contractual funding obligations	101,814	101,814	127,983	127,983	200,241	200,241	110,399	110,399
7	Other contingent funding obligations	6,298,554	198,044	4,938,788	151,891	4,100,083	124,566	5,152,450	166,086
8	Total Cash Outflows	17,140,844	1,557,251	16,152,965	1,579,316	16,664,779	1,962,236	17,469,850	2,138,910

SCHEDULES 18 - NOTES FORMING PART OF THE FINANCIAL STATEMENTS

		Quarter ended 31 Mar 2022	Quarter ended 31-Dec-21	Quarter ended 30-Sep-21	Quarter ended 30 Jun 2021
	Particulars (Rs in '000s)	Total Unweighted Value (average)	Total Unweighted Value (average)	Total Unweighted Value (average)	Total Unweighted Value (average)
		Total weighted value (average)	Total weighted value (average)	Total weighted value (average)	Total weighted value (average)
9	Cash Inflows				
10	Secured lending (e.g. reverse repos)	463,509	1,107,544	833,333	1,085,200
11	Inflows from fully performing exposures	1,434,279	1,727,764	2,754,605	1,970,760
12	Other cash inflows	73,857	94,633	128,545	1,136,566
13	Total cash inflows	1,971,645	2,929,941	3,716,483	4,192,526
	Total Net Cash Outflows	15,169,199	13,223,024	12,948,296	13,277,324
		Total Adjusted Value	Total Adjusted Value	Total Adjusted Value	Total Adjusted Value
21	Total High Quality Liquid Assets (HQLA)	2,875,421	3,441,152	3,346,845	3,597,784
22	25% of Total Cash Outflows	389,313	394,829	490,559	534,728
	Total Net Cash Outflows(13 or 22 whichever is higher)	522,251	394,829	490,559	534,728
23	Liquidity Coverage Ratio (%)	550.58	871.55	682.25	672.83

* computed on the basis of average of month end data for first three quarters.

SCHEDULES 18 - NOTES FORMING PART OF THE FINANCIAL STATEMENTS

1.3 Net Stable Funding Ratio (NSFR)

Qualitative disclosure

In the backdrop of the global financial crisis that started in 2007, the Basel Committee on Banking Supervision (BCBS) proposed certain reforms to strengthen global capital and liquidity regulations with the objective of promoting a more resilient banking sector. In this direction BCBS published guidelines on 'Basel III: The Net Stable Funding Ratio' in October 2014 and the NSFR standard to be effective from January 01, 2018. Accordingly, Reserve Bank of India, vide its circular dated May 17, 2018, issued final guidelines on Net Stable Funding Ratio (NSFR).

The NSFR promotes resilience over a longer-term time horizon by requiring banks to fund their activities with more stable sources of funding on an ongoing basis. A sustainable funding structure is intended to reduce the probability of erosion of a bank's liquidity position due to disruptions in a bank's regular sources of funding that would increase the risk of its failure and potentially lead to broader systemic stress. The NSFR limits overreliance on short-term wholesale funding, encourages better assessment of funding risk across all on- and off- balance sheet items, and promotes funding stability.

Definition of NSFR:

Available Stable Funding (ASF) as proportion of Required Stable Funding (RSF) >= 100%

The above ratio should be equal to at least 100% on an ongoing basis.

Available Stable Funding (ASF)

The amount of ASF is measured, based on the broad characteristics of the relative stability of an institution's funding sources, including the contractual maturity of its liabilities and the differences in the propensity of different types of funding providers to withdraw their funding. The amount of ASF is calculated by first assigning the carrying value of an institution's capital and liabilities to one of five categories as mentioned in RBI circular. The amount assigned to each category is then multiplied by an ASF factor, and the total ASF is the sum of the weighted amounts. Carrying value represents the amount at which a liability or equity instrument is recorded before the application of any regulatory deductions, filters or other adjustments.

Required Stable Funding (RSF)

The amount of required stable funding is measured based on the broad characteristics of the liquidity risk profile of an institution's assets and OBS exposures. The amount of required stable funding is calculated by first assigning the carrying value of an institution's assets to the categories listed in RBI circular. The amount assigned to each category is then multiplied by its associated required stable funding (RSF) factor, and the total RSF is the sum of the weighted amounts added to the amount of OBS activity (or potential liquidity exposure) multiplied by its associated RSF factor.

Liquidity Management:

The Bank has well organized liquidity risk management structure as enumerated in ALM Policy which is approved by the Board. The Asset Liability Management Committee (ALCO) of the Bank monitors & manages liquidity and interest rate risk in line with the business strategy. ALM activity including liquidity analysis & management is conducted through coordination between various ALCO support groups residing in the functional areas of Balance Sheet Management, Treasury Front Office, Budget and Planning etc. ALCO directives and ALM actions are implemented by the business groups and verticals.

The NSFR of the Bank as on 31st March, 2023 is 187.19% as against the regulatory limit of 100%.

SCHEDULES 18 - NOTES FORMING PART OF THE FINANCIAL STATEMENTS

As at 31 Mar 2023

Rs'000

NSFR Disclosure Template						
Particulars		Unweighted value by residual maturity				Weighted value
		No maturity*	< 6 months	6 months to < 1yr	≥ 1yr	
ASF Item						
1	Capital: (2+3)	3,525,875	-	-	-	3,525,875
2	Regulatory capital	3,525,875	-	-	-	3,525,875
3	Other capital instruments	-	-	-	-	
4	Retail deposits and deposits from small business customers: (5+6)	2,330,935	1,463,265	1,397,013	2,186,831	6,943,565
5	Stable deposits	886,579	373,630	432,619	634,457	2,242,644
6	Less stable deposits	1,444,356	1,089,635	964,394	1,552,374	4,700,920
7	Wholesale funding: (8+9)	115,530	15,227	50,532	29,060	411,769
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	115,530	15,227	50,532	29,060	411,769
10	Other liabilities: (11+12)	386,376	256,983	-	-	-
11	NSFR derivative liabilities	-	141	-	-	-
12	All other liabilities and equity not included in the above categories	386,376	256,842	-	-	-
13	Total ASF (1+4+7+10)	-				10,881,209
14	Total NSFR high-quality liquid assets (HQLA)					136,965
15	Deposits held at other financial institutions for operational purposes	65,851	-	-	-	32,925
16	Performing loans and securities: (17+18+19+21+23)	4,502	4,220,389	200,688	2,276,651	4,015,609
17	Performing loans to financial institutions secured by Level 1 HQLA	-	-	-	-	-
18	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	-	1,655,051	197,763	-	347,139
19	Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks, and PSEs, of which:	-	2,565,338	2,925	1,781,292	2,798,230

SCHEDULES 18 - NOTES FORMING PART OF THE FINANCIAL STATEMENTS

NSFR Disclosure Template						
20	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	-	-	287,763	187,046
21	Performing residential mortgages, of which:	-	-	-	-	-
22	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	-	-	397,404	258,312
23	Securities that are not in default and do not qualify as HQLA, including exchange- traded equities	4,502	-	-	495,359	424,882
24	Other assets: (sum of rows 25 to 29)	1,265,480	4,732	211	96,770	1,352,332
25	Physical traded commodities, including gold	-	-	-	-	-
26	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	-	-	-	96,770	82,255
27	NSFR derivative assets	-	4,591	-	-	4,591
28	NSFR derivative liabilities before deduction of variation margin posted	-	141	-	-	7
29	All other assets not included in the above categories	1,265,480	-	-	-	1,265,480
30	Off-balance sheet items	1,732,561	3,575,888	1,173,155	1,537,190	275,215
31	Total RSF	-	-	-	-	5,813,047
32	Net Stable Funding Ratio (%)					187.19

As on 31 December 2022.

Rs'000

NSFR Disclosure Template						
Particulars		Unweighted value by residual maturity				Weighted value
		No maturity*	< 6 months	6 months to < 1yr	≥ 1yr	
ASF Item						
1	Capital: (2+3)	3,474,332	-	-	-	3,474,332
2	Regulatory capital	3,474,332	-	-	-	3,474,332
3	Other capital instruments	-	-	-	-	-
4	Retail deposits and deposits from small business customers: (5+6)	2,734,305	1,669,268	1,433,090	1,748,202	7,092,513
5	Stable deposits	969,387	445,210	411,679	556,249	2,291,210
6	Less stable deposits	1,764,918	1,224,058	1,021,412	1,191,953	4,801,303
7	Wholesale funding: (8+9)	130,294	8,102	42,464	40,729	411,240
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	130,294	8,102	42,464	40,729	411,240

SCHEDULES 18 - NOTES FORMING PART OF THE FINANCIAL STATEMENTS

NSFR Disclosure Template						
10	Other liabilities: (11+12)	743,702	407,916	617	-	-
11	NSFR derivative liabilities	-	2,139	617	-	-
12	All other liabilities and equity not included in the above categories	743,702	405,776	-	-	-
13	Total ASF (1+4+7+10)	-	-	-	-	10,978,084
14	Total NSFR high-quality liquid assets (HQLA)	-	-	-	-	135,258
15	Deposits held at other financial institutions for operational purposes	61,312	-	-	-	30,656
16	Performing loans and securities: (17+18+19+21+23)	-	4,512,065	339,621	2,972,557	4,522,915
17	Performing loans to financial institutions secured by Level 1 HQLA	-	-	-	-	-
18	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	-	1,485,611	43,547	-	244,615
19	Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks, and PSEs, of which:	-	3,026,454	296,074	2,474,122	3,764,267
20	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	-	-	5,261	3,420
21	Performing residential mortgages, of which:	-	-	-	-	-
22	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	-	-	133,758	86,942
23	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-	-	-	498,435	423,670
24	Other assets: (sum of rows 25 to 29)	1,488,194	2,139	617	97,325	1,571,058
25	Physical traded commodities, including gold	-	-	-	-	-
26	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	-	-	-	97,325	82,726

SCHEDULES 18 - NOTES FORMING PART OF THE FINANCIAL STATEMENTS

NSFR Disclosure Template						
27	NSFR derivative assets	-	-	-	-	-
28	NSFR derivative liabilities before deduction of variation margin posted	-	2,139	617	-	138
29	All other assets not included in the above categories	1,488,194	-	-	-	1,488,194
30	Off-balance sheet items	-	1,660,922	55,399	-	249,245
31	Total RSF	-	-	-	-	6,509,132
32	Net Stable Funding Ratio (%)					168.66

As on 30 September 2022.

