

BASEL II – PILLAR 3 DISCLOSURES AS ON DECEMBER 31, 2020

CAPITAL STRUCTURE:-

Breakup of Capital funds (as per Basel II)

Rs. in Lakhs

Capital Funds Position as on December 31, 2020	
Particulars	Amount
Tier I Capital	1,13,746
Tier II Capital	39,197
Total Capital Funds of the Bank	1,52,943
Total Capital required	1,24,955
Tier-I Capital Ratio	13.65%
Tier-II Capital Ratio	4.71%
Total Capital Adequacy Ratio	18.36%

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, 2020 is as follows:

Rs. in Lakhs

Particulars	Amount
Tier 1 capital	1,13,746
Total exposures	16,66,578
Basel III leverage ratio	6.83%