TABLE DF - 11 - Composition of Capital - As on 30th September, 2021

	Particulars III	Amount	(Rs. in Millio Ref No.
	non Equity Tier 1 Capital: Instruments and Reserves  Directly issued qualifying common share capital plus related		
1	stock surplus (share premium)	70,268	A1 + A2
2	Retained earnings	33,744	A3-A3a-A3b
3	Accumulated other comprehensive income (and other reserves)	40,392	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		
5	2018 Common share capital issued by subsidiaries and held by third		
3	parties (amount allowed in group CET1)		
6	Common Equity Tier 1 capital before regulatory adjustments	144,404	
omm	non Equity Tier 1 capital: regulatory adjustments		
8	Prudential valuation adjustments Goodwill (net of related tax liability)		
9	Intangibles (net of related tax liability)	418	
11	Deferred tax assets Cash-flow hedge reserve		
12	Shortfall of provisions to expected losses Securitization gain on sale		
14	Gains and losses due to changes in own credit risk on fair		
15	valued liabilities Defined-benefit pension fund net assets		
16	Investments in own shares (if not already netted off paid-in		
17	capital on reported balance sheet) Reciprocal cross-holdings in common equity		
	Investments in the capital of banking, financial and insurance		
	entities that are outside the scope of regulatory consolidation, net of		
18	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,		
19	financial and insurance entities that are outside the scope of regulatory		
	consolidation, net of eligible short positions (amount above		
200	10% threshold)	+	
20	Mortgage servicing rights (amount above 10% threshold)		
21	Deferred tax assets arising from temporary differences (amount		
22	above 10% threshold, net of related tax liability)		
23	Amount exceeding the 15% threshold 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		
0.0	insurance subsidiaries  Of which: Investment in the equity capital of unconsolidated non-		
26b	financial subsidiaries		
26c	Of which: Shortfall in the equity capital of majority owned financial		
	entities which have not been consolidated with 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 to cover deductions		
28	Total regulatory adjustments to Common equity Tier 1	418	
29	Common Equity Tier 1 capital (CET1)		
dditi	land That amiltable attenues at	143,986	
	ional Tier 1 capital: instruments	143,986	
30	Directly issued qualifying Additional Tier 1 instruments plus	143,986	
30 31	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus (31+32) of which: classified as equity under applicable accounting standards	143,986	
31	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus (31+32) of which: classified as equity under applicable accounting standards (Perpetual Non-Cumulative Preference Shares)	143,986	
	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus (31+32) of whith: Caussified as equity under applicable accounting standards (Perpetual Non-Cumulative Preference Shares) of which: classified as liabilities under applicable accounting standards (Perpetual debt Instruments)	143,986	
31	Directly issued qualifying Additional Tier I instruments plus related stock surpulses (34:42) of which: classified as equity under applicable accounting standards (Perretual Non-Cumulative Preference States) of which: classified as liabilities under applicable accounting standards (Perretual debt Instruments) Directly issued capital instruments subject to phase out from Directly issued capital instruments subject to phase out from	143,986	El
31 32 33	Directly issued qualifying Additional Tier 1 instruments plus atland stoke unpulse G1+23 of white: classified as equity under applicable accounting standards (Ferritala Non-Camulative Preferents Shares) of white: dissolfed as liabilities under applicable accounting Directly issued capital instruments subject to phase out from Additional Tier 1 instruments (and CETI instruments not	143,986	El
31	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus (31+23) of white: classified as equity under applicable accounting standards (Perretutal NovCumulative Preference Shares) of white: classified as liabilities under applicable accounting shandards (Perretutal delt) Instruments subject to phase out from Additional Tier 1 instruments and CETI instruments not included in row 5) issued by subsidiaries and held by third included in row 5) issued by subsidiaries and held by third	143,986	El
31 32 33	Directly issued qualifying Additional Tier 1 instruments plus atland stoke unpulse G1+23 of white: classified as equity under applicable accounting standards (Ferritala Non-Camulative Preferents Shares) of white: dissolfed as liabilities under applicable accounting Directly issued capital instruments subject to phase out from Additional Tier 1 instruments (and CETI instruments not	143,986	El
31 32 33 34 35	Directly issued qualifying Additional Tier 1 instruments plus added stoke surplus G3+23 of white: classified as equity under applicable accounting standards (betweined Stochematics Perference States) of white: classified as liabilities under applicable accounting of white: classified as liabilities under applicable accounting Circlett (season of the Company of the	143,986	Б
