

| DF 13 - Main Features of Regulatory Capital Instruments | | | | | | | | |
|---|---|--|--|--|--|--|--|--|
| Item # | Particulars | Equity Shares | Series 1/08-09/UT | Series 1/08-09/LT | Series 2/08-09/UT | Series 2/08-09/LT | Series 3/08-09/UT | Series 1/10-11 |
| 1 | Issuer | HDFC Bank | HDFC Bank | HDFC Bank | HDFC Bank | HDFC Bank | HDFC Bank | HDFC Bank |
| 2 | Unique identifier | INE040A01026 | INE040A08252 | INE040A08245 | INE040A08260 | INE040A08278 | INE040A08286 | INE040A08294 |
| 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 | Applicable Indian statutes and regulatory requirements | Applicable Indian statutes and regulatory requirements | Applicable Indian statutes and regulatory requirements |
| | <i>Regulatory Treatment</i> | | | | | | | |
| 4 | Transitional Basel III rules | Common Equity Tier 1 | Tier 2 | Tier 2 | Tier 2 | Tier 2 | Tier 2 | Tier 2 |
| 5 | Post- transitional Basel III rules | Common Equity Tier 1 | 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 |
| 7 | Instrument type | Common Shares | Upper Tier 2 Capital Instruments | Tier 2 Debt Instruments | Upper Tier 2 Capital 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 May 12, 2017) | 5,129.8 | 3,628.0 | 1,443.7 | 1,255.4 | 188.3 | 5,002.7 | 6,935.9 |
| 9 | Par value of instrument (₹ in million) | Not applicable | 5,780.0 | 11,500.0 | 2,000.0 | 1,500.0 | 7,970.0 | 11,050.0 |
| 10 | Accounting classification | Shareholders' equity | Liability | Liability | Liability | Liability | Liability | Liability |
| 11 | Original date of issuance | Various* | 26-Dec-08 | 26-Dec-08 | 19-Feb-09 | 19-Feb-09 | 17-Mar-09 | 07-Jul-10 |
| 12 | Perpetual or dated | Perpetual | Dated | Dated | Dated | Dated | Dated | Dated |
| 13 | Original maturity date | No Maturity | 26-Dec-23 | 26-Dec-18 | 19-Feb-24 | 19-Feb-19 | 17-Mar-24 | 07-Jul-25 |
| 14 | Issuer call subject to prior supervisory approval | No | Yes | No | Yes | No | Yes | Yes |
| 15 | Optional call date, contingent call dates and redemption amount | Not applicable | 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 | Date of call: 17-Mar-19 Tax event: None Regulatory event: None Redemption price: At par | Date of call: 07-Jul-20 Tax event: None Regulatory event: None Redemption price: At par |
| 16 | Subsequent call dates, if applicable | Not applicable | Not applicable | Not applicable | Not applicable | Not applicable | Not applicable | Not applicable |
| | Coupons/ dividends | Dividend | Coupon | Coupon | Coupon | Coupon | Coupon | Coupon |
| 17 | Fixed or floating dividend/coupon | Not applicable | Fixed | Fixed | Fixed | Fixed | Fixed | Fixed |
| 18 | Coupon rate and any related index | Not applicable | Before call: 10.85% If call not exercised: 11.35% | 10.70% | 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% |
| 19 | Existence of a dividend stopper | Not applicable | Yes | Yes | Yes | Yes | Yes | Yes |
| 20 | Fully discretionary, partially discretionary or mandatory | Fully discretionary | Partially discretionary | Mandatory | Partially discretionary | Mandatory | Partially discretionary | Partially discretionary |
| 21 | Existence of step-up or other incentive to redeem | No | Yes | No | Yes | No | Yes | Yes |
| 22 | Non-cumulative or cumulative | Non-cumulative | Cumulative | Cumulative | Cumulative | Cumulative | Cumulative | Cumulative |
| 23 | Convertible or non-convertible | Not applicable | 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 |
| 25 | If convertible, fully or partially | 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 |
| 27 | If convertible, mandatory or optional conversion | 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 |
| 29 | If convertible, specify issuer of instrument it converts into | Not applicable | Not applicable | Not applicable | Not applicable | Not applicable | Not applicable | Not applicable |
| 30 | Write-down feature | No | No | No | No | No | No | No |
| 31 | If write-down, write-down trigger(s) | 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 |
| 33 | If write-down, permanent or temporary | Not applicable | Not applicable | Not applicable | Not applicable | Not applicable | Not applicable | Not applicable |
| 34 | If write-down, description of write-up mechanism | Not applicable | Not applicable | Not applicable | Not applicable | Not applicable | Not applicable | Not applicable |
| 35 | Position in subordination heirarchy in liquidation (specify instrument type immediately senior to instrument) | Perpetual Debt Instruments | 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 |
| 36 | Non-compliant transitioned features | No | Yes | Yes | Yes | Yes | Yes | Yes |
| 37 | If yes, specify non-compliant features | Not applicable | No loss absorption features | No loss absorption features | No loss absorption features | No loss absorption features | No loss absorption features | No loss absorption features |
| *Note: Dates of allotment of equity shares are available in section titled 'History of share issues' on the Bank's website at the following link: http://www.hdfcbank.com/htdocs/common/pdf/corporate/historyofshareholding.pdf | | | | | | | | |

| DF 13 - Main Features of Regulatory Capital Instruments | | | | | | | |
|---|---|--|--|--|--|--|--|
