

IBU GIFT here by certifies that as per the directions given in the IFSCA handbook the bank has maintained the following: -

S.N.	Parameter	Whether maintained at head office or branch level	Prescribed by home Regulator (in %)	Actual (for quarter ended December 2025) (in %)
1	CRAR	Head Office	11.50 %	24.63%
2	Liquidity Coverage Ratio (LCR)	Branch-GIFT IBU	100%	123.55%
3	Net Stable Funding Ratio (NSFR)	Branch-GIFT IBU	100%	178.07%
4	Leverage Ratio	Head Office	3.50 %	10.10%

It is also certified that:

- LCR/NSFR has been maintained at 100% or more as prescribed by IFSCA/Home Country regulator (whichever applicable), on all days during the reporting period.
- Minimum prescribed capital as per IFSCA Banking Handbook Prudential Directions v 3.0 is maintained at Parent Level/IBU at all times during the quarter ended December, 2025.
- There are no supervisory outcomes/advisories of the supervisory processes carried out by the Home Regulator/Supervisor in respect of Banking Company of which the IBU is a branch during the reporting period.
- There are no new or revised regulations/guidelines issued by the home country regulator/statutory authorities on prudential norms, during the reporting period, which impact IBU operations.


