nposit	tion of Capital as at September 30, 2017		Ref No.
	Common Equity Tier 1 capital: instruments and	As on 30- September-17	
1	Directly issued qualifying common share capital plus related stock surplus (share premium)	308,027.8	a = a1 + a2
2	Retained earnings	379,826.4	b = b1 - b2
3	Accumulated other comprehensive income (and other reserves)	284,134.5	c = c1 + c2 + c3 + c4 + c5*0.75
4	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)	-	
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	-	d
6	Common Equity Tier 1 capital before regulatory	971,988.7	
	adjustments Common Equity Tier 1 capital: regulatory adjustr	•	
7	Prudential valuation adjustments	3,956.0	
8	Goodwill (net of related tax liability)	1,857.0	e = e1 + e2
9	Intangibles other than mortgage-servicing rights (net of related tax liability)	-	
10	Deferred tax assets	-	
11 12	Cash-flow hedge reserve	-	
13	Shortfall of provisions to expected losses 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	- T	
24	of which: mortgage servicing rights	_	
25	of which : deferred tax assets arising from		
	temporary differences	-	
26	National specific regulatory adjustments of which: Investments in the equity capital of	-	
26a	unconsolidated insurance subsidiaries of which: Investments in the equity capital of	-	
26b	unconsolidated non-financial subsidiaries		
26c	of which: Shortfall in the equity capital of majority owned financial entities which have not been consolidated with the bank	-	
26d	of which : 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	-	
28	Total regulatory adjustments to Common equity Tier 1	5,813.0	
29	Common Equity Tier 1 capital (CET1)	966,175.7	



nposit	ion of Capital as at September 30, 2017		Ref No.
	Additional Tier 1 capital : instruments		
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus (31+32)	80,000.0	
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)	80,000.0	f
33	Directly issued capital instruments subject to phase out from Additional Tier 1	-	
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	Additional Tier 1 capital before regulatory adjustments	80,000.0	
	Additional Tier 1 capital: regulatory adjustments		
37	Investments in own Additional Tier 1 instruments Reciprocal cross-holdings in Additional Tier 1	100.0	
38	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 ¹⁰)	-	
41	National specific regulatory adjustments	-	
41a	of which: Investments in the Additional Tier 1 capital of unconsolidated insurance subsidiaries	-	
41b	of which: Shortfall in the Additional Tier 1 capital of majority owned financial entities which have not been consolidated with the bank	-	
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	-	
43	Total regulatory adjustments to Additional Tier 1 capital	100.0	
44	Additional Tier 1 capital (AT1)	79,900.0	
45	Tier 1 capital (T1 = CET1 + AT1) (row 29 + row 44)	1,046,075.7	
	Tier 2 capital : instruments and provisions Directly issued qualifying Tier 2 instruments plus		
46	related stock surplus Directly issued qualifying Tier 2 instruments plus related stock surplus	20,000.0	g1
47	phase out from Tier 2	76,182.3	g2
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	38,931.8 r	n = h1 + h2 + h
	Tier 2 capital before regulatory adjustments	135,114.1	<u>h4</u>



Tier 2 capital: regulatory adjustments 52				₹ million
Reciprocal cross-holdings in Tier 2 instruments Reciprocal cross-holdings in Tier 2 i	Composit	ion of Capital as at September 30, 2017		Ref No.
