

# National Bank for Financing Infrastructure and Development

## Disclosure Policy

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### List of Abbreviations and Acronyms used in the Policy

CFO	Chief Financial Officer
CRO	Chief Risk Officer
EVP	Executive Vice President
ICAI	Institute of Chartered Accountants of India
LODR	Listing Obligations and Disclosure Requirements
RBI	Reserve Bank of India
RTI	Right to Information
SEBI	Securities and Exchange Board of India
SOP	Standard Operating Procedure
UPSI	Unpublished Price Sensitive Information
VP	Vice President

## **1. Introduction**

The National Bank for Financing Infrastructure and Development (herein after referred to as “the Bank”) was set up in 2021, by an Act of the Parliament (The National Bank for Financing Infrastructure and Development Act, 2021), with the essential objectives of addressing the gaps in long-term non-recourse finance for infrastructure development, strengthening the development of bonds and derivatives markets in India, and sustainably boosting the country’s economy.

As a key financial institution dedicated to promoting infrastructure development in India, the Bank is committed to transparency, accountability, and accuracy in its communications with stakeholders, including customers, investors, regulators, government bodies, and the general public.

The users of financial statements need information about the financial position and performance of the Bank in making economic decisions. They are interested in its liquidity, solvency and risks related to assets & liabilities recognized both on balance sheet and off-balance sheet items.

In the interest of full and complete disclosure, some useful information is provided by notes to the financial statements. The use of notes and supplementary information provides the means to explain and document certain items, which are either presented in the financial statements or otherwise affect the financial position and performance of the Bank. Market discipline works only if market participants have access to timely and reliable information, which enables them to assess the activities of the Bank and the risks inherent in these activities. Market discipline has been given due importance under Basel III framework on capital adequacy by recognizing it as one of its three Pillars.

The Pillar 3 of New Basel Capital Accord i.e. “Market Discipline” complements the Minimum Capital Requirements (Pillar 1) and the Supervisory Review Process (Pillar 2) by encouraging Market Discipline through enhanced and meaningful public disclosure. These disclosure requirements are intended to allow the market participants such as stakeholders, including customers, investors, regulators, government bodies, and the general public to assess the key information about the Bank’s risk profile and its associated level of capital, financial condition and performance, business activities, etc. in order to enable them to analyse and appraise the Bank qualitatively and quantitatively before taking any business decision.

Proper disclosures leads to enhanced transparency, which helps the stakeholders/market participants to evaluate in a better manner the Bank’s capital structure, risk exposure, risk management performance, earning potential, capital adequacy, financial strength etc.

This Disclosure Policy (herein after referred to as “the Policy”) outlines the types of information that the Bank will disclose, the processes for disclosure, and the roles and responsibilities associated with ensuring compliance. By providing timely and reliable information on its activities, financial performance, and strategic initiatives, the Bank aims

to meet regulatory requirements and proactively address the information needs of its stakeholders.

The Policy aligns with the Bank's commitment to foster trust, support informed decision-making, and uphold ethical standards in all its operations.

### **1.1 Objectives of the Policy**

The objectives of the policy shall be to:

- i. Comply with the continuous disclosure obligations mandated by law / regulators;
- ii. To allow market participants i.e. regulators / investors / other stakeholders to assess and measure the important information on various aspects; and
- iii. To instil confidence in the investors, stakeholders, customers, and the public in general.

### **1.2 Scope of the Policy**

The scope of the Policy shall be to cover all the disclosures that are required to be made by the Bank under legal and regulatory requirements stipulated by the following authorities:

- i. Section 38 of The NaBFID Act relating to Obligations as to fidelity and secrecy
- ii. RBI
- iii. SEBI & applicable Stock Exchanges, Depositories and Intermediaries
- iv. Accounting Standards of ICAI
- v. Any other disclosure required from time to time as per applicable Domestic and International Regulations/Standards/Statutory Requirements

## **2. Principles of Disclosure**

### **2.1 Guiding Principle**

The Bank aims to be open and transparent with all stakeholders and is committed to disseminating information in a fair, timely and cost-efficient manner. Every officer and employee of the Bank has to bear in mind that he/she is required to keep secret all confidential information of the Bank and not to disclose any such information to any person except in circumstances required by law or with the express consent of the Bank.

