Pillar III Basel Disclosures

1.1 General

The BASEL III disclosures contained herein relate to Citibank N.A., India Branches (herein also referred to as the 'Bank') as of March 31, 2022. These are compiled in accordance with Reserve Bank of India (the 'RBI') regulations on Master Circular – Basel III Capital Regulations vide RBI Circular DOR.CAP.REC .3/21.06.201/2022-23 dated April 1, 2022 as amended from time to time.

The Bank being a branch does not have any direct subsidiaries nor does it hold any significant stake in any company. The RBI guidelines on Financial Regulation of Systemically Important NBFCs and Banks' Relationship vide circular ref. DBOD. No. FSD. BC.46 / 24.01.028/ 2006-07 December 12, 2006 read with 'Guidelines for consolidated accounting and other quantitative methods to facilitate consolidated supervision' vide circular ref. DBOD.No.BP.BC.72/ 21.04.018/2001-02 dated February 25, 2003 mandate coverage of the 'Consolidated Bank' (herein also referred to as 'Citi'). This includes, in addition to the Bank as a branch of Citibank N.A., the following wholly/majority owned non-banking finance company, which is a subsidiary of Citigroup Inc. held through intermediary holding companies:

Citicorp Finance (India) Limited (CFIL) incorporated in India on 1 May 1997, is registered with the Reserve Bank of India ('RBI') as a Non-Banking Financial Company ('NBFC') vide Certificate No. N-13.02079 dated 10 October 2014. It is a non-deposit taking systemically important Non-Banking Financial Company ('NBFC-ND-SI').

As prescribed in the above guidelines, the Bank is not required to prepare consolidated financial statements. However, certain prudential guidelines apply on a Consolidated Bank basis, including that of capital adequacy computation under BASEL III guidelines. Accordingly, CFIL has been considered under regulatory scope of consolidation for the quantitative disclosures. While, CFIL has adopted Ind AS for preparation of its financial statements for the current financial year, the Reserve Bank of India has deferred implementation of Ind AS for scheduled commercial banks. As a result, the consolidated Pillar III Basel disclosures are prepared using guidelines issued by the Reserve Bank of India for the Bank.. Accordingly, the CFIL figures have been grouped and classified, as necessary, for consolidated Pillar III Basel disclosures. Further, the Bank does not have any interests in insurance entities.

In accordance with BASEL requirements, the Bank also has an Internal Capital Adequacy Assessment Process (ICAAP) for Citibank India. The ICAAP depicts the various categories of risks to which the Bank is exposed, details the ongoing assessment of such risks, how risks are to be mitigated, and quantifies the amount of capital required currently and in the future to cope with these risks. The ICAAP process also includes an assessment of capital adequacy in an extreme stress scenario. The ICAAP is subjected to an independent review as required by RBI guidelines.

1.2 Capital Structure

The capital funds of Citi include the following:

Tier 1 Capital:

1. Paid up Equity Capital/Initial Capital.
2. Interest-free funds from Head Office.
3. Statutory Reserves.

4. Capital Reserves.
5. Other Eligible Reserves.
6. Remittable surplus retained in Indian Books.
7. Revaluation reserves arising from revaluation of the premises owned, after a discount of 55% subject to meeting certain conditions as laid down in RBI circular ref. DBR.No.BP.BC.83/21.06.201/2015-16 dated March 1, 2016
8. Properties Investment Reserve
9. Deductions: Deferred Tax Assets (however, DTA which relate to timing difference, up to 10% of CET1 Capital has been recognized as CET 1 Capital as per RBI notification DBR.No.BP.BC.83/21.06.201/2015-16 dated March 1, 2016), Defined pension benefit asset, Intangibles and Prudential valuation adjustment for illiquid positions.

Tier 2 Capital:
1. Provision on Standard Assets (including provision on account of Unhedged Foreign Currency Exposure-UFCE and provision on stressed assets)
2. Floating Provision
3. Country Risk Provision
4. Investment Reserve
5. Investment Fluctuation Reserve

Note: Other comprehensive income has not been considered under Tier1 or Tier 2 Capital. Provisions for expected credit losses (ECL) under Ind AS accounting standards for CFIL pertaining to Stage 1 assets have been considered as part of Tier 2 capital (as per point 3(a)(vi) of RBI Circular RBI/2019-20/170 DOR (NBFC).CC.PD.No.109/22.10.106/2019-20)..

Quantitative disclosures:

Amount in Rs. lakhs

Tier 1 Capital	**Mar 31, 2022**	**Mar 31, 2021**
Common Shares (Paid-up equity Capital)	289,330	289,330
Statutory Reserves	71,890	66,010
Other disclosed free reserves	3,674	3,674
Balance in Profit & Loss account	16,158	51,717
Current financial profit, to the extent admissible	-	-
Interest-free funds from Head Office.	374,384	374,384
Statutory Reserves kept in Indian Books	1,229,523	1,136,352
Remittable Surplus retained in Indian books	814,020	734,020
Capital Reserves	31,191	31,191
Interest free funds remitted from abroad for acquisition of property and held in separate account	6,194	6,194
Revaluation Reserves at a discount of 55 per cent (CET -1)	3,467	3,467
Other Eligible Reserves	37,634	49,358
Common Equity Tier I (CET1) (A)	**2,877,465**	**2,745,697**
Regulatory Adjustments		
Intangibles	33,512	32,964
Deferred Tax Asset (DTA) associated with Accumulated Losses	-	-
Defined Benefit Pension Fund Asset	-	-

Deferred Tax Asset associated with Timing Differences (other than those related to accumulated losses)	29,156	42,479
Other eligible deduction from CET1 (Prudential valuation adjustment)	9,422	6,133
Total Regulatory Adjustments (B)	**72,090**	**81,575**
CET 1 Capital after above adjustments (A-B)	**2,805,375**	**2,664,121**
Recognition of DTA associated with Timing Differences in CET 1	**29,156**	**42,479**
Final Common Equity Tier I Capital (C)	**2,834,531**	**2,706,600**
Additional Tier I Capital (D)		
Tier II Capital		
Provision on Standard Asset (including UFCE)	66,218	81,994
Floating Rate Provision	9,100	9,100
Tier II Capital		
Country Risk Provision	1,456	1,169
Investment Reserve	-	13,204
Investment Fluctuation Reserve	191,645	184,375
Revaluation Reserves at discount of 55% not recognised in CET1	-	-
Regulatory Adjustments		
Regulatory adjustment applied in respect of amount related to pre-Basel III treatment	-	-
Total Regulatory Adjustments	-	-
Total Tier II Capital Available	**268,419**	**289,842**
Total Tier II Capital admissible for Regulatory Capital Purposes	**268,418**	**289,842**
Total Tier II Capital (E)	**268,418**	**289,842**
Total of Tier I + Tier II (C) + (D) + (E) = (F)	**3,102,949**	**2,996,442**

1.3 Capital Adequacy

As per Basel III guidelines issued by RBI, the Bank is required to maintain a minimum Capital to Risk-weighted Assets Ratio (CRAR) of 14.50% on an on-going basis which includes capital required to be maintained on account of Capital Conservation Buffer (CCB) of 2.5% and Global Systematically Important Bank (G-SIB) buffer as prescribed by the Home Regulator of Citibank N.A. Currently, there is no requirement to maintain Counter-cyclical Capital Buffer (CCCB) as per RBI guidelines.

The Bank is engaged in providing wholesale, retail and private banking services. The Bank has processes in place to assess and maintain on an ongoing basis the amounts, types and distribution of internal capital that they consider adequate to cover the nature and level of the risks to which they are or might be exposed. The Bank's Asset Liability Management Committee (ALCO) monitors capital levels to ensure adherence to capital standards and manages the capital planning and repatriation exercise.

The Bank has an Internal Capital Adequacy Assessment Process (ICAAP) which establishes a framework for the Bank to perform a comprehensive assessment of the risks they face and to relate capital adequacy to these risks. Further, the capital analysis performed by the Bank is expected to encompass all significant risks, not only those risks captured by the Pillar 1 minimum regulatory capital calculation. The ICAAP exercise also includes a 3-year forecast of capital levels vis-à-vis requirements which is reviewed by the management team.

As allowed under the BASEL III guidelines issued by the Reserve Bank of India, the Bank has adopted Standardized Approach (SA) for credit risk, Standardized Duration approach (SDA) for computing capital requirement for market risks and Basic Indicator Approach (BIA) for operational risk.

Capital requirements for credit risk:

Amount in Rs. lakhs

Category	Nature	As at Mar 31, 2022		As at Mar 31, 2021	
		Risk weighted assets	Capital required	Risk weighted assets	Capital required
Wholesale exposures	Generally includes exposures to Banks, Financial Institutions and Corporates	7,863,238	1,140,170	8,305,651	1,152,824
Retail exposures	Generally includes exposures to individuals and households, small businesses of a retail nature	2,470,090	358,163	2,812,835	390,421
Securitization exposures	Includes credit enhancement	4,410	639	4,410	612
Total		**11,122,896**	**10,337,738**	**1,498,972**	**11,122,896**

Capital requirements for market risk:

Amount in Rs. lakhs

Category	Nature	As at Mar 31, 2022		As at Mar 31, 2021	
		Risk weighted assets	Capital required	Risk weighted assets	Capital required
Interest rate risk	Includes specific and general risk on interest rate instruments in the trading book	2,651,070	384,405	2,676,861	388,145
Foreign exchange risk	Includes specific and general risk on currencies (including gold)	239,699	34,756	239,851	34,778
Equity risk	Includes specific and general risk on equity instruments	37,731	5,472	105,793	15,340
Total		**3,022,505**	**2,928,500**	**424,633**	**3,022,505**

Capital requirements for operational risk:

Per the Basic Indicator approach for Operational Risk, the Bank is required to maintain capital at the rate of 15% of average gross income of previous three financial years. The notional risk weighted assets for operational risk is calculated by multiplying the operational risk capital charge by 12.5. The Capital required for operational risk on consolidated basis is Rs. 350,949 lakhs (Previous year: Rs. 317,822 lakhs).

