



BASEL - PILLAR 3 Disclosure as at June 30, 2022

I. CAPITAL STRUCTURE

Breakup of capital funds (as per Basel II):

(₹ In Lacs)

Capital Funds Position as at June 30, 2022	
Particulars	Amount
Tier I Capital	7,17,816.60
Tier II Capital	37,934.27
Total Capital Funds of the Bank	7,55,750.87
Total Capital Required	5,85,482.60
Tier - I Capital Adequacy Ratio	18.39%
Tier - II Capital Adequacy Ratio	0.97%
Total Capital Adequacy Ratio	19.36%

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, 2022 is as follows:

(₹ In Lacs)

Leverage Ratio Position as at June 30, 2022	
Particulars	Amount
Tier-1 Capital ¹ (A)	7,17,816.60
Exposure measure ² (B)	74,22,186.24
Leverage ratio³ (A/B)	9.67%

1. Tier 1 capital as at March 31, 2022, December 31, 2021 and September 30, 2021 was ₹ 7,17,170.24 lacs, ₹ 6,02,099.81 lacs and ₹ 5,99,519.85 lacs respectively.
2. Total exposures as at March 31, 2022, December 31, 2021 and September 30, 2021 was ₹ 71,80,333.36 lacs, ₹ 61,78,106.76 lacs and ₹ 55,82,717.68 lacs respectively.
3. Leverage ratio as at March 31, 2022, December 31, 2021 and September 30, 2021 was 9.99%, 9.75% and 10.74% respectively.