

TABLE DF - 11 - Composition of Capital - As on 30th June, 2021
(Rs. in Millions)

Particulars	Amount	Ref No.
Common Equity Tier 1 Capital: Instruments and Reserves		
1 Directly issued qualifying common share capital plus related stock surplus	70,262	A1 + A2
2 Retained earnings	60,099	A3-A3a-A3b
3 Accumulated other comprehensive income (and other reserves)	40,364	B1 + B2+ B3+ B4 + B5+B6+B7
4 Directly issued capital subject to phase out from CET1 (only applicable to non-ident stock companies)		
5 <i>Public sector capital injections grandfathered until 1 January 2019</i> Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)		
6 Common Equity Tier 1 capital before regulatory adjustments	170,726	
Common Equity Tier 1 capital: regulatory adjustments		
7 Prudential valuation adjustments		
8 Goodwill (net of related tax liability)		
9 Intangibles (net of related tax liability)	441	C1
10 Deferred tax assets		
11 Cash-flow hedge reserves		
12 Shortfall of provisions to expected losses		
13 Securitization gain on sale		
14 Gains and losses due to changes in own credit risk on fair valued liabilities		
15 Defined-benefit pension fund net assets		
16 Investments in own shares fit not already netted off paid-in capital on		
17 Reciprocal cross-holdings in common equity		
18 Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued share		
19 Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)		
20 Mortgage servicing rights (amount above 10% threshold)		
21 Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)		
22 Amount exceeding the 15% threshold		
23 <i>Of which: significant investments in the common stock of financial entities</i>		
24 <i>of which: mortgage servicing rights</i>		
25 <i>of which: deferred tax assets arising from temporary differences</i>		
26 National specific regulatory adjustments (26a+26b+26c+26d)		
26a <i>Of which: Investments in the equity capital of unconsolidated insurance</i>		
26b <i>Of which: Investment in the equity capital of unconsolidated non-financial</i>		
26c <i>Of which: Shortfall in the equity capital of majority owned financial entities which have not been consolidated with the Bank</i>		
26d <i>Of which: Unamortized pension funds expenditures</i>		
REGULATORY ADJUSTMENTS APPLIED TO COMMON EQUITY TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT		
27 Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions		
28 Total regulatory adjustments to Common equity Tier 1	441	
29 Common Equity Tier 1 capital (CET1)	170,285	
Additional Tier 1 capital: instruments		
30 Directly issued qualifying Additional Tier 1 instruments plus related stock		
31 <i>of which: classified as equity under applicable accounting standards (Perpetual Non-Cumulative Preference Shares)</i>		
32 <i>of which: classified as liabilities under applicable accounting standards (Perpetual)</i>		E1
33 Directly issued capital instruments subject to phase out from Additional		
34 Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group		
35 <i>of which: instruments issued by subsidiaries subject to phase out</i>		
36 Additional Tier 1 capital before regulatory adjustments		
Additional Tier 1 capital: regulatory adjustments		
37 Investments in own Additional Tier 1 instruments		
38 Reciprocal cross-holdings in Additional Tier 1 instruments		
39 Investments in the capital of Banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the Bank does not own more than 10% of the issued		
40 Significant investments in the capital of Banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible		
41 National specific regulatory adjustments (41a + 41b)		
41a <i>of which: Investments in the Additional Tier 1 capital of unconsolidated insurance</i>		
41b <i>of which: Shortfall in the Additional Tier 1 capital of majority owned financial entities which have not been consolidated with the bank</i>		
REGULATORY ADJUSTMENTS APPLIED TO ADDITIONAL TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT		
42 Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions		
43 Total regulatory adjustments to Additional Tier 1 capital	-	
44 Additional Tier 1 capital (AT1)	-	
45 Tier 1 capital (T1 = CET1 + AT1) (row 29 + row 44)	170,285	
Tier 2 capital: instruments and provisions		
46 Directly issued qualifying Tier 2 instruments plus related stock surplus		E2 + E3
47 Directly issued capital instruments subject to phase out from Tier 2		
48 Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in		
49 <i>of which: instruments issued by subsidiaries subject to phase out</i>		
50 Provisions (including Investment Reserve Account) (1.25% of Creditrisk	6,854	
51 Tier 2 capital before regulatory adjustments	6,854	

