

Basel III common disclosure March 31, 2020 Pillar 3- Table DF-11

INR Million

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44 Additional Tier 1 capital (AT1) -					
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45 Tier 1 capital (T1 = CET1 + AT1) (29 + 44) 1,45,965		, , ,			



Basel III common disclosure March 31, 2020 Pillar 3- Table DF-11

INR Million

				INR Mil
	n of Capital	Basel-III Amounts	Amounts Subject to Pre- Basel III Treatment	Ref No.
Tier 2 capita	al : 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	-		
40	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held			
48	by third parties (amount allowed in group Tier 2)	-		
49	of which: instruments issued by subsidiaries subject to phase out	_		
50	Provisions	6,609		d
51	Tier 2 capital before regulatory adjustments	6,609		
er 2 capita	al : regulatory adjustments			
52	Investments in own Tier 2 instruments	-		
53	Reciprocal cross-holdings in Tier 2 instruments	-		
	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory			
54	consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued	5,776		
	common share capital of the entity (amount above the 10% threshold)			
	Significant investments in the capital banking, financial and insurance entities that are outside the scope of			
55	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	-		
	of which: Shortfall in the Tier 2 capital of majority owned financial entities which have not been consolidated			
E.C.L	with the bank	-		
56b	Regulatory Adjustments Applied To Tier 2 in respect of Amounts Subject to Pre-Basel III Treatment	-		
	of which: existing adjustments which are deducted from Tier 2 at 50%]	_		
57	Total regulatory adjustments to Tier 2 capital	5,776		
58	Tier 2 capital (T2)	833		
59	Total capital (TC = T1 + T2) (45 + 58)	1,46,797		
	Risk Weighted Assets in respect of Amounts Subject to Pre-Basel III Treatment			
60	Total risk weighted assets (60a + 60b + 60c)	11,03,719		
60a	of which : total credit risk weighted assets	8,88,882		
60b	of which : total market risk weighted assets	1,53,434		
60c	of which : total operational risk weighted assets	61,403		
	Capital ratios			
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	13.22%		
62	Tier 1 (as a percentage of risk weighted assets)	13.22%		
63	Total capital (as a percentage of risk weighted assets)	13.30%		
64	Institution specific buffer requirement (minimum CET1 requirement plus capital conservation and	7.2750/		
64	countercyclical buffer requirements, expressed as a percentage of risk weighted assets)	7.375%		
65	of which: capital conservation buffer requirement	1.875%		
66	of which: bank specific countercyclical buffer requirement	0.00%		
67	of which: G-SIB buffer requirement	0.00%		
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	7.72%		
	inima (if different from Basel III)			
ational mi				
ational mi 69	National Common Equity Tier 1 minimum ratio (if different from Basel III minimum)	-		
	National Common Equity Tier 1 minimum ratio (if different from Basel III minimum) National Tier 1 minimum ratio (if different from Basel III minimum)	-		
69		- - -	-	
69 70 71	National Tier 1 minimum ratio (if different from Basel III minimum)	- - -		
69 70 71 mounts be	National Tier 1 minimum ratio (if different from Basel III minimum) National total capital minimum ratio (if different from Basel III minimum) elow the thresholds for deduction (before risk weighting)	- - -		
69 70 71 mounts be	National Tier 1 minimum ratio (if different from Basel III minimum) National total capital minimum ratio (if different from Basel III minimum)	- - -		
69 70 71 mounts be 72	National Tier 1 minimum ratio (if different from Basel III minimum) National total capital minimum ratio (if different from Basel III minimum) elow the thresholds for deduction (before risk weighting) Non-significant investments in the capital of other financial entities	- - - -		
69 70 71 mounts be 72 73	National Tier 1 minimum ratio (if different from Basel III minimum) National total capital minimum ratio (if different from Basel III minimum) elow the thresholds for deduction (before risk weighting) Non-significant investments in the capital of other financial entities Significant investments in the common stock of financial entities	-		
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69 70 71 mounts be 72 73 74 75 pplicable o	National Tier 1 minimum ratio (if different from Basel III minimum) National total capital minimum ratio (if different from Basel III minimum) elow the thresholds for deduction (before risk weighting) Non-significant investments in the capital of other financial entities Significant investments in the common stock of financial entities Mortgage servicing rights (net of related tax liability) Deferred tax assets arising from temporary differences (net of related tax liability)	-		
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69 70 71 mounts be 72 73 74 75 pplicable c	National Tier 1 minimum ratio (if different from Basel III minimum) National total capital minimum ratio (if different from Basel III minimum) elow the thresholds for deduction (before risk weighting) Non-significant investments in the capital of other financial entities Significant investments in the common stock of financial entities Mortgage servicing rights (net of related tax liability) Deferred tax assets arising from temporary differences (net of related tax liability) 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)	11,111		d
