

**Credit Rating by International Rating Agencies:**

Name of Rating Agency	Date of latest rating	Issuer/Issuance	Rating	Outlook
S & P Global Ratings	14-08-2025	Issuer Credit Rating	BBB/Stable/A-2	Stable
		Stand-alone Credit Profiles (SACP)	bbb-	
		Anchor	bbb-	
Fitch Ratings Ltd	25-02-2026	Long Term Issuer Default Rating (IDR)	BBB-	Stable
		Short Term Issuer Default Rating (IDR)	F3	
		Viability Rating (VR)	bb	
		Government Support	bbb-	
		LT IDR (xgs)	BB (xgs)	
		ST IDR (xgs)	B (xgs)	

**Credit Ratings of Debt Securities (Bonds) issued by the Bank:**

Rating Agency	Date of latest rating	Basel III		Issuer Ratings	Outlook
		Additional Tier-1	Tier-2		
CRISIL Ratings	11-12-2025	AA+	AAA		stable
India Rating & Research	16-01-2026	AA+	AAA	AAA	Stable
CARE	16-09-2025	AA+	AAA		Stable
ICRA Ratings	06-10-2025	-----	AAA		Stable
Brickwork	18-09-2025	AA+	AAA		Stable

**Credit Ratings of Certificate of Deposits (CD) issued by the Bank**

Rating Agency	Date of latest rating	Credit Rating assigned
ICRA Ratings	06-10-2025	A1+
India Rating & Research	16-01-2026	A1+

**ESG Rating**

Rating Agency	Date of latest rating	Rating Symbol	Rating Score
Care ESG Rating Limited	17.02 2026	CareEdge-ESG 1+	81.3