

TABLE DF - 11 - Composition of Capital - As on 31st March, 2021

(Rs. in Millions)

	2.1.1		(Rs. in Millions)
	Particulars	Amount	Ref No.
	quity Tier 1 Capital: Instruments and Reserves		
1	Directly issued qualifying common share capital plus related stock surplus (share premium)	70,280	A1 + A2
2	Retained earnings	60,099	A3-A3a-A3b
3	Accumulated other comprehensive income (and other reserves)	41,315	B1 + B2+ B3+ B4 +
		,	B5+B6+B7
4	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)		
	Public sector capital injections grandfathered until 1 January 2018		
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)		
6	Commercial Control of the Commercial Control of the	1 51 604	
	Common Equity Tier 1 capital before regulatory adjustments	1,71,694	
	quity Tier 1 capital: regulatory adjustments		
7 8	Prudential valuation adjustments  Goodwill (net of related tax liability)		
9		326	C1
10	Intangibles (net of related tax liability) Deferred tax assets	320	CI
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 liabilities		
15	Defined-benefit pension fund net assets		
16	Investments in own shares (if not already netted off paid-in capital on reported balance sheet)		
17	Reciprocal cross-holdings in common equity		
	Investments in the capital of banking, financial and insurance entities		
18	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 capital (amount above 10% threshold)		
	Significant investments in the common stock of banking, financial and		
19	insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions		
<u> </u>	(amount above 10% threshold)		<u></u>
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	of which: significant investments in the common stock of financial entities		
24	of which: mortgage servicing rights		
25	of which: deferred tax assets arising from temporary differences		
26	National specific regulatory adjustments (26a+26b+26c+26d)		
26a	Of which: Investments in the equity capital of unconsolidated insurance subsidiaries		
26b	Of which: Investment in the equity capital of unconsolidated non-financial subsidiaries		
26c	Of which: Shortfall in the equity capital of majority owned financial entities which have not been consolidated with		
261	the Bank		
26d	Of which: Unamortized pension funds expenditures		
	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		
28	to cover deductions  Total regulatory adjustments to Common equity Tier 1	326	
29	Common Equity Tier 1 capital (CET1)	1,71,369	
Additional	Tier 1 capital: instruments	1,/1,309	
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus (31+32)		
31	of which: classified as equity under applicable accounting standards (Perpetual Non-Cumulative Preference Shares)		
32	of which: classified as liabilities under applicable accounting standards (Perpetual debt Instruments)		
33	Directly issued capital instruments subject to phase out from Additional Tier 1		E1
	Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and		
34	held by third parties (amount allowed in group AT1)		
35	of which: instruments issued by subsidiaries subject to phase out		
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		
	Investments in the capital of Banking, financial and insurance entities that are outside the scope of		
39	regulatory consolidation, net of eligible short positions ,where the Bank does not own more than 10% of the		
	issued common share capital of the entity (amount above 10% threshold)		
40	Significant investments in the capital of Banking, financial and insurance entities that are outside the scope		
	of regulatory consolidation (net of eligible short positions)		
41	National specific regulatory adjustments (41a + 41b)		
41a	of which: Investments in the Additional Tier 1 capital of unconsolidated insurance subsidiaries		
41b	of which: Shortfall in the Additional Tier 1 capital of majority owned financial entities which have not been		
	consolidated with the bank		
	REGULATORY ADJUSTMENTS APPLIED TO ADDITIONAL TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-		
<b>I</b>	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		
43	Additional Tier 1 capital (AT1)	-	
44	Additional Tier 1 capital (A11) Tier 1 capital (T1 = CET1 + AT1) (row 29 + row 44)	1 71 260	
	al: instruments and provisions	1,71,369	
46 47	Directly issued qualifying Tier 2 instruments plus related stock surplus  Directly issued capital instruments subject to phase out from Tier 2		E2 + E3
	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries		EZ T EJ
48	and held by third parties (amount allowed in group Tier 2)		
49	of which: instruments issued by subsidiaries subject to phase out		
50	Provisions (including Investment fluctuation Reserve) (1.25% of Creditrisk RWA)	9,161	
50 A	(including Investment fluctuation Reserve)	1,813	