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) Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions). Where entity common share capital of the entity (amount above the 10% threshold) Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) National specific regulatory adjustments (56a+56b) of which: investments in the Tier 2 capital of unconsolidated subsidiaries of winch: shortfall in the Tier 2 capital of majority owned financial entities which have not been consolidated inthe shich have not been consolidated with the bank 57 Total regulatory adjustments to Tier 2 capital 274.0 58 Tier 2 capital (T2) 134,840.1 59 Total capital (TC = T1 + T2) (row 45+row 58) 1,180,915.8 Total risk weighted assets (row 60a +row 60b +row 60c) 4 +row 60c) 4 +row 60c) 4 +row 60c) 5 +row 60c) 7,857,254.7 60a of which: total credit risk weighted assets 6,507,952.4 6 6 6 6 of which: total market risk weighted assets 616,940.7 60c of which: total market risk weighted assets 732,361.6 Capital ratios and buffers Common Equity Tier 1 (as a percentage of risk weighted assets) 13.31% 15.03				
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) Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions). National specific regulatory adjustments (68a+56b) of which: investments in the Tier 2 capital of unconsolidated subsidiaries of which: shortfall in the Tier 2 capital of unconsolidated subsidiaries of which: shortfall in the Tier 2 capital of majority owned financial entities which have not been consolidated with the bank Total regulatory adjustments to Tier 2 capital 274.0 Total regulatory adjustments to Tier 2 capital 274.0 Total regulatory adjustments to Tier 2 capital 34,840.1 Total regulatory adjustments to Tier 2 capital 34,840.1 Total risk weighted assets (row 60a +row 60b +row 60c) of which: total credit risk weighted assets 6,507,952.4 of which: total market risk weighted assets 6,507,952.4 of which: total operational risk weighted assets 616,940.7 of which: total operational risk weighted assets 732,361.6 Capital ratios and buffers Common Equity Tier 1 (as a percentage of risk weighted assets) Institution specific buffer requirement (minimum CET1 requirement plus capital conservation and countercyclical buffer requirement (pulse assets) Institution specific buffer requirement (minimum CET1 requirement plus capital conservation and countercyclical buffer requirement (pulse assets) of which: capital conservation buffer requirement 7. of which: Salb buffer requirement (pulse assets) National Tier 1 minimum ratio (if different from Basel III) National Tier 1 minimum ratio (if different from Basel III) National Tier 1 minimum ratio (if different from Basel III)	52	Investments in own Tier 2 instruments	265.6	
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) Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) National specific regulatory adjustments (56a+56b) of which: investments in the Tier 2 capital of unconsolidated subsidiaries of which: shortall in the Tier 2 capital of autoconsolidated subsidiaries of which: shortall in the Tier 2 capital of majority owned financial entities which have not been consolidated with the bank 77 Total regulatory adjustments to Tier 2 capital 58 Tier 2 capital (T2) 134,840.1 59 Total capital (TC = T1 + T2) (row 45+row 58) 1,180,915.8 Total risk weighted assets (row 60a +row 60b +row 60c) of which: total credit risk weighted assets 60b of which: total market risk weighted assets 616,940.7 60c Of which it total operational risk weighted assets 61 Common Equity Tier 1 (as a percentage of risk weighted assets) 12.30% 62 Tier 1 (as a percentage of risk weighted assets) 13.31% Total capital (as a percentage of risk weighted assets) 15.03% around Equity Tier 1 (as a percentage of risk weighted assets) 63 Total capital (as a percentage of risk weighted assets) 64 Of which: - capital conservation buffer requirement plus capital conservation and countercyclical buffer requirement plus capital conservation and countercyclical buffer requirement plus capital conservation and countercyclical buffer requirement plus capital conservation buffer requirement 65 of which: - capital conservation buffer requirement 66 of which: - Salls buffer requirement plus capital conservation buffer requirement and countercyclical buffer req	53	Reciprocal cross-holdings in Tier 2 instruments	8.4	
financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) National specific regulatory adjustments (56a+56b) for which: investments in the Tier 2 capital of unconsolidated subsidiaries of which: shortfall in the Tier 2 capital of majority owned financial entities which have not been consolidated with the bank for Total regulatory adjustments to Tier 2 capital 274.0 Total regulatory adjustments to Tier 2 capital 274.0 for Total regulatory adjustments to Tier 2 capital 274.0 for Total regulatory adjustments to Tier 2 capital 274.0 for Total regulatory adjustments to Tier 2 capital 274.0 for Total regulatory adjustments to Tier 2 capital 274.0 for Total regulatory adjustments to Tier 2 capital 274.0 for Total regulatory adjustments to Tier 2 capital 274.0 for Total regulatory adjustments to Tier 2 capital 274.0 for Total regulatory adjustments to Tier 2 capital 274.0 for Total regulatory adjustments to Tier 2 capital 274.0 for Total regulatory adjustments to Tier 2 capital 274.0 for of which: total capital (Tier 1 1 1 2,30,40,40,40,40) for total capital (Tier 1 1 1 2,30,40,40,40,40,40,40,40,40,40,40,40,40,40	54	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	-	
