

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, 2025 comprise the accounts of the India Branches of the Doha Bank Q.P.S.C. viz., Mumbai and Kochi. Chennai branch was closed on 30th September 2023 and intimated to RBI on 05th October 2023.

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.

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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 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

In accordance with Reserve Bank of India ('RBI') guidelines, investment portfolio of the bank is classified into three categories at the time of purchase:

- i. Held to Maturity (HTM)
- ii. Available for Sale (AFS)
- iii. Fair Value through Profit and Loss (FVTPL) with sub-category Held for Trading (HFT)

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

b) Basis of Classification

Investments that fulfil the following conditions are classified as 'Held to Maturity'

- i. The security is acquired with the intention and objective of holding it to maturity, i.e., the investments are held with an objective to collect the contractual cash flows; and
- ii. the contractual terms of the security give rise to cash flows that are solely payments of principal and interest on principal outstanding ('SPPI criterion') on specified dates.

Investments that fulfil the following conditions are classified as 'Available for Sale'

- i. The security is acquired with an objective that is achieved by both collecting contractual cash flows and selling securities; and
- ii. the contractual terms of the security give rise to cash flows that are solely payments of principal and interest on principal outstanding ('SPPI criterion') on specified dates.

Investments, which cannot be classified in the above categories, are classified as 'FVTPL'. The securities acquired by the banks with the intention to resell and profit from the short-term price/interest rate movements will be classified under the sub-category HFT under FVTPL category.

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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.

c) Valuation

i. Initial Recognition

All investments shall be measured at fair value on initial recognition. Unless the facts and circumstances suggests that the fair value is materially different from the acquisition cost, it is presumed that the acquisition cost is the fair value.

ii. Subsequent Recognition

- (a) The Investments under 'Held to Maturity' category are carried at acquisition cost. Any discount or premium on the securities under HTM is amortised over the remaining life of the instrument.
- (b) The investments classified under 'Available for Sale' category are marked to market on periodical basis. The net appreciation or depreciation on AFS securities is credited or debited to 'AFS-Reserve'. Any discount or premium on the acquisition of debt securities under AFS is amortised over the remaining life of the instrument.
- (c) The investments classified under 'FVTPL(including HFT)' category are marked to market on periodical basis. Any discount or premium on the acquisition of debt securities under 'FVTPL' is amortised over the remaining life of the instrument. The net appreciation or depreciation on FVTPL is credited or debited to "Profit and Loss Account.
- (d) Treasury Bills and Certificate of Deposits are valued at carrying cost including the pro rata discount accreted for the holding period.

d) Reclassification

The reclassification of securities, if any, is done after the approval of the Management Committee and after prior approval of RBI. The reclassification is applied prospectively from reclassification date and is accounted in compliance with RBI guidelines.

- (a) From FVTPL category to HTM/AFS category: The carrying amount representing the fair value of securities on reclassification date.
- (b) From AFS category to HTM category: The investments are reclassified at fair value on the reclassification date. The cumulative gain/loss in AFS reserve is adjusted against fair value of the investments on the reclassification date to arrive revised carrying amount.
- (c) From AFS category to FVTPL category: The investments are measured at fair value as earlier. The cumulative gain/loss previously recognised in AFS reserve is transferred to Profit and Loss Account under the head Profit/Loss on revaluation of investments (Schedule-14- Other Income).
- (d) From HTM category to AFS category: The fair value on the reclassification date is the revised carrying amount. Any gain/loss on difference between revised carrying amount and previous carrying amount is recognised in AFS-Reserve.
- (e) From HTM category to FVTPL category: The fair value on the reclassification date is the revised carrying amount. Any gain/loss on difference between revised carrying amount and previous carrying amount is recognised in Profit and Loss Account under the head Profit/Loss on revaluation of investments (Schedule-14- Other Income).

e) 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.

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

Category	Useful Life
Buildings	30 Years
Leasehold Improvements	leasehold improvements are depreciated over the primary lease 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.

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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.

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.

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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 (CSR)

Expenditure towards corporate social responsibility, in accordance with the Companies Act, 2013, are recognized in the Profit & Loss Account. Unspent amount, if any will be transferred to separate account as per framework of CSR .

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Statutory disclosures as per the RBI guidelines

1.1 Composition of Regulatory Capital:

Rs'000			
Sr. No.	Particulars	31st March 2025	31st March 2024
i)	Common Equity Tier 1 capital (CET 1)	3,793,750	3,627,232
ii)	Additional Tier 1 capital	-	-
iii)	Tier 1 capital (i + ii)	3,793,750	3,627,232
iv)	Tier 2 capital	101,225	87,396
v)	Total capital (Tier 1+Tier 2)	3,894,975	3,714,628
vi)	Total Risk Weighted Assets (RWAs)	9,402,025	9,285,962
vii)	CET 1 Ratio (CET 1 as a percentage of RWAs)	40.35%	39.06%
viii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	40.35%	39.06%
ix)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	1.08%	0.94%
x)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	41.43%	40.00%
xi)	Leverage Ratio	17.73%	19.75%
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 Drawdown from Reserves

The Bank has not undertaken any drawdown of reserves except reversal of Investment fluctuation reserve Rs.10,000 ('000) (Previous year :Nil) to P&L balances during the year ended March 31, 2025 as per master direction : RBI/DOR/2023-24/104. (Refer schedule :2- III)

1.3 Maturity pattern of certain items of assets and liabilities as at 31st March 2025

Rs.'000						
Maturity buckets	Foreign currency ¹					
	Investment ² Securities	Loans and Advances	Deposits	Borrowings	Assets	Liabilities
1 Day	14,684	774,029	47,417	-	671,814	7,282
2 to 7 Days	88,948	960,000	287,230	1,408,946	1,286,309	44,603
8 Days to 14 Days	74,427	250,000	240,340	-	-	46,853
15days to 30 Days	76,526	1,445,000	247,115	-	-	70,199
31days to 2 months	152,694	184,250	493,076	-	-	178,231
2 months to 3 months	686,723	400,000	604,253	-	857,243	124,921
Over 3 months to 6 months	453,767	75,979	1,465,298	-	5,910	588,981
Over 6 months to 1 year	958,242	66,667	3,094,341	-	11,522	1,277,969
Over 1 year to 3 years	1,193,067	2,503,887	3,852,636	-	-	572,524
Over 3 years to 5 years	11,824	520,504	38,183	-	-	179
Over 5 years	125	1,381,758	405	-	-	-
Total	3,711,027	8,562,074	10,370,294	1,408,946	2,832,798	2,911,742

Notes

1. Maturity profile of foreign currency assets and liabilities is excluding off balance sheet items.

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- 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.

Maturity pattern of certain items of assets and liabilities as at 31st March 2024

Maturity buckets	Rs.'000					
	Investment ² Securities	Loans and Advances	Deposits	Borrowings	Foreign currency ¹ Assets	Liabilities
1 Day	9,105	203,128	23,795	-	892,395	2,202
2 to 7 Days	100,363	311,331	262,278	249,769	11,386	33,695
8 Days to 14 Days	92,136	1,218,607	240,778	-	9,196	14,570
15days to 30 Days	64,878	516,512	169,544	-	65,518	42,429
31days to 2 months	377,034	193,916	339,328	-	101,603	61,136
2 months to 3 months	223,870	353,910	562,255	-	451,871	52,217
Over 3 months to 6 months	380,400	726,097	994,092	-	170,289	462,098
Over 6 months to 1 year	910,724	958,064	2,379,979	-	48,335	688,926
Over 1 year to 3 years	1,920,465	1,298,376	3,716,413	-	-	339,016
Over 3 years to 5 years	31,219	334,445	81,584	-	-	4,851
Over 5 years	9,372	699,383	24,487	-	-	-
Total	4,119,566	6,813,769	8,794,533	249,769	1,750,593	1,701,140

Notes

- Maturity profile of foreign currency assets and liabilities is excluding off balance sheet items.
- 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.

1.4 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 475.94% for the financial year ending March 2025 (based on the simple average of the LCR values for the year ended March 31, 2025) (previous year average LCR – 466.49%) which remains well above the minimum requirement. The LCR of the Bank as on 31st March, 2025 is 318.56% as against the regulatory limit of 100. 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), Standing Deposit Facility (SDF), 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 2024 to March 2025. Approximately 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.