### **2.2 Operational Principles**

Material information shall be disclosed publicly and not selectively to an individual or a limited group. Undisclosed material information shall not be disclosed selectively to an individual or a limited group.

In the unlikely event of any material information being disclosed selectively, inadvertently or otherwise, at any forum, whether in India or abroad, the Bank, shall take effective steps to promptly disseminate such UPSI, to the Stock Exchange, for public disclosure.

The Bank shall take all prudent measures while making any disclosure relying on all the available resources in good faith & without any negligence. If the Bank subsequently finds that errors have crept in the information already published, immediate steps shall be taken to rectify the error and publish the correct information.

The website of the Bank shall be used to enhance dissemination of information by posting information periodically and updating of such data.

It shall be the duty of all the Department Heads to inform the Executive Vice President – Head Risk Management Department of any developments related to material information. The members of the Disclosure Committee shall also monitor material developments in the Bank's business and affairs.

The permissible disclosure of non-public information shall be made only to the parties with assigned confidentiality agreement with the Bank or those parties who are subject to professional conduct obligation of confidentiality such as Lawyers, Consultants, Accountants, Rating Agencies, Regulators, etc.

None of the obligations/stipulations of confidentiality shall bind the Bank from making any disclosure where the same is required to be made under any statute or law of the land; for example: Tax Authorities, Court Orders, etc.

### **3. Materiality of Information/Event**

#### **3.1 Material Information/Event**

Material information shall mean any information/event relating to the business and affairs of the Bank, the omission or misstatement of which could change or influence the assessment or decision of a user relying on that information for the purpose of making economic decisions.

The quantitative criteria for determining materiality of any information will be as follows:

An event or information shall be considered material where the omission of an event or information, whose value or the expected impact in terms of value, exceeds the following:

(i) two percent of eligible capital base\*, as per the last audited financial statements of the Bank, except in case the arithmetic value of the eligible capital base is negative;

\*Eligible Capital Base as per Basel III Framework

In case of SEBI LODR related disclosures, the materiality of the event shall be determined basis the extant SEBI LODR guidelines.

The periodic and factual disclosures such as publishing of various periodic filings under SEBI LODR Regulations, Financial Statements, HR related disclosures, Legal disclosures, Risk Management Reporting (Basel III Disclosures), etc. shall be out of the purview of the materiality concept defined above. The responsibility for periodic disclosures as mentioned above shall be with the respective Head of Department. The Compliance Department shall monitor the periodic disclosures as part of the Compliance Monitoring Report.

The department-wise responsibilities for indicative periodic disclosures has been added as Annexure I to this Policy.

#### **3.2 Non – Material Information/Event**

The Bank makes many public announcements that do not meet the definition of materiality as given above. Many of these announcements related to the products and services that the Bank provides, shall not be subject to the provisions of disclosures.

#### 4. Disclosure Committee

1. The Disclosure Committee or its delegate(s) is responsible for:
  - i. Managing the Bank's compliance with its disclosure obligations;
  - ii. Ensuing that officers and staff are educated on this Disclosure Policy and the associated internal reporting processes and controls and raising awareness of the principles underlying material disclosure;
  - iii. Supervising the implementation of the reporting processes and controls to assist in meeting the Bank's commitments and ensuring consistency in implementing the Policy; and
  - iv. Guide on the disclosure of any information or event as per the materiality criteria specified.
2. The Disclosure Committee will consist of the following executives as are available within the time required to comply with the Bank's disclosure obligations:
  - The Deputy Managing Director (CFO) as Chairperson
  - The Deputy Managing Director (CRO)
  - The Chief Compliance Officer
  - The Executive Vice President – Head Risk Management, will act as the Convener of the Committee
3. The Deputy Managing Director (CFO) will be the Chairperson of the Disclosure Committee and, in his/her absence, The Deputy Managing Director (CRO) will chair the meeting. The Disclosure Committee shall meet as and when required.

The quorum for the meeting of the Committee shall be two members including the Chairperson of the Committee or the Alternate Chairperson who should be present at the meeting for the quorum to be complete. Based on the requirements, other Executive Vice Presidents and Vice Presidents may be invited for the Disclosure Committee Meeting.

