



BASEL - PILLAR 3 Disclosure as at December 31, 2021

I. CAPITAL STRUCTURE

Breakup of capital funds (as per Basel II):

(₹ In Lacs)

Capital Funds Position as at December 31, 2021	
Particulars	Amount
Tier I Capital	602,099.81
Tier II Capital	42,929.29
Total Capital Funds of the Bank	645,029.10
Total Capital Required	494,947.05
Tier - I Capital Adequacy Ratio	18.25%
Tier - II Capital Adequacy Ratio	1.30%
Total Capital Adequacy Ratio	19.55%

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 December 31, 2021 is as follows:

(₹ In Lacs)

Leverage Ratio Position as at December 31, 2021	
Particulars	Amount
Tier-1 Capital ¹ (A)	602,099.81
Exposure measure ² (B)	6,178,106.76
Leverage ratio³ (A/B)	9.75%

1. Tier 1 capital as at September 30, 2021, June 30, 2021 and March 31, 2021 was ₹ 599,519.85 lacs, ₹ 597,535.46 lacs and ₹ 602,436.15 lacs respectively.
2. Total exposures as at September 30, 2021, June 30, 2021 and March 31, 2021 was ₹ 5,582,717.68 lacs, ₹ 5,415,246.49 lacs and ₹ 5,382,399.13 lacs respectively.
3. Leverage ratio as at September 30, 2021, June 30, 2021 and March 31, 2021 was 10.74%, 11.03% and 11.19% respectively.