		1,010	



Tier 2 capital: regulatory adjustments  52. Investments in own 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 common share capital of the antity (amount above the 10% threshold)  55. Significant investments in the capital Banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions)  56. Significant investments in the capital Banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)  56. Of sinch: Investments in the Ter II capital of inconsolidated subsidiaries  56. Of sinch: Investments in the Ter II capital of inconsolidated subsidiaries  56. Of sinch: Investments in the Ter II capital of inconsolidated subsidiaries  67. To Ital regulatory adjustments to Tier 2 capital of majority sound financial entities which have not been consolidated with the term of the capital (Term 1 to 1 to 1 tier 2 capital of the Term 1 tier 1 tier 2 capital of the Term 1 tier 2 capital of the Term 1 tier 2 capital of the Term 2 capital (Term 1 tier 2 capit	51	Tier 2 capital before regulatory adjustments	10,974	
Section   Sect			-/	
Reciprocal cross-holdings in Tire 2 instruments   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 common share capital of the entity (Amount above the 10% threshold)	52	Investments in own Tier 2 instruments		
Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, not of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)  55 Significant investments in the capital Banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)  56 National specific regulatory adjustments (56a-56b)  57 National specific regulatory adjustments (56a-56b)  58 National specific regulatory adjustments (56a-56b)  59 Optimic: investments in the Test II capital of unconsolidated subsidiaries  50 Optimic: Shortfall in the Test 2 capital of unconsolidated subsidiaries  50 Total regulatory adjustments to Tier 2 capital  50 Total regulatory adjustments to Tier 2 capital  51 Test 2 capital (T2)  52 Total capital (T2 = T1 + T2) (row 45*row 58)  53 Tier 2 capital (T2)  54 Total risk weighted assets (row 60b *row 60b *r	53			
regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity famount above the 10% threshold)  56 Significant investments in the capital Banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)  56 National specific regulatory adjustments (56a *56b)  56 Of which: Invision in the Ter IV adjustments (56a *56b)  56 Of which: Invision in the Ter IV adjustments (56a *56b)  56 Of which: Invision in the Ter IV adjustments of majority waved financial entities which have not been consolidated with the Bank  56 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 = 11 + T2) (row 45+row 88)  10,974				
issued common share capital of the entity (amount above the 10% threshold)  55  55  58  58  58  58  58  50  50  50	54			
Significant investments in the capital Banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)  56 National specific regulatory adjustments (56a-56b)  56 Of which: Shortfall in the Tier 12 capital of majority owned financial entities which have not been consolidated with the Bank  86 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)  59 Total capital (TC = T1 + T2) (row 45+row 58)  81 RSK WEIGHTED ASSETS IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT  60 Total risk weighted assets (row 60a +row 60b +row 60c)  60 of which: total credit risk weighted assets  60 of which: total market risk weighted assets  60 of which: total market risk weighted assets  60 of which: total market risk weighted assets  61 Common Equity Tier 1 (as a percentage of risk weighted assets)  62 Tier 1 (as a percentage of risk weighted assets)  63 Total capital (as a percentage of risk weighted assets)  64 Institution specific buffer requirement (minimum CET1 requirement plus capital conservation and countercyclical buffer requirement (minimum CET1 requirement plus capital conservation and countercyclical buffer requirement (minimum CET1 requirement plus capital conservation and countercyclical buffer requirement (minimum CET1 requirement plus capital conservation and countercyclical buffer requirement (minimum CET1 requirement plus capital conservation and countercyclical buffer requirement (minimum CET1 requirement plus capital conservation and countercyclical buffer requirement (minimum CET1 requirement plus capital conservation and countercyclical buffer requirement (minimum CET1 requirement)  6 of which: Both Specific countercyclical buffer requirement  6 of which: Both Specific countercyclical buffer requirement  7 of which: CSIB buffer requirement in the Compon sock of financial entities  8 Of mounts below the thresholds for dedu				
