BASEL - PILLAR 3 Disclosure as at December 31, 2024

I. CAPITAL STRUCTURE

Breakup of capital funds (as per Basel II):

(₹ In Lacs)

Capital Funds Position as at Dec 31, 2024	
Particulars	**Amount**
Tier I Capital*	14,17,429.13
Tier II Capital	91,664.71
Total Capital Funds of the Bank	**15,09,093.84**
Total Capital Required	12,56,786.26
Tier - I Capital Adequacy Ratio	**16.92%**
Tier - II Capital Adequacy Ratio	**1.09%**
Total Capital Adequacy Ratio	**18.01%**

*Tier I capital does not include 9-month profit after tax of ₹ 1,60,222.80 lacs. If profit included, the Tier I capital ratio and the Capital Adequacy Ratio would be 18.83% and 19.92%, respectively.

II. 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 at Dec 31, 2024 is as follows:

(₹ In Lacs)

Leverage Ratio Position as at Dec 31, 2024	
Particulars	**Amount**
Tier-1 Capital[1] # (A)	14,17,429.13
Exposure measure[2] (B)	1,50,85,464.85
Leverage ratio[3] (A/B)	**9.40%**

1. Tier 1 capital as at Sep 30, 2024, June 30, 2024 and March 31, 2024 was ₹ 14,18,045.43 lacs, ₹ 14,19,160.61 lacs and ₹ 11,97,237.02 lacs respectively.
2. Total exposures as at Sep 30, 2024, June 30, 2024 and March 31, 2024 was ₹ 1,46,24,242.21 lacs ₹ 1,33,76,949.88 lacs and ₹ 1,16,49,043.17 lacs respectively.
3. Leverage ratio as at Sep 30, 2024, June 30, 2024 and March 31, 2024 was 9.70%, 10.61% and 10.28% respectively.

\# Tier I capital does not include 9-month profit after tax of ₹ 1,60,222.80 lacs. If profit included, the leverage ratio would be 10.46%.