Tier 2 capital: regulatory adjustments		
52	Investments in own Tier 2 instruments	
53	Reciprocal cross-holdings in Tier 2 instruments	
54	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued	
55	Significant investments in the capital Banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible	
56	National specific regulatory adjustments (56a+56b)	
56a	Of which: Investments in the Tier 1 capital of unconsolidated subsidiaries	
56b	Of which: Sharehold in the Tier 2 capital of majority owned financial entities which have not been consolidated with the Bank	
REGULATORY ADJUSTMENTS APPLIED TO TIER 2 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT		
57	Total regulatory adjustments to Tier 2 capital	
58	Tier 2 capital (T2)	6,854
59	Total capital (TC = T1 + T2) (row 45+row 58)	177,138
RISK WEIGHTED ASSETS IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT		
60	Total risk weighted assets (row 60a +row 60b +row 60c)	713,839
60a	of which: total credit risk weighted assets	548,291
60b	of which: total market risk weighted assets	17,817
60c	of which: total operational risk weighted assets	147,731
Capital ratios		
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	
62	Tier 1 (as a percentage of risk weighted assets)	23.85%
62a	Tier 2 (as a percentage of risk weighted assets)	0.96%
63	Total capital (as a percentage of risk weighted assets)	24.81%
64	Minimum specific reserve requirement (minimum C.R.R. requirement plus capital conservation and countercyclical buffer requirements, expressed as	
65	of which: capital conservation buffer requirement	
66	of which: Bank specific countercyclical buffer requirement	
67	of which: G-SIB buffer requirement	
68	Common Equity Tier 1 + reserve to meet outers (as a percentage of risk	
National minima (if different from Basel III)		
69	National Common Equity Tier 1 minimum ratio (if different from Basel III)	
70	National Tier 1 minimum ratio (if different from Basel III minimum)	
71	National total capital minimum ratio (if different from Basel III minimum)	
Amounts below the thresholds for deduction (before risk weighting)		
72	Non-significant investments in the capital of other financial entities	
73	Significant investments in the common stock of financial entities	
74	Mortgage servicing rights (net of related tax liability)	
75	Deferred tax assets arising from temporary differences (net of related tax	
Applicable caps on the inclusion of provisions in Tier 2		
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardized approach (prior to application of cap)	
77	Cap on inclusion of provisions in Tier 2 under standardized approach	
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based	
Capital instruments subject to phase-out arrangements (only applicable between March 31, 2017 and March 31, 2022)		
80	Current cap on CET1 instruments subject to phase out arrangements	
81	Amount excluded from CET1 due to cap (excess over cap after redemptions)	
82	Current cap on AT1 instruments subject to phase out arrangements	
83	Amount excluded from AT1 due to cap (excess over cap after redemptions)	
84	Current cap on T2 instruments subject to phase out arrangements	
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	

Notes to the Template

Row No. of the Template	Particular	Rs. in million
10	Deferred tax assets associated with accumulated losses	
	Deferred tax assets (excluding those associated with accumulated losses) net of Deferred tax liability	
	Total as indicated in row 10	
19	If investments in insurance subsidiaries are not deducted fully from capital and instead considered under 10% threshold for deduction, the resultant increase in the capital of bank	
	of which: Increase in Common Equity Tier 1 capital	
	of which: Increase in Additional Tier 1 capital	
26b	If investments in the equity capital of unconsolidated non-financial subsidiaries are not deducted and hence, risk weighted then:	
	(i) Increase in Common Equity Tier 1 capital	
	(ii) Increase in risk weighted assets	
44a	Excess Additional Tier 1 capital not reckoned for capital adequacy (difference between Additional Tier 1 capital as reported in row 44 and admissible Additional Tier 1 capital as reported in 44a)	
	of which: Excess Additional Tier 1 capital which is considered as Tier 2 capital under row 58	
50	Eligible Provisions and reserves included in Tier 2 capital (1.25% of Creditrisk RWA)	6,854
	Min(D1+D1a+ D2a,60a*1.25%)	
	Total of row 50	6,854
58a	Excess Tier 2 capital not reckoned for capital adequacy (difference between Tier 2 capital as reported in row 58 and T2 as reported in 58a)	

