	n Features of Regulatory Capital Instruments	Fit 0h	1 Ti II	0	0-40	0	Onder 5	0	0	Onder 0	01 4/00	0
Item #	Particulars Issuer	Equity Shares HDFC Bank	Lower Tier II  HDFC Bank	Series 1 & 2 HDFC Bank	Series 3 HDFC Bank	Series 4 HDFC Bank	Series 5 HDFC Bank	Series 6 HDFC Bank	Series 7 HDFC Bank	Series 8 HDFC Bank	Series 1/06 HDFC Bank	Series 2/06 HDFC Bank
2	Unique identifier	INE040A01026	INE040A08120	INE040A08138	INE040A08146	INE040A08146	INE040A08161	INE040A08179	INE040A08179	INE040A08187	INE040A08153	INE040A08203
		Applicable Indian statutes and	Applicable Indian statutes and	Applicable Indian statutes and	Applicable Indian statutes and	Applicable Indian statutes and	Applicable Indian statutes and	Applicable Indian statutes and	Applicable Indian statutes and	Applicable Indian statutes and	Applicable Indian statutes and	Applicable Indian statutes and
3	Governing laws of the instrument	regulatory requirements	regulatory requirements	regulatory requirements	regulatory requirements	regulatory requirements	regulatory requirements	regulatory requirements	regulatory requirements	regulatory requirements	regulatory requirements	regulatory requirements
4	Regulatory Treatment Transitional Basel III rules	Common Equity	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
		Tier 1  Common Equity										
5	Post- transitional Basel III rules	Tier 1	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible
6	Eligible at solo/group/group & solo	Solo and Group	Solo and Group	Solo and Group	Solo and Group	Solo and Group	Solo and Group	Solo and Group	Solo and Group	Solo and Group	Solo and Group	Solo and Group
7	Instrument type	Common Shares	Tier 2 Debt	Tier 2 Debt	Tier 2 Debt	Tier 2 Debt	Tier 2 Debt	Tier 2 Debt	Tier 2 Debt	Tier 2 Debt	Tier 2 Debt	Tier 2 Debt
<u> </u>	modulion type		Instruments	Instruments	Instruments	Instruments	Instruments	Instruments	Instruments	Instruments	Instruments	Instruments
8	Amount recognised in the regulatory capital	4,798.1	25.1	423.6	117.2	152.4	386.8	149.0	281.3	502.3	565.9	807.1
9	(₹ in million as of March 31, 2014) Par value of instrument (₹ in million)	Not applicable	50.0	2,530.0	700.0	910.0	2,310.0	890.0	1,680.0	3,000.0	1,690.0	2,410.0
		Shareholders'										
10	Accounting classification	equity	Liability	Liability	Liability	Liability	Liability	Liability	Liability	Liability	Liability	Liability
11	Original date of issuance	Various*	04-Feb-04	27-Oct-05	28-Nov-05	05-Dec-05	20-Jan-06	24-Feb-06	24-Feb-06	28-Mar-06	19-May-06	05-Sep-06
12	Perpetual or dated	Perpetual	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	No Maturity	04-May-17	27-Apr-15	28-Jun-15	28-Jun-15	20-Apr-15	24-Oct-15	24-Oct-15	04-Feb-16	19-May-16	05-Sep-16
14	Issuer call subject to prior supervisory approval	No	No	No	No	No	No	No	No	No	No	No
	Optional call date, contingent call dates and											
15	redemption amount	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
16	Subsequent call dates, if applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
	Coupons/ dividends	Dividend	Coupon	Coupon	Coupon	Coupon	Coupon	Coupon	Coupon	Coupon	Coupon	Coupon
17	Fixed or floating dividend/coupon	Not applicable	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Not applicable	6.00%	7.50%	7.50%	7.50%	7.75%	8.25%	8.25%	8.60%	8.45%	9.10%
19	Existence of a dividend stopper	Not applicable	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
	Fully discretionary, partially discretionary or											
20	mandatory	Fully discretionary	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step-up or other incentive to redeem	No	No	No	No	No	No	No	No	No	No	No
22	Non-cumulative or cumulative	Non-cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Not applicable	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible
0.4	Manager de la constant de la constan	Not one Booking	Not on the blo	Not soulisable	Not andicable	Not continued	Not soulisable	Not continuely	Nist soulisable	Nist soulisable	Not southern	Not continued
24	If convertible, conversion trigger(s)	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
25	If convertible, fully or partially	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
26	If convertible, conversion rate	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
27	If convertible, mandatory or optional conversion	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
28	If convertible, specify instrument type convertible into	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
29	If convertible, specify issuer of instrument it converts	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
	into						**					
