

BASEL II – PILLAR 3 DISCLOSURES AS ON JUNE 30, 2022

CAPITAL STRUCTURE:-

Breakup of Capital funds (as per Basel II):

Capital Funds Position as on June 30, 2022		Rs. in Lakhs
Particulars	Amount	
Tier I Capital	1,25,529	
Tier II Capital	27,584	
Total Capital Funds of the Bank	1,53,113	
Total Capital required	1,51,840	
Tier-I Capital Ratio	12.40%	
Tier-II Capital Ratio	2.73%	
Total Capital Adequacy Ratio	15.13%	

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, 2022 is as follows:

Particulars		Rs. in Lakhs
Particulars	Amount	
Tier 1 capital	1,25,529	
Total exposures	21,28,665	
Basel III leverage ratio	5.90%	

1. Tier 1 capital as at March 31, 2022, December 31, 2021 and September 30, 2021 was Rs 1,13,693 Lakhs, 1,06,592 Lakhs and 1,07,822 Lakhs respectively.
2. Total exposures as at March 31, 2022, December 31, 2021 and September 30, 2021 was Rs 20,20,268 Lakhs, 21,03,025 Lakhs and 20,05,766 Lakhs respectively.
3. Leverage ratio as at March 31, 2022, December 31, 2021 and September 30, 2021 was 5.63%, 5.07% and 5.38% respectively.