

			₹ million	
DF 11 - Composition of Capital as at September 30, 2014			Amounts Subject to Pre-Basel III Treatment	Ref No.
<b>Common Equity Tier 1 capital: instruments and reserves</b>				
1	Directly issued qualifying common share capital plus related stock surplus (share premium)	154,004.1		a = a1 + a2
2	Retained earnings	191,618.3		b = b1 - b2
3	Accumulated other comprehensive income (and other reserves)	142,014.8		c = c1 + c2 + c3 + c4 + Min(0, c5)
4	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)	-		
	Public sector capital injections grandfathered until 1 January 2018	NA		
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	-	-	d
6	<b>Common Equity Tier 1 capital before regulatory adjustments</b>	<b>487,637.2</b>		
<b>Common Equity Tier 1 capital: regulatory adjustments</b>				
7	Prudential valuation adjustments	772.2	1,158.4	
8	Goodwill (net of related tax liability)	751.4	1,127.2	e = e1 + e2
9	Intangibles other than mortgage-servicing rights (net of related tax liability)	-		
10	Deferred tax assets	7,807.8	11,711.8	f
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-in 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	Investments in the equity capital of unconsolidated insurance subsidiaries	-		
26b	Investments in the equity capital of unconsolidated non-financial subsidiaries	-		
26c	Shortfall in the equity capital of majority owned financial entities which have not been consolidated with the bank	-		
26d	Unamortised pension funds expenditures	-		
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	12,397.4		
28	<b>Total regulatory adjustments to Common equity Tier 1</b>	<b>21,728.8</b>		
29	<b>Common Equity Tier 1 capital (CET1)</b>	<b>465,908.4</b>		

			₹ million	
DF 11 - Composition of Capital as at September 30, 2014			Amounts Subject to Pre-Basel III Treatment	Ref No.
<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	1,600.0		g
34	Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)	-		
35	of which : instruments issued by subsidiaries subject to phase out	-		
36	<b>Additional Tier 1 capital before regulatory adjustments</b>	<b>1,600.0</b>		
<b>Additional Tier 1 capital: regulatory adjustments</b>				
37	Investments in own Additional Tier 1 instruments	-		
38	Reciprocal cross-holdings in Additional Tier 1 instruments	-		
39	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	-		
40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions <sup>10</sup> )	-		
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			
	of which : capital charge for illiquid positions	1,158.4		
	of which : goodwill on consolidation	1,127.2		
	of which : deferred tax assets arising from temporary differences	11,711.8		
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	-		
43	<b>Total regulatory adjustments to Additional Tier 1 capital</b>	<b>13,997.4</b>		
44	<b>Additional Tier 1 capital (AT1)</b>	<b>(12,397.4)</b>		
44a	<b>Additional Tier 1 capital reckoned for capital adequacy<sup>11</sup></b>	<b>-</b>		
45	<b>Tier 1 capital (T1 = CET1 + AT1) (row 29 + row 44a)</b>	<b>465,908.4</b>		
<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	121,891.6		h
48	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties	-		
49	of which : instruments issued by subsidiaries subject to phase out	-		i
50	Provisions	32,631.7		j = j1 + j2 + j3 + j4
51	<b>Tier 2 capital before regulatory adjustments</b>	<b>154,523.3</b>		

			₹ million	
DF 11 - Composition of Capital as at September 30, 2014			Amounts Subject to Pre-Basel III Treatment	Ref No.
<b>Tier 2 capital: regulatory adjustments</b>				
52	Investments in own Tier 2 instruments	-		
53	Reciprocal cross-holdings in Tier 2 instruments	18.4		
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	-		
57	<b>Total regulatory adjustments to Tier 2 capital</b>	<b>18.4</b>		
58	<b>Tier 2 capital (T2)</b>	<b>154,504.9</b>		
58a	Tier 2 capital reckoned for capital adequacy	154,504.9		
58b	<b>Excess Additional Tier 1 capital reckoned as Tier 2 capital</b>	<b>-</b>		
58c	<b>Total Tier 2 capital admissible for capital adequacy (row 58a + row 58b)</b>	<b>154,504.9</b>		
59	<b>Total capital (TC = T1 + T2) (row 45+row 58c)</b>	<b>620,413.3</b>		
	Risk Weighted Assets in Respect of Amounts Subject to Pre-Basel III Treatment			
	of which : [Insert Name of Adjustment]			
	of which : ...			
60	<b>Total risk weighted assets (row 60a +row 60b +row 60c)</b>	<b>3,979,986.0</b>		
60a	of which : total credit risk weighted assets	3,499,756.5		
60b	of which : total market risk weighted assets	100,848.0		
60c	of which : total operational risk weighted assets	379,381.5		
<b>Capital ratios</b>				
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	11.71%		
62	Tier 1 (as a percentage of risk weighted assets)	11.71%		
63	Total capital (as a percentage of risk weighted assets)	15.59%		
64	Institution specific buffer requirement (minimum CET1 requirement plus capital conservation and countercyclical buffer requirements, expressed as a percentage of risk weighted assets)	5.00%		
65	of which : capital conservation buffer requirement	0.00%		
66	of which : bank specific countercyclical buffer requirement	-		
67	of which : G-SIB buffer requirement	-		
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	-		
<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%		

