DF 13 - Mai	n Features of Regulatory Capital Instruments			1				•			
Item #	Particulars .	Equity Shares	Lower Tier II	Series 1/06	Series 2/06	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
1	Issuer	HDFC Bank	HDFC Bank	HDFC Bank	HDFC Bank	HDFC Bank	HDFC Bank	HDFC Bank	HDFC Bank	HDFC Bank	HDFC Bank
2	Unique identifier	INE040A01026 Applicable Indian	INE040A08120 Applicable Indian	INE040A08153 Applicable Indian	INE040A08203 Applicable Indian	INE040A08195 Applicable Indian	INE040A08211 Applicable Indian	INE040A08237 Applicable Indian	INE040A08229 Applicable Indian	INE040A08252 Applicable Indian	INE040A08245 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	statutes and regulatory
	Regulatory Treatment	requirements	requirements	requirements	requirements	requirements	requirements	requirements	requirements	requirements	requirements
	Transitional Basel III rules	Common Equity Tier	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Additional Tier 1	Tier 2	Tier 2
_	Dest top site of Dest III and a	Common Equity Tier	In all allala	I 15 15	I 12 24 - 1 -	L1021-1-	11:-2-1-	la d'adela	1	L 15 - 15 - 1	L 15 - 21-1 -
5	Post- transitional Basel III rules	1	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
			Tier 2 Debt	Tier 2 Debt	Tier 2 Debt	Upper Tier 2 Capital	Upper Tier 2 Capital	Upper Tier 2 Capital	Perpetual Debt	Upper Tier 2 Capital	Tier 2 Debt
7	Instrument type	Common Shares	Instruments	Instruments	Instruments	Instruments	Instruments	Instruments	Instruments	Instruments	Instruments
8	Amount recognised in the regulatory capital (₹ in million as of March 31, 2016)	5,056.4	6.7	0.0	0.0	2,002.4	2,002.4	239.6	1,200.0	3,857.9	3,070.3
9	Par value of instrument (₹ in million)	Not applicable	50.0	1,690.0	2,410.0	3,000.0	3,000.0	359.0	2,000.0	5,780.0	11,500.0
10	Accounting classification	Shareholders' equity	Liability	Liability	Liability	Liability	Liability	Liability	Liability	Liability	Liability
		*	045104	40.14 00	05.0	05.1.00	05.0	00.0.400	00.0	00 D 00	
	Original date of issuance Perpetual or dated	Various Perpetual	04-Feb-04 Dated	19-May-06 Dated	05-Sep-06 Dated	05-Jun-06 Dated	05-Sep-06 Dated	20-Oct-06 Dated	08-Sep-06 Perpetual	26-Dec-08 Dated	26-Dec-08 ———————————————————————————————————
13	Original maturity date	No Maturity	04-May-17	19-May-16	05-Sep-16	05-Jun-21	05-Sep-21	20-Oct-21	No Maturity	26-Dec-23	26-Dec-18
14	Issuer call subject to prior supervisory approval	No	No	No	No	Yes	Yes	Yes	Yes	Yes	No
						Date of call: 05-Jun-16	Date of call: 05-Sep-16	Date of call: 20-Oct-16	Date of call: 08-Sep-16	Date of call: 26-Dec-18	
45	Optional call date, contingent call dates and	Not applicable	Not applicable	Not oppliedble	Not oppliedble	Tax event: None	Tax event: None	Tax event: None	Tax event: None	Tax event: None	Not oppliedble
15	redemption amount	Not applicable	Not applicable	Not applicable	Not applicable	Regulatory event: None	Regulatory event: None	Regulatory event: None	None	Regulatory event: None	Not applicable
						Redemption price: At par	Redemption price: At par	Redemption price: At par	Redemption price: At par	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	Not applicable
	Coupons/ dividends	Dividend	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
						Before call: 8.8%	Before call: 9.2%	Before call: 8.95%	Before call: 9.92%	Before call: 10.85%	
18	Coupon rate and any related index	Not applicable	6.00%	8.45%	9.10%	If call not exercised: 9.55%	If call not exercised: 9.95%	If call not exercised: 9.7%	If call not exercised: 10.92%	If call not exercised: 11.35%	10.70%
						9.55%	9.95%	9.7%	10.92%	11.33%	
19	Existence of a dividend stopper	Not applicable	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
	Existence of a dividend stopper	Trot applicable	100	100	100	100	100	100	100	100	
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Mandatory	Mandatory	Mandatory	Partially discretionary	Partially discretionary	Partially discretionary	Partially discretionary	Partially discretionary	Mandatory
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Mandatory	Mandatory	Mandatory	Partially discretionary	Partially discretionary	Partially discretionary	Partially discretionary	Partially discretionary	Mandatory
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Mandatory	Mandatory	Mandatory	Partially discretionary	Partially discretionary	Partially discretionary	Partially discretionary	Partially discretionary	Mandatory
