

			(Rs. In million)
	Table DF-11: Composition of Capital	At March 31, 2021	Ref. No.
	Common Equity Tier 1 capital: instruments and reserves		
1	Directly issued qualifying common share capital plus related stock surplus (share premium)	503,528.8	A1+B3
2	Retained earnings	349,353.1	B10
3	Accumulated other comprehensive income (and other reserves)	622,551.3	B1+B2+B4+B 5+B6+B7+B8 +B9+B11+B1 3
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)	4,866.6	C1
6	Common Equity Tier 1 capital before regulatory adjustments	1,480,299.9	
Commo	n Equity Tier 1 capital: regulatory adjustments		
7	Prudential valuation adjustments	1,467.7	
8	Goodwill (net of related tax liability)	460.0	L
9	Intangibles other than mortgage-servicing rights (net of related tax liability)	-	
10	Deferred tax assets	-	
11 12	Cash-flow hedge reserve Shortfall of provisions to expected losses	-	
13	Securitisation gain on sale	-	
14	Gains and losses due to changes in own credit risk on fair valued liabilities	0.0	
15	Defined-benefit pension fund net assets	591.9	
16	Investments in own shares (if not already netted off paid-in capital on reported balance sheet)	254.0	
17	Reciprocal cross-holdings in common equity	18.7	
18	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued share 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 (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	of which: significant investments in the common stock of financials	-	
24	of which: mortgage servicing rights	-	
25	of which: deferred tax assets arising from temporary differences	-	
26	National specific regulatory adjustments	46,070.5	
26a	of which: Investments in the equity capital of the unconsolidated insurance subsidiaries	46,070.5	
26b	of which: Investments 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 the bank	-	
_			



Table DF-11: Composition of Capital 26d Unamortised pension funds expenditures 86GULATORY ADJUSTMENTS APPLIED TO COMMON EQUITY TIER 1 IN 8ESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT 27 Additional Tier 1 and Tier 2 to cover deductions 28 Total regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions 29 Common Equity Tier 1 ceptal (ECT1) 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 qualifying Additional Tier 1 instruments plus related stock surplus (31+32) 34 Investments insurant and CET1 instruments and included in row 5) issued op subsidiaries and held by third parties (mount allowed in group and the subsidiaries and held by third parties (mount allowed in group and the subsidiaries and held by third parties (mount allowed in group and the subsidiaries and held by third parties (mount allowed in group and the subsidiaries and held by third parties (mount allowed in group and the subsidiaries and held by third parties (mount allowed in group and the subsidiaries and held by third parties (mount allowed in group and the subsidiaries and held by third parties (mount allowed in group and the subsidiaries and held by third parties (mount allowed in group and the subsidiaries and held by third parties (mount allowed in group and the subsidiaries and held by third parties (mount allowed in group and the subsidiaries and held by third parties (mount allowed in group and the subsidiaries and the subsid						
REGULATORY ADJUSTMENTS APPLIED TO COMMON EQUITY TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEJ 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 applied to Common Equity Tier 1 29 Common Equity Tier 1 capital (ECT1) 448,862,8 29 Common Equity Tier 1 capital (ECT1) 30 Unrolly Tier 1 capital (ECT1) 31 Directly issued qualifying Additional Tier 1 instruments plus related stock present and the capital of the properties of the common and the common and the presence of the common and the com		Table DF-11: Composition of Capital	At March 31, 2021	Ref. No.		
