

BASEL II – PILLAR 3 DISCLOSURES AS ON DECEMBER 31, 2023

CAPITAL STRUCTURE:-

Breakup of Capital funds (as per Basel II)

Capital Funds Position as on December 31, 2023		Rs. in Lakhs
Particulars	Amount	
Tier I Capital	2,47,518	
Tier II Capital	22,981	
Total Capital Funds of the Bank	2,70,499	
Total Capital required	2,49,336	
Tier-I Capital Ratio	14.89%	
Tier-II Capital Ratio	1.38%	
Total Capital Adequacy Ratio	16.27%	

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, 2023 is as follows:

Particulars		Rs. in Lakhs
Particulars	Amount	
Tier 1 capital	2,47,518	
Total exposures	31,20,017	
Basel III leverage ratio	7.93%	