DF 13 - Main Features of Regulatory Capital Instruments

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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
				US40415FAA93				
2	Unique identifier	INE040A01026	INE040A08385	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
	Regulatory Treatment							
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 Dec 31, 2024)	7,648.3	8,000.0	85,620.0	7,390.0	30,000.0	150,000.0	50,000.0
9	Par value of instrument (₹ in million)	Not applicable	20,000.0	85,620.0	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
19	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	Not applicable Fully discretionary	No Mandatory	Yes Fully discretionary	Yes Fully discretionary	Yes Fully discretionary	No Mandatory	No Mandatory
	Fully discretionary, partially discretionary							
20	Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to	Fully discretionary	Mandatory	Fully discretionary	Fully discretionary	Fully discretionary	Mandatory	Mandatory
20	Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem	Fully discretionary No	Mandatory No	Fully discretionary	Fully discretionary	Fully discretionary No	Mandatory No	Mandatory No
20 21 22	Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative	Fully discretionary No Non-cumulative	Mandatory No Cumulative	Fully discretionary No Non-cumulative	Fully discretionary No Non-cumulative	Fully discretionary No Non-cumulative	Mandatory No Cumulative	Mandatory No Cumulative
20 21 22 23 24	Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s)	No Non-cumulative Not applicable	No Cumulative Non-convertible	Fully discretionary No Nor-cumulative Non-convertible	Fully discretionary No Nor-cumulative Non-convertible	Fully discretionary No Nor-cumulative Non-convertible	Mandatory No Cumulative Non-convertible	Mandatory No Cumulative Non-convertible
20 21 22 23 24 25	Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially	No Non-cumulative Not applicable Not applicable Not applicable	No Cumulative Non-convertible Not applicable Not applicable	Fully discretionary No Non-cumulative Non-convertible Not applicable Not applicable	Fully discretionary No Non-cumulative Non-convertible Not applicable Not applicable	Fully discretionary No Non-cumulative Non-convertible Not applicable Not applicable	No Cumulative Non-convertible Not applicable Not applicable	No Cumulative Non-convertible Not applicable Not applicable
20 21 22 23 24 25 26	Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional	Fully discretionary No Non-cumulative Not applicable Not applicable Not applicable Not applicable	No Cumulative Non-convertible Not applicable Not applicable	Fully discretionary No Non-cumulative Non-convertible Not applicable Not applicable	Fully discretionary No Non-cumulative Non-convertible Not applicable Not applicable	Fully discretionary No Non-cumulative Non-convertible Not applicable Not applicable	No Cumulative Non-convertible Not applicable Not applicable Not applicable	Mandatory No Cumulative Non-convertible Not applicable Not applicable Not applicable
20 21 22 23 24 25 26 27	Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	Fully discretionary No Non-cumulative Not applicable Not applicable Not applicable Not applicable	Mandatory No Cumulative Non-convertible Not applicable Not applicable Not applicable	Fully discretionary No Non-cumulative Non-convertible Not applicable Not applicable Not applicable	Fully discretionary No Non-cumulative Non-convertible Not applicable Not applicable Not applicable	Fully discretionary No Non-cumulative Non-convertible Not applicable Not applicable Not applicable	No Cumulative Non-convertible Not applicable Not applicable Not applicable Not applicable	No Cumulative Non-convertible Not applicable Not applicable Not applicable Not applicable
20 21 22 23 24 25 26	Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, conversion rate If convertible, specify instrument type convertible, specify instrument type convertible into	Fully discretionary No Non-cumulative Not applicable Not applicable Not applicable Not applicable	No Cumulative Non-convertible Not applicable Not applicable	Fully discretionary No Non-cumulative Non-convertible Not applicable Not applicable	Fully discretionary No Non-cumulative Non-convertible Not applicable Not applicable	Fully discretionary No Non-cumulative Non-convertible Not applicable Not applicable	No Cumulative Non-convertible Not applicable Not applicable Not applicable	Mandatory No Cumulative Non-convertible Not applicable Not applicable Not applicable