(56a+56b) Common Parity	55	financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	-	
of which shortfall in the Tier 2 capital of majority owned financial entities which have not been consolidated with the bank 57 Total regulatory adjustments to Tier 2 capital 274.0 58 Tier 2 capital (T2) 134,840.1 59 Total capital (TC = T1 + T2) (row 45+row 58) 1,180,915.8 60 Total risk weighted assets (row 60a +row 60b +row 60c) 7,857,254.7 60a of which : total credit risk weighted assets 6,507,952.4 60b of which : total market risk weighted assets 616,940.7 60c of which : total operational risk weighted assets 732,361.6 Capital ratios and buffers Common Equity Tier 1 (as a percentage of risk weighted assets) 12,30% weighted assets) Total capital (as a percentage of risk weighted assets) 13,31% 63 Total capital (as a percentage of risk weighted assets) 15,03% Institution specific buffer requirement (minimum CET1 requirement plus capital conservation and countercyclical buffer requirement plus capital conservation and countercyclical buffer requirements plus G-SIB buffer requirement, expressed as a percentage of risk weighted assets) 65 of which : capital conservation buffer requirement 1,25% 66 of which : G-SIB buffer requirement - cequirement -	56		-	
of which: shortfall in the Tier 2 capital of majority owned financial entities which have not been consolidated with the bank 57 Total regulatory adjustments to Tier 2 capital 58 Tier 2 capital (T2)	56a	- I	-	
Tier 2 capital (T2) Total capital (TC = T1 + T2) (row 45+row 58) Total risk weighted assets (row 60a +row 60b +row 60c) Total risk weighted assets (row 60a +row 60b +row 60c) Total risk weighted assets (row 60a +row 60b +row 60c) Total risk weighted assets (5,507,952.4) Total capital ratios and buffers (5,000 of which: total operational risk weighted assets (5,507,952.4) Capital ratios and buffers Common Equity Tier 1 (as a percentage of risk weighted assets) Total capital (as a percentage of risk weighted assets) Total capital (as a percentage of risk weighted assets) Institution specific buffer requirement (minimum CET1 requirement plus capital conservation and countercyclical buffer requirements plus G-SIB buffer requirement, expressed as a percentage of risk weighted assets) Total capital conservation buffer requirement (1,25%) Total capital conservation buffer requirement (2,25%) Total capital conservation and countercyclical buffer requirement (2,25%) Total capital conservation buffer requirement (2,25%) Total capital conservation buffer requirement (3,25%) Total capital (4,25%) To	56b	of which: shortfall in the Tier 2 capital of majority owned financial entities which have not been	-	
Total capital (TC = T1 + T2) (row 45+row 58) Total risk weighted assets (row 60a +row 60b +row 60c) Total risk weighted assets (row 60a +row 60b +row 60c) Total risk weighted assets (row 60a +row 60b +row 60c) Total risk weighted assets (row 60a +row 60b of which: total credit risk weighted assets (row 60a +row 60c) Total risk weighted assets (row 60a +row 60b of which: total department risk weighted assets (row 60a +row 60b of which: total redit risk weighted assets (row 60a +row 60b of which: total redit risk weighted assets (row 60a +row 60b of which: total redit risk weighted assets (row 60a +row 60b of which: total redit risk weighted assets (row 60a +row 60b of which: total redit risk weighted assets (row 60a +row 60b of which: total redit risk weighted assets (row 60a +row 60b of risk weighted assets) (row 60a +row 60b of risk weighted assets) (row 60a +row 60a +row 60b of risk weighted assets) (row 60a +row 60a +row 60b of risk weighted assets) (row 60a +row 60a +row 60b of risk weighted assets) (row 60a +row	57	Total regulatory adjustments to Tier 2 capital	274.0	
Total risk weighted assets (row 60a +row 60b +row 60c) 60a of which: total credit risk weighted assets 6,507,952.4 60b of which: total market risk weighted assets 616,940.7 60c of which: total operational risk weighted assets 732,361.6 Capital ratios and buffers Common Equity Tier 1 (as a percentage of risk weighted assets) 12.30% 62 Tier 1 (as a percentage of risk weighted assets) Total capital (as a percentage of risk weighted assets) Institution specific buffer requirement (minimum CET1 requirement plus capital conservation and countercyclical buffer requirements plus G-SIB buffer requirement, expressed as a percentage of risk weighted assets) 65 of which: capital conservation 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) National minima (if different from Basel III) National Tier 1 minimum ratio (if different from Basel III minimum) National Tier 1 minimum ratio (if different from Basel III minimum) National Tier 1 minimum ratio (if different from Basel III minimum) 8.25%	58	Tier 2 capital (T2)	134,840.1	
