Table DF-11

(Rs. in Million)

Basel III common disclosure template to be used during the transition of regulatory adjustments (i.e. from April 01, 2013 to December 31, 2017)		As on 30.09.15	AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT	Ref. No.
	Common Equity Tier 1 capital: instruments and reserves			
1	Directly issued qualifying common share capital plus related stock surplus (share premium)	37116.16		A1+B1
2	Retained earnings	1361.96		B8(a)
3	Accumulated other comprehensive income (and other reserves)	31615.12		B2+B3+B4 + B5
4	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)	0.00		
	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)	0.00		
6	**Common Equity Tier 1 capital before regulatory adjustments**	**70093.24**		
	Common Equity Tier 1 capital: regulatory adjustments			
7	Prudential valuation adjustments	0.00		
8	Goodwill (net of related tax liability)	0.00		
9	Intangibles other than mortgage-servicing rights (net of related tax liability)	268.14	178.76	K1(b)
10	Deferred tax assets	0.00	0.00	
11	Cash-flow hedge reserve	0.00		
12	Shortfall of provisions to expected losses	0.00		

Basel III common disclosure template to be used during the transition of regulatory adjustments (i.e. from April 01, 2013 to December 31, 2017)		**As on 30.09.15**	**AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT**	**Ref. No.**
13	Securitisation gain on sale	0.00		
14	Gains and losses due to changes in own credit risk on fair valued liabilities	0.00		
15	Defined-benefit pension fund net assets	0.00		
16	Investments in own shares (if not already netted off paid-up capital in reported balance sheet)	0.00		
17	Reciprocal cross-holdings in common equity	1.10		
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)	0.00		
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)	0.00		
20	Mortgage servicing rights (amount above 10% threshold)	0.00		
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	0.00		
22	Amount exceeding the 15% threshold	0.00		
23	of which: significant investments in the common stock of financials entities	0.00		
24	of which: mortgage servicing rights	0.00		
25	of which: deferred tax assets arising from temporary differences	0.00		
26	National specific regulatory adjustments	0.00		

Basel III common disclosure template to be used during the transition of regulatory adjustments (i.e. from April 01, 2013 to December 31, 2017)		As on 30.09.15	AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT	Ref. No.
	(26a+26b+26c+26d)			
26a	Of which: Investments in the equity capital of unconsolidated insurance subsidiaries	0.00		
26b	Of which: Investments in the equity capital of unconsolidated non-financial subsidiaries	0.00		
26c	Of which: Shortfall in the equity capital of majority owned financial entities which have not been consolidated with the bank	0.00		
26d	Of which: Unamortised pension funds expenditures	0.00		
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	0.00		
28	**Total regulatory adjustments to Common equity Tier 1**	**269.24**		
29	**Common Equity Tier 1 capital (CET1)**	**69824.00**		
	Additional Tier 1 capital: instruments			
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus (31+32)	10000.00		
31	of which: classified as equity under applicable accounting standards (Perpetual Non-Cumulative Preference Shares)	0.00		
32	of which: classified as liabilities under applicable accounting standards (Perpetual debt Instruments)	10000.00		
33	Directly issued capital instruments subject to phase out from Additional Tier 1	2065.00		
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)	0.00		
35	of which: instruments issued by subsidiaries subject	0.00		

Basel III common disclosure template to be used during the transition of regulatory adjustments (i.e. from April 01, 2013 to December 31, 2017)		As on 30.09.15	AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT	Ref. No.
	to phase out			
36	**Additional Tier 1 capital before regulatory adjustments**	**12065.00**		A2+D4(a)
	Additional Tier 1 capital: regulatory adjustments			
37	Investments in own Additional Tier 1 instruments	0.00		
38	Reciprocal cross-holdings in Additional Tier 1 instruments	0.00		
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)	0.00		
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)	0.00		
41	National specific regulatory adjustments (41a+ 41b)	0.00		
41a	Investments in the Additional Tier 1 Capital of unconsolidated insurance subsidiaries	0.00		
41b	Shortfall in the Additional Tier 1 capital of majority owned financial entities which have not been consolidated with the bank	0.00		
	REGULATORY ADJUSTMENTS APPLIED TO ADDITIONAL TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT *of which:*			
	Deferred tax Assets	0.00	0.00	
	Intangible Assets	268.14	178.76	K1(b)
	Unamortised portion of Pension and Gratuity	0.00	0.00	K1(d)

