

**TABLE DF - 11 - Composition of Capital - As on 31st March, 2021**
*(Rs. in Millions)*

	Particulars	Amount	Ref No.
<b>Common Equity Tier 1 Capital: Instruments and Reserves</b>			
1	Directly issued qualifying common share capital plus related stock	70,250	A1 + A2
2	Retained earnings	56,713	A3-A3a-A3b
3	Accumulated other comprehensive income (and other reserves)	42,122	B1 + B2+ B3+ B4 + B5+B6+B7+B8
4	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)		
<i>Public sector capital injections grandfathered until 1 January 2018</i>			
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)		
6	<b>Common Equity Tier 1 capital before regulatory adjustments</b>	<b>169,085</b>	
<b>Common Equity Tier 1 capital: regulatory adjustments</b>			
7	Prudential valuation adjustments		-
8	Goodwill (net of related tax liability)		-
9	Intangibles (net of related tax liability)	315	C1
10	Deferred tax assets		-
11	Cash-flow hedge reserve		-
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		-
15	Defined-benefit pension fund net assets		-
16	Investments in own shares (if 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		-
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>		-
<b>REGULATORY ADJUSTMENTS APPLIED TO COMMON EQUITY TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT</b>			
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions		-
28	<b>Total regulatory adjustments to Common equity Tier 1</b>	<b>315</b>	
29	<b>Common Equity Tier 1 capital (CET1)</b>	<b>168,770</b>	
<b>Additional Tier 1 capital: instruments</b>			
30	Directly issued qualifying Additional Tier 1 instruments plus related		
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</i>		
33	Directly issued capital instruments subject to phase out from Additional		E1
34	Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed		
35	<i>of which: instruments issued by subsidiaries subject to phase out</i>		
36	<b>Additional Tier 1 capital before regulatory adjustments</b>		
<b>Additional Tier 1 capital: regulatory adjustments</b>			
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		-
40	Significant investments in the capital of Banking, financial and insurance entities that are outside the scope of regulatory consolidation		-
41	National specific regulatory adjustments (41a + 41b)		-
41a	<i>of which: Investments in the Additional Tier 1 capital of unconsolidated</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>		-
<b>REGULATORY ADJUSTMENTS APPLIED TO ADDITIONAL TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT</b>			
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions		-
43	<b>Total regulatory adjustments to Additional Tier 1 capital</b>	<b>-</b>	
44	<b>Additional Tier 1 capital (AT1)</b>	<b>-</b>	
45	<b>Tier 1 capital (T1 = CET1 + AT1) (row 29 + row 44)</b>	<b>168,770</b>	
<b>Tier 2 capital: instruments and provisions</b>			
46	Directly issued qualifying Tier 2 instruments plus related stock surplus		
47	Directly issued capital instruments subject to phase out from Tier 2		E2 + E3
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		
49	<i>of which: instruments issued by subsidiaries subject to phase out</i>		
50	Provisions (including Investment Reserve Account)	7,407	B4+D1+ D2a
51	<b>Tier 2 capital before regulatory adjustments</b>	<b>7,407</b>	

<b>Tier 2 capital: regulatory adjustments</b>		
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	-
55	Significant investments in the capital Banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of	-
56	National specific regulatory adjustments (56a+56b)	-
56a	<i>Of which: Investments in the Tier II capital of unconsolidated subsidiaries</i>	-
56b	<i>Of which: Shortfall in the Tier 2 capital of majority owned financial entities which have not been consolidated with the Bank</i>	-
	<b>REGULATORY ADJUSTMENTS APPLIED TO TIER 2 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT</b>	
57	<b>Total regulatory adjustments to Tier 2 capital</b>	
58	<b>Tier 2 capital (T2)</b>	7,407
59	<b>Total capital (TC = T1 + T2) (row 45+row 58)</b>	176,177
	<b>RISK WEIGHTED ASSETS IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT</b>	
60	<b>Total risk weighted assets (row 60a +row 60b +row 60c)</b>	750,881
60a	<i>of which: total credit risk weighted assets</i>	592,583
60b	<i>of which: total market risk weighted assets</i>	42,173
60c	<i>of which: total operational risk weighted assets</i>	116,125
	<b>Capital ratios</b>	
61	<b>Common Equity Tier 1 (as a percentage of risk weighted assets)</b>	22.48%
62	<b>Tier 1 (as a percentage of risk weighted assets)</b>	22.48%
62a	<b>Tier 2 (as a percentage of risk weighted assets)</b>	0.99%
63	<b>Total capital (as a percentage of risk weighted assets)</b>	23.47%
64	<b>Minimum specific capital requirement (minimum CET1 requirement plus capital conservation and countercyclical buffer requirements,</b>	
65	<i>of which: capital conservation buffer requirement</i>	
66	<i>of which: Bank specific countercyclical buffer requirement</i>	
67	<i>of which: G-SIB buffer requirement</i>	
68	<b>Common Equity Tier 1 available to meet currenrs (as a percentage of</b>	
	<b>National minima (if different from Basel III)</b>	
69	National Common Equity Tier 1 minimum ratio (if different from Basel	
70	National Tier 1 minimum ratio (if different from Basel III minimum)	
71	National total capital minimum ratio (if different from Basel III	
	<b>Amounts below the thresholds for deduction (before risk weighting)</b>	
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	
	<b>Applicable caps on the inclusion of provisions in Tier 2</b>	
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	
	<b>Capital instruments subject to phase-out arrangements (only applicable between March 31, 2017 and March 31, 2022)</b>	
80	Current cap on CET1 instruments subject to phase out arrangements	
81	Amount excluded from CET1 due to cap (excess over cap after	
82	Current cap on AT1 instruments subject to phase out arrangements	
83	Amount excluded from AT1 due to cap (excess over cap after	
84	Current cap on T2 instruments subject to phase out arrangements	
85	Amount excluded from T2 due to cap (excess over cap after	

