

### Leverage Ratio Disclosure

The leverage ratio acts as a credible supplementary measure to the risk based capital requirement. The Bank is required to maintain a minimum leverage ratio of 3.50% with effect from October 1, 2019. The Bank's leverage ratio, calculated in accordance with the RBI guidelines is as follows:

#### 1. Leverage Ratio Common Disclosure

*Rs. In Million*

Sl. No.	Item	As on March 31, 2020
<b>On-balance sheet exposures</b>		
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	875,210.99
2	(Asset amounts deducted in determining Basel III Tier 1 capital)	(99.11)
3	<b>Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)</b>	<b>875,111.87</b>
<b>Derivative exposures</b>		
4	Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin)	21.66
5	Add-on amounts for PFE associated with all derivatives transactions	8.06
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework	-
7	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)	-
8	(Exempted CCP leg of client-cleared trade exposures)	-
9	Adjusted effective notional amount of written credit derivatives	-
10	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	-
11	<b>Total derivative exposures (sum of lines 4 to 10)</b>	<b>29.72</b>
<b>Securities financing transaction exposures</b>		
12	Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	41,967.01
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-
14	CCR exposure for SFT assets	-
15	Agent transaction exposures	-
16	<b>Total securities financing transaction exposures (sum of lines 12 to 15)</b>	<b>41,967.01</b>

Sl. No.	Item	As on March 31, 2020
<b>Other off-balance sheet exposures</b>		
17	Off-balance sheet exposure at gross notional amount	1,982.30
18	(Adjustments for conversion to credit equivalent amounts)	(227.60)
19	<b>Off-balance sheet items (sum of lines 17 and 18)</b>	<b>1,754.70</b>
<b>Capital and total exposures</b>		
20	Tier 1 capital	148,469.45
21	<b>Total exposures (sum of lines 3, 11, 16 and 19)</b>	<b>918,863.30</b>
<b>Leverage ratio</b>		
22	Basel III leverage ratio	16.16%

## 2. Summary comparison of Accounting assets and Leverage Ratio Exposure Measure

*Rs. In Million*

Sl. No.	Item	As on March 31, 2020
1	Total consolidated assets as per published financial statements	917,177.99
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	-
3	Adjustment for fiduciary assets recognized on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	-
4	Adjustments for derivative financial instruments	29.72
5	Adjustment for securities financing transactions (i.e. repos and similar secured lending)	-
6	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off- balance sheet exposures)	1,754.70
7	Other adjustments	(99.11)
8	<b>Leverage ratio exposure</b>	<b>918,863.30</b>