Basel III common disclosure template to be used during the transition of regulatory adjustments (i.e. from April 01, 2013 to December 31, 2017)		As on 30.09.15	AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT	Ref. No.
	Unamortised Depreciation	0.00	0.00	
	Reciprocal Adjustments	0.00	0.00	
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	0.00	0.00	
43	**Total regulatory adjustments to Additional Tier 1 capital**	**178.76**		
44	**Additional Tier 1 capital (AT1)**	**11886.24**		
45	**Tier 1 capital (T1 = CET1 + AT1) (row 29 + row 44)**	**81710.24**		
	Tier 2 capital: instruments and provisions			
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	0.00		
47	Directly issued capital instruments subject to phase out from Tier 2	16480.00		D4(b)
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)	0.00		
49	of which: instruments issued by subsidiaries subject to phase out	0.00		
50	Provisions & Other Reserves	11742.69		
51	**Tier 2 capital before regulatory adjustments**	**28222.69**		
	Tier 2 capital: regulatory adjustments			
52	Investments in own Tier 2 instruments	0.00		
53	Reciprocal cross-holdings in Tier 2 instruments	183.43		
54	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short	0.00		

Basel III common disclosure template to be used during the transition of regulatory adjustments (i.e. from April 01, 2013 to December 31, 2017)		As on 30.09.15	AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT	Ref. No.
	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)	0.00		
56	National specific regulatory adjustments (56a+56b)	0.00		
56a	Of which: Investments in the Tier 2 capital of unconsolidated subsidiaries	0.00		
56b	Of which: Shortfall in the Tier 2 capital of majority owned financial entities which have not been consolidated with the bank	0.00		
	REGULATORY ADJUSTMENTS APPLIED TO TIER 2 IN RESPECT OF AMOUNTS SUBJECT TO PRE- BASEL III TREATMENT	0.00		
57	**Total regulatory adjustments to Tier 2 capital**	**183.43**		
58	**Tier 2 capital (T2)**	**28039.26**		
59	**Total capital (TC = T1 + T2) (45+ 58)**	**109749.50**		
	RISK W EIGHTED ASSETS IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT			
60	**Total risk weighted assets (60a + 60b + 60c)**			
60a	of which: total credit risk weighted assets	847413.86		
60b	of which: total market risk weighted assets	49023.53		
60c	of which: total operational risk weighted assets	81774.38		
	Capital ratios			
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	7.14%		

Basel III common disclosure template to be used during the transition of regulatory adjustments (i.e. from April 01, 2013 to December 31, 2017)		As on 30.09.15	AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT	Ref. No.
62	Tier 1 (as a percentage of risk weighted assets)	8.36%		
63	Total capital (as a percentage of risk weighted assets)	11.23%		
64	Institution specific buffer requirement (minimum CET1 requirement plus capital conservation and countercyclical buffer requirements, expressed as a percentage of risk weighted assets)	5.50%		
65	of which: capital conservation buffer requirement	0.00%		
66	of which: bank specific countercyclical buffer requirement	0.00%		
67	of which: G-SIB buffer requirement	0.00%		
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	7.14%		
	National minima (if different from Basel III)			
69	National Common Equity Tier 1 minimum ratio (if different from Basel III minimum)	5.50%		
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)	9.00%		
	Amounts below the thresholds for deduction (before risk weighting)			
72	Non-significant investments in the capital of other financial entities	0.00		
73	Significant investments in the common stock of financial entities	0.00		
74	Mortgage servicing rights (net of related tax liability)	0.00		
75	Deferred tax assets arising from temporary	0.00		

