



PILLAR 3 DISCLOSURES (CONSOLIDATED) AS ON 30.09.2024

DF-1: SCOPE OF APPLICATION

Name of the head of the banking group to which the framework applies: **National Bank for Agriculture and Rural Development Bank (NABARD)**

(i) Qualitative Disclosures:

a) List of group entities considered for consolidation for the period ended 30.09.2024

The following subsidiaries are considered for the preparation of consolidated financial statements of NABARD.

Sr. No	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
1	NABKISAN	India	Yes	Consolidation as per AS 21	Yes	Consolidation as per AS 21	Not Applicable	Not Applicable
2	NABSAMRUDDHI	India	Yes	Consolidation as per AS 21	Yes	Consolidation as per AS 21	Not Applicable	Not Applicable
3	NABFINS	India	Yes	Consolidation as per AS 21	Yes	Consolidation as per AS 21	Not Applicable	Not Applicable

राष्ट्रीय कृषि और ग्रामीण विकास बैंक

National Bank for Agriculture and Rural Development

लेखा विभाग

प्लॉट क्र सी-24, 'जी' ब्लॉक, बांद्रा-कुर्ला कॉम्प्लेक्स, बांद्रा (पूर्व), मुंबई - 400 051. टेली: +91 22 2653 0019 • फ़ैक्स: +91 22 2653 0050 •

ई मेल : ad@nabard.org

Accounts Department

Plot No. C-24, 'G' Block, Bandra-Kurla Complex, Bandra (E), Mumbai - 400 051 • Tel.: +91 22 2653 0019 • Fax: +91 22 2653 0050 • E-mail: ad@nabard.org



4	NABFOUNDATION	India	Yes	Consolidati on as per AS 21	No	Consolidati on as per AS 21	Not Applicable	Non- Financial Subsidiary. Deducted from consolidated regulatory capital of the group
5	NABCONS	India	Yes	Consolidati on as per AS 21	No	Consolidati on as per AS 21	Not Applicable	
6	NABVENTURES	India	Yes	Consolidati on as per AS 21	No	Consolidati on as per AS 21	Not Applicable	
7	NABSanrakshan	India	Yes	Consolidati on as per AS 21	No	Consolidati on as per AS 21	Not Applicable	

b) List of group entities not considered for consolidation both under the accounting and regulatory scope of consolidation as on 30.09.2024

Sr. No.	Name of the entity	Country of incorporation	Principal 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)
			NIL				

राष्ट्रीय कृषि और ग्रामीण विकास बैंक

National Bank for Agriculture and Rural Development

लेखा विभाग

प्लॉट क्र सी-24, 'जी' ब्लॉक, बांद्रा-कुर्ला कॉम्प्लेक्स, बांद्रा (पूर्व), मुंबई - 400 051. टेली: +91 22 2653 0019 • फ़ैक्स: +91 22 2653 0050 •

ई मेल : ad@nabard.org

Accounts Department

Plot No. C-24, 'G' Block, Bandra-Kurla Complex, Bandra (E), Mumbai - 400 051 • Tel.: +91 22 2653 0019 • Fax: +91 22 2653 0050 • E-mail: ad@nabard.org

(ii) Quantitative Disclosures:

c) List of group entities considered for consolidation

Sr. No.	Name of the entity	Country of incorporation	Principle activity of the entity	Total balance sheet equity (Rs. in Cr)	Total balance sheet assets (Rs. in Cr)
1	NABKISAN	India	NBFC – FPO Lending	512.29	2,529.23
2	NABSAMRUDDHI	India	Financing for Off farm activities with an ESG focus	334.90	1,825.66
3	NABFINS	India	Microfinance	657.36	3,451.22

d) The aggregate amount of capital deficiencies 3 in all subsidiaries which are not included in the regulatory scope of consolidation i.e. that are deducted:

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

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

Name of the insurance entities / country of incorporation	Principle activity of the entity	Total balance sheet equity (as stated in the accounting balance sheet of the legal entity)	% of AIFI'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
		NIL		

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

NIL

राष्ट्रीय कृषि और ग्रामीण विकास बैंक

National Bank for Agriculture and Rural Development

लेखा विभाग

प्लॉट क्र सी-24, 'जी' ब्लॉक, बांद्रा-कुर्ला कॉम्प्लेक्स, बांद्रा (पूर्व), मुंबई - 400 051. टेली: +91 22 2653 0019 • फ़ैक्स: +91 22 2653 0050 •

ई मेल: ad@nabard.org

Accounts Department

Plot No. C-24, 'G' Block, Bandra-Kurla Complex, Bandra (E), Mumbai - 400 051 • Tel.: +91 22 2653 0019 • Fax: +91 22 2653 0050 • E-mail: ad@nabard.org



DF-2: CAPITAL ADEQUACY

(i) Qualitative Disclosures:

Capital Adequacy

The Bank emphasizes a thorough and systematic approach to risk management, guided by comprehensive policies that are broad-based and consultative. The Internal Capital Adequacy Assessment Process (ICAAP) Policy, approved by the Board of Directors, is tailored to match the Bank's nature, scale, complexity, operations scope, and inherent risks. The Bank has adopted Standardized Approach for Credit and Market Risk while Basic Indicator Approach is used for Operational Risk for computing Capital to Risk-weighted Asset Ratio (CRAR), in line with the guidelines of RBI. As on 30.09.2024, CRAR of the Bank and the group is well above the regulatory minimum requirement of 9%. Based on past trends, nature of the Bank's business and business projections for the future as per the Bank's vision document, the Bank perceives the CRAR to be comfortably above the regulatory levels.

Governance Structure:

Board of Directors

The capital adequacy levels of the Bank are monitored at the highest level by the Board of Directors. The Board also reviews the capital adequacy position of the Bank and the Bank's implementation of Basel III framework on an annual basis through the ICAAP.

Risk Management Committee of Board (RMCB)

The Risk Management Committee of the Board (RMCB), (one of the key Sub Committees of the BoD) has the prime responsibility of overseeing risk management functions of the Bank along with the Board of Directors. This includes recommending Risk Management Policies to the Board for approval and monitoring the overall risk management framework in the Bank. The RMCB also reviews the ICAAP document and the ICAAP process.

Enterprise Risk Management Committee (ERMC)

The risk management structure within the Bank constitutes of an apex level Enterprise Risk Management Committee (ERMC), headed by the Chairman. The ERMC reviews risks at the enterprise level and draws risk mitigation strategies. The functions of ERMC include reviewing Pillar I and Pillar II risks of the Bank. The ERMC also reviews the ICAAP document.

Other Committees related to credit, market and operational risks

The other Risk Management Committees constituted in the Bank include Credit Risk Management Committee (CRMC), Market Risk Management Committee (MRMC), Asset Liability Management

राष्ट्रीय कृषि और ग्रामीण विकास बैंक

National Bank for Agriculture and Rural Development

लेखा विभाग

प्लॉट क्र सी-24, 'जी' ब्लॉक, बांद्रा-कुर्ला कॉम्प्लेक्स, बांद्रा (पूर्व), मुंबई - 400 051. टेली: +91 22 2653 0019 • फ़ैक्स: +91 22 2653 0050 •

ई मेल : ad@nabard.org

Accounts Department

Plot No. C-24, 'G' Block, Bandra-Kurla Complex, Bandra (E), Mumbai - 400 051 • Tel.: +91 22 2653 0019 • Fax: +91 22 2653 0050 • E-mail: ad@nabard.org



Committee (ALCO) and Operations Risk Management Committee (ORMC), while investments are reviewed and monitored by the Investment Committee (IC).

Internal Assessment of Capital:

The Bank has prepared an ICAAP for FY 2024-25 to determine adequacy of capitalisation for the Bank in meeting regulatory norms and current and future business needs, including stressed scenarios. ICAAP encompasses capital planning for two years' time horizon, after identification and evaluation of significance of all risks that the Bank faces, which may have an adverse material impact on its financial position.

The Bank has identified the following material risks under Pillar II to which the Bank is exposed to, apart from the Pillar 1 risks viz., Credit Risk, Market Risk and Operational Risk:

Sr. No.	Type of Risk	Sr. No.	Type of Risk
i	Interest Rate Risk in the Banking Book (IRRBB)	xi	Residual Risk of Securitisation
ii	Liquidity Risk	xii	Pension Obligation Risk
iii	Settlement Risk	xiii	Human Capital Risk
iv	Reputational Risk	xiv	Group Risk
v	Credit Concentration Risk	xv	Outsourcing / Vendor Management Risk
vi	Strategic Risk	xvi	Collateral Risk
vii	Risk of under estimation of credit risk under the Standardised Approach	xvii	Other Risks
viii	Model Risk, i.e., the risk of under estimation of Credit Risk under the IRB approaches	a	Compliance Risk
ix	Risk of weaknesses in the credit risk mitigants	b	Legal Risk
x	Cyber Security/ IT Infrastructure Risk	c	Supervision Risk

राष्ट्रीय कृषि और ग्रामीण विकास बैंक

National Bank for Agriculture and Rural Development

लेखा विभाग

प्लॉट क्र सी-24, 'जी' ब्लॉक, बांद्रा-कुर्ला कॉम्प्लेक्स, बांद्रा (पूर्व), मुंबई - 400 051. टेली: +91 22 2653 0019 • फ़ैक्स: +91 22 2653 0050 •

ई मेल : ad@nabard.org

Accounts Department

Plot No. C-24, 'G' Block, Bandra-Kurla Complex, Bandra (E), Mumbai - 400 051 • Tel.: +91 22 2653 0019 • Fax: +91 22 2653 0050 • E-mail: ad@nabard.org

The Bank periodically assesses and refines its stress tests to ensure that stress scenarios capture material risks as well as reflect possible extreme scenarios that could arise as a result of business environment conditions. Stress tests are used in conjunction with the Bank's business plans for the purpose of capital planning, monitoring and reporting.