			₹ million	
DF 11 - Composition of Capital as at September 30, 2014			Amounts Subject to Pre-Basel III Treatment	Ref No.
<b>Amounts below the thresholds for deduction (before risk weighting)</b>				
72	Non-significant investments in the capital of other financials	508.2		
73	Significant investments in the common stock of financial entities	311.7		
74	Mortgage servicing rights (net of related tax liability)	NA		
75	Deferred tax assets arising from temporary differences (net of related tax liability)	NA		
<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)	32,631.7		j = j1 + j2 + j3 + j4
77	Cap on inclusion of provisions in Tier 2 under standardised approach	437,469.6		
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	NA		
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	NA		
<b>Capital instruments subject to phase-out arrangements (only applicable between April 1, 2018 and March 31, 2022)</b>				
80	Current cap on CET1 instruments subject to phase out arrangements	NA		
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	NA		
82	Current cap on AT1 instruments subject to phase out arrangements	1,600.0		g
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	400.0		
84	Current cap on T2 instruments subject to phase out arrangements	121,891.6		h
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	21,766.4		
<b>Notes to the Template</b>				
Row # of template	Particular	Rs. in crores		
10	Deferred tax associated with accumulated losses	-		
	Deferred tax assets (excluding those associated with accumulated losses) net of deferred tax liability	19,519.6		
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		
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	32,631.7		
	Eligible revaluation reserves included in Tier 2 capital	-		
	Total of row 50	32,631.7		
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)	-		

₹ million

DF 12 - Composition of Capital - Reconciliation Requirements		Balance sheet as in consolidated financial statements	Balance sheet under regulatory scope of consolidation
Step 1		As on 30-Sep-14	As on 30-Sep-14
<b>A</b>	<b>Capital and Liabilities</b>		
i	Paid-up capital	4,828.6	4,828.6
	Reserves & surplus	491,070.5	490,747.6
	Minority interest	1,171.0	570.7
	<b>Total capital</b>	<b>497,070.1</b>	<b>496,146.9</b>
ii	<b>Deposits</b>	<b>3,904,254.3</b>	<b>3,904,705.5</b>
	of which: Deposits from banks	26,900.0	26,900.0
	of which: Customer deposits	3,877,354.3	3,877,805.5
	of which: Other deposits	-	-
iii	<b>Borrowings</b>	<b>509,380.9</b>	<b>509,380.9</b>
	of which: from RBI	7,000.0	7,000.0
	of which: From banks	198,418.2	198,418.2
	of which: From other institutions & agencies	49,040.0	49,040.0
	of which: Others	82,148.7	82,148.7
	of which: Capital instruments	172,774.0	172,774.0
iv	<b>Other liabilities &amp; provisions</b>	<b>331,380.3</b>	<b>331,390.3</b>
	<b>Total Capital and Liabilities</b>	<b>5,242,085.6</b>	<b>5,241,623.6</b>
<b>B</b>	<b>Assets</b>		
i	Cash and balances with RBI	203,818.4	203,818.4
	Balance with banks and money at call and short notice	115,771.2	115,771.2
	<b>Total</b>	<b>319,589.6</b>	<b>319,589.6</b>
ii	<b>Investments</b>	<b>1,282,873.2</b>	<b>1,282,440.0</b>
	of which: Government securities	1,016,383.9	1,016,383.9
	of which: Other approved securities	-	-
	of which: shares	1,455.5	1,343.9
	of which: Debentures & Bonds	18,150.7	18,150.7
	of which: Subsidiaries, Joint Ventures, Associates	557.5	311.9
	of which: Others (including Commercial Papers, Mutual Funds etc.)	246,325.6	246,249.6
iii	<b>Loans and advances</b>	<b>3,419,466.6</b>	<b>3,419,466.6</b>
	of which: to banks	8,967.0	8,967.0
	of which: to customers	3,410,499.6	3,410,499.6
iv	<b>Fixed assets</b>	<b>29,968.9</b>	<b>29,968.9</b>
v	<b>Other assets</b>	<b>188,315.7</b>	<b>188,286.9</b>
	of which:		
	(a) goodwill and intangible assets	-	-
	(b) deferred tax assets	19,519.6	19,519.6
vi	<b>Goodwill on consolidation</b>	<b>1,871.6</b>	<b>1,871.6</b>
vii	<b>Debit balance in Profit &amp; Loss account</b>	<b>-</b>	<b>-</b>
	<b>Total Assets</b>	<b>5,242,085.6</b>	<b>5,241,623.6</b>

