1	DF 13 - Mair	n Features of Regulatory Capital Instruments Particulars			Series 6	Series 7	Series 8	Series 1/06	Series 2/06
							HDFC Bank	HDFC Bank	HDFC Bank
3	2	Unique identifier							INE040A08203
4 Production Board II facts	3		statutes and regulatory	Applicable Indian statutes and regulatory requirements					
1	4			Tier 2					
The above	5	Post- transitional Basel III rules		Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible
Non-contracting and first regulatory registed Non-contract N	6	Eligible at solo/group/group & solo	Solo and Group						
No. International and area 2015 2015	7	Instrument type	Common Shares	Tier 2 Debt Instruments		Tier 2 Debt Instruments	Tier 2 Debt Instruments		Tier 2 Debt Instruments
Sharmodeller Congress of Sharmodeller Congress	8		5,022.9	7.6	0.0	0.0	0.0	0.0	367.8
To control discontrol control of	9	Par value of instrument (` in million)		50.0	890.0	1,680.0	3,000.0	1,690.0	2,410.0
Total Proposation deads Proposation Dates									Liability
13 Cappiral maunity date No Sabarity And Sabarity No N		-							05-Sep-06
14 baser call adject to prior approximaty approval No N									
To grand and date, conference call dates and long applicable Not a		Original maturity date	No Maturity	04-May-17	24-Oct-15	24-Oct-15	04-Feb-16	19-мау-16	05-Sep-16
10 Bullemption encount No. applicable No. applica	14	Issuer call subject to prior supervisory approval	No						
Coupon dividends	15	Optional call date, contingent call dates and redemption amount	Not applicable						
Fixed or floating dividend coupon	16	Subsequent call dates, if applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
18 Coxport ade and any retained index Not applicable Ves Ves Ves Ves Ves Ves Ves V		Coupons/ dividends	Dividend	Coupon	Coupon	Coupon	Coupon	Coupon	Coupon
19 Existence of a dividend stappeer Not applicable Ves Yes Yes Yes Yes Yes Yes Yes Yes Yes Y	17	Fixed or floating dividend/coupon	Not applicable	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
Fully discretionary, partially discretionary or mandatory and another programment of the	18	Coupon rate and any related index	Not applicable	6.00%	8.25%	8.25%	8.60%	8.45%	9.10%
Part	19	Existence of a dividend stopper	Not applicable	Yes	Yes	Yes	Yes	Yes	Yes
22 Non-cumulative or cumulative Non-cumulative Cumulative Nonconvertible Nonconv	20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
23 Convertible or non-convertible Not applicable No	21	Existence of step-up or other incentive to redeem	No						
24 If convertible, conversion trigger(s) Not applicable Not	22	Non-cumulative or cumulative	Non-cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
25 It convertible, fully or partially Not applicable Not app	23	Convertible or non-convertible	Not applicable	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible
26 If convertible, conversion rate Not applicable N	24	If convertible, conversion trigger(s)	Not applicable						
1	25	If convertible, fully or partially	Not applicable						
28 If convertible, specify instrument type conventible into Not applicable N	26	If convertible, conversion rate	Not applicable						
If convertible, specify issuer of instrument it converts into Not applicable Not appl	27	If convertible, mandatory or optional conversion	Not applicable						
1	28	If convertible, specify instrument type convertible into	Not applicable						
31 If write-down, write-down trigger(s) Not applicable Not a	29		Not applicable						
32 If write-down, full or partial Not applicable No	30	Write-down feature	No						
33 If write-down, permanent or temporary Not applicable Not	31	If write-down, write-down trigger(s)	Not applicable						
34 If write-down, description of write-up mechanism Not applicable Not appli	32	If write-down, full or partial	Not applicable						
Position in subordination heirarchy in liquidation (specify instrument type immediately senior to instruments All other creditors and Depositors of and Depositors of and Depositors of the Bank and Depositors o	33	If write-down, permanent or temporary	Not applicable						
35	34	If write-down, description of write-up mechanism	Not applicable						
37 If yes, specify non-compliant features Not applicable absorption		(specify instrument type immediately senior to instrument)		and Depositors of	All other creditors and Depositors of the Bank				
37 If yes, specify non-compliant features Not applicable absorption absorption absorption absorption absorption absorption	36	Non-compliant transitioned features	No						Yes No loss
	37	If yes, specify non-compliant features	Not applicable	absorption	absorption	absorption	absorption	absorption	absorption features



	n Features of Regulatory Capital Instruments					Series 1/08-	Series 1/08-	Series 2/08-	Series 2/08-
Item #	Particulars Issuer	Series 1/06/UT HDFC Bank	Series 2/06/UT HDFC Bank	Series 3/06/UT HDFC Bank	Series 1/06/IPDI HDFC Bank	09/UT HDFC Bank	09/LT HDFC Bank	09/UT HDFC Bank	09/LT HDFC Bank
2	Unique identifier	INE040A08195	INE040A08211	INE040A08237	INE040A08229	INE040A08252	INE040A08245	INE040A08260	INE040A08278