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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 2024-25, computed based on simple average of end of day position :-

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	Particulars (Rs in'00000s)	Quarter ended 31 Mar 25		Quarter ended 31 Dec 24		Quarter ended 30 Sep 24		Quarter ended 30 Jun 24	
		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)
1	High Quality Liquid Assets								
	Total High Quality Liquid Assets (HQLA)		23,134		25,021		26,655		29,071
	Cash Outflows								
2	Retail deposits and deposits from small business customers, of which	98,310	9,320	96,181	9,101	90,613	8,536	85,720	8,042
	i) Stable Deposits	10,218	511	10,339	517	10,498	525	10,606	530
	ii) Less Stable Deposits	88,092	8,809	85,840	8,584	80,115	8,012	75,114	7,511
3	Unsecured wholesale funding, of which	4,563	3,233	4,337	2,960	4,591	2,857	4,873	3,237
	i) Operational deposits (all counterparties)	--	--	--	--	--	--	--	--
	ii) Non – operational deposits (all counterparties)	1,966	636	1,949	572	2,374	640	2,251	614
	iii) Unsecured debt	--	--	--	--	--	--	--	--
	iv) Funding from other legal entity customers	2,597	2,597	2,388	2,388	2,217	2,217	2,622	2,622
4	Secured Wholesale funding	7,555	--	9,174	--	7,708	--	3,754	--
5	Additional requirements, of which	16,280	1,634	9,299	913	16,200	1,598	18,102	1,784
	i. Outflows related to derivative exposures and other collateral requirements	28	28	--	--	4	4	5	5
	ii. Outflows related to loss of funding on debt products	--	--	--	--	--	--	--	--
	iii. Credit and liquidity facilities	16,252	1,607	9,299	913	16,196	1,594	18,097	1,779
6	Other contractual funding obligations	2,843	2,843	1,675	1,675	1,855	1,855	1,346	1,346
7	Other contingent funding obligations	457,168	14,480	298,839	9,576	214,625	6,836	59,216	2,079
8	Total Cash Outflows	586,719	31,510	419,505	24,225	335,593	21,682	173,012	16,488
	Cash Inflows								

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	Particulars (Rs in'000000s)	Quarter ended		Quarter ended		Quarter ended		Quarter ended	
		31 Mar 25		31 Dec 24		30 Sep 24		30 Jun 24	
		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)
9	Secured lending (e.g. reverse repos)	--	--	--	--	--	--	--	--
10	Inflows from fully performing exposures	60,889	36,551	38,029	22,928	33,371	23,393	25,869	16,646
11	Other cash inflows	1,412	813	1,195	676	973	570	1,206	605
12	Total cash inflows	62,134	37,364	39,198	23,604	34,490	23,945	27,074	17,251
13	Total Net Cash Outflows	524,585	-5,854	380,307	621	301,103	-2,263	145,398	-762
	Total Adjusted Value								
21	Total High Quality Liquid Assets (HQLA)		23,134		25,021		26,655		29,071
22	25% of Total Cash Outflows		7,878		6,056		5,421		4,122
	Total Net Cash Outflows(13 or 22 whichever is higher)		7,878		6,056		5,421		4,122
23	Liquidity Coverage Ratio (%)		293.66		413.14		491.73		705.24

	Particulars (Rs in'000000s)	Quarter ended		Quarter ended		Quarter ended		Quarter ended	
		31 Mar 24		31 Dec 23		30 Sep 23		30 Jun 23	
		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)
1	High Quality Liquid Assets								
	Total High Quality Liquid Assets (HQLA)		25,609		21,473		21,499		23,476
2	Cash Outflows								
	Retail deposits and deposits from small business customers, of which	78,482	7,325	76,502	7,117	71,358	6,610	71,363	6,590
	i) Stable Deposits	10,471	524	10,670	534	10,516	526	10,916	546
	ii) Less Stable Deposits	68,011	6,801	65,832	6,583	60,842	6,084	60,447	6,044

SCHEDULES 18 - NOTES FORMING PART OF THE FINANCIAL STATEMENTS

	Particulars (Rs in'000000s)	Quarter ended 31 Mar 24		Quarter ended 31 Dec 23		Quarter ended 30 Sep 23		Quarter ended 30 Jun 23	
		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)
3	Unsecured wholesale funding, of which	5,019	3,026	5,324	3,329	4,975	3,056	4,963	3,288
	i) Operational deposits (all counterparties)	-	-	-	-	-	-	-	-
	ii) Non – operational deposits (all counterparties)	2,618	625	2,582	587	2,698	779	2,196	521
	iii) Unsecured debt	-	-	-	-	-	-	-	-
	iv) Funding from other legal entity customers	2,401	2,401	2,742	2,742	2,277	2,277	2,767	2,767
4	Secured Wholesale funding	5,301	-	7,023	-	5,714	-	2,114	-
5	Additional requirements, of which	17,358	1,705	26,760	2,642	14,666	1,428	11,409	1,094
	i. Outflows related to derivative exposures and other collateral requirements	-	-	-	-	-	-	-	-
	ii. Outflows related to loss of funding on debt products	-	-	-	-	-	-	-	-
	iii. Credit and liquidity facilities*	17,358	1,705	26,760	2,642	14,666	1,428	11,409	1,094
6	Other contractual funding obligations	1,290	1,290	2,049	2,049	1,120	1,120	1,159	1,159
7	Other contingent funding obligations	78,181	2,637	53,375	1,843	56,603	1,925	61,089	2,116
8	Total Cash Outflows	1,85,631	15,983	1,71,033	16,980	1,54,436	14,139	1,52,097	14,247
	Cash Inflows								
9	Secured lending (e.g. reverse repos)	-	-	-	-	-	-	-	-
10	Inflows from fully performing exposures	23,650	18,247	9,895	7,748	9,388	6,692	13,442	9,478
11	Other cash inflows	1,398	702	2,030	1,019	1,646	833	2,167	1,095
12	Total cash inflows	25,048	18,949	11,925	8,767	11,034	7,525	15,609	10,572
13	Total Net Cash Outflows	1,60,583	(2,966)	1,59,108	8,213	1,43,403	6,615	1,36,487	3,676
	Total Adjusted Value			Total Adjusted Value		Total Adjusted Value		Total Adjusted Value	
21	Total High Quality Liquid Assets (HQLA)		25,609		21,473		21,499		23,476

SCHEDULES 18 - NOTES FORMING PART OF THE FINANCIAL STATEMENTS

	Particulars (Rs in'000000s)	Quarter ended 31 Mar 24		Quarter ended 31 Dec 23		Quarter ended 30 Sep 23		Quarter ended 30 Jun 23	
		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)
22	25% of Total Cash Outflows		3,996		4,245		3,535		3,562
	Total Net Cash Outflows(13 or 22 whichever is higher)		3,996		8,213		6,615		3,676
23	Liquidity Coverage Ratio (%)		640.87		261.45		325.00		638.63

SCHEDULES 18 - NOTES FORMING PART OF THE FINANCIAL STATEMENTS

1.5 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, 2025 is 139.57% as against the regulatory limit of 100%.

SCHEDULES 18 - NOTES FORMING PART OF THE FINANCIAL STATEMENTS

As at 31 March 2025

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 & Other liabilities with effective residual maturity of one year or more: (2+3)	3,894,851	--	--	1,792,088	5,686,939
2	Regulatory capital	3,793,750	--	--	--	3,793,750
3	Other capital instruments & Other liabilities with effective residual maturity of one year or more	101,101	--	--	1,792,088	1,893,189
4	Retail deposits and deposits from small business customers: (5+6)	1,859,954	3,105,377	3,090,439	--	7,295,355
5	Stable non-maturity (demand) deposits and term deposits with residual maturity of less than one year	554,720	189,559	158,400	--	857,565
6	Less Stable non-maturity (demand) deposits and term deposits with residual maturity of less than one year	1,305,234	2,915,818	2,932,039	--	6,437,790
7	Wholesale funding: (8+9)	138,834	--	--	--	69,417
8	Operational deposits	--	--	--	--	--
9	Other wholesale funding	138,834	--	--	--	69,417
10	Other liabilities: (11+12)	689,326	1,490,474	--	25,967	--
11	NSFR derivative liabilities		--	--	25,967	
12	All other liabilities and equity not included in the above categories	689,326	1,490,474	--	--	--
13	Total ASF (1+4+7+10)					13,051,711
14	Total NSFR high-quality liquid assets (HQLA)					105,300
15	Deposits held at other financial institutions for operational purposes	101,745	--	--	--	50,873
16	Performing loans and securities: (17+18+19+21+23)	--	6,215,850	517,743	4,421,580	6,545,540
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	--	2,734,520	513,897	2,712,917	3,380,045

