

राष्ट्रीय अवसंरचना वित्तपोषण और विकास बैंक

National Bank for Financing Infrastructure and Development

DISCLOSURES UNDER BASEL III CAPITAL REGULATIONS

For the Quarter ended 30th June 2026

Reserve Bank of India (RBI) issued Reserve Bank of India (All India Financial Institutions (AIFIs) - Prudential Norms on Capital Adequacy) Directions, 2025 (Ref. No. RBI/DOR/2025-26/321 DOR.CAP.REC.240/21-01-002/2025-26) applicable with effect from November 28, 2025. The Basel III framework consists of three-mutually reinforcing pillars:

Pillar 1: Minimum capital requirements for credit risk, market risk and operational risk

Pillar 2: Supervisory review of capital adequacy

Pillar 3: Market discipline

Market discipline (Pillar 3) comprises set of disclosures on the capital adequacy and risk management framework of the Bank. These disclosures have been set out in the following sections.

DF-1: Scope of Application

The Basel III Capital Regulations ('Basel III') is applicable to National Bank for Financing and Infrastructure Development (hereinafter referred to as the 'Bank'). The Bank does not have any subsidiary or associate company as on June 30, 2026.

DF-2: Capital Adequacy

1. Qualitative Disclosures

The Bank actively maintains its capital to meet regulatory norms, current and future business needs considering the risks in its businesses and exposure in the competitive market.

The Bank has a comprehensive process for assessing its capital adequacy in relation to its risk profile and monitoring the same on an ongoing basis. The process provides an assurance that the Bank has adequate capital to support all risks inherent to its business.

Regulatory capital is the mandatory capital that is required to be held in line with Basel III regulations. Although Basel III focuses on the core banking risks such as credit, market and operational risk, the Bank performs a comprehensive assessment of its risk profile through Internal Capital Adequacy Assessment Process (ICAAP) conducted annually which determines the adequate level of capital required for the Bank to meet regulatory norms, current and future business needs.

The Bank has implemented a Board approved Stress Testing Policy which forms an integral part of the Bank's ICAAP. Stress testing involves the use of various techniques to assess the Bank's potential vulnerability to extreme but plausible stressed business conditions. The assessment of capital requirements also includes a buffer to take care of stressed situations on

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account of exceptional but plausible events. The stress tests are used in conjunction with the Bank's business plans for the purpose of capital planning in the ICAAP.

The Bank has a Board approved business plan which spells out its objectives about the level of capital, the time horizon for achieving the objectives, the capital planning process and allocates responsibilities for that process. The capital assessment plan is approved by the Board and aligned with the Bank's risk appetite framework.

Monitoring and Reporting

The Board of Directors of the Bank maintains an active oversight over the Bank's capital adequacy levels. On a quarterly basis, an analysis of the capital adequacy position, the risk weighted assets and an assessment of the various aspects of Basel III on capital and risk management as stipulated by RBI, are reported to the Board and RMC of the Board. Further, ICAAP which is an annual process also serves as a mechanism for the Board to assess and monitor the Bank's capital adequacy position. The Bank has carried out capital assessment up to FY 2031 as a part of ICAAP framework.

All material risks faced by the Bank as identified in the Enterprise Risk Management & Risk Appetite Framework are addressed in the capital assessment process. Material risks are any risks large enough to threaten the success of the Bank in any material way. Material risks for the Bank include the following:

- Credit Risk (including residual risk in collateral, counterparty credit risk, settlement risk etc.)
- Market Risk
- Liquidity Risk
- Operational Risk (including Legal, Compliance, Cyber and People Risk)
- Concentration Risk
- Interest rate risk in the banking book
- Reputational Risk
- Strategic Risk
- Climate Risk

The Bank has carried out risk assessment of all its material risks and has expressed it either quantitatively or qualitatively. The Bank has calculated the additional capital requirements as per the assessment methodologies in ICAAP for the risks identified.

