

BASEL III PILLAR 3 DISCLOSURE AS ON 31.03.2025

Table DF-1: Scope of Application

Name of the head of the banking group to which the framework applies UCO BANK.

(i) Qualitative Disclosures:

| Name of the entity / Country of incorporation | Whether the entity is included under accounting scope of consolidation (yes / no) | Explain the method of consolidation | Whether the entity is included under regulatory scope of consolidation (yes / no) | Explain the method of consolidation | Explain the reasons for difference in the method of consolidation | Explain the reasons if consolidated under only one of the scopes of consolidation |
|---|---|---|---|-------------------------------------|---|---|
| Paschim Banga Gramin Bank (PBGB) | Yes | Equity Method basis as per AS-23 issued by ICAI | No | NA | NA | Entity is Regional Rural Bank, an associate, hence outside the purview of regulatory consolidation. Investment is risk weighted at 250% |

a. List of group entities considered for consolidation – Paschim Banga Gramin Bank (PBGB).

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

| 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) |
|---|----------------------------------|--|---|---|--|
| NA | NA | NA | NA | NA | NA |

(ii) Quantitative Disclosures:

c. List of group entities considered for consolidation

| Name of the entity / country of incorporation <i>(as indicated in (i)a. above)</i> | Principle activity of the entity | Total balance sheet equity <i>(as stated in the accounting balance sheet of the legal entity)</i> | Total balance sheet assets <i>(as stated in the accounting balance sheet of the legal entity)</i> |
|---|----------------------------------|---|---|
| NA | NA | NA | NA |

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 <i>(as stated in the accounting balance sheet of the legal entity)</i> | % 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 <i>(as stated in the accounting balance sheet of the legal entity)</i> | % 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 |

f. Any restrictions or impediments on transfer of funds or regulatory capital within the banking group:

There is no restriction or impediments on transfer of funds or regulatory capital within banking group as of March 31, 2025.

TABLE DF-2: Capital Adequacy

Qualitative Disclosures

| | |
|---------------------------------|--|
| (a) | <p>The Bank is carrying out quarterly risk assessment for Credit, Market and Operational Risks and computing CRAR as well as also providing a comfortable cushion against the risk of losses against any unforeseen events. Bank is monitoring regularly and comprehensively the capital requirement through Capital Planning and Budgeting for current as well as future business operations. Moreover, bank is addressing all risks through precise Internal Capital Adequacy Assessment Process (ICAAP) annually and maintaining necessary additional capital for additional risks.</p> <p>The Bank has following Standardized Approach for Credit Risk, Basic Indicator Approach for Operational Risk and Standardized Duration Approach for Market Risk for computing CRAR, as per the regulatory guidelines.</p> |
| Quantitative Disclosures | |
| | (` in crore) |
| (b) | <p>Capital requirements for Credit Risk: Portfolio subject to Standardized Approach Securitization Exposures</p> <p>14434.87 Nil</p> |
| (c) | <p>Capital requirements for Market Risk: Standardized Duration Approach Interest Rate Risk Foreign Exchange Risk (including Gold) Equity Risk</p> <p>- 91.12 27.72 120.81</p> |
| (d) | <p>Capital requirements for Operational Risk: Basic Indicator Approach</p> <p>2206.98</p> |
| (e) | <p>Common Equity Tier 1, Tier 1 and Total Capital ratios: Common Equity Tier I Tier I Total Capital ratios For the top consolidated group For significant bank subsidiaries (stand alone or sub-consolidated depending on how the Framework is applied)</p> <p>16.03% 16.37% 18.49% Not Applicable Not Applicable</p> |

Table DF-3: Credit Risk: General Disclosures for All Banks

Qualitative Disclosure

a) Past Due and Impaired Accounts (for accounting purpose):

In terms of Bank's NPA Management Policy duly approved by the Board of Directors, an asset is treated as Past due/impaired asset where –

- i. Interest and/or installment of principal remain overdue for a period of more than 90 days in respect of a term loan.
- ii. The account remains 'out of order' for a period of more than 90 days as given in para below, in respect of an overdraft/cash credit (OD/CC).
- iii. The bill remains overdue for a period of more than 90 days in the case of bills purchased and discounted,
- iv. The installment of principal or interest thereon remains overdue for two crop seasons for short duration crops.
- v. The installment of principal or interest thereon remains overdue for one crop season for long duration crops.

An account is considered out of order when

- i. The outstanding balance remains continuously in excess of the sanctioned limit/drawing power; the account is treated as out of order.
- ii. The balance outstanding is less than the sanctioned limit/drawing power but there are no credits continuously for 90 days or the credits are not sufficient to cover the interest debited.

b) Bank's Credit Risk Management Policy:

Bank's Credit Risk Management practices are based on policy directives duly approved by the Board which, inter-alia, encompasses the following:

- i. Credit Risk acquisition – strategies & policies,
- ii. Credit approval processes.
- iii. Credit Risk monitoring processes.
- iv. Credit Risk control processes.

Board of Directors has overall responsibility for management of Credit risk and Risk Management Committee of the Board is responsible for setting up guidelines for Credit Risk Management and reporting, ensuring that Credit Risk Management processes conform to the policy, setting up prudential limit and its periodical review and ensuring robustness of risk modules. Credit Risk Management Committee is responsible to deal with issues relating to Credit policy and procedures and to analyze monitoring and control credit risk on bank wide basis.

Credit Risk Management Department of the Bank enforces and monitors compliance of the risk parameters and prudential limits set by the Bank. They also lay down risk

assessment system, monitor quality of loan portfolio, identify problems and correct deficiencies, develop MIS for the purpose including portfolio evaluation. Credit Risk Management Department is independent of Credit Processing & Credit Monitoring Departments.

Assessment of Credit Risk is done through rating of credit accounts. The bank has a system of rating all accounts (excepting those under schematic lending) having exposure of above Rs 25 lacs. Bank tracks rating migration and has developed internal default rates across rating. The mapping of default rates is also carried out with default rate of established rating agencies.

The bank makes all possible efforts to mitigate risks associated with credit accounts through suitable collaterals or guarantors wherever it is considered feasible and desirable. In addition to that, terms and conditions under which credit is sanctioned also go a long way to mitigate risks associated with credit. Regular monitoring and control of accounts also add to the risk mitigation. In order to mitigate risk, the Bank has taken necessary cover for eligible accounts from Export Credit Guarantee Corporation and Credit Guarantee Fund Trust for Micro and Small Enterprises.

Quantitative disclosures

(All figures in ` in Crores)

| Quantitative Disclosures (all amount in Rs. Cr) | | |
|---|------------|----------------|
| | Fund Based | Non-Fund Based |
| a) Total Gross Credit Exposure | 221694.77 | 19794.72 |
| b) Geographical Distribution of Exposure | | |
| Domestic | 229805.53 | 23765.74 |
| Overseas | 24510.70 | 888.15 |
| | | |

| (C) Industry Type Distribution of Exposures | | (Amount in Rs. Cr) |
|--|---------------------|---------------------------|
| Industry Name | Outstanding Balance | |
| | Funded | Non-Funded |
| A. Mining and Quarrying (A.1 + A.2) | 513.28 | 180.37 |
| A.1 Coal | 73.84 | 175.21 |
| A.2 Others | 439.44 | 5.16 |
| B. Food Processing (B.1 to B.5) | 1565.84 | 268.84 |
| B.1 Sugar | 19.49 | 5.34 |
| B.2 Edible Oils and Vanaspati | 174.61 | 89.21 |
| B.3 Tea | 205.61 | 6.08 |
| B.4 Coffee | 0.00 | 0.00 |
| B.5 Others | 1166.13 | 168.21 |
| C. Beverages (excluding Tea & Coffee) and Tobacco | 148.73 | 20.03 |

| | | |
|---|----------------|----------------|
| Of which Tobacco and tobacco products | 48.71 | 0.00 |
| D. Textiles (a to f) | 1499.85 | 124.05 |
| a. Cotton | 555.48 | 69.14 |
| b. Jute | 8.07 | 0.63 |
| c. Handicraft/Khadi (Non Priority) | | |
| d. Silk | | |
| e. Woolen | | |
| f. Others | 936.31 | 54.27 |
| Out of D (i.e., Total Textiles) to Spinning Mills | | |
| E. Leather and Leather products | 29.91 | 0.00 |
| F. Wood and Wood Products | 137.06 | 3.96 |
| G. Paper and Paper Products | 327.96 | 124.98 |
| H. Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels | 1885.59 | 31.89 |
| I. Chemicals and Chemical Products (Dyes, Paints, etc.) (I.1 to I.4) | 1792.50 | 207.64 |
| I.1 Fertilizers | 197.87 | 1.87 |
| I.2 Drugs and Pharmaceuticals | 290.77 | 2.83 |
| I.3 Petro-chemicals (excluding under Infrastructure) | 39.11 | 60.34 |
| I.4 Others | 1264.74 | 142.60 |
| J. Rubber, Plastic and their Products | 248.08 | 15.40 |
| K. Glass & Glassware | 41.83 | 0.05 |
| L. Cement and Cement Products | 601.49 | 42.81 |
| M. Basic Metal and Metal Products (M.1 + M.2) | 7154.76 | 652.05 |
| M.1 Iron and Steel | 4587.39 | 509.51 |
| M.2 Other Metal and Metal Products | 2567.37 | 142.55 |
| N. All Engineering (N.1 + N.2) | 1185.29 | 1217.60 |
| N.1 Electronics | 241.31 | 338.02 |
| N.2 Others | 943.98 | 879.59 |
| O. Vehicles, Vehicle Parts and Transport Equipment's | 293.00 | 0.00 |
| P. Gems and Jewellery | 94.31 | 0.02 |

