

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 4% on account of the Bank being identified as Domestic Systemically Important Bank (D-SIB). The Bank's leverage ratio, calculated in accordance with the RBI guidelines under consolidated framework is as follows:

1. Leverage ratio common disclosure**(₹ million)**

S. No.	Leverage ratio framework	As on Mar 31, 2025	As on Mar 31, 2024
On-balance sheet exposures			
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	39,836,122.5	36,939,539.9
2	(Asset amounts deducted in determining Basel III Tier 1 capital)	(155,681.3)	(124,298.0)
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	39,680,441.2	36,815,241.9
Derivative exposures			
4	Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin)	66,328.9	107,954.4
5	Add-on amounts for PFE associated with all derivatives transactions	373,267.1	401,037.8
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)	439,596.0	508,992.2
Securities financing transaction exposures			
12	Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	387,156.0	112,635.8
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-	-
14	CCR exposure for SFT assets	10,093.7	1,592.9
15	Agent transaction exposures	-	-
16	Total securities financing transaction exposures (sum of lines 12 to 15)	397,249.7	114,228.7
Other off-balance sheet exposures			
17	Off-balance sheet exposure at gross notional amount	14,156,707.2	12,385,691.4
18	(Adjustments for conversion to credit equivalent amounts)	(10,308,436.2)	(8,965,280.6)
19	Off-balance sheet items (sum of lines 17 and 18)	3,848,271.0	3,420,410.8
Capital and total exposures			
20	Tier 1 capital	4,936,269.6	4,331,083.9
21	Total exposures (sum of lines 3, 11, 16 and 19)	44,365,557.9	40,858,873.6
Leverage ratio			
22	Basel III leverage ratio	11.13%	10.60%

2. Summary comparison of accounting assets and leverage ratio exposure measure

(₹ million)

S. No.	Particulars	As on Mar 31, 2025	As on Mar 31, 2024
1	Total consolidated assets as per published financial statements	43,924,174.2	40,301,942.6
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	373,267.1	401,037.8
5	Adjustment for securities financing transactions (i.e. repos and similar secured lending)	10,093.7	1,592.9
6	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	3,848,271.0	3,420,410.8
7	Other adjustments	(3,790,248.1)	(3,266,110.5)
8	Leverage ratio exposure	44,365,557.9	40,858,873.6

3. Reconciliation of total published balance sheet size and on balance sheet exposure under common disclosure template

(₹ million)

S. No.	Item	As on Mar 31, 2025	As on Mar 31, 2024
1	Total consolidated assets as per published financial statements	43,924,174.2	40,301,942.6
2	Replacement cost associated with all derivatives transactions, i.e. net of eligible cash variation margin	(66,328.9)	(107,954.4)
3	Adjustment for securities financing transactions (i.e. repos and similar secured lending)	(387,156.0)	(112,635.8)
4	Adjustment for entities outside the scope of regulatory consolidation	(3,634,566.8)	(3,141,812.5)
5	On-balance sheet exposure under leverage ratio (excluding derivatives and SFTs)	39,836,122.5	36,939,539.9