

**DF 13 - Main Features of Regulatory Capital Instruments**

| Item # | Particulars                                                                                                                                                                                                                                                                                                                                      | Equity Shares                                          | Series 2/2017-18                                       | FCY Debt                                                                                                                                                                                                                                                             | Series 2021-01                                                                                                                                                                                                                                                       | Series 1/2022-23                                                                                                                                                                                                                                                     | Series 2/2022-23                                                                                                                                         | Series 3/2022-23                                                                                                                                         |
|--------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------|--------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1      | Issuer                                                                                                                                                                                                                                                                                                                                           | HDFC Bank                                              | HDFC Bank                                              | HDFC Bank                                                                                                                                                                                                                                                            | HDFC Bank                                                                                                                                                                                                                                                            | HDFC Bank                                                                                                                                                                                                                                                            | HDFC Bank                                                                                                                                                | HDFC Bank                                                                                                                                                |
| 2      | Unique Identifier                                                                                                                                                                                                                                                                                                                                | INE040A01026                                           | INE040A08385                                           | US40415FAA93<br>USY3119PFH74                                                                                                                                                                                                                                         | XS2392409681                                                                                                                                                                                                                                                         | INE040A08419                                                                                                                                                                                                                                                         | INE040A08427                                                                                                                                             | INE040A08435                                                                                                                                             |
| 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                                   | Not applicable                                         | Not applicable                                                                                                                                                                                                                                                       | Not applicable                                                                                                                                                                                                                                                       | Not applicable                                                                                                                                                                                                                                                       | Not applicable                                                                                                                                           | Not applicable                                                                                                                                           |
| 5      | Post-transitional Basel III rules                                                                                                                                                                                                                                                                                                                | Common Equity Tier 1                                   | Tier 2                                                 | Additional Tier 1                                                                                                                                                                                                                                                    | Additional Tier 1                                                                                                                                                                                                                                                    | Additional Tier 1                                                                                                                                                                                                                                                    | Tier 2                                                                                                                                                   | 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                                                                                                                                           | Solo and Group                                                                                                                                           |
| 7      | Instrument type                                                                                                                                                                                                                                                                                                                                  | Common Shares                                          | Tier 2 Debt Instruments                                | Perpetual Debt                                                                                                                                                                                                                                                       | Perpetual Debt                                                                                                                                                                                                                                                       | Perpetual Debt                                                                                                                                                                                                                                                       | Tier 2 Debt Instruments                                                                                                                                  | Tier 2 Debt Instruments                                                                                                                                  |
| 8      | Amount recognised in regulatory capital (₹ in million, as of most recent reporting date i.e. as at Sep 30, 2023)                                                                                                                                                                                                                                 | 7,581.8                                                | 12,000.0                                               | 83,045.0                                                                                                                                                                                                                                                             | 7,390.0                                                                                                                                                                                                                                                              | 30,000.0                                                                                                                                                                                                                                                             | 150,000.0                                                                                                                                                | 50,000.0                                                                                                                                                 |
| 9      | Par value of instrument (₹ in million)                                                                                                                                                                                                                                                                                                           | Not applicable                                         | 20,000.0                                               | 83,045.0                                                                                                                                                                                                                                                             | 7,390.0                                                                                                                                                                                                                                                              | 30,000.0                                                                                                                                                                                                                                                             | 150,000.0                                                                                                                                                | 50,000.0                                                                                                                                                 |
| 10     | Accounting classification                                                                                                                                                                                                                                                                                                                        | Shareholders' equity                                   | Liability                                              | Liability                                                                                                                                                                                                                                                            | Liability                                                                                                                                                                                                                                                            | Liability                                                                                                                                                                                                                                                            | Liability                                                                                                                                                | Liability                                                                                                                                                |
| 11     | Original date of issuance                                                                                                                                                                                                                                                                                                                        | Various                                                | 29-Jun-17                                              | 25-Aug-21                                                                                                                                                                                                                                                            | 30-Sep-21                                                                                                                                                                                                                                                            | 08-Sep-22                                                                                                                                                                                                                                                            | 02-Dec-22                                                                                                                                                | 16-Dec-22                                                                                                                                                |
| 12     | Perpetual or dated                                                                                                                                                                                                                                                                                                                               | Perpetual                                              | Dated                                                  | Perpetual                                                                                                                                                                                                                                                            | Perpetual                                                                                                                                                                                                                                                            | Perpetual                                                                                                                                                                                                                                                            | Dated                                                                                                                                                    | Dated                                                                                                                                                    |
| 13     | Original maturity date                                                                                                                                                                                                                                                                                                                           | No Maturity                                            | 29-Jun-27                                              | No maturity                                                                                                                                                                                                                                                          | No maturity                                                                                                                                                                                                                                                          | No maturity                                                                                                                                                                                                                                                          | 02-Dec-32                                                                                                                                                | 16-Dec-32                                                                                                                                                |
| 14     | Issuer call subject to prior supervisory approval                                                                                                                                                                                                                                                                                                | No                                                     | Not applicable                                         | Yes                                                                                                                                                                                                                                                                  | Yes                                                                                                                                                                                                                                                                  | Yes                                                                                                                                                                                                                                                                  | Not applicable                                                                                                                                           | Not applicable                                                                                                                                           |