REGULATORY ADJUSTMENTS APPLIED TO COMMON EQUITY TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEJ 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 applied to Common Equity Tier 1 29 Common Equity Tier 1 capital (ECT1) 448,862,8 29 Common Equity Tier 1 capital (ECT1) 30 Unrolly Tier 1 capital (ECT1) 31 Directly issued qualifying Additional Tier 1 instruments plus related stock present and the capital of the properties of the common and the common and the presence of the common and the com	26d	Unamortised pension funds expenditures	-			
Additional Tier 1 and Tier 2 to cover deductions 8 Total requistory adjustments to Common equity Tier 1 8 Total requistory adjustments to Common equity Tier 1 8 Total requistory adjustments to Common equity Tier 1 8 Total requistory adjustments to Common equity Tier 1 8 Total Republication of the Common equity Tier 1 expital instruments 9 Directly issued qualifying Additional Tier 1 instruments plus related stock surplus (21+42) 9 of which: classified as equity under applicable accounting standards (Perpetual Non-Cumulative Preference Shares) 9 of which: classified as equity under applicable accounting standards (Perpetual Republication of Preference Shares) 10 of which: classified as islabilities under applicable accounting standards (Perpetual Republication of Preference Shares) 10 of which: classified as islabilities under applicable accounting standards (Perpetual Republication of Preference Shares) 10 of which: classified as islabilities under applicable accounting standards (Perpetual Republication of Preference Shares) 10 of which: instruments authority adjustments and preference share capital permitted by RBI 2 Additional Tier 1 instruments (Indeed Film Instruments and preference share capital permitted by RBI (Indeed Film Instruments) 3 Additional Tier 1 capital before requistory adjustments 10 of which: instruments issued by subsidiaries subject to phase out 10 of which: instruments issued by subsidiaries subject to phase out 10 of which instruments 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) 10 of which: instruments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) 11 of the preference of the preference of the phase of the preference of the phase of the preference		REGULATORY ADJUSTMENTS APPLIED TO COMMON EQUITY TIER 1 IN	-			
Additional Tier 1 capital: regulatory adjustments 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 Non-Cumulative Preference Shares) 33 of which: classified as liabilities under applicable accounting standards (Perpetual Rom-Cumulative Preference Shares) 34 of which: classified as liabilities under applicable accounting standards (Perpetual Rom-Cumulative Preference Shares) 35 of which: district as liabilities under applicable accounting standards (Perpetual Rom-Cumulative Preference Shares) 36 of which: district and standards (Perpetual Rom-Cumulative Preference Shares) 37 of which: instruments (and CET1 instruments not included in row 5) 38 of Additional Tier 1 capital before regulatory adjustments 39 of which: instruments issued by subsidiaries subject to phase out 30 of which: instruments issued by subsidiaries subject to phase out 31 of westments in own Additional Tier 1 instruments 32 of which: instruments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short opositions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold) 33 of the properties of the entity (amount above 10% threshold) 34 of the properties of the entity (amount above 10% threshold) 35 of the entity of the entity (amount above 10% threshold) 36 of the properties of the entity (amount above 10% threshold) 37 of the properties of the entity (amount above 10% threshold) 38 of the properties of the entity (amount above 10% threshold) 39 of the entity of the entity (amount above 10% threshold) 40 of which: instruments in the equity capital of unconsolidated insurance subsidiaries 41 National specific regulatory adjustments 42 o	27		-			
