

TABLE DF - 11 - Composition of Capital - As on 30th June, 2020

(Rs. in Millions)

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-	Particulars	Amount	Ref No.		
Common Ec	uity Tier 1 Capital: Instruments and Reserves				
1	Directly issued qualifying common share capital plus related stock surplus (share premium)	70,183	A1 + A2		
2	Retained earnings	53,085	A3		
		· ·	B1 + B2+ B3+ B4 +		
3	Accumulated other comprehensive income (and other reserves)	27,814	B5+B6+B7+B8-		
			A3a		
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	Common Equity Tier 1 capital before regulatory adjustments	151,082			
	uity Tier 1 capital: regulatory adjustments				
7	Prudential valuation adjustments		-		
8 9	Goodwill (net of related tax liability) Intangibles (net of related tax liability)	115	C1		
10	Deferred tax assets	113	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		_		
10	not own more than 10% of the issued share capital (amount above 10% threshold)				
	* `				
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		_		
1)	(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 24	of which: significant investments in the common stock of financial entities		-		
25	of which: mortgage servicing rights 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				
26d	the Bank Of which: Unamortized pension funds expenditures				
200	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	115			
29	Common Equity Tier 1 capital (CET1)	150,967			
30	Fier 1 capital: instruments 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		
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 AT1)				
35	of which: instruments issued by subsidiaries subject to phase out				
36	Additional Tier 1 capital before regulatory adjustments				
	Fier 1 capital: regulatory adjustments				
37	Investments in own Additional Tier 1 instruments				
38	Reciprocal cross-holdings in Additional Tier 1 instruments				
20	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) Significant investments in the capital of Banking, financial and insurance entities that are outside the scope				
40	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				



48 Test 2 instruments and CET1 and ATT instruments to included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2) 49 of ubids: instruments issued by subsidiaries and held by third parties (amount allowed in group Tier 2) 50 Provisions (including Investment Reserve Account) 51 Tier 2 capitals free regulatory adjustments 52 Unstrements in own Tier 2 instruments 53. Reciprocal cross-holdings in tier 2 instruments 54 Investments in own Tier 2 instruments 55 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!) 55 Significant investments in the capital Banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) 55 Significant investments in the capital Banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) 55 Significant investments in the capital Banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) 55 Significant investments in the Test Capital of majority owned financial entities which have not been consolidated with the flam in the Test Capital of unconsolidated subsidiaries 56 Of which instruments in the Test Capital of unconsolidated subsidiaries 57 Total regulatory adjustments to Tier 2 capital 58 Tier 2 capital (T2) 59 Total capital (T2) 50 Total regulatory adjustments to Tier 2 capital 50 Total regulatory adjustments to Tier 2 capital 51 Tier 2 capital (T2) 52 Total regulatory adjustments to Tier 2 capital 52 Tier 1 respectively the score of the proprietory of the proprietory of the proprietory of the proprietory of the score of the proprietory of the proprietory of the proprietory of the proprietory of the propr		Particulars	Amount	Ref No.
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countercyclical buffer requirements, expressed as a percentage of risk weighted assets) 65	63		26.45%	
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Applicable caps on the inclusion of provisions in Tier 2 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardized approach (prior to				
/b	Applicable			
application of cap)	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	77			
Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach		
79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	79			



Particulars		Amount	Ref No.
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 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)		
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)		

$\underline{Notes\ to\ the\ Template}$

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	
	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 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 58b	
50	Eligible Provisions included in Tier 2 capital	20,65
	Eligible Revaluation Reserves included in Tier 2 capital	
	Total of row 50	20,65
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)	



$DF-12-Composition\ of\ Capital-\ Reconciliation\ Requirements-As\ on\ 30th\ June,\ 2020$

(Rs In millions)

Step- 1 & 2

S. No.	Particulars	Balance sheet as in financial statements	Ref. No.
A.	Capital & Liabilities		
i.	Paid-up Capital	16,102.79	A1
	Reserves & Surplus	141,355.81	-
	of which:	-	
	Statutory Reserve	26,814.46	B1
	Capital Reserve	5,454.05	B2
	Revenue & Other Reserves	-	В3
	Share Premium	54,080.02	A2
	Investment Fluctuation Reserve	878.54	D1
	Investment Reserve	51.63	B4
	Additional Reserve	277.39	В5
	General Reserve	714.44	В6
	Balance in Profit & Loss Account	53,085.28	A3
	of which: Balance in Profit & Loss Account as per last financial Year	47,587.10	110
	of which Proposed dividend reduced from CET1	-	
	of which current year profit not reckoned for Capital adequacy purpose	5,498.18	A3a
	Foreign Currency Translation Reserves		Aoa
	Other Reserves	-	P7
		-	B7
	Minority Interest	-	- DO
	Share application money pending allotment Total Capital		B8
ii.	Total Capital Deposits	157,458.60	-
11.	Deposits of which: Deposits from Banks	606,100.49 98,252.23	-
	of which: Customer deposits	507,848.26	
	of which: Other deposits (pl. specify)	307,040.20	-
iii.	Borrowings	165,451.17	
	of which: From RBI	27,380.00	
	of which: From Banks	6,150.00	_
	of which: From other institutions & agencies	130,321.17	-
	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 BASEL III COMPLIANT	=	
iv.	Other liabilities & provisions	42,154.71	D2
	Of which General Provision	19,775.73	D2a
	Total	971,164.97	
B.	Assets		
i.	Cash and balances with Reserve Bank of India	64,598.54	-
	Balance with Banks and money at call and short notice	25,338.40	-
ii.	Investments:	161,815.70	-
	of which: Government securities	153,113.76	-
	of which: Other approved securities	3,296.03	- C3
	of which: Shares of which: Debentures & Bonds	3,296.03 5,407.38	C3 C4
	of which: Debentures & Bonds of which: Subsidiaries / Joint Ventures / Associates	5,407.38	C5
	of which: Others (Commercial Papers, Mutual Funds etc.)	-	
	Less: Provision for Depriciation on Investment	(1.46)	C6
iii.	Loans and advances	697,487.86	-
	of which: Loans and advances to Banks	-	-
	of which: Loans and advances to customers	697,487.86	-
iv.	Fixed assets	3,710.94	-
	of which: Goodwill and intangible assets	114.54	C1
	of which: Others	3,596.40	-
v.	Other assets	18,213.53	-
	of which: Deferred tax assets	4,070.00	C2
	of which: Others	14,143.53	
vi.	Goodwill on consolidation	-	-
vii.	Debit balance in Profit & Loss account	-	-
	Total Assets	971,164.97	

<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	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	70,183	A1 + A2	
2	Retained earnings	53,085	A3	
3	Accumulated other comprehensive income (and other reserves)	27,814	B1 + B2+ B3+ B4 + B5 + B6+ B7+B8-A3a	
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	151,082		
7	Prudential valuation adjustments	-		
8	Goodwill (net of related tax liability)			