

(Scheduled Commercial Bank)

#### INDEPENDENT AUDITOR'S REPORT

The Chief Executive Officer Emirates NBD Bank (PJSC), India Branch Report on the Audit of the Financial Statements

#### Opinion

То

1. We have audited the accompanying financial statements of Emirates NBD Bank (PJSC), India Branch ('the Bank'), which comprise the Balance Sheet as at March 31, 2021 and the Profit and Loss Account and the Cash Flow Statement for the year then ended, and a summary of significant accounting policies and other explanatory information.

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid financial statements together with notes thereon give full information required by the Banking Regulation Act, 1949 as well as the Companies Act, 2013 ('the Act'), in the manner so required for banking companies and give true and fair view in conformity with the accounting principles generally accepted in India:

- In the case of the Balance Sheet, of the state of affairs of the Bank as at March 31, 2021; a.
- In case of the Profit and Loss Account, of the profit of the Bank for the year ended on that b. date:
- In the case of the Cash Flow Statement, of the cash flows of the Bank for the year ended C. on that date

#### **Basis for Opinion**

2. We conducted our audit in accordance with the Standards on Auditing ('SAs') specified under section 143(10) of the Act. Our responsibilities under those Standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Bank in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India ('ICAI') together with the ethical requirements that are relevant to our audit of the financial statements under the provisions of the Act and the Rules thereunder; and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

#### **Emphasis of Matter**

З. We draw attention to note no. 18(1)(VII)(g) of the financial statements, which describes that the extent to which the COVID-19 pandemic will impact the Bank's results will depend on future developments, which are highly uncertain.

Our opinion is not modified in respect of this matter.

#### Information Other than the Financial Statements and Auditor's Report Thereon

The Bank's management is responsible for the other information. The other information 4. comprises the information included in the Basel III- Pillar 3 disclosures and annual report, but does not include the financial statements and our auditors' report thereon. The other information is expected to be made available to us after the date of this auditor's report. Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon

In connection with our audit of the financial statements, our responsibility is to read the other information when it becomes available and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained during the course of our audit or otherwise appears to be materially misstated

When we read the other Information and if we conclude that there is a material misstatement therein, we are required to communicate the matter to those charges with governance as required under SA 720 'The Auditor's responsibilities Relating to other Information

#### **Responsibility of Management for Financial Statements**

The Bank's management is responsible for the matters stated in section 134(5) of the Act with 5. respect to the preparation of these financial statements that give a true and fair view of the financial position, financial performance and cash flows of the Bank in accordance with the accounting principles generally accepted in India, including the Accounting Standards specified under prescribed Section 133 of the Act, provision of Section 29 of the Banking Regulation Act, 1949 and the circulars and guidelines issued by Reserve Bank of India ('RBI') from time to time. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Bank and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error. In preparing the financial statements, management is responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so.

The Bank's management is also responsible for overseeing the Bank's financial reporting process

#### Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements, as 6. a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements

As part of our audit in accordance with SAs we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

considering the Bank is a branch of Emirates NBD bank (PJSC). Dubai which is incorporated in United Arab Emirates with limited liability:

- With respect to the adequacy of the internal financial controls with reference to financial g. statements of the Bank and the operating effectiveness of such controls, refer to our separate Report in Annexure 1 to this report
- Reporting requirement pursuant to section 197 of the Act related to managerial remuneration h is not applicable considering the Bank is a branch of Emirates NBD bank (PJSC), Dubai which is incorporated in United Arab Emirates with limited liability;
- With respect to the other matters to be included in the Auditor's Report in accordance i with Rule 11 of the Companies (Audit and Auditors) Rules, 2014, in our opinion and to the best of our information and according to the explanations given to us, we report as
  - The Bank has disclosed the impact, if any, of pending litigations on its financial positions in its financial statements as at March 31, 2021; Refer Schedule 12 and Note 1(XX) of Schedule 18 to the financial statements;
  - The Bank has made adequate provision, as required under the applicable law or accounting standards, for material foreseeable losses, if any, on long-term contracts including derivative contracts- Refer Note 2(XVIII) of Schedule 18 to the financial statements
  - The Bank is currently not liable to transfer any amount to the Investor Education and iii Protection Fund:

## For Khimji Kunverji & Co LLP

Chartered Accountai FRN: 105146W/W100621

Vinit K Jain Partner Membership No. 145911 UDIN: 21145911AAAABX9288 Mumba

June 28, 2021

**ANNEXURE 1 TO THE INDEPENDENT AUDITORS' REPORT** [referred to in paragraph 9(g) under 'Report on Other Legal and Regulatory Requirements' in the Independent Auditor's Report]

#### Report on the Internal Financial Controls under Clause (i) of Sub-section 3 of Section 143 of the Act

We have audited the internal financial controls with reference to financial statements of Emirates NBD bank (PJSC), India Branch ("the Bank") as at March 31, 2021 in conjunction with our audit of the financial statements of the Bank for the year ended on that date

#### Management's Responsibility for Internal Financial Controls

The Bank's management is responsible for establishing and maintaining internal financial controls based on the internal control with reference to financial statements criteria established by the Bank considering the essential components of internal control stated in the Guidance Note on Audit of Internal Financial Controls over Financial Reporting ("the Guidance Note") issued by the Institute of Chartered Accountants of India ("ICAI"). These responsibilities include the design, implementation and maintenance of adequate internal financial controls that were operating effectively for ensuring the orderly and efficient conduct of its business, including adherence to the Bank's policies, the safeguarding of its assets, the prevention and detection of frauds and errors, the accuracy and completeness of the accounting records, and the timely preparation of reliable financial information, as required under the Act.

#### Auditors' Responsibility

Our responsibility is to express an opinion on the Bank's internal financial controls with reference to financial statements based on our audit. We conducted our audit in accordance with the Guidance Note and the Standards on Auditing, issued by ICAI and deemed to be prescribed under section 143(10) of the Act, to the extent applicable to an audit of internal financial controls, both issued by the ICAI. Those Standards and the Guidance Note require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether adequate internal financial controls with reference to financial statements was established and maintained and if such controls operated effectively in all material respects.

Our audit involves performing procedures to obtain audit evidence about the adequacy of the internal financial controls system with reference to financial statements and their operating effectiveness. Our audit of internal financial controls with reference to financial statements included obtaining an understanding of internal financial controls with reference to financial statements, assessing the risk that a material weakness exists, and testing and evaluating the design and operating effectiveness of internal control based on the assessed risk. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion on the Bank's internal financial controls system with reference to financial

#### Meaning of Internal Financial Controls with reference to Financial Statements

A Bank's internal financial control with reference to financial statements is a process designed to provide reasonable assurance regarding the reliability of financial reporting and the preparation of financial statements for external purposes in accordance with generally accepted accounting principles. A Bank's internal financial control with reference to financial statements includes those policies and procedures that:

- (a) Pertain to the maintenance of records that, in reasonable detail, accurately and fairly reflect the transactions and dispositions of the assets of the Bank;
- (b) Provide reasonable assurance that transactions are recorded as necessary to permit preparation of financial statements in accordance with generally accepted accounting principles, and that receipts and expenditures of the Bank are being made only in accordance with authorisations of management and directors of the Bank; and
- (c) Provide reasonable assurance regarding prevention or timely detection of unauthorised acquisition, use, or disposition of the Bank's assets that could have a material effect on the financial statement

## Inherent Limitations of Internal Financial Controls with reference to Financial Statements

Because of the inherent limitations of internal financial controls with reference to financial statements, including the possibility of collusion or improper management override of controls, material misstatements due to error or fraud may occur and not be detected. Also, projections of any evaluation of the internal financial controls with reference to financial statements to future periods are subject to the risk that the internal financial control with reference to financial statements become inadequate because of changes in conditions, or that the degree of compliance with the policies or procedures may deteriorate

<b>D</b> -					
Par	ticulars	Schedu	le	For the	For the
				year ended	year ended
				31 March 2021	31 March 2020
				(INR '000s)	(INR '000s)
I.	INCOME				
	Interest Earned	13		1,534,123	1,445,508
	Other Income	14	_	331,595	179,449
	Total			1,865,718	1,624,957
П.	EXPENDITURE		=		
	Interest Expended	15		525,306	608,196
	Operating Expenses	16		705,470	693,845
			~		
	Provisions and Contingencies	18.1.X	× _	301,973	134,354
	Total		_	1,532,749	1,436,395
III.	PROFIT/(LOSS)				
	Net Profit/(Loss) for the year			332,969	188,562
	Profit/(Loss) brought forward			(131,069)	(152,490)
	Total		-	201,900	36,072
N/	APPROPRIATIONS		=		
IV.				02.040	47 444
	Transfer to Statutory Reserves			83,242	47,141
	Transfer to Capital Reserves			-	-
	Transfer to Investment Reserve Account			-	-
	Transfer to Investment Fluctuation Reserve	/e		50,000	120,000
	Remittance to H.O. during the year			-	-
	Transfer to surplus retained for Capita	al		-	-
	Adequacy (CRAR)				
	Balance carried over to Balance Sheet			68,658	(131,069)
	Total		_	201,900	36,072
84	adulas referred to harsin form interest	out of the	= Eirar	noial Statemant-	
Scr	nedules referred to herein form an integral p	bart of the	Final	ncial Statements	
As	per our attached Report of even date.				
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		For <b>Emira</b>	tes N	IBD Bank (P.J.S.C	), India Branch
	artered Accountants N: 105146W/W100621				
ΓK	N. 10514699799100621				
Vin	it K Jain S	Sharad A	arw	al	
				e Officer, India	
Me	mbership No. 145911				
Pla	ce: Mumbai F	Place: Mu	mbai		
		Date: 28		2021	
	CASH FLOW STATEMENT FOR	THE YE	AR E	ENDED 31 MARG	CH 2021
Par	ticulars			For the	For the
				year ended 31	year ended 31
				year ended 31 March 2021	
					year ended 31
Cas	sh Flow from Operating Activities			March 2021	year ended 31 March 2020
	sh Flow from Operating Activities Net Profit/(Loss) as per Profit & Loss Staten	nent		March 2021	year ended 31 March 2020
1		nent		March 2021 (INR 000's)	year ended 31 March 2020 (INR 000's)
1	Net Profit/(Loss) as per Profit & Loss Staten	nent		March 2021 (INR 000's) 332,969 317,700	year ended 31 March 2020 (INR 000's) 188,562 130,000
	Net Profit/(Loss) as per Profit & Loss Staten Add: Income Tax Provision Add: Deferred Tax (Asset)/Liability			March 2021 (INR 000's) 332,969 317,700 (32,453)	year ended 31 March 2020 (INR 000's) 188,562 130,000 (26,200)
1 / / 1	Net Profit/(Loss) as per Profit & Loss Staten Add: Income Tax Provision Add: Deferred Tax (Asset)/Liability Net Profit before taxation and extraordinary			March 2021 (INR 000's) 332,969 317,700	year ended 31 March 2020 (INR 000's) 188,562 130,000
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1 / / f / / / / / / / / / / / / / / / /	Net Profit/(Loss) as per Profit & Loss Statem Add: Income Tax Provision Add: Deferred Tax (Asset)/Liability Net Profit before taxation and extraordinary justments for: Depreciation on Fixed Assets Profit)/Loss on sale of Fixed Assets Additions/(Write-back) of provision for St Assets Provision for Country Risk	items tandard		March 2021 (INR 000's) 332,969 317,700 (32,453) 618,216 105,457 4,523 343	year ended 31 March 2020 (INR 000's) 188,562 130,000 (26,200) 292,362 105,620 - 26,661 657
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I Adj     I Adj     I      Adj     I      Adj     I      Adj     I      I      Adj     I      I	Net Profit/(Loss) as per Profit & Loss Statem Add: Income Tax Provision Add: Deferred Tax (Asset)/Liability Net Profit before taxation and extraordinary justments for: Depreciation on Fixed Assets Profit)/Loss on sale of Fixed Assets Additions/(Write-back) of provision for St Assets Provision for Country Risk Provision for Country Risk Provision for Country Risk Provision on Investments Provision on Investments erating profit before working capital char Increase)/Decrease in Investments Increase)/Decrease in Other Assets ncrease)/Decrease in Other Assets ncrease/(Decrease) in Other Liabilities & Pro ncome taxes (paid)/received t Cash Flow generated from/(used in) Op tivities sh flows from investing activities Purchase of fixed assets Increase)/Decrease in Capital work in progress t Cash Flow generated from/(used in) Investivities Sh flows from financing activities Capital Introduced ncrease/(Decrease) in Borrowings other that ordinated debt t Cash Flow generated from/(used in) Fin tivities	items tandard xposure c Opex inges ovisions ovisions perating ress vesting an Sub-	B -	March 2021 (INR 000's) 332,969 317,700 (32,453) 618,216 105,457 4,523 343 5,682 6,178 740,399 283,757 (1,057,946) (316,674) 7,926,902 (55,350) (317,315) 7,203,773 (2,178) - 0 (2,178) -	year ended 31 March 2020 (INR 000's) 188,562 130,000 (26,200) 292,362 105,620 - 26,661 657 3,236 (3,454,155) (5,889,501) (289,408) 2,971,786 192,127 (108,750) (6,149,365) (2,500) - 903 (1,597) 7,115,450 877,156
I           Adj           I           Adj           I <td>Net Profit/(Loss) as per Profit &amp; Loss Statem Add: Income Tax Provision Add: Deferred Tax (Asset)/Liability Net Profit before taxation and extraordinary justments for: Depreciation on Fixed Assets Profit)/Loss on sale of Fixed Assets Additions/(Write-back) of provision for St Assets Provision for Country Risk Provision for Country Risk Provision for Unhedged Foreign Currency Ex Dther Losses/write-offs/Head Office Project Provision on Investments erating profit before working capital char Increase)/Decrease in Investments Increase)/Decrease in Other Assets ncrease/(Decrease) in Deposits ncrease/(Decrease) in Other Liabilities &amp; Pro ncome taxes (paid)/received t Cash Flow generated from/(used in) Op tivities sh flows from investing activities Purchase of fixed assets Proceeds from sale of fixed assets Increase)/Decrease in Capital work in progress to Cash Flow generated from/(used in) Investivities Sh flows from financing activities Capital Introduced ncrease/(Decrease) in Borrowings other that ordinated debt to Cash Flow generated from/(used in) Fin tivities</td> <td>items tandard xposure copex inges ovisions perating ress vesting an Sub- nancing</td> <td>B -</td> <td>March 2021 (INR 000's) 332,969 317,700 (32,453) 618,216 105,457 4,523 343 5,682 6,178 740,399 283,757 (1,057,946) (316,674) 7,926,902 (55,350) (317,315) 7,203,773 (2,178) - 0 (2,178) - 0 (4,576,143)</td> <td>year ended 31 March 2020 (INR 000's) 188,562 130,000 (26,200) 292,362 105,620 26,661 657 3,236 (3,454,155) (5,889,501) (289,408) 2,971,786 192,127 (108,750) (6,149,365) (2,500) - - - - - - - - - - - - - - - - - -</td>	Net Profit/(Loss) as per Profit & Loss Statem Add: Income Tax Provision Add: Deferred Tax (Asset)/Liability Net Profit before taxation and extraordinary justments for: Depreciation on Fixed Assets Profit)/Loss on sale of Fixed Assets Additions/(Write-back) of provision for St Assets Provision for Country Risk Provision for Country Risk Provision for Unhedged Foreign Currency Ex Dther Losses/write-offs/Head Office Project Provision on Investments erating profit before working capital char Increase)/Decrease in Investments Increase)/Decrease in Other Assets ncrease/(Decrease) in Deposits ncrease/(Decrease) in Other Liabilities & Pro ncome taxes (paid)/received t Cash Flow generated from/(used in) Op tivities sh flows from investing activities Purchase of fixed assets Proceeds from sale of fixed assets Increase)/Decrease in Capital work in progress to Cash Flow generated from/(used in) Investivities Sh flows from financing activities Capital Introduced ncrease/(Decrease) in Borrowings other that ordinated debt to Cash Flow generated from/(used in) Fin tivities	items tandard xposure copex inges ovisions perating ress vesting an Sub- nancing	B -	March 2021 (INR 000's) 332,969 317,700 (32,453) 618,216 105,457 4,523 343 5,682 6,178 740,399 283,757 (1,057,946) (316,674) 7,926,902 (55,350) (317,315) 7,203,773 (2,178) - 0 (2,178) - 0 (4,576,143)	year ended 31 March 2020 (INR 000's) 188,562 130,000 (26,200) 292,362 105,620 26,661 657 3,236 (3,454,155) (5,889,501) (289,408) 2,971,786 192,127 (108,750) (6,149,365) (2,500) - - - - - - - - - - - - - - - - - -

Cash and Cash equivalents at the end of the year

5,666,625

3,041,173

•	Identify and assess the risks of material misstatement of the financial statements, whether	become inadequate because of changes in c	onditions, or the	at the degree of con	npliance with the	oush and oush equivalents at the end of the ye		0,000,020	0,041,170
	due to fraud or error, to design and perform audit procedures responsive to those risks, and	policies or procedures may deteriorate.				Notes: Cash and Cash Equivalents represent			
	obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for	Opinion				Cash and Balances with Reserve Bank of India (As per Schedule 6)	a	2,285,630	1,074,379
	one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.	In our opinion, the Bank has, in all material res with reference to financial statements and suc statements were operating effectively as at I	n internal financi	ial controls with refe	rence to financial	Balances with Banks & Money at Call and Shor Notice (As per Schedule 7)	rt	3,380,995	1,966,794
•	Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under section 143(3)(i) of the Act,	financial reporting criteria established by the B	ank considering	the essential compo	onents of internal	Total		5,666,625	3,041,173
	we are also responsible for expressing our opinion on whether the Bank has adequate internal financial controls system with reference to financial statements and on the operating	control stated in the Guidance Note on Audit or issued by the ICAI except that the backup of maintained in electronic mode has not been m	the books of ac	counts and other b	ooks and papers	As per our attached Report of even date.			
	effectiveness of such controls.	note 1 of Schedule 17 of the financial stateme books of accounts and other paper maintained	nts wherein it ha	as been stated that t	the backup of the	For <b>Khimji Kunverji &amp; Co LLP</b> For Chartered Accountants	For Emirates NBD	Bank (P.J.S.C)	, India Branch
.	Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.	physically located outside India.			laineu on servers	FRN: 105146W/W100621			
•	Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are	For <b>Khimji Kunverji &amp; Co LLP</b> Chartered Accountants FRN: 105146W/W100621					Sharad Agarwal Chief Executive Off	ficer, India	
	required to draw attention in our auditor's report to the related disclosures in the financial	Vinit K Jain					Place: Mumbai Date: 28 June.2021	1	
	are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Bank to cease to continue as a going concern.					SCHEDULES FORMING PAR	, -		NTS
•	Evaluate the overall presentation, structure and content of the financial statements,	Mumbai					MARCH 2021		
	including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.	June 28, 2021					3	As at 1 March 2021	As at 31 March 2020
•	Communicate with those charged with governance regarding, among other matters, the	BALANCE SHEET	AS ON 31 M/	ARCH 2021				(INR '000s)	(INR '000s)
	planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit. We also provide those charged with governance with a statement that we have complied with relevant ethical	Particulars	Schedule	As at 31 March 2021 (INR '000s)	As at 31 March 2020 (INR '000s)	<b>SCHEDULE 1 - CAPITAL</b> (i) Amount brought in by Bank by way of Capi	ital		
	requirements regarding independence, and to communicate with them all relationships and	CAPITAL & LIABILITIES		(1111 0003)	(1111 0003)	As per Last Balance Sheet		13,977,426	6,861,976
	other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.	Capital	1	13,977,426	13,977,426	Add: Capital infusion during the year		-	7,115,450
		Reserves and surplus	2	416,041	83,072	Refer Schedule 18.1.I			
· ·	on Other Legal and Regulatory Requirements	Deposits	3	15,946,670	8,019,768	Total		13,977,426	13,977,426
	e Balance Sheet and Profit and Loss Account and the Cash Flow Statement have been	Borrowings	4	1,615,543	6,191,687	(ii) Amount of deposit kept with the Reserve B	Sank	-,- , -	
	wn up in accordance with the provisions of Section 29 of the Banking Regulation Act, 1949 d with Section 133 of the Act read with Rule 7 of the Companies (Accounts) Rules, 2014.	Other Liabilities and Provisions	5	480,743	525,159	of India under section 11 (2) (b) of the Ban			
	required by Section 30(3) of the Banking Regulation Act, 1949, we report that:	Total	=	32,436,423	28,797,112	Regulation Act, 1949		66,500	23,000
a.	We have sought and obtained all the information and explanations which to the best of	ASSETS				SCHEDULE 2 - RESERVES & SURPLUS			
	our knowledge and belief were necessary for the purposes of our audit and have found	Cash and Balances with Reserve Bank of Ind		2,285,630	1,074,379	I Statutory Reserve			
	them to be satisfactory;	Balances with Banks and Money at Call and	7	3,380,995	1,966,794	As per Last Balance Sheet		63,696	16,555
b.	The transactions of the Bank, which have come to our notice have been within the powers	short notice	8	0 740 942	10,039,778	Add: Transfer from Profit & Loss Account		83,242	47,141
	of the Bank; and	Investments Advances	o 9	9,749,843 15,839,652	14,781,706	Total		146,938	63,696
C.	Since the bank is having only one branch, the question on reporting the number of branches audited by us and the manner of audit thereon does not arise.	Fixed assets	10	151,925	255,204	II Investment Reserve Account		,	
		Other assets	11	1,028,378	679,251	As per Last Balance Sheet		5,445	5,445
	required by Section 143 (3) of the Act, we report that:	Total	-	32,436,423	28,797,112	Add: Transfer from Profit & Loss Account		-	-
a.	We have sought and obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of our audit;	Contingent Liabilities	12	33,484,733	16,403,964	Total		5,445	5,445
b.	In our opinion proper books of account as required by law have been kept by the Bank	Bills for Collection		1,658,603	412,172	III Surplus Retained For Capital Adequacy	(CRAR)		
	so far as it appears from our examination of those books; except that the backup of the books of accounts and other books and papers maintained in electronic mode has not	Significant Accounting Policies and Notes to Accounts	17 & 18			As per Last Balance Sheet Add: Transfer from Profit & Loss Account		-	-
	been maintained on servers physically located in India, Refer note 1 of Schedule 17 of the financial statements wherein it has been stated that the backup of the books of accounts	Schedules referred to herein form an integral	part of the Fina	ncial Statements		Total		-	-
	and other paper maintained in electronic mode has been maintained on servers physically	As per our attached Report of even date.				IV Investment Fluctuation Reserve As per Last Balance Sheet		145,000	25,000
	located outside India;	For Khimji Kunverji & Co LLP	For Emirates N	BD Bank (P.J.S.C)	), India Branch	Add: Transfer from Profit & Loss Account		50,000	120,000
C.	The Balance Sheet, the Profit and Loss Account and the Cash Flow Statement dealt with by this Report are in agreement with the books of account;	Chartered Accountants				Total		195,000	145,000
	In our opinion, the aforesaid financial statements comply with the Accounting Standards	FRN: 105146W/W100621				V Balance in Profit And Loss Account			
h I	ear epimen, the dioreous manour statements comply with the neodularity standards	Visit K Isia	Sharad Agarw	al		As per Last Balance Sheet		(131,069)	(152,490)
d.	specified under Section 133 of the Act, read with Rule 7 of the Companies (Accounts)	Vinit K Jain							(102,700)
d.	specified under Section 133 of the Act, read with Rule 7 of the Companies (Accounts) Rules, 2014 in so far as they apply to the Bank;	Partner	Chief Executive	e Officer, India				,	
	Rules, 2014 in so far as they apply to the Bank; There are no material observations or comments on the financial transactions or matters		Chief Executive	e Officer, India		Add: Transfer from Profit & Loss Account		199,727	21,421
	Rules, 2014 in so far as they apply to the Bank;	Partner	Chief Executive Place: Mumbai Date: 28 June,2	,				,	