Additional Tier 1 capital instruments 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) of which: classified as liabilities under applicable accounting standards (Perpetual Non-Cumulative Preference Shares) of which: classified as liabilities under applicable accounting standards (Perpetual dobt Instruments) applications of the preference share capital permitted by RBI Additional Tier 1 instruments subject to phase out from Additional Tier 1 and preference share capital permitted by RBI Additional Tier 1 instruments (and CET1 instruments not included in row 5) susued by subsidiaries and held by third parties (amount allowed in group ATT) assued by subsidiaries and held by third parties (amount allowed in group ATT) assued by subsidiaries and held by third parties (amount allowed in group ATT) assued by subsidiaries and held by third parties (amount allowed in group ATT) assued by subsidiaries and held by third parties (amount allowed in group ATT) assued by subsidiaries and held by third parties (amount allowed in group ATT) assued by subsidiaries and held by third parties (amount allowed in group ATT) assued by subsidiaries and held by third parties (amount allowed in group ATT) assued by subsidiaries and held by third parties (amount allowed in group ATT) assued by subsidiaries and held by third parties (amount allowed in group and the account of the parties of the account of the parties of the account of the parties of the account of the parties (amount allowed in group and parties (amount	28	Total regulatory adjustments to Common equity Tier 1	48,862.8			
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) of which: classified as labilities under applicable accounting standards (Perpetual Rohn-Cumulative Preference Shares) Directly issued capital instruments subject to phase out from Additional Tier 1 and preference share capital permitted by RBI 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) of which: instruments issued by subsidiaries subject to phase out Additional Tier 1 capital before 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 and the standard country of regulatory consolidation (net of eligible short positions) All Natonal specific regulatory adjustments Investments in the Additional Tier 1 capital of unconsolidated insurance subsidiaries All Natonal specific regulatory adjustments provided the subsidiaries and the subsidiaries and the provided of the provided in the pr	29	Common Equity Tier 1 capital (CET1)	1,431,437.1			
surplus (31+32) 31	Addition	al Tier 1 capital: instruments				
Perpetual Non-Cumulative Preference Shares	30	surplus (31+32)	101,200.0			
Perpetual debt Instruments Directly issued capital instruments subject to phase out from Additional Tier 1 and preference shere capital permitted by RBI	31		-			
Directly issued capital instruments subject to phase out from Additional Tier 1 and preference shere capital permitted by RBI and preference shere capital permi	32	, ,	101,200.0			
assued by subsidiaries and held by third parties (amount allowed in group AT1)	33		-	E2		
Additional Tier 1 capital before regulatory adjustments 37 Investments in own Additional Tier 1 instruments 38 Reciprocal cross-holdings in Additional Tier 1 instruments 39 Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued 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, 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) 41 National specific regulatory adjustments Investments in the Additional Tier 1 capital of unconsolidated insurance subsidiaries 41 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-Basel III Treatment 42 Regulatory adjustments applied to Additional Tier 1 to especial distributions of the equity capital of unconsolidated insurance subsidiaries 43 Total regulatory adjustments to Additional Tier 1 due to insufficient Tier 2 to cover deductions 44 Additional Tier 1 capital (AT1) 45 Additional Tier 1 capital reskoned for capital adequacy 46 Directly issued qualifying Tier 2 instruments plus related stock surplus 47 Directly issued qualifying Tier 2 instruments plus related stock surplus 48 Adjustments and provisions 50 Directly issued deptited instruments subject to phase out from Tier 2 49 Of which: instruments issued by subsidiaries and held by third parties (amount allowed in group Tier 2) 49 Of which: instruments issued by sub	34	issued by subsidiaries and held by third parties (amount allowed in group	issued by subsidiaries and held by third parties (amount allowed in group			
Additional Tier 1 capital: regulatory adjustments	35	of which: instruments issued by subsidiaries subject to phase out	-			
Investments in own Additional Tier 1 instruments 1,895.0	36	Additional Tier 1 capital before regulatory adjustments	101,200.0			
