

Table DF - 11 : Composition of Capital as of September 30, 2024

			(₹ in million)
			Ref No.
Common Equity Tier 1 capital: instruments and reserves			
1	Directly issued qualifying common share capital plus related stock surplus (share premium)*	24,236.86	A= A1+A2
2	Retained earnings	11,787.39	
3	Accumulated other comprehensive income (and other reserves)	-	B=B1+B2+B3+B4+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	36,024.25	
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)*	11,433.46	
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 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)	-	
26a	of which : Investments in the equity capital of 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	-	
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	-	
28	Total regulatory adjustments to Common equity Tier 1	11,433.46	
29	Common Equity Tier 1 capital (CET1)	24,590.79	
Additional Tier 1 capital : instruments			
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus (share premium) (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	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	-	
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	Of Which: Investments in the Additional Tier 1 capital of unconsolidated insurance subsidiaries	-	
41b	Of Which: Shortfall in the Additional Tier 1 capital of majority owned financial entities which have not been consolidated with the bank	-	
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	-	
43	Total regulatory adjustments to Additional Tier 1 capital	-	
44	Additional Tier 1 capital (AT1)	-	
45	Tier 1 capital (T1 = CET1 + Admissible AT1) (29 + 44)	24,590.79	
Tier 2 capital : instruments and provisions			
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	1,203.98	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	3,200.06	E=E1+E2+E3
51	Tier 2 capital before regulatory adjustments	4,404.04	
Tier 2 capital: 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	-	
57	Total regulatory adjustments to Tier 2 capital	-	
58	Tier 2 capital (T2)	4,404.04	
59	Total capital (TC = T1 + T2) (45 + 58)	28,994.83	
60	Total risk weighted assets (60a + 60b + 60c)	239,890.94	
60a	of which : total credit risk weighted assets	187,730.85	
60b	of which : total market risk weighted assets	46,784.21	
60c	of which : total operational risk weighted assets	5,375.88	
Capital ratios			
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	10.25%	
62	Tier 1 (as a percentage of risk weighted assets)	10.25%	
63	Total capital (as a percentage of risk weighted assets)	12.09%	
64	Institution specific buffer requirement (minimum CET1 requirement plus capital conservation and countercyclical buffer requirements, expressed as a percentage of risk weighted assets)	11.50%	
65	of which : capital conservation buffer requirement	2.50%	
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)	1.25%	
National minima (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)	-	
Applicable 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)	3,200.06	E=E1+E2+E3
77	Cap on inclusion of provisions in Tier 2 under standardised approach	2,346.64	
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 instruments subject to phase-out arrangements (only applicable between March 31, 2017 and March 31, 2022)			
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 arrangements	-	C1
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	-	C1
* Includes Interest free funds received from Head office designated as Credit Risk Mitigant (CRM) for offsetting of non-centrally cleared derivative exposures to Head Office/Branches (As on September 30, 2024- ₹ 10,504.49 Mio)			

Notes to the template		
Row No. of the template	Particular	(₹ in million)
10	Deferred tax assets associated with accumulated losses	-
	Deferred tax assets (excluding those associated with accumulated losses) net of Deferred tax liability	-
	Total as indicated in row 10	-
19	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
	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
	(i) Increase in Common Equity Tier 1 capital	NA
	(ii) Increase in risk weighted assets	NA
50	Eligible Provisions included in Tier 2 capital	3,200.06
	Investment Reserve	372.71
	Investment Fluctuation Reserve	1,998.96
	Provision for Country Risk	41.50
	Provision for Standard Assets	786.90
	Eligible Revaluation Reserves included in Tier 2 capital	-
	Total of row 50	3,200.06

Table DF-12 : Composition of Capital- Reconciliation Requirements as of September 30, 2024 (Step 1)

(₹ in million)