sc		As at 31 March 2021	As at 31 March 2020
- C 1		31 March 2021 (INR '000s)	31 March 2020 (INR '000s)
	HEDULE 3 - DEPOSITS Demand Deposits (i) From Banks	40.000	40.000
	<ul><li>(i) From Banks</li><li>(ii) From Others</li></ul>	43,398 1,853,820	40,303 900,609
	Saving Bank Deposits	<b>1,897,218</b> 2,727,447	<b>940,912</b> 742,822
I	Term Deposits (i) From Banks	-	-
	(ii) From Others	11,322,005 <b>11,322,005</b>	6,336,034 <b>6,336,034</b>
	Total (I + II + III) (i) Deposits of Branches in India	<b>15,946,670</b> 15,946,670	<b>8,019,768</b> 8,019,768
	(ii) Deposits of Branches outside India Total	15,946,670	8,019,768
		15,546,670	0,019,700
SC	HEDULE 4 - BORROWINGS Borrowings in India		
	<ul><li>(i) Reserve Bank of India</li><li>(ii) Other Banks</li></ul>	- 511,083	1,380,000
	(iii) Other institution and agencies	- 511,083	1,999,769 3,379,769
	Borrowings outside India (i) Subordinated Debt from Head Office		
	(ii) Other Banks*	1,104,460	2,811,918
	*includes BAF borrowing from Head Office Total (I + II)	1,104,460 <b>1,615,543</b>	2,811,918 <b>6,191,687</b>
e	cured borrowings included in I & II above	-	3,379,769
С	HEDULE 5 - OTHER LIABILITIES AND PROVISIONS Bills Payable		
	Inter-Office Adjustment (Net)	- 2 902	-
 /	Interest Accrued Provision for Taxes (Net)	3,803 18,335	12,157 17,950
/	Provision against Standard Assets* Others (including provisions)	78,578 380,027	68,373 426,679
	Total	480,743	525,159
_		are of INR 8,918 (P.Y	. INR 3,236)
	HEDULE 6 - CASH AND BALANCES WITH SERVE BANK OF INDIA		
	Cash in hand (including foreign currency notes)	1,105	564
	Balances with Reserve Bank of India (i) In Current Account	494,525	303,815
	(i) In Other Account*	1,790,000	770,000
R	Total (I + II) epresents Reverse Repo with RBI.	2,285,630	1,074,379
С	HEDULE 7 - BALANCES WITH BANKS & MONEY		
ſ	CALL AND SHORT NOTICE In India		
	(i) Balances with Banks (a) In Current Account	4,742	7,062
	(b) In Other Deposit Account		-
	<ul><li>(ii) Money at Call and Short Notice</li><li>(a) With Banks</li></ul>	-	-
	(b) With Other Institutions*	1,299,828	7,062
	Outside India (i) In Current Account	1,052,885	68,107
	(ii) In Other Deposit Accounts**	1,023,540	1,891,625
	(iii) Money at Call and Short Notice**	2,076,425	- 1,959,732
	Total (I + II) *represents Reverse Repo with CCIL, **represents inte	3,380,995	<b>1,966,794</b>
SC	HEDULE 8 - INVESTMENTS		
-	Investments in India in	0 400 000	0 470 500
	<ul><li>(i) Government securities</li><li>(ii) Other approved securities</li></ul>	9,156,596 -	8,173,500 -
	<ul><li>(iii) Shares</li><li>(iv) Debentures and bonds</li></ul>	-	-
	<ul><li>(v) Subsidiaries/Joint Ventures</li><li>(vi) Others (Commercial Paper)</li></ul>	- 593,247	۔ 1,866,278
		9,749,843	
	Investments outside India		10,039,778
	Total (I + II)	9,749,843	10,039,778 - <b>10,039,778</b>
I	Total (I + II) Investments in India		10,039,778
I	Total (I + II) Investments in India Gross Value Less:- Provision for depreciation on Investments	9,756,021 6,178	- <b>10,039,778</b> 10,039,778
11	Total (I + II) Investments in India Gross Value	9,756,021	10,039,778
C	Total (I + II) Investments in India Gross Value Less:- Provision for depreciation on Investments Net Value HEDULE 9 - ADVANCES	9,756,021 6,178 <b>9,749,843</b>	10,039,778 10,039,778 - 10,039,778
C	Total (I + II) Investments in India Gross Value Less:- Provision for depreciation on Investments Net Value HEDULE 9 - ADVANCES (i) Bills Purchased and discounted (ii) Cash credits, Overdrafts & Loans	9,756,021 6,178 9,749,843 7,701,450 6,856,202	10,039,778 10,039,778 10,039,778 6,984,586 7,262,970
C	Total (I + II) Investments in India Gross Value Less:- Provision for depreciation on Investments Net Value HEDULE 9 - ADVANCES (i) Bills Purchased and discounted	9,756,021 6,178 <b>9,749,843</b> 7,701,450	10,039,778 10,039,778 10,039,778 6,984,586
C	Total (I + II) Investments in India Gross Value Less:- Provision for depreciation on Investments Net Value HEDULE 9 - ADVANCES (i) Bills Purchased and discounted (ii) Cash credits, Overdrafts & Loans (iii) Term Loans Total (i) Secured by tangible assets*	9,756,021 6,178 9,749,843 7,701,450 6,856,202 1,282,000	10,039,778 10,039,778 10,039,778 6,984,586 7,262,970 534,150
C	Total (I + II) Investments in India Gross Value Less:- Provision for depreciation on Investments Net Value HEDULE 9 - ADVANCES (i) Bills Purchased and discounted (ii) Cash credits, Overdrafts & Loans (iii) Term Loans Total (i) Secured by tangible assets* (ii) Covered by Bank/Government Guarantees (iii) Unsecured	9,756,021 6,178 <b>9,749,843</b> 7,701,450 6,856,202 1,282,000 15,839,652	10,039,778 10,039,778 10,039,778 6,984,586 7,262,970 534,150 14,781,706
C	Total (I + II) Investments in India Gross Value Less:- Provision for depreciation on Investments Net Value HEDULE 9 - ADVANCES (i) Bills Purchased and discounted (ii) Cash credits, Overdrafts & Loans (iii) Term Loans Total (i) Secured by tangible assets* (ii) Covered by Bank/Government Guarantees	9,756,021 6,178 9,749,843 7,701,450 6,856,202 1,282,000 15,839,652 2,108,993	10,039,778 10,039,778 10,039,778 6,984,586 7,262,970 534,150 14,781,706 1,469,023
C	Total (I + II) Investments in India Gross Value Less:- Provision for depreciation on Investments Net Value HEDULE 9 - ADVANCES (i) Bills Purchased and discounted (ii) Cash credits, Overdrafts & Loans (iii) Term Loans Total (i) Secured by tangible assets* (ii) Covered by Bank/Government Guarantees (iii) Unsecured * includes advances against book debts Total I Advances in India	9,756,021 6,178 9,749,843 7,701,450 6,856,202 1,282,000 15,839,652 2,108,993 13,730,659 15,839,652	10,039,778 10,039,778 10,039,778 6,984,586 7,262,970 534,150 14,781,706 1,469,023 13,312,683 14,781,706
C	Total (I + II) Investments in India Gross Value Less: - Provision for depreciation on Investments Net Value HEDULE 9 - ADVANCES (i) Bills Purchased and discounted (ii) Cash credits, Overdrafts & Loans (iii) Term Loans Total (i) Secured by tangible assets* (ii) Covered by Bank/Government Guarantees (iii) Unsecured * includes advances against book debts Total I Advances in India (i) Priority Sector (ii) Public Sector	9,756,021 6,178 9,749,843 7,701,450 6,856,202 1,282,000 15,839,652 2,108,993 13,730,659	10,039,778 10,039,778 10,039,778 6,984,586 7,262,970 534,150 14,781,706 1,469,023 13,312,683
C	Total (I + II) Investments in India Gross Value Less: - Provision for depreciation on Investments Net Value HEDULE 9 - ADVANCES (i) Bills Purchased and discounted (ii) Cash credits, Overdrafts & Loans (iii) Term Loans Total (i) Secured by tangible assets* (ii) Covered by Bank/Government Guarantees (iii) Unsecured * includes advances against book debts Total I Advances in India (i) Priority Sector	9,756,021 6,178 9,749,843 7,701,450 6,856,202 1,282,000 15,839,652 2,108,993 13,730,659 15,839,652	10,039,778 10,039,778 10,039,778 6,984,586 7,262,970 534,150 14,781,706 1,469,023 13,312,683 14,781,706
C	Total (I + II) Investments in India Gross Value Less: - Provision for depreciation on Investments Net Value  HEDULE 9 - ADVANCES (i) Bills Purchased and discounted (ii) Cash credits, Overdrafts & Loans (iii) Term Loans Total (i) Secured by tangible assets* (ii) Covered by Bank/Government Guarantees (iii) Unsecured * includes advances against book debts Total I Advances in India (i) Priority Sector (ii) Public Sector (ii) Banks (iv) Others Sub-total	9,756,021 6,178 9,749,843 7,701,450 6,856,202 1,282,000 15,839,652 2,108,993 13,730,659 15,839,652 6,435,441	10,039,778 10,039,778 10,039,778 6,984,586 7,262,970 534,150 14,781,706 1,469,023 13,312,683 14,781,706 5,236,948
C	Total (I + II) Investments in India Gross Value Less: - Provision for depreciation on Investments Net Value HEDULE 9 - ADVANCES (i) Bills Purchased and discounted (ii) Cash credits, Overdrafts & Loans (iii) Cash credits, Overdrafts & Loans (iii) Term Loans Total (i) Secured by tangible assets* (ii) Covered by Bank/Government Guarantees (iii) Unsecured * includes advances against book debts Total I Advances in India (i) Priority Sector (ii) Public Sector (iii) Banks (iv) Others	9,756,021 6,178 9,749,843 7,701,450 6,856,202 1,282,000 15,839,652 2,108,993 	10,039,778 10,039,778 10,039,778 6,984,586 7,262,970 534,150 14,781,706 1,469,023 13,312,683 14,781,706 5,236,948 9,544,758
C	Total (I + II) Investments in India Gross Value Less: - Provision for depreciation on Investments Net Value  HEDULE 9 - ADVANCES (i) Bills Purchased and discounted (ii) Cash credits, Overdrafts & Loans (iii) Term Loans Total (i) Secured by tangible assets* (ii) Covered by Bank/Government Guarantees (iii) Unsecured * includes advances against book debts Total I Advances in India (i) Priority Sector (ii) Public Sector (ii) Public Sector (iii) Banks (iv) Others Sub-total I Advances outside India	9,756,021 6,178 9,749,843 7,701,450 6,856,202 1,282,000 15,839,652 2,108,993 	10,039,778 10,039,778 10,039,778 6,984,586 7,262,970 534,150 14,781,706 1,469,023 13,312,683 14,781,706 5,236,948 9,544,758
	Total (I + II) Investments in India Gross Value Less: - Provision for depreciation on Investments Net Value HEDULE 9 - ADVANCES (i) Bills Purchased and discounted (ii) Cash credits, Overdrafts & Loans (iii) Cash credits, Overdrafts & Loans (iii) Term Loans Total (i) Secured by tangible assets* (ii) Covered by Bank/Government Guarantees (iii) Unsecured * includes advances against book debts Total I Advances in India (i) Priority Sector (ii) Public Sector (ii) Public Sector (iii) Banks (iv) Others Sub-total I Advances outside India Sub-total Total (I + II) HEDULE 10 - FIXED ASSETS	9,756,021 6,178 9,749,843 7,701,450 6,856,202 1,282,000 15,839,652 2,108,993 13,730,659 15,839,652 6,435,441 - - 9,404,211 15,839,652 - -	10,039,778 10,039,778 10,039,778 10,039,778 6,984,586 7,262,970 534,150 14,781,706 1,469,023 13,312,683 14,781,706 5,236,948 - 9,544,758 14,781,706 - -
	Total (I + II) Investments in India Gross Value Less: - Provision for depreciation on Investments Net Value HEDULE 9 - ADVANCES (i) Bills Purchased and discounted (ii) Cash credits, Overdrafts & Loans (iii) Term Loans Total (i) Secured by tangible assets* (ii) Covered by Bank/Government Guarantees (iii) Unsecured * includes advances against book debts Total I Advances in India (i) Priority Sector (ii) Public Sector (ii) Public Sector (iii) Banks (iv) Others Sub-total I Advances outside India Sub-total Total (I + II)	9,756,021 6,178 9,749,843 7,701,450 6,856,202 1,282,000 15,839,652 2,108,993 13,730,659 15,839,652 6,435,441 - - 9,404,211 15,839,652 - -	10,039,778 10,039,778 10,039,778 10,039,778 6,984,586 7,262,970 534,150 14,781,706 1,469,023 13,312,683 14,781,706 5,236,948 - 9,544,758 14,781,706 - -
	Total (I + II) Investments in India Gross Value Less: - Provision for depreciation on Investments Net Value  HEDULE 9 - ADVANCES (i) Bills Purchased and discounted (ii) Cash credits, Overdrafts & Loans (iii) Term Loans Total (i) Secured by tangible assets* (ii) Covered by Bank/Government Guarantees (iii) Unsecured * includes advances against book debts Total I Advances in India (i) Priority Sector (ii) Public Sector (ii) Public Sector (iii) Banks (iv) Others Sub-total I Advances outside India Sub-total Total (I + II)  HEDULE 10 - FIXED ASSETS Premises (includes Leasehold improvements) At book value Beginning of the year	9,756,021 6,178 9,749,843 7,701,450 6,856,202 1,282,000 15,839,652 2,108,993 13,730,659 15,839,652 6,435,441 - - 9,404,211 15,839,652 - -	10,039,778 10,039,778 10,039,778 10,039,778 6,984,586 7,262,970 534,150 14,781,706 1,469,023 13,312,683 14,781,706 5,236,948 - 9,544,758 14,781,706 - -
	Total (I + II) Investments in India Gross Value Less: - Provision for depreciation on Investments Net Value HEDULE 9 - ADVANCES (i) Bills Purchased and discounted (ii) Cash credits, Overdrafts & Loans (iii) Cash credits, Overdrafts & Loans (iii) Term Loans Total (i) Secured by tangible assets* (ii) Covered by Bank/Government Guarantees (iii) Unsecured * includes advances against book debts Total I Advances in India (i) Priority Sector (ii) Public Sector (iii) Banks (iv) Others Sub-total II Advances outside India Sub-total Total (I + II) HEDULE 10 - FIXED ASSETS Premises (includes Leasehold improvements) At book value	9,756,021 6,178 9,749,843 7,701,450 6,856,202 1,282,000 15,839,652 2,108,993 13,730,659 15,839,652 6,435,441 - - 9,404,211 15,839,652 - - 15,839,652	10,039,778 10,039,778 10,039,778 6,984,586 7,262,970 534,150 14,781,706 14,781,706 5,236,948 9,544,758 14,781,706 
C	Total (I + II) Investments in India Gross Value Less: - Provision for depreciation on Investments Net Value HEDULE 9 - ADVANCES (i) Bills Purchased and discounted (ii) Cash credits, Overdrafts & Loans (iii) Term Loans Total (i) Secured by tangible assets* (ii) Covered by Bank/Government Guarantees (iii) Unsecured * includes advances against book debts Total I Advances in India (i) Priority Sector (ii) Public Sector (iii) Banks (iv) Others Sub-total I Advances outside India Sub-total Total (I + II) HEDULE 10 - FIXED ASSETS Premises (includes Leasehold improvements) At book value Beginning of the year Additions during the year	9,756,021 6,178 9,749,843 7,701,450 6,856,202 1,282,000 15,839,652 2,108,993 13,730,659 15,839,652 6,435,441 - - 9,404,211 15,839,652 - - 15,839,652	10,039,778 10,039,778 10,039,778 6,984,586 7,262,970 534,150 14,781,706 1,469,023 13,312,683 14,781,706 5,236,948 - 9,544,758 14,781,706 - 14,781,706
	Total (I + II)         Investments in India         Gross Value         Less: - Provision for depreciation on Investments         Net Value         HEDULE 9 - ADVANCES         (i) Bills Purchased and discounted         (ii) Cash credits, Overdrafts & Loans         (iii) Term Loans         Total         (i) Secured by tangible assets*         (ii) Covered by Bank/Government Guarantees         (iii) Unsecured         * includes advances against book debts         Total         I Advances in India         (i) Priority Sector         (ii) Banks         (iv) Others         Sub-total         II Advances outside India         Sub-total         II Advances outside India         Sub-total         II Advances coutside India         Sub-total         Total (I + II)         HEDULE 10 - FIXED ASSETS         Premises (includes Leasehold improvements)         At book value         Beginning of the year         Additions during the year         Deductions during the year         Depreciation to date         Beginning of the year	9,756,021 6,178 9,749,843 7,701,450 6,856,202 1,282,000 15,839,652 2,108,993 13,730,659 15,839,652 6,435,441 - - 9,404,211 15,839,652 - - 15,839,652	10,039,778 10,039,778 10,039,778 6,984,586 7,262,970 534,150 14,781,706 14,781,706 5,236,948 - 9,544,758 14,781,706 - 14,781,706 - 14,781,706 - 72,618 72,618 - 72,618
	Total (I + II) Investments in India Gross Value Less: - Provision for depreciation on Investments Net Value  HEDULE 9 - ADVANCES (i) Bills Purchased and discounted (ii) Cash credits, Overdrafts & Loans (iii) Term Loans Total (i) Secured by tangible assets* (ii) Covered by Bank/Government Guarantees (iii) Unsecured * includes advances against book debts Total I Advances in India (i) Priority Sector (ii) Public Sector (iii) Banks (iv) Others Sub-total I Advances outside India Sub-total Total (I + II)  HEDULE 10 - FIXED ASSETS Premises (includes Leasehold improvements) At book value Beginning of the year Additions during the year Depreciation to date	9,756,021 6,178 9,749,843 7,701,450 6,856,202 1,282,000 15,839,652 2,108,993 13,730,659 15,839,652 6,435,441 - - 9,404,211 15,839,652 - 15,839,652 - 15,839,652 - - 72,618 72,618 39,940 14,524	10,039,778 10,039,778 10,039,778 10,039,778 6,984,586 7,262,970 534,150 14,781,706 1,469,023 13,312,683 14,781,706 5,236,948 - 9,544,758 14,781,706 - 14,781,706 72,618 72,618 25,417 14,523 -
	Total (I + II)         Investments in India         Gross Value         Less: - Provision for depreciation on Investments         Net Value         HEDULE 9 - ADVANCES         (i) Bills Purchased and discounted         (ii) Cash credits, Overdrafts & Loans         (iii) Cash credits, Overdrafts & Loans         (iii) Term Loans         Total         (i) Secured by tangible assets*         (ii) Covered by Bank/Government Guarantees         (iii) Unsecured         * includes advances against book debts         Total         I Advances in India         (i) Priority Sector         (ii) Banks         (iv) Others         Sub-total         II Advances outside India         Sub-total         Total (I + II)         HEDULE 10 - FIXED ASSETS         Premises (includes Leasehold improvements)         At book value         Beginning of the year         Additions during the year         Depreciation to date         Beginning	9,756,021 6,178 9,749,843 7,701,450 6,856,202 1,282,000 15,839,652 2,108,993 13,730,659 15,839,652 6,435,441 - - 9,404,211 15,839,652 - - 15,839,652 72,618 72,618 72,618 39,940	10,039,778 10,039,778 10,039,778 6,984,586 7,262,970 534,150 14,781,706 14,781,706 5,236,948 - 9,544,758 14,781,706 - 14,781,706 - 14,781,706 - 72,618 72,618 - 72,618
	Total (I + II)         Investments in India         Gross Value         Less: - Provision for depreciation on Investments         Net Value         HEDULE 9 - ADVANCES         (i) Bills Purchased and discounted         (ii) Cash credits, Overdrafts & Loans         (iii) Term Loans         Total         (i) Secured by tangible assets*         (ii) Covered by Bank/Government Guarantees         (iii) Unsecured         * includes advances against book debts         Total         I Advances in India         (i) Priority Sector         (ii) Banks         (iv) Others         Sub-total         II Advances outside India         Sub-total         Total (I + II)         HEDULE 10 - FIXED ASSETS         Premises (includes Leasehold improvements)         At book value         Beginning of the year         Additions during the year         Deductions during the year         Deductions during the year         Deductions duri	9,756,021 6,178 9,749,843 7,701,450 6,856,202 1,282,000 15,839,652 2,108,993 13,730,659 15,839,652 6,435,441 - - 9,404,211 15,839,652 - - 15,839,652 - - 15,839,652 - - - 72,618 72,618 39,940 14,524 - - 54,464	10,039,778 10,039,778 10,039,778 10,039,778 6,984,586 7,262,970 534,150 14,781,706 1,469,023 13,312,683 14,781,706 5,236,948 - - 9,544,758 14,781,706 14,781,706 - - 72,618 72,618 25,417 14,523 - - - 39,940
	Total (I + II) Investments in India Gross Value Less: - Provision for depreciation on Investments Net Value HEDULE 9 - ADVANCES (i) Bills Purchased and discounted (ii) Cash credits, Overdrafts & Loans (iii) Cash credits, Overdrafts & Loans (iii) Cash credits, Overdrafts & Loans Total (i) Secured by tangible assets* (ii) Covered by Bank/Government Guarantees (iii) Unsecured * includes advances against book debts Total I Advances in India (i) Priority Sector (ii) Public Sector (iii) Banks (iv) Others Sub-total I Advances outside India Sub-total Total (I + II) HEDULE 10 - FIXED ASSETS Premises (includes Leasehold improvements) At book value Beginning of the year Additions during the year Depreciation to date Beginning of the year Additions during the year Deductions during the year	9,756,021 6,178 9,749,843 7,701,450 6,856,202 1,282,000 15,839,652 2,108,993 13,730,659 15,839,652 6,435,441 - - 9,404,211 15,839,652 - - 15,839,652 - - 15,839,652 - - - 72,618 72,618 39,940 14,524 - - 54,464	10,039,778 10,039,778 10,039,778 10,039,778 6,984,586 7,262,970 534,150 14,781,706 1,469,023 13,312,683 14,781,706 5,236,948 - - 9,544,758 14,781,706 14,781,706 - - 72,618 72,618 25,417 14,523 - - - 39,940
33 36 50	Total (I + II)         Investments in India         Gross Value         Less:- Provision for depreciation on Investments         Net Value         HEDULE 9 - ADVANCES         (i) Bills Purchased and discounted         (ii) Cash credits, Overdrafts & Loans         (iii) Term Loans         Total         (i) Secured by tangible assets*         (ii) Covered by Bank/Government Guarantees         (iii) Unsecured         * includes advances against book debts         Total         I Advances in India         (i) Priority Sector         (ii) Banks         (iv) Others         Sub-total         II Advances outside India         Sub-total         ID - FIXED ASSETS         Premises (includes Leasehold improvements)         At book value         Beginning of the year         Additions during the year      <	9,756,021 6,178 9,749,843 7,701,450 6,856,202 1,282,000 15,839,652 2,108,993 13,730,659 15,839,652 6,435,441 - - 9,404,211 15,839,652 - - 15,839,652 - - 15,839,652 - - - 72,618 72,618 39,940 14,524 - - 54,464	10,039,778 10,039,778 10,039,778 10,039,778 6,984,586 7,262,970 534,150 14,781,706 1,469,023 13,312,683 14,781,706 5,236,948 - - 9,544,758 14,781,706 14,781,706 - - 72,618 72,618 25,417 14,523 - - - 39,940
SC SC	Total (I + II) Investments in India Gross Value Less: Provision for depreciation on Investments Net Value  HEDULE 9 - ADVANCES (i) Bills Purchased and discounted (ii) Cash credits, Overdrafts & Loans (iii) Term Loans Total (i) Secured by tangible assets* (ii) Covered by Bank/Government Guarantees (iii) Unsecured * includes advances against book debts Total I Advances in India (i) Priority Sector (ii) Public Sector (iii) Public Sector (iii) Banks (iv) Others Sub-total I Advances outside India Sub-total Total (I + II)  HEDULE 10 - FIXED ASSETS Premises (includes Leasehold improvements) At book value Beginning of the year Additions during the year Deductions during the year Deductions during the year Cotal (I) Other Fixed Assets (including Furniture & Fixtures) At book value	9,756,021 6,178 9,749,843 7,701,450 6,856,202 1,282,000 15,839,652 2,108,993 13,730,659 15,839,652 6,435,441 - - 9,404,211 15,839,652 - 15,839,652 - 15,839,652 - - 72,618 - 72,618 39,940 14,524 - - - 54,464 18,154	10,039,778 10,039,778 10,039,778 6,984,586 7,262,970 534,150 14,781,706 1,469,023 13,312,683 14,781,706 5,236,948 - 9,544,758 14,781,706 14,781,706 72,618 72,618 - 72,618 25,417 14,523 39,940 32,678 471,724 2,500
33 36 50	Total (I + II)         Investments in India         Gross Value         Less:- Provision for depreciation on Investments         Net Value         HEDULE 9 - ADVANCES         (i) Bills Purchased and discounted         (ii) Cash credits, Overdrafts & Loans         (iii) Term Loans         Total         (i) Secured by tangible assets*         (ii) Covered by Bank/Government Guarantees         (iii) Unsecured         * includes advances against book debts         Total         I       Advances in India         (i) Priority Sector         (ii) Danks         (iv) Others         Sub-total         II Advances outside India         Sub-total         Total (I + II)         HEDULE 10 - FIXED ASSETS         Premises (includes Leasehold improvements)         At book value         Beginning of the year         Additions during the year         Deductions during the year         Deductions during the year         D	9,756,021 6,178 9,749,843 7,701,450 6,856,202 1,282,000 15,839,652 2,108,993 13,730,659 15,839,652 6,435,441 - - 9,404,211 15,839,652 - - 15,839,652 72,618 72,618 72,618 39,940 14,524 - - 54,464 18,154	10,039,778           10,039,778           10,039,778           10,039,778           10,039,778           6,984,586           7,262,970           534,150           14,781,706           13,312,683           14,781,706           5,236,948           9,544,758           14,781,706           14,781,706           72,618           72,618           72,618           39,940           32,678           471,724
SC N	Total (I + II)         Investments in India         Gross Value         Less:- Provision for depreciation on Investments         Net Value         HEDULE 9 - ADVANCES         (i) Bills Purchased and discounted         (ii) Cash credits, Overdrafts & Loans         (iii) Term Loans         Total         (i) Secured by tangible assets*         (ii) Overed by Bank/Government Guarantees         (iii) Unsecured         * includes advances against book debts         Total         1       Advances in India         (i) Priority Sector         (ii) Banks         (iv) Others         Sub-total         II Advances outside India         Sub-total         Total (I + II)         HEDULE 10 - FIXED ASSETS         Premises (includes Leasehold improvements)         At book value         Beginning of the year         Additions during the year         Deductions during the year         Deductions during the year         Ad	9,756,021 6,178 9,749,843 7,701,450 6,856,202 1,282,000 15,839,652 2,108,993 13,730,659 15,839,652 6,435,441 - - 9,404,211 15,839,652 - - 15,839,652 - - 15,839,652 - - - 15,839,652 - - - - - - - - - - - - - - - - - - -	10,039,778           10,039,778           10,039,778           10,039,778           6,984,586           7,262,970           534,150           14,781,706           14,781,706           5,236,948           9,544,758           14,781,706           72,618           72,618           25,417           14,523           39,940           32,678           471,724           2,500           474,224           160,601
SC SC	Total (I + II)         Investments in India         Gross Value         Less:- Provision for depreciation on Investments         Net Value         HEDULE 9 - ADVANCES         (i) Bills Purchased and discounted         (ii) Cash credits, Overdrafts & Loans         (iii) Term Loans         Total         (i) Secured by tangible assets*         (ii) Covered by Bank/Government Guarantees         (iii) Unsecured         * includes advances against book debts         Total         I       Advances in India         (i) Priority Sector         (iii) Banks         (iv) Others         Sub-total         II       Advances outside India         Sub-total         II       Advances outside India         Sub-total         II       Advances Leasehold improvements)         At book value         Beginning of the year         Additions during the year         Deductions during the year         Additions during the year         Deductions during the year         Deductions during the year         Deductions during the year         Additions during the year         Deductions during the year	9,756,021 6,178 9,749,843 7,701,450 6,856,202 1,282,000 15,839,652 2,108,993 13,730,659 15,839,652 6,435,441 - - 9,404,211 15,839,652 - - 15,839,652 - - 15,839,652 - - - - - - - - - - - - - - - - - - -	10,039,778           10,039,778           10,039,778           10,039,778           6,984,586           7,262,970           534,150           14,781,706           14,781,706           5,236,948           9,544,758           14,781,706           72,618           72,618           25,417           14,523           39,940           32,678           471,724           25,000           474,224           160,601           91,097
	Total (I + II) Investments in India Gross Value Less:- Provision for depreciation on Investments Net Value  HEDULE 9 - ADVANCES (i) Bills Purchased and discounted (ii) Cash credits, Overdrafts & Loans (iii) Term Loans Total (i) Secured by tangible assets* (ii) Covered by Bank/Government Guarantees (iii) Unsecured * includes advances against book debts Total I Advances in India (i) Priority Sector (ii) Public Sector (ii) Public Sector (ii) Public Sector (iii) Banks (iv) Others Sub-total I Advances outside India Sub-total Total (I + II)  HEDULE 10 - FIXED ASSETS Premises (includes Leasehold improvements) At book value Beginning of the year Additions during the year Deductions during the year Deductions during the year Additions during the year Additions during the year Additions during the year Additions during the year Deductions during the year Additions during the year Deductions during the year Additions during the year Deductions during the year Deductions during the year Additions during the year Deductions during the year Additions during the year Deductions during the year Deductions during the year Deductions during the year Deductions during the year Additions during the year Deductions during the year Deductions during the year Additions during the year Additions during the year Depreciation to date Beginning of the year Additions during the year Depreciation to date Beginning of the year Additions during the year Depreciation to date Beginning of the year Additions during the year Depreciation to date Beginning of the year Additions during the year Depreciation to date Beginning of the year Additions during the year Depreciation to date Beginning of the year Additions during the year Depreciation to date Beginning of the year Additions during the year Depreciation to date Beginning of the year Additions during the year Depreciation to date Beginning of the year Additions during the year Depreciation to date Beginning of the year Additions during the year Depreciation to date Beginning of the year Addi	9,756,021 6,178 9,749,843 7,701,450 6,856,202 1,282,000 15,839,652 2,108,993 13,730,659 15,839,652 6,435,441 - - 9,404,211 15,839,652 - - 15,839,652 - - 15,839,652 - - - 15,839,652 - - - - - - - - - - - - - - - - - - -	10,039,778           10,039,778           10,039,778           10,039,778           6,984,586           7,262,970           534,150           14,781,706           14,781,706           5,236,948           9,544,758           14,781,706           72,618           72,618           25,417           14,523           39,940           32,678           471,724           2,500           474,224           160,601
SC SC	Total (I + II) Investments in India Gross Value Less:- Provision for depreciation on Investments Net Value  HEDULE 9 - ADVANCES () Bills Purchased and discounted (ii) Cash credits, Overdrafts & Loans (iii) Term Loans Total () Secured by tangible assets* (ii) Covered by Bank/Government Guarantees (iii) Unsecured * includes advances against book debts Total I Advances in India () Priority Sector (ii) Public Sector (iii) Banks (iv) Others Sub-total I Advances outside India Sub-total Total (I + II)  HEDULE 10 - FIXED ASSETS Premises (includes Leasehold improvements) At book value Beginning of the year Additions during the year Deductions during the year Deductions during the year Additions during the year Additions during the year Additions during the year Additions during the year Deductions during the year Additions during the year Additions during the year Additions during the year Deductions during the year Additions during the year Additions during the year Deductions during the year Additions during the year Depreciation to date Beginning of the year Additions during the year Deductions during the year Additions during the year Additions during the year Depreciation to date Beginning of the year Additions during the year Depreciation to date Beginning of the year Additions during the year Depreciation to date Beginning of the year Additions during the year Depreciation to date Beginning of the year Additions during the year Depreciation to date Beginning of the year Additions during the year Depreciation to date Beginning of the year Additions during the year Depreciation to date Beginning of the year Additions during the year Depreciation to date Beginning of the year Additions during the year Depreciation to date Beginning of the year Additions during the year Depreciation to date Beginning of the year Additions during the year Depreciation to date Beginning of the year Additions during the year Depreciat	9,756,021 6,178 9,749,843 7,701,450 6,856,202 1,282,000 15,839,652 2,108,993 13,730,659 15,839,652 6,435,441 - - 9,404,211 15,839,652 - - 15,839,652 - - 15,839,652 - - 15,839,652 - - - - - - - - - - - - - - - - - - -	10,039,778           10,039,778           10,039,778           10,039,778           6,984,586           7,262,970           534,150           14,781,706           14,781,706           5,236,948           9,544,758           14,781,706           72,618           72,618           72,618           39,940           32,678           471,724           2,500           474,224           160,601           91,097           251,698