regulatory consolidation (net of eligible short positions)  56 National specific regulatory adjustments (56a+56b)  56a Of which: Investments in the Ter II capital of unconsolidated subsidiaries  56b Of which: Shortfall in the Ter 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 (12)  10,974  59 Total capital (1C = 11 + 12) (row 45+row 58)  RISK WEIGHTED ASSETS IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT  60 Total risk weighted assets (now 60a +row 60b +row 60c)  90,0673  600 of which: total credit risk weighted assets  600 of which: total market risk weighted assets  600 of which: total market risk weighted assets  601 Common Equity Tier 1 (as a percentage of risk weighted assets)  61 Common Equity Tier 1 (as a percentage of risk weighted assets)  62 Tier 1 (as a percentage of risk weighted assets)  63 Total capital (as a percentage of risk weighted assets)  64 capital capital (as a percentage of risk weighted assets)  65 Tier 2 (as a percentage of risk weighted assets)  66 Tier 2 (as a percentage of risk weighted assets)  67 Total capital (as a percentage of risk weighted assets)  68 Total capital (as percentage of risk weighted assets)  69 Of which: capital conservation buffer requirement  60 Of which: Capital assets expressed as a percentage of risk weighted assets)  18,0%  18,				
Section   Sect	55			
568    Of which: Investments in the Tier II compiled of unconsolidated subsidiaries	56			
Of which: Shortfall in the Tier 2 capital of majority owned financial entities which have not been consolidated with the Bank				
### Bank REGULATORY ADJUSTMENTS APPLIED TO TIER 2 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT    Total regulatory adjustments to Tier 2 capital   19,74				
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)  59 Total capital (TC = T1 + T2) (row 45+row 58)  1,82,343  RISK WEIGHTED ASSETS IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT  60 Total risk weighted assets (row 60a + row 60b + row 60c)  60a of which total capital (Tct isk weighted assets  60b of which total market risk weighted assets  60c of which total market risk weighted assets  60c of which total operational risk weighted assets  61 Common Equity Tier 1 (as a percentage of risk weighted assets)  62 Tier 1 (as a percentage of risk weighted assets)  63 Total capital (as a percentage of risk weighted assets)  64 Institution specific buffer requirement (minimum CET1 requirement plus capital conservation and countercyclical buffer requirement  65 of which the Bank specific countercyclical buffer requirement  66 of which the Bank specific countercyclical buffer requirement  67 of which Co-SIB buffer requirement  68 Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)  9,89%  National minima (if different from Basel III)  69 National Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)  9,89%  National minima (if different from Basel III)  70 National total capital minimum ratio (if different from Basel III minimum)  71 National total capital minimum ratio (if different from Basel III minimum)  72 Non-assignificant investments in the capital of the from total minimum and interestment in the capital of the from Basel III minimum)  71 National total capital minimum ratio (if different from Basel III minimum)  72 Deferred tax assets arising from temporary differences (net of related tax liability)  73 Deferred tax assets arising from temporary differences (net of related tax liability)  74 Deferred tax assets arising from temporary differences (net of related tax liability)  75 Deferred tax assets arising from t	56b			
TREATMENT  57 Total regulatory adjustments to Tier 2 capital  58 Tier 2 capital (TC = T1 + T2) (row 45+row 58)  RISK WEIGHTED ASSETS IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT  60 Total risk weighted assets (row 60a +row 60b +row 60c)  9,06,973  60a of which: total areaft risk weighted assets  7,22,883  60b of which total credit risk weighted assets  (26,359  60c of which total operational risk weighted assets  1,47,731  Capital ratios  1 Common Equity Tier 1 (as a percentage of risk weighted assets)  1 Tier 1 (as a percentage of risk weighted assets)  1 Tier 2 (as a percentage of risk weighted assets)  1 Tier 2 (as a percentage of risk weighted assets)  1 Tier 2 (as a percentage of risk weighted assets)  1 Tier 2 (as a percentage of risk weighted assets)  1 Tier 3 Tier 4 (as a percentage of risk weighted assets)  1 Tier 4 (as a percentage of risk weighted assets)  2 Tier 4 (as a percentage of risk weighted assets)  1 Tier 5 (as a percentage of risk weighted assets)  2 Tier 5 (as a percentage of risk weighted assets)  4 Tier 6 (as a percentage of risk weighted assets)  5 Tier 6 (as a percentage of risk weighted assets)  6 Tier 7 (as a percentage of risk weighted assets)  6 Tier 7 (as a percentage of risk weighted assets)  6 Tier 7 (as a percentage of risk weighted