

BASEL II – PILLAR 3 DISCLOSURES AS ON JUNE 30, 2025

CAPITAL STRUCTURE:-

Breakup of Capital funds (as per Basel II):

Capital Funds Position as on June 30, 2025		INR in Lakhs
Particulars	Amount	
Tier I Capital	3,79,951	
Tier II Capital	22,241	
Total Capital Funds of the Bank	4,02,192	
Total Capital required	3,02,032	
Tier-I Capital Ratio	18.87%	
Tier-II Capital Ratio	1.10%	
Total Capital Adequacy Ratio	19.97%	

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, 2025 is as follows:

Particulars	Amount	INR in Lakhs
Tier 1 capital ¹ (A)	3,79,951	
Total exposures ² (B)	39,34,111	
Basel III leverage ratio³ (A/B)	9.66%	

1. Tier 1 capital as at March 31, 2025, December 31, 2024 and September 30, 2024 was INR 3,81,344 Lakhs, 3,29,201 Lakhs and 3,30,222 Lakhs respectively.
2. Total exposures as at March 31, 2025, December 31, 2024 and September 30, 2024 was INR 38,43,788 Lakhs, 35,04,024 Lakhs and 33,47,528 Lakhs respectively.
3. Leverage ratio as at March 31, 2025, December 31, 2024 and September 30, 2024 was 9.92%, 9.39% and 9.86% respectively.