

(Rs. In million)

<b>Table DF-11: Composition of Capital</b>		<b>At March 31, 2022</b>	<b>Ref. No.</b>
<b>Common Equity Tier 1 capital: instruments and reserves</b>			
1	Directly issued qualifying common share capital plus related stock surplus (share premium)	511,544.8	A1+B3
2	Retained earnings	486,041.8	B10
3	Accumulated other comprehensive income (and other reserves)	693,959.2	B1+B2+B4+B5+B6+B7+B8+B9+B11+B13
4	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)	-	
	<b>Public sector capital injections grandfathered until 1 January 2018</b>	-	
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	6,108.5	C1
6	<b>Common Equity Tier 1 capital before regulatory adjustments</b>	1,697,654.3	
<b>Common Equity Tier 1 capital: regulatory adjustments</b>			
7	Prudential valuation adjustments	1,494.8	
8	Goodwill (net of related tax liability)	459.7	L
9	Intangibles other than mortgage-servicing rights (net of related tax liability)	-	
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	0.0	
15	Defined-benefit pension fund net assets	780.5	
16	Investments in own shares (if not already netted off paid-in capital on reported balance sheet)	336.7	
17	Reciprocal cross-holdings in common equity	122.8	
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 financials	-	
24	of which: mortgage servicing rights	-	
25	of which: deferred tax assets arising from temporary differences	-	
26	<b>National specific regulatory adjustments</b>	32,755.7	
26a	of which: Investments in the equity capital of the unconsolidated insurance subsidiaries	32,755.7	
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	-	

(Rs. In million)

<b>Table DF-11: Composition of Capital</b>		<b>At March 31, 2022</b>	<b>Ref. No.</b>
26d	Unamortised pension funds expenditures	-	
	REGULATORY ADJUSTMENTS APPLIED TO COMMON EQUITY TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT	-	
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>	35,950.2	
29	<b>Common Equity Tier 1 capital (CET1)</b>	1,661,704.1	
<b>Additional Tier 1 capital: instruments</b>			
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus (31+32)	66,950.0	
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)	66,950.0	E2
33	Directly issued capital instruments subject to phase out from Additional Tier 1 and preference share capital permitted by RBI	-	
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>	66,950.0	
<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	1,658.9	
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	Investments in the Additional Tier 1 capital of unconsolidated insurance subsidiaries	-	
41b	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 of Amounts Subject to Pre-Basel III Treatment	-	
	<i>OF WHICH: Investments in the equity capital of unconsolidated insurance subsidiaries</i>	-	
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>	1,658.9	
44	<b>Additional Tier 1 capital (AT1)</b>	65,291.1	
44a	<b>Additional Tier 1 capital reckoned for capital adequacy</b>	65,291.1	
45	<b>Tier 1 capital (T1 = CET1 + AT1) (row 29 + row 44a)</b>	1,726,995.3	
<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	9,280.0	E3
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)	5,487.4	E4
49	<i>of which: instruments issued by subsidiaries subject to phase out</i>	5,487.4	E4
50	Provisions	66,117.1	F3+B12
51	<b>Tier 2 capital before regulatory adjustments</b>	80,884.5	

(Rs. In million)

<b>Table DF-11: Composition of Capital</b>		<b>At March 31, 2022</b>	<b>Ref. No.</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)	-	
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	-	
	<i>OF WHICH: Investments in the equity capital of unconsolidated insurance subsidiaries</i>	-	
	OF WHICH: [INSERT TYPE OF ADJUSTMENT]	-	
57	<b>Total regulatory adjustments to Tier 2 capital</b>	-	
58	<b>Tier 2 capital (T2)</b>	80,884.5	
58a	<b>Tier 2 capital reckoned for capital adequacy</b>	80,884.5	
58b	<b>Excess Additional Tier 1 capital reckoned as Tier 2 capital</b>	-	
58c	<b>Total Tier 2 capital admissible for capital adequacy (row 58a + row 58b)</b>	80,884.5	
59	<b>Total capital (TC = T1 + T2) (row 45+row 58c)</b>	1,807,879.70	
	RISK WEIGHTED ASSETS IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT	9,581,914.5	
60	<b>Total risk weighted assets (row 60a +row 60b +row 60c)</b>	9,581,914.5	
60a	<b>of which: total credit risk weighted assets</b>	7,875,604.6	
60b	<b>of which: total market risk weighted assets</b>	691,349.1	
60c	<b>of which: total operational risk weighted assets</b>	1,014,960.9	
<b>Capital ratios</b>			
61	<b>Common Equity Tier 1 (as a percentage of risk weighted assets)</b>	17.34%	
62	<b>Tier 1 (as a percentage of risk weighted assets)</b>	18.02%	
63	<b>Total capital (as a percentage of risk weighted assets)</b>	18.87%	
64	<b>Institution specific buffer requirement (minimum CET1 requirement plus capital conservation and countercyclical buffer requirements, expressed as a percentage of risk weighted assets)</b>	8.20%	
65	of which: capital conservation buffer requirement	2.50%	
66	of which: bank specific countercyclical buffer requirement	-	
67	of which: G-SIB buffer requirement	-	
	of which: D-SIB buffer requirement	0.20%	
68	<b>Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)</b>	-	

