DF 13 - Main Features of Regulatory Capital Instruments

decempt gives of the noticument programments and registatory requirements requirements (requirements) and registatory requirements (requirements) requirements (requiremen	Item #	Particulars	Equity Shares	Series 1/12-13/LT	Series 1/2017-18	Series 2/2017-18	FCY Debt
to imperiate the minimiser of minimiser of the information of the minimiser of the minimise	1	Issuer	HDFC Bank	HDFC Bank	HDFC Bank	HDFC Bank	HDFC Bank
Coverning lates of the instrument Applicable Indian stabilities Applicable Indian stabil	2						US40415FAA93
and registations of the instrument and experiences and registations requirements and in uses. The common Equity Ter 1	_	o inque raciantes	1112040/101020	1112040100010	1112040100077		USY3119PFH74
Post-transford Basel III rules	3	Governing laws of the instrument	and regulatory	and regulatory			Applicable Indian statutes and regulatory requirements
Egiptic all sologopopopop A solo Solo and Group Franchised to produce of control of the produce of the produc	4	Transitional Basel III rules	Common Equity Tier 1	Tier 2	Not applicable	Not applicable	Not applicable
The instrument bye Common Shares Terr 2 Debt Instruments Perspetial Debt Terr 2 Debt Instruments of American State (1997)	5	Post-transitional Basel III rules	Common Equity Tier 1	Ineligible	Additional Tier 1	Tier 2	Additional Tier 1
Amount recognised in regulatory capital at the minion, as of rood received reporting and a control received	6	Eligible at solo/group/group & solo	Solo and Group	Solo and Group	Solo and Group	Solo and Group	Solo and Group
8 et al. and an continued recent legoting and service at a discount of account of accoun	7	Instrument type	Common Shares	Tier 2 Debt Instruments	Perpetual Debt	Tier 2 Debt Instruments	Perpetual Debt
Accounting classification Shareholders equity Liability Liabili	8	(₹ in million, as of most recent reporting date i.e. as at June 30, 2021) ** As on date of issuance i.e. August		15,236.5	80,000.0	20,000.0	74,237.5**
Original date of issuance	9	Par value of instrument (₹ in million)	Not applicable	34,770.0	80,000.0	20,000.0	74,237.5
Perpetual or dated Perpetual Dated Perpetual Dated Perpetual Dated Dated Perpetual Dated Source of Source	10	Accounting classification	Shareholders' equity	Liability	Liability	Liability	Liability
13 Original maturity date 14 Issuer call subject to prior supervisory 15 Optional call date, contingent call dates 16 Optional call date, contingent call dates 17 Aug. 22 18 Subsequent call dates, origingent call dates 18 Aug. 22 18 Subsequent call dates, if applicable 19 Subsequent call dates, if applicable 19 Subsequent call dates, if applicable 19 Coupons dividends 10 Dividend 10 Coupon 10 Coupon 10 Coupon 10 Coupon 10 Coupon 11 Preed or floating dividend toupon 10 Preed or floating dividend toupon 11 Preed or floating dividend toupon 12 Preed or floating dividend toupon 13 Coupon rate and any related index 19 Existence of a dividend stopper 10 Preed or floating dividend stopper 11 Preed or floating dividend stopper 12 Existence of sept-up or differ incentive 13 Covertise or non-convertible 14 Coupon rate and any related index 15 Preed or floating dividend stopper 16 Existence of sept-up or differ incentive 16 No	11	Original date of issuance	Various*	13-Aug-12	12-May-17	29-Jun-17	25-Aug-21
14 Subsect call sobject to prior supervisory approval 15 Optional call date, contingent call dates and reciently an amount 16 Subsequent call dates, if applicable 17 Prior and additional call dates, if applicable 18 Subsequent call dates, if applicable 19 Subsequent call dates, if applicable 19 Dividend 10 Coupons dividends 10 Dividend 10 Coupon Coupon 10 Prior and and any related index 10 Not applicable 10 Prior and and any related index 10 Prior and additional dispers 10 Prior and additional dispers 10 Prior and additional dispers 11 Prior and additional dispers 12 Prior and additional dispers 13 Prior and additional dispers 14 Prior and additional dispers 15 Prior and additional dispers 16 Prior and additional dispers 17 Prior and additional dispers 18 Prior and additional dispers 19 Prior and additional dispers 10 Prior and additional dispers	12	Perpetual or dated	Perpetual	Dated	Perpetual	Dated	Perpetual
