

Credit Rating Report of the Bank

Base Year	Long Term Rating	Short Term Rating	Date of Rating	Valid Till	Rating Company
2024	A	ST-2	June 25, 2025	June 24, 2026	CRISL

Long Term:

A Bank rated in this category is adjusted to offer adequate safety for timely 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.

Short Term:

ST-2 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 having validity up to 24.06.2026 has been done by Credit Rating Information and Services Limited (CRISL) in consideration of the Audited Financials up to December 31, 2024 and also Unaudited Financials March 31, 2025 and other relevant qualitative as well as quantitative information.