(ii) Quantitative Disclosures:

Sr. No.	Items	Amount (₹ crore)
(a)	Capital requirements for credit risk:	
	• Portfolios subject to standardised approach	18,527.50
	• Securitisation exposures	-
(b)	Capital requirements for market risk:	
	• Standardised duration approach;	4,367.24
	- Interest rate risk	2,969.51
	- Foreign exchange risk (including gold)	-
	- Equity risk	1,397.73
(c)	Capital requirements for operational risk:	
	• Basic Indicator Approach	1,368.73
	• The Standardised Approach (if applicable)	-
(d)	Common Equity Tier 1, Tier 1 and Total Capital: (Amounts)	
	• Group	
	- CET 1 Capital	74,726.42
	- Tier 1 Capital	74,726.42
	- Tier 2 Capital	2,573.26
	- Total Capital	77,299.68

राष्ट्रीय कृषि और ग्रामीण विकास बैंक

National Bank for Agriculture and Rural Development

लेखा विभाग

प्लॉट क्र सी-24, 'जी' ब्लॉक, बांद्रा-कुर्ला कॉम्प्लेक्स, बांद्रा (पूर्व), मुंबई - 400 051. टेली: +91 22 2653 0019 • फ़ैक्स: +91 22 2653 0050 •

ई मेल : ad@nabard.org

Accounts Department

Plot No. C-24, 'G' Block, Bandra-Kurla Complex, Bandra (E), Mumbai - 400 051 • Tel.: +91 22 2653 0019 • Fax: +91 22 2653 0050 • E-mail: ad@nabard.org

	• Standalone	
	- CET 1 Capital	73,556.97
	- Tier 1 Capital	73,556.97
	- Tier 2 Capital	2,618.59
	- Total Capital	76,175.56
(d)	Common Equity Tier 1, Tier 1 and Total Capital: (Ratio)	
	• Group	
	- CET 1 Capital	26.86%
	- Tier 1 Capital	26.86%
	- Tier 2 Capital	0.92%
	- Total Capital	27.78%
	• Standalone	
	- CET 1 Capital	26.16%
	- Tier 1 Capital	26.16%
	- Tier 2 Capital	0.93%
	- Total Capital	27.09%

राष्ट्रीय कृषि और ग्रामीण विकास बैंक
National Bank for Agriculture and Rural Development

लेखा विभाग

प्लॉट क्र सी-24, 'जी' ब्लॉक, बांद्रा-कुर्ला कॉम्प्लेक्स, बांद्रा (पूर्व), मुंबई - 400 051. टेली: +91 22 2653 0019 • फ़ैक्स: +91 22 2653 0050 •

ई मेल : ad@nabard.org

Accounts Department

Plot No. C-24, 'G' Block, Bandra-Kurla Complex, Bandra (E), Mumbai - 400 051 • Tel.: +91 22 2653 0019 • Fax: +91 22 2653 0050 • E-mail: ad@nabard.org



DF-3: CREDIT RISK - GENERAL DISCLOSURES

(i) Qualitative Disclosures

a.1. Definitions of past due and impaired assets (for accounting purposes)

An asset has to be classified as Non-Performing Asset (NPA) where

- i. interest and/ or instalment of principal remains overdue for a period of more than 90 days in respect of a term loan/ Non-Convertible Debenture (NCD) / Commercial Paper;
- ii. the account remains 'out of order' for a period of more than 90 days, in respect of an Overdraft/Cash Credit (OD/CC) facility;
- iii. the bill remains overdue for a period of more than 90 days in the case of bills purchased and discounted, (any other facilities which the Bank may agree to extend as part of lending arrangements, these standard norms will be applicable);
- iv. Any amount to be received remains overdue for a period of more than 90 days in respect of other accounts.
- v. For exposures guaranteed by the Central Government, overdues are to be treated as NPAs only when the Government repudiates its guarantee when invoked (as per RBI Guidelines).

a.2. Discussion of the Bank's Credit Risk Management Policy

Credit Risk is defined as possibility of losses associated with diminution in credit quality of borrowers or counterparties. In a Bank's portfolio, losses stem from outright default due to inability or unwillingness of a customer or counterparty to meet commitments in relation to lending, trading, settlement, and other financial transactions.

Governance Structure for Credit Risk Management

The Bank has a comprehensive credit risk management architecture outlining the principles, standards, and approach for credit risk management of the Bank. The policies on risk management in the Bank as well as on Delegation of financial Powers are approved by the Board of Directors after recommendations by the Risk Management Committee of the Board (RMCB). The RMCB oversees the risk management processes, procedures, systems and strategies for credit risk management with the support of Credit Risk Management Committee (CRMC) of the Bank.

राष्ट्रीय कृषि और ग्रामीण विकास बैंक

National Bank for Agriculture and Rural Development

लेखा विभाग

प्लॉट क्र सी-24, 'जी' ब्लॉक, बांद्रा-कुर्ला कॉम्प्लेक्स, बांद्रा (पूर्व), मुंबई - 400 051. टेली: +91 22 2653 0019 • फ़ैक्स: +91 22 2653 0050 •

ई मेल: ad@nabard.org

Accounts Department

Plot No. C-24, 'G' Block, Bandra-Kurla Complex, Bandra (E), Mumbai - 400 051 • Tel.: +91 22 2653 0019 • Fax: +91 22 2653 0050 • E-mail: ad@nabard.org



Policy & Strategy

The Bank has been following a conservative approach in its risk philosophy. Important tenets of its risk philosophy are accordingly embodied in its policies, circulars and guidelines. Business objectives and strategy of the Bank are decided considering the vision and mandate of the Bank vis-a-vis risks the Bank is exposed to, regulatory capital requirement and the market scenario. The Bank is conscious of its asset quality and earnings and judiciously ensures sustainability of its operations.

The Bank has put in place following Board approved policies related to credit risk management:

- i. Credit Policy;
- ii. Credit Risk Management Policy;
- iii. Credit Risk Mitigation Techniques & Collateral Management;
- iv. Stressed Assets Management (SAM) Policy;
- v. Investment Policy;
- vi. Risk Management Policy for Derivatives;
- vii. Policy for Exposure to various sectors and counterparties;
- viii. Policy on Delegation of Powers for sanction and disbursement of refinance, direct finance, and grant.

The above policies cover the governance structure, roles and responsibilities, processes and tools whereby credit risks the Bank is exposed to can be identified, quantified and managed within the framework that the Bank considers consistent with its mandate and risk appetite. The policies prescribe various prudential and exposure limits, collateral standards and financial benchmarks for the purpose of credit risk management. The policy on 'Credit Risk Mitigation Techniques & Collateral Management' lays down details of eligible collaterals for credit risk mitigation in accordance with the Basel III framework. The Investment Policy, Policy on Exposure and on Delegation of Powers form integral parts of overall credit risk management. The Bank has also put in place a Stressed Assets Management (SAM) Policy which prescribes the guidelines for identifying the stressed assets, submission of information to the Credit Information Companies (CICs) and other reporting authorities and use the services/Credit Reports provided by the CICs for making effective credit decisions while sanctioning the loans and advances or as and when required.

Systems / Process / tools for Credit Risk Management

Credit Appraisal standards:

The Bank has put in place proactive credit risk management practices like Standard Operating Procedures (SOPS) for credit origination, maintenance and documentation for all credit exposures. The concerned guidelines encompass the procedure for KYC, due-diligence, assessment of proposals, onboarding of partners, customers and recovery mechanism. The Bank has also laid down systems of periodic reviews, periodic inspections and collateral management systems.

राष्ट्रीय कृषि और ग्रामीण विकास बैंक

National Bank for Agriculture and Rural Development

लेखा विभाग

प्लॉट क्र सी-24, 'जी' ब्लॉक, बांद्रा-कुर्ला कॉम्प्लेक्स, बांद्रा (पूर्व), मुंबई - 400 051. टेली: +91 22 2653 0019 • फ़ैक्स: +91 22 2653 0050 •

ई मेल: ad@nabard.org

Accounts Department

Plot No. C-24, 'G' Block, Bandra-Kurla Complex, Bandra (E), Mumbai - 400 051 • Tel.: +91 22 2653 0019 • Fax: +91 22 2653 0050 • E-mail: ad@nabard.org



Exposure Limits:

Credit exposure limits have been set for individual / group borrowers. As per RBI guidelines, refinance has been kept outside the scope of exposure norms. However, as a prudential measure the Bank has prescribed Board approved prudential exposure limits for refinance portfolio as well. The exposure vis-à-vis the limits is monitored on a continuous basis.

Sanctioning Powers:

The Bank follows a well-defined multi-layered discretionary power structure for sanctioning of loans through a committee approach. The concerned committees have been constituted at various levels of hierarchy as per the Policy on Delegation of Powers approved by the Board of Directors.

Credit Risk Rating:

The Bank manages its credit risk through continuous measuring and monitoring of risks at each obligor (borrower) and portfolio level. It has in place an internal risk rating models and well-established standardized credit appraisal / approval process. Credit risk rating enables the Bank to accurately assess risk in a credit proposition and take a decision to accept or reject proposals based on its risk appetite. It also enables risk pricing of credit facilities for risk return trade off. The rating of borrowers is reviewed annually. The risk rating models are being reviewed and validated on a periodic basis.

Credit Monitoring Mechanism:

Minimum entry level rating benchmarks have been stipulated for considering eligibility. Pre-release audit of disbursements, legal audit of titled deeds etc are also conducted for effective loan review. A diversified credit portfolio is maintained, and the Bank has a system to conduct regular analysis of portfolio to ensure ongoing control of credit.

राष्ट्रीय कृषि और ग्रामीण विकास बैंक

National Bank for Agriculture and Rural Development

लेखा विभाग

प्लॉट क्र सी-24, 'जी' ब्लॉक, बांद्रा-कुर्ला कॉम्प्लेक्स, बांद्रा (पूर्व), मुंबई - 400 051. टेली: +91 22 2653 0019 • फ़ैक्स: +91 22 2653 0050 •

ई मेल : ad@nabard.org

Accounts Department

Plot No. C-24, 'G' Block, Bandra-Kurla Complex, Bandra (E), Mumbai - 400 051 • Tel.: +91 22 2653 0019 • Fax: +91 22 2653 0050 • E-mail: ad@nabard.org



(ii) Quantitative Disclosures

(a) Total Gross Credit Risk Exposure (Consolidated)

Category	Amount in ₹ crore
Fund Based	7,50,665.98
Non Fund Based	0.00
Total	7,50,665.98

(b) Geographic Distribution of Exposures: (Consolidated)

Exposures	Amount in ₹ crore		
	Fund Based	Non Fund Based	Total
	30.09.2024	30.09.2024	30.09.2024
Domestic operations	7,50,665.98	0.00	7,50,665.98
Overseas operations	0.00	0.00	0.00
Total	7,50,665.98	0.00	7,50,665.98

(c) Industry Type Distribution of Exposures (Consolidated) as on 30.09.2024

Industry Type	Amount in ₹ crore		
	Fund Based	Non Fund Based	Total
Agriculture and Allied Activities	7,43,475.99	0.00	7,43,475.99
NBFCs	2,197.82	0.00	2,197.82
Micro Finance	3,428.47	0.00	3,428.47
Housing	159.46	0.00	159.46
MSME	884.86	0.00	884.86
Others	320.08	0.00	320.08
PO	0.01	0.00	0.01
Vehicle	199.29	0.00	199.29
Total	7,50,665.98	0.00	7,50,665.98

राष्ट्रीय कृषि और ग्रामीण विकास बैंक

National Bank for Agriculture and Rural Development

लेखा विभाग

प्लॉट क्र सी-24, 'जी' ब्लॉक, बांद्रा-कुर्ला कॉम्प्लेक्स, बांद्रा (पूर्व), मुंबई - 400 051. टेली: +91 22 2653 0019 • फ़ैक्स: +91 22 2653 0050 •