		As at 31 March 2021 (INR '000s)	As 31 March 20 (INR '00
SCHEDULE 11 -	OTHER ASSETS		,
I Inter-Office A	djustment (Net)	-	
II Interest accru	bed	237,751	209,
	advance/tax deducted at source (net of	-	
provisions) IV Deferred Tax	Assots (Not)	62,304	20.9
<ul><li>IV Deferred Tax</li><li>V Stationery ar</li></ul>		- 02,304	29,8
VI Others	a stamps	728,323	440,2
Total		1,028,378	679,2
SCHEDUI E 12 -	CONTINGENT LIABILITIES		
	st the bank not acknowledged as debts	-	
-	artly paid investments	-	
	account of outstanding forward exchange	19,131,111	6,865,
	n account of outstanding derivative	5,106,850	
contracts			
V Guarantees ( a) In India	given on behalf of constituents:	690,145	844,
b) Outside	India	6,405,714	7,731,2
,	, endorsements and other obligations	2,150,913	963,
VII Other items f	or which the Bank is contingently liable		
Total		33,484,733	16,403,
		For the	For
		year ended 31 March 2021	year end 31 March 2
		(INR '000s)	(INR '00
SCHEDULE 13 -	INTEREST EARNED		
I Interest/Disc	ount on Advances/Bills	734,204	791,
II Income on In		742,393	603,
III Interest on b Other inter-ba	alance with Reserve Bank of India and ank funds	55,834	48,
IV Others		1,692	1,
Total		1,534,123	1,445,
	OTHER INCOME Exchange and Brokerage	58,465	72,
	on sale/maturity of Investments (net)	(40,690)	(2,9
(Refer Note		(10,000)	(_,-
	on sale of assets (net)	-	
IV Profit/(Loss) and derivativ	on Foreign Exchange Transaction (Net)	265,931	100,
	ned by way of dividends, etc. from	-	
	companies, joint venture abroad/in India		
VI Miscellaneou		47,889	9,
	ssing fees & Income from sale of PSLC)	224 505	470
Total		331,595	179,
SCHEDULE 15 -	INTEREST EXPENDED		
I Interest on D		423,255	445,
II Interest on R borrowings	eserve Bank of India/Inter-Bank	102,051	162,
III Others		-	
Total		525,306	608,
	OPERATING EXPENSES		
	ind provisions for employees	288,917	289,
II Rent, Taxes a		79,321	72,
III Printing and	-	641	
	nt and Publicity	860 105 457	3, 105
	on Bank's Property es, Allowances and Expenses	105,457	105,
VII Auditors' Fee		2,081	2,
VIII Law Charges		1,679	2,
•	egrams, Telephone etc.	17,541	16,
X Repair and M XI Insurance	iaintenance	13,642 14,251	15, 8
XI Insurance XII Head Office	Charges	14,251 119,691	8, 103,
XIII Other Expen	-	61,389	72,
(5 6 11 1	18 1 X\/II)		
(Refer Note ´ <b>Total</b>	10.1.XVII)	705,470	693,

#### BACKGROUND

The accompanying financial statements for the year ended 31 March 2021 comprise the accounts of the Indian Branch of Emirates NBD Bank P.J.S.C (referred to as 'the Bank') which is a banking company incorporated in UAE with limited liability. On 17 October 2016, the Bank's parent company, Emirates NBD Bank (P.J.S.C), received the approval of the Reserve Bank of India ('RBI') for opening the maiden Bank Branch within one year therefrom. The assets & liabilities of India Representative Office were transferred to the Bank with effect from 1 April 2017. The Bank has maintained the books of accounts and other books and papers in the electronic mode, periodic backup of which have been maintained on servers physically located outside of India. RBI approval is in place for hosting the servers from UAE.

BASIS OF PREPARATION

Non-performing investments are identified and depreciation/provision are made thereon based on the RBI guidelines. Based on management assessment of impairment, the Bank may additionally create provision over and above the RBI guidelines. The depreciation/provision on such non-performing investments are not set off against the appreciation in respect of other performing securities. Interest on non-performing investments is not recognized in the Profit and Loss account until received.

#### **Disposal of Investments**

Profit/Loss on sale of investments under the aforesaid three categories are taken to the Profit & Loss account. The profit from sale of investments under HTM category if any, net of taxes and transfers to statutory reserve is subsequently appropriated to "Capital Reserve".

#### Repurchase (Repo) and Reverse Repurchase Transactions

Repo and Reverse Repo transactions, including Liquidity Adjustment Facility (LAF) term repo with RBI and Collateralised Lending and Borrowing Obligations (CBLO) entered with Clearing Corporation of India Limited (CCIL) are considered as collateralised lending and borrowing transactions.

Costs thereon are accounted for as interest expense and Revenues thereon are accounted as interest income.

#### 4.2. Advances

Advances are classified as performing and non-performing based on extant prudential norms for income recognition, asset classification and provisioning issued by RBI.

Specific loan loss provisions in respect of Non-Performing Advances (NPAs) is made on the basis of the provisioning requirements under the prudential norms as laid down by the RBI, and is deducted from advances. Further any additional provisions are based on management's assessment of the degree of impairment of advances.

The Bank maintains general provision for standard assets including positive mark to market on outstanding derivative contracts (including spot maturities) as stipulated by RBI. The provision for standard assets is included in Schedule 5 under Other Liabilities.

In addition to the provisions required according to the asset classification status, provisioning is done for individual country exposures (other than for home country exposure). Countries are classified into risk categories as per Export Credit Guarantee Corporation guidelines and provisioning is done as per RBI guidelines in respect of countries' where the net funded exposure is one percent or more of the Bank's total assets and included under 'Other Liabilities and Provisions'.

For entities with Unhedged Foreign Currency Exposure (UFCE), provision is made in accordance with the guidelines issued by RBI, which requires to ascertain the amount of UFCE, estimate the extent of likely loss and estimate the riskiness of un-hedged position. This provision is classified under Schedule-5 Other Liabilities in the balance sheet.

#### 4.3. Property, Plant and Equipment (Fixed Assets) and Depreciation

Fixed assets are stated at historical cost, net of accumulated depreciation and accumulated impairment losses, if any. The cost comprises purchase price, borrowing costs if capitalization criteria are met and directly attributable cost of bringing the asset to its working condition for the intended use. Any trade discounts and rebates are deducted in arriving at the purchase price.

Gains or losses arising from derecognizing of fixed assets are measured as the difference between the net disposal proceeds and the carrying amount of the asset and are recognized in the profit and loss account when the asset is derecognized.

Depreciation on fixed assets is provided as per the straight-line method from the month of addition over the estimated useful lives of the asset as prescribed under part "C" of schedule II of the Companies Act, 2013 or as estimated by the management.

The useful life marked with \*below are different than those specified under Schedule II of the Companies Act, 2013. The management believes that useful life of Fixed Asset currently considered for the purpose of depreciation fairly reflects its estimate of useful lives and residual value of fixed assets.

The management has estimated, assessed and has used the following useful lives to provide depreciation on its fixed assets:

5 years 4 years 3 years			
,			
3 vears			
3 years			
4 years			
7 years			
5 years			
3 years			
Over the life of the lease			

Depreciation on assets sold during the year is charged to the profit and loss account up to the month immediately preceding the date of sale.

Assets other than Furniture and Leasehold Improvements costing less than INR 175,000 (AED 10,000) are fully charged to the Profit & Loss Account in the year of purchase. If an asset (value < INR 175,000) is an integral part of a larger system it will be capitalised as a component of that system. Computer Software other than Strategic Assets costing between INR 175,000 (AED 10,000) and INR 6,500,000 (AED 350,000) have been depreciated at 100% in the year of purchase.

#### 4.4. Impairment of Assets

The carrying amounts of assets are reviewed at each balance sheet date if there is any indication of impairment based on internal/external factors. An impairment loss is recognized whenever the carrying amount of an asset exceeds its recoverable amount. The recoverable amount is greater of asset's net selling price and value in use. After impairment, depreciation is provided on the revised carrying amount of the assets over its remaining useful life.

#### 4.5. Foreign Exchange Transactions

Monetary foreign currency assets and liabilities outstanding at the Balance Sheet date are translated to Indian Rupees at spot rates notified by the Foreign Exchange Dealers Association of India ('FEDAI'). All profits/losses resulting from the year end revaluations are recognised in the Profit & Loss Account.

Income and expenses are translated to Indian Rupees at the rates prevailing on the date of the transactions.

Outstanding forward exchange contracts and spot exchange contracts are revalued at year end exchange rates notified by FEDAI for specified maturities and at interpolated rates for contract of interim maturities. The resulting gains or losses on revaluation are included in the Profit & Loss Account in accordance with RBI/FEDAI guidelines. The net unrealised profits or losses are reflected in the Balance Sheet under Other Assets or Other Liabilities respectively.

The financial statements have been prepared in accordance with requirements prescribed under the Third Schedule (Form A and Form B) of the Banking Regulation Act, 1949. The accounting and reporting policies of the Bank used in the preparation of these financial statements conform to Generally Accepted Accounting Principles in India (Indian GAAP), the circulars and guidelines issued by the Reserve Bank of India (RBI) from time to time, Accounting Standards (AS) specified under section 133 of the Companies Act 2013, read together with Rule 7 of the Companies (Accounts) Rules 2014 and Companies (Accounting Standards) Amendment Rule, 2016 to the extent applicable and practices generally prevalent in the banking industry in India.

The Bank follows accrual method of accounting (except where otherwise stated) and historical cost convention.

#### **USE OF ESTIMATES**

The preparation of the financial statements requires the management to make estimates and assumptions that affect the reported amounts of assets, liabilities, (including contingent liabilities) as at the date of the financial statements, revenue and expense during the period. Although these estimates are based upon management best knowledge of current events and actions, actual results could differ from those estimates and these differences are recognised prospectively in current and future periods.

#### SIGNIFICANT ACCOUNTING POLICIES

#### 4.1. Investments

#### Classification

In accordance with RBI guidelines, all investments are classified into the following categories, based on the intent at the time of acquisition

- Held to Maturity (HTM),
- Available for Sale (AFS) and
- Held for Trading (HFT)

Under each of these categories the investment portfolio is further classified in accordance with RBI disclosure guidelines into sub-categories of:

- Government securities,
- Other approved securities,
- Shares,
- Debentures and Bonds,
- Subsidiaries/Joint ventures and
- Others.
- Shifting, if any between the categories is done in accordance with RBI guidelines.

The Bank follows settlement date method for accounting of its investments.

#### Acquisition Cost

In determining the cost of investment,

- Brokerage, commission, etc. paid at the time of purchase/sale is charged to the Profit & Loss Account.
- Broken period interest paid at the time of acquisition of the security is charged to the Profit & Loss Account.
- Cost of investments is based on First in First out method.

#### Valuation

- Investments held under the AFS and HFT categories are marked to market periodically at the price as declared by Primary Dealers Association of India jointly with Fixed Income Money Market and Derivatives Association ("FIMMDA")/Financial Benchmark India Private Limited ('FBIL'), periodically. Securities are valued scrip-wise and depreciation/appreciation is aggregated for each sub-category. Net depreciation, if any, is provided for and net appreciation, if any, is ignored. Net depreciation required to be provided for in any one sub-category is not reduced on account of net appreciation in any other sub-category. Consequent to revaluation, the book value of the individual security is not changed.
- Treasury Bills and Commercial Papers being discounted instruments are valued at carrying cost.
- Investment held under the HTM category are carried at their acquisition cost and any premium over the face value, paid on acquisition, is amortized on a straight line basis over the remaining period to maturity. Where in the opinion of the management, a diminution other than temporary in the value of investments held under HTM has taken place, suitable provisions are made.

Contingent liabilities on account of foreign exchange contracts, guarantees, acceptances, endorsements and other obligations denominated in foreign currencies are disclosed in Indian Rupees at spot rates of exchange notified by FEDAI as at the reporting date.

#### 4.6. Employee benefits

#### Gratuity

The Bank has a defined benefit plan for post-employment benefit in the form of gratuity for all its employees. In terms of the revised Accounting Standard-15 on Retirement Benefits, the Bank has made a provision towards Gratuity based on an actuarial valuation done by an independent actuary as at the year end, using the Projected Unit Credit Method. The Gratuity plan is not funded by the Bank. Actuarial gains and losses are recognized in full in the period in which they occur in the statement of Profit and Loss.

#### **Provident Fund**

The Bank contributes to a recognised provident fund (EPFO). These contributions are accounted for on an accrual basis and recognised in Profit & Loss Account.

#### Leave Salary

The Bank does not have a policy of encashing unavailed leaves, except at the time of separation of an eligible employee. The Bank makes a provision for accrued compensated absences based on actuarial valuation as carried out by an independent actuary, using the Projected Unit Credit Method at the year-end. Actuarial gains/losses are immediately taken to the profit and loss account and are not deferred.

#### 4.7. Lease Accounting

Leases where the lessor effectively retains substantially all the risks and benefits of ownership over the lease term are classified as operating leases. Lease payments for assets taken on operating lease are recognized as an expense in the Profit and Loss Account on a straight-line basis over the lease term.

#### 4.8. Revenue recognition

Revenue is recognized to the extent that it is probable that the economic benefits will flow to the Bank and the revenue can be reliably measured. Interest income is recognized in the Profit & Loss Account on an accrual basis, except in the case of non-performing assets where it is recognized upon realization as per RBI norms.

Commission on Guarantees and Letter of Credits is recognised over the term of the contract whereas Loan Processing Fees are recognised upfront. Fees for services are recognized at the time the services are rendered and a binding obligation to receive the fees has arisen.

Income on discounted instruments is recognized over the tenure of the instrument on a straight line basis.

#### 4.9. Derivatives

The Bank currently enters into derivative contracts such as foreign exchange contracts, cross currency interest rate swaps and foreign exchange option forward contracts.

These derivatives are part of the Trading book and recognised at fair value. The resultant gain/loss is recorded in the Profit & Loss Account, while the corresponding unrealised gain/ loss are reflected in the Balance Sheet under the head Other Assets/Other Liabilities. The notional values of these contracts are recorded as Contingent Liabilities.

The Bank maintains a provision on standard derivative exposure at rates prescribed by RBI.

All outstanding derivatives transactions are booked as Off Balance Sheet Items and Marked to Market.

#### 4.10. Taxation

Income tax comprises current tax provision and the net change in the deferred tax asset or liability in the year.

Deferred tax assets and liabilities arising on account of timing differences are recognised in the Profit & Loss Account and the cumulative effect thereof is reflected in the Balance Sheet. Deferred tax assets and liabilities are measured using the enacted or substantially enacted tax rates at the balance sheet date. The effect on deferred tax assets and liabilities of a change in tax rates is recognised in the Profit & Loss Account in the period of change.



(Scheduled Commercial Bank)

Deferred tax assets are recognized only to the extent there is reasonable certainty that the assets can be realized in future, except in case of unabsorbed depreciation or carried forward loss under taxation laws which are recognized only to the extent that there is virtual certainty of realization of such assets.

Deferred tax assets are reviewed and reassessed at each balance sheet date and appropriately adjusted to reflect the amount that is reasonably/virtually certain to be realized.

#### 4.11. Cash & Cash equivalents

Cash and cash equivalents include cash in hand, balances with RBI, balances with other banks/institutions and money at call and short notice(including the effect of changes in exchange rates on cash and Cash equivalents in foreign currency.

#### 4.12. Accounting for Provisions, Contingent Liabilities and Contingent Assets

In Accordance with AS - 29 relating to Provisions. Contingent Liabilities and Contingent Assets, the Bank recognizes provisions only when it has a present obligation as a result of a past event that requires that an outflow of resources embodying economic benefits will be required to settle the obligation and when a reliable estimate can be made of the amount of the obligation.

- No provision is recognized and a disclosure of contingent liability is made when:
- there is a possible obligation that may arise from past events and the existence of which will be confirmed only by the occurrence or non-occurrence of one or more uncertain future events which are not wholly within the control of the Bank; or
- any present obligation that arises from past events where it is not probable that an outflow of resources embodying economic benefits will be required to settle the obligation or a reliable estimate of the amount of the obligation cannot be made. Such obligations are assessed continually and only that part of the obligation for which an outflow of resources embodying economic benefits is probable is provided for except in the extremely rare circumstances where no reliable estimate can be made

Provisions are reviewed at each Balance Sheet date and adjusted to reflect the current best estimate

Contingent assets are not recognised in the financial statements

#### SCHEDULE 18: NOTES FORMING PART OF THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st MARCH 2021

# 1. STATUTORY DISCLOSURES IN TERMS OF RBI GUIDELINES ARE AS UNDER:

CAPITAL

Capital includes start-up (assigned) capital brought in as per Reserve Bank of India Master Circular RBI/2013-14/77 DBOD.No.BAPD.BC.7/22.01.001/2014-15 dated July 1, 2014 and amount taken over from erstwhile Representative Office of Emirates NBD Bank (P.J.S.C) in India on 1st April 2017 INR 103,658 (in '000s).

As per the RBI guidelines issued on Capital to Risk Weighted Assets Ratio (CRAR), Banks are required to compute their capital requirement under Basel III effective April 01, 2013. The CRAR as per BASEL III is 79.47%

as per DAGEL III is 79.47%		(INR in '000s)
Particulars	2020-21	2019-20
Common Equity Tier 1 Capital ratio (%)	77.90%	84.68%
Capital Adequacy Ratio (Tier I Capital)	77.90%	84.68%
Capital Adequacy Ratio (Tier II Capital)	1.57%	1.37%
CRAR %	79.47%	86.05%
Percentage of the shareholding of the Government of India in nationalized banks	Nil	Nil
Amount of Equity capital raised (Capital Funds from H.O)*	Nil	7,115,450
Amount of additional Tier 1 capital raised; of which PNCPS: PDI:	Nil	Nil
Amount of Tier 2 capital raised of which Debt capital instrument:		
Preference Share capital instrument: [Perpetual Cumulative Preference Shares (PCPS)/Redeemable Non-Cumulative Preference Shares (RNCPS)/Redeemable Cumulative Preference Shares (RCPS)]	Nil	Nil

\* During the year 2018-19, an amount of INR 321,218 ('000s) was transferred to Capital which was towards project related capital expenses payable to Head Office. Out of the above, an amount of INR 317,832 ('000s) was considered for Tier - 1 in in compliance with RBI mailbox clarification (FY 2019-20 – INR 310,446 ('000s)). Further, during FY 2019-20, Head Office had infused capital of INR 7,115,450 (in '000s) (in two tranches of USD 50mn each on 15th October, 2019 and 31st January, 2020 respectively)

## II. INVESTMENTS

a. Value of Investments:		(INR in '000s)
Particulars	2020-21	2019-20
Gross value of Investments*	9,756,021	10,039,778
Provision for depreciation*	(6,178)	-
Net Value of Investments*	9,749,843	10,039,778
* The Bank has not made any investment outside India		

b. Movement of Provisions held towards depreciation on investments:

		(INR in '000s)
Particulars	2020-21	2019-20
Opening Balance	-	-
Add: Provisions made during the year	6,178	-
Less: Write-off/write-back of excess provisions during the year	-	-
Closing Balance	6,178	-
III REPO/REVERSE REPO TRANSACTIONS (Including Lig	uidity Adjustme	nt Facility)

Non Performing Non SLR Investments:-There are no Non Performing Non-SLR investments during the year ended 31st March 2021 (31st March 2020 - Nil)

- V. (a). SALE AND TRANSFERS TO/FROM HTM CATEGORY
  - There were no sale and transfer to/from HTM category during the year ended 31st March, 2021 (31st March, 2020 Nil).
  - (b). AFS Securities: Profit/loss on sale/maturity of investment under other income represents the difference of cost and maturity value

#### VI. DERIVATIVES

b.

- a. Forward Rate Agreement/Interest rate Swaps outstanding:
- The Bank had not entered into Forward Rate Agreement during the year ended 31st March, 2021 (31st March, 2020 - Nil).
- Nature and terms of forward rate agreements: Outstanding as at 31st March, 2021; Nil (31st March, 2020 - Nil)
- b. Exchange Traded Interest Rate Derivatives:
- The Bank had not entered into Exchange Traded Interest Rate Derivatives during the year ended 31st March, 2021 (31st March, 2020 - Nil).
- Currency Futures:
  - The bank had not dealt in exchange traded currency forwards (futures) during the year ended 31st March, 2021 (31st March 2020 - Nil).
- d. Disclosure on Risk Exposure in Derivatives:

## Qualitative Disclosures

The Bank deals in derivatives for balance sheet management purposes and to enable customers to hedge their currency exposures.

Derivatives are transacted by the Global Markets and Treasury (GM&T) front office team under requisite FX documentation or International Swaps and Derivatives Association (ISDA) Master Agreements entered into with counter-parties. Documentation, confirmation and settlement of transactions, risk reporting and monitoring, and accounting are carried out by separate, independent functions.

The Group's extensive governance processes are applied to the market risk taking activities. This governance framework includes, inter alia:

- A comprehensive set of policies, procedures and limits;
- Approval of a set of risk limits with appropriate monitoring, reporting and limits excesses' escalation procedures
- Independent valuation of financial instruments in the Trading Book and measurement of market risk; and
- Monitoring risk metrics such as risk sensitivities, net open positions and Value-at-Risk (VaR) limits
- VaR is calculated using the following parameters:
- Statistical level of confidence: 99%
- Holding period: 1 business day
- Methodology: Full Revaluation, Historical Simulation using over 2 years of historical market data

Credit risk in respect of derivative financial instruments arises from the potential for a counterparty to default on its contractual obligations and is measured using the current exposure methodology under local regulation. All credit exposure is managed under approved facilities

	Quantitative Disclosures (INR in '000						
Sr.	Particulars	2020-21		201	9-20		
No		#Currency Derivatives	Interest Rate Derivatives	#Currency Derivatives	Interest Rate Derivatives		
(i)	Derivatives (Notional Principal Amount)	11,466,420	-	3,663,819	-		
	a) For hedging	-	-	-	-		
	b) For trading	11,466,420	-	3,663,819	-		
(ii)	Marked to Market Positions	34,635	-	(64,599)	-		
	a) Asset (+)	54,392	-	40,341	-		
	b) Liability (-)	(19,757)	-	(104,940)	-		
(iii)	Credit Exposure	283,720	-	113,617	-		
(iv)	Likely impact of one percentage change in interest rate (100*PV01)	17	-	51	-		
	a) on hedging derivatives	-	-	-	-		
	b) on trading derivatives	17	-	51	-		
(v)	Maximum and Minimum of 100*PV01 observed during the year						
	a) on hedging: Max	-	-	-	-		
	Min	-	-	-	-		
	b) on trading: Max	89	-	998	-		
	Min	-	-	-	-		

Above table is excluding spot deals

# Currency derivatives include forward foreign exchange contracts and cross currency interest rate swap transactions

e. Credit default Swaps:

The Bank has not entered into any Credit Default Swap transactions during the year ended 31st March, 2021 (31st March 2020 - Nil)

#### VII. ASSETS QUALITY

- a. Non-Performing Assets (NPAs)
- Net NPAs to Net Advances (%)

Percentage of Net NPAs to Net Advances for FY 2020-21 is 0.00% (FY 2019-20 0.00%)

Movement of Gross NPAs:		(INR in '000s)
Particulars	2020-21	2019-20
Opening Balance	-	-
Add: Additions during the year	-	-
Less: Reductions during the year	-	-
Closing Balance	-	-
Movement of Net NPAs:		(INR in '000s)

In reference to RBI circular RBI/2019-20/186 DOR No BPBC 47/21 04 048/2019-20 dated March 27, 2020 and RBI/2019-20/220 DOR.No.BP.BC.63/21.04.048/2019-20 dated April 17, 2020 on 'COVID-19 Regulatory Package', the Bank has granted moratorium for Advances dues falling due between March 01, 2020 and August 31, 2020. Below are the details of accounts which were granted moratorium till August 31, 2020 and were in overdue status as on February 29, 2020: (INR in '000s)

						(11111110000)	
	Days Past Overdue	Amount Outstanding as at March 31, 2021		ision as at h 31, 2021		Provision usted against Slippages	
	01 - 30 Days	-		-	-		
	31 - 60 Days	-		-		-	
	61 – 90 Days	-		-			
						(INR in '000s)	
Days Past Overdue         Amount         Provision as at         Provision           Outstanding as at         March 31, 2020         Adjusted again           March 31, 2020         Slippages						usted against	
	01 - 30 Days	-		-		-	
	31 - 60 Days	-		-		-	
	61 – 90 Days	-		-		-	
VIII. BU	JSINESS RATIOS						
Sr.No.	Partic	ulars		2020-21		2019-20	
1	Interest income to working fu	unds <sup>(1)</sup>		5.15%		6.27%	
2	Non-interest income to work	ing funds <sup>(1)</sup>		1.11%		0.78%	
3	Operating profit <sup>(2)</sup> to working	J funds <sup>(1)</sup>		2.13%		1.40%	
4	Return on assets <sup>(3)</sup>			1.12%		0.82%	
5	Business per employee (INF	R in '000s) <sup>(4)</sup>		588,636		438,490	
6	Profit per employee (INR in '	'000s) <sup>(5)</sup>		6,166		3,626	

#### Note:

2.