4. Every Executive Vice President and in his/her absence concerned the Vice President of the Business Unit/Department would be personally accountable for monitoring the activities of their respective areas to assess if any matter arises that may require disclosure and for bringing forward matters to the attention of the Disclosure Committee, if he/she considers that:
  - Disclosure of a matter is likely to affect the price or value of the Bank's securities materially or
  - There is a reasonable doubt as to whether an issue might materially affect the price or value of the Bank's securities or
  - The matter has the potential for a material impact on the Bank's credit rating and reputation.

The concerned Department EVP/VP shall bring the matter to the attention of the Executive Vice President – Head Risk Management who shall convene a meeting of the

Disclosure Committee. The Disclosure Committee shall assess the situation and decide on the disclosure requirements, as deemed appropriate.

#### **4.1 Authorized Spokespersons**

The Bank designates a limited number of spokespersons responsible for communication with the media, investors and analysts. These spokespersons are the Chairman, Managing Director and Deputy Managing Director(s). The Managing Director, from time-to-time may designate others in writing, to speak on behalf of the Bank or respond to specific enquiries from the investment community or media.

The detailed guidelines and requirements for media interactions, panel discussions, conferences and similar public forums, etc. shall be governed by the Publications and Communications Policy.

### **5. Validation and Procedures for Disclosure**

#### **5.1 Validation of Disclosures**

The information relating to each functional area will be provided and validated by the respective Department Head(s) handling the related area of information.

#### **5.2 Procedure for Disclosure**

The periodic disclosures as mentioned above in the Policy shall be undertaken by the Respective Department Head. Media related disclosures, news/press release, including but not limited to release of information/event by any Department of the Bank, shall be governed by the Publicity and Communications Policy.

An indicative list of disclosures is enclosed as Annexure II to the Policy.

The concerned EVP/VP of the respective Department shall bring the matter that may require disclosure to the attention of the Executive Vice President – Head Risk Management basis the following:

- Disclosure of a matter is likely to affect the price or value of the Bank's securities materially or
- There is a reasonable doubt as to whether an issue might materially affect the price or value of the Bank's securities or
- The matter has the potential for a material impact on the Bank's credit rating and reputation.

The Executive Vice President – Head Risk Management shall then convene a meeting of the Disclosure Committee shall assess the situation and decide on the disclosure requirements, as deemed appropriate.

## **6. Miscellaneous Matters**

The Bank is committed to provide access to all permissible information/ document/ record/ notes to the general public, except under certain categories of information covered under section 8 & 9 of the RTI Act, which are exempt from disclosure to the public. The Bank has nominated Central Public Information Officer and First Appellate Authority, and details of these officers are made available on the website of the Bank, who may be contacted by the public for any disclosure permissible under RTI Act.

## **7. Review and Validity of the Policy**

### **7.1 Review of the Policy**

The Disclosure Policy shall be reviewed annually. The Policy shall be reviewed and approved by the Board of Directors.

Any additional disclosures mandated as per the guidelines of the RBI, SEBI, other regulators or any amendments/modifications to the existing disclosure requirements that are communicated subsequent to the adoption of this Policy shall automatically form the part of this Policy and the Bank shall comply with all such additional disclosure requirements.

### **7.2 Validity of the Policy**

This policy comes into effect immediately on approval by the Board of Directors of the Bank and shall be valid until the next review and adoption of the Policy by the Board of Directors.

