

GIFT IBU hereby certifies that as per the directions given in the above 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 2023) (in %)
1	CRAR	Head Office	11.5 %	20.32%
2	Liquidity Coverage Ratio (LCR)	Branch-GIFT IBU	100%	258.64%
3	Net Stable Funding Ratio (NSFR)	Branch-GIFT IBU	100%	112.20%
4	Leverage Ratio	Head Office	3.5 %	7.90%

IBU here by makes following disclosure

- 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 (USD 20 MN) as per IFSCA Banking Handbook Prudential Directions v 3.0 is maintained at Parent Level/IBU at all times during the quarter ended December 2023.
- 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.

