

			(Rs. In million)
	Table DF-11: Composition of Capital	At September 30, 2019	Ref. No.
	Common Equity Tier 1 capital: instruments and reserves		
1	Directly issued qualifying common share capital plus related stock surplus (share premium)	345,961.9	A1+B3
2	Retained earnings	220,028.5	B10-B10a
3	Accumulated other comprehensive income (and other reserves)	536,509.4	B1+B2+B4+B 5+B6+B7+B8 +B9+B11+B1 2
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)	2,910.8	C1
6	Common Equity Tier 1 capital before regulatory adjustments	1,105,410.6	
Commo	n Equity Tier 1 capital: regulatory adjustments		
7	Prudential valuation adjustments	2,182.6	
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	Cash-flow hedge reserve	-	
12 13	Shortfall of provisions to expected losses  Securitisation gain on sale	-	
		-	
14 15	Gains and losses due to changes in own credit risk on fair valued liabilities  Defined-benefit pension fund net assets	1.8	
	Investments in own shares (if not already netted off paid-in capital on		
16	reported balance sheet)	205.3	
17	Reciprocal cross-holdings in common equity	139.0	
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	46,465.5	
26a	of which: Investments in the equity capital of the unconsolidated insurance subsidiaries	46,465.5	
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  28d Unamoritised pension funds expenditures  REGULATORY ADJUSTMEMENTS APPLIED TO COMMON EQUITY TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT  7 Additional Tier 1 and Tier 2 to cover deductions  29 Total regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 capital repatal (CET1)  20 Common Equity Tier 1 capital (CET1)  21 Lopisal instruments  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 Instruments instruments subject to phase out from Additional Tier 1 and preference share capital permitted by RBI  35 Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued capital instruments and held by third parties (amount allowed in group Additional Tier 1 capital: regulatory adjustments  36 Additional Tier 1 capital before regulatory adjustments  37 Investments in what Additional Tier 1 instruments  38 Reciprocal cross-holdings in Additional Tier 1 instruments  39 are outside the scope of regulatory adjustments  30 Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions)  40 entities that are outside the scope of regulatory consolidation, the of eligible short positions)  41 National specific regulatory adjustments  42 Subject to Pre-Basel III Treatment  43 Ford regulatory Adjustments in the additional Tier 1 instruments in the respect of Amounts subject to Pre-Basel III Treatment  44 Additional Tier 1 capital of unconsolidated insurance subsidiaries  45 Shortfall in the Additional Tier 1 capital of unconsolidated insurance subsidia				
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Perpetual Non-Cumulative Preference Shares	30	surplus (31+32)	101,200.0	
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50 Provisions 47,279.5 F3	48	34) issued by subsidiaries and held by third parties (amount allowed in	5,281.1	E4,E5
	49	of which: instruments issued by subsidiaries subject to phase out	5,281.1	E4,E5
51 Tier 2 capital before regulatory adjustments 121,799.8	50			F3
	51	Tier 2 capital before regulatory adjustments	121,799.8	



	Table DF-11: Composition of Capital  Tier 2 capital: regulatory adjustments	At September 30, 2019	Ref. No.
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)	121,799.8	
58a	Tier 2 capital reckoned for capital adequacy	121,799.8	
58b	Excess Additional Tier 1 capital reckoned as Tier 2 capital	-	
58c	Total Tier 2 capital admissible for capital adequacy (row 58a + row 58b)	121,799.8	
59	Total capital (TC = T1 + T2) (row 45+row 58c)	1,277,479.7311	
	RISK WEIGHTED ASSETS IN RESPECT OF AMOUNTS SUBJECT TO PRE- BASEL III TREATMENT	8,081,268.8	
60	Total risk weighted assets (row 60a +row 60b +row 60c)	8,081,268.8	
60a	of which: total credit risk weighted assets	6,643,999.9	
60b	of which: total market risk weighted assets	655,430.8	
60c	of which: total operational risk weighted assets	781,838.1	
	Capital ratios		
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	13.07%	
62	Tier 1 (as a percentage of risk weighted assets)	14.30%	
63	Total capital (as a percentage of risk weighted assets)	15.81%	
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	- 0.0000	
-	of which: D-SIB buffer requirement	0.200%	
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	-	