		. ,		,							,
	Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem	Fully discretionary No	Mandatory No	Mandatory No	Mandatory No	Partially discretionary Yes	Partially discretionary Yes	Partially discretionary Yes	Partially discretionary Yes	Partially discretionary Yes	Mandatory No
21		. ,		,							,
21 22	Existence of step-up or other incentive to redeem	No Non-cumulative	No	No	No	Yes	Yes	Yes	Yes	Yes	No
21	Existence of step-up or other incentive to redeem Non-cumulative or cumulative	No	No Cumulative	No Cumulative	No Cumulative	Yes Cumulative	Yes Cumulative	Yes Cumulative	Yes Non-cumulative	Yes Cumulative	No Cumulative
21 22	Existence of step-up or other incentive to redeem Non-cumulative or cumulative	No Non-cumulative	No Cumulative	No Cumulative	No Cumulative	Yes Cumulative	Yes Cumulative	Yes Cumulative	Yes Non-cumulative	Yes Cumulative	No Cumulative
21 22 23	Existence of step-up or other incentive to redeem Non-cumulative or cumulative	No Non-cumulative	No Cumulative	No Cumulative	No Cumulative	Yes Cumulative	Yes Cumulative	Yes Cumulative	Yes Non-cumulative	Yes Cumulative	No Cumulative
21 22 23	Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible	No Non-cumulative Not applicable	No Cumulative Nonconvertible	No Cumulative Nonconvertible	No Cumulative Nonconvertible	Yes Cumulative Nonconvertible	Yes Cumulative Nonconvertible	Yes Cumulative Nonconvertible	Yes Non-cumulative Nonconvertible	Yes Cumulative Nonconvertible	No Cumulative Nonconvertible
21 22 23 24	Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s)	No Non-cumulative Not applicable Not applicable	No Cumulative Nonconvertible Not applicable	No Cumulative Nonconvertible Not applicable	No Cumulative Nonconvertible Not applicable	Yes Cumulative Nonconvertible Not applicable	Yes Cumulative Nonconvertible Not applicable	Yes Cumulative Nonconvertible Not applicable	Yes Non-cumulative Nonconvertible Not applicable	Yes Cumulative Nonconvertible Not applicable	No Cumulative Nonconvertible Not applicable
21 22 23 24	Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible	No Non-cumulative Not applicable	No Cumulative Nonconvertible	No Cumulative Nonconvertible	No Cumulative Nonconvertible	Yes Cumulative Nonconvertible	Yes Cumulative Nonconvertible	Yes Cumulative Nonconvertible	Yes Non-cumulative Nonconvertible	Yes Cumulative Nonconvertible	No Cumulative Nonconvertible
21 22 23 24 25	Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s)	No Non-cumulative Not applicable Not applicable	No Cumulative Nonconvertible Not applicable	No Cumulative Nonconvertible Not applicable	No Cumulative Nonconvertible Not applicable	Yes Cumulative Nonconvertible Not applicable	Yes Cumulative Nonconvertible Not applicable	Yes Cumulative Nonconvertible Not applicable	Yes Non-cumulative Nonconvertible Not applicable	Yes Cumulative Nonconvertible Not applicable	No Cumulative Nonconvertible Not applicable
21 22 23 24 25 26	Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate	No Non-cumulative Not applicable Not applicable Not applicable Not applicable	No Cumulative Nonconvertible Not applicable Not applicable Not applicable	No Cumulative Nonconvertible Not applicable Not applicable Not applicable	No Cumulative Nonconvertible Not applicable Not applicable Not applicable	Yes Cumulative Nonconvertible Not applicable Not applicable	Yes Cumulative Nonconvertible Not applicable Not applicable	Yes Cumulative Nonconvertible Not applicable Not applicable Not applicable	Yes Non-cumulative Nonconvertible Not applicable Not applicable	Yes Cumulative Nonconvertible Not applicable Not applicable	No Cumulative Nonconvertible Not applicable Not applicable
21 22 23 24 25 26	Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s)	No Non-cumulative Not applicable Not applicable	No Cumulative Nonconvertible Not applicable Not applicable	No Cumulative Nonconvertible Not applicable Not applicable	No Cumulative Nonconvertible Not applicable	Yes Cumulative Nonconvertible Not applicable	Yes Cumulative Nonconvertible Not applicable	Yes Cumulative Nonconvertible Not applicable	Yes Non-cumulative Nonconvertible Not applicable	Yes Cumulative Nonconvertible Not applicable	No Cumulative Nonconvertible Not applicable Not applicable