SCHEDULES 18 - NOTES FORMING PART OF THE FINANCIAL STATEMENTS

NSFR Disclosure Template						
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:	--	3,481,330	3,846	1,708,663	3,165,495
20	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	--	--	--	--	--
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	--	--	--	147,533	95,875
23	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	--	--	--	--	--
24	Other assets: (sum of rows 25 to 29)	--	--	--	2,252,451	2,237,461
25	Physical traded commodities, including gold	--	--	--	--	--
26	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	--	--	--	100,075	85,085
27	NSFR derivative assets	--	--	--	--	--
28	NSFR derivative liabilities before deduction of variation margin posted	--	--	--	--	--
29	All other assets not included in the above categories	--	--	--	2,152,376	2,152,376
30	Off-balance sheet items					412,379
31	Total RSF					9,351,534
32	Net Stable Funding Ratio (%)					139.57%

As on 31 December 2024

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 & Other liabilities with effective residual maturity of one year or more: (2+3)	3,889,988	--	--	1,488,622	5,378,610
2	Regulatory capital	3,734,000	--	--	--	3,734,000
3	Other capital instruments & Other liabilities with effective residual maturity of one year or more	155,988	--	--	1,488,622	1,644,610

SCHEDULES 18 - NOTES FORMING PART OF THE FINANCIAL STATEMENTS

NSFR Disclosure Template						
4	Retail deposits and deposits from small business customers: (5+6)	1,834,641	3,089,098	3,332,939	--	7,478,229
5	Stable non-maturity (demand) deposits and term deposits with residual maturity of less than one year	567,328	200,104	176,946		897,159
6	Less Stable non-maturity (demand) deposits and term deposits with residual maturity of less than one year	1,267,313	2,888,994	3,155,993		6,581,070
7	Wholesale funding: (8+9)	39,400	--	--	--	19,700
8	Operational deposits	--	--	--	--	--
9	Other wholesale funding	39,400	--	--	--	19,700
10	Other liabilities: (11+12)	737,890	1,039,810	--	--	--
11	NSFR derivative liabilities		--	--	--	
12	All other liabilities and equity not included in the above categories	737,890	1,039,810	--	--	--
13	Total ASF (1+4+7+10)					12,876,539
14	Total NSFR high-quality liquid assets (HQLA)					120,920
15	Deposits held at other financial institutions for operational purposes	180,213	--	--	--	90107
16	Performing loans and securities: (17+18+19+21+23)	--	7,429,626	503,100	1,207,941	4,048,616
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	--	3,009,500	503,100	927,083	1,630,058
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:	--	4,420,126	--	125,500	2,317,575
20	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	--	--	--	--	--
21	Performing residential mortgages, of which:	--	--	--	155,358	100,983
22	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	--	--	--	155,358	100,983

SCHEDULES 18 - NOTES FORMING PART OF THE FINANCIAL STATEMENTS

NSFR Disclosure Template						
23	Securities that are not in default and do not qualify as HQLA, including exchange- traded equities	--	--	--	--	--
24	Other assets: (sum of rows 25 to 29)	-	-	-	1,179,416	1,164,383
25	Physical traded commodities, including gold	--	--	--	--	--
26	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	--	--	--	100,220	85,187
27	NSFR derivative assets	--	--	--	17,260	17,260
28	NSFR derivative liabilities before deduction of variation margin posted	--	--	--	--	--
29	All other assets not included in the above categories	--	--	--	1,061,936	1,061,936
30	Off-balance sheet items					235,886
31	Total RSF					5,659,912
32	Net Stable Funding Ratio (%)					227.50%

As on 30 September 2024

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 & Other liabilities with effective residual maturity of one year or more: (2+3)	3,839,816	-	-	2,306,591	6,146,407
2	Regulatory capital	3,687,360				3,687,360
3	Other capital instruments & Other liabilities with effective residual maturity of one year or more	152,456			2,306,591	2,459,047
4	Retail deposits and deposits from small business customers: (5+6)	1,864,746	2,384,264	3,043,944	--	6,611,640
5	Stable non-maturity (demand) deposits and term deposits with residual maturity of less than one year	587,319	177,770	194,547	--	911,654
6	Less Stable non-maturity (demand) deposits and term deposits with residual maturity of less than one year	1,277,427	2,206,494	2,849,397	--	5,699,986
7	Wholesale funding: (8+9)	266,256	--	--	--	133,150
8	Operational deposits	--	--	--	--	
9	Other wholesale funding	266,256	--	--	--	133,150
10	Other liabilities: (11+12)	181,680	900,837	--	--	--
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	181,680	900,837	--	--	--
13	Total ASF (1+4+7+10)					12,891,197
14	Total NSFR high-quality liquid assets (HQLA)					133,485
15	Deposits held at other financial institutions for operational purposes	71,523	--	--	--	35,762
16	Performing loans and securities: (17+18+19+21+23)	--	5,122,062	1,009,483	1,286,227	3,805,316
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	--	1,481,238	926,908	1,098,227	1,783,866
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:	--	3,640,824	82,575	188,000	2,021,450
20	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	--	--	--	--	--
21	Performing residential mortgages, of which:	--	--	--	--	--
22	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	--	--	--	--	--
23	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	--	--	--	--	--
24	Other assets: (sum of rows 25 to 29)	--	--	--	1,061,072	1,046,012
25	Physical traded commodities, including gold	--	--	--	--	--
26	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	--	--	--	100,398	85,338
27	NSFR derivative assets	--	--	--	3,999	3,999
28	NSFR derivative liabilities before deduction of variation margin posted	--	--	--	--	--

SCHEDULES 18 - NOTES FORMING PART OF THE FINANCIAL STATEMENTS

NSFR Disclosure Template						
29	All other assets not included in the above categories	--	--	--	956,675	956,675
30	Off-balance sheet items	---				882,158
31	Total RSF	---				5,902,733
32	Net Stable Funding Ratio (%)					218.39%

As on 30 June 2024

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 & Other liabilities with effective residual maturity of one year or more: (2+3)	3,823,964	--	--	2,015,819	5,839,783
2	Regulatory capital	3,726,422	--	--	--	3,726,422
3	Other capital instruments & Other liabilities with effective residual maturity of one year or more	97,542	--	--	2,015,819	2,113,361
4	Retail deposits and deposits from small business customers: (5+6)	1,871,663	1,923,594	3,042,678	--	6,202,109
5	Stable non-maturity (demand) deposits and term deposits with residual maturity of less than one year	606,367	147,059	205,932	--	911,390
6	Less Stable non-maturity (demand) deposits and term deposits with residual maturity of less than one year	1,265,296	1,776,535	2,836,746	--	5,290,719
7	Wholesale funding: (8+9)	391,030	--	--	--	195,515
8	Operational deposits	--	--	--	--	--
9	Other wholesale funding	391,030	--	--	--	195,515
10	Other liabilities: (11+12)	216,986	1,129,375	-	-	-
11	NSFR derivative liabilities		--	--	--	
12	All other liabilities and equity not included in the above categories	216,986	1,129,375	-	-	-
13	Total ASF (1+4+7+10)					12,237,407
14	Total NSFR high-quality liquid assets (HQLA)					119,892
15	Deposits held at other financial institutions for operational purposes	42,806	--	--	--	21,403
16	Performing loans and securities: (17+18+19+21+23)	--	4,719,610	1,128,361	1,143,775	3,224,286

SCHEDULES 18 - NOTES FORMING PART OF THE FINANCIAL STATEMENTS

NSFR Disclosure Template						
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	--	2,302,571	1,031,361	893,275	1,754,341
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:	--	2,417,039	97,000	250,500	1,469,945
20	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	--	--	--	-	-
21	Performing residential mortgages, of which:	--	--	--	--	--
22	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	--	--	--	--	--
23	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	--	--	--	--	--
24	Other assets: (sum of rows 25 to 29)	-	--	-	1,056,899	1,041,900
25	Physical traded commodities, including gold	--	--	--	--	--
26	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	--	--	--	99,988	84,989
27	NSFR derivative assets	--	--	--	--	--
28	NSFR derivative liabilities before deduction of variation margin posted	--	--	--	57	57
29	All other assets not included in the above categories	--	--	--	956,854	956,854
30	Off-balance sheet items					193,559
31	Total RSF					4,601,040
32	Net Stable Funding Ratio (%)					265.97%

SCHEDULES 18 - NOTES FORMING PART OF THE FINANCIAL STATEMENTS

As at 31 March 2024

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)	3,791,052	--	--	--	3,791,052
2	Regulatory capital	3,754,674	--	--	--	3,754,674
3	Other capital instruments	36,378	--	--	--	36,378
4	Retail deposits and deposits from small business customers: (5+6)	2,181,120	2,298,343	2,348,552	1,597,222	7,790,229
5	Stable deposits	624,577	142,808	188,481	116,690	1,024,763
6	Less stable deposits	1,556,543	2,155,535	2,160,071	1,480,532	6,765,466
7	Wholesale funding: (8+9)	445,277	--	--	--	222,638
8	Operational deposits	--	--	--	--	--
9	Other wholesale funding	445,277	--	--	--	222,638
10	Other liabilities: (11+12)	208,428	249,769	--	--	--
11	NSFR derivative liabilities		--	--	--	
12	All other liabilities and equity not included in the above categories	208,428	249,769	--	--	--
13	Total ASF (1+4+7+10)					11,803,919
14	Total NSFR high-quality liquid assets (HQLA)					150,877
15	Deposits held at other financial institutions for operational purposes	154,559	--	--	--	77,279
16	Performing loans and securities: (17+18+19+21+23)	--	3,365,053	1,110,596	2,290,670	3,919,608
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	--	1,602,637	680,488	1,970,920	2,551,559
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:	--	1,762,416	430,108	319,750	1,368,049
20	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	--	--	--	--	--
21	Performing residential mortgages, of which:	--	--	--	--	--