Capital Adequacy Ratio

Entity	As at March 31, 2022			As at March 31, 2021		
	Total Capital ratio	Tier I Capital ratio	Tier II Capital ratio	Total Capital ratio	Tier I Capital ratio	Tier II Capital ratio
Citibank N.A. India Branch	17.43%	15.74%	1.69%	16.22%	14.45%	1.77%
Consolidated Bank	18.73%	17.11%	1.62%	17.54%	15.84%	1.70%

1.4 Credit Risk: General Disclosures

The three principal businesses of the Bank organized by client segmentation viz. Corporate Banking, Commercial Banking and Consumer Banking approve and implement policies and procedures appropriate to their respective risk, business and portfolio. These policies address risk measurement, reporting, monitoring, mitigation and remediation.

For Corporate Bank, the ICG Risk Management Manual along with the Local Corporate Credit Policy lays down the parameters/norms for credit exposure. Based on the industry studies and detailed company analysis and after considering the Target Market Norms & Risk Acceptance Criteria, credit is approved. For proposals above a certain material threshold, bank follows Credit committee approach where Senior Credit officers from Independent Risk & Business sanctions credit in a committee which convenes every month or more often as required to discuss the proposals. The Bank has a policy of internal rating on a global scale and assigns Obligor Risk Ratings (ORRs) and Facility Risk Ratings (FRR). ORRs define one-year probability of default and are continuously monitored. The Bank also assigns an Obligor Limit Rating (OLR), which provides a medium to long-term view of credit quality.

The Commercial Banking Business Credit Policies define the guidelines and policies under which portfolio is managed supplemented by Credit Programs. The Business team prospects customers within approved industry segments. The due diligence is performed by Business Unit (Coverage Bankers and Credit Lending Management unit) which assesses the borrowing requirements and recommends facilities within the parameters set out by the credit programs / framework. The due diligence process includes, but is not restricted to, management evaluation, business and financial statements analysis. All proposals are approved by at least two credit approvers (one at least from Credit Lending Unit or Independent Risk) at least one of whom has credit initials to cover the facilities proposed. In addition, proposals over a specific threshold are reviewed and approved by a Credit Committee. Independent Risk provides oversight to implementation of the Credit Policies and Programs and Procedures.

Consumer banking has an independent Policy Unit, which recommends lending policy, reviews portfolio and takes credit actions. This is supported by a credit operations unit, which reviews proposals for adherence to laid down policies as well as does all verifications (as required) prior to disbursal of credit. Underwriting authority is delegated to Officers only who are independent from. Credit appraisal is independent of the business stream to ensure unbiased credit judgment.

The Global Consumer Credit and Fraud Risk Policy (GCCFRP) establishes the credit policies and procedures that govern all types of consumer lending in Global Consumer. These represent defined criteria for all forms of credit extension with which consumer business must comply. Any exception or deviation from these policies or established criteria requires prior approval from Global Consumer Risk Management.

Norms for Determining When to Classify Various Types of Assets as Non-Performing

The Bank follows the RBI guidelines for asset classification, which are briefly described herein below.

Term Loans and Consumer loans are treated as a non-performing asset if the interest and/ or installments of principal remain overdue for a period of more than 90 days. Cash credits & Overdrafts are treated as non-performing if it remains 'out of order' for a period of more than 90 days.

An account will be treated "out of order" if the outstanding balance remains continuously in excess of the sanctioned limit/drawing power. In case where the outstanding balance is less than the sanctioned limit/drawing power, but there are no credits continuously for three months as on balance-sheet date or credits are not enough to cover the interest debited during the same period, these accounts will be treated as out of order.

Bills purchased /discounted are treated as non-performing if the bill remains overdue and unpaid for a period of more than 90 days during the financial year.

Any other facility (including dues on forward exchange and derivative contracts) will be treated as non-performing if any amount to be received remains overdue for a period of more than 90 days.

For Asset Backed Finance business, the bank follows stricter of RBI guidelines and Global policies.

For retail loans, including credit cards, the system ages the overdue installments. These are delinquency managed portfolios and aging logic is pre-defined in the banks product processors. All accounts greater than 90 dpd are identified as NPA and classified into Substandard/doubtful/loss assets in line with RBI guidelines. The classification requirements are performed borrower wise and not facility wise. There is a system for identification and classification of all facilities of a borrower as NPA if any one of such facilities is non-performing. Further, the NPA system also identifies cross linkages and flags such facilities and reports them as Cross NPA. The provision held is in line with the RBI provisioning norms as defined in the RBI guidelines. Additionally, all restructured accounts are identified / classified and provided for in line with RBI guidelines. Consumer Bank, is guided by GCCFRP on Loss Mitigation and Loss Recognition / Non-Accrual. This policy on technical write-off norms is more conservative than the Local RBI policy of Prudential Norms. Following is the write-off policy grid across all consumer/retail asset portfolios.

Product	Charge Offs
Personal/Unsecured Installment Loans	120 days past due
Unsecured revolving loans	180 days past due
Credit Cards	180 days past due
Mortgage	Foreclosure in progress charge-off at the end of 5 years

Provision held is compared with the Provision required as per RBI norms and financials entries are taken for incremental provision only if the provision required is higher as per Local GAAP than the provision held. The NPA classification activities are performed by the system at the end of each month.

1.4.1. Credit Risk Quantitative disclosure

i) Credit Exposure by Industry and Geography

Amount in Rs. lakhs

Particulars	As at Mar 31, 2022		As at Mar 31, 2021	
	Funded	Non Funded	Funded	Non Funded
A. Agriculture and Allied Activities	780,838	1,186	1,030,160	742
B. Mining and Quarrying	194,886	2,200	13,176	1,934
C. Food Processing	128,978	53,579	85,624	42,384
D. Beverages (excluding Tea & Coffee) and Tobacco	72,778	29,071	49,246	29,790
E. Textiles	122,242	13,767	123,509	24,066
F. Leather and Leather products	13,852	2,429	11,214	1,595
G. Wood and Wood Products	3,489	6,108	15,623	3,757
H. Paper and Paper Products	62,867	2,011	49,061	5,823
I. Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	16,716	17,332	33,085	318,746
J. Chemicals and Chemical Products (Dyes, Paints, etc.)	570,654	425,582	441,256	471,348
K. Rubber, Plastic and their Products	116,268	57,177	87,115	55,170
L. Glass & Glassware	17,350	34,155	17,121	31,031
M. Cement and Cement Products	97	298	14,659	289
N. Basic Metal and Metal Products	333,503	121,811	323,106	147,985
O. All Engineering	639,089	322,147	482,672	352,839
P. Vehicles, Vehicle Parts and Transport Equipment	473,471	97,785	394,982	111,601
Q. Gems and Jewellery	265	-	2,101	37
R. Construction	139,620	1,603	108,133	1,103
S. Infrastructure	155,611	29,813	193,324	49,889
T. Other Industries	773,309	109,211	556,614	375,159
U. Transport Operators	60,475	3,685	68,952	2,049
V. Computer Software	81,796	553,435	82,233	580,667
W. Tourism, Hotel and Restaurants	1,069	1,668	5,898	1,069
X. Shipping	21,807	3,164	36,108	1,945
Y. Professional Services	380,556	398,132	197,876	275,670
Z. Trade	529,591	257,043	559,367	186,006
AA. Aviation	-	6,519	18	7,048
AB. Retail Exposure	1,832,226	208,154	2,180,489	242,256
AC. Services	5,084,721	509,470	2,436,695	702,755
AD. Commercial Real estate	-	-	19,282	-
AE. NBFC	173,679	15,259	258,786	118,009
Total	**12,781,803**	**3,283,794**	**9,877,485**	**4,142,762**

Note:

1. As a branch of a foreign bank, the operations of the Bank do not extend outside of India. Hence the Bank is considered to operate only in the domestic segment.
2. Exposure is comprised of Loans & Advances, Balance with Banks, Money at call and short notice, On-balance sheet securitisation exposures, Revaluation gains on foreign exchange and derivative contracts, Deposits with NABARD, SIDBI, MUDRA & NHB under the priority/weaker section lending schemes, credit equivalent of guarantees, acceptances, letters of credit, other Non-Market Related off balance sheet obligations and credit equivalent of foreign exchange and derivative exposures.

ii) Residual contractual maturity breakdown of assets *Amount in Rs. lakhs*

	As at Mar 31, 2022		As at Mar 31, 2021	
	Loans and Advances	**Investments**	**Loans and Advances**	**Investments**
Day 1	66,373	3,061,360	207,232	4,288,453
2 to 7 days	66,205	1,723,351	225,286	-
8 to 14 days	258,905	152,196	192,419	110,493
15 to 30 days	578,458	2,121,601	631,273	1,755,873
31 days to 2 months	801,879	362,156	677,017	892,897
2 months to 3 months	672,946	87,348	757,677	200,681
Over 3 months to 6 months	1,078,132	64,397	872,336	61,624
Over 6 months to 12 months	922,805	138,240	851,082	192,650
Over 1 year to 3 years	1,792,065	1,475,418	1,589,923	1,470,713
Over 3 years to 5 years	392,274	24,104	331,493	42,637
Over 5 years	1,115,553	540,124	1,280,278	308,224
Total	**7,745,595**	**9,750,295**	**7,616,016**	**9,324,165**