(Rs. In million)

<b>Table DF-11: Composition of Capital</b>		<b>At March 31, 2022</b>	<b>Ref. No.</b>
<b>National minima (if different from Basel III)</b>			
69	National Common Equity Tier 1 minimum ratio (if different from Basel III minimum)	8.20%	
70	National Tier 1 minimum ratio (if different from Basel III minimum)	9.70%	
71	National total capital minimum ratio (if different from Basel III minimum)	11.70%	
<b>Amounts below the thresholds for deduction (before risk weighting)</b>			
72	Non-significant investments in the capital of other financials	-	
73	Significant investments in the common stock of financials	-	
74	Mortgage servicing rights (net of related tax liability)	-	
75	Deferred tax assets arising from temporary differences (net of related tax liability)	79,484.8	K2
<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)	45,402.1	
77	Cap on inclusion of provisions in Tier 2 under standardised approach	98,445.1	
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</b>			
80	<i>Current cap on CET1 instruments subject to phase out arrangements</i>	NA	
81	<i>Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)</i>	NA	
82	<i>Current cap on AT1 instruments subject to phase out arrangements</i>	NA	
83	<i>Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)</i>	NA	
84	<i>Current cap on T2 instruments subject to phase out arrangements</i>	NA	
85	<i>Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)</i>	NA	

**Notes to the Template**

Row No. of the template	Particular	Rs.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	-
	of which: Increase in Common Equity Tier 1 capital	-
	of which: Increase in Additional Tier 1 capital	-
	of which: Increase in Tier 2 capital	-
26b	If investments in the equity capital of unconsolidated non-financial subsidiaries are not deducted and hence, risk weighted then:	-
	(i) Increase in Common Equity Tier 1 capital	-
	(ii) Increase in risk weighted assets	-
44a	Excess AT1 not reckoned for capital adequacy (difference between AT1 as reported in row 44 and admissible AT1 as reported in 44a)	-
	of which: Excess AT1 which is considered as Tier 2 capital under row 58b	-
50	Eligible Provisions included in Tier 2	45,402.06
	Eligible Revaluation Reserves included in Tier 2	-
	Total of row 50	45,402.06
58a	Excess T2 not reckoned for capital adequacy (difference between T2 as reported in row 58 and T2 as reported in 58a)	-

**Step 1**

		(Rs. in million)	
		<b>Balance sheet as in published financial statements</b>	<b>Under regulatory scope of consolidation</b>
		<b>At March 31, 2022</b>	<b>At March 31, 2022</b>
<b>A Capital &amp; Liabilities</b>			
i	Paid-up Capital	13,899.7	13,899.7
ii	Reserves & Surplus	1,803,961.1	1,757,358.5
	of which:		
	Statutory reserve	356,036.5	356,036.5
	Special reserve	133,978.0	133,978.0
	Securities premium	497,645.1	497,645.1
	Revaluation reserve	32,285.0	32,285.0
	Unrealised investment reserve	(358.6)	(337.6)
	Capital reserve	149,784.4	149,780.0
	Foreign currency translation reserve	12,431.4	12,431.4
	Reserve fund	-	-
	Revenue and other reserves	88,955.9	65,283.4
	<i>Investment fluctuation reserve</i>	20,715.0	20,715.0
	Balance in profit and loss account	508,988.5	486,041.8
	Capital redemption reserve	3,500.0	3,500.0
iii	Employees stock options outstanding	2,664.1	2,664.1
iv	Minority Interest	59,808.9	15,249.5
	<i>of which: eligible for CET1</i>		6,108.5
	<b>Total Capital</b>	<b>1,880,333.8</b>	<b>1,789,171.8</b>
v	Deposits Of which:	10,913,657.9	10,923,498.7
	Deposits from banks	150,854.3	150,854.3
	Customer deposits	10,762,803.6	10,772,644.4
	Other deposits	-	-
vi	Borrowings Of which:	1,616,026.8	1,604,026.9
	From RBI	-	-
	From banks	233,382.7	233,382.7
	From other institutions & agencies	334,403.7	334,403.7
	Others	882,256.1	882,256.2
	Capital instruments	165,984.3	153,984.3
vii	Other liabilities & provisions	3,116,355.3	774,188.0
	<b>Total</b>	<b>17,526,373.8</b>	<b>15,090,885.4</b>
<b>B Assets</b>			
i	Cash and balances with Reserve Bank of India	602,287.1	601,402.0
	Balance with banks and money at call and short notice	1,228,972.8	1,189,388.4
ii	Investments Of which:	5,670,977.2	3,334,490.4
	Government securities	3,407,100.0	2,856,950.9
	Other approved securities	-	-
	Shares	133,023.3	27,173.5
	Debentures & Bonds	463,467.5	299,247.9
	Subsidiaries / Joint Ventures / Associates	-	52,710.7
	Others (Commercial Papers, Mutual Funds etc.)	1,667,386.4	98,407.4
iii	Loans and advances Of which:	9,203,081.4	9,193,680.4
	Loans and advances to banks	7,598.3	7,598.3
	Loans and advances to customers	9,195,483.1	9,186,082.1
iv	Fixed assets	106,054.1	97,311.1
v	Other assets of which:	713,988.0	674,153.5
	Goodwill and intangible assets		
	Deferred tax assets	79,484.8	79,484.8
vi	Goodwill on consolidation	1,013.3	459.7
vii	Debit balance in Profit & Loss account	-	-
	<b>Total</b>	<b>17,526,373.8</b>	<b>15,090,885.4</b>