2. Quantitative Disclosures

For Pillar 1 risk assessment, the Bank has adopted the following approaches for calculation of capital as per RBI directions:

- 1) Standardized Approach for Credit Risk
- 2) Standardized Duration Method for Market Risk
- 3) Basic Indicator Approach for Operational Risk

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A summary of the Banks's RWA requirement for credit, market and operational risk and the capital adequacy ratio as on 30th June 2026 is given as here under:

Capital Requirements for various Risks	Amount (Rs. Crs)
A. Capital Requirement for Credit Risk	
1. Portfolios subject to Standardized Approach	6,439.37
2. Securitization Exposures	0
B. Capital Requirement for Market Risk	
Standardized Duration Approach	
1. Interest Rate Risk	179.27
2. Foreign Exchange Risk (including gold)	40.50
3. Equity Risk	22.03
C. Capital Requirement for Operational Risk	
1. Basic Indicator Approach	442.96
Tier I Capital (CET1)	35,171.82
Tier II Capital	552.97
Total Capital	35,724.79
Capital Adequacy Ratios	
1. Common Equity Tier-1 CRAR	44.43%
2. Tier -I CRAR Ratio	44.43%
3. Tier -II CRAR Ratio (G/E)	0.70%
Total CRAR (H/E)	45.13%

*Grant is considered as part of Tier I capital.

3. Risk exposure and assessment

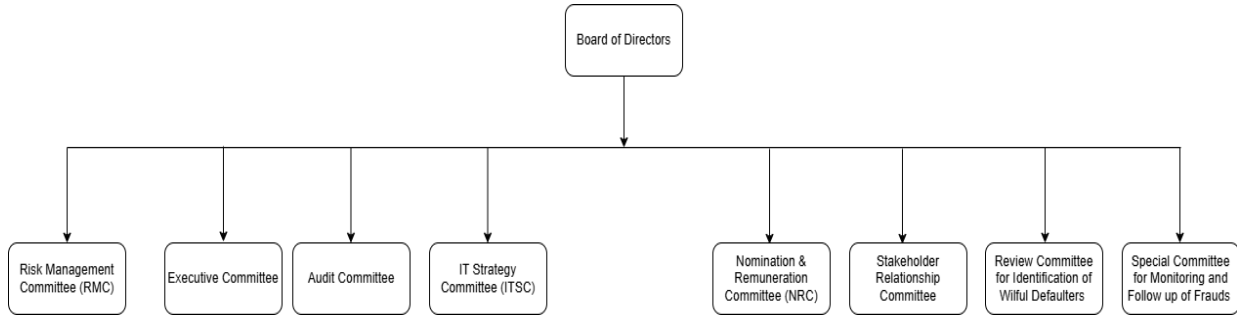
3.1 General qualitative disclosure

Organization Structure for Governance and Risk Management

The Bank's risk management processes are guided by well-defined policies appropriate for various risk categories, independent risk oversight and periodic monitoring through the sub-committees of the Board of Directors. The broad organizational structure of bank for governance and risk management is furnished below:

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The various Risk related sub-committees are listed below: -

Name of the Committee	Risk Category
Asset Liability Management Committee (ALCO)	Liquidity risk, market risk, interest rate risk
Credit Risk Management Committee	Credit risk, Counterparty Risk
Operational Risk Management Committee (ORMC) and Business Continuity Disaster Recovery - Steering Committee (BCDR-SC)	Operational risk, people risk, process risk, technology risk, Continuity risk
Information Security Committee (ISC)	IT Risk, Information and cyber security risk
Fraud Monitoring Committee	Fraud risk

Credit Risk

Credit risk refers to the deterioration in the credit quality of the borrower or the counterparty adversely impacting the financial performance of the Bank. The losses incurred by the Bank in a credit transaction could be due to inability or wilful default of the borrower in honouring the financial commitments to the Bank. The Bank is exposed to credit risk through lending activities.

