

**DISCLOSURES UNDER PILLAR-3-MARKET DISCIPLINE OF BASEL-III-  
LEVERAGE RATIO FOR THE QUARTER ENDED 30<sup>th</sup> JUNE 2015**

**LEVERAGE RATIO**

*(Rs. In Lacs)*

<b>Particulars</b>	<b>Jun-15</b>
<b>On-balance sheet exposures</b>	
1. On-balance sheet items (excluding derivatives and SFTs, but including collateral)	721,881.83
2. (Asset amounts deducted in dermining Basel III Tier 1 capital)	(501.68)
<b>3. Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)</b>	<b>721,380.15</b>
<b>Derivative exposures</b>	
4. Replacement cost associated with all derivatives transations (i.e. net of eligible cash variation margin)	7,222.65
5. Add-on amounts for PFE associated with all derivatives transactions	54,412.70
6. Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operatvie accounting framework	-
<b>7. (Deductions of receivables assets for cash variation margin provided in derivatives transactions)</b>	<b>-</b>
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)	-
<b>11. Total derivative exposures (sum of lines 4 to 10)</b>	<b>61,635.35</b>
<b>Securities financing transaction exposures</b>	
12. Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	8,499.01
13. (Netted amounts of cash payables and cash receivables of gross SFT assets)	-
14. CCR exposure for SFT assets	4,999.01
15. Agent transaction exposures	-
<b>16. Total securities financing transaction exposures (sum of lines 12 to 15)</b>	<b>13,498.02</b>
<b>Other off-balanc esheet exposures</b>	
17. Off-balance sheet exposure at gross notional amount	600,604.00
18. (Adjustments for conversion to credit equivalent amount)	(279,095.35)
<b>19. Off-balance sheet items (sum of lines 17 and 18)</b>	<b>321,508.65</b>
<b>Capital and total exposures</b>	
20. Tier 1 capital	359,006.05
<b>21. Total exposures (sum of lines 3,11,16 and 19)</b>	<b>1,118,022.17</b>
<b>Leverage ratio</b>	
<b>22. Basel III leverage ratio (per cent)</b>	<b>32.11%</b>