| | | |
|---|-----------------|----------------|
| Q. Construction | 682.91 | 1456.86 |
| R. Infrastructure (a to d) | 23497.59 | 3044.18 |
| a. Transport (a.1 to a.6) | 5568.84 | 1079.92 |
| a.1 Roads and Bridges | 5169.43 | 1037.52 |
| a.2 Ports | 0.58 | 42.41 |
| a.3 Inland Waterways | 0.00 | 0.00 |
| a.4 Airport | 0.00 | 0.00 |
| a.5 Railway Track, tunnels, viaducts, bridges | 163.16 | 0.00 |
| a.6 Oil Pipelines | 235.66 | 0.00 |
| a.7 Gas pipelines | | |
| a.8 Urban Public Transport (except rolling stock in case of urban road transport) | | |
| b. Energy (b.1 to b.6) | 15520.72 | 1195.87 |
| b.1 Electricity (Generation) | 4719.75 | 902.18 |
| b.1.1 Central Govt PSUs | 1968.78 | 0.00 |
| b.1.2 State Govt PSUs (incl. SEBs) | 251.41 | 574.96 |
| b.1.3 Private Sector | 2499.56 | 327.22 |
| b.2 Electricity (Transmission) | 1128.89 | 5.25 |
| b.2.1 Central Govt PSUs | 0.00 | 0.00 |
| b.2.2 State Govt PSUs (incl. SEBs) | 1083.45 | 5.25 |
| b.2.3 Private Sector | 45.44 | 0.00 |
| b.3 Electricity (Distribution) | 2373.92 | 240.44 |
| b.3.1 Central Govt PSUs | 0.00 | 0.00 |
| b.3.2 State Govt PSUs (incl. SEBs) | 744.38 | 240.44 |
| b.3.3 Private Sector | 1629.54 | 0.00 |
| b.5 Oil/Gas/Liquefied Natural Gas (LNG) storage facility | 7298.16 | 48.00 |
| c. Water and Sanitation (c.1 to c.6) | 245.21 | 219.68 |
| c.1 Solid Waste Management | 0.00 | 0.00 |
| c.2 Water supply pipelines | 237.85 | 0.00 |
| c.3 Water treatment plants | 7.36 | 219.68 |
| c.4 Sewage collection, treatment and disposal system | 0.00 | 0.00 |
| c.5 Irrigation (dams, channels, embankments etc.) | 0.00 | 0.00 |

| | | |
|---|-----------------|----------------|
| c.6 Storm Water Drainage System | 0.00 | 0.00 |
| d. Communication (d.1 to d.2) | 871.28 | 0.00 |
| d.1 Telecommunication (Fixed network) | | |
| d.2 Telecommunication towers | 871.28 | 0.00 |
| e. Social and Commercial Infrastructure (e.1 to e.9) | 1291.54 | 548.71 |
| e.1 Education Institutions (capital stock) | 73.59 | 1.32 |
| e.2 Hospitals (capital stock) | 153.47 | 0.71 |
| e.3 Three-star or higher category classified hotels located outside cities with population of more than 1 million | | |
| e.4 Common infrastructure for industrial parks, SEZ, tourism facilities and agriculture markets | 1019.04 | 546.53 |
| e.5 Fertilizer (Capital investment) | | |
| e.6 Post harvest storage infrastructure for agriculture and horticultural produce including cold storage | 45.44 | 0.15 |
| e.7 Terminal markets | | |
| e.8 Soil-testing laboratories | | |
| e.9 Cold Chain | | |
| S. Other Industries | | |
| All Industries (A to T) | 41699.99 | 7390.74 |

| d) Residual contractual maturity breakdown of assets (Rs in Cr) | | | | | | | | | | | | |
|--|-------|-------------|--------------|---------------|----------------------------|----------------------------------|----------------------------------|--------------------------------|-------------------------------|-------------------------------|--------------|--------|
| Particulars | 1 Day | 2 to 7 Days | 8 to 14 Days | 15 to 30 days | 31 days and up to 2 months | Over 2 months and up to 3 months | Over 3 months and up to 6 months | Over 6 months and up to 1 year | Over 1 year and up to 3 years | Over 3 year and up to 5 years | Over 5 years | Total |
| Deposits | 3017 | 7969 | 3354 | 12006 | 19121 | 10927 | 40229 | 71826 | 35735 | 10063 | 79295 | 293542 |
| Advance Gross | 1361 | 4813 | 4835 | 3583 | 4701 | 6882 | 12105 | 18559 | 30153 | 28476 | 104516 | 219985 |
| Investment | 899 | 927 | 155 | 552 | 1349 | 654 | 635 | 2047 | 11520 | 18558 | 57571 | 94868 |
| Borrowing | 43 | 5000 | 39 | - | 296 | 2005 | 1033 | 4296 | 12821 | 2654 | 500 | 28688 |
| Foreign Currency - Asset | 1381 | 3736 | 756 | 1613 | 2592 | 4988 | 7090 | 9145 | 16880 | 6322 | 1526 | 56027 |
| Foreign Currency - Liability | 438 | 617 | 521 | 976 | 3829 | 4739 | 9646 | 14825 | 18736 | 2475 | 4005 | 60806 |

e) Amount of NPAs (Gross): 5918.54 Cr

- Substandard : 1184.74Cr
- Doubtful 1 : 644.49Cr
- Doubtful 2 : 937.91Cr
- Doubtful 3 : 1746.93Cr
- Loss : 1404.47Cr

f) Net NPAs : 1068.31 Cr

g) NPA Ratios: -

- Gross NPAs to gross advances: 2.69%
- Net NPAs to net advances : 0.50%

h) Movement of NPAs (Gross)

- Opening balance : 6463.31 Cr
- Additions : 2247.91Cr
- Reductions : 2792.68 Cr
- Closing balance : 5918.54 Cr

i) Movement of Specific & General Provision (Amount in Rs. Crore)

| Movement of provisions | Specific Provisions # | General Provisions@ |
|-----------------------------------|------------------------------|----------------------------|
| Opening balance | 4760.41 | 1090.20 |
| Provisions made during the period | 1639.15 | 200.47 |
| Write-off | 1566.10 | Nil |
| Write-back of excess provisions | 0.00 | 14.86 |
| Exchange Diff | 0.59 | 2.94 |
| Closing balance | 4834.05 | 1278.75 |

#Represents provisions for NPA, @Represents provisions for Standard Advances

j. Details of write offs and recoveries that have been booked directly to the income statement

| | |
|--|------------------|
| Write offs that have been booked directly to the income statement | -- |
| Recoveries (in written-off) that have been booked directly to the income statement | Rs.2623.54 Crore |

k) Amount of Non-Performing Investments: 511.87 Crore

l) Amount of provisions held for non-performing investments: 511.87 Crore

m) Movement of provisions for depreciation on investments

- Opening balance : 982.75Cr
- Provisions made during the period : -38.46 Cr
- Write-off : NIL
- Exchange Difference : 0.00 Cr
- Write-back of excess provisions : 13.90 Cr
- Other Adjustment : (847.03) Cr
- Closing balance : 83.37 Cr

n) Geography Wise NPA & Provisions

(Amount in Rs. in Crore)

| Particulars | Domestic | Overseas | Total |
|----------------------------------|-----------------|-----------------|--------------|
| Gross NPA | 5918.54 | 0.00 | 5918.54 |
| Provisions for NPA | 4834.05 | 0.00 | 4834.05 |
| Provisions for Standard Advances | 1197.76 | 80.98 | 1278.75 |

Table DF-4 - Credit Risk: Disclosures for Portfolios Subject to the Standardised Approach**Qualitative disclosure:**

Credit rating accorded by the following credit rating agencies has been used in assigning risk weights to our credit accounts under standardized approach:

- 1) CARE
- 2) CRISIL
- 3) India Ratings
- 4) ICRA
- 5) Acuite Rating
- 6) Infomerics
- 7) FITCH

- Rating agencies have rated corporate exposures.
- In assigning rating to accounts based on public issue rating given by the above-mentioned rating agencies, bank has followed the guidelines of Reserve Bank of India.