The Bank has a comprehensive Credit Policy with an objective to provide direction to the credit activities and provide a broad framework for the management of the credit risk in the portfolio while maintaining asset quality of the portfolio. The Credit Policy covers the broad guidelines for delivery of credit including projects/borrowing entities eligible for funding, statutory restrictions on loans and advances, forms of financing, exposure limits, appraisal standard, internal credit rating framework for assessing credit risk, pricing, approval process and security & documentation etc. Credit Risk is managed through detailed appraisal and independent risk vetting including internal credit rating of exposures at origination. A periodic review of the exposures throughout their lifecycle further supplements the same.

The Bank aims to maintain a minimum level of portfolio quality using internal credit ratings and through control of credit costs.

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The Bank shall not originate loans/ investments which are internally rated as “nBB” or lower. Bank also expresses its credit risk appetite by establishing concentration risk limits for various parameters. Bank has established single and group borrower limits for certain exposure types which are below the regulatory exposure limits.

The Bank has established a comprehensive Credit Risk Management Policy that outlines both the credit risk management framework and the credit risk reporting framework.

Credit Process

Credit Risk at Bank is managed by Credit Risk & Policy Department (CRPD). The CRPD is an independent unit under the Deputy Managing Director- Chief Risk Officer (DMD-CRO), which is responsible for management of the credit risk & policy and credit monitoring activities at the Bank. CRPD reports key credit related indicators on a timely basis to the CRMC/RMC/ Board as part of the Risk Management Reporting.

The Bank’s approach to credit risk management is well articulated in its credit policy which depicts the Bank’s robust credit appraisal and credit sanction processes, internal credit rating framework, credit risk pricing and credit monitoring through entire loan life cycle.

Credit Risk Management Framework

- A centralised credit risk evaluation process requires detailed risk analysis, mitigation strategies, analysis of debt servicing ability, evaluation of collateral, lending terms and conditions as appropriate to the risk profile of the borrower.
- CRPD, an independent department which does not have business targets, assesses the credit risk for all transactions throughout the loan lifecycle and assigns internal rating to them through board approved internal credit rating models. The internal credit rating models are also subject to periodic review to help the Bank arrive at prudent assessment of credit risk.
- The CRPD also prepares a rating rationale for each credit proposal, which details the strengths, weaknesses and key issues in the credit proposal along with an industry view which is presented to the recommending / sanctioning authority.
- Pricing of the loan is determined as per a Board approved Loan Pricing Framework (LPF) which is based on a cost-plus pricing model wherein all costs associated with extending credit are factored in for determining a lending rate.
- Lending decisions are taken by an appropriate sanctioning authority (namely Executive Committee (EC), Credit and Expenditure Approval Committee (CEAC 1) and Credit and Expenditure Approval Committee (CEAC 2) through a well-defined delegation of authority framework under the Credit Approval Authorisation (which uses a combination of the proposed amount of the borrower / group exposure and its internal credit rating).
- The Bank has framework for asset quality review under the Credit Approval Authorisation which includes borrower review based on periodical schedule and event-based review. Under the mechanism, the quality of credit portfolio of the institution is monitored on a

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continuous basis by ensuring end use of the funds lent, monitoring of business and financial performance, events affecting credit risk and early detection of signs of any deterioration requiring timely remedial measures.

Credit Monitoring

The Bank has a Credit Monitoring Policy (CMP) which provides a monitoring mechanism (at both account and portfolio level) for the early identification of a borrower's credit deterioration and subsequent redressal of the situation throughout the loan lifecycle. The Policy also covers the governance structure, detailed workflow (including roles and responsibilities of relevant stakeholders), frequency of monitoring & reporting, Early Warning System (EWS) framework, etc.