+row 60c) 60a of which: total credit risk weighted assets 6,507,952.4 60b of which: total market risk weighted assets 616,940.7 60c of which: total operational risk weighted assets 732,361.6 Capital ratios and buffers 61 Common Equity Tier 1 (as a percentage of risk weighted assets) 62 Tier 1 (as a percentage of risk weighted assets) 63 Total capital (as a percentage of risk weighted assets) 64 Institution specific buffer requirement (minimum CET1 requirement plus capital conservation and countercyclical buffer requirements plus G-SIB buffer requirement, expressed as a percentage of risk weighted assets) 65 of which: capital conservation buffer requirement 67 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) National minima (if different from Basel III) 69 National Common Equity Tier 1 minimum ratio (if different from Basel III minimum) 8 25%	59		1,180,915.8	
60b of which: total market risk weighted assets 616,940.7 60c of which: total operational risk weighted assets 732,361.6 Capital ratios and buffers Common Equity Tier 1 (as a percentage of risk weighted assets) 12.30% 62 Tier 1 (as a percentage of risk weighted assets) 13.31% 63 Total capital (as a percentage of risk weighted assets) 15.03% Institution specific buffer requirement (minimum CET1 requirement plus capital conservation and countercyclical buffer requirements plus G-SIB buffer requirement, expressed as a percentage of risk weighted assets) 65 of which: capital conservation buffer requirement 1.25% 66 of which: bank specific countercyclical buffer requirement countercyclical buffer requirement 5. 67 of which: G-SIB buffer requirement 5. Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) 5. National minima (if different from Basel III) 6.75% National Tier 1 minimum ratio (if different from Basel III minimum) 8.25% National Tier 1 minimum ratio (if different from Basel III minimum) 8.25%	60	•	7,857,254.7	
60c of which : total operational risk weighted assets 732,361.6 Capital ratios and buffers 61 Common Equity Tier 1 (as a percentage of risk weighted assets) 12.30% weighted assets) 62 Tier 1 (as a percentage of risk weighted assets) 13.31% 63 Total capital (as a percentage of risk weighted assets) 15.03% 15.03% 15.03% 15.03% 15.03% 16.03%	60a	of which : total credit risk weighted assets	6,507,952.4	
Capital ratios and buffers Common Equity Tier 1 (as a percentage of risk weighted assets) 12.30% Tier 1 (as a percentage of risk weighted assets) 13.31% Total capital (as a percentage of risk weighted assets) Institution specific buffer requirement (minimum CET1 requirement plus capital conservation and countercyclical buffer requirements plus G-SIB buffer requirement, expressed as a percentage of risk weighted assets) 65 of which: capital conservation buffer requirement 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) National minima (if different from Basel III) National Tier 1 minimum ratio (if different from Basel III) National Tier 1 minimum ratio (if different from Basel III minimum) National Tier 1 minimum ratio (if different from Basel III minimum) National Tier 1 minimum ratio (if different from Basel III minimum) 8.25%	60b	of which : total market risk weighted assets	616,940.7	
Common Equity Tier 1 (as a percentage of risk weighted assets) 12.30% Tier 1 (as a percentage of risk weighted assets) 13.31% Total capital (as a percentage of risk weighted assets) Institution specific buffer requirement (minimum CET1 requirement plus capital conservation and countercyclical buffer requirements plus G-SIB buffer requirement, expressed as a percentage of risk weighted assets) of which: capital conservation buffer requirement of which: bank specific countercyclical buffer requirement of which: G-SIB buffer requirement Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) National minima (if different from Basel III) National Common Equity Tier 1 minimum ratio (if different from Basel III minimum) National Tier 1 minimum ratio (if different from Basel III minimum) National Tier 1 minimum ratio (if different from Basel III minimum) National Tier 1 minimum ratio (if different from Basel III minimum)	60c	of which : total operational risk weighted assets	732,361.6	
