

Basel III common disclosure September 30, 2024 Pillar 3- Table DF-11

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45 Additional Tier 1 capital (AT1)			-		
			-		
46 Her 1 capπaι (1 = CET1 + AT1) (29 + 44) 3,44,860	46	Tier 1 capital (T1 = CET1 + AT1) (29 + 44)	3,44,860		



Basel III common disclosure September 30, 2024 Pillar 3- Table DF-11

				INK MILLI
Composition	n of Capital	Basel-III Amounts	Amounts Subject to Pre-Basel III Treatment	Ref No.
Tier 2 capita	l: instruments and provisions			
47	Directly issued qualifying Tier 2 instruments plus related stock surplus	45,000		
48	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 by third			
49	parties (amount allowed in group Tier 2)			
50	of which: instruments issued by subsidiaries subject to phase out			
	Provisions	20,027		d+C6+C7+(C10*0.45)
	Tier 2 capital before regulatory adjustments	65,027		
	l : regulatory adjustments			
	Investments in own Tier 2 instruments	-	-	
54	Reciprocal cross-holdings in Tier 2 instruments	-		
	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory			
55	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)		-	
56	Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory	-		
57	consolidation (net of eligible short positions) Securitization exposure including Credit Enhancement	536	-	
	National specific regulatory adjustments (56a+56b)	336		
	of which: Investments in the Tier 2 capital of unconsolidated subsidiaries		1	
Jua	of which: Shortfall in the Tier 2 capital of uniconsolidated substituting which have not been consolidated with the	-		
	bank	-		
September Sept	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%]	_		
59	Total regulatory adjustments to Tier 2 capital	536		
	Tier 2 capital (T2)	64,491		
61	Total capital (TC = T1 + T2) (45 + 58)	4,09,351		
	Risk Weighted Assets in respect of Amounts Subject to Pre-Basel III Treatment			
62	Total risk weighted assets (60a + 60b + 60c)	25,55,510		
62a	of which: total credit risk weighted assets	21,68,329		
62b	of which: total market risk weighted assets	65,026		
62c	of which : total operational risk weighted assets	3,22,155		
	Capital ratios			
63	Common Equity Tier 1 (as a percentage of risk weighted assets)	13.49%		
	Tier 1 (as a percentage of risk weighted assets)	13.49%		
65	Total capital (as a percentage of risk weighted assets)	16.02%		
66	Institution specific buffer requirement (minimum CET1 requirement plus capital conservation and countercyclical	8.00%		
	buffer requirements, expressed as a percentage of risk weighted assets)			
	of which: capital conservation buffer requirement	2.50%	_	
	of which: bank specific countercyclical buffer requirement	0.00%		
	of which : G-SIB buffer requirement Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	0.00% 7.99%	-	
	nima (if different from Basel III)	7.99%		
	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)			
	low the thresholds for deduction (before risk weighting)		1	
	Non-significant investments in the capital of other financial entities	-	1	
	Significant investments in the common stock of financial entities	-		
	Mortgage servicing rights (net of related tax liability)	-		
77	Deferred tax assets arising from temporary differences (net of related tax liability)			
pplicable c	aps on the inclusion of provisions in Tier 2			
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	11,332		d+C7+(C10*0.45)
	Cap on inclusion of provisions in Tier 2 under standardised approach	27,104	1	
,,,	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to	27,104		
80	application of cap)	NA		
81	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	NA]	
apital instr	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	NA		
83	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	NA		
84	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		
86	Current cap on T2 instruments subject to phase out arrangements	NA		
87	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	NA		



Basel III common disclosure September 30, 2024 Pillar 3- Table DF-11

Notes to the template		
Particular	INR Million	Ref No.
Deferred tax assets associated with accumulated losses	30	e2
Deferred tax assets (excluding those associated with accumulated losses) net of Deferred tax liability	10,825	e1
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 Eligible Reserves included in Tier 2 capital	11,328 8,699	d c6+c7 +(C10*0.45)



Composition of Capital - Reconciliation Requirements Basel III common disclosure September 30, 2024 Pillar 3 Table DF-12