Loans and Advances include cash outflows on account of settlement of Inter-Bank Participation Certificate (IBPC) issued and Bills Rediscounted under Bills Rediscounting scheme by the Bank.

iii) Amount of NPAs (Gross) *Amount in Rs. lakhs*

Particulars	As at Mar 31, 2022	As at Mar 31, 2021
Substandard	29,549	50,302
Doubtful 1	4,623	6,928
Doubtful 2	6,944	4,950
Doubtful 3	13,928	14,081
Loss	22,146	23,212
Total	**77,190**	**99,473**

iv) Net NPAs: Current Year Rs. 28,218 lakhs (Previous Year: Rs. 44,918 lakhs)

v) NPA ratios:

	As at Mar 31, 2022	As at Mar 31, 2021
Gross NPAs to Gross Advances	0.99%	1.30%
Net NPAs to Net Advances	0.36%	0.59%

vi) Movement of Gross NPAs *Amount in Rs. lakhs*

Particulars	As at Mar 31, 2022	As at Mar 31, 2021
Opening Balance	99,473	96,913
Additions during the year	99,935	87,188
Recoveries/write offs during the year	122,218	(84,628)
Closing Balance	**77,190**	**99,473**

vii) Movement of Specific Provision *Amount in Rs. lakhs*

Particulars	As at Mar 31, 2022	As at Mar 31, 2021
Opening Balance	54,555	59,612
Provisions made during the year	32,059	39,807
Write-Off	(21,041)	(15,907)
Write back of excess Provisions	(17,202)	(28,757)
Any other adjustment, including transfer between provisions	601	(200)
Closing Balance	**48,972**	**54,555**

viii) Movement of Provision on Standard Assets* *Amount in Rs. lakhs*

Particulars	As at Mar 31, 2022	As at Mar 31, 2021
Opening Balance	84,123	67,678
Provisions made during the year	8,279	36,792
Write-Off	1,402	(1,153)
Write back off excess Provisions	(23,640)	(16,959)
Any other adjustment, including transfer between provisions	-	(2,235)
Closing Balance	**70,164**	**84,123**

***** The above includes provision on account of Unhedged Foreign Currency Exposure (UFCE) and provision on stressed assets

ix) Movement of provision held towards depreciation on investments *Amount in Rs. Lakhs*

Particulars	As at Mar 31, 2022	As at Mar 31, 2021
Opening Balance	62,174	-
Additions during the year	98,673	62,174
Recoveries/write offs/write backs during the year	-	-
Closing Balance	**160,847**	**62,174**

x) Industry wise classification of NPA, specific and General Provision

Amount in Rs. Lakhs

	As of Mar 31, 2022			FY 21-22	
Industry	**Gross NPA**	**Provisions for NPA**	**Provision for Standard Assets**	**Write off**	**Provision for NPA**
A. Agriculture and Allied Activities	10,140	3,431	3,840	18,750	(67)
B. Mining and Quarrying	-	-	805	-	-

C. Food Processing	1,149	1,149	991	-	-
D. Beverages (excluding Tea & Coffee) and Tobacco	-	-	619	-	-
E. Textiles	115	115	606	-	-
F. Leather and Leather products	-	-	109	-	-
G. Wood and Wood Products	-	-	31	-	-
H. Paper and Paper Products	-	-	500	-	-
I. Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	-	-	71	-	-
J. Chemicals and Chemical Products (Dyes, Paints, etc.)	3,779	3,779	3,039	2	(2)
K. Rubber, Plastic and their Products	-	-	675	-	-
L. Glass & Glassware	-	-	68	-	-
M. Cement and Cement Products	-	-	1	-	-
N. Basic Metal and Metal Products	1,327	1,327	1,793	-	(227)
O. All Engineering	3,396	3,405	4,196	-	-
P. Vehicles, Vehicle Parts and Transport Equipment	6,211	5,985	2,383	483	(38)
Q. Gems and Jewellery	-	-	3	-	-
R. Construction	622	246	2	651	149
S. Infrastructure	-	-	1,244	175	(764)
T. Other Industries	4,060	3,123	8,321	359	42
U. Transport Operators	1,271	749	86	1,406	75
V. Computer Software	-	-	585	-	-
W. Tourism, Hotel and Restaurants	-	-	5	51	(51)
X. Shipping	-	-	140	-	-
Y. Professional Services	74	74	2,989	-	-
Z. Trade	3,431	3,431	2,792	630	(535)
AA. Aviation	-	-	-	-	-
AB. Retail Exposure	40,418	21,400	31,214	65,635	(4,403)
AC. Services	1,195	757	252	194	250
Total	**77,188**	**48,971**	**67,360**	**88,336**	**(5,571)**

Amount in Rs. Lakhs

	As of Mar 31, 2021			FY 20-21	
Industry	**Gross NPA**	**Provisions for NPA**	**Provision for Standard Assets**	**Write off**	**Provision for NPA**
A. Agriculture and Allied Activities	10,520	3,482	4,933	10,646	(5,568)
B. Mining and Quarrying	-	-	54	-	-
C. Food Processing	1,149	1,149	776	-	66
D. Beverages (excluding Tea & Coffee) and Tobacco	-	-	314	-	-
E. Textiles	-	-	627	-	-

F. Leather and Leather products	-	-	108	-	-
G. Wood and Wood Products	-	-	117	-	-
H. Paper and Paper Products	-	-	314	-	-
I. Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	-	-	121	-	-
J. Chemicals and Chemical Products (Dyes, Paints, etc.)	3,779	3,781	2,939	-	-
K. Rubber, Plastic and their Products	-	-	557	-	-
L. Glass & Glassware	-	-	75	-	-
M. Cement and Cement Products	-	-	176	-	-
N. Basic Metal and Metal Products	1,554	1,554	1,615	-	(57)
O. All Engineering	3,396	3,405	2,889	521	(522)
P. Vehicles, Vehicle Parts and Transport Equipment	6,084	6,023	1,838	(2)	36
Q. Gems and Jewellery	-	-	22	-	-
R. Construction	256	98	1	16	98
S. Infrastructure	764	764	1,158	-	-
T. Other Industries	6,416	3,713	11,133	-	2,542
U. Transport Operators	1,154	705	186	4,368	(4,149)
V. Computer Software	-	-	540	-	-
W. Tourism, Hotel and Restaurants	51	51	66	-	-
X. Shipping	-	-	264	-	-
Y. Professional Services	74	74	2,481	-	-
Z. Trade	4,223	3,995	4,429	-	929
AA. Aviation	-	-	-	-	-
AB. Retail Exposure	55,520	23,879	45,871	93,710	3,639
AC. Services	4,533	1,882	519	1,723	(1,513)
Total	**99,473**	**54,555**	**84,123**	**110,982**	**(4,499)**

1.4.2 Credit Risk: disclosures for portfolios subject to the standardized approach

The Bank has approved use of ratings issued by renowned external rating agencies- CRISIL Limited, Fitch India, ICRA Limited, Brickwork, SMERA and CARE for local exposures as permitted by Reserve Bank of India. For the foreign exposures the ratings assigned by Standard & Poor's, Fitch and Moody's are used by the Bank, these being the parents of the local entities in question.

Where the obligors have obtained rating of the facility from any of the above credit rating agencies, the Bank has applied the risk weights relevant to the ratings so assigned. Where the obligors have not yet obtained such a rating, the exposure has been considered as unrated and appropriate risk weights applied.

The breakdown of the exposure (after mitigation): ***Amount in Rs. Lakhs***

Particulars	As at Mar 31, 2022	As at Mar 31, 2021
Below 100% risk weight	9,855,661	7,498,409
100% risk weight	3,107,555	2,909,352
More than 100% risk weight	3,102,380	3,612,487

Note: Exposure is comprised of Loans & Advances, Balance with Banks, Money at call and short notice, On-balance sheet securitisation exposures, Revaluation gains on foreign exchange and derivative contracts, Deposits with NABARD, SIDBI, MUDRA & NHB under the priority/weaker section lending schemes, credit equivalent of guarantees, acceptances, letters of credit, other Non-Market Related off balance sheet Obligations and credit equivalent of foreign exchange and derivative exposures. Previous year's numbers have been regrouped accordingly.

1.4.3 Credit risk mitigation

The Bank has a three-stage approach to credit risk mitigation i.e. pre-disbursement due diligence, credit approval and post disbursement monitoring. The policies are individually varied for the corporate, retail and Small and Medium Enterprises (SMEs) segments. Risk mitigation and defeasance techniques are utilized as appropriate in the various lines of business. While security and support are used by the corporate bank as risk mitigants, various risk mitigation tools such as rewrite and settlement programs are used in the consumer bank based on well-defined policies and processes. Ongoing calculation and monitoring ensures that the management is comfortable with the residual risk, which is adequately supported by the capital employed.