Basel III common disclosure template to be used during the transition of regulatory adjustments (i.e. from April 01, 2013 to December 31, 2017)		As on 30.09.15	AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT	Ref. No.
	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)	7271.33		
77	Cap on inclusion of provisions in Tier 2 under standardised approach	10592.67		
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	N.A.		
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	N.A.		
	Capital instruments subject to phase-out arrangements (only applicable between April 1, 2018 and March 31, 2022)			
80	Current cap on CET1 instruments subject to phase out arrangements	N.A.		
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	N.A.		
82	Current cap on AT1 instruments subject to phase out arrangements	N.A.		
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	0.00		
84	Current cap on T2 instruments subject to phase out arrangements	N.A.		
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	0.00		

Notes to Template

Row No. of Template	Particulars	Rs. In Million
10	Deferred tax assets associated with accumulated losses	0.00
	Deferred tax assets (excluding those associated with accumulated losses) net of Deferred tax liability	0.00
	Total as indicated in row 10	0.00
19	If investments in insurance subsidiaries are not deducted fully from capital and instead considered under 10% threshold for deduction, the resultant increase in the capital of bank	0.00
	of which: Increase in Common Equity Tier 1 capital	0.00
	of which: Increase in Additional Tier 1 capital	0.00
	of which: Increase in Tier 2 capital	0.00
26b	If Investments in the Equity Capital of unconsolidated financial/non-financial subsidiaries/Associates are not deducted and hence, risk weighted then,	
	i) Increase in Common Equity Tier 1 Capital	734.71
	ii) Increase in Risk Weighted Assets	1836.78
44a	Excess Additional Tier 1 Capital not reckoned for capital adequacy (difference between AT1 as reported in row 44 and admissible AT1 as reported in 44a	0.00
	of which: Excess AT1 which is considered as Tier 2 capital under row 58b	0.00
50	Eligible Provisions included in Tier 2 capital	6855.70
	Eligible Revaluation Reserves included in Tier 2 capital	4471.35
	Total of Row 50	11327.05
58a	Excess T2 not reckoned for capital adequacy (difference between T2 as reported in row 58 and T2 as reported in 58a	0.00

Table DF-12: Composition of Capital – Reconciliation Requirement

Step 1

(Rs. In Million)

		Balance sheet as in published financial statements	Balance Sheet Under regulatory scope of consolidation
		As on 30.09.2015	**As on 30.09.2015**
A	**Capital & Liabilities**		
i	Paid-up Capital	10631.83	
	Reserves & Surplus	71128.13	
	Minority Interest	0.00	
	Total Capital	**81759.96**	
ii	Deposits Of which:	**1267998.67**	

		Balance sheet as in published financial statements	Balance Sheet Under regulatory scope of consolidation
		As on 30.09.2015	**As on 30.09.2015**
	Deposits from banks	16865.34	
	Customer deposits	1251133.33	
	Other deposits	0.00	
iii	Borrowings Of which:	**79961.90**	
	From RBI	3000.00	
	From Banks	0.00	
	From other institutions & agencies	25477.96	
	Borrowings in the form of bonds & debentures capital instruments	51000.00	
	Borrowings from outside India	483.94	
iv	Other Liabilities and Provision	**41493.15**	
	Total Capital & Liabilities	**1471213.68**	
B	**Assets**		
i	**Cash and Bank Balance with Reserve Bank of India**	**67098.01**	
	Balance with banks and money at call and short notice	**2252.02**	
ii	**Investments of which:**	**352434.11**	
	of which: Government securities	303871.66	
	of which: Other approved securities	0.00	
	of which: Shares	1966.25	
	of which: Debentures & Bonds	18536.97	
	of which: Subsidiaries / Joint Ventures / Associates	734.21	
	of which: Others (Commercial Papers, Mutual Funds etc.)	27325.02	
iii	**Loans and Advances of which:**	**973744.95**	
	Loans and Advances to banks	79.21	
	Loan and Advances to Customers	973665.74	
iv	**Fixed Assets**	**14190.48**	
v	**Other Assets of which:**	**61494.03**	
	Goodwill and Intangible Assets	446.90	

		Balance sheet as in published financial statements	Balance Sheet Under regulatory scope of consolidation
		As on 30.09.2015	**As on 30.09.2015**
	Deferred Tax Assets	0.00	
vi	Goodwill on Consolidation	0.00	
vii	Debit Balance in Profit and Loss Account	0.00	
	Total Assets	**1471213.68**	