20 21 22 23 24 25 26 27	Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type	Fully discretionary No Non-cumulative Not applicable Not applicable Not applicable Not applicable	Mandatory No Cumulative Non-convertible Not applicable Not applicable Not applicable	Fully discretionary No Non-cumulative Non-convertible Not applicable Not applicable Not applicable	Fully discretionary No Non-cumulative Non-convertible Not applicable Not applicable Not applicable	Fully discretionary No Non-cumulative Non-convertible Not applicable Not applicable Not applicable	No Cumulative Non-convertible Not applicable Not applicable Not applicable Not applicable	No Cumulative Non-convertible Not applicable Not applicable Not applicable Not applicable
20 21 22 23 24 25 26 27 28	Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	No Non-cumulative Not applicable	No Cumulative Non-convertible Not applicable Not applicable Not applicable Not applicable Not applicable	Fully discretionary No Non-cumulative Non-convertible Not applicable Not applicable Not applicable Not applicable Not applicable	Fully discretionary No Non-cumulative Non-convertible Not applicable Not applicable Not applicable Not applicable Not applicable	Fully discretionary No Non-cumulative Non-convertible Not applicable Not applicable Not applicable Not applicable Not applicable	No Cumulative Non-convertible Not applicable Not applicable Not applicable Not applicable Not applicable	No Cumulative Non-convertible Not applicable Not applicable Not applicable Not applicable Not applicable Not applicable
20 21 22 23 24 25 26 27 28	Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible into If convertible into If convertible ispecify instrument type conversion for convertible into	No Non-cumulative Not applicable	No Cumulative Non-convertible Not applicable	Fully discretionary No Non-cumulative Non-convertible Not applicable Not applicable Not applicable Not applicable Not applicable Not applicable	Fully discretionary No Non-cumulative Non-convertible Not applicable Not applicable Not applicable Not applicable Not applicable Not applicable	Fully discretionary No Non-cumulative Non-convertible Not applicable Not applicable Not applicable Not applicable Not applicable Not applicable	No Cumulative Non-convertible Not applicable	No Cumulative Non-convertible Not applicable
20 21 22 23 24 25 26 27 28 29 30	Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible in to the convertible in the conver	Fully discretionary No Non-cumulative Not applicable	No Cumulative Non-convertible Not applicable Ves Loss Absorption at the	Fully discretionary No Non-cumulative Non-convertible Not applicable Not applicable Not applicable Not applicable Not applicable Ves (i) Loss Absorption at Pre-Specified Trigger Level (ii) Loss Absorption at the Point	Fully discretionary No Non-cumulative Non-convertible Not applicable Not applicable Not applicable Not applicable Not applicable Ves (i) Loss Absorption at Pre-Specified Trigger Level (i) Loss Absorption at Pro-Specified Trigger Level (i) Loss Applicable Absorption at Pre-Specified Trigger Level	Fully discretionary No Non-cumulative Non-convertible Not applicable Not applicable Not applicable Not applicable Not applicable Ves Not applicable Not applicable Not applicable Not sposified of the second of the	No Cumulative Non-convertible Not applicable Not applicable Not applicable Not applicable Not applicable Not applicable Yes Loss Absorption at the Point of	No Cumulative Non-convertible Not applicable Not applicable Not applicable Not applicable Not applicable Not applicable Yes Loss Absorption at the Point of
20 21 22 23 24 25 26 27 28 29 30	Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument a converts into Write-down feature If write-down, write-down trigger(s)	Fully discretionary No Non-cumulative Not applicable	No Cumulative Non-convertible Not applicable Loss Absorption at the Point of Non-Viability	Fully discretionary No Non-cumulative Non-convertible Not applicable Not applicable Not applicable Not applicable Not applicable Not applicable Out applicable Not applicable Not applicable Not applicable Out applicable Not applicable Not applicable Not applicable Not applicable Not applicable Out applicable Not applicable Not applicable Out applicable Not applicable Not applicable Not applicable Not applicable	Fully discretionary No Non-cumulative Non-convertible Not applicable Not applicable Not applicable Not applicable Not applicable Not applicable Out applicable Not applicable Not applicable Not applicable Not applicable Not applicable Out applicable Not applicable Not applicable Not applicable Not applicable Out applicable Not applicable Out	Fully discretionary No Non-cumulative Non-convertible Not applicable Not applicable Not applicable Not applicable Not applicable Not applicable Out applicable Not applicable In the properties of the	Mandatory No Cumulative Non-convertible Not applicable Not applicable Not applicable Not applicable Not applicable Not applicable Yes Loss Absorption at the Point of Non-Viability	No Cumulative Non-convertible Not applicable Not applicable Not applicable Not applicable Not applicable Vot applicable Not applicable Not applicable Not applicable Loss Absorption at the Point of Non-Viability