	Ref. No.
National minima (if different from Basel III)	
69 National Common Equity Tier 1 minimum ratio (if different from Basel III minimum)	7.08%
70 National Tier 1 minimum ratio (if different from Basel III minimum)	9.08%
71 National total capital minimum ratio (if different from Basel III minimum) 1	11.08%
Amounts below the thresholds for deduction (before risk weighting)	
72 Non-significant investments in the capital of other financials	-
73 Significant investments in the common stock of financials	-
74 Mortgage servicing rights (net of related tax liability)	-
75 Deferred tax assets arising from temporary differences (net of related tax liability)	5,173.1
Applicable caps on the inclusion of provisions in Tier 2	
76 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	7,279.5
77 Cap on inclusion of provisions in Tier 2 under standardised approach 83	3,050.0
Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	NA
79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	NA
Capital instruments subject to phase-out arrangements	
80 Current cap on CET1 instruments subject to phase out arrangements	NA
81 Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	NA
82 Current cap on AT1 instruments subject to phase out arrangements	NA
83 Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	NA
84 Current cap on T2 instruments subject to phase out arrangements	NA
85 Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	NA

## Notes to the Template

Row No. of the template	Particular	Rs.in million
	Deferred tax assets associated with accumulated losses	-
10	Deferred tax assets (excluding those associated with 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 deduction, the resultant increase in the capital of bank	<u>-</u>
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	-
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 AT1 not reckoned for capital adequacy (difference between AT1 as reported in row 44 and admissible AT1 as reported in 44a of which: Excess AT1 which is considered as Tier 2 capital under row 58b	-
	Eligible Provisions included in Tier 2	47,279.55
50	Eligible Revaluation Reserves included in Tier 2	-
	Total of row 50	47,279.55
58a	Excess T2 not reckoned for capital adequacy (difference between T2 as reported in row 58 and T2 as reported in 58a	-