Rs'000

NSFR Disclosure Template						
Particulars		Unweighted value by residual maturity				Weighted value
		No maturity*	< 6 months	6 months to < 1yr	≥ 1yr	
ASF Item						
1	Capital: (2+3)	3,061,833	-	-	-	3,061,833
2	Regulatory capital	3,061,833	-	-	-	3,061,833
3	Other capital instruments	-	-	-	-	-
4	Retail deposits and deposits from small business customers: (5+6)	3,040,079	1,520,382	1,824,322	1,723,503	7,567,475
5	Stable deposits	1,018,656	497,453	437,250	542,527	2,398,218
6	Less stable deposits	2,021,423	1,022,929	1,387,072	1,180,976	5,169,257
7	Wholesale funding: (8+9)	107,021	121,373	173	48,110	494,584
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	107,021	121,373	173	48,110	494,584
10	Other liabilities: (11+12)	790,340	249,884	-	-	-
11	NSFR derivative liabilities	-	679	-	-	-
12	All other liabilities and equity not included in the above categories	790,340	249,884	-	-	-
13	Total ASF (1+4+7+10)	-				11,123,892
14	Total NSFR high-quality liquid assets (HQLA)	-				138,247
15	Deposits held at other financial institutions for operational purposes	87,340	-	-	-	43,670
16	Performing loans and securities: (17+18+19+21+23)	-	2,055,016	2,040,584	3,587,669	4,768,513
17	Performing loans to financial institutions secured by Level 1 HQLA	-	-	-	-	-

SCHEDULES 18 - NOTES FORMING PART OF THE FINANCIAL STATEMENTS

NSFR Disclosure Template						
18	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	-	2,055,016	63,274	-	339,889
19	Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks, and PSEs, of which:	-	-	-	3,087,669	2,624,519
20	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	-	-	460,268	299,174
21	Performing residential mortgages, of which:	-	-	1,977,310	-	988,655
22	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	-	-	140,424	91,276
23	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-	-	-	500,000	425,000
24	Other assets: (sum of rows 25 to 29)	1,296,104	679	-	95,945	1,378,336
25	Physical traded commodities, including gold	-	-	-	-	-
26	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	-	-	-	95,945	81,553
27	NSFR derivative assets	-	-	-	-	-
28	NSFR derivative liabilities before deduction of variation margin posted	-	679	-	-	679
29	All other assets not included in the above categories	1,296,104	-	-	-	1,296,104
30	Off-balance sheet items	-	2,490,331	5,841,200	-	299,753
31	Total RSF	-	-	-	-	6,628,519
32	Net Stable Funding Ratio (%)					167.82

SCHEDULES 18 - NOTES FORMING PART OF THE FINANCIAL STATEMENTS

As on 30 Jun 2022

Rs'000

NSFR Disclosure Template						
Particulars		Unweighted value by residual maturity				Weighted value
		No maturity*	< 6 months	6 months to < 1yr	≥ 1yr	
ASF Item						
1	Capital: (2+3)	3,016,391	-	-	-	3,016,391
2	Regulatory capital	3,016,391	-	-	-	3,016,391
3	Other capital instruments	-	-	-	-	-
4	Retail deposits and deposits from small business customers: (5+6)	3,145,868	1,757,659	1,893,608	1,543,367	7,764,609
5	Stable deposits	1,049,963	537,229	489,213	506,184	2,478,770
6	Less stable deposits	2,095,904	1,220,430	1,404,395	1,037,183	5,285,839
7	Wholesale funding: (8+9)	115,244	136,790	4,930	26,870	569,026
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	115,244	136,790	4,930	26,870	569,026
10	Other liabilities: (11+12)	275,481	454,716	-	-	-
11	NSFR derivative liabilities	-	4,774	-	-	-
12	All other liabilities and equity not included in the above categories	275,481	449,942	-	-	-
13	Total ASF (1+4+7+10)	-				11,350,026
14	Total NSFR high-quality liquid assets (HQLA)	-				131,280
15	Deposits held at other financial institutions for operational purposes	150,628	-	-	-	75,314
16	Performing loans and securities: (17+18+19+21+23)	-	4,396,760	271,221	1,016,700	3,813,023
17	Performing loans to financial institutions secured by Level 1 HQLA	-	-	-	-	-
18	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	-	1,189,379	271,221	-	314,018
19	Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks, and PSEs, of which:	-	3,207,381	-	516,700	2,042,886

SCHEDULES 18 - NOTES FORMING PART OF THE FINANCIAL STATEMENTS

NSFR Disclosure Template						
20	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	-	-	978,102	635,766
21	Performing residential mortgages, of which:	-	-	-	-	-
22	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	-	-	608,236	395,354
23	Securities that are not in default and do not qualify as HQLA, including exchange- traded equities	-	-	-	500,000	425,000
24	Other assets: (sum of rows 25 to 29)	2,299,343	4,774	-	91,573	2,377,419
25	Physical traded commodities, including gold	-	-	-	-	-
26	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	-	-	-	91,573	77,837
27	NSFR derivative assets	-	-	-	-	-
28	NSFR derivative liabilities before deduction of variation margin posted	-	4,774	-	-	239
29	All other assets not included in the above categories	2,299,343	-	-	-	2,299,343
30	Off-balance sheet items	-	1,958,900	6,014,113	-	278,368
31	Total RSF	-	-	-	-	6,675,404
32	Net Stable Funding Ratio (%)					170.03

SCHEDULES 18 - NOTES FORMING PART OF THE FINANCIAL STATEMENTS

As at 31 Mar 2022

Rs'000

NSFR Disclosure Template						
Particulars		Unweighted value by residual maturity				Weighted value
		No maturity*	< 6 months	6 months to < 1yr	≥ 1yr	
ASF Item						
1	Capital: (2+3)	3,086,800	-	-	-	3,086,800
2	Regulatory capital	3,086,800	-	-	-	3,086,800
3	Other capital instruments	-	-	-	-	
4	Retail deposits and deposits from small business customers: (5+6)	-	2,640,144	1,680,567	4,320,157	8,014,477
5	Stable deposits	-	683,986	535,120	1,418,303	2,528,672
6	Less stable deposits	-	1,956,158	1,145,447	2,901,854	5,485,805
7	Wholesale funding: (8+9)	-	269,171	32,080	384,379	535,004
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	-	269,171	32,080	384,379	535,004
10	Other liabilities: (11+12)	406,611	385,653	-	-	-
11	NSFR derivative liabilities		241	-	-	
12	All other liabilities and equity not included in the above categories	406,611	385,412	-	-	-
13	Total ASF (1+4+7+10)					11,636,281
RSF Item						
14	Total NSFR high-quality liquid assets (HQLA)					123,708
15	Deposits held at other financial institutions for operational purposes	480,019	-	-	-	240,010
16	Performing loans and securities: (17+18+19+21+23)	-	3,802,551	438,837	3,323,047	4,693,660
17	Performing loans to financial institutions secured by Level 1 HQLA	-	-	-	-	-
18	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	-	1,027,782	427,349	2,010,000	2,377,842
19	Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks, and PSEs, of which:	-	2,774,769	11,488	546,845	1,393,129
20	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	-	-	546,845	355,449

SCHEDULES 18 - NOTES FORMING PART OF THE FINANCIAL STATEMENTS

NSFR Disclosure Template						
21	Performing residential mortgages, of which:	-	-	-	568,462	369,500
22	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	-	-	-	-
23	Securities that are not in default and do not qualify as HQLA, including exchange- traded equities	-	-	-	197,740	197,740
24	Other assets: (sum of rows 25 to 29)	1,241,520	200	-	88,393	1,315,553
25	Physical traded commodities, including gold	-	-	-	-	-
26	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	-	-	-	-	-
27	NSFR derivative assets	-	-	-	-	-
28	NSFR derivative liabilities before deduction of variation margin posted	-	200	-	-	200
29	All other assets not included in the above categories	1,241,520	-	-	88,393	1,315,353
30	Off-balance sheet items	-	7,226,461	360,454	1,577,666	315,659
31	Total RSF	-	-	-	-	6,688,590
32	Net Stable Funding Ratio (%)	-	-	-	-	173.97

As at 31 Dec 2021

Rs'000

NSFR Disclosure Template						
Particulars		Unweighted value by residual maturity				Weighted value
		No maturity*	< 6 months	6 months to < 1yr	≥ 1yr	
ASF Item						
1	Capital: (2+3)	3,152,000	-	-	-	3,152,000
2	Regulatory capital	3,152,000	-	-	-	3,152,000
3	Other capital instruments	-	-	-	-	-
4	Retail deposits and deposits from small business customers: (5+6)	-	3,063,238	1,757,634	4,450,504	8,598,111
5	Stable deposits	-	815,825	548,501	1,425,375	2,673,490
6	Less stable deposits	-	2,247,413	1,209,133	3,025,129	5,924,621
7	Wholesale funding: (8+9)	32,799	48,335	27,407	482,971	537,241
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	32,799	48,335	27,407	482,971	537,241
10	Other liabilities: (11+12)	439,532	698,568	-	-	-
11	NSFR derivative liabilities		-	-	-	