weighted assets) 12.30% Tier 1 (as a percentage of risk weighted assets) 13.31% Total capital (as a percentage of risk weighted assets) Institution specific buffer requirement (minimum CET1 requirement plus capital conservation and countercyclical buffer requirements plus G-SIB buffer requirement, expressed as a percentage of risk weighted assets) 65 of which: capital conservation buffer requirement 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) National minima (if different from Basel III) National Common Equity Tier 1 minimum ratio (if different from Basel III minimum) National Tier 1 minimum ratio (if different from Basel III minimum) National Tier 1 minimum ratio (if different from Basel III minimum) National Tier 1 minimum ratio (if different from Basel III minimum)				
Total capital (as a percentage of risk weighted assets) Institution specific buffer requirement (minimum CET1 requirement plus capital conservation and countercyclical buffer requirements plus G-SIB buffer requirement, expressed as a percentage of risk weighted assets) 65 of which: capital conservation buffer requirement 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) National minima (if different from Basel III) National Common Equity Tier 1 minimum ratio (if different from Basel III minimum) National Tier 1 minimum ratio (if different from Basel III minimum) National Tier 1 minimum ratio (if different from Basel III minimum) 8.25%	61	. ,	12.30%	
Institution specific buffer requirement (minimum CET1 requirement plus capital conservation and countercyclical buffer requirements plus G-SIB buffer requirement, expressed as a percentage of risk weighted assets) 65 of which: capital conservation buffer requirement 1.25% 66 of which: bank specific countercyclical buffer requirement 57 of which: G-SIB buffer requirement 58 Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) National minima (if different from Basel III) National Common Equity Tier 1 minimum ratio (if different from Basel III minimum) National Tier 1 minimum ratio (if different from Basel III minimum) National Tier 1 minimum ratio (if different from Basel III minimum) National Tier 1 minimum ratio (if different from Basel III minimum) 8.25%	62	Tier 1 (as a percentage of risk weighted assets)	13.31%	
Institution specific buffer requirement (minimum CET1 requirement plus capital conservation and countercyclical buffer requirements plus G-SIB buffer requirement, expressed as a percentage of risk weighted assets) 65 of which: capital conservation buffer requirement 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) Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) National minima (if different from Basel III) National Common Equity Tier 1 minimum ratio (if different from Basel III minimum) National Tier 1 minimum ratio (if different from Basel III minimum) National Tier 1 minimum ratio (if different from Basel III minimum) National Tier 1 minimum ratio (if different from Basel III minimum)	63		15.03%	
of which: bank specific countercyclical buffer requirement of of which: G-SIB buffer requirement Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) National minima (if different from Basel III) National Common Equity Tier 1 minimum ratio (if different from Basel III minimum) National Tier 1 minimum ratio (if different from Basel III minimum) National Tier 1 minimum ratio (if different from Basel III minimum)	64	Institution specific buffer requirement (minimum CET1 requirement plus capital conservation and countercyclical buffer requirements plus G-SIB buffer requirement, expressed as a percentage of	6.75%	
requirement for of which: G-SIB buffer requirement Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) National minima (if different from Basel III) National Common Equity Tier 1 minimum ratio (if different from Basel III minimum) National Tier 1 minimum ratio (if different from Basel III minimum) National Tier 1 minimum ratio (if different from Basel III minimum)	65	of which : capital conservation buffer requirement	1.25%	
67 of which: G-SIB buffer requirement 68 Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) National minima (if different from Basel III) 69 National Common Equity Tier 1 minimum ratio (if different from Basel III minimum) 70 National Tier 1 minimum ratio (if different from Basel III minimum) 8.25%	66	· · · · · · · · · · · · · · · · · · ·	-	
(as a percentage of risk weighted assets) National minima (if different from Basel III) National Common Equity Tier 1 minimum ratio (if different from Basel III minimum) National Tier 1 minimum ratio (if different from Basel III minimum) National Tier 1 minimum ratio (if different from Basel III minimum)	67	·	-	
National Common Equity Tier 1 minimum ratio (if different from Basel III minimum) National Tier 1 minimum ratio (if different from Basel III minimum) 8.25%	68	Common Equity Tier 1 available to meet buffers	-	
different from Basel III minimum) National Tier 1 minimum ratio (if different from Basel III minimum) 8.25% Basel III minimum)				
Basel III minimum)	69	different from Basel III minimum)	6.75%	
	70	Basel III minimum)	8.25%	
71 National total capital minimum ratio (if different from Basel III minimum)	71	National total capital minimum ratio (if different from Basel III minimum)	10.25%	



			₹ million
Compositio	on of Capital as at September 30, 2017		Ref No.