Date of call susuer call on 12-May 22 or and recemption amount. Subsequent call date, confingent call dates and recemption amount.	13	Original maturity date	No Maturity	13-Aug-27	No maturity	29-Jun-27	No maturity
Date of call Takup 22 or any coupon payment date Not applicable No	14		No	Yes	Yes	Not applicable	Yes
Coupons' dividends Dividend Coupon Coupon Coupon To Epised or floating dividend/coupon Not applicable Fixed	15		Not applicable	13-Aug-22 Tax event: None Regulatory event: None	any coupon payment date thereafter, Tax Call; or Regulatory Call Redemption: At par (in case	Not applicable	Issuer call on 25-Aug-26 or any coupon payment date thereafter other than any Reset date; Tax Call; or Regulatory Call Redemption: At par (in case of exercise of call option)
Fixed or floating dividend/coupon Not applicable Fixed Fixed Fixed Fixed Fixed	16	Subsequent call dates, if applicable	Not applicable	Not applicable	Any coupon payment date subsequent to 12-May-2022	Not applicable	Any coupon payment date subsequent to 25-Aug-2026 other than any Reset date
Existence of a dividend stopper Not applicable Yes Yes No Display discretionary partially discretionary or mandatory foreign discretionary or mandatory or cumulative Non-cumulative Cumulative Cumulative Non-cumulative Non-cumulative Non-cumulative Cumulative Non-cumulative Non-cumulative Non-cumulative Non-cumulative Non-cumulative Non-cumulative Non-cumulative Cumulative Non-cumulative No		Coupons/ dividends	Dividend	Coupon	Coupon	Coupon	Coupon
19 Existence of a dividend stopper Not applicable Yes Yes No Fully discretionary, partially Scretionary Pully discretionary Mandatory Fully discretionary Mandatory Existence of step-up or other incentive No No No No No No No No No N	17	Fixed or floating dividend/coupon	Not applicable	Fixed	Fixed	Fixed	Fixed
Fully discretionary, partially discretionary Fully discretionary Fully discretionary Mandatory Existence of step-up or other incentive No	18	Coupon rate and any related index	Not applicable	9.45%	8.85%	7.56%	3.70% till 1st Reset date i.e. 25.02.2027. Post which reset date of every 5 years will be basis US Treasury rate Plus Margin
Existence of step-up or other incentive No	19	Existence of a dividend stopper	Not applicable	Yes	Yes	No	Yes
No N	20		Fully discretionary	Mandatory	Fully discretionary	Mandatory	Fully discretionary
22 Non-cumulative or cumulative Non-cumulative Non-cumulative Non-cumulative Cumulative Non-convertible Non-convertib	21		No	No	No	No	No
1 If convertible, conversion trigger(s)	22		Non-cumulative	Cumulative	Non-cumulative	Cumulative	Non-cumulative
25 If convertible, fully or partially Not applicable Permanent Disposition at the Point of Non-Viability Permanent Not applicable Not applicabl	23	Convertible or non-convertible	Not applicable	Non-convertible	Non-convertible	Non-convertible	Non-convertible
If write-down, write-down trigger(s) If write-down, permanent or temporary Not applicable Permanent or Temporary Permanent In case of loss absorption at the Point of Non-Viability Permanent or Temporary Permanent Not applicable Not applicable Not applicable Not applicable Not applicable Permanent or Temporary Permanent Not applicable Not applicable All other creditors, depositors and subordinated debt not qualifying as Additional Tier i depositors of the Bank and subordinated debt not qualifying as Additional Tier i	24	If convertible, conversion trigger(s)	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
If write-down, write-down trigger(s) Not applicable	25	If convertible, fully or partially	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
conversion Not applicable Point of Non-Viability Point of	26	If convertible, conversion rate	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
If convertible, specify instrument type convertible, specify instrument type convertible, specify issuer of instrument it converts into Not applicable No	27		Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
instrument it converts into Not applicable Fully or Partially F	28	If convertible, specify instrument type	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
