



BASEL - PILLAR 3 Disclosure as at June 30, 2021

I. CAPITAL STRUCTURE

Breakup of capital funds (as per Basel II):

(₹ In Lacs)

| Capital Funds Position as at June 30, 2021 | |
|--|-------------------|
| Particulars | Amount |
| Tier I Capital | 597,535.46 |
| Tier II Capital | 41,297.95 |
| Total Capital Funds of the Bank | 638,833.41 |
| Total Capital Required | 415,339.44 |
| Tier - I Capital Adequacy Ratio | 21.58% |
| Tier - II Capital Adequacy Ratio | 1.49% |
| Total Capital Adequacy Ratio | 23.07% |

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 at June 30, 2021 is as follows:

(₹ In Lacs)

| Leverage Ratio Position as at June 30, 2021 | |
|---|---------------|
| Particulars | Amount |
| Tier-1 Capital ¹ (A) | 597,535.46 |
| Exposure measure ² (B) | 5,415,246.49 |
| Leverage ratio³ (A/B) | 11.03% |

1. Tier 1 capital as at March 31, 2021, December 31, 2020 and September 30, 2020 was ₹ 602,436.15 lacs, ₹409,802.50 lacs and ₹ 410,873.40 lacs respectively.
2. Total exposures as at March 31, 2021, December 31, 2020 and September 30, 2020 was ₹ 5,382,399.13 lacs, ₹ 4,956,687.28 lacs and ₹4,719,765.01 lacs respectively.
3. Leverage ratio as at March 31, 2021, December 31, 2020 and September 30, 2020 was 11.19%, 8.27% and 8.71% respectively.