Credit review in Retail segment is based on an analysis of portfolio behavior as opposed to any judgmental review at an obligor level. Pre-disbursement due diligence involves appraisal and legal verification of collateral documents (wherever applicable). The legal documentation is vetted and pre-approved. The Retail Risk unit on a monthly basis tracks and monitors portfolio performance and behavior against the approved benchmarks. There is a formal review process involving senior country risk and business managers with any early warning signs actioned upon on priority. In line with the RBI policy, the retail bank credit risk also formulates targeted Risk Mitigation Programs (RMP) where programs are developed to manage event-related contingencies (i.e. unemployment, reductions in income, sickness, death, unforeseen mishap such as landslide, flood and etc.). These programs are generally developed to cater for long term (more than 12 months) and short term predicaments (3 months and up to 12 months).

Separately, the performance and losses of these programs are tracked to ensure the programs offered are for the purpose of rehabilitating borrowers who are in financial distress whether temporary or for a longer frame of time. There are documented policies on use of treatments offered to delinquent and pre-delinquent customer resulting in temporary or permanent changes in the T&C of repayment. All accounts which are restructured are categorized as sub-standard assets. Post restructuring the account treatment continues are per defined RBI policy guidelines and incase the accounts slips back into delinquency relevant collection treatment is applied.

For SME segment, as per RBI guidelines, the Bank has adopted the comprehensive approach that allows fuller offset of collateral against exposures, by effectively reducing the exposure amount by the value ascribed to the collateral. Under this approach, eligible financial collateral is reduced from the credit exposure to counterparty when calculating their capital requirements subject to haircuts as prescribed under the guidelines. Credit collateral information is maintained by the Credit Administration. This data is available at facility level and is being used for reporting purposes.

The eligible collaterals used by the Bank as risk mitigants are in the form of cash collaterals pledged with the Bank and eligible guarantees for arriving at the benefit for capital adequacy purposes. Corporate/parent guarantee etc.do act as a risk mitigants but not taken benefit of when computing the prudential ratios. Given the nature of collateral, the Bank does not have any concentration risk within the mitigants accepted by the Bank.

Exposure covered by eligible financial collateral after application of hair cut: *Amount in Rs. Lakhs*

Category	Nature	As at Mar 31, 2022	As at Mar 31, 2021
Wholesale exposures	Generally includes exposures to Banks, Financial Institutions and Corporates	138,505	2,413
Retail exposures	Generally includes exposures to individuals and households, small businesses of a retail nature	19	-
Securitisation exposures	Includes credit enhancement which is reduced from Capital funds	-	-

Exposure covered by guarantees: *Amount in Rs. Lakhs*

Category	Nature	As at Mar 31, 2022	As at Mar 31, 2021
Wholesale exposures	Generally includes exposures to Banks, Financial Institutions and Corporates	331,734	409,296
Retail exposures	Generally includes exposures to individuals and households, small businesses of a retail nature	-	-
Securitisation exposures	Includes credit enhancement which is reduced from Capital funds	-	-

1.4.4 Securitisation

Securitisation risk includes the risk that the capital resources held by the firm in respect of assets which it has securitised or participated in any third party securitisation transactions are inadequate having regard to the economic substance of the transaction, including the degree of risk transfer achieved. Typically, in securitisation transactions bank acts as an originator, servicing agent, investor in pass through certificates and provider of credit enhancement or as guarantor.

As an Originator, assets in the form of loan receivables held on the books of the bank are assigned to an independent Special Purpose Vehicle (SPV) which is created as a specific trust by an independent third party acting as the Trustee. The Bank does not have any role in the management of SPVs. The Bank has not sponsored any off-balance sheet vehicles for the purpose of securitisation. The Bank does not provide any direct or indirect support to the SPV. The Bank is not responsible for the solvency or otherwise of the SPV, nor is it concerned with any gains or losses that the SPV may make. The Bank obtains True sale opinion and loans so securitised are recorded as sales once the management is satisfied that control over the underlying assets has been transferred. Pursuant to RBI guidelines, the gain arising on securitisation of portfolio, which is the difference between sale consideration and book value of loans, is deferred and recognised in profit and loss account over the life of securities issued by the SPV. Loss, if any, is recognised on upfront basis in the profit and loss account. Expenses relating to securitisation namely rating fees, trusteeship fees and legal expenses are charged to the profit and loss account. Where the Bank is acting as a servicing agent it earns servicing income from the transaction. In certain securitisation structures, the Bank would have retained interest in the form of excess interest strips (also called Interest only strips receivable - IOSR). Credit enhancement, where required, is provided by the Bank to support the transaction in the form of guarantee, cash collateral and subordination of IOSR. The Bank has not held any Pass through Certificates (PTCs) for securitisation transactions where it has acted as originator. The credit enhancements provided as part of securitisation transaction are assigned risk weight as per RBI guidelines. Apart from the credit enhancements the Bank does not have any continuing obligation/ exposure from the securitisation except IOSR (not offered as credit enhancement). The Bank does not hold any securitisation exposures in its trading books as an investor or otherwise. Bank is not running any pipeline and warehousing risks with regard to its asset book.

Following the decline in transactions in securitisation market over last several years, the Bank has not been carrying out any loan securitisations through a SPV structure. In the recent past, the loan securitisations have been direct loan assignments not involving any ‘packaging’ or ‘repackaging’ of receivables. The Bank has not provided any credit enhancement for such transactions executed in the recent past.

Quantitative Disclosures (Banking Book): ***Amount in Rs. Lakhs***

Particulars	As at Mar 31,2022	As at Mar 31,2021
Total amount of exposures securitised during the year		
For exposures securitised losses recognised by Citi during the current period broken by the exposure type	-	-
Amount of assets intended to be securitised within a year	-	-
Of above, amount of assets originated within a year before securitisation	-	-
Unrecognised gain on securitisation of deals	-	-
Unrecognised loss on securitisation of deals	-	-
Aggregate amount of On-Balance Sheet securitisation exposures/whole loan sale retained or purchased	-	-
IOSR (subordinated)	-	-
IOSR (non-subordinated)	-	-
Cash Collaterals	353	353
Investment in Pass Through Certificates (PTCs)	-	-
Aggregate amount of off-balance sheet securitisation exposures	-	-
Guarantees	-	-
Exposures that have been deducted entirely from Tier 1 and Tier 2 capital	-	-
IOSR (subordinated)	-	-
IOSR (non-subordinated)	-	-
Cash Collaterals	-	-
Guarantees	-	-

Aggregate amount of securitisation exposures retained and the associated capital charges, broken down between exposures: ***Amount in Rs. Lakhs***

Exposure Type	Capital Approach	As at Mar 31, 2022		As at Mar 31, 2021	
		Risk weighted assets	**Capital required**	Risk weighted assets	Capital required
IOSR (subordinated)	Forms part of RWA	-	-	-	-
IOSR (non-subordinated)	Forms part of RWA	-	-	-	-
Cash Collaterals	Forms part of RWA	4,410	639	4,410	612

There are no quantitative disclosures required to be made for trading book as Citi is not holding any position.

1.5 Market Risk

1.5.1 Market risk in trading book

Market Risk is the risk of loss due to changes in the market values of the Bank's assets and liabilities caused by changing interest rates, currency exchange rates and security prices.

The Bank follows the overall Citigroup risk and control framework for market risk management which includes balancing senior management oversight with well-defined independent risk management functions. It is the responsibility of the senior management of the Bank to implement Citigroup policies and practices, to oversee risk management, and to respond to the needs and issues in the Bank. The Bank's policy is to control material market risks through a framework of limits & triggers which are approved by CCC and to manage any residual exposure through a series of sensitivity analyses, scenario tests and robust controls over calculating, monitoring and reporting results

All market risk taking activity in Citibank N.A. India is centralized with Treasury. The Treasury is subject to limits and triggers across all products and risk factors. The Bank's Risk Management Policy, approved by CCC, defines the limits, approvals, changes, delegation, reporting and escalation in case of limit excesses and trigger breaches. The independent Market Risk Management monitors the trading risk exposures against approved limits and triggers on a daily basis. Market risk team utilizes reports generated by central reporting systems / team for the same. Any excess or a breach is reported and dealt with appropriately for corrective action with reporting to ALCO and Senior Market Risk Management as required by the policy.

The capital charge for interest rate related instruments and equities would apply to current market value of these items in Banks trading book. Since the Bank is required to maintain capital for market risks on an ongoing basis, the trading positions are marked to market on a daily basis. The current market value is determined as per extant RBI guidelines on valuation of investments.

The minimum capital requirement is expressed in terms of two separately calculated charges: Specific risk charge for each security, which is designed to protect against an adverse movement in the price of an individual security owing to factors related to the individual issuer. General market risk charge, which is towards interest, exchange and price risk in the portfolio in different securities or instruments.

Specific charge is computed in line with the rates for capital charge provided under the RBI guidelines on Prudential Norms on Capital Adequacy. The capital requirements for general market risk are designed to capture the risk of loss arising from changes in market interest rates. The Bank follows the modified duration method for measurement of the general market risk charge on investments portfolio. Measurement of market risk charge for interest rates include all interest rate derivatives and off-balance sheet instruments in the trading book, which react to changes in interest rates. The Bank has adopted intermediate approach for measuring the price risk for options. Options are reported as a position equal to the market value of the underlying multiplied by the delta. In addition, capital charge is also provided for the gamma and vega risk.

Capital charge for market risks in foreign exchange is 9% on the open position limit of the Bank. This capital charge is in addition to the capital charge for credit risk on the on-balance sheet and off-balance sheet items pertaining to foreign exchange.

On the equity position in the investment portfolio capital charge has been maintained at 11.25% for specific risk and 9% for general risk.