3.

4.

Working funds represent average of total assets as reported to RBI in Form X under Section 27 of the Banking Regulation Act, 1949 during the year

- Operating Profit means Net Interest Income plus other income excluding gain/loss on fixed assets
- Net Profit (after tax) as a percentage to average working funds.

Business means total of net advances and deposits, excluding interbank deposits but including Vostro Balances with HO

Productivity ratio is based on year end employee numbers. 5.

## IX. MATURITY PATTERN OF ASSETS AND LIABILITIES

Year ended 31 <sup>s</sup>	Year ended 31 <sup>st</sup> March, 2021 (INR in '000s									
Maturity Buckets	Loans & Advances	Investment*	Deposit	Borrowing	Foreign Currency Asset	Foreign Currency Liabilities				
Day – 1	39,312	5,966,838	39,809	1,083	1,053,329	1,607				
2-7 Days	442,708	934,446	980,020	160,000	1,043,929	9,643				
8-14 Days	671,800	202,038	4,341,856	154,350	288,868	165,601				
15-30 Days	1,962,567	112,643	1,816,150	500,063	1,079,508	150,163				
31 Days - 2 Months	2,203,887	105,998	1,370,223	162,925	479,653	162,925				
Above 2 Months & upto 3 Months	3,798,177	90,485	170,562	128,625	737,857	140,963				
Over 3 Months & upto 6 Months	3,716,442	894,721	1,465,406	508,497	2,821,749	720,949				
Over 6 Months & upto 1 Year	1,803,458	189,955	1,184,608	-	44,683	114,728				
Over 1 Year & upto 3 Years	1,200,701	806,035	4,278,508	-	-	127,507				
Over 3 Year & upto 5 Years	-	60,766	299,528	-	-	-				
Over 5 Years	-	392,096	-	-	438,660	-				
Total	15,839,652	9,756,021	15,946,670	1,615,543	7,987,966	1,594,086				
*Investments are sho	own at gross	basis								
Year ended 31 <sup>st</sup> March, 2020 (INR in '000s)										

Year ended 31 <sup>st</sup> March, 2020					(1	NR in '000s
Maturity Buckets	Loans & Advances	Investment	Deposit	Borrowing	Foreign Currency Asset	Foreign Currency Liabilities
Day – 1	171,114	2,557,866	15,387	-	184,901	1,844
2-7 Days	84,453	3,090,629	131,598	2,499,769	8,251	11,063
8-14 Days	394,252	151,574	107,710	-	38,227	12,906
15-30 Days	1,762,502	84,319	2,596,976	148,986	267,226	149,029
31 Days - 2 Months	1,851,427	56,724	138,392	378,325	1,989,221	378,880
Above 2 Months & upto 3 Months	2,205,763	1,003,188	446,031	994,925	866,651	995,568
Over 3 Months & upto 6 Months	5,211,078	1,420,642	2,199,013	1,289,682	2,760,900	1,290,013
Over 6 Months & upto 1 Year	2,850,334	261,581	823,588	-	-	60,646
Over 1 Year & upto 3 Years	249,813	1,047,521	1,561,073	880,000	-	146,273
Over 3 Year & upto 5 Years	970	-	-	-	-	-
Over 5 Years	-	365,734	-	-	226,995	-
Total	14,781,706	10,039,778	8,019,768	6,191,687	6,342,372	3,046,222

CI management (on gross basis) based on the guidelines issued by the RBI and are based on the same assumptions as used by the Bank for compiling the returns submitted to RBI and which have been relied upon by the auditors.

#### X. EXPOSURE

(INR in '000s' Lending to Sensitive Sectors:

					(INR in '000s)
	Particulars	Minimum outstanding during the Year	Maximum outstanding during the Year	Daily Average outstanding during the Year	As on 31 March 2021
Sec	curities sold under repo	0	4,381,710	2,521,951	0
i.	Government Securities	0	4,381,710	2,521,951	0
ii.	Corporate Debt Securities	-	-	-	-
Sec rep	curities purchased under reverse o	0	4,298,810	1,226,533	3,067,210
i.	Government Securities	0	4,298,810	1,226,533	3,067,210
ii,.	Corporate Debt Securities	-	-	-	-
					(INR in '000s)
	Particulars	Minimum	Maximum	Daily Average	As on 31

outstanding during the Year	Maximum outstanding during the Year	outstanding during the Year	As on 31 March 2020
0	3,641,790	1,796,898	3,169,890
0	3,641,790	1,796,898	3,169,890
-	-	-	-
. 0	3,136,420	595,426	721,020
0	3,136,420	595,426	721,020
-	-	-	-
	outstanding during the Year 0 0 	outstanding during the Year         outstanding during the Year           0         3,641,790           0         3,641,790           -         -           0         3,136,420           0         3,136,420	outstanding during the Yearoutstanding during the Yearoutstanding during the Year03,641,7901,796,89803,641,7901,796,89803,136,420595,42603,136,420595,426

The above workings are based on the face value of Repo/Reverse Repo deals.

#### IV. NON SLR INVESTMENTS PORTFOLIO

#### a. Issuer Composition of Non SLR Investments:-

	For 31 <sup>st</sup> March 2021				(	INR in '000s)
Sr. No	Issuer	Amount	Extent of private placement	Extent of below investment grade securities	Extent of unrated securities	Extent of unlisted securities
1	Public sector undertakings (PSUs)	-	-	-	-	-
2	Financial Institutions(FIs)	593,247	-	-	-	-
3	Banks	-	-	-	-	-
4	Private Corporate	-	-	-	-	-
5	Subsidiaries/Joint Ventures	-	-	-	-	-
6	Others	-	-	-	-	-
7	Provision held towards deprecation	-	-	-	-	-
8	Total	593,247				
	For 31 <sup>st</sup> March 2020				(	INR in '000s)
Sr.	Issuer	Amount	Extent of	Extent	Extent of	Extent of

1Public sector undertakings (PSUs)2Financial Institutions(Fls)1,031,2563Banks4Private Corporate835,0225Subsidiaries/Joint Ventures6Others7Provision held towards deprecationTotal1,866,278	Sr. No	Issuer	Amount	Extent of private placement	Extent of below investment grade securities	Extent of unrated securities	Extent of unlisted securities
3       Banks       -       -       -         4       Private Corporate       835,022       -       -         5       Subsidiaries/Joint Ventures       -       -       -         6       Others       -       -       -         7       Provision held towards       -       -       -	1		-	-	-	-	-
4     Private Corporate     835,022     -     -       5     Subsidiaries/Joint Ventures     -     -     -       6     Others     -     -     -       7     Provision held towards deprecation     -     -     -	2	Financial Institutions(FIs)	1,031,256	-	-	-	-
5     Subsidiaries/Joint Ventures     -     -       6     Others     -     -       7     Provision held towards deprecation     -     -	3	Banks	-	-	-	-	-
6     Others     -     -       7     Provision held towards     -     -       deprecation     -     -	4	Private Corporate	835,022	-	-	-	-
7 Provision held towards	5	Subsidiaries/Joint Ventures	-	-	-	-	-
deprecation	6	Others	-	-	-	-	-
Total 1,866,278	7		-	-	-	-	-
		Total	1,866,278	-	-	-	-

Particulars	2020-21	2019-20
Opening Balance	-	-
Add: Additions during the year	-	-
Less: Reductions during the year	-	-
Closing Balance	-	-

#### Movement of provisions of NPAs (Excluding Provisions on Standard Assets):

		(INR in '000s)
Particulars	2020-21	2019-20
Opening Balance	-	-
Add: Provisions made during the year	-	-
Less: Write back of excess provisions	-	-
Closing balance	-	-

#### b. Particulars of Accounts Restructured

During the year, the Bank has not restructured advances given to any customer. Disclosures pertaining to Strategic Debt Restructuring Scheme, Scheme of Sustainable Structuring of Stressed Assets (S4A), Resolution of Stressed Assets, RBI circular on Micro, Small and Medium (MSME) sector restructuring of advances, Resolution Framework for COVID-19 related stress dated 6th August, 2020 are not applicable. (FY 2019-20 - Nil).

#### Details of financial assets were sold to Securitisation/Reconstruction Company for C. Asset Reconstruction

During the year, the Bank has not transferred/sold any assets to any Asset Reconstruction Company (FY 2019-20 - Nil).

#### d. Details of Non-Performing financial assets purchased/sold

During the year, the Bank has not purchased or sold Non-Performing Financial Assets (FY 2019-20 - Nil)

#### e. Provision towards Standard Assets

Particulars	2020-21	2019-20
Provisions towards Standard Assets (excluding country risk and		
unhedged Foreign Currency exposure)	69,660	65,137
f. Provision Coverage Ratio		(INR in '000s)
Particulars	2020-21	2019-20
Provision Coverage Ratio	-	-

#### Novel coronavirus (COVID-19) situation g.

The novel coronavirus (COVID-19) pandemic continues to spread rapidly across the globe including India. On 11th March, 2020, the COVID-19 outbreak was declared a global pandemic by the World Health Organization. COVID-19 has taken its toll on not just human life, but business and financial markets too, the full extent of which is yet to be determined. Various governments, civil society and many organisations, including the Bank, have introduced a variety of measures to contain the spread of the virus to protect lives and livelihood. Consequent to the outbreak of the COVID-19 pandemic, the Indian and state governments have announced periodic lockdowns in areas with a significant number of COVID-19 cases. The Bank, however, has not experienced any significant disruptions in the past one year and has considered the impact on carrying value of assets based on external or internal information available

The extent to which the COVID-19 pandemic, including the current "second wave" that has significantly increased the number of cases in India, will continue to impact the Bank's results will depend on ongoing as well as future developments, which are currently uncertain, including, among other things, any new information concerning the severity of the COVID-19 pandemic and any action to contain its spread or mitigate its impact whether government-mandated or elected by the Bank. The Bank continues to operate through its branch and to provide products and services to its customers and counter-parties

In accordance with the RBI guidelines relating to COVID-19 Regulatory Package and clarification issued by RBI through Indian Bankers Association, the Bank granted moratorium on payments falling due between 1st March, 2020 and 31st August, 2020 ('moratorium period') to eligible borrowers classified as Standard. The moratorium period, wherever granted, was excluded by the Bank from the number of days past-due for the purpose of asset classification under RBI's Income Recognition and Asset Classification norms.

a. Lending to Sensitive Sectors.				(INK III 0005)
		Particulars	2020-21	2019-20
Ex	posure to Real Es	tate sector		
a)	Direct exposure			
	(i) Residential M	0 0	-	-
	property that or that is ren	r secured by mortgages on residential is or will be occupied by the borrower ted; (Individual housing loans eligible for priority sector advances may be shown		
	(ii) Commercial F	Real Estate ** –		
	estate (office commercial p multi tenante warehouse sp and construc	ured by mortgages on commercial real buildings, retail space, multi-purpose remises, multi-family residential buildings, ed commercial premises, industrial or nace, hotels, land acquisition, development tion, etc.). Exposure would also include ed (NFB) limits;	1,700,000	1,700,000
		n Mortgage Backed Securities (MBS) curitised exposures –		
	a. Residentia	al	-	-
	b. Commerc	ial Real Estate	-	-
b)	Indirect Exposure			
		non-fund based exposures on National IHB) and Housing Finance Companies	-	-
Ex	posure to Capital	Market	-	-
**	nsecured and 100	% backed by SBLC		

\*\* Unsecured and 100% backed by SBLC.

(INR in '000s)

#### b. Risk Category Wise Country Exposure:

Provision for country risk exposure in line with RBI guidelines is as follows:

				(INR in '000s)
Risk Category	Exposure (net) as at 31 March 2021	Provision held as at 31 March 2021	Exposure (net) as at 31 March 2020	Provision held as at 31 March 2020
Insignificant	996,006	536	64,753	-
Low	3,359,359	1,581	4,094,770	1,774
Moderate	572,774	-	737,260	-
High	-	-	-	-
Very High	-	-	-	-
Restricted	-	-	-	-
Off-credit	-	-	-	-
TOTAL	4,928,139	2,117	4,896,783	1,774

#### Disclosure on Large Exposure Framework (LEF):

As per regulatory guidelines, with effect from April 1, 2019 in case of single counterparty, the sum of all the exposure values of a bank to a single counterparty must not be higher than 20 percent of the bank's available eligible capital base at all times. In exceptional cases, Board of bank may allow an additional 5 percent exposure of the bank's available eligible capital base. In case of group of connected counterparties, the sum of all the exposure values of a bank to a group of connected counterparties must not be higher than 25 percent of the bank's available eligible capital base at all times.

The eligible capital base for this purpose is the effective amount of Tier 1 capital fulfilling the criteria defined in Master Circular on Basel III - Capital Regulation/Master Direction on 'Basel III Capital Regulations' as per the last audited balance sheet.

#### Unsecured Advances against Intangible Securities: d.

There were no advances granted against Intangible Securities such as charge over the rights, licenses, authority (excluding Guarantees/SBLC), etc. during the year. (FY 2019-20 - Nil).



## Emirates NBD Bank (P.J.S.C), India Branch (Scheduled Commercial Bank)

XI. DISCLOSURE OF PENALTIES BY RBI

During the FY 2020-21, no penalties were imposed by RBI. (FY 2019-20 - Nil).

- XII. EMPLOYEE BENEFITS (ACCOUNTING STANDARD -15)
  - a. Provident Fund

The contribution to Employees Provident Fund amounted to INR 9,301 (in '000s) for the year ended 31st March, 2021. (P.Y. INR 8,413) (in '000s).

b. Gratuity

The following tables give the disclosure regarding the Gratuity Scheme in accordance with the Accounting Standard 15 (Revised)

Changes in the Present Value of Defined Benefit Obligations during the year: (INR in '000s)

		(INR IN 000S)
Particulars	2020-21	2019-20
Present value of Defined Benefit Obligation as at the Beginning of the Period	19,369	10,510
Interest cost	1,298	788
Current Service Cost	6,187	4,601
(Liability Transferred Out)	-	-
(Benefits Paid)	-	-
Actuarial (gains)/Losses on Obligations	(1,497)	3,470
Present value of the Defined Benefit Obligation at the End of the Period	25,357	19,369
Changes in the Fair Value of Plan Assets		(INR in '000s
Particulars	2020-21	2019-20
Fair Value of Plan Assets at Beginning of the Period	-	-
Expected Return on Plan Assets	-	-
Contributions by the Employer	-	-
(Benefit Paid from the Fund)	-	-
Actuarial Gains/(Losses) on Plan Assets - Due to Experience	-	-
Fair Value of Plan Assets at the End of the Period	-	-
Table of recognition of actuarial gains/losses:	0000.04	(INR in '000s)
Particulars	2020-21	2019-20
Actuarial (Gains)/losses on obligation for the period	(1,497)	3,470
Actuarial (Gains)/losses on asset for the period	-	-
Actuarial (Gains)/losses recognized in income & expenses Statement	(1,497)	3,470
Amount Recognized in the Balance Sheet:		(INR in '000s
Particulars	2020-21	2019-20
Fair value of plan assets at the end of the period	-	-
(Present value of benefit obligation as at the end of the Period)	(25,357)	(19,369)
Net (Liability)/asset recognized in the balance sheet	(25,357)	(19,369)
Expenses Recognized in the Profit & Loss Account:		(INR in '000s
Particulars	2020-21	2019-20
Current service cost	6,187	4,601
Interest cost	1,298	788
Expected return on plan assets	-	-
Actuarial (gains)/losses	(1,497)	3,470
Expense recognized in the income statement	5,988	8,859
	0,000	,
Experience Adjustment is as follows:	2020-21	(INR in '000s)
Experience Adjustment	2020-21	2019-20
Gratuity	05 057	40.000
Defined Benefit Obligation (A)	25,357	19,369
Plan assets (B)	-	-
Surplus/(Deficit) (B-A)	(25,357)	(19,369)
Experience Gains/(Losses) on Obligation	1,497	(2,050)
Actuarial Gains/(Losses) due to changes on assumption	-	(1,421)
Experience Gains/(Losses) on Plan Assets	-	-
<ul> <li>Leave Encashment</li> <li>The actuarially determined liability for Compensated At employees of the Group is given below:</li> </ul>	osences (Privileg	je Leave) of the (INR in '000s
		(INF IN UUUS

Particulars		2020-21	2019-20
Provision as at date 8,651		8,651	8,439
d. Principal Actuarial Assumptions			
Particulars	2020-	21	2019-20
Discount Rate	6.70	%	6.70%
Salary Escalation Rate – Junior Level Mid-Level & above	10% 7%	-	10% 7%

Business Segments	Treasury	Corporate/ Wholesale Banking	Other Banking Operations	Total
Provisions				(30,554)
Income taxes				(103,800)
Extraordinary profit/(loss)				-
Net profit/(loss)				188,562
Segment assets	13,605,928	14,865,893	122,311	28,594,132
Unallocated assets				202,980
Total assets				28,797,112
Segment liabilities	6,369,849	5,463,628	2,852,880	14,686,357
Unallocated liabilities				50,257
Capital and Reserves & Surplus				14,060,498
Total liabilities				28,797,112

Note: In allocation of some items of expenses/income and asset/liabilities, certain estimates and assumptions have been made by the management, which has been relied upon by the auditors. The Bank does not have any overseas operations and hence there is no geographical segment reporting

#### XIV. RELATED PARTY TRANSACTIONS (ACCOUNTING STANDARD -18)

The information required in this regard in accordance with Accounting Standard 18 on "Related Party disclosures", issued by ICAI and RBI guidelines, is provided below:

Name and nature of relationship of related parties with whom transactions were a. done during the year:

Relationship Name	Name	
Head Office	Emirates NBD Bank (P.J.S.C) – UAE	
Branches of Head Office	Emirates NBD Bank (P.J.S.C) – KSA Branch	
Overseas Subsidiary of Head Office	Emirates NBD S.A.E. (Egypt)	
	DenizBank A.Ş. (Turkey)	
	Emirates Islamic Bank P.J.S.C	
	Emirates NBD Capital Limited	
Key Management Personnel	Sharad Agarwal Chief Executive Officer – India	

In line with the Reserve Bank of India Circular No. DBR.BP.BC No.23/21.04.018/2015-16 dated 1 July 2015; the Bank has not disclosed details pertaining to related parties where under a category there is only one entity. Similarly, there has been only one entity under Key Management personnel at any given point of time, and therefore, those details are also not disclosed. \*Related parties are identified by the Management and relied upon by the auditors.

b. Disclosure in respect of transactions with subsidiaries of Head Office

				(INR in 000's)
Particulars	Outstanding as on 31st March, 2021	Maximum balance during the FY	Outstanding as on 31st March, 2020	Maximum balance during the FY
Advances	-	149,287	8,979	37,989
Borrowing	-	-	-	-
Non Fund Commitment	2,106	2,151	1,026	43,985
Amount Receivable	-	-	-	-
Amount Payable	-	-	-	-

	(INR in 000's)
2020-21	2019-20
921	174
19,983	-
1,570	2,489
	921 19,983

Interest Income pertains to Emirates NBD Bank S.A.E (Egypt) & Deniz Bank A.S. \*\* Commission Income pertains to Emirates Islamic Bank P.J.S.C & Emirates NBD Capital Limited \*\*\* Commission Expense pertains to Emirates NBD Bank S.A.E (Egypt)

## XV. LEASE ACCOUNTING (ACCOUNTING STANDARD 19)

- a) The Bank's significant leasing arrangements are in respect of operating leases for commercial premises and motor car for employees.
- b) Minimum Lease Payments over the non-cancellable period of the lease INR 311,904 (in '000s). (P.Y – INR 126,410)

		(INR in '000s)
Particulars	2020-21	2019-20
Not later than 1 year	76,730	74,117
Later than 1 year and not later than 5 years	235,174	52,499
Later than 5 years	-	-
TOTAL	311,904	126,616
-		,

c) Lease payments recognised in the Profit and Loss Account during the year: INR 76,067 (P.Y. INR 69,357) (in '000s)

#### XVI. ACCOUNTING FOR TAXES ON INCOME (ACCOUNTING STANDARD - 22)

The primary components that give rise to deferred tax assets and liabilities are as follows: (INR in '000s

				(INK III 0005)
Particulars	For the year ended 31st March, 2021	Outstanding as on 31st March, 2021	For the year ended 31st March, 2020	Outstanding as on 31st March, 2020
Deferred Tax Liability				
Depreciation on Fixed Assets	(20,374)	3,831	(5,683)	24,205
Total (A)	(20,374)	3,831	(5,683)	24,205
Deferred Tax Asset				
Provision for employee benefits	2,708	14,855	5,175	12,147
Provision for Bonus	4,764	16,033	1,996	11,269
Provision for Standard Asset	4,607	35,247	13,346	30,640

#### 2. ADDITIONAL DISCLOSURES:

1

II.

#### DETAILS OF PROVISIONING PERTAINING TO FRAUD ACCOUNTS

The following table sets forth, for the periods indicated, the details of provisioning pertaining to fraud accounts. (INR in '000s)

		(111111110003)
Particulars	2020-21	2019-20
Number of Frauds reported	-	-
INR involved in frauds	-	-
Provision made	-	-
Unamortized provision debited from other reserve	-	-

#### **FLOATING PROVISION**

The Bank does not have outstanding floating provisions as at 31st March, 2021 (31st March, 2020 - Nil).

#### III. DRAWDOWN FROM RESERVES

During the financial year ended 31st March 2021, there has been no drawdown from Reserves (FY 2019-20 - Nil).

#### IV. DISCLOSURE OF COMPLAINTS/UNIMPLEMENTED AWARDS OF BANKING OMBUDSMAN

In accordance with RBI circular DBOD. No. Leg. BC.60/09.07.005/2006-07 dated 22nd February, 2007 and RBI/2020-21/87/CPED.CO.PRD.Cir.No.01/13.01.01 3/2020-21 dated 27th January, 2021 details of customer complaints and awards passed by Banking Ombudsman are as under

#### a. Summary information on complaints received by the bank from customers and from

		the OBOs:			,,		
Sr	Sr.No. Particulars					2020-21	2019-20
		Complaints	received by	the bank from	m its customers		
1		Number of c	complaints per	nding at begin	ning of the year	-	-
2		Number of c	complaints rec	eived during t	he year	2	2
3		Number of c	complaints dis	posed during	the year	2	2
	3.1	Of which, nu	umber of com	plaints rejecte	d by the bank	-	-
4		Number of c	complaints per	nding at the er	nd of the year	-	-
		Maintainab	le complaints	s received by	the bank from O	BOs	
5		Number of r from OBOs	naintainable c	omplaints rec	eived by the bank	-	-
	5.1	Of 5, numbe by BOs	er of complaint	s resolved in f	favour of the bank	-	-
	5.2		er of complaint dvisories issue		ough conciliation/	-	-
	5.3		er of compla 3Os against th		after passing of	-	-
6			Awards unimp han those app		hin the stipulated	-	-
	b.	Top five gro	unds of com	plaints receiv	ved by the bank fr	om customer	S
Grounds of complaints, (i.e. complaints relating to)Number of complaintsNumber of complaints% increase/ decrease in the number of complaintsNumber of complaintsO(i.e. complaints relating to)number of pending at the beginningNumber of complaints% increase/ decrease in 					Of 5, number of complaints pending beyond 30 days		
		1	2	3	4	5	6
				2020	-21		
ATI	//De	bit Card	-	1	-	-	-
Oth	Others - 1 -		-	-	-		
Tot	al		-	2	-	-	-
				2019	9-20		
		Mobile/ ic Banking	-	1	-	-	-
Oth	ers		-	1	-	-	-
Tot	al		-	- 2		-	

V. DISCLOSURE OF LETTERS OF COMFORT (LOCs) ISSUED BY BANKS

The Bank has not issued any Letter of Comfort (LOC)/Letters of Undertaking (LoUs) during the year (FY 2019-20 - Nil).

#### VI. BANCASSURANCE BUSINESS

No fees/remuneration had been received in respect of the bancassurance business during the year ended 31st March, 2021 (31st March, 2020 - Nil).

## VII. CONCENTRATION OF DEPOSITS, ADVANCES, EXPOSURES AND NPAS

a. Concentration of Deposits	(INR in '000s)					
Particulars	2020-21	2019-20				
Total deposits of twenty largest depositors	14,244,459	7,767,144				
Percentage of deposits of twenty largest depositors to total deposits of the bank (includes inter-bank deposits)	89.33%	96.85%				
b. Concentration of Advances**	b. Concentration of Advances**					
Particulars	2020-21	2019-20				
Total advances of twenty largest borrowers*	17,680,873	12,173,762				
Percentage of advances of twenty largest borrowers to total advances of the bank	49.95%	40.87%				
* excluding interbank exposures ** Advances are computed as per definition of Credit Exposure including derivatives furnished in Master Circular of Exposure norms.						
c. Concentration of Exposures@		(INR in '000s)				
Particulars	2020-21	2019-20				

Mortality Rate	Indian Assured Lives Mortality (2006-08)	Indian Assured Lives Mortality (2006-08)	
Attrition Rate	5%	5%	
Return on Plan Asset	-	-	

The above assumptions are considered for determining actuarial liability under Gratuity & Leave Encashment. Liability towards Leave Encashment and Gratuity are non-funded.

#### National Pension Scheme

The Bank has contributed INR 3,733 (in '000s) for the year ended 31st March, 2021 (31st March, 2020 - INR 4,294 (in '000s)) to NPS for employees who had opted for the scheme. The bank has no liability for future fund benefits other than its annual contribution for the employees who agree to contribute to the scheme

#### XIII. SEGMENT REPORTING (ACCOUNTING STANDARD -17)

- a) The Bank in India operates as a single unit and there are no identifiable geographical segments
- b) The Bank has classified its business into the following segments, namely:
  - Treasury primarily comprising of forex, bonds, government securities and derivatives activities
  - Wholesale/Corporate Banking comprising of Corporate Banking and Trade Finance and Corporate Deposits.
  - Other Banking operations comprising of Other Deposits and all other Banking operations, which are not included under above segments
  - Unallocated segments, income, expense, assets and liabilities include items which are not allocable to other segments.