31 32 33 34 35 36	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus (31-42) of which: classified as equity under applicable accounting standards (Perretual NovCumulative Preference Shares) of which: classified as liabilities under applicable accounting standards (Perretual Additional Tier). Directly issued capital instruments subject to phase out from Additional Tier 1 instruments (and CETI instruments not included in row 5) issued by subsidiaries and held by third natries clamount allowed in rosmo ATI.  Additional Tier 1 capital before regulatory adjustments	143.986	El
31 32 33 34 35 36	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus (S1+23) of which: classified as equity under applicable accounting standards (Perentual Not-Cumulative Preference Shares) of which: classified as liabilities under applicable accounting standards (Perentual delt Instruments) Directly issued capital instruments subject to phase out from Additional Tier 1 instruments (and CETI instruments not included in row 5) issued by subsidiaries and held by third narties famount allowed in group ATII of which: instruments issued by subsidiaries subject to phase out Additional Tier 1 capital before regulatory adjustments onal Tier 1 capital refore regulatory adjustments	143.986	В
31 32 33 34 35 36	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus (31-42) of which: classified as equity under applicable accounting standards (Perretual NovCumulative Preference Shares) of which: classified as liabilities under applicable accounting standards (Perretual Additional Tier). Directly issued capital instruments subject to phase out from Additional Tier 1 instruments (and CETI instruments not included in row 5) issued by subsidiaries and held by third natries clamount allowed in rosmo ATI.  Additional Tier 1 capital before regulatory adjustments	143,996	Е
31 32 33 34 35 36 4diti 37	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus (31 42) of which: classified as equity under applicable accounting standards (Perretual Nov-Comunitaire Preference Shares) of which: classified as liabilities under applicable accounting situations of the control of the co	143,996	E
31 32 33 34 35 36 dditi 37 38	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus (31+32) of which: classified as equity under applicable accounting standards (Perretual Nov-Comunitaive Preference Shares) of which: classified as liabilities under applicable accounting standards (Perretual Additional Tier). The standards (Perretual Additional Tier) and Additional Tier 1 instruments subject to phase out from Additional Tier 1 instruments (and CITI instruments) excluded in row 5 instead by subsidiaries and held by third varies amount allocored in aroun ATI).  Additional Tier 1 instruments is suited by subsidiaries subject to phase out a distinguish of the control of the con	143,996	El
31 32 33 34 35 36 <b>dditi</b> 37	Directly issued qualifying Additional Tier 1 instruments plus additional Tier 2 instruments plus additional Tier 2 instruments plus additional Tier 3 instruments plus additional Tier 3 instruments additional Tier 3 instruments and plus directly additional Tier 4 instruments subject to phase out from Additional Tier 1 instruments additional Tier 4 instruments and CETI instruments not included in row 5) issued by subsidiaries and held by third narties (amount allowed in rown ATI) of which instruments issued by subsidiaries and held by third narties (amount allowed in rown ATI) of which instruments issued by subsidiaries subject to phase out Additional Tier 1 capital before regulatory adjustments found Tier 1 capital tequilatory adjustments.  Investments in own Additional Tier 1 instruments  Reciprocal cross-holdings in Additional Tier 1 instruments  Investments in the capital of Banking, financial and insurance entities that are outside the scope of regulatory consolidation, not of eligible soft propositions, where the Bank does not own of eligible soft propositions, where the Bank does not own of eligible soft propositions.	143,996	E
31 32 33 34 35 36 dditi 37 38	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus (31+32) of which: classified as equity under applicable accounting standards (Perretual Nov-Comunitaive Preference Shares) of which: classified as liabilities under applicable accounting standards (Perretual Additional Tier). The standards (Perretual Additional Tier) and Additional Tier 1 instruments subject to phase out from Additional Tier 1 instruments (and CITI instruments) excluded in row 5 instead by subsidiaries and held by third varies amount allocored in aroun ATI).  Additional Tier 1 instruments is suited by subsidiaries subject to phase out a distinguish of the control of the con	143,996	Е
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31 32 33 34 35 36 dditi 37 38	Directly issued qualifying Additional Tier 1 instruments plus additional Tier 2 instruments plus additional Tier 2 instruments plus additional Tier 3 instruments plus district dessified as equity under applicable accounting standards febreriated Non-Communities Professional States of white: dissified as Institutes under applicable accounting of white: dissified as Institutes under applicable accounting Directly issued capital instruments subject to phase out from Additional Tier 1 instruments (and CETI instruments not included in row 5) issued by subsidiaries and held by third narries (annount allowed in rown ATI) of which instruments issued by subsidiaries and plus plus of which instruments issued by subsidiaries adapted to phase out Additional Tier 1 capital before regulatory adjustments on all Tier 1 capital regulatory adjustments Investments in own Additional Tier 1 instruments  Reciprocal cross-holdings in Additional Tier 1 instruments  Investments in the capital of Banking, financial and insurance entities that are outside the scope of regulatory consolidation, not of eligible soft propositions, 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 or regulatory requisitors and the surance entities that are outside the scope or regulatory requisitors.	143,996	Е
