

**Pillar 3 Disclosures under Basel III Framework**

**For the Half Year ended 30.09.2014**

**Table DF-1: Scope of Application**

**(i) Qualitative Disclosures:**

**Top bank in the group**

Punjab National Bank (herein after referred to as the 'Bank' is the top bank in the group to which the Capital Adequacy Framework under Basel III applies. The bank has four domestic and three International subsidiaries which together constitute the Group in the context of Consolidated Financial Statements (CFS) in line with the Reserve Bank of India (RBI) guidelines. The Bank is not directly involved in insurance manufacturing activity. However, Bank has invested in the share capital in the following insurance related subsidiaries/Associates.

S. No.	Name of the company	Country of Incorporation	Status	Proportion of ownership
1.	*PNB Insurance Broking Pvt. Ltd.	India	Subsidiary	81%
2	PNB Metlife India Insurance Company Ltd	India	Associate	30%

\*The company is non functional and steps are being taken for winding of the company.

**a. List of group entities considered for consolidation**

- (i) All the group entities as mentioned below are considered for consolidation under accounting scope of consolidation.
- (ii) All the group entities except insurance subsidiaries as above are considered for consolidation under regulatory scope of Consolidation. Regulatory scope of consolidation refers to consolidation in such a way as to result in the assets of the underlying group entities being included in the calculation of consolidated risk-weighted assets of the group.

Name of the entity & Country of incorporation	Whether the entity is included under accounting scope of consolidation (Yes/No)	Method of consolidation	Whether the entity is included under regulatory scope of consolidation (Yes/No)	Method of consolidation	Reasons for difference in the method of consolidation	Reasons for consolidation under only one of the scopes of consolidation
PNB Gilts Ltd. (India)	Yes	Consolidated in accordance with AS-21, Consolidated Financial	Yes	Consolidated in accordance with AS-21, Consolidated Financial	Not applicable	Not applicable



		Statements		Statements		
PNB Housing Finance Ltd. (India)	Yes	Consolidated in accordance with AS-21, Consolidated Financial Statements	Yes	Consolidated in accordance with AS-21, Consolidated Financial Statements	Not applicable	Not applicable
PNB Investment Services Ltd. (India)	Yes	Consolidated in accordance with AS-21, Consolidated Financial Statements	Yes	Consolidated in accordance with AS-21, Consolidated Financial Statements	Not applicable	Not applicable
PNB Insurance Broking Pvt. Ltd. (India)	Yes	Consolidated in accordance with AS-21, Consolidated Financial Statements	No	Not applicable	Not applicable	PNB Insurance Broking Pvt. Ltd. is an Insurance Subsidiary.
Punjab National Bank (International) Ltd. (U.K.)	Yes	Consolidated in accordance with AS-21, Consolidated Financial Statements	Yes	Consolidated in accordance with AS-21, Consolidated Financial Statements	Not applicable	Not applicable
Druk PNB Bank Ltd (Bhutan)	Yes	Consolidated in accordance with AS-21, Consolidated Financial Statements	Yes	Consolidated in accordance with AS-21, Consolidated Financial Statements	Not applicable	Not applicable
JSC SB PNB Kazakhstan (Kazakhstan)	Yes	Consolidated in accordance with AS-21, Consolidated Financial Statements	Yes	Consolidated in accordance with AS-21, Consolidated Financial Statements	Not applicable	Not applicable



**b. List of group entities not considered for consolidation under regulatory scope of consolidation.**

₹ in millions

Name of the entity & Country of Incorporation	Principle activity of the entity	Total balance sheet equity (as stated in the accounting balance sheet of the legal entity)	% of bank's Holding in the total equity	Regulatory treatment of bank's investments in the capital instruments of the entity	Total balance sheet assets (as stated in the accounting balance sheet of the legal entity)
@PNB Insurance Broking Pvt. Ltd. (India)	Non functional at present.	250.45	81	In accordance with AS-21	254.71

@PNB Insurance Broking Pvt Ltd was licensed by Insurance Regulatory & Development Authority (IRDA) to carry out "Direct Broker" activity. It is a shell Company and has surrendered the broking license to IRDA. Steps are being taken for winding up of the Company.