assets)  6 Tier 8 (as a percentage of risk weighted assets)  6 Tier 8 (as a percentage of risk weighted assets)  8 Tier 8 (as a percentage of risk weighted assets)  8 Tier 9 (as a percentage of risk weighted assets)  9 Tier 9 (as a percentage of risk weighted assets)  1 Tier 9 (as a percentage of risk weighted assets)  1 Tier 9 (as a percentage of risk weighted assets)  1 Tier 9 (as a percentage of risk weighted assets)  1 Tier 9 (as a percentage of risk weighted assets)  1 Tier 9 (as a percentage of risk weighted assets)  2 Tier 9 (as a percentage of risk weighted assets)  2 Tier 9 (as a percentage of risk weighted assets)  3 Tier 9 (as a percentage of risk weighted assets)  4 Tier 9 (as a percentage of risk weighted assets)  5 Tier 9 (				
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58 Tier 2 capital (T2) 10,974 59 Total capital (TC = T1 + T2) (row 45+row 58) 1,2,2,43  RISK WEIGHTED ASSETS IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT  60 Total risk weighted assets (row 60a +row 60b +row 60c) 9,06,973 60a of which total credit risk weighted assets 226,359 60c of which total credit risk weighted assets 26,359 60c of which total operational risk weighted assets 147,731  Capital ratios 61 Common Equity Tier 1 (as a percentage of risk weighted assets 147,731  Capital ratios 62 Tier 1 (as a percentage of risk weighted assets) 18,89% 62 Tier 2 (as a percentage of risk weighted assets) 12,19% 63 Total capital (as a percentage of risk weighted assets) 12,19% 64 Institution specific buffer requirement (minimum CET1 requirement plus capital conservation and countercyclical buffer requirement (minimum CET1 requirement) 2,59% 65 of which: capital conservation buffer requirement 2,59% 66 of which: Garbial buffer requirement 2,59% 67 of which: Garbial buffer requirement 2,59% 68 Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) 9,599% National minimum (if different from Basel III minimum) 1000 70 National Tier 1 minimum ratio (if different from Basel III minimum) 71 National total capital minimum ratio (if different from Basel III minimum) 72 Notional Tier 1 minimum ratio (if different from Basel III minimum) 73 Significant investments in the capital other francial entities 150 Significant investments in the capital other francial entities 150 Significant investments in the capital other francial entities 150 Deferred tax assets arising from temporary differences (net of related tax liability) 75 Deferred tax assets arising from temporary differences (net of related tax liability) 76 Cap on inclusion of provisions in Tier 2 under standardized approach (prior to application of cap) 77 Cap on inclusion of provisions in Tier 2 under standardized approach (prior to application of cap) 150 Cap for inclusion of provisions in Tier 2 under standardized approach	57			
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Total risk weighted assets (row 60a +row 60b +row 60c)   9,06,973	59	Total capital (TC = 11 + 12) (row 45+row 58)	1,82,343	
Total risk weighted assets (row 60a +row 60b +row 60c)   9,06,973		RISK WEIGHTED ASSETS IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL HI TREATMENT		
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60c of which: total operational risk weighted assets  1,47,731  Capital ratios  1 Common Equity Tier 1 (as a percentage of risk weighted assets)  62 Tier 1 (as a percentage of risk weighted assets)  63 Total capital (as a percentage of risk weighted assets)  64 Tier 2 (as a percentage of risk weighted assets)  65 Total capital (as a percentage of risk weighted assets)  66 Total capital (as a percentage of risk weighted assets)  67 Institution specific buffer requirement (minimum CETI requirement plus capital conservation and countercyclical buffer requirement, expressed as a percentage of risk weighted assets)  68 Of which: capital conservation buffer requirement  69 Of which: Bank specific countercyclical buffer requirement  60 Of which: G-SIB buffer requirement  61 Of which: G-SIB buffer requirement  62 Of which: G-SIB buffer requirement  63 Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)  80 National minimum (if different from Basel III)  80 National Common Equity Tier 1 minimum ratio (if different from Basel III minimum)  71 National total capital minimum ratio (if different from Basel III minimum)  72 Non-significant investments in the capital of other financial entities  73 Significant investments in the capital of other financial entities  74 Mortgage servicing rights (net of related tax liability)  75 Deferred tax assets arising from temporary differences (net of related tax liability)  76 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardized approach (prior to application of cap)  78 Provisions eligible for inclusion in Tier 2 under standardized approach  79 Cap on inclusion of provisions in Tier 2 under standardized approach  79 Cap of inclusion of provisions in Tier 2 under standardized approach  79 Cap of inclusion of provisions in Tier 2 under internal ratings-based approach (prior to application of cap)  79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach  80 Current cap on CETI instrument		of which: total credit risk weighted assets	7,32,883	
