

	Table DF - 11 : Composition of Capita			(Rs. in million)
Basel	III common disclosure template to be used during the transition adjustments	of regulatory	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)	13,732.37		A= A1+A2
2	Retained earnings	11,068.33		
3	Accumulated other comprehensive income (and other reserves)	-		B=B1+B2+B3+B4+ B5
	Directly issued capital subject to phase out from CET1 (only			
4	applicable to non-joint stock companies)	-		
	Public sector capital injections grandfathered until January 1, 2018	NA		
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	24,800.70		
Common	Equity Tier 1 capital : regulatory adjustments			
7	Prudential valuation adjustments	-		
8	Goodwill (net of related tax liability)	-		
9	Intangibles other than mortgage-servicing rights (net of related tax liability)	1,448.78		
10	Deferred tax assets	-		
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			
17	capital on reported balance sheet)			
17	Reciprocal cross-holdings in common equity	-		
	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation,			
18	net of eligible short positions, where the bank does not own			
	more than 10% of the issued share capital (amount above 10%			
	threshold)	-		
	Significant investments in the common stock of banking,			
19	financial and insurance entities that are outside the scope of			
	regulatory consolidation, net of eligible short positions (amount	-		
20	above 10% threshold) Mortgage servicing rights (amount above 10% threshold)	-		
20	Deferred tax assets arising from temporary differences (amount	-		
21	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 unconsolidated insurance subsidiaries			



r				
26b	of which : Investments in the equity capital of unconsolidated			
	non-financial subsidiaries	-		
24-	of which : Shortfall in the equity capital of majority owned financial entities which have not been consolidated with the			
26c	bank	-		
	of which : Unamortised pension funds expenditures	-		
	Regulatory Adjustments Applied to Common Equity Tier 1 in			
	respect of Amounts Subject to Pre-Basel III Treatment	-		
	of which : [INSERT TYPE OF ADJUSTMENT] For example: filtering			
26d	out of unrealised losses on AFS debt securities (not relevant in			
	Indian context)	-		
	of which : [INSERT TYPE OF ADJUSTMENT]	-		
	of which : [INSERT TYPE OF ADJUSTMENT]	-		
	Regulatory adjustments applied to Common Equity Tier 1 due to			
27	insufficient Additional Tier 1 and Tier 2 to cover deductions			
	Total regulatory adjustments to Common equity Tier 1	- 1,448.78		
28	Total regulatory adjustments to Common equity Tier 1	23,351.92		
	Common Equity Tier 1 capital (CET1) Tier 1 capital : instruments	23,331.72		
Additionat	Directly issued qualifying Additional Tier 1 instruments plus			
30	related stock surplus (share premium) (31+32)	-		
	of which : classified as equity under applicable accounting			
31	standards (Perpetual Non-Cumulative Preference Shares)	-		
32	of which : classified as liabilities under applicable accounting			
32	standards (Perpetual debt Instruments)	-		
33	Directly issued capital instruments subject to phase out from			
	Additional Tier 1	-		
24	Additional Tier 1 instruments (and CET1 instruments not			
34	included in row 5) issued by subsidiaries and held by third	-		
	parties (amount allowed in group AT1) of which : instruments issued by subsidiaries subject to phase			
35	out	-		
36	Additional Tier 1 capital before regulatory adjustments	-		
Additional	Tier 1 capital: regulatory adjustments			
37	Investments in own Additional Tier 1 instruments	-		
38	Reciprocal cross-holdings in Additional Tier 1 instruments	-		
	Investments in the capital of banking, financial and insurance			
	entities that are outside the scope of regulatory consolidation,			
39	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)	_		
	Significant investments in the capital of banking, financial and			
40	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			
41a	insurance subsidiaries	-		
	Shortfall in the Additional Tier 1 capital of majority owned			
	financial entities which have not been consolidated with the			
	bank Regulatory Adjustments Applied to Additional Tier 1 in respect	-		
41b	of Amounts Subject to Pre-Basel III Treatment	-		
410	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			
-+2	insufficient Tier 2 to cover deductions	-		
43	Total regulatory adjustments to Additional Tier 1 capital			
	Additional Tior 1 capital (AT1)	-		
44	Additional Tier 1 capital (AT1)	-		
44a 45	Additional Tier 1 capital reckoned for capital adequacy Tier 1 capital (T1 = CET1 + Admissible AT1) (29 + 44a)	23,351.92		
1 77	1101 1 Capital (11 - CETT + Authissible ATT) (27 + 44a)	23,331.72	1	1



Tier 2 cap	pital : instruments and provisions			
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	3,009.95		D=D1
47	Directly issued capital instruments subject to phase out from Tier 2	-	-	C=C1
