

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 September 30, 2017)	5,168.0	3,658.2	1,455.7	1,265.8	189.9	5,044.2	6,993.6
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	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
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: https://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	Series 1/2017-18	Series 2/2017-18
1	Issuer	HDFC Bank	HDFC Bank	HDFC Bank	HDFC Bank	HDFC Bank	HDFC Bank
2	Unique identifier	INE040A08302	INE040A08310	INE040A08328	INE040A08336	INE040A08377	INE040A08385
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	Not applicable	Not applicable
5	Post- transitional Basel III rules	Ineligible	Ineligible	Ineligible	Ineligible	Additional Tier 1	Tier 2
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	Perpetual Debt	Tier 2 Debt Instruments
8	Amount recognised in the regulatory capital (₹ in million as of September 30, 2017)	23,100.8	22,006.0	3,575.9	8,892.3	80,000.0	20,000.0
9	Par value of instrument (₹ in million)	36,500.0	34,770.0	5,650.0	14,050.0	80,000.0	20,000.0
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	12-May-17	29-Jun-17
12	Perpetual or dated	Dated	Dated	Dated	Dated	Perpetual	Dated
13	Original maturity date	12-May-26	13-Aug-27	31-Oct-22	28-Dec-22	No maturity	29-Jun-27
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes	Yes	Not applicable
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	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)	Not applicable
16	Subsequent call dates, if applicable	Not applicable	Not applicable	Not applicable	Not applicable	Any coupon payment date subsequent to 12-May-2022	Not applicable
	Coupons/ dividends	Coupon	Coupon	Coupon	Coupon	Coupon	Coupon
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	9.48%	9.45%	8.95%	9.10%	8.85%	7.56%
19	Existence of a dividend stopper	Yes	Yes	Yes	Yes	Yes	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Fully discretionary	Mandatory
21	Existence of step-up or other incentive to redeem	No	No	No	No	No	No
22	Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Non-cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	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	Yes	Yes
31	If write-down, write-down trigger(s)	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	Loss Absorption at the Point of Non-Viability
32	If write-down, full or partial	Not applicable	Not applicable	Not applicable	Not applicable	Fully or Partially	Fully or Partially
33	If write-down, permanent or temporary	Not applicable	Not applicable	Not applicable	Not applicable	Permanent or Temporary	Permanent
34	If write-down, description of write-up mechanism	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).	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, depositors and subordinated debt not qualifying as Additional Tier I	All other creditors and Depositors of the Bank
36	Non-compliant transitioned features	Yes	Yes	Yes	Yes	No	No
37	If yes, specify non-compliant features	No loss absorption features	No loss absorption features	No loss absorption features	No loss absorption features	Not applicable	Not applicable