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, 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) All National specific regulatory adjustments Investments in the Additional Tier 1 capital of unconsolidated insurance subsidiaries All Nortfall 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-Basel III Treatment OF WHICH: Investments in the equity capital of unconsolidated insurance subsidiaries Agentary adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions Total regulatory adjustments to Additional Tier 1 capital Additional Tier 1 capital (AT1) 43 Total regulatory adjustments to Additional Tier 1 capital Additional Tier 1 capital (AT1) 44 Additional Tier 1 capital (F1) 45 Tier 1 capital (T1 = CET1 + AT1) (row 29 + row 44a) Directly issued qualifying Tier 2 instruments plus related stock surplus A Directly issued capital instruments subject to phase out from Tier 2 Directly issued dualifying Tier 2 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2) A power of the issued by subsidiaries subject to phase out A power of the issued and a provisions A power of the issued by subsidiaries subject to phase out A power of the issued and a provisions A power of the issued by subsidiaries subject to phase out A power of the issued and a provisions A power of the issued by subsidiaries subject to phase out A power of the issued and ins	Addition	al Tier 1 capital: regulatory adjustments				
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) 1 National specific regulatory adjustments Investments in the Additional Tier 1 capital of unconsolidated insurance subsidiaries 1 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-Basel III Treatment OF WHICH: Investments in the equity capital of unconsolidated insurance subsidiaries 2 Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions 43 Total regulatory adjustments to Additional Tier 1 capital 44 Additional Tier 1 capital (AT1) 44 Additional Tier 1 capital (AT1) 45 Tier 1 capital (T1 = CET1 + AT1) (row 29 + row 44a) Tier 2 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 2 29,224.1 E3 Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2) 49 Of which: instruments issued by subsidiaries subject to phase out 5 7,222.6 [F3+B12	37	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) 1 National specific regulatory adjustments Investments in the Additional Tier 1 capital of unconsolidated insurance subsidiaries 1 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-Basel III Treatment OF WHICH: Investments in the equity capital of unconsolidated insurance subsidiaries 2 Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions 43 Total regulatory adjustments to Additional Tier 1 capital 44 Additional Tier 1 capital (AT1) 44 Additional Tier 1 capital (AT1) 45 Tier 1 capital (T1 = CET1 + AT1) (row 29 + row 44a) Tier 2 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 2 29,224.1 E3 Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2) 49 Of which: instruments issued by subsidiaries subject to phase out 5 7,222.6 [F3+B12	38	Reciprocal cross-holdings in Additional Tier 1 instruments	1,895.0			
40 entities that are outside the scope of regulatory consolidation (net of eligible short positions) 41 National specific regulatory adjustments 41a Investments in the Additional Tier 1 capital of unconsolidated insurance subsidiaries 41b 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-Basel III Treatment OF WHICH: Investments in the equity capital of unconsolidated insurance subsidiaries 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 1,895.0 44 Additional Tier 1 capital (AT1) 99,305.0 44 Additional Tier 1 capital reckoned for capital adequacy 99,305.0 45 Tier 1 capital (T1 = CET1 + AT1) (row 29 + row 44a) 1,530,742.1 Tier 2 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 29,224.1 E3 Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2) 49 Of which: instruments issued by subsidiaries subject to phase out 57,229.6 F3+B12	39	are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued	-			
Investments in the Additional Tier 1 capital of unconsolidated insurance subsidiaries 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-Basel III Treatment OF WHICH: Investments in the equity capital of unconsolidated insurance subsidiaries Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions 1,895.0	40	entities that are outside the scope of regulatory consolidation (net of eligible	-			
Investments in the Additional Tier 1 capital of unconsolidated insurance subsidiaries 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-Basel III Treatment OF WHICH: Investments in the equity capital of unconsolidated insurance subsidiaries Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions 1,895.0	41	National specific regulatory adjustments				