**Annexure I**

**Summary of responsible Departments for indicative periodic disclosures**

<b>Sr No</b>	<b>Department</b>	<b>Name of Disclosure</b>	<b>Applicable Act/ Guidelines/Policy/NA</b>	<b>Frequency</b>	<b>Place of Disclosure (Website/Stock Exchange/Notice Board/ If other, please specify)</b>
1	CS	Appointing/ Continuation of Qualified Company Secretary as the Compliance officer	SEBI (LODR) Regulation, 2015	Quarterly	Stock Exchanges i.e. BSE and NSE and Debenture Trustee
2	CS	Appointing/ Continuation Share Transfer Agent	SEBI (LODR) Regulation, 2015	Quarterly	Stock Exchanges i.e. BSE and NSE and Debenture Trustee
3	CS	Statement giving the number of investor complaints pending at the beginning of the quarter, those received during the quarter, disposed off during the quarter and those remaining unresolved at the end of the quarter	SEBI (LODR) Regulation, 2015	Quarterly	Stock Exchanges i.e. BSE and NSE and Debenture Trustee
4	CS	Compliance Report on Corporate Governance along with the details of material transactions with related parties To be signed by the Compliance officer.	SEBI (LODR) Regulation, 2015	Quarterly	Stock Exchanges i.e. BSE and NSE and Debenture Trustee
5	CS	The listed entity shall give prior intimation to the stock exchange of at least two working days in advance, excluding the date of the intimation and the date of the meeting of the board of directors, about the Board meeting in which any of the following proposals is to be considered: (a) an alteration in the form or nature of non-convertible securities that are listed on the stock exchange or in the rights or privileges of the holders thereof; (b) an alteration in the date of the interest/ dividend/ redemption payment of non-convertible securities;	SEBI (LODR) Regulation, 2015	Event Based	Stock Exchanges i.e. BSE and NSE and Debenture Trustee

Sr No	Department	Name of Disclosure	Applicable Act/ Guidelines/Policy/NA	Frequency	Place of Disclosure (Website/Stock Exchange/Notice Board/ If other, please specify)
		(c) financial results viz. quarterly or annual, as the case may be; (d) fund raising by way of issuance of non-convertible securities; or (e) any matter affecting the rights or interests of holders of non-convertible securities.			
6	CS	Related Party Transactions along with standalone financial results	SEBI (LODR) Regulation, 2015	Event Based	Half yearly to Stock Exchanges i.e. BSE and NSE
7	CS	Statement of Assets and Liabilities along with Statement of Cash Flows by way of a note along with financial results	SEBI (LODR) Regulation, 2015	Event Based	Half yearly to Stock Exchanges i.e. BSE and NSE
8	CS	Secretarial Compliance Report	SEBI (LODR) Regulation, 2015	Annual	Stock Exchanges i.e. BSE and NSE and Debenture Trustee
9	CS / F&A	Annual Financial Statements along with Audit Report	SEBI (LODR) Regulation, 2015	Annual	Stock Exchanges i.e. BSE and NSE and Debenture Trustee, Website
10	CS / F&A	Quarterly Financial Results	SEBI (LODR) Regulation, 2015	Quarterly	Stock Exchanges i.e. BSE and NSE, Website
11	CS / F&A	Newspaper Publication (1 at least one English daily newspaper which circulates Pan India) of the following: -financial results -notices given to shareholders	SEBI (LODR) Regulation, 2015	Quarterly	Newspapers
12	CS	Certificate regarding status of the payment of dues (interest / dividend / principal)	SEBI (LODR) Regulation, 2015	Event Based	Stock Exchanges i.e. BSE and NSE and Debenture Trustee
13	CS	notice of the record date for payment of interest / dividend / principal	SEBI (LODR) Regulation, 2015	Event Based	Stock Exchanges i.e. BSE and NSE and Debenture Trustee
14	CS	Data for Listed Bonds/ Debentures for listed entity on Annual Basis	Chapter XIV of SEBI Operational Circular	Annual	Stock Exchanges i.e. BSE and NSE and Debenture Trustee
15	CS	PCS Certificate under Regulation 61(4) read with Regulation 40(9) on yearly basis	SEBI (LODR) Regulation, 2015	Annual	Stock Exchanges i.e. BSE and NSE and Debenture Trustee