			Balance sheet as in financial statements	Balance sheet under regulatory scope of consolidation
			As on reporting date	As on reporting date
A	Capital & Liabilities			
	i.	Paid-up Capital*	24,236.86	24,236.86
		Reserves & Surplus	14,673.11	14,673.11
		Minority Interest	-	-
		Total Capital	38,909.97	38,909.97
	ii.	Deposits	96,656.81	96,656.81
		of which : Deposits from banks	160.77	160.77
		of which : Customer deposits	96,496.04	96,496.04
		of which : Other deposits (pl. specify)	-	-
	iii.	Borrowings	47,924.32	47,924.32
		of which : From RBI	-	-
		of which : From banks	-	-
		of which : From other institutions & agencies	44,111.25	44,111.25
		of which : Others (Banks Outside India)	-	-
		of which : Capital instruments	3,770.89	3,770.89
	iv.	Other liabilities & provisions	41,415.34	41,415.34
Total Capital and Liabilities			224,906.44	224,906.44
B	Assets			
	i.	Cash and balances with Reserve Bank of India	5,460.32	5,460.32
		Balance with banks and money at call and short notice	18,019.83	18,019.83
	ii.	Investments :	118,073.31	118,073.31
		of which : Government securities	118,073.31	118,073.31
		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	49,112.47	49,112.47
		of which : Loans and advances to banks	-	-
		of which : Loans and advances to customers	49,112.47	49,112.47
	iv.	Fixed assets	409.28	409.28
	v.	Other assets	33,831.22	33,831.22
		of which : Goodwill and intangible assets	-	-
		of which : Deferred tax assets	89.26	89.26
	vi.	Goodwill on consolidation	-	-
	vii.	Debit balance in Profit & Loss account	-	-
Total Assets			224,906.43	224,906.43

Table DF-12 : Composition of Capital- Reconciliation Requirements as of September 30, 2024 (Step 2)

(₹ in million)

		Balance sheet as in financial statements	Balance sheet under regulatory scope of consolidation	Ref No.
		As on reporting date	As on reporting date	
A	Capital & Liabilities			
i.	Paid-up Capital	24,236.86	24,236.86	
	of which : Amount eligible for CET1	13,732.37	13,732.37	A1
	of which : Amount eligible for AT1	-	-	A2
	Reserves & Surplus	14,673.11	14,673.11	
	of which : Statutory Reserves	5,532.38	5,532.38	B1
	of which : Investment Reserves	2,371.66	2,371.66	E1
	of which : General Reserves	795.23	795.23	B2
	of which : Remittable profit retained for Capital Adequacy	5,829.61	5,829.61	B3
	of which : Balance in P&L A/c	(94.21)	(94.21)	B4
	Minority Interest	-	-	B5
	Total Capital	38,909.97	38,909.97	
ii.	Deposits	96,656.81	96,656.81	
	of which : Deposits from banks	160.77	160.77	
	of which : Customer deposits	96,496.04	96,496.04	
	of which : Other deposits (pl. specify)	-	-	
iii.	Borrowings	47,924.32	47,924.32	
	of which : From RBI	-	-	
	of which : From banks	-	-	
	of which : From other institutions & agencies	44,111.25	44,111.25	
	of which : Others (Banks outside India)	-	-	
	of which : Capital instruments	3,770.89	3,770.89	
	of which : Eligible Tier II Instruments (Phase Out)	-	-	C1
	of which : Eligible Tier II Instruments (No Phase Out)	1,203.98	1,203.98	D1
iv.	Other liabilities & provisions	41,415.34	41,415.34	
	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	41.50	41.50	E3
Total Capital and Liabilities		224,906.44	224,906.44	
B	Assets			
i.	Cash and balances with Reserve Bank of India	5,460.32	5,460.32	
	Balance with banks and money at call and short notice	18,019.83	18,019.83	
ii.	Investments :	118,073.31	118,073.31	
	of which : Government securities	118,073.31	118,073.31	
	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	49,112.47	49,112.47	
	of which : Loans and advances to banks	-	-	
	of which : Loans and advances to customers	49,112.47	49,112.47	
iv.	Fixed assets	409.28	409.28	
v.	Other assets	33,831.22	33,831.22	
	of which : Goodwill and intangible assets	-	-	
	Out of which :	-	-	
	Goodwill	-	-	
	Other intangibles (excluding MSRs)	-	-	
	Deferred tax assets	89.26	89.26	
vi.	Goodwill on consolidation	-	-	
vii.	Debit balance in Profit & Loss account	-	-	
Total Assets		224,906.43	224,906.43	

* Includes Interest free funds received from Head office designated as Credit Risk Mitigant (CRM) for offsetting of non-centrally cleared derivative exposures to Head Office/Braches (As on September 30, 2024- ₹ 10,504.49 Mio)

Table DF-13 : Main Features of Regulatory Capital Instruments

Disclosure template for main features of regulatory capital instruments			
1	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
	Regulatory treatment		
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	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		
17	Fixed or floating dividend / coupon	NA	Floating
18	Coupon rate and any related index	NA	SOFR+1M + 2.99826%
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	On Occurrence of Non-Viability Event
25	If convertible, fully or partially	NA	Both
26	If convertible, conversion rate	NA	On the day of occurrence of the Non-Viability Event
27	If convertible, mandatory or optional conversion	NA	Mandatory
28	If convertible, specify instrument type convertible into	NA	Common Equity Tier I 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
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)