Capital ratios  61 Common Equity Tier 1 (as a percentage of risk weighted assets)  62 Tier 2 (as a percentage of risk weighted assets)  63 Total capital (as a percentage of risk weighted assets)  64 Institution specific buffer requirement (minimum CETI requirement plus capital conservation and countercyclical buffer requirement (minimum CETI requirement plus capital conservation and countercyclical buffer requirement, sepressed as a percentage of risk weighted assets)  65 of which: capital conservation buffer requirement  66 of which: G-SIB buffer requirement  67 of which: G-SIB buffer requirement  68 Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)  70 National minima (if different from Basel III)  80 National Tier 1 minimum ratio (if different from Basel III minimum)  71 National total capital minimum ratio (if different from Basel III minimum)  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 liability)  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  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 standardized approach  80 Current cap on ETI instruments subject to phase out arrangements  81 Amount excluded from CETI due to cap (excess over cap after redemptions and maturities)	60b	of which: total market risk weighted assets	26,359	
Capital ratios  61 Common Equity Tier 1 (as a percentage of risk weighted assets)  62 Tier 1 (as a percentage of risk weighted assets)  63 Total capital (as a percentage of risk weighted assets)  64 Institution specific buffer requirement (minimum CETI requirement plus capital conservation and countercyclical buffer requirement (minimum CETI requirement plus capital conservation and countercyclical buffer requirement, sexpressed as a percentage of risk weighted assets)  65 of which: capital conservation buffer requirement  66 of which: G-SIB buffer requirement  67 of which: G-SIB buffer requirement  68 Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)  9.89%  National minima (if different from Basel III)  69 National Tier 1 minimum ratio (if different from Basel III minimum)  70 National Tier 1 minimum ratio (if different from Basel III minimum)  71 National total capital minimum ratio (if different from Basel III minimum)  72 Non-significant investments in the capital of other financial entities  73 Significant investments in the capital of other financial entities  74 Mortgage servicing rights (net of related tax liability)  75 Deferred tax assets arising from temporary differences (net of related tax liability)  76 Applicable caps on the inclusion of provisions in Tier 2  77 Cap on inclusion of provisions in Tier 2  78 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardized approach (prior to application of cap)  79 Cap for inclusion of provisions in Tier 2 under standardized approach  (prior to application of cap)  79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach (prior to application of cap)  80 Current cap on ETI instruments subject to phase out arrangements  81 Amount excluded from ATI due to cap (excess over cap after redemptions and maturities)	60c	of which: total operational risk weighted assets	1.47.731	
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Total capital (as a percentage of risk weighted assets)  10.10%  10%  10%  10%  10%  10%  10%				
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countercyclical buffer requirements, expressed as a percentage of risk weighted assets)  66 of which: capital conservation buffer requirement  67 of which Bank specific countercyclical buffer requirement  68 Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)  8.89%  National minima (if different from Basel III)  69 National Common Equity Tier 1 minimum ratio (if different from Basel III minimum)  70 National Tier 1 minimum ratio (if different from Basel III minimum)  71 National total capital minimum ratio (if different from Basel III minimum)  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 liability)  Applicable cags 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 under standardized approach  79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach  (prior to application of cap)  79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach  (prior to application of Cap)  79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach  (prior to application of Cap)  80 Current cap on CETI instruments subject to phase out arrangements  81 Amount excluded from CETI due to cap (excess over cap after redemptions and maturities)	0.5	Total capital (as a percentage of risk weighted assets)	20.10%	
