

## CREDIT RATING AS ON September 02, 2025

### Rupee Denominated Instrument Ratings

| Instruments               | CRISIL                | ICRA                 | India Ratings     | CARE      |
|---------------------------|-----------------------|----------------------|-------------------|-----------|
| Fixed Deposits            | CRISIL AA+/<br>Stable | [ICRA] AA/<br>Stable | IND AA/<br>Stable | -         |
| Certificate of Deposits   | CRISIL A1+            | [ICRA] A1+           | IND A1+           | CARE A1+  |
| Long Term Rupee Bond      | CRISIL AA/<br>Stable  | [ICRA] AA/<br>Stable | IND AA/<br>Stable | -         |
| Tier II Bonds (Basel III) | CRISIL AA/<br>Stable  | [ICRA] AA/<br>Stable | IND AA/<br>Stable | Withdrawn |

**Note:**

The MTN Bonds rated by foreign rating agencies (viz. S&P and Fitch Rating) were fully repaid on November 30, 2020. Hence, the Bank had terminated the rating engagements/ agreement with them, for various issues made under the MTN Bond Programme, on May 21, 2021. Accordingly, foreign rating agencies have withdrawn all the ratings.

Kindly refer to the respective rating agency website for further details on the ratings.