SCHEDULES 18 - NOTES FORMING PART OF THE FINANCIAL STATEMENTS

NSFR Disclosure Template						
12	All other liabilities and equity not included in the above categories	439,532	698,568	-	-	-
13	Total ASF (1+4+7+10)					12,287,352
RSF Item						
14	Total NSFR high-quality liquid assets (HQLA)					125,287
15	Deposits held at other financial institutions for operational purposes	70,252	-	-	-	35,126
16	Performing loans and securities: (17+18+19+21+23)	-	5,362,293	334,640	3,124,785	5,236,125
17	Performing loans to financial institutions secured by Level 1 HQLA	-	-	-	-	-
18	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	-	1,596,242	334,469	2,170,000	2,576,671
19	Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks, and PSEs, of which:	-	3,766,051	171	286,675	2,126,785
20	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	-	-	43,810	28,476
21	Performing residential mortgages, of which:	-	-	-	468,336	304,419
22	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	-	-	-	-
23	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-	-	-	199,774	199,774
24	Other assets: (sum of rows 25 to 29)	1,166,369	359	6,700	87,735	1,248,003
25	Physical traded commodities, including gold	-	-	-	-	-
26	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	-	-	-	-	-
27	NSFR derivative assets	-	-	6,700	-	6,700
28	NSFR derivative liabilities before deduction of variation margin posted	-	359	-	-	359

SCHEDULES 18 - NOTES FORMING PART OF THE FINANCIAL STATEMENTS

NSFR Disclosure Template						
29	All other assets not included in the above categories	1,166,369	-	-	87,735	1,240,944
30	Off-balance sheet items	-	6,664,458	191,436	1,408,806	263,711
31	Total RSF	-	-	-	-	6,908,252
32	Net Stable Funding Ratio (%)	-	-	-	-	177.86

SCHEDULES 18 - NOTES FORMING PART OF THE FINANCIAL STATEMENTS

1.4 Capital comprises of the following:

Rs'000		
Particulars	MARCH 31, 2023	MARCH 31, 2022
Capital from Head Office	3,042,002	3,042,002

1.5 Business Ratios are as under:

Rs'000		
Particulars	MARCH 31, 2023	MARCH 31, 2022
Interest Income as a percentage to Working Funds	5.84%	4.72%
Non-interest income as a percentage to Working Funds	3.65%	1.23%
Cost of Deposit	3.25%	3.50%
Net Interest Margin	4.00%	2.55%
Operating Profit as a percentage to Working Funds	3.77%	0.34%
Return on Assets	2.86%	0.05%
Business (deposits plus gross advances) per employee	239,987	229,026
Profit per employee	6,097	89

Note :-

- Determined on the basis of circular DOR.ACC.REC.No.45/21.04.018/2021-22 dated February 20, 2023, issued by the Reserve Bank of India.
- Working funds to be reckoned as average of total assets (excluding accumulated losses, if any) as reported to Reserve Bank of India in Form X during the 12 months of the financial year
- Net Interest Income/ Average Earning Assets. Net Interest Income= Interest Income – Interest Expense
- Return on Assets would be with reference to average working funds (i.e., total of assets excluding accumulated losses, if any).
- For the purpose of computation of business per employee (deposits plus advances), inter-bank deposits are excluded.

SCHEDULES 18 - NOTES FORMING PART OF THE FINANCIAL STATEMENTS

1.6 Investments:

As at 31 Mar 2023 :-

Rs'000

Particulars	Investments in India					Investments outside India	Total Investments
	Government Securities	Other approved Securities	Shares	Debenture & Bonds	Total		
Held to Maturity							
Gross	237,170	-	-	-	237,170	-	237,170
Less: Provision for NPI	-	-	-	-	-	-	-
Net	237,170	-	-	-	237,170	-	237,170
Available for Sale							
Gross	2,996,868	-	-	500,000	3,496,868	-	3,496,868
Less: Provision for depreciation and NPI	(151,828)	-	-	(4,644)	(156,472)	-	(156,472)
Net	2,845,040	-	-	495,356	3,340,396	-	3,340,396
Held for Trading							
Gross	-	-	7,152	-	7,152	-	7,152
Less: Provision for depreciation and NPI	-	-	(1,190)	-	(1,190)	-	(1,190)
Net	-	-	5,962	-	5,962	-	5,962
Total Investments	3,234,038	-	7,152	500,000	3,741,190	-	3,741,190
Less: Provision for depreciation and NPI	(151,828)	-	(1,190)	(4,644)	(157,662)	-	(157,662)
Net	3,082,210	-	5,962	495,356	3,583,528	-	3,583,528

Securities of a face value of Rs. 203,000 thousand (Previous Year Rs. . 203,000 thousand) are kept as margin with Clearing Corporation of India Limited (CCIL) towards Settlement.

As at 31 Mar 2022

Rs'000

Particulars	Investments in India					Investments outside India	Total Investments
	Government Securities	Other approved Securities	Shares	Debenture & Bonds	Total		
Held to Maturity							
Gross	-	-	-	-	-	-	-
Less: Provision for NPI	-	-	-	-	-	-	-
Net	-	-	-	-	-	-	-
Available for Sale							
Gross	2,762,461	-	-	-	2,762,461	-	2,762,461
Less: Provision for depreciation and NPI	(90,561)	-	-	-	(90,561)	-	(90,561)
Net	2,671,900	-	-	-	2,671,900	-	2,671,900
Held for Trading							
Gross	-	-	2,572	-	2,572	-	2,572
Less: Provision for depreciation and NPI	-	-	(182)	-	(182)	-	(182)
Net	-	-	2,390	-	2,390	-	2,390
Total Investments	2,762,461	-	2,572	-	2,765,033	-	2,765,033
Less: Provision for depreciation and NPI	(90,561)	-	(182)	-	(90,743)	-	(90,743)
Net	2,671,900	-	2,390	-	2,674,290	-	2,674,290

Securities of a face value of Rs. 203,000 thousand (Previous Year Rs. 183,000 thousand) are kept as margin with Clearing Corporation of India Limited (CCIL) towards Settlement.

SCHEDULES 18 - NOTES FORMING PART OF THE FINANCIAL STATEMENTS

1.6.a Movement of Provision for Depreciation and Investment Fluctuation Reserve

Rs'000

Particulars	31-Mar-23	31-Mar-22
i) Movement of provisions held towards depreciation on investments		
a) Opening balance	90,743	58,797
b) Add: Provisions made during the year	183,740	364,092
c) Less: Write off / write back of excess provisions during the year	(116,821)	(332,146)
d) Closing balance	157,662	90,743
ii) Movement of Investment Fluctuation Reserve		
a) Opening balance	20,058	15,168
b) Add: Amount transferred during the year	2,420	4,890
c) Less: Drawdown	-	-
d) Closing balance	22,478	20,058
iii) Closing balance in IFR as a percentage of closing balance of investments in AFS and HFT/Current category	0.67%	0.75%

1.7 Particulars of Repo transactions (in face value terms)

Rs'000

	Minimum outstanding during the year	Maximum outstanding during the year	Daily Average outstanding during the year	As on 31 st March, 2023
Securities sold under repos				
Government Securities	10,000	355,430	32,547	-
Corporate debt Securities	-	-	-	-
Any other securities	-	-	-	-
Securities purchased under Reverse repos				
Government Securities	28,406	787,930	31,413	-
Corporate debt Securities	-	-	-	-
Any other securities	-	-	-	-

- All the days in the financial year are considered for the purpose of calculation.
- Nil outstanding on any day is ignored for reckoning minimum outstanding.
- Includes transaction carried out on CROMS platform

SCHEDULES 18 - NOTES FORMING PART OF THE FINANCIAL STATEMENTS

Rs '000

	Minimum outstanding during the year	Maximum outstanding during the year	Daily average outstanding during the year	As on 31 st March, 2022
Securities sold under repos				
Government Securities	9,870	280,000	83,259	-
Corporate debt Securities	-	-	-	-
Any other securities	-	-	-	-
Securities purchased under Reverse repos.				
Government Securities	26,330	2,438,810	894,137	778,670
Corporate debt Securities	-	-	-	-
Any other securities	-	-	-	-

- All the days in the financial year are considered for the purpose of calculation.
- Nil outstanding on any day is ignored for reckoning minimum outstanding.
- Includes transaction carried out on CROMS platform

1.8 During the current year ended 31 March 2023, there was no incident of SGL breach. (previous year - NIL)

1.9 Non-SLR Investment Portfolio:

1) Issuer composition of Non SLR investments

As on 31st March 2023

Rs '000

Sr. No.	Issuer	Amount	Extent of Private Placement	Extent of 'below investment grade' securities	Extent of 'Unrated' Securities	Extent of 'Unlisted' Securities
(i)	PSUs	-	-	-	-	-
(ii)	FIs	-	-	-	-	-
(iii)	Banks	6,084	-	-	-	-
(iv)	Private Corporates	501,068	-	-	-	-
(v)	Subsidiaries / Joint Ventures	-	-	-	-	-
(vi)	Others	-	-	-	-	-
(vii)	Provision held towards depreciation	(5834)	-	-	-	-
	Total	501,318	-	-	-	-

As on 31st March 2022

Rs '000

Sr. No.	Issuer	Amount	Extent of Private Placement	Extent of 'below investment grade' securities	Extent of 'Unrated' Securities	Extent of 'Unlisted' Securities
(i)	PSUs	-	-	-	-	-
(ii)	FIs	-	-	-	-	-
(iii)	Banks	-	-	-	-	-
(iv)	Private Corporates	2,572	-	-	-	-
(v)	Subsidiaries / Joint Ventures	-	-	-	-	-
(vi)	Others	-	-	-	-	-
(vii)	Provision held towards depreciation	(182)	-	-	-	-
	Total	2,390	-	-	-	-

SCHEDULES 18 - NOTES FORMING PART OF THE FINANCIAL STATEMENTS

2) Non performing Non-SLR investments

Particular	MARCH 31, 2023	MARCH 31, 2022
Opening balance	-	-
Additions during the year since 1 st April	-	-
Reductions during the above period	-	-
Closing balance	-	-
Total provisions held	-	-

1.10 Sale and transfers to/from HTM Category:

During the current and the previous year, there was no sale and transfers of securities to / from in Held to Maturity (HTM) category.