which have not been consolidated with the bank Regulatory Adjustments Applied to Additional Tier 1 in respect of Amounts Subject to Pre-Basel III Treatment OF WHICH: Investments in the equity capital of unconsolidated insurance subsidiaries Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions 43 Total regulatory adjustments to Additional Tier 1 capital 1,895.0 44 Additional Tier 1 capital (AT1) 99,305.0 45 Tier 1 capital (T1 = CET1 + AT1) (row 29 + row 44a) Tier 2 capital: instruments and provisions 6 Directly issued qualifying Tier 2 instruments plus related stock surplus 7 Directly issued capital instruments subject to phase out from Tier 2 8 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2) 9 of which: instruments issued by subsidiaries subject to phase out 4,292.3 E4,E5 50 Provisions	41a	Investments in the Additional Tier 1 capital of unconsolidated insurance	-			
Subject to Pre-Basel III Treatment OF WHICH: Investments in the equity capital of unconsolidated insurance subsidiaries Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions 1,895.0 43 Total regulatory adjustments to Additional Tier 1 capital 1,895.0 44 Additional Tier 1 capital (AT1) 99,305.0 45 Tier 1 capital (T1 = CET1 + AT1) (row 29 + row 44a) 1,530,742.1 Tier 2 capital: instruments and provisions Directly issued qualifying Tier 2 instruments plus related stock surplus Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2) 49 of which: instruments issued by subsidiaries subject to phase out 4,292.3 E4,E5 50 Provisions 57,229.6 F3+B12	41b	which have not been consolidated with the bank	-			
Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions 43 Total regulatory adjustments to Additional Tier 1 capital 1,895.0 44 Additional Tier 1 capital (AT1) 99,305.0 45 Additional Tier 1 capital reckoned for capital adequacy 99,305.0 46 Tier 1 capital (T1 = CET1 + AT1) (row 29 + row 44a) 1,530,742.1 Tier 2 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 29,224.1 E3 Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2) 49 of which: instruments issued by subsidiaries subject to phase out 4,292.3 E4,E5 50 Provisions		Subject to Pre-Basel III Treatment	-			
to cover deductions 43 Total regulatory adjustments to Additional Tier 1 capital 1,895.0 44 Additional Tier 1 capital (AT1) 99,305.0 44a Additional Tier 1 capital reckoned for capital adequacy 99,305.0 45 Tier 1 capital (T1 = CET1 + AT1) (row 29 + row 44a) 1,530,742.1 Tier 2 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 29,224.1 E3 Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in 4,292.3 E4,E5 group Tier 2) 49 of which: instruments issued by subsidiaries subject to phase out 4,292.3 E4,E5 50 Provisions		subsidiaries	-			
44 Additional Tier 1 capital (AT1) 44a Additional Tier 1 capital reckoned for capital adequacy 45 Tier 1 capital (T1 = CET1 + AT1) (row 29 + row 44a) Tier 2 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 Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2) 49 of which: instruments issued by subsidiaries subject to phase out 4,292.3 E4,E5 50 Provisions 57,229.6 F3+B12		to cover deductions	-			
44a Additional Tier 1 capital reckoned for capital adequacy 45 Tier 1 capital (T1 = CET1 + AT1) (row 29 + row 44a) Tier 2 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 Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2) 49 of which: instruments issued by subsidiaries subject to phase out 4,292.3 E4,E5 50 Provisions 57,229.6 F3+B12						
Tier 1 capital (T1 = CET1 + AT1) (row 29 + row 44a) Tier 2 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 Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2) 49 of which: instruments issued by subsidiaries subject to phase out 4,292.3 E4,E5 50 Provisions 57,229.6 F3+B12						
Tier 2 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 Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2) 49 of which: instruments issued by subsidiaries subject to phase out 4,292.3 E4,E5 50 Provisions 57,229.6 F3+B12						
46 Directly issued qualifying Tier 2 instruments plus related stock surplus 47 Directly issued capital instruments subject to phase out from Tier 2 48 Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2) 49 of which: instruments issued by subsidiaries subject to phase out 4,292.3 E4,E5 50 Provisions 57,229.6 F3+B12			1,530,742.1			
Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2) 49 of which: instruments issued by subsidiaries subject to phase out 4,292.3 E4,E5 50 Provisions 57,229.6 F3+B12			-			
48 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 4,292.3 E4,E5 50 Provisions 57,229.6 F3+B12	47	Directly issued capital instruments subject to phase out from Tier 2	29,224.1	E3		
