

Composition of Capital		Basel-III Amounts	Amounts Subject to Pre-Basel III Treatment	Ref No.
<b>Common Equity Tier 1 capital : instruments and reserves</b>				
1	Directly issued qualifying common share capital plus related stock surplus (share premium)	1,65,766		a=a1+a2
2	Retained earnings	-4,922		b+b1
3	Accumulated other comprehensive income (and other reserves)	21,127		c=c1+c2+c3+c4+c5 +c6
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	<b>Common Equity Tier 1 capital before regulatory adjustments</b>	<b>1,81,971</b>		
<b>Common Equity Tier 1 capital : regulatory adjustments</b>				
7	Prudential valuation adjustments	12.30		
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	2,134		e2
11	Cash-flow hedge reserve	-		
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)	574		
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)	5,286		
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	<b>Total regulatory adjustments to Common Equity Tier 1</b>	<b>9,402.52</b>		
29	<b>Common Equity Tier 1 capital (CET1)</b>	<b>1,72,569</b>		
<b>Additional Tier 1 capital : instruments</b>				
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 capital instruments subject to phase out from Additional Tier 1	-		
34	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)	-		
35	of which : instruments issued by subsidiaries subject to phase out	-		
36	<b>Additional Tier 1 capital before regulatory adjustments</b>	<b>-</b>		
<b>Additional Tier 1 capital : regulatory adjustments</b>				
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)	-		
40	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 (41a+41b)	-		
41a	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	-		
41b	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]	-		
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	-		
43	<b>Total regulatory adjustments to Additional Tier 1 capital</b>	<b>-</b>		
44	<b>Additional Tier 1 capital (AT1)</b>	<b>-</b>		
45	<b>Tier 1 capital (T1 = CET1 + AT1) (29 + 44)</b>	<b>1,72,569</b>		

Composition of Capital		Basel-III Amounts	Amounts Subject to Pre-Basel III Treatment	Ref No.
<b>Tier 2 capital : instruments and provisions</b>				
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	-		
50	Provisions	4,027		d
51	<b>Tier 2 capital before regulatory adjustments</b>	<b>4,027</b>		
<b>Tier 2 capital : regulatory adjustments</b>				
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)	1,913		
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 : existing adjustments which are deducted from Tier 2 at 50%	-		
57	<b>Total regulatory adjustments to Tier 2 capital</b>	<b>1,913</b>		
58	<b>Tier 2 capital (T2)</b>	<b>2,113</b>		
59	<b>Total capital (TC = T1 + T2) (45 + 58)</b>	<b>1,74,682</b>		
	Risk Weighted Assets in respect of Amounts Subject to Pre-Basel III Treatment			
60	<b>Total risk weighted assets (60a + 60b + 60c)</b>	<b>11,33,266</b>		
60a	of which : total credit risk weighted assets	9,19,720		
60b	of which : total market risk weighted assets	1,65,789		
60c	of which : total operational risk weighted assets	47,757		
<b>Capital ratios</b>				
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	15.23%		
62	Tier 1 (as a percentage of risk weighted assets)	15.23%		
63	Total capital (as a percentage of risk weighted assets)	15.41%		
64	Institution specific buffer requirement (minimum CET1 requirement plus capital conservation and 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)	9.73%		
<b>National minima (if different from Basel III)</b>				
69	National Common Equity Tier 1 minimum ratio (if different from Basel III minimum)	-		
70	National Tier 1 minimum ratio (if different from Basel III minimum)	-		
71	National total capital minimum ratio (if different from Basel III minimum)	-		
<b>Amounts below the thresholds for deduction (before risk weighting)</b>				
72	Non-significant investments in the capital of other financial entities	-		
73	Significant investments in the common stock of financial entities	-		
74	Mortgage servicing rights (net of related tax liability)	-		
75	Deferred tax assets arising from temporary differences (net of related tax liability)	-		
<b>Applicable caps on the inclusion of provisions in Tier 2</b>				
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	4,027		d
77	Cap on inclusion of provisions in Tier 2 under standardised approach	11,497		
78	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		
<b>Capital instruments subject to phase-out arrangements (only applicable between March 31, 2017 and March 31, 2022)</b>				
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		

Basel III common disclosure March 31, 2019  
Pillar 3- Table DF-11

INR Million

Notes to the template		
Particular	INR Million	Ref No.
Deferred tax assets associated with accumulated losses	2,134	e2
Deferred tax assets (excluding those associated with accumulated losses) net of Deferred tax liability	23,071	e1
If investments in insurance subsidiaries are not deducted fully from capital and		
<i>of which : Increase in Common Equity Tier 1 capital</i>	-	
<i>of which : Increase in Additional Tier 1 capital</i>	-	
<i>of which : Increase in Tier 2 capital</i>	-	
If investments in the equity capital of unconsolidated non-financial subsidiaries are		
<i>(i) Increase in Common Equity Tier 1 capital</i>	-	
<i>(ii) Increase in risk weighted assets</i>	-	
Eligible Provisions included in Tier 2 capital	4,027	d
Eligible Revaluation Reserves included in Tier 2 capital	-	

**Composition of Capital - Reconciliation Requirements**  
**Basel III common disclosure March 31, 2019**  
**Pillar 3 Table DF-12**

