



## BASEL-III DISCLOSURES UNDER PILLAR 3 (CONSOLIDATED)

### DF-2: CAPITAL ADEQUACY

#### (i) Qualitative Disclosures

##### a. Capital Adequacy

The Bank emphasizes a thorough and systematic approach to risk management, guided by comprehensive policies that are broad-based and consultative. The Internal Capital Adequacy Assessment Process (ICAAP) Policy, approved by the Board of Directors, is tailored to match the Bank's nature, scale, complexity, operations scope, and inherent risks. The Bank has adopted Standardized Approach for Credit and Market Risk while Basic Indicator Approach is used for Operational Risk for computing Capital to Risk-weighted Asset Ratio (CRAR), in line with the guidelines of RBI. As on 30.06.2024, CRAR of the Bank and the group as a whole is well above the regulatory minimum requirement of 9%. Based on past trends, nature of the Bank's business and business projections for the future as per the Bank's vision document, the Bank perceives the CRAR to be comfortably above the regulatory levels.

##### b. Governance Structure:

The Bank's capital adequacy and Basel III implementation are overseen by the Board of Directors, which reviews these aspects annually through the ICAAP process. The Risk Management Committee of the Board (RMCB) plays a key role in managing and recommending risk management policies, as well as overseeing the ICAAP process. The Bank's risk management structure includes Enterprise Risk Management Committee (ERMC), Credit Risk Management Committee (CRMC), Market Risk Management Committee (MRMC), Asset Liability Management Committee (ALCO), Operations Risk Management Committee (ORMC) and Investment Committee (IC). The Board of Directors approves risk management policies and delegation of powers based on recommendations from the RMCB, which ensures the effective oversight of risk management processes and strategies.

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### Internal Assessment of Capital:

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

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

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

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

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**(ii) Quantitative Disclosures:**

S. No	Items	Amounts (In Cr)
(a)	Capital requirements for credit risk:	
	• Portfolios subject to standardised approach	28,980.69
	• Securitisation exposures	0
(b)	Capital requirements for market risk:	
	• Standardised duration approach;	3,597.94
	- Interest rate risk	2,374.81
	- Foreign exchange risk (including gold)	0.00
	- Equity risk	1,223.12
(c)	Capital requirements for operational risk:	
	• Basic Indicator Approach	1,368.73
	• The Standardised Approach (if applicable)	0
(d)	Common Equity Tier 1, Tier 1 and Total Capital:	
	• Consolidated	
	- CET 1 Capital	72462.85
	- Tier 1 Capital	72462.85
	- Tier 2 Capital	4025.10
	- Total Capital	76487.95
	• Standalone	
	- CET 1 Capital	71,303.58
	- Tier 1 Capital	71,303.58
	- Tier 2 Capital	4,073.44
	- Total Capital	75,377.01
(d)	Common Equity Tier 1, Tier 1 and Total Capital:	
	• Consolidated	
	- CET 1 Capital	18.87%
	- Tier 1 Capital	18.87%
	- Tier 2 Capital	1.05%
	- Total Capital	19.91%
	• Standalone	
	- CET 1 Capital	18.42%
	- Tier 1 Capital	18.42%
	- Tier 2 Capital	1.05%
	- Total Capital	19.47%

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### TABLE DF-3: CREDIT RISK - GENERAL DISCLOSURES

#### (i) Qualitative Disclosures

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

#### Policy & Strategy

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

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

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

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

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## **Systems / Process / tools for Credit Risk Management**

### **Credit Appraisal standards:**

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

### **Exposure Limits:**

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

### **Sanctioning Powers:**

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

### **Credit Risk Rating:**

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

### **Credit Monitoring mechanism:**

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

## **Definition and classification of Non-Performing Assets (NPAs)**

NABARD classifies its advances (loans and credit substitutes in the nature of an advance) into performing and non-performing loans in accordance with the extant RBI guidelines.

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## (ii) Quantitative Disclosures

### (a) Total Gross Credit Risk Exposure (Consolidated)

Category	Amount in ₹ crore
Fund Based	7,58,379.11
Non Fund Based	0.00
Total	7,58,379.11

### (b) Geographic Distribution of Exposures: (Consolidated)

Exposures	Amount in ₹ crore		
	Fund Based	Non Fund Based	Total
	30.06.2024	30.06.2024	30.06.2024
Domestic operations	7,58,379.11	0.00	7,58,379.11
Overseas operations	0.00	0.00	0.00
<b>Total</b>	<b>7,58,379.11</b>	<b>0.00</b>	<b>7,58,379.11</b>

### (c) Industry Type Distribution of Exposures (Consolidated) as on 30.06.2024

Industry Type	Amount in ₹ crore		
	Fund Based	Non Fund Based	Total
Agriculture and Allied Activities	7,51,400.00	0.00	7,51,400.00
NBFCs	2,103.41	0.00	2,103.41
Micro Finance Industry	3,124.35	0.00	3,124.35
Housing	128.32	0.00	128.32
MF	303.12	0.00	303.12
MSME	821.43	0.00	821.43
Others	297.25	0.00	297.25
PO	0.02	0.00	0.02
Vehicle	201.20	0.00	201.20
<b>Total</b>	<b>7,58,379.11</b>	<b>0.00</b>	<b>7,58,379.11</b>

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

Industry Type	Amount in ₹ crore		
	Fund Based	Non Fund Based	Total
Agriculture and Allied Activities	7,51,400.00	0.00	7,51,400.00

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### Residual contractual maturity breakdown of assets (Consolidated)