Liquidity Risk

Liquidity risk appetite is expressed along the following dimensions:

1. Short term liquidity risk
2. Structural liquidity risk
3. Concentration risk/ contingent liability risk
4. Liquidity management under stress and contingency planning

Liquidity risk management at the Bank is governed by the Board approved Investment Policy and Asset Liability Management (ALM) Policy. Further, the Bank has defined Liquidity Maintenance ratio (LMR) for determining a minimum amount of liquid assets that could be used to meet cash outflows for debt servicing, committed disbursements, contingent liabilities, and other expenses during a prescribed survival horizon of 30 days.

Market Risk

Market risk is the risk that the value of the Bank's portfolio, either the investment portfolio or the trading portfolio, will decrease due to movements in market prices, for e.g. changes in value of interest rates, foreign exchange rates, equity prices and commodity prices.

The market risk appetite in the trading book is defined by limits set for value at risk ("VaR"), duration, stop loss limits and deal size limits. For managing foreign exchange risk, the Bank has defined a limit on the Net Overnight Open Position (NOOP) across the trading and the non-trading forex book. All the aforesaid market risk-based limits on the trading book are monitored and reported on regular basis.

An independent Treasury Middle Office (TMO), within the Risk department monitors and reports the various internal and regulatory risk limits set through the Market Risk Management and Investment Policy on a regular basis. Further, an independent market risk department provides oversight on treasury related activities with respect to implementation of the policies and processes and providing independent views on market risk related aspects.

Interest Rate Risk in Banking Book

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Interest Rate Risk in Banking Book (IRRBB) refers to the current or prospective risk to financial institution's capital and earnings arising from adverse movements in interest rates that affect its banking book positions. The Bank in its ALM Policy has defined limits such as Interest rate gap limits, Earnings at Risk (EaR) limits and the Duration of Equity (DoE) to measure and monitor the interest rate risk.

Operational Risk

The Bank has documented key operational processes, SOPs. Roles and responsibilities towards various activities have been defined and internal control mechanism has been put in place. The Operational risk management framework of the Bank is governed by the Board approved Operational Risk Management policy. Further, the Bank has put in place Information Security Policy and Cyber Risk Policy. The Bank has put in place policies, processes and systems for managing business continuity and outsourcing risks. The BCM & DR Committee has oversight on business continuity and ORMC on outsourcing risk.

The Bank had implemented core systems namely Loan Management System (LMS), Treasury Management System, Finance and Accounting system (Oracle GL), ALM system for preparation of a structural liquidity statement and interest rate risk statements, HR system (Darwin box). The Bank has also implemented Phase II of its IT systems, which includes the Loan Origination System (LOS), Risk Management System (RMS), Governance, Risk and Compliance (GRC) system, and the Enterprise Data Warehouse (EDW).

DF-3: Credit Risk: General Disclosures

1. Qualitative disclosure

1.1 Definition and Classification of Non-performing Assets

Advances are classified into performing and non-performing assets (NPAs) as per Master Circular- Prudential norms on Income Recognition, Asset Classification & Provisioning norms pertaining to advances dated November 28, 2025.

A non-performing asset (NPA) is a loan or an advance where-

- Interest and/or instalment of principal remains overdue for a period of more than 90 days in respect of a term loan.
- In respect of derivative transactions, the overdue receivables representing positive mark-to-market value of a derivative contract, if these remain unpaid for a period of 90 days from the specified due date for payment.
- NPAs are further classified into sub-standard, doubtful and loss assets based on the criteria stipulated by RBI. A sub-standard asset is one which has remained a NPA for a period less than or equal to 12 months. An asset is classified as doubtful if it has remained in the sub-standard category for a period of 12 months. A loss asset is one where loss has been identified by the Bank and the amount has not been written-off fully.