Write-down feature	29		Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
If write-down, write-down trigger(s) Not applicable Not applicable Not applicable Specified Trigger Level (ii) Loss Absorption at the Point of Non-Viability	30		No	No	Yes	Yes	Yes
33 If write-down, permanent or temporary Not applicable Not applicable Permanent or Temporary Permanent 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 absorbed discretion of the Bank and subject to complicate discretion of the Complication of the Co	31	If write-down, write-down trigger(s)	Not applicable	Not applicable	Specified Trigger Level (ii) Loss Absorption at the		(i) Loss Absorption at Pre- Specified Trigger Level (ii) Loss Absorption at the Point of Non-Viability
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 conditions (including permission, consent if any). Position in subordination heirarchy in inquidation (specify instrument type immediately senior to instrument) Perpetual Debt Instruments All other creditors and Depositors of the Bank All other creditors, depositors and subject to condition (including permission, consent if any). All other creditors and Depositors of the Bank	32	If write-down, full or partial	Not applicable	Not applicable	Fully or Partially	Fully or Partially	Fully or Partially
If write-down, description of write-up mechanism Not applicable absolute discretion of the Bank and subject to compliance with RBI conditions (including permission, consent if any). Position in subordination heirarchy in inquidation (specify instrument type immediately senior to instrument) Pre-specified Triager Level, the bonds which have been written-up (partially or fully) at the absolute discretion of the Bank and subject to compliance with RBI conditions (including permission, consent if any). All other creditors and Depositors of the Bank and subordinated debt not qualifying as Additional Tier in Depositors of the Bank and subordinated debt not qualifying as Additional Tier in Depositors of the Bank and subordinated debt not qualifying as Additional Tier in Depositors of the Bank and subordinated debt not qualifying as Additional Tier in Depositors of the Bank and subordinated debt not qualifying as Additional Tier in Depositors of the Bank and subordinated debt not qualifying as Additional Tier in Depositors of the Bank and subordinated debt not qualifying as Additional Tier in Depositors of the Bank and subordinated debt not qualifying as Additional Tier in Depositors of the Bank and subordinated debt not qualifying as Additional Tier in Depositors of the Bank and subordinated debt not qualifying as Additional Tier in Depositors of the Bank and subordinated debt not qualifying as Additional Tier in Depositors of the Bank and subordinated debt not qualifying as Additional Tier in Depositors of the Bank and subordinated debt not qualifying as Additional Tier in Depositors of the Bank and subordinated debt not qualifying as Additional Tier in Depositors of the Bank and subordinated debt not qualifying as Additional Tier in Depositors of the Bank and subordinated debt not qualifying as Additional Tier in Depositors of the Bank and subordinated the Depositors of	33	If write-down, permanent or temporary	Not applicable	Not applicable	Permanent or Temporary	Permanent	Permanent or Temporary
35 liquidation (specify instrument type immediately senior to instrument) Instruments Perpetual Debt Instruments and Depositors of the Bank qualifying as Additional Tier I Depositors of the Bank	34		Not applicable	Not applicable	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	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).
36 Non-compliant transitioned features No Yes No No	35	liquidation (specify instrument type			and subordinated debt not	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	No	Yes	No	No	No
37 If yes, specify non-compliant features Not applicable No loss absorption features Not applicable Not applicable	37	If yes, specify non-compliant features	Not applicable		Not applicable	Not applicable	Not applicable
* Dates of allotment of equity shares are available in section titled 'History of share issues' on the Bank's website at the following link:							