#### Business Segment Reporting as of 31st March, 2021

Business Segments	Treasury	Corporate/ Wholesale Banking	Other Banking Operations	Total
Revenue	1,025,644	824,264	15,810	1,865,718
Expense	(170,564)	(343,222)	(599,670)	(1,113,456)
Results	855,080	481,042	(583,860)	752,262
Unallocated expense				(117,320)
Operating profit/(loss)				634,942
Provisions				(16,726)
Income taxes				(285,247)
Extraordinary profit/(loss)				
Net profit/(loss)				332,969
Segment assets	16,213,925	15,899,233	118,087	32,231,245
Unallocated assets				205,178
Total assets				32,436,423
Segment liabilities	1,712,595	10,630,302	5,669,080	18,011,977
Unallocated liabilities				30,979
Capital and Reserves & Surplus				14,393,467
Total liabilities				32,436,423

#### Business Segment Reporting as of 31<sup>st</sup> March, 2020 (INR in '000s) **Business Segments** Other Treasury Corporate/ Total Wholesale Banking Banking Operations 751.814 870,512 2,631 1,624,957 Revenue Expense (332, 628)(335,638) (512,061) (1, 180, 327)419,186 444,630 Results 534,874 (509, 430)Unallocated expense (121,714) 322.916 Operating profit/(loss)

Total (B)	12,079	66,135	20,517	54,056
Deferred Tax Liability/(Asset) (Net) (A) – (B)	(32,453)	(62,304)	(26,200)	(29,851)

#### XVII. OTHER EXPENDITURE

Expenses in excess of 1% of Total Income forming part of Other Expenditure in Schedule 16

(INR in 'C				
Particulars	2020-21	2019-20		
Other Miscellaneous Expenses	28,121	25,639		
Change Related IT costs*	-	18,343		
* does not exceed 1% in FY 2020-21.				

#### XVIII. CAPITAL COMMITMENTS

		(INR in '000s
Particulars	As at 31 March 2021	As at 31 March 2020
Estimate amount of contracts remaining to be executed on capital account and not provided for	8,000	-

#### XIX. IMPAIRMENT OF ASSETS (ACCOUNTING STANDARD - 28)

Fixed assets acquired by the bank, are treated as 'Corporate Assets' and are not Cash Generating Unit as defined by AS-28. In the opinion of the management of the Bank, there is no impairment of any of the fixed assets of the Bank.

XX. PROVISIONS, CONTINGENT LIABILITIES AND ASSETS (ACCOUNTING STANDARD - 29)

#### **Description of Contingent Liabilities**

(INR in '000s)

#### Claims against the Bank not acknowledged as debt

This represents legal claims filed against the Bank in its normal course of business and tax claims/demands raised by the Income Tax authorities, which are disputed by the Bank.

#### Liability on account of forward exchange and derivative contracts

The Bank currently enters into derivative contracts such as foreign exchange contracts. cross currency interest rate swaps and foreign exchange options on its own account and for customers. The notional amounts that are recorded as contingent liabilities form the basis for the calculation of the interest component on the contracts where applicable

#### Guarantees given on behalf of constituents, Acceptances, Endorsements and other obligations

As a part of its normal banking activities, the Bank issues documentary credit and guarantees on behalf of its customers.

## BREAK UP OF 'PROVISIONS AND CONTINGENCIES' SHOWN UNDER THE HEAD EXPENDITURE IN PROFIT AND LOSS ACCOUNT: (INID in 1000c

		(INR in '000s)
Particulars	2020-21	2019-20
Provision for Depreciation on Investment	6,178	-
Provision towards Standards Assets	4,523	26,661
Provision towards Country Risk Exposures	343	657
Provision towards Unhedged Foreign currency exposure	5,682	3,236
Provision for Current Taxation	317,700	130,000
Provision for Deferred Tax Liabilities/(Assets)	(32,453)	(26,200)
Total	301,973	134,354

#### XXI. DISCLOSURE UNDER MICRO, SMALL AND MEDIUM ENTERPRISES DEVELOPMENT ACT, 2006 (MSMED, Act 2006)

There are no delays in payments to micro and small enterprises as required to be disclosed under The Micro, Small and Medium Enterprises Development Act, 2006. The determination has been made to the extent such parties were identified based on the information available This has been relied upon by the auditors.

Total exposure to twenty largest borrowers/customers*	18,030,449	13,514,612
Percentage of exposure to twenty largest borrowers/customers to total exposure of the bank on borrowers/customers	50.09%	42.65%
* excluding interbank exposures		

@Exposures are computed based on Credit and Investment Exposure furnished in Master Circular of Exposure Norms.

d. Concentration of NPAs		(INR in '000s)
Particulars	2020-21	2019-20
Total exposure to top four NPA account	-	-

#### VIII. SECTOR WISE ADVANCES & NPAs

Sr.	Sector	Í	2020-21	
No.		Outstanding Total Advances	Gross NPAs	% of Gro NPAs to Tota Advances that Sect
Α	Priority Sector			
1	Agriculture and allied activities	-	-	
2	Advances to industries sector eligible as priority sector lending	4,146,841	-	
	Of which:			
	Food Processing	920,611	-	
	Drugs & Pharmaceuticals	731,100	-	
	Gems & Jewellery	948,184	-	
	Other Chemical & Chemical Products	1,104,460	-	
	Other Industries	293,941	-	
3	Services	2,288,600	-	
	Of which:			
	Banking & Finance other than NBFCs	2,038,599	-	
	Trade	250,000	-	
4	Personal loans	-	-	
	Sub-total (A)	6,435,441	-	
в	Non Priority Sector			
1	Agriculture and allied activities	-	-	
2	Industry	187,980	-	
	Of which:			
	Other Industries	187,980	-	
3	Services	9,216,231	-	
	Of which:			
	Banking & Finance other than NBFCs	4,870,548	-	
	Commercial Real Estate	1,700,000	-	
	NBFC	1,282,000	-	
	Trade	1,350,000	-	
4	Personal loans	_	-	
	Sub-total (B)	9,404,211	-	
	Total (A+B)	15,839,652	-	



(Scheduled Commercial Bank)

0	Oneten		0040.00	
Sr. No.	Sector	Outstanding Total Advances	2019-20 Gross NPAs	% of Gross NPAs to Tota Advances in that Sector
Α	Priority Sector			
1	Agriculture and allied activities	-	-	
2	Advances to industries sector eligible as priority sector lending	3,761,468	-	
	Of which:			
	Food Processing	697,926	-	
	Drugs & Pharmaceuticals	1,091,706	-	
	Gems & Jewellery	597,540	-	
	Other Chemical & Chemical Products	1,129,811	-	
3	Services	1,475,480	-	
	Of which:			
	Banking & Finance other than NBFCs	1,475,480	-	
4	Personal loans	-	-	
	Sub-total (A)	5,236,948	-	
в	Non Priority Sector			
1	Agriculture and allied activities	-	-	
2	Industry	1,812,108	-	
	Of which:			
	Drugs & Pharmaceuticals	680,000	-	
3	Services	7,732,650	-	
	Of which:			
	Banking & Finance other than NBFCs	5,096,059	-	
	Commercial Real Estate	1,700,000	-	
4	Personal loans	-	-	
	Sub-total (B)	9,544,758	-	
	Total (A+B)	14,781,706	-	

#### IX. Priority Sector Lending Certificate (PSLC)

Year ended 31 <sup>st</sup> March, 2021				(INR in '000s)
Particulars	PSLC Purc	hased	PS	SLC Sold
PSLC – Agriculture		-		-
PSLC – Small and Marginal Farmers		-		-
PSLC – Micro Enterprises	75	50,000		1,250,000
PSLC – General		-		-
Year ended 31 <sup>st</sup> March, 2020				(INR in '000s)
Particulars	PSLC Purc	hased	PS	SLC Sold
PSLC – Agriculture		-		-
PSLC – Small and Marginal Farmers		-		-
PSLC – Micro Enterprises	50	00,000		-
PSLC – General		-		2,000,000
X. MOVEMENT OF NPAs				(INR in '000s)
Particulars		2020	)-21	2019-20
Opening balance			-	-
Additions (Fresh NPAs) during the year			-	-
Sub-total (A)			-	-
Less:				
(i) Up gradations			-	-
(ii) Recoveries (excluding recoveries made from upgrad	ed accounts)		-	-
(iii) Write-offs			-	-
Sub-total (B)			-	-
Closing balance (A-B)			-	-

#### XXII. LIQUIDITY COVERAGE RATIO

The bank has been calculating the Liquidity Coverage Ratio (LCR) on a daily basis. The daily average LCR maintained for the quarter ended 31st March, 2021 was 277.29%. The following table sets forth the daily average unweighted and weighted value of LCR of the Bank for quarters ended 30th June, 2020, 30th September, 2020, 31st December, 2020 and 31st March, 2021

	Particulars	31-Ma		31-De		30-Se	•	30-Jun-20	
No.		Total Unweighted Value	Total Weighted Value	Total Unweighted Value	Total Weighted Value	Total Unweighted Value	Total Weighted Value	Total Unweighted Value	Total Weighted Value
	High Quality Liquid Assets								
1	Total High Quality Liquid Assets (HQLA)		85,341		103,920		65,848		47,89
-	Cash Outflows	54000		50.004	5.405				
2	Retail deposits and deposits from small business customers, of which :	54,309	5,393	52,231	5,185	32,832	3,257	26,250	2,61
	(i) Stable deposits	890	44	749	37	534	27	340	
	(ii) Less stable deposits	53,419	5,349	51,482	5,148	32,298	3,230	25,910	2,5
3	Unsecured wholesale funding, of which:	62,871	40,812	77,995	57,105	64,001	48,606	52,630	39,1
-	(i) Operational deposits (all counterparties)	-		-	-		-	-	
	(ii) Non-operational deposits (all counterparties)	62,871	40,812	77,995	57,105	64,001	48,606	52,630	39,1
	(iii) Unsecured debt	-		-	-	-	-	-	
4	Secured wholesale funding		-		-		-		
5	Additional requirements, of which	713	261	387	102	426	116	1,087	7
-	(i) Outflows related to derivative exposures and other	210	211	70	70	82	82	658	6
	collateral requirements								-
	(ii) Outflows related to loss of funding on debt products	-	-	-	-	-	-	-	
	(iii) Credit and liquidity facilities	503	50	317	32	344	34	429	
6	Other contractual funding obligations	429	417	392	392	443	443	328	3
7	Other contingent funding obligations	93,565	2,808	95,650	2,869	96,885	2,906	95,021	2,8
8	Total Cash Outflows		49,691		65,653		55,328		45,6
	Cash Inflows								
9	Secured lending (e.g. reverse repos)	-	-	-	-	-	-	-	
10	Inflows from fully performing exposures	68,559	57,325	55,942	46,758	48,882	41,850	46,580	40,6
11	Other cash inflows	1,919	1,360	1,500	995	1,143	752	1,525	9
12	Total Cash Inflows	70,478	58,685	57,442	47,753	50,026	42,602	48,105	41,6
21	Total HQLA		85,341		103,920		65,848		47,8
22	Total Net Cash Outflows		12,423		17,901		13,832		11,4
23	Liquidity Coverage Ratio (%)		686.98%		580.53%		476.05%		420.00
Sr.	Particulars	31-Ma	20	04 D					(INR in '00
			-		ec-19	30-Se	•	30-Ju	-
NO.		Total Unweighted Value	Total Weighted Value	Total Unweighted Value	ec-19 Total Weighted Value	30-Se Total Unweighted Value	p-19 Total Weighted Value	30-Ju Total Unweighted Value	in-19 Total Weighted Value
NO.	High Quality Liquid Assets	Total Unweighted	Total Weighted	Total Unweighted	Total Weighted	Total Unweighted	Total Weighted	Total Unweighted	Total Weighted
1		Total Unweighted	Total Weighted	Total Unweighted	Total Weighted	Total Unweighted	Total Weighted	Total Unweighted	Total Weighted Value
	High Quality Liquid Assets	Total Unweighted	Total Weighted Value	Total Unweighted	Total Weighted Value	Total Unweighted	Total Weighted Value	Total Unweighted	Total Weighted Value
	High Quality Liquid Assets Total High Quality Liquid Assets (HQLA)	Total Unweighted	Total Weighted Value	Total Unweighted	Total Weighted Value	Total Unweighted	Total Weighted Value	Total Unweighted	Total Weighted Value 23,9
1	High Quality Liquid Assets         Total High Quality Liquid Assets (HQLA)         Cash Outflows         Retail deposits and deposits from small business customers,	Total Unweighted Value	Total Weighted Value 77,013	Total Unweighted Value	Total Weighted Value 72,132	Total Unweighted Value	Total Weighted Value 35,143	Total Unweighted Value	Total Weighted Value 23,9
1	High Quality Liquid Assets         Total High Quality Liquid Assets (HQLA)         Cash Outflows         Retail deposits and deposits from small business customers, of which :	Total Unweighted Value 32,449	Total Weighted Value 77,013 3,238	Total Unweighted Value 33,205	Total Weighted Value 72,132 3,319	Total Unweighted Value 14,566	Total Weighted Value 35,143 1,455	Total Unweighted Value 11,343	Total Weighted Value 23,9 1,1
1	High Quality Liquid Assets         Total High Quality Liquid Assets (HQLA)         Cash Outflows         Retail deposits and deposits from small business customers, of which :         (i) Stable deposits	Total Unweighted Value 32,449 145	Total Weighted Value 77,013 3,238 7	Total Unweighted Value 333,205 40	Total Weighted Value 72,132 3,319 2	Total Unweighted Value 14,566 30	Total Weighted Value 35,143 1,455 2	Total Unweighted Value 11,343 25	Total Weighted Value 23,9 1,1
1	High Quality Liquid Assets         Total High Quality Liquid Assets (HQLA)         Cash Outflows         Retail deposits and deposits from small business customers, of which :         (i) Stable deposits         (ii) Less stable deposits	Total Unweighted Value 32,449 145 32,305	Total Weighted Value 77,013 3,238 7 3,230	Total Unweighted Value 33,205 40 33,165	Total Weighted Value 72,132 3,319 2 3,317	Total Unweighted Value 14,566 30 14,536	Total Weighted Value 35,143 1,455 2 1,454	Total Unweighted Value 11,343 25 11,318	Total Weighted Value 23,9 1,1
1	High Quality Liquid Assets         Total High Quality Liquid Assets (HQLA)         Cash Outflows         Retail deposits and deposits from small business customers, of which :         (i) Stable deposits         (ii) Less stable deposits         Unsecured wholesale funding, of which:	Total Unweighted Value 32,449 145 32,305	Total Weighted Value 77,013 3,238 7 3,230	Total Unweighted Value 33,205 40 33,165	Total Weighted Value 72,132 3,319 2 3,317	Total Unweighted Value 14,566 30 14,536	Total Weighted Value 35,143 1,455 2 1,454	Total Unweighted Value 11,343 25 11,318	Total Weighted Value 23,9 1,1 1,1 24,6
1	High Quality Liquid Assets         Total High Quality Liquid Assets (HQLA)         Cash Outflows         Retail deposits and deposits from small business customers, of which :         (i) Stable deposits         (ii) Less stable deposits         Unsecured wholesale funding, of which:         (i) Operational deposits (all counterparties)	Total Unweighted Value 32,449 145 32,305 61,825	Total Weighted Value 77,013 3,238 7 3,230 41,116 -	Total Unweighted Value 33,205 40 33,165 51,821	Total Weighted Value 72,132 3,319 2 3,317 39,994	Total Unweighted Value 14,566 30 14,536 67,118	Total Weighted Value 35,143 1,455 2 1,454 43,703	Total Unweighted Value 11,343 25 11,318 39,638	Total Weighted
1	High Quality Liquid Assets         Total High Quality Liquid Assets (HQLA)         Cash Outflows         Retail deposits and deposits from small business customers, of which :         (i) Stable deposits         (ii) Less stable deposits         Unsecured wholesale funding, of which:         (i) Operational deposits (all counterparties)         (ii) Non-operational deposits (all counterparties)	Total Unweighted Value 32,449 145 32,305 61,825	Total Weighted Value 77,013 3,238 7 3,230 41,116 -	Total Unweighted Value 33,205 40 33,165 51,821	Total Weighted Value 72,132 3,319 2 3,317 39,994	Total Unweighted Value 14,566 30 14,536 67,118	Total Weighted Value 35,143 1,455 2 1,454 43,703	Total Unweighted Value 11,343 25 11,318 39,638	Total Weighted Value 23,9 1,1 1,1 1,1 24,6
1 2 3	High Quality Liquid Assets         Total High Quality Liquid Assets (HQLA)         Cash Outflows         Retail deposits and deposits from small business customers, of which :         (i) Stable deposits         (ii) Less stable deposits         Unsecured wholesale funding, of which:         (i) Operational deposits (all counterparties)         (ii) Non-operational deposits (all counterparties)         (iii) Unsecured debt	Total Unweighted Value 32,449 145 32,305 61,825	Total Weighted Value 77,013 3,238 7 3,230 41,116 -	Total Unweighted Value 33,205 40 33,165 51,821	Total Weighted Value 72,132 3,319 2 3,317 39,994	Total Unweighted Value 14,566 30 14,536 67,118	Total Weighted Value 35,143 1,455 2 1,454 43,703	Total Unweighted Value 11,343 25 11,318 39,638	Total Weighted Value 23,9 1,1 1,1 24,6 24,6
1 2 3 4	High Quality Liquid Assets         Total High Quality Liquid Assets (HQLA)         Cash Outflows         Retail deposits and deposits from small business customers, of which :         (i) Stable deposits         (ii) Less stable deposits         Unsecured wholesale funding, of which:         (i) Operational deposits (all counterparties)         (ii) Unsecured debt         Secured wholesale funding         Additional requirements, of which         (i) Outflows related to derivative exposures and other collateral requirements	Total Unweighted Value           -	Total Weighted Value 77,013 3,238 7 3,230 41,116 - 41,116 -	Total Unweighted Value           33,205           33,205           40           33,165           51,821           51,821           -           51,821	Total Weighted Value 72,132 3,319 2 3,317 39,994 - 339,994 -	Total Unweighted Value 14,566 30 14,536 67,118 - 67,118 -	Total Weighted Value 35,143 1,455 2 1,454 43,703 - 43,703 -	Total Unweighted Value 11,343 225 11,318 39,638 - 39,638 -	Total Weighted Value 23,9 1,1 1,1 24,6 24,6
1 2 3 4	High Quality Liquid Assets         Total High Quality Liquid Assets (HQLA)         Cash Outflows         Retail deposits and deposits from small business customers, of which :         (i) Stable deposits         (ii) Less stable deposits         Unsecured wholesale funding, of which:         (i) Operational deposits (all counterparties)         (ii) Unsecured debt         Secured wholesale funding         Additional requirements, of which         (i) Outflows related to derivative exposures and other	Total Unweighted Value           2           32,3449           32,305           61,825           61,825           61,825           782	Total Weighted Value 77,013 3,238 7 3,230 41,116 - 41,116 - 391	Total Unweighted Value           33,205           33,205           40           33,165           51,821           51,821           -           51,824           -           489	Total Weighted Value 72,132 3,319 2 3,317 39,994 - 39,994 - 39,994 - 39,994	Total Unweighted Value 14,566 30 14,536 67,118 - 67,118 - 323	Total Weighted Value 35,143 1,455 2 1,455 2 1,454 43,703 - 43,703 - 5 155	Total Unweighted Value 11,343 255 11,318 39,638 - 39,638 - 39,638 - -	Total Weighted Value 23,9 1,1 1,1 24,6 24,6
1 2 3 4	High Quality Liquid Assets         Total High Quality Liquid Assets (HQLA)         Cash Outflows         Retail deposits and deposits from small business customers, of which :         (i) Stable deposits         (ii) Less stable deposits         Unsecured wholesale funding, of which:         (i) Operational deposits (all counterparties)         (ii) Unsecured debt         Secured wholesale funding         Additional requirements, of which         (i) Outflows related to derivative exposures and other collateral requirements	Total Unweighted Value           2           32,3449           32,305           61,825           61,825           61,825           782	Total Weighted Value 77,013 3,238 7 3,230 41,116 - 41,116 - 391	Total Unweighted Value           33,205           33,205           40           33,165           51,821           51,821           -           51,824           -           489	Total Weighted Value 72,132 3,319 2 3,317 39,994 - 39,994 - 39,994 - 39,994	Total Unweighted Value 14,566 30 14,536 67,118 - 67,118 - 323	Total Weighted Value 35,143 1,455 2 1,455 2 1,454 43,703 - 43,703 - 5 155	Total Unweighted Value 11,343 255 11,318 39,638 - 39,638 - 39,638 - -	Total Weighted Value 23,9 1,1 1,1 24,6 24,6
1 2 3 4	High Quality Liquid Assets         Total High Quality Liquid Assets (HQLA)         Cash Outflows         Retail deposits and deposits from small business customers, of which :         (i) Stable deposits         (ii) Less stable deposits         Unsecured wholesale funding, of which:         (i) Operational deposits (all counterparties)         (ii) Unsecured debt         Secured wholesale funding         Additional requirements, of which         (i) Outflows related to derivative exposures and other collateral requirements         (ii) Outflows related to loss of funding on debt products	Total Unweighted Value 32,449 145 32,305 61,825 61,825 61,825  61,825  61,825  61,825 	Total Weighted Value 77,013 3,238 7 7 3,230 41,116 - 41,116 - - 391 347	Total Unweighted Value 33,205 40 33,165 51,821 - 51,821 - 51,821 - 489 49	Total Weighted Value 72,132 3,319 2 3,317 39,994 - 39,994 - - 39,994 - - 39,994 - - - 39,994 - -	Total Unweighted Value 14,566 30 14,536 67,118 67,118 	Total Weighted Value 35,143 1,455 2 1,454 43,703 - 43,703 - 135 136	Total Unweighted Value 11,343 255 11,318 39,638 - 39,638 - 39,638 - -	Total Weighted Value 23,9 1,1 1,1 24,6 24,6
1 2 3 4 5	High Quality Liquid Assets         Total High Quality Liquid Assets (HQLA)         Cash Outflows         Retail deposits and deposits from small business customers, of which :         (i) Stable deposits         (ii) Less stable deposits         Unsecured wholesale funding, of which:         (i) Operational deposits (all counterparties)         (ii) Unsecured debt         Secured wholesale funding         Additional requirements, of which         (i) Outflows related to derivative exposures and other collateral requirements         (ii) Outflows related to loss of funding on debt products         (iii) Credit and liquidity facilities	Total Unweighted Value           32,449           32,305           61,825           61,825           782           347           347           435	Total Weighted Value 77,013 3,238 7 7 3,230 41,116 - 41,116 - - 391 347 - 44	Total Unweighted Value 33,205 40 33,165 51,821 51,821 51,821 40 49 49 49	Total Weighted Value 72,132 2 3,319 2 2 3,317 39,994 - 39,994 - - 39,994 - - - 93 49 - - 49	Total Unweighted Value 14,566 300 14,536 67,118 67,118  323 136  136	Total Weighted Value 35,143 1,455 2 1,454 43,703 - 43,703 - 5 136 136 - 19	Total Unweighted Value 11,343 225 11,318 39,638 39,638 - 339,638 - - 61 61 -	Total Weighted Value 23,9 1,1 1,1 24,6 24,6
1 2 3 4 5 6	High Quality Liquid Assets         Total High Quality Liquid Assets (HQLA)         Cash Outflows         Retail deposits and deposits from small business customers, of which :         (i) Stable deposits         (ii) Less stable deposits         Unsecured wholesale funding, of which:         (i) Operational deposits (all counterparties)         (ii) Unsecured debt         Secured wholesale funding         Additional requirements, of which         (i) Outflows related to derivative exposures and other collateral requirements         (ii) Outflows related to loss of funding on debt products         (iii) Credit and liquidity facilities         Other contractual funding obligations	Total Unweighted Value           32,449           32,305           61,825           61,825           32,305           61,825           347           347           3435           435           435	Total Weighted Value 77,013 3,238 7 7 3,230 41,116 - 41,116 - - 391 347 - - 444 416	Total Unweighted Value 33,205 40 33,165 51,821 51,821 51,821 49 49 49 49 49	Total Weighted Value 72,132 2 3,319 2 2 3,317 39,994 - 39,994 - - 93 49 - - - - - - - - - - - - - - - - - -	Total Unweighted Value 14,566 30 14,536 67,118 67,118  323 136  136  187 	Total Weighted Value 35,143 1,455 2 1,454 43,703 - 43,703 - 5 136 - 136 - 19 515	Total Unweighted Value 11,343 225 11,318 39,638 39,638 - 339,638 - - 61 61 61 - - - 458	Total Weighted Value 23,9 1,1 1,1 24,6 24,6
1 2 3 3 4 5 5 6 7	High Quality Liquid Assets         Total High Quality Liquid Assets (HQLA)         Cash Outflows         Retail deposits and deposits from small business customers, of which :         (i) Stable deposits         (ii) Less stable deposits         Unsecured wholesale funding, of which:         (i) Operational deposits (all counterparties)         (ii) Unsecured debt         Secured wholesale funding         Additional requirements, of which         (i) Outflows related to derivative exposures and other collateral requirements         (ii) Outflows related to loss of funding on debt products         (iii) Credit and liquidity facilities         Other contractual funding obligations         Other contingent funding obligations	Total Unweighted Value           32,449           32,305           61,825           61,825           32,305           61,825           347           347           3435           435           435	Total Weighted Value 77,013 3,238 7 7 3,230 41,116 - 41,116 - - 391 347 - - 44 44 416 2,712	Total Unweighted Value 33,205 40 33,165 51,821 51,821 51,821 49 49 49 49 49	Total Weighted Value 72,132 2 3,319 2 2 3,317 39,994 - 339,994 - - 339,994 - - - 93 93 49 - - - 44 44 501 2,525	Total Unweighted Value 14,566 30 14,536 67,118 67,118  323 136  136  187 	Total Weighted Value 35,143 1,455 2 1,454 43,703	Total Unweighted Value 11,343 225 11,318 39,638 39,638 - 339,638 - - 61 61 61 - - - 458	Total Weighted Value 23,9 1,1 1,1 24,6 24,6
1 2 3 3 4 5 5 6 7	High Quality Liquid Assets         Total High Quality Liquid Assets (HQLA)         Cash Outflows         Retail deposits and deposits from small business customers, of which :         (i) Stable deposits         (ii) Less stable deposits         Unsecured wholesale funding, of which:         (i) Operational deposits (all counterparties)         (ii) Unsecured debt         Secured wholesale funding         Additional requirements, of which         (i) Outflows related to derivative exposures and other collateral requirements         (iii) Outflows related to loss of funding on debt products         (iii) Outflows related to loss of funding on debt products         (iii) Credit and liquidity facilities         Other contractual funding obligations         Other contingent funding obligations	Total Unweighted Value           32,449           32,305           61,825           61,825           32,305           61,825           347           347           3435           435           435	Total Weighted Value 77,013 3,238 7 7 3,230 41,116 - 41,116 - - 391 347 - - 44 44 416 2,712	Total Unweighted Value 33,205 40 33,165 51,821 51,821 51,821 49 49 49 49 49	Total Weighted Value 72,132 2 3,319 2 2 3,317 39,994 - 339,994 - - 339,994 - - - 93 93 49 - - - 44 44 501 2,525	Total Unweighted Value 14,566 30 14,536 67,118 67,118  323 136  136  187 	Total Weighted Value 35,143 1,455 2 1,454 43,703	Total Unweighted Value 11,343 225 11,318 39,638 39,638 - 339,638 - - 61 61 61 - - - 458	Total Weighted Value 23,9 1,1 1,1 24,6 24,6
1 2 3 4 5 5 6 7 8 9	High Quality Liquid Assets         Total High Quality Liquid Assets (HQLA)         Cash Outflows         Retail deposits and deposits from small business customers, of which :         (i) Stable deposits         (ii) Less stable deposits         Unsecured wholesale funding, of which:         (i) Operational deposits (all counterparties)         (iii) Unsecured debt         Secured wholesale funding         Additional requirements, of which         (i) Outflows related to derivative exposures and other collateral requirements         (iii) Outflows related to loss of funding on debt products         (iii) Credit and liquidity facilities         Other contractual funding obligations         Other contingent funding obligations         Total Cash Outflows	Total Unweighted Value           32,449           32,305           61,825           61,825           32,305           61,825           347           347           3435           435           435	Total Weighted Value 77,013 3,238 7 7 3,230 41,116 - 41,116 - - 391 347 - - 44 44 416 2,712	Total Unweighted Value 33,205 40 33,165 51,821 51,821 51,821 49 49 49 49 49	Total Weighted Value 72,132 2 3,319 2 2 3,317 39,994 - 339,994 - - 339,994 - - - 93 93 49 - - - 44 44 501 2,525	Total Unweighted Value 14,566 30 14,536 67,118 67,118  323 136  136  187 	Total Weighted Value 35,143 1,455 2 1,454 43,703	Total Unweighted Value 11,343 225 11,318 39,638 39,638 - 339,638 - - 61 61 61 - - - - 458	Total Weightec Value 23,9 1,1 1,1 24,6 24,6 24,6 24,6 27,9
1 2 3 4 5 5 6 7 8 9	High Quality Liquid Assets         Total High Quality Liquid Assets (HQLA)         Cash Outflows         Retail deposits and deposits from small business customers, of which :         (i) Stable deposits         (ii) Less stable deposits         Unsecured wholesale funding, of which:         (i) Operational deposits (all counterparties)         (ii) Non-operational deposits (all counterparties)         (iii) Unsecured debt         Secured wholesale funding         Additional requirements, of which         (i) Outflows related to derivative exposures and other collateral requirements         (ii) Outflows related to loss of funding on debt products         (iii) Credit and liquidity facilities         Other contractual funding obligations         Other contingent funding obligations         Total Cash Outflows         Cash Inflows         Secured lending (e.g. reverse repos)	Total Value         Value         32,449         32,345         61,825         61,825         61,825         32,305         61,825         347         347         90,415         90,415         1 <tr< td=""><td>Total Weighted Value 77,013 3,238 7 7 3,230 41,116 - 41,116 - - 391 347 - - - - - - - - - - - - - - - - - - -</td><td>Total Value           Value           33,205           33,205           40           33,165           51,821           -           51,821           -           51,821           -           51,821           -           51,821           -           51,821           -           51,821           -           51,821           -           51,821           -           449           501           84,164           -           -           -</td><td>Total Weighted Value 72,132 2 3,319 2 2 3,317 39,994 - - 39,994 - - - 93 93 49 - - - - - - - - - - - - - - - - - -</td><td>Total Unweighted Value 14,536 30 14,536 67,118 67,118  323 136  136  515 76,513</td><td>Total Weighted Value 35,143 1,455 2 1,454 43,703 - 43,703 - 5 136 - 19 515 2,295 48,122</td><td>Total Unweighted Value 11,343 225 11,318 39,638 - 39,638 - - 39,638 - - - - - - - - - - - - - - - - - - -</td><td>Total Weighted Value 23,9 1,1 1,1 24,6 24,6 24,6 24,6 24,6 24,6 24,6 24,6</td></tr<>	Total Weighted Value 77,013 3,238 7 7 3,230 41,116 - 41,116 - - 391 347 - - - - - - - - - - - - - - - - - - -	Total Value           Value           33,205           33,205           40           33,165           51,821           -           51,821           -           51,821           -           51,821           -           51,821           -           51,821           -           51,821           -           51,821           -           51,821           -           449           501           84,164           -           -           -	Total Weighted Value 72,132 2 3,319 2 2 3,317 39,994 - - 39,994 - - - 93 93 49 - - - - - - - - - - - - - - - - - -	Total Unweighted Value 14,536 30 14,536 67,118 67,118  323 136  136  515 76,513	Total Weighted Value 35,143 1,455 2 1,454 43,703 - 43,703 - 5 136 - 19 515 2,295 48,122	Total Unweighted Value 11,343 225 11,318 39,638 - 39,638 - - 39,638 - - - - - - - - - - - - - - - - - - -	Total Weighted Value 23,9 1,1 1,1 24,6 24,6 24,6 24,6 24,6 24,6 24,6 24,6
1 2 3 3 4 5 5 6 7 8 9 9 10 11	High Quality Liquid Assets         Total High Quality Liquid Assets (HQLA)         Cash Outflows         Retail deposits and deposits from small business customers, of which :         (i) Stable deposits         (ii) Less stable deposits         Unsecured wholesale funding, of which:         (ii) Operational deposits (all counterparties)         (iii) Non-operational deposits (all counterparties)         (iii) Unsecured debt         Secured wholesale funding         Additional requirements, of which         (i) Outflows related to derivative exposures and other collateral requirements         (iii) Outflows related to loss of funding on debt products         (iii) Credit and liquidity facilities         Other contractual funding obligations         Total Cash Outflows         Cash Inflows         Secured lending (e.g. reverse repos)         Inflows from fully performing exposures	Total Value         Value         32,449         32,345         61,825         61,825         61,825         347         347         347         90,415         90,415         41,968	Total Weighted Value 77,013 3,238 7 7 3,230 41,116 - 41,116 - - 391 347 347 - - - - - - - - - - - - - - - - - - -	Total Value           Value           V	Total Weighted Value 72,132 2 3,319 2 2 3,317 39,994 - - 339,994 - - - - - 93 49 49 - - - - - - - - - - - - - - - - -	Total Unweighted Value           14,566           300           14,536           67,118           67,118           136           7,118           136           7,118	Total Weighted Value 35,143 1,455 2 2 1,454 43,703 - - 43,703 - - 1,454 43,703 - - 1,454 43,703 - - - 1,455 1,555	Total Unweighted Value 11,343 225 11,318 39,638 39,638 - - - - - - - - - - - - - - - - - - -	Total Weighted Value 23,9 1,1 1,1 24,6 24,6 24,6 24,6 24,6 24,6 24,6 24,6
1 2 3 3 4 5 5 7 8 9 10 11 11 2	High Quality Liquid Assets         Total High Quality Liquid Assets (HQLA)         Cash Outflows         Retail deposits and deposits from small business customers, of which :         (i) Stable deposits         (ii) Less stable deposits         Unsecured wholesale funding, of which:         (i) Operational deposits (all counterparties)         (iii) Unsecured debt         Secured wholesale funding         Additional requirements, of which         (i) Outflows related to derivative exposures and other collateral requirements         (iii) Outflows related to loss of funding on debt products         (iii) Outflows related to loss of funding on debt products         (iii) Credit and liquidity facilities         Other contractual funding obligations         Total Cash Outflows         Secured lending (e.g. reverse repos)         Inflows from fully performing exposures         Other cash inflows	Total Value         Value         32,449         32,305         61,825         61,825         61,825         347         347         90,415         90,415         41,968         832	Total Weighted Value 77,013 3,238 7 7 3,230 41,116 - 41,116 - - 3391 347 347 - - 44 416 2,712 47,872 - 34,838 526 35,364	Total Value           Value           V	Total Weighted Value 72,132 2 3,319 2 2 3,317 39,994 - - 39,994 - - 39,994 - - - 39,994 - - - - - - - - - - - - - - - - - -	Total Unweighted Value           14,566           14,566           67,118           67,118           67,118           136           76,513           76,513           34,804           755	Total Weighted Value 35,143 1,455 2 1,454 43,703	Total Unweighted Value 11,343 225 11,318 39,638 39,638 39,638 - - - - - - - - - - - - - - - - - - -	Total Weighted Value 23,9 1,1 1,1 24,6 24,6 24,6 24,6 24,6 24,6 22,7 9 29,7 4 30,1
2 3 4 5 7 8 9 9 10 11	High Quality Liquid Assets         Total High Quality Liquid Assets (HQLA)         Cash Outflows         Retail deposits and deposits from small business customers, of which :         (i) Stable deposits         (ii) Less stable deposits         Unsecured wholesale funding, of which:         (i) Operational deposits (all counterparties)         (iii) Non-operational deposits (all counterparties)         (iii) Unsecured debt         Secured wholesale funding         Additional requirements, of which         (i) Outflows related to derivative exposures and other collateral requirements         (iii) Outflows related to loss of funding on debt products         (iii) Credit and liquidity facilities         Other contractual funding obligations         Total Cash Outflows         Cash Inflows         Secured lending (e.g. reverse repos)         Inflows from fully performing exposures         Other cash inflows	Total Value         Value         32,449         32,305         61,825         61,825         61,825         347         347         90,415         90,415         41,968         832	Total Weighted Value 77,013 3,238 7 7 3,230 41,116 - 41,116 - - 391 347 347 - - - - - - - - - - - - - - - - - - -	Total Value           Value           V	Total Weighted Value 72,132 2 3,319 2 2 3,317 39,994 - - 339,994 - - - - - - - - - - - - - - - - - -	Total Unweighted Value           14,566           14,566           67,118           67,118           67,118           136           76,513           76,513           34,804           755	Total Weighted Value 35,143 1,455 2 2 1,454 43,703 - - 43,703 - - 1,454 43,703 - - 1,454 43,703 - - - 1,455 1,555	Total Unweighted Value 11,343 225 11,318 39,638 39,638 39,638 - - - - - - - - - - - - - - - - - - -	Total Weighted Value 23,9 1,1 1,1 24,6