**(ii) Quantitative Disclosures:**

**c. Group entities considered for regulatory scope of consolidation.**

₹ in millions

Name of the entity & Country of incorporation	Principle activity of the entity	Total balance sheet equity as on Sept.30, 2014 (As per accounting balance sheet)	Total balance sheet Assets as on Sept.30, 2014 (As per accounting balance sheet)
PNB Gilts Ltd. (India)	Trading in Govt. Securities Treasury Bills and Non SLR Investments	7006.76	38728.39
PNB Housing Finance Ltd. (India)	Providing Housing Loans for purchase, construction and upgradation of houses	12082.77	151026.26
PNB Investment Services Ltd. (India)	Merchant banking, Project appraisal, Loan syndication	338.24	408.40
PNB (International) Ltd. (U.K.)	Banking	10387.69	120922.82
Druk PNB Bank Ltd. (Bhutan)	Banking	449.39	7552.53



JSC SB PNB Kazakhstan (Kazakhstan)	Banking	4141.41	5326.12
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**d. Capital deficiency in subsidiaries**

There is no capital deficiency in the subsidiaries of the Bank as on September 30, 2014.

**e. The aggregate amounts (e.g. current book value) of the bank's total interests in insurance entities, which are risk-weighted:**

₹ in millions				
Name of the insurance entities / country of incorporation	Principle activity of the entity	Total balance sheet equity (as per accounting balance sheet of the legal entity) as on 30.09.2014	% of bank's Holding in the Total equity / Proportion of voting power	Quantitative Impact on regulatory capital of using risk weighting method versus using the full deduction method
PNB Insurance Broking Pvt Ltd(India)	Nil	250.45	81%	No risk weight As company is non functional
PNB Metlife India Insurance Company Ltd (India)	Insurance Manufacturing	8235.30	30%	Risk weight up to the value of investment

**f. Any restrictions or impediments on transfer of funds or regulatory capital within the banking group are as governed by RBI.**

**Table DF-2 :Capital Adequacy**

**(i)Qualitative Disclosures:**

**Capital Adequacy**

**(a)**

The bank believes in the policy of total risk management. The bank views the risk management function as a holistic approach whereby risk retention is considered appropriate after giving due consideration to factors such as specific risk characteristics of obligor, inter relationship between risk variables and corresponding return and achievement of various business objectives within the controlled operational risk environment. Bank believes that risk management is one of the foremost responsibilities of top/ senior management. The Board of Directors decides the overall risk management policies and approves the Risk Management Philosophy & Policy, Credit Management & Risk policy, Investment policy, ALM policy, Operational Risk Management policy, Policy for Internal





Capital Adequacy Assessment Process (ICAAP), Credit Risk Mitigation & Collateral Management Policy, Stress Testing Policy and Policy for Mapping Business Lines/Activities, containing the direction and strategies for integrated management of the various risk exposures of the Bank. These policies, interalia, contain various trigger levels, exposure levels, thrust areas etc.

The bank has constituted a Board level subcommittee namely Risk Management Committee(RMC). The committee has the overall responsibility of risk management functions and oversees the function of Credit Risk Management Committee (CRMC), Asset Liability Committee (ALCO) and Operational Risk Management Committee (ORMC). The meeting of RMC is held at least once in a quarter. The bank recognizes that the management of risk is integral to the effective and efficient management of the organization.

## **2.1. Credit Risk Management**

2.1.1 Credit Risk Management Committee (CRMC) headed by CMD is the top-level functional committee for Credit risk. The committee considers and takes decisions necessary to manage and control credit risk within overall quantitative prudential limit set up by Board. The committee is entrusted with the job of approval of policies on standards for presentation of credit proposal, fine-tuning required in various models based on feedbacks or change in market scenario, approval of any other action necessary to comply with requirements set forth in Credit Risk Management Policy/ RBI guidelines or otherwise required for managing credit risk.

Bank has developed comprehensive risk rating system that serves as a single point indicator of diverse risk factors of counterparty and for taking credit decisions in a consistent manner. The risk rating system is drawn up in a structured manner, incorporating different factors such as borrower's specific characteristics, industry specific characteristics etc. Risk rating system is being applied to the loan accounts with total limits above Rs.50 lacs. Bank is undertaking periodic validation exercise of its rating models and also conducting migration and default rate analysis to test robustness of its rating models.

Small & Medium Enterprise (SME) and Retail advances are subjected to Scoring models which support "Accept/ Reject" decisions based on the scores obtained. All SME and Retail loan applications are necessarily to be evaluated under score card system. Scoring model Farm sector has been developed and implementation process is under progress. The bank plans to cover each borrowal accounts to be evaluated under risk rating/ score framework.

Recognizing the need of technology platform in data handling and analytics for risk management, the bank has placed rating/ scoring systems at central server network. All these models can be assessed by the users 'on line' through any office of the bank.