	Amounts below the thresholds for deduction (before risk weighting)		
72	Non-significant investments in the capital of other financial entities	1,724.6	
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)	29,736.4	
	Applicable caps on the inclusion of provisions in	n Tier 2	
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	38,931.8	h = h1 + h2 + h3 + h4
77	Cap on inclusion of provisions in Tier 2 under standardised approach	81,349.4	
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	
	Capital instruments subject to phase-out arrangements (only applicable between March 31, 2017 and March 31, 2022)		
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	NA	
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	NA	
84	Current cap on T2 instruments subject to phase out arrangements	76,182.3	g
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	44,187.7	
Notos to th	e Template		
Row # of		_	
template	Particular	₹ million	
	Deferred tax associated with accumulated losses	-	
10	Deferred tax assets (excluding those associated with accumulated losses) net of deferred tax liability	-	
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 29 031 9	
	Eligible provisions included in Tier 2 capital Eligible revaluation reserves included in Tier 2	38,931.8	
50	capital		



Composit	ion of Capital - Reconciliation Requirements	Balance sheet as in consolidated financial statements	Balance sheet under regulatory scope of consolidation
Step 1		As on 30-September-17	As on 30-September-17
Α	Capital and Liabilities		
	Paid-up capital	5,168.0	5,168.
i	Reserves & surplus	981,891.2	967,301.
·	Minority interest	3,117.5	2,393.
	Total capital	990,176.7	974,862.
	Deposits	6,887,792.0	6,888,282
	of which: Deposits from banks	92,361.6	92,361
ii	of which: Customer deposits	6,795,430.4	6,795,921
	of which: Other deposits	-	0,793,921
	Borrowings	1,303,331.7	1,303,331
	of which: from RBI	55,000.0	55,000
	of which: From banks	265,509.7	265,509
iii	of which: From other institutions & agencies	641,121.4	641,121
	of which: Others	93,730.6	93,730
	of which: Capital instruments	247,970.0	247,970
iv	Other liabilities & provisions	488,722.6	503,210
	Total Capital and Liabilities	9,670,023.0	9,669,687
В	Assets		
	Cash and balances with RBI	359,632.6	359,632
i	Balance with banks and money at call and short	102,311.7	102,311
•	notice		
	Total	461,944.3	461,944
	Investments	2,368,192.2	2,367,905
	of which: Government securities	1,896,675.5	1,896,675
	of which: Other approved securities	-	
	of which: shares	1,129.5	1,036
ii	of which: Debentures & Bonds	291,654.0	291,654
	of which: Subsidiaries, Joint Ventures,	407.2	311
	Associates	407.2	311
	of which: Others (including Commercial Papers,	178,326.0	178,227
	Mutual Funds etc.)	170,020.0	
	Loans and advances	6,404,066.8	6,404,066
iii	of which: to banks	37,865.2	37,865
	of which: to customers	6,366,201.6	6,366,201
•	Pined seeds	27.004.4	27.004
iv	Fixed assets	37,294.1	37,294
	Other assets	396,675.6	396,626
V	of which:		
٧	(a) goodwill and intangible assets	-	
	(b) deferred tax assets	29,736.4	29,736
vi	Goodwill on consolidation	1,850.0	1,850
vii	Debit balance in Profit & Loss account	- [
		-	
	Total Assets	9,670,023.0	9,669,687



omposit equireme	ion of Capital - Reconciliation ents	Balance sheet as in consolidated financial statements As on 30-September-17	Balance sheet under regulatory scope of consolidation As on 30-September-17	₹ millio
A A	Capital and Liabilities	-	-	
	Paid-up capital Reserves & surplus	5,168.0 981,891.2	5,168.0 967,301.0	a1
	of which:	·	·	
	Share premium Balance in Profit/Loss A/c	302,859.8 394,416.6	302,859.8 394,321.1	a2 b1
	(a) Amount of dividend commuted	·	·	
	(a) Amount of dividend computed as required by regulatory	-	14,494.7	b2
	guidelines			
	(b) balance in profit/ loss account (relating to associates) not			
	considered under regulatory scope	95.5	-	
i	of consolidation			