31 32 33 34 35 36 36 37 38 39	Directly issued qualifying Additional Tier 1 instruments plus calted stoke surplus G14:20 of which: classified as equity under applicable accounting standards (Perretual Nov. Comunitative Professor Stares) of which: classified as liabilities under applicable accounting standards (Perretual Nov. Comunitative Professor Stares) of which: classified as liabilities under applicable accounting standards (Perretual Nov. Comunitative Professor Stares) of the Additional Tier 1 instruments subject to phase out from Additional Tier 1 instruments from GTI instruments or included in row 5) issued by subsidiaries and held by third narries (amount allowed in eround ATI) of which: instruments issued by subsidiaries subject to phase out Additional Tier 1 capital before regulatory adjustments in own Additional Tier 1 capital psic professor (Perreturnents) in the capital of Barking, financial and insurance contines that are outside the scope of regulatory consolidation of effects of the scope of regulatory consolidation. Significant investments in the capital of Barking, financial and insurance entities that are outside the scope of regulatory consolidation (endowed in the capital of Barking, financial and insurance entities that are outside the scope of regulatory consolidation (end 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 of regulatory consolidation (end eligible short positions)	143,996	Е
31 32 33 34 35 36 36 37 38 39	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus (31-42) of which: classified as equity under applicable accounting standards (Perventual Nov-Comundative Preference Shares) of which: classified as liabilities under applicable accounting standards (Perventual Nov-Comundative Preference Shares) of which: classified as liabilities under applicable accounting standards (Perventual Additional Tier 1 instruments subject to phase out from Additional Tier 1 instruments (and CETI instruments no tracked in row 5) issued by subsidiaries and held by third natries clamount allowed in rown ATI of which instruments issued by subsidiaries subject to phase out Additional Tier 1 capital before regulatory adjustments onal Tier 1 capital: regulatory adjustments noal Tier 1 capital: regulatory adjustments Reciprocal cross-holdings in Additional Tier 1 instruments Investments in own Additional Tier 1 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 10% threshold)  Significant investments in the capital of Banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions).	143,996	E
31 32 33 34 35 36 36 37 38 39	Directly issued qualifying Additional Tier 1 instruments plus calted stoke surplus G14:20 of which: classified as equity under applicable accounting standards (Perretual Nov. Comunitative Professor Stares) of which: classified as liabilities under applicable accounting standards (Perretual Nov. Comunitative Professor Stares) of which: classified as liabilities under applicable accounting standards (Perretual Nov. Comunitative Professor Stares) of the Additional Tier 1 instruments subject to phase out from Additional Tier 1 instruments from GTI instruments or included in row 5) issued by subsidiaries and held by third narries (amount allowed in eround ATI) of which: instruments issued by subsidiaries subject to phase out Additional Tier 1 capital before regulatory adjustments in own Additional Tier 1 capital psic professor (Perreturnents) in the capital of Barking, financial and insurance contines that are outside the scope of regulatory consolidation of effects of the scope of regulatory consolidation. Significant investments in the capital of Barking, financial and insurance entities that are outside the scope of regulatory consolidation (endowed in the capital of Barking, financial and insurance entities that are outside the scope of regulatory consolidation (end 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 of regulatory consolidation (end eligible short positions)	143,996	Е
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31 32 33 34 35 36 36 37 38 39	Directly issued qualifying Additional Tier 1 instruments place added stock surplus (3142) of which: classified as equity under applicable accounting standards (Perretual Nov-Comunitative Preference Shares) of which: classified as liabilities under applicable accounting standards (Percentual Nov-Comunitative Preference Shares) Directly issued capital instruments subject to phase out from Additional Tier. Instruments and CETI instruments not technical in row 5) issued by subsidiaries and held by third carties (annount allowed in row of shares) and the properties of the charge of the ch	143,996	El