Quantitative disclosure:**Exposure after risk mitigation in standardized approach:**

| | | |
|-------------------------------|---|-----------------------|
| 1) Below 100% risk weight | - | 3,08,836.11 Cr. |
| 2) 100% risk weight | - | 25,151.92 Cr. |
| 3) More than 100% risk weight | - | 11,695.63 Cr. |
| 4) Deduction | - | 0.00 Cr. |
| Total | - | <u>3,45,683.67Cr.</u> |

Leverage Ratio

The Basel III leverage ratio is defined as the capital measure (Tier-1 capital of the risk-based capital framework) divided by the exposure measure, with this ratio expressed as a percentage. As per RBI guidelines, the Basel III leverage for the Bank as at March 31, 2025 is as follows

| S No | Particulars | Amount 31.03.2025 | Amount 31.12.2024 | Amount 30.09.2024 | Amount 30.06.2024 | Amount 30.09.2024 |
|------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|
| 1 | Tier-1 Capital (A) | 24182.47 | 19657.00 | 19415.87 | 18809.63 | 19415.87 |
| 2 | Exposure Measure (B) | 372516.66 | 354209.20 | 338308.24 | 336376.75 | 338308.24 |
| 3 | Leverage Ratio (A/B) | 6.49% | 5.55% | 5.74% | 5.59% | 5.74% |

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

Qualitative disclosure:

(a) Policies and processes for, and an indication of the extent to which the bank makes use of, on and off-balance sheet netting

Credit risk mitigation techniques- On Balance Sheet netting

The Bank computes capital requirements on the basis of net credit exposure subject to the conditions that the bank

- i) has a well-founded legal basis for concluding that the netting or off setting agreement is enforceable in each relevant jurisdiction regardless of whether the counterparty is insolvent or bankrupt;
- ii) is able any time to determine loans/advances and deposits with the same counterparty that are subject to the netting arrangement;
- iii) monitors and controls the relevant exposures on a net basis;

Loans and advances are treated as exposure and deposits are treated as collaterals.

Credit risk mitigation techniques- Guarantees

- i) Guarantees should be direct, explicit, irrevocable and unconditional.
- ii) Substitution approach will be applied. Thus, guarantees issued by entities with lower risk weight than the counterparty will lead to reduce capital charge since the protected portion of the counterparty exposure is assigned the risk weight of the guarantor, whereas the uncover portion retain the risk weight of the underlying counterparty.
- iii) Operational requirement for guarantees must be met.
- iv) Range of eligible guarantors (counter guarantors)

Credit protection given by the following entities will be recognized:

- a) Sovereigns, sovereign entities (including BIS, IMF, European Central Bank, MBDs, SCGC and CGTSME), Banks and Primary dealers with a lower risk weight than the counter party;
- b) other entities rated AA- better. This would include guarantee covered provided by parent, subsidiary and affiliated companies when they have a lower risk weight than the obligor.
- v) Protected portion is assigned the risk weight of the protection provider.

(b) Policies and processes for collateral valuation and Management

As a banker we are concerned with market value of the property that can be expected from a buyer if the property is put to sale. So valuation is made by Asset Valuation Methodology which takes into consideration the market value of tangible assets taken as security.

Method of valuation of various types of securities:

(i) Valuation of land and building

All landed properties must be valued by Registered valuers who are in the current empaneled list of Bank. The value of the land will be assessed separately and would be

compared with valuation on record by Govt. Authorities including Municipal Bodies. Construction on the said land would be valued separately and compared with value of insurance taken to cover the said property.

The following points are taken into consideration:

- i) Nature of construction
- ii) Age of the building and its present strength
- iii) Rental yield
- iv) Tax amount assessed/paid
- v) Area of land and building
- vi) Cost of construction
- vii) Value of site

(ii) Valuation of Movable properties:

In valuation of hypothecated/pledged assets, basis of valuation is invoice price or market price whichever is lower.

(iii) Valuation of shares:

Market value is calculated as below:

- a) Current market price of the share
- b) Average of high and low prices of security during last 52 weeks whichever is lower. In case of units of mutual funds (only Master Share has been included in the approved list) Net Asset Value (NAV)/Repurchase price or the market price, whichever is less, has to be taken.

(iv) Valuation of LIC Policy:

Present surrender value of the policy

Whatever security is obtained, care should be taken to see that it is adequately charged and all necessary legal formalities are completed so that it can be realized without any difficulty, whenever an emergency arises. Moreover, during the lifetime of an advance constant watch over the security is necessary.

(c) Main types of collateral taken by Bank are –

- i) Equitable Mortgage/ Registered Mortgage of immovable properties like land and building.
- ii) Hypothecation of movable fixed assets like plant & machinery furniture/fixtures.
- iii) Pledge of shares/debentures/equities/units of Mutual Funds
- iv) Assignment of LIC Policies
- v) Lien over Bank's own Fixed Deposit receipts
- vi) Pledge of NSCs/KVPs

(d) The main types of guarantor counterparty and their credit worthiness

Normally Bank insists on following types of guarantor counterparty-

- i) Personal guarantee of partners/non-professional directors/third parties,
- ii) Corporate Guarantee
- iii) Guarantees of State Government

The bank may also obtain guarantees at its discretion from parent/holding Company when credit facilities are extended to borrowing units in the same group.

When personal guarantees are warranted, they should bear reasonable proportion to the estimated worth of the person.

(e) Information about credit risk concentrations within the mitigation taken –

In order to mitigate the credit risks, exposures are collateralized in whole or in part by cash, securities, deposits from the same counterparty, guarantee of a third party.

Market risks arise from movements in market prices which are mitigated through sales contracts, consumer financing, buy back clause and deficiency agreement.

Quantitative disclosure:

Total exposure covered by eligible financial collaterals after application of haircut under standardized approach- Rs. 21203.30 Cr.

Table DF-6: Securitisation Exposures: Disclosure for Standardised Approach

Not Applicable as UCO Bank is not having any securitization exposure.

TABLE DF-7: Market Risk in Trading Book**Qualitative Disclosure:****1. Objective & Policies:**

To limit the market risk in Investment and Forex instruments. For this the Bank adopted policies approved by the Board for Domestic as well as Overseas Branches.

2. Strategies and Processes:

Policy provides various limits on exposures. Local ALCO Committee of overseas centers takes care of strategies and processes as per approved policy for overseas centers.

3. Structure and organization of the relevant risk management function:

Investment decisions are taken by Corporate Investment Committee comprising of Executive Director, General Managers of Corporate Credit, Finance, Risk Management, International and Treasury Branch, Mumbai. At overseas centers local committee under Chief Executives of the centers takes decision as per guidelines approved by the Board. The Bank has front office, mid office and back office for strict functional segregation. Risk Management Department at Head Office performs the function of mid office for overall portfolio.

4. The scope and nature of risk reporting and/or measurement system:

Periodic Reporting of full details of Bank's exposure undertaken by the domestic and overseas branches are sent to Head Office. Quarterly reporting with evaluation of risks are also made. Any breaches from various prudential and other limits fixed by the Bank are also referred to H.O for necessary approval.

5. Policies for hedging and/or mitigating risk and strategies and processes for monitoring the continuing effectiveness of hedge/s militants:

The Bank's policy is to maintain near square position in Forex. However various limits like daylight, overnight in respective currencies as well as overnight open position limit in Indian rupees for the Bank as a whole have been fixed and the same is monitored through periodic reporting.

Quantitative Disclosures:

| Capital requirements for: | (Rs. in crore) |
|---------------------------|----------------|
| Interest Rate Risk | 91.12 |
| Equity Position Risk | 120.81 |
| Foreign Exchange Risk | 27.72 |

Table DF – 8 - Operational Risk

Qualitative disclosure

The Bank has put in place systems, processes and monitoring mechanism for-

- Identification and assessment of operational risk inherent in all material products, activities, processes and systems
- Monitoring operational risk profiles and exposure to losses and reporting pertinent information to Senior Management and Board of Directors.
- Framing policies, processes and procedures to control and mitigate operational risk.

The organization set up for Operational Risk Management is as follows:

- The Board of Directors
- Risk Management Committee of the Board (RMCB)
- Operational Risk Management Committee (ORMC)
- Risk Management Department
- Operational Risk Management Cell
- Business Operational Risk Managers (BORM)

Board of Directors approves Operational Risk Management framework, policies, processes and procedures for managing operational risk in all products, activities, processes and systems.

In order to provide independent assessment of adequacy and compliance with Bank's established policies and procedures, adequate internal audit coverage is in place as part of on-going monitoring. The Audit Committee of the Board ensures the scope and frequency of the audit programme. The inspection department develops and oversees the internal function.

All financial departments/business units have been informed to keep the RMD fully informed of new developments, initiatives, products and operational changes to identify all associated risks at an early stage.

A. Policies and Framework

The following Policies and Framework Documents are in place in UCO Bank:

- Operational Risk Management policy which encompasses Operational Risk Management Framework for systematic and proactive identification, assessment, measurement, monitoring, mitigation and reporting of the Operational Risks. It contains guidelines related to Loss Data Management, Risk & Control Self-Assessment (RCSA), Business Line Mapping and Key Risk Indicator (KRI).
- Comprehensive Outsourcing Policy
- New Product Policy

- Cyber Security Policy
- Information Security Policy
- Business Continuity Policy
- Policy on Know Your Customer (KYC) Standards and Anti Money Laundering (AML)/ Combating of Financing of Terrorism Measures
- Policy on Fraud Risk Management
- Procurement Policy
- Whistle Blower Policy

B. Strategies and Processes

- The Bank has created a repository of Internal Loss Data as part of Operational Risk Management. Root Cause Analysis for the various Operational events is being carried to understand the reason and to strengthen the control environment and the findings are circulated to the field functionaries for avoiding such incidence from recurring in the future. In addition, Near Miss Events are also captured to improve risk management practices.
- Bank has implemented Risk Control & Self-Assessment (RCSA) which is used to identify key Operational Risk and assess the degree of effectiveness of the internal control. Based on the RCSA findings suitable risk mitigation strategies are devised to plug in the control gaps.
- Bank has framed and Key Risk Indicators (KRI) matrices, which enables the management to mitigate risks that are reaching less acceptable levels through real time monitoring and providing alerts when thresholds are breached.
- A central repository of information related to various outsourcing activities being carried out by the Bank has been created for better monitoring and enhanced due diligence.

