BASEL II – PILLAR 3 DISCLOSURES AS ON JUNE 30, 2021

CAPITAL STRUCTURE:-

Breakup of Capital funds (as per Basel II):

	Rs. in Lakhs
Capital Funds Position as on June 30, 2021	
Particulars	Amount
Tier I Capital	1,07,140
Tier II Capital	32,564
Total Capital Funds of the Bank	1,39,704
Total Capital required	1,37,782
Tier-I Capital Ratio	11.66%
Tier-II Capital Ratio	3.55%
Total Capital Adequacy Ratio	15.21%

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 of the Bank as on June 30, 2021 is as follows:

	Rs. in Lakhs
Particulars	Amount
Tier 1 capital	1,07,140
Total exposures	19,97,420
Basel III leverage ratio	5.36%