

Table DF-11: Composition of Capital Disclosures

Basel III common disclosure template to be used during the Transition of regulatory adjustments		Amounts in (₹) million		Ref No.
		Amount	Amounts Subject to Pre Basel III Treatment	
Common Equity Tier 1 capital: instruments and reserves				
1	Directly issued qualifying common share capital plus related stock surplus (share premium)	33,164.1	-	A+E
2	Retained earnings	79,513.2	-	B+C+D+ F+G
3	Accumulated other comprehensive income (and other reserves)	-	-	
4	Directly issued capital subject to phase out from CET 1 (only applicable to non-joint stock companies ¹)	-	-	
	Public sector capital injections grandfathered until 1 January 2018	-	-	
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	-	-	
6	Common Equity Tier 1 capital before regulatory Adjustments	1,12,677.3	-	
Common Equity Tier 1 capital: regulatory adjustments				
7	Prudential valuation adjustments	-	-	
8	Goodwill (net of related tax liability)	-	-	
9	Intangibles other than mortgage-servicing rights (net of related tax liability)	478.1	-	R
10	Deferred tax assets	8,498.1	-	S
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-in capital on reported balance sheet)	-	-	
17	Reciprocal cross-holdings in common equity	2,016.4	-	O
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	-	-	

Basel III common disclosure template to be used during the Transition of regulatory adjustments		Amount	Amounts Subject to Pre Basel III Treatment	Ref No.
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+26b+26c+26d)	-	-	
26a	of which: Investments in the equity capital of the unconsolidated insurance subsidiaries	-	-	
26b	of which: Investments in the equity capital of unconsolidated non-financial subsidiaries	-	-	
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	-	-	
	Regulatory Adjustments Applied to Common Equity Tier 1 in respect of Amounts Subject to Pre-Basel III Treatment	-	-	
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	10,992.6	-	
29	Common Equity Tier 1 capital (CET1)	1,01,684.6	-	
Additional Tier 1 capital: instruments			-	
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus (31+32)	10,000.0	-	
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)	10,000.0	-	K
33	Directly issued capital instruments subject to phase out from Additional Tier 1	7,375.0	3,687.5	I
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	17,375.0		
Additional Tier 1 capital: regulatory adjustments			-	
37	Investments in own Additional Tier 1 instruments	-	-	
38	Reciprocal cross-holdings in Additional Tier 1 instruments	-	-	
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+41b)	-	-	

Basel III common disclosure template to be used during the Transition of regulatory adjustments		Amount	Amounts Subject to Pre Basel III Treatment	Ref No.
41a	Investments in the Additional Tier 1 capital of unconsolidated insurance subsidiaries	-	-	
41b	Shortfall in the Additional Tier 1 capital of majority owned financial entities which have not been consolidated with the bank	-	-	
	Regulatory Adjustments Applied to Additional Tier 1 in respect of Amounts Subject to Pre-Basel III Treatment	3,687.5	-	J
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	3,687.5	-	
44	Additional Tier 1 capital (AT1)	13,687.5	-	
44a	Additional Tier 1 capital reckoned for capital adequacy	1,15,372.2	-	
45	Tier 1 capital (T1 = CET1 + AT1) (29+44a)	1,15,372.2	-	
Tier 2 capital: Instruments and provisions			-	
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	-	-	
47	Directly issued capital instruments subject to phase out from Tier 2	43,000.0	21,500.0	L
48	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)			
49	of which: instruments issued by subsidiaries subject to phase out			
50	Provisions and other Tier-II reserves	11,892.7		H+N
51	Tier 2 capital before regulatory adjustments	54,892.7		
Tier 2 capital: regulatory adjustments				
52	Investments in own Tier 2 instruments	-	-	
53	Reciprocal cross-holdings in Tier 2 instruments	103.7	-	Q
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) Significant investments ¹³ 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)	21,500.0	-	
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	-	-	

