

(Rs. In million)

<b>Table DF-11: Composition of Capital</b>		<b>At March 31, 2015</b>	<b>Amounts Subject To Pre-Basel III Treatment</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)	330,651.3		A1+B3
2	Retained earnings	-		
3	Accumulated other comprehensive income (and other reserves)	477,842.4		B1+B2+B5+B6+B8+B9+B10+B11
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)	1,167.2	(658.4)	C1,C2
6	<b>Common Equity Tier 1 capital before regulatory adjustments</b>	<b>809,660.8</b>		
<b>Common Equity Tier 1 capital: regulatory adjustments</b>				
7	Prudential valuation adjustments	2,271.7		
8	Goodwill (net of related tax liability) <sup>1</sup>	460.0		L
9	Intangibles other than mortgage-servicing rights (net of related tax liability) <sup>1</sup>	-		
10	Deferred tax assets	9,032.1	6,021.4	K2
11	Cash-flow hedge reserve	94.3		
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 <sup>1</sup>	12.9		
15	Defined-benefit pension fund net assets	-		
16	Investments in own shares (if not already netted off paid-in capital on reported balance sheet) <sup>1</sup>	23.4		
17	Reciprocal cross-holdings in common equity <sup>1</sup>	3.1		
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	National specific regulatory adjustments	-		
26a	of which: Investments in the equity capital of the unconsolidated insurance subsidiaries	30,088.8	20,059.2	
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, 2015</b>	<b>Amounts Subject To Pre-Basel III Treatment</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>	41,986.3		
29	<b>Common Equity Tier 1 capital (CET1)</b>	767,674.5		
<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 and preference share capital permitted by RBI	22,645.4		E1+E2
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>	22,645.4		
<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	1,071.2		
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	16,051.0		
	<i>OF WHICH: Investments in the equity capital of unconsolidated insurance subsidiaries</i>	10,029.6		
	<i>OF WHICH: DTA</i>	6,021.4		
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>	17,122.1		
44	<b>Additional Tier 1 capital (AT1)</b>	5,523.3		
44a	<b>Additional Tier 1 capital reckoned for capital adequacy</b>	5,523.3		
45	<b>Tier 1 capital (T1 = CET1 + AT1) (row 29 + row 44a)</b>	773,197.8		
<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	230,891.2		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)	12,697.1	(2,179.1)	E4,E5
49	<i>of which: instruments issued by subsidiaries subject to phase out</i>	12,697.1	(2,179.1)	E4,E5
50	Provisions	26,214.2		F3
51	<b>Tier 2 capital before regulatory adjustments</b>	269,802.4		

(Rs. In million)

<b>Table DF-11: Composition of Capital</b>		<b>At March 31, 2015</b>	<b>Amounts Subject To Pre-Basel III Treatment</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 <sup>1</sup>	89.7		
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)	10,029.6		
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	10,029.6		
	<i>OF WHICH: Investments in the equity capital of unconsolidated insurance subsidiaries</i>	10,029.6		
	OF WHICH: [INSERT TYPE OF ADJUSTMENT]	-		
57	<b>Total regulatory adjustments to Tier 2 capital</b>	10,119.3		
58	<b>Tier 2 capital (T2)</b>	259,683.2		
58a	<b>Tier 2 capital reckoned for capital adequacy</b>	259,683.2		
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>	259,683.2		
59	<b>Total capital (TC = T1 + T2) (row 45+row 58c)</b>	1,032,881.0		
	RISK WEIGHTED ASSETS IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT	6,004,115.2		
60	<b>Total risk weighted assets (row 60a +row 60b +row 60c)</b>	6,004,115.2		
60a	<b>of which: total credit risk weighted assets</b>	5,155,240.6		
60b	<b>of which: total market risk weighted assets</b>	437,722.1		
60c	<b>of which: total operational risk weighted assets</b>	411,152.4		
<b>Capital ratios</b>				
61	<b>Common Equity Tier 1 (as a percentage of risk weighted assets)</b>	12.79%		
62	<b>Tier 1 (as a percentage of risk weighted assets)</b>	12.88%		
63	<b>Total capital (as a percentage of risk weighted assets)</b>	17.20%		
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>	5.50%		
65	<b>of which: capital conservation buffer requirement</b>	2.50%		
66	<b>of which: bank specific countercyclical buffer requirement</b>	-		
67	<b>of which: G-SIB buffer requirement</b>	-		
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, 2015</b>	<b>Amounts Subject To Pre-Basel III Treatment</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)	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%		
<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)	-		
<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)	26,214.2		
77	Cap on inclusion of provisions in Tier 2 under standardised approach	64,440.5		
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	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	22,645.4		
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	243,588.3		
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	-		