31 32 33 34 35 36 36 37 38 39 40 41 41a	Directly issued qualifying Additional Tier 1 instruments plus additional accounting standard stock surplus G14:20 of which: classified as equity under applicable accounting standards (hervitual NotCumulative Profesens Stares) of which: classified as liabilities under applicable accounting standards (hervitual Standards (hervitual Standards (hervitual Standards) and instruments subject to phase out from Additional Tier 1 instruments subject to phase out from Additional Tier 1 instruments and CETI instruments not included in row 5) issued by subsidiaries and held by third narties (amount allowed in rown ATI) of which: instruments issued by subsidiaries and held by third narties (amount allowed in rown ATI) of which: instruments issued by subsidiaries subject to phase out Additional Tier 1 capital before regulatory adjustments on all Tier 1 capital regulatory adjustments.  Investments in over Additional Tier I instruments  Reciprocal cross-holdings in Additional Tier I 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 10% threshold).  Significant investments in the capital of Banking, financial and insurance entities that are outside the scope of regulatory consolidation (or eligible short positions).  National specific regulatory adjustments (41a 41b) of which: Brostforms in the Additional Tier 1 capital of unconsolidated insurance subsidiaries of which: Strotforms in the Additional Tier 1 capital of majority owned financial entities shigh have not been consolidated with the honk.	143,996	E
31 32 33 34 35 36 36 37 38 39 40 41 41a	Directly issued qualifying Additional Tier 1 instruments plus added stoke surplus G14:20 of which: classified as equity under applicable accounting standards (Perretual Nov. Coundative Preference Shares) of which: classified as liabilities under applicable accounting standards (Perretual Nov. Coundative Preference Shares) of which: classified as liabilities under applicable accounting standards (Perretual Nov. Coundative Preference Shares) and Additional Tier 1 instruments subject to phase out from Additional Tier 1 instruments from Cartine and CETI instruments not included in row 5) issued by subsidiaries and held by third narries (amount allowed in eround ATT) of which: instruments issued by subsidiaries subject to phase out Additional Tier 1 capital before regulatory adjustments.  Investments in onen Additional Tier 1 instruments  Reciprocal cross-holdings in Additional Tier 1 instruments which is the continual tier of the contin	143,996	E
31 32 33 34 35 36 36 37 38 39 40 41 41a	Directly issued qualifying Additional Tier 1 instruments placed actors currulus (31-42) of which: classified as equity under applicable accounting standards (Perventual Nov-Comundative Preference Shares) of which: classified as liabilities under applicable accounting standards (Perventual Nov-Comundative Preference Shares) of which: classified as liabilities under applicable accounting standards (Perventual Montal Preference Shares) Directly issued capital instruments subject to phase out from Additional Tier 1. Additional Tier of 5) issued by subsidiaries and held by third active for the control of	143,996	El
31 32 33 34 35 36 36 37 38 39 40 41 41a 41b	Directly issued qualifying Additional Tier 1 instruments plus added stoke surplus G14:20 of which: classified as equity under applicable accounting standards (Pervitudi Nov. Comundative Professor Stares) of which: classified as liabilities under applicable accounting standards (Pervitudi Nov. Comundative Professor Stares) of which: classified as liabilities under applicable accounting standards (Pervitudi Nov. Comundative Professor Stares) of the Additional Tier 1 instruments subject to phase out from Additional Tier 1 instruments and GCTI instruments not included in row 5) issued by subsidiaries and held by third narties (amount allowed in rown ATT) of which: instruments issued by subsidiaries and held by third narties (amount allowed in rown ATT) of which: instruments sould by subsidiaries subject to phase out Additional Tier 1 capital Defore regulatory adjustments on all Tier 1 capital Performance of the Company of the Start Company of the Company of the Start Company of the Company of the Company of the Company of the Start Company of the	143,996	El
31 32 33 34 35 36 37 38 39 40 41 41a 41b	Directly issued qualifying Additional Tier 1 instruments placed actors currulus (31-42) of which: classified as equity under applicable accounting standards (Perventual Nov-Comundative Preference Shares) of which: classified as liabilities under applicable accounting standards (Perventual Nov-Comundative Preference Shares) of which: classified as liabilities under applicable accounting standards (Perventual Montal Preference Shares) Directly issued capital instruments subject to phase out from Additional Tier 1. Additional Tier of 5) issued by subsidiaries and held by third active for the control of	143,996	El

	capital: instruments and provisions		
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
	Tier 2 instruments (and CET1 and AT1 instruments not		
48	included in rows 5 or 34) issued by subsidiaries 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 Reserve Account) (1.25% of	7.113	
	Creditrisk RWA)	, ,	
51	Tier 2 capital before regulatory adjustments	7,113	
52 52	rapital: regulatory adjustments Investments in own Tier 2 instruments		
53	Reciprocal cross-holdings in Tier 2 instruments		
	Investments in the capital of banking, financial and insurance		
54	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)		
56	National specific regulatory adjustments (56a+56b)		