ई मेल: ad@nabard.org

Accounts Department

Plot No. C-24, 'G' Block, Bandra-Kurla Complex, Bandra (E), Mumbai - 400 051 • Tel.: +91 22 2653 0019 • Fax: +91 22 2653 0050 • E-mail: ad@nabard.org



Credit Exposure of industries where outstanding exposure is more than 5% of the Total Gross Credit Exposure of the Bank is as follows:

Industry Type	Amount in ₹ crore		
	Fund Based	Non Fund Based	Total
Agriculture and Allied Activities	7,43,475.99	0.00	7,43,475.99

Residual contractual maturity breakdown of assets (Consolidated)

Time Bucket	Amount in ₹ crore	
	Advances	Investment
1 -14 d	24,774	12,489
15-28d	12,275	5,000
29d-3m	1,23,968	2,393
>3m-6m	72,967	7,711
>6m-1y	1,36,311	5,145
>1y-3y	1,50,222	9,470
>3y-5y	1,13,421	4,455
>5y-7y	82,600	9,765
>7y-10y	21,417	10,930
>10y-15y	10,355	6,133
>15 y	0	1,900
Grand Total	7,48,310	75,391

Amount of Non-Performing Assets (Gross) - (Consolidated)

Sr. No	Item	Amount in ₹ crore
		30.09.2024
(a)	Gross NPA	2,140.92
	• Sub-standard	109.44
	• Doubtful 1	8.21
	• Doubtful 2	801.44
	• Doubtful 3	1,215.29
	• Loss	6.54
b)	Net NPAs	47.42
c)	NPA Ratios	
	• Gross NPAs to gross advances (%)	0.29

राष्ट्रीय कृषि और ग्रामीण विकास बैंक

National Bank for Agriculture and Rural Development

लेखा विभाग

प्लॉट क्र सी-24, 'जी' ब्लॉक, बांद्रा-कुर्ला कॉम्प्लेक्स, बांद्रा (पूर्व), मुंबई - 400 051. टेली: +91 22 2653 0019 • फ़ैक्स: +91 22 2653 0050 •

ई मेल : ad@nabard.org

Accounts Department

Plot No. C-24, 'G' Block, Bandra-Kurla Complex, Bandra (E), Mumbai - 400 051 • Tel.: +91 22 2653 0019 • Fax: +91 22 2653 0050 • E-mail: ad@nabard.org

	•	Net NPAs to net advances (%)	0.01
d)	Movement of NPAs (gross)		
	•	Opening balance	2,103.08
	•	Additions	82.50
	•	Reductions	44.66
	•	Closing balance	2,140.92
e)	Movement of Provision of NPAs		
	•	Opening balance	2,074.87
	•	Provision made during the period	44.78
	•	Write-off	38.22
	•	Write-back of excess provisions	1.39
	•	Any other adjustments, including transfers between provisions	0.00
	•	Closing balance	2,080.04
f)	Amount of Non-Performing Investments		318.73
g)	Amount of Provisions held for Non-Performing Investments		318.18
h)	Movement of Provisions for Depreciation on Investments		
	•	Opening balance	318.18
	•	Provision made during the period	0.00
	•	Write-off	0.00
	•	Write-back of excess provisions	0.00
	•	Closing balance	318.18

राष्ट्रीय कृषि और ग्रामीण विकास बैंक
National Bank for Agriculture and Rural Development

लेखा विभाग

प्लॉट क्र सी-24, 'जी' ब्लॉक, बांद्रा-कुर्ला कॉम्प्लेक्स, बांद्रा (पूर्व), मुंबई - 400 051. टेली: +91 22 2653 0019 • फ़ैक्स: +91 22 2653 0050 •

ई मेल : ad@nabard.org

Accounts Department

Plot No. C-24, 'G' Block, Bandra-Kurla Complex, Bandra (E), Mumbai - 400 051 • Tel.: +91 22 2653 0019 • Fax: +91 22 2653 0050 • E-mail: ad@nabard.org



DF-4: CREDIT RISK DISCLOSURES FOR PORTFOLIOS SUBJECT TO THE STANDARDIZED APPROACH

(i) Qualitative Disclosures:

The Bank uses standardized approach to measure capital requirements for credit risk. As per the Standardized Approach, the Bank accepts rating of RBI approved ECAI (External Credit Assessment Institutions) for credit risk rating and has used these ratings for calculating risk weighted assets wherever such ratings are applicable and available.

1. Name of Credit rating agencies

The ratings of the following domestic credit rating agencies are being utilised for Risk Weight Calculations:

- Acuite Ratings & Research Limited,
- Credit Analysis and Research Limited,
- CRISIL Ratings Limited,
- ICRA Limited,
- India Ratings and Research Private Limited and
- Infomerics Valuation and Rating Pvt Ltd.

2. Types of exposures for which each agency is used

- The Bank has used solicited ratings assigned by the approved credit rating agencies for all eligible exposures. The Bank has neither made any discrimination among ratings assigned by the approved rating agencies nor has restricted their usage to any exposure. For exposures with maturity of less than or equal to one year, Short-term Ratings given by approved Rating Agencies are used while for loan exposures of over 1 year, Long Term Ratings are used.

3. Description of the process used to transfer public issue ratings onto comparable assets in the banking book

- Bank uses ratings assigned by any of the 06 RBI prescribed credit rating agencies as solicited and accepted by borrowers in line with RBI guidelines.
- RBI guidelines outline specific conditions for facilities that have multiple ratings. In this context, lower rating, where there are two ratings and the rating corresponding to second-lowest risk weight where there are three or more ratings are used for a given facility.

राष्ट्रीय कृषि और ग्रामीण विकास बैंक

National Bank for Agriculture and Rural Development

लेखा विभाग

प्लॉट क्र सी-24, 'जी' ब्लॉक, बांद्रा-कुर्ला कॉम्प्लेक्स, बांद्रा (पूर्व), मुंबई - 400 051. टेली: +91 22 2653 0019 • फ़ैक्स: +91 22 2653 0050 •

ई मेल : ad@nabard.org

Accounts Department

Plot No. C-24, 'G' Block, Bandra-Kurla Complex, Bandra (E), Mumbai - 400 051 • Tel.: +91 22 2653 0019 • Fax: +91 22 2653 0050 • E-mail: ad@nabard.org



- The Bank ensures that the external rating of a facility or borrower has been reviewed by an External Credit Assessment Institution (ECAI) within the last 15 months and is in force on the date of application.
- While mapping/applying the ratings assigned by credit rating agencies, Bank is guided by Regulatory guidelines.
- Further, the Bank is following the RBI's extant guidelines in respect of providing capital against respective risk weighted assets (RWAs).

(ii) Quantitative Disclosures:

For exposure amounts after risk mitigation subject to the standardised approach, amount of an AIFI's outstandings (rated and unrated) in the following three major risk buckets as well as those that are deducted:

Particulars	Amount (₹ crore)
i) Below 100% risk weight exposure outstanding	7,25,903.58
ii) 100% risk weight exposure outstanding	24,065.19
iii) More than 100% risk weight exposure outstanding	19,265.23
iv) Deducted	44,135.30

राष्ट्रीय कृषि और ग्रामीण विकास बैंक

National Bank for Agriculture and Rural Development

लेखा विभाग

प्लॉट क्र सी-24, 'जी' ब्लॉक, बांद्रा-कुर्ला कॉम्प्लेक्स, बांद्रा (पूर्व), मुंबई - 400 051. टेली: +91 22 2653 0019 • फ़ैक्स: +91 22 2653 0050 •

ई मेल : ad@nabard.org

Accounts Department

Plot No. C-24, 'G' Block, Bandra-Kurla Complex, Bandra (E), Mumbai - 400 051 • Tel.: +91 22 2653 0019 • Fax: +91 22 2653 0050 • E-mail: ad@nabard.org



DF-5: CREDIT RISK MITIGATION: DISCLOSURES FOR STANDARDISED APPROACHES

(i) Qualitative Disclosures:

I. The general qualitative disclosure requirement with respect to credit risk mitigation including Policies and processes for, and an indication of the extent to which the AIFI makes use of, on- and off-balance sheet netting;

On-balance sheet netting is confined to loans/advances and deposits, where the Bank have legally enforceable netting arrangements, involving specific lien with proof of documentation. The Bank calculates capital requirements on the basis of net credit exposures subject to the following conditions:

Where bank,

- a) has a well-founded legal basis for concluding that the netting or offsetting agreement is enforceable in each relevant jurisdiction regardless of whether the counterparty is insolvent or bankrupt.
- b) is able at any time to determine the loans/advances and deposits with the same counterparty that are subject to the netting agreement; and
- c) monitors and controls the relevant exposures on a net basis, it may use the net exposure of loans/advances and deposits as the basis for its capital adequacy calculation. Loans/advances are treated as exposure and deposits as collateral.

II. Policies and Processes for Collateral Valuation and Management

The Bank is having a Board approved Credit Risk Mitigation and Collateral Management Policy in place which is reviewed annually. Part A of this policy deals with Credit Risk Mitigation Techniques and part B deals with Collateral Management, addressing the Bank's approach towards the credit risk mitigants used for capital calculation.

The objective of this Policy is to enable classification and valuation of credit risk mitigants in a manner that allows regulatory capital adjustment to reflect them.

The Policy adopts the Comprehensive Approach, which allows full offset of collateral (after appropriate haircuts), wherever applicable against exposures, by effectively reducing the exposure amount by the value ascribed to the collateral. The following issues are addressed in the Policy:

- (i) Classification of credit risk-mitigants

राष्ट्रीय कृषि और ग्रामीण विकास बैंक

National Bank for Agriculture and Rural Development

लेखा विभाग

प्लॉट क्र सी-24, 'जी' ब्लॉक, बांद्रा-कुर्ला कॉम्प्लेक्स, बांद्रा (पूर्व), मुंबई - 400 051. टेली: +91 22 2653 0019 • फ़ैक्स: +91 22 2653 0050 •

ई मेल : ad@nabard.org

Accounts Department

Plot No. C-24, 'G' Block, Bandra-Kurla Complex, Bandra (E), Mumbai - 400 051 • Tel.: +91 22 2653 0019 • Fax: +91 22 2653 0050 • E-mail: ad@nabard.org



- (ii) Acceptable credit risk-mitigants
- (iii) Documentation and legal process requirements for credit risk-mitigants
- (iv) Valuation of collateral
- (v) Margin and Haircut requirements
- (vi) External ratings
- (vii) Custody of collateral
- (viii) Insurance
- (ix) Monitoring of collateral
- (x) General guidelines.

III. Description of the main types of collateral taken by the Bank

The collateral commonly used by the Bank as risk mitigants comprises of Financial Collaterals (i.e. Cash, Bank deposits, Life Insurance policies, NSC, KVP, Government securities issued directly / by postal departments, equity shares of limited companies other than the Bank and approved by the Bank, debentures, units of mutual funds, debt securities etc.), different categories of moveable assets and immovable assets / properties etc. However, for the purpose of computation of capital required under Standardized Approach, certain specific financial collaterals have been recognized as eligible collateral.