The risk appetite is largely determined and controlled by both Citi's internal Risk Appetite framework and regulatory limits on foreign exchange and interest rate exposure. The spot foreign exchange exposure is limited through Net Open Position which is approved by RBI and the interest rate exposure on rupee derivatives is controlled through the gross PV01 limit which is restricted to 0.25% of the net-worth of the Bank as required by RBI. Further, the aggregate interest rate exposures on trading account is limited by limits on PV01 which is as per the stipulated Gross PV01 limits established by RBI.

Risk is measured in terms of:-

(a) Factor sensitivities (DV01 – impact of change of rates by one basis point) for interest rate products, FX Delta for Spot position, Vega and Gamma limits for FX Options. These measures & limits are further sub-divided for each yield curves and currencies.

(b) Value-at-risk Trigger, which measures maximum potential loss at 99% confidence level over 1-day holding period based on the day's outstanding risk positions across the entire mark-to-market exposures.

(c) Loss Triggers: The Trading book and available for sale book profit and loss monitored against month-to-date and inception-to-date (for available for sale) Loss Trigger

Capital requirements for market risk: ***Amount in Rs. Lakhs***

Category	Nature	As at Mar 31, 2022		As at Mar 31, 2021	
		Risk weighted assets	**Capital required**	Risk weighted assets	Capital required
Interest rate risk	Includes specific and general risk on interest rate instruments in the trading book	2,676,861	388,145	2,797,388	388,277
Foreign exchange risk	Includes specific and general risk on currencies (including gold)	239,851	34,778	268,628	37,286
Equity risk	Includes specific and general risk on equity instruments	105,793	15,340	153,498	21,306
Total		**3,022,505**	**438,263**	**3,219,514**	**446,869**

1.5.2 Interest rate risk in banking book (IRRBB)

Interest rate risk represents the Bank's exposure to adverse movements in interest rates with regard to its non-trading exposures. Interest rate risk is measured by doing a gap analysis as well as factor sensitivity analysis. Business-specific assumptions underlying these measurements, e.g., tenor bucket used for demand deposits, are documented and models used to measure interest rate risk are independently reviewed. Interest rate gap analysis utilizes the maturity or repricing schedules of balance sheet items to determine the differences between maturing or repricing items within given tenor buckets. Interest rate exposure (IRE) measures the potential pre-tax earnings impact, over a specified reporting period, for the accrual positions, from a defined change in the yield curve. Residual market risk is also monitored using a series of measures, including factor sensitivities (PV01) and stress testing. Factor sensitivities (PV01) are expressed as the change in the value of a position for a defined change in a market risk factor, such as a change in the value of a position for a one basis point change in interest rates. Independent Market Risk Management monitors factors for all relevant market risk.

The Bank undertakes Stress Testing for its banking book to assess the likely absolute loss and its impact on the net worth of the bank. Interest Rate stress parameters are based on sophisticated statistical analysis which provides tenor based stress parameter for different interest rate scenarios. The stress impact is estimated by multiplying factor sensitivity (dv01) for each tenor by the relevant tenor stress parameter which is further aggregated for each interest rate scenario. The stress impact as provided below is based on the worst loss interest scenario thereby capturing the direction of the interest rate risk positioning across the yield curve. The size of the stress parameter differs for each tenor and for each interest scenario reflecting the underlying economic condition.

Impact on earnings/ economic value/ capital for interest rate shocks by currency:

Amount in Rs. Lakhs

Particulars	As at March 31, 2022	As at March 31, 2021
Impact on Earnings	55,050	38,074
Impact on Capital	27,227	29,472

1.6 General Disclosure for exposure related to counterparty credit risk

The Bank offers derivative products to customers by applying prudential criteria of suitability and appropriateness vis-à-vis customers based on applicable regulations as prescribed by RBI and existence of underlying exposures. The product offering is managed by the Treasury Front Office which comprises of sales and trading teams. Settlement and reporting of credit risks of all deals is undertaken by the Back office. An independent Middle office is responsible for monitoring and reporting risk numbers daily to management. Further, Market Risk Management unit, assigned with the responsibility for setting up market risk limits and monitoring utilizations operates independent of business. These separate units with different reporting lines ensure that market and credit risks are independently measured, monitored, and reported to ensure objectivity and transparency in risk-taking activities.

The Bank makes market in all permitted Over the Counter (OTC) derivative transactions for its customers and in the Interbank Market. The Bank also uses some of these derivatives for hedging its assets and liabilities. The Bank is also a trading member on the exchange for exchange traded foreign currency and interest rate futures.

The Bank is integrated into the overall group-wide risk and control framework, balancing senior management oversight with well-defined independent risk management functions. It is the responsibility of the senior management of the Bank to implement group’s policies and practices, to oversee risk management, and to respond to the needs and issues in the Bank. The Bank’s current policy is to control material market risks through a framework of limits and triggers which are approved by Country Coordination Committee and to manage any residual exposure through a series of sensitivity analyses, scenario tests and robust controls over calculating, monitoring and reporting results.

The Risk management unit plays a key role in sanctioning of the limits, and laying down the risk assessment and monitoring methods. The policies of the Bank include setting limits upon the currency position, products specific gaps, maximum tenor, overall outstanding and also setting-up of counterparty wise pre-settlement risk limits.

Limits are monitored on a daily basis by the Risk management teams. Exposure reports are submitted to the Treasurer as well as the Head–Risk management unit, and any limit excesses are brought to the notice of management immediately for further action.

In any derivative transaction undertaken with the counterparty, the Bank is exposed to the risk of replacing the contract at a loss if the counterparty were to default. Such credit exposure on derivatives is measured and monitored using the Current Exposure Method by adding the positive mark-to-market and an estimate of the potential future exposure due to change in the market value of the contract. The Bank has processes to monitor such exposure on each of the counterparties. Appropriate credit mitigants are used, where required as trigger events, to call for collaterals or terminate a transaction and contain the risk.

The International Swaps and Derivatives Association ('ISDA') Master Agreement is our preferred agreement for documenting derivatives activity. It provides the contractual framework within which dealing activity across a full range of over-the-counter ('OTC') products is conducted, and contractually binds both parties covered by an agreement if either party defaults or another pre-agreed termination event occurs.

The Bank seeks to negotiate Credit Support Annexes (CSA) to International Swaps and Derivatives Association master agreements with counterparties on a case-by-case basis, where collateral is deemed a necessary or desirable mitigant to the exposure. The credit terms of the CSA are specific to each legal document and approved by the credit risk approval unit responsible for the counterparty. The nature of the collateral will be specified in the legal document and will typically be cash or highly liquid securities. However, despite the CSA being a standard credit mitigant for OTC derivatives globally, market practice in this respect is still evolving in India.

A daily operational process takes place to calculate the MTM on all trades captured under the CSA. Additional collateral is called from the counterparty if total uncollateralized MTM exposure exceeds the threshold and minimum transfer amount and other terms specified in the CSA.

Bank has computed the exposure under the Current Exposure Method for counterparty credit risk capital computation based on the guidelines issued by RBI on" Bilateral Netting of Qualified Financial Contracts – Amendments to Prudential Guidelines" dated March 30, 2021. The product-wise derivative exposure calculated using Current Exposure Method ('CEM') without netting benefits and the balance outstanding as on March 31, 2022 is given below.

Quantitative Disclosure ***Amount in Rs. Lakhs***

Particulars	As at Mar 31, 2022		As at Mar 31, 2021	
	Notional	Current Credit Exposure	Notional	Current Credit Exposure
Cross Currency Interest rate Swap	2,624,470	67,113	1,924,541	41,675
Forward Forex Contract	13,080,077	115,947	12,310,677	82,982
Currency Options	4,427,003	69,198	2,671,775	42,282
Single Currency Interest rate Swap	30,553,619	298,302	30,177,589	391,675
Interest Rate Options	176,580	21,614	821,900	4,660
Forward Rate Agreement	1,056,319	1,343	240,262	2,185

Note: The above does not include Exposure to QCCP.

1.7 Operational risk

Operational risk is defined as the risk of loss resulting from inadequate or failed internal processes, people, and systems or from external events. This definition of operational risk includes legal risk—which is the risk of loss (including litigation costs, settlements, and regulatory fines) resulting from the failure of the bank to comply with laws, regulations, prudent ethical standards, and contractual obligations in any aspect of the bank's business—but excludes strategic and reputation risks. Citi also recognizes the impact of Operational Risk on the reputation risk associated with Citi's business activities.

Operational Risk Management Framework defines the concept of the three Lines of Defense. The high-level roles and responsibilities for operational risk management are as follows:

- The Businesses and Functions (1st Line of defense) are responsible for implementing and maintaining effective controls to reduce the operational risks they are exposed in accordance with the requirements of the Operational Risk Management Framework.
- Independent Risk Management and Risk (2nd Line of Defense) are responsible for setting requirements around operational risk management, challenging the implementation of the overall ORM Framework, and challenging the quality and outcomes of Businesses and Functions operational risk management activities.
- Internal Audit (3rd Line of Defense) is responsible for providing senior management with independent opinions on the effectiveness of the Operational Risk Management Framework as a whole

The ORM Framework establishes a foundation on which the activities of Businesses, Regions, and Functions, the resulting operational risks, and the associated controls are identified, periodically assessed, subject to corrective action, appropriately documented, and communicated. Specifically, the ORM Framework establishes minimum standards for consistent identification, measurement, monitoring, reporting, and management of operational risk across Citi

The process established by the ORM Framework is expected to lead to effective anticipation and mitigation of operational risk and improved operational risk loss experience The following processes and tools support the First Line of Defense (Business) in the sound management of operational risk.

