



BANK OF BAHRAIN & KUWAIT B.S.C. - INDIAN BRANCHES
(Incorporated in Bahrain with Limited Liability)

INDEPENDENT AUDITOR'S REPORT

To
The Country Head and CEO - India,
Bank of Bahrain & Kuwait B.S.C.-Indian Branches

Report on Audit of the Financial Statements

Opinion
We have audited the standalone financial statements of **Bank of Bahrain and Kuwait B.S.C-Indian Branches** ("the Bank"), which comprise the Balance Sheet as at March 31, 2025, the Statement of Profit and Loss, the Statement of Cash Flows for the year then ended, and notes to the standalone financial statements, including 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 standalone financial statements give the 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 a true and fair view in conformity with the Accounting Standards prescribed under section 133 of the Act read with Companies (Accounts) Rules, 2014 as amended and other accounting principles generally accepted in India, of the state of affairs of the Bank as at March 31, 2025 and its profit and its cash flows for the year ended on that date.

Basis for Opinion

We conducted our audit in accordance with the Standards on Auditing (SAs) specified under Section 143(10) of The Companies Act, 2013. Our responsibilities under those Standards are further described in the Auditor's Responsibilities for the Audit of the Standalone 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 ("the ICAI") together with the ethical requirements that are relevant to our audit of the standalone 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.

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

The Bank's Management is responsible for the other information. The other information comprises the information in the Pillar 3 disclosure under the New Capital Adequacy Framework (Basel III disclosures) but does not include the financial statements and our auditor's report thereon. Our opinion on the standalone 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 standalone financial statements, our responsibility is to read the other information and, in doing so, examine whether the other information is materially inconsistent with the standalone financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If, we conclude that there is a material misstatement of this other information, we are required to communicate the matter to those charged with Governance.

Responsibilities of Management and Those charged with Governance for Standalone Financial Statements

The Bank's Management is responsible for the matters stated in Section 134(5) of the Companies Act, 2013 with respect to the preparation of these standalone 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 Section 133 of the Act and the Banking Regulation Act, 1949 and circulars, guidelines and directions issued by the RBI from time to time (the "RBI Guidelines") as applicable to the Bank. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act and the RBI Guidelines 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 judgements and estimates that are reasonable and prudent; and 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 standalone financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the standalone financial statements, the Bank's 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 the Bank's 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 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 an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and 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 one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under section 43(3)(i) of the Companies Act, 2013, we are also responsible for expressing our opinion on whether the Bank has adequate Internal Financial Controls system in place and the operating effectiveness of such controls.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- 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 required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions 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.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

Materiality is the magnitude of the misstatements in the Financial statements that, individually or aggregate, makes it probable that the economic decisions of a reasonably knowledgeable user of the financial statements may be influenced. We consider quantitative materiality and qualitative factors in (i) Planning of the scope of our Audit work and evaluating the results of our work, and (ii) to evaluate the effect of any identified misstatement in the financial statements.

We communicate with those charged with governance regarding, among other matters, the 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 requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Report on Other Legal and Regulatory Requirements:

- The Balance Sheet and the Profit and Loss Account have been drawn up in accordance with the provisions of Section 29 of the Banking Regulation Act, 1949 read with Section 133 of the Act and relevant rules issued thereunder.
- As required by sub-section (3) of Section 30 of the Banking Regulation Act, 1949, we report that:
 - We have sought and obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit and have found them to be satisfactory;
 - The transactions of the Bank, which have come to our notice during the course of our audit, have been within the powers of the Bank;
 - Since the key operations of the Bank are automated with the key applications integrated to the core banking system, it does not require its branches to submit any financial return. Accordingly, the audit is carried out centrally at the head office, as all the necessary records and data required for the purpose of our audit are made available to us.
- As required by sub-section 143(3) of the Act, we report that:
 - 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;
 - In our opinion, proper books of account as required by law have been kept by the Bank so far as it appears from our examination of those books;
 - The Balance Sheet, the Statement of Profit and Loss, and the Cash Flow Statement dealt with by this Report are in agreement with the books of account.
 - In our opinion, the aforesaid financial statements comply with the Accounting Standards specified under Section 133 of the Companies Act, 2013, to the extent they are not inconsistent with the accounting policies prescribed by RBI;
 - With respect to the adequacy of the Internal financial controls over Financial reporting of the bank and the operating effectiveness of such controls, refer our separate Report in "Annexure A";
 - With respect to the other matters to be included in the Auditor's Report in accordance 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:
 - The bank has disclosed details regarding pending litigations in Schedule 12 and Note 18.16.8 of Schedule 18 of financial statements.
 - The bank does not have any long-term contracts including derivative contracts for which there were any material foreseeable losses.

- There were no amounts which were required to be transferred to the Investor Education and Protection Fund by the Bank.
- With respect to the matter to be included in the Auditor's Report under section 197(16), the requirements of section 197 of the Companies Act, 2013 are not applicable considering the Bank is a branch of Bank of Bahrain & Kuwait B.S.C. which is incorporated in Bahrain.
- (i) The management has represented that, to the best of its knowledge and belief, other than as disclosed in the notes to the accounts, no funds have been advanced or loaned or invested (either from borrowed funds or share premium or any other sources or kind of funds) by the Bank to or in any other person(s) or entity(ies), including foreign entities ("Intermediaries"), with the understanding, whether recorded in writing or otherwise, that the Intermediary shall, whether, directly or indirectly lend or invest in other persons or entities identified in any manner whatsoever by or on behalf of the bank ("Ultimate Beneficiaries") or provide any guarantee, security or the like on behalf of the Ultimate Beneficiaries;
- (ii) The management has represented that, to the best of its knowledge and belief, other than as disclosed in the notes to the accounts, no funds have been received by the bank from any person(s) or entity(ies), including foreign entities ("Funding Parties"), with the understanding, whether recorded in writing or otherwise, that the bank shall, whether, directly or indirectly, lend or invest in other persons or entities identified in any manner whatsoever by or on behalf of the Funding Party ("Ultimate Beneficiaries") or provide any guarantee, security or the like on behalf of the Ultimate Beneficiaries; and
- (iii) Based on audit procedures which we considered reasonable and appropriate in the circumstances, nothing has come to their notice that has caused them to believe that the representations under sub-clause (i) and (ii) contain any material misstatement.

For **Raju and Prasad Chartered Accountants**
FRN: 003475 S

Avinash T Jain
Partner
M.No: 041689
UDIN: 25041689MBIVJ4514
Place: Mumbai
Date: 25.06.2025

"Annexure A" to the Independent Auditor's Report of even date on the Standalone Financial Statements of Bank of Bahrain & Kuwait B.S.C- Indian Branches (Referred to in paragraph 'Report on other legal and regulatory Requirements' Section of our report of even date)

Report on the Internal Financial Controls under Clause (i) of Sub-section 3 of Section 143 of the Companies Act, 2013 ("the Act")

We have audited the internal financial controls over financial reporting of **Bank of Bahrain & Kuwait B.S.C- Indian Branches** ("the Bank") as of March 31, 2025 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 over financial reporting 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 issued by the Institute of Chartered Accountants of India". 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 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 Companies Act, 2013.

Auditors' Responsibility

Our responsibility is to express an opinion on the Bank's internal financial controls over financial reporting based on our audit. We conducted our audit in accordance with the Guidance Note on Audit of Internal Financial Controls Over Financial Reporting (the "Guidance Note") and the Standards on Auditing, issued by ICAI and deemed to be prescribed under section 143(10) of the Companies Act, 2013, to the extent applicable to an audit of internal financial controls, both applicable to an audit of internal financial controls and, both issued by the ICAI. These 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 over financial reporting 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 over financial reporting and their operating effectiveness. Our audit of internal financial controls over financial reporting included obtaining an understanding of internal financial controls over financial reporting, 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 judgement, 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 over financial reporting.

Meaning of Internal Financial Controls Over Financial Reporting

A Bank's internal financial control over financial reporting 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 over financial reporting includes those policies and procedures that (1) pertain to the maintenance of records that, in reasonable detail, accurately and fairly reflect the transactions and dispositions of the assets of the Bank; (2) 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 authorizations of management; and (3) 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 statements.

Inherent Limitations of Internal Financial Controls Over Financial Reporting
Because of the inherent limitations of internal financial controls over financial reporting, 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 over financial reporting to future periods are subject to the risk that the internal financial control over financial reporting may become inadequate because of changes in conditions, or that the degree of compliance with the policies or procedures may deteriorate.

Opinion

In our opinion, the Bank has, in all material respects, an adequate internal financial controls system over financial reporting and such internal financial controls over financial reporting were operating effectively as at March 31, 2025, based on the internal control over financial reporting criteria established by the Bank considering the essential components of internal control stated in the Guidance Note issued by the ICAI.

For **Raju and Prasad Chartered Accountants**
FRN: 003475 S

Avinash T Jain
Partner
M.No: 041689
UDIN: 25041689MBIVJ4514
Place: Mumbai
Date: 25.06.2025

BALANCE SHEET AS AT MARCH 31, 2025

	Sched-ule	As at March 31, 2025 ₹ (000's)	As at March 31, 2024 ₹ (000's)
CAPITAL AND LIABILITIES			
Capital	1	2,928,863	2,928,863
Reserves & Surplus	2	1,598,266	1,579,596
Deposits	3	18,977,930	20,645,976
Borrowings	4	149,874	-
Other Liabilities and Provisions	5	492,685	426,184
TOTAL		24,147,618	25,580,619
ASSETS			
Cash and balances with Reserve Bank of India	6	847,998	933,981
Balances with Banks and Money at Call and Short Notice	7	1,613,547	3,415,261
Investments	8	6,005,528	5,294,528
Advances	9	14,150,667	14,343,282
Fixed Assets	10	201,645	213,880
Other Assets	11	1,328,233	1,379,687
TOTAL		24,147,618	25,580,619
Contingent Liabilities	12	10,113,661	5,170,390
Bills for Collection		1,917,588	7,252,075
Significant Accounting Policies and Notes to Accounts	17 & 18		

Schedules referred to herein form an integral part of the Balance Sheet.

As per our report of even date attached

For **Raju and Prasad Chartered Accountants**
Firm Registration No. 003475S

Avinash T Jain
Partner
Membership No. 041689
Place: Mumbai
Date: 25th June 2025
UDIN: 25041689MBIVJ4514

For **Bank of Bahrain & Kuwait B.S.C. Indian Branches**
Madhav Nair
Country Head & CEO - India
Mehjabeen Saifi
Chief Financial Officer - India

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED MARCH 31, 2025

	Sched-ule	For the year ended March 31, 2025 ₹ (000's)	For the year ended March 31, 2024 ₹ (000's)
INCOME			
Interest Earned	13	1,682,998	1,669,488
Other Income	14	149,670	305,025
		1,832,668	1,974,513
EXPENDITURE			
Interest Expended	15	1,136,174	1,150,073
Operating Expenses	16	476,049	495,575
Provisions and Contingencies		217,099	269,901
		1,829,322	1,915,549
PROFIT			
Net Profit for the year		3,346	58,964
Profit/(Loss) Brought Forward		18,554	159,743
		21,900	218,707
APPROPRIATIONS			
Transfer to Statutory Reserve		837	14,741
Transfer to/(from) Investment Reserve Account		-	26,393
Transfer to Capital Reserve Account		-	-
Transfer to Investment Fluctuation Reserve Account		2,511	(724)
Transfer to surplus retained for Capital Adequacy		-	-
Remittance of profits		18,554	159,743
Balance carried over to Balance Sheet		-	18,554
		21,902	218,707
Significant Accounting Policies and Notes to Accounts	17 & 18		

Schedules referred to herein form an integral part of the Profit and Loss Account.

As per our report of even date attached

For **Raju and Prasad Chartered Accountants**
Firm Registration No. 003475S

Avinash T Jain
Partner
Membership No. 041689
Place: Mumbai
Date: 25th June 2025
UDIN: 25041689MBIVJ4514

For **Bank of Bahrain & Kuwait B.S.C. Indian Branches**
Madhav Nair
Country Head & CEO - India
Mehjabeen Saifi
Chief Financial Officer - India

CASH FLOW STATEMENT FOR THE YEAR ENDED MARCH 31, 2025

	For the year ended March 31, 2025 ₹ (000's)	For the year ended March 31, 2024 ₹ (000's)
Cash flows from operating activities		
Net profit/(loss) before taxation	5,826	38,615
Adjustments for:		
Depreciation on Fixed Assets	29,821	39,155
(Profit)/Loss on sale of fixed assets	(1,066)	(659)
Other Provisions	148,606	51,761
Provision in respect of Non performing advances	66,181	108,708
Provision in respect of Non performing advances written back	(170,227)	(3,433)
Provision in respect of Non performing investments written back	(154,087)	-
Bad Debts written off (including investments of ₹ 1,54,087)	321,322	1,981
Provision on country risk	230	(1,590)
Provision on Standard Assets	2,595	(15,814)
Provision on Investments	-	86,153
Operating profit before working capital changes	249,201	304,877
(Increase)/Decrease in Investments	(656,163)	(49,894)
(Increase)/Decrease in Advances	129,425	2,838,081
(Increase)/Decrease in Other Assets	(88,341)	155,766
(Increase)/(Decrease) in Deposits	(1,668,046)	(1,736,766)
(Increase)/(Decrease) in Other Liabilities & Provisions	63,677	(74,800)
Increase/(Decrease) in Borrowings	149,874	-
Income taxes (paid)/received	(32,251)	(58,687)
Net Cash Flow generated from/(used in) Operating Activities	(1,852,624)	1,378,577
Cash flows from investing activities		
Purchase of fixed assets	(17,590)	(30,985)
Proceeds from sale of fixed assets	1,070	664
Net Cash Flow generated from/(used in) Investing Activities	(16,520)	(30,321)
Cash flows from financing activities		
Injection of capital	-	-
Remittance of profits	(18,554)	(159,743)
Net Cash Flow generated from/(used in) Financing Activities	(18,554)	(159,743)
Net increase/(decrease) in cash and cash equivalents	(1,887,698)	1,188,513
Cash and Cash equivalents at the beginning of the year	4,349,242	3,160,729
Cash and Cash equivalents at the end of the year	2,461,544	4,349,242