IV. Main types of Guarantor Counterparty and their creditworthiness

The Bank accepts the following entities as eligible guarantors, in line with RBI guidelines:

Sovereign, Sovereign entities [including Bank for International Settlements (BIS), International Monetary Fund (IMF), European Central Bank and European Community as well as Multilateral Development Banks, Export Credit & Guarantee Corporation (ECGC) and Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE)], Public Sector Enterprises (PSEs), Banks and Primary Dealers with a lower risk weight than the counterparty.

V. Information about (Market or Credit) risk concentrations within the mitigation taken

The Bank has a well-dispersed portfolio of assets which are secured by various types of collaterals, such as: -

- (i) Eligible financial collaterals listed above
- (ii) Guarantees by sovereigns and well-rated corporates,
- (iii) Fixed assets and current assets of the counterparty.

राष्ट्रीय कृषि और ग्रामीण विकास बैंक

National Bank for Agriculture and Rural Development

लेखा विभाग

प्लॉट क्र सी-24, 'जी' ब्लॉक, बांद्रा-कुर्ला कॉम्प्लेक्स, बांद्रा (पूर्व), मुंबई - 400 051. टेली: +91 22 2653 0019 • फ़ैक्स: +91 22 2653 0050 •

ई मेल: ad@nabard.org

Accounts Department

Plot No. C-24, 'G' Block, Bandra-Kurla Complex, Bandra (E), Mumbai - 400 051 • Tel.: +91 22 2653 0019 • Fax: +91 22 2653 0050 • E-mail: ad@nabard.org



The Bank has already initiated steps for putting in place a data warehouse for a robust Management Information System (MIS) to facilitate management of Credit Risk and evaluation of effectiveness of collateral management including risk concentrations of collaterals. The Bank follows the Internal Capital Adequacy Assessment Process and evaluates the Pillar II risks on a quarterly basis.

(ii) **Qualitative Disclosures:**

Sr. No.	Particular	Amount (₹ crore)
1	For each separately disclosed credit risk portfolio the total exposure (after, where applicable, on- or off balance sheet netting) that is covered by eligible financial collateral after the application of haircuts	8,096.26
2	For each separately disclosed portfolio the total exposure (after, where applicable, on- or off-balance sheet netting) that is covered by guarantees/credit derivatives (whenever specifically permitted by Reserve Bank).	39,938.17

राष्ट्रीय कृषि और ग्रामीण विकास बैंक

National Bank for Agriculture and Rural Development

लेखा विभाग

प्लॉट क्र सी-24, 'जी' ब्लॉक, बांद्रा-कुर्ला कॉम्प्लेक्स, बांद्रा (पूर्व), मुंबई - 400 051. टेली: +91 22 2653 0019 • फ़ैक्स: +91 22 2653 0050 •

ई मेल : ad@nabard.org

Accounts Department

Plot No. C-24, 'G' Block, Bandra-Kurla Complex, Bandra (E), Mumbai - 400 051 • Tel.: +91 22 2653 0019 • Fax: +91 22 2653 0050 • E-mail: ad@nabard.org



DF-6: SECURITISATION EXPOSURES: DISCLOSURES FOR STANDARDISED APPROACH

(i) Qualitative Disclosures

- Bank as on date does not have any securitisation exposure.

(ii) Quantitative disclosures:

Banking Book		
(a)	The total amount of exposures securitised by the AIFI;	Nil
(b)	For exposures securitised losses recognised by the AIFI during the current period broken by the exposure type (e.g. housing loans etc. detailed by underlying security)	Nil
(c)	Amount of assets intended to be securitised within a year	Nil
(d)	Of (f), amount of assets originated within a year before securitisation.	Nil
(e)	The total amount of exposures securitised (by exposure type) and unrecognised gain or losses on sale by exposure type.	Nil
(f)	Aggregate amount of:	
	• on-balance sheet securitisation exposures retained or purchased broken down by exposure type and • off-balance sheet securitisation exposures broken down by exposure type	Nil
(g)	(i) Aggregate amount of securitisation exposures retained or purchased and the associated capital charges, broken down between exposures and further broken down into different risk weight bands for each regulatory capital approach	Nil
	(ii) Exposures that have been deducted entirely from Tier 1 capital, credit enhancing I/Os deducted from total capital, and other exposures deducted from total capital (by exposure type).	Nil

Trading book		
(h)	Aggregate amount of exposures securitised by the AIFI for which the AIFI has retained some exposures and which is subject to the market risk approach, by exposure type.	Nil
(i)	Aggregate amount of:	
	• on-balance sheet securitisation exposures retained or purchased broken down by exposure type; and • off-balance sheet securitisation exposures broken down by exposure type	Nil

राष्ट्रीय कृषि और ग्रामीण विकास बैंक

National Bank for Agriculture and Rural Development

लेखा विभाग

प्लॉट क्र सी-24, 'जी' ब्लॉक, बांद्रा-कुर्ला कॉम्प्लेक्स, बांद्रा (पूर्व), मुंबई - 400 051. टेली: +91 22 2653 0019 • फ़ैक्स: +91 22 2653 0050 •

ई मेल : ad@nabard.org

Accounts Department

Plot No. C-24, 'G' Block, Bandra-Kurla Complex, Bandra (E), Mumbai - 400 051 • Tel.: +91 22 2653 0019 • Fax: +91 22 2653 0050 • E-mail: ad@nabard.org

	Aggregate amount of securitisation exposures retained or purchased separately for:	
(j)	<ul style="list-style-type: none"> • securitisation exposures retained or purchased subject to Comprehensive Risk Measure for specific risk; and 	Nil
	<ul style="list-style-type: none"> • Securitisation exposures subject to the securitisation framework for specific risk broken down into different risk weight bands. 	Nil
	Aggregate amount of:	
(k)	<ul style="list-style-type: none"> • the capital requirements for the securitisation exposures, subject to the securitisation framework broken down into different risk weight bands. 	Nil
	<ul style="list-style-type: none"> • securitisation exposures that are deducted entirely from Tier 1 capital, credit enhancing I/Os deducted from total capital, and other exposures deducted from total capital (by exposure type). 	Nil

राष्ट्रीय कृषि और ग्रामीण विकास बैंक

National Bank for Agriculture and Rural Development

लेखा विभाग

प्लॉट क्र सी-24, 'जी' ब्लॉक, बांद्रा-कुर्ला कॉम्प्लेक्स, बांद्रा (पूर्व), मुंबई - 400 051. टेली: +91 22 2653 0019 • फ़ैक्स: +91 22 2653 0050 •

ई मेल : ad@nabard.org

Accounts Department

Plot No. C-24, 'G' Block, Bandra-Kurla Complex, Bandra (E), Mumbai - 400 051 • Tel.: +91 22 2653 0019 • Fax: +91 22 2653 0050 • E-mail: ad@nabard.org

DF-7: MARKET RISK IN TRADING BOOK

(i) QUALITATIVE DISCLOSURES:

- (1) The overall objective of market risk management is to reduce /minimise loss from all types of market risk loss events. The Bank has constituted a Market Risk Management Committee (MRMC) for guidance and review of Market Risk Management (MRM) functions.
- (2) The Bank follows Standardised Measurement Approach (SMA) for computing capital requirement for Market Risk.
- (3) The following Board approved policies with defined Market Risk Management parameters are in place:
 - (a) Market Risk Management Policy
 - (b) Investment Policy
 - (c) Risk Management Policy for Derivatives
 - (d) Stress Testing Policy
- (4) The Bank has identified suitable metrics, viz., PVO1 for fixed income portfolio, Value at Risk, Modified duration, cut loss limits etc., to ensure that the market risk exposure is within the risk appetite levels of the Bank.
- (5) The MRM framework encompasses risk identification, risk measurement, setting up of limits and triggers, risk monitoring, risk control, risk reporting and taking corrective actions, where warranted. The components of the market risk framework ensure that the risk exposures of the Bank remain within its risk appetite and tolerance.

(b) QUANTITATIVE DISCLOSURES:

CAPITAL CHARGE ON MARKET RISK

(₹ in Crore)

Category	Risk Weight Assets	Capital Charge
Interest rate Risk (including Derivatives)	37,118.85	2,969.51
Equity Position Risk	17,471.60	1,397.73
Foreign Exchange Risk	0.00	0.00
Total	54,590.44	4,367.24

राष्ट्रीय कृषि और ग्रामीण विकास बैंक

National Bank for Agriculture and Rural Development

लेखा विभाग

प्लॉट क्र सी-24, 'जी' ब्लॉक, बांद्रा-कुर्ला कॉम्प्लेक्स, बांद्रा (पूर्व), मुंबई - 400 051. टेली: +91 22 2653 0019 • फ़ैक्स: +91 22 2653 0050 •

ई मेल : ad@nabard.org

Accounts Department

Plot No. C-24, 'G' Block, Bandra-Kurla Complex, Bandra (E), Mumbai - 400 051 • Tel.: +91 22 2653 0019 • Fax: +91 22 2653 0050 • E-mail: ad@nabard.org

DF-8: OPERATIONAL RISK

Qualitative Disclosures

A. The structure and organization of Operational Risk Management function

The function of Operational Risk (OR) in Risk Management is a key component of Integrated Risk Governance Structure, being handled by the Risk Management Department (RMD) of the Bank. Chief General Manager (CGM), RMD (who is also the Chief Risk officer of the bank) reports the OR related functions to Operational Risk Management Committee (ORMC) and then to the Risk Management Committee of the Board (RMCB). A few specific functions are also reported to the Board of Directors.

B. Policies for control and mitigation of Operational Risk in NABARD

The following Policies, Operational Guidelines, Framework and Plan are in place:

Policies

1. Operational Risk Management Policy
2. Fraud Risk Management Policy
3. Business Continuity Management Policy
4. Compliance Policy
5. Policy for “Formulation and Review of Policies and Operational Guidelines/ Manuals/SOPs” of NABARD
6. Outsourcing Policy
7. Policy on Outsourcing of Information Technology (IT) Service

Operational Guidelines

1. Operational Guidelines on “Policy for Formulation and Review of Policies and Operational Guidelines/ Manuals/SOPs” of NABARD.
2. Operational Guidelines on “Fraud Risk Management Policy”

Framework: Operational Risk Management Framework

Plan: Business Continuity Management Plan

C. Committees of Operational Risk

1. New Product Scrutiny Committee
2. Business Continuity Management Steering Committee
3. Operational Risk Management Committee

राष्ट्रीय कृषि और ग्रामीण विकास बैंक

National Bank for Agriculture and Rural Development

लेखा विभाग

प्लॉट क्र सी-24, 'जी' ब्लॉक, बांद्रा-कुर्ला कॉम्प्लेक्स, बांद्रा (पूर्व), मुंबई - 400 051. टेली: +91 22 2653 0019 • फ़ैक्स: +91 22 2653 0050 •

ई मेल : ad@nabard.org

Accounts Department

Plot No. C-24, 'G' Block, Bandra-Kurla Complex, Bandra (E), Mumbai - 400 051 • Tel.: +91 22 2653 0019 • Fax: +91 22 2653 0050 • E-mail: ad@nabard.org

D. Strategies

Operational Risk Management ensures that an effective Operational Risk management and measurement process is adopted throughout the Bank. The key elements in the Operational Risk Management process include:

1. Risk identification – Identification of Operational Risks across various products, processes, new ventures and subsidiaries of the Bank.
2. Risk Assessment – Assessing the potential likelihood and impact caused by Operational Risk events and the quality of the control environment.
3. Risk Measurement - Provide insight to the quantum of Operational Risk faced by the Bank.
4. Risk Monitoring - Monitoring unacceptable changes in the risk profile over a period of time.
5. Risk Mitigation – Various measures adopted by the Bank to mitigate/ manage key Operational Risks and tracking of mitigation mechanism for the risks that are to be put in place for the risks levels to stay within acceptable tolerance levels.
6. Risk Categorisation - Common language for risk/ loss classification in the Bank.
7. Reporting – Providing a snapshot of key operational risks and the internal control environment to Top Management, ORMC, ERM and RMCB.