Basel III common disclosure template to be used during the Transition of regulatory adjustments		Amount	Amounts Subject to Pre Basel III Treatment	Ref No.
	Regulatory Adjustments Applied To Tier 2 in respect of Amounts Subject to Pre-Basel III Treatment	21,603.7	-	M
	Of which Investment in Non Financial Subsidiary eligible for 50% deduction from Tier II	-	-	
57	Total regulatory adjustments to Tier 2 capital	21,603.7		-
58	Tier 2 capital (T2)	33,288.9		
58a	Tier 2 capital reckoned for capital adequacy	1,48,661.2		
58b	Excess Additional Tier 1 capital reckoned as Tier 2 capital	14,53,613.6	-	
58c	Total Tier 2 capital admissible for capital adequacy (58a + 58b)	11,99,092.3		
59	Total capital (TC = T1 + T2) (45 + 58c)	1,42,911.7		
	Risk Weighted Assets in respect of Amounts Subject to Pre- Basel III Treatment	1,11,609.7	-	
60	Total risk weighted assets (60a + 60b + 60c)	21,603.7	-	
60a	of which: total credit risk weighted assets	33,288.9	-	
60b	of which: total market risk weighted assets	1,48,661.2	-	
60c	of which: total operational risk weighted assets	14,53,613.6	-	
Capital ratios in (%)				
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	7.00%	-	
62	Tier 1 (as a percentage of risk weighted assets)	7.94%	-	
63	Total capital (as a percentage of risk weighted assets)	10.23%	-	
64	Institution specific buffer requirement (minimum CET1 requirement plus capital conservation and countercyclical buffer requirements, expressed as a percentage of risk weighted assets)	-	-	
65	of which: capital conservation buffer requirement	-	-	
66	of which: bank specific countercyclical buffer requirement	-	-	
67	of which: G-SIB buffer requirement	-	-	
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	-	-	
National minima (if different from Basel III)			-	
69	National Common Equity Tier 1 minimum ratio (if different from Basel III minimum)	6.75%	-	
70	National Tier 1 minimum ratio (if different from Basel III minimum)	7.00%	-	
71	National total capital minimum ratio (if different from Basel III minimum)	10.25%	-	

Basel III common disclosure template to be used during the Transition of regulatory adjustments		Amount	Amounts Subject to Pre Basel III Treatment	Ref No.
Amounts below the thresholds for deduction (before risk weighting)			-	
72	Non-significant investments in the capital of other financial entities	-	-	
73	Significant investments in the common stock of financial entities	-	-	
74	Mortgage servicing rights (net of related tax liability)	-	-	
75	Deferred tax assets arising from temporary differences (net of related tax liability)	-	-	
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)	-	-	
77	Cap on inclusion of provisions in Tier 2 under standardised approach	-	-	
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	-	-	
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	-	-	
Capital instruments subject to phase-out arrangements (only applicable between March 31, 2017 and March 31, 2022)			-	
80	Current cap on CET1 instruments subject to phase out arrangements	-	-	
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	-	-	
82	Current cap on AT1 instruments subject to phase out arrangements	-	-	
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	-	-	
84	Current cap on T2 instruments subject to phase out arrangements	-	-	
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	-	-	

Table DF-12: Composition of Capital-Reconciliation Requirements

Step 1: There is no difference between the regulatory consolidations and accounting consolidation, hence step 1 is not applicable.

Step 2:

Amounts in (₹) million				
Sr No	Particulars	Balance Sheet as in Financial statements as on 30 th September 2017	Balance Sheet under Regulatory Scope of Consolidation as on 30 th September 2017	Ref No
A	Capital & Liabilities			
ia	Paid-up Capital	2,294.1	2,294.1	A
	of which: Amount eligible for CET1	2,294.1	2,294.1	
	of which: Amount eligible for AT1	-	-	
ib	Reserves & Surplus (a+b)	1,15,136.6	1,15,074.8	
	of which eligible for Tier I (a)	1,14,009.9	1,13,985.8	
	Statutory Reserves	33,688.9	33,688.8	B
	Special Reserves	14,307.6	14,366.1	C
	Capital Reserve	11,752.2	11,752.2	D
	Share Premium	30,870.0	30,870.0	E
	Share Forfeited a/c			
	General reserves(excluding development fund, Development and Research fund and reserve for adverse fluctuations in Fex and investment reserve)	31,016.5	16,758.5	F
	Reserve for revaluation	6,632.8	6,550.2	
	P& L Account Balance	-14,258.0	-	
	<i>considered under the regulatory scope of consolidation</i>	-	-	G
	Of which Eligible for Tier II (b)	1,126.6	1,089.0	H
	Other Reserves (including development fund, Development and Research fund and reserve for adverse fluctuations in Fex, Investment Reserve)	1,126.6	1,089.0	
	Minority Interest	-	-	
	Total Capital (ia+ib)	1,17,430.7	1,17,368.9	
ii	Deposits	20,14,881.7	20,14,881.7	
	of which: Deposits from banks	5,060.9	5,060.9	
	of which: Customer deposits	18,68,005.6	18,68,005.6	
	of which: Other deposits	1,41,815.1	1,41,815.1	