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Guidelines for Classification of loans for Project under implementation as NPA

A project finance account classified as standard and that satisfies all relevant prudential conditions specified in Chapter III of these Directions, where a resolution plan involving extension of original/ extended DCCO, as the case maybe, is implemented, shall continue to be classified as 'Standard', provided the envisaged resolution plan ab initio conforms to the conditions stipulated hereunder:

(a) Permitted DCCO Deferment – Original / extended DCCO, as the case may be, is extended, along with the consequential shift in repayment schedule for equal or shorter duration (including the start date and end date of revised repayment schedule), within the following time limits:

	Infrastructure Projects Non-Infrastructure Projects (including CRE and CRE-RH)	Infrastructure Projects Non-Infrastructure Projects (including CRE and CRE-RH)
Permitted deferment of DCCO from the original DCCO	Upto 3 years	Upto 2 years

(b) Cost Overrun – A lender may finance, as part of a resolution plan, cost overrun associated with permitted DCCO deferment in compliance with paragraph 26(a) above, and classify the account as 'Standard', as under: (i) Cost overrun up to a maximum of 10% of the original project cost, in addition to IDC. (ii) Cost overrun is financed through SBCF specifically sanctioned by the lender at the time of financial closure⁷. (iii) For infrastructure projects, in cases where SBCF was not sanctioned at the time of financial closure, or was sanctioned but not renewed subsequently, such additional funding shall be priced at a premium to what would have been applicable on a pre-sanctioned SBCF. Lenders shall ensure that the loan-contracts ab-initio specify the additional risk premium to be charged on such SBCF, which may be revised upwards based on actual risk assessment at the time of sanction of such facilities. (iv) The financial parameters like D/E ratio, external credit rating (if any) etc. remain unchanged or are enhanced in favour of the lender post such cost overrun funding.

(c) Change in Scope and Size – A project finance account where DCCO extension is necessitated by an increase in the project outlay on account of increase in scope and size of the project, may be classified as 'Standard', subject to complying with the following conditions: (i) The rise in project cost excluding any cost-overrun in respect of the original project is 25% or more of the original outlay as the case may be. (ii) A lender re-assesses the viability of the project before approving the enhancement of scope and fixing a fresh DCCO. (iii) On re-rating (if already rated), the new external credit rating is not below the previous external credit rating by more than one notch. If the project debt was unrated at the time of increase in scope or size, then it should be externally rated investment grade upon such increase in scope or size in case

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of projects where aggregate exposure of all lenders is equal to or greater than ₹100 crores. The standard asset classification benefit on account of 'change in scope' shall be allowed only once during the lifetime of the project.

Further, in all the above cases, the following conditions shall be required to be met before the expiry of 180 days from the end of the Review Period, for successful implementation of a resolution plan: i. all required documentation, including execution of necessary agreements between a lender and the debtor/ creation of security charge/ perfection of securities, are completed in consonance with the resolution plan being implemented. ii. the new capital structure and/ or changes in the financing agreement get duly reflected in the books of a lender and the debtor.

If the resolution plan involving change in DCCO is not successfully implemented in terms of conditions stipulated above, then the account shall be downgraded to NPA immediately.

2. Quantitative Disclosures

The total gross credit risk outstanding is:

Category	Amount (Rs. Crs)
Fund Based	1,25,738.05
Non-Fund Based	2,446.86
Total	1,28,184.91

Geographic distribution of outstanding:

(Rs. Crs)

Particulars	June 30,2026		
	Fund Based	Non-Fund Based	Total
Domestic	1,25,738.05	2,446.86	1,28,184.91
Overseas	0	0	0

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Industry type distribution of outstanding (Fund Based and Non-Fund Based):

(Rs. Crs)

Sr. No	Industry Name	Fund Based	Non-Fund Based
1	Energy	71,588.98	2,044.09
2	Transport and Logistics	36,118.31	271.88
3	Water and Sanitation	1,386.48	128.04
4	Communication	6,818.85	0.00
5	Social and Commercial Infrastructure	9,825.43	2.85
Total		1,25,738.05	2,446.86

As of June 30, 2026, NaBFID has nil NPA, so the values of net NPA and NPA ratios remains nil.