#### XI. DIVERGENCE IN ASSET CLASSIFICATION AND PROVISIONING FOR NPAs

The disclosure in respect of divergence in Asset classification is not applicable.

#### XII OVERSEAS ASSETS, NPA AND REVENUE

The Bank does not have any Overseas Assets and NPA's as at 31st March, 2021 (31st March, 2020 - Nil) and hence related revenues for the year ended 31st March, 2021 is Nil (31st March, 2020 - Nil).

#### XIII. OFF-BALANCE SHEET SPVs SPONSORED (WHICH ARE REQUIRED TO BE CONSOLIDATED AS PER ACCOUNTING NORMS)

Name of the SPV sponsored				
Domestic	Overseas			
Nil (31st March, 2020 – Nil)	Nil (31st March, 2020 – Nil)			

#### XIV. FACTORING EXPOSURES

The bank has factoring exposure of INR 456,169 (in '000s) as at March 31, 2021 (March 31, 2020 - INR 237,261) included in Schedule 9(A)(i) - Bills Purchased and Discounted

#### XV. UNAMORTISED PENSION AND GRATUITY LIABILITIES

The Bank does not have any unamortised Pension/Gratuity Liabilities as at 31st March, 2021 (31st March, 2020 - Nil).

#### XVI. DISCLOSURE ON REMUNERATION

In terms of guidelines issued by RBI vide circular no. DBOD.NO.BC.72/29.67.001/2011-12 dated 13 January 2012 and RBI/2019-20/89 DOR.Appt.BC.No.23/29.67.001/2019-20 dated November 4, 2019 on "Compensation of Whole Time Directors/Chief Executive Officers/Risk takers and Control function staff, etc.", the Bank's Head office has submitted a declaration to RBI to the effect that the Emirates NBD Bank (P.J.S.C) policies are in accordance with the spirit of FSB Principles and the compensation structure including that of the CEO is in conformity with the laid principles and standards.

#### XVII. DISCLOSURES RELATING TO SECURITIZATION

There were no securitized assets outstanding as on 31st March, 2021 (31st March, 2020 - Nil)

#### XVIII. PROVISION FOR LONG TERM CONTRACTS

The Bank has a process whereby periodically all long term contracts (including derivative contracts) are assessed for material foreseeable losses. At the year end, the Bank has reviewed and recorded adequate provision as required under any law/accounting standards for material foreseeable losses on such long term contracts (including derivative contracts) in the books of account and disclosed the same under the relevant notes in the financial statements

#### XIX. INTRA GROUP EXPOSURE

Intra-Group Exposures as on 31st March, 2021 is 34,585 (in '000s) (31st March, 2020 -INR 21,172 in '000s).

#### XX. TRANSFER TO DEPOSITOR EDUCATION AND AWARENESS FUND (DEAF)

(1					
Particulars	2020-21	2019-20			
Opening balance of amounts transferred to DEAF	-	-			
Add : Amounts transferred to DEAF during the year	-	-			
Less : Amounts reimbursed by DEAF towards Claim	-	-			
Closing balance of amounts transferred to DEAF	-	-			

#### XXI. UNHEDGED FOREIGN CURRENCY EXPOSURE

The Bank monitors Unhedged Foreign Currency Exposure (UHFCE) to factor the risk arising from currency volatility into pricing as per the guidelines stipulated by RBI on 15 January 2014. At the time of assessing the proposal the Bank takes the position of UHFCE for new borrowers and calculates the incremental provisioning and capital requirement to adjust the pricing of new loans. Thereafter based on the certificate provided by the customer, the Bank calculates the incremental provisioning and capital requirement for customer every quarter as per the methodology suggested as per RBI circular. Provision towards UHFCE for the year ended 31st March, 2021 is INR 5,682 (in '000s) (31st March, 2020 - 3,236). The incremental provision and capital held by the Bank towards this risk, included in the Banks' financials are as under:

(INR			
2020-21	2019-20		
8,918	3,236		
278,682	67,416		
30,307	7,331		
	8,918 278,682		

## Qualitative disclosure around LCR:

Refer LCR Circular for Disclosure Requirements hereunder

- (a) (a) Drivers of LCR results and Composition of HQLA: The LCR standard aims to ensure that a bank maintains adequate level of unencumbered HOLA that can be converted into cash to meet its liquidity needs for a 30 calendar day time horizon under significantly severe liquidity stress scenario as specified by supervisors. The Bank's High Quality Liquid Assets (HQLA) primarily consist of excess SLR securities in the form of Government securities, 15% of NDTL under FALLCR (as permissible by RBI), 3% MSF (as permissible by RBI), balance maintained with RBI in excess of CRR requirement which are considered as Level 1 High Quality Liquid Assets (HQLA). Bank also has investments in Commercial paper issued by Financial Institutions (FI) 8 Corporates. Commercial Papers issued by FI & Corporates are considered as HQLA Level 2 (B) Asset for LCR computation.
- (b) Intra-period changes: As per RBI guidelines, the LCR maintenance limit is 100% from 1st January 2020 onwards. However, in terms of RBI notification bearing reference number RBI/2019-20/217 DOR .BP.BC.No.65/21.04.098./2019-20 dated 17th April, 2020, the same was reduced to 80% w.e.f 17th April, 2020 to 30th September, 2020. From 1st October, 2020, the LCR maintenance limit was increased to 90% which was required to be maintained till 31st March, 2021. The LCR maintained has always been above the RBI limit. The intra period changes are mainly on account of change in un-encumbered excess SLR positions.
- (c) Derivative Exposure and potential collateral calls: MTM arising out of outstanding FX has been appropriately considered LCR computation.
- (d) Currency mismatches: LCR computation is aggregated across currencies, INR being the predominant currency. Other than INR, the Bank has major exposure in US dollars as there are pre and post shipment loans booked in dollars. These loans are funded through US dollar borrowing from the head office for matching tenors and portfolio.
- (e) Degree of centralisation of liquidity management: Bank's liquidity management and monitoring is centralised. Bank's EXCO has adopted liquidity management policy in line with RBI regulation and Group requirement.
- Other inflows and outflows in the LCR calculation that are not captured in the LCR common template but which the institution considers to be relevant for its liquidity profile: All the inflows and outflows considered necessary from the balance sheet are captured in computation of LCR.

#### XXIII. DISCLOSURE ON NOSTRO ACCOUNTS

There are no outstanding entry for more than three months in nostro accounts which is pending for reconciliation. Further, the Bank has not written off/back any outstanding entry to the debit/credit of the profit and loss account during the year ended 31st March 2021.

#### XXIV. CORPORATE SOCIAL RESPONSIBILITY (CSR)

As per the provisions of Section 135 of the Companies Act, 2013, the Bank is required to spend towards CSR in the current year. During FY 2020-21, the bank has contributed an amount of INR 1,290 (in '000s) (Previous Year: INR 329 (in '000s)) towards CSR activity.

#### XXV. TRANSFER PRICING

The Bank has a comprehensive system of maintenance of information and documents as required by the Transfer Pricing legislation. Since the law requires existence of such information and documentation to be contemporaneous in nature, the Bank appoints independent consultants for conducting a Transfer Pricing Study to determine whether the transactions with associate enterprises are undertaken, during the financial year, on an "arm's length basis." Adjustments, if any, arising from the transfer pricing shall be accounted for upon results of sales study for the year. However, the management is of the opinion that its international transactions are at arm's length so that the aforesaid legislation will not have any impact on the financial statements, particularly on the amount of tax expenses and that of provision for taxation.

#### XXVI. PREVIOUS YEAR'S COMPARATIVE

Previous year's figures have been regrouped/reclassified, wherever considered necessary, in order to make them comparable with figures for the current year.

For <b>Khimji Kunverji &amp; Co LLP</b> Chartered Accountants FRN: 105146W/W100621	For Emirates NBD Bank (P.J.S.C), India Branch
<b>Vinit K Jain</b> Partner Membership No. 145911	Sharad Agarwal Chief Executive Officer, India
Place: Mumbai Date: 28 June,2021	Place: Mumbai Date: 28 June,2021

BASEL III DISCLOSURES OF THE INDIA BRANCH FOR THE YEAR ENDED 31 MARCH 2021

#### All amts. in INR. '000s, unless otherwise stated

#### **DF 1. SCOPE OF APPLICATION**

#### Qualitative and Quantitative Disclosures

The Bank is subject to the capital adequacy guidelines stipulated by Reserve Bank of India (RBI) which are based on the framework of the Basel Committee on Banking Supervision. As per Basel III guidelines, the Bank is required to achieve a minimum Capital to Risk Weighted Assets Ratio (CRAR) of 9% {11.5% including Capital Conservation Buffer (CCB)}, with minimum Common Equity Tier I (CET1) of 5.5% (8% including CCB) by 31st March 2019. These guidelines on Basel III were to be implemented by banks from 1st April 2013 in a phased manner. However, RBI vide its circular DOR.CAP.BC.No.34/21.06.201/2020-21 dated February 5, 2021 has deferred the implementation of the last tranche of Capital Conservation Buffer to October 1, 2021.

The minimum capital required to be maintained by the Bank for the year ended 31st March 2021 is 9% (10.875% including CCB) with minimum Common Equity Tier 1 (CET1) of 5.5% (7.375% including CCB). The risk management framework of Indian operations is integrated with the Bank's strategy and business planning processes at global level. The Bank has comprehensive risk management framework to monitor, evaluate and manage the principal risks assumed in conducting its activities. The risk management function in India is as per directives and framework set out at Head Office level. As at 31 March 2021, the Bank does not have any investment in subsidiaries/Joint Ventures and Associates, significant minority equity investment in insurance, financial and commercial entities

#### 2. Capital Structure

#### **Qualitative Disclosures**

Bank regulatory capital consists of two components - Tier 1 capital and Tier 2 capital. Both components of capital provide support for banking operations and protect depositors. As per Reserve Bank of India (RBI) guidelines, the composition of capital instruments for foreign banks nclude the following eleme

#### Tier 1 Capital:

- Interest-free funds received from Head Office
- Statutory reserves kept in Indian books
- Remittable surplus retained in Indian books which is not repatriable so long as the bank functions in India
- Capital Reserves
- Interest-free funds remitted from Head Office for acquisition of property

#### Tier 2 Capital:

General provisions and loss reserves:

General provisions and loss reserves can be reckoned up to a maximum of 1.25 per cent of the total Credit risk-weighted assets. Such provisions and reserves include provisions on Standard Assets, Country Risk Exposures, Unhedged Foreign Currency Exposures and Investment Reserve Account.

- Investment Fluctuation Reserve.
- Head Office borrowings in foreign currency raised by foreign banks operating in India classified as Subordinated Debt subject to a maximum ceiling of 50% of the Tier 1 capital maintained in India.

#### **Quantitative Disclosures**

(a)	Tier 1 Capital	(Rs. '000s)
	Amount Received from Head Office	13,552,550
	Amount of Capital infusion during the year	-
	Transfer of Head Office funds on account of Representative Office closure	103,658
	Statutory Reserves	146,938
	Remittable Surplus Retained in India for CRAR	-
	Capital Reserves	-
	Amount payable to H.O towards India branch setup related project expenses	317,832
	Less : Accumulated Losses	-
	Less : Intangible Assets and Deferred Tax Assets	182,325
	Total Tier 1 Capital	13,938,653
(b)	Tier 2 Capital	(Rs. '000s)
	General Provisions and Loss Reserves reckoned up to a maximum of 1.25 per cent of the total Credit risk-weighted assets	86,140
	Investment Fluctuation Reserve	195,000
	Total Tier 2 Capital	281,140
	Amount eligible to be reckoned as capital funds	281,140
(c)	Debt Capital Instruments Eligible for inclusion in Upper Tier 2 Capital	(Rs. '000s)
	Total Amount Outstanding	-
	of which amount raised during the current year	-
	Amount eligible to be reckoned as capital funds	-
(d)	Subordinated Debt Eligible for inclusion in Lower Tier 2 Capital	(Rs. '000s
	Total amount outstanding	-
	of which amount raised during the current year	-
	Amount eligible to be reckoned as capital funds	-
	Total Tier 2 Capital (b) + (c) + (d)	281,140
	Other deduction from capital. There are no other deductions from capital.	
(f)	Total Eligible Capital	

The total eligible capital is Rs. 14,219,793 ('000s).



(Scheduled Commercial Bank)

## DF 2. CAPITAL ADEQUACY

#### **Qualitative Disclosures**

The Bank has assessed its capital requirement taking into account the 3 main risks as defined by Pillar 1 of the Basel III norms viz: Credit Risk, Market Risk and Operational Risk. Credit Risk is computed using the Standardised Approach, Market Risk is calculated using the Standardised Duration Approach and Operational Risk is calculated using the Basic Indicator Approach. The risk computation under each of these 3 categories is adequately covered by the Capital of the Bank.

The Bank will assess its future capital requirement and the same will be documented in the ICAAP (Internal Capital Adequacy Assessment Process) based on the position as of March 31, 2021. The capital requirement will be re-assessed periodically

The existing level of Capital is adequate to meet the Bank's current business requirements and the capital and CRAR ratio of the Bank is significantly higher than the minimum regulatory capital and ratio prescribed by the RBI. A summary of the Bank's capital requirement for credit, market and operational risk and the capital adequacy ratio as on 31st March 2021 is presented below:

Qua	ntitative Disclosures	(Rs. '000s)
(a)	Capital Requirements for Credit Risk:	
	Portfolios subject to Standardised Approach	1,515,138
	Securitisation Exposures	-
(b)	Capital Requirements for Market Risk: Standardised Duration Approach:	
	Interest Rate Risk	165,966
	Foreign Exchange risk (including Gold)	129,696
	Equity Risk	-
(C)	Capital Requirement for Operational Risk:	
	Basic Indicator Approach	135,046
	Total Capital Required	1,945,846
	Total Eligible Capital	14,219,793
	Total Risk Weighted Assets	17,892,837
	Total Capital Ratio	79.47%
	Tier 1 Capital Ratio	77.90%
-		

#### DF 3. CREDIT RISK: GENERAL DISCLOSURES

#### **Qualitative Disclosures**

Credit risk is defined as risk of financial loss arising from the failure of the customer or counterparty. to meet its contractual obligations to the Bank. It can arise from both funded and non-funded transactions that are contingent in nature.

Credit risk management approach is based on the foundation of independence and integrity of the credit risk assessment, management and reporting processes combined with clear policies, limits and approval structures. Standard procedures specific to businesses are set up to manage various risks across different business segments, products and portfolios.

The credit policy focuses on the core credit principles and details, specific policy guidelines, lending parameters, control and monitoring requirements, problem loan identification, management of high risk customers and provisioning

Credit facilities are granted based on the detailed credit risk assessment of the counterparty. The assessment considers amongst other things the purpose of the facility, sources of re-payment, prevailing and potential macro-economic factors, industry trends, customers' credit worthiness and standing within the industry. The credit facility administration process is undertaken by an independent function to ensure proper execution of all credit approvals, maintenance, lodgment of documentation and proactive controls over maturities, expiry of limits and collaterals

Operations are managed by independent units responsible for processing transactions in line with credit approvals and standard operating guidelines

The internal rating models measure counterparty risk (expressed as a probability of default within one year). The risk on counterparty exposure on market transactions is measured by the guidance provided by the RBI

The Bank has a well-defined process for identification of weaker credit risk exposures [classified as Early Alert (EA) as well as Non-Performing (NPA) Accounts] and dealing with them effectively. There are policies which govern classification and credit grading of EA & NPAs as well as interest suspension and provisioning, in line with RBI guidelines. Exposures are classified as NPAs (sub-standard, doubtful or loss) in line with RBI guidelines at the earlier of assessment of inability to repay or when interest or loan instalments, overdrafts and bills are overdue, out of order or remain unpaid respectively for 90 days.

There are internal caps on investment exposures, exposure to sensitive sectors, exposure to a single counterparty and groups of interconnected counterparties. There are also specific controls on exposures to banks and financial institutions, designed to ensure against excessive risk concentration. There is a specialized and centralized department at the Group Head Office for managing financial institution

#### **Quantitative Disclosures**

a)	Total gross credit risk exposure			(Rs.'000s
	Particulars	Fund Based (Note 1)	Non Fund Based (Note 2)	Total
	As at 31 March 2021	15,839,652	9.346.772	25,186,424

The above amounts represent Gross Advances before credit risk mitigants.