B. The scope and nature of Risk Reporting and Measurement Systems

- A comprehensive system of Preventive Vigilance & Whistle Blowing framework has been put in place.
- Significant risks emerging out of RCSA exercise at Branches as well as Analysis for loss data are reported to Top Management at regular intervals along with corrective actions are initiated to mitigate such risk.
- Basic Indicator Approach with capital charge of 15% of average gross income for previous 3 years is applied for Operational Risk, for the year ended 31st March 2025.

- RBI has issued Master Guidelines on 26th June 2023 for implementation of revised Basel III Standardised Approach (SA) and proposed to replace all existing approaches for calculating Operational Risk capital. However, the effective date of implementation of these directions is yet to be communicated by RBI. Until then, the minimum operational risk regulatory capital requirements is being computed as per Basic Indicator Approach (BIA) in accordance with the instructions contained in 'Master Circular – Basel III Capital Regulations' issued vide RBI circular dated 1st April 2024, as amended from time to time.

As per RBI directives, the bank has been maintaining capital for operational risk under Basic Indicator Approach (BIA). The capital requirement as per BIA is Rs.2206.98 crore as on 31.03.2025. The amount of Operational Loss reported during the Financial Year is Rs. 7.11 Crore.

Table DF-9: Interest Rate Risk in the Banking Books (IRRBB)**Qualitative disclosure:**

Bank has in place Asset Liability Management policy that addresses issues related to Interest rate risk in Banking Books. Bank draws every month statement of Interest Rate sensitivity in accordance with the guidelines given by Reserve Bank of India for the purpose and estimates of Earnings at Risk (EaR) for the remaining period of the current financial year and as well as over one year horizon. Bank also draws every month statement of modified duration in accordance with the guidelines given for this purpose by Reserve bank of India and estimates Equity Var. Both the statements are reviewed by Bank's Asset Liability Management Committee/ Risk management Committee of the Board.

Quantitative disclosure:

- 1) Estimated increase (decline) in earnings for
Downward (upward) rate shock of 100 basis point + Rs. 705.92Cr.
- 2) Estimated increase (decline) in economic value for
Downward (upward) rate shock of 200 basis point \pm Rs. 1411.84Cr.

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

Qualitative Disclosures

i) The Structure and organization for management of risk in derivatives trading:

The organization structure consists of Investment Wing at the Corporate level which report to the Executive Directors and Chairman & Managing Director and ultimately to the Board. Risk Management Department is informed of the transactions as and when they take place.

ii) The scope and nature of risk measurement, risk reporting and risk monitoring systems:

- a) The Interest Rate Swap (IRS) transactions undertaken by the Bank are for hedging and trading purposes. Derivative as a product is also offered to the customer as per RBI norms. Such transactions are undertaken as per policies of the bank formulated based on RBI guidelines.
- b) The risk is measured in the interest rate derivative transactions depending on the movement of benchmark interest rates for the remaining life of the interest rate swap contracts. All interest rate derivative transactions are included for the purpose of risk measurement. The risk is evaluated and reports are placed to the CMD / ED daily and Board periodically. Risk is monitored based on the mark to market position of the interest rate derivative transactions.

(iii) Policies for hedging and /or mitigating risk and strategies and processes for monitoring the continuing effectiveness of hedges/ mitigants:

IRS is undertaken on the actual interest-bearing underlying assets or liabilities. The notional principal amount and maturity of the hedge does not exceed the value and maturity of underlying asset/liability. The risk is monitored on the mark to market basis of the outstanding interest rate swap contracts and accordingly the effectiveness of the hedge is determined. Collateral required upon entering into IRS is Nil. Notional principal amount of IRS multiplied by the relevant conversion factor and the respective risk weight of the counter party has been taken into account for determining the capital requirements.

Quantitative Disclosure:

Exposure of Counterparty Credit Risk:

| (Rs. in Cr) | |
|-----------------------------------|---|
| Particulars | Amount (Total Credit Equivalent) |
| Gross positive value of contracts | 3318.85 |
| Netting Benefits | 0.00 |
| Netted current credit exposure | 3318.85 |
| Collateral held | 0.00 |
| Net derivative credit exposure | 3318.85 |

(Rs. in Cr)

| Item | Notional Amount | Current Credit Exposure As on 31.03.2025 | Total Credit Equivalent As on 31.03.2025 |
|--------------------------------|------------------------|---|---|
| Cross CCY Interest Rate Swaps | 0.00 | 0.00 | 0.00 |
| Forward Exchange Contracts | 4315.40 | 15.16 | 48.57 |
| Single CCY Interest Rate Swaps | 107561.37 | 807.36 | 3270.29 |
| Interest Rate Futures | 0.00 | 0.00 | 0.00 |
| Credit Default Swaps | 0.00 | 0.00 | 0.00 |
| Total | 111876.77 | 822.52 | 3318.85 |

Table DF-11: Composition of Capital

| | | (Rs. in million) | |
|---|---|-------------------------|---------|
| Basel III common disclosure template | | | Ref No. |
| | Common Equity Tier 1 capital: instruments and reserves | | |
| 1 | Directly issued qualifying common share capital plus related stock surplus (share premium) * | 175816.70 | |
| 2 | Retained earnings | 37204.30 | |
| 3 | Accumulated other comprehensive income (and other reserves) | 72411.40 | |
| 4 | <i>Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies!)</i> | | |
| 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 | 285432.40 | |
| Common Equity Tier 1 capital: regulatory adjustments | | | |
| 7 | Prudential valuation adjustments | 0.0 | |
| 8 | Goodwill (net of related tax liability) | | |
| 9 | Intangibles (net of related tax liability) | | |
| 10 | Deferred tax assets | 48607.70 | |
| 11 | Cash-flow hedge reserve | | |
| 12 | Shortfall of provisions to expected losses | | |
| 13 | Securitization gain on sale | | |
| 14 | Gains and losses due to changes in own credit risk on fair valued liabilities | | |
| 15 | Defined-benefit pension fund net assets | | |
| 16 | Investments in own shares (if not already netted off paid-in 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) | | |
| 20 | Mortgage servicing rights (amount above 10% threshold) | | |
| 21 | Deferred tax assets arising from temporary differences (amount above 10% threshold, net of | | |

| | | | |
|--|---|-----------|--|
| | related tax liability) | | |
| 22 | Amount exceeding the 15% threshold | | |
| 23 | of which: significant investments in the common stock of financial entities | | |
| 24 | of which: mortgage servicing rights | | |
| 25 | of which: deferred tax assets arising from temporary differences | | |
| 26 | National specific regulatory adjustments (26a+26b+26c+26d) | | |
| 26a | <i>of which:</i> Investments in the equity capital of the unconsolidated insurance subsidiaries | | |
| 26b | <i>of which:</i> Investments in the equity capital of unconsolidated non-financial subsidiaries | | |
| 26c | <i>of which:</i> Shortfall in the equity capital of majority owned financial entities which have not been consolidated with the bank | | |
| 26d | <i>of which:</i> Unamortized 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 | 48607.70 | |
| 29 | Common Equity Tier 1 capital (CET1) | 236824.70 | |
| Additional Tier 1 capital: instruments | | | |
| 30 | Directly issued qualifying Additional Tier 1 instruments plus related stock surplus (Share Premium) (31 + 32) | | |
| 31 | of which: classified as equity under applicable accounting standards (Perpetual Non-Cumulative Preference Shares) | | |
| 32 | of which: classified as liabilities under applicable accounting standards (Perpetual debt Instruments) | | |
| 33 | <i>Directly issued capital instruments subject to phase out from Additional Tier 1</i> | | |
| 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 | 5000.0 | |
| 35 | <i>of which: instruments issued by subsidiaries subject to phase out</i> | | |
| 36 | Additional Tier 1 capital before regulatory adjustments | 5000.0 | |
| Additional Tier 1 capital: regulatory adjustments | | | |
| 37 | Investments in own Additional Tier 1 instruments | | |
| 38 | Reciprocal cross-holdings in Additional Tier 1 instruments | | |
| 39 | Investments in the capital of banking, financial and insurance entities that are outside the scope of | | |

