

BASEL II – PILLAR 3 DISCLOSURES AS ON JUNE 30, 2023

CAPITAL STRUCTURE:-

Breakup of Capital funds (as per Basel II):

INR in Lakhs

Capital Funds Position as on June 30, 2023	
Particulars	Amount
Tier I Capital	2,33,487
Tier II Capital	27,929
Total Capital Funds of the Bank	2,61,416
Total Capital required	2,10,008
Tier-I Capital Ratio	16.68%
Tier-II Capital Ratio	1.99%
Total Capital Adequacy Ratio	18.67%

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, 2023 is as follows:

INR in Lakhs

Particulars	Amount
Tier 1 capital ¹ (A)	2,33,487
Total exposures ² (B)	26,86,215
Basel III leverage ratio³ (A/B)	8.69%

1. Tier 1 capital as at March 31, 2023, December 31, 2022 and September 30, 2022 was INR 1,70,748 Lakhs, 1,64,601 Lakhs and 1,52,645 Lakhs respectively.
2. Total exposures as at March 31, 2023, December 31, 2022 and September 30, 2022 was INR 25,66,277 Lakhs, 23,61,421 Lakhs and 22,69,252 Lakhs respectively.
3. Leverage ratio as at March 31, 2023, December 31, 2022 and September 30, 2022 was 6.65%, 6.97% and 6.73% respectively.