



BASEL - PILLAR 3 Disclosure as on December 31, 2020

I. CAPITAL STRUCTURE

Breakup of capital funds (as per Basel II):

(₹ In Lacs)

Capital Funds Position as on December 31, 2020	
Particulars	Amount
Tier I Capital	409,802.50
Tier II Capital	64,018.94
Total Capital Funds of the Bank	473,821.44
Total Capital Required	377,263.75
Tier - I Capital Adequacy Ratio	16.29%
Tier - II Capital Adequacy Ratio	2.55%
Total Capital Adequacy Ratio	18.84%

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 December 31, 2020 is as follows:

(₹ In Lacs)

Leverage Ratio Position as on December 31, 2020	
Particulars	Amount
Tier-1 Capital ¹ (A)	409,802.50
Exposure measure ² (B)	4,956,687.28
Leverage ratio³ (A/B)	8.27%

1. Tier 1 capital at September 30, 2020, June 30, 2020 and March 31, 2020 was ₹ 410,873.40, ₹410,482.70 and ₹ 413,227.02 lacs, respectively.
2. Total exposures at September 30, 2020, June 30, 2020 and March 31, 2020 were ₹4,719,765.01, ₹ 4,911,695.88 and ₹4,475,359.02 lacs, respectively.
3. Leverage ratio at September 30, 2020, June 30, 2020 and March 31, 2020, 8.71%, 8.36% and 9.23%, respectively.