| | | | |
|---|--|-----------|--|
| | regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold) | | |
| 40 | Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) | | |
| 41 | National specific regulatory adjustments (41a+41b) | | |
| 41a | Of which: Investments in the Additional Tier 1 capital of unconsolidated insurance subsidiaries | | |
| 41b | Of which: Shortfall in the Additional Tier 1 capital of majority owned financial entities which have not been consolidated with the bank | | |
| 42 | Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions | | |
| 43 | Total regulatory adjustments to Additional Tier 1 capital | - | |
| 44 | Additional Tier 1 capital (AT1) | 5000.0 | |
| 45 | Tier 1 capital (T1 = CET1 + AT1) (29 + 44) | 241824.70 | |
| 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 | 13000 | |
| 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 | <i>of which: instruments issued by subsidiaries subject to phase out</i> | | |
| 50 | Provisions | 18408.00 | |
| 51 | Tier 2 capital before regulatory adjustments | 31408.00 | |
| Tier 2 capital: regulatory adjustments | | | |
| 52 | Investments in own Tier 2 instruments | 72.10 | |
| 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 investments 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 | <i>Of which: Investments in the Tier 2 capital of</i> | | |

| | | | |
|-----|---|-------------------|--|
| | <i>unconsolidated insurance subsidiaries</i> | | |
| 56b | <i>of which: Shortfall in the Tier 2 capital of majority owned financial entities which have not been consolidated with the bank</i> | | |
| 57 | Total regulatory adjustments to Tier 2 capital | 72.10 | |
| 58 | Tier 2 capital (T2) | 31336.00 | |
| 59 | Total capital (TC = T1 + T2) (45 + 58) | 273160.60 | |
| 60 | Total Risk weighted assets (60a + 60b + 60c) | 1477073.40 | |
| 60a | <i>of which: total credit risk weighted assets</i> | 1255206.20 | |
| 60b | <i>of which: total market risk weighted assets</i> | 29956.40 | |
| 60c | <i>of which: total operational risk weighted assets</i> | 191910.80 | |
| | Capital Ratios & Buffers | | |
| 61 | Common Equity Tier 1 (as a percentage of risk weighted assets) | 16.03% | |
| 62 | Tier 1 (as a percentage of risk weighted assets) | 16.37% | |
| 63 | Total capital (as a percentage of risk weighted assets) | 18.49% | |
| 64 | Institution specific buffer requirement (minimum CET1 requirement plus capital conservation and countercyclical buffer requirements plus G-SIB buffer requirement, expressed as a percentage of risk weighted assets) | | |
| 65 | <i>of which: capital conservation buffer requirement</i> | | |
| 66 | <i>of which: bank specific countercyclical buffer requirement</i> | | |
| 67 | <i>of which: G-SIB buffer requirement</i> | | |
| 68 | Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) | | |
| | National minima (if different from Basel III) | | |
| 69 | National Common Equity Tier 1 minimum ratio (if different from Basel III minimum) | | |
| 70 | National Tier 1 minimum ratio (if different from Basel III minimum) | | |
| 71 | National total capital minimum ratio (if different from Basel III minimum) | | |
| | 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 standardized approach (prior to application of cap) | | |

| | | | |
|----|--|--|--|
| 77 | Cap on inclusion of provisions in Tier 2 under standardized approach | | |
| 78 | Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap) | | |
| 79 | Cap for inclusion of provisions in Tier 2 under internal ratings-based approach | | |

Table DF – 12: Composition of Capital – Reconciliation Requirements

Step - 1

| | | (Rs. in million) | |
|----------|---|---|--|
| | | Balance sheet as in financial statements | Balance sheet under regulatory scope of consolidation |
| | | As on reporting date | As on reporting date |
| A | Capital & Liabilities | | |
| i | Paid-up Capital | 125395.59 | |
| | Reserves & Surplus | 184653.18 | |
| | Minority Interest | | |
| | Share Application Money | | |
| | Total Capital | 310048.77 | |
| ii | Deposits | 2935421.78 | |
| | of which: Deposits from banks | 155214.08 | |
| | of which: Customer deposits | 2780207.70 | |
| | of which: Other deposits (pl. specify) | | |
| iii | Borrowings | 286874.85 | |
| | of which: From RBI | 50000.00 | |
| | of which: From banks | 155564.50 | |
| | of which: From other institutions & agencies | 58315.06 | |
| | of which: Others (Outside India) | 2995.30 | |
| | of which: Capital instruments | 20000 | |
| iv | Other liabilities & provisions | 92465.42 | |
| | Total | 3624810.83 | |
| B | Assets | | |
| i | Cash and balances with Reserve Bank of India | 103589.15 | |
| | Balance with banks and money at call and short notice | 257679.97 | |
| ii | Investments: | 942724.90 | |
| | of which: Government securities | 695081.04 | |
| | of which: Other approved securities | 0.00 | |
| | of which: Shares | 10444.58 | |
| | of which: Debentures & Bonds | 222396.37 | |
| | of which: Subsidiaries / Joint Ventures / Associates | 2527.85 | |
| | of which: Others (Commercial Papers, Mutual Funds etc.) | 12275.06 | |
| iii | Loans and advances | 2151345.79 | |
| | of which: Loans and advances to banks | 39565.55 | |
| | of which: Loans and advances to customers | 2111780.24 | |
| iv | Fixed assets | 38519.50 | |
| v | Other assets | 130951.52 | |

| | | | |
|-----|--|------------|--|
| | of which: Goodwill and intangible assets | | |
| | of which: Deferred tax assets | 59780.40 | |
| | of which: Others | 71171.12 | |
| vi | Goodwill on consolidation | | |
| vii | Debit balance in Profit & Loss account | | |
| | Total Assets | 3624810.83 | |

| | | (Rs. in million) | |
|----------|--|--|---|
| | | Balance sheet as in financial statements | Balance sheet under regulatory scope of consolidation |
| | | As on reporting date | As on reporting date |
| A | Capital & Liabilities | | |
| i | Paid-up Capital | 125395.59 | |
| | of which: Amount eligible for CET1 | 125395.59 | |
| | of which: Amount eligible for AT1 | | |
| | Reserves & Surplus | 184653.18 | |
| | Share Application Money | | |
| | Minority Interest | | |
| | Total Capital | 310048.77 | |
| ii | Deposits | 2935421.78 | |
| | of which: Deposits from banks | 155214.08 | |
| | of which: Customer deposits | 2780207.70 | |
| | of which: Other deposits (pl. specify) | | |
| iii | Borrowings | 286874.85 | |
| | of which: From RBI | 50000.00 | |
| | of which: From banks | 155564.50 | |
| | of which: From other institutions & agencies | 58315.06 | |
| | of which: Others (Outside India) | 2995.30 | |
| | of which: Capital instruments | 20000 | |
| iv | Other liabilities & provisions | 92465.42 | |
| | of which: DTLs related to goodwill | | |
| | of which: DTLs related to intangible assets | | |
| | Total | 3624810.83 | |
| | | | |
| B | Assets | | |
| i | Cash and balances with Reserve Bank of India | 103589.15 | |
| | Balance with banks and money at call and short notice | 257679.97 | |

| | | | |
|-----|---|------------|--|
| ii | Investments | 942724.90 | |
| | of which: Government securities | 695081.04 | |
| | of which: Other approved securities | 0.00 | |
| | of which: Shares | 10444.58 | |
| | of which: Debentures & Bonds | 222396.37 | |
| | of which: Subsidiaries / Joint Ventures / Associates | 2527.85 | |
| | of which: Others (Commercial Papers, Mutual Funds etc.) | 12275.06 | |
| iii | Loans and advances | 2151345.79 | |
| | of which: Loans and advances to banks | 39565.55 | |
| | of which: Loans and advances to customers | 2111780.24 | |
| iv | Fixed assets | 38519.50 | |
| v | Other assets | 130951.52 | |
| | of which: Goodwill and intangible assets | | |
| | Out of which: | | |
| | Goodwill | | |
| | Other intangibles (excluding MSRs) | | |
| | Deferred tax assets | 59780.40 | |
| | Others | 71171.12 | |
| vi | Goodwill on consolidation | | |
| vii | Debit balance in Profit & Loss account | | |
| | Total Assets | 3624810.83 | |

(Rs. in million)

| Common Equity Tier 1 capital: instruments and reserves | | | |
|--|--|--|--|
| | | Component of regulatory capital reported by bank | Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation from step 2 |
| 1 | Directly issued qualifying common share (and equivalent for non-joint stock companies) capital plus related stock surplus* | 175816.7 | |
| 2 | Retained earnings | 37204.3 | |
| 3 | Accumulated other comprehensive income (and other reserves) | 72411.4 | |
| 4 | Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies) | | |
| 5 | Common share capital issued by subsidiaries and held by third parties (amount allowed in group | | |

| | | | |
|---|--|----------|--|
| | CET1) | | |
| 6 | Common Equity Tier 1 capital before regulatory adjustments | 285432.4 | |
| 7 | Prudential valuation adjustments | | |
| 8 | Goodwill (net of related tax liability) | | |
| 9 | Deferred tax assets | 48607.7 | |