SCHEDULES 18 - NOTES FORMING PART OF THE FINANCIAL STATEMENTS

NSFR Disclosure Template						
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	--	--	--	505,867	429,987
24	Other assets: (sum of rows 25 to 29)	--	616,834	--	1,095,092	1,172,616
25	Physical traded commodities, including gold	--	--	--	--	--
26	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	--	--	--	100,005	85,004
27	NSFR derivative assets	--	--	--	170	170
28	NSFR derivative liabilities before deduction of variation margin posted	--	--	--	--	--
29	All other assets not included in the above categories	--	616,834	--	994,917	1,087,442
30	Off-balance sheet items					259,809
31	Total RSF					6,010,176
32	Net Stable Funding Ratio (%)					196.40%

As on 31 December 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)	3,780,304	--	--	--	3,780,304
2	Regulatory capital	3,721,823	--	--	--	3,721,823
3	Other capital instruments	58,481	--	--	--	58,481
4	Retail deposits and deposits from small business customers: (5+6)	1,994,275	2,164,555	1,901,790	1,725,463	7,227,019
5	Stable deposits	642,724	142,409	154,826	132,520	1,025,481
6	Less stable deposits	1,351,551	2,022,146	1,746,964	1,592,943	6,201,538
7	Wholesale funding: (8+9)	456,564	--	--	--	228,282
8	Operational deposits	--	--	--	--	--
9	Other wholesale funding	456,564	--	--	--	228,282
10	Other liabilities: (11+12)	267,205	879,443	--	--	--
11	NSFR derivative liabilities		--	--	--	
12	All other liabilities and equity not included in the above categories	267,205	879,443	--	--	--

SCHEDULES 18 - NOTES FORMING PART OF THE FINANCIAL STATEMENTS

NSFR Disclosure Template						
13	Total ASF (1+4+7+10)					11,235,605
14	Total NSFR high-quality liquid assets (HQLA)					107,375
15	Deposits held at other financial institutions for operational purposes	133,886	--	--	--	66,943
16	Performing loans and securities: (17+18+19+21+23)	--	3,501,472	1,854,618	2,104,185	3,615,132
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	--	2,982,395	830,512	1,439,530	2,302,145
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:	--	519,077	1,024,106	664,655	1,312,987
20	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	--	--	--	--	--
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	--	--	--	117,804	76,573
23	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	--	--	--	512,085	435,272
24	Other assets: (sum of rows 25 to 29)	-	-	-	853,358	962,849
25	Physical traded commodities, including gold	--	--	--	--	--
26	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	--	--	--	99,813	84,841
27	NSFR derivative assets	--	--	--	1,125	1,125
28	NSFR derivative liabilities before deduction of variation margin posted	--	--	--	--	--
29	All other assets not included in the above categories	--	--	--	752,420	876,883
30	Off-balance sheet items					308,153

SCHEDULES 18 - NOTES FORMING PART OF THE FINANCIAL STATEMENTS

NSFR Disclosure Template			
31	Total RSF		5,495,724
32	Net Stable Funding Ratio (%)		204.44%

As on 30 September 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)	3,640,348	--	--	--	3,640,348
2	Regulatory capital	3,595,284	--	--	--	3,595,284
3	Other capital instruments	45,064	--	--	--	45,064
4	Retail deposits and deposits from small business customers: (5+6)	2,113,582	1,361,858	2,292,682	1,881,518	7,120,364
5	Stable deposits	675,879	119,692	155,144	138,435	1,041,614
6	Less stable deposits	1,437,703	1,242,166	2,137,538	1,743,083	6,078,750
7	Wholesale funding: (8+9)	398,686	--	--	--	199,343
8	Operational deposits	--	--	--	--	
9	Other wholesale funding	398,686	--	--	--	199,343
10	Other liabilities: (11+12)	273,127	1,131,956	--	--	--
11	NSFR derivative liabilities		--	--	--	
12	All other liabilities and equity not included in the above categories	273,127	1,131,956	--	--	--
13	Total ASF (1+4+7+10)					10,960,055
14	Total NSFR high-quality liquid assets (HQLA)					93,639
15	Deposits held at other financial institutions for operational purposes	166,940	--	--	--	83,470
16	Performing loans and securities: (17+18+19+21+23)	--	3,913,117	1,363,552	2,327,638	3,962,009
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	--	2,498,447	1,085,526	1,625,379	2,542,909

SCHEDULES 18 - NOTES FORMING PART OF THE FINANCIAL STATEMENTS

NSFR Disclosure Template						
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:	--	1,414,670	278,026	702,259	1,419,100
20	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	--	--	--	--	--
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	--	--	--	120,841	78,547
23	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	--	--	--	513,074	436,113
24	Other assets: (sum of rows 25 to 29)	--	--	--	1,128,627	1,235,922
25	Physical traded commodities, including gold	--	--	--	--	--
26	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	--	--	--	99,645	84,698
27	NSFR derivative assets	--	--	--	--	--
28	NSFR derivative liabilities before deduction of variation margin posted	--	--	--	--	--
29	All other assets not included in the above categories	--	--	--	1,028,982	1,151,224
30	Off-balance sheet items	---				261,373
31	Total RSF	---				6,072,526
32	Net Stable Funding Ratio (%)	---				180.49%

SCHEDULES 18 - NOTES FORMING PART OF THE FINANCIAL STATEMENTS

As on 30 June 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)	3,596,737	--	--	--	3,596,737
2	Regulatory capital	3,554,140	--	--	--	3,554,140
3	Other capital instruments	42,597	--	--	--	42,597
4	Retail deposits and deposits from small business customers: (5+6)	2,171,653	1,269,980	2,223,267	1,978,533	7,106,220
5	Stable deposits	723,608	111,816	150,080	149,608	1,085,838
6	Less stable deposits	1,448,045	1,158,164	2,073,187	1,828,925	6,020,382
7	Wholesale funding: (8+9)	340,102	-	-	-	170,051
8	Operational deposits	--	--	--	--	--
9	Other wholesale funding	340,102	--	--	--	170,051
10	Other liabilities: (11+12)	327,715	599,667	-	-	-
11	NSFR derivative liabilities		--	--	--	
12	All other liabilities and equity not included in the above categories	327,715	599,667	-	-	-
13	Total ASF (1+4+7+10)					10,873,008
14	Total NSFR high-quality liquid assets (HQLA)					122,406
15	Deposits held at other financial institutions for operational purposes	133,381	--	--	--	66,690
16	Performing loans and securities: (17+18+19+21+23)	--	3,326,293	1,224,071	1,607,494	3,233,952
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	--	1,465,443	553,834	864,266	1,361,000
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:	--	1,860,850	670,237	743,228	1,872,952
20	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	--	--	--	-	-

SCHEDULES 18 - NOTES FORMING PART OF THE FINANCIAL STATEMENTS

NSFR Disclosure Template						
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	--	--	--	121,673	79,087
23	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	--	--	--	507,166	431,091
24	Other assets: (sum of rows 25 to 29)	-	510,157	-	1,102,084	1,283,872
25	Physical traded commodities, including gold	--	--	--	--	--
26	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	--	--	--	98,643	83,846
27	NSFR derivative assets	--	--	--	2,679	2,679
28	NSFR derivative liabilities before deduction of variation margin posted	--	--	--	--	--
29	All other assets not included in the above categories	--	510,157	--	1,000,762	1,197,347
30	Off-balance sheet items					217,698
31	Total RSF					5,355,709
32	Net Stable Funding Ratio (%)					203.02%

SCHEDULES 18 - NOTES FORMING PART OF THE FINANCIAL STATEMENTS

1.6 Capital comprises of the following:

	Rs'000	
Particulars	MARCH 31, 2025	MARCH 31, 2024
Capital from Head Office	3,042,002	3,042,002