Non fund based exposures excludes exposures pertaining to FX and Derivatives

Particulars		Sures         (Rs.'000s)           As at 31 March 2021           Fund Based         Non Fund Based         Total		
1 unioului o				
Overseas	-	-	-	
Domestic	15,839,652	9,346,772	25,186,424	
Total	15,839,652	9,346,772	25,186,424	
c) Industry type distribu	Industry type distribution of exposures (Rs.'000s			
Industry		As at 31 March 2021		
	Fund Based	Non Fund Based	Total	

Amount outstanding under various risk buckets:	Rs.'000s
Particulars	As at 31 March 2021
Below 100 % risk weight	24,661,868
100 % risk weight	1,780,037
More than 100 % risk weight	3,723,194
Deducted	-
Total **	30,165,099
* The amount outstanding under various risk buckets excludes	exposures to OCCP and are prior

to credit risk mitigants. Derivative exposures are computed using Current Exposure Method (CEM)

#### DF 5. CREDIT RISK MITIGATION: DISCLOSURES FOR STANDARDISED APPROACHES: Qualitative Disclosures

Collaterals and guarantees are effectively used as mitigating tools by the Bank. The quality of collateral is continuously monitored and assessed and the Bank seeks to ensure enforceability of the collateral. Major categories of collaterals include lien over cash/fixed deposits, pledge over securities, guarantees (corporate, bank and personal guarantees), mortgage over immovable properties, hypothecation of current assets, including receivables and inventory, and vehicles. Collaterals are revalued regularly as per the Group's credit policy. In addition, ad hoc valuations are also carried out depending on the nature of collateral and general economic condition. This enables the Bank to assess the fair market value of the collateral and ensure that risks are appropriately covered. Security structures and legal covenants are also subject to regular review.

Eligible collateral for mitigation is as per RBI guidelines - cash, government securities, Kisan Vikas Patra and National Savings Certificates, life insurance policies, liquid/rated debt securities, and mutual fund units

Quantitative Disclosures:

As on March 31, 2021, the total exposure covered by eligible financial collateral was Nil.

#### DF 6. SECURITISATION: DISCLOSURE FOR STANDARDISED APPROACH

The Bank has not undertaken any securitization transactions and does not have any securitization exposures.

#### DF 7. MARKET RISK IN TRADING BOOK

#### Qualitative Disclosures

Market risk is the risk that the value of financial instruments in the Bank's books - with the inclusion of some other financial assets and liabilities - will produce a loss because of changes in future market conditions. The Bank takes on risks in line with its strategic and business objectives. The Bank monitors and manages the following categories of market risk:

- Interest Rate Risk: losses in value due to changes in the level, slope and curvature of yield curves, the volatility of interest rates and changes in credit spreads;
- FX Risk: losses in value due to exposures to changes in spot prices, forward prices and volatilities of currency rates

The Bank's risk exposures to market risk are segregated into Trading and Banking Books. The Trading Book includes those financial instruments held with trading intent arising from marketmaking, position-taking and other so designated financial instruments accounted for at fair value daily. Capital charge for market risk exposures in the Trading Book are considered under the Standardised Duration Approach.

#### Market Risk Oversight and Management Process

As part of the enterprise-wide risk management framework, a governance process is applied to the market risk taking activities which includes, inter alia:

- risk limits with appropriate monitoring, reporting and limits excesses' escalation procedures; independent valuation of financial instruments in the Trading Book and measurement of market
- a comprehensive set of policies, procedures and limits; and
- monitoring a wide range of risk metrics appropriate for the respective trading activities such as risk sensitivities, stop loss limits, Net Open Positions and Value-at-Risk (VaR)

Experienced portfolio managers are accountable for managing market risk within the approved limits. The Bank uses appropriate and independently validated market standard models for the revaluation and risk measurement of its linear financial products and receives regular market information from independent market data providers in order to measure and monitor market risk. Value-at-Risk (VaR) is calculated daily using the following parameters:

- Statistical level of confidence: 99%;
- Holding period: 1 business day:
- Methodology: Full Revaluation, Historical Simulation using over 2 years of historical market data

#### **Quantitative Disclosures**

Capital requirements for market risk:	Rs.' 000s
Standardised duration approach	As at 31 March 2021
Interest rate risk	165,966
Foreign exchange risk	129,696
Equity risk	-
Capital requirements for market risk	295,662

## **DF 8. OPERATIONAL RISK:**

Qualitative disclosures

Operational risk is defined as the risk of losses resulting from inadequate or failed internal processes, people and systems, or from external events. The Bank's objective is to prevent major operational risk losses and to protect the Bank against any material damage.

The Bank uses the Basic Indicator Approach to estimate operational risk RWAs and capital requirements. A framework for pro-actively managing operational risk has been established. The Bank has a holistic approach to systematically identify, assess and manage operational risks across different products, processes and client segments. Key tools/methodologies for the management of operational risk include

- operational risk and control assessments:
- setting and monitoring of key risk indicators;
- reporting and remediation of operational risk incidents;
- issues and action tracking: and
- new product and process approvals.

A comprehensive information security framework has been implemented to safeguard data and systems. Requisite policies and processes are in place to report and monitor fraud. The Bank obtains comprehensive and tailored insurance cover to protect the Bank against unexpected and

#### Quantitative disclosures

The outstanding balance as on 31st March 2021 of the derivative exposures calculated using Current Exposure Method (CEM) is provided below (Rs '000s

		(15. 0005)
Particulars	Notional Amounts	Current Exposure
Foreign Exchange contracts (including up to Spot maturities)	19,131,111	456,654
Interest Rate Swaps	-	-
Cross Currency Swaps	5,106,850	115,840
Total	24,237,961	572,494

#### DF 11. COMPOSITION OF CAPITAL

subject (parts permis)         14.0.05         1           2         Return and permission (from CFT) (roly (parts))         1           3         Accumulated other comprehension (from CFT) (roly (parts))         1           4         Common Equity Tier 1 capability equity adjustments         1           7         Purdental values (parts) (parts) (parts) (parts)         1         2           0         Common Equity Tier 1 capability (parts) (parts)         1         2           0         Common Equity Tier 1 capability (parts)         1         2         2           0         Common Equity Tier 1 capability (parts)         1         2         2           0         Common Equity Tier 1 capability (parts)         1         2         2           0         Composition to expected bases         2         2           10         Composition to expected bases         2         2           10         Restpored bases         2         2         2         2         2         2 <th>support         146,000         146,000           2         Return of a control and other reserves)         1           3         Accumulated other comprehensive income (and other reserves)         1         1           4         Directly issued control and other comparises of the CTTY (only income control and advection (apport) end (apport)         1         1           7         Prode-advection (advection (apport)         1</th> <th>1</th> <th>Common Equity Tier 1 capital: instruments and reserve</th> <th>6</th> <th></th>	support         146,000         146,000           2         Return of a control and other reserves)         1           3         Accumulated other comprehensive income (and other reserves)         1         1           4         Directly issued control and other comparises of the CTTY (only income control and advection (apport) end (apport)         1         1           7         Prode-advection (advection (apport)         1	1	Common Equity Tier 1 capital: instruments and reserve	6		
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applicable to non-plot stock organize)         Image: Second	applicable to non-plot stock companies)         Image: Section and Section 2014 (Section 2014)         Image: Section 2014 (Section 2014)           applicable to compare stock of proping CF11         Section 2014 (Section 2014)         Image: Section 2014 (Section 2014)           bit compare stock of proping CF11         Section 2014 (Section 2014)         Image: Section 2014 (Section 2014)           bit compare stock of proping CF11         Section 2014 (Section 2014)         Image: Section 2014 (Section 2014)           bit compare stock of proping Section 2014 (Section 2014)         Image: Section 2014 (Section 2014)         Image: Section 2014 (Section 2014)           bit compare stock of proping Section 2014 (Section 2014)         Image: Section 2014 (Section 2014)         Image: Section 2014 (Section 2014)           bit compare stock of proping Section 2014 (Section 2014)         Image: Section 2014 (Section 2014)         Image: Section 2014 (Section 2014)           bit compare stock of proping Section 2014 (Section 2014)         Image: Section 2014 (Section 2			-		
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19       Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory investing rights (amount above 10% investments)	91         Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory breaked.            201         Deferred tas entities that are outside the scope of regulatory breaked.             201         Deferred tas assets arising from temporary differences (amount of which: significant investments in the common stock of financial of which: mortgage servicing rights             201         of which: mortgage servicing rights              201         of which: mortgage servicing rights              201         of which: mortgage servicing rights              201         of which: hower not been consolidated the back             202         of which: hower not been consolidated with back             202         of which: hower not been consolidated with back             203         Total regulatory adjustments to common equity Ter 1 due to intervents the applicable accounting standards (Pereptual 201 Standa					
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about 10% threshold         -           2         Amount accounding the 15% threshold         -           32         of which: design family threshold         -           42         of which: design family threshold         -           24         of which: design family threshold         -           25         of which: design family threshold         -           26         of which: design family threshold         -           27         about threshold in the equity capital of unconsolidated non- financial subsidiaries         -           28         of which: threshold in the equity capital of majority owned financial entities which have not been consolidated with the bank         -           28         rotal regulatory adjustments to Cormon equity Ter 1         182.356.653           29         Cormon Equity Ter 1 capital Ter 1 instruments plus rolated to device. Stanfied as equity normality the stander         -           20         Cormon Equity Ter 1 capital eaccounting standards         -         -           20         of which: castefied as naisally normal subsidiares acquity normal subsidiares         -         -           21         of which: castefied as naisally normal subsidiares         -         -         -           21         of which: castefied as naisally normal subsidiares         -         -         - <td>about 10% mreshold, net of related as lability.         Image and the set of the meshold           23         Amount accessing the 15% threshold         Image and the set of threshold           23         of which: depretation accessing from temporary differences         Image and the set of threshold           24         of which: mortgage servicing rights         Image and the set of threshold         Image and threshold           25         of which: mortgage servicing rights         Image and threshold         Image and threshold           26         of which: mortgage servicing rights         Image and threshold         Image and threshold           26         of which: mortgage servicing rights         Image and threshold         Image and threshold           27         Regulatory adjustments applied to Common Equity Ter 1         182.325         Image and threshold           28         Total regulatory adjustments applied to Common Equity Ter 1         182.325         Image and threshold           20         Common Equity Ter 1 capital ca</td> <td></td> <td></td> <td>-</td> <td></td>	about 10% mreshold, net of related as lability.         Image and the set of the meshold           23         Amount accessing the 15% threshold         Image and the set of threshold           23         of which: depretation accessing from temporary differences         Image and the set of threshold           24         of which: mortgage servicing rights         Image and the set of threshold         Image and threshold           25         of which: mortgage servicing rights         Image and threshold         Image and threshold           26         of which: mortgage servicing rights         Image and threshold         Image and threshold           26         of which: mortgage servicing rights         Image and threshold         Image and threshold           27         Regulatory adjustments applied to Common Equity Ter 1         182.325         Image and threshold           28         Total regulatory adjustments applied to Common Equity Ter 1         182.325         Image and threshold           20         Common Equity Ter 1 capital ca			-		
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eminies	entities	22		-		
24       of which: moltgage serving rights	24       of which: morpage serving rights       1         25       of which: morpage serving rights       1         26       of which: morestments in the equity capital of unconsolidated       1         27       Again of the equity capital of unconsolidated non- increal subsciences       1         28       of which: morestments in the equity capital of unconsolidated non- instributed Automatined presion (under sequentitures)       1         28       of which: morestments in the equity capital of unconsolidated non- instributed Automatined presion (under sequentitures)       1         29       of which: morestments in the equity capital of unconsolidated non- instributed Automatined presion (Under sequentitures)       1         20       of which: instruments applicable accounting standards       1         21       of entricit description (Start Perioduc) (Start	23	of which: significant investments in the common stock of financial	-		
26       of which deferred ta assets arting from temporay differences	25       of which: derred is a setter arising from temporary differences	24				
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60b       of which: total market risk weighted assets       2,718,733         60c       of which: total operational risk weighted assets       1,241,801         Capital ratios and buffers         61       Common Equity Tier 1 (as a percentage of risk weighted assets)       77.90%         62       Tier 1 (as a percentage of risk weighted assets)       77.90%         63       Total capital (as a percentage of risk weighted assets)       79.47%         64       Institution specific buffer requirement (minimum CET1 requirements plus capital conservation plus countercyclical buffer requirements plus G-SIB buffer requirement, expressed as a percentage of risk       1.875%	60b       of which: total market risk weighted assets       2,718,733         60c       of which: total operational risk weighted assets       1,241,801         Capital ratios and buffers         61       Common Equity Tier 1 (as a percentage of risk weighted assets)       77.90%         62       Tier 1 (as a percentage of risk weighted assets)       77.90%         63       Total capital (as a percentage of risk weighted assets)       79.47%         64       Institution specific buffer requirement (minimum CET1 requirement plus capital conservation plus countercyclical buffer requirements plus G-SIB buffer requirement, expressed as a percentage of risk weighted assets)       1.875%	58 59				
Capital ratios and buffers           61         Common Equity Tier 1 (as a percentage of risk weighted assets)         77.90%           62         Tier 1 (as a percentage of risk weighted assets)         77.90%           63         Total capital (as a percentage of risk weighted assets)         79.47%           64         Institution specific buffer requirement (minimum CET1 requirements plus capital conservation plus countercyclical buffer requirements plus G-SIB buffer requirement, expressed as a percentage of risk         1.875%	Capital ratios and buffers           61         Common Equity Tier 1 (as a percentage of risk weighted assets)         77.90%           62         Tier 1 (as a percentage of risk weighted assets)         77.90%           63         Total capital (as a percentage of risk weighted assets)         79.47%           64         Institution specific buffer requirement (minimum CET1 requirements plus capital conservation plus countercyclical buffer requirements plus G-SIB buffer requirement, expressed as a percentage of risk weighted assets)         1.875%	58 59 60	of which: total credit risk weighted assets	,		
61       Common Equity Tier 1 (as a percentage of risk weighted assets)       77.90%         62       Tier 1 (as a percentage of risk weighted assets)       77.90%         63       Total capital (as a percentage of risk weighted assets)       79.47%         64       Institution specific buffer requirement (minimum CET1 requirements plus capital conservation plus countercyclical buffer requirements plus G-SIB buffer requirement, expressed as a percentage of risk       1.875%	61       Common Equity Tier 1 (as a percentage of risk weighted assets)       77.90%         62       Tier 1 (as a percentage of risk weighted assets)       77.90%         63       Total capital (as a percentage of risk weighted assets)       79.47%         64       Institution specific buffer requirement (minimum CET1 requirements plus capital conservation plus countercyclical buffer requirements, expressed as a percentage of risk weighted assets)       1.875%	58 59 60 60a		2,718,733		
62       Tier 1 (as a percentage of risk weighted assets)       77.90%         63       Total capital (as a percentage of risk weighted assets)       79.47%         64       Institution specific buffer requirement (minimum CET1 requirement plus capital conservation plus countercyclical buffer requirements plus G-SIB buffer requirement, expressed as a percentage of risk       1.875%	62       Tier 1 (as a percentage of risk weighted assets)       77.90%         63       Total capital (as a percentage of risk weighted assets)       79.47%         64       Institution specific buffer requirement (minimum CET1 requirement plus capital conservation plus countercyclical buffer requirements plus G-SIB buffer requirement, expressed as a percentage of risk weighted assets)       1.875%	58 59 60 60a 60b	of which: total market risk weighted assets of which: total operational risk weighted assets			
63       Total capital (as a percentage of risk weighted assets)       79.47%         64       Institution specific buffer requirement (minimum CET1 requirement plus capital conservation plus countercyclical buffer requirements plus G-SIB buffer requirement, expressed as a percentage of risk       1.875%	63       Total capital (as a percentage of risk weighted assets)       79.47%         64       Institution specific buffer requirement (minimum CET1 requirement plus capital conservation plus countercyclical buffer requirements plus G-SIB buffer requirement, expressed as a percentage of risk weighted assets)       1.875%	58 59 60 60a 60b 60c	of which: total market risk weighted assets of which: total operational risk weighted assets Capital ratios and buffers	1,241,801		
64 Institution specific buffer requirement (minimum CET1 requirement plus capital conservation plus countercyclical buffer requirements plus G-SIB buffer requirement, expressed as a percentage of risk	64       Institution specific buffer requirement (minimum CET1 requirement plus capital conservation plus countercyclical buffer requirements plus G-SIB buffer requirement, expressed as a percentage of risk weighted assets)       1.875%	58 59 60 60a 60b 60c 61	of which: total market risk weighted assets of which: total operational risk weighted assets <b>Capital ratios and buffers</b> Common Equity Tier 1 (as a percentage of risk weighted assets)	1,241,801 77.90%		
plus G-SIB buffer requirement, expressed as a percentage of risk	plus G-SIB buffer requirement, expressed as a percentage of risk weighted assets)	58 59 60 60a 60b 60c 61 62	of which: total market risk weighted assets of which: total operational risk weighted assets <b>Capital ratios and buffers</b> Common Equity Tier 1 (as a percentage of risk weighted assets) Tier 1 (as a percentage of risk weighted assets)	1,241,801 77.90% 77.90%		
	weighted assets)	58 59 60 60a 60b 60c 61 62 63	of which: total market risk weighted assets of which: total operational risk weighted assets <b>Capital ratios and buffers</b> Common Equity Tier 1 (as a percentage of risk weighted assets) Tier 1 (as a percentage of risk weighted assets) Total capital (as a percentage of risk weighted assets) Institution specific buffer requirement (minimum CET1 requirement	1,241,801 77.90% 77.90% 79.47%		
	65 of which: capital conservation buffer requirement	58 59 60 60a 60b 60c 61 62 63	of which: total market risk weighted assets of which: total operational risk weighted assets <b>Capital ratios and buffers</b> Common Equity Tier 1 (as a percentage of risk weighted assets) Tier 1 (as a percentage of risk weighted assets) Total capital (as a percentage of risk weighted assets) Institution specific buffer requirement (minimum CET1 requirement plus capital conservation plus countercyclical buffer requirements	1,241,801 77.90% 77.90% 79.47%		

Food Processing	920,612	-	920,612
Drugs & Pharmaceuticals	731,100	524,201	1,255,301
Other Chemical & Chemical Products	1,104,460	-	1,104,460
Petroleum	-	534,050	534,050
Gems and Jewellery	948,184	-	948,184
Other Industries	630,466	712,731	1,343,197
Residuary Others*	11,504,830	7,575,790	19,080,620
Total	15,839,652	9,346,772	25,186,424

\* Exposure to Residuary Others comprises of exposures to Services sector.

#### d) Residual contractual maturity breakdown of assets

	As at 31 March 2021
1 day	8,864,724
2-7 days	3,822,192
8-14 days	928,465
15-30 days	2,156,708
31 days and upto 2months	2,444,812
over 2months and upto 3months	3,940,139
Over 3 Months and upto 6 months	4,782,995
Over 6 Months and upto 1 year	2,115,337
Over 1 Year and upto 3 years	2,164,078
Over 3 Years and upto 5 years	72,582
Over 5 years	1,144,391
Total	32,436,423

e) Amount of NPAs (Gross) - Nil

Net NPAs - Nil

NPA Ratios g) Gross NPAs to gross advances - 0.00% Net NPAs to net advances - 0.00%

L= \	Maximum and of NIDA a	
n)	Movement of NPAs	

	Gross NPAs	Provision	Net NPA
Opening balance	-	-	-
Additions	-	-	-
Reduction (including write backs/write offs)	-	-	-
Closing balance	-	-	-

Non performing investments - Nil

Provisions held for non-performing investments - Nil

k) Movement of provisions for depreciation on investments	(Rs.'000s)
Particulars	2020-21
Opening Balance at beginning of the year	-
Add: Provisions made during the year	6,178
Less: Write-off/write-back of excess provisions during the year	-
Closing Balance at end of the year	6,178

#### DF 4. CREDIT RISK: DISCLOSURES FOR PORTFOLIOS SUBJECT TO THE STANDARDISED APPROACH

#### Qualitative Disclosures

The Bank follows the RBI guidelines on the use of external credit ratings for assigning risk weights under the standardised approach. Ratings of recognized Indian credit rating agencies are used for domestic non-bank entities while ratings from international rating agencies - Fitch, Moody's and Standard & Poor's - are considered for assigning risk weights for exposures to international banks and non-resident entities.

#### substantial unforeseeable losses

(Rs.'000s)

(Rs.'000s)

Business Continuity Management is defined as a holistic management process that identifies potential threats to an organisation and the impacts to business operations that those threats, if realised, might cause and which provides a framework for building organisational resilience with the capability for an effective response that safeguards the interests of its key stakeholders, reputation, brand and value-creating activities. The business continuity process across the Group is based on the international standard ISO22301: 2012(E). The Bank has developed a business continuity plan, including a pandemic plan and the alternate site is operational and is tested periodically.

#### DF 9. INTEREST RATE RISK IN THE BANKING BOOK (IRRBB)

Interest Rate Risk in the Banking Book ('IRRBB') is defined as the exposure of the non-trading products of the Bank to interest rates. Non-trading portfolios include all banking book positions that arise from the interest rate on the Bank's consumer and commercial banking assets and liabilities, and financial investments designated as held to maturity. IRRBB arises principally from mismatches between the future yields on assets and their funding costs, as a result of interest rate changes.

In order to manage this risk optimally, IRRBB is transferred to Group Markets & Treasury (GM&T) under the supervision of the ALCO. ALCO is required to regularly monitor all such interest rate risk positions to ensure they remain at acceptable levels.

For measuring overall interest sensitivity in the banking book, the Bank considers gaps in interest rate sensitive assets and liabilities in various buckets as well as the impact on Market Value of Equity on a monthly basis

#### Quantitative Disclosures

As required under Pillar III norms, the increase/(decline) in earnings and economic value for an upward/downward rate shock of 200 basis points as on 31 March 2021, broken down by currency is as follows:

Earnings Perspective		(Rs. '000s)
Currency	Interest R	ate Shock
	2% Increase	2% Decrease
Rupees and other major currencies	(86,911)	86,911
US Dollar	20,242	(20,242)
Economic Value Perspective		(Rs. '000s)
Currency	Interest r	ate shock
	2% increase	2% decrease
Rupees and other major currencies	(156,285)	156,285
US Dollar	14,208	(14,208)

#### DF 10. GENERAL DISCLOSURE FOR EXPOSURES RELATED TO COUNTERPARTY CREDIT RISK

#### Qualitative disclosures

Counterparty Credit Risk (CCR) is the risk that the person or institution with whom the Bank has entered into a financial market contract - who is a counterparty to the contract - could either default or deteriorate in creditworthiness leading to a failure to perform on its contractual obligations, causing losses to the Bank

The future market value of the exposure and the counterparty's credit quality are uncertain and may vary over time as underlying market variables change. CCR is a multidimensional form of risk, affected by both the exposure to counterparty and the credit quality of the counterparty, both of which are sensitive to market-induced changes

For local regulatory and capital purposes, the credit equivalent amount of a market related off-balance sheet transaction is calculated using the current exposure method which is the sum of current credit exposure (positive mark-to-market) and potential future credit exposure (determined by multiplying the notional principal amount by the relevant add-on factor)

Settlement Risk arises when the Group, acting as a principal, exchanges securities with or makes cash payments to a counterparty on a value date and is unable to verify that payment or securities have been received in exchange until after it has paid or delivered its side of the transaction.

Counter-party credit risk exposures are required to be assessed and limits are to be approved as part of the usual credit submission and approval process

Wrong Way Risk (WWR) arises when there is adverse (positive) correlation between a client's credit worthiness (probability of default) and the Bank's credit exposure to that client. WWR is generally discouraged and is required to be identified and specific approval obtained.