69 70 71 mounts be 72 73 74 75 pplicable c	National Tier 1 minimum ratio (if different from Basel III minimum) National total capital minimum ratio (if different from Basel III minimum) elow the thresholds for deduction (before risk weighting) Non-significant investments in the capital of other financial entities Significant investments in the common stock of financial entities Mortgage servicing rights (net of related tax liability) Deferred tax assets arising from temporary differences (net of related tax liability) 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			d
69 70 71 mounts be 72 73 74 75 pplicable o	National Tier 1 minimum ratio (if different from Basel III minimum) National total capital minimum ratio (if different from Basel III minimum) elow the thresholds for deduction (before risk weighting) Non-significant investments in the capital of other financial entities Significant investments in the common stock of financial entities Mortgage servicing rights (net of related tax liability) Deferred tax assets arising from temporary differences (net of related tax liability) 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)	11,111 NA		d
69 70 71 mounts be 72 73 74 75 pplicable o 76 77 78	National Tier 1 minimum ratio (if different from Basel III minimum) National total capital minimum ratio (if different from Basel III minimum) elow the thresholds for deduction (before risk weighting) Non-significant investments in the capital of other financial entities Significant investments in the common stock of financial entities Mortgage servicing rights (net of related tax liability) Deferred tax assets arising from temporary differences (net of related tax liability) 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	11,111		d
69 70 71 mounts be 72 73 74 75 pplicable o 76 77 78 79	National Tier 1 minimum ratio (if different from Basel III minimum) National total capital minimum ratio (if different from Basel III minimum) elow the thresholds for deduction (before risk weighting) Non-significant investments in the capital of other financial entities Significant investments in the common stock of financial entities Mortgage servicing rights (net of related tax liability) Deferred tax assets arising from temporary differences (net of related tax liability) 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 ruments subject to phase-out arrangements (only applicable between March 31, 2017 and March 31, 2022)	11,111 NA NA		d
69 70 71 mounts be 72 73 74 75 pplicable o 76 77 78 79	National Tier 1 minimum ratio (if different from Basel III minimum) National total capital minimum ratio (if different from Basel III minimum) low the thresholds for deduction (before risk weighting) Non-significant investments in the capital of other financial entities Significant investments in the common stock of financial entities Mortgage servicing rights (net of related tax liability) Deferred tax assets arising from temporary differences (net of related tax liability) 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 ruments subject to phase-out arrangements (only applicable between March 31, 2017 and March 31, 2022) Current cap on CET1 instruments subject to phase out arrangements	11,111 NA NA		d
69 70 71 mounts be 72 73 74 75 pplicable o 76 77 78 79 apital instr	National Tier 1 minimum ratio (if different from Basel III minimum) National total capital minimum ratio (if different from Basel III minimum) elow the thresholds for deduction (before risk weighting) Non-significant investments in the capital of other financial entities Significant investments in the common stock of financial entities Mortgage servicing rights (net of related tax liability) Deferred tax assets arising from temporary differences (net of related tax liability) 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 ruments subject to phase-out arrangements (only applicable between March 31, 2017 and March 31, 2022) Current cap on CET1 instruments subject to phase out arrangements Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	11,111 NA NA NA		d
69 70 71 mounts be 72 73 74 75 pplicable o 76 77 78 79 apital instr	National Tier 1 minimum ratio (if different from Basel III minimum) National total capital minimum ratio (if different from Basel III minimum) elow the thresholds for deduction (before risk weighting) Non-significant investments in the capital of other financial entities Significant investments in the common stock of financial entities Mortgage servicing rights (net of related tax liability) Deferred tax assets arising from temporary differences (net of related tax liability) 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 ruments subject to phase-out arrangements (only applicable between March 31, 2017 and March 31, 2022) Current cap on CET1 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	11,111 NA NA NA NA		d
69 70 71 xmounts be 72 73 74 75 xpplicable c 76 77 78 79 Sapital instr	National Tier 1 minimum ratio (if different from Basel III minimum) National total capital minimum ratio (if different from Basel III minimum) elow the thresholds for deduction (before risk weighting) Non-significant investments in the capital of other financial entities Significant investments in the common stock of financial entities Mortgage servicing rights (net of related tax liability) Deferred tax assets arising from temporary differences (net of related tax liability) 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 ruments subject to phase-out arrangements (only applicable between March 31, 2017 and March 31, 2022) Current cap on CET1 instruments subject to phase out arrangements Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	11,111 NA NA NA		d