1.7 Business Ratios are as under:

	Rs'000	
Particulars	MARCH 31, 2025	MARCH 31, 2024
Interest Income as a percentage to Working Funds	6.84%	6.60%
Non-interest income as a percentage to Working Funds	0.75%	1.26%
Cost of Deposit	5.60%	4.63%
Net Interest Margin	3.15%	3.88%
Operating Profit as a percentage to Working Funds	1.13%	1.72%
Return on Assets	0.89%	2.23%
Business (deposits plus gross advances) per employee	320,712	265,398
Profit per employee	2,279	4,949

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

1.8 Investments:

a) Composition of Investment portfolio as at 31 Mar 2025 :-

Rs'000

Particulars	Investments in India					Investments outside India	Total Investments
	Government Securities	Other approved Securities	Shares	Debenture & Bonds	Total		
Held to Maturity							
Gross	2,45,325	-	-	-	2,45,325	-	2,45,325
Less: Provision for NPI	-	-	-	-	-	-	-
Net	2,45,325	-	-	-	2,45,325	-	2,45,325
Available for Sale							
Gross	29,66,102	-	-	4,99,600	34,65,702	-	34,65,702
Less: Provision for depreciation and NPI	-	-	-	-	-	-	-
Net	29,66,102	-	-	4,99,600	34,65,702	-	34,65,702
FVTPL/Held for Trading							
Gross	-	-	-	-	-	-	-
Less: Provision for depreciation and NPI	-	-	-	-	-	-	-
Net	-	-	-	-	-	-	-
Total Investments	32,11,427	-	-	4,99,600	37,11,027	-	37,11,027
Less: Provision for depreciation and NPI	-	-	-	-	-	-	-
Net	32,11,427	-	-	4,99,600	37,11,027	-	37,11,027

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.

Composition of Investment portfolio as at 31 Mar 2024 :-

Rs'000

Particulars	Investments in India					Investments outside India	Total Investments
	Government Securities	Other approved Securities	Shares	Debenture & Bonds	Total		
Held to Maturity							
Gross	2,37,170	-	-	-	2,37,170	-	2,37,170
Less: Provision for NPI	-	-	-	-	-	-	-
Net	2,37,170	-	-	-	2,37,170	-	2,37,170
Available for Sale							
Gross	32,36,427	-	9,464	7,47,187	39,93,077	-	39,93,077
Less: Provision for depreciation and NPI	(1,08,274)	-	(747)	(1,660)	(1,10,681)	-	(1,10,681)
Net	31,28,153	-	8,716	7,45,527	38,82,396	-	38,82,396
Held for Trading							
Gross	-	-	-	-	-	-	-
Less: Provision for depreciation and NPI	-	-	-	-	-	-	-
Net	-	-	-	-	-	-	-
Total Investments	34,73,597	-	9,464	7,47,187	42,30,247	-	42,30,247
Less: Provision for depreciation and NPI	(1,08,274)	-	(747)	(1,660)	(1,10,681)	-	(1,10,681)
Net	33,65,323	-	8,716	7,45,527	41,19,566	-	41,19,566

SCHEDULES 18 - NOTES FORMING PART OF THE FINANCIAL STATEMENTS

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.

Transition Impact

RBI vide Master Direction DOR.MRG.36/21.04.141/2023-24 dated 12th September 2023 (as amended from time to time) on Classification, Valuation and Operation of Investment Portfolio of Commercial Banks (Directions), 2023 revised the Investment Framework. The Bank has given effect of the directions laid down in Chapter III of these Master Directions and migrated to the revised framework. Rs. 3,261 ('000) (net of tax) is credited to General Reserve on account of transition. Accordingly, the amounts for previous year are not comparable.

b) Movement of Provision for Depreciation and Investment Fluctuation Reserve

	Rs'000	
Particulars	31-Mar-25	31-Mar-24
i) Movement of provisions held towards depreciation on investments		
a) Opening balance	110,681	157,662
b) Less: Adjustment due to transition to revised Investment Framework	(110,681)	-
c) Add: Provisions made during the year	-	43,797
d) Less: Write off / write back of excess provisions during the year	-	(90,778)
e) Closing balance	-	110,681
ii) Movement of Investment Fluctuation Reserve		
a) Opening balance	824,78	22,478
b) Add: Amount transferred during the year	-	60,000
c) Less: Drawdown	(100,00)	-
d) Closing balance	72,478	82,478
iii) Closing balance in IFR as a percentage of closing balance of investments in AFS and HFT/Current category	2.09%	2.00%

1.9 Particulars of repo transactions

	Rs'000							
	Minimum outstanding during the year		Maximum Outstanding during the year		Daily Average Outstanding during the year		Outstanding as on March 31 st 2025	
	FV	MV	FV	MV	FV	MV	FV	MV
Securities sold under repos								
Government Securities	30,000	31,380	1,570,000	1,571,110	725,215	725,389	900,000	898,946
Corporate debt Securities	-	-	-	-	-	-	-	-
Any other securities	-	-	-	-	-	-	-	-
Securities purchased under Reverse repos								
Government Securities	100,000	100,000	350,000	353,820	292,000	296,146	-	-
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
- FV= Face value & MV = Market value

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, 2024
Securities sold under repos	10,160	5,38,370	58,064	-
Government Securities	-	-	-	-
Corporate debt Securities	-	-	-	-
Any other securities	-	-	-	-
Securities purchased under Reverse repos.	1,60,000	33,00,500	29,32,063	-
Government Securities	-	-	-	-
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

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

As on 31st March 2025

Rs in 000's

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

As on 31st March 2024

Rs in 000's

	Minimum outstanding during the year	Maximum outstanding during the year	Daily average outstanding during the year	Total volume of transactions during the year	Outstanding as on 31 st March 2023
Securities lent through GSL transactions	-	-	-	-	-
Securities borrowed through GSL	-	-	-	-	-
Securities placed as collateral under GSL transactions	-	-	-	-	-

SCHEDULES 18 - NOTES FORMING PART OF THE FINANCIAL STATEMENTS

Securities received as collateral under GSL transactions	-	-	-	-	-
--	---	---	---	---	---

1.11 During the current year ended 31 March 2025, there was no incident of SGL breach. (previous year - NIL)

1.12 Non-SLR Investment Portfolio:

1) Issuer composition of Non SLR investments As on 31st March 2025

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	499,600	-	-	-	-
(v)	Subsidiaries / Joint Ventures	-	-	-	-	-
(vi)	Others	-	-	-	-	-
(vii)	Provision held towards depreciation	-	-	-	-	-
	Total	499,600	-	-	-	-

Issuer composition of Non SLR investments As on 31st March 2024

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	9,464	-	-	-	-
(iv)	Private Corporates	7,47,187	-	-	-	-
(v)	Subsidiaries / Joint Ventures	-	-	-	-	-
(vi)	Others	-	-	-	-	-
(vii)	Provision held towards depreciation	(2,407)	-	-	-	-
	Total	754,244	-	-	-	-

2) Non performing Non-SLR investments

Particular	MARCH 31, 2025	MARCH 31, 2024
Opening balance	-	-
Additions during the year since 1 st April	-	-
Reductions during the above period	-	-
Closing balance	-	-
Total provisions held	-	-

1.13 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.

1.14 Derivatives

1.14.1 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.

SCHEDULES 18 - NOTES FORMING PART OF THE FINANCIAL STATEMENTS

1.14.2 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.

1.14.3 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, other than currency swap used for balance sheet management (funding swap), are carried at fair value. Funding swap are not fair valued and interest receivable/ payable is accrued through P&L.

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 counterparties.

Quantitative Disclosures

		Rs'000			
	Particulars	Currency Derivatives*		Interest Rate Derivatives	
		MARCH 31, 2025	MARCH 31, 2024	MARCH 31, 2025	MARCH 31, 2024
(i)	Derivatives (Notional Principle Amount)				
	(a) For Hedging	2,223,582	530,254	-	-
	(b) For Trading	-	-	-	-
(ii)	Marked to Market Positions^				
	(a) Assets (+)	-	-	-	-
	(b) Liability (-)	-	-	-	-
(iii)	Credit Exposure	47,347	11,102	-	-
(iv)	Likely Impact of one percentage change in interest rate (100*PV01)#				

SCHEDULES 18 - NOTES FORMING PART OF THE FINANCIAL STATEMENTS

	(a) on hedging derivatives	(81)	(8)	-	-
	(b) on trading derivatives	-	-	-	-
(v)	Maximum and Minimum of 100*PV01 # observed during the year				
	i) on hedging – Maximum	(91.37)	(7.8)	-	-
	i) on hedging – Minimum	(0.001)	(0.7)	-	-
	ii) on trading – Maximum	-	-	-	-
	ii) on trading – Minimum	-	-	-	-

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

^Nil derivatives trading position.

Credit Default Swap: The Bank has not entered into any credit default swap during the financial year ended 31st March-2025 (Previous Year- Nil).