21 22 23 24 25 26 27	Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate	No Non-cumulative Not applicable Not applicable Not applicable Not applicable	No Cumulative Nonconvertible Not applicable Not applicable Not applicable	No Cumulative Nonconvertible Not applicable Not applicable Not applicable	No Cumulative Nonconvertible Not applicable Not applicable Not applicable	Yes Cumulative Nonconvertible Not applicable Not applicable	Yes Cumulative Nonconvertible Not applicable Not applicable	Yes Cumulative Nonconvertible Not applicable Not applicable Not applicable	Yes Non-cumulative Nonconvertible Not applicable Not applicable	Yes Cumulative Nonconvertible Not applicable Not applicable	No Cumulative Nonconvertible Not applicable Not applicable
21 22 23 24 25 26 27 28	Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	No Non-cumulative Not applicable Not applicable Not applicable Not applicable Not applicable Not applicable	No Cumulative Nonconvertible Not applicable Not applicable Not applicable Not applicable Not applicable	No Cumulative Nonconvertible Not applicable Not applicable Not applicable Not applicable Not applicable	No Cumulative Nonconvertible Not applicable Not applicable Not applicable Not applicable Not applicable	Yes Cumulative Nonconvertible Not applicable Not applicable Not applicable Not applicable Not applicable	Yes Cumulative Nonconvertible Not applicable Not applicable Not applicable Not applicable Not applicable	Yes Cumulative Nonconvertible Not applicable Not applicable Not applicable Not applicable Not applicable	Yes Non-cumulative Nonconvertible Not applicable Not applicable Not applicable Not applicable Not applicable	Yes Cumulative Nonconvertible Not applicable Not applicable Not applicable Not applicable	No Cumulative Nonconvertible Not applicable Not applicable Not applicable Not applicable Not applicable
21 22 23 24 25 26 27 28	Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	No Non-cumulative Not applicable Not applicable Not applicable Not applicable Not applicable	No Cumulative Nonconvertible Not applicable Not applicable Not applicable Not applicable	No Cumulative Nonconvertible Not applicable Not applicable Not applicable Not applicable	No Cumulative Nonconvertible Not applicable Not applicable Not applicable Not applicable	Yes Cumulative Nonconvertible Not applicable Not applicable Not applicable Not applicable	Yes Cumulative Nonconvertible Not applicable Not applicable Not applicable Not applicable	Yes Cumulative Nonconvertible Not applicable Not applicable Not applicable Not applicable	Yes Non-cumulative Nonconvertible Not applicable Not applicable Not applicable Not applicable	Yes Cumulative Nonconvertible Not applicable Not applicable Not applicable	No Cumulative Nonconvertible Not applicable Not applicable Not applicable Not applicable
21 22 23 24 25 26 27 28 29	Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	No Non-cumulative Not applicable Not applicable Not applicable Not applicable Not applicable Not applicable	No Cumulative Nonconvertible Not applicable Not applicable Not applicable Not applicable Not applicable	No Cumulative Nonconvertible Not applicable Not applicable Not applicable Not applicable Not applicable	No Cumulative Nonconvertible Not applicable Not applicable Not applicable Not applicable Not applicable	Yes Cumulative Nonconvertible Not applicable Not applicable Not applicable Not applicable Not applicable	Yes Cumulative Nonconvertible Not applicable Not applicable Not applicable Not applicable Not applicable	Yes Cumulative Nonconvertible Not applicable Not applicable Not applicable Not applicable Not applicable	Yes Non-cumulative Nonconvertible Not applicable Not applicable Not applicable Not applicable Not applicable	Yes Cumulative Nonconvertible Not applicable Not applicable Not applicable Not applicable	No Cumulative Nonconvertible Not applicable Not applicable Not applicable Not applicable Not applicable