1.11 Derivatives

1.11.1 Forward Rate Agreement/Interest Rate Swap

The Bank has not dealt in any Forward Rate Agreements (FRA) /Interest Rate Swaps (IRS) during the current year and previous year. Thus the disclosure on the same and risk exposure on derivatives is not applicable.

1.11.2 Exchange Traded Interest Rate Derivatives

The Bank has not dealt in any exchange traded rate derivatives during the current year and previous year. Thus the disclosure on the same and risk exposure on derivatives is not applicable.

1.11.3 Disclosure on Risk Exposure in Derivatives

Qualitative Disclosure

The Bank deals in derivatives for balance sheet management, market making purposes and also offers currency derivatives to its customers.

Derivatives deals are carried by the treasury front office team. Confirmation, settlement, accounting, risk monitoring, reporting and compliance are handled by independent teams who have clearly defined responsibilities.

Derivative financial instruments are carried at fair value.

The Bank has a risk management and control framework to support its trading and balance sheet activities. The framework incorporates a risk measurement approach to quantify the magnitude of market risk within trading and balance sheet portfolios.

Market risk limits are allocated at various levels and are reported and monitored by Market Risk on a daily basis. The detailed limits framework allocates individual limits to manage and control asset classes, risk factors and profit and loss limits (to monitor and manage the performance of the trading portfolios).

A key measure of market risk is Value at Risk (VaR). VaR is a statistical estimate of the possible daily loss and is based on historical market movements. The Bank measures VaR at a 95% confidence interval. The Bank's standard VaR approach for both traded and non-traded risk is historical simulation. The Bank uses VaR for computing changes in market rates, prices and volatilities. Also utilises a number of other risk measures (e.g. stress testing) and risk sensitivity limits to measure and manage market risk

The Bank applies Current exposure methodology to manage credit risk associated with derivative transactions. This is computed by taking the sum of its mark-to-market value if positive and its potential future exposure which is calculated based on its notional value and residual maturity.

Credit exposures computed as per the current marked to market value of the contract, arising on account of the foreign exchange derivative transactions, shall also attract provisioning requirement as applicable to the loan assets in the 'standard' category, of the concerned

SCHEDULES 18 - NOTES FORMING PART OF THE FINANCIAL STATEMENTS

counterparties. The Bank has made provision on such credit exposures in accordance with RBI circular DBR.No.BP.BC.2/21.04.048/2015-16 dated 1 July 2015.

Quantitative Disclosures

		Rs'000			
	Particulars	Currency Derivatives*		Interest Rate Derivatives	
		MARCH 31, 2023	MARCH 31, 2022	MARCH 31, 2023	MARCH 31, 2022
(i)	Derivatives (Notional Principle Amount)				
	(a) For Hedging	440,314	303,170	N.A.	N.A.
	(b) For Trading	14,412	600,113	N.A.	N.A.
(ii)	Marked to Market Positions				
	(a) Assets (+)	4,722	-	N.A.	N.A.
	(b) Liability (-)	130	241	N.A.	N.A.
(iii)	Credit Exposure	13,816	21,656	N.A.	N.A.
(iv)	Likely Impact of one percentage change in interest rate (100*PV01)#				
	(a) on hedging derivatives	(2)	(223)	-	-
	(b) on trading derivatives	47	80	-	-
(v)	Maximum and Minimum of 100*PV01 # observed during the year				
	i) on hedging - Maximum	72	500	-	-
	i) on hedging - Minimum	(1,845)	(870)	-	-
	ii) on trading - Maximum	125	550	-	-
	ii) on trading - Minimum	(64)	(5,360)	-	-

*Currency Derivatives represents forward foreign exchange contracts and currency swaps.

SCHEDULES 18 - NOTES FORMING PART OF THE FINANCIAL STATEMENTS

1.12 Asset Quality

i. Classification of advances and provision held

As at 31 Mar 2023

Rs'000

Particulars	Standard	Non-Performing				Total
	Total Standard Advances	Sub-standard	Doubtful	Loss	Total Non-Performing Advances	
Gross Standard Advances and NPAs					-	-
Opening Balance	7,366,695	-	-	264,996	264,996	7,631,691
Add: Additions during the year					-	
Less: Reductions during the year*					-	
Closing balance	6,065,837	-	-	264,996	264,996	6,330,833
*Reductions in Gross NPAs due to:					-	-
i) Upgradation					-	-
ii) Recoveries (excluding recoveries from upgraded accounts)					-	-
iii) Technical/Prudential write off					-	-
iv) Write-offs other than those under (iii) above					-	-
Provisions (excluding Floating Provisions)						
Opening balance of provisions held	28,920	-	-	176,901	176,901	205,821
Add: Fresh provisions made during the year					88,095	96,409
Less: Excess provision reversed/ Write-off loans					-	-
Closing balance of provisions held	37,234	-	-	264,996	264,996	302,230
Net NPAs						
Opening Balance					88,095	
Add: Fresh additions during the year					-	
Less: Reductions during the year					88,095	
Closing Balance*					-	
Floating Provisions						
Opening Balance						-
Add: Additional provisions made during the year						-
Less: Amount drawn down during the year						-
Closing balance of floating provisions						-
Technical write-offs and the recoveries made thereon						
Opening Balance						-
Add: technical / Prudential write-offs during the year						-
Less: recoveries made from previously technical/prudential written off accounts during the year						-
Closing balance						-

SCHEDULES 18 - NOTES FORMING PART OF THE FINANCIAL STATEMENTS

As at 31 Mar 2022

Rs'000

Particulars	Standard	Non-Performing				Total
	Total Standard Advances	Sub-standard	Doubtful	Loss	Total Non-Performing Advances	
Gross Standard Advances and NPAs					-	-
Opening Balance	6,789,027	176,189	-	88,807	264,996	7,054,023
Add: Additions during the year					-	
Less: Reductions during the year*					-	
Closing balance	7,366,695	-	-	264,996	264,996	7,631,691
*Reductions in Gross NPAs due to:					-	-
i) Upgradation					-	-
ii) Recoveries (excluding recoveries from upgraded accounts)					-	-
iii) Technical/Prudential write off					-	-
iv) Write-offs other than those under (iii) above					-	-
Provisions (excluding Floating Provisions)						
Opening balance of provisions held	26,538	36,990	-	88,807	125,797	152,335
Add: Fresh provisions made during the year					51,104	53,486
Less: Excess provision reversed/ Write-off loans					-	-
Closing balance of provisions held	28,920	-	-	176,901	176,901	205,821
Net NPAs						
Opening Balance					139,199	
Add: Fresh additions during the year					-	
Less: Reductions during the year					51,104	
Closing Balance*					88,095	
Floating Provisions						
Opening Balance						-
Add: Additional provisions made during the year						-
Less: Amount drawn down during the year						-
Closing balance of floating provisions						-
Technical write-offs and the recoveries made thereon						
Opening Balance						-
Add: technical / Prudential write-offs during the year						-
Less: recoveries made from previously technical/prudential written off accounts during the year						-
Closing balance						-

*The amount pertains to unmortised fraud case.

SCHEDULES 18 - NOTES FORMING PART OF THE FINANCIAL STATEMENTS

Sr. No.	Particulars	31-Mar-23	31-Mar-22
1	Gross NPA to Gross Advances	4.19%	3.47%
2	Net NPA to Net Advances (NNPA)	0.00%	1.18%*
3	Provision coverage ratio(PCR	100.00%	66.76%)*

*unmortised provision as made by way of debiting reserves, has not been considered while arriving at NNPA and PCR.

- ii. In terms of the RBI circular no. RBI/2022-23/130 DOR.ACC.REC.No.74/21.04.018/2022-23 dated October 11, 2022 and banks are required to disclose the divergences in asset classification and provisioning consequent to RBI's annual supervisory process in their notes to accounts to the financial statements, wherever either or both of the following conditions are satisfied: (a) the additional provisioning for NPAs assessed by RBI exceeds 10 per cent of the reported profit before provisions and contingencies for the reference period and (b) the additional Gross NPAs identified by RBI exceed 10 per cent of the reported incremental Gross NPAs for the reference period.

Based on the condition mentioned in RBI circular, no disclosure on divergence in asset classification and provisioning for NPAs is required with respect to RBI's supervisory process in FY2021 and FY2022..

iii. Particulars of Accounts Restructured / Corporate debt restructuring / Strategic Debt Restructuring (SDR) / S4A/:

No assets were subject to restructuring (including corporate debt restructuring/ SDR / S4A) during the year. (Previous year: Nil)

iv. No non-performing financial assets purchased/sold during the year. (Previous year: Nil)

v. No excess provision reversed to the profit and loss account on account of sale of NPA's. (Previous year: Nil)

vi. Disclosure of transfer of loan exposures

- During the year ended 31 March 2023, the bank has not transferred or acquired any loan not in default to / from other entities. (Previous year - Nil)
- During the year ended 31 March 2023, the bank has not transferred or acquired any stressed loans to / from other entities. (Previous year - Nil)

vii. Particulars of resolution plan and restructuring - NIL (Previous year: Nil)

viii. Provisions on Standard Asset:

		Rs '000	
Sr. No.	Particulars	MARCH 31, 2023	MARCH 31, 2022
1	Provision towards Standard Assets	37,234	28,920
2	Provision towards Unhedged Foreign Currency Exposure	-	-
Total		37,234	28,920

SCHEDULES 18 - NOTES FORMING PART OF THE FINANCIAL STATEMENTS

1.13 Asset Liability Management:

Maturity pattern of certain items of assets and liabilities as at 31st March 2023

Rs. '000

Maturity buckets	Foreign currency ¹					
	Investment ³ Securities	Loans ² and Advances	Deposits	Borrowings	Assets	Liabilities
1 Day	12,185	221,472	31,129	-	182,471	15,059
2 to 7 Days	61,663	160,349	157,533	157,119	417,622	2,529
8 Days to 14 Days	78,890	170,238	201,543	99,723	57,025	144
15days to 30 Days	37,335	1,395,903	95,382	-	185,600	7,435
31days to 2 months	128,160	987,889	327,416	-	464,133	55,531
2 months to 3 months	106,884	266,769	273,061	-	21,456	32,388
Over 3 months to 6 months	270,426	664,156	690,868	-	380,169	311,253
Over 6 months to 1 year	573,365	771,579	1,464,797	-	155,513	450,079
Over 1 year to 3 years	2,210,752	769,620	4,382,384	-	-	177,625
Over 3 years to 5 years	79,436	63,119	202,939	-	-	16,082
Over 5 years	24,432	594,743	47,181	-	-	-
Total	3,583,528	6,065,837	7,874,233	256,842	1,863,989	1,068,125

Notes

1. Maturity profile of foreign currency assets and liabilities is excluding off balance sheet items.
2. The Bank has bucketed the amount of working capital facilities in all the buckets up to 1 year in the proportion of number of days in each bucket.
3. The entire investment in Government Securities and Treasury Bills is for the purpose of maintaining SLR and hence, has been bucketed corresponding to the DTL profile in various time buckets.