Sr No	Department	Name of Disclosure	Applicable Act/ Guidelines/Policy/NA	Frequency	Place of Disclosure (Website/Stock Exchange/Notice Board/ If other, please specify)
16	CS	Initial Disclosure for identification as LC within 30 days	Chapter XII of SEBI Operational Circular	Annual	Stock Exchanges i.e. BSE and NSE and Debenture Trustee
17	CS	Disclosure w.r.t. incremental borrowing done during last FY	Chapter XII of SEBI Operational Circular	Annual	Stock Exchanges i.e. BSE and NSE and Debenture Trustee
18	CS	The issuer shall within fifteen days from the end of every half year (i.e. April 15 and October 15), submit a statement, to the stock exchange, where its debt securities are listed, as well as to the depository containing data of all ISIN issued	Chapter VIII of SEBI Operational Circular	Event Based	Stock Exchanges i.e. BSE and NSE and Debenture Trustee
19	CS	Security Cover Certificate under Regulation 56(1)(d) read with Regulation 54 of SEBI LODR Regulation to be filed along with financial results	SEBI (LODR) Regulation, 2015	Quarterly	Stock Exchanges i.e. BSE and NSE and Debenture Trustee
20	CS	Statement on impact of audit qualification under Regulation 52 (3) (a) of SEBI LODR, in case of modified opinion in Audit Report	SEBI (LODR) Regulation, 2015	Quarterly	Stock Exchanges i.e. BSE and NSE and Debenture Trustee
21	CS	Declaration in relation to Auditors' Report with unmodified opinion , in case of Audit Report with unmodified opinion	SEBI (LODR) Regulation, 2015	Quarterly	Stock Exchanges i.e. BSE and NSE and Debenture Trustee
22	CS	The listed entity shall submit to the stock exchange(s), along with the quarterly financial results, a statement disclosing material deviation(s) (if any) in the use of issue proceeds of non-convertible securities from the objects of the issue, in such format as may be specified by the Board, till such proceeds have been fully utilised or the purpose for which the	SEBI (LODR) Regulation, 2015	Quarterly	Stock Exchanges i.e. BSE and NSE and Debenture Trustee

Sr No	Department	Name of Disclosure	Applicable Act/ Guidelines/Policy/NA	Frequency	Place of Disclosure (Website/Stock Exchange/Notice Board/ If other, please specify)
		proceeds were raised has been achieved.			
23	CS	<p>The listed entity, while submitting quarterly and annual financial results, shall disclose the following line items along with the financial results:</p> <ul style="list-style-type: none"> <li>(a) debt-equity ratio;</li> <li>(b) debt service coverage ratio;</li> <li>(c) interest service coverage ratio;</li> <li>(d) outstanding redeemable preference shares (quantity and value);</li> <li>(e) capital redemption reserve/debenture redemption reserve;</li> <li>(f) net worth;</li> <li>(g) net profit after tax;</li> <li>(h) earnings per share:</li> <li>(i) current ratio;</li> <li>(j) long term debt to working capital;</li> <li>(k) bad debts to Account receivable ratio;</li> <li>(l) current liability ratio;</li> <li>(m) total debts to total assets;</li> <li>(n) debtors' turnover;</li> <li>(o) inventory turnover;</li> <li>(p) operating margin percent;</li> </ul>	SEBI (LODR) Regulation, 2015	Quarterly	Stock Exchanges i.e. BSE and NSE and Debenture Trustee

Sr No	Department	Name of Disclosure	Applicable Act/ Guidelines/Policy/NA	Frequency	Place of Disclosure (Website/Stock Exchange/Notice Board/ If other, please specify)
		(q) net profit margin percent:  Provided that if the information mentioned in sub-regulation (4) above is not applicable to the listed entity, it shall disclose such other ratio/equivalent financial information, as may be required to be maintained under applicable laws, if any.			
24	Treasury	Confirmation regarding payment of interest on NCDs	Regulation 57(1) SEBI (LODR) Regulation, 2015	T+1 from date of payment	Stock Exchanges i.e. BSE and NSE and Debenture Trustee
25	Treasury	Intimation of record date	Regulation 60 (2) SEBI (LODR) Regulation, 2015	3 working days prior to record date	Stock Exchanges i.e. BSE and NSE
26	Treasury	Disclosure of Credit Ratings	Regulation 51 SEBI (LODR) Regulation, 2015	As and when required	Stock Exchanges i.e. BSE and NSE and Website
27	Treasury	Intimation of Outcome of Board Meeting – where resource raising plan is approved	Regulation 50 (1) SEBI (LODR) Regulation, 2015	As and when required	Stock Exchanges i.e. BSE and NSE
28	Treasury	Intimation of Board Meeting – where resource raising plan is approved	Regulation 50 (1) SEBI (LODR) Regulation, 2015	As and when required	Stock Exchanges i.e. BSE and NSE
29	Treasury	Statement containing details of ISIN for debt securities	SEBI NCS Regulation	Annual	Stock Exchanges i.e. BSE and NSE
30	Treasury	Security Cover Certificate	Regulation 54 (2), 54 (3) SEBI (LODR) Regulation, 2015	Quarterly	Stock Exchanges i.e. BSE and NSE
31	Treasury	Fund raising by issuance of debt securities by large corporates	SEBI NCS Regulation	Annual	Stock Exchanges i.e. BSE and NSE
32	Treasury	Allotment of securities	SEBI LODR	As and when required	Stock Exchanges i.e. BSE and NSE
33	Treasury	Issuance of securities	SEBI LODR	As and when required	Stock Exchanges i.e. BSE and NSE
34	Treasury	Certificate confirming end use of CP proceeds	SEBI LODR	Quarterly	Stock Exchanges i.e. BSE and NSE and Debenture Trustee
35	Risk Management	Basel Pillar III Disclosure	RBI	Quarterly	Website