E. Tools to Manage Operational Risk

1. **Risk and Control Self-Assessment (RCSA):** RCSA tool is used for identification and assessment of 'inherent' risks in products & processes; identification of specific controls, assessment and rating of the controls, assessment of 'residual' risk, generation of Health Index for the RCSA Entity culminating in reporting of RCSA results and evolving appropriate action plan to improve the health index. It covers all the HO Departments, Regional Offices and Training Establishments.
2. **Key Risk Indicators (KRIs)** are early warning signals, which enable the Management to monitor and mitigate operational risks that are exceeding acceptable levels. These are statistics and/or metrics, which can provide insight into the Bank's operational risk profile and its changes.
3. **Incident and Loss Data Management (ILDm)** is a tool that aims to an effective, timely and consistent reporting, documentation, analysis and monitoring of the Operational Losses and Near Miss Events. The tool would facilitate taking preventive measures for minimizing the future recurrence of similar loss events as well as meet the data collection standards towards calculation of regulatory capital when required.
4. **New Product Approval Framework (NPAF)** aims to bring in structured approach to launch new products/processes ventures/subsidiaries with a view to meet standards like adherence to regulatory/statutory requirements, obtaining approval of the competent authority and to put in place risk mitigation measures. Matters related to pricing, limits, exposure norms, capital allocation and strategic aspects would be out of the purview of this framework.

राष्ट्रीय कृषि और ग्रामीण विकास बैंक

National Bank for Agriculture and Rural Development

लेखा विभाग

प्लॉट क्र सी-24, 'जी' ब्लॉक, बांद्रा-कुर्ला कॉम्प्लेक्स, बांद्रा (पूर्व), मुंबई - 400 051. टेली: +91 22 2653 0019 • फ़ैक्स: +91 22 2653 0050 •

ई मेल : ad@nabard.org

Accounts Department

Plot No. C-24, 'G' Block, Bandra-Kurla Complex, Bandra (E), Mumbai - 400 051 • Tel.: +91 22 2653 0019 • Fax: +91 22 2653 0050 • E-mail: ad@nabard.org

F. Other Functions

1. Reviewing of Operational Risk Policies and Risk vetting of policies for Business Departments.
2. Monitoring of Policies and also Operational Guidelines/ Manuals/ SOPs which shall be reviewed as required but at least once in a year from its date of issue or date of earlier review, or earlier, if so required.
3. Monitoring of Business Continuity Plan – Risk Assessment and Business Impact Analysis
4. Implementation of RCSA exercise and analysis of results on annual basis.
5. Placing of New Product in “Product Scrutiny Committee Meeting”.

राष्ट्रीय कृषि और ग्रामीण विकास बैंक

National Bank for Agriculture and Rural Development

लेखा विभाग

प्लॉट क्र सी-24, 'जी' ब्लॉक, बांद्रा-कुर्ला कॉम्प्लेक्स, बांद्रा (पूर्व), मुंबई - 400 051. टेली: +91 22 2653 0019 • फ़ैक्स: +91 22 2653 0050 •

ई मेल : ad@nabard.org

Accounts Department

Plot No. C-24, 'G' Block, Bandra-Kurla Complex, Bandra (E), Mumbai - 400 051 • Tel.: +91 22 2653 0019 • Fax: +91 22 2653 0050 • E-mail: ad@nabard.org



DF-9: INTEREST RATE RISK IN BANKING BOOK (IRRBB)

(i) Qualitative Disclosures

Interest Rate Risk in the Banking Book (IRRBB) is measured and monitored in accordance with the guidelines laid out in the Bank's Asset Liability Management (ALM) Policy. The Asset-Liability Management Committee (ALCO) periodically monitors and controls the risks and returns, funding and deployment, setting of interest rates of the Bank.

Interest rate risk is the risk where changes in market interest rates affect a bank's financial position. Changes in interest rates impact a bank's earnings through changes in its Net Interest Income (NII). Changes in interest rates also impact the bank's Market Value of Equity (MVE) through changes in the economic value of its rate sensitive assets, liabilities, and off-balance sheet positions. The interest rate risk, when viewed from these two perspectives, is known as 'earnings perspective' and 'economic value perspective', respectively.

Earning at Risk (Traditional Gap Analysis)

Under this approach, the impact of the changes in the interest rates on Net Interest Income (NII) of the Bank is analysed for a period of one year. The computation is done using the Traditional Gap Approach (TGA) wherein interest rate sensitivity is computed for 1 year horizon for 1% change in interest rate.

Economic Value of Equity (Duration Gap Analysis)

Economic Value perspective focuses on the risk to the Bank's Net Worth arising from all re-pricing mismatches and other interest rate sensitive positions. The computation is being done by using Duration Gap method (DGA) wherein the impact of 200 basis point change in interest rate on the Economic Value of Equity is computed and will be presented to ALCO.

राष्ट्रीय कृषि और ग्रामीण विकास बैंक

National Bank for Agriculture and Rural Development

लेखा विभाग

प्लॉट क्र सी-24, 'जी' ब्लॉक, बांद्रा-कुर्ला कॉम्प्लेक्स, बांद्रा (पूर्व), मुंबई - 400 051. टेली: +91 22 2653 0019 • फ़ैक्स: +91 22 2653 0050 •

ई मेल: ad@nabard.org

Accounts Department

Plot No. C-24, 'G' Block, Bandra-Kurla Complex, Bandra (E), Mumbai - 400 051 • Tel.: +91 22 2653 0019 • Fax: +91 22 2653 0050 • E-mail: ad@nabard.org



(ii) Quantitative Disclosures

2.1 The following table sets forth, estimated impact on NII due to changes in interest rates on interest sensitive positions as on 30th September 2024, assuming a parallel shift in the yield curve.

Earnings at Risk (EaR)

Impact on NII (₹ in Crore)	
Impact of 100 bps parallel shift in interest rate on both assets & liability on Net Interest Income (NII)	269.69

2.2 The following table sets forth, estimated impact on MVE due to changes in interest rates on interest sensitive positions as on 30th September 2024, assuming a parallel shift in the yield curve.

Market Value of Equity (MVE)

Impact on MVE (₹ in Crore)	
Impact of 200 bps parallel shift in interest rate on both assets & liability on Market Value of Equity (MVE) - Banking Book	4,714.00

राष्ट्रीय कृषि और ग्रामीण विकास बैंक

National Bank for Agriculture and Rural Development

लेखा विभाग

प्लॉट क्र सी-24, 'जी' ब्लॉक, बांद्रा-कुर्ला कॉम्प्लेक्स, बांद्रा (पूर्व), मुंबई - 400 051. टेली: +91 22 2653 0019 • फ़ैक्स: +91 22 2653 0050 •

ई मेल: ad@nabard.org

Accounts Department

Plot No. C-24, 'G' Block, Bandra-Kurla Complex, Bandra (E), Mumbai - 400 051 • Tel.: +91 22 2653 0019 • Fax: +91 22 2653 0050 • E-mail: ad@nabard.org



DF-10: GENERAL DISCLOSURES FOR EXPOSURES RELATED TO COUNTERPARTY CREDIT RISK

(i) Qualitative Disclosures

Credit Risk Management vertical of Risk Management Department of the Bank uses internal risk rating model scores for setting exposure limits for amounts of counterparty exposure for clients. Accordingly, the Bank has put in place regulatory as well as prudential Counterparty Credit Risk limits for various clients as counterparty, based on internal rating of the counterparty clients and with the approval of the Board.

For a derivative transaction, Counterparty Credit Risk is the risk that the counterparty to a derivative transaction can default before the final settlement of the transaction's cash flow. The Bank has a Board approved policy - "Risk Management Policy for Derivatives" which has risk mitigating parameters in place.

To mitigate this risk, the derivative transactions, if any are carried out within the broad policies laid down by the Board and the regulatory authorities. The transactions can be undertaken only by authorised persons authorized in respect of derivative products as specified in the policy. The Bank has in place counterparty eligibility parameters that are based on various attributes such as profitability, regulatory compliance, requisite expertise, and experience along with financial limits. The guidelines issued by RBI from time to time for valuation and accounting of derivatives are followed.