- Internal and External Operational Risk Loss Data
- Scenario Analysis
- Lessons Learned and Event Reviews
- Manager's Control Assessment (MCA)
- Design controls to mitigate identified risks
- Operational Risk Appetite and Key Indicators ("KI")
- Issue Management
- New or Complex Products, Services and Business Line Approval Processes

- Citi has detailed out the Operational Risk Management requirement and objectives through its Operational Risk Policy which requires deployment of various operational risk tools for proactive identification and management of key risks. The Manager's Control Assessment ("MCA") is a comprehensive self-assessment program, methodology and tools to allow management to enable risk and control identification, assessment & monitoring and residual risk management for all GRC (Governance Risk & Control) Risks. MCA is focused on the most significant risks and key controls, i.e., the controls that mitigate those significant risks. MCA provides Citi's Management and Independent Risk and Control Functions a holistic view of Residual Risk Rating and insight into trends & drivers for their Business or function.

Significant control issues, emerging risks and GRC MCA results are consolidated and aggregated for review by Citi's Business Risk and Control Committees (BRCCs)

Citi India has adopted the Basic Indicator Approach to operational risk for capital adequacy computation. Given the low experience of actual operational loss events, this approach is assessed to be conservative and builds in buffer for unanticipated losses.

1.8 Other Risks

The bank also assesses other risks such as Reputational/Franchise Risk, Business, Strategic risks, Compliance Risk, Operational Risk (including Cyber, Conduct risk and Third party risk) and additional capital requirements, if any, to cover for such risks. The assessment is covered in the ICAAP process. As part of the assessment process of all products and lines of business, the bank makes a specific assessment of franchise risk impacting the reputational position of the company. While Business and strategic risk is considered a material risk for Citibank India, strong controls exist to mitigate such risks such as the approval of new products and new activities and complex transactions. A robust process of mitigation of the individual risks also results in a collective mitigation of reputational / franchise risk.

1.9 Leverage Ratio

As per RBI guidelines, disclosures required for leverage ratio for the Bank at the consolidated level at Mar 31, 2022 is as follows:

Summary comparison of accounting assets vs. leverage ratio exposure measure		
Sl. No	**Item**	**Rs. in Lakhs**
1	Total consolidated assets as per published financial statements	20,808,294
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	-
3	Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	-
4	Adjustments for derivative financial instruments	1,917,337
5	Adjustment for securities financing transactions (i.e. repos and similar secured lending)	3,429,298
6	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off- balance sheet exposures)	3,452,698
7	Other adjustments	(29,566)
8	**Leverage ratio exposure**	**29,578,061**

Leverage ratio common disclosure template		
	Item	**Rs. in Lakhs**
	On-balance sheet exposures	
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	20,146,614
2	(Asset amounts deducted in determining Basel III Tier 1 capital)	(29,566)
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	**20,117,048**
	Derivative exposures	
4	Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin)	661,680
5	Add-on amounts for PFE associated with all derivatives transactions	1,917,337

6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework	-
7	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)	-
8	(Exempted CCP leg of client-cleared trade exposures)	-
9	Adjusted effective notional amount of written credit derivatives	-
10	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	-
11	Total derivative exposures (sum of lines 4 to 10)	**2,579,017**
	Securities financing transaction exposures	
12	Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	3,429,298
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-
14	CCR exposure for SFT assets	-
15	Agent transaction exposures	-
16	Total securities financing transaction exposures (sum of lines 12 to 15)	**3,429,298**
	Other off-balance sheet exposures	
17	Off-balance sheet exposure at gross notional amount	8,737,756
18	(Adjustments for conversion to credit equivalent amounts)	(5,285,058)
19	Off-balance sheet items (sum of lines 17 and 18)	**3,452,698**
	Capital and total exposures	
20	Tier 1 capital	2,835,864
21	Total exposures (sum of lines 3, 11, 16 and 19)	29,578,061
	Leverage ratio	
22	Basel III leverage ratio	**9.59%**

Quantitative Disclosures

As per RBI guidelines, disclosures required for leverage ratio for the Bank at a standalone basis for the last 4 quarters:

	31-Mar-22	**31-Dec-21**	**30-Sep-21**	**30-Jun-21**
Tier 1 Capital	2,458,566	2,296,089	2,300,102	2,301,536
Exposure Measure	28,607,443	26,883,186	27,886,796	26,620,631
Leverage Ratio (%)	8.59%	8.54%	8.25%	8.65%

Basel III common disclosure template to be used during the transition period
Composition of Capital (Standalone Basis)

Sl. No.	Common Equity Tier 1 capital: instruments and reserves	31st Mar 2022	REF
1	Directly issued qualifying common share capital plus related stock surplus (share premium)	374,384	A
2	Retained earnings		b9
3	Accumulated other comprehensive income (and other reserves)	2,122,030	b1+b2+b3+ b4+b5+b6+ b7+b8
4	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies1)	-	
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	-	
6	**Common Equity Tier 1 capital before regulatory adjustments**	2,496,414	
	Common Equity Tier 1 capital: regulatory adjustments		
7	Prudential valuation adjustments	9,422	
8	Goodwill (net of related tax liability)	-	
9	Intangibles (net of related tax liability)	29,566	c
10	Deferred tax assets	23,339	d
11	Cash-flow hedge reserve	-	
12	Shortfall of provisions to expected losses	-	
13	Securitisation gain on sale	-	
14	Gains and losses due to changes in own credit risk on fair valued liabilities	-	
15	Defined-benefit pension fund net assets	-	
16	Investments in own shares (if not already netted off paid-up capital on reported balance sheet)	-	
17	Reciprocal cross-holdings in common equity	-	
18	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	-	
19	Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)3	-	
20	Mortgage servicing rights4 (amount above 10% threshold)	-	
21	Deferred tax assets arising from temporary differences5 (amount above 10% threshold, net of related tax liability)	-	
22	Amount exceeding the 15% threshold6	-	
23	of which: significant investments in the common stock of financial entities	-	
24	of which: mortgage servicing rights	-	
25	of which: deferred tax assets arising from temporary differences	-	
26	National specific regulatory adjustments7 (26a+26b+26c+26d)	-	

26a	of which: Investments in the equity capital of the unconsolidated insurance subsidiaries	-	
26b	of which: Investments in the equity capital of unconsolidated non-financial subsidiaries8	-	
26c	of which: Shortfall in the equity capital of majority owned financial entities which have not been consolidated with the bank9	-	
26d	of which: Unamortised pension funds expenditures	-	
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	-	
28	**Total regulatory adjustments to Common equity Tier 1**	**62,327**	
Add:	**Deferred Tax Asset which relate to timing difference, up to 10% of CET1 Capital**	**23,339**	
29	**Common Equity Tier 1 capital (CET1)**	**2,457,426**	
	Additional Tier 1 capital: instruments		
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus (31+32)	-	
31	of which: classified as equity under applicable accounting standards (Perpetual Non-Cumulative Preference Shares)	-	
32	of which: classified as liabilities under applicable accounting standards (Perpetual debt Instruments)	-	
33	Directly issued capital instruments subject to phase out from Additional Tier 1	-	
34	Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)	-	
35	of which: instruments issued by subsidiaries subject to phase out	-	
36	**Additional Tier 1 capital before regulatory adjustments**	-	
	Additional Tier 1 capital: regulatory adjustments		
37	Investments in own Additional Tier 1 instruments	-	
38	Reciprocal cross-holdings in Additional Tier 1 instruments	-	
39	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	-	
40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)10	-	
41	National specific regulatory adjustments (41a+41b)	-	
41a	Investments in the Additional Tier 1 capital of unconsolidated insurance subsidiaries	-	
41b	Shortfall in the Additional Tier 1 capital of majority owned financial entities which have not been consolidated with the bank	-	
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	-	
43	**Total regulatory adjustments to Additional Tier 1 capital**	-	
44	Additional Tier 1 capital (AT1)	-	
44a	Additional Tier 1 capital reckoned for capital adequacy11	-	

45	**Tier 1 capital (T1 = CET1 + AT1) (29 + 44a)**	**2,457,426**	
	Tier 2 capital: instruments and provisions	-	
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	-	
47	Directly issued capital instruments subject to phase out from Tier 2	-	
48	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	-	
49	of which: instruments issued by subsidiaries subject to phase out	-	
50	Provisions and Revaluation Reserve **(Refer Note)**	262,965	
51	**Tier 2 capital before regulatory adjustments**	**262,965**	
	Tier 2 capital: regulatory adjustments	-	
52	Investments in own Tier 2 instruments	-	
53	Reciprocal cross-holdings in Tier 2 instruments	-	
54	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10%	-	
55	Significant investments13 in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	-	
56	National specific regulatory adjustments (56a+56b)	-	
56a	of which: Investments in the Tier 2 capital of unconsolidated subsidiaries	-	
56b	of which: Shortfall in the Tier 2 capital of majority owned financial entities which have not been consolidated with the bank	-	
57	**Total regulatory adjustments to Tier 2 capital**	-	
58	Tier 2 capital (T2)	262,965	
58a	**Tier 2 capital reckoned for capital adequacy**	**262,965**	
58b	Excess Additional Tier 1 capital reckoned as Tier 2 capital	-	
58c	**Total Tier 2 capital admissible for capital adequacy (58a + 58b)**	**262,965**	
59	**Total capital (TC = T1 + T2) (45 + 58c)**	**2,720,390**	
60	**Total risk weighted assets (60a + 60b + 60c)**	**15,603,591**	
60a	of which: total credit risk weighted assets	10,337,739	
60b	of which: total market risk weighted assets	2,928,498	
60c	of which: total operational risk weighted assets	2,337,355	
	Capital ratios		
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	15.75%	
62	Tier 1 (as a percentage of risk weighted assets)	15.75%	
63	Total capital (as a percentage of risk weighted assets)	17.43%	
64	Institution specific buffer requirement (minimum CET1 requirement plus capital conservation and countercyclical buffer requirements, expressed as a percentage of risk weighted assets)	11.00%	
65	of which: capital conservation buffer requirement	2.50%	
66	of which: bank specific countercyclical buffer requirement	0.00%	
67	of which: G-SIB buffer requirement	3.00%	
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	10.25%	
	National minima (if different from Basel III)		