Step 2

		Ref. No.	Balance sheet as in published financial statements	Under regulatory scope of consolidation
			As on 30.09.2015	**As on 30.09.2015**
A		**Capital & Liabilities**		
I	Paid-up Capital of which	A	10631.83	
	Amount eligible for CET 1	A1	10631.83	
	Amount eligible for AT1	A2	0.00	
	Reserves & Surplus of which:	B	71128.13	
	Equity Share Premium	B1	26484.33	
	Statutory Reserve	B2	12273.22	
	Capital Reserve	B3	1880.60	
	Revenue Reserve and Other Reserves	B4	13781.30	
	Special Reserve	B5	3680.00	
	Revaluation Reserve of which:	B6	9936.34	
	Eligible for Tier 2	B6(a)	4471.35	
	Investment Reserve	B7	415.63	
	Balance in Profit and Loss Account of which	B8	2676.71	
	Eligible for CET 1	B8(a)	1361.91	
	Minority Interest	B9	0.00	
	Total Capital	A+B	81759.96	
ii	Deposits Of which:	C	1267998.67	
	Deposits from banks	C1	16865.34	
	Customer deposits	C2	1251133.33	
	Other deposits	C3	0.00	
iii	Borrowings	D	**79961.90**	

		Ref. No.	Balance sheet as in published financial statements	Under regulatory scope of consolidation
			As on 30.09.2015	**As on 30.09.2015**
	Of which:			
	From RBI	D1	3000.00	
	From banks	D2	0.00	
	From other institutions & agencies	D3	25477.96	
	Borrowings in the form of bonds & debentures capital instruments of which:	D4	51000.00	
	Eligible for AT1 before regulatory adjustments	D4(a)	12065.00	
	Eligible for Tier 2 before regulatory adjustments	D4(b)	16480.00	
	Other Liabilities and Provision of which	E	41493.15	
	DTLs related to Goodwill	E1	0.00	
	DTLs related to Intangible Assets	E2	0.00	
	Total		**1471213.68**	
B	**Assets**			
i	Cash and Bank Balance with Reserve Bank of India	F	67098.01	
	Balance with banks and money at call and short notice	G	2252.02	
ii	Investments of which:	H	352434.11	
	Government Securities	H1	303871.66	
	Other Approved Securities	H2	0.00	
	Shares	H3	1966.25	
	Debentures and Bonds	H4	18536.97	
	Subsidiaries/Joint Ventures	H5	734.21	
	Others(Mutual Funds, CoDs, RIDF, PTCs)	H6	27325.02	
iii	Loans and Advances of which:	I	973744.95	
	Loans and Advances to banks	I1	79.21	
	Loan and Advances to Customers	I2	973665.74	
iv	Fixed Assets	J	14190.48	

		Ref. No.	Balance sheet as in published financial statements	Under regulatory scope of consolidation
			As on 30.09.2015	**As on 30.09.2015**
v	Other Assets of which:	K	61494.03	
	Goodwill and Intangible Assets out of which	K1	446.90	
	Goodwill	K1(a)	0.00	
	Other Intangibles (Excluding MSRs)	K1(b)	446.90	
	Deferred Tax Assets	K1 (c)	0.00	
	Unamortised Pension	K 1 (d)	0.00	
vi	Goodwill on Consolidation	L	0.00	
vii	Debit Balance in Profit and Loss Account	M	0.00	
	Total Assets		**1471213.68**	

Step 3

Extract of Basel III common disclosure template (with added column) – DF 11			
Common Equity Tier 1 capital: instruments and reserves			
		Component of regulatory capital reported by bank	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation from step 2
1	Directly issued qualifying common share (and equivalent for non-joint stock companies) capital plus related stock surplus	37116.16	A1+B1
2	Retained earnings	1361.96	B8(a)
3	Accumulated other comprehensive income (and other reserves)	31615.12	B2+B3+B4+B5
4	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)	0.00	
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	0.00	
6	**Common Equity Tier 1 capital before regulatory adjustments**	**70093.24**	
7	Prudential valuation adjustments	0.00	
8	Goodwill (net of related tax liability)	0.00	