For **Raju and Prasad Chartered Accountants**
Firm Registration No. 003475S

Avinash T Jain
Partner
Membership No. 041689
Place: Mumbai
Date: 25th June 2025
UDIN: 25041689MBIVJ4514

For **Bank of Bahrain & Kuwait B.S.C. Indian Branches**
Madhav Nair
Country Head & CEO - India
Mehjabeen Saifi
Chief Financial Officer - India

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS AS ON MARCH 31, 2025

	As at March 31, 2025 ₹ (000's)	As at March 31, 2024 ₹ (000's)
SCHEDULE 1		
SHARE CAPITAL		
(i) Amount of deposit kept with the Reserve Bank of India under section 11(2)(b) of the Banking Regulation Act, 1949	700,000	620,000
(ii) Amount brought in by Bank by way of Capital		
Opening Balance	2,928,863	2,928,863
Add: Capital infusion during the year	-	-
Total	2,928,863	2,928,863
SCHEDULE 2		
RESERVES AND SURPLUS		
I STATUTORY RESERVE		
As per Last Balance Sheet	632,264	617,523
Add: Transfer from Profit & Loss Account	837	14,741
	633,100	632,264
II PROPERTY INVESTMENT RESERVE		
	9,976	9,976
III CAPITAL RESERVE		
	31,999	31,999
Add: Transfer from Profit & Loss Account	-	-
	31,999	31,999
IV SURPLUS RETAINED FOR CAPITAL ADEQUACY		
As per Last Balance Sheet	787,970	787,970
Add: Transfer from Profit & Loss Account	-	-
	787,970	787,970
V INVESTMENT RESERVE ACCOUNT (IRA)		
As per Last Balance Sheet	26,393	-
Add/(Less): Transfer from/(to) General Reserve	(26,393)	26,393
	-	26,393
VI INVESTMENT FLUCTUATION RESERVE		
As per Last Balance Sheet	72,439	73,163
Add/(Less): Transfer from/(to) Profit & Loss Account	2,511	(724)
	74,950	72,439

	As at March 31, 2025 ₹ (000's)	As at March 31, 2024 ₹ (000's)
VII AFS RESERVE		
As per Last Balance Sheet	-	-
Add/(Less): Transfer from/(to) Investment account	23,401	-
	23,401	-
VIII GENERAL RESERVE		
As per Last Balance Sheet	-	-
Add/(Less): Transfer from/(to) Investment Reserve account	26,393	-
Add/(Less): Transfer from/(to) Investment account	10,477	-
	36,870	-
IX BALANCE IN PROFIT AND LOSS ACCOUNT		
Total	1,598,266	1,579,596
SCHEDULE 3		
DEPOSITS		
A I Demand Deposits		



بنك البحرين والكويت

BANK OF BAHRAIN & KUWAIT B.S.C. - INDIAN BRANCHES
(Incorporated in Bahrain with Limited Liability)

	As at March 31, 2025	As at March 31, 2024
	₹ (000's)	₹ (000's)

SCHEDULE 11		
OTHER ASSETS		
I Inter-office adjustments (net)	-	-
II Interest accrued	129,690	113,828
III Tax paid in advance/tax deducted at source (net of provisions)	81,849	56,335
IV Deferred Tax (net) (Refer Accounting Policy 11 & Notes to Accounts 18.16.5)	210,039	220,075
V Non-banking assets acquired in satisfaction of claims	-	-
VI Stationery and stamps	4	6
VII Others	906,651	989,443
Total	1,328,233	1,379,687

SCHEDULE 12		
CONTINGENT LIABILITIES		
I Claims against the bank not acknowledged as debts	90,381	155,283
II Liabilities on account of outstanding forward exchange contracts	7,159,124	821,230
III Guarantees given on behalf of constituents		
(a) In India	2,238,428	2,997,053
(b) Outside India	-	317,472
IV Acceptances, endorsements and other obligations	561,250	816,243
V Other items for which the Banks is contingently liable		
- Capital Commitments	4,964	4,586
- Unclaimed customer balances transferred to RBI DEAF Scheme	25,014	24,023
- Securities of Staff Gratuity Trust held in Constituent SGL account	34,500	34,500
Total	10,113,661	5,170,390

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS FOR THE YEAR ENDED MARCH 31, 2025

	For the year ended March 31, 2025	For the year ended March 31, 2024
	₹ (000's)	₹ (000's)

SCHEDULE 13		
INTEREST EARNED		
I Interest/Discount on Advances/Bills	1,183,440	1,260,301
II Income on Investments	352,964	298,956
III Interest on balance with Reserve Bank of India and other inter-bank funds	124,423	94,627
IV Others	22,171	15,605
Total	1,682,998	1,669,488

SCHEDULE 14		
OTHER INCOME		
I Commission, Exchange and Brokerage	77,373	82,413
II Profit/(Loss) on sale of Investments (net)	-	(110)
III Profit/(Loss) on revaluation of Investments (net) (*)	-	62,484
IV Profit/(Loss) on sale of assets (net)	1,066	659
V Profit/(Loss) on Exchange Transactions (net)	48,494	80,439
VI Income earned by way of dividends, etc. from subsidiaries, companies, joint venture abroad/in India	-	-
VII Processing Fee	14,863	13,763
VIII Miscellaneous Income	7,874	65,378
Total	149,670	305,025

(*) for the year ended 31st March 2025 being recognised under AFS Reserve based on RBI regulations

SCHEDULE 15		
INTEREST EXPENDED		
I Interest on Deposits	1,126,128	1,125,992
II Interest on RBI/Inter-bank borrowings	10,046	24,081
III Others representing hedging cost	-	-
Total	1,136,174	1,150,073

SCHEDULE 16		
OPERATING EXPENSES		
I Payment to and provisions for employees	205,833	232,742
II Rent, Taxes and Lighting	76,321	76,854
III Printing and Stationery	2,870	2,470
IV Advertisement and Publicity	173	44
V Depreciation on Bank's Property	29,821	39,155
VI Directors' Fees, Allowances and Expenses	-	-
VII Auditors' Fees and Expenses	899	1,063
VIII Law Charges	1,100	1,123
IX Postage, Telegrams, Telephones etc.	6,298	4,676
X Repairs and Maintenance	48,705	42,507
XI Insurance	27,430	31,265
XII Other Expenditure	76,599	63,676
Total	476,049	495,575

SCHEDULE 17: SIGNIFICANT ACCOUNTING POLICIES

- Basis of preparation**
The accompanying financial statements are prepared and presented under the historical cost convention and accrual basis of accounting unless otherwise stated and in accordance with the generally accepted accounting principles and statutory provisions prescribed under the Banking Regulation Act 1949, circulars and guidelines issued by the Reserve Bank of India (RBI), notified Accounting Standards (AS) specified under section 133 of Companies Act, 2013 read with Rule 7 of Companies (Accounting Rules) 2014 to the extent applicable and current practices prevailing within the banking industry in India.
- Use of estimates**
The preparation of financial statements requires the Management to make estimates and assumptions that affect the reported amounts of assets and liabilities (including contingent liabilities) as of the date of the financial statements and the reported income and expenses for the reporting period. Management believes that the estimates used in the preparation of the Financial Statements are prudent and reasonable. Future results could differ from these estimates. Any revisions to accounting estimates are recognized prospectively in the current and future periods.
- Transaction involving foreign exchange**
 - Monetary assets and liabilities denominated in foreign currencies and outstanding forward exchange contracts except foreign currency deposit swaps are revalued at the year end exchange rates notified by the Foreign Exchange Dealers' Association of India (FEDA) and the resultant gains or losses at present values are recognised in Profit and Loss Account.
 - Income and expenditure in foreign currencies are translated at the rates prevailing on the date of the transaction.
 - Acceptances, endorsements and other obligations in foreign currencies are stated at the year end exchange rates notified by FEDA.
 - Foreign currency swaps are marked to market using respective discount rates for foreign currency cash flows. All transactions are then recorded at spot rates notified by FEDA. The profit or loss on revaluation is recorded in the profit and loss account and is included in other assets/other liabilities. The notional values of these swaps are recorded as contingent liabilities. The premium or discount on swap contracts hedging the foreign currency risk is amortised over the period of the swap contract in accordance with FEDA guidelines.
- Investments**
Classification and valuation of the Bank's investments is carried out in accordance with extant RBI guidelines on Investment classification and valuation.
Investments are accounted on settlement date basis. Investments which are acquired with the objective of collecting contractual cash flows and the Bank intends to hold till maturity are classified under HTM category. Investments which are acquired with the objective of collecting contractual cash flows and selling are classified under AFS category.
Investments which are not classified in either of the above categories are classified under FVTPL category in accordance with RBI guidelines. FVTPL category is further classified into FVTPL- HFT and Others. Under each of these classifications, investments are further categorized under i) Government securities ii) Other approved securities iii) Shares iv) Debentures and bonds v) Subsidiaries and vi) Others.

- Acquisition cost**
Cost of investments excludes broken period interest paid on acquisition of investments. Brokerage, commission etc. paid at the time of acquisition are charged to the Profit and Loss Account. Broken period interest on debt instrument is accounted for in accordance with RBI guidelines. The bank has revalued all its investments as on April 1st, 2024 as per the Classification, Valuation and Operation of Investment Portfolio of Commercial Banks (Directions), 2023 dated Sept 13, 2023.

- Valuation of Investments**
Any discount or premium on the acquisition of debt securities under AFS or FVTPL securities shall be amortized over the remaining life of the instrument. The securities held in AFS are fair valued at least on a quarterly basis. The valuation gains and losses across all performing investments, irrespective of classification (i.e., Government securities, Other approved securities, Bonds and Debentures, etc.), held under AFS are aggregated. The net appreciation or depreciation are directly credited or debited to a reserve named AFS Reserve without routing through the Profit & Loss Account. Securities that are classified under the HFT sub-category within FVTPL shall be fair valued daily. The securities held in FVTPL are fair valued and the net gain or loss arising on such valuation are directly credited or debited to the Profit and Loss Account. Securities are valued scrip wise, and depreciation/appreciation is aggregated for each category.
Treasury bills being discounted instruments are valued at carrying cost.

- Sale of Investments**
Profit/(Loss) on sale of investments under the FVTPL and AFS categories are taken to the Profit and Loss account. Upon sale or maturity of a debt instrument in AFS category, the accumulated gain/loss for that security in the AFS-Reserve shall be transferred from the AFS Reserve and recognized in the Profit and Loss Account under item II Profit/(Loss) on sale of investments under Schedule 14-Other Income.

- Transfer of securities between categories**
Reclassification of investments from one category to other is done in accordance with RBI guidelines and any such transfer is approved by the Managing Committee and prior approval of RBI is taken.

- Accounting for repos (Including Borrowing/Lending under Liquidity Adjustment Facility)**
Repo/Reverse repo transactions are disclosed as secured borrowing/lending transactions and correspondingly the expense and income thereon are treated as interest.

- Advances and Provisions**
Advances are stated net of bills re-discounted, specific loan loss provisions and unrealised interest on non-performing advances. Specific provision for loan losses is made in respect of non-performing advances are in accordance with or higher than the prudential norms on income recognition, asset classification and provisioning pertaining to Advances laid down by the Reserve Bank of India.
Provision for standard advances is made the rates prescribed by the Reserve Bank of India.

- Fixed Assets and Depreciation**
 - Fixed Assets are stated at original cost of acquisition including taxes, duties, freight and the incidental expenses related to acquisition and installation less accumulated depreciation.

- Considering the applicability of Schedule II of the Companies Act 2013, the management has estimated useful lives and residual values of all its fixed assets. The management believes that depreciation rates currently used fairly reflect its estimate of the useful lives and residual values of fixed assets. Depreciation on fixed assets is provided on straight-line method, over estimated useful lives, determined by the management, as mentioned below:

Assets	Useful Life
Vehicle	8 years
Equipment	5 years
Furniture	10 years
Hardware & Software (Intangible)*	3 years
Freehold Premises	60 years
Leasehold Improvements	Over 10 years or the primary period of the lease whichever is lower

- Depreciated as per RBI Guidelines
Assets individually costing Rs. 5,000/- and below are fully depreciated in the month they are put to commercial use.

- Assets purchased during the year are depreciated from the month that the asset has been put to use in the year. Assets disposed off during the year are depreciated upto the month before the date of disposal.

- The Bank considers fixed assets as corporate assets of the banking business (cash-generating unit) as a whole. The Bank assesses at each balance sheet date whether there is any indication that an asset may be impaired and provides for impairment loss, if any, in the profit and loss account.

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

- 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 on advances, other than on Non-Performing Advances, is recognised on accrual basis.
- Income from investments other than non performing investments is accounted for on accrual basis except dividend on shares of Corporates and Mutual Funds, if any, which is accounted for on cash basis.
- Interest income on Non-Performing Assets is recognised only on realisation in accordance with the norms prescribed by the Reserve Bank of India.
- Commission income on letters of credit is accounted on issuance of the letter of credit. Loan processing fees is recognised at inception of the loan. Guarantee commission is accrued on a time proportion basis over the period of guarantee.

- Employee Benefits**

- Gratuity**
The Bank operates a Gratuity Fund Scheme and the contributions are remitted to a Trust established for this purpose. The Bank makes annual contributions to the Fund based on actuarial valuation carried out by an independent external actuary using the projected unit credit method. The annual contribution payable/paid is charged to the Profit and Loss Account.