The Amount of NPAs (Gross) are:

(Rs. Crs)

Category	Amount
Sub Standard	0
Doubtful – 1	0
Doubtful – 2	0
Doubtful – 3	0
Loss	0
Total NPAs (Gross)	0

The movement of gross NPAs is as under:

Particulars	Amount (Rs. Crs)
Opening Balance at the beginning of the year	0
Additions during the year	0
Reductions during the year	0
Closing Balance	0

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The movement of Specific Provision (Provisions for NPAs) is as under:

Particulars	Amount (Rs. Crs)
Opening Balance at the beginning of the year	0
Provisions made during the period	0
Write-off/Write-back of excess provisions	0
Closing Balance	0

The movement of General Provision (Provisions for standard assets) is as under:

Particulars	Amount (Rs. Crs)
Opening Balance at the beginning of the year	476.33
Provisions made during the period	76.64
Write-off	0
Write –back of excess provisions	0
Any other adjustments including transfers between provisions	0
Closing Balance	552.97*

* Excludes DCCO related provision of Rs. 102.09 Cr.

The movement of provisions for depreciation on investments is as under:

Particulars	Amount (Rs. Crs)
Opening Balance at the beginning of the year	0
Provisions made during the period	0
write-off	0
Write –back of excess provisions	0
Closing Balance	0

By major industry or counterparty type:

Particulars	Amount (Rs. Crs)	
	Gross NPA	Specific Provision
Energy	0	0
Transport and Logistics	0	0

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Particulars	Amount (Rs. Crs)	
	Gross NPA	Specific Provision
Water and Sanitation	0	0
Communication	0	0
Social and Commercial Infrastructure	0	0
Total	0	0

Geographic distribution of NPAs and Specific Provisions:

Rs. Crs

Geography	Gross NPA	Specific Provisions	General Provisions
Domestic	0	0	552.97
Overseas	0	0	0
Total	0	0	552.97

* Excludes DCCO related provision of Rs. 102.09 Cr.

The residual maturity breakdown of assets:

Rs. Crs

Maturity Buckets	Cash and Bank Balances	Balances with banks and money at call and short notice	Investments	Advances	Fixed Assets	Other Assets	Total
Day - 1 to 14 days	0.04	1.18	-	-	-	1,050.87	1,052.09
15-28 Days	-	-	-	4.52	-	215.94	220.46
29 Days & upto 3 months	-	1,275.00	278.39	936.64	-	749.58	3,239.61

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Maturity Buckets	Cash and Bank Balances	Balances with banks and money at call and short notice	Investments	Advances	Fixed Assets	Other Assets	Total
Over 3 Months and upto 6 months	-	7,900.00	2,328.16	721.80	-	1,088.05	12,038.01
Over 6 Months and upto 1 year	-	12,898.26	306.86	1,849.38	-	765.49	15,820.00
Over 1 Year and upto 3 years	-	0.00	223.12	14,299.41	-	-	14,522.54
Over 3 Year and upto 5 years	-	-	1,459.05	14,980.20	-	-	16,439.25
Over 5 years and upto 7 years	-	-	3,703.04	26,499.45	-	-	30,202.49
Over 7 years and up to 10 years	-	-	8,024.38	19,864.23	-	-	27,888.62
Over 10 years	-	-	8,853.45	30,103.14	7.15	263.41	39,227.15

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Maturity Buckets	Cash and Bank Balances	Balances with banks and money at call and short notice	Investments	Advances	Fixed Assets	Other Assets	Total
Total	0.04	22,074.45	25,176.45	1,09,258.78	7.15	4,133.34	1,60,650.21

DF-4: Credit Risk Disclosures for Portfolios subject to Standardized Approach

1. Qualitative Disclosures

Credit rating agencies

The Bank is using the ratings assigned by the following domestic external credit rating agencies, approved by the RBI:

- CARE Ratings Limited
- CRISIL Ratings Limited
- ICRA Limited
- India Ratings and Research Private Limited
- Acuite Ratings and Research Limited
- Infomerics Valuation and Rating Private Limited

Issue Specific Ratings

All long term and short-term ratings assigned by the credit rating agencies specifically to the Bank's long term and short-term exposures respectively are considered by the Bank as issue specific ratings.