Sr No	Particulars	Balance Sheet as in Financial statements as on 30 th September 2017	Balance Sheet under Regulatory Scope of Consolidation as on 30 th September 2017	Ref No
	Current Accounts Including Stale Accounts	1,10,584.0	1,10,584.0	
	Credit balance in OD	1,861.9	1,861.9	
	Credit balance in CC A/C	4,852.2	4,852.2	
	Call Deposits	0.6	0.6	
	Sundry Deposits	1,742.6	1,742.6	
	Overdue Deposits	21,117.9	21,117.9	
	Corpflex A/C (EEFC)	1,655.9	1,655.9	
iii	Borrowings	1,72,780.4	1,97,967.9	
	of which: From RBI	-	-	
	of which: From banks	17,846.9	17,846.9	
	of which: From other institutions & Agencies (a+b+c)	1,19,746.0	1,19,746.0	
	Other Agencies-Sidbi (a)	-	-	
	Other Agencies-Nabard (b)	35.3	35.3	
	Other Agencies-NHB (c)	596.0	596.0	
	Other Agencies-REPO (d)	1,18,351.2	1,18,351.2	
	Other Agencies-FI (e)	763.5	763.5	
	of which: Others	-	-	
	Others- Borrowings outside India	-	-	
	of which: Capital instruments (a+b)	35,187.5	60,375.0	
	Eligible for AT 1 (a)	13,687.5	17,375.0	
	of which: Tier I Perpetual bonds-Basel-II	7,375.0	7,375.0	I
	of which considered under regulatory scope of consolidation	-	-	
	Regulatory adjustments subject to Pre-Basel-III (AT1)	3,687.5	3,687.5	J
	of which: Tier I Perpetual bonds-Basel-III	10,000.0	10,000.0	K
	Eligible for Tier II capital (b)	21,500.0	43,000.0	
	Unsecured Redeemable Bonds (Tier II)	43,000.0	43,000.0	L
	of which considered under regulatory scope of consolidation	21,500.0	21,500.0	
	Regulatory adjustments subject to Pre-Basel-III (Tier-II)	21,500.0	21,500.0	M
iv	Other liabilities & provisions	67,755.4	67,755.4	
	of which Provision for standard assets considered under Tier-II	10,803.7	10,803.7	N
	of which DTA adjusted against DTL	-	-	
	of which Intangible assets	-	-	
	Total Capital and Liabilities (ia+ib+ii+iii+iv)	23,72,848.1	23,97,973.8	

Sr No	Assets	Balance Sheet as in Financial statements as on 31 st March 2017	Balance Sheet under Regulatory Scope of Consolidation as on 31 st March 2017	Ref No
i	Cash and balances with Reserve Bank of India including gold at hand	1,03,759.7	1,03,759.7	
	Balance with banks and money at call and short notice	49,960.0	49,960.0	
ii	Investments:	7,85,858.6	7,85,858.6	
	of which: Government securities	6,66,412.6	6,66,412.6	
	of which: Other approved securities	14.9	14.9	
	of which: Shares	6,099.1	6,099.1	
	of which Reciprocal Cross Holding in Common Shares	-		
	of which deducted from CET-I		2,016.4	O
	and of which considered for Risk weight		-2,016.4	
	of which: Debentures & Bonds	29,986.9	29,986.9	
	of which reciprocal cross holding in Tier II instruments	-	103.7	
	of which deducted from Tier II	-		Q
	and of which considered for Risk weight	-	103.7	
	of which investment in Subsidiaries / Joint Ventures	750.0	750.0	
	of which deducted from Tier I capital	-	-	
	of which deducted from Tier II	-	-	
	of which 250% risk weight applied	750.0	750.0	
	of which others (Commercial Papers, Mutual Funds etc.)	82,589.7	82,589.7	
	of which investment outside India	5.4	5.4	
iii	Loans and advances	12,78,118.2	12,78,118.2	
	of which: Loans and advances to banks	-	-	
	of which: Loans and advances to customers	12,78,118.2	12,78,118.2	
iv	Fixed assets	12,467.0	12,467.0	
	of which Intangible Assets	478.1	478.1	R
v	Other assets	1,67,810.3	1,67,810.3	
	of which: Goodwill and intangible assets	10,168.5	10,168.5	
	of which: Deferred tax assets	8,498.1	8,498.1	
vi	Goodwill on consolidation	-	-	
vi	Debit balance in Profit & Loss account	-	-	
	Total Assets	23,97,973.8	23,97,973.8	