50 Provisions 57,229.6 F3+B12	48	34) issued by subsidiaries and held by third parties (amount allowed in	4,292.3	E4,E5		
	49	of which: instruments issued by subsidiaries subject to phase out	4,292.3	E4,E5		
51 Tier 2 capital before regulatory adjustments 90,745.9	50					
	51	Tier 2 capital before regulatory adjustments	90,745.9			



Table DF-11: Composition of Capital At March 31, 2021					
	Tier 2 capital: regulatory adjustments				
52	Investments in own Tier 2 instruments				
53	Reciprocal cross-holdings in Tier 2 instruments	-			
54	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued 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 2 capital of unconsolidated subsidiaries				
56b	of which: Shortfall in the Tier 2 capital of majority owned financial entities which have not been consolidated with the bank	-			
	Regulatory Adjustments Applied To Tier 2 in respect of Amounts Subject to Pre-Basel III Treatment	-			
	OF WHICH: Investments in the equity capital of unconsolidated insurance subsidiaries	_			
	OF WHICH: [INSERT TYPE OF ADJUSTMENT	-			
57	Total regulatory adjustments to Tier 2 capital	-			
58	Tier 2 capital (T2)	90,745.9			
58a	Tier 2 capital reckoned for capital adequacy	90,745.9			
58b	Excess Additional Tier 1 capital reckoned as Tier 2 capital	-			
58c	Total Tier 2 capital admissible for capital adequacy (row 58a + row 58b)	90,745.9			
59	Total capital (TC = T1 + T2) (row 45+row 58c)	1,621,488.0			
	RISK WEIGHTED ASSETS IN RESPECT OF AMOUNTS SUBJECT TO PRE- BASEL III TREATMENT	8,593,778.8			
60	Total risk weighted assets (row 60a +row 60b +row 60c)	8,593,778.8			
60a	of which: total credit risk weighted assets	6,992,230.2			
60b	of which: total market risk weighted assets	722,977.9			
60c	of which: total operational risk weighted assets	878,570.7			
	Capital ratios				
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	16.66%			
62	Tier 1 (as a percentage of risk weighted assets)	17.81%			
63	Total capital (as a percentage of risk weighted assets)	18.87%			
64	Institution specific buffer requirement (minimum CET1 requirement plus capital conservation and countercyclical buffer requirements, expressed as a percentage of risk weighted assets)	7.575%			
65	of which: capital conservation buffer requirement	1.875%			
66	of which: bank specific countercyclical buffer requirement				
67	of which: G-SIB buffer requirement	-			
	of which: D-SIB buffer requirement	0.20%			
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	-			



National minima (if different from Basel III) National Common Equity Tier 1 minimum ratio (if different from Basel III minimum) National Tier 1 minimum ratio (if different from Basel III minimum)	7.08%	Ref. No.
National total capital minimum ratio (if different from Basel III minimum)	11.08%	
U I	-	
Ü	-	
	-	
Deferred tax assets arising from temporary differences (net of related tax liability)	89,851.7	K2
Applicable caps on the inclusion of provisions in Tier 2		
Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	40,343.4	
Cap on inclusion of provisions in Tier 2 under standardised approach	2 under standardised approach 87,402.9	
Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	· NAI	
79 Cap for inclusion of provisions in Tier 2 under internal ratings-based		
Capital instruments subject to phase-out arrangements		
Current cap on CET1 instruments subject to phase out arrangements	NA	
Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	NA	
Current cap on AT1 instruments subject to phase out arrangements	NA	
Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	NA	
Current cap on T2 instruments subject to phase out arrangements	NA	
Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	NA	
	National minima (if different from Basel III) National Common Equity Tier 1 minimum ratio (if different from Basel III minimum) National Tier 1 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) Non-significant investments in the capital of other financials Significant investments in the common stock of financials Mortgage servicing rights (net of related tax liability) Deferred tax assets arising from temporary differences (net of related tax liability) Applicable caps on the inclusion of provisions in Tier 2 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap) Cap on inclusion of provisions in Tier 2 under standardised approach Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap) Cap for inclusion of provisions in Tier 2 under internal ratings-based approach Capital instruments subject to phase-out arrangements Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities) Current cap on AT1 instruments subject to phase out arrangements Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) Current cap on T2 instruments subject to phase out arrangements Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	National minima (if different from Basel III) National Common Equity Tier 1 minimum ratio (if different from Basel III minimum) National Tier 1 minimum ratio (if different from Basel III minimum) 9.08% National Tier 1 minimum ratio (if different from Basel III minimum) 11.08% Non-significant investments in the capital of other financials Significant investments in the common stock of financials