- Provident Fund**
Contribution to Provident Fund is a defined contribution calculated at the designated rate and is charged to the Profit and Loss Account on an accrual basis. Both the employer and employee contributions are made to the Employees' Provident Fund Organization (EPFO) of the Government of India.

- Compensated Absences**
The bank provides for long term compensated absences on the balance sheet date based on an actuarial valuation carried out by an independent external actuary.
Short term compensated absences are provided for without discounting the liability.

- Taxation**
The Bank makes provision for Income-tax after considering both current and deferred taxes. The tax effect of timing differences between the book profit and taxable profits are reflected through deferred tax asset (DTA)/deferred tax liability (DTL).

- Current Tax is determined in accordance with the provisions of Income Tax Act, 1961 and rules framed there under after considering the contested past adjustments on a prudent basis based on management estimates.
Deferred taxation is provided on timing differences, using the liability method between the accounting and tax statement on income and expenses.

- Deferred tax is measured based on the tax rates and the tax laws enacted or substantively enacted at the balance sheet date. Deferred tax assets are recognised only to the extent that there is reasonable certainty that sufficient future taxable income will be available against which such deferred tax assets can be realised. In situations where the Bank has unabsorbed depreciation or carry forward tax losses, all deferred tax assets are recognised only if there is virtual certainty supported by convincing evidence that they can be realised against future taxable profits.

- At each balance sheet date the Bank re-assesses unrecognised deferred tax assets. It recognises unrecognised deferred tax assets to the extent that it has become reasonably certain or virtually certain, as the case may be, that sufficient future taxable income will be available against which such deferred tax assets can be realised.
The carrying amount of deferred tax assets are reviewed at each balance sheet date. The Bank writes-down the carrying amount of a deferred tax asset to the extent that it is no longer reasonably certain or virtually certain, as the case may be, that sufficient future taxable income will be available against which deferred tax asset can be realised.

- Net Profit**
The net profit disclosed in Profit and Loss Account is after:

- Provision for current taxes, wealth tax and deferred taxes on income in accordance with statutory requirements;
- Provision/write off for loan losses and Investments;
- Provision for contingency and other usual and necessary provisions.

- Provisions, Contingent Assets And Contingent Liabilities**
The Bank establishes provisions when it has a present obligation as a result of past event (s) that probably requires an outflow of resources

embodying economic benefit to settle the obligation will be required and a reliable estimate can be made of such an obligation. Such provisions are not discounted to present value. Provisions are reviewed at each balance sheet date and adjusted to reflect the current best estimate. Contingent assets are not recognized in the Financial Statements. A disclosure of Contingent Liability is made when there is:

- A possible obligation, arising from a past event (s), the existence of which will be confirmed by occurrence or non-occurrence of one or more uncertain future events not within the control of the Bank or
- Any present obligation that arises from past events but is not recognized because:
 - It is not probable that an outflow of resources embodying economic benefits will be required to settle the obligation;
 - A reliable estimate of the amount of obligation cannot be made.

- Cash and Cash Equivalents**
Cash and cash equivalents include cash in hand, balances with Reserve Bank of India, 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).

SCHEDULE 18: NOTES TO ACCOUNTS

- 18.1 Regulatory Capital**
As per the RBI guidelines on Capital to Risk Weighted Assets Ratio (CRAR) issued, banks are required to compute their capital requirement under Basel III effective June 30, 2013. The CRAR as per Basel III is 29.49% (Previous year 22.87 %).

- 18.1.1 Composition of Regulatory Capital**
The CRAR of the Bank, calculated as per RBI Basel III guidelines is given below.

S. No.	Particulars	2025	2024
(i)	Common Equity Tier 1 capital (CET 1)/Paid up share capital and reserves (net of deductions, if any)	423.08	414.94
(ii)	Additional Tier 1 capital/Other Tier 1 capital	-	-
(iii)	Tier 1 capital (i + ii)	423.08	414.94
(iv)	Tier 2 capital	13.87	15.98
(v)	Total capital (Tier 1+Tier 2)	436.95	430.92
(vi)	Total Risk Weighted Assets (RWAs)	1481.52	1884.52

- 18.2 Asset liability Management:**

- 18.2.1 Maturity pattern of assets and liabilities**

Maturity Profile	As at March 31, 2025											
	1 day	2-7 days	8-14 days	15-30 days	31 days-2 Months	2-3 Months	3-6 Months	6-12 Months	1-3 years	3-5 years	Over 5 years	Total
Deposits	9.33	35.05	47.22	81.47	65.86	90.48	182.96	493.18	862.70	29.54	-	1897.79
Borrowings	14.99	-	-	-	-	-	-	-	-	-	-	14.99
Loans & Advances	21.45	34.88	40.7	81.67	49.46	50.7	24.41	114.31	895.59	75.8	26.10	1415.07
Investments	-	-	-	-	-	158.21	-	199.20	59.85	86.00	97.29	600.55
Foreign currency assets	52.74	7.98	8.48	-	2.77	29.67	-	-	152.61	-	16.67	270.92
Foreign currency liabilities	0.29	7.81	5.15	14.92	6.13	10.75	38.63	87.87	102.94	0.28	-	274.76

- As at March 31, 2024** (Amount in ₹ crore)

Maturity Profile	As at March 31, 2024											
	1 day	2-7 days	8-14 days	15-30 days	31 days-2 Months	2-3 Months	3-6 Months	6-12 Months	1-3 years	3-5 years	Over 5 years	Total
Deposits	8.95	81.14	102.64	85.82	105.61	118.45	267.25	396.27	887.28	11.19	-	2064.60
Borrowings	-	-	-	-	-	-	-	-	-	-	-	-
Loans & Advances	19.66	35.29	42.10	0.00	55.49	24.19	47.88	16.89	1037.38	119.26	36.19	1434.33
Investments	-	-	-	-	-	-	-	-	381.00	20.00	128.45	529.45
Foreign currency assets	95.79	6.02	22.94	-	9.57	-	-	-	111.77	-	16.26	262.35
Foreign currency liabilities	0.40	4.95	2.68	16.73	-	26.48	23.10	111.62	52.47	2.28	-	240.71

Classification of assets and liabilities under the different maturity buckets are compiled by management based on the guidelines issued by the RBI and are based on the same assumptions as used by the Bank for compiling the return submitted to the RBI and which have been relied upon by the Auditors.

- 18.2.2 Liquidity Coverage Ratio (LCR)**

Qualitative disclosure

The RBI basis the circular titled "Basel III Framework on Liquidity Standards - Liquidity Coverage Ratio (LCR), Liquidity Risk Monitoring Tools and LCR Disclosure Standards" released on June 09, 2014 (DBOD, BP.BC.No.120/21.04.098/2013-14) & Master circular on Disclosure in Financial Statements - Notes to Accounts has advised banks to measure and report LCR. The LCR standard aims to ensure that a bank maintains an adequate level of unencumbered HQLA that can be converted into cash to meet its liquidity needs for a 30 calendar day time horizon under a significantly severe liquidity stress scenario as specified by supervisors. At a minimum, the stock of liquid assets should enable the Bank to survive until day 30 of the stress scenario, by which time it is assumed that appropriate corrective action can be taken. The minimum LCR requirement is 100%.

- Main drivers of LCR and evolution of contribution of inputs:**

The Liquidity Coverage Ratio (LCR) standard aims to ensure that a bank maintains an adequate level of unencumbered High Quality Liquid Assets (HQLAs) that can be converted into cash to meet its liquidity needs for a 30 days' time horizon under a significantly severe liquidity stress scenario, by which time it is assumed that appropriate corrective actions can be taken. The LCR position depends upon the level of High Quality Liquid Assets (HQLA) and level of inflows and outflows in 30 days stress horizon computed as per the RBI guidelines in this regard.

- Intra period changes:**

The intra period changes are mainly on account of changes in unencumbered excess SLR positions.

- The composition of High Quality Liquid Assets (HQLA):**

Banks' High Quality Liquid Assets consists of the following:

- Cash
- Balance with RBI in excess of CRR requirement
- Unencumbered portion of investments in Government securities in excess of SLR requirement.
- Investments in Government securities held within the mandatory SLR requirement, to the extent allowed by RBI under Marginal Standing Facility (MSF)
- Investment in Government Securities held up to 16% of Net Demand and Time Liabilities (NDTL) permissible under Facility to Avail Liquidity for Liquidity Coverage Ratio (FALLCR).

- Concentration of funding:**

The Bank seeks to diversify its funding sources across retail, commercial, corporate and institutional clients, as well as across products, tenors and currency. Funding from significant counterparties, products/instruments and currency is monitored regularly as part of its ongoing liquidity management. The Bank endeavors to fund its customer's loans from deposits and capital, thereby ensuring minimal/ no reliance on interbank borrowing.

- Derivative exposure and potential collateral calls:**
Bank does not have derivative business except forward contracts. Exposure to derivative contracts has been incorporated in the calculation of LCR.

- Currency Mismatch in LCR:**
LCR computation is aggregated across currencies, with the predominant currency being INR. The Bank's foreign currency liabilities support its foreign currency exposures, however all HQLA is maintained in INR only.

- Centralisation of liquidity management:**

Banks' liquidity management and monitoring is centralized. Bank has a Board adopted liquidity management policy in line with RBI regulation and guidelines.

- Other Inflows and outflows in the LCR calculation that are not captured:**
All Inflows and outflows are comprehensively captured in LCR.
Bank's LCR is higher than minimum required LCR and as such Bank is in compliance with RBI guidelines.

Quantitative disclosure
The tables below highlight the position of LCR computed based on simple average of daily position for each quarter.

Sr. No.	Particulars	Quarter ended March 31, 2025	
		Total Un-weighted Value	Total



BANK OF BAHRAIN & KUWAIT B.S.C. - INDIAN BRANCHES
(Incorporated in Bahrain with Limited Liability)

(Amount in ₹ crore)

Sr. No.	Particulars	Quarter ended June 30, 2024	
		Total Un-weighted Value	Total Weighted Value
High Quality Liquid Assets			
1	Total High Quality Liquid Assets (HQLA)	613.54	613.54
Cash Outflows			
2	Retail deposits and deposits from small business customers, of which:	342.29	34.02
(i)	Stable deposits	4.31	0.22
(ii)	Less stable deposits	337.98	33.80
3	Unsecured wholesale funding, of which:	206.42	82.57
(i)	Operational deposits (all counterparties)	206.42	82.57
(ii)	Non-operational deposits (all counterparties)	-	-
(iii)	Unsecured debt	21.10	21.10
4	Secured wholesale funding	-	-
5	Additional requirements, of which	571.35	59.76
(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	571.35	59.76
6	Other contractual funding obligations	409.99	12.30
7	Other contingent funding obligations	-	-
8	Total Cash Outflows	2101.40	248.41
Cash Inflows			
9	Secured lending	118.18	84.84
10	Inflows from fully performing exposures	68.83	47.76
11	Other cash inflows	-	-
12	Total Cash Inflows	187	132.61
13	TOTAL HQLA	613.54	613.54
14	Total Net Cash Outflows	77.14	-
15	Liquidity Coverage Ratio (%)	795.39%	-

(Amount in ₹ crore)

Sr. No.	Particulars	Quarter ended Mar 31, 2024	
		Total Un-weighted Value	Total Weighted Value
High Quality Liquid Assets			
1	Total High Quality Liquid Assets (HQLA)	510.04	510.04
Cash Outflows			
2	Retail deposits and deposits from small business customers, of which:	254.43	25.29
(i)	Stable deposits	3.12	0.16
(ii)	Less stable deposits	251.31	25.13
3	Unsecured wholesale funding, of which:	220.99	126.39
(i)	Operational deposits (all counterparties)	220.99	126.39
(ii)	Non-operational deposits (all counterparties)	-	-
(iii)	Unsecured debt	-	-
4	Secured wholesale funding	33.33	-
5	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	539.06	81.19
6	Other contractual funding obligations	0	14.03
7	Other contingent funding obligations	409.54	12.29
8	Total Cash Outflows	1457.36	245.15
Cash Inflows			
9	Secured lending	223.16	-
10	Inflows from fully performing exposures	79.99	47.96
11	Other cash inflows	122.90	122.90
12	Total Cash Inflows	426.05	170.86
13	TOTAL HQLA	510.04	510.04
14	Total Net Cash Outflows	63.32	-
15	Liquidity Coverage Ratio (%)	805.45%	-

(Amount in ₹ crore)

Sr. No.	Particulars	Quarter ended Dec 31, 2023	
		Total Un-weighted Value	Total Weighted Value
High Quality Liquid Assets			
1	Total High Quality Liquid Assets (HQLA)	502.16	502.16
Cash Outflows			
2	Retail deposits and deposits from small business customers, of which:	229.89	22.81
(i)	Stable deposits	3.56	0.18
(ii)	Less stable deposits	226.33	22.63
3	Unsecured wholesale funding, of which:	198.62	65.47
(i)	Operational deposits (all counterparties)	198.62	65.47
(ii)	Non-operational deposits (all counterparties)	-	-
(iii)	Unsecured debt	-	-
4	Secured wholesale funding	-	-
5	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	584.55	100.79
6	Other contractual funding obligations	-	-
7	Other contingent funding obligations	382.53	11.48
8	Total Cash Outflows	1395.58	200.54
Cash Inflows			
9	Secured lending	116.67	-
10	Inflows from fully performing exposures	49.80	28.43
11	Other cash inflows	47.57	47.57
12	Total Cash Inflows	214.04	76
13	TOTAL HQLA	502.16	502.16
14	Total Net Cash Outflows	124.54	-
15	Liquidity Coverage Ratio (%)	403.20%	-

(Amount in ₹ crore)

