

Composition of Capital		Basel-III Amounts	Amounts Subject to Pre-Basel III Treatment	Ref No.
Common Equity Tier 1 capital : instruments and reserves				
1	Directly issued qualifying common share capital plus related stock surplus (share premium)	3,05,161		a=a1+a2
2	Retained earnings	2,768		b
3	Accumulated other comprehensive income (and other reserves)	39,244		
4	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)	-		
	Public sector capital injections grandfathered until January 1, 2018	-		
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	-		
6	Common Equity Tier 1 capital before regulatory adjustments	3,47,173		
Common Equity Tier 1 capital : regulatory adjustments				
7	Prudential valuation adjustments	350		
8	Goodwill (net of related tax liability)	1,397		f
9	Intangibles other than mortgage-servicing rights (net of related tax liability)			
10	Deferred tax assets	30		e2
11	Cash-flow hedge reserve	-		c8
12	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	-		
15	Defined-benefit pension fund net assets	-		
16	Investments in own shares (if not already netted off paid-up capital on reported balance sheet)	-		
17	Reciprocal cross-holdings in common equity	-		
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 financial entities	-		
24	of which : mortgage servicing rights	-		
25	of which : deferred tax assets arising from temporary differences	-		
26	National specific regulatory adjustments (26a+26b+26c+26d)	-		
26a	of which : Investments in the equity capital of the unconsolidated insurance subsidiaries	-		
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	-		
26d	Unamortised pension funds expenditures	-		
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	-		
28	Securitization exposure including Credit Enhancement	536		
29	Total regulatory adjustments to Common Equity Tier 1	2,313		
30	Common Equity Tier 1 capital (CET1)	3,44,860		
Additional Tier 1 capital : instruments				
31	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus (31+32)	-		
32	of which : classified as equity under applicable accounting standards (Perpetual Non-Cumulative Preference Shares)	-		
33	of which : classified as liabilities under applicable accounting standards (Perpetual debt Instruments)	-		
34	Directly issued capital instruments subject to phase out from Additional Tier 1	-		
35	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)	-		
36	of which : instruments issued by subsidiaries subject to phase out	-		
37	Additional Tier 1 capital before regulatory adjustments	-		
Additional Tier 1 capital : regulatory adjustments				
38	Investments in own Additional Tier 1 instruments	-		
39	Reciprocal cross-holdings in Additional Tier 1 instruments	-		
40	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)	-		
41	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	-		
42	National specific regulatory adjustments (41a+41b)	-		
42a	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	-		
42b	Regulatory Adjustments Applied to Additional Tier 1 in respect of Amounts Subject to Pre-Basel III Treatment	-		
	of which : [INSERT TYPE OF ADJUSTMENT e.g. DTAs]	-		
	of which : [INSERT TYPE OF ADJUSTMENT e.g. existing adjustments which are deducted from Tier 1 at 50%]	-		
	of which : [INSERT TYPE OF ADJUSTMENT]	-		
43	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	-		
44	Total regulatory adjustments to Additional Tier 1 capital	-		
45	Additional Tier 1 capital (AT1)	-		
46	Tier 1 capital (T1 = CET1 + AT1) (29 + 44)	3,44,860		