Table DF-13: Main Features of Regulatory Capital Instruments

| INSTRUMENT: Equity Shares | | |
|----------------------------------|--|---|
| 1 | Issuer | UCO Bank |
| 2 | Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement) | INE691A01018 |
| 3 | Governing law(s) of the instrument | Applicable Indian statutes |
| | <i>Regulatory treatment</i> | Regulatory requirements |
| 4 | Transitional Basel III rules | Common Equity Tier 1 |
| 5 | Post-transitional Basel III rules | Common Equity Tier 1 |
| 6 | Eligible at solo/group/ group & solo | Solo |
| 7 | Instrument type | Equity – common share |
| 8 | Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date) | 125395.59 |
| 9 | Par value of instrument | Rs. 10/- per common share |
| 10 | Accounting classification | Equity Capital |
| 11 | Original date of issuance | December'19 69 and various dates thereafter |
| 12 | Perpetual or dated | Perpetual |
| 13 | Original maturity date | Not Applicable |
| 14 | Issuer call subject to prior supervisory approval | Not Applicable |
| 15 | Optional call date, contingent call dates and redemption amount | Not Applicable |
| 16 | Subsequent call dates, if applicable | Not Applicable |
| | <i>Coupons / dividends</i> | Dividends |
| 17 | Fixed or floating dividend/coupon | Floating Dividend |
| 18 | Coupon rate and any related index | Not Applicable |
| 19 | Existence of a dividend stopper | Not Applicable |
| 20 | Fully discretionary, partially discretionary or mandatory | Fully Discretionary |
| 21 | Existence of step up or other incentive to redeem | Not Applicable |

| | | |
|----|---|-------------------------------------|
| 22 | Noncumulative or cumulative | Non-cumulative |
| 23 | Convertible or non-convertible | Not Applicable |
| 24 | If convertible, conversion trigger(s) | Not Applicable |
| 25 | If convertible, fully or partially | Not Applicable |
| 26 | If convertible, conversion rate | Not Applicable |
| 27 | If convertible, mandatory or optional conversion | Not Applicable |
| 28 | If convertible, specify instrument type convertible into | Not Applicable |
| 29 | If convertible, specify issuer of instrument it converts into | Not Applicable |
| 30 | Write-down feature | No. |
| 31 | If write-down, write-down trigger(s) | Not Applicable |
| 32 | If write-down, full or partial | Not Applicable |
| 33 | If write-down, permanent or temporary | Not Applicable |
| 34 | If temporary write-down, description of write-up mechanism | Not Applicable |
| 35 | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | Subordinate to all other creditors. |
| 36 | Non-compliant transitioned features | Not Applicable |
| 37 | If yes, specify non-compliant features | Not Applicable |

INSTRUMENT: Unsecured Redeemable Non-Convertible Subordinated Basel III Compliant Tier-II Bonds 9.644% Series II

| | | |
|----|--|--|
| 1 | Issuer | UCO Bank |
| 2 | Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement) | INE691A08054 |
| 3 | Governing law(s) of the instrument | Indian Law |
| | <i>Regulatory treatment</i> | |
| 4 | Transitional Basel III rules | Tier - II |
| 5 | Post-transitional Basel III rules | Eligible |
| 6 | Eligible at solo/group/ group & solo | Solo |
| 7 | Instrument type | Subordinate Tier II |
| | | |
| 8 | Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date) | 5000 .00 |
| 9 | Par value of instrument | 5000 million (1 million per Bond) |
| 10 | Accounting classification | Liability |
| 11 | Original date of issuance | 28.06.2019 |
| 12 | Perpetual or dated | Dated |
| 13 | Original maturity date | 28.06.2029 |
| 14 | Issuer call subject to prior supervisory approval | Yes |
| 15 | Optional call date, contingent call dates and redemption amount | No Call option |
| 16 | Subsequent call dates, if applicable | Not Applicable |
| | <i>Coupons / dividends</i> | |
| 17 | Fixed or floating dividend/coupon | Fixed |
| 18 | Coupon rate and any related index | 9.644% p.a. payable annually till maturity of Bonds |
| 19 | Existence of a dividend stopper | No |
| 20 | Fully discretionary, partially discretionary or mandatory | Partially discretionary |
| 21 | Existence of step up or other incentive to redeem | NO |
| 22 | Noncumulative or cumulative | Non-cumulative |
| 23 | Convertible or non-convertible | Non- Convertible |
| 24 | If convertible, conversion trigger(s) | Not Applicable |
| 25 | If convertible, fully or partially | Not Applicable |
| 26 | If convertible, conversion rate | Not Applicable |
| 27 | If convertible, mandatory or optional conversion | Not Applicable |
| 28 | If convertible, specify instrument type convertible into | Not Applicable |
| 29 | If convertible, specify issuer of instrument it converts into | Not Applicable |
| 30 | Write-down feature | Yes |
| 31 | If write-down, write-down trigger(s) | The Bonds may, at the option of |

| | | |
|--|--|--|
| | | <p>the RBI, be permanently written off upon occurrence of the trigger event called the “point of Non-Viability Trigger”. The PONV Trigger event shall be the earlier of:</p> <ul style="list-style-type: none"> a) A decision that the permanent write off, without which the Bank would become non-viable, is necessary, as determined by the RBI; and b) The decision to make a public sector injection of capital, or equivalent support, without which the Bank would have become non-viable, as determined by the relevant authority. Such a decision would invariably imply that the write-off consequent upon the |
|--|--|--|

| | | |
|----|---|--|
| | | trigger event must occur prior to any public sector injection of capital so that the capital provided by the public sector is not diluted. |
| 32 | If write-down, full or partial | Full |
| 33 | If write-down, permanent or temporary | Permanent |
| 34 | If temporary write-down, description of write-up mechanism | NA |
| 35 | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | The claims of the Bondholders shall be (a) senior to the claims of investors in instruments eligible for inclusion in Tier 1 capital of the Bank; (b) subordinate to the claims of all depositors and general creditors of the Bank; and (c) neither secured nor covered by a guarantee of the Bank or related entity or other arrangement that legally or economically enhances the seniority of the claims vis-à-vis creditors of the Bank. The Bondholders shall have no rights to accelerate the repayment of future scheduled |

| | | |
|----|--|--|
| | | payments (coupon or principal) except in bankruptcy and liquidation. |
| 36 | Non-compliant transitioned features | No |
| 37 | If yes, specify non-compliant features | Not Applicable |

INSTRUMENT: Unsecured Redeemable Non-Convertible Subordinated Basel III Compliant Tier-II Bonds 9.71% Series III

| | |
|--|--|
| Issuer | UCO Bank |
| Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement) | INE691A08062 |
| Governing law(s) of the instrument | Indian Law |
| <i>Regulatory treatment</i> | |
| Transitional Basel III rules | Tier – II |
| Post-transitional Basel III rules | Eligible |
| Eligible at solo/group/ group & solo | Solo |
| Instrument type | Subordinate Tier II |
| Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date) | 5000 .00 |
| Par value of instrument | 5000 million (1 million per Bond) |
| Accounting classification | Liability |
| Original date of issuance | 16.12.2019 |
| Perpetual or dated | Dated |
| Original maturity date | 16.12.2029 |
| Issuer call subject to prior supervisory approval | Yes |
| Optional call date, contingent call dates and redemption amount | No Call option |
| Subsequent call dates, if applicable | Not Applicable |
| <i>Coupons / dividends</i> | |
| Fixed or floating dividend/coupon | Fixed |
| Coupon rate and any related index | 9.71% p.a. payable annually till maturity of Bonds |
| Existence of a dividend stopper | No |
| Fully discretionary, partially discretionary or mandatory | Partially discretionary |
| Existence of step up or other incentive to redeem | NO |
| Noncumulative or cumulative | Non-cumulative |
| Convertible or non-convertible | Non-Convertible |

| | |
|---|--|
| If convertible, conversion trigger(s) | Not Applicable |
| If convertible, fully or partially | Not Applicable |
| If convertible, conversion rate | Not Applicable |
| If convertible, mandatory or optional conversion | Not Applicable |
| If convertible, specify instrument type convertible into | Not Applicable |
| If convertible, specify issuer of instrument it converts into | Not Applicable |
| Write-down feature | Yes |
| If write-down, write-down trigger(s) | <p>The Bonds may, at the option of the RBI, be permanently written off upon occurrence of the trigger event called the "point of Non-Viability Trigger". The PONV Trigger event shall be the earlier of:</p> <ul style="list-style-type: none"> a) A decision that the permanent write off, without which the Bank would become non-viable, is necessary, as determined by the RBI; and b) The decision to make a public sector injection of capital, or equivalent support, without which the Bank would have become non-viable, as determined by the |

| | |
|---|--|
| | relevant authority. Such a decision would invariably imply that the write-off consequent upon the trigger event must occur prior to any public sector injection of capital so that the capital provided by the public sector is not diluted. |
| If write-down, full or partial | Full |
| If write-down, permanent or temporary | Permanent |
| If temporary write-down, description of write-up mechanism | NA |
| Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | The claims of the Bondholders shall be (a) senior to the claims of investors in instruments eligible for inclusion in Tier 1 capital of the Bank; (b) subordinate to the claims of all depositors and general creditors of the Bank; and (c) neither secured nor covered by a guarantee of the Bank or related entity or other arrangement that legally or economically enhances the |

| | |
|--|--|
| | seniority of the claims vis-à-vis creditors of the Bank. The Bondholders shall have no rights to accelerate the repayment of future scheduled payments (coupon or principal) except in bankruptcy and liquidation. |
| Non-compliant transitioned features | No |
| If yes, specify non-compliant features | Not Applicable |