SCHEDULES 18 - NOTES FORMING PART OF THE FINANCIAL STATEMENTS

Maturity pattern of certain items of assets and liabilities as at 31st March 2022

Maturity buckets	Rs.'000					
	Investment ³ Securities	Loans and ² Advances	Deposits	Borrowings	Foreign currency ¹ Assets	Liabilities
1 Day	8,557	272,138	30,064	-	622,634	335
2 to 7 Days	69,893	258,929	237,161	-	-	-
8 Days to 14 Days	132,047	183,734	463,928	-	177,036	14,079
15days to 30 Days	48,669	159,976	170,993	-	82,268	13,127
31days to 2 months	162,545	882,445	571,079	-	352,177	157,605
2 months to 3 months	133,838	552,217	470,220	-	122,898	161,125
Over 3 months to 6 months	274,404	1,894,151	964,080	-	250,206	254,809
Over 6 months to 1 year	1,454,884	1,216,784	1,723,136	-	433,207	393,143
Over 1 year to 3 years	268,123	1,464,312	4,330,410	-	-	148,211
Over 3 years to 5 years	102,456	57,647	359,965	-	-	28,687
Over 5 years	18,874	424,363	66,311	-	-	-
Total	2,674,290	7,366,696	9,387,347	-	2,040,426	1,171,121

Notes

1. Maturity profile of foreign currency assets and liabilities is excluding off balance sheet items.
2. The Bank has bucketed the amount of working capital facilities in all the buckets up to 1 year in the proportion of number of days in each bucket.
3. The entire investment in Government Securities and Treasury Bills is for the purpose of maintaining SLR and hence, has been bucketed corresponding to the DTL profile in various time buckets.

SCHEDULES 18 - NOTES FORMING PART OF THE FINANCIAL STATEMENTS

1.14 Exposures

i. Exposure to Real Estate:

		Rs '000	
	Category	MARCH 31, 2023	MARCH 31, 2022
a)	Direct exposure		
	(i) Residential Mortgages Lending fully secured by mortgages on residential property that is or will be occupied by the borrower or that is rented;	772,155	568,462
	(ii) Commercial Real Estate- Lending secured by mortgages on commercial real estates (office buildings, retail space, multi-purpose commercial premises, multi-family residential buildings, multi-tenanted commercial premises, industrial or warehouse space, hotels, land acquisition, development and construction, etc.) Exposure would also include non-fund based (NFB) limits;	-	-
	(iii) Investments in Mortgage Backed Securities (MBS) and other securities exposures-	-	-
	a. Residential,		
	b. Commercial Real Estate*		
b)	Indirect Exposure		
	Fund Based and Non-Fund based exposures on		
	(i) National Housing Bank (NHB)	-	-
	(ii) Housing Finance Companies (HFCs)	310,000	460,000
	Total Exposure to Real Estate Sector	1,082,155	1,028,462

*Commercial real estate exposure classification is based on RBI circular DBOD.BP.BC.No. 42/08.12.015/2009- 10 dated September 9, 2009

SCHEDULES 18 - NOTES FORMING PART OF THE FINANCIAL STATEMENTS

ii. Exposure to Capital Market

		Rs '000	
Particulars		MARCH 31, 2023	MARCH 31, 2022
i) direct investment in equity shares, convertible bonds, convertible debentures and units of equity oriented mutual funds the corpus of which is not exclusively invested in corporate debt;		5,962	2,390
ii) advances against shares / bonds / debentures or other securities or on clean basis to individuals for investment in shares (including IPOs / ESOPs), convertible bonds, convertible debentures, and units of equity oriented mutual funds;		-	-
iii) advances for any other purposes where shares or convertible bonds or convertible debentures or units of equity oriented mutual funds are taken as primary security;		-	-
iv) advances for any other purposes to the extent secured by the collateral security of shares or convertible bonds or convertible debentures or units of equity oriented mutual funds i.e. where the primary security other than shares / convertible bonds / convertible debentures / units of equity oriented mutual funds ` does not fully cover the advances;		-	-
v) secured and unsecured advances to stockbrokers and guarantees issued on behalf of stockbrokers and market makers;		-	-
vi) loans sanctioned to corporates against the security of shares / bonds / debentures or other securities or on clean basis for meeting promoter's contribution to the equity of new companies in anticipation of raising resources;		-	-
vii) bridge loans to companies against expected equity flows / issues;		-	-
viii) underwriting commitments taken up by the banks in respect of primary issue of shares or convertible bonds or convertible debentures or units of equity oriented mutual funds;		-	-
ix) financing to stockbrokers for margin trading;		-	-
x) all exposures to Venture Capital Funds (both registered and unregistered)		-	-
Total Exposure to Capital Market		5,962	2,390

1.15 Risk category wise Country Exposure:

Rs.'000				
Risk Category	Exposure (Net) as at 31 st March, 2023	Provision as at 31 st March, 2023	Exposure (Net) as at 31 st March, 2022	Provision as at 31 st March, 2022
Insignificant	444,339	261	592,610	342
Low	438,531	257	1,494,098	1,734
Moderate	837,713	16,170	-	-
Moderately Low	-	-	-	-
Moderately High	-	-	-	-
High	37,394	-	-	-
Very High	-	-	-	-
TOTAL	1,757,976	16,688	2,086,708	2,076

1.16 Details of Large Exposures Framework limits exceeded by the Bank

As per regulatory guidelines, with effect from April 1, 2019 in case of single counterparty, the sum of all the exposure values of a bank to a single counterparty must not be higher than 20 percent of the bank's available eligible capital base at all times. In exceptional cases, Board of bank may allow an additional 5 percent exposure of the bank's available eligible capital base. In case of group of connected counterparties, the sum of all the exposure values of a bank to a group of connected counterparties must not be higher than 25 percent of the bank's available eligible capital base at all times.

The eligible capital base for this purpose is the effective amount of Tier 1 capital fulfilling the criteria defined in Master Circular on Basel III– Capital Regulation / Master Direction on 'Basel III Capital Regulations' as per the last audited balance sheet.

During the year ended March 31, 2023, the Bank has exceeded the prudential exposure limits as laid down by the RBI guidelines under Large Exposure Framework in case of 4 corporates and 1 inter-bank exposure (twice) primarily on account of decrease in Tier 1 capital post statutory audit and currency fluctuation however same have been rectified during the year and informed to RBI. (Previous year : NIL)

SCHEDULES 18 - NOTES FORMING PART OF THE FINANCIAL STATEMENTS

1.17 Unsecured Advances

Rs '000

Particulars	MARCH 31, 2023	MARCH 31, 2022
Total unsecured advances of the bank	-	-
Out of the above, amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken	-	-
Estimated value of such intangible securities	-	-

1.18 Penalties imposed by RBI:

The RBI has not imposed any penalty on the Bank during the year ended March 31, 2023. (Previous Year: Nil)

1.19 Amount of Provisions made for Income-tax during the year:

Rs' 000

Particulars	MARCH 31, 2023	MARCH 31, 2022
Tax expenses		
Current tax		
<i>Tax expense</i>	87,009	13,054
<i>Minimum Alternative Tax (MAT) credit</i>	(84,913)	(12,661)
Previous year tax	-	-
Deferred tax (Refer to note 1.29)	-	-
Total	2,096	393

1.20 Break-up of provision and contingencies for the year ended

Rs '000

Particulars	MARCH 31, 2023	MARCH 31, 2022
Provision made towards income tax	2,096	393
Provision / (Write back) for diminution in value of Investment	-	-
Provision for Country Risk Exposure	14,612	(12,773)
General Provision on Standard assets	8,314	2,382
Provision for unhedged foreign currency exposure	-	-
Provision for NPA	88,094	51,104
Total	113,116	41,106

1.21 Floating provision

Bank has not created any floating provision during the year ended March 31, 2023. (Previous year: Nil)

1.22 Disclosure of Fees / Remuneration received in respect of Bancassurance Business:

Rs '000

Particulars	MARCH 31, 2023	MARCH 31, 2022
Fee / Remuneration from Life Insurance Business	1,888	5,815

1.23 Marketing and distribution:

Rs '000

Particulars	MARCH 31, 2023	MARCH 31, 2022
Fee / Remuneration from Mutual fund	424	289

SCHEDULES 18 - NOTES FORMING PART OF THE FINANCIAL STATEMENTS

1.24 Drawdown from Reserves:

The Bank has not undertaken any drawdown of reserves during the year ended March 31, 2023. (Previous year NIL)

Disclosure Requirement as per Accounting Standards:

1.25 Disclosures under Accounting Standard -15 on employee benefits

Defined Contribution Plans:

Provident Fund

Employer's contribution recognized and charged off for the period to defined contribution plans are as under:

Rs '000		
Particulars	MARCH 31, 2023	MARCH 31, 2022
Provident Fund	5,322	6,032

Pension Fund

The Bank has contributed as given below towards the eligible employee's Pension scheme to Life Insurance Corporation of India (LIC) and charged off to profit and loss account for the period:

Rs '000		
Particulars	MARCH 31, 2023	MARCH 31, 2022
Pension Fund	816	851

Defined Benefit Plans

Gratuity

The Bank operates only one defined plan, viz., gratuity, for its employees. Under the gratuity plan, every employee who has completed at least five years of service gets a gratuity on departure @ 15 days of last drawn salary for each completed year of service. The following table sets out the status of the defined benefit Gratuity Plan as required under Accounting Standard 15.