राष्ट्रीय कृषि और ग्रामीण विकास बैंक

National Bank for Agriculture and Rural Development

लेखा विभाग

प्लॉट क्र सी-24, 'जी' ब्लॉक, बांद्रा-कुर्ला कॉम्प्लेक्स, बांद्रा (पूर्व), मुंबई - 400 051. टेली: +91 22 2653 0019 • फ़ैक्स: +91 22 2653 0050 •

ई मेल: ad@nabard.org

Accounts Department

Plot No. C-24, 'G' Block, Bandra-Kurla Complex, Bandra (E), Mumbai - 400 051 • Tel.: +91 22 2653 0019 • Fax: +91 22 2653 0050 • E-mail: ad@nabard.org



(ii) Quantitative Disclosures

Distribution of Notional and Current Credit Exposure	Notional	Current credit exposure	Exposure under Current Exposure Method (CEM)
a) Interest rate Swaps	0.00	0.00	0.00
b) Cross Currency Swaps	0.00	0.00	0.00
c) Currency Options	0.00	0.00	0.00
d) Foreign Exchange Contracts	605.98	75.94	121.45
e) Currency Futures	0.00	0.00	0.00
f) Forward Rate Agreements	0.00	0.00	0.00
g) Others (please specify product name)	0.00	0.00	0.00
Total	605.98	75.94	121.45
Credit Derivative transactions	NIL		

राष्ट्रीय कृषि और ग्रामीण विकास बैंक
National Bank for Agriculture and Rural Development

लेखा विभाग

प्लॉट क्र सी-24, 'जी' ब्लॉक, बांद्रा-कुर्ला कॉम्प्लेक्स, बांद्रा (पूर्व), मुंबई - 400 051. टेली: +91 22 2653 0019 • फ़ैक्स: +91 22 2653 0050 •

ई मेल : ad@nabard.org

Accounts Department

Plot No. C-24, 'G' Block, Bandra-Kurla Complex, Bandra (E), Mumbai - 400 051 • Tel.: +91 22 2653 0019 • Fax: +91 22 2653 0050 • E-mail: ad@nabard.org

DF-11: COMPOSITION OF CAPITAL

Basel III common disclosure template to be used by AIFIs			(₹ Crore)
Common Equity Tier 1 capital: instruments and reserves			Ref No
1)	Directly issued qualifying common share capital plus related stock surplus (share premium)	17,080.00	A
2)	Retained earnings	44,651.42	B1+B2
3)	Accumulated other comprehensive income(and other reserves)	13,150.00	B4
4)	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies ¹²)	0.00	
5)	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	0.00	
6)	Common Equity Tier 1 capital before regulatory adjustments	74,881.42	A+B1+B2+B4
Common Equity Tier 1 capital: regulatory adjustments			
7)	Prudential valuation adjustments	0.00	
8)	Goodwill (net of related tax liability)	0.00	
9)	Intangibles (net of related tax liability)	0.00	
10)	Deferred tax assets (other than those related to accumulated losses)	206.59	C
11)	Cash-flow hedge reserve	0.00	
12)	Shortfall of provisions to expected losses	0.00	
13)	Securitisation gain on sale	0.00	
14)	Gains and losses due to changes in own credit risk on fair valued liabilities	0.00	
15)	Defined-benefit pension fund net assets	0.00	
16)	Investments in own shares (if not already netted off paid-up capital on reported balance sheet)	0.00	
17)	Reciprocal cross-holdings in common equity	0.00	
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 AIFI does not own more than 10% of the issued share capital (amount above 10% threshold)	0.00	

राष्ट्रीय कृषि और ग्रामीण विकास बैंक
National Bank for Agriculture and Rural Development
लेखा विभाग
प्लॉट क्र सी-24, 'जी' ब्लॉक, बांद्रा-कुर्ला कॉम्प्लेक्स, बांद्रा (पूर्व), मुंबई - 400 051. टेली: +91 22 2653 0019 • फ़ैक्स: +91 22 2653 0050 •
ई मेल : ad@nabard.org
Accounts Department
Plot No. C-24, 'G' Block, Bandra-Kurla Complex, Bandra (E), Mumbai - 400 051 • Tel.: +91 22 2653 0019 • Fax: +91 22 2653 0050 • E-mail: ad@nabard.org

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) ¹³	0.00	
20)	Mortgage servicing rights ¹⁴ (amount above 10% threshold)	0.00	
21)	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	0.00	
22)	Amount exceeding the 15% threshold	0.00	
23)	<i>of which: significant investments in the common stock of financial entities</i>	0.00	
24)	<i>of which: mortgage servicing rights</i>	0.00	
25)	<i>of which: deferred tax assets arising from temporary differences</i>	0.00	
26)	National specific regulatory adjustments ¹⁵ (26a+26b+26c+26d)	155.00	
26a)	of which: Investments in the equity capital of unconsolidated insurance subsidiaries ¹⁶	0.00	
26b)	of which: Investments in the equity capital of unconsolidated non-financial subsidiaries	155.00	
26c)	of which: Shortfall in the equity capital of majority owned financial entities which have not been consolidated with the AIFI ¹⁷	0.00	
26d)	of which: Unamortised pension funds expenditures	0.00	
27)	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	0.00	
28)	Total regulatory adjustments to Common equity Tier 1 (Sum of 7 to 9, 11 to 27)	155.00	
29)	Common Equity Tier 1 capital (CET1)	74,726.42	
Additional Tier 1 capital: instruments			
30)	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus (share premium) (31+32)	0.00	
31)	of which: classified as equity under applicable accounting standards (Perpetual Non-Cumulative Preference Shares)	0.00	
32)	of which: classified as liabilities under applicable accounting standards (Perpetual debt Instruments)	0.00	

राष्ट्रीय कृषि और ग्रामीण विकास बैंक

National Bank for Agriculture and Rural Development

लेखा विभाग

प्लॉट क्र सी-24, 'जी' ब्लॉक, बांद्रा-कुर्ला कॉम्प्लेक्स, बांद्रा (पूर्व), मुंबई - 400 051. टेली: +91 22 2653 0019 • फ़ैक्स: +91 22 2653 0050 •

ई मेल : ad@nabard.org

Accounts Department

Plot No. C-24, 'G' Block, Bandra-Kurla Complex, Bandra (E), Mumbai - 400 051 • Tel.: +91 22 2653 0019 • Fax: +91 22 2653 0050 • E-mail: ad@nabard.org

33)	<i>Directly issued capital instruments subject to phase out from Additional Tier 1</i>	0.00	
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)	0.00	
35)	<i>of which: instruments issued by subsidiaries subject to phase out</i>	0.00	
36)	Additional Tier 1 capital: regulatory adjustments		
37)	Investments in own Additional Tier 1 instruments	0.00	
38)	Reciprocal cross-holdings in Additional Tier 1 instruments	0.00	
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 AIFI does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	0.00	
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) ¹⁸	0.00	
41)	National specific regulatory adjustments (38a+38b)	0.00	
41a)	<i>of which: Investments in the Additional Tier 1 capital of unconsolidated insurance subsidiaries</i>	0.00	
41b)	<i>of which: Shortfall in the Additional Tier 1 capital of majority owned financial entities which have not been consolidated with the AIFI</i>	0.00	
42)	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	0.00	
43)	Total regulatory adjustments to Additional Tier 1 capital	0.00	
44)	Additional Tier 1 capital (AT1)	0.00	
45)	Tier 1 capital (T1 = CET1 + AT1) (29 + 44)	74,726.42	
Tier 2 capital: instruments and provisions			
46)	Directly issued qualifying Tier 2 instruments plus related stock surplus	0.00	

राष्ट्रीय कृषि और ग्रामीण विकास बैंक

National Bank for Agriculture and Rural Development

लेखा विभाग

प्लॉट क्र सी-24, 'जी' ब्लॉक, बांद्रा-कुर्ला कॉम्प्लेक्स, बांद्रा (पूर्व), मुंबई - 400 051. टेली: +91 22 2653 0019 • फ़ैक्स: +91 22 2653 0050 •

ई मेल : ad@nabard.org

Accounts Department

Plot No. C-24, 'G' Block, Bandra-Kurla Complex, Bandra (E), Mumbai - 400 051 • Tel.: +91 22 2653 0019 • Fax: +91 22 2653 0050 • E-mail: ad@nabard.org

47)	Directly issued capital instruments subject to phase out from Tier 2	0.00	
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)	0.00	
49)	of which: instruments issued by subsidiaries subject to phase out	0.00	
50)	Provisions	2,573.26	
51)	Tier 2 capital before regulatory adjustments	2,573.26	
Tier 2 capital: regulatory adjustments			
52)	Investments in own Tier 2 instruments	0.00	
53)	Reciprocal cross-holdings in Tier 2 instruments	0.00	
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 AIFI does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)	0.00	
55)	Significant investments ²⁰ in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	0.00	
56)	National specific regulatory adjustments (56a+56b)	0.00	
56a)	of which: Investments in the Tier 2 capital of unconsolidated insurance subsidiaries	0.00	
56b)	of which: Shortfall in the Tier 2 capital of majority owned financial entities which have not been consolidated with the AIFI	0.00	
57)	Total regulatory adjustments to Tier 2 capital	0.00	
58)	Tier 2 capital (T2)	2,573.26	
59)	Total capital (TC = T1 + T2) (45 + 58)	77,299.68	
60)	Total risk weighted assets (60a + 60b + 60c)	2,78,232.91	
60a)	<i>of which: total credit risk weighted assets</i>	2,05,861.09	
60b)	<i>of which: total market risk weighted assets</i>	55,262.71	
60c)	<i>of which: total operational risk weighted assets</i>	17,109.11	

राष्ट्रीय कृषि और ग्रामीण विकास बैंक

National Bank for Agriculture and Rural Development

लेखा विभाग

प्लॉट क्र सी-24, 'जी' ब्लॉक, बांद्रा-कुर्ला कॉम्प्लेक्स, बांद्रा (पूर्व), मुंबई - 400 051. टेली: +91 22 2653 0019 • फ़ैक्स: +91 22 2653 0050 •

ई मेल : ad@nabard.org

Accounts Department

Plot No. C-24, 'G' Block, Bandra-Kurla Complex, Bandra (E), Mumbai - 400 051 • Tel.: +91 22 2653 0019 • Fax: +91 22 2653 0050 • E-mail: ad@nabard.org

Capital ratios and buffers			
61)	Common Equity Tier 1 (as a percentage of risk weighted assets)	26.86%	
62)	Tier 1 (as a percentage of risk weighted assets)	26.86%	
63)	Total capital (as a percentage of risk weighted assets)	27.78%	
64)	NA		
65)	NA		
66)	NA		
67)	NA		
68)	NA		
National minima (if different from Basel III)			
69)	National Common Equity Tier 1 minimum ratio (if different from Basel III minimum)	7.00	
70)	National Tier 1 minimum ratio (if different from Basel III minimum)	7.00	
71)	National total capital minimum ratio (if different from Basel III minimum)	9.00	
Amounts below the thresholds for deduction (before risk weighting)			
72)	Non-significant investments in the capital of other financial entities	0.00	
73)	Significant investments in the common stock of financial entities	0.00	
74)	Mortgage servicing rights (net of related tax liability)	0.00	
75)	Deferred tax assets arising from temporary differences (net of related tax liability)	206.59	
Applicable caps on the inclusion of provisions in Tier 2			
76)	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	7,230.21	
77)	Cap on inclusion of provisions in Tier 2 under standardised approach	2573.26	

राष्ट्रीय कृषि और ग्रामीण विकास बैंक
National Bank for Agriculture and Rural Development

लेखा विभाग

प्लॉट क्र सी-24, 'जी' ब्लॉक, बांद्रा-कुर्ला कॉम्प्लेक्स, बांद्रा (पूर्व), मुंबई - 400 051. टेली: +91 22 2653 0019 • फ़ैक्स: +91 22 2653 0050 •

ई मेल : ad@nabard.org

Accounts Department

Plot No. C-24, 'G' Block, Bandra-Kurla Complex, Bandra (E), Mumbai - 400 051 • Tel.: +91 22 2653 0019 • Fax: +91 22 2653 0050 • E-mail: ad@nabard.org

78)	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	0.00	
79)	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	0.00	
Capital instruments subject to phase-out arrangements			
80)	<i>Current cap on CET1 instruments subject to phase out arrangements</i>	NA	
81)	<i>Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)</i>	NA	
82)	<i>Current cap on AT1 instruments subject to phase out arrangements</i>	NA	
83)	<i>Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)</i>	NA	
84)	<i>Current cap on T2 instruments subject to phase out arrangements</i>	NA	
85)	<i>Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)</i>	NA	