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	1,709.97		E=E1+E2+E3
51	Tier 2 capital before regulatory adjustments	4,719.92		
Tier 2 cap	Dital: regulatory adjustments			
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 insurance 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 : [INSERT TYPE OF ADJUSTMENT e.g. existing adjustments which are deducted from Tier 2 at 50%]	-		
F7	of which : [INSERT TYPE OF ADJUSTMENT]	-		
57	Total regulatory adjustments to Tier 2 capital	4,719.92		
58 58a	Tier 2 capital (T2) Tier 2 capital reckoned for capital adequacy	4,719.92		
58b	Excess Additional Tier 1 capital reckoned as Tier 2 capital			
58c	Total Tier 2 capital admissible for capital adequacy (58a + 58b)	4,719.92		
	Total capital (TC = T1 + Admissible T2) (45 + 58c)	28,071.84		
59	Risk Weighted Assets in respect of Amounts Subject to Pre-Basel III Treatment of which : [INSERT TYPE OF ADJUSTMENT]	-		
(0)	of which :			
60	Total risk weighted assets (60a + 60b + 60c)	202,151.52		
60a	of which : total credit risk weighted assets of which : total market risk weighted assets	158,105.46 37,683.78		
60b		6,362.28		
60c	of which : total operational risk weighted assets	0,302.20		



Capital ra	tios		
61	Common Equity Tier 1 (as a percentage of risk weighted assets)		
		11.55%	
62	Tier 1 (as a percentage of risk weighted assets)	11.55%	
63	Total capital (as a percentage of risk weighted assets)	13.89%	
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)	4.18%	
National r	ninima (if different from Basel III)		
69	National Common Equity Tier 1 minimum ratio (if different from		
	Basel III minimum)	5.50%	
70	National Tier 1 minimum ratio (if different from Basel III		
	minimum)	7.00%	
71	National total capital minimum ratio (if different from Basel III		
	minimum)	9.00%	
Amounts	below the thresholds for deduction (before risk weighting)		
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)		
	e 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)	1,709.97	E=E1+E2+E3
77	Cap on inclusion of provisions in Tier 2 under standardised		
	approach	1,976.32	
78	Provisions eligible for inclusion in Tier 2 in respect of exposures		
	subject to internal ratings-based approach (prior to application		
	of cap)	-	
79	Cap for inclusion of provisions in Tier 2 under internal ratings-		
	based approach	-	
Capital in	struments subject to phase-out arrangements (only applicable be	tween March 31,	
80	Current cap on CET1 instruments subject to phase out		
	arrangements	-	
81	Amount excluded from CET1 due to cap (excess over cap after		
	redemptions and maturities)	-	
82	Current cap on AT1 instruments subject to phase out		
	arrangements	-	
83	Amount excluded from AT1 due to cap (excess over cap after		
	redemptions and maturities)	-	
84	Current cap on T2 instruments subject to phase out		C1
05	arrangements	-	C1
85	Amount excluded from T2 due to cap (excess over cap after		C1
	redemptions and maturities)	-	



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	-		
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	NA		
19	of which : Increase in Common Equity Tier 1 capital	NA		
	of which : Increase in Additional Tier 1 capital	NA		
	of which : Increase in Tier 2 capital	NA		
26b	If investments in the equity capital of unconsolidated non-financial subsidiaries are not deducted and hence, risk weighted then :	NA		
260	(i) Increase in Common Equity Tier 1 capital	NA		
	(ii) Increase in risk weighted assets	NA		
44a	Excess Additional Tier 1 capital not reckoned for capital adequacy (difference between Additional Tier 1 capital as reported in row 44 and admissible Additional Tier 1 capital as reported in 44a)	-		
	of which : Excess Additional Tier 1 capital which is considered as Tier 2 capital under row 58b	-		
50	Eligible Provisions included in Tier 2 capital	1,709.92		
	Eligible Revaluation Reserves included in Tier 2 capital			
	Total of row 50	1,709.92		
58a	Excess Tier 2 capital not reckoned for capital adequacy (difference between Tier 2 capital as reported in row 58 and T2 as reported in 58a)	-		



				(Rs. in milli
				Balance sheet
			Balance sheet as in	under regulator
			financial statements	scope of
				consolidation
			As on reporting date	As on reporting date
A	Capital & Liab	ilities		
	i.	Paid-up Capital	13,732.37	13,732.
		Reserves & Surplus	10,519.23	10,519.
		Minority Interest	-	
		Total Capital	24,251.60	24,251.
	ii.	Deposits	66,981.20	66,981.
		of which : Deposits from banks	86.15	86.
		of which : Customer deposits	66,895.05	66,895.
		of which : Other deposits (pl. specify)	-	
	iii.	Borrowings	3,289.95	3,289.
		of which : From RBI	-	
		of which : From banks	-	
		of which : From other institutions & agencies	-	
		of which : Others (Banks Outside India)	-	
		of which : Capital instruments	3,289.95	3,289.
	iv.	Other liabilities & provisions	56,702.45	56,702.