<b>Sr No</b>	<b>Department</b>	<b>Name of Disclosure</b>	<b>Applicable Act/ Guidelines/Policy/NA</b>	<b>Frequency</b>	<b>Place of Disclosure (Website/Stock Exchange/Notice Board/ If other, please specify)</b>
36	Risk Management	Lending Rate Disclosure	NA	Monthly	Website
37	Human Resources	Recruitment Notices	NA	As and when required	Website
38	Human Resources	Officers and Employees working at NaBFID	RTI Act	Annually	Website
39	Human Resources	Organizational Structure	NA	As and when required	Website
40	Human Resources	The Prevention of Sexual Harassment Policy and Policy on Equal Opportunities, Policy on Fundamental Principles and Rights at Work	POSH Act, Rights of Persons with Disabilities Act 2016, Applicable Labour Laws	As and when required	Website
41	Legal	CPIO/ Appellate Authority Under RTI	RTI Act	As and when required	Website
42	Legal	Details of RTI Applications	RTI Act	As and when required	Website
43	Legal	Committees under RTI	RTI Act	As and when required	Website
44	Legal	Third-Party Transparency Audit Report	RTI Act	Annually	Website
45	Administration	Procurement on Nomination Basis	GFR	Half Yearly	Website
46	Administration	Procurement by way of Tendering, GeM, etc.	GFR	Half Yearly	Website

**List of Disclosures as per the Bank's website**

1. The NaBFID Act, 2021
2. The NaBFID, General Regulations, 2022
3. Gazette Notifications related to NaBFID
4. Parliamentary Questions related to NaBFID
5. RBI Press releases related to NaBFID
6. Annual reports
7. Unaudited and Audited Periodic Financial Statements
8. Legal Disclosures
  - a) CPIO/ Appellate Authority Under RTI
  - b) Details of RTI Applications
  - c) Committees under RTI
  - d) Third-Party Transparency Audit Report
9. HR Disclosures
  - a) Officers / Employees working with NaBFID
  - b) The Prevention of Sexual Harassment Policy
  - c) Organisational Structure
  - d) Recruitment Related Disclosures
10. Risk Disclosures
  - a) Basel III Disclosures
  - b) NaBFID Lending Rate (NLR)
11. Procurement Disclosures
  - a) Procurement on Nomination Basis
  - b) Procurement by way of Tendering, GeM, etc.
12. Penal Charges for Non-Compliances of Material Terms & Conditions applicable for NaBFID
13. Policy for Claiming unclaimed amounts for NaBFID Bonds
14. Information on secured assets possessed under SARFAESI Act, 2002
15. Code of Practices and Procedures for Fair Disclosure of Unpublished Price Sensitive Information (UPSI)
16. Archival Policy
17. Loan Decision Making Process
18. Details Of Debenture Trustees
19. Details Of Registrar & Transfer Agent (RTA)
20. Disclosures under applicable rules and regulations of SEBI LODR
21. Credit Rating
22. Corporate Governance Reports
23. Update on Investor Meets
24. Partnerships / Tie-ups
25. Press releases
26. Static Information on Website
  - a) Mission & Vision Statement

- b) NaBFID History
  - c) Board Members
  - d) Contact Details
27. Any other disclosure not covered in the list above which is material as per the Disclosure Committee