Additionally, to monitor the default rates, the pool/segment rating methodology is applied to the retails/ small loan portfolio. Default rates are assigned to identify pool/segment to monitor the trends of historical defaults. The pools are created based on homogeneity.

For monitoring the health of borrowal accounts at regular intervals, bank has put in place a tool called Preventive Monitoring System (PMS) for detection of early warning signals with a view to prevent/minimize the loan losses.



Bank is in the process of implementing enterprise-wide data warehouse (EDW) project, to cater to the requirement for the reliable and accurate historical data base and to implement the sophisticated risk management solutions/ techniques and the tools for estimating risk components {PD (Probability of Default), LGD (Loss Given Default), EAD (Exposure at Default)} and quantification of the risks in the individual exposures to assess risk contribution by individual accounts in total portfolio and identifying buckets of risk concentrations.

2.1.2 As an integral part of Risk Management System, bank has put in place a well-defined Loan Review Mechanism (LRM). This helps bring about qualitative improvements in credit administration. A separate Division known as Credit Audit & Review Division has been formed to ensure LRM implementation.

2.1.3 The credit risk ratings are vetted/ confirmed by an independent authority. The risk rating and vetting process are done independent of credit appraisal function to ensure its integrity and independency.

All loan proposals falling under the powers of GM & above at HO/ Field General Manager and Circle Head at field are considered by Credit Approval Committee (CAC).

The rating category wise portfolio of loan assets is reviewed on quarterly basis to analyze mix of quality of assets etc.

2.1.4 In order to provide a robust risk management structure, the Credit Management and Risk policy of the bank aims to provide a basic framework for implementation of sound credit risk management system in the bank. It deals with various areas of credit risk, goals to be achieved, current practices and future strategies.

Though the bank has implemented the Standardized Approach of credit risk, yet the bank shall continue its journey towards adopting Internal Rating Based Approaches (IRB). RBI has come out with the final guidelines on Implementation of the Internal Ratings Based (IRB) Approaches for calculation of Capital Charge for Credit Risk, vide their Circular No. RBI/ 2011-12/ 311 DBOD.No.BP.BC.67/ 21.06.202/ 2011-12 dated 22.12.2011. Bank has already submitted its "Letter of Intent" followed by "Information Kit" to RBI indicating its willingness to migrate to IRB approaches. **Bank has recently received approval from RBI for adoption of Foundation Internal Rating Based Approach (FIRB) on parallel run basis.** As such, the credit policy deals with short term implementation as well as long term approach to credit risk management. The policy of the bank embodies in itself the areas of risk identification, risk measurement, risk grading techniques, reporting and risk control systems / mitigation techniques, documentation practice and the system for management of problem loans.

For Bank, corporate and sovereign the default rate has been arrived at based on individual ratings. The default rate for each year is calculated as under each category of borrowers viz. Large Corporate, Mid Corporate and Small Loan borrowers. The default rates for large corporate and mid corporate are combined to provide the default rates for the corporate asset class. PD is estimated using maximum likelihood estimator.

Bank has also put in place a mechanism to arrive at the LGD rating grade and facility apart from the default rating of a borrower. The securities eligible for LGD rating are identified facility wise and the



total estimated loss percentage in the account is computed using supervisory LGD percentage prescribed for various types of collaterals and accordingly LGD rating grades are allotted.

Major initiatives taken for implementation of IRB approach are as under:

- Mapping of internal grades with that of external rating agencies grades : Bank has mapped its internal rating grades with that of external rating agencies grades. This exercise will help in unexpected loss calculation and PD estimation.
- Benchmarking of Cumulative Default Rates: Benchmark values of cumulative default rates for internal rating grades have been calculated based on the published default data of external rating agencies. The benchmark values will be used for monitoring of cumulative default rates of internal rating grades and PD validation.
- Bank has adopted supervisory slotting criteria approach for calculation of capital under specialised lending (SL) exposure falling under corporate asset class.
- Bank has put in place a comprehensive "Credit Risk Mitigation & Collateral Management Policy", which ensure that requirements of FIRB approach are met on consistent basis.

## 2.2 Market Risk & Liquidity Risk

The investment policy covering various aspects of market risk attempts to assess and minimize risks inherent in treasury operations through various risk management tools. Broadly, it incorporates policy prescriptions for measuring, monitoring and managing systemic risk, credit risk, market risk, operational risk and liquidity risk in treasury operations.