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80 Current cap on CET1 instruments subject to phase out arrangements 81 Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities) 82 Current cap on AT1 instruments subject to phase out arrangements 83 Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	Capital ins			
81 Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities) 82 Current cap on AT1 instruments subject to phase out arrangements 83 Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)				
82 Current cap on AT1 instruments subject to phase out arrangements 83 Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)				
83 Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)				
84 Current can on 12 instruments subject to phase out arrangements	84	Current cap on T2 instruments subject to phase out arrangements		
55 Carriert cap for 12 instruments subject to phase out an angements  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 und 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	
	of which: Increase in Tier 2 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 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 58b	
50	Eligible Provisions and reserves included in Tier 2 capital (1.25% of Creditrisk RWA)	10,974
30	Min(+D1a+ D2a,60a*1.25%)+D1	10,974
	Total of row 50	10,974
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 , 2022

(Rs In millions)

## Step- 1 & 2

S. No.	Particulars	Balance sheet as in financial statements	Balance sheet under regulatory scope of consolidation	Ref. No
A.	Capital & Liabilities			
i.	Paid-up Capital	16,108		A1
	Reserves & Surplus	1,57,703.85		-
	of which:	-		
	Statutory Reserve	33,810.79		B1
	Capital Reserve Revenue & Other Reserves	6,460.45 52.40		B2 B3
	Share Premium	54,172.02		A2
	Investment Fluctuation Reserve	1,812.99		D1
	Investment Reserve	304.02		D1a
	Additional Reserve	277.39		B4
	General Reserve	714.44		B5
	Balance in Profit & Loss Account	60,099.36		A3
	of which: Balance in Profit & Loss Account as per last financial Year	61,710.03		
	of which Proposed dividend reduced from CET1	-		АЗа
	of which current year profit not reckoned for Capital adequacy purpose	-		A3b
	Foreign Currency Translation Reserves	-		
	Other Reserves	-		В6
	Minority Interest	-		-
	Share application money pending allotment	-		B7
	Total Capital	1,73,811.51		-
ii.	Deposits Deposits	9,63,306.13		-
	of which: Deposits from Banks	1,66,561.37		-
	of which: Customer deposits of which: Other deposits (pl. specify)	7,96,744.76		-
iii.	Borrowings	1,99,212.28		_
111.	of which: From RBI	- 1,77,212.20		
	of which: From Banks	11,152.74		-
	of which: From other institutions & agencies	1,88,059.54		-
	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 of which: Subordinated Innovative Perpetual Debt Instruments- AT1 CAPITAL BASEL III COMPLIANT	-		E4
iv.	Other liabilities & provisions	52,335.53		D2
		0-7000100		
	Of which General Provision considered for tier II	21,525.46		D2a
	Total	13,88,665.45		
B.	Assets			
i.	Cash and balances with Reserve Bank of India	49,425.64		-
ii.	Balance with Banks and money at call and short notice	43,787.88 2,90,787.10		
11.	Investments: of which: Government securities	2,90,787.10		-
	of which: Other approved securities	2,00,221.00		- :
	of which: Shares	3,285.87		C3
	of which: Debentures & Bonds	2,883.46		C4
	of which: Subsidiaries / Joint Ventures / Associates	-		C5
	of which: Others (Commercial Papers, Mutual Funds etc.)	4,815.07		-
	Less: Provision for Depriciation on Investment	(418.36)	-	C6
iii.	Loans and advances	9,39,749.27		-
	of which: Loans and advances to Banks	-		-
iv.	of which: Loans and advances to customers	9,39,749.27		-
	Fixed assets	5,878.85 325.72		C1
	of which: Goodwill and intangible assets of which: Others	5,553.13		C1
	Other assets	59,036.71		<b>-</b>
	of which: Deferred tax assets	12,184.35		C2
	of which: Others	46,852.36		
vi.	Goodwill on consolidation			-
vii.	Debit balance in Profit & Loss account	-		-
	Total Assets	13,88,665.45		

## <u>Step - 3</u>

	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		
1	Directly issued qualifying common share (and equivalent for non-joint stock companies) capital plus related stock surplus	70,280	A1 + A2	
2	Retained earnings	60,099		
3	Accumulated other comprehensive income (and other reserves)	41,315	B1 + B2+ B3+ B4 + B5 + B6+	
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	1,71,694		
7	Prudential valuation adjustments			
8	Goodwill (net of related tax liability)		<u> </u>	