21 22 23 24 25 26 27 28 29	Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	No Non-cumulative Not applicable	No Cumulative Nonconvertible Not applicable Not applicable Not applicable Not applicable Not applicable Not applicable	No Cumulative Nonconvertible Not applicable Not applicable Not applicable Not applicable Not applicable Not applicable	No Cumulative Nonconvertible Not applicable Not applicable Not applicable Not applicable Not applicable Not applicable	Yes Cumulative Nonconvertible Not applicable Not applicable Not applicable Not applicable Not applicable Not applicable	Yes Cumulative Nonconvertible Not applicable Not applicable Not applicable Not applicable Not applicable Not applicable	Yes Cumulative Nonconvertible Not applicable Not applicable Not applicable Not applicable Not applicable Not applicable	Yes Non-cumulative Nonconvertible Not applicable Not applicable Not applicable Not applicable Not applicable Not applicable	Yes Cumulative Nonconvertible Not applicable Not applicable Not applicable Not applicable Not applicable Not applicable	No Cumulative Nonconvertible Not applicable
21 22 23 24 25 26 27 28 29 30	Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	No Non-cumulative Not applicable	No Cumulative Nonconvertible Not applicable	No Cumulative Nonconvertible Not applicable	No Cumulative Nonconvertible Not applicable	Yes Cumulative Nonconvertible Not applicable	Yes Cumulative Nonconvertible Not applicable	Yes Cumulative Nonconvertible Not applicable	Yes Non-cumulative Nonconvertible Not applicable	Yes Cumulative Nonconvertible Not applicable	No Cumulative Nonconvertible Not applicable
21 22 23 24 25 26 27 28 29 30	Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	No Non-cumulative Not applicable	No Cumulative Nonconvertible Not applicable Not applicable Not applicable Not applicable Not applicable Not applicable	No Cumulative Nonconvertible Not applicable Not applicable Not applicable Not applicable Not applicable Not applicable	No Cumulative Nonconvertible Not applicable Not applicable Not applicable Not applicable Not applicable Not applicable	Yes Cumulative Nonconvertible Not applicable Not applicable Not applicable Not applicable Not applicable Not applicable	Yes Cumulative Nonconvertible Not applicable Not applicable Not applicable Not applicable Not applicable Not applicable	Yes Cumulative Nonconvertible Not applicable Not applicable Not applicable Not applicable Not applicable Not applicable	Yes Non-cumulative Nonconvertible Not applicable Not applicable Not applicable Not applicable Not applicable Not applicable	Yes Cumulative Nonconvertible Not applicable Not applicable Not applicable Not applicable Not applicable Not applicable	No Cumulative Nonconvertible Not applicable
21 22 23 24 25 26 27 28 29 30	Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	No Non-cumulative Not applicable	No Cumulative Nonconvertible Not applicable	No Cumulative Nonconvertible Not applicable	No Cumulative Nonconvertible Not applicable	Yes Cumulative Nonconvertible Not applicable	Yes Cumulative Nonconvertible Not applicable	Yes Cumulative Nonconvertible Not applicable	Yes Non-cumulative Nonconvertible Not applicable	Yes Cumulative Nonconvertible Not applicable	No Cumulative Nonconvertible Not applicable
21 22 23 24 25 26 27 28 29 30	Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s)	No Non-cumulative Not applicable	No Cumulative Nonconvertible Not applicable	No Cumulative Nonconvertible Not applicable	No Cumulative Nonconvertible Not applicable	Yes Cumulative Nonconvertible Not applicable	Yes Cumulative Nonconvertible Not applicable	Yes Cumulative Nonconvertible Not applicable	Yes Non-cumulative Nonconvertible Not applicable	Yes Cumulative Nonconvertible Not applicable	No Cumulative Nonconvertible Not applicable
21 22 23 24 25 26 27 28 29 30	Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	No Non-cumulative Not applicable	No Cumulative Nonconvertible Not applicable	No Cumulative Nonconvertible Not applicable	No Cumulative Nonconvertible Not applicable	Yes Cumulative Nonconvertible Not applicable	Yes Cumulative Nonconvertible Not applicable	Yes Cumulative Nonconvertible Not applicable	Yes Non-cumulative Nonconvertible Not applicable	Yes Cumulative Nonconvertible Not applicable	No Cumulative Nonconvertible Not applicable
21 22 23 24 25 26 27 28 29 30 31	Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s)	No Non-cumulative Not applicable	No Cumulative Nonconvertible Not applicable	No Cumulative Nonconvertible Not applicable	No Cumulative Nonconvertible Not applicable	Yes Cumulative Nonconvertible Not applicable	Yes Cumulative Nonconvertible Not applicable	Yes Cumulative Nonconvertible Not applicable	Yes Non-cumulative Nonconvertible Not applicable	Yes Cumulative Nonconvertible Not applicable	No Cumulative Nonconvertible Not applicable