Note: 1. Currently not phased out as per Basel III transitional arrangement

**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, 2015</b>	<b>At March 31, 2015</b>
<b>A Capital &amp; Liabilities</b>			
i	Paid-up Capital	11,596.6	11,596.6
ii	Reserves & Surplus	835,374.4	819,821.7
	of which:		
	Statutory reserve	163,205.5	163,205.5
	Special reserve	69,454.7	69,454.7
	Securities premium	319,054.7	319,054.7
	Investment reserve account	-	-
	Unrealised investment reserve	35.2	132.3
	Capital reserve	26,095.6	25,989.1
	Foreign currency translation reserve	22,999.1	22,999.1
	Reserve fund	36.7	36.7
	Revenue and other reserves	36,214.2	29,122.5
	Balance in profit and loss account	198,278.7	189,827.1
iii	Employees stock options outstanding	74.4	74.4
iv	Minority Interest	25,058.1	2,154.8
	of which: eligible for CET1	-	-
	<b>Total Capital</b>	<b>872,103.6</b>	<b>833,647.5</b>
v	Deposits Of which:	3,859,552.5	3,861,167.8
	Deposits from banks	120,094.8	120,094.8
	Customer deposits	3,739,457.7	3,741,073.0
	Other deposits	-	-
vi	Borrowings Of which:	2,112,520.0	2,112,924.8
	From RBI	179,758.8	179,758.8
	From banks	460,859.5	460,859.5
	From other institutions & agencies	368,499.8	368,499.8
	Others	674,904.8	675,309.6
	Capital instruments	428,497.1	428,497.1
vii	Other liabilities & provisions	1,416,615.7	356,087.7
	<b>Total</b>	<b>8,260,791.7</b>	<b>7,163,827.8</b>
<b>B Assets</b>			
i	Cash and balances with Reserve Bank of India	258,376.7	256,687.3
	Balance with banks and money at call and short notice	217,995.0	207,163.7
ii	Investments Of which:	3,027,616.3	1,995,922.2
	Government securities	1,386,539.5	1,215,840.1
	Other approved securities	-	-
	Shares	71,589.8	26,484.4
	Debentures & Bonds	263,981.4	165,273.7
	Subsidiaries / Joint Ventures / Associates	-	50,148.0
	Others (Commercial Papers, Mutual Funds etc.)	1,305,505.6	538,176.0
iii	Loans and advances Of which:	4,384,901.0	4,384,699.8
	Loans and advances to banks	13,045.7	13,045.7
	Loans and advances to customers	4,371,855.3	4,371,654.1
iv	Fixed assets	58,712.1	49,372.4
v	Other assets of which:	311,933.6	269,522.4
	Goodwill and intangible assets	-	-
	Deferred tax assets	16,134.8	15,053.5
vi	Goodwill on consolidation	1,257.0	460.0
vii	Debit balance in Profit & Loss account	-	-
	<b>Total</b>	<b>8,260,791.7</b>	<b>7,163,827.8</b>