	Statutory Reserves General Reserve	188,487.2 71,919.2	188,487.2 71,919.2	c1 c2
	Amalgamation Reserve	10,635.6	10,635.6	с3
	Capital Reserve Investment Reserve Account	12,977.6 442.0	12,977.6 442.0	c4 h1
	Foreign Currency Translation Reserve	153.2	153.2	c5
	Minority interest	3,117.5	2,393.3	
	of which considered under capital funds	-	-	d
	Total capital	990,176.7	974,862.3	
	Deposits	6,887,792.0	6,888,282.8	1
ii	of which: Deposits from banks	92,361.6	92,361.6	
II	of which: Customer deposits of which: Other deposits	6,795,430.4	6,795,921.2	
	Borrowings of which: from RBI	1,303,331.7 55,000.0	1,303,331.7 55,000.0	
	of which: From banks	265,509.7	265,509.7	
	of which: From other institutions & agencies	641,121.4	641,121.4	
	of which: Others	93,730.6	93,730.6	
iii	of which: Capital instruments of which:	247,970.0	247,970.0	
	(a) Eligible AT1 capital	-	80,000.0	f
	(b) EligibleT2 capital issued by Bank	-	20,000.0	g1
	(c) EligibleT2 capital issued by Bank	-	76,182.3	g2
	(subject to phase out) (d) Eligible T2 capital issued by subsidiaries	-	-	i
	Other liabilities & provisions	488,722.6	503,210.2	<u> </u>
	of which:	·	,	
iv	Provisions against standard assets	27,375.1	27,319.3	h2
	Country risk provisions Floating provisions	- 11,215.5	- 11,170.5	h3 h4
	Total Capital and Liabilities	9,670,023.0	9,669,687.0	
В	Assets	3,070,020.0	3,003,007.0	
	Cash and balances with RBI	359,632.6	359,632.6	
İ	Balance with banks and money at call and short notice	102,311.7	102,311.7	
	Total	461,944.3	461,944.3	
	Investments	2,368,192.2	2,367,905.4	Π
	of which: Government securities of which: Other approved securities	1,896,675.5	1,896,675.5	
	of which: shares	1,129.5	1,036.8	
	of which: Debentures & Bonds of which: Subsidiaries, Joint Ventures,	291,654.0	291,654.0	
ii	Associates	407.2	311.7	
	of which good will on acquisition of IARC included as part of carrying	7.0	7.0	e1
	amount as per AS 23 of which: Others (including Commercial			
	Papers, Mutual Funds etc.)	178,326.0	178,227.4	
	i apers, wataar ranas etc.)			
	Loans and advances	6,404,066.8	6,404,066.8	
iii	Loans and advances of which: to banks	37,865.2	37,865.2	
	Loans and advances of which: to banks of which: to customers	37,865.2 6,366,201.6	37,865.2 6,366,201.6	
iii	Loans and advances of which: to banks of which: to customers Fixed assets	37,865.2 6,366,201.6 37,294.1	37,865.2 6,366,201.6 37,294.1	
	Loans and advances of which: to banks of which: to customers Fixed assets Other assets of which:	37,865.2 6,366,201.6	37,865.2 6,366,201.6	
iv	Loans and advances of which: to banks of which: to customers Fixed assets Other assets	37,865.2 6,366,201.6 37,294.1	37,865.2 6,366,201.6 37,294.1	
	Loans and advances of which: to banks of which: to customers Fixed assets Other assets of which: (a) goodwill and intangible assets	37,865.2 6,366,201.6 37,294.1	37,865.2 6,366,201.6 37,294.1	
iv	Loans and advances of which: to banks of which: to customers Fixed assets Other assets of which: (a) goodwill and intangible assets Out of which: Goodwill Other intangibles (excluding MSRs)	37,865.2 6,366,201.6 37,294.1 396,675.6	37,865.2 6,366,201.6 37,294.1 396,626.4	
iv	Loans and advances of which: to banks of which: to customers Fixed assets Other assets of which: (a) goodwill and intangible assets Out of which: Goodwill	37,865.2 6,366,201.6 37,294.1	37,865.2 6,366,201.6 37,294.1	
iv	Loans and advances of which: to banks of which: to customers Fixed assets Other assets of which: (a) goodwill and intangible assets Out of which: Goodwill Other intangibles (excluding MSRs)	37,865.2 6,366,201.6 37,294.1 396,675.6	37,865.2 6,366,201.6 37,294.1 396,626.4	e2
iv V	Loans and advances of which: to banks of which: to customers Fixed assets Other assets of which: (a) goodwill and intangible assets Out of which: Goodwill Other intangibles (excluding MSRs) (b) deferred tax assets	37,865.2 6,366,201.6 37,294.1 396,675.6 - - - 29,736.4	37,865.2 6,366,201.6 37,294.1 396,626.4 - - - 29,736.4	e2