राष्ट्रीय कृषि और ग्रामीण विकास बैंक
National Bank for Agriculture and Rural Development

लेखा विभाग

प्लॉट क्र सी-24, 'जी' ब्लॉक, बांद्रा-कुर्ला कॉम्प्लेक्स, बांद्रा (पूर्व), मुंबई - 400 051. टेली: +91 22 2653 0019 • फ़ैक्स: +91 22 2653 0050 •

ई मेल : ad@nabard.org

Accounts Department

Plot No. C-24, 'G' Block, Bandra-Kurla Complex, Bandra (E), Mumbai - 400 051 • Tel.: +91 22 2653 0019 • Fax: +91 22 2653 0050 • E-mail: ad@nabard.org

Notes to the Template

Row No. of the template	Particular	(₹ in Crore)
10	Deferred tax assets associated with accumulated losses	0.00
	Deferred tax assets (excluding those associated with accumulated losses) net of Deferred tax liability	206.59
	Total as indicated in row 10	206.59
19	If investments in insurance subsidiaries are not deducted fully from capital and instead considered under 10% threshold for deduction, the resultant increase in the capital of AIFI	0.00
	Of which: Increase in Common Equity Tier 1 capacity	0.00
	Of which: Increase in addition Tier 1 capital	0.00
	Of which: Increase in Tier 2 capacity	0.00
26b	If investments in the equity capital of unconsolidated non-financial subsidiaries are not deducted and hence, risk weighted then:	25.00
	(i) Increase in Common Equity Tier 1 capital	25.00
	(ii) Increase in risk weighted assets	25.00
47	Eligible Provisions included in Tier 2 capital	2573.26
	Eligible Revaluation Reserves included in Tier 2 capital	
	Total of row 47	2573.26

राष्ट्रीय कृषि और ग्रामीण विकास बैंक

National Bank for Agriculture and Rural Development

लेखा विभाग

प्लॉट क्र सी-24, 'जी' ब्लॉक, बांद्रा-कुर्ला कॉम्प्लेक्स, बांद्रा (पूर्व), मुंबई - 400 051. टेली: +91 22 2653 0019 • फ़ैक्स: +91 22 2653 0050 •

ई मेल: ad@nabard.org

Accounts Department

Plot No. C-24, 'G' Block, Bandra-Kurla Complex, Bandra (E), Mumbai - 400 051 • Tel.: +91 22 2653 0019 • Fax: +91 22 2653 0050 • E-mail: ad@nabard.org

DF-12- Composition Of Capital – Reconciliation Requirements

COMPOSITION OF CAPITAL – RECONCILIATION REQUIREMENT		Balance sheet as in financial statements	Balance sheet under regulatory scope of consolidation
Step 1		As on reporting date	As on reporting date
A	Capital & Liabilities		
i	Paid-up Capital	17,080.00	17,080.00
	Reserves & Surplus	60,564.87	60,564.87
	Minority Interest	335.10	335.10
	Total Capital	77,979.97	77,979.97
	National Rural Credit Fund	16,108.00	16,108.00
	Gifts, Grants, Donations and Benefactions	6,669.66	6,669.66
	Government Schemes	790.97	790.97
ii	Deposits	2,94,491.44	2,94,491.44
	of which: Deposits from banks	0.00	0.00
	of which: Customer deposits	0.00	0.00
	of which: Other deposits (PSL shortfall deposits and others)	2,94,491.44	2,94,491.44
iii	Borrowings	4,40,554.69	4,40,554.69
	of which: From RBI	0.00	0.00
	of which: From banks	90,134.30	90,134.30
	of which: From other institutions & agencies	554.34	554.34
	of which: Others (Bonds Other than Capital Instrument Bonds)	299222.25	299222.25
	of which: Capital instruments	0.00	0.00
	of which: Market Borrowings	50,643.80	50,643.80
iv	Other liabilities & provisions	27,675.40	27,675.40
	Total	8,64,270.13	8,64,270.13

राष्ट्रीय कृषि और ग्रामीण विकास बैंक

National Bank for Agriculture and Rural Development

लेखा विभाग

प्लॉट क्र सी-24, 'जी' ब्लॉक, बांद्रा-कुर्ला कॉम्प्लेक्स, बांद्रा (पूर्व), मुंबई - 400 051. टेली: +91 22 2653 0019 • फ़ैक्स: +91 22 2653 0050 •

ई मेल: ad@nabard.org

Accounts Department

Plot No. C-24, 'G' Block, Bandra-Kurla Complex, Bandra (E), Mumbai - 400 051 • Tel.: +91 22 2653 0019 • Fax: +91 22 2653 0050 • E-mail: ad@nabard.org

B	Assets		
i	Cash and balances with Reserve Bank of India	538.26	538.26
	Balance with banks and money at call and short notice	28,879.13	28,879.13
ii	Investments	75,390.78	75,390.78
	of which: Government securities	48,957.28	48,957.28
	of which: Other approved securities	0.00	0.00
	of which: Shares	0.00	0.00
	of which: Debentures & Bonds	834.44	834.44
	of which: Subsidiaries / Joint Ventures / Associates	1,281.25	1,281.25
	of which: Others (Commercial Papers, Mutual Funds etc.)	24,317.81	24,317.81
iii	Loans and advances	7,48,309.56	7,48,309.56
	of which: Loans and advances to banks	3,91,627.55	3,91,627.56
	of which: Loans and advances to customers	0.00	0.00
	of which: to Centre and State Governments & state owned corporations/companies	3,36,667.71	3,36,667.71
	of which: others	20,014.30	20,014.30
iv	Fixed assets	564.95	564.95
v	Other assets	10,587.45	10,587.45
	of which: Goodwill	0.00	0.00
	of which: Other intangibles (excluding MSRs)	0.00	0.00
	of which: Deferred tax assets	206.59	206.59
	Of which: Others	10,380.86	10,380.86
vi	Goodwill on consolidation	0.00	0.00
vii	Debit balance in Profit & Loss account	0.00	0.00
-	Total Assets	8,64,270.13	8,64,270.13

राष्ट्रीय कृषि और ग्रामीण विकास बैंक

National Bank for Agriculture and Rural Development

लेखा विभाग

प्लॉट क्र सी-24, 'जी' ब्लॉक, बांद्रा-कुर्ला कॉम्प्लेक्स, बांद्रा (पूर्व), मुंबई - 400 051. टेली: +91 22 2653 0019 • फ़ैक्स: +91 22 2653 0050 •

ई मेल : ad@nabard.org

Accounts Department

Plot No. C-24, 'G' Block, Bandra-Kurla Complex, Bandra (E), Mumbai - 400 051 • Tel.: +91 22 2653 0019 • Fax: +91 22 2653 0050 • E-mail: ad@nabard.org

COMPOSITION OF CAPITAL – RECONCILIATION REQUIREMENT		Balance sheet as in financial statements	Balance sheet under regulatory scope of consolidation	Reference number
		Step 2	As on reporting date	
A	Capital & Liabilities			
i	Paid-up Capital	17,080.00	17,080.00	A
	<i>of which: Amount eligible for CET 1</i>	17,080.00	17,080.00	A
	<i>of which: Amount eligible for AT1</i>	0.00	0.00	
	Reserves & Surplus	60564.87	60564.87	B
	<i>of which: Statutory Reserve</i>	44576.61	44576.61	B1
	<i>of which: Capital Reserves</i>	74.81	74.81	B2
	<i>of which: Share Premium</i>	0.00	0.00	
	<i>of which: Investment Reserve</i>	0.00	0.00	
	<i>of which: Investment Revaluation Reserve</i>	0.00	0.00	
	<i>of which: Foreign Currency Translation Reserve</i>	0.00	0.00	
	<i>of which: Revaluation Reserve on Fixed Assets</i>	0.00	0.00	
	<i>of which: Revenue and Other Reserves</i>	2763.45	2763.45	B3
	<i>of which: Reserves under Sec. 36(1)(viii) of Income Tax Act, 1961</i>	13150.00	13150.00	B4
	<i>of which: Balance in Profit & Loss Account</i>	0.00	0.00	
	Minority Interest	0.00	0.00	
	Total Capital	77,644.87	77,644.87	

राष्ट्रीय कृषि और ग्रामीण विकास बैंक

National Bank for Agriculture and Rural Development

लेखा विभाग

प्लॉट क्र सी-24, 'जी' ब्लॉक, बांद्रा-कुर्ला कॉम्प्लेक्स, बांद्रा (पूर्व), मुंबई - 400 051. टेली: +91 22 2653 0019 • फ़ैक्स: +91 22 2653 0050 •

ई मेल : ad@nabard.org

Accounts Department

Plot No. C-24, 'G' Block, Bandra-Kurla Complex, Bandra (E), Mumbai - 400 051 • Tel.: +91 22 2653 0019 • Fax: +91 22 2653 0050 • E-mail: ad@nabard.org

ii	Deposits	2,94,491.44	2,94,491.44	
	of which: Deposits from banks			
	of which: Customer deposits			
	of which: Other deposits (PSL shortfall deposits and others)	2,94,491.44	2,94,491.44	
iii	Borrowings	4,40,554.69	4,40,554.69	
	of which: From RBI	0.00	0.00	
	of which: From banks	90,134.30	90,134.30	
	of which: From other institutions & agencies	554.34	554.34	
	of which: Others (Bonds Other than Capital Instrument Bonds)	299222.25	299222.25	
	of which: Capital instruments	0.00	0.00	
	of which: Market Borrowings	50,643.80	50,643.80	
iv	Other liabilities & provisions	27,675.40	27,675.40	
	of which: DTLs related to goodwill			
	of which: DTLs related to intangible assets			
	Total	8,64,270.13	8,64,270.13	
B	Assets			
i	Cash and balances with Reserve Bank of India	538.26	538.26	
	Balance with banks and money at call and short notice	28,879.13	28,879.13	
ii	Investments	75,390.78	75,390.78	
	of which: Government securities	48,957.28	48,957.28	
	of which: Other approved securities	0.00	0.00	
	of which: Shares	0.00	0.00	
	of which: Debentures & Bonds	834.44	834.44	
	of which: Subsidiaries / Joint Ventures / Associates	1,281.25	1,281.25	
	of which: Others (Commercial Papers, Mutual Funds etc.)	24,317.81	24,317.81	

राष्ट्रीय कृषि और ग्रामीण विकास बैंक
National Bank for Agriculture and Rural Development

लेखा विभाग

प्लॉट क्र सी-24, 'जी' ब्लॉक, बांद्रा-कुर्ला कॉम्प्लेक्स, बांद्रा (पूर्व), मुंबई - 400 051. टेली: +91 22 2653 0019 • फ़ैक्स: +91 22 2653 0050 •

