



Credit Rating Report of the Bank



Base Year	Long Term Rating	Short Term Rating	Date of Rating	Valid Till	Rating Company
2020	A	ST-2	30 June 2021	29 June 2022	CRISL
2019	A3	ST-2	27 September 2020	30 June 2021	CRAB
2018	A3	ST-2	27 June 2019	30 September 2020	CRAB
2017	A3	ST-2	27 June 2018	30 June 2019	CRAB
2016	BBB1	ST-2	21 June 2017	30 June 2018	CRAB

Long Term : **A**
 Bank rated in in this category is adjusted to offer adequate safety fortimely repayment of financial obligations. This level of rating indicates a corporate entity with an adequate credit profile. Risk factors are more variable and greater in periods of economic stress than those rated in the higher categories.

A3
 Commercial Banks rated 'A3' have strong capacity to meet their financial commitments & Judged to be of high quality with low credit risk.

BBB1
 Commercial Banks rated BBB1 have adequate capacity to meet their financial commitments.

Short Term : **ST-2**
High Grade: High certainty of timely payment. Liquidity factors are strong and supported by good fundamental protection factors. Risk factors are very small.

Outlook : **Stable**

The rating for 2020 has been done by Credit Rating Information & Services Ltd. (CRISL) on the basis of Financial Statements of 31 December 2020.