Time Bucket	Amount in ₹ crore	
	Advances	Investment
1 -14 d	20,791	16,760
15-28d	11,047	1,050
29d-3m	60,584	10,191
>3m-6m	106,507	3,091
>6m-1y	139,174	7,267
>1y-3y	186,900	8,539
>3y-5y	119,012	6,245
>5y-7y	80,919	9,538
>7y-10y	20,870	5,698
>10y-15y	10,241	2,658
>15 y	0	0
<b>Grand Total</b>	<b>756,045</b>	<b>71,037</b>

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

Sr. No	Item	Amount in ₹ crore
		30.06.2024
(a)	<b>Gross NPA</b>	<b>2,117.93</b>
	• Sub-standard	85.83
	• Doubtful 1	6.35
	• Doubtful 2	802.50
	• Doubtful 3	1,216.71
	• Loss	6.54
<b>b)</b>	<b>Net NPAs</b>	<b>25.59</b>
<b>c)</b>	<b>NPA Ratios</b>	
	• Gross NPAs to gross advances (%)	0.28
	• Net NPAs to net advances (%)	0.00
<b>d)</b>	<b>Movement of NPAs (gross)</b>	
	• Opening balance	2,103.08
	• Additions	20.94
	• Reductions	6.11
	• Closing balance	2,117.91

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<b>e)</b>	<b>Movement of Provision of NPAs</b>	
	• Opening balance	2,074.87
	• Provision made during the period	6.81
	• Write-off	1.79
	• Write-back of excess provisions	1.24
	• Any other adjustments, including transfers between provisions	-
	• Closing balance	2,078.66
<b>f)</b>	<b>Amount of Non-Performing Investments</b>	<b>318.73</b>
<b>g)</b>	<b>Amount of Provisions held for Non-Performing Investments</b>	<b>318.18</b>
<b>h)</b>	<b>Movement of Provisions for Depreciation on Investments</b>	
	• Opening balance	318.18
	• Provision made during the period	-
	• Write-off	-
	• Write-back of excess provisions	-
	• Closing balance	318.18

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

### (i) Qualitative Disclosures:

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

#### 1. Name of Credit rating agencies

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

#### 2. Types of exposures for which each agency is used

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

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

- Bank uses ratings assigned by any of the 06 RBI prescribed credit rating agencies as solicited and accepted by borrowers in line with RBI guidelines.
- RBI guidelines outline specific conditions for facilities that have multiple ratings. In this context, lower rating, where there are two ratings and the rating corresponding to second-lowest risk weight where there are three or more ratings are used for a given facility.
- The Bank ensures that the external rating of a facility or borrower has been reviewed by an External Credit Assessment Institution (ECAI) within the last 15 months and is in force on the date of application.
- While mapping/applying the ratings assigned by credit rating agencies, Bank is guided by Regulatory guidelines.
- Further, the Bank is following the RBI's extant guidelines in respect of providing capital against respective risk weighted assets (RWAs).

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**(ii) Quantitative Disclosure:**

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

Particulars	Amount (₹ in Crore)
i) Below 100% risk weight exposure outstanding	541,386.56
ii) 100% risk weight exposure outstanding	254,626.47
iii) More than 100% risk weight exposure outstanding	28,108.47
iv) Deducted	47,633.95

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

<b>S. No</b>	<b>Item</b>	<b>Amount (₹ in Crore)</b>
1	Total consolidated assets as per published financial statements	8,73,712.19
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	0.00
3	Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	0.00
4	Adjustments for derivative financial instruments	0.00
5	Adjustment for securities financing transactions (i.e. repos and similar secured lending)	0.00
6	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off- balance sheet exposures)	44,774.32
7	Other adjustments (amount deducted in determining Tier 1 Capital)	336.59
8	Leverage ratio exposure	9,18,823.10

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**DF-18: LEVERAGE RATIO COMMON DISCLOSURE**

S. No.	Item	Consolidated Leverage ratio - 30 June 2024 (₹ in Crore)
On-balance sheet exposures		
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	873712.19
2	(Asset amounts deducted in determining Basel III Tier 1 capital)	336.59
3	<b>Total on-balance sheet exposures</b> (excluding derivatives and SFTs) (sum of lines 1 and 2)	874048.78
Derivative exposures		
4	Replacement cost associated with all <i>derivatives</i> transactions (i.e. net of eligible cash variation margin)	0.00
5	Add-on amounts for PFE associated with <i>all</i> derivatives transactions	0.00
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework	0.00
7	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)	0.00
8	(Exempted CCP leg of client-cleared trade exposures)	0.00
9	Adjusted effective notional amount of written credit derivatives	0.00
10	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	0.00
11	<b>Total derivative exposures (sum of lines 4 to 10)</b>	0.00
Securities financing transaction exposures		
12	Gross SFT <i>assets</i> (with no recognition of netting), after adjusting for sale accounting transactions	0.00
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	0.00
14	CCR exposure for SFT assets	0.00
15	Agent transaction exposures	0.00
16	<b>Total securities financing transaction exposures (sum of lines 12 to 15)</b>	0.00

**राष्ट्रीय कृषि और ग्रामीण विकास बैंक**

**National Bank for Agriculture and Rural Development**

लेखा विभाग

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Other off-balance sheet exposures		
17	Off-balance sheet exposure at gross notional amount	24.18
18	Undrawn Commitments - Original Maturity up to one year	7016.92
	Undrawn Commitments - Above one year	37733.22
19	<b>Off-balance sheet items (sum of lines 17 and 18)</b>	44774.32
Capital and total exposures		
20	<b>Tier 1 capital</b>	72480.02
21	<b>Total exposures (sum of lines 3, 11, 16 and 19)</b>	918823.10
Leverage ratio		
22	<b>Basel III leverage ratio</b>	7.89%

## राष्ट्रीय कृषि और ग्रामीण विकास बैंक

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