INSTRUMENT: Unsecured Redeemable Non-Convertible Subordinated Basel III Compliant Tier-II Bonds 8.51% Series IV

| | | |
|----|--|--|
| 1 | Issuer | UCO Bank |
| 2 | Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement) | INE691A08070 |
| 3 | Governing law(s) of the instrument | Indian Law |
| | <i>Regulatory treatment</i> | |
| 4 | Transitional Basel III rules | Tier - II |
| 5 | Post-transitional Basel III rules | Eligible |
| 6 | Eligible at solo/group/ group & solo | Solo |
| 7 | Instrument type | Subordinate Tier II |
| 8 | Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date) | 4000 .00 |
| 9 | Par value of instrument | 10 million per Bond |
| 10 | Accounting classification | Liability |
| 11 | Original date of issuance | 22.03.2022 |
| 12 | Perpetual or dated | Dated |
| 13 | Original maturity date | 22.03.2032 |
| 14 | Issuer call subject to prior supervisory approval | Yes |
| 15 | Optional call date, contingent call dates and redemption amount | 22.03.2027 |
| 16 | Subsequent call dates, if applicable | Every Year |
| | <i>Coupons / dividends</i> | |
| 17 | Fixed or floating dividend/coupon | Fixed |
| 18 | Coupon rate and any related index | 8.51% p.a. payable annually till maturity of Bonds |
| 19 | Existence of a dividend stopper | No |
| 20 | Fully discretionary, partially discretionary or | Partially discretionary |

| | | |
|----|---|---|
| | mandatory | |
| 21 | Existence of step up or other incentive to redeem | NO |
| 22 | Noncumulative or cumulative | Non-cumulative |
| 23 | Convertible or non-convertible | Non- Convertible |
| 24 | If convertible, conversion trigger(s) | Not Applicable |
| 25 | If convertible, fully or partially | Not Applicable |
| 26 | If convertible, conversion rate | Not Applicable |
| 27 | If convertible, mandatory or optional conversion | Not Applicable |
| 28 | If convertible, specify instrument type convertible into | Not Applicable |
| 29 | If convertible, specify issuer of instrument it converts into | Not Applicable |
| 30 | Write-down feature | Yes |
| 31 | If write-down, write-down trigger(s) | <p>The Bonds may, at the option of the RBI, be permanently written off upon occurrence of the trigger event called the "point of Non-Viability Trigger". The PONV Trigger event shall be the earlier of:</p> <ul style="list-style-type: none"> a) A decision that the permanent write off, without which the Bank would become non-viable, is necessary, as determined by the RBI; and b) The decision to make a public sector injection of capital, or equivalent support, without which the Bank would have become non-viable, as determined by the relevant authority. Such a decision would invariably imply that the write-off consequent upon the trigger event must occur prior to any public sector injection of capital so that the capital provided by the public sector is not diluted. |
| 32 | If write-down, full or partial | Full |
| 33 | If write-down, permanent or temporary | Permanent |
| 34 | If temporary write-down, description of write-up mechanism | NA |

| | | |
|----|---|---|
| 35 | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | The claims of the Bondholders shall be (a) senior to the claims of investors in instruments eligible for inclusion in Tier 1 capital of the Bank; (b) subordinate to the claims of all depositors and general creditors of the Bank; and (c) neither secured nor covered by a guarantee of the Bank or related entity or other arrangement that legally or economically enhances the seniority of the claims vis-à-vis creditors of the Bank. The Bondholders shall have no rights to accelerate the repayment of future scheduled payments (coupon or principal) except in bankruptcy and liquidation. |
| 36 | Non-compliant transitioned features | No |
| 37 | If yes, specify non-compliant features | Not Applicable |

INSTRUMENT: Unsecured Redeemable Non-Convertible Subordinated Basel III Compliant Tier-II Bonds 8.51% Series V

| | | |
|----|--|---------------------|
| 1 | Issuer | UCO Bank |
| 2 | Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement) | INE691A08088 |
| 3 | Governing law(s) of the instrument | Indian Law |
| | <i>Regulatory treatment</i> | |
| 4 | Transitional Basel III rules | Tier - II |
| 5 | Post-transitional Basel III rules | Eligible |
| 6 | Eligible at solo/group/ group & solo | Solo |
| 7 | Instrument type | Subordinate Tier II |
| | | |
| 8 | Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date) | 1000 .00 |
| 9 | Par value of instrument | 10 million per Bond |
| 10 | Accounting classification | Liability |
| 11 | Original date of issuance | 31.03.2022 |
| 12 | Perpetual or dated | Dated |
| 13 | Original maturity date | 31.03.2032 |
| 14 | Issuer call subject to prior supervisory approval | Yes |
| 15 | Optional call date, contingent call dates and redemption amount | 31.03.2027 |
| 16 | Subsequent call dates, if applicable | Every Year |
| | <i>Coupons / dividends</i> | |

| | | |
|----|---|---|
| 17 | Fixed or floating dividend/coupon | Fixed |
| 18 | Coupon rate and any related index | 8.51% p.a. payable annually till maturity of Bonds |
| 19 | Existence of a dividend stopper | No |
| 20 | Fully discretionary, partially discretionary or mandatory | Partially discretionary |
| 21 | Existence of step up or other incentive to redeem | NO |
| 22 | Noncumulative or cumulative | Non-cumulative |
| 23 | Convertible or non-convertible | Non- Convertible |
| 24 | If convertible, conversion trigger(s) | Not Applicable |
| 25 | If convertible, fully or partially | Not Applicable |
| 26 | If convertible, conversion rate | Not Applicable |
| 27 | If convertible, mandatory or optional conversion | Not Applicable |
| 28 | If convertible, specify instrument type convertible into | Not Applicable |
| 29 | If convertible, specify issuer of instrument it converts into | Not Applicable |
| 30 | Write-down feature | Yes |
| 31 | If write-down, write-down trigger(s) | <p>The Bonds may, at the option of the RBI, be permanently written off upon occurrence of the trigger event called the “point of Non Viability Trigger”. The PONV Trigger event shall be the earlier of:</p> <ul style="list-style-type: none"> a) A decision that the permanent write off, without which the Bank would become non-viable, is necessary, as determined by the RBI; and b) The decision to make a public sector injection of capital, or equivalent support, without which the Bank |

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| | | would have become non-viable, as determined by the relevant authority. Such a decision would invariably imply that the write-off consequent upon the trigger event must occur prior to any public sector injection of capital so that the capital provided by the public sector is not diluted. |
| 32 | If write-down, full or partial | Full |
| 33 | If write-down, permanent or temporary | Permanent |
| 34 | If temporary write-down, description of write-up mechanism | NA |
| 35 | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | The claims of the Bondholders shall be (a) senior to the claims of investors in instruments eligible for inclusion in Tier 1 capital of the Bank; (b) subordinate to the claims of all depositors and general creditors of the Bank; and (c) neither secured nor covered by a guarantee of the Bank or related entity or other arrangement that legally or economically enhances the seniority of the claims vis-à-vis creditors of the Bank. The |

| | | |
|----|--|---|
| | | Bondholders shall have no rights to accelerate the repayment of future scheduled payments (coupon or principal) except in bankruptcy and liquidation. |
| 36 | Non-compliant transitioned features | No |
| 37 | If yes, specify non-compliant features | Not Applicable |

INSTRUMENT: Unsecured Perpetual Non-Convertible Basel III Compliant Additional Tier-I Bonds 9.50% Series I

| | | |
|----|--|-------------------------|
| 1 | Issuer | UCO Bank |
| 2 | Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement) | INE691A08096 |
| 3 | Governing law(s) of the instrument | Indian Law |
| | <i>Regulatory treatment</i> | |
| 4 | Transitional Basel III rules | Tier I |
| 5 | Post-transitional Basel III rules | Eligible |
| 6 | Eligible at solo/group/ group & solo | Solo |
| 7 | Instrument type | Additional Tier I |
| 8 | Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date) | 5000 |
| 9 | Par value of instrument | 10 million per Bond |
| 10 | Accounting classification | Liability |
| 11 | Original date of issuance | 17.03.2022 |
| 12 | Perpetual or dated | Perpetual |
| 13 | Original maturity date | NA |
| 14 | Issuer call subject to prior supervisory approval | Yes |
| 15 | Optional call date, contingent call dates and redemption amount | 17.03.2028 |
| 16 | Subsequent call dates, if applicable | Every Year |
| | <i>Coupons / dividends</i> | |
| 17 | Fixed or floating dividend/coupon | Fixed |
| 18 | Coupon rate and any related index | 9.50% payable annually |
| 19 | Existence of a dividend stopper | No |
| 20 | Fully discretionary, partially discretionary or mandatory | Partially discretionary |
| 21 | Existence of step up or other incentive to redeem | NO |
| 22 | Noncumulative or cumulative | Non-cumulative |
| 23 | Convertible or non-convertible | Non- Convertible |
| 24 | If convertible, conversion trigger(s) | Not Applicable |
| 25 | If convertible, fully or partially | Not Applicable |