56a	Of which: Investments in the Tier II capital of unconsolidated subsidiaries		-
56b	Of which: Shortfall in the Tier 2 capital of majority owned financial		
500	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 59	Tier 2 capital (T2)	7,113	
59	Total capital (TC = T1 + T2) (row 45+row 58)  RISK WEIGHTED ASSETS IN RESPECT OF AMOUNTS	151.099	
	SUBJECT TO PRE-BASEL III TREATMENT		
60	Total risk weighted assets (row 60a +row 60b +row 60c)	739,087	
	-		
60a 60b	of which: total credit risk weighted assets	569,034	
60c	of which: total market risk weighted assets of which: total operational risk weighted assets	22.322 147,731	
Capita	l ratios	147,731	
61	Common Equity Tier 1 (as a percentage of risk weighted		
	assets)		
62 62a	Tier 1 (as a percentage of risk weighted assets)	19.48%	
63	Tier 2 (as a percentage of risk weighted assets) Total capital (as a percentage of risk weighted assets)	20.44%	
	Institution specific buffer requirement (minimum CET1	20.41/0	
64	requirement plus capital conservation and countercyclical		
04	buffer requirements, expressed as a percentage of risk		
	weighted assets)		
65	of which: capital conservation buffer requirement		
65 66			
	of which: capital conservation buffer requirement of which: Bank specific countercyclical buffer requirement of which: G-SIB buffer requirement		
66	of which: capital conservation buffer requirement of which: Bank specific countercyclical buffer requirement of which: G-SIB buffer requirement Common Equity Tier 1 available to meet buffers (as a		
66 67 68	of which: capital conservation buffer requirement of which: Bank specific countercyclical buffer requirement of which: G-SIB buffer requirement Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)		
66 67 68 Natior	of which capital conservation buffer requirement of which: Bank specific counteryclical buffer requirement of which: G-SIB buffer requirement Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) al mining (if different from Basel III)		
66 67 68	of whick capital conservation buffer requirement of whicks Bank specific countercyclical buffer requirement of whicks G-SIB buffer requirement Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assessing) National Common Equity Tier 1 minimum ratio (if different from Sase IIII minimum)		
66 67 68 Nation	of whick capital conservation buffer requirement of whiche Bank specific countercyclical buffer requirement of whiche C-SIB buffer requirement Common Equity Tier 1 available to meet buffers (as a percentage of isk weighted assets) al minima (if different from Basel III) Authoral Common Equity Tier 1 minimum ratio (if different from Basel III minimum) National Tier 1 minimum ratio (if different from Basel III)		
66 67 68 Nation 69 70	of whick capital conservation buffer requirement of whicks Bank specific countercyclical buffer requirement of whicks G-SIB buffer requirement Common Equity Tier 1 available to meet buffers (as a percentage of his weighted assets) of interest of different from Basel III on the counterpart of the control of the control of the control on Basel III minimum National Tier 1 minimum ratio (if different from Basel III minimum)		
66 67 68 Nation	of whick capital conservation buffer requirement of whiche Bank specific countercyclical buffer requirement of whiche C-SIB buffer requirement Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) al minima (if different from Basel III) Antional Common Equity Tier 1 minimum ratio (if different from Basel III minimum) Antional Tier 1 minimum ratio (if different from Basel III minimum) Antional Tier 1 minimum ratio (if different from Basel III minimum) Antional Tier 1 minimum ratio (if different from Basel III minimum)		
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66 67 68 Nation 69 70 71	of whick capital conservation buffer requirement of whicks Bank specific countercyclical buffer requirement of whicks G-SIB buffer requirement Common Equity Tier 1 available to meet buffers (as a percentage of ick weighted assets) at initians (if different from Basel III) Authoral Common Equity Tier 1 munimum ratio (if different from Basel III minimum ratio (if different from Basel III minimum) National total capital minimum ratio (if different from Basel III minimum) National total capital minimum ratio (if different from Basel III minimum)		
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## Notes to the Template

Row No. of the Temp late	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	
	of which: Increase in Common Equity Tier 1 capital	
	of which: Increase in Additional Tier 1 capital	
	of which: Increase in Tier 2 capital	
	If investments in the equity capital of unconsolidated non-	
26b	financial subsidiaries are not deducted and hence, risk	
	weighted then:	
	(i) Increase in Common Equity Tier 1 capital	
$\vdash$	(ii) Increase in risk weighted assets	
	Excess Additional Tier 1 capital not reckoned for capital	
44a	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	
1	2 canital under row 58h	
<b>—</b>	Eligible Provisions and reserves included in Tier 2 capital	
50	(1.25% of Creditrisk RWA)	7.113
1	Min(D1+D1a+ D2a,60a*1,25%)	7,110
	Total of row 50	7,113
	Excess Tier 2 capital not reckoned for capital adequacy	
58a	(difference between Tier 2 capital as reported in row 58 and T2	
1	as reported in 58a)	

DF - 12 - Composition of Capital- Reconciliation Requirements - As on 30th September , 2021

	(Rs In millions)		
