

Composition of Capital as at Mar 31, 2023			Ref No.
Common Equity Tier 1 capital: instruments and reserves		As on 31-Mar-2023	
1	Directly issued qualifying common share capital plus related stock surplus (share premium)	670,974.0	a = a1 + a2
2	Retained earnings	1,097,635.5	b
3	Accumulated other comprehensive income (and other reserves)	981,591.0	c = c1 + c2 *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 adjustments	2,750,200.5	
Common Equity Tier 1 capital: regulatory adjustments			
7	Prudential valuation adjustments	16,722.9	
8	Goodwill (net of related tax liability)	1,487.9	e
9	Intangibles other than mortgage-servicing rights (net of related tax liability)	-	
10	Deferred tax assets	-	
11	Cash-flow hedge reserve	-	
12	Shortfall of provisions to expected losses	-	
13	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-up capital on reported balance sheet)	-	
17	Reciprocal cross-holdings in common equity	743.3	
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	-	
24	of which : mortgage servicing rights	-	
25	of which : deferred tax assets arising from temporary differences	-	
26	National specific regulatory adjustments	-	
26a	of which : Investments in the equity capital of unconsolidated insurance subsidiaries	-	
26b	of which : Investments in the equity capital of unconsolidated non-financial subsidiaries	-	

Composition of Capital as at Mar 31, 2023			Ref No.
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	18,954.1	
29	Common Equity Tier 1 capital (CET1)	2,731,246.4	
	Additional Tier 1 capital : instruments		
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus (31+32)	119,560.0	
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)	119,560.0	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	119,560.0	
	Additional Tier 1 capital: regulatory adjustments		
37	Investments in own Additional Tier 1 instruments	-	
38	Reciprocal cross-holdings in Additional Tier 1 instruments	3,529.9	
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)	-	
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	3,529.9	
44	Additional Tier 1 capital (AT1)	116,030.1	
45	Tier 1 capital (T1 = CET1 + AT1) (row 29 + row 44)	2,847,276.5	
	Tier 2 capital : instruments and provisions		
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	216,000.0	g1
47	Directly issued capital instruments subject to phase out from Tier 2	-	g2

Composition of Capital as at Mar 31, 2023			Ref No.
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 (including other reserves)	123,907.6	h = h1 + h2
51	Tier 2 capital before regulatory adjustments	339,907.6	
Tier 2 capital: regulatory adjustments			
52	Investments in own Tier 2 instruments	-	
53	Reciprocal cross-holdings in Tier 2 instruments	-	
54	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)	-	
55	Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	-	
56	National specific regulatory adjustments (56a+56b)	-	
56a	of which: investments in the Tier 2 capital of unconsolidated subsidiaries	-	
56b	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)	339,907.6	
59	Total capital (TC = T1 + T2) (row 45+row 58)	3,187,184.1	
60	Total risk weighted assets (row 60a +row 60b +row 60c)	16,758,817.7	
60a	of which : total credit risk weighted assets	14,298,200.3	
60b	of which : total market risk weighted assets	745,118.5	
60c	of which : total operational risk weighted assets	1,715,498.9	
Capital ratios and buffers			
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	16.30%	
62	Tier 1 (as a percentage of risk weighted assets)	16.99%	
63	Total capital (as a percentage of risk weighted assets)	19.02%	
64	Institution specific buffer requirement (minimum CET1 requirement plus capital conservation and countercyclical buffer requirements plus D-SIB buffer requirement, expressed as a percentage of risk weighted assets)	8.20%	
65	of which : capital conservation buffer requirement	2.50%	
66	of which : bank specific countercyclical buffer requirement	0.00%	
67	of which : D-SIB buffer requirement	0.20%	
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	7.30%	
National minima (if different from Basel III)			
69	National Common Equity Tier 1 minimum ratio (if different from Basel III minimum) (including CCB and DSIB)	8.20%	
70	National Tier 1 minimum ratio (if different from Basel III minimum) (including CCB and DSIB)	9.70%	
71	National total capital minimum ratio (if different from Basel III minimum) (including CCB and DSIB)	11.70%	

₹ million

Composition of Capital as at Mar 31, 2023			Ref No.
Amounts below the thresholds for deduction (before risk weighting)			
72	Non-significant investments in the capital of other financial entities	28,489.7	
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)	72,922.5	
Applicable caps on the inclusion of provisions in Tier 2			
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	86,897.6	h1
77	Cap on inclusion of provisions in Tier 2 under standardised approach	178,727.5	
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	

Notes to the Template		
Row # of template	Particular	₹ million
10	Deferred tax associated with accumulated losses	-
	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
50	Eligible provisions included in Tier 2 capital	86,897.6
	Eligible revaluation reserves included in Tier 2 capital	-
	Total of row 50	86,897.6

