



BASEL - PILLAR 3 Disclosure as at June 30, 2023

I. CAPITAL STRUCTURE

Breakup of capital funds (as per Basel II):

(₹ In Lacs)

Capital Funds Position as at June 30, 2023	
Particulars	Amount
Tier I Capital	10,58,319.70
Tier II Capital	79,890.96
Total Capital Funds of the Bank	11,38,210.66
Total Capital Required	7,95,735.80
Tier - I Capital Adequacy Ratio	19.95%
Tier - II Capital Adequacy Ratio	1.51%
Total Capital Adequacy Ratio	21.46%

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, 2023 is as follows:

(₹ In Lacs)

Leverage Ratio Position as at June 30, 2023	
Particulars	Amount
Tier-1 Capital ¹ (A)	10,58,319.70
Exposure measure ² (B)	98,88,990.16
Leverage ratio³ (A/B)	10.70%

1. Tier 1 capital as at March 31, 2023, December 31, 2022 and September 30, 2022 was ₹ 10,56,890.92 lacs, ₹ 9,18,906.27 lacs and ₹ 9,19,708.19 lacs respectively.
2. Total exposures as at March 31, 2023, December 31, 2022 and September 30, 2022 was ₹ 95,19,611.49 lacs, ₹ 85,49,240.15 lacs and ₹ 82,33,344.12 lacs respectively.
3. Leverage ratio as at March 31, 2023, December 31, 2022 and September 30, 2022 was 11.10%, 10.75% and 11.17% respectively.