



BASEL - PILLAR 3 Disclosure as at June 30, 2024

I. CAPITAL STRUCTURE

Breakup of capital funds (as per Basel II):

(₹ In Lacs)

Capital Funds Position as at June 30, 2024	
Particulars	Amount
Tier I Capital	14,19,160.61
Tier II Capital	92,246.51
Total Capital Funds of the Bank	1,511,407.12
Total Capital Required	1,127,443.19
Tier - I Capital Adequacy Ratio	18.88%
Tier - II Capital Adequacy Ratio	1.23%
Total Capital Adequacy Ratio	20.11%

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, 2024 is as follows:

(₹ In Lacs)

Leverage Ratio Position as at June 30, 2024	
Particulars	Amount
Tier-1 Capital ¹ (A)	1,419,160.61
Exposure measure ² (B)	13,376,949.88
Leverage ratio³ (A/B)	10.61%

1. Tier 1 capital as at March 31, 2024, December 31, 2023 and September 30, 2023 was ₹ 11,97,237.02 lacs, ₹ 11,32,180.06 lacs and ₹ 11,38,718.49 lacs respectively.
2. Total exposures as at March 31, 2024, December 31, 2023 and September 30, 2023 was ₹ 11,649,043.17 lacs, ₹ 1,07,31,199.85 lacs and ₹ 1,01,55,520.45 lacs respectively.
3. Leverage ratio as at March 31, 2024, December 31, 2023 and September 30, 2023 was 10.28%, 10.55% and 11.21% respectively.