	Total	-	151,225.20	151,225.
в	Assets			
	i.	Cash and balances with Reserve Bank of India	7,868.40	7,868.
		Balance with banks and money at call and short notice	14,214.39	14,214.
	ii.	Investments :	38,510.92	38,510.
		of which : Government securities	38,510.92	38,510.
		of which : Other approved securities	-	
		of which : Shares	-	
		of which : Debentures & Bonds	-	
		of which : Subsidiaries / Joint Ventures / Associates	-	
		of which : Others (Commercial Papers, Mutual Funds etc.)	-	
	iii.	Loans and advances	39,575.80	39,575.
		of which : Loans and advances to banks	-	
		of which : Loans and advances to customers	39,575.80	39,575.
	iv.	Fixed assets	174.41	174.4
	٧.	Other assets	50,881.28	50,881.
		of which : Goodwill and intangible assets	-	
		of which : Deferred tax assets	115.64	115.
	vi.	Goodwill on consolidation	-	
	vii.	Debit balance in Profit & Loss account		
Asse	te		151,225.20	151,225.



				(Rs. in million)	
			Balance sheet as in financial statements	Balance sheet under regulatory scope of consolidation	Ref N
			As on reporting date	As on reporting date	
Α	Capital & Liabi	lities			
	i.	Paid-up Capital	13,732.37	13,732.37	
		of which : Amount eligible for CET1	13,732.37	13,732.37	A1
		of which : Amount eligible for AT1	-	-	A2
		Reserves & Surplus	10,519.23	10,519.23	
		of which : Statutory Reserves	4,813.32	4,813.32	B1
		of which : Investment Reserves	874.77	874.77	E1
		of which : General Reserves	250.67	250.67	B2
		of which : Remittable profit retained for Capital Adequacy	5,829.61	5,829.61	B3
		of which : Balance in P&L A/c	(1,423.88)	(1,423.88)	B4
		Minority Interest	-	-	B5
		Total Capital	24,251.60	24,251.60	
	ii.	Deposits	66,981.20	66,981.20	
		of which : Deposits from banks	86.15	86.15	
		of which : Customer deposits	66,895.05	66,895.05	
		of which : Other deposits (pl. specify)	-	-	
	iii.	Borrowings	3,289.95	3,289.95	
		of which : From RBI	-	-	
		of which : From banks	-	-	
		of which : From other institutions & agencies	-	-	
		of which : Others (Banks outside India)	-	-	
		of which : Capital instruments	3,289.95	3,289.95	
		of which : Eligible Tier II Instruments (Phase Out)	-	-	C1
		of which : Eligible Tier II Instruments (No Phase Out)	-	3,009.95	D1
	iv.	Other liabilities & provisions	56,702.45	56,702.45	
		of which : DTLs related to goodwill	-	-	
		of which : DTLs related to intangible assets	-	-	
		of which : Provision for Standard Assets	786.90	786.90	E2
		of which : Provision for Country Risk	48.30	48.30	E3
		Total Capital and Liabilities	151,225.20	151,225.20	
в	Assets i.	Cash and belonces with Deceme Dank of India	7 000 40	7 000 40	
	1.	Cash and balances with Reserve Bank of India Balance with banks and money at call and short notice	7,868.40	7,868.40 14,214.39	
	ii.	Investments :	38,510.92	38,510.92	
		of which : Government securities	38,510.92	38,510.92	
		of which : Other approved securities	-	-	
		of which : Shares	-	-	
		of which : Debentures & Bonds of which : Subsidiaries / Joint Ventures / Associates	-	-	
		of which : Others (Commercial Papers, Mutual Funds etc.)	-	-	
		SIDBI Deposits	-	-	
	iii.	Loans and advances	39,575.80	39,575.80	
		of which : Loans and advances to banks	-	-	
		of which : Loans and advances to customers	39,575.80	39,575.80	
	iv.	Fixed assets	174.41	174.41	
	٧.	Other assets	50,881.28	50,881.28	
		of which : Goodwill and intangible assets	-	-	
		Out of which :	-	-	
		Goodwill	-	-	
		Other intangibles (excluding MSRs)	-	-	
		Deferred tax assets	115.64	115.64	
	vi.	Goodwill on consolidation	-	-	
	vii.	Debit balance in Profit & Loss account	-	-	



	Extract of Basel III common disclosure template (with added column) - Table DF-11 (Step 3)					
	Common Equity Tier 1 capital: instruments and reserves					
		Component of regulatory capital reported by bank	Source based on reference numbers / letters of the balance sheet under the regulatory scope of consolidation from step 2			
1	Directly issued qualifying common share (and equivalent for non-joint stock companies) capital plus related stock surplus	13,732.37	A1			
2	Retained earnings	-				
3	Accumulated other comprehensive income (and other reserves)	-	B1+B2+B3+B5			
4	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)	-				
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	13,732.37				
7	Prudential valuation adjustments	-				
8	Goodwill (net of related tax liability)	-				