Changes in the present value of the defined benefit obligation are as follows

Rs '000		
Particulars	MARCH 31, 2023	MARCH 31, 2022
Opening defined benefit obligation at 1st April	10,958	9,386
Current Service cost	1,394	1,516
Interest cost	750	609
Actuarial losses/ (gains)	(1,106)	(253)
Past Service Cost (Amortised)	-	-
Liability Transfer in	-	-
Benefits paid	(1,681)	(300)
Closing defined benefit obligation	10,315	10,958

Changes in fair value of plan assets are as follows

SCHEDULES 18 - NOTES FORMING PART OF THE FINANCIAL STATEMENTS

Rs '000

Particulars	MARCH 31, 2023	MARCH 31, 2022
Fair Value Of Plan Assets At The Beginning Of The Year	11,512	9,941
Expected Return On Plan Assets	787	646
Contributions	191	1,347
Transfer From Other Company	-	-
(Transfer To Other Company)	-	-
(Benefit Paid From The Fund)	(1,681)	(300)
Actuarial Gains/(Losses) On Plan Assets	(154)	(122)
Fair Value Of Plan Assets At The End Of The Year	10,655	11,512

Reconciliation of present value of the obligations and fair value of the plan assets

Rs '000

Particulars	MARCH 31, 2023	MARCH 31, 2022
Present value of benefit obligation at 31 st March	10,315	10,958
Fair value of plan assets at 31 st March	(10,654)	(11,511)
Deficit / (Surplus)	-	-
Net Liability / (Asset)	(339)	(553)

Net cost recognized in the profit and loss account

Rs '000

Particulars	MARCH 31, 2023	MARCH 31, 2022
Current Service Cost	1,394	1,516
Interest Cost	(38)	(36)
(Expected Return On Plan Assets)	-	-
Actuarial (Gains)/Losses	(952)	(131)
Past Service Cost [Non-Vested Benefit] Recognized During The Year	-	-
Past Service Cost [Vested Benefit] Recognized During The Year	-	-
Transitional Liability Recognized During The Year	-	-
Expense / (Income) Recognized In P&L	404	1,349

Reconciliation of Expected return and actual returns on planned assets

Rs '000

Particulars	MARCH 31, 2023	MARCH 31, 2022
Expected return on plan assets	787	645
Actuarial gain / (loss) on plan assets	(154)	(122)
Actual return on plan assets	634	523

SCHEDULES 18 - NOTES FORMING PART OF THE FINANCIAL STATEMENTS

Reconciliation of opening and closing net liability / (asset) recognized in balance sheet

Rs '000

Particulars	MARCH 31, 2023	MARCH 31, 2022
Opening net liability as at 1 st April	(553)	(555)
Expenses as recognised in Profit & Loss account	404	1,349
Employers contribution	(191)	(1,347)
Net Liability / (Asset) Transfer In		
Net liability / (asset) recognised in balance sheet	(339)	(553)

Experience adjustments

Rs '000

Particulars	MARCH 31, 2023	MARCH 31, 2022	MARCH 31, 2021	MARCH 31, 2020	MARCH 31, 2019
Actuarial (Gains) / Losses on Obligations - Due to Experience	(849)	(70)	49	(343)	200
Actuarial Gains / (Losses) on Plan Assets - Due to Experience	(154)	(122)	(184)	(190)	(138)

Key Actuarial Assumptions

	MARCH 31, 2023	MARCH 31, 2022
Discount rate (Current)	7.39%	6.84%
Future salary increases	4%	4%
Mortality Rate	Indian Assured Lives Mortality 2012-14 (Urban)	Indian Assured Lives Mortality 2012-14 (Urban)
Attrition Rate	10%	10%

The estimates of future salary increases, considered in the actuarial valuation, take into account inflation, security, promotion and other relevant factors.

Compensated Absence

The actuarially determined liability for compensated absences (accumulated leave) of the employees of the Bank is given below:

	MARCH 31, 2023	MARCH 31, 2022
Total actuarial liability	3,292	3,990
Assumptions:		
Discount rate	7.39%	6.84%
Salary escalation rate	4%	4%

SCHEDULES 18 - NOTES FORMING PART OF THE FINANCIAL STATEMENTS

1.26 Segment Reporting:

In terms of the RBI Guidelines on Segment Reporting, business of the Bank is divided into following segments viz. Treasury, Retail Banking and Corporate Banking. The Bank considers below mentioned segments as primary segments. The principle activities of these segments are as under:

Treasury activity comprises trading in bonds, and foreign exchange operations for customers and to manage the resultant risk exposure. Treasury includes income from investment portfolio, profit / loss on sale of investments, profit / loss on foreign exchange transactions, money market operations and balance sheet management.

Corporate Banking primarily comprises corporate banking, trade finance and institutional banking. Revenue for the segment are derived from interest and fee income on loans and advances, float income and fee based income for non-funded transactions.

The expense of both segments comprises funding cost, personal cost and other direct and allocated overheads.

Retail banking activities comprise offering liability products such as current, savings, fixed and recurring deposits to non-resident and domestic customers. Bank undertakes mutual fund and bancassurance distribution and also provides remittance services to its customers. Bank offers mortgages products of Home Loans and Loan Against Deposit to individuals.

The segment wise distribution of revenue, results and assets as on March 31, 2023 is given below:

					Rs '000
Business Segments	Treasury Banking	Corporate / Wholesale Banking	Retail Banking	Other Banking Operations	Total
Particulars					
Revenue	210,440	886,967	76,703	-	1,174,110
Result	(117,985)	449,599	55,474	-	387,088
Unallocated Revenue					148
Unallocated expenses					(31,531)
Operating profit					355,705
Income taxes					(2,096)
Net profit					353,609
Segment assets	5,041,304	5,333,015	804,776	-	11,179,095
Unallocated assets					820,200
Total assets					11,999,295
Segment liabilities	523,705	740,306	7,135,274	-	8,399,285
Unallocated liabilities					3,600,010
Total liabilities					11,999,295

RBI vide its circular dated April 7, 2022 on establishment of Digital Banking Units (DBUs), the RBI has prescribed reporting of Digital Banking as a sub-segment of Retail Banking Segment. During the year Mar 31, 2023, the bank has not setup any Digital Banking Units, hence the said reporting is not applicable.

SCHEDULES 18 - NOTES FORMING PART OF THE FINANCIAL STATEMENTS

The segment wise distribution of revenue, results and assets as on March 31, 2022 is given below:

Rs '000

Business Segments	Treasury Banking	Corporate / Wholesale Banking	Retail Banking	Other Banking Operations	Total
Particulars					
Revenue	276,135	496,527	57,944		830,606
Result	49,553	84,963	(93,579)		40,937
Unallocated Revenue					-
Unallocated expenses					(34,023)
Operating profit					6,914
Income taxes					(393)
Net profit					6,521
Segment assets	4,547,005	6,851,616	594,415	-	11,993,036
Unallocated assets					826,901
Total assets					12,819,937
Segment liabilities	260,326	765,071	8,635,407	-	9,660,804
Unallocated liabilities					3,159,133
Total liabilities					12,819,937

Geographical segments

The Branch renders its services within one geographical segment and have no offices or significant assets outside India.

Note:

- In computing the above information, certain estimates and assumptions have been made by the Management.
- Income, expense, assets and liabilities have been either specifically identified with individual segment or allocated to segments on a systematic basis or classified as unallocated.
- Inter-segment transactions have been generally based on the transfer pricing measures as determined by the management. The amounts disclosed above are net off inter segment adjustments.

SCHEDULES 18 - NOTES FORMING PART OF THE FINANCIAL STATEMENTS

1.27 Related Party Disclosures:

Related party disclosures as required by Accounting Standard 18 – 'Related Party Disclosure' prescribed by the Companies Act 2013 ("The 2013 Act") and Companies (Accounting Standard) Amendment Rules, 2016 and in accordance with the guidelines issued by Reserve Bank of India are given below:

Related parties during the year

a) Head office and branches

Doha Bank Q.P.S.C., Qatar is the Head Office of the Bank and its branches.

b) Other related parties in Doha Bank Group where common control exists:

- Doha Brokerage And Financial Services Ltd
- DBFS Finance And Leasing (I) Ltd
- DBFS Securities Ltd
- DBFS Derivatives & Commodities Ltd. (DDCL)
- DBFS Insurance Broking P. Ltd.

c) Key Management Personnel

The Country Manager of the Bank Mr. Manish Mathur is considered the Key Management Personnel of the Bank.
The transaction of the Bank with related parties are detailed below except where there is only one related party (i.e. key management person, Parent and subsidiary in line with the RBI Circular DBR. BP.BC. No. 23/21.04.018/2015-16 dated 01 July 2015).

