

LEVERAGE RATIO DISCLOSURES AS ON 31.03.2016

LEVERAGE RATIO

The minimum risk-based capital requirements under Basel III will be supplemented by non-risk-based **Tier 1 leverage ratio**. During the period of parallel run, the bank is required to maintain leverage ratio at 4.5%.

Table DF 17- Summary comparison of Accounting assets vs. leverage ratio exposure measure		
	Item	(Rs. in Mn)
1	Total consolidated assets as per published financial statements	3055601
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	511
3	Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	0
4	Adjustments for derivative financial instruments	1793
5	Adjustment for securities financing transactions (i.e. repos and similar secured lending)	12557
6	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off- balance sheet exposures)	202340
7	Other adjustments	0
8	Leverage ratio exposure	3271780

DF-18: Leverage ratio common disclosure template		
		(Amount in Rs Mn)
On-balance sheet exposures		
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	3055601
2	(Asset amounts deducted in determining Basel III Tier 1 capital)	511
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	3055090
Derivative exposures		
4	Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin)	491
5	Add-on amounts for PFE associated with all derivatives transactions	1302

6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework	0
7	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)	0
8	(Exempted CCP leg of client-cleared trade exposures)	0
9	Adjusted effective notional amount of written credit derivatives	0
10	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	0
11	Total derivative exposures (sum of lines 4 to 10)	1793
Securities financing transaction exposures		
12	Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	12000
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	0
14	CCR exposure for SFT assets	557
15	Agent transaction exposures	0
16	Total securities financing transaction exposures (sum of lines 12 to 15)	12557
Other off-balance sheet exposures		
17	Off-balance sheet exposure at gross notional amount	813236
18	(Adjustments for conversion to credit equivalent amounts)	(610896)
19	Off-balance sheet items (sum of lines 17 and 18)	202340
Capital and total exposures		
20	Tier 1 capital	169195
21	Total exposures (sum of lines 3, 11, 16 and 19)	3271780
Leverage ratio		
22	Basel III leverage ratio (per cent)	5.17%

YOGESH RAI
DY. GENERAL MANAGER

REVATHI THIAGARAJAN
DY.GENERAL MANAGER (INCHARGE)

(R.C.LODHA) **(B.K.DIVAKRA)** **(R.K. GOYAL)**
EXECUTIVE DIRECTOR **EXECUTIVE DIRECTOR** **EXECUTIVE DIRECTOR**

(RAJEEV RISHI)
CHAIRMAN & MANAGING DIRECTOR

Date: 02-06-2016