



CAPITAL ADEQUACY DISCLOSURE AT DECEMBER 31, 2018

I. CAPITAL STRUCTURE

Breakup of capital funds (as per Basel II disclosures):

(₹ In Lacs)

Capital Funds Position as on December 31, 2018	
Particulars	Amount
Tier I Capital*	266,044.53
Tier II Capital	59,916.62
Total Capital Funds of the Bank	325,961.15
Total Capital Required	257,110.73
Tier - I Capital Adequacy Ratio	15.52%
Tier - II Capital Adequacy Ratio	3.50%
Total Capital Adequacy Ratio	19.02%

*The Bank has considered the Upfront Consideration received of ₹ 175 crores for convertible share warrants issued during the quarter ended 30th June 2018 for the purpose of Computation of Capital Adequacy Ratio.

II. LEVERAGE RATIO

The Leverage ratio has been calculated using the definitions of capital and total exposure. The Bank's leverage ratio, calculated in accordance with the RBI guidelines under consolidated framework is as follows:

(₹ In Lacs)

Leverage Ratio Position as on December 31, 2018	
Particulars	Amount
Tier-1 Capital (A)	266,044.53
Exposure measure (B)	2,854,112.78
Leverage ratio (A/B)	9.32%