SCHEDULES 18 - NOTES FORMING PART OF THE FINANCIAL STATEMENTS

1.15 Asset Quality

i. Classification of advances and provision held

As at 31 Mar 2025

Rs'000

Particulars	Standard	Non-Performing			Total Non-Performing Advances	Total
	Total Standard Advances	Sub-standard	Doubtful	Loss		
Gross Standard Advances and NPAs						
Opening Balance	6,759,133	93,734	-	-	93,734	6,852,867
Add: Additions during the year					-	
Less: Reductions during the year					-	
Closing balance	8,518,698	-	93,734	-	93,734	8,612,432
*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	25,304	39,098	-	-	39,098	64,402
Add: Fresh provisions made during the year					11,260	
Less: Excess provision reversed/ Write-off loans					-	
Closing balance of provisions held	33,080	0	50,358	-	50,358	83,438
Net NPAs						
Opening Balance		-	-	-	54,636	
Add: Fresh additions during the year					-	
Less: Reductions during the year					11,260	
Closing Balance					43,376	
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 2024

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	6,065,837	-	-	264,996	264,996	6,330,833
Add: Additions during the year					93,734	
Less: Reductions during the year*					264,996	
Closing balance	6,759,133	93,734	-	-	93,734	6,852,867
*Reductions in Gross NPAs due to:						
i) Upgradation						
ii) Recoveries (excluding recoveries from upgraded accounts)					93,132	
iii) Technical/Prudential write off						
iv) Write-offs other than those under (iii) above					171,864	
Provisions (excluding Floating Provisions)						
Opening balance of provisions held	37,234	-	-	264,996	264,996	302,230
Add: Fresh provisions made during the year					39,098	
Less: Excess provision reversed/ Write-off loans					264,996	
Closing balance of provisions held	25,304	39,098	-	-	39,098	64,402
Net NPAs						
Opening Balance		-	-	-	-	
Add: Fresh additions during the year					54,636	
Less: Reductions during the year					-	
Closing Balance*					54,636	
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

Sr. No.	Particulars	31-Mar-25	31-Mar-24
1	Gross NPA to Gross Advances	1.09%	1.37%
2	Net NPA to Net Advances (NNPA)	0.51%	0.80%
3	Provision coverage ratio(PCR)	53.72%	41.71%

- 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 FY2023 and FY2024.

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 2025, 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 2025, 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, 2025	MARCH 31, 2024
1	Provision towards Standard Assets	33,080	25,304
2	Provision towards Unhedged Foreign Currency Exposure	-	-
	Total	33,080	25,304

SCHEDULES 18 - NOTES FORMING PART OF THE FINANCIAL STATEMENTS

1.16 Exposures

i. Exposure to Real Estate:

Rs '000

	Category	MARCH 31, 2025	MARCH 31, 2024
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;	1,010,383	898,094
	(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)	-	-
	Total Exposure to Real Estate Sector	1,010,383	898,094

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

ii. Exposure to Capital Market

Rs '000

Particulars	MARCH 31, 2025	MARCH 31, 2024
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;	-	8,716*
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	-	8,716

- Equity was already sold on 28th March 2024 with value date 02nd April 2024

SCHEDULES 18 - NOTES FORMING PART OF THE FINANCIAL STATEMENTS

1.17 Risk category wise Country Exposure:

Rs.'000

Risk Category	Exposure (Net) as at 31 st March, 2025	Provision as at 31 st March, 2025*	Exposure (Net) as at 31 st March, 2024	Provision as at 31 st March, 2024
Insignificant	962,250	536	119,748	-
Low	440,488	267	438,765	261
Moderately Low	-	-	403,676	6,742
Moderate	-	-	7,916	-
Moderately High	30,643	-	-	-
High	-	-	-	-
Very High	-	-	-	-
TOTAL	1,433,381	803	970,106	7,003

*The total provision held in the books is INR 829.47 (in 000)

1.18 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, 2025, the Bank has not exceeded the prudential exposure limits as laid down by the RBI guidelines under Large Exposure Framework. (Previous year: Nil)

1.19 Unsecured Advances

Rs '000

Particulars	MARCH 31, 2025	MARCH 31, 2024
Total unsecured advances of the bank	1,365,000	640,000
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	-	-

1.20 Penalties imposed by RBI:

The RBI has not imposed any penalty on the Bank during the year ended March 31, 2025. (Previous Year: Nil)

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

Rs' 000

Particulars	MARCH 31, 2025	MARCH 31, 2024
Tax expenses		
Current tax		
<i>Tax expense</i>	36,894	68,815
<i>Minimum Alternative Tax (MAT) credit</i>	(9,069)	(45,355)
Previous year tax		-
Deferred tax (Refer to note 1.31)	(3,877)	(13,133)
Total	23,948	10,347

SCHEDULES 18 - NOTES FORMING PART OF THE FINANCIAL STATEMENTS

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

Rs '000

Particulars	MARCH 31, 2025	MARCH 31, 2024
Provision made towards income tax	27,825	23,460
Provision for Deferred Tax	(3,877)	(13,113)
Provision for Country Risk Exposure	(6,173)	(9,685)
General Provision on Standard assets	7,775	(11,929)
Provision for unhedged foreign currency exposure	-	-
Provision for NPA	11,260	(54,034)
Total	36,810	(65,301)

1.23 Floating provision

Bank has not created any floating provision during the year ended March 31, 2025. (Previous year: Nil)

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

Rs '000

Particulars	MARCH 31, 2025	MARCH 31, 2024
Fee / Remuneration from Life Insurance Business	3,144	728

1.25 Marketing and distribution:

Rs '000

Particulars	MARCH 31, 2025	MARCH 31, 2024
Fee / Remuneration from Mutual fund	-	69

Disclosure Requirement as per Accounting Standards:

1.26 Accounting Standard (AS) 5- “Net Profit or Loss for the Period, Prior Period Items and Change in Accounting Policies”

During the year, there were no material prior period income / expenditure items.

There is no change in the Significant Accounting Policies adopted during the year ended 31st March 2025 as compared to those followed in the previous financial year ended 31st March 2024 except for the changes required on account of RBI Master Direction RBI/DOR/2023-24/104 DOR.MRG.36/21.04.141/2023-24 dated 12th September 2023. With effect from 1st April 2024 the Bank adopted the revised framework of classification and valuation of investments. The disclosure of transition impact in terms of Para 43 of the RBI Circular is disclosed under Schedule-18 /1.8. Accordingly, the amounts of previous years are not comparable.

SCHEDULES 18 - NOTES FORMING PART OF THE FINANCIAL STATEMENTS

1.27 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, 2025	MARCH 31, 2024
Provident Fund	5,311	4,754

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, 2025	MARCH 31, 2024
Pension Fund	655	783

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 basic 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, 2025	MARCH 31, 2024
Opening defined benefit obligation at 1st April	9,745	10,315
Current Service cost	1,175	1,193
Interest cost	701	762
Actuarial losses/ (gains)	472	(417)
Past Service Cost (Amortised)	-	-
Liability Transfer in	-	-
Benefits paid	(818)	(2,108)
Closing defined benefit obligation	11,275	9,745

Changes in fair value of plan assets are as follows

Rs '000		
Particulars	MARCH 31, 2025	MARCH 31, 2024
Fair Value Of Plan Assets At The Beginning Of The Year	10,152	10,654
Expected Return On Plan Assets	730	787
Contributions	1,613	1,053
Transfer From Other Company	-	-
(Transfer To Other Company)	-	-
(Benefit Paid From The Fund)	(817)	(2,108)

SCHEDULES 18 - NOTES FORMING PART OF THE FINANCIAL STATEMENTS

Actuarial Gains/(Losses) On Plan Assets	(151)	(234)
Fair Value Of Plan Assets At The End Of The Year	11,527	10,152

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

Rs '000

Particulars	MARCH 31, 2025	MARCH 31, 2024
Present value of benefit obligation at 31 st March	11,275	9,745
Fair value of plan assets at 31 st March	(11,527)	(10,152)
Deficit / (Surplus)		
Net Liability / (Asset)	(252)	(407)

Net cost recognized in the profit and loss account

Rs '000

Particulars	MARCH 31, 2025	MARCH 31, 2024
Current Service Cost	1,174	1,193
Interest Cost	(29)	(25)
(Expected Return On Plan Assets)	-	-
Actuarial (Gains)/Losses	623	(182)
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	1,768	986

Reconciliation of Expected return and actual returns on planned assets

Rs '000

Particulars	MARCH 31, 2025	MARCH 31, 2024
Expected return on plan assets	729	787
Actuarial gain / (loss) on plan assets	(150)	(234)
Actual return on plan assets	579	553