2.2.1 Besides regulatory limits, the bank has put in place internal limits and ensures adherence thereof on continuous basis for managing market risk in trading book of the bank and its business operations. Bank has prescribed entry level barriers, exposure limits, stop loss limits, VaR limit, Duration limits and Risk Tolerance limit for trading book investments. Bank is keeping constant track on Migration of credit ratings of investment portfolio. Limits for exposures to counter-parties, industry segments and countries are monitored. The risks under Forex operations are monitored and controlled through Stop Loss Limits, Overnight limit, Daylight limit, Aggregate Gap limit, Individual gap limit, Value at Risk (VaR) limit, Inter-Bank dealing and investment limits etc.

2.2.2 For the Market Risk Management of the bank, Mid-Office with separate Desks for Treasury & Asset Liability Management (ALM) has been established.

2.2.3 Asset Liability Management Committee (ALCO) is primarily responsible for establishing the market risk management and asset liability management of the bank, procedures thereof, implementing risk management guidelines issued by regulator, best risk management practices followed globally and ensuring that internal parameters, procedures, practices/policies and risk management prudential limits are adhered to. ALCO is also entrusted with the job of fixing Base rate and pricing of advances & deposit products and suggesting revision of BPLR to Board.



2.2.4 The policies for hedging and/or mitigating risk and strategies & processes for monitoring the continuing effectiveness of hedges/mitigants are discussed in ALCO and based on views taken by /mandates of ALCO, hedge deals are undertaken.

2.2.5 Liquidity risk of the bank is assessed through gap analysis for maturity mismatch based on residual maturity in different time buckets as well as various liquidity ratios and management of the same is done within the prudential limits fixed thereon. Advance techniques such as Stress testing, simulation, sensitivity analysis etc. are used on regular intervals to draw the contingency funding plan under different liquidity scenarios.

### 2.3 Operational Risk:

The bank adopts three lines of defence for management of operational risk, the first line of defence represented by various HO Divisions which are Control Units (CU), Business Units (BU) or Support Units (SU); Second line of defence represented by independent Corporate Operational Risk Management Function (CORF) being Operational Risk Management Department (ORMD) to oversee Operational Risk Management, and the third lines of defence represented by Inspection & Audit Division/Management Audit Division (IAD/MARD) which is a challenge function to the first two lines of defence, Operational Risk Management Committee (ORMC) headed by CMD with all the EDs and key divisional heads as members is the Executive level committee to oversee the entire operational risk management of the bank. All the operational risk aspects like analysis of historical internal loss data (including near miss events, attempted frauds & robberies, external loss events), etc. are placed to the ORMC on quarterly basis. Risk Description Charts (RDCs), annual Risk & Control Self Assessments (RCSAs), Key Risk Indicators (KRIs) and Business Environment & Internal Control Factors (BEIFCs) are also used to ascertain the inherent and residual risks in various activities and functions of the bank and initiating necessary corrective actions with respect to management/mitigation of the operational risks.

Internal Control is an essential pre-requisite for an efficient and effective operational risk management. Bank has clearly laid down policies and procedures to ensure the integrity of its operations, appropriateness of operating systems and compliance with the management policies. The internal controls are supplemented by an effective audit function that independently evaluates the control systems within the organization.

#### (ii) Quantitative Disclosures:

##### (b) Capital requirements for credit risk:

	(₹ in million)	
	30.09.2014	30.09.2013
Portfolios subject to standardised approach	300855.35	263498.70
Securitization exposure	0.00	0.00



- (c) The capital requirements for market risk (under standardised duration approach) :  
(₹ in million)

Risk Category	30.09.2014	30.09.2013
i) Interest Rate Risk	15951.80	11616.01
ii) Foreign Exchange Risk (including Gold)	240.09	246.48
iii) Equity Risk	6593.78	5090.20
iv) Total capital charge for market risks under Standardised duration approach (i + ii + iii)	22785.67	16952.69

- (d) The capital requirement for operational risk::

(i) ₹ in million)

Capital requirement for operational risk	30.09.2014	30.09.2013
Basic indicator approach	28987.97	35167.34

- (ii)

(₹ in million)

Capital requirement for operational risk	30.09.2014	30.09.2013
The Standardised approach (if applicable) )	39693.13	25626.60

- (e) Common Equity Tier 1, Tier 1 and Total Capital ratios:

Punjab National Bank (Group)

	30.09.2014	30.09.2013
Common equity Tier I Capital ratio (%) (Basel- III)	8.68	8.91
Tier I Capital ratio (%) (Basel- III)	8.97	9.30
Tier II Capital ratio (%) (Basel- III)	3.18	2.79
Total Capital ratio (CRAR) (%) (Basel- III)	12.15	12.09