Disclosure template for main features of regulatory capital instruments 1 Issuer CA-CIB India Branches CA-CIB India Branches CA-CIB India Branches 2 Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement) NA NA 3 Governing law(s) of the instrument Indian Laws Indian Laws Regulatory treatment Indian Laws Indian Laws 4 Transitional Basel III rules Common Equity Tier I Tier II 5 Post-transitional Basel III rules Common Equity Tier I Tier II 6 Eligible at solo / group / group & solo * Solo Solo 7 Instrument type Head Office Capital Subordinated Debt 8 Amount recognised in regulatory capital (Rs. in actual, as of most recent reporting date) INR 13,732,366,033.92 INR 3,009,949,500.00 9 Par value of instrument NA USD 45,000,000.00 10 Accounting classification Capital Borrowings 11 Original date of issuance Various 13-Oct-16 12 Perpetual or dated Perpetual		Table DF-13 : Main Features of Regulatory Capital Instruments						
Issuer CA-CIB India Branches CA-CIB India Branches 2 Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement) NA NA 3 Governing law(s) of the instrument Indian Laws Indian Laws Indian Laws 4 Transitional Basel II rules Common Equity Tier I Tier I 5 Post-transitional Basel II rules Common Equity Tier I Tier I 6 Eligible at solo / group / group & solo * Solo Solo 7 Instrument type Head Office Capital Subordinated Debt 4 Transitional Basel II rules Common Equity Tier I Tier II 6 Properting date) NA USD 45,000,000.00 9 Par value of instrument NA USD 45,000,000.00 10 Accounting classification Capital Borrowings 11 Original date of issuance Various 13-Oct-16 12 Perpetual Dated NA 13-Oct-26 13 Optional call date, ontingent call dates and redemption amount No Yees								
NA NA NA 2 Jaccment) Indian Laws Indian Laws Indian Laws 3 Governing Law(s) of the instrument Indian Laws Indian Laws Indian Laws 4 Transitional Basel III rules Common Equity Tier I Tier II 5 Post-transitional Basel III rules Common Equity Tier I Tier II 6 Regulatory treatment Solo Solo 7 Instrument type Head Office Capital Subordinated Debt 8 Amount recognised in regulatory capital (Rs. in actual, as of most recent) INR 13,732,366,033.92 INR 3.009,349,500.00 9 Parvaiue of instrument CA Accounting classification Capital Borrowings 10 Accounting classification Capital Borrowings 13-Oct-16 11 Orginal natury date Instrument No Yes NA 13-Oct-26 12 Besuer call subject to prior supervisory approval NA To-20-C2 Tarxity Expent or Regulatory Expent	1			CA-CIB India Branches				
Regulatory treatment Common Equity Tier 1 Tier 11 4 Transitional Basel III rules Common Equity Tier 1 Tier 11 5 Post-transitional Basel III rules Common Equity Tier 1 Tier 11 6 Eligible at solo / group / group & solo * Solo Solo 7 Instrument type Head Office Capital Subordinated Debt 8 Amount recognised in regulatory capital (Rs. in actual, as of most recent INR 13,732,366,033.92 INR 3,009,949,500.00 9 Par value of instrument INA USD 45,000,000.00 Idd Accounting classification Capital Borrowings 10 Accounting classification Capital Borrowings 13-Oct-16 12 Perpetual or dated NA 13-Oct-26 13 Subsequent call date, contingent call dates and redemption amount No Yes 14 Issuer call subject to prior supervisory approval No No Yes 15 Optional call date, contingent call dates and redemption amount No No Yes 15 Subscrining dividends NA Fload	2		NA	NA				
4 Transitional Basel III rules Common Equity Tier I Tier II 5 Post-transitional Basel III rules Common Equity Tier I Tier II 6 Eligible as looi / group & solo* Solo Solo 7 Instrument type Head Office Capital Subordinated Debt 8 Amount recognised in regulatory capital (Rs. in actual, as of most recent reporting date) INR 3.099,949,600.00 9 Par value of instrument NA USD 45,000.000.00 10 Accounting classification Capital Borrowings 11 Original date of insuance Various 13-Oct-16 12 Perpetual or dated Perpetual Dated 13 Original maturity date NA 13-Oct-26 14 Issuer call subject to prior supervisory approval No Yes 15 Optional call date, contingent call dates and redemption amount No After 13-Oct-26 15 Subsequent call dates, if applicable No No 16 Subsequent call date, ontingent call dates and redemption amount No No 17 Fixed or floating dividend / coupon NA No	3	Governing law(s) of the instrument	Indian Laws	Indian Laws				
5 Post-transitional Basel III rules Common Equity Tier I Tier II 6 Eligible at solo / group / group & solo* Solo Solo 7 Instrument type Head Office Capital Subordinated Debt 8 Amount recognised in regulatory capital (Rs. in actual, as of most recent. INR 13,732,366.033.92 INR 3,009,949,500.00 9 Par value of instrument NA USD 45,000,000.00 10 Accounting classification Capital Borrowings 11 Original date of instrument NA USD 45,000,000.00 12 Perpetual or dated Depretual Dated 13 Original maturity date NA 13-Oct-16 14 Issuer call subject to prior supervisory approval No Yes 15 Optional call date, contingent call dates and redemption amount No No 16 Existence of adividends NA LiBOR 6M 4 2.57% 17 Fixed or floating dividend / coupon NA Elioating 18 Existence of at dividend stopper NA No 20 Fully discretionary, partially discretionary or mandatory NA Madatory 21 Existence of step up or other incentive to redeem No No 22 Convertible, full		Regulatory treatment						
