BASEL - PILLAR 3 Disclosure as at June 30, 2025

I. CAPITAL STRUCTURE

Breakup of capital funds (as per Basel II):

(₹ In Lacs)

Capital Funds Position as at June 30, 2025	
Particulars	**Amount**
Tier I Capital	16,23,962.15
Tier II Capital	1,73,689.17
Total Capital Funds of the Bank	**17,97,651.32**
Total Capital Required	13,88,652.81
Tier - I Capital Adequacy Ratio	17.54%
Tier - II Capital Adequacy Ratio	1.88%
Total Capital Adequacy Ratio	**19.42%**

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 June 30, 2025 is as follows:

(₹ In Lacs)

Leverage Ratio Position as at June 30, 2025	
Particulars	**Amount**
Tier-1 Capital[1] (A)	16,23,962.15
Exposure measure[2] (B)	1,69,10,329.29
Leverage ratio[3] (A/B)	**9.60%**

1. Tier 1 capital as at March 31, 2025, December 31, 2024 and September 30, 2024 was ₹ 16,33,927.80 lacs, ₹ 14,17,429.13 lacs and ₹ 14,18,045.43 lacs respectively.
2. Total exposures as at March 31, 2025, December 31, 2024 and September 30, 2024 was ₹ 1,65,94,980.77 lacs, ₹ 1,50,85,464.85 lacs and ₹ 1,46,24,242.21 lacs respectively.
3. Leverage ratio as at March 31, 2025, December 31, 2024 and September 30, 2024 was 9.85%, 9.40% and 9.70% respectively.