**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	
	<i>of which: Increase in Common Equity Tier 1 capital</i>	
	<i>of which: Increase in Additional Tier 1 capital</i>	
	<i>of which: Increase in Tier 2 capital</i>	
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)	
	<i>of which: Excess Additional Tier 1 capital which is considered as Tier 2 capital</i>	
50	Eligible Provisions included in Tier 2 capital	5,649
	Eligible Reserves included in Tier 2 capital	1,758
	Total of row 50	7,407
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 31st March , 2021**

(Rs In millions)

**Step- 1 & 2**

S. No.	Particulars	Balance sheet as in financial statements	Ref. No.
<b>A.</b>	<b>Capital &amp; Liabilities</b>		
i.	<b>Paid-up Capital</b>	<b>16,106</b>	A1
	<b>Reserves &amp; Surplus</b>	<b>157,976</b>	-
	of which:	-	
	Statutory Reserve	33,072	B1
	Capital Reserve	6,300	B2
	Revenue & Other Reserves	-	B3
	Share Premium	54,144	A2
	Investment Fluctuation Reserve	1,706	D1
	Investment Reserve	52	B4
	Additional Reserve	277	B5
	General Reserve	714	B6
	Balance in Profit & Loss Account	<b>61,710</b>	A3
	of which: Balance in Profit & Loss Account as per last financial Year	47,587	
	of which: Proposed dividend reduced from CET1	1,611	A3a
	of which current year profit not reckoned for Capital adequacy purpose	3,386	A3b
	Foreign Currency Translation Reserves	-	
	Other Reserves	-	B7
	Minority Interest	-	-
	Share application money pending allotment	-	B8
	<b>Total Capital</b>	<b>174,082</b>	-
ii.	<b>Deposits</b>	<b>779,722</b>	-
	of which: Deposits from Banks	118,119	-
	of which: Customer deposits	661,604	-
	of which: Other deposits (pl. specify)	-	-
iii.	<b>Borrowings</b>	<b>169,604</b>	-
	of which: From RBI	-	-
	of which: From Banks	5,300	-
	of which: From other institutions & agencies	164,304	-
	of which: Capital instruments	-	-
	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	-	E4
	of which: Subordinated Innovative Perpetual Debt Instruments- AT1 CAPT	-	-
iv.	<b>Other liabilities &amp; provisions</b>	<b>26,523</b>	D2
	Provision under moratorium	-	-
	Of which General Provision considered for Tier 2	5,649	D2a
	<b>Total</b>	<b>1,149,931</b>	
<b>B.</b>	<b>Assets</b>		
i.	<b>Cash and balances with Reserve Bank of India</b>	52,354	-
	<b>Balance with Banks and money at call and short notice</b>	9,576	-
ii.	<b>Investments:</b>	<b>251,554</b>	-
	of which: Government securities	241,124	-
	of which: Other approved securities	-	-
	of which: Shares	3,296	C3
	of which: Debentures & Bonds	6,575	C4
	of which: Subsidiaries / Joint Ventures / Associates	-	C5
	of which: Others (Commercial Papers, Mutual Funds etc.)	1,427	-
	Less: Provision for Depreciation on Investment	(868)	C6
iii.	<b>Loans and advances</b>	<b>816,129</b>	-
	of which: Loans and advances to Banks	-	-
	of which: Loans and advances to customers	816,129	-
iv.	<b>Fixed assets</b>	<b>4,867</b>	-
	of which: Goodwill and intangible assets	315	C1
	of which: Others	4,552	-
v.	<b>Other assets</b>	<b>15,451</b>	-
	of which: Deferred tax assets	2,284	C2
	of which: Others	13,167	-
vi.	Goodwill on consolidation	-	-
vii.	Debit balance in Profit & Loss account	-	-
	<b>Total Assets</b>	<b>1,149,931</b>	

**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	A1 + A2
2	Retained earnings	A3-A3a-A3b
3	Accumulated other comprehensive income (and other reserves)	B1 + B2+ B3+ B4 + B5 + B6+ B7+B8
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	<b>Common Equity Tier 1 capital before regulatory adjustments</b>	<b>169,085</b>
7	Prudential valuation adjustments	
8	Goodwill (net of related tax liability)	