Basel III common disclosure March 31, 2020 Pillar 3- Table DF-11

INR Million Notes to the template **INR Million Particular** Ref No. Deferred tax assets associated with accumulated losses 2,771 e2 Deferred tax assets (excluding those associated with accumulated losses) net of 17,467 e1 Deferred tax liability If investments in insurance subsidiaries are not deducted fully from capital and 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 (i) Increase in Common Equity Tier 1 capital (ii) Increase in risk weighted assets Eligible Provisions included in Tier 2 capital 6,609 d Eligible Revaluation Reserves included in Tier 2 capital



Composition of Capital - Reconciliation Requirements Basel III common disclosure March 31, 2020 Pillar 3 Table DF-12

			INR Million
Compos Step-1	sition of Capital - Reconciliation Requirements	Balance sheet as in Consolidated Financial Statements As on 31 March 2020	Balance sheet under Regulatory scope of Consolidation As on 31 March 2020
i.	Paid-up Capital	48,099	48,099
	Reserves & Surplus	1,40,930	1,40,907
	Minority Interest	-	-
	Total Capital	1,89,029	1,89,006
ii.	Deposits	6,50,789	6,50,789
	of which : Deposits from banks	21,204	21,204
	of which : Customer deposits	4,62,656	4,62,656
	of which : Other deposits (Savings)	1,66,929	1,66,929
iii.	Borrowings	5,73,972	5,73,972
	of which : From RBI	-	-
	of which : From banks	40,924	40,924
	of which : From other institutions & agencies	4,86,367	4,86,367
	of which : Others (Borrowings outside India)	46,680	46,680
	of which : Capital instruments	-	-
iv.	Other liabilities & provisions	1,12,789	1,12,789
	Total Capital and Liabilities	15,26,579	15,26,556
В	Assets		
i.	Cash and balances with Reserve Bank of India	33,484	33,484
	Balance with banks and money at call and short notice	8,144	8,144
ii.	Investments :	4,51,744	4,51,722
	of which : Government securities	3,30,138	3,30,138
	of which : Other approved securities	-	-
	of which : Shares	3,853	3,831
	of which : Debentures & Bonds	50,798	50,798
	of which: Subsidiaries / Joint Ventures / Associates	-	-
	of which : Others (Commercial Papers, Mutual Funds etc.)	66,955	66,955
iii.	Loans and advances	8,55,954	8,55,954
	of which : Loans and advances to banks	3,138	3,138
	of which : Loans and advances to customers	8,52,815	8,52,815
iv.	Fixed assets	10,732	10,732
٧.	Other assets	1,30,130.24	1,30,130
	of which : Goodwill and intangible assets	0.00	-
	of which : Deferred tax assets	20,237.30	20,237.30
vi.	Goodwill on consolidation	1,397	1,397
vii.	Debit balance in Profit & Loss account	34,993	34,993
	Total Assets	15,26,579	15,26,556
	i otal Assets	13,20,313	13,20,330