6 Eligible at solo / group / group & solo * Solo Solo 7 Instrument type Head Office Capital Subordinated Debt 8 mount recognised in regulatory capital (Rs. in actual, as of most recent INR 13,732,366,033.92 INR 3,009,949,500.00 9 Par value of instrument NA USD 45,000,000.00 10 Accounting classification Capital Borrowings 11 Original date of issuance Various 13-Oct-16 12 Perpetual or dated Perpetual Dated 13 Original maturity date NA 13-Oct-26 14 Issuer call subject to prior supervisory approval No Yes 15 Optional call date, contingent call dates and redemption amount No After 13-Oct-26 16 Subsequent call dates, if applicable No No No 17 Existence of a dividend stopper NA LIBOR 6M + 2.57% 18 Existence of a dividend stopper NA No No 20 Fixed or fincating dividend / coupon NA LIBOR 6M + 2.57% 18 Existence of a dividend stopper NA	4	Transitional Basel III rules	Common Equity Tier I	Tier II				
Instrument type Head Office Capital Subordinated Debt Instrument type INR 13,732,366,033.92 INR 3,009,949,500.00 9 Par value of instrument NA USD 45,000,000.00 10 Accounting classification Capital Borrowings 11 Original date of issuance Various 13-Oct-16 12 Perpetual or dated Perpetual Dated 13 Original date of issuance NA 13-Oct-26 14 Issuer call subject to prior supervisory approval No Yes 15 Optional call date, contingent call dates and redemption amount No No No 16 Subsequent call dates, if applicable No No No Coupons / dividends 17 Fixed of floating dividend / coupon NA Floating Na No 18 Coupon rate and any related index NA Na No No 19 Existence of a dividend stopper NA Mandatory NA No 19 Coupon rate and any related index NA	5	Post-transitional Basel III rules	Common Equity Tier I	Tier II				
Amount recognised in regulatory capital (Rs. in actual, as of most recent in R 13,732,366,033.92 INR 3.09,494,500.00 9 Par value of instrument INR 13,732,366,033.92 INR 3.009,494,500.00 10 Accounting classification Capital Borrowings 11 Original date of issuance Various 13-Oct-16 12 Perpetual or dated Perpetual Dated 13 Original maturity date NA 13-Oct-26 14 Issuer call subject to prior supervisory approval No Yes 15 Optional call date, contingent call dates and redemption amount No After 13-Oct-26 16 Subsequent call dates, if applicable No No Regulatory Event 16 Coupon s dividend / coupon NA LIBOR 6M + 2.57% 17 Existence of a dividend stopper NA NA LIBOR 6M + 2.57% 12 Existence of a dividend stopper NA Mandatory 13 Existence of a step up or other incentive to redeem No No 14 Existence of step up or other incentive to redeem NA No 15 Iconvertible, conversion trigger(s) NA Mandatory 14 Existence of step up or other incentive to redeem	6	Eligible at solo / group / group & solo *	Solo	Solo				
B INR 13/32_800,33.92 INS 13/32_800,30 INS 13/32_800,33.92 INS 13/32	7	Instrument type	Head Office Capital	Subordinated Debt				
10 Accounting classification Capital Borrowings 11 Original date of issuance Various 13-Oct-16 12 Perpetual or dated Perpetual Dated 13 Original maturity date NA 13-Oct-26 14 Issuer call subject to prior supervisory approval No Yes 15 Optional call date, contingent call dates and redemption amount No After 13-Oct-26 or Tax Event or Regulatory Event 16 Subsequent call dates, if applicable No No No 17 Fixed or floating dividend / coupon NA Floating 18 Coupon rate and any related index NA LIBOR 6M + 2.57% 19 Existence of step up or other incentive to redeem NA No 20 Fully discretionary, partially discretionary or mandatory NA Mandatory 21 Existence of step up or other incentive to redeem No No 22 Convertible or non-convertible NA Yes 24 If convertible, conversion trigger(s) NA Yes 25 If convertible, conversion rate NA Gornome Call tyre 26 If convertible, specify instrument type convertible into NA Mandatory 27 If convert	8		INR 13,732,366,033.92	INR 3,009,949,500.00				
11 Original date of issuance Various 13-Oct-16 12 Perpetual or dated Dated Dated 13 Original maturity date NA 13-Oct-26 14 Issuer call subject to prior supervisory approval No Yes 15 Optional call date, contingent call dates and redemption amount No After 13-Oct-21 or Tax Event or Regulatory Event 16 Subsequent call dates, if applicable No No Coupons / dividends	9	Par value of instrument	NA	USD 45,000,000.00				