3	Governing laws of the instrument	Applicable Indian statutes and regulatory requirements	Applicable Indian statutes and regulatory requirements	Applicable Indian statutes and regulatory requirements	Applicable Indian statutes and regulatory requirements				
4	Regulatory Treatment Transitional Basel III rules	Tier 2	Tier 2	Tier 2	Additional Tier 1	Tier 2	Tier 2	Tier 2	Tier 2
5	Post- transitional Basel III rules	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	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
8	Amount recognised in the regulatory capital (* in million as of June 30, 2015)	2,289.0	2,289.0	273.9	1,400.0	4,410.1	5,264.6	1,526.0	686.7
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
10	Accounting classification	Liability	Liability	Liability	Liability	Liability	Liability	Liability	Liability
11	Original date of issuance	05-Jun-06	05-Sep-06	20-Oct-06	08-Sep-06	26-Dec-08	26-Dec-08	19-Feb-09	19-Feb-09
12	Perpetual or dated Original maturity date	Dated 05-Jun-21	Dated 05-Sep-21	Dated 20-Oct-21	Perpetual No Maturity	Dated 26-Dec-23	Dated 26-Dec-18	Dated 19-Feb-24	Dated
			,		,				
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes	Yes	No	Yes	No
15	Optional call date, contingent call dates and redemption amount	Date of call: 05- Jun-16 Tax event: None Regulatory event: None Redemption price: At par	Date of call: 05- Sep-16 Tax event: None Regulatory event: None Redemption price: At par	Date of call: 20- Oct-16 Tax event: None Regulatory event: None Redemption price: At par	Date of call: 08- Sep-16 Tax event: None Regulatory event: None Redemption price: At par	Date of call: 26- Dec-18 Tax event: None Regulatory event: None Redemption price: At par	Not applicable	Date of call: 19- Feb-19 Tax event: None Regulatory event: None Redemption price: At par	Not applicable
16	Subsequent call dates, if 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
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
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%	Before call: 9.92% If call not exercised: 10.92%	Before call: 10.85% If call not exercised: 11.35%	10.70%	Before call: 9.95% If call not exercised: 10.45%	9.75%
19	Existence of a dividend stopper	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
21	Existence of step-up or other incentive to redeem	Yes	Yes	Yes	Yes	Yes	No	Yes	No
22	Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative	Non-cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	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 applicable	Not applicable	Not applicable	Not applicable				
28	If convertible, specify instrument type convertible into	Not applicable	Not applicable	Not applicable	Not applicable				
29	If convertible, specify issuer of instrument it converts into	Not applicable	Not applicable	Not applicable	Not applicable				
30	Write-down feature	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	Not applicable	Not applicable	Not applicable	Not applicable				
35	Position in subordination heirarchy in liquidation (specify instrument type immediately senior to instrument)	All other creditors and Depositors of the Bank	All other creditors and Depositors of the Bank	All other creditors and Depositors of the Bank	All other creditors and Depositors of the Bank				
36	Non-compliant transitioned features	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



March Marc		n Features of Regulatory Capital Instruments	Series 3/08-		Series 1/11-	Series 1/12-	Series 2/12-	Series 3/12-		
	ntem #									
Beach Company Compan	2	Unique identifier	INE040A08286	INE040A08294	INE040A08302	INE040A08310	INE040A08328	INE040A08336	Not applicable	INE040A09011
	3	<u> </u>	statutes and regulatory							
	4		Tier 2							
Part	5	Post- transitional Basel III rules	Ineligible							
Part	6	Eligible at solo/group/group & solo	Solo and Group							
Part	7	Instrument type	Capital	Capital					Capital	Capital
	8		6,081.0	8,431.1	27,849.2	26,529.2	4,310.9	10,720.0	4,856.1	763.0
1	9	Par value of instrument (* in million)	7,970.0	11,050.0	36,500.0	34,770.0	5,650.0	14,050.0	6,364.5	1,000.0
Proposition of Montal Control	10	Accounting classification	Liability							
17. Marcol 17.		*								
1										
Date of claim 1.5 Date of claim 1.7 Date										,
March Marc	14	Issuer call subject to prior supervisory approval								
Coupon distancia Coupon Coup	15		Mar-19 Tax event: None Regulatory event: None Redemption	Jul-20 Tax event: None Regulatory event: None Redemption	May-21 Tax event: None Regulatory event: None Redemption	Aug-22 Tax event: None Regulatory event: None Redemption	Oct-17 Tax event: None Regulatory event: None Redemption	Dec-17 Tax event: None Regulatory event: None Redemption	Dec-16 Tax event: None Regulatory event: None Redemption	May-17 Tax event: None Regulatory event: None Redemption
Field	16	Subsequent call dates, if applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
Batters call Services call Ser		Coupons/ dividends	Coupon							
Particular	17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Floating	Fixed to floating