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

Rs '000

Particulars	MARCH 31, 2025	MARCH 31, 2024
Opening net liability as at 1 st April	(406)	(339)
Expenses as recognised in Profit & Loss account	1,768	986
Employers contribution	(1,613)	(1,053)
Net Liability / (Asset) Transfer In		
Net liability / (asset) recognised in balance sheet	(252)	(406)

Experience adjustments

Rs '000

Particulars	MARCH 31, 2025	MARCH 31, 2024	MARCH 31, 2023	MARCH 31, 2022	MARCH 31, 2021
Actuarial (Gains) / Losses on Obligations - Due to Experience	214	(500)	(849)	(70)	49

SCHEDULES 18 - NOTES FORMING PART OF THE FINANCIAL STATEMENTS

Actuarial Gains / (Losses) on Plan Assets - Due to Experience	(151)	(235)	(154)	(122)	(184)
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Key Actuarial Assumptions

	MARCH 31, 2025	MARCH 31, 2024
Discount rate (Current)	6.65%	7.19%
Future salary increases	4.00%	4.00%
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, 2025	MARCH 31, 2024
Total actuarial liability	3,055	2,940
Assumptions:		
Discount rate	6.65%	7.19%
Salary escalation rate	4%	4%

1.28 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, 2025 is given below:

Business Segments	Treasury Banking	Corporate / Wholesale Banking	Retail Banking	Other Banking Operations	Total
Particulars					
Revenue	367,859	673,135	89,045	-	1,130,039
Result	20,246	144,105	18,505	-	182,856

SCHEDULES 18 - NOTES FORMING PART OF THE FINANCIAL STATEMENTS

Unallocated Income					
Unallocated expenses					(26,743)
Operating profit					156,112
Income taxes					(23,948)
Net profit					132,164
Other information:					
Segment assets	6,723,221	7,590,186	1,018,097	-	15,331,504
Unallocated assets					745,996
Total assets					16,077,500
Segment liabilities	1,510,877	589,771	9,666,903	-	11,767,551
Unallocated liabilities					4,309,949
Total liabilities					16,077,500

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 ended Mar 31,2025, the bank has not setup any Digital Banking Units, hence the said reporting is not applicable.

The segment wise distribution of revenue, results and assets as on March 31, 2024 is given below:

Rs '000

Business Segments	Treasury Banking	Corporate / Wholesale Banking	Retail Banking	Other Banking Operations	Total
Particulars					
Revenue	3,31,289	5,93,990	87,307	-	10,12,586
Result	62,416	2,68,805	14,736	-	3,45,957
Unallocated Income					
Unallocated expenses					(48,571)
Operating profit					2,97,386
Income taxes					(10,347)
Net profit					2,87,039
Other information:					
Segment assets	55,24,977	59,58,939	9,31,507	-	1,24,15,423
Unallocated assets					7,62,088
Total assets					1,31,77,511
Segment liabilities	4,44,570	8,04,115	80,44,350	-	92,93,035
Unallocated liabilities					38,84,476
Total liabilities					1,31,77,511

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

1.29 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

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/DOR/2021-22/83 DOR.ACC.REC.No.45/21.04.018/2021-22 dated August 30, 2021, as amended).

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

	Rs '000			
<i>Particulars</i>	DBFS Finance And Leasing (I) Ltd	DBFS Securities Ltd	Doha Brokerage And Financial Services Ltd	Head Office
As on March 31, 2025				
Deposit / Vostro Bal	320	-	2	375,154
Loans / Nostro Bal	-	-	-	12,860
Borrowing	-	-	-	-
Placements	-	-	-	-
As on March 31, 2024				
Deposit / Vostro Bal	43,716	786	2	190,168
Loans / Nostro Bal	-	-	-	19,977
Borrowing	-	-	-	-
Placements	-	-	-	-
Maximum outstanding during year ending March 31, 2025				
Deposit / Vostro Bal	43,704	-	-	714,569
Loans / Nostro Bal	-	-	-	54,764
Borrowing	-	-	-	170,950
Placements	-	-	-	-

SCHEDULES 18 - NOTES FORMING PART OF THE FINANCIAL STATEMENTS

<i>Particulars</i>	DBFS Finance And Leasing (I) Ltd	DBFS Securities Ltd	Doha Brokerage And Financial Services Ltd	Head Office
Maximum outstanding during year ending March 31, 2024				
Deposit / Vostro Bal	45,867	6,515	2	474,938
Loans / Nostro Bal	-	-	-	5,031
Borrowing	-	-	-	20,563
Placements	-	-	-	-
Interest Income received during year ending March 31, 2025	-	-	-	-
Interest expenses paid during year ending March 31, 2025	-	-	-	24.72
Interest Income received during year ending March 31, 2024	-	-	-	-
Interest expenses paid during year ending March 31, 2024	-	-	-	1,238
Non- Interest Income received year ending March 31, 2025	-	-	-	13,286
Non- Interest Income received year ending March 31, 2024	-	-	-	13,390
Reimbursement of marketing expenses for the year ended March 31, 2025	-	-	-	-
Reimbursement of marketing expenses for the year ended March 31, 2024	-	-	-	-
Reimbursement expenses incurred for HO the year ended March 31, 2025	-	-	-	61
Reimbursement expenses incurred for HO the year ended March 31, 2024	-	-	-	9
Payable to Head office for the year ended March 31, 2025	-	-	-	-
Payable to Head office for the year ended March 31, 2024	-	-	-	-

1.30 Leases

The Bank has entered into operating leases for its premises at Mumbai Branch and Kochi 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, 2025	MARCH 31, 2024
Up to 6 months	36,303	30,400
6 months to 1years	6,152	14,235
1 year to 5 years	18,804	24,856
More than 5 years	13,449	13,449
TOTAL	74,708	82,939

Lease payment of Rs 76,306 thousand (Previous year Rs 76,742 thousand) towards premises during the year is recognized in profit and loss Account.

*Chennai branch was closed on 30th September 2023 and intimated to RBI on 05th October 2023.

SCHEDULES 18 - NOTES FORMING PART OF THE FINANCIAL STATEMENTS

1.31 Deferred Tax Assets/Liabilities:

Rs'000

Particulars	MARCH 31, 2025	MARCH 31, 2024
Deferred Tax Assets		
Lease rental provision	491	1,321
Leave encashment provision	1,168	1,284
Provision for standard assets & Non-performing assets	31,890	28,131
Other Provisions	2,610	3,059
Total	36,159	33,795
Deferred Tax liabilities		
Differential Depreciation on Fixed Assets	19,169	20,682
Reserves *	13,949	-
Total (B)	33,118	20,682
Net Deferred Tax Asset/(Liability) (A)-(B)	3,041	13,113

*The bank has created the DTL from credit balance of AFS reserve and General reserve.

1.32 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, 2025	MARCH 31, 2024
Opening Balance (at cost)	99,030	96,225
Additions during the year	5,708	2,805
Deductions during the year	-	-
Accumulated depreciation as at	(99,009)	(95,842)
Closing balance as at	5,729	3,188
Depreciation charge for the year	(3,167)	(1,576)

1.33 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".

1.34 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, 2025	MARCH 31, 2024
1998-99	14,853	14,853
2013-14	24,089	24,089
2018-19	146	146
Total	39,088	39,088

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:

Rs'000		
Particulars	March 31, 2025	March 31, 2024
Amounts Transferred to Depositor Education and Awareness Fund (DEAF)	20,468	19,553
Contingent Liability towards commercial dispute*	3,737	3,737
Capital Commitments:	7,269	10,042
Estimated amount of contracts remaining to be executed on capital account and not provided for		
Total	31,474	33,332

*Legal dispute with a vendor of Chennai Branch(now closed), contingent liability created pending lawsuit.