69	National Common Equity Tier 1 minimum ratio (if different from Basel III minimum)	5.50%	
70	National Tier 1 minimum ratio (if different from Basel III minimum)	7.00%	
71	National total capital minimum ratio (if different from Basel III minimum)	9.00%	
	Amounts below the thresholds for deduction (before risk weighting)	-	
72	Non-significant investments in the capital of other financial entities	-	
73	Significant investments in the common stock of financial entities	-	
74	Mortgage servicing rights (net of related tax liability)	-	
75	Deferred tax assets arising from temporary differences (net of related tax liability)	-	
	Applicable caps on the inclusion of provisions in Tier 2		
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	262,965	
77	Cap on inclusion of provisions in Tier 2 under standardised approach	262,965	
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	-	
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	-	
	Capital instruments subject to phase-out arrangements (only applicable between March 31, 2017 and March 31, 2022)		
80	Current cap on CET1 instruments subject to phase out arrangements	-	
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	-	
82	Current cap on AT1 instruments subject to phase out arrangements	-	
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	-	
84	Current cap on T2 instruments subject to phase out arrangements	-	
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	-	

Note – Provision and Revaluation Reserve includes the below items:

Particulars	**Rs. In Lakhs**
Investment Reserve	-
Investment Fluctuation Reserve	191,645
Provision on Standard Assets	60,764
Floating Rate Provision	9,100
Country Risk Provision	1,456
Total	**262,965**

Basel III common disclosure template to be used during the transition period
Composition of Capital - Consolidated Basis

Amount in Rs. lakhs

Sl. No	Common Equity Tier 1 capital: instruments and reserves	31st Mar, 2022	REF
1	Directly issued qualifying common share capital plus related stock surplus (share premium)	663,713	a
2	Retained earnings	-	b9
3	Accumulated other comprehensive income (and other reserves)	2,213,752	b1+b2+b3+ b4+b5+b6+ b7+b8
4	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies1)	-	
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	-	
6	**Common Equity Tier 1 capital before regulatory adjustments**	**2,877,465**	
	Common Equity Tier 1 capital: regulatory adjustments		
7	Prudential valuation adjustments	9,422	
8	Goodwill (net of related tax liability)		
9	Intangibles (net of related tax liability)	33,512	c
10	Deferred tax assets	29,156	d
11	Cash-flow hedge reserve	-	
12	Shortfall of provisions to expected losses	-	
13	Securitisation gain on sale	-	
14	Gains and losses due to changes in own credit risk on fair valued liabilities	-	
15	Defined-benefit pension fund net assets	-	
16	Investments in own shares (if not already netted off paid-up capital on reported balance sheet)	-	
17	Reciprocal cross-holdings in common equity	-	
18	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	-	
19	Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)3	-	
20	Mortgage servicing rights4 (amount above 10% threshold)	-	
21	Deferred tax assets arising from temporary differences5 (amount above 10% threshold, net of related tax liability)	-	

22	Amount exceeding the 15% threshold	-	
23	of which: significant investments in the common stock of financial entities	-	
24	of which: mortgage servicing rights	-	
25	of which: deferred tax assets arising from temporary differences	-	
26	National specific regulatory adjustments7 (26a+26b+26c+26d)	-	
26a	of which: Investments in the equity capital of the unconsolidated insurance subsidiaries	-	
26b	of which: Investments in the equity capital of unconsolidated non-financial subsidiaries8	-	
26c	of which: Shortfall in the equity capital of majority owned financial entities which have not been consolidated with the bank9	-	
26d	of which: Unamortised pension funds expenditures	-	
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	-	
28	**Total regulatory adjustments to Common equity Tier 1**	**72,090**	
Add :	**Deferred Tax Asset which relate to timing difference, up to 10% of CET1 Capital**	**29,156**	
29	**Common Equity Tier 1 capital (CET1)**	**2,834,531**	
	Additional Tier 1 capital: instruments	-	
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus (31+32)	-	
31	of which: classified as equity under applicable accounting standards (Perpetual Non-Cumulative Preference Shares)	-	
32	of which: classified as liabilities under applicable accounting standards (Perpetual debt Instruments)	-	
33	Directly issued capital instruments subject to phase out from Additional Tier 1	-	
34	Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)	-	
35	of which: instruments issued by subsidiaries subject to phase out	-	
36	**Additional Tier 1 capital before regulatory adjustments**	-	
	Additional Tier 1 capital: regulatory adjustments	-	
37	Investments in own Additional Tier 1 instruments	-	
38	Reciprocal cross-holdings in Additional Tier 1 instruments	-	
39	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	-	
40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)10	-	
41	National specific regulatory adjustments (41a+41b)	-	
41a	Investments in the Additional Tier 1 capital of unconsolidated insurance subsidiaries	-	
41b	Shortfall in the Additional Tier 1 capital of majority owned financial entities	-	

	which have not been consolidated with the bank		
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	-	
43	**Total regulatory adjustments to Additional Tier 1 capital**		
44	Additional Tier 1 capital (AT1)	**-**	
44a	Additional Tier 1 capital reckoned for capital adequacy11	-	
45	**Tier 1 capital (T1 = CET1 + AT1) (29 + 44a)**	**2,834,531**	
	Tier 2 capital: instruments and provisions	-	
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	-	
47	Directly issued capital instruments subject to phase out from Tier 2	-	
48	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	-	
49	of which: instruments issued by subsidiaries subject to phase out	-	
50	Provisions and Revaluation Reserve **(Refer Note)**	268,418	
51	**Tier 2 capital before regulatory adjustments**	**268,418**	
	Tier 2 capital: regulatory adjustments		
52	Investments in own Tier 2 instruments	-	
53	Reciprocal cross-holdings in Tier 2 instruments	-	
54	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)	-	
55	Significant investments13 in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	-	
56	National specific regulatory adjustments (56a+56b)	-	
56a	of which: Investments in the Tier 2 capital of unconsolidated subsidiaries	-	
56b	of which: Shortfall in the Tier 2 capital of majority owned financial entities which have not been consolidated with the bank	-	
57	**Total regulatory adjustments to Tier 2 capital**	**-**	
58	Tier 2 capital (T2)	**268,418**	
58a	**Tier 2 capital reckoned for capital adequacy**	**268,418**	
58b	Excess Additional Tier 1 capital reckoned as Tier 2 capital	-	
58c	**Total Tier 2 capital admissible for capital adequacy (58a + 58b)**	**268,418**	
59	**Total capital (TC = T1 + T2) (45 + 58c)**	**3,102,950**	
60	**Total risk weighted assets (60a + 60b + 60c)**	**16,565,743**	
60a	of which: total credit risk weighted assets	11,122,896	
60b	of which: total market risk weighted assets	3,022,506	

60c	of which: total operational risk weighted assets	2,420,341	
	Capital ratios		
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	17.11%	
62	Tier 1 (as a percentage of risk weighted assets)	17.11%	
63	Total capital (as a percentage of risk weighted assets)	18.73%	
64	Institution specific buffer requirement (minimum CET1 requirement plus capital conservation and countercyclical buffer requirements, expressed as a percentage of risk weighted assets)	11.00%	
65	of which: capital conservation buffer requirement	2.50%	
66	of which: bank specific countercyclical buffer requirement	0.00%	
67	of which: G-SIB buffer requirement	3.00%	
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	11.61%	
	National minima (if different from Basel III)		
69	National Common Equity Tier 1 minimum ratio (if different from Basel III minimum)	5.50%	
70	National Tier 1 minimum ratio (if different from Basel III minimum)	7.00%	
71	National total capital minimum ratio (if different from Basel III minimum)	9.00%	
	Amounts below the thresholds for deduction (before risk weighting)		
72	Non-significant investments in the capital of other financial entities	-	
73	Significant investments in the common stock of financial entities	-	
74	Mortgage servicing rights (net of related tax liability)	-	
75	Deferred tax assets arising from temporary differences (net of related tax liability)	-	
	Applicable caps on the inclusion of provisions in Tier 2		
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	268,418	
77	Cap on inclusion of provisions in Tier 2 under standardised approach	268,418	
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	-	
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	-	
	Capital instruments subject to phase-out arrangements (only applicable between March 31, 2017 and March 31, 2022)		
80	Current cap on CET1 instruments subject to phase out arrangements	-	
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	-	
82	Current cap on AT1 instruments subject to phase out arrangements	-	
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	-	
84	Current cap on T2 instruments subject to phase out arrangements	-	
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	-	

Note – Provision and Revaluation Reserve includes the below items:

Particulars	Rs. In Lakhs
Investment Reserve	-
Investment Fluctuation Reserve	191,645
Provision on Standard Assets	66,218
Floating Rate Provision	9,100
Country Risk Provision	1,456
Total	**268,418**