12 Perpetual or dated Perpetual Dated 13 Original maturity date NA 13-Oct-26 14 Issuer call subject to prior supervisory approval No Yes 15 Optional call date, contingent call dates and redemption amount No After 13-Oct-21 or Tax Event or Regulatory Event 16 Subsequent call dates, if applicable No No No 17 Fixed or floating dividend / coupon NA Floating 18 Coupon rate and any related index NA LIBOR 6M + 2.57% 19 Existence of a dividend stopper NA No 20 Fully discretionary, partially discretionary or mandatory NA Mandatory 21 Existence of step up or other incentive to redeem No No 22 Convertible or non-convertible NA Yes 23 Convertible, conversion trigger(s) NA On the day of occurrence of non-Viability Event 24 If convertible, fully or partially NA Both 25 If convertible, fully or partially NA Mandatory 26 If convertible, nandatory or optional conversion NA Cormon Equity Titer 1 Capital 27 If convertible, specify instrument type convertible into NA NA	10	Accounting classification	Capital	Borrowings				
13 Original maturity date NA 13-Oct-26 14 Issuer call subject to prior supervisory approval No Yes 15 Optional call date, contingent call dates and redemption amount No After 13-Oct-21 or Tax Event or Regulatory Event 16 Subsequent call dates, if applicable No No No 16 Subsequent call dates, if applicable No No No 17 Fixed or floating dividend / coupon NA Floating Floating 18 Coupons / dividends NA LIBOR 6M + 2.57% 19 Existence of a dividend stopper NA No No 20 Fully discretionary, partially discretionary or mandatory NA Mandatory 21 Existence of step up or other incentive to redeem No No 22 Noncumulative or cumulative Non cumulative Non cumulative 23 Convertible, onorversion trigger(s) NA Macdita floater 24 If convertible, fully or partially NA Both 25 If convertible, mandatory or optional conversion NA Mandatory 26 If co	11	Original date of issuance	Various	13-Oct-16				
14 issuer call subject to prior supervisory approval No Yes 15 Optional call date, contingent call dates and redemption amount No After 13-Oct-21 or Tax Event or Regulatory Event 16 Subsequent call dates, if applicable No No No 16 Subsequent call dates, if applicable No No No 17 Fixed or floating dividend / coupon NA Floating Item 14 18 Coupon rate and any related index NA LIBOR 6M + 2.57% 19 Existence of a dividend stopper NA Mandatory 20 Fully discretionary, partially discretionary or mandatory NA Mandatory 21 Existence of step up or other incentive to redeem No No 22 Convertible or non-convertible NA Yes 23 If convertible, conversion trigger(s) NA On Occurrence of Non-Viability Event 24 If convertible, nandatory or optional conversion NA Mandatory 24 If convertible, mandatory or optional conversion NA Mandatory 25 If convertible, mandatory or optional conversion NA Controb Capital </td <td>12</td> <td>Perpetual or dated</td> <td>Perpetual</td> <td>Dated</td>	12	Perpetual or dated	Perpetual	Dated				
15 Optional call date, contingent call dates and redemption amount No After 13-Oct-21 or Tax Event or Regulatory Event 16 Subsequent call dates, if applicable No No 17 Fixed or floating dividend / coupon NA Floating 18 Coupons / dividends NA Floating 19 Existence of a dividend stopper NA LIBOR 6M + 2.57% 19 Existence of a dividend stopper NA Mandatory 20 Fully discretionary, partially discretionary or mandatory NA Mandatory 21 Existence of step up or other incentive to redeem No No 22 Concertible or non-convertible NA Yes 23 If convertible, conversion trigger(s) NA Both 24 If convertible, conversion rate NA Mandatory 25 If convertible, conversion rate NA Mandatory 26 If convertible, specify instrument type convertible into NA Mandatory 27 If convertible, specify instrument ti converts into NA NA 28 If convertible, specify instrument tronverts into NA N	13	Original maturity date	NA	13-Oct-26				
Is Optional call date, contingent call dates and redemption amount No Event or Regulatory Event 16 Subsequent call dates, if applicable No No 17 Fixed or floating dividends Image: Coupons / dividends Image: Coupon rate and any related index NA Floating 18 Coupon rate and any related index NA LIBOR 6M + 2.57% 18 Existence of a dividend stopper NA Mandatory 20 Fully discretionary, partially discretionary or mandatory NA Mandatory 21 Existence of step up or other incentive to redeem No No 22 Noncumulative or cumulative Noncumulative Noncumulative 23 Convertible, conversion trigger(s) NA Yes 24 If convertible, conversion trigger(s) NA Both 25 If convertible, numadatory or optional conversion NA Mandatory 26 If convertible, specify instrument type convertible into NA Mandatory 27 If convertible, specify instrument it converts into NA NA 28 fromvertible, specify instrument it converts into NA NA <	14	Issuer call subject to prior supervisory approval	No	Yes				