INR Million		
Composition of Capital - Reconciliation Requirements Step-1	Balance sheet as in Consolidated Financial Statements As on 31 March 2019	Balance sheet under Regulatory scope of Consolidation As on 31 March 2019
i. Paid-up Capital	47,817	47,817
Reserves & Surplus	1,39,076	1,39,054
Minority Interest	-	-
<b>Total Capital</b>	<b>1,86,893</b>	<b>1,86,871</b>
ii. Deposits	7,03,536	7,03,536
<i>of which : Deposits from banks</i>	49,213	49,213
<i>of which : Customer deposits</i>	5,86,823	5,86,823
<i>of which : Other deposits (Savings)</i>	67,500	67,500
iii. Borrowings	6,99,834	6,99,834
<i>of which : From RBI</i>	62,500	62,500
<i>of which : From banks</i>	1,23,961	1,23,961
<i>of which : From other institutions &amp; agencies</i>	4,44,692	4,44,692
<i>of which : Others (Borrowings outside India)</i>	68,681	68,681
<i>of which : Capital instruments</i>	-	-
iv. Other liabilities & provisions	85,626	85,626
<b>Total Capital and Liabilities</b>	<b>16,75,889</b>	<b>16,75,867</b>
<b>B Assets</b>		
i. Cash and balances with Reserve Bank of India	41,009	41,009
Balance with banks and money at call and short notice	54,252	54,252
ii. Investments :	5,82,452	5,82,430
<i>of which : Government securities</i>	3,53,849	3,53,849
<i>of which : Other approved securities</i>	-	-
<i>of which : Shares</i>	1,799	1,799
<i>of which : Debentures &amp; Bonds</i>	1,27,327	1,27,305
<i>of which : Subsidiaries / Joint Ventures / Associates</i>	-	-
<i>of which : Others (Commercial Papers, Mutual Funds etc.)</i>	99,478	99,478
iii. Loans and advances	8,63,023	8,63,023
<i>of which : Loans and advances to banks</i>	2,723	2,723
<i>of which : Loans and advances to customers</i>	8,60,300	8,60,300
iv. Fixed assets	9,740	9,740
v. Other assets	1,19,115	1,19,115
<i>of which : Goodwill and intangible assets</i>	-	-
<i>of which : Deferred tax assets</i>	25,205.06	25,205.06
vi. Goodwill on consolidation	1,397	1,397
vii. Debit balance in Profit & Loss account	4,899	4,899
<b>Total Assets</b>	<b>16,75,889</b>	<b>16,75,867</b>

**Composition of Capital - Reconciliation Requirements**  
**Basel III common disclosure March 31, 2019**

**Step-2**

INR Million			
Composition of Capital - Reconciliation Requirements Step-2	Balance sheet as in Consolidated Financial Statements As on 31 March 2019	Balance sheet under Regulatory scope of Consolidation As on 31 March 2019	Ref
<b>A Capital &amp; Liabilities</b>			
i. Paid-up Capital	47,817	47,817	a1
Reserves & Surplus	1,39,076	1,39,054	
of Which Share Premium	1,17,949	1,17,949	a2
of Which: Balance in Profit and loss account	-	(22)	
Balance in Profit and loss account (relating to associates) not considered under regulatory scope of consolidation)		(22)	b1
of Which : Statutory Reserves	8,198	8,198	c1
of Which : General Reserves	4,564	4,564	c2
of Which : Capital Reserves	2,915	2,915	c3
of Which : Special Reserves	5,450	5,450	c4
of Which : ESOP outstanding	-	-	c5
of Which : Investment Reserve Account (IRA)	-	-	c6
Minority Interest	-	-	
<b>Total Capital</b>	<b>1,86,893</b>	<b>1,86,871</b>	
of which : Amount eligible for CET1	1,86,893	1,86,871	
of which : Amount eligible for AT1	-	-	
ii. Deposits	7,03,536	7,03,536	
of which : Deposits from banks	49,213	49,213	
of which : Customer deposits	5,86,823	5,86,823	
of which : Other deposits (Savings Accounts)	67,500	67,500	
iii. Borrowings	6,99,834	6,99,834	
of which : From RBI	62,500	62,500	
of which : From banks	1,23,961	1,23,961	
of which : From other institutions & agencies	4,44,692	4,44,692	
of which : Others (pl. specify)	68,681	68,681	
of which : Capital instruments	-	-	
iv. Other liabilities & provisions	85,626	85,626	
of which : Provision against standard Assets	4,027	4,027	d
of which : DTLs related to goodwill	-	-	
of which : DTLs related to intangible assets	-	-	
<b>Total Capital and Liabilities</b>	<b>16,75,889</b>	<b>16,75,867</b>	

**Composition of Capital - Reconciliation Requirements**  
**Basel III common disclosure March 31, 2019**

INR Million			
Composition of Capital - Reconciliation Requirements Step-2	Balance sheet as in Consolidated Financial Statements As on 31 March 2019	Balance sheet under Regulatory scope of Consolidation As on 31 March 2019	Ref
<b>B Assets</b>			
i. Cash and balances with Reserve Bank of India	41,009	41,009	
Balance with banks and money at call and short notice	54,252	54,252	
ii. Investments :	5,82,452	5,82,430	
<i>of which : Government securities</i>	3,53,849	3,53,849	
<i>of which : Other approved securities</i>	-	-	
<i>of which : Shares</i>	1,799	1,799	
<i>of which : Debentures &amp; Bonds</i>	1,27,327	1,27,305	
<i>of which : Subsidiaries / Joint Ventures / Associates</i>	-	-	
<i>of which : Others (Commercial Papers, Mutual Funds etc.)</i>	99,478	99,478	
iii. Loans and advances	8,63,023	8,63,023	
of which : Loans and advances to banks	2,723	2,723	
of which : Loans and advances to customers	8,60,300	8,60,300	
iv. Fixed assets	9,740	9,740	
v. Other assets	1,19,115	1,19,115	
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)	23,071	23,071	e1
Out of which : Deferred tax assets on accumulated losses	2,134	2,134	e2
vi. Goodwill on consolidation	1,397	1,397	f
vii. Debit balance in Profit & Loss account	4,899	4,899	b
<b>Total Assets</b>	<b>16,75,889</b>	<b>16,75,867</b>	