# Emirates NBD Bank (P.J.S.C), India Branch (Scheduled Commercial Bank)

						Rs.' 000
		BASEL III COMMON DISCLOSURE TEMPLA	TE			Ref. No.
66		which: bank specific countercyclical buffer requirement			-	
67 68	-	/hich: G-SIB buffer requirement nmon Equity Tier 1 available to meet buffers (as a perc	ontago	7		
00		isk weighted assets)	Ũ	7		
~~~	Net	National minima (if different from Basel III	, 		F F00/	
69	III n	ional Common Equity Tier 1 minimum ratio (if different from ninimum)			5.50%	
70 71	Nat	ional Tier 1 minimum ratio (if different from Basel III mini ional total capital minimum ratio (if different from Ba	,		7.00% .875%	
		imum)				
72	1	nounts below the thresholds for deduction (before rin- n-significant investments in the capital of other financial e		(hting)	-	
73		nificant investments in the common stock of financial en				
74		tgage servicing rights (net of related tax liability)			-	
75		erred tax assets arising from temporary differences ted tax liability)	(net of		-	
		Applicable caps on the inclusion of provisions i	n Tier 2			
76		visions eligible for inclusion in Tier 2 in respect of exp ject to standardised approach (prior to application of ca		28	31,140	
77	Cap	o on inclusion of provisions in Tier 2 under standardised ap	proach	36	69,154	
78		visions eligible for inclusion in Tier 2 in respect of exp ject to internal ratings-based approach (prior to appl ap)			-	
79	Сар	o for inclusion of provisions in Tier 2 under internal ratings roach	-based		-	
		Capital instruments subject to phase-out arrang (only applicable between March 31, 2017 and Marc				
80	Cur	rent cap on CET1 instruments subject to phase out arrange			-	
81		ount excluded from CET1 due to cap (excess over ca emptions and maturities)	p after		-	
82		rent cap on AT1 instruments subject to phase out arrange			-	
83		ount excluded from AT1 due to cap (excess over ca emptions and maturities)	p atter		-	
84		rent cap on T2 instruments subject to phase out arrange			-	
85		ount excluded from T2 due to cap (excess over cap emptions and maturities)	p atter		-	
	/ No. the	Particulars			(Rs.	in 000)
	plate					
1	0	Deferred tax assets associated with accumulated loss Deferred tax assets (excluding those associated with		ulated		62,304
1		Deferred tax assets associated with accumulated loss		ulated		,
		Deferred tax assets associated with accumulated loss Deferred tax assets (excluding those associated with losses) net of Deferred tax liability Total as indicated in row 10 If investments in insurance subsidiaries are not deduc capital and instead considered under 10% threshold	cted fully	y from		,
	0	Deferred tax assets associated with accumulated loss Deferred tax assets (excluding those associated with losses) net of Deferred tax liability Total as indicated in row 10 If investments in insurance subsidiaries are not deduc	cted fully	y from		,
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	0	Deferred tax assets associated with accumulated loss           Deferred tax assets (excluding those associated with losses) net of Deferred tax liability           Total as indicated in row 10           If investments in insurance subsidiaries are not deduc capital and instead considered under 10% threshold the resultant increase in the capital of bank           of which: Increase in Common Equity Tier 1 capital	cted fully	y from		,
1	0	Deferred tax assets associated with accumulated loss           Deferred tax assets (excluding those associated with losses) net of Deferred tax liability           Total as indicated in row 10           If investments in insurance subsidiaries are not deduc capital and instead considered under 10% threshold the resultant increase in the capital of bank           of which: Increase in Common Equity Tier 1 capital	t accumi	y from uction,		,
1	9	Deferred tax assets associated with accumulated loss           Deferred tax assets (excluding those associated with losses) net of Deferred tax liability           Total as indicated in row 10           If investments in insurance subsidiaries are not deduc capital and instead considered under 10% threshold the resultant increase in the capital of bank           of which: Increase in Common Equity Tier 1 capital           of which: Increase in Additional Tier 1 capital           of which: Increase in Tier 2 capital           If investments in the equity capital of unconsolidated subsidiaries are not deducted and hence, risk weighter           (i)         Increase in Common Equity Tier 1 capital	t accumi	y from uction,		,
1	9 6b	Deferred tax assets associated with accumulated loss           Deferred tax assets (excluding those associated with losses) net of Deferred tax liability           Total as indicated in row 10           If investments in insurance subsidiaries are not deduc capital and instead considered under 10% threshold the resultant increase in the capital of bank           of which: Increase in Common Equity Tier 1 capital           of which: Increase in Additional Tier 1 capital           of which: Increase in Tier 2 capital           If investments in the equity capital of unconsolidated subsidiaries are not deducted and hence, risk weighted           (i)         Increase in Common Equity Tier 1 capital           (ii)         Increase in Tier 2 capital	t accumi	y from uction,		62,304
1	9	Deferred tax assets associated with accumulated loss           Deferred tax assets (excluding those associated with losses) net of Deferred tax liability           Total as indicated in row 10           If investments in insurance subsidiaries are not deduc capital and instead considered under 10% threshold the resultant increase in the capital of bank           of which: Increase in Common Equity Tier 1 capital           of which: Increase in Additional Tier 1 capital           of which: Increase in Tier 2 capital           If investments in the equity capital of unconsolidated subsidiaries are not deducted and hence, risk weighted           (i)         Increase in Common Equity Tier 1 capital           (ii)         Increase in Common Equity Tier 1 capital           (iii)         Increase in risk weighted assets           Eligible Provisions included in Tier 2 capital	ted fully for dedu	y from uction,		62,304
1	9 6b	Deferred tax assets associated with accumulated loss           Deferred tax assets (excluding those associated with losses) net of Deferred tax liability           Total as indicated in row 10           If investments in insurance subsidiaries are not deduc capital and instead considered under 10% threshold the resultant increase in the capital of bank           of which: Increase in Common Equity Tier 1 capital           of which: Increase in Additional Tier 1 capital           of which: Increase in Tier 2 capital           If investments in the equity capital of unconsolidated subsidiaries are not deducted and hence, risk weighted           (i)         Increase in Common Equity Tier 1 capital           (ii)         Increase in Tier 2 capital	ted fully for dedu	y from uction,		62,304 
1 20 5	0 9 6b 60	Deferred tax assets associated with accumulated loss           Deferred tax assets (excluding those associated with losses) net of Deferred tax liability           Total as indicated in row 10           If investments in insurance subsidiaries are not deduce apital and instead considered under 10% threshold the resultant increase in the capital of bank           of which: Increase in Common Equity Tier 1 capital           of which: Increase in Additional Tier 1 capital           of which: Increase in Tier 2 capital           If investments in the equity capital of unconsolidated subsidiaries are not deducted and hence, risk weighted           (i)         Increase in Common Equity Tier 1 capital           (ii)         Increase in Common Equity Tier 1 capital           (iii)         Increase in Common Equity Tier 1 capital           (iii)         Increase in risk weighted assets           Eligible Provisions included in Tier 2 capital         Eligible Revaluation Reserves included in Tier 2 capital	d non-fin d non-fin d then:	y from uction, ancial		62,304 
1 26 5 <b>DF-1</b> 2	9 9 6b 60 <b>2. CC</b>	Deferred tax assets associated with accumulated loss           Deferred tax assets (excluding those associated with losses) net of Deferred tax liability           Total as indicated in row 10           If investments in insurance subsidiaries are not deduc capital and instead considered under 10% threshold the resultant increase in the capital of bank           of which: Increase in Common Equity Tier 1 capital           of which: Increase in Additional Tier 1 capital           of which: Increase in Tier 2 capital           If investments in the equity capital of unconsolidated subsidiaries are not deducted and hence, risk weighted           (i)         Increase in Common Equity Tier 1 capital           (ii)         Increase in Common Equity Tier 1 capital           (iii)         Increase in Common Equity Tier 1 capital           (iii)         Increase in Common Equity Tier 1 capital           (iii)         Increase in risk weighted assets           Eligible Provisions included in Tier 2 capital         Eligible Revaluation Reserves included in Tier 2 capital	d non-fin d non-fin d then:	y from uction, ancial		62,304 
1 20 5 <b>DF-1</b> 2	9 9 6b 60 <b>2. CC</b>	Deferred tax assets associated with accumulated loss           Deferred tax assets (excluding those associated with losses) net of Deferred tax liability           Total as indicated in row 10           If investments in insurance subsidiaries are not deduce apital and instead considered under 10% threshold the resultant increase in the capital of bank           of which: Increase in Common Equity Tier 1 capital           of which: Increase in Additional Tier 1 capital           of which: Increase in Tier 2 capital           If investments in the equity capital of unconsolidated subsidiaries are not deducted and hence, risk weighted           (i)         Increase in Common Equity Tier 1 capital           (ii)         Increase in Common Equity Tier 1 capital           (iii)         Increase in Common Equity Tier 1 capital           (iii)         Increase in risk weighted assets           Eligible Provisions included in Tier 2 capital         Eligible Revaluation Reserves included in Tier 2 capital	d non-fin d non-fin d then:	y from uction, ancial ITS ICE is in cial	(F Bal shee regu sco	
1 26 5 <b>DF-1</b> 2	9 9 6b 60 <b>2. CC</b>	Deferred tax assets associated with accumulated loss Deferred tax assets (excluding those associated with losses) net of Deferred tax liability Total as indicated in row 10 If investments in insurance subsidiaries are not deduc capital and instead considered under 10% threshold the resultant increase in the capital of bank of which: Increase in Common Equity Tier 1 capital of which: Increase in Additional Tier 1 capital of which: Increase in Tier 2 capital If investments in the equity capital of unconsolidated subsidiaries are not deducted and hence, risk weighte (i) Increase in Common Equity Tier 1 capital (ii) Increase in risk weighted assets Eligible Provisions included in Tier 2 capital Eligible Revaluation Reserves included in Tier 2 capital Total of row 50 DMPOSITION OF CAPITAL- RECONCILIATION REQU	a accumi cted fully for dedu d non-fin. d then: d then: al IREMEN Balan sheet a financ statem	y from uction, ancial ITS Its in cial ents at	(F Bal shee regu sco Consc A	62,304 
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1 26 5 5 5 5 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7	0 9 6b 50 <b>2. CC</b> 1 <b>Capi</b> i	Deferred tax assets associated with accumulated loss Deferred tax assets (excluding those associated with losses) net of Deferred tax liability Total as indicated in row 10 If investments in insurance subsidiaries are not deduc capital and instead considered under 10% threshold the resultant increase in the capital of bank of which: Increase in Common Equity Tier 1 capital of which: Increase in Additional Tier 1 capital of which: Increase in Tier 2 capital If investments in the equity capital of unconsolidated subsidiaries are not deducted and hence, risk weighte (i) Increase in Common Equity Tier 1 capital (ii) Increase in Common Equity Tier 1 capital (ii) Increase in Common Equity Tier 1 capital Eligible Provisions included in Tier 2 capital Eligible Revaluation Reserves included in Tier 2 capitat Total of row 50 DMPOSITION OF CAPITAL- RECONCILIATION REQU Ital & Liabilities Paid-up Capital Reserves & Surplus Minority Interest Total Capital	a accumi cted fully for dedu d non-fin d then: d then: al <b>IREMEN</b> Balan sheet a financ statem As a March 31 13,97 41 14,39	y from uction, ancial ancial ITS ITS It s in cial ents it , 2021	(F Bal shee regu sco Consc A	62,304 
1 26 5 5 5 5 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7	0 9 6b 50 2. CC 1 1 Capi i i	Deferred tax assets associated with accumulated loss Deferred tax assets (excluding those associated with losses) net of Deferred tax liability Total as indicated in row 10 If investments in insurance subsidiaries are not deduc capital and instead considered under 10% threshold the resultant increase in the capital of bank of which: Increase in Common Equity Tier 1 capital of which: Increase in Additional Tier 1 capital of which: Increase in Tier 2 capital If investments in the equity capital of unconsolidated subsidiaries are not deducted and hence, risk weighte (i) Increase in Common Equity Tier 1 capital (ii) Increase in Common Equity Tier 1 capital (ii) Increase in Common Equity Tier 1 capital Eligible Provisions included in Tier 2 capital Eligible Revaluation Reserves included in Tier 2 capitat Total of row 50 DMPOSITION OF CAPITAL- RECONCILIATION REQU Ital & Liabilities Paid-up Capital Reserves & Surplus Minority Interest Total Capital Deposits	a accumi cted fully for dedu d non-fin d then: d then: al <b>IREMEN</b> Balan sheet a financ statem As a March 31 13,97 41 14,39 15,94	y from uction, ancial ancial ITS ITS It sial ents it , 2021	(F Bal shee regu sco Consc A	62,304 
1 26 5 5 5 5 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7	0 9 6b 60 2. CC 1 Capi i i	Deferred tax assets associated with accumulated loss Deferred tax assets (excluding those associated with losses) net of Deferred tax liability Total as indicated in row 10 If investments in insurance subsidiaries are not deduc capital and instead considered under 10% threshold the resultant increase in the capital of bank of which: Increase in Common Equity Tier 1 capital of which: Increase in Additional Tier 1 capital of which: Increase in Tier 2 capital If investments in the equity capital of unconsolidated subsidiaries are not deducted and hence, risk weighte (i) Increase in Common Equity Tier 1 capital (ii) Increase in Common Equity Tier 1 capital (ii) Increase in Common Equity Tier 1 capital Eligible Provisions included in Tier 2 capital Eligible Revaluation Reserves included in Tier 2 capitat Total of row 50 DMPOSITION OF CAPITAL- RECONCILIATION REQU Ital & Liabilities Paid-up Capital Reserves & Surplus Minority Interest Total Capital	a accumi cted fully for dedu i non-fin d then: al IREMEN Balan sheet a financ statem As a March 31 13,97 41 14,39 15,94 4	y from uction, ancial ancial ITS ITS It s in cial ents it , 2021	(F Bal shee regu sco Consc A	62,304 

of whi       iv     Fixed       v     Other       of whi     of whi       vi     Goody       vii     Debit       vii     Debit       vii     Debit       vii     Debit       vii     Debit       viii     Debit       viii     Debit       viii     Debit       viii     Paid-L       of whi     of whi       of whi		sheet as in financial statements	sheet unde regulatory scope of Consolidation
of whi       iv     Fixed       v     Other       of whi     of whi       vi     Goody       vii     Debit       vii     Debit       vii     Debit       vii     Debit       vii     Debit       viii     Debit       viii     Debit       viii     Debit       viii     Paid-L       of whi     of whi       of whi		As at March 31, 2021	As at
of whi       iv     Fixed       v     Other       of whi     of whi       vi     Goody       vii     Debit       vii     Debit       vii     Debit       vii     Debit       vii     Debit       viii     Debit       viii     Debit       viii     Debit       viii     Paid-L       of whi     of whi       of whi	and advances	March 31, 2021 15,839,652	March 31, 20
iv Fixed v Other of whi vi Goodv vi Debit Total tep 2 v Total tep 2 v Goodv vii Debit Total tep 2 v Goodv vii Oebit of whi of	ch: Loans and advances to banks	13,033,032	
iv Fixed v Other of whi of whi vi Goodv vi Debit Total tep 2 v Capital & Paid-u of whi of whi	ch: Loans and advances to customers	15,839,652	
v     Other of whi of whi       vi     Goody       vii     Debit       Total       tep 2       i     Paid-L of whi of whi		151,925	
of whi of whi i vii Goody i Debit <b>Total</b> i <b>Total</b> i Paid-L of whi of whi of whi of whi of whi of whi of whi of whi i i Depos of whi of wh		1,028,378	
of whii vi Goody vi Goody vi Goody vi Debit Total vi Gody v	ch: Goodwill and intangible assets	-	
vi Goody vii Debit Total app 2 app 4 app	ch: Deferred tax assets	62,304	
Total         Image       Total         Image       Image         Image       Paid-L         Image       Image         Image	will on consolidation	-	
Total         Image       Total         Image       Image         Image       Paid-L         Image       Image         Image	balance in Profit & Loss account	-	
Capital &         i       Paid-L         of whi       of whi         of whi       o		32,436,423	
Capital &         i       Paid-L         of whi       of whi         of whi       o			(D- 20)
i Paid-u of whi of whi		Balance sheet as in financial statements	(Rs. '00
i Paid-u of whi of whi		As at March 31, 2021	
iii Cash a count of whi	Liabilities		
iii Cash a constraint of whi o	ıp Capital	13,977,42	6
Reser       of whi	ch: Amount eligible for CET1	13,974,04	0 a
iii of whi of whi	ch: Amount eligible for AT1		-
iii af whi of whi	ves & Surplus	416,04	
iii Of whi of whi	ch: Statutory Reserve	146,93	
iii Of whi of whi	ch: Investment Fluctuation Reserve	195,00	
Minori           Total C           of whi           o	ch: Investment Reserve	5,44	
Total (       ii     Depose of white of white	ch: Current year balance in P/L account	68,65	8
ii Depos of whi of whi	ty Interest	11,000,10	-
iii of whi of whi	•	14,393,46	
iii of whi of whi		15,946,67	
iii Borrov of whi of whi of whi of whi of whi of whi of whi of whi a cou of whi cou of whi a cou of whi a cou of whi a cou of whi cou of cou of cou of cou of cou of cou of cou of cou of cou of cou of cou of cou of cou of cou of cou of cou of cou of cou of cou of cou of cou of cou of cou of cou of cou of cou of cou of cou of cou of cou of cou of cou of cou of cou of cou of cou of cou of cou of cou of cou of cou of cou of cou of cou of cou of cou of cou of cou of cou of cou of cou of cou of cou of cou of cou of cou of cou of cou of cou of cou of cou of cou of cou of cou of cou of cou of cou of cou of cou of cou of cou of cou of cou of cou of cou of cou of cou of cou of cou of cou of cou of cou of cou of cou of cou of cou of cou of cou of cou of cou of cou of cou of cou of cou of cou of cou of cou of cou of cou of cou of cou of cou of cou of cou of cou of cou of cou of cou of cou of cou of cou of cou of cou of cou of cou of cou of cou of cou of cou of cou of cou of cou of cou of cou of cou of cou of cou of cou of cou of cou of cou of cou of c	ch: Deposits from banks	43,39	
iii Borrov of whi of whi of whi of whi of whi of whi a Other of whi a Cou of whi a Other of whi of whi of whi a Other of whi	ch: Customer deposits	15,903,27	2
iv of whi of whi of whi of whi of whi of whi & Cou of whi & Cou of whi & Cou of whi of	ch: Other deposits (pl.specify)	1,615,54	-
iv of whi of whi of whi of whi & Cou of whi & Cou of whi & Cou of whi of whi	ch: From RBI	1,015,54	3
iv Other of whi of whi & Cou of whi & Cou of whi & Cou of whi & Cou of whi of whi	ch: From banks	E11.09	-
iv Of whi of whi of whi & Cou of whi & Cou of whi of whi of whi i Cash Baland i Invest of whi of whi	ch: From other institutions & agencies	511,08	3
iv Other of whi & Cou of whi & Cou of whi down of whi of w	ch: Others (Borrowings outside India)	1,104,46	-
iv Other of whi & Cou of whi of whi i Total Baland i Cash - Baland of whi of whi	ch: Capital instruments	1,104,40	-
ii Cash : of whi of whi of whi of whi i Cash : Baland ii Invest of whi of whi	liabilities & provisions	480,74	3
i of whi of whi of whi i Cash Baland i Invest of whi of whi of whi of whi of whi of whi i the cost of whi of whi o	ch: Provision for Standard Advances, UHFC	80,69	
i of whi Cash a Balana i Cash a Balana i Invest of whi of whi	ntry Risk		
Total Assets Cash a Baland of whi of whi	ch: DTLs related to goodwill		-
Assets       i     Cash i Baland       ii     Invest of whii of whii of whii of whii of whii etc.)       iii     Loans       iii     Loans       iii     Fixed of whii       of whii     of whii       of whii     of whii       iii     Coash i       iii     Invest       iii     Loans       of whii     of whii       of whii     of whii       iv     Fixed       of whii     Out of       Out of     Goody       Other     Other	ch: DTLs related to intangible assets		-
i Cash Baland ii Invest of whi of whi of whi of whi of whi etc.) iii Loans of whi of whi		32,436,42	3
ii Baland of whi of whi of whi of whi of whi of whi of whi etc.) iii Loans of whi of whi			
ii Invest of whi of whi of whi of whi of whi etc.) iii Loans of whi of whi iv Fixed of whi of whi of whi Other of whi Out of Goody Other	and balances with Reserve Bank of India	2,285,63	-
iii of whi of whi of whi of whi of whi etc.) iii Loans of whi of whi of whi of whi of whi of whi Other of whi Out of Goody Other	ce with banks and money at call and short notice	3,380,99	
iii of whi of whi of whi etc.) iii Loans of whi of whi of whi of whi of whi of whi Other of whi Out of Goody Other		9,749,84	
of whi of whi of whi etc.) iii Loans of whi of whi iv Fixed of whi v Other of whi Out of Goody Other	ch: Government securities	9,156,59	6
iii of whi of whi etc.) iii Loans of whi of whi iv Fixed of whi of whi Other of whi Out of Goody Other	ch: Other approved securities		-
iii of whi of whi etc.) iii Loans of whi of whi iv Fixed of whi of whi Other Out of Goody Other	ch: Shares		-
of whi etc.) iii Loans of whi of whi iv Fixed of whi of whi Other Out of Goody Other	ch: Debentures & Bonds		-
iii Loans of whi of whi iv Fixed of whi of whi Other Out of Goody Other	ch: Subsidiaries/Joint Ventures/Associates ch: Others (Commercial Papers, Mutual Funds	593,24	7
of whi of whi iv Fixed of whi of whi of whi Other Out of Goody Other	and advances	15 000 05	2
of whi iv Fixed of whi v Other of whi Out of Goody Other	and advances ch: Loans and advances to banks	15,839,65	<u>د</u>
iv Fixed of whi v Other of whi Out of Goody Other	ch: Loans and advances to banks	15,839,65	2
of white v Other of white Out of Goody Other		151,92	
v Other of whi Out of Goody Other	ch: Computer Software	120,02	
of white Out of Goody Other	assets	1,028,37	
Goody Other	ch: Goodwill and intangible assets	,,•	-
Other			-
	intangibles (excluding MSRs)		-
	ch: Deferred tax assets	62,30	4 0
vi Goodv	will on consolidation	02,30	4 g -
	balance in Profit & Loss account		_
Total		32,436,42	3
	EATURES OF REGULATORY CAPITAL INSTR		-

ltem#	Particulars	Head Office Capital
18	Coupon rate and any related index	Not Applicable
19	Existence of a dividend stopper	Not Applicable
20	Fully discretionary, partially discretionary or mandatory	Not Applicable
21	Existence of step-up or other incentive to redeem	Not Applicable
22	Non-cumulative or Cumulative	Not Applicable
23	Convertible or Non-convertible	Not Applicable
24	If convertible, conversion trigger(s)	Not Applicable
25	If convertible, fully or partially	Not Applicable
26	If convertible, conversion rate	Not Applicable
27	If convertible, mandatory or optional conversion	Not Applicable
28	If convertible, specify instrument type convertible into	Not Applicable
29	If convertible, specify issuer of instrument it converts into	Not Applicable
30	Write-down feature	No
31	If write-down, write-down trigger(s)	Not Applicable
32	If write-down, full or partial	Not Applicable
33	If write-down, permanent or temporary	Not Applicable
34	If temporary write-down, description of write-up mechanism	Not Applicable
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	All other creditors and depositors of the bank
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	Not Applicable

The regulatory capital consists of capital funds received from head office without any terms and conditions.

## DF-15: DISCLOSURE REQUIREMENTS FOR REMUNERATION

In terms of guidelines issued by RBI vide circular no. DBOD.NO.BC.72/29.67.001/2011-12 dated 13 January 2012 and RBI/2019-20/89 DOR.Appt.BC.No.23/29.67.001/2019-20 dated November 4, 2019 on "Compensation of Whole Time Directors/Chief Executive Officers/Risk takers and Control function staff, etc.", the Bank's Head office has submitted a declaration to RBI to the effect that the Emirates NBD Bank (P.J.S.C) policies are in accordance with the spirit of FSB Principles and the compensation structure including that of the CEO India is in conformity with the laid principles and the compensation structure including that of the CEO India is in conformity with the laid principles and standards.

## DF-16: EQUITIES - DISCLOSURE FOR BANKING BOOK POSITIONS:

Qualitative Disclosures

The bank has no investment in Equities

#### Quantitative Disclosures

Cuantitative Disclosures The Book value and Market value of quoted and unquoted securities are as follows: (Rs. in 000s)

		(13. 11 0003)
Securities	Book Value	Market Value
Investment in Equities : Quoted	-	-
Investment in Equities : Unquoted	-	-

# DF 17- SUMMARY COMPARISON OF ACCOUNTING ASSETS VS. LEVERAGE RATIO EXPOSURE MEASURE:

	Item	(Rs. '000)
1	Total consolidated assets as per published financial statements	32,436,423
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	-
3	Adjustment for fiduciary assets recognized on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	-
4	Adjustments for derivative financial instruments	572,494
5	Adjustment for securities financing transactions (i.e. repos and similar secured lending)	3,200,811
6	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off- balance sheet exposures)	5,433,767
7	Other adjustments	(3,353,709)
8	Leverage ratio exposure	38,289,786

## DF 18. LEVERAGE RATIO COMMON DISCLOSURE TEMPLATE:

					Loans and advances	15,659,052			EVERAGE RATIO COMMON DISCEOSORE TEMPEATE.		
50			281,140		of which: Loans and advances to banks	-			Item	(Rs. '000)	
	Eligible Revaluation Reserves included in Tier 2 capital -			of which: Loans and advances to customers	15,839,652			On-balance sheet exposures			
	Total of row 50 281,140		281,140	iv	Fixed assets	151,925		1	On-balance sheet items (excluding derivatives and SFTs, but including	29,265,039	
DF-12. C	OMPOSITION OF CAPITAL- RECONCILIATION REQ	UIREMENTS			of which: Computer Software	120,021	f		collateral)		
Step 1			(Rs. '000s)	v	Other assets	1,028,378		2	(Asset amounts deducted in determining Basel III Tier 1 capital)	(182,325)	
		Delenee	Balance		of which: Goodwill and intangible assets	-		3	Total on-balance sheet exposures (excluding derivatives and SFTs)	29,082,714	
		Balance sheet as in financial		sheet under		Out of which:				(sum of lines 1 and 2)	
			regulatory scope of		Goodwill	-			Derivative exposures		
		statements	Consolidation		Other intangibles (excluding MSRs)	-		4	Replacement cost associated with all <i>derivatives</i> transactions (i.e. net of eligible cash variation	87,735	
		As at	As at		of which: Deferred tax assets	62,304	g		margin)		
		March 31, 2021	March 31, 2021	vi	Goodwill on consolidation	-		5	Add-on amounts for PFE associated with <i>all</i> derivatives transactions	484,759	
A Cap	bital & Liabilities	1		vii	Debit balance in Profit & Loss account	-		6	Gross-up for derivatives collateral provided where deducted from the	404,709	
i	Paid-up Capital	13,977,426			Total	32,436,423			balance sheet assets	-	
	Reserves & Surplus	416,041		DF-13-1	MAIN FEATURES OF REGULATORY CAPITAL INST				pursuant to the operative accounting framework		
	Minority Interest	-		Item#	Particulars	Head Office	Canital	7	(Deductions of receivables assets for cash variation margin provided in	-	
	Total Capital	14,393,467			Issuer	Emirates NBD Ban	· .		derivatives		
ii	Deposits	15,946,670		'	Issuel	Head Office	к (г.ј.з.с)		transactions)		
	of which: Deposits from banks	43,398		2	Unique Identifier	Not Applicable		8	(Exempted CCP leg of client-cleared trade exposures)	-	
	of which: Customer deposits	15,903,272			Governing laws of the instrument	Applicable regulato	rv	9	Adjusted effective notional amount of written credit derivatives	-	
	of which: Other deposits (pl specify)	-				requirements		10	(Adjusted effective notional offsets and add-on deductions for written	-	
	Borrowings	1,615,543			Regulatory Treatment				credit derivatives)	570.404	
	of which: From RBI	-		4	Transitional Basel III rules	Common Equity Tie	er I	11	Total derivative exposures (sum of lines 4 to 10)	572,494	
	of which: From banks	511,083		5	Post-transitional Basel III rules	Common Equity Tie	er I		Securities financing transaction exposures		
	of which: From other institutions & agencies	-		6	Eligible at solo/group/group & solo	Solo		12	Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	3,089,828	
	of which: Others (Borrowings outside India)	1,104,460		7	Instrument type	Others – Interest fro	ee funds	13	(Netted amounts of cash payables and cash receivables of gross SFT		
	of which: Capital instruments	-				from H.O			assets)		
	Other Liabilities & Provisions	480,743			Amount recognized in the regulatory capital (Rs	13,974,040		14	CCR exposure for SFT assets	110,983	
	Total	32,436,423			thousand as of March 31, 2021) Par value of instrument	Not Appliable		15	Agent transaction exposures	-	
B Ass						Not Applicable	<b>.</b>	16	Total securities financing transaction exposures (sum of lines 12 to 15)	3,200,811	
i i	Cash and balances with Reserve Bank of India	2,285,630			Accounting classification	Shareholders' equit	,		Other off-balance sheet exposures		
	Balance with banks and money at call and short notice	3,380,995			Original date of issuance Perpetual or Dated	At various times sir Perpetual	ice inception	17	Off-balance sheet exposure at gross notional amount	9,246,772	
ii .	Investments:	9,749,843			•			18	(Adjustments for conversion to credit equivalent amounts)	(3,813,005)	
	of which: Government securities	9,156,596			Original Maturity date	No maturity No		19	Off-balance sheet items (sum of lines 17 and 18)	5,433,767	
	Of which: Other approved securities	-			Issuer call subject to prior supervisory approval				Capital and total exposures		
	of which: Shares	-			Optional call date, contingent call dates and redemption amount	Not Applicable		20	Tier 1 capital	13,938,653	
	of which: Debentures & Bonds	-			Subsequent call dates, if applicable	Not Applicable		21	Total exposures (sum of lines 3, 11, 16 and 19)	38,289,786	
	of which: Subsidiaries/Joint Ventures/Associates	-			Coupons/Dividends				Leverage ratio	,,-	
	of which: Others (Commercial Papers, Mutual Funds etc.)	593,247			Fixed or Floating dividend/coupon	Not Applicable		22	Basel III leverage ratio	36.40	
	ett.)				r noa or r roaning amaonarooupon	110t/ ppiloubio				00.40	