21 22 23 24 25 26 27 28 29 30 31	Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary	No Non-cumulative Not applicable	No Cumulative Nonconvertible Not applicable No Not applicable	No Cumulative Nonconvertible Not applicable No Not applicable No	No Cumulative Nonconvertible Not applicable No Not applicable No	Yes Cumulative Nonconvertible Not applicable	Yes Cumulative Nonconvertible Not applicable	Yes Cumulative Nonconvertible Not applicable	Yes Non-cumulative Nonconvertible Not applicable	Yes Cumulative Nonconvertible Not applicable	No Cumulative Nonconvertible Not applicable No Not applicable No
21 22 23 24 25 26 27 28 29 30 31	Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s)	No Non-cumulative Not applicable	No Cumulative Nonconvertible Not applicable	No Cumulative Nonconvertible Not applicable	No Cumulative Nonconvertible Not applicable No	Yes Cumulative Nonconvertible Not applicable	Yes Cumulative Nonconvertible Not applicable	Yes Cumulative Nonconvertible Not applicable	Yes Non-cumulative Nonconvertible Not applicable	Yes Cumulative Nonconvertible Not applicable	No Cumulative Nonconvertible Not applicable No
21 22 23 24 25 26 27 28 29 30 31 31 32 33 34	Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary	No Non-cumulative Not applicable	No Cumulative Nonconvertible Not applicable No Not applicable No Not applicable All other creditors and	No Cumulative Nonconvertible Not applicable No Not applicable No	No Cumulative Nonconvertible Not applicable All other creditors and	Yes Cumulative Nonconvertible Not applicable All other creditors and	Yes Cumulative Nonconvertible Not applicable	Yes Cumulative Nonconvertible Not applicable All other creditors and	Yes Non-cumulative Nonconvertible Not applicable All other creditors and	Yes Cumulative Nonconvertible Not applicable	No Cumulative Nonconvertible Not applicable No No Not applicable No Not applicable No Not applicable No Not applicable Not applicable
21 22 23 24 25 26 27 28 29 30 31 31 32 33 34	Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If write-down, description of write-up mechanism	No Non-cumulative Not applicable	No Cumulative Nonconvertible Not applicable No Not applicable No Not applicable	No Cumulative Nonconvertible Not applicable No Not applicable No Not applicable No Not applicable	No Cumulative Nonconvertible Not applicable No Not applicable No Not applicable No Not applicable No Not applicable	Yes Cumulative Nonconvertible Not applicable	Yes Cumulative Nonconvertible Not applicable	Yes Cumulative Nonconvertible Not applicable	Yes Non-cumulative Nonconvertible Not applicable	Yes Cumulative Nonconvertible Not applicable	No Cumulative Nonconvertible Not applicable No Not applicable No Not applicable Not applicable Not applicable
21 22 23 24 25 26 27 28 29 30 31 31 32 33 34	Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, permanent or temporary If write-down, description of write-up mechanism Position in subordination heirarchy in liquidation (specify instrument type immediately senior to instrument)	No Non-cumulative Not applicable Perpetual Debt Instruments	No Cumulative Nonconvertible Not applicable All other creditors and Depositors of the Bank	No Cumulative Nonconvertible Not applicable All other creditors and Depositors of the Bank	No Cumulative Nonconvertible Not applicable All other creditors and Depositors of the Bank	Yes Cumulative Nonconvertible Not applicable All other creditors and Depositors of the Bank	Yes Cumulative Nonconvertible Not applicable All other creditors and Depositors of the Bank	Yes Cumulative Nonconvertible Not applicable All other creditors and Depositors of the Bank	Yes Non-cumulative Nonconvertible Not applicable All other creditors and Depositors of the Bank	Yes Cumulative Nonconvertible Not applicable All other creditors and Depositors of the Bank	No Cumulative Nonconvertible Not applicable All other creditors and Depositors of the Bank