Step- 1			
step- 1	W.2		
S. No.	Particulars	Balance sheet as in financial statements	Ref. No.
A.	Capital & Liabilities		
1.	Paid-up Capital Reserves & Surplus	16,107 130,055	A1
	of which:	130,055	-
	Statutory Reserve	33,071,78	B1
	Capital Reserve	6,300.45	B2
	Revenue & Other Reserves	27.67	B3
	Share Premium	54,160.92	A2
	Investment Fluctuation Reserve Investment Reserve	1,706.45 51.63	D1 D1a
	Additional Reserve	277.39	B4
	General Reserve	714.44	B5
	Balance in Profit & Loss Account	33,744.18	A3
	of which: Balance in Profit & Loss Account as per last financial Year	61,710.03	
	of which Proposed dividend reduced from CET1	-	A3a
	of which current year profit not reckoned for Capital adequacy purpose	-	A3b
	Foreign Currency Translation Reserves Other Reserves	-	B6
	Minority Interest		D0
	Share application money pending allotment		B7
	Total Capital	146,161.92	-
ii.	Deposits	818,982.74	-
	of which: Deposits from Banks	103,735.66	
	of which: Customer deposits	715,247.08	
iii.	of which: Other deposits (pl. specify)	139.054.57	
ш.	Borrowines of which: From RBI	139.054.5/	•
	of which: From Banks	2,450.00	
	of which: From other institutions & agencies	136,604.57	-
	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 E4
	of which: Subordinated Debt - Tier II Basel III Capital of which: Subordinated Innovative Perpetual Debt Instruments- AT1 CAPITAL BASEL III COMPLIANT	-	- 63
iv.	Other liabilities & provisions	59,271.59	D2
	Of which General Provision considered for tier II	41,442.54	D2a
	Total	1,163,470.82	
i.	Assets	104 202 77	
1.	Cash and balances with Reserve Bank of India Balance with Banks and money at call and short notice	104,202.75 24,241.69	·
ii.	Investments:	258,221.29	-
	of which: Government securities	239,099.84	-
	of which: Other approved securities		
	of which: Shares	3,292.35	C3
	of which: Debentures & Bonds of which: Subsidiaries / Joint Ventures / Associates	5,487.22	C4 C5
	of which: Others (Commercial Papers, Mutual Funds etc.)	10,350.53	Lo
	Less: Provision for Depriciation on Investment	(8.65)	C6
iii.	Loans and advances	744,871.90	-
	of which: Loans and advances to Banks	-	
1	of which: Loans and advances to customers	744.871.90	-
iv.	Fixed assets	5,150.43	
	of which: Goodwill and intangible assets of which: Others	418.03 4.732.40	C1
v.	Other assets	26,782.76	-
	of which: Deferred tax assets	14,114.58	C2
	of which: Others	12.668.18	
vi.	Goodwill on consolidation	-	-
vii.	Debit balance in Profit & Loss account Total Assets	4 4 6 9 4 8 9 7 7	· · · · · · · · · · · · · · · · · · ·
		1,163,470.82	

## 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

		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	70,267.93	A1 + A2
2	Retained earnings	33,744.18	A3-A3a-A3b
3	Accumulated other comprehensive income (and other reserves)	40,391.73	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	144,403.84	
7	Prudential valuation adjustments		
8	Goodwill (net of related tax liability)		