30	Write-down feature	No	No	No	No	No	No	No	No	No	No	No
31	If write-down, write-down trigger(s)	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
32	If write-down, full or partial	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
33	If write-down, permanent or temporary	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
34	If write-down description of write up most arise-	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
34	If write-down, description of write-up mechanism	Not applicable	тчот арріісавіе	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
25	Position in subordination heirarchy in liquidation	Perpetual Debt	All other creditors	All other creditors	All other creditors	All other creditors	All other creditors and Depositors of	All other creditors				
35	(specify instrument type immediately senior to instrument)	Instruments	and Depositors of the Bank	and Depositors of the Bank	and Depositors of the Bank	and Depositors of the Bank	and Depositors of the Bank	and Depositors of the Bank	and Depositors of the Bank	and Depositors of the Bank	and Depositors of the Bank	and Depositors of the Bank
36	Non-compliant transitioned features	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
37	If yes, specify non-compliant features	Not applicable	No loss absorption	No loss absorption	No loss absorption	No loss absorption	No loss absorption	No loss absorption	No loss absorption	No loss absorption	No loss absorption	No loss absorption
		*Note: Dates of allo	features otment of equity sha	features ares are available i	features n section titled 'Hist	features ory of share issues	features s' on the Bank's we	features	features	features	features	features
		http://www.hdfcbar	k.com/htdocs/com/	mon/pdf/corporate/	historyofshareholdi	ng.pdf						



DF 13 - Mai	n Features of Regulatory Capital Instruments  Particulars	Series 1/06/UT	Series 2/06/UT	Series 3/06/UT	Series 1/06/IPDI	Series 1/08- 09/UT	Series 1/08- 09/LT	Series 2/08- 09/UT	Series 2/08- 09/LT	Series 3/08- 09/UT
1	Issuer	HDFC Bank	HDFC Bank	HDFC Bank	HDFC Bank	HDFC Bank	HDFC Bank	HDFC Bank	HDFC Bank	HDFC Bank
2	Unique identifier	INE040A08195 Applicable Indian	INE040A08211 Applicable Indian	INE040A08237 Applicable Indian	INE040A08229  Applicable Indian	INE040A08252 Applicable Indian	INE040A08245 Applicable Indian	INE040A08260 Applicable Indian	INE040A08278 Applicable Indian	INE040A08286 Applicable Indian
3	Governing laws of the instrument	statutes and regulatory	statutes and regulatory	statutes and regulatory	statutes and regulatory	statutes and regulatory	statutes and regulatory	statutes and regulatory	statutes and regulatory	statutes and regulatory
4	Regulatory Treatment	requirements Tier 2	requirements	requirements Tier 2	requirements	requirements Tier 2	requirements Tier 2	requirements Tier 2	requirements Tier 2	requirements Tier 2
4	Transitional Basel III rules	Hel 2	Tier 2	Hel 2	Additional Tier 1	Hei Z	Her 2	Her 2	Her 2	Hei 2
5	Post- transitional Basel III rules	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible
6	Eligible at solo/group/group & solo	Solo and Group	Solo and Group	Solo and Group	Solo and Group	Solo and Group	Solo and Group	Solo and Group	Solo and Group	Solo and Group
7	Instrument type	Upper Tier 2 Capital Instruments	Upper Tier 2 Capital Instruments	Upper Tier 2 Capital Instruments	Perpetual Debt Instruments	Upper Tier 2 Capital Instruments	Tier 2 Debt Instruments	Upper Tier 2 Capital Instruments	Tier 2 Debt Instruments	Upper Tier 2 Capital Instruments
8	Amount recognised in the regulatory capital (₹ in million as of March 31, 2014)	2,511.6	2,511.6	300.6	1,600.0	4,839.0	7,702.2	1,674.4	1,004.6	6,672.5
9	Par value of instrument (₹ in million)	3,000.0	3,000.0	359.0	2,000.0	5,780.0	11,500.0	2,000.0	1,500.0	7,970.0
10	Accounting classification  Original date of issuance	Liability 05-Jun-06	Liability 05-Sep-06	Liability 20-Oct-06	Liability 08-Sep-06	Liability 26-Dec-08	Liability 26-Dec-08	Liability 19-Feb-09	Liability 19-Feb-09	Liability 17-Mar-09
12	Perpetual or dated	Dated	Dated	Dated	Perpetual	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	05-Jun-21	05-Sep-21	20-Oct-21	No Maturity	26-Dec-23	26-Dec-18	19-Feb-24	19-Feb-19	17-Mar-24
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes	Yes	No	Yes	No	Yes
	, , , , , , , , , , , , , , , , , , , ,	Date of call: 05-	Date of call: 05-	Date of call: 20-	Date of call: 08-	Date of call: 26-		Date of call: 19-		Date of call: 17-
15	Optional call date, contingent call dates and	Jun-16 Tax event: None Regulatory event:	Sep-16 Tax event: None Regulatory event:	Oct-16 Tax event: None Regulatory event:	Sep-16 Tax event: None Regulatory event:	Dec-18 Tax event: None Regulatory event:	Not applicable	Feb-19 Tax event: None Regulatory event:	Not applicable	Mar-19 Tax event: None Regulatory event:
	redemption amount	None Redemption price: At par	None Redemption price: At par	None Redemption price: At par	None Redemption price: At par	None Redemption price: At par	тег арриосые	None Redemption price: At par	те арриссие	None Redemption price: At par
16	Subsequent call dates, if applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
10	Coupons/ dividends	Coupon	Coupon	Coupon	Coupon	Coupon	Coupon	Coupon	Coupon	Coupon
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
					Before call:	Before call:		Before call:		Before call:
18	Coupon rate and any related index	Before call: 8.8% If call not exercised: 9.55%	Before call: 9.2% If call not exercised: 9.95%	Before call: 8.95% If call not exercised: 9.7%	9.92% If call not exercised: 10.92%	10.85% If call not exercised: 11.35%	10.70%	9.95% If call not exercised: 10.45%	9.75%	9.85% If call not exercised: 10.35%
19	Existence of a dividend stopper	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
20	Fully discretionary, partially discretionary or mandatory	Partially discretionary	Partially discretionary	Partially discretionary	Partially discretionary	Partially discretionary	Mandatory	Partially discretionary	Mandatory	Partially discretionary
21	Existence of step-up or other incentive to redeem	Yes	Yes	Yes	Yes	Yes	No	Yes	No	Yes
22	Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative	Non-cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible
24	If convertible, conversion trigger(s)	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
25	If convertible, fully or partially	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
26	If convertible, conversion rate	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
27	If convertible, mandatory or optional conversion	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
28	If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
29	into	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
30	Write-down feature	No	No	No	No	No	No	No	No	No
31	If write-down, write-down trigger(s)	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
32	If write-down, full or partial	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
33	If write-down, permanent or temporary	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
34	If write-down, description of write-up mechanism	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
		тът аррисавіе	тът аррисавіе	тът аррисавіе	тът аррисавіе			ттог аррисавіе	ттог аррисавіе	тъс аррисавіе
35	Position in subordination heirarchy in liquidation (specify instrument type immediately senior to instrument)	All other creditors and Depositors of the Bank	and Depositors of the Bank	and Depositors of the Bank	the Bank	and Depositors of the Bank	and Depositors of the Bank	and Depositors of the Bank	All other creditors and Depositors of the Bank	and Depositors of the Bank
36	Non-compliant transitioned features	Yes No loss	Yes No loss	Yes No loss	Yes No loss	Yes No loss	Yes No loss	Yes No loss	Yes No loss	Yes No loss
37	If yes, specify non-compliant features	absorption features	absorption features	absorption features	absorption features	absorption features	absorption features	absorption features	absorption features	absorption features



Item #	n Features of Regulatory Capital Instruments Particulars	Series 1/10-11	Series 1/11- 12/LT	Series 1/12- 13/LT	Series 2/12- 13/LT	Series 3/12- 13/LT	FCY Debt	Series B	Series E	Upper Tier II
2	Issuer Unique identifier	HDFC Bank INE040A08294	HDFC Bank INE040A08302	HDFC Bank INE040A08310	HDFC Bank INE040A08328	HDFC Bank INE040A08336	HDFC Bank  Not applicable	HDFC Bank INE484A09029	HDFC Bank INE484A08047	HDFC Bank INE040A09011
	Onique identifier	Applicable Indian	Applicable Indian	Applicable Indian	Applicable Indian					
3	Governing laws of the instrument	statutes and regulatory	statutes and regulatory	statutes and regulatory	statutes and regulatory					
	Regulatory Treatment	requirements	requirements	requirements	requirements	requirements	requirements	requirements	requirements	requirements
4	Transitional Basel III rules	Tier 2	Tier 2	Tier 2	Tier 2					
5	Post- transitional Basel III rules	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible
6	Eligible at solo/group/group & solo	Solo and Group	Solo and Group	Solo and Group	Solo and Group					
7	Instrument type	Upper Tier 2 Capital Instruments	Tier 2 Debt Instruments	Tier 2 Debt Instruments	Tier 2 Debt Instruments	Tier 2 Debt Instruments	Upper Tier 2 Capital Instruments	Tier 2 Debt Instruments	Tier 2 Debt Instruments	Upper Tier 2 Capital Instruments