The outstanding exposures with Head office and its other related parties are given below

	Rs '000			
	DBFS Finance And Leasing (I) Ltd	DBFS Securities Ltd	Doha Brokerage And Financial Services Ltd	Head Office
As on March 31, 2023				
Deposit / Vostro Bal	1,064	768	2	254,573
Loans / Nostro Bal	-	-	-	27,276
Borrowing	-	-	-	-
Placements	-	-	-	-
As on March 31, 2022				
Deposit / Vostro Bal	2,066	4,469	2	278,563
Loans / Nostro Bal	-	-	-	1,962
Borrowing	-	-	-	-
Placements	-	-	-	-
Maximum outstanding during year ending March 31, 2023				
Deposit / Vostro Bal	91,464	12,773	2	534,116
Loans / Nostro Bal	-	-	-	29,318
Borrowing	-	-	-	226,622
Placements	-	-	-	-
Maximum outstanding during year ending March 31, 2022				

SCHEDULES 18 - NOTES FORMING PART OF THE FINANCIAL STATEMENTS

	DBFS Finance And Leasing (I) Ltd	DBFS Securities Ltd	Doha Brokerage And Financial Services Ltd	Head Office
Deposit / Vostro Bal	43,566	14,556	2	529,748
Loans / Nostro Bal	-	-	-	233,842
Borrowing	-	-	-	37,308
Placements	-	-	-	168,896
Interest Income received during year ending March 31, 2023	-	-	-	-
Interest expenses paid during year ending March 31, 2023	-	-	-	49.86
Income received during year ending March 31, 2022	-	-	-	34
Interest expenses paid during year ending March 31, 2022	-	-	-	0.23
Non- Interest Income received year ending March 31, 2023	-	-	-	12,274
Non- Interest Income received year ending March 31, 2022	-	-	-	4,002
Reimbursement of marketing expenses for the year ended March 31, 2023	-	-	-	-
Reimbursement of marketing expenses for the year ended March 31, 2022	-	-	-	9,790
Reimbursement expenses incurred for HO the year ended March 31, 2023	-	-	-	494
Reimbursement expenses incurred for HO the year ended March 31, 2022	-	-	-	264
Payable to Head office for the year ended March 31, 2023	-	-	-	-
Payable to Head office for the year ended March 31, 2022	-	-	-	-

SCHEDULES 18 - NOTES FORMING PART OF THE FINANCIAL STATEMENTS

1.28 Leases

The Bank has entered into operating leases for its premises at Mumbai Branch, Kochi Branch and Chennai Branch. The agreements provide for cancellation and escalation. There are no sub-leases.

The future minimum lease payments under non-cancellable lease as determined by the lease agreements for each of the years are as under

	Rs '000	
Minimum future lease payments	MARCH 31, 2023	MARCH 31, 2022
Up to 6 months	32,545	32,261
6 months to 1years	28,062	32,656
1 year to 5 years	42,872	250,568
More than 5 years*	-	-
TOTAL	103,478	315,485

Lease payment of Rs 79,467 thousand (Previous year Rs 85,830 thousand) towards premises during the year is recognized in profit and loss Account.

1.29 Deferred Tax Assets/Liabilities:

	Rs'000	
Particulars	MARCH 31, 2023	MARCH 31, 2022
Deferred Tax Assets		
Lease rental provision	2,168	4,500
Leave encashment provision	1,397	1,693
Provision for standard assets & Non-performing assets	90,862	87,334
Other Provisions	73,980	39,385
Total	168,407	132,912
Deferred Tax Assets recognized to the extent of Deferred Tax Liability (A)	27,093	27,341
Differential Depreciation on Fixed Assets	27,093	27,341
Gratuity provision	-	-
Total (B)	27,093	27,341
Net Deferred Tax Asset/(Liability) (A)-(B)	-	-

The bank has unabsorbed depreciation and carried forward loss of Rs 12,600 thousand and in the absence of strong convincing evidence for virtual certainty of realization of Deferred Tax Assets, the management has recognised Deferred Tax Asset only to the extent of Deferred Tax Liability.

SCHEDULES 18 - NOTES FORMING PART OF THE FINANCIAL STATEMENTS

1.30 Software:

The following table sets forth, for the years indicated, the movement in software acquired by the Bank, as included in fixed assets

Rs'000

	MARCH 31, 2023	MARCH 31, 2022
Opening Balance (at cost)	94,079	93,955
Additions during the year	2,146	124
Deductions during the year	-	-
Accumulated depreciation as at	(94,266)	(92,754)
Closing balance as at	1,959	1,325
Depreciation charge for the year	1,512	4,426

1.31 Impairment of Assets:

The Bank performs annual impairment reviews to ascertain indications of impairment of any of its assets. An asset is considered to be impaired if its carrying amount exceeds its recoverable amount and the resultant impairment loss, if any, is recognized in the profit and loss account. The recoverable amount is higher of the assets net selling price or value in use. Measurement of 'value in use' involves estimation of the net discounted future cash flows to be generated by the use of the asset or its disposal.

There is no impairment of assets during the year and hence no provision is required in terms of Accounting Standard 28 on "Impairment of Assets".

1.32 Contingent liabilities

Claims against the Bank not acknowledged as debts:

The Bank is a party to various legal proceedings in the normal course of business. The Bank does not expect the outcome of these proceedings to have a material adverse effect on the Bank's financial conditions, results of operations or cash flows. However, Bank has accounted contingent liability towards disallowance by Assessing Officer which is under appeal as given below:

Rs'000

Assessment Year	MARCH 31, 2023	MARCH 31, 2022
1998-99	14,853	14,853
2013-14	24,089	24,089
2018-19	146	107
Total	39,088	39,049

SCHEDULES 18 - NOTES FORMING PART OF THE FINANCIAL STATEMENTS

Liability on account of forward exchange and derivatives contracts:

The Bank enters into foreign exchange contracts and currency swaps with inter- bank participants on its own account for balance sheet risk management and for customers. Forward exchange contracts are commitments to buy or sell foreign currency at a future date at the contracted rate. Currency swaps are commitments to exchange cash flows by way of interest/principal in one currency against another, based on predetermined rates.

Guarantees given on behalf of Constituents, Acceptances, Endorsements and Other:

As a part of its commercial banking activities, the Bank issues documentary credit & guarantee on behalf of its customers. Documentary credits such as letter of credit enhance the credit standing of the customers of the bank. Guarantees generally represent irrevocable assurances that the Bank will make payment in the event of the customer failing to fulfill its financial or performance obligations.

Other items for which the Bank is contingently liable:

This consists of amounts transferred to Depositor Education and Awareness Fund (DEAF) .

Additional Disclosures

1.33 Disclosures of complaints

Summary information on complaints received by the bank from customers and from the Office of the Banking Ombudsman (OBO)

Sr.	Particulars	March 31, 2023	March 31, 2022
Complaints received by the bank from its customers			
1	Number of complaints pending at beginning of the year	-	-
2	Number of complaints received during the year	-	-
3	Number of complaints disposed during the year	-	-
3.1	<i>Of which, number of complaints rejected by the bank</i>	-	-
4	Number of complaints pending at the end of the year	-	-
Maintainable complaints received by the bank from OBOs			
5	Number of maintainable complaints received by the bank from OBOs	-	1
5.1	<i>Of 5, number of complaints resolved in favour of the bank by BOs</i>	-	1
5.2	<i>Of 5, number of complaints resolved through conciliation/mediation/advisories issued by BOs</i>	-	-
5.3	<i>Of 5, number of complaints resolved after passing of Awards by BOs against the bank</i>	-	-
6	Number of Awards unimplemented within the stipulated time (other than those appealed)	-	-

Note: Maintainable complaints refer to complaints on the grounds specifically mentioned in BO Scheme 2006 and covered within the ambit of the Scheme.

SCHEDULES 18 - NOTES FORMING PART OF THE FINANCIAL STATEMENTS

Top five grounds of complaints received by the bank from customers

Grounds of complaints, (i.e. complaints relating to)	Number of complaints pending at the beginning of the year	Number of complaints received during the year	% increase/ decrease in the number of complaints received over the previous year	Number of complaints pending at the end of the year	Of 5, number of complaints pending beyond 30 days
1	2	3	4	5	6
March 31, 2023					
Fair Practices)	-	-	-	-	-
Ground - 2	-	-	-	-	-
Ground - 3	-	-	-	-	-
Ground - 4	-	-	-	-	-
Ground - 5	-	-	-	-	-
Others	-	-	-	-	-
Total	-	-	-	-	-
March 31, 2022					
Ground - 1	-	1	-	-	-
Ground - 2	-	-	-	-	-
Ground - 3	-	-	-	-	-
Ground - 4	-	-	-	-	-
Ground - 5	-	-	-	-	-
Others	-	-	-	-	-
Total	-	-	-	-	-

*Auditors have relied upon the information presented by the management as above

1.34 Disclosure of Letters of Comfort (LoCs) issued by Bank

The Bank has not issued any Letter of Comfort during the year ended March 31, 2023. (Previous year: Nil)

SCHEDULES 18 - NOTES FORMING PART OF THE FINANCIAL STATEMENTS

1.35 Concentration of Deposits, Advances, Exposures and NPAs

i. Concentration of Deposits

Rs '000

Particulars	MARCH 31, 2023	MARCH 31, 2022
Total Deposits of twenty largest depositors	1,560,524	1,914,070
Percentage of Deposits of twenty largest depositors to total deposits of the Bank	19.82%	20.39%

ii. Concentration of Advances

Rs '000

Particulars	MARCH 31, 2023	MARCH 31, 2022
Total Advances to twenty largest borrowers	10,464,196	10,473,314
Percentage of Advances to twenty largest borrowers to total Advances of the Bank	74.99%	70.98%

Advances shall be computed based on credit exposure i.e. funded and non-funded limits including derivative exposures where applicable. The sanctioned limits or outstanding, whichever are higher, shall be reckoned

iii. Concentration of Exposures

Rs '000

Particulars	MARCH 31, 2023	MARCH 31, 2022
Total Exposures to twenty largest borrowers/customers	10,618,421	10,349,605
Percentage of Exposure to twenty largest borrowers / customers to total Exposures of the Bank on borrowers/customers	69.74%	70.13%

Exposure is computed as per Master Circular on exposure norms (DBR.No.Dir.BC.12/13.03.00/2015-16) dated 1 July 2015.

iv. Concentration of NPAs

Rs '000

Particulars	MARCH 31, 2023	MARCH 31, 2022
Total Exposure to the top twenty NPA accounts	264,996	264,996
Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs.	100%	100%

SCHEDULES 18 - NOTES FORMING PART OF THE FINANCIAL STATEMENTS

1.36 Sector-wise Advances

Rs '000

Sr. NO.	Sector	MARCH 31, 2023			MARCH 31, 2022		
		O/s Gross Adv	Gross NPA	% Gross NPA to Adv in that sector	O/s Gross Adv	Gross NPA	% Gross NPA to Adv in that sector
A	Priority Sector						
	• Agriculture and allied activities	-	-	-	-	-	-
	• Advances to industries sector eligible as priority sector lending	672,295	-	-	537,679	-	-
	• Services	1,580,107	-	-	3,031,477	-	-
	• Personal Loans /Home Loans	-	-	-	-	-	-
	Sub Total (A)	2,252,402	-	-	3,569,156	-	-
B	Non Priority Sector						
	• Agriculture and allied activities	-	-	-	-	-	-
	• Industry	2,190,189	176,189	8.04%	2,042,439	176,189	8.63%
	• Services	1,095,604	88,807	8.11%	1,429,914	88,807	6.21%
	• Personal Loans /Home Loans	792,637	-	-	590,182	-	-
	Sub Total (B)	4,078,430	264,996	6.50%	4,062,535	264,996	6.52%
	Total (A+B)	6,330,832	264,996	4.19%	7,631,691	264,996	3.47%

1.37 Overseas Assets, NPAs and Revenue

Rs '000

Particulars	MARCH 31, 2023	MARCH 31, 2022
Total Assets*	883,370	453,538
Total NPAs	-	-
Total Revenue**	14,198	7,251

*This includes current account balance and money at call & short notice with banks outside India.