		Balanca alcada de Caracteria d	Balanca abaatamatan Barata
npos p-1	ition of Capital - Reconciliation Requirements	Balance sheet as in Consolidated Financial Statements As on 30 September 2024	scope of Consolidation As on 30 September 2024
i.	Paid-up Capital	74,827	74,
	Reserves & Surplus Minority Interest	2,94,934	
	Total Capital	3,69,761	3,69,
ii.	Deposits	22,35,582	22,35,
	of which: Deposits from banks	1,04,307	1,04,
	of which : Customer deposits	12,10,131	12,10
	of which : Other deposits (Savings)	9,21,144	9,21
iii.	Borrowings	4,63,515	
	of which: From RBI	80,000	
	of which: From banks	53,912	
	of which: From other institutions & agencies	2,69,687	
	of which: Others (Borrowings outside India)	14,916	
	of which: Capital instruments	45,000	45,
iv.	Other liabilities & provisions	1,36,659	1,36
	Total Capital and Liabilities	32,05,517	32,05,
	Assets		
i.	Cash and balances with Reserve Bank of India	1,22,638	1,22,
	Balance with banks and money at call and short notice	23,190	23
ii.	Investments:	7,61,180	
	of which: Government securities	7,02,614	7,02
	of which: Other approved securities	-	_
	of which: Shares	9,599	
	of which: Debentures & Bonds	25,068	
	of which : Others (Commercial Papers, Mutual Funds etc.)	23,899	23,
iii.	Loans and advances	21,50,613	21,50,
	of which: Loans and advances to banks	469	
	of which: Loans and advances to customers	21,50,144	21,50,
iv.	Fixed assets	28,213	28
	Other assets	1,18,286	1,18
٧.	of which : Goodwill and intangible assets	-	
V.		10,855	10
v.	of which : Deferred tax assets	10,000	
	of which: Deferred tax assets Goodwill on consolidation	1,397	
vi.			1,



Composition of Capital - Reconciliation Requirements Basel III common disclosure September 30, 2024

Step-2

mpos p-2	sition of Capital - Reconciliation Requirements	Balance sheet as in Consolidated Financial Statements As on 30 September 2024	Balance sheet under Regulatory scope of Consolidation As on 30 September 2024	Re
Cap	pital & Liabilities			
i.	Paid-up Capital	74,827	74,827	a1
	Reserves & Surplus	2,94,934	2,94,912	
	of Which Share Premium	2,30,334	2,30,334	а
	of Which: Balance in Profit and loss account	2,790	2,768	ŀ
	Balance in Profit and loss account(relating to associates) not		-22	b
	considered under regulatory scope of consolidation)		22	
	of Which: Statutory Reserves	23,193	23,193	С
	of Which: General Reserves	10,553	10,553	C
	of Which: Capital Reserves	7,675	7,675	C
	of Which : Special Reserves	7,035	7,035	C
	of Which : ESOP outstanding of Which : Investment Reserve Account (IRA)	974	974	c
	of Which: Investment Reserve Account (IRA)	- 8,695	8,695	c
	of Which: Cash Flow Hedge Reserve	620	620	c
	of Which: Available for Sale Reserve	3,056	3,056	c
	of Which : Foreign currency Translation Reserve	9	9	C:
	Minority Interest	-	-	
	Total Capital	3,69,761	3,69,739	
	of which : Amount eligible for CET1	3,47,173	3,47,173	
	of which : Amount eligible for AT1	-	-	
ii.	Deposits	22,35,582	22,35,582	
	of which: Deposits from banks	1,04,307	1,04,307	
	of which: Customer deposits	12,10,131	12,10,131	
	of which : Other deposits (Savings Accounts)	9,21,144	9,21,144	
iii.	Borrowings	4,63,515	4,63,515	
	of which : From RBI	80,000	80,000	
	of which: From banks	53,912	53,912	
	of which: From other institutions & agencies	2,69,687	2,69,687	
	of which : Others (Borrowings outside India)	14,916	14,916	
	of which : Capital instruments	45,000	45,000	
iv.	Other liabilities & provisions	1,36,659	1,36,659	
	of which : Provision against standard Assets	12,258	11,328	(
	of which : DTLs related to goodwill	-	-	
	of which: DTLs related to intangible assets	-	-	
	tal Capital and Liabilities	32,05,517	32,05,495	



Composition of Capital - Reconciliation Requirements Basel III common disclosure September 30, 2024

TATI				≺ MIIII	
Composition of Capital - Reconciliation Requirements Balance sheet as in Consolidated Financial Statements As on 30 September 2024 As on 30 September 2024 As on 30 September 2024					
3 Ass	ets				
i.	Cash and balances with Reserve Bank of India	1,22,638	1,22,638		
	Balance with banks and money at call and short notice	23,190	23,190		
ii.	Investments:	7,61,180	7,61,158		
	of which: Government securities	7,02,614	7,02,614		
	of which: Other approved securities	-	-		
	of which: Shares	9,599	9,577		
	of which: Debentures & Bonds	25,068	25,068		
	of which: Subsidiaries / Joint Ventures / Associates	-	-		
	of which : Others (Commercial Papers, Mutual Funds etc.)	23,899	23,899		
iii.	Loans and advances	21,50,613	21,50,613		
	of which: Loans and advances to banks	469	469		
	of which: Loans and advances to customers	21,50,144	21,50,144		
iv.	Fixed assets	28,213	28,213		
v.	Other assets	1,18,286	1,18,286		
	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	10,825	10,825	e	
	losses)				
	Out of which : Deferred tax assets on accumulated loses	30	30	е	
vi.	Goodwill on consolidation	1,397	1,397		
vii.	Debit balance in Profit & Loss account	-	-		
To	tal Assets	32,05,517	32,05,495		