**Step 2**

(Rs. in million)

			<b>Balance sheet as in published financial</b>	<b>Under regulatory scope of consolidation</b>
			<b>At March 31, 2022</b>	<b>At March 31, 2022</b>
<b>A</b>	<b>Capital &amp; Liabilities</b>			
i	Paid-up Capital			
	Amount eligible for CET1	A1	13,899.7	13,899.7
	Amount eligible for AT1	A2	-	-
	Reserve and surplus	B	1,803,961.1	1,757,358.5
	of which:			
	Statutory reserve	B1	356,036.5	356,036.5
	Special reserve	B2	133,978.0	133,978.0
	Securities premium	B3	497,645.1	497,645.1
	Revaluation reserve		32,285.0	32,285.0
	<i>of which: eligible for CET1</i>	B4		8,525.1
	Unrealised investment reserve	B5	(358.6)	(337.6)
	Capital reserve	B6	149,784.4	149,780.0
	Foreign currency translation reserve		12,431.4	12,431.4
	<i>of which: eligible for CET1</i>	B7		9,323.6
	Reserve fund	B8	-	-
	Revenue and other reserves	B9	88,955.9	65,283.4
	Balance in profit and loss account	B10	508,988.5	486,041.8
	Capital redemption reserve	B11	3,500.0	3,500.0
	Investment fluctuation reserve	B12	20,715.0	20,715.0
	Employees stock options outstanding	B13	2,664.1	2,664.1
	Minority Interest	C	59,808.9	15,249.5
	<i>of which: eligible for CET1</i>	C1		6,108.5
	<b>Total Capital</b>	<b>A1+B+B11+C</b>	<b>1,880,333.8</b>	<b>1,789,171.8</b>
ii	Deposits Of which:	D	10,913,657.9	10,923,498.7
	Deposits from banks		150,854.3	150,854.3
	Customer deposits		10,762,803.6	10,772,644.4
	Other deposits		-	-
iii	Borrowings Of which:	E	1,616,026.8	1,604,026.9
	From RBI		-	-
	From banks		233,382.7	233,382.7
	From other institutions & agencies		334,403.7	334,403.7
	Borrowings in the form of bonds & debentures		882,256.1	882,256.2
	Capital instruments of which:		165,984.3	153,984.3
	<i>Preference share eligible for inclusion in AT1</i>	E1		-
	<i>Amount eligible for AT1</i>	E2		66,950.0
	<i>Amount eligible for Tier 2 capital (issued by Bank)</i>	E3		9,280.0
	<i>Amount eligible for Tier 2 capital (issued by subsidiaries)</i>	E4		5,487.4
iv	Other liabilities & provisions of which:	F	3,116,355.3	774,188.0
	DTLs related to goodwill	F1	-	-
	DTLs related to intangible assets	F2	-	-
	General Provision	F3	45,402.1	45,402.1
	<b>Total</b>		<b>17,526,373.8</b>	<b>15,090,885.4</b>
<b>B</b>	<b>Assets</b>			
i	Cash and balances with Reserve Bank of India	G1	602,287.1	601,402.0
	Balance with banks and money at call and short notice	G2	1,228,972.8	1,189,388.4
ii	Investments Of which:	H	5,670,977.2	3,334,490.4
	Government securities	H1	3,407,100.0	2,856,950.9
	Other approved securities	H2	-	-
	Shares	H3	133,023.3	27,173.5
	Debentures & Bonds	H4	463,467.5	299,247.9
	Subsidiaries / Joint Ventures / Associates	H5	-	52,710.7
	Others (Commercial Papers, Mutual Funds etc.)	H6	1,667,386.4	98,407.4
iii	Loans and advances Of which:	I	9,203,081.4	9,193,680.4
	Loans and advances to banks	I1	7,598.3	7,598.3
	Loans and advances to customers	I2	9,195,483.1	9,186,082.1
iv	Fixed assets	J	106,054.1	97,311.1
v	Other assets of which:	K	713,988.0	674,153.5
	Goodwill and intangible assets	K1	-	-
	Deferred tax assets	K2	79,484.8	79,484.8
vi	Goodwill on consolidation	L	1,013.3	459.7
vii	Debit balance in Profit & Loss account	M	-	-
	<b>Total</b>		<b>17,526,373.8</b>	<b>15,090,885.4</b>