			(Rs. in million)
		Balance sheet as in published financial	Under regulatory scope of
		statements At September 30, 2019	consolidation At September 30, 2019
A Ca	apital & Liabilities	At September 50, 2015	At ocptomber 00, 2010
	aid-up Capital	12,921.5	12,921.5
	eserves & Surplus	1,159,844.0	1,134,892.0
	f which: tatutory reserve	237,377.5	237,377.5
	pecial reserve	99,739.7	99,739.7
	of which:	00,700.7	50,766.7
	(a) Current periods profits not reckoned for capital adequecy purpose		
	ecurities premium	333,040.3	333,040.4
	evaluation reserve	30,700.0	30,700.0
	nrealised investment reserve of which:	(297.3)	(276.5
	(a) Current periods profits not reckoned for capital adequecy purpose		
	apital reserve	128,785.6	128,679.5
	of which:		
	(a) Current periods profits not reckoned for capital adequecy purpose	10.070.0	40.000
	oreign currency translation reserve of which:	18,873.0	18,873.4
	(a) Current periods profits not reckoned for capital adequecy purpose		
	eserve fund	74.0	74.0
	of which:		
	(a) Current periods profits not reckoned for capital adequecy purpose		
_	evenue and other reserves	46,729.4	45,259.0
	of which:		
	(a) Current periods profits not reckoned for capital adequecy purpose avestment fluctuation reserve	12692	12.692.0
	of which:	12092	12,092.0
	(a) Current periods profits not reckoned for capital adequecy purpose	0	_
	Inrealised investment reserve	114.773	-
	of which:		
	(a) Current periods profits not reckoned for capital adequecy purpose	0	
	alance in profit and loss account	248,589.2	225,192.4
	of which: (a) Current periods profits not reckoned for capital adequecy purpose		
	apital redemption reserve	3,500.0	3,500.0
	mployees stock options outstanding	40.6	40.6
iv M	linority Interest	68,484.2	8,409.9
	of which: eligible for CET1		
T	otal Capital	1,241,249.7	1,156,223.4
v De	eposits Of which:	7,255,826.7	7,263,162.1
	Deposits from banks	200,912.4 7,054,914.3	200,912.4 7,062,249.7
	Customer deposits Other deposits	7,054,914.5	7,002,249.7
	·		
vi Bo	orrowings Of which:	2,045,415.9	2,040,565.9
	From RBI	16,428.2	16,428.2
	From banks	498,611.8 495,078.4	498,611.8 495,078.4
	From other institutions & agencies Others	768,992.2	764,142.3
	Capital instruments	266,305.3	266,305.1
		===,====	
vii Ot	ther liabilities & provisions	2,339,404.8	441,592.4
т.	-tal	12 001 007 1	10,901,543.8
10	otal	12,881,897.1	10,901,943.8
	ssets		
	ash and balances with Reserve Bank of India	415,951.3	415,089.6
Ba	alance with banks and money at call and short notice	383,072.5	367,427.2
ii In	vestments Of which:	4,281,135.3	2,470,200.2
	Government securities	2,218,102.7	1,864,534.0
	Other approved securities	-	-
	Shares	140,375.0	19,211.8
		140,375.0 446,102.4	212,046.3
	Shares Debentures & Bonds Subsidiaries / Joint Ventures / Associates	446,102.4	212,046.3 46,465.5
	Shares Debentures & Bonds	446,102.4	212,046.3
iii 10	Shares Debentures & Bonds Subsidiaries / Joint Ventures / Associates Others (Commercial Papers, Mutual Funds etc.)	446,102.4 - - 1,476,555.1	212,046.3 46,465.5 327,942.6
iii Lo	Shares Debentures & Bonds Subsidiaries / Joint Ventures / Associates Others (Commercial Papers, Mutual Funds etc.) Dans and advances Of which:	446,102.4 - 1,476,555.1 6,754,524.2	212,046.3 46,465.5 327,942.6 6,751,157.4
iii Lo	Shares Debentures & Bonds Subsidiaries / Joint Ventures / Associates Others (Commercial Papers, Mutual Funds etc.)	446,102.4 - - 1,476,555.1	212,046.3 46,465.5 327,942.6 6,751,157.4 4,660.1
iii Lo	Shares Debentures & Bonds Subsidiaries / Joint Ventures / Associates Others (Commercial Papers, Mutual Funds etc.) Dans and advances Of which: Loans and advances to banks	446,102.4 - 1,476,555.1 6,754,524.2 4,660.1	212,046.3 46,465.5 327,942.6 6,751,157.4
	Shares Debentures & Bonds Subsidiaries / Joint Ventures / Associates Others (Commercial Papers, Mutual Funds etc.) Dans and advances Of which: Loans and advances to banks	446,102.4 - 1,476,555.1 6,754,524.2 4,660.1	212,046.3 46,465.5 327,942.6 6,751,157.4 4,660.1
iv Fix	Shares Debentures & Bonds Subsidiaries / Joint Ventures / Associates Others (Commercial Papers, Mutual Funds etc.) Dans and advances Of which: Loans and advances to banks Loans and advances to customers  xed assets	446,102.4 - 1,476,555.1 6,754,524.2 4,660.1 622,318.3 97,080.9	212,046.3 46,465.5 327,942.6 6,751,157.4 4,660.1 618,685.2
iv Fix	Shares Debentures & Bonds Subsidiaries / Joint Ventures / Associates Others (Commercial Papers, Mutual Funds etc.) Dans and advances Of which: Loans and advances to banks Loans and advances to customers  xed assets ther assets of which:	446,102.4 1,476,555.1 6,754,524.2 4,660.1 622,318.3	212,046.3 46,465.5 327,942.6 6,751,157.4 4,660.1 618,685.2
iv Fix	Shares Debentures & Bonds Subsidiaries / Joint Ventures / Associates Others (Commercial Papers, Mutual Funds etc.) Dans and advances Of which: Loans and advances to banks Loans and advances to customers  xed assets ther assets of which: Goodwill and intangible assets	446,102.4 - 1,476,555.1 6,754,524.2 4,660.1 622,318.3 97,080.9 949,036.0	212,046.3 46,465.5 327,942.6 6,751,157.4 4,660.1 618,685.2 82,709.5
iv Fix	Shares Debentures & Bonds Subsidiaries / Joint Ventures / Associates Others (Commercial Papers, Mutual Funds etc.) Dans and advances Of which: Loans and advances to banks Loans and advances to customers  xed assets ther assets of which:	446,102.4 - 1,476,555.1 6,754,524.2 4,660.1 622,318.3 97,080.9	212,046.3 46,465.5 327,942.6 6,751,157.4 4,660.1 618,685.2
iv Fix	Shares Debentures & Bonds Subsidiaries / Joint Ventures / Associates Others (Commercial Papers, Mutual Funds etc.) Dans and advances Of which: Loans and advances to banks Loans and advances to customers  xed assets ther assets of which: Goodwill and intangible assets	446,102.4 - 1,476,555.1 6,754,524.2 4,660.1 622,318.3 97,080.9 949,036.0	212,046.3 46,465.5 327,942.6 6,751,157.4 4,660.1 618,685.2 82,709.5
iv Fix	Shares Debentures & Bonds Subsidiaries / Joint Ventures / Associates Others (Commercial Papers, Mutual Funds etc.) Dans and advances Of which: Loans and advances to banks Loans and advances to customers  xed assets ther assets of which: Goodwill and intangible assets Deferred tax assets	446,102.4 1,476,555.1 6,754,524.2 4,660.1 622,318.3 97,080.9 949,036.0 78,420.7	212,046.3 46,465.5 327,942.6 6,751,157.4 4,660.1 618,685.2 82,709.5 814,499.8
iv Fix v Ot	Shares Debentures & Bonds Subsidiaries / Joint Ventures / Associates Others (Commercial Papers, Mutual Funds etc.) Dans and advances Of which: Loans and advances to banks Loans and advances to customers  xed assets ther assets of which: Goodwill and intangible assets Deferred tax assets	446,102.4 1,476,555.1 6,754,524.2 4,660.1 622,318.3 97,080.9 949,036.0 78,420.7	212,046.3 46,465.5 327,942.6 6,751,157.4 4,660.1 618,685.2 82,709.5 814,499.8