ई मेल : ad@nabard.org

Accounts Department

Plot No. C-24, 'G' Block, Bandra-Kurla Complex, Bandra (E), Mumbai - 400 051 • Tel.: +91 22 2653 0019 • Fax: +91 22 2653 0050 • E-mail: ad@nabard.org

iii	Loans and advances	7,48,309.56	7,48,309.56	
	of which: Loans and advances to banks	3,91,627.55	3,91,627.56	
	of which: Loans and advances to customers	0.00	0.00	
	of which: to Centre and State Governments & state owned corporations/companies	3,36,667.71	3,36,667.71	
	of which: others	20,014.30	20,014.30	
iv	Fixed assets	564.95	564.95	
v	Other assets	10,587.45	10,587.45	
	of which: Goodwill	0.00	0.00	
	of which: Other intangibles (excluding MSRs)	0.00	0.00	
	of which: Deferred tax assets	206.59	206.59	C
vi	Goodwill on consolidation			
vii	Debit balance in Profit & Loss account			
	Total Assets	8,64,270.13	8,64,270.13	

Step 3

(Rs. in crores)

Common Equity Tier 1 capital (CET1): instruments and reserves			
		Component of regulatory capital reported by bank	Ref No. (with respect to DF - 12: Step 2)
1	Directly issued qualifying common share (and equivalent for non - joint stock companies) capital plus related stock surplus	17,080.00	A1
2	Retained earnings	44651.42	B1 + B2
3	Accumulated other comprehensive income (and other reserves)	0.00	

राष्ट्रीय कृषि और ग्रामीण विकास बैंक National Bank for Agriculture and Rural Development

लेखा विभाग

प्लॉट क्र सी-24, 'जी' ब्लॉक, बांद्रा-कुर्ला कॉम्प्लेक्स, बांद्रा (पूर्व), मुंबई - 400 051. टेली: +91 22 2653 0019 • फ़ैक्स: +91 22 2653 0050 •

ई मेल : ad@nabard.org

Accounts Department

Plot No. C-24, 'G' Block, Bandra-Kurla Complex, Bandra (E), Mumbai - 400 051 • Tel.: +91 22 2653 0019 • Fax: +91 22 2653 0050 • E-mail: ad@nabard.org

4	<i>Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)</i>	0.00	
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	0.00	
6	Common Equity Tier 1 capital before regulatory adjustments	74726.42	
7	Prudential valuation adjustments	0.00	
8	Goodwill (net of related tax liability)	0.00	

DF 13: Main features of Regulatory Capital Instruments : NA

DF 14: Full Terms and Conditions of Regulatory Capital Instruments : NA

DF 15 – Disclosure Requirements for Remuneration : NA

राष्ट्रीय कृषि और ग्रामीण विकास बैंक
National Bank for Agriculture and Rural Development

लेखा विभाग

प्लॉट क्र सी-24, 'जी' ब्लॉक, बांद्रा-कुर्ला कॉम्प्लेक्स, बांद्रा (पूर्व), मुंबई - 400 051. टेली: +91 22 2653 0019 • फ़ैक्स: +91 22 2653 0050 •

ई मेल : ad@nabard.org

Accounts Department

Plot No. C-24, 'G' Block, Bandra-Kurla Complex, Bandra (E), Mumbai - 400 051 • Tel.: +91 22 2653 0019 • Fax: +91 22 2653 0050 • E-mail: ad@nabard.org

TABLE DF-16: DISCLOSURES FOR BANKING BOOK POSITION

(i) Qualitative Disclosures

The general qualitative disclosure with respect to equity risk, including:			
<ul style="list-style-type: none"> Differentiation between holdings on which capital gains are expected and those taken under other objectives including for relationship and strategic reasons; 		Equity investment in subsidiaries and other Strategically invested entities are valued at book value of shares, as arrived at from the Balance Sheet of such enterprises. MCX is the only listed strategically invested entity, where the last quoted price is considered for valuation.	
<ul style="list-style-type: none"> Discussion of important policies covering the valuation and accounting of equity holdings in the banking book. This includes the accounting techniques and valuation methodologies used, including key assumptions and practices affecting valuation as well as significant changes in these practices 		As per the extant guidelines of RBI on Valuation.	
Quantitative Disclosures			
Value disclosed in the balance sheet of investments, as well as the fair value of those investments; for quoted securities, a comparison to publicly quoted share values where the share price is materially different from fair value.			
The types and nature of investments, including the amount that can be classified as:			
Particulars	Type		Book Value (In Crores)
Publicly traded	Strategic Investment	AFS	0.3
Privately held	Associates, Subsidiaries, JVs & Others	HTM	629.63
Privately held	Strategic Investment	AFS	1,105.93
	AIF	HTM	307.41
	AIF	AFS	160.43
The cumulative realized gains (losses) arising from sales and liquidations in the reporting period			Nil

राष्ट्रीय कृषि और ग्रामीण विकास बैंक

National Bank for Agriculture and Rural Development

लेखा विभाग

प्लॉट क्र सी-24, 'जी' ब्लॉक, बांद्रा-कुर्ला कॉम्प्लेक्स, बांद्रा (पूर्व), मुंबई - 400 051. टेली: +91 22 2653 0019 • फ़ैक्स: +91 22 2653 0050 •

ई मेल : ad@nabard.org

Accounts Department

Plot No. C-24, 'G' Block, Bandra-Kurla Complex, Bandra (E), Mumbai - 400 051 • Tel.: +91 22 2653 0019 • Fax: +91 22 2653 0050 • E-mail: ad@nabard.org

1Total unrealized gains (losses)[1]	Nil
Total latent revaluation gains (losses)[2]	₹ 213.51 crores
Any amounts of the above included in Tier 1 and/or Tier 2 capital	Nil
Capital requirements broken down by appropriate equity groupings, consistent with the bank's methodology, as well as the aggregate amounts and the type of equity investments subject to any supervisory transition or grandfathering provisions regarding regulatory capital requirements	Nil

¹ Unrealised gains (losses) recognized through the profit and loss account.

² Unrealised gains (losses) not recognized either in the balance sheet or through the profit and loss account.

राष्ट्रीय कृषि और ग्रामीण विकास बैंक
National Bank for Agriculture and Rural Development

लेखा विभाग

प्लॉट क्र सी-24, 'जी' ब्लॉक, बांद्रा-कुर्ला कॉम्प्लेक्स, बांद्रा (पूर्व), मुंबई - 400 051. टेली: +91 22 2653 0019 • फ़ैक्स: +91 22 2653 0050 •

ई मेल : ad@nabard.org

Accounts Department

Plot No. C-24, 'G' Block, Bandra-Kurla Complex, Bandra (E), Mumbai - 400 051 • Tel.: +91 22 2653 0019 • Fax: +91 22 2653 0050 • E-mail: ad@nabard.org

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

Sr. No.	Item	(₹ crore)
1	Total consolidated assets as per published financial statements	8,64,270.13
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	0.00
3	Adjustment for fiduciary assets recognized on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	0.00
4	Adjustments for derivative financial instruments	0.00
5	Adjustment for securities financing transactions (i.e. repos and similar secured lending)	0.00
6	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off- balance sheet exposures)	8,198.55
7	Other adjustments (Amt deducted in determining Tier I Capital)	(155.00)
8	Leverage ratio exposure	8,72,313.68

राष्ट्रीय कृषि और ग्रामीण विकास बैंक

National Bank for Agriculture and Rural Development

लेखा विभाग

प्लॉट क्र सी-24, 'जी' ब्लॉक, बांद्रा-कुर्ला कॉम्प्लेक्स, बांद्रा (पूर्व), मुंबई - 400 051. टेली: +91 22 2653 0019 • फ़ैक्स: +91 22 2653 0050 •

ई मेल : ad@nabard.org

Accounts Department

Plot No. C-24, 'G' Block, Bandra-Kurla Complex, Bandra (E), Mumbai - 400 051 • Tel.: +91 22 2653 0019 • Fax: +91 22 2653 0050 • E-mail: ad@nabard.org

DF-18: Leverage ratio as on 30 September 2024

	Item	(Rs. in Crore)
On-balance sheet exposures		
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	8,64,270.13
2	(Asset amounts deducted in determining Basel III Tier 1 capital)	155.00
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	8,64,115.13
Derivative exposures		
4	Replacement cost associated with all <i>derivatives</i> transactions (i.e. net of eligible cash variation margin)	0.00
5	Add-on amounts for PFE associated with <i>all</i> derivatives transactions	0.00
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework	0.00
7	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)	0.00
8	(Exempted CCP leg of client-cleared trade exposures)	0.00
9	Adjusted effective notional amount of written credit derivatives	0.00
10	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	0.00
11	Total derivative exposures (sum of lines 4 to 10)	0.00
Securities financing transaction exposures		
12	Gross SFT <i>assets</i> (with no recognition of netting), after adjusting for sale accounting transactions	0.00
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	0.00
14	CCR exposure for SFT assets	0.00
15	Agent transaction exposures	0.00
16	Total securities financing transaction exposures (sum of lines 12 to 15)	0.00
Other off-balance sheet exposures		
17	Off-balance sheet exposure at gross notional amount	2.16

राष्ट्रीय कृषि और ग्रामीण विकास बैंक
National Bank for Agriculture and Rural Development

लेखा विभाग

प्लॉट क्र सी-24, 'जी' ब्लॉक, बांद्रा-कुर्ला कॉम्प्लेक्स, बांद्रा (पूर्व), मुंबई - 400 051. टेली: +91 22 2653 0019 • फ़ैक्स: +91 22 2653 0050 •

 ई मेल : ad@nabard.org
Accounts Department

 Plot No. C-24, 'G' Block, Bandra-Kurla Complex, Bandra (E), Mumbai - 400 051 • Tel.: +91 22 2653 0019 • Fax: +91 22 2653 0050 • E-mail: ad@nabard.org



18	Undrawn Commitments - Original Maturity up to one year	1,732.99
	Undrawn Commitments - Original Maturity up to one year	6,463.40
19	Off-balance sheet items (sum of lines 17 and 18)	8,198.55
Capital and total exposures		
20	Tier 1 capital	74,726.42
21	Total exposures (sum of lines 3, 11, 16 and 19)	8,72,313.68
Leverage ratio		
22	Basel III leverage ratio	8.57%

राष्ट्रीय कृषि और ग्रामीण विकास बैंक
National Bank for Agriculture and Rural Development

लेखा विभाग

प्लॉट क्र सी-24, 'जी' ब्लॉक, बांद्रा-कुर्ला कॉम्प्लेक्स, बांद्रा (पूर्व), मुंबई - 400 051. टेली: +91 22 2653 0019 • फ़ैक्स: +91 22 2653 0050 •

ई मेल : ad@nabard.org

Accounts Department

Plot No. C-24, 'G' Block, Bandra-Kurla Complex, Bandra (E), Mumbai - 400 051 • Tel.: +91 22 2653 0019 • Fax: +91 22 2653 0050 • E-mail: ad@nabard.org