Notes to the Template

Row No. of the template	Particular	Rs.in million
template	Deferred tax assets associated with accumulated losses	_
40	Deferred tax assets (excluding those associated with	
10	accumulated losses) net of Deferred tax liability	-
	Total as indicated in row 10	-
	If investments in insurance subsidiaries are not deducted fully	
	from capital and instead considered under 10% threshold for	
19	deduction, the resultant increase in the capital of bank	-
19	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-	
	financial subsidiaries are not deducted and hence, risk weighted	
26b	then:	
	(i) Increase in Common Equity Tier 1 capital	-
	(ii) Increase in risk weighted assets	-
	Excess AT1 not reckoned for capital adequacy (difference	
44-	between AT1 as reported in row 44 and admissible AT1 as	
44a	reported in 44a	
	of which: Excess AT1 which is considered as Tier 2 capital under row 58b	
		40.040.00
50	Eligible Provisions included in Tier 2	40,343.38
50	Eligible Revaluation Reserves included in Tier 2	-
	Total of row 50	40,343.38
58a	Excess T2 not reckoned for capital adequacy (difference	
	between T2 as reported in row 58 and T2 as reported in 58a	•



Step 1

			(Rs. in million)
		Balance sheet as in published financial statements	Under regulatory scope of consolidation
		At March 31, 2021	At March 31, 2021
		13,834.1	13,834.1
		1,562,009.9	1,518,984.5
		297,687.5	297,687.5
		118,649.5	118,649.5
		489,694.7	489,694.7
		31,252.8	31,252.8
		(56.7)	(36.8)
		134,042.3	133,930.3
		13,699.9	13,699.9
		71 407 6	- 64.067.0
		71,497.6 16,886.2	64,367.2 16,886.2
		385,156.0	349,353.1
		3,500.0	3,500.0
g		31.0	31.0
		95,883.4	12,532.9
		1,671,758.4	1,545,382.5
		9,599,400.2	9,612,349.3
		210,714.9	210,714.9
		9,388,685.3	9,401,634.4
		1,438,999.4	1,424,249.4
		1,000.0	1,000.0
		179,984.5	179,984.5
		414,606.4 643,936.1	414,606.4 641,186.2
		199,472.4	187,472.3
		,	,
		3,027,964.5	648,863.2
	\rightarrow		
		15,738,122.4	13,230,844.4
k of India		463,022.0	462,064.1
ll and short notice		1,012,683.3	970,004.6
		5,365,786.2	3,030,653.8
		3,040,599.3	2,473,524.5
		100,000,0	-
		182,990.8 546,051.0	34,976.5 278,515.4
sociates		540,051.0	46,070.5
al Funds etc.)		1,596,145.2	197,566.9
•		7	
		7,918,013.9	7,911,385.9
		10,188.5	10,188.5
		7,907,825.4	7,901,197.4
		100 000 0	00 005 0
	++	108,092.6	92,235.8
	- 	869,447.8	764,040.1
		550,117.0	70-70-70.1
		93,350.2	89,851.7
	\bot	1,076.7	460.0
	-+		
nt	-++	-	-
		15 720 122 4	13,230,844.4
1	t .		15,738,122.4



Step 2

1		Т	(Rs. in mi		
			Balance sheet as in published financial	Under regulatory scope of consolidation	
			At March 31, 2021	At March 31, 2021	
	Capital & Liabilities		At Warch 31, 2021	At Warch 31, 2021	
A	Paid-up Capital				
	Amount eligible for CET1	A1	13.834.1	13,834.1	
	Amount eligible for AT1	A2	13,034.1	13,654.1	
	Reserve and surplus	B	1,562,009.9	1,518,984.5	
	of which:		1,502,003.3	1,310,304.3	
	Statutory reserve	B1	297,687.5	297,687.5	
	Special reserve	B2	118,649.5	118,649.5	
	Securities premium	B3	489,694.7	489,694.7	
	Revaluation reserve	DO	31,252.8	31,252.8	
	of which: eligible for CET1	B4	31,232.0	8,029.6	
		B5	(56.7)	·	
	Unrealised investment reserve Capital reserve	B6	(56.7) 134,042.3	(36.8) 133,930.3	
	· · · · · · · · · · · · · · · · · · ·	ВО	134,042.3		
	Foreign currency translation reserve of which: eligible for CET1	B7	13,099.9	13,699.9 10,274.9	
		B8		10,274.9	
	Reserve fund		71 407 0		
	Revenue and other reserves	B9	71,497.6	64,367.2	
	Balance in profit and loss account	B10	385,156.0	349,353.1	
	of which: Average dividend reduced from CET1	B10a		-	
	Capital redemption reserve	B11	3,500.0	3,500.0	
	Investment fluctuation reserve	B12	16,886.2	16,886.2	
	Employees stock options outstanding	B13	31.0	31.0	
	Minority Interest	С	95,883.4	12,532.9	
	of which: eligible for CET1	C1		4,866.7	
	Total Capital	A1+B+B11+C	1,671,758.4	1,545,382.5	
			.		