Step 2

				(Rs. in million)	
				Balance sheet as in published financial statements	Under regulatory scope of consolidation
				At March 31, 2015	At March 31, 2015
<b>A</b>	<b>Capital &amp; Liabilities</b>				
i	Paid-up Capital				
	Amount eligible for CET1	A1	11,596.6	11,596.6	
	Amount eligible for AT1	A2	-	-	
	Reserve and surplus	B	835,374.4	819,821.7	
	of which:				
	Statutory reserve	B1	163,205.5	163,205.5	
	Special reserve	B2	69,454.7	69,454.7	
	Securities premium	B3	319,054.7	319,054.7	
	Investment reserve account	B4	-	-	
	Unrealised investment reserve	B5	35.2	132.3	
	Capital reserve	B6	26,095.6	25,989.1	
	Foreign currency translation reserve	B7	22,999.1	22,999.1	
	Reserve fund	B8	36.7	36.7	
	Revenue and other reserves	B9	36,214.2	29,122.5	
	Balance in profit and loss account	B10	198,278.7	189,827.1	
	Employees stock options outstanding	B11	74.4	74.4	
	Minority Interest	C	25,058.1	2,154.8	
	of which: eligible for CET1	C1	-	1,167.2	
	amount subject to pre-Basel III treatment (40% of surplus CET1 capital attributable to minority shareholders)	C2	-	(658.4)	
	<b>Total Capital</b>	<b>A1+B+B11+C</b>	<b>872,103.6</b>	<b>833,647.5</b>	
ii	Deposits Of which:	D	3,859,552.5	3,861,167.8	
	Deposits from banks		120,094.8	120,094.8	
	Customer deposits		3,739,457.7	3,741,073.0	
	Other deposits		-	-	
iii	Borrowings Of which:	E	2,112,520.0	2,112,924.9	
	From RBI		179,758.8	179,758.8	
	From banks		460,959.5	460,959.5	
	From other institutions & agencies		368,499.8	368,499.8	
	Borrowings in the form of bonds & debentures		674,904.8	675,309.6	
	Capital instruments of which:		428,497.1	428,497.1	
	Preference share eligible for inclusion in AT1	E1	-	482.9	
	Amount eligible for AT1	E2	-	22,162.5	
	Amount eligible for Tier 2 capital (issued by Bank)	E3	-	230,891.2	
	Amount eligible for Tier 2 capital (issued by subsidiaries)	E4	-	12,697.1	
	amount subject to pre-Basel III treatment (40% of surplus Tier 2 capital attributable to third party investors)	E5	-	(2,179.1)	
iv	Other liabilities & provisions of which:	F	1,416,615.7	356,087.7	
	DTLs related to goodwill	F1	-	-	
	DTLs related to intangible assets	F2	-	-	
	General Provision	F3	26,214.2	26,214.2	
	<b>Total</b>		<b>8,260,791.7</b>	<b>7,163,827.8</b>	
<b>B</b>	<b>Assets</b>				
i	Cash and balances with Reserve Bank of India	G1	258,376.7	256,687.3	
	Balance with banks and money at call and short notice	G2	217,995.0	207,163.7	
ii	Investments Of which:	H	3,027,616.4	1,995,922.2	
	Government securities	H1	1,386,539.5	1,215,840.1	
	Other approved securities	H2	-	-	
	Shares	H3	71,589.8	26,484.4	
	Debentures & Bonds	H4	263,981.4	165,273.7	
	Subsidiaries / Joint Ventures / Associates	H5	-	50,148.0	
	Others (Commercial Papers, Mutual Funds etc.)	H6	1,305,505.6	538,176.0	
iii	Loans and advances Of which:	I	4,384,901.0	4,384,699.8	
	Loans and advances to banks	I1	13,045.7	13,045.7	
	Loans and advances to customers	I2	4,371,855.3	4,371,654.1	
iv	Fixed assets	J	58,712.1	49,372.4	
v	Other assets of which:	K	311,933.6	269,522.4	
	Goodwill and intangible assets	K1	-	-	
	Deferred tax assets	K2	16,134.8	15,053.5	
vi	Goodwill on consolidation	L	1,257.0	460.0	
vii	Debit balance in Profit & Loss account	M	-	-	
	<b>Total</b>		<b>8,260,791.7</b>	<b>7,163,827.8</b>	