Step 1 to Reconciliation Requirements

Amount in Rs. lakhs

	Particulars	**Balance sheet as in financial statements Solo**	**Balance sheet as in financial statements Balance sheet under regulatory scope of consolidation**
		As on 31st Mar, 2022	**As on 31st Mar, 2022**
A	Capital & Liabilities		
i	Paid-up Capital	374,384	663,713
	Reserves & Surplus	2,615,084	2,716,944
	Minority Interest		
	Total Capital	**2,989,468**	**3,380,658**
ii	**Deposits**	**17,964,104**	**17,964,104**
	of which: Deposits from banks	101,387	101,387
	of which: Customer deposits	17,862,717	17,862,717
	of which: Other deposits (pl. specify)	-	-
iii	**Borrowings**	**433,571**	**964,536**
	of which: From RBI	-	-
	of which: From banks	428,702	432,316
	of which: From other institutions & agencies	4,869	4,869
	of which: Others (Debentures & Finance Lease obligation)	-	527,351
	of which: Capital instruments	-	-
iv	**Other liabilities & provisions**	**1,939,310**	**2,001,073**
	Total	**23,326,453**	**24,310,371**
	Assets		
i	Cash and balances with Reserve Bank of India	3,154,501	3,154,501
	Balance with banks and money at call and short notice	2,101,144	2,155,840
	Total	**5,255,644**	**5,310,341**

ii	**Investments:**	**9,582,236**	**9,753,102**
	of which: Government securities **(Note)**	9,213,927	9,241,137
	of which: Other approved securities	-	-
	of which: Shares	2,042	8,651
	of which: Debentures & Bonds	167,000	295,347
	of which: Subsidiaries / Joint Ventures / Associates	-	8,700
	of which: Others(Commercial Papers, Mutual Funds etc)	199,267	199,267
iii	**Loans and advances**	**7,068,167**	**7,745,501**
	of which: Loans and advances to banks	124,303	124,303
	of which: Loans and advances to customers	6,943,865	7,621,198
iv	**Fixed assets**	**100,365**	**101,505**
v	**Other assets**	**1,320,041**	**1,399,921**
	of which: Goodwill and intangible assets	29,566	33,512
	of which: Deferred tax assets	23,339	29,156
vi	Goodwill on consolidation	-	-
vii	Debit balance in Profit & Loss account	-	-
	Total Assets	**23,326,453**	**24,310,370**

Note: This includes Investment in Foreign currency Treasury Bills of Rs.1,306,546 lakhs.

Step 2 to Reconciliation Requirement

Amount in Rs. Lakhs

	Particulars	**Balance sheet as in financial statements Solo**	**Balance sheet as in financial statements Balance sheet under regulatory scope of consolidation**	**Ref**
		As on 31st Mar, 2022	**As on 31st Mar, 2022**	
A	Capital & Liabilities			
i	Paid-up Capital	**374,384**	**663,713**	
	of which: Amount eligible for CET1	374,384	663,713	a
	of which: Amount eligible for AT1			
	Reserves & Surplus	**2,615,083**	**2,716,944**	
	- Statutory Reserves	1,229,523	1,301,413	b1
	- Remittable Surplus retained in Indian books	814,020	833,852	b2
	- Capital Reserves on Sale of Immovable Property	31,191	31,191	b3
	- Furniture & Equipment Reserve	-	-	b4
	- Properties Investment Reserve	6,194	6,194	b5
	- FX Capital Reserve	-	-	b6
	- Special Reserve	24,429	24,429	b7
	- Revaluation Reserve (Part of CET 1 Capital)	3,467	3,467	b8
	-General Reserves	-	-	b9
	-Other reserves	506,259	516,397	b10
	Minority Interest	-	-	
	Total Capital	**2,989,467**	**3,380,658**	
ii	**Deposits**	**17,964,104**	**17,964,104**	
	of which: Deposits from banks	101,387	101,387	

	of which: Customer deposits	17,862,717	17,862,717	
	of which: Other deposits (pl. specify)	-	-	
iii	**Borrowings**	**433,571**	**964,536**	
	of which: From RBI	-	-	
	of which: From banks	428,702	432,316	
	of which: From other institutions & agencies	4,869	4,869	
	of which: Others (pl. specify)	-	527,351	
	of which: Capital instruments	-	-	
iv	**Other liabilities & provisions**	**1,939,310**	**2,001,073**	
	of which: DTLs related to goodwill	-	-	
	of which: DTLs related to intangible assets	-	-	
	Total	**23,326,453**	**24,310,371**	
	Assets			
i	Cash and balances with Reserve Bank of India	3,154,501	3,154,501	
	Balance with banks and money at call and short notice	2,101,144	2,155,840	
	Total	**5,255,645**	**5,310,341**	
ii	**Investments:**	**9,582,236**	**9,753,102**	
	of which: Government securities **(Note)**	9,213,927	9,241,137	
	of which: Other approved securities	-	-	
	of which: Shares	2,042	8,651	
	of which: Debentures & Bonds	167,000	295,347	
	of which: Subsidiaries / Joint Ventures / Associates	-	8,700	
	of which: Others (Commercial Papers, Mutual Funds etc.)	199,267	199,267	
iii	**Loans and advances**	**7,068,168**	**7,745,501**	**Ref**
	of which: Loans and advances to banks	124,303	124,303	
	of which: Loans and advances to customers	6,943,865	7,621,198	
iv	**Fixed assets**	**100,365**	**101,505**	
v	**Other assets**	1,320,041	1,399,924	
	of which: Goodwill and intangible assets	29,566	33,512	
	Of which: Goodwill	-	-	c
	Of which: Other intangibles (excluding MSRs)	27,400	31,345	
	of which: Deferred tax assets	23,339	29,156	
vi	Goodwill on consolidation	1,320,041	1,399,924	d
vii	Debit balance in Profit & Loss account	29,566	33,512	
	Total Assets	**23,326,455**	**24,310,371**	

Note: This includes Investment in US Treasury Bills of Rs 1,306,546 lakhs.

Note: Citi does not have any regulatory Capital Instrument; the disclosure template for the same is not applicable.

Scope of Application:

Qualitative Disclosures:

A List of group entities considered for consolidation as on 31st Mar, 2022

Name of the entity / Country of incorporation	Whether the entity is included under accounting scope of consolidation (yes / no)	Method of consolidation	Whether the entity is included under regulatory scope of consolidation (yes / no)	Explain the method of consolidation	Reasons for difference in the method of consolidation	Reasons if consolidated under only one of the scopes of consolidation
Citicorp Finance (India) Limited	No	NA	Yes	The RBI guidelines on Financial Regulation of Systemically Important NBFCs and Banks' Relationship vide circular ref. DBOD. No. FSD. BC.46 / 24.01.028/ 2006-07 December 12, 2006 read with 'Guidelines for consolidated accounting and other quantitative methods to facilitate consolidated supervision' vide circular ref. DBOD.No.BP.BC.72/ 21.04.018/2001-02 dated February 25, 2003 mandate coverage of the 'Consolidated Bank' (herein also referred to as 'Citi').	NA	As per RBI circular ref. DBOD. No. FSD. BC.46 / 24.01.028/ 2006-07 December 12, 2006, the bank is not required to publish consolidated financial statements as per AS – 21 under accounting scope of consolidation.

B List of group entities not considered for consolidation both under the accounting and regulatory scope of consolidation

Amount in Rs. lakhs

Name of the entity / country of incorporation	Principle activity of the entity	Total balance sheet equity (as stated in the accounting balance sheet of the legal entity)	% of bank's holding in the total equity	Regulatory treatment of bank's investments in the capital instruments of the entity	Total balance sheet assets (as stated in the accounting balance sheet of the legal entity)
Citigroup Global Markets India private Limited*	Institutional broking, Investment banking, Professional clearing member of Currency & Equity derivatives segment of	163,270	0%	NA	836,517

	National Stock Exchange				
Citi Investment Advisory Services private Limited*	No active business	7,207	0%	NA	7,306
Citicorp Services India Private Limited	Captive Business Process Outsourcing (BPO), Knowledge Process Outsourcing (KPO), Information Technology Outsourcing (ITO), ITES (Information Technology Enabled Services), vendors' oversight, decision support, shared services, SFS (Securities Fund Services) operations and software development / applications related services.	369,766	0%	NA	541,746

*Note: The numbers updated for Citigroup Global Markets India Private Limited and Citi Investment Advisory Services private Limited are basis unaudited figures.

(ii) Quantitative Disclosures:

C List of group entities considered for consolidation *Amount in Rs. lakhs*

Name of the entity / country of incorporation (as indicated in (i)a. above)	**Principle activity of the entity**	**Total balance sheet equity (as stated in the accounting balance sheet of the legal entity)**	**Total balance sheet assets (as stated in the accounting balance sheet of the legal entity)**
Citicorp Finance (India) Limited	NBFC, Insurance distribution	391,190	983,918

D The aggregate amount of capital deficiencies in all subsidiaries which are not included in the regulatory scope of consolidation i.e. that are deducted:

Name of the subsidiaries / country of incorporation	**Principle activity of the entity**	**Total balance sheet equity (as stated in the accounting balance sheet of the legal entity)**	**% of bank's holding in the total equity**	**Capital deficiencies**
NA	NA	NA	NA	NA

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

Name of the insurance entities / country of incorporation	Principle activity of the entity	Total balance sheet equity (as stated in the accounting balance sheet of the legal entity)	% of bank's holding in the total equity / proportion of voting power	Quantitative impact on regulatory capital of using risk weighting method versus using the full deduction method
NA	NA	NA	NA	NA