Sr. No.	Particulars	Quarter ended Sep 30, 2023	
		Total Un-weighted Value	Total Weighted Value
High Quality Liquid Assets			
1	Total High Quality Liquid Assets (HQLA)	516.79	516.79
Cash Outflows			
2	Retail deposits and deposits from small business customers, of which:	212.95	21.10
(i)	Stable deposits	3.92	0.20
(ii)	Less stable deposits	209.03	20.90
3	Unsecured wholesale funding, of which:	364.19	151.43
(i)	Operational deposits (all counterparties)	364.19	151.43
(ii)	Non-operational deposits (all counterparties)	-	-
(iii)	Unsecured debt	-	-
4	Secured wholesale funding	-	-
5	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	665.65	95.98
6	Other contractual funding obligations	68.38	68.38
7	Other contingent funding obligations	389.66	11.69
8	Total Cash Outflows	1700.83	348.59
Cash Inflows			
9	Secured lending	9.99	-
10	Inflows from fully performing exposures	120.87	72.05
11	Other cash inflows	150.21	150.21
12	Total Cash Inflows	281.07	222.56
13	TOTAL HQLA	516.79	516.79
14	Total Net Cash Outflows	132.07	-
15	Liquidity Coverage Ratio (%)	391.29%	-

(Amount in ₹ crore)

Sr. No.	Particulars	Quarter ended June 30, 2023	
		Total Un-weighted Value	Total Weighted Value
High Quality Liquid Assets			
1	Total High Quality Liquid Assets (HQLA)	508.91	508.91
Cash Outflows			
2	Retail deposits and deposits from small business customers, of which:	245.96	24.41
(i)	Stable deposits	3.82	0.19
(ii)	Less stable deposits	242.14	24.21
3	Unsecured wholesale funding, of which:	315.83	139.40
(i)	Operational deposits (all counterparties)	315.83	139.40
(ii)	Non-operational deposits (all counterparties)	-	-
(iii)	Unsecured debt	-	-
4	Secured wholesale funding	16.81	-
5	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	670.95	89.54
6	Other contractual funding obligations	46.67	46.67
7	Other contingent funding obligations	438.91	13.17
8	Total Cash Outflows	1735.14	312.98
Cash Inflows			
9	Secured lending	4.96	-
10	Inflows from fully performing exposures	133.95	70.73
11	Other cash inflows	146.93	146.93
12	Total Cash Inflows	285.84	217.66
13	TOTAL HQLA	508.91	508.91
14	Total Net Cash Outflows	115.66	-
15	Liquidity Coverage Ratio (%)	439.99%	-

Note: In computing the above data, estimates/assumptions used by the management have been relied upon by the auditor.

Below is the quarter wise summary of the ratios for both the years:

Quarter	FY 2024-25		FY 2023-24	
	Actual	Limit	Actual	Limit
March	753.24%	100%	805.45%	100%
December	707.06%	100%	403.20%	100%
September	613.41%	100%	391.29%	100%
June	795.39%	100%	439.99%	100%

18.2.3 NSFR

The RBI basis the circular titled "Basel III Framework on Liquidity Standards – Net Stable Funding Ratio (NSFR) – Final Guidelines" released on May 17, 2018 (DBR.BP.BC.No.106/21.04.09/2017-18) & Master circular on Disclosure in Financial Statements - Notes to Accounts has advised banks to measure and report NSFR.

The NSFR guidelines aims to ensure reduction in funding risk over a longer time horizon by requiring banks to fund their activities with sufficiently stable sources of funding in order to mitigate the risk of future funding stress

$$NSFR = \frac{\text{Available Stable Funding (ASF)}}{\text{Required Stable Funding (RSF)}} \geq 100\%$$

As per the RBI guidelines, the above ratio of NSFR should be equal to at least 100% on an ongoing basis.

The Available Stable Funding (ASF) is primarily driven by the total regulatory Capital before the regulatory adjustments/deductions as per Basel III Capital Adequacy guidelines stipulated by RBI and deposits from customers. Under the Required Stable Funding (RSF), the primary drivers are performing loans.

NSFR Disclosure Template

(Amount in ₹ crore)

As at 31 st March 2025	Unweighted value by residual maturity				Weighted value
	No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
ASF Item					
1	Capital: (2+3)	458.34	-	-	458.34
2	Regulatory capital	458.34	-	-	458.34
3	Other capital instruments	-	-	-	-
4	Retail deposits and deposits from small business customers: (5+6)	183.37	345.65	482.76	574.49
5	Stable deposits	-	3.08	-	2.93
6	Less stable deposits	183.37	342.57	482.76	574.49
7	Wholesale funding: (8+9)	174.26	118.70	12.01	6.26
8	Operational deposits	-	-	-	-
9	Other wholesale funding	174.26	118.70	12.01	6.26
10	Other liabilities: (11+12)	15.54	34.98	3.67	7.49
11	NSFR derivative liabilities	-	-	-	-
12	All other liabilities and equity not included in the above categories	15.54	34.98	3.67	7.49
13	Total ASF (1+4+7+10)	-	-	-	2,022.69
RSF Item					
14	Total NSFR high-quality liquid assets (HQLA)	-	-	-	-
15	Deposits held at other financial institutions for operational purposes	-	-	-	43.32
16	Performing loans and securities: (17+18+19+21+23)	-	1016.38	139.58	260.78
17	Performing loans to financial institutions secured by Level 1 HQLA	-	-	-	-
18	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	-	69.32	115.24	75.58
19	Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which:	-	947.06	24.34	157.45
20	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	554.52	-	-
21	Performing mortgages, of which:	-	-	-	27.74
22	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	-	-	7.91
23	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-	-	-	-
24	Other assets: (sum of rows 25 to 29)	-	13.30	-	119.80
25	Physical traded commodities, including gold	-	-	-	-
26	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	-	-	-	33.06
27	NSFR derivative assets	-	-	-	-
28	NSFR derivative liabilities before deduction of variation margin posted	-	-	-	-
29	All other assets not included in the above categories	812.54	13.30	-	86.74
30	Off-balance sheet items	-	-	-	883.14
31	Total RSF (14+15+16+24+30)	-	-	-	1,392.55
32	Net Stable Funding Ratio (%)	-	-	-	145.25%

As at 31 st December 2024	Unweighted value by residual maturity				Weighted value
	No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
ASF Item					
1	Capital: (2+3)	450.06	-	-	450.06
2	Regulatory capital	450.06	-	-	450.06
3	Other capital instruments	-	-	-	-
4	Retail deposits and deposits from small business customers: (5+6)	202.81	392.84	298.87	730.74
5	Stable deposits	-	3.74	-	3.56
6	Less stable deposits	202.81	389.09	289.87	730.74
7	Wholesale funding: (8+9)	152.32	97.53	39.94	10.16
8	Operational deposits	-	-	-	-
9	Other wholesale funding	152.32	97.53	39.94	10.16
10	Other liabilities: (11+12)	4.22	22.83	2.79	7.23
11	NSFR derivative liabilities	-	-	-	-
12	All other liabilities and equity not included in the above categories	4.22	22.83	2.79	7.23
13	Total ASF (1+4+7+10)	-	-	-	2064.08
RSF Item					
14	Total NSFR high-quality liquid assets (HQLA)	-	-	-	-
15	Deposits held at other financial institutions for operational purposes	-	-	-	41.63
16	Performing loans and securities: (17+18+19+21+23)	-	1049.44	36.27	424.91
17	Performing loans to financial institutions secured by Level 1 HQLA	-	-	-	-
18	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	-	26.10	11.33	221.67
19	Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which:	-	1023.33	24.94	176.15
20	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	476.90	-	2
21	Performing residential mortgages, of which:	-	-	-	27.09
22	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	-	-	6.84
23	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-	-	-	-
24	Other assets: (sum of rows 25 to 29)	-	5.09	-	116.92
25	Physical traded commodities, including gold	-	-	-	-
26	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	-	-	-	33.06
27	NSFR derivative assets	-	-	-	-
28	NSFR derivative liabilities before deduction of variation margin posted	-	-	-	-
29	All other assets not included in the above categories	728.96	5.09	-	83.86
30	Off-balance sheet items	-	-	-	765.05
31	Total RSF (14+15+16+24+30)	-	-	-	1516.18
32	Net Stable Funding Ratio (%)	-	-	-	136.14%

As at 30 th September 2024	Unweighted value by residual maturity				Weighted value
	No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
ASF Item					
1	Capital: (2+3)	447.42	-	-	447.42
2	Regulatory capital	447.42	-	-	447.42
3	Other capital instruments	-	-	-	-
4</					



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As at 31 st December 2023	Unweighted value by residual maturity				Weighted value
	No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
ASF Item					
1 Capital: (2+3)	452.88	-	-	-	452.88
2 Regulatory capital	452.88	-	-	-	452.88
3 Other capital instruments	-	-	-	-	-
4 Retail deposits and deposits from small business customers: (5+6)	222.99	519.24	352.36	525.26	1,510.61
5 Stable deposits	-	4.34	-	-	4.12
6 Less stable deposits	222.99	514.91	352.36	525.26	1,506.49
7 Wholesale funding: (8+9)	66.83	73.82	145.91	27.10	136.97
8 Operational deposits	-	-	-	-	-
9 Other wholesale funding	66.83	73.82	145.91	27.10	136.97
10 Other liabilities: (11+12)	-	-	-	-	-
11 NSFR derivative liabilities	-	-	-	-	-
12 All other liabilities and equity not included in the above categories	54.58	24.24	3.28	4.65	4.65
13 Total ASF (1+4+7+10)					2,105.11
RSF Item					
14 Total NSFR high-quality liquid assets (HQLA)	-	-	-	-	-
15 Deposits held at other financial institutions for operational purposes	-	-	-	141.54	70.77
16 Performing loans and securities: (17+18+19+21+23)	-	867.76	55.94	569.94	924.13
17 Performing loans to financial institutions secured by Level 1 HQLA	-	-	-	-	-
18 Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	-	72.33	31.11	203.85	230.25
19 Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which:	-	795.43	24.84	335.39	673.92
20 With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	180.93	-	-	-
21 Performing residential mortgages, of which:	-	-	-	30.70	19.96
22 With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	-	-	22.01	-
23 Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-	-	-	-	-
24 Other assets: (sum of rows 25 to 29)	-	5.51	-	180.09	609.95
25 Physical traded commodities, including gold	-	-	-	-	-
26 Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	-	-	-	83.06	70.60
27 NSFR derivative assets	-	0.29	0.23	-	0.52
28 NSFR derivative liabilities before deduction of variation margin posted	-	-	-	-	-
29 All other assets not included in the above categories	708.04	5.51	-	97.03	539.35
30 Off-balance sheet items	-	-	-	1,010.55	43.08
31 Total RSF (14+15+16+24+30)					1,647.93
32 Net Stable Funding Ratio (%)					127.74%

As at 30th September 2023	Unweighted value by residual maturity				Weighted value
	No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
ASF Item					
1 Capital: (2+3)	452.15	-	-	-	452.15
2 Regulatory capital	452.15	-	-	-	452.15
3 Other capital instruments	-	-	-	-	-
4 Retail deposits and deposits from small business customers: (5+6)	217.71	391.20	449.99	556.12	1,509.36
5 Stable deposits	-	4.75	-	-	4.51
6 Less stable deposits	217.71	386.45	449.99	556.12	1,504.85
7 Wholesale funding: (8+9)	87.84	150.47	95.26	77.04	199.90
8 Operational deposits	-	-	-	-	-
9 Other wholesale funding	87.84	150.47	95.26	77.04	199.90
10 Other liabilities: (11+12)	176.68	34.60	4.73	4.69	4.69
11 NSFR derivative liabilities	-	-	-	-	-
12 All other liabilities and equity not included in the above categories	176.68	34.60	4.73	4.69	4.69
13 Total ASF (1+4+7+10)					2,166.11
RSF Item					
14 Total NSFR high-quality liquid assets (HQLA)	-	-	-	-	-
15 Deposits held at other financial institutions for operational purposes	-	-	-	72.44	36.22
16 Performing loans and securities: (17+18+19+21+23)	-	1043.84	104.52	427.86	890
17 Performing loans to financial institutions secured by Level 1 HQLA	-	-	-	-	-
18 Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	-	203.29	86.55	213.36	287.13
19 Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which:	-	840.55	17.97	183.61	582.90
20 With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	193.61	-	-	-
21 Performing residential mortgages, of which:	-	-	-	30.88	20.07
22 With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	-	-	10.96	-
23 Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-	-	-	-	-
24 Other assets: (sum of rows 25 to 29)	-	12.93	-	188.01	652.23
25 Physical traded commodities, including gold	-	-	-	-	-
26 Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	-	-	-	83.06	70.60
27 NSFR derivative assets	-	-	-	-	-
28 NSFR derivative liabilities before deduction of variation margin posted	-	-	-	-	-
29 All other assets not included in the above categories	763.86	12.93	-	104.95	581.62
30 Off-balance sheet items	-	-	-	1,112.89	48.02
31 Total RSF (14+15+16+24+30)					1,626.47
32 Net Stable Funding Ratio (%)					133.18%

