



BASEL - PILLAR 3 Disclosure as at December 31, 2023

I. CAPITAL STRUCTURE

Breakup of capital funds (as per Basel II):

(₹ In Lacs)

Capital Funds Position as at December 31, 2023	
Particulars	Amount
Tier I Capital	11,32,180.06
Tier II Capital	73,116.59
Total Capital Funds of the Bank	12,05,296.65
Total Capital Required	8,68,249.24
Tier - I Capital Adequacy Ratio	19.56%
Tier - II Capital Adequacy Ratio	1.26%
Total Capital Adequacy Ratio	20.82%

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, 2023 is as follows:

(₹ In Lacs)

Leverage Ratio Position as at December 31, 2023	
Particulars	Amount
Tier-1 Capital ¹ (A)	11,32,180.06
Exposure measure ² (B)	1,07,31,199.85
Leverage ratio³ (A/B)	10.55%

1. Tier 1 capital as at September 30, 2023, June 30, 2023 and March 31, 2023 was ₹ 11,38,718.49 lacs, ₹ 10,58,319.70 lacs and ₹ 10,56,890.92 lacs respectively.
2. Total exposures as at September 30, 2023, June 30, 2023 and March 31, 2023 was ₹ 1,01,55,520.45 lacs, ₹ 98,88,990.16 lacs and ₹ 95,19,611.49 lacs respectively.
3. Leverage ratio as at September 30, 2023, June 30, 2023 and March 31, 2023 was 11.21%, 10.70% and 11.10% respectively.