ii	Deposits Of which:	D	9,599,400.2	9,612,349.3	
	Deposits from banks		210,714.9	210,714.9	
	Customer deposits		9,388,685.3	9,401,634.4	
	Other deposits		-	-	
iii	Borrowings Of which:	E	1,438,999.4	1,424,249.4	
	From RBI		1,000.0	1,000.0	
	From banks		179,984.5	179,984.5	
	From other institutions & agencies		414,606.4	414,606.4	
	Borrowings in the form of bonds & debentures		643,936.1	641,186.2	
	Capital instruments of which:		199,472.4	187,472.3	
	Preference share eligible for inclusion in AT1	E1		-	
	Amount eligible for AT1	E2		101,200.0	
	Amount eligible for Tier 2 capital (issued by Bank)	E3		29,224.1	
	Amount eligible for Tier 2 capital (issued by subsidiaries)	E4		4,292.3	
iv	Other liabilities & provisions of which:	F	3,027,964.5	648,863.2	
	DTLs related to goodwill	F1	-	-	
	DTLs related to intangible assets	F2	-		
	General Provision	F3	40,343.4	40,343.4	
			<u> </u>		
	Total		15,738,122.4	13,230,844.4	
			<u> </u>		
В	Assets				
i	Cash and balances with Reserve Bank of India	G1	463,022.0	462,064.1	
	Balance with banks and money at call and short notice	G2	1,012,683.3	970,004.6	
	,	· · · · · · · · · · · · · · · · · · ·	• • • • • •	•	
ii	Investments Of which:	Н	5,365,786.2	3,030,653.8	
	Government securities	H1	3,040,599.3	2,473,524.5	
	Other approved securities	H2	-	-	
	Shares	H3	182,990.8	34,976.5	
	Debentures & Bonds	H4	546,051.0	278,515.4	
	Subsidiaries / Joint Ventures / Associates	H5	-	46,070.5	
	Others (Commercial Papers, Mutual Funds etc.)	H6	1,596,145.2	197,566.9	
	2 and a feetime of all 1 aports, mutual 1 and 3 etc.)	110	1,550,145.2	107,500.9	
iii	Loans and advances Of which:	ı	7,918,013.9	7,911,385.9	
	Loans and advances to banks	I1	10,188.5	10,188.5	
	Loans and advances to customers	12	7,907,825.4	7,901,197.4	
	Loans and advances to easterners	14	1,301,023.4	7,501,157.4	
iv	Fixed assets	J	108,092.6	92,235.8	
17	II INOG GOOGO	J	100,032.0	92,233.0	
V	Other assets of which:	К	869,447.8	764,040.1	
٧		K1	8.1447.80	704,040.1	
	Goodwill and intangible assets Deferred tax assets	K1 K2	93,350.2		
	Deletten fax assets	NZ	93,350.2	69,651./	
, .!	Conduillon concelidation	, ,	4 070 7	400.0	
vi	Goodwill on consolidation	L	1,076.7	460.0	
	Debit belongs in Brofit 6.1 and account	N.4	Т		
vii	Debit balance in Profit & Loss account	M	-	-	
	Tatal	1	45 700 400 4	40 000 044 4	
	Total		15,738,122.4	13,230,844.4	