₹ million

Composition of Capital as at Mar 31, 2023		Balance sheet as in consolidated financial statements	Balance sheet under regulatory scope of consolidation
Step 1		As on 31-Mar-2023	As on 31-Mar-2023
A Capital and Liabilities			
i	Paid-up capital	5,579.7	5,579.7
	Reserves & surplus	2,888,795.5	2,782,737.2
	Minority interest	8,602.6	6,909.4
	Total capital	2,902,977.8	2,795,226.3
ii	Deposits	18,826,632.5	18,826,648.4
	of which: Deposits from banks	271,889.7	271,889.7
	of which: Customer deposits	18,554,742.8	18,554,758.7
	of which: Other deposits	-	-
iii	Borrowings	2,565,486.6	2,565,486.6
	of which: from RBI	90,200.0	90,200.0
	of which: From banks	505,182.1	505,182.1
	of which: From other institutions & agencies	1,422,420.3	1,422,420.3
	of which: Others	176,624.2	212,124.2
	of which: Capital instruments	371,060.0	335,560.0
iv	Other liabilities & provisions	1,009,227.4	1,115,235.5
Total Capital and Liabilities		25,304,324.3	25,302,596.8
B Assets			
i	Cash and balances with RBI	1,171,892.8	1,171,892.8
	Balance with banks and money at call and short notice	799,585.3	799,585.3
	Total	1,971,478.1	1,971,478.2
ii	Investments	5,115,817.1	5,114,106.4
	of which: Government securities	4,389,415.4	4,389,415.4
	of which: Other approved securities	-	-
	of which: shares	5,251.7	5,243.2
	of which: Debentures & Bonds	555,446.2	553,840.5
	of which: Subsidiaries, Joint Ventures, Associates	-	(96.5)
	of which: Others (including Commercial Papers, Mutual Funds etc.)	165,703.8	165,703.8
iii	Loans and advances	16,619,492.9	16,619,492.9
	of which: to banks	98,331.6	98,331.6
	of which: to customers	16,521,161.3	16,521,161.3
iv	Fixed assets	82,825.5	82,825.5
v	Other assets	1,513,222.8	1,513,205.9
	of which:		
	(a) goodwill and intangible assets	-	-
vi	(b) deferred tax assets	72,922.5	72,922.5
	Goodwill on consolidation	1,487.9	1,487.9
vii	Debit balance in Profit & Loss account	-	-
Total Assets		25,304,324.3	25,302,596.8

Composition of Capital as at Mar 31, 2023		Balance sheet as in consolidated financial statements	Balance sheet under regulatory scope of consolidation	₹million
Step 2		As on 31-Mar-2023	As on 31-Mar-2023	Ref. No.
A Capital and Liabilities				
i	Paid-up capital	5,579.7	5,579.7	a1
	Reserves & surplus	2,888,795.5	2,782,737.2	
	of which:			
	Share premium	665,394.3	665,394.3	a2
	Balance in Profit/Loss A/c	1,203,693.8	1,097,635.5	b
	(a) Current period profits not reckoned for capital adequacy purposes	-	-	
	(a) Amount of dividend computed as required by regulatory guidelines	-	106,015.1	
	(a) balance in profit/ loss account (relating to associates) not considered under regulatory scope of consolidation	96.5	-	
	Other Reserves (eligible for CET)	975,749.6	975,749.6	c1
	Other Reserves (eligible for Tier 2 capital)	37,010.0	37,010.0	h2
	Foreign Currency Translation Reserve	7,788.5	7,788.5	c2
	Other Reserve	(840.7)	(840.7)	
	Minority interest	8,602.6	6,909.4	
	of which considered under capital funds	-	-	d
Total capital		2,902,977.8	2,795,226.3	
ii	Deposits	18,826,632.5	18,826,648.4	
	of which: Deposits from banks	271,889.7	271,889.7	
	of which: Customer deposits	18,554,742.8	18,554,758.7	
	of which: Other deposits	-	-	
iii	Borrowings	2,565,486.6	2,565,486.6	
	of which: from RBI	90,200.0	90,200.0	
	of which: From banks	505,182.1	505,182.1	
	of which: From other institutions & agencies	1,422,420.3	1,422,420.3	
	of which: Others	176,624.2	212,124.2	
	of which: Capital instruments	371,060.0	335,560.0	
	of which:			
	(a) Eligible AT1 capital		119,560.0	f
	(b) EligibleT2 capital issued by Bank		216,000.0	g1
	(c) EligibleT2 capital issued by Bank (subject to phase out, reported eligible capital funds)		-	g2
(d) Eligible T2 capital issued by subsidiaries		-	i	
iv	Other liabilities & provisions	1,009,227.4	1,115,235.5	
	of which:			
	Provisions against standard assets and floating provisions	87,033.4	86,897.6	h1
Total Capital and Liabilities		25,304,324.3	25,302,596.8	
B Assets				
i	Cash and balances with RBI	1,171,892.8	1,171,892.8	
	Balance with banks and money at call and short notice	799,585.3	799,585.3	
	Total	1,971,478.1	1,971,478.2	
ii	Investments	5,115,817.1	5,114,106.4	
	of which: Government securities	4,389,415.4	4,389,415.4	
	of which: Other approved securities	-	-	
	of which: shares	5,251.7	5,243.2	
	of which: Debentures & Bonds	555,446.2	553,840.5	
	of which: Subsidiaries, Joint Ventures, Associates	-	(96.5)	
	of which good will on acquisition of IARC included as part of carrying amount as per AS 23	-	-	
	of which: Others (including Commercial Papers, Mutual Funds etc.)	165,703.8	165,703.8	
iii	Loans and advances	16,619,492.9	16,619,492.9	
	of which: to banks	98,331.6	98,331.6	
	of which: to customers	16,521,161.3	16,521,161.3	
iv	Fixed assets	82,825.5	82,825.5	
v	Other assets	1,513,222.8	1,513,205.9	
	of which:			
	(a) goodwill and intangible assets	-	-	
	Out of which:			
	Goodwill	-	-	
	Other intangibles (excluding MSRs)	-	-	
(b) deferred tax assets	72,922.5	72,922.5		
vi	Goodwill on consolidation	1,487.9	1,487.9	e
vii	Debit balance in Profit & Loss account	-	-	
	Total Assets	25,304,324.3	25,302,596.8	