| Item # | Particulars | Series 1/11-12/LT | Series 1/12-13/LT | Series 2/12-13/LT | Series 3/12-13/LT | Upper Tier II | Series 1/2017-18 |
| 1 | Issuer | HDFC Bank | HDFC Bank | HDFC Bank | HDFC Bank | HDFC Bank | HDFC Bank |
| 2 | Unique identifier | INE040A08302 | INE040A08310 | INE040A08328 | INE040A08336 | INE040A09011 | INE040A08377 |
| 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 | Applicable Indian statutes and regulatory requirements | Applicable Indian statutes and regulatory requirements |
| | <i>Regulatory Treatment</i> | | | | | | |
| 4 | Transitional Basel III rules | Tier 2 | Tier 2 | Tier 2 | Tier 2 | Tier 2 | Not applicable |
| 5 | Post- transitional Basel III rules | Ineligible | Ineligible | Ineligible | Ineligible | Ineligible | Additional Tier 1 |
| 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 |
| 7 | Instrument type | Tier 2 Debt Instruments | Tier 2 Debt Instruments | Tier 2 Debt Instruments | Tier 2 Debt Instruments | Upper Tier 2 Capital Instruments | Perpetual Debt |
| 8 | Amount recognised in the regulatory capital (₹ in million as of May 12, 2017) | 22,910.5 | 21,824.7 | 3,546.4 | 8,819.0 | 627.7 | 80,000.0 |
| 9 | Par value of instrument (₹ in million) | 36,500.0 | 34,770.0 | 5,650.0 | 14,050.0 | 1,000.0 | 80,000.0 |
| 10 | Accounting classification | Liability | Liability | Liability | Liability | Liability | Liability |
| 11 | Original date of issuance | 12-May-11 | 13-Aug-12 | 31-Oct-12 | 28-Dec-12 | 24-May-07 | 12-May-17 |
| 12 | Perpetual or dated | Dated | Dated | Dated | Dated | Dated | Perpetual |
| 13 | Original maturity date | 12-May-26 | 13-Aug-27 | 31-Oct-22 | 28-Dec-22 | 23-May-22 | No maturity |
| 14 | Issuer call subject to prior supervisory approval | Yes | Yes | Yes | Yes | Yes | Yes |
| 15 | Optional call date, contingent call dates and redemption amount | Date of call: 12-May-21 Tax event: None Regulatory event: None Redemption price: At par | Date of call: 13-Aug-22 Tax event: None Regulatory event: None Redemption price: At par | Date of call: 31-Oct-17 Tax event: None Regulatory event: None Redemption price: At par | Date of call: 28-Dec-17 Tax event: None Regulatory event: None Redemption price: At par | Date of call: 24-May-17 Tax event: None Regulatory event: None Redemption price: At par | Issuer call on 12-May-22 or any coupon payment date thereafter; Tax Call; or Regulatory Call Redemption: At par (in case of exercise of call option) |
| 16 | Subsequent call dates, if applicable | Not applicable | Not applicable | Not applicable | Not applicable | Not applicable | Any coupon payment date subsequent to 12-May-2022 |
| | Coupons/ dividends | Coupon | Coupon | Coupon | Coupon | Coupon | Coupon |
| 17 | Fixed or floating dividend/coupon | Fixed | Fixed | Fixed | Fixed | Fixed to floating | Fixed |
| 18 | Coupon rate and any related index | 9.48% | 9.45% | 8.95% | 9.10% | Before call: 10.84% If call not exercised: 5 Year G Sec Yield +3.5% | 8.85% |
| 19 | Existence of a dividend stopper | Yes | Yes | Yes | Yes | Yes | Yes |
| 20 | Fully discretionary, partially discretionary or mandatory | Mandatory | Mandatory | Mandatory | Mandatory | Partially discretionary | Fully discretionary |
| 21 | Existence of step-up or other incentive to redeem | No | No | No | No | Yes | No |
| 22 | Non-cumulative or cumulative | Cumulative | Cumulative | Cumulative | Cumulative | Cumulative | Non-cumulative |
| 23 | Convertible or non-convertible | Nonconvertible | Nonconvertible | Nonconvertible | Nonconvertible | Nonconvertible | Non-convertible |
| 24 | If convertible, conversion trigger(s) | 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 |
| 26 | If convertible, conversion rate | 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 |
| 28 | If convertible, specify instrument type convertible into | Not applicable | Not applicable | 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 | Not applicable | Not applicable |
| 30 | Write-down feature | No | No | No | No | No | Yes |
| 31 | If write-down, write-down trigger(s) | Not applicable | Not applicable | Not applicable | Not applicable | Not applicable | (i) Loss Absorption at Pre-Specified Trigger Level (ii) Loss Absorption at the Point of Non-Viability |
| 32 | If write-down, full or partial | Not applicable | Not applicable | Not applicable | Not applicable | Not applicable | Fully or Partially |
| 33 | If write-down, permanent or temporary | Not applicable | Not applicable | Not applicable | Not applicable | Not applicable | Permanent or Temporary |
| 34 | If write-down, description of write-up mechanism | Not applicable | Not applicable | Not applicable | Not applicable | Not applicable | In case of loss absorption at Pre-specified Trigger Level, the bonds which have been written-off can be written-up (partially or fully) at the absolute discretion of the Bank and subject to compliance with RBI conditions (including permission, consent if any). |
| 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, depositors and subordinated debt not qualifying as Additional Tier I |
| 36 | Non-compliant transitioned features | Yes | Yes | Yes | Yes | Yes | No |
| 37 | If yes, specify non-compliant features | No loss absorption features | No loss absorption features | No loss absorption features | No loss absorption features | No loss absorption features | Not applicable |