As at 30th June 2023	Unweighted value by residual maturity				Weighted value
	No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
ASF Item					
1 Capital: (2+3)	450.52	-	-	-	450.52
2 Regulatory capital	450.52	-	-	-	450.52
3 Other capital instruments	-	-	-	-	-
4 Retail deposits and deposits from small business customers: (5+6)	222.12	335.69	512.65	515.37	1,479.03
5 Stable deposits	-	4.90	-	-	4.65
6 Less stable deposits	222.12	330.80	512.65	515.37	1,474.37
7 Wholesale funding: (8+9)	114.83	188.40	30.64	41.96	151.48
8 Operational deposits	-	-	-	-	-
9 Other wholesale funding	114.83	188.40	30.64	41.96	151.48
10 Other liabilities: (11+12)	226.90	14.65	3.88	4.46	4.46
11 NSFR derivative liabilities	-	-	-	-	-
12 All other liabilities and equity not included in the above categories	226.90	14.65	3.88	4.46	4.46
13 Total ASF (1+4+7+10)					2,085.49
RSF Item					
14 Total NSFR high-quality liquid assets (HQLA)	-	-	-	-	-
15 Deposits held at other financial institutions for operational purposes	-	-	-	-	-
16 Performing loans and securities: (17+18+19+21+23)	-	1193.82	74.25	414.74	917.78
17 Performing loans to financial institutions secured by Level 1 HQLA	-	-	-	-	-
18 Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	-	253.24	64.34	194.41	264.57
19 Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which:	-	940.58	9.91	189.04	632.87
20 With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	129.66	-	-	-
21 Performing residential mortgages, of which:	-	-	-	31.29	20.34
22 With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	-	-	11.12	-
23 Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-	-	-	-	-
24 Other assets: (sum of rows 25 to 29)	0	9.97	-	216.63	645.46
25 Physical traded commodities, including gold	-	-	-	-	-
26 Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	-	-	-	112.06	95.25
27 NSFR derivative assets	-	-	-	-	-
28 NSFR derivative liabilities before deduction of variation margin posted	-	-	-	-	-
29 All other assets not included in the above categories	745.18	9.97	-	104.57	550.21
30 Off-balance sheet items	-	-	-	1038.39	43.97
31 Total RSF (14+15+16+24+30)					1,607.20
32 Net Stable Funding Ratio (%)					129.76%

18.3 Investments
18.3.1 Composition of investments Portfolio (Amount in ₹ crore)

As at 31st Mar 2025	Investments in India				Investments outside India	Total Investments
	Government Securities*	Other Approved Securities	Others	Total investments in India		
Held to Maturity						
Gross	169.61	-	-	169.61	-	169.61
Less: Provision for non-performing investments (NPI)	-	-	-	-	-	-
Net	169.61	-	-	169.61	-	169.61
Available for Sale						
Gross	430.94	-	-	430.94	-	430.94
Provision for non-performing investments (NPI)	-	-	-	-	-	-
Net	430.94	-	-	430.94	-	430.94
Held for Trading						
Gross	-	-	-	-	-	-
Provision for non-performing investments (NPI)	-	-	-	-	-	-
Net	-	-	-	-	-	-
Total Investments						
Gross	600.55	-	-	600.55	-	600.55
Less: Provision for non-performing Investments	-	-	-	-	-	-
Less: Provision for depreciation and NPI	-	-	-	-	-	-
Net	600.55	-	-	600.55	-	600.55

*Includes Treasury bills

(Amount in ₹ crore)

As at 31st Mar 2024	Investments in India				Investments outside India	Total Investments
	Government Securities*	Other Approved Securities	Others	Total investments in India		
Held to Maturity						
Gross	167.26	-	-	167.26	-	167.26
Less: Provision for non-performing investments (NPI)	-	-	-	-	-	-
Net	167.26	-	-	167.26	-	167.26
Available for Sale						
Gross	374.55	-	15.41	389.96	-	389.96
Less: Provision for depreciation and NPI	(12.35)	-	(15.41)	(27.76)	-	(27.76)
Net	362.20	-	-	362.20	-	362.20
Held for Trading						
Gross	-	-	-	-	-	-
Less: Provision for depreciation and NPI	-	-	-	-	-	-
Net	-	-	-	-	-	-
Total Investments						
Gross	541.81	-	15.41	557.22	-	557.22
Less: Provision for non-performing Investments	-	-	(15.41)	(15.41)	-	(15.41)
Less: Provision for depreciation and NPI	(12.35)	-	-	(12.35)	-	(12.35)
Net	529.46	-	-	529.46	-	529.46

*Includes Treasury bills

18.3.2 Movement of Provisions for Depreciation and Investment Fluctuation Reserve (Amount in ₹ crore)

Sr No.	Particulars	2025	2024
(i)	Movement of provisions held towards depreciation on investments		
	Opening balance	12.35	18.60
	Less: Adjustment due to transition to revised Investment Framework	12.35	-
	Add: Provisions made during the year	-	0.52
	Less: Write-off, excess provisions written back during the year	-	(6.77)
	Closing balance	-	12.35
(ii)	Movement of Investment Fluctuation Reserve		
	Opening balance	7.24	7.31

Sr No.	Particulars	2025	2024
	Add: Provisions made during the year	0.25	-
	Less: Write-off, excess provisions written back during the year	-	(0.07)
	Closing balance	7.49	7.24
(iii)	Closing balance in IFR as a percentage of closing balance of investments* in AFS and HFT/Current category	1.74%	2%

*Carrying value less net depreciation/appreciation) i.e. the net amount reflected in the balance sheet.

18.3.3 Sale and Transfers to/from HTM Category
The Bank has not transferred any security from HTM to AFS category during the year (previous year Nil). There has been no transfer of securities to HTM category during the year (previous year Nil).

18.3.4 Non-SLR investment portfolio
i) Issuer composition of Non-SLR investments
FY 2024-25 (Amount in ₹ crore)

Sr. No.	Issuer	Amount	Extent of private placement	Extent of 'below investment grade' securities	Extent of 'unrated' securities	Extent of 'unlisted' securities
1	PSU's	-	-	-	-	-
2	FI's	-	-	-	-	-
3	Banks (certificate of deposits)	-	-	-	-	-
4	Private corporates	-	-	-	-	-
5	Subsidiaries/Joint ventures	-	-	-	-	-
6	Others	15.41	15.41	15.41	15.41	15.41
7	Provision held towards depreciation	(15.41)	-	-	-	-
	Total	-	-	-	-	-

FY 2023-24 (Amount in ₹ crore)

Sr. No.	Issuer	Amount	Extent of private placement	Extent of 'below investment grade' securities	Extent of 'unrated' securities	Extent of 'unlisted' securities
1	PSU's	-	-	-	-	-
2	FI's	-	-	-	-	-
3	Banks (certificate of deposits)	-	-	-	-	-
4	Private corporates	-	-	-	-	-
5	Subsidiaries/Joint ventures	-	-	-	-	-
6	Others	15.41	15.41	15.41	15.41	15.41
7	Provision held towards depreciation	(15.41)	-	-	-	-
	Total	-	-	-	-	-

ii) Non performing Non-SLR investments (Amount in ₹ crore)

Particulars	2024-25	2023-24
Opening balance	15.40	0.54
Additions during the year since 1st April	-	14.86
Reductions during the above period	15.40	-
Closing balance	-	15.40
Total provisions held	-	15.40

18.3.5 Repo and Reverse Repo transactions (in Face Value and Market Value Terms) (Amount in ₹ crore)

Part



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18.4.4 Particulars of resolution plan and restructuring

- There has been no resolution plan implemented in this year (Previous year Nil) under the Prudential Framework for Resolution of Stressed Assets' issued vide circular DBR.No.BP.BC.45/21.04.048/2018-19 dated June 7, 2019.
- Details of accounts subjected to restructuring** (Amount in ₹ crore)

		Agriculture and allied activities		Corporates (excluding MSME)		Micro, Small and Medium Enterprises (MSME)		Retail (excluding agriculture and MSME)		Total	
		F.Y 24-25	F.Y 23-24	F.Y 24-25	F.Y 23-24	F.Y 24-25	F.Y 23-24	F.Y 24-25	F.Y 23-24	F.Y 24-25	F.Y 23-24
Standard	Number of borrowers	-	-	-	-	-	-	-	-	-	-
	Gross Amount (₹ crore)	-	-	-	-	-	-	-	-	-	-
	Provision held (₹ crore)	-	-	-	-	-	-	-	-	-	-
Substandard	Number of borrowers	-	-	-	-	-	-	-	-	-	-
	Gross Amount (₹ crore)	-	-	-	-	-	-	-	-	-	-
	Provision held (₹ crore)	-	-	-	-	-	-	-	-	-	-
Doubtful	Number of borrowers	-	-	-	-	-	-	-	-	-	-
	Gross Amount (₹ crore)	-	-	-	-	-	-	-	-	-	-
	Provision held (₹ crore)	-	-	-	-	-	-	-	-	-	-
Total	Number of borrowers	-	-	-	-	-	-	-	-	-	-
	Gross Amount (₹ crore)	-	-	-	-	-	-	-	-	-	-
	Provision held (₹ crore)	-	-	-	-	-	-	-	-	-	-

18.4.5 Disclosure of transfer of loan exposures

The bank has not transferred/acquired any stressed loans or SMA loans during the year.

As at March 31, 2025 (Amount in ₹ crore)

Particulars	To ARCs	To permitted transferees	To other transferees
Aggregate principal outstanding of loans transferred	-	-	-
Weighted average residual tenor of the loans transferred	-	-	-
Net book value of loans transferred (at the time of transfer)	-	-	-
Aggregate consideration	-	-	-
Additional consideration realized in respect of accounts transferred in earlier years	-	-	-

As at March 31, 2024 (Amount in ₹ crore)

Particulars	To ARCs	To permitted transferees	To other transferees (please specify)
Aggregate principal outstanding of loans transferred	-	-	-
Weighted average residual tenor of the loans transferred	-	-	-
Net book value of loans transferred (at the time of transfer)	-	-	-
Aggregate consideration	-	-	-
Additional consideration realized in respect of accounts transferred in earlier years	-	-	-

18.4.6 Details of Loans acquired during the year

As at March 31, 2025 (Amount in ₹ crore)

Particulars	From SCBs, RRBs, UCBs, StCBs, DCCBs, AIFs, SFBs and NBFCs including Housing Finance Companies (HFCs)		From ARCs
Aggregate principal outstanding of loans acquired	-	-	-
Aggregate consideration paid	-	-	-
Weighted average residual tenor of loans acquired	-	-	-

As at March 31, 2024 (Amount in ₹ crore)

Particulars	From SCBs, RRBs, UCBs, StCBs, DCCBs, AIFs, SFBs and NBFCs including Housing Finance Companies (HFCs)		From ARCs
Aggregate principal outstanding of loans acquired	-	-	-
Aggregate consideration paid	-	-	-
Weighted average residual tenor of loans acquired	-	-	-

18.4.7 Divergence in the asset classification and provisioning

The RBI vide circular no. DBR.BP.BC.No.63/21.04.018/2016-17 & DBR.BP.BC.No.32/21.04.018/2018-19, titled "Disclosure in the Notes to Accounts to the Financial Statements - Divergence in the asset classification and provisioning" released on April 18, 2017 & April 01, 2019 respectively has advised banks to include a disclosure with respect to the additional provisioning requirement or the additional gross NPA assessed by RBI for the financial year.

There has been no NPA divergence observations/comments for the FY 2023-24 and accordingly disclosures as required vide the above circular are not applicable.

18.4.8 Provision pertaining to Fraud Accounts

(Amounts in ₹ crore)

Particulars	2025	2024
Number of frauds reported	-	-
Amount involved in fraud (₹ crore)	-	-
Amount of provision made for such frauds (₹ crore)	-	-
Amount of Unamortised provision debited/ (reversed) from other reserves' as at the end of the year (₹ crore)	-	-

18.4.9 Disclosure under Resolution Framework for COVID-19-related Stress

A special window under the Prudential Framework was extended vide circular DOR.No.BP.BC/3/21.04.048/2020-21 dated August 6, 2020 to enable the lenders to implement a resolution plan in respect of eligible corporate exposures, and personal loans, while classifying such exposures as Standard.

Disclosures to be made for period ending March 31, 2025:

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan - Position as at the end of the previous year (A)	Of (A), aggregate debt that slipped into NPA during the period	Of (A) amount written off during the period	Of (A) amount paid by the borrowers during the period	Exposure to accounts classified as Standard consequent to implementation of resolution plan - Position as at the end of the year
Corporate persons*	-	-	-	-	-
Of which MSMEs	-	-	-	-	-
Others	1.76	-	-	0.52	1.24
Total	2.45	-	-	1.03	1.42

Disclosures to be made for period ending March 31, 2024

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan - Position as at the end of the previous year (A)	Of (A), aggregate debt that slipped into NPA during the period	Of (A) amount written off during the period	Of (A) amount paid by the borrowers during the period	Exposure to accounts classified as Standard consequent to implementation of resolution plan - Position as at the end of the year
Corporate persons*	-	-	-	-	-
Of which MSMEs	-	-	-	-	-
Others	1.06	0.44	-	0.20	0.42
Total	1.42	0.53	-	0.32	0.57

* As defined in section 3(7) of the Insolvency and Bankruptcy Code, 2016

18.6.3 Concentration of Exposures (Amount in ₹ crore)

Particulars	2025	2024
Total Exposure to twenty largest borrowers/customers*	1,317.71	1344.54
% of Exposures to twenty largest borrowers/customers to Total Exposure of the bank on borrowers/customers	57.14%	49.50%

* Exposure is computed based on total exposure i.e. funded and non-funded exposure including investment and derivative exposure (but excludes inter-bank exposure).

18.6.4 Concentration of NPAs** (Amount in ₹ crore)

Particulars	2025	2024
Total Exposure to top twenty NPA accounts	4.96	18.21
Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs	95.12%	99.05%

** The information disclosed pertains to only advances (as reported in Schedule 9 of the Balance Sheet).

18.7 Derivatives

The Bank has not dealt with any Forward Rate Agreement (FRA)/Interest Rate Swaps. The Bank does not deal in Exchange Traded Interest Rate Derivatives. Hence, the disclosure in respect of the same is not applicable. The Bank has very limited exposure to derivatives viz. forward foreign exchange contracts.

18.7.1 Disclosures on risk exposure in derivatives Qualitative Disclosure:

Products
The Bank has not dealt with any Forward Rate Agreement (FRA)/Interest Rate Swaps. The Bank does not deal in Exchange Traded Interest Rate Derivatives. Hence, the disclosure in respect of the same is not applicable. The Bank has very limited exposure to derivatives viz. forward foreign exchange contracts.

