

## DF 13 - Main Features of Regulatory Capital Instruments

Item #	Particulars	Equity Shares	Series 1/12-13/LT	Series 1/2017-18	Series 2/2017-18	FCY Debt	Series 2021-01
1	Issuer	HDFC Bank	HDFC Bank	HDFC Bank	HDFC Bank	HDFC Bank	HDFC Bank
2	Unique identifier	INE040A01026	INE040A08310	INE040A08377	INE040A08385	US40415FAA93 USY3119PFH74	XS2392409681
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
	<i>Regulatory Treatment</i>						
4	Transitional Basel III rules	Common Equity Tier 1	Tier 2	Not applicable	Not applicable	Not applicable	Not applicable
5	Post-transitional Basel III rules	Common Equity Tier 1	Ineligible	Additional Tier 1	Tier 2	Additional Tier 1	Additional Tier 1
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
7	Instrument type	Common Shares	Tier 2 Debt Instruments	Perpetual Debt	Tier 2 Debt Instruments	Perpetual Debt	Perpetual Debt
8	Amount recognised in regulatory capital (₹ in million, as of most recent reporting date i.e. as at March 31, 2022)	5,545.5	-	80,000.0	20,000.0	75,792.5	7,390.0
9	Par value of instrument (₹ in million)	Not applicable	34,770.0	80,000.0	20,000.0	75,792.5	7,390.0
10	Accounting classification	Shareholders' equity	Liability	Liability	Liability	Liability	Liability
11	Original date of issuance	Various	13-Aug-12	12-May-17	29-Jun-17	25-Aug-21	30-Sep-21
12	Perpetual or dated	Perpetual	Dated	Perpetual	Dated	Perpetual	Perpetual
13	Original maturity date	No Maturity	13-Aug-27	No maturity	29-Jun-27	No maturity	No maturity
14	Issuer call subject to prior supervisory approval	No	Yes	Yes	Not applicable	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Not applicable	Date of call: 13-Aug-22 Tax event: None Regulatory event: None Redemption price: At par	Issuer call on 12-May-22 or any coupon payment date thereafter; Tax Call; or Regulatory Call Redemption: At par (in case of exercise of call option)	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)
16	Subsequent call dates, if applicable	Not applicable	Not applicable	Any coupon payment date subsequent to 12-May-2022	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
	Coupons/ dividends	Dividend	Coupon	Coupon	Coupon	Coupon	Coupon
17	Fixed or floating dividend/coupon	Not applicable	Fixed	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Not applicable	9.45%	8.85%	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%
19	Existence of a dividend stopper	Not applicable	Yes	Yes	No	Yes	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Mandatory	Fully discretionary	Mandatory	Fully discretionary	Fully discretionary
21	Existence of step-up or other incentive to redeem	No	No	No	No	No	No
22	Non-cumulative or cumulative	Non-cumulative	Cumulative	Non-cumulative	Cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Not applicable	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
25	If convertible, fully or partially	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
27	If convertible, mandatory or optional conversion	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
29	If convertible, specify issuer of instrument it converts into	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
30	Write-down feature	No	No	Yes	Yes	Yes	Yes
31	If write-down, write-down trigger(s)	Not applicable	Not applicable	(i) Loss Absorption at Pre-Specified Trigger Level (ii) Loss Absorption at the Point of Non-Viability	Loss Absorption at the Point of Non-Viability	(i) Loss Absorption at Pre-Specified Trigger Level (ii) Loss Absorption at the Point of Non-Viability	(i) Loss Absorption at Pre-Specified Trigger Level (ii) Loss Absorption at the Point of Non-Viability
32	If write-down, full or partial	Not applicable	Not applicable	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially
33	If write-down, permanent or temporary	Not applicable	Not applicable	Permanent or Temporary	Permanent	Permanent or Temporary	Permanent or Temporary
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).	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).
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 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
36	Non-compliant transitioned features	No	Yes	No	No	No	No
37	If yes, specify non-compliant features	Not applicable	No loss absorption features	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>						