

Leverage Ratio

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 as on March 31, 2025, 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, 2025
On-balance sheet exposures		
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	18,97,379.73
2	(Asset amounts deducted in determining Basel III Tier 1 capital)	(1926.71)
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	18,95,453.02
Derivative exposures		
4	Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin)	288.37
5	Add-on amounts for PFE associated with all derivatives transactions	810.88
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	Total derivative exposures (sum of lines 4 to 10)	1,099.26
Securities financing transaction exposures		
12	Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	17,265.37
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-
14	CCR exposure for SFT assets	117.78
15	Agent transaction exposures	-
16	Total securities financing transaction exposures (sum of lines 12 to 15)	17383.15

Other off-balance sheet exposures		
17	Off-balance sheet exposure at gross notional amount	1,05,522.23
18	(Adjustments for conversion to credit equivalent amounts)	(59,093.60)
19	Off-balance sheet items (sum of lines 17 and 18)	46,428.63
Capital and total exposures		
20	Tier 1 capital	2,38,733.91
21	Total exposures (sum of lines 3, 11, 16 and 19)	1960364.05
Leverage ratio		
22	Basel III leverage ratio	12.18%

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

Rs. In Million

Sl. No.	Item	As on March 31, 2025
1	Total consolidated assets as per published financial statements	1914762.88
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 recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	-
4	Adjustments for derivative financial instruments	1099.25
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)	46428.62
7	Other adjustments (i.e. Asset amounts deducted in determining Basel III Tier 1 capital)	(1926.71)
8	Leverage ratio exposure	1960364.05

The Bank's Leverage Ratio as on March 31, 2025, stands at 12.18%, calculated as Tier 1 Capital divided by Total On/Off-Balance Sheet exposure. The total exposure amounts to Rs. 19,60,364.05 million. The Tier 1 Capital is recorded at Rs 2,38,733.91 million. The position remained above the minimum regulatory requirement of 3.5%. The available Tier 1 capital is sufficient for ongoing Balance Sheet growth on a non-risk adjusted basis.