Organization architecture

Treasury operation is segregated into three different department's viz. front office, mid-office and back office. The primary role of front office is to conduct business, that of mid-office is to ensure compliance in accordance with set norms and policies and that of back office is to process/settle the transactions.

The Bank has in place policies/procedures which have been approved by the Management Committee to ensure adherence to various risk parameters and prudential limits.

Policies for hedging risk

The Bank has the following two policy papers in place, approved by Management Committee.

- Integrated Foreign Exchange policy and
- Asset - Liability Management (ALM) Policy

The Bank monitors the hedges/mitigants on a continuous basis through daily and monthly reports that are reviewed by the dealing room/top management.

Risk measurement and monitoring

a) Risk Measurement:
For forward foreign exchange contracts, risk is measured through a daily report called Value at Risk (VaR), which computes VaR on the foreign exchange, gaps using FEDAI VaR factors.

b) Risk Reporting and Risk monitoring systems:
The Bank has the following reports/systems in place which are reviewed by the top management:

- i) VaR
- ii) Net open position
- iii) AGL/IGL
- iv) Dealer wise limits
- v) Stop loss limits
- vi) Bankline limits

Provisioning, collateral and credit risk mitigation

As stated in Schedule 17: Principal accounting policies point no 3 (a) and (d).

Quantitative Disclosure (Amount in ₹ crore)

Sr. No	Particulars	2025		2024	
		Currency Derivatives	Interest Rate Derivatives	Currency Derivatives	Interest Rate Derivatives
(i)	Derivatives (Notional Principal)				
a)	For hedging	-	-	-	-
b)	For trading	715.91	-	82.12	-
(ii)	Marked to Market Positions (net)				
a)	Assets (+)	1.23	-	0.14	-
b)	Liability (-)	2.16	-	0.11	-
(iii)	Credit Exposure	16.12	-	1.90	-
(iv)	Likely impact of one percentage change in interest rate (100*PV01)				
a)	On hedging derivatives	-	-	-	-
b)	On trading derivatives	0.20	-	0.21	-
(v)	Maximum and minimum of 100*PV01 observed during the year				
a)	On hedging				
	Minimum	-	-	-	-
	Maximum	-	-	-	-
b)	On trading				
	Minimum	0.06	-	0.03	-
	Maximum	0.23	-	1.53	-

18.8 Credit Default Swap

The bank does not deal in Credit Default Swap transactions

18.9 Disclosures relating to Securitization

The Bank does not have any securitized assets as of March 31, 2025 and March 31, 2024.

18.10 Off-balance Sheet sponsored Special Purpose Vehicles (SPVs)

The Bank does not have any SPVs as at March 31, 2025 (Previous year Nil).

18.11 Transfer to Depositor Education and Awareness Fund (DEA Fund) (Amount in ₹ crore)

Particulars	2025	2024
	Opening balance of amounts transferred to DEA Fund	2.40
Add Amounts transferred to DEA Fund during the year	0.14	0.33
Less Amounts reimbursed by DEA Fund towards claims	0.04	0.06
Closing balance of amounts transferred to DEA Fund	2.50	2.40

The amount transferred to DEA Fund is also shown as contingent liability under Schedule 12.

18.12 Disclosure of Complaints

18.12.1 Customer complaints and unimplemented awards of Banking Ombudsman

Sr. No	Particulars	2025	2024
Complaints received by the bank from its customers			
1.	Number of complaints pending at beginning of the year	-	-
2.	Number of complaints received during the year	6	3
3.	Number of complaints disposed during the year	5	3
3.1	Of which, number of complaints rejected by the bank	-	-
4.	Number of complaints pending at the end of the year	1	-
Maintainable complaints received by the bank from OBOs			
5.	Number of maintainable complaints received by the bank from OBOs	6	3
5.1.	Of 5, number of complaints resolved in favour of the bank by BOs	5	2
5.2	Of 5, number of complaints resolved through conciliation/mediation/advisories issued by BOs	-	1
5.3	Of 5, number of complaints resolved after passing of Awards by BOs against the bank	-	-
6.	Number of Awards unimplemented within the stipulated time (other than those appealed)	-	-

18.12.2 Top five grounds of complaints received by the bank from customers

Grounds of complaints, (i.e. complaints relating to)	Number of complaints pending at the beginning of the year	Number of complaints received during the year	% increase/decrease in the number of complaints received over the previous year	Number of complaints pending at the end of the year	Of 5, number of complaints pending beyond 30 Days	
	1	2	3	4	5	6
FY 2024-25						
Loans and Advances	-	4	100	1	1	-
Others	-	2	100	-	-	-
Total	-	6	100	1	1	1
FY 2023-24						
Loans and Advances	-	2	Not Applicable	-	-	-
Others	-	1	Not Applicable	-	-	-
Total	-	3	-	-	-	-

The above details have been based on the information provided by the Management and relied upon by the auditor.

18.13 Penalties imposed by the Reserve Bank of India (RBI).

No penalties were levied by Reserve Bank of India during the year. (Previous year - Nil)

There is no default in Reverse Repo transactions during the year. (Previous Year - Nil).

18.14 Remuneration

In terms of guidelines issued by RBI vide circular no. DBOD. No. BC. 72/29.67.001/2011-12 dated January 13, 2012 on "Compensation of Whole Time Directors/Chief Executive Officers/Risk takers and Control function staff, etc.", the Bank has submitted a declaration received from its Head Office to RBI to the effect that the compensation structure in India, including that of CEO's, is in conformity with the Financial Stability Board principles and standards wide letter dated March 17, 2025.

18.15 Other Disclosures

18.15.1 Business Ratios (Amount in ₹ crore unless otherwise stated)

Sr. No.	Particulars	2025	2024
(i)	Interest Income as a percentage to working funds	6.98%	6.64%
(ii)	Non-Interest income as a percentage to working funds	0.62%	1.21%
(iii)	Cost of Deposits	5.78%	5.65%
(iv)	Net Interest Margin	2.46%	2.29%
(v)	Operating Profit as a percentage to working funds	0.91%	1.31%
(vi)	Return on Assets	0.01%	0.22%
(vii)	Business (Deposits + Advances) per employee	37.64	36.04
(viii)	Profit per employee	0.00	0.06

Notes:-

- Employees as of balance sheet date are considered for computation of ratios.
- Deposit (excluding interbank) & Advances outstanding as of balance sheet date are taken for calculating ratios in (vii) above.
- Working funds is average of total assets of Form X as reported to RBI.
- Net Interest Margin = Net Interest Income/Average Earning Assets. Net Interest Income = Interest Income - Interest Expense
- Operating profit = Interest Income + Other Income - Interest Expenses - Operating Expenses

18.15.2 Bancassurance Business

The Bank has earned income from bancassurance business as below: (Amount in ₹ crore)

Sr. No.	Nature of Income	2024-25	2023-24
1.	For selling life insurance policies	0.02	0.12
2.	For selling non-life insurance policies	0.03	0.03
3.	For selling mutual fund products	1.44	1.05

18.15.3 Marketing and Distribution

The Bank has not earned any income from Marketing and Distribution business during the year ended March 31, 2025 (Previous year Nil).

18.15.4 Priority Sector Lending Certificates (PSLCs)

The Bank has purchased PSLCs during the year. Stock of PSLCs held at year end is detailed below in face value terms.

(Amount in ₹ crore)

Sr. No.	Particulars	2025	2024
(i)	PSLC - General	300	185
(ii)	PSLC - Micro Enterprises	20	-
(iii)	PSLC - Agriculture	-	-
	Total	320	185



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BANK OF BAHRAIN & KUWAIT B.S.C. - INDIAN BRANCHES
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6) Principal assumptions used in determining gratuity for the Bank's plans are shown below:

Particulars	2024-25	2023-24
Discount Rate (%) p.a.	6.55%	7.21%
Expected rate of return on assets (%) p.a.	6.55%	7.21%
Salary escalation rate (%) p.a.	8.00%	8.00%
Attrition Rate (%) p.a.:	16.33% p.a.	10.00% (for first 4 years) 4.00% (After 4 years)

The bank had recognized Investments of the gratuity fund at fair value in the year ended 31st March 2025 resulting in increase in net profit by ₹ 0.72 crores.

Unamortised Pension and Gratuity Liabilities

Amortisation of pension and gratuity liabilities expenditure in terms of circular no. DBOD.No.BP.BC.80/21.04.018/2010-11 dated February 09, 2011 is ₹ Nil for the year under review (Previous Year: ₹ Nil).

18.16.2 Accounting Standard 17 – Segment reporting
Segment Information about Primary Business Segments for the year March 31, 2025.
(Amount in ₹ crore)

Business Segments	Treasury	Corporate Banking	Retail Banking	Other Banking Operations	Total
Revenue	53.47	123.11	4.84	1.74	183.16
Unallocated Revenue					0.11
Total Segment revenue					183.27
Expense	45.59	99.29	6.53	1.21	152.62
Unallocated Expense					8.60
Total Segment Expense					161.22
Operating Profit	7.88	23.82	(1.69)	0.53	30.54
Unallocated operating profit					(8.49)
Net Operating Profit					22.05
Segment Result	7.87	2.09	(1.43)	0.55	9.08
Unallocated result					(8.50)
Total Segment Result					0.58
Income Taxes (net of deferred tax)					(0.25)
Net Profit					0.33
Other Information					
Segment Assets	862.12	1,412.28	37.60	0.23	2,312.23
Unallocated Assets					102.53
Total Assets					2,414.76
Segment Liabilities	18.28	226.46	1,703.59	0.24	1,948.57
Unallocated Liabilities					466.19
Total Liabilities					2,414.76

Segment Information about Primary Business Segments for the year March 31, 2024.
(Amount in ₹ crore)

Business Segments	Treasury	Corporate Banking	Retail Banking	Other Banking Operations	Total
Revenue	53.70	136.05	5.67	1.97	197.39
Unallocated Revenue					0.07
Total Segment revenue					197.45
Expense	41.22	105.91	8.35	1.26	156.74
Unallocated Expense					7.83
Total Segment Expense					164.57
Operating Profit	12.48	30.14	(2.68)	0.71	40.65
Unallocated operating profit					(7.77)
Net Operating Profit					32.88
Segment Result	12.48	6.47	(2.86)	0.71	16.80
Unallocated result					(12.94)
Total Segment Result					3.86
Income Taxes (net of deferred tax)					(2.03)
Net Profit					5.89
Other Information					
Segment Assets	976.45	1,422.33	44.87	0.19	2,444.83
Unallocated Assets					114.24
Total Assets					2,558.06
Segment Liabilities	0.89	496.11	1,600.75	0.27	2,098.02
Unallocated Liabilities					460.04
Total Liabilities					2,558.06

a. The Bank operates as a single unit in India and as such has no identifiable geographical segments subject to dissimilar risk and returns. Hence no information regarding the same has been given.

b. The Bank is organised into three main business segments, namely:

- Treasury – primarily comprising of Dealing Room operations, trading/investments in Bonds and Government securities.
- Corporate Banking – primarily comprising of Wholesale Loans and Advances to Corporates, Investments in Corporate Bonds.
- Retail Banking – Primarily comprising of retail loans & advances to customers.

c. The above segments are based on the currently identified segments taking into account the nature of services provided, the risks and returns, overall organisation structure of the Bank and the internal financial reporting system.

d. Segment revenue, results, assets and liabilities include the respective amounts identifiable to each of the segments and amounts apportioned/allocated on a reasonable basis.

e. The classification of assets to the respective segments conform to the guidelines issued by RBI vide DBOD.No.BP.BC.81/21.01.018/2006-07 dated April 18, 2007.

f. Segment revenues stated above are aggregate of Schedule 13 – Interest income and Schedule 14 – Other Income with zero spread on account of transfer pricing.

18.16.3 Accounting Standard 18 - Related party disclosures:

Parent
Bank of Bahrain & Kuwait, Bahrain, its branches and representative office.

Subsidiaries of Parent

- CreditMax
- Invita Bahrain
- Global Payment Services
- 973 Labs Co.W.L.L.

Associated Company of Parent

- Bahrain Kuwait Insurance (BKIC)
- Securities Investment Company
- Bahrain Commercial Facilities Company
- Invita-Kuwait
- FINCORP W.L.L.
- Social Insurance Organization (Pension Fund Commission)
- Kuwait Investment Authority (KIA)
- Social Insurance Organization (GOSI)
- The Benefit Company
- Naseej Company
- Alosra Bank
- Diyyar Al Hareameen Al Olia Limited
- BBK Geojit Securities KSC
- Bahrain Liquidity Fund
- Magnum Partners Holding Limited
- Evogue Holdings Jersey Limited
- LSE Jersey Holdings Limited partnership

Key Management Personnel

Mr. Madhav Nair – Country Head & CEO - India

In line with the RBI circular DBR.BP.BC.No.23/21.04.018/2015-16 dated July 01, 2015 the Bank is not required to disclose details pertaining to related party where under a category there is only one entity (i.e. Head Office & its branches). Similarly, there has been only one entity/person under Key management Personnel at any point of time and therefore those details are also not disclosed.

There were no transactions with other related parties during the year. Related parties are identified by the management and relied upon by the auditors.

18.16.4 Accounting Standard 19 – Leases

Lease payments for assets taken on operating lease are recognized in the Profit & Loss Account over the term of the lease in accordance with the AS-19 on Leases. The Bank has entered into non-cancellable operating leases only for vehicles and rented premises.

