



BASEL - PILLAR 3 Disclosure as on June 30, 2020

I. CAPITAL STRUCTURE

Breakup of capital funds (as per Basel II):

(₹ In Lacs)

Capital Funds Position as on June 30, 2020	
Particulars	Amount
Tier I Capital	410,482.70
Tier II Capital	70,531.55
Total Capital Funds of the Bank	481,014.25
Total Capital Required	332,214.61
Tier - I Capital Adequacy Ratio	18.53%
Tier - II Capital Adequacy Ratio	3.19%
Total Capital Adequacy Ratio	21.72%

II. LEVERAGE RATIO

Leverage ratio is defined as the capital measure (Tier-1 capital of the risk-based capital framework) divided by the exposure measure, with this ratio expressed as a percentage. The Basel III leverage ratio for the Bank as on June 30, 2020 is as follows:

(₹ In Lacs)

Leverage Ratio Position as on June 30, 2020	
Particulars	Amount
Tier-1 Capital ¹ (A)	410,482.70
Exposure measure ² (B)	4,911,695.88
Leverage ratio³ (A/B)	8.36%

1. Tier 1 capital at March 31, 2020, December 31, 2019 and September 30, 2019 was ₹ 413,227.02 lacs, ₹ 355,056.77 lacs and ₹ 302,699.78 lacs, respectively.
2. Total exposures at March 31, 2020, December 31, 2019 and September 30, 2019 were ₹4,475,359.02 lacs, ₹ 3,963,266.88 lacs and ₹ 3,679,814.79 lacs, respectively.
3. Leverage ratio at March 31, 2020, December 31, 2019 and September 30, 2019 was 9.23%, 8.96% and 8.23%, respectively.