



CAPITAL ADEQUACY DISCLOSURE AS ON JUNE 30, 2019

I. CAPITAL STRUCTURE

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

(₹ In Lacs)

Capital Funds Position as on June 30, 2019	
Particulars	Amount
Tier I Capital*	303,102.98
Tier II Capital	59,120.27
Total Capital Funds of the Bank	362,223.25
Total Capital Required	292,720.40
Tier - I Capital Adequacy Ratio	15.53%
Tier - II Capital Adequacy Ratio	3.03%
Total Capital Adequacy Ratio	18.56%

*The Bank has considered the Upfront Consideration received of ₹ 17,500 lacs for convertible share warrants issued during the quarter ended June 30, 2018 for the purpose of Computation of Capital Adequacy Ratio.

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. As per RBI guidelines, the Basel III leverage ratio for the Bank as on June 30, 2019 is as follows:

(₹ In Lacs)

Leverage Ratio Position as on June 30, 2019	
Particulars	Amount
Tier-1 Capital ¹ (A)	303,102.98
Exposure measure ² (B)	3,484,662.05
Leverage ratio³ (A/B)	8.70%

1. Tier 1 capital at September 30, 2018, December 31, 2018 and March 31, 2019 was ₹ 266,025.68 lacs, ₹ 266,044.53 lacs and ₹ 305,339.77 lacs, respectively.

2. Total exposures at September 30, 2018, December 31, 2018 and March 31, 2019 were ₹ 2,544,658.07 lacs, ₹ 2,854,112.78 lacs and ₹ 3,347,610.75 lacs, respectively.

3. Leverage ratio at September 30, 2018, December 31, 2018 and March 31, 2019 was 10.45%, 9.32% and 9.12%, respectively.