The total of future minimum lease payments under non-cancellable operating leases as determined by the lease agreements are as follows:
(Amount in ₹ crore)

Particulars	2025	2024
Not later than one year	5.75	6.47
Later than one year and not later than five years	0.89	5.42
Later than five years	-	-
Total	6.64	11.89
Total minimum lease payments recognized in the P&L (incl. taxes)	6.60	6.76

The lease agreements entered into pertain to use of premises (including fixed assets) at the branches. The lease agreements do not have any undue restrictive or onerous clauses other than those normally prevalent in similar agreement regarding use of assets, lease escalations, renewals and a restriction on sub-leases.

18.16.5 Accounting standard 22 – Accounting for taxes on income

In accordance with Accounting Standard 22 on "Accounting for taxes on income" issued by the Institute of Chartered Accountants of India, the Bank has recognized Deferred Tax Asset (DTA) on timing differences to the extent there is reasonable certainty based on contracts and arrangements in place which will enable the Deferred Tax Asset to be reversed.

Items on which DTA is created are as follows:

Particulars	2025	2024
Deferred Tax Assets		
Provision on Assets	12.69	17.83
Provision for Employee Benefits	0.13	0.40
Bonus payable	0.37	0.41
Depreciation on Fixed Assets	-	-
Carried forward losses	8.32	3.34
Others	1.26	1.83
Total	22.77	23.81
Deferred Tax Liability		
Depreciation on Fixed Assets	1.77	1.80
Total	1.77	1.80
Net Deferred tax asset	21.00	22.01

18.16.6 Accounting Standard 26 – Intangible Assets

The Bank holds intangible assets, primarily software, which is reported as part of Schedule 10. Details of the same are given below.
(Amount in ₹ crore)

Particulars	2025	2024
Opening Gross Block	17.79	16.01
Additions during the year	0.49	1.78
Deductions during the year	-	-
Depreciation till date	17.33	15.82
Net Block	0.95	1.97
Intangibles under development (CWIP)	0.18	0.19

18.16.7 Accounting Standard 28 – Impairment of assets

As at March 31, 2025 there were no events or changes in circumstances which indicate any material impairment in the carrying value of the assets covered by AS 28 on "Impairment of Assets" (Previous year Nil).

18.16.8 Accounting Standard 29 - Provisions, contingent liabilities and assets

Sr. No	Contingent Liability	Brief description
1	Claims against the Bank not Acknowledged as debts	Includes legal proceeding in the normal course of business, which is disputed by the Bank. The Bank is also a party to various taxation matters in respect of which appeals are pending. The Bank does not expect the outcome of these proceedings to have a material adverse effect on the Bank's financial conditions, results of operations or cash flows.
2	Liability on account of outstanding forward foreign exchange contracts and other derivative contracts	The Bank enters into foreign exchange contracts on its own account and for customers. Forward foreign exchange contracts are commitments to buy or sell foreign currency at a future date at the contracted rate. The foreign exchange contracts are recorded, as contingent liabilities at notional amount.
3	Guarantees given on behalf of constituents, acceptances, endorsements and other obligations	Guarantees given on behalf of constituents, acceptances, endorsements and others. As a part of its normal banking activities, the Bank issues documentary credit and guarantees on behalf of its customers. Documentary credits such as letters of credit enhance the credit standing of the customers of the Bank. Guarantees generally represent irrevocable assurances that the Bank will make payments in the event of the customer failing to fulfill its financial or performance obligations.
4	Other items for which the Bank is contingently liable	This includes contingent liability corresponding to amount transferred to Depositor Education and Awareness Fund, Capital commitment and securities of Staff Gratuity Trust held in Constituent SGL account.

18.17 Miscellaneous disclosures
18.17.1 Details of Single Borrower Limit (SBL)/Group Borrower Limit (GBL) exceeded by the bank

The bank has not exceeded regulatory single and group borrower exposure limits during the year. (Previous year: Nil).

18.17.2 Non-Performing Assets (Mark to Market on Derivative deals)

As per the guidelines issued by RBI vide notification DBOD.No.BP.BC.28/21.04.157/2011-12 dated August 11, 2011. Crystallized Receivables – Positive MTM on terminated derivative deals overdue for more than 90 days have been reported under "Schedule 11- Other Assets" after netting of the "Suspense crystallized receivables". The Gross value of crystallized receivables as on March 31, 2025 is Nil (Previous year: -Nil) and the Net value is Nil (Previous year: Nil).

18.17.3 Provisions towards standard assets
(Amount in ₹ crore)

Particulars	2025	2024
Provisions towards standard assets (including provision for derivative and un-hedged foreign currency exposure)	6.14	5.88

18.17.4 Letters of comfort (LoCs) issued by banks

The Bank did not issue any LoCs during the year (Previous year Nil).

18.17.5 Micro, Small and Medium Enterprises Development Act, 2006 (MSMED)

Under the Micro, Small and Medium Enterprises Development Act, 2006 which came into force from October 2, 2006, certain disclosures are required to be made relating to Micro, Small and Medium enterprises. There have been no reported cases of delays in payments to micro and small enterprises or of interest payments due to delays in such payments during the years ended March 31, 2025 and March 31, 2024. The above is based on the information available with the Bank which has been relied upon by the auditors.

18.17.6 Corporate Social Responsibility (CSR)

The details of CSR expenditure are given below:

Gross amount required to be spent by the company during the year ₹ 0.25 crore (Previous year ₹ 0.27 cr.) Amount approved by the Board to be spent during the year ₹ 0.25 crore (Previous year ₹ 0.27 cr.)
Amount spent during the year ended March 31, 2025
(Amount in ₹ crore)

Sr No.	Particulars	2025	2024
(i)	Construction/Acquisition of any asset	-	-
(ii)	On purposes other than (i) above	0.10	0.27

Details of Unspent amount
(Amount in ₹ crore)

For the FY 2024-25					
Opening Balance		Amount required to be spent	Amount spent during the year		Closing Balance
With Company	In Separate CSR Unspent A/c	From Company's Bank account	From Separate CSR Unspent A/c	With Company	In Separate CSR Unspent A/c
-	-	0.25	0.10	0.15	-

No amount relating to CSR activities was contributed to any related party of the Bank (Previous year- Nil). The bank has not entered into any contractual obligation with respect to a CSR liability, hence no provision is required (Previous year-NIL). However, the bank has accrued balance CSR liability.

18.17.7 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.

18.17.8 Sexual Harassment of Women at Workplace

The bank has received no complaints for its disposal under the provisions of "The Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013. (Previous Year: Nil)

18.17.9 Rule 11 (e):

The Bank, as part of its normal banking business, grants loans and advances, makes investment, provides guarantees to and accept deposits and borrowings from its customers, other entities and persons. These transactions are part of Bank's normal banking business, which is conducted ensuring adherence to all regulatory requirements.

Given the nature and background of transactions explained above, no funds have been advanced or loaned or invested (either from borrowed funds or any other sources or kind of funds) by the Bank to or in any other persons or entities, including foreign entities ("Intermediaries") with the understanding, whether recorded in writing or otherwise, that the Intermediary shall lend or invest in part identified by or on behalf of the Bank (Ultimate Beneficiaries) or provide any guarantee, security or the like on behalf of the Ultimate Beneficiaries.

The Bank has also not received any fund from any person(s) or entity(ies), including foreign entities (Funding Parties) with the understanding, whether recorded in writing or otherwise, that the Bank shall whether, directly or indirectly lend or invest in other persons or entities identified by or on behalf of the Funding Party ("Ultimate Beneficiaries") or provide any guarantee, security or the like on behalf of the Ultimate Beneficiaries.

18.17.10 Previous Year's Comparatives

Prior year amounts have been re-classified/re-stated wherever necessary to conform to the current year's presentation.

Signatures to Schedules 1 to 18

As per our report of even date attached

For Raju and Prasad Chartered Accountants Firm Registration No. 0034755	For Bank of Bahrain & Kuwait B.S.C. Indian Branches
Avinash T Jain Partner Membership No. 041689	Madhav Nair Country Head & CEO - India Mehjabeen Saifi Chief Financial Officer - India
Place: Mumbai Date: 25th June 2025 UDIN: 25041689BMBVJ4514	

DISCLOSURES UNDER THE NEW CAPITAL ADEQUACY FRAMEWORK (BASEL III guidelines) for the year ended March 31, 2025

- Scope of application:**
The bank has no subsidiary and hence no consolidation is applicable.
- Capital Structure:**
Qualitative Disclosures:
Tier 1 – Capital of the bank comprises of capital funds injected by HO, Statutory reserves and retained earnings.
Regulatory deductions are on account of intangible assets being deferred tax asset
Tier 2 Capital consists of general loss reserves subject to restrictions as per RBI guidelines.
Quantitative Disclosures:
(Amount in ₹ crore)
a. **Tier I Capital**
Capital Reserves 292.89
152.33
b. Deduction from Capital (Deferred Tax Asset and Software) 22.14
c. Tier II Capital 13.87
Total Eligible Capital 436.95

3. Capital Adequacy:
Qualitative Disclosures:

The primary objective of the Bank's capital management framework is to ensure that the Bank complies with externally imposed capital requirements and maintains healthy capital ratios in order to support its business and to maximize the return on equity.

CAR of the Bank is estimated to be well above the regulatory CAR of 11.5% for the next two years. For maintaining adequate capital, Bank has the additional option of augmenting the capital by raising subordinated debt.

The Bank has finalized its ICAAP Policy and the same will be reviewed on a yearly basis.

Quantitative Disclosures:

Capital requirement for credit risk		
Portfolios subject to standardized approach	Rs. 1,335.00crore	
Securitization exposures	Rs. 0.00	
Total @ 11.50% CRAR	Rs. 153.52crore	
Capital requirement for market risk:		
- Standardized duration approach		
Interest Rate Risk	Rs. 0.06 crore	
Foreign exchange risk (including gold)	Rs. 1.35 crore	
Equity Risk	Rs. 0.00 crore	
Capital requirement for operational risk;		
Basic indicator approach		
Capital required for operational risk	Rs. 10.31 crore	
Total and Tier 1 capital ratios		
Tier I Capital	Rs. 423.08 crore	
Tier II Capital	Rs. 13.87 crore	
Total	Rs. 436.95crore	
Total CRAR	29.49%	
Core CRAR	28.56%	

4. General Disclosures:
Qualitative Disclosures:

Risk Management involves identifying, measuring, monitoring and managing risks on a regular basis. The objective of risk management is to increase return on equity and achieve a return on equity commensurate with the risks assumed.

The Bank operates as a single unit in India and as such has no identifiable geographical segment subject to dissimilar risk and returns. Hence no information regarding the same has been given.

Industry type distribution of exposures- funded and non-funded exposure separately.

INDUSTRY NAME	FUND BASED O/S			NFB O/S		
	STD	NPA	TOTAL	STD	NPA	TOTAL
A Mining and Quarrying	-	-	-	-	-	-
B Food Processing	148.66	-	148.66	-	-	-
C Beverages (excluding Tea & Coffee) and Tobacco	-	-	-	-	-	-
D Textiles	93.56	-	93.56	-	-	-
E Leather and Leather products	-	-	-	-	-	-
F Wood and Wood Products	-	-	-	-	-	-
G Paper and Paper Products	-	-	-			



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(Incorporated in Bahrain with Limited Liability)

- Securities held under HFT
- Forward foreign exchange contracts
- b) Risk Management Department is responsible for identification, assessment, monitoring and reporting the market risks.
- c) Risk Management and reporting is based on parameters such as Modified Duration, Maximum permissible exposures, Net Open Position limits, Gap limits, Value at Risk (VAR).
- d) The Bank does not have any direct exposure to Capital Market.

Quantitative Disclosures:
The capital requirements for
i) Interest rate risk Rs.0.06 crore
ii) Equity position risk Rs.0.00 crore
iii) Foreign exchange risk Rs.1.35 crore

9. Operational Risk

Qualitative Disclosures:
Operational Risk is the exposure to loss resulting from inadequate or failed internal processes or people or systems or from external events. The Bank has clearly defined operations procedures for each of its products and services. It also has advanced computer systems that enable it to run operations with speed and accuracy. The Bank has got in place concurrent audit and internal audit systems which help in identifying and rectifying the operational deficiencies. The approved Business Continuity Plan is in place and implementation of the same is in process. The regular back-ups are made for important data and stored outside the bank's premises. All our branches are integrated under core banking software. A system of prompt submission of reports on frauds is in place in the Bank.

10. Interest rate Risk in the banking Book (IRRBB)

Qualitative Disclosures
The bank has practice of monitoring Interest rate risk in Banking Book on a monthly basis. The liabilities and assets are grouped in to different buckets based on the interest re-pricing horizon. The gaps between the Assets and Liabilities are analyzed with the help of pre-determined gap limits. The reasons for the breaches are identified and necessary steps are initiated.

Quantitative Disclosures
The impact on the bank's financial condition due to change in interest rate is being monitored. The impact of 200 basis points change upward/ downward in interest rate on Net Interest Income (NII) amounted to an expected loss of INR 10.10 crore based on Asset Liability position of March 2025 using the traditional gap analysis.

The Asset Liability Management Committee which is responsible for evolving appropriate systems and procedures for ongoing identification and analysis of Balance Sheet risks and laying down parameters for efficient management of these risks through Assets Liability Management Policy of the Bank. ALCO therefore periodically monitors and controls the risks and returns, funding and deployment, setting Bank's lending and deposit rates, and directing the investment activities of the Bank.

It is the Bank's policy to keep its assets and liabilities mismatches at acceptable levels to maintain steady net interest income. The Bank monitors interest rate risk based on gap limits. The interest rate sensitivity statements are prepared on a fortnightly basis to monitor the interest rate risk. The Asset Liability management committee (ALCO) reviews the interest rate risk periodically and suggests measures to tackle the dynamic situations.