21 22 23 24 25 26 27 28 29 30 31 31 32 33 34	Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If write-down, description of write-up mechanism Position in subordination heirarchy in liquidation (specify instrument type immediately senior to	No Non-cumulative Not applicable No Not applicable Not applicable Not applicable Not applicable Perpetual Debt	No Cumulative Nonconvertible Not applicable All other creditors and Depositors of the Bank Yes	No Cumulative Nonconvertible Not applicable All other creditors and Depositors of the Bank Yes	No Cumulative Nonconvertible Not applicable All other creditors and Depositors of the Bank Yes	Yes Cumulative Nonconvertible Not applicable All other creditors and Depositors of the Bank Yes	Yes Cumulative Nonconvertible Not applicable All other creditors and Depositors of the Bank Yes	Yes Cumulative Nonconvertible Not applicable All other creditors and Depositors of the Bank Yes	Yes Non-cumulative Nonconvertible Not applicable All other creditors and Depositors of the Bank Yes	Yes Cumulative Nonconvertible Not applicable All other creditors and Depositors of the Bank Yes	No Cumulative Nonconvertible Not applicable All other creditors and Depositors of the Bank Yes
21 22 23 24 25 26 27 28 29 30 31 31 32 33 34	Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, permanent or temporary If write-down, description of write-up mechanism Position in subordination heirarchy in liquidation (specify instrument type immediately senior to instrument)	No Non-cumulative Not applicable Perpetual Debt Instruments	No Cumulative Nonconvertible Not applicable All other creditors and Depositors of the Bank	No Cumulative Nonconvertible Not applicable All other creditors and Depositors of the Bank	No Cumulative Nonconvertible Not applicable All other creditors and Depositors of the Bank	Yes Cumulative Nonconvertible Not applicable All other creditors and Depositors of the Bank	Yes Cumulative Nonconvertible Not applicable All other creditors and Depositors of the Bank	Yes Cumulative Nonconvertible Not applicable All other creditors and Depositors of the Bank	Yes Non-cumulative Nonconvertible Not applicable All other creditors and Depositors of the Bank	Yes Cumulative Nonconvertible Not applicable All other creditors and Depositors of the Bank	No Cumulative Nonconvertible Not applicable All other creditors and Depositors of the Bank
21 22 23 24 25 26 27 28 29 30 31 31 32 33 34	Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, permanent or temporary If write-down, description of write-up mechanism Position in subordination heirarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	No Non-cumulative Not applicable	No Cumulative Nonconvertible Not applicable All other creditors and Depositors of the Bank Yes No loss absorption features	No Cumulative Nonconvertible Not applicable All other creditors and Depositors of the Bank Yes No loss absorption features	No Cumulative Nonconvertible Not applicable All other creditors and Depositors of the Bank Yes No loss absorption features	Yes Cumulative Nonconvertible Not applicable All other creditors and Depositors of the Bank Yes No loss absorption features	Yes Cumulative Nonconvertible Not applicable All other creditors and Depositors of the Bank Yes No loss absorption features	Yes Cumulative Nonconvertible Not applicable All other creditors and Depositors of the Bank Yes No loss absorption features	Yes Non-cumulative Nonconvertible Not applicable All other creditors and Depositors of the Bank Yes No loss absorption features	Yes Cumulative Nonconvertible Not applicable All other creditors and Depositors of the Bank Yes No loss absorption	No Cumulative Nonconvertible Not applicable All other creditors and Depositors of the Bank Yes No loss absorption features



DF 13 - Mai	n Features of Regulatory Capital Instruments										
Item #	Particulars Issuer	Series 2/08-09/UT HDFC Bank	Series 2/08-09/LT HDFC Bank	Series 3/08-09/UT HDFC Bank	Series 1/10-11 HDFC Bank	Series 1/11-12/LT HDFC Bank	Series 1/12-13/LT HDFC Bank	Series 2/12-13/LT HDFC Bank	Series 3/12-13/LT HDFC Bank	FCY Debt HDFC Bank	Upper Tier II HDFC Bank
	Unique identifier	INE040A08260	INE040A08278	INE040A08286	INE040A08294	INE040A08302	INE040A08310	INE040A08328	INE040A08336	Not applicable	INE040A09011
	•	Applicable Indian	Applicable Indian	Applicable Indian	Applicable Indian	Applicable Indian	Applicable Indian	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	statutes and regulatory	statutes and regulatory	statutes and regulatory	statutes and regulatory	statutes and regulatory	statutes and regulatory