| | | |
|----|---|--|
| 26 | If convertible, conversion rate | Not Applicable |
| 27 | If convertible, mandatory or optional conversion | Not Applicable |
| 28 | If convertible, specify instrument type convertible into | Not Applicable |
| 29 | If convertible, specify issuer of instrument it converts into | Not Applicable |
| 30 | Write-down feature | Yes |
| 31 | If write-down, write-down trigger(s) | <p>The Bonds may, at the option of the RBI, be permanently written off upon occurrence of the trigger event called the "point of Non-Viability Trigger". The PONV Trigger event shall be the earlier of:</p> <ul style="list-style-type: none"> a) A decision that the permanent write off, without which the Bank would become non-viable, is necessary, as determined by the RBI; and b) The decision to make a public sector injection of capital, or equivalent support, without which the Bank would have become non-viable, as determined by the relevant authority. Such a decision would invariably imply that the write-off consequent upon the trigger event must occur prior to |

| | | |
|----|---|--|
| | | any public sector injection of capital so that the capital provided by the public sector is not diluted. |
| 32 | If write-down, full or partial | Full |
| 33 | If write-down, permanent or temporary | Permanent |
| 34 | If temporary write-down, description of write-up mechanism | NA |
| 35 | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | <p>The claims of the Bondholders shall be</p> <p>a) superior to the claims of investors in equity shares and perpetual non-cumulative preference shares if any, issued by the Bank;</p> <p>b) subordinated to the claims of all depositors, general creditors & subordinated debt of the Bank, other than any subordinated debt qualifying as Additional Tier 1 Capital (as defined in the BASEL III guidelines)</p> <p>(c) neither be secured nor covered by a guarantee of the Bank or related entity or other arrangement that legally or economically enhances the seniority of the claims vis-à-vis creditors of the Bank.</p> <p>The Bondholders</p> |

| | | |
|----|--|---|
| | | shall have no rights to accelerate the repayment of future scheduled payments (coupon or principal) except in bankruptcy and liquidation. |
| 36 | Non-compliant transitioned features | No |
| 37 | If yes, specify non-compliant features | Not Applicable |

Table DF-14: Full Terms and Conditions of Regulatory Capital Instruments

| Sl. No. | Instruments | Full Terms and Conditions |
|----------------|--|---|
| 1 | Equity Shares (INE691A01018) | Ordinary Shares, non-cumulative. |
| 2 | Unsecured Redeemable Non-Convertible Subordinated Basel III Compliant Tier-II Bonds 9.644% Series II(INE691A08054) | Issue Size: Rs. 500 Crore, Date of Allotment: 28.06.2019, Date of Redemption: 28.06.2029, Par Value: 10 Lakhs Put and Call Option: Call option date Not Applicable. Rate of Interest and frequency: 9.644%, Yearly on 28 th June. Listing: Listed with NSE, All in Dematerialised form |
| 3 | Unsecured Redeemable Non-Convertible Subordinated Basel III Compliant Tier-II Bonds 9.71% Series III(INE691A08062) | Issue Size: Rs. 500 Crore, Date of Allotment: 16.12.2019, Date of Redemption: 16.12.2029, Par Value: 10 Lakhs Put and Call Option: Call option date Not Applicable. Rate of Interest and frequency: 9.71%, 16 th Dec. Listing: Listed with NSE, All in Dematerialised form |
| 4 | Unsecured Redeemable Non-Convertible Subordinated Basel III Compliant Tier-II Bonds 8.51% Series IV(INE691A08070) | Issue Size: 400 Crore, Date of Allotment: 22.03.2022, Date of Redemption: 22.03.2032, Par Value: 1 crore Put and Call Option: Call option date: 22.03.2027. Rate of Interest and frequency: 8.51%, Yearly on 22 nd March. Listing: Listed with NSE, All in Dematerialised form |
| 5 | Unsecured Redeemable Non-Convertible Subordinated Basel III Compliant Tier-II Bonds 8.51% Series V(INE691A08088) | Issue Size: 100 Crore, Date of Allotment: 31.03.2022, Date of Redemption: 31.03.2032, Par Value: 1 crore Put and Call Option: Call option date: 31.03.2027. Rate of Interest and frequency: 8.51%, Yearly on 31 st March. Listing: Listed with NSE, All in Dematerialised form |
| 6 | Unsecured Perpetual Non-Convertible Subordinated Basel III Compliant Additional Tier I Bonds 9.50% Series I (INE691A08096) | Issue Size: 500 Crore, Date of Allotment: 17.03.2023, Date of Redemption: NA , Par Value: 1 crore Put and Call Option: Call option date: 17.03.2028. Rate of Interest and frequency: 9.50%, Yearly on 17 th March. Listing: Listed with NSE, All in Dematerialised form |

Table DF-15 Disclosure Requirements for Remuneration

Not applicable to Nationalised Banks.

Table DF-16: Equities – Disclosure for Banking Book Positions**QUALITATIVE DISCLOSURES**

- In accordance with the RBI guidelines on investment classification and valuation, Investments are classified on the date of purchase into Held to Maturity (HTM) Available for Sale (AFS), Fair value through Profit and Loss (FVTPL) and Investment in subsidiaries (ISA). Fair value through Profit and Loss (FVTPL) is further sub categorized under Held for Trading (HFT) and Non HFT categories. As per RBI guidelines investments in FVTPL-HFT category only are considered as trading book investments. All other investments other than FVTPL-HFT are considered as investments in Banking Book.
- Investments in equity of subsidiaries and joint ventures are required to be classified under Investment in Subsidiaries (ISA) category in accordance with the RBI guidelines. These are held with a strategic Objective to maintain relationships for business purposes.

QUANTITATIVE DISCLOSURES**A. Value of Investments**

(Rs. in Crore)

| Investments | Value as per Balance Sheet | Fair Value | Publicly Quoted Share Values (if materially different from fair value) |
|-------------|----------------------------|------------|--|
| Unquoted | 1182.62 | 906.70 | NA |
| Quoted | NIL | NIL | NA |

B. Types and Nature of Investments

(Rs. in crore)

| Investments | Publicly traded | Privately held |
|--|-----------------|----------------|
| Subsidiary, Associate and Joint Ventures (for RRBs) | | 239.00 |
| Other shares of PSU/Corporate, which were in the books of the Bank under Banking Book category as on 12th September 2023 and as per RBI guidelines, can be retained as such. | | 943.62 |

C. Gain/ Loss Statement

(Rs. in crore)

| Particulars | Amount |
|--|---------------|
| Cumulative realized gains (losses) arising from sales and liquidations in the reporting period | - |
| Total unrealized gains (losses) | 38.46 |
| Total latent revaluation gains (losses) | - |
| Unrealized gains (losses) included in Capital | - |
| Latent revaluation gains (losses) included in Capital | - |

D. Capital Requirement for Banking Book

(Rs. in crore)

| Equity grouping | Treatment under Basel III | Capital Requirement |
|---|-------------------------------------|----------------------------|
| Subsidiary Associate and Joint Ventures | Deducted from Regulatory capital | 7.20 |
| | Risk weighted @ 250% | 68.71 |
| Other shares of PSU/Corporate, which were in the books of the Bank under Banking Book category as on 2nd September 2004 and as per RBI guidelines, can be retained as such. | Risk weighted @ 125% | 94.89 |

DF-17: Summary Comparison of accounting assets and leverage ratio exposure

| Sr No | Particulars | Amount (Rs. in Millions) |
|--------------|--|-------------------------------------|
| 1 | Total consolidated assets as per published financial Statements | 3624810.40 |
| 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 | 33188.50 |
| 5 | Adjustment for securities financing transactions (i.e. repos and similar secured lending) | - |
| 6 | Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off- balance sheet exposures) | 115775.40 |
| 7 | Other adjustments | (48607.70) |
| 8 | Leverage ratio exposure | 3725166.60 |

Table DF-18: Leverage ratio common disclosure template

| Sr No | Item | Amount (Rs. in Millions) |
|---|--|--------------------------|
| On-Balance sheet exposure | | |
| 1 | On-balance sheet items (excluding derivatives and SFTs, but including collateral) | 3624810.40 |
| 2 | (Asset amounts deducted in determining Basel III Tier 1 capital) | (48607.70) |
| 3 | Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2) | 3576202.70 |
| Derivative exposure | | |
| 4 | Replacement cost associated with all derivatives transactions (i.e., net of eligible cash variation margin) | 8225.20 |
| 5 | Add-on amounts for PFE associated with all derivatives Transactions | 24963.30 |
| 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) | 33188.50 |
| Securities financing transaction exposures | | |
| 12 | Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions | - |
| 13 | (Netted amounts of cash payables and cash receivables of gross SFT assets | - |
| 14 | CCR exposure for SFT assets | - |
| 15 | Agent transaction exposures | - |
| 16 | Total securities financing transaction exposures (sum of lines 12 to 15) | - |
| Other off-balance sheet exposures | | |
| 17 | Off-balance sheet exposure at gross notional amount | 462417.20 |
| 18 | (Adjustments for conversion to credit equivalent amounts) | (346642.20) |
| 19 | Off-balance sheet items (sum of lines 17 and 18) 1 | 115775.40 |
| Capital and total exposures | | |
| 20 | Tier 1 capital | 241824.70 |
| 21 | Total exposures (sum of lines 3, 11, 16 and 19) | 3725166.60 |
| Leverage ratio | | |
| 22 | Basel III leverage ratio | 6.49% |