Composition of Capital - Reconciliation Requirements Basel III common disclosure March 31, 2020

			IVIIIIIO
			Ref
Composition of Capital - Reconciliation Requirements			
Step-2	-// h1		
	As on 31 March 2020	As on 31 March 2020	
A Capital & Liabilities			
i. Paid-up Capital	48,099	48,099	a1
Reserves & Surplus	1,40,930	1,40,907	
of Which Share Premium			a2
of Which: Balance in Profit and loss account	-		
Balance in Profit and loss account(relating to associates) not		-22	b1
considered under regulatory scope of consolidation)			
of Which: Statutory Reserves		·	
of Which: General Reserves			
of Which: Capital Reserves		·	
of Which : Special Reserves	5,450	5,450	
of Which : ESOP outstanding	-	-	
of Which : Investment Reserve Account (IRA)	-	-	Co
Minority Interest	-	-	
Total Capital	1,89,029	1,89,006	
of which : Amount eligible for CET1	1,89,029	1,89,006	
of which : Amount eligible for AT1	-	-	
ii. Deposits	6 50 789	6 50 789	
of which : Deposits from banks			
of which : Customer deposits			
of which : Other deposits (Savings Accounts)	1,66,929		
iii. Borrowings	5,73,972	5,73,972	
of which : From RBI	-	-	
of which : From banks	40,924	40,924	
of which : From other institutions & agencies	4,86,367	4,86,367	
of which : Others (pl. specify)	46,680	46,680	
of which : Capital instruments	-	-	
iv. Other liabilities & provisions	1,12,789	1,12,789	
of which: Provision against standard Assets		6,609	d
of which : DTLs related to goodwill	-	- -	
of which: DTLs related to intangible assets	-	-	
Total Capital and Liabilities	15,26,579	15,26,556	-



Composition of Capital - Reconciliation Requirements Basel III common disclosure March 31, 2020

INI				
omposition of Capital - Reconciliation Requirements tep-2	Balance sheet as in Consolidated Financial Statements As on 31 March 2020	Balance sheet under Regulatory scope of Consolidation As on 31 March 2020	Re	
3 Assets				
i. Cash and balances with Reserve Bank of India	33,484	33,484		
Balance with banks and money at call and short notice	8,144	8,144		
ii. Investments :	4,51,744	4,51,722		
of which : Government securities	3,30,138	3,30,138		
of which : Other approved securities	-	-		
of which : Shares	3,853	3,831		
of which : Debentures & Bonds	50,798	50,798		
of which : Subsidiaries / Joint Ventures / Associates	-	-		
of which : Others (Commercial Papers, Mutual Funds etc.)	66,955	66,955		
iii. Loans and advances	8,55,954	8,55,954		
of which: Loans and advances to banks	3,138	3,138		
of which: Loans and advances to customers	8,52,815	8,52,815		
iv. Fixed assets	10,732	10,732		
v. Other assets	1,30,130	1,30,130		
of which: Goodwill and intangible assets				
Out of which : Goodwill	-	-		
Out of which: Other intangibles (excluding MSRs)	-	-		
Out of which: Deferred tax assets (excluding accumulated	17,467	17,467	e:	
losses)				
Out of which: Deferred tax assets on accumulated loses	2,771	2,771	e	
vi. Goodwill on consolidation	1,397	1,397	f	
vii. Debit balance in Profit & Loss account	34,993	34,993	b	
Total Assets	15,26,579	15,26,556		