Table DF-11: Composition of Capital (Rs. in million)

Sr No.	Basel III Common Disclosure Template	Basel III Amount as on 31st March 2025	Ref No.
Common Equity Tier 1 capital: instruments and reserves			
1	Funds from Head Office	2,929	A1
2	Retained earnings	1,523	B1+B2+B3+B4
3	Accumulated other comprehensive income (and other reserves)	-	-
4	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)	-	-
<i>Public sector capital injections grandfathered until January 1 2018</i>			
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	-	-
6	Common Equity Tier 1 capital before regulatory adjustments	4,452	-
Common Equity Tier 1 capital: regulatory adjustments			
7	Prudential valuation adjustments	-	-
8	Goodwill (net of related tax liability)	-	-
9	Intangibles other than mortgage-servicing rights (net of related tax liability)	11	D1
10	Deferred tax assets 2	210	E1
11	Cash-flow hedge reserve	-	-
12	Shortfall of provisions to expected losses	-	-
13	Securitisation gain on sale	-	-
14	Gains and losses due to changes in own credit risk on fair valued liabilities	-	-
15	Defined-benefit pension fund net assets	-	-
16	Investments in own shares (if not already netted off paid-in capital on reported balance sheet)	-	-
17	Reciprocal cross-holdings in common equity	-	-
18	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	-	-
19	Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)	-	-
20	Mortgage servicing rights ⁴ (amount above 10% threshold)	-	-
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	-	-
22	Amount exceeding the 15% threshold ⁶	-	-
23	of which: significant investments in the common stock of financial entities	-	-
24	of which: mortgage servicing rights	-	-
25	of which: deferred tax assets arising from temporary differences	-	-
26	National specific regulatory adjustments ⁷ (26a+26b+26c+26d)	-	-
26a	of which: Investments in the equity capital of the unconsolidated insurance subsidiaries	-	-
26b	of which: Investments in the equity capital of unconsolidated non-financial subsidiaries	-	-
26c	of which: Shortfall in the equity capital of majority owned financial entities which have not been consolidated with the bank ⁹	-	-
26d	of which: Unamortised pension funds expenditures Regulatory Adjustments Applied to Common Equity Tier 1 in respect of Amounts Subject to Pre-Basel III Treatment of which: [INSERT TYPE OF ADJUSTMENT]	-	-
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	-	-
28	Total regulatory adjustments to Common Equity Tier 1	221	-
29	Common Equity Tier 1 capital (CET1)	4,231	-
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus (31+32)	-	-
31	of which: classified as equity under applicable accounting standards (Perpetual Non-Cumulative Preference Shares)	-	-
32	of which: classified as liabilities under applicable accounting standards (Perpetual debt Instruments)	-	-
33	Directly issued capital instruments subject to phase out from Additional Tier 1	-	-
34	Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)	-	-

Table DF-11: Composition of Capital (Rs. in million)

Sr No.	Basel III Common Disclosure Template	Basel III Amount as on 31st March 2025	Ref No.
35	of which: instruments issued by subsidiaries subject to Phase out	-	-
36	Additional Tier 1 capital before regulatory adjustments	-	-
Additional Tier 1 capital: regulatory adjustments			
37	Investments in own Additional Tier 1 instruments	-	-
38	Reciprocal cross-holdings in Additional Tier 1 instruments	-	-
39	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (Amount above 10% threshold)	-	-
40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) ¹⁰	-	-
41	National specific regulatory adjustments (41a+41b)	-	-
41a	Investments in the Additional Tier 1 capital of unconsolidated insurance subsidiaries	-	-
41b	Shortfall in the Additional Tier 1 capital of majority owned financial entities which have not been consolidated with the bank	-	-
Regulatory Adjustments Applied to Additional Tier 1 in respect of Amounts Subject to Pre-Basel III Treatment			
<i>of which: DTA</i>			
<i>Intangibles other than mortgage-servicing rights (net of related tax liability)</i>			
<i>of which: [INSERT TYPE OF ADJUSTMENT e.g. existing adjustments which are deducted from Tier 1 at 50%]</i>			
<i>of which: [INSERT TYPE OF ADJUSTMENT]</i>			
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	-	-
43	Total regulatory adjustments to Additional Tier 1 capital	-	-
44	Additional Tier 1 capital (AT1)	-	-
44a	Additional Tier 1 capital reckoned for capital adequacy¹¹	-	-
45	Tier 1 capital (T1 = CET1 + AT1) (29 + 44a)	4,231	-
Tier 2 capital: instruments and provisions			
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	-	-
47	Directly issued capital instruments subject to phase out from Tier 2	-	-
48	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	-	-
49	of which: instruments issued by subsidiaries subject to phase out	-	-
50	Provisions (provision for Standard advances, unhedged foreign currency exposures and country risk provisions)	139	B5+C1+C2
51	Tier 2 capital before regulatory adjustments	139	-
Tier 2 capital: regulatory adjustments			
52	Investments in own Tier 2 instruments	-	-
53	Reciprocal cross-holdings in Tier 2 instruments	-	-
54	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)	-	-
55	Significant investments ¹³ in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	-	-
56a	of which: Investments in the Tier 2 capital of unconsolidated insurance subsidiaries	-	-
56b	of which: Shortfall in the Tier 2 capital of majority owned financial entities which have not been consolidated with the bank	-	-
Regulatory Adjustments Applied To Tier 2 in respect of			
Amounts Subject to Pre-Basel III Treatment			
<i>of which: [INSERT TYPE OF ADJUSTMENT e.g. existing adjustments which are deducted from Tier 2 at 50%]</i>			
<i>of which: [INSERT TYPE OF ADJUSTMENT]</i>			
57	Total regulatory adjustments to Tier 2 capital	-	-
58	Tier 2 capital (T2)	139	-
58a	Tier 2 capital reckoned for capital adequacy¹⁴	139	-
58b	Excess Additional Tier 1 capital reckoned as Tier 2 capital	-	-
58c	Total Tier 2 capital admissible for capital adequacy (58a + 58b)	139	-
59	Total capital (TC = T1 + T2) (45 + 58c)	4,370	-
60	Total risk weighted assets (60a + 60b + 60c)	14,815	-
60a	of which: total credit risk weighted assets	13,350	-
60b	of which: total market risk weighted assets	1,289	-
60c	of which: total operational risk weighted assets	176	-
Capital ratios			
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	28.56%	-
62	Tier 1 (as a percentage of risk weighted assets)	28.56%	-
63	Total capital (as a percentage of risk weighted assets)	29.49%	-
64	Institution specific buffer requirement (minimum CET1 requirement plus capital conservation and countercyclical buffer requirements, expressed as a percentage of risk weighted assets)	8.00%	-
65	of which: capital conservation buffer requirement	2.50%	-
66	of which: bank specific countercyclical buffer requirement	-	-
67	of which: G-SIB buffer requirement	-	-
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	-	-
National minima (if different from Basel III)			
69	National Common Equity Tier 1 minimum ratio (if different from Basel III minimum)	5.50%	-
70	National Tier 1 minimum ratio (if different from Basel III minimum)	7.00%	-
71	National total capital minimum ratio (if different from Basel III minimum)	9.00%	-
Amounts below the thresholds for deduction (before risk weighting)			
72	Non-significant investments in the capital of other financial entities	-	-
73	Significant investments in the common stock of financial entities	-	-
74	Mortgage servicing rights (net of related tax liability)	N.A.	-
75	Deferred tax assets arising from temporary differences (net of related tax liability)	N.A.	-
Applicable caps on the inclusion of provisions in Tier 2			
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	139	-

Table DF-11: Composition of Capital (Rs. in million)

Sr No.	Basel III Common Disclosure Template	Basel III Amount as on 31st March 2025	Ref No.
77	Cap on inclusion of provisions in Tier 2 under standardised approach	139	-
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	N.A.	-
79	Cap on inclusion of provisions in Tier 2 under internal ratings-based approach	N.A.	-
Capital instruments subject to phase-out arrangements (only applicable between March 31, 2017 and March 31, 2022)			
80	Current cap on CET1 instruments subject to phase out arrangements	N.A.	-
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	N.A.	-
82	Current cap on AT1 instruments subject to phase out arrangements	N.A.	-
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	N.A.	-
84	Current cap on T2 instruments subject to phase out arrangements	N.A.	-
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	N.A.	-

DF-12 - Composition of Capital-Reconciliation Requirements (Rs in Million)

Step 1	Particulars			Balance sheet as in financial statements	Balance Sheet under regulatory scope of consolidation
A	Capital & Liabilities				
i	Paid-up Capital			2,929	2,929
Reserves & Surplus				1,598	1,598
<i>Minority Interest</i>				-	-
Total Capital				4,527	4,527
ii	Deposits			18,978	18,978
<i>of which: Deposits from banks</i>				8	8
<i>of which: Customer deposits</i>				18,970	18,970
<i>of which: Other deposits (pl. specify)</i>				-	-
iii	Borrowings			150	150
<i>of which: From RBI</i>				-	-
<i>of which: From banks</i>				150	150
<i>of which: From other institutions & agencies</i>				-	-
<i>of which: Others (Borrowings outside India)</i>				-	-
<i>of which: Capital instruments</i>				-	-
iv	Other liabilities & provisions			493	493
Total				24,148	24,148
B	Assets				
i	Cash and balances with Reserve Bank of India			848	848
Balance with banks and money at call and short notice				1,614	1,614
ii	Investments:			6,006	6,006
<i>of which: Government securities</i>				6,006	6,006
<i>of which: Other approved securities</i>				-	-
<i>of which: Shares</i>				-	-
<i>of which: Debentures & Bonds</i>				-	-
<i>of which: Subsidiaries / Joint Ventures / Associates</i>				-	-
<i>of which: Others (Commercial Papers, Mutual Funds etc.)</i>				-	-
iii	Loans and advances			14,151	14,151
<i>of which: Loans and advances to banks</i>				-	-
<i>of which: Loans and advances to customers</i>				14,151	14,151
iv	Fixed assets			202	202
v	Other assets			1,328	1,328
<i>of which: Goodwill and intangible assets</i>				-	-
<i>of which: Deferred tax assets</i>				210	210
vi	Goodwill on consolidation			-	-
vii	Debit balance in Profit & Loss account			-	-
Total Assets				24,148	24,148

Step 2 (Rs in Million)

Sr. No.	Particulars	Balance sheet as in financial statements	Balance sheet under regulatory scope of consolidation	Reference No.
A	Capital & Liabilities			
i	Paid-up Capital	2,929	2,929	A1
<i>of which: Amount eligible for CET1</i>				
<i>of which: Amount eligible for AT1</i>				
Reserves & Surplus				1,598
<i>of which:</i>				
Statutory Reserve				
Property Investment Reserve				
Capital Reserve				
Capital Adequacy				
Investment Reserve Account (IRA)				
Investment Fluctuation Reserve				
AFS & General reserve				
Total Capital				4,527
ii	Deposits	18,978	18,978	
<i>of which: Deposits from banks</i>				
<i>of which: Customer deposits</i>				
<i>of which: Other deposits (pl. specify)</i>				
iii	Borrowings	150		
<i>of which: From RBI</i>				
<i>of which: From banks</i>				
<i>of which: From other institutions & agencies</i>				
<i>of which: Others (Borrowings outside India)</i>				
iv	Other liabilities & provisions	493	493	
<i>of which: Provision for Standard Advances, Country Risk, Unhedged foreign currency Exposures</i>				
TOTAL Capital & Liabilities				24,148
B	ASSETS			
i	Cash and balances with Reserve Bank of India	848	848	
Balance with banks and money at call and short notice				
ii	Investments	6,006	6,006	
<i>of which: Government securities of which: Other approved securities</i>				
<i>of which: Shares</i>				
<i>of which: Debentures & Bonds</i>				
<i>of which: Subsidiaries / Joint Ventures / Associates</i>				
<i>of which: Others (Commercial Papers, Mutual Funds etc.)</i>				

Step 2 (Rs in Million)

Sr. No.	Particulars	Balance sheet as in financial statements	Balance sheet under regulatory scope of consolidation	Reference No.
iii	Loans and advances	14,151	14,151	
<i>of which: Loans and advances to Banks</i>				
<i>of which: Loans and advances to customers</i>				
iv	Fixed assets	202	202	
<i>of which: Intangibles</i>				
v	Other assets	1,328	1,328	D1
<i>of which: Goodwill and intangible assets</i>				
<i>of which: Deferred tax assets</i>				
vi	Goodwill on consolidation	-	-	E1
vii	Debit balance in Profit & Loss account	-	-	
Total Assets		24,148	24,148	

Step 3 (Rs in Million)

Sr. No.	Particulars	Component of regulatory capital reported by bank	Source based on reference numbers/ letters of the balance sheet under the regulatory scope of consolidation from Step 2	Reference No.
1	Directly issued qualifying common share (and equivalent for non-joint stock companies) capital plus related stock surplus	2,929	2,929	
2	Retained Earnings	1,522	1,522	
3	Accumulated other comprehensive income (and other reserves)	-	-	
4	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)	-	-	
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	-	-	
6	Common Equity Tier 1 capital before regulatory adjustments	4,453	4,453	
7	Prudential valuation adjustments	-	-	
8	Goodwill (net of related tax liability)	-	-	
9	Other intangibles other than mortgage-servicing rights (net of related tax liability)	11	11	
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	210	210	
11	Regulatory adjustments applied to Common Equity Tier 1 and Tier 2 to cover deductions	-	-	
Common Equity Tier 1 capital (CET1)		4231	4231	

Leverage Ratio
The Basel III leverage ratio is defined as the capital measure (Tier-1 capital of the risk based capital framework) divided by the exposure measure, with this ratio expressed as a percentage. As per RBI guidelines, disclosures required for leverage ratio for the Bank at the consolidated level at March 31, 2025 is as follows:

Particulars	31-Mar-25	31-Dec-24	30-Sep-24	30-Jun-24
Tier 1 Capital	42,30,846	41,37,163	41,00,523	41,54,336
Exposure Measure	2,71			