| 15     | Optional call date, contingent call dates and redemption amount                                                                                                                                                                                                                                                                                  | Not applicable                                         | 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)                                                                                       | Issuer call on 30-Sep-26 or any coupon payment date thereafter; Tax Call; or Regulatory Call Redemption: At par (in case of exercise of call option)                                                                                                                 | Issuer call on 08-Sep-27 or any coupon payment date thereafter; Tax Call; or Regulatory Call Redemption: At par (in case of exercise of call option)                                                                                                                 | Issuer Call option date : Not applicable, Tax Call and Regulatory Call subject to RBI approval, Redemption amount at par subject to BASEL III Guidelines | Issuer Call option date : Not applicable, Tax Call and Regulatory Call subject to RBI approval, Redemption amount at par subject to BASEL III Guidelines |
| 16     | Subsequent call dates, if applicable                                                                                                                                                                                                                                                                                                             | Not applicable                                         | Not applicable                                         | Any coupon payment date subsequent to 25-Aug-2026 other than any Reset date                                                                                                                                                                                          | Any coupon payment date subsequent to 30-Sep-2026                                                                                                                                                                                                                    | Any coupon payment date subsequent to 08-Sep-2027                                                                                                                                                                                                                    | 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                                         | 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                                                                                                                                         | 7.55%                                                                                                                                                                                                                                                                | 7.84%                                                                                                                                                                                                                                                                | 7.86%                                                                                                                                                    | 7.84%                                                                                                                                                    |
| 19     | Existence of a dividend stopper                                                                                                                                                                                                                                                                                                                  | Not applicable                                         | No                                                     | Yes                                                                                                                                                                                                                                                                  | Yes                                                                                                                                                                                                                                                                  | Yes                                                                                                                                                                                                                                                                  | No                                                                                                                                                       | No                                                                                                                                                       |
| 20     | Fully discretionary, partially discretionary or mandatory                                                                                                                                                                                                                                                                                        | Fully discretionary                                    | Mandatory                                              | Fully discretionary                                                                                                                                                                                                                                                  | Fully discretionary                                                                                                                                                                                                                                                  | Fully discretionary                                                                                                                                                                                                                                                  | Mandatory                                                                                                                                                | Mandatory                                                                                                                                                |
| 21     | Existence of step-up or other incentive to redeem                                                                                                                                                                                                                                                                                                | No                                                     | No                                                     | No                                                                                                                                                                                                                                                                   | No                                                                                                                                                                                                                                                                   | No                                                                                                                                                                                                                                                                   | No                                                                                                                                                       | No                                                                                                                                                       |
| 22     | Non-cumulative or cumulative                                                                                                                                                                                                                                                                                                                     | Non-cumulative                                         | Cumulative                                             | Non-cumulative                                                                                                                                                                                                                                                       | Non-cumulative                                                                                                                                                                                                                                                       | Non-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                                                     | Yes                                                    | Yes                                                                                                                                                                                                                                                                  | Yes                                                                                                                                                                                                                                                                  | Yes                                                                                                                                                                                                                                                                  | Yes                                                                                                                                                      | Yes                                                                                                                                                      |
| 31     | If write-down, write-down trigger(s)                                                                                                                                                                                                                                                                                                             | Not applicable                                         | Loss Absorption at the Point of Non-Viability          | (i) Loss Absorption at Pre-Specified Trigger Level<br>(ii) Loss Absorption at the Point of Non-Viability                                                                                                                                                             | (i) Loss Absorption at Pre-Specified Trigger Level<br>(ii) Loss Absorption at the Point of Non-Viability                                                                                                                                                             | (i) Loss Absorption at Pre-Specified Trigger Level<br>(ii) Loss Absorption at the Point of Non-Viability                                                                                                                                                             | 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                                         | Fully or Partially                                     | Fully or Partially                                                                                                                                                                                                                                                   | Fully or Partially                                                                                                                                                                                                                                                   | Fully or Partially                                                                                                                                                                                                                                                   | Fully or Partially                                                                                                                                       | Fully or Partially                                                                                                                                       |
| 33     | If write-down, permanent or temporary                                                                                                                                                                                                                                                                                                            | Not applicable                                         | Permanent                                              | Permanent or Temporary                                                                                                                                                                                                                                               | Permanent or Temporary                                                                                                                                                                                                                                               | Permanent or Temporary                                                                                                                                                                                                                                               | Permanent                                                                                                                                                | Permanent                                                                                                                                                |
| 34     | If write-down, description of write-up mechanism                                                                                                                                                                                                                                                                                                 | 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). | 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). | 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                                                                                                                                           | Not applicable                                                                                                                                           |
| 35     | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)                                                                                                                                                                                                                                    | Perpetual Debt Instruments                             | All other creditors and Depositors of the Bank         | All other creditors, depositors and subordinated debt not qualifying as Additional Tier I                                                                                                                                                                            | All other creditors, depositors and subordinated debt not qualifying as Additional Tier I                                                                                                                                                                            | All other creditors, depositors and subordinated debt not qualifying as Additional Tier I                                                                                                                                                                            | All other creditors and Depositors of the Bank                                                                                                           | All other creditors and Depositors of the Bank                                                                                                           |
| 36     | Non-compliant transitioned features                                                                                                                                                                                                                                                                                                              | No                                                     | No                                                     | No                                                                                                                                                                                                                                                                   | No                                                                                                                                                                                                                                                                   | No                                                                                                                                                                                                                                                                   | No                                                                                                                                                       | No                                                                                                                                                       |
| 37     | If yes, specify non-compliant features                                                                                                                                                                                                                                                                                                           | Not applicable                                         | Not applicable                                         | Not applicable                                                                                                                                                                                                                                                       | 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: <a href="https://www.hdfcbank.com/personal/about-us/stakeholders-information/shareholding-ownership">https://www.hdfcbank.com/personal/about-us/stakeholders-information/shareholding-ownership</a> |                                                        |                                                        |                                                                                                                                                                                                                                                                      |                                                                                                                                                                                                                                                                      |                                                                                                                                                                                                                                                                      |                                                                                                                                                          |                                                                                                                                                          |