20 21 22 23 24 25 26 27 28 29 30	Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument a converts into Write-down feature If write-down, write-down trigger(s)	Fully discretionary No Non-cumulative Not applicable Not policable No applicable No applicable	Mandatory No Cumulative Non-convertible Not applicable Loss Absorption at the Point of Non-Viability Fully or Partially	Fully discretionary No Non-cumulative Non-convertible Not applicable Not applicable Not applicable Not applicable Not applicable Out applicable Not applicable Not applicable In applicable Not applicable Not applicable Not applicable Not applicable Not applicable In applicable Yes (i) Loss Absorption at Pre-Specified Trigger Level (ii) Loss Absorption at the Point of Non-Visability Fully or Partially	Fully discretionary No Non-cumulative Non-convertible Not applicable Not applicable Not applicable Not applicable Not applicable Out applicable Not applicable Not applicable Not applicable Not applicable Not applicable Out applicable Not applicable Not applicable Not applicable Not applicable Out applicable Yes (i) Loss Absorption at Pre-Specified Trigger Level (ii) Loss Absorption at the Point of Non-Vitability Fully or Partially	Fully discretionary No Non-cumulative Non-convertible Not applicable Yes (i) Loss Absorption at Pre-specified Trigger Level (ii) Loss Absorption at the Point of Non-Viability Fully or Partially Permanent or Temporary 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 of the Bank and subject to compliance with RBI conditions	Mandatory No Cumulative Non-convertible Not applicable Not applicable Not applicable Not applicable Not applicable Not applicable Ves Loss Absorption at the Point of Non-Viability Fully or Partially Permanent Not applicable	Mandatory No Cumulative Non-convertible Not applicable Fully or Partially
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20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35	Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument type Convertible into If convertible, specify instrument type If write-down feature If write-down, full or partial If write-down, permanent or temporary If write-down, permanent or temporary If write-down, description of write-up mechanism Position in subordination heirarchy in liquidation (specify instrument) promediately senior to instrument)	Fully discretionary No Non-cumulative Not applicable Perpetual Debt Instruments	Mandatory No Cumulative Non-convertible Not applicable The applicable Not applicable All other creditors and Depositors of the Bank	Fully discretionary No Non-cumulative Non-convertible Not applicable In description at Prespecified Trigger Level (i) Loss Absorption at Prespecified Trigger Level (ii) Loss Absorption at the Point of Non-Viability Fully or Partially Permanent or Temporary In case of loss absorption at Prespecified 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). All other creditors, depositors and subordinated debt not qualifying as Additional Tier I	Fully discretionary No Non-convertible Not applicable In description at Prespecified Trigger Level (i) Loss Absorption at Prespecified Trigger Level (ii) Loss Absorption at Prespecified Trigger Level (iii) Loss Absorption at Prespecified Trigger Level (iv) Loss Absorption at Prespecified Trigger Level (iii) Loss Absorption at Prespecified Trigger Level (iv) Loss Absorption at Prespecified Trigger Level (iv) Loss Absorption at Prespecified Trigger Level (iii) Loss Absorption at Prespecified Trigger Level (iv) Loss Absorption at Pres	Fully discretionary No Non-convertible Not applicable In the second of the sec	Mandatory No Cumulative Non-convertible Not applicable Not applicable Not applicable Not applicable Not applicable Not applicable Ves Loss Absorption at the Point of Non-Viability Fully or Partially Permanent Not applicable All other creditors and Depositors of the Bank	Mandatory No Cumulative Non-convertible Not applicable Yes Loss Absorption at the Point of Non-Viability Fully or Partially Permanent Not applicable All other creditors and Depositors of the Bank