	Regulatory Treatment	requirements	requirements	requirements	requirements	requirements	requirements	requirements	requirements	requirements	requirements
4	Transitional Basel III rules	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
5	Post- transitional Basel III rules	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
7	Instrument type	Upper Tier 2 Capital Instruments	Tier 2 Debt Instruments	Upper Tier 2 Capital Instruments	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	Upper Tier 2 Capital Instruments
8	Amount recognised in the regulatory capital (₹ in million as of March 31, 2016)	1,334.9	400.5	5,319.7	7,375.5	24,362.4	23,207.7	3,771.1	9,377.8	4,422.3	667.5
9	Par value of instrument (₹ in million)	2,000.0	1,500.0	7,970.0	11,050.0	36,500.0	34,770.0	5,650.0	14,050.0	6,625.5	1,000.0
10	Accounting classification	Liability	Liability	Liability	Liability	Liability	Liability	Liability	Liability	Liability	Liability
11	Original date of issuance	19-Feb-09	19-Feb-09	17-Mar-09	07-Jul-10	12-May-11	13-Aug-12	31-Oct-12	28-Dec-12	21-Nov-06	24-May-07
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	19-Feb-24	19-Feb-19	17-Mar-24	07-Jul-25	12-May-26	13-Aug-27	31-Oct-22	28-Dec-22	15-Dec-21	23-May-22
			A.I	V.	V.	-	\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \	.,	V.	V/	
14	Issuer call subject to prior supervisory approval	Yes Date of call:	No	Yes Date of call:	Yes Date of call: 07-Jul-	Yes Date of call:	Yes Date of call:				
	Ontinual II day	19-Feb-19 Tax event: None		17-Mar-19 Tax event: None	20 Tax event: None	12-May-21 Tax event: None	13-Aug-22	31-Oct-17 Tax event: None	28-Dec-17	15-Dec-16 Tax event: None	24-May-17 Tax event: None
	Optional call date, contingent call dates and redemption amount	Regulatory event: None	Not applicable	Regulatory event: None	Regulatory event: None	Regulatory event: None	Regulatory event: None	Regulatory event: None	Regulatory event: None	Regulatory event: None	Regulatory event: None
		Redemption price: At par		Redemption price: At par	Redemption price: At par	Redemption price: At par		Redemption price: At par		Redemption price: At par	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	Not applicable
	Coupons/ dividends	Coupon	Coupon	Coupon	Coupon	Coupon	Coupon	Coupon	Coupon	Coupon	Coupon
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Floating	Fixed to floating
18	Coupon rate and any related index	Before call: 9.95% If call not exercised: 10.45%	9.75%	Before call: 9.85% If call not exercised: 10.35%	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%	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	Yes
20	Fully discretionary, partially discretionary or mandatory	Partially discretionary	Mandatory	Partially discretionary	Partially discretionary	Mandatory	Mandatory	Mandatory	Mandatory	Partially discretionary	Partially discretionary
21	Existence of step-up or other incentive to redeem	Yes	No	Yes	Yes	No	No	No	No	Yes	Yes
	Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
	Convertible or non-convertible	Nonconvertible	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	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
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
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
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
	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
	into Write-down feature	No No	No	No No	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
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
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
	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	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	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	All other creditors and Depositors of the Bank	All other creditors and Depositors of the Bank
	,										
	Non-compliant transitioned features If yes, specify non-compliant features	Yes No loss absorption features	Yes No loss absorption features	Yes No loss absorption features	Yes No loss absorption features	Yes No loss absorption features	Yes No loss absorption features	Yes No loss absorption features	Yes No loss absorption features	Yes No loss absorption features	Yes No loss absorption features