Coupons / dividendsNAFloating17Fixed or floating dividend / couponNAFloating18Coupon rate and any related indexNALIBOR 6M + 2.57%19Existence of a dividend stopperNANo20Fully discretionary, partially discretionary or mandatoryNAMandatory21Existence of step up or other incentive to redeemNoNo22Noncumulative or cumulativeNon cumulativeNon cumulative23Convertible or non-convertibleNAYes24If convertible, conversion trigger(s)NABoth25If convertible, conversion rateNAMandatory26If convertible, conversion rateNABoth27If convertible, specify instrument type convertible intoNAMandatory28If convertible, specify instrument type convertible intoNAMandatory29If convertible, specify issuer of instrument it converts intoNANA30Write-down, featureNAYes31If write-down, full or partialNAPermanent32If write-down, full or partialNAPermanent33If write-down, description of write-up mechanismNANA34Seption in subordination hierarchy in liquidation (specify instrument type perpetual DebtAll other depositors and creditors of the bank36Non-compliant transitioned featuresNoNoNa	15	Optional call date, contingent call dates and redemption amount	No	After 13-Oct-21 or Tax Event or Regulatory Event				
17Fixed or floating dividend / couponNAFloating18Coupon rate and any related indexNALIBOR 6M + 2.57%19Existence of a dividend stopperNANo20Fully discretionary, partially discretionary or mandatoryNAMandatory21Existence of step up or other incentive to redeemNoNo22Noncumulative or cumulativeNon cumulativeNon cumulative23Convertible or non-convertibleNAYes24If convertible, conversion trigger(s)NAOn Occurrence of Non-Viability Event25If convertible, conversion rateNABoth26ff convertible, conversion rateNAMandatory27If convertible, specify instrument type convertible intoNAMandatory28If convertible, specify instrument type convertible intoNAMandatory29If convertible, specify issuer of instrument it converts intoNANA30Write-down, write-down trigger(s)NAOn Occurrence of Non-Viability Event31If write-down, secription of write-up mechanismNAPermanent33If write-down, description of write-up mechanismNAAndatory34If temporary write-down, description of write-up mechanismNAAndatory35Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)Perpetual DebtAll other depositors and creditors of the bank36Non-compliant transitioned featuresNo	16	Subsequent call dates, if applicable	No	No				
18 Coupon rate and any related index NA LIBOR 6M + 2.57% 19 Existence of a dividend stopper NA No 20 Fully discretionary, partially discretionary or mandatory NA Mandatory 21 Existence of step up or other incentive to redeem No No 22 Noncumulative or cumulative Non cumulative Non cumulative 23 Convertible or non-convertible NA Yes 24 If convertible, conversion trigger(s) NA Both 25 If convertible, conversion rate NA Both 26 If convertible, conversion rate NA Mandatory 27 If convertible, specify instrument type conversion NA Mandatory 28 If convertible, specify instrument type conversion NA Mandatory 29 If convertible, specify instrument it converts into NA NA 30 Write-down feature NA Yes 31 If write-down, write-down trigger(s) NA On Coccurrence of Non-Viability Event 32 If write-down, full or partial NA Mandatory 32 <td></td> <td>Coupons / dividends</td> <td></td> <td></td>		Coupons / dividends						
19Existence of a dividend stopperNANo20Fully discretionary, partially discretionary or mandatoryNAMandatory21Existence of step up or other incentive to redeemNoNo22Noncumulative or cumulativeNon cumulativeNon cumulative23Convertible or non-convertibleNAYes24If convertible, conversion trigger(s)NAOn Occurrence of Non-Viability Event25If convertible, conversion rateNABoth26If convertible, conversion rateNAMandatory27If convertible, mandatory or optional conversionNAMandatory28If convertible, specify instrument type convertible intoNAMandatory29If convertible, specify instrument type convertible intoNANA30Write-down featureNAYes31If write-down, full or partialNAOn Occurrence of Non-Viability Event32If write-down, full or partialNAYes33If write-down, description of write-up mechanismNAPermanent34If twrite-down, description of write-up mechanismNANA35Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)Perpetual DebtAll other depositors and creditors of the bank36Non-compliant transitioned featuresNoNoNo	17	Fixed or floating dividend / coupon	NA	Floating				
