

BASEL - PILLAR 3 DISCLOSURE AS ON DECEMBER 31, 2019

I. CAPITAL STRUCTURE

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

(₹ In Lacs)

Capital Funds Position as on December 31, 2019	
Particulars	Amount
Tier I Capital*	355,056.77
Tier II Capital	60,533.27
Total Capital Funds of the Bank	415,590.05
Total Capital Required	323,407.63
Tier - I Capital Adequacy Ratio	16.47%
Tier - II Capital Adequacy Ratio	2.81%
Total Capital Adequacy Ratio	19.28%

*The Bank has considered the capital raised during the period 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. The Basel III leverage ratio for the Bank as on December 31, 2019 is as follows:

(₹ In Lacs)

Leverage Ratio Position as on December 31, 2019	
Particulars	Amount
Tier-1 Capital ¹ (A)	355,056.77
Exposure measure ² (B)	3,963,266.88
Leverage ratio³ (A/B)	8.96%

1. Tier 1 capital at March 31, 2019, June 30, 2019 and September 30, 2019 was ₹ 305,339.77 lacs, ₹ 303,102.98 lacs and ₹302,699.78 lacs, respectively.

2. Total exposures at March 31, 2019, June 30, 2019 and September 30, 2019 were ₹ 3,347,610.75 lacs, ₹ 3,484,662.05 lacs and ₹ 3,679,814.79 lacs, respectively.

3. Leverage ratio at March 31, 2019, June 30, 2019 and September 30, 2019 was 9.12%, 8.70% and 8.23%, respectively.