8	Amount recognised in the regulatory capital (₹ in million as of March 31, 2014)	9,251.1	30,557.8	29,109.4	4,730.2	11,762.6	5,016.1	-	-	837.2
9	Par value of instrument (₹ in million)	11,050.0	36,500.0	34,770.0	5,650.0	14,050.0	5,991.5	150.0	40.0	1,000.0
10	Accounting classification	Liability	Liability	Liability	Liability	Liability	Liability	Liability	Liability	Liability
11	Original date of issuance	07-Jul-10	12-May-11	13-Aug-12	31-Oct-12	28-Dec-12	21-Nov-06	16-Jun-04	25-Jan-05	24-May-07
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	07-Jul-25	12-May-26	13-Aug-27	31-Oct-22	28-Dec-22	15-Dec-21	16-May-14	25-May-14	23-May-22
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes	Yes	Yes	No	No	Yes
15	Optional call date, contingent call dates and redemption amount	Date of call: 07- Jul-20 Tax event: None Regulatory event: None Redemption price: At par	Date of call: 12- May-21 Tax event: None Regulatory event: None Redemption price: At par	Date of call: 13- Aug-22 Tax event: None Regulatory event: None Redemption price: At par	Date of call: 31- Oct-17 Tax event: None Regulatory event: None Redemption price: At par	Date of call: 28- Dec-17 Tax event: None Regulatory event: None Redemption price: At par	Date of call: 15- Dec-16 Tax event: None Regulatory event: None Redemption price: At par	Not applicable	Not applicable	Date of call: 24- May-17 Tax event: None Regulatory event: None Redemption price: At par
16	Subsequent call dates, if applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
	Coupons/ dividends	Coupon	Coupon	Coupon	Coupon	Coupon	Coupon	Coupon	Coupon	Coupon
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Floating	Fixed	Fixed	Fixed to floating
18	Coupon rate and any related index	Before call: 8.7% If call not exercised: 9.2%	9.48%	9.45%	8.95%	9.10%	Before call: LIBOR+1.2% If call not exercised: Libor+2.2%	7.05%	8.75%	Before call: 10.84% If call not exercised: 5 Year G Sec Yield +3.5%
19	Existence of a dividend stopper	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
20	Fully discretionary, partially discretionary or mandatory	Partially discretionary	Mandatory	Mandatory	Mandatory	Mandatory	Partially discretionary	Mandatory	Mandatory	Partially discretionary
24	Fuidance of step up as other insenting to redeem	Vas	No	No	No	No	Vas	No	No	Van
21	Existence of step-up or other incentive to redeem	Yes	No	No	No	No	Yes	No	No	Yes
22	Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible
24	If convertible, conversion trigger(s)	Not applicable	Not applicable	Not applicable	Not applicable					
25	If convertible, fully or partially	Not applicable	Not applicable	Not applicable	Not applicable					
26	If convertible, conversion rate	Not applicable	Not applicable	Not applicable	Not applicable					
27	If convertible, mandatory or optional conversion	Not applied to	Not applicable	Not applicable	Not applicable	Not applied to	Not applicable	Not applicable	Not applicable	Not applicable
28	If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into	Not applicable  Not applicable	Not applicable  Not applicable	Not applicable  Not applicable	Not applicable  Not applicable					
	If convertible, specify issuer of instrument it converts									
29	into	Not applicable	Not applicable	Not applicable	Not applicable					
30	Write-down feature	No	No	No	No	No	No	No	No	No
31	If write-down, write-down trigger(s)	Not applicable	Not applicable	Not applicable	Not applicable					
32	If write-down, full or partial	Not applicable	Not applicable	Not applicable	Not applicable					
33	If write-down, permanent or temporary	Not applicable	Not applicable	Not applicable	Not applicable					
34	If write-down, description of write-up mechanism  Position in subordination heirarchy in liquidation (specify instrument type immediately senior to	Not applicable  All other creditors	Not applicable  All other creditors and Depositors of	All other creditors	Not applicable  All other creditors	Not applicable  All other creditors		Not applicable  All other creditors	Not applicable  All other creditors and Depositors of	
35	(specify instrument type immediately senior to instrument)	the Bank	the Bank	and Depositors of the Bank	and Depositors of the Bank	and Depositors of the Bank	the Bank	and Depositors of the Bank	the Bank	the Bank
36	Non-compliant transitioned features	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
37	If yes, specify non-compliant features	No loss absorption features	No loss absorption features	No loss absorption features	No loss absorption features					