Additional Disclosures

1.35 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, 2025	March 31, 2024
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	82	4
3	Number of complaints disposed during the year	81	4
3.1	Of which, number of complaints rejected by the bank	-	-
4	Number of complaints pending at the end of the year	1	-
Maintainable complaints received by the bank from OBOs			
5	Number of maintainable complaints received by the bank from OBOs	-	-
5.1	Of 5, number of complaints resolved in favor of the bank by BOs	-	-
5.2	Of 5, number of complaints resolved through conciliation/mediation/advisories issued by BOs	-	-
5.3	Of 5, number of complaints resolved after passing of Awards by BOs against the bank	-	-
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 Integrated Ombudsman Scheme, 2021 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, 2025					
Fraud and dispute	-	1	N.A.	-	-
Card control app	-	1	N.A.	1	1
Fund transfer	-	24	N.A.	-	-
Beneficiary creation in Net banking	-	1	N.A.	-	-
Non receipt of OTP	-	55	N.A.	-	-
Others	-	-	-	-	-
Total	-	82	-	-	1
March 31, 2024					
Fraud and dispute	-	2	N.A.	-	-
Card control app	-	2	N.A.	-	-
Fund transfer	-	-	-	-	-
Beneficiary creation in Net banking	-	-	-	-	-
Non receipt of OTP	-	-	-	-	-
Others	-	-	-	-	-
Total	-	-	-	-	-

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

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

The Bank has not issued any Letter of Comfort during the year ended March 31, 2025. (Previous year: Nil)

1.37 Concentration of Deposits, Advances, Exposures and NPAs

i. Concentration of Deposits

Rs '000

Particulars	MARCH 31, 2025	MARCH 31, 2024
Total Deposits of twenty largest depositors	2,355,244	1,729,862
Percentage of Deposits of twenty largest depositors to total deposits of the Bank	22.71%	19.67%

ii. Concentration of Advances

Rs '000

Particulars	MARCH 31, 2025	MARCH 31, 2024
Total Advances to twenty largest borrowers	12,889,481	11,545,438
Percentage of Advances to twenty largest borrowers to total Advances of the Bank	79.17%	83.70%

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

SCHEDULES 18 - NOTES FORMING PART OF THE FINANCIAL STATEMENTS

iii. **Concentration of Exposures**

Rs '000

Particulars	MARCH 31, 2025	MARCH 31, 2024
Total Exposures to twenty largest borrowers/customers	12,889,481	11,770,236
Percentage of Exposure to twenty largest borrowers / customers to total Exposures of the Bank on borrowers/customers	69.60%	80.88%

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, 2025	MARCH 31, 2024
Total Exposure to the top twenty NPA accounts	93,734	93,734
Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs.	100%	100%

1.38 Sector-wise Advances

Rs'000

Sr. NO.	Sector	MARCH 31, 2025			MARCH 31, 2024		
		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	-	-	-	9,575	-	-
	• Services	2,065,021	-	-	2,353,600	-	-
	• Personal Loans /Home Loans	-	-	-	-	-	-
	Sub Total (A)	2,065,021	-	-	2,363,175	-	-
B	Non Priority Sector						
	• Agriculture and allied activities	-	-	-	-	-	-
	• Industry	3,934,550	-	-	2,502,250	-	-
	• Services	1,565,033	93,734	5.99%	1,068,170	93,734	8.78%
	• Personal Loans /Home Loans	1,047,828	-	-	919,272	-	-
	Sub Total (B)	6,547,411	93,734	1.43%	4,489,692	93,734	2.09%
	Total (A+B)	8,612,432	93,734	1.09%	6,852,867	93,734	1.37%

SCHEDULES 18 - NOTES FORMING PART OF THE FINANCIAL STATEMENTS

1.39 Overseas Assets, NPAs and Revenue

Rs '000

Particulars	MARCH 31, 2025	MARCH 31, 2024
Total Assets*	-	-
Total NPAs	-	-
Total Revenue**	-	-

* The Bank does not have any Overseas Assets and NPA's as at 31st March, 2025 (31st March, 2024 – Nil) and hence related revenues for the year ended 31st March, 2025 is Nil (31st March, 2024 – Nil)

1.40 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	-	-	-	-	-

1.41 Off-Balance sheet SPVs sponsored

The Bank has not sponsored any SPVs during the year ended March 31, 2025 and March 31, 2024 and hence there is consolidation in Bank's books.

1.42 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.

1.43 Disclosures relating to Securitization

The Bank has not carried out any securitization transaction during the year ended March 31, 2025 and March 31, 2024.

1.44 Intra Group Exposure:

The details have been given below:

Rs '000

Particulars	MARCH 31, 2025	MARCH 31, 2024
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

1.45 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, 2025	MARCH 31, 2024
Opening balance of amounts transferred to DEAF	19,553	18,692
Add : Amounts transferred to DEAF during the year	1,599	6,132
Less : Amounts reimbursed by DEAF towards claims	684	5271
Closing balance of amounts transferred to DEAF	20,468	19,553

1.46 Unhedged Foreign Currency Exposure (UFCE)

	Rs '000	
Particulars	MARCH 31, 2025	MARCH 31, 2024
Opening balance	-	-
Add : Provision during the year	-	-
Less : Reversal during the year	-	-
Closing Balance	-	-

1.47 Expense in excess of 1% of the total income forming part of "Other Expenditure" in Schedule 16

	Rs '000	
Particulars	FY 2024-25	FY 2023-24
Not Applicable	-	-

1.48 Income in excess of 1% of the total income forming part of "Other Income" in Schedule 14

	Rs '000	
Particulars	FY 2024-25	FY 2023-24
Recoveries*	23,414	-

*not exceeding 1% in FY 23-24

1.49 Other Assets & Liabilities in excess of 1% of Total Assets

There are no material items exceeding 1% of Total Assets under the Schedule 5(IV) – Other Liabilities & Provisions–"Others" or Schedule 11(VII) – Other Assets–"Others" and as such no disclosure towards the same is done.

1.50 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.

1.51 Priority sector lending certificates

In the current financial year, the bank purchased Priority Sector Lending Certificate worth INR 200 crores and no certificates were sold in the previous year, the bank purchased Priority Sector Lending Certificate (PSLC General) worth INR 125 crores, and no certificates were sold.

SCHEDULES 18 - NOTES FORMING PART OF THE FINANCIAL STATEMENTS

1.52 Provision pertaining to Fraud accounts

Rs '000

Particulars	FY 2024-25	FY 2023-24
Number of frauds reported	-	-
Amount involved in fraud	-	-
Amount of provision made for such frauds	-	-
Amount of Unamortized provision debited from 'other reserves' as at the end of the year.	-	-

1.53 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).

1.54 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, 2025

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	-	1,467.45 *	1,467.45

*unspent amount is included in separate account part of Schedule v-iv-others as of 31st March 2025. Out of this unspent amount, the bank has spent Rs.1,067 ('000) post 31st March 2025.

As on March 31, 2024

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	-	-	-

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

1.55 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, 2025 and March 31, 2024.

1.56 Payment of DICGC Insurance Premium

Rs '000

Sr. No.	Particulars	FY 2024-25	FY 2023-24
i)	Payment of DICGC Insurance Premium	13,024	10,943
ii)	Arrears in payment of DICGC premium	-	-

SCHEDULES 18 - NOTES FORMING PART OF THE FINANCIAL STATEMENTS

1.57 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.

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

(Rs. '000s)

Particulars	Year Ended 31 st March 2025	Year Ended 31 st March 2024	Cumulative*
Total green deposits raised (A)	-	-	-
Use of green deposit funds**	-	-	-
(1) Renewable Energy	-	-	-
(2) Energy Efficiency	-	-	-
(3) Clean Transportation	-	-	-
(4) Climate Change Adaptation	-	-	-
(5) Sustainable Water and Waste Management	-	-	-
(6) Pollution Prevention and Control	-	-	-
(7) Green Buildings	-	-	-
(8) Sustainable Management of Living Natural Resources and Land Use	-	-	-
(9) Terrestrial and Aquatic Biodiversity Conservation	-	-	-
Total Green Deposit funds allocated (B = Sum of 1 to 9)	-	-	-
Amount of Green Deposit funds not allocated (C = A – B)	-	-	-
Details of the temporary allocation of green deposit proceeds pending their allocation to the eligible green activities/projects	-	-	-

* This shall contain the cumulative amount since the RE started offering green deposits.

SCHEDULES 18 - NOTES FORMING PART OF THE FINANCIAL STATEMENTS**1.59 Implementation of IFRS converged Indian Accounting Standards (Ind AS)**

The RBI had issued a circular applicable to all commercial banks (RBI/2015-16/315 DBR.BP.BC. No.76/21.07.001/2015-16 dated February 11, 2016) on Implementation of Indian Accounting Standards (IND AS). IND AS was required to be fully implemented from April 01, 2018 onwards with comparatives required for periods beginning April 01, 2017, subsequently this was deferred for one year by RBI vide their press release dated April 05, 2018 on "Statement on Developmental & Regulatory Policies". In FY 2018-19 RBI has deferred the IND AS implementation again as per RBI Circular No. RBI/2018- 2019/146 DBR.BP.BC.No.29/21.07.001/2018-19 dated March 22, 2019 until further notice.

However, RBI requires all banks to submit Proforma Ind AS financial statements every half year. Accordingly, the Bank submits to RBI Proforma Ind-AS financial statements every half year.

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

For S.N. Nanda & Co.
Chartered Accountants
ICAI Firm Registration No. 000685N

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

Puneett Nanda
Partner
Membership No. 092435

Vipul Dulera
Finance Manager – India

Mumbai
June 25, 2025

Manish Mathur
Country Manager - India