**This includes interest income on money at call and short notice with banks outside India.

SCHEDULES 18 - NOTES FORMING PART OF THE FINANCIAL STATEMENTS

1.38 Disclosure under Framework for COVID-19-related Stress

Rs '000

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of the previous half-year (A)	Of (A), aggregate debt that slipped into NPA during the half-year	Of (A) amount written off during the half-year	Of (A) amount paid by the borrowers during the half-year	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of this half-year
Personal Loans	-	-	-	-	-
Corporate persons*	-	-	-	-	-
Of which MSMEs	-	-	-	-	-
Others	-	-	-	-	-
Total	-	-	-	-	-

1.39 Off-Balance sheet SPVs sponsored

The Bank has not sponsored any SPVs during the year ended March 31, 2023 and March 31, 2022 and hence there is consolidation in Bank's books.

1.40 Disclosure on Remuneration

In terms of guidelines issued by RBI vide circular no. DOR.Appt.BC.No.23/29.67.001/2019-20 dated 4 Nov 2019 on "Compensation of Whole time Directors/Chief Executive Officers/ Risk takers and Control function staff, etc.", the Bank has submitted a declaration during the year received from Head office to RBI to the effect that the compensation structure in India, including that of the CEO's / CMI's, is in conformity with the Financial Stability Board (FSB) Principles and Standard.

1.41 Disclosures relating to Securitization

The Bank has not carried out any securitization transaction during the year ended March 31, 2023 and March 31, 2022.

1.42 Credit Default Swaps

The Bank has not dealt in any Credit Default Swaps during the year ended March 31, 2023 and March 31, 2022.

1.43 Intra Group Exposure:

The details have been given below:

Rs '000

Particulars	MARCH 31, 2023	MARCH 31, 2022
Total amount of intra group exposure	-	-
The amount of top 20 intra group exposure	-	-
% of intra group exposure to total exposure of the bank on borrowers / customers	-	-
Details of breach of limits on intra group exposure and regulatory action there on if any	-	-

SCHEDULES 18 - NOTES FORMING PART OF THE FINANCIAL STATEMENTS

1.44 Transfers to Depositor Education and Awareness Fund (DEAF)

RBI advised all the Banks in India to transfer the deposits remaining unclaimed by the customers for more than 10 years as of 30 June 2014 to a new fund set by RBI under the title "Depositor Education and Awareness Fund (DEAF)". Further all the banks have been advised to transfer as of the end of every month to the above fund on any deposit remaining unclaimed for more than 10 years.

The details of transfer to DEAF are as follows

Rs '000		
Particulars	MARCH 31, 2023	MARCH 31, 2022
Opening balance of amounts transferred to DEAF	13843	13,717
Add : Amounts transferred to DEAF during the year	5051	534
Less : Amounts reimbursed by DEAF towards claims	202	408
Closing balance of amounts transferred to DEAF	18692	13,843

1.45 Unhedged Foreign Currency Exposure (UFCE)

Rs '000		
Particulars	MARCH 31, 2023	MARCH 31, 2022
Opening balance	-	-
Add : Provision during the year	2,687	900
Less : Reversal during the year	2,687	900
Closing Balance	-	-

1.46 The expense in excess of 1% of the total income included in the "Other Expenditure"

Rs '000		
Particulars	FY 2022-23	FY 2021-22
Marketing expenses	-	9,790

1.47 During the year ended 31 Mar 2023, the Bank has recovered Rs.39.29 crore (exceeding 1% of total Income) through an auction of the property pertaining to a loan account, which was written off in the books of erstwhile HSBC Bank Oman SAOG India Operations before its merger with the Bank. The final order of DRT for appropriation of the funds was received by the Bank on 21.10.2022. The Bank has accounted the said recovery under Schedule 14 as other income and same income (net of statutory reserve) has been transferred to capital reserve being capital receipt in nature.

1.48 Other Liabilities in excess of 1% of total Income

Particulars	FY 2022-23	FY 2021-22
Funds received from customer in advance before due date to be adjusted against dues	152,045	204,705

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

1.50 Priority sector lending certificates

In the current financial year, the bank purchased Priority Sector Lending Certificate worth INR 50 crores and no certificates were sold. In the previous year, the bank purchased Priority Sector Lending Certificate (PSLC General) worth INR 50 crores, and no certificates were sold.

SCHEDULES 18 - NOTES FORMING PART OF THE FINANCIAL STATEMENTS

1.51 Provision pertaining to Fraud accounts

Rs '000

Particulars	FY 2022-23	FY 2021-22*
Number of frauds reported	-	1
Amount involved in fraud	-	176,189
Amount of provision made for such frauds	-	88,094
Amount of Unamortized provision debited from 'other reserves' as at the end of the year.	-	88,094

*With respect to the borrower account classified as fraud during previous year, the bank has transferred Rs.88094 ('000) to Revenue & other reserves on account of unamortised fraud provision in terms of RBI Circular RBI/2021-2022/104, DOR.No.STR.REC.55/21.04.048/2021-22 dated October 01, 2021.

- 1.52 Based on the available information, there are no outstanding dues towards principal amount or interest there on remaining unpaid to any supplier covered under Micro, Small and Medium Enterprises Development Act, 2006 as at the end of accounting year. Further, no interest was due or payable by the Bank to any supplier during the year under the provisions of the said Act (Previous year : Nil).

1.53 Corporate social responsibility (CSR)

The following table sets forth, for the periods indicated, the amount spent by the Bank on CSR related activities.

As on March 31, 2023

Rs '000

Sr. No.	Particulars	In cash	Yet to be paid in cash	Total
1	Construction/acquisition of any asset	-	-	-
2	On purposes other than (1) above	-	-	-

As on March 31, 2022

Rs '000

Sr. No.	Particulars	In cash	Yet to be paid in cash	Total
1	Construction/acquisition of any asset	-	-	-
2	On purposes other than (1) above	-	771	771

As required under the Companies (Corporate Social Responsibility Policy) Amendment Rules, 2021, unspent amount of INR 771, thousand has been transferred to unspent CSR Account in March 2022.

- 1.54 As per the RBI circular Ref No. DBR.No.FSD.BC.32/24.01.007/2015-16 dated July 30, 2015, banks are required to disclose factoring exposures. Receivables acquired under factoring are treated as part of loans and advances and reported under the head 'Bills Purchased and Discounted' in Schedule 9 of the Balance Sheet. The Bank has Nil factoring exposure as on March 31, 2023 and March 31, 2022.

1.55 Payment of DICGC Insurance Premium

Rs '000

Sr. No.	Particulars	FY 2022-23	FY 2021-22
i)	Payment of DICGC Insurance Premium	12,863	15,404
ii)	Arrears in payment of DICGC premium	-	-

SCHEDULES 18 - NOTES FORMING PART OF THE FINANCIAL STATEMENTS

1.56 Disclosure on borrowing and lending activities

The Bank, as part of its normal banking business, grants loans and advances, makes investments, provides guarantees to and accept deposits and borrowings from its customers, other entities and persons. These transactions are part of the Bank's normal banking business and are undertaken in accordance with the guidelines prescribed by the Reserve Bank of India.

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

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

1.57 Implementation of IFRS converged Indian Accounting Standards (Ind AS)

In January 2016, the Ministry of Corporate Affairs issued the roadmap for implementation of new Indian Accounting Standards (Ind AS), converged with International Financial Reporting Standards (IFRS), for scheduled commercial banks, insurance companies and non-banking financial companies (NBFCs). However, currently the implementation of Ind AS for banks has been deferred by RBI till further notice pending the consideration of some recommended legislative amendments by the Government of India. The Bank is in an advanced stage of preparedness for implementation of Ind-AS and also preparing /submitting to RBI Proforma Ind AS financial statements half yearly as advised by RBI.

1.58 Previous year's figures have been regrouped/reclassified where necessary to conform to the current year classification.

For Chokshi & Chokshi LLP
Chartered Accountants
ICAI Firm Registration No. 101872W/W100045

HARDIK HIRALAL
YAMPAT

Hardik Yampat
Partner
Membership No. 194467

Mumbai
27 Jun 2023

For Doha Bank Q.P.S.C. – India Branches

VIKAS
GOLYAN

Digitally signed
by VIKAS
GOLYAN
Date: 2023.06.27
20:26:47 +05'30'

Vikas Golyan
Finance Manager - India

MANISH
MATHUR

Digitally signed
by MANISH
MATHUR
Date: 2023.06.27
20:28:10 +05'30'

Manish Mathur
Country Manager – India