For Significant Bank Subsidiaries:

Name of subsidiary	Common equity Tier I Capital ratio (%) (Basel- III)	Tier I Capital ratio (%) (Basel- III)	Tier II Capital ratio (%) (Basel- III)	Total Capital ratio (CRAR) (%) (Basel- III)
	30.09.2014	30.09.2014	30.09.2014	30.09.2014
PNB Gilts Ltd	39.36	39.36	0	39.36
	27.77	27.77	0	27.77
PNB Housing Finance Ltd	8.96	8.96	2.46	11.42
	9.34	9.34	3.89	13.23
Punjab National Bank	10.53	10.53	5.88	16.41
	12.46	12.46	5.59	18.05





(International) Ltd.				
PNB Investment Services Ltd.	NA	NA	NA	NA
	NA	NA	NA	NA
Druk PNB Bank Ltd.	NA	NA	NA	NA
	NA	NA	NA	NA
JSC SB PNB Kazakhstan	99.22	99.22	9.20	108.42
	-	-	-	-
PNB Insurance Broking Pvt. Ltd.	NA	NA	NA	NA
	NA	NA	NA	NA

\*Figures in brackets relate to previous corresponding period.

**Table DF-3: Credit Risk: General Disclosures**

**(i) Qualitative Disclosures:**

(a)

3.1 Any amount due to the bank under any credit facility is overdue if it is not paid on the due date fixed by the bank. Further, an impaired asset is a loan or an advance where:

- (i) Interest and/or installment of principal remains overdue for a period of more than 90 days in respect of a term loan.
- (ii) the account remains out of order in respect of an overdraft/cash credit for a period of more than 90 days.

Account will be treated out of order, if:

- The outstanding balance remains continuously in excess of the limit/drawing power.
- In cases where the outstanding balance in the principal operating account is less than the sanctioned limit/drawing power, but there are no credits continuously for 90 days as on the date of balance sheet or credits are not enough to cover the interest debited during the same period
- (iii) In case of bills purchased & discounted, the bill remains overdue for a period of more than 90 days
- (iv) The installment or principal or interest thereon remains overdue for two crop seasons for short duration and the installment of principal or interest thereon remains overdue for one crop season for long duration crops in case of Agricultural loans.

Credit approving authority, prudential exposure limits, industry exposure limits, credit risk rating system, risk based pricing and loan review mechanisms are the tools used by the bank for credit risk management. All these tools have been defined in the Credit Management & Risk Policy of the Bank. At the macro level, policy document is an embodiment of the Bank's approach to understand, measure and manage the credit risk and aims at ensuring sustained growth of healthy loan portfolio while dispensing





the credit and managing the risk. Credit risk is measured through sophisticated models, which are regularly tested for their predictive ability as per best practices.

**(ii) Quantitative Disclosures:**

(b) The total gross credit risk exposures:

(₹ in million)

Category	30.09.2014	30.09.2013
Fund Based	3876003.17	3303393.70
Non Fund Based	936092.65	760404.04

(c) The geographic distribution of exposures:

(₹ in million)

Category	Overseas		Domestic	
	30.09.2014	30.09.2013	30.09.2014	30.09.2013
Fund Based	566724.42	410806.93	3309278.75	2892586.77
Non-fund based	228941.21	76746.95	707151.44	683657.09

(d)

(i) Industry type distribution of exposures (Fund Based) is:

(₹ in million)

S.NO.	CODE	INDUSTRY	30.09.2014		30.09.2013	
			Amount of total exposure (1)	Out of (1) exposure of sub-head (wherever applicable)	Amount of total exposure (1)	Out of (1) exposure of sub-head (wherever applicable)
1	1	COAL	10950.00		8265.16	
2	2	MINING	8923.24		9210.62	
3	3	IRON AND STEEL	232778.69		203956.82	
4	4	OTHER METAL & METAL PRODUCTS	11207.72		9346.65	
5	5	ALL ENGINEERING	61027.80		52556.88	
	5.1	Of which (005) Electronics		8498.85		7695.30
6	6	ELECTRICITY	101854.10		98090.17	
7	7	COTTON TEXTILES	30721.72		28075.50	
8	8	JUTE TEXTILTES	1365.43		1153.39	
9	9	OTHER TEXTILES	45095.03		36363.09	
10	10	SUGAR	51012.30		37959.50	



11	11	TEA	