DF 12 - Composition of Capital - Reconciliation Requirements		Balance sheet as in consolidated financial statements	Balance sheet under regulatory scope of consolidation	₹ million Ref. No.
Step 2		As on 30-Sep-14	As on 30-Sep-14	
A	Capital and Liabilities			
i	Paid-up capital	4,828.6	4,828.6	a1
	Reserves & surplus	491,070.5	490,747.6	
	of which:			
	Share premium	149,175.5	149,175.5	a2
	Balance in Profit/Loss A/c	199,669.8	199,346.9	b1
	(a) Amount of dividend computed as required by regulatory guidelines	-	7,728.6	b2
	(b) balance in profit/ loss account (relating to associates) not considered under regulatory scope of consolidation	322.9	-	
	Statutory Reserves	91,883.5	91,883.5	c1
	General Reserve	34,687.4	34,687.4	c2
	Amalgamation Reserve	10,635.6	10,635.6	c3
	Capital Reserve	4,808.3	4,808.3	c4
	Investment Reserve Account	208.9	208.9	j1
	Foreign Currency Translation Reserve	1.5	1.5	c5
	Minority interest	1,171.0	570.7	
	of which considered under capital funds	-	-	d
	Total capital	497,070.1	496,146.9	
ii	Deposits	3,904,254.3	3,904,705.5	
	of which: Deposits from banks	26,900.0	26,900.0	
	of which: Customer deposits	3,877,354.3	3,877,805.5	
	of which: Other deposits	-	-	
iii	Borrowings	509,380.9	509,380.9	
	of which: from RBI	7,000.0	7,000.0	
	of which: From banks	198,418.2	198,418.2	
	of which: From other institutions & agencies	49,040.0	49,040.0	
	of which: Others	82,148.7	82,148.7	
	of which: Capital instruments	172,774.0	172,774.0	
	of which:			
	(a) Eligible AT1 capital	-	1,600.0	g
	(b) EligibleT2 capital issued by Bank	-	121,891.6	h
	(c) Eligible T2 capital issued by subsidiaries	-	-	i
iv	Other liabilities & provisions	331,380.3	331,390.3	
	of which:			
	Provisions against standard assets	14,170.5	14,159.9	j2
	Country risk provisions	-	-	j3
	Floating provisions	18,289.4	18,262.9	j4
	Total Capital and Liabilities	5,242,085.6	5,241,623.6	
B	Assets			
i	Cash and balances with RBI	203,818.4	203,818.4	
	Balance with banks and money at call and short notice	115,771.2	115,771.2	
	Total	319,589.6	319,589.6	
ii	Investments	1,282,873.2	1,282,440.0	
	of which: Government securities	1,016,383.9	1,016,383.9	
	of which: Other approved securities	-	-	
	of which: shares	1,455.5	1,343.9	
	of which: Debentures & Bonds	18,150.7	18,150.7	
	of which: Subsidiaries, Joint Ventures, Associates	557.5	311.9	
	of which good will on acquisition of IARC included as part of carrying amount as per AS 23	7.0	7.0	e1
	of which: Others (including Commercial Papers, Mutual Funds etc.)	246,325.6	246,249.6	
iii	Loans and advances	3,419,466.6	3,419,466.6	
	of which: to banks	8,967.0	8,967.0	
	of which: to customers	3,410,499.6	3,410,499.6	
iv	Fixed assets	29,968.9	29,968.9	
v	Other assets	188,315.7	188,286.9	
	of which:			
	(a) goodwill and intangible assets	-	-	
	Out of which:			
	Goodwill	-	-	
	Other intangibles (excluding MSRs)	-	-	
	(b) deferred tax assets	19,519.6	19,519.6	f
vi	Goodwill on consolidation	1,871.6	1,871.6	e2
vii	Debit balance in Profit & Loss account	-	-	
	Total Assets	5,242,085.6	5,241,623.6	