Composition of Capital		Basel-III Amounts	Amounts Subject to Pre-Basel III Treatment	Ref No.
Tier 2 capital : 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	-		
49	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)	-		
50	of which : instruments issued by subsidiaries subject to phase out	-		
51	Provisions	20,027		d+C6+C7+(C10*0.45)
52	Tier 2 capital before regulatory adjustments	65,027		
Tier 2 capital : regulatory adjustments				
53	Investments in own Tier 2 instruments	-		
54	Reciprocal cross-holdings in Tier 2 instruments	-		
55	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)	-		
56	Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	-		
57	Securitization exposure including Credit Enhancement	536		
58	National specific regulatory adjustments (56a+56b)	-		
58a	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 with the bank	-		
58b	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		
60	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%		
64	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 buffer requirements, expressed as a percentage of risk weighted assets)	8.00%		
67	of which : capital conservation buffer requirement	2.50%		
68	of which : bank specific countercyclical buffer requirement	0.00%		
69	of which : G-SIB buffer requirement	0.00%		
70	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	7.99%		
National minima (if different from Basel III)				
71	National Common Equity Tier 1 minimum ratio (if different from Basel III minimum)	-		
72	National Tier 1 minimum ratio (if different from Basel III minimum)	-		
73	National total capital minimum ratio (if different from Basel III minimum)	-		
Amounts below the thresholds for deduction (before risk weighting)				
74	Non-significant investments in the capital of other financial entities	-		
75	Significant investments in the common stock of financial entities	-		
76	Mortgage servicing rights (net of related tax liability)	-		
77	Deferred tax assets arising from temporary differences (net of related tax liability)			
Applicable caps 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)
79	Cap on inclusion of provisions in Tier 2 under standardised approach	27,104		
80	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	NA		
81	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	NA		
Capital instruments subject to phase-out arrangements (only applicable between March 31, 2017 and March 31, 2022)				
82	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		
85	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

INR Million

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	11,328	d
Eligible Reserves included in Tier 2 capital	8,699	c6+c7 +(C10*0.45)

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

		INR Million	
Composition of Capital - Reconciliation Requirements Step-1		Balance sheet as in Consolidated Financial Statements As on 30 September 2024	Balance sheet under Regulatory scope of Consolidation As on 30 September 2024
B	i. Paid-up Capital	74,827	74,827
	Reserves & Surplus	2,94,934	2,94,912
	Minority Interest	0	-
	Total Capital	3,69,761	3,69,739
	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)	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
	Total Capital and Liabilities	32,05,517	32,05,495
	Assets		
	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 : 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	-	-
	of which : Deferred tax assets	10,855	10,855
	vi. Goodwill on consolidation	1,397	1,397
	vii. Debit balance in Profit & Loss account	0	-
	Total Assets	32,05,517	32,05,495

**Composition of Capital - Reconciliation Requirements
Basel III common disclosure September 30, 2024**
Step-2

INR Million

Composition of Capital - Reconciliation Requirements Step-2		Balance sheet as in Consolidated Financial Statements As on 30 September 2024	Balance sheet under Regulatory scope of Consolidation As on 30 September 2024	Ref
A	Capital & 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	a2
	of Which: Balance in Profit and loss account	2,790	2,768	b
	Balance in Profit and loss account(relating to associates) not considered under regulatory scope of consolidation)		-22	b1
	of Which : Statutory Reserves	23,193	23,193	c1
	of Which : General Reserves	10,553	10,553	c2
	of Which : Capital Reserves	7,675	7,675	c3
	of Which : Special Reserves	7,035	7,035	c4
	of Which : ESOP outstanding	974	974	c5
	of Which : Investment Reserve Account (IRA)	-	-	c6
	of Which : Investment Fluctuation Reserve (IFR)	8,695	8,695	c7
	of Which : Cash Flow Hedge Reserve	620	620	c8
	of Which : Available for Sale Reserve	3,056	3,056	c9
	of Which : Foreign currency Translation Reserve	9	9	c10
	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	d
	of which : DTLs related to goodwill	-	-	
	of which : DTLs related to intangible assets	-	-	
Total Capital and Liabilities		32,05,517	32,05,495	

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

INR Million

Composition of Capital - Reconciliation Requirements Step-2		Balance sheet as in Consolidated Financial Statements As on 30 September 2024	Balance sheet under Regulatory scope of Consolidation As on 30 September 2024	Ref
B Assets				
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 losses)	10,825	10,825	e1
	Out of which : Deferred tax assets on accumulated loses	30	30	e2
vi.	Goodwill on consolidation	1,397	1,397	f
vii.	Debit balance in Profit & Loss account	-	-	
Total Assets		32,05,517	32,05,495	