Family discretionary, partially discretionary or Partially discretionary or Regulator or Regulator or Computative or Comput	18	Coupon rate and any related index	9.85% If call not exercised:	If call not	9.48%	9.45%	8.95%	9.10%	LIBOR+1.2% If call not exercised:	10.84% If call not exercised: 5 Year G Sec Yield
accretoriary discretoriary dis	19	Existence of a dividend stopper	Yes							
Convertible or non-convertible Nonconvertible Nonco	20				Mandatory	Mandatory	Mandatory	Mandatory		
Convertible or non-convertible Nonconvertible Nonco	21	Existence of step-up or other incentive to redeem	Yes	Yes	No	No	No	No	Yes	Yes
1 d'avrite-down, full or partial le Not applicable	22	Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
125 If convertible, fully or partialty Not applicable Not applicab	23	Convertible or non-convertible	Nonconvertible							
126 If convertible, conversion rate 127 If convertible, mandatory or optional conversion 128 If convertible, mandatory or optional conversion 129 If convertible, specify instrument type convertible into 129 If convertible, specify instrument type convertible into 129 If convertible, specify instrument it converts 129 If convertible, specify instrument it converts 129 If convertible, specify instrument it converts 130 Write-down feature 131 If write-down, write-down trigger(s) 132 If write-down, write-down trigger(s) 133 If write-down, full or partial 134 If write-down, full or partial 135 Specify instrument or temporary 136 Not applicable 137 If write-down, description of write-up mechanism 138 If write-down, description of write-up mechanism 139 Not applicable 130 Not applicable 130 If write-down, description of write-up mechanism 130 Not applicable 131 If write-down, description of write-up mechanism 132 If write-down, description of write-up mechanism 133 If write-down, description of write-up mechanism 134 If write-down, description of write-up mechanism 135 Specify instrument type immediately senior to instrument in conditions and Depositors of the Bank 130 Non-compliant transitioned features 131 Non-compliant transitioned features 132 Yes 133 Non-compliant transitioned features 134 Non-compliant transitioned features 135 Non-compliant transitioned features 136 Non-compliant transitioned features 137 Non-compliant transitioned features 138 Non-compliant transitioned features 139 Non-compliant transitioned features 130 Non-compliant transitioned features 130 Non-compliant transitioned features 131 Non-compliant transitioned features 132 Non-compliant transitioned features 133 Non-compliant transitioned features 134 Non-compliant transitioned features 135 Non-compliant transitioned features 136 Non-compliant transitioned features 137 Non-compliant transitioned features 138 Non-compliant features 139 Non-compliant features 130 Non-compliant features 130 Non-compliant features 130 Non-compliant features 130 No	24	If convertible, conversion trigger(s)	Not applicable							
If convertible, mandatory or optional conversion Not applicable Not	25	If convertible, fully or partially	Not applicable							
If convertible, specify instrument type convertible into Not applicable Not	26	If convertible, conversion rate	Not applicable							
129 If convertible, specify issuer of instrument it converts into applicable into instrument into applicable into instrument into applicable into instrument into applicable into applicable into instrument into applicable int	27	If convertible, mandatory or optional conversion	Not applicable							
Write-down feature No N	28	If convertible, specify instrument type convertible into	Not applicable							
If write-down, write-down trigger(s) Not applicable Not appl	29		Not applicable							
132 If write-down, full or partial Not applicable N	30	Write-down feature	No							
133 If write-down, permanent or temporary Not applicable Not	31	If write-down, write-down trigger(s)	Not applicable							
1 If write-down, description of write-up mechanism 1 Not applicable 1 Not applicab	32	If write-down, full or partial	Not applicable							
Position in subordination heirarchy in liquidation (specify instrument type immediately senior to instrument) All other creditors and Depositors of and Depositors of the Bank All other creditors and Depositors of the Bank All other creditors and Depositors of and Depositors of the Bank All other creditors and Depositors of and Depositors of the Bank All other creditors and Depositors of and Depositors of the Bank All other creditors and Depositors of and Depositors of the Bank The Bank All other creditors and Depositors of the Bank	33	If write-down, permanent or temporary	Not applicable							
(specify instrument type immediately senior to instrument) and Depositors of and Depositors of the Bank and Depositors of the	34	If write-down, description of write-up mechanism	Not applicable							
No loss No los	35	(specify instrument type immediately senior to	and Depositors of							
37 If yes, specify non-compliant features absorption absorption absorption absorption absorption absorption absorption	36	Non-compliant transitioned features								
	37	If yes, specify non-compliant features	absorption							