## Step 2

		1	Dalamas abasé sa in	(Rs. in million)
			Balance sheet as in	Under regulatory scope of consolidation
			published financial At September 30, 2019	At September 30, 2019
Α	Capital & Liabilities	! <u>!</u> -	7.1. Coptomize: Co, 2010	711 Copto2010
i	Paid-up Capital			
	Amount eligible for CET1	A1	12,921.5	12,921.5
	Amount eligible for AT1	A2	1 150 044 0	1 124 002 0
	Reserve and surplus of which:	В	1,159,844.0	1,134,892.0
	Statutory reserve	B1	237,377.5	237,377.5
	Special reserve	B2	99,739.7	99,739.7
	of which: current year	B2a	_	_
	Securities premium	B3	333,040.3	333,040.4
	Revaluation reserve		30,700.0	30,700.0
	of which: eligible for CET1	B4		7,960.6
	Unrealised investment reserve	B5	(297.3)	(276.5
	of which: current year  Capital reserve	B5a B6	- 128,785.6	
	Foreign currency translation reserve	Во	18,873.0	18,873.4
	of which: eligible for CET1	B7	10,073.0	14,155.1
	Reserve fund	B8	74.0	74.0
	Revenue and other reserves	B9	46,729.4	45,259.0
	of which: current year	B9a	-	-
	Balance in profit and loss account	B10	248,589.2	225,192.4
	of which: Average dividend reduced from CET1	B10a B11	3,500.0	<i>5,163.9</i> 3,500.0
	Capital redemption reserve Employees stock options outstanding	B12	40.6	40.6
	Minority Interest	C	68.484.2	8.409.9
	of which: eligible for CET1	C1	,	2,910.8
	amount subject to pre-Basel III treatment (20% of surplus CET1 capital attributable to minority	C2	-	_
	shareholders)			
	Total Capital	A1+B+B11+C	1,241,249.7	1,156,223.4
ii	Deposits Of which:	D	7,255,826.7	7,263,162.1
	Deposits from banks		200,912.4	200,912.4
	Customer deposits		7,054,914.3	7,062,249.7
	Other deposits		-	-
iii	Borrowings Of which:	E	2,045,415.8	2,040,565.8
	From RBI		16,428.2	16,428.2
	From banks		498,611.8	498,611.8
	From other institutions & agencies		495,078.4	495,078.4
	Borrowings in the form of bonds & debentures		768,992.2	764,142.3
	Capital instruments of which:  Preference share eligible for inclusion in AT1	E1	266,305.3	266,305.1
	Amount eligible for AT1	E2		101,200.0
	Amount eligible for Tier 2 capital (issued by Bank)	E3		69,239.1
	Amount eligible for Tier 2 capital (issued by subsidiaries)	E4		<i>5,281.1</i>
	amount subject to pre-Basel III treatment (20% of surplus Tier 2 capital attributable to third party investors)	E5		-
i.,	Other liabilities & provisions of which:	F	2,339,404.8	441,592.4
iv	DTLs related to goodwill	F1	2,339,404.6	441,592.4
	DTLs related to intangible assets	F2	-	
	General Provision	F3	47,279.5	47,279.5
	Total		12,881,897.0	10,901,543.7
В	Assets			
i	Cash and balances with Reserve Bank of India	G1	415,951.3	415,089.6
	Balance with banks and money at call and short notice	G2	383,072.5	367,427.2
-:-	Investments Of which	ш	4 201 12E 2	2 470 200 2
ii	Investments Of which: Government securities	H H1	4,281,135.3 2,218,102.7	2,470,200.2 1,864,534.0
	Other approved securities	H2	-	-
	Shares	H3	140,375.0	19,211.8
	Debentures & Bonds	H4	446,102.4	212,046.3
	Subsidiaries / Joint Ventures / Associates	H5	-	46,465.5
	Others (Commercial Papers, Mutual Funds etc.)	H6	1,476,555.1	327,942.6
iii	Loans and advances Of which:	ı	6,754,524.2	6,751,157.4
	Loans and advances to banks	I1	4,660.1	4,660.1
	Loans and advances to customers	12	622,318.3	618,685.2
iv	Fixed assets	J	97,080.9	82,709.5
V	Other assets of which:	K	949,036.0	814,499.8
v	Goodwill and intangible assets	K1	-	
	Deferred tax assets	K2	78,420.7	75,173.1
	of which: current year	K2a	4,660.1	4,660.1
vi	Goodwill on consolidation	L	1,097.0	460.0
	SSSSWIII ON CONSONIGUION		1,037.0	400.0
vii	Debit balance in Profit & Loss account	М	-	-
	Total	7	12,881,897.2	10,901,543.7
	1		,	,