- For assets in the Bank's portfolio that have contractual maturity less than or equal to one-year, short term ratings accorded by the chosen credit rating agencies are considered relevant. For other assets, which have a contractual maturity of more than one-year, long term ratings accorded by the chosen credit rating agencies are considered relevant.
- Long term ratings issued by the chosen domestic credit rating agencies have been mapped to the appropriate risk weights applicable as per the standardised approach. The rating to risk weight mapping furnished below was adopted for domestic corporate exposures, as per RBI guidelines:

Long Term Rating	AAA	AA	A	BBB	BB & below	Unrated*
Risk weight	20%	30%	50%	100%	150%	100%

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- In respect of issue specific short-term ratings, the following risk weight mapping has been adopted by the Bank, as provided in the RBI guidelines:

Short Term Rating	A1+	A1	A2	A3	A4 & D	Unrated*
Risk weight	20%	30%	50%	100%	150%	100%

* Claims on corporates and NBFCs, except Core Investments Companies (CICs) having aggregate exposure from banking system of more than Rs.100 crore which were rated earlier and subsequently have become unrated are applied a risk weight of 150%. Additionally, all unrated claims on corporates and NBFCs, except CICs having aggregate exposure from banking system of more than Rs. 200 crores are applied a risk weight of 150%.

Where multiple issue specific ratings are assigned to the Bank's exposure by the various credit rating agencies, the risk weight is determined as follows:

- If there is only one rating by a chosen credit rating agency for a particular claim, then that rating is used to determine the risk weight of the claim.
- If there are two ratings accorded by chosen credit rating agencies, which map into different risk weights, higher risk weight is applied.
- If there are three or more ratings accorded by chosen credit rating agencies with different risk weights, the ratings corresponding to the two lowest risk weights are referred to and the higher of those two risk weights is applied, i.e., the second lowest risk weight.

2. Quantitative Disclosures

Particulars	Amount (Rs. Crs) Committed Exposure
Below 100% risk weight exposure outstanding	1,60,041.62
100% risk weight exposure outstanding	8,036.74
More than 100% risk weight exposure outstanding	16,663.93
Deduction	0
Total	1,84,742.29

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DF-17: Summary comparison of accounting assets vs. leverage ratio exposure measure

Sr. No	Item	(Rs. In Crs.)
1	Total consolidated assets as per published financial statements	1,60,041.47
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 recognized on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	
4	Adjustments for derivative financial instruments	947.08
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)	23,348.88
7	Other adjustments	
8	Leverage ratio exposure	1,84,337.43

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DF-18: Leverage ratio common disclosure template

Leverage Ratio

The leverage ratio has been calculated using the definitions of capital and total exposure. The Bank's leverage ratio, calculated in accordance with the RBI guidelines:

Sr. No	Items	Leverage ratio framework (Rs. in Crs)
	On-balance sheet exposures	
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	1,60,041.47
2	(Asset amounts deducted in determining Base I III Tier 1 capital)	-
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	1,60,041.47
	Derivative exposures	
4	Replacement cost associated with all derivatives transactions (i.e., net of eligible cash variation margin)	134.01
5	Add-on amounts for PFE associated with all derivatives transactions	813.06
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)	947.08
	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	-

राष्ट्रीय अवसंरचना वित्तपोषण और विकास बैंक

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Sr. No	Items	Leverage ratio framework (Rs. in Crs)
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	59,004.24
18	(Adjustments for conversion to credit equivalent amounts)	(35,655.36)
19	Off-balance sheet items (sum of lines 17 and 18)	23,348.88
	Capital and total exposure	
20	Tier 1 capital	35,171.82
21	Total exposures (sum of lines 3, 11, 16 and 19)	1,84,337.43
	Leverage ratio	
22	Basel III leverage ratio (20/21)	19.08%