DF - 12 - Composition of Capital- Reconciliation Requirements - As on 30th June, 2021
Step- 1 & 2

(Rs In millions)

S. No.	Particulars	Balance sheet as in financial statements	Ref. No.
A.	Capital & Liabilities		
i.	Paid-up Capital	16,107	A1
	Reserves & Surplus	161,718.55	
	of which:		
	Statutory Reserve	33,071.78	B1
	Capital Reserve	6,300.45	B2
	Revenue & Other Reserves		B3
	Share Premium	54,155.56	A2
	Investment Fluctuation Reserve	1,706.45	D1
	Investment Reserve	51.63	D1a
	Additional Reserve	277.39	B4
	General Reserve	714.4	B5
	Balance in Profit & Loss Account	65,440.8	A3
	of which: Balance in Profit & Loss Account as per last financial Year	60,099	
	of which: Proposed dividend reduced from CET 1a	1,611	A3a
	of which current year profit not reckoned for Capital adequacy purpose	3,730.82	A3b
	Foreign Currency Translation Reserves	-	
	Other Reserves	-	B6
	Minority Interest	-	
	Share application money pending allotment	-	B7
	Total Capital	177,825.24	-
ii.	Deposits	773,355.35	-
	of which: Deposits from Banks	94,116.27	-
	of which: Customer deposits	679,239.09	-
	of which: Other deposits (pl. specify)	-	-
iii.	Borrowings	119,104.50	-
	of which: From RBI	-	-
	of which: From Banks	2,450.00	-
	of which: From other institutions & agencies	115,054.50	-
	of which: Capital instruments	1,600.00	-
	of which: Subordinated Innovative Perpetual Debt Instruments	-	E1
	of which: Subordinated Debt - Upper Tier II Capital	-	E2
	of which: Subordinated Debt - Tier II Capital	-	E3
	of which: Subordinated Debt - Tier II Basel III Capital	1,600.00	E4
	of which: Subordinated Innovative Perpetual Debt Instruments- AT1 CAPITAL	-	
iv.	Other liabilities & provisions	33,703.73	D2
	Of which General Provision considered for tier II	10,507.66	D2a
	Total	1,103,988.82	
B.	Assets		
i.	Cash and balances with Reserve Bank of India	98,736.68	-
	Balance with Banks and money at call and short notice	16,256.09	-
ii.	Investments:	221,394.94	-
	of which: Government securities	204,078.50	-
	of which: Other approved securities	-	-
	of which: Shares	3,296.04	C3
	of which: Debentures & Bonds	7,814.34	C4
	of which: Subsidiaries / Joint Ventures / Associates	-	C5
	of which: Others (Commercial Papers, Mutual Funds etc.)	6,218.37	-
	Less: Provision for Depreciation on Investment	(12,311)	C6
iii.	Loans and advances	747,664.11	-
	of which: Loans and advances to Banks	-	-
	of which: Loans and advances to customers	747,664.11	-
iv.	Fixed assets	4,982.08	-
	of which: Goodwill and intangible assets	440.90	C1
	of which: Others	4,541.18	-
v.	Other assets	14,954.92	-
	of which: Deferred tax assets	3,020.98	C2
	of which: Others	11,933.94	-
vi.	Goodwill on consolidation	-	-
vii.	Debit balance in Profit & Loss account	-	-
	Total Assets	1,103,988.82	

Step - 3

 Extract of Basel III common disclosure template (with added column) - Table DF-11
Common Equity Tier 1 capital: instruments and reserves

		Component of regulatory capital reported by bank	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation from step 2
1	Directly issued qualifying common share (and equivalent for non-joint stock companies) capital plus related stock surplus	70,262	A1 + A2
2	Retained earnings	60,099	A3-A3a-A3b
3	Accumulated other comprehensive income (and other reserves)	40,364	B1 + B2 + B3 + B4 + B5 + B6 + B7
4	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)	-	-
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	-	-
6	Common Equity Tier 1 capital before regulatory adjustments	170,726	
7	Prudential valuation adjustments	-	-
8	Goodwill (net of related tax liability)	-	-