

BASEL II – PILLAR 3 DISCLOSURES AS ON JUNE 30, 2024

CAPITAL STRUCTURE:-

Breakup of Capital funds (as per Basel II):

INR in Lakhs

Capital Funds Position as on June 30, 2024	
Particulars	Amount
Tier I Capital	3,31,398
Tier II Capital	20,137
Total Capital Funds of the Bank	3,51,535
Total Capital required	2,73,360
Tier-I Capital Ratio	18.18%
Tier-II Capital Ratio	1.10%
Total Capital Adequacy Ratio	19.29%

LEVERAGE RATIO

The Bank is assessing leverage ratio as per the Basel III framework. Leverage ratio is a non-risk based measure of exposure over capital (Tier I Capital). The leverage ratio of the Bank as on June 30, 2024 is as follows:

INR in Lakhs

Particulars	Amount
Tier 1 capital ¹ (A)	3,31,398
Total exposures ² (B)	33,31,505
Basel III leverage ratio³ (A/B)	9.95%

1. Tier 1 capital as at March 31, 2024, December 31, 2023 and September 30, 2023 was INR 3,32,243 Lakhs, 2,47,518 Lakhs and 2,45,834 Lakhs respectively.
2. Total exposures as at March 31, 2024, December 31, 2023 and September 30, 2023 was INR 32,76,067 Lakhs, 31,20,017 Lakhs and 28,19,171 Lakhs respectively.
3. Leverage ratio as at March 31, 2024, December 31, 2023 and September 30, 2023 was 10.14%, 7.93% and 8.72% respectively.