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2Noncumulative or cumulativeNon cumulativeNon cumulative23Convertible or non-convertibleNAYes24If convertible, conversion trigger(s)NAOn Occurrence of Non-Viability Event25If convertible, fully or partiallyNABoth26If convertible, conversion rateNAOn the day of occurrence of the Non-Viability Event27If convertible, conversion rateNAMandatory28If convertible, specify instrument type convertible intoNAMandatory29If convertible, specify issuer of instrument it converts intoNANA30Write-down featureNAYes31If write-down, write-down trigger(s)NAOn Occurrence of Non-Viability Event32If write-down, full or partialNAYes33If write-down, permanent or temporaryNANA34If temporary write-down, description of write-up mechanismNANA35Position in subordination hierarchy in liquidation (specify instrument type instrument	20	Fully discretionary, partially discretionary or mandatory	NA	Mandatory				
23Convertible or non-convertibleNAYes24If convertible, conversion trigger(s)NAOn Occurrence of Non-Viability Event25If convertible, fully or partiallyNABoth26If convertible, conversion rateNAOn the day of occurrence of the Non-Viability Event27If convertible, conversion rateNAMandatory28If convertible, mandatory or optional conversionNAMandatory29If convertible, specify instrument type convertible intoNACommon Equity Tier I Capital29If convertible, specify issuer of instrument it converts intoNANA30Write-down featureNAYes31If write-down, write-down trigger(s)NAOn Occurrence of Non-Viability Event32If write-down, permanent or temporaryNABoth34If temporary write-down, description of write-up mechanismNANA35Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)Perpetual DebtAll other depositors and creditors of the bank36Non-compliant transitioned featuresNoNoNo	21	Existence of step up or other incentive to redeem	No	No				
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28If convertible, specify instrument type convertible intoNACommon Equity Tier I Capital29If convertible, specify issuer of instrument it converts intoNANA30Write-down featureNAYes31If write-down, write-down trigger(s)NAOn Occurrence of Non- Viability Event32If write-down, full or partialNABoth33If write-down, permanent or temporaryNAPermanent34If temporary write-down, description of write-up mechanismNANA35Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)Perpetual DebtAll other depositors and creditors of the bank36Non-compliant transitioned featuresNoNoNo	26	If convertible, conversion rate	NA					
28 If convertible, specify instrument type convertible into NA Capital 29 If convertible, specify issuer of instrument it converts into NA NA 30 Write-down feature NA Yes 31 If write-down, write-down trigger(s) NA On Occurrence of Non-Viability Event 32 If write-down, full or partial NA Both 33 If write-down, permanent or temporary NA Permanent 34 If temporary write-down, description of write-up mechanism NA NA 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Perpetual Debt All other depositors and creditors of the bank 36 Non-compliant transitioned features No No	27	If convertible, mandatory or optional conversion	NA	Mandatory				
30Write-down featureNAYes31If write-down, write-down trigger(s)NAOn Occurrence of Non-Viability Event32If write-down, full or partialNABoth33If write-down, permanent or temporaryNAPermanent34If temporary write-down, description of write-up mechanismNANA35Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)Perpetual DebtAll other depositors and creditors of the bank36Non-compliant transitioned featuresNoNo	28	If convertible, specify instrument type convertible into	NA					
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35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Perpetual Debt All other depositors and creditors of the bank 36 Non-compliant transitioned features No No	33	If write-down, permanent or temporary	NA	Permanent				
35 immediately senior to instrument) Perpetual Dept creditors of the bank 36 Non-compliant transitioned features No No	34	If temporary write-down, description of write-up mechanism	NA	NA				
	35		Perpetual Debt					
37 If yes, specify non-compliant features NA NA	36	Non-compliant transitioned features						
	37	If yes, specify non-compliant features	NA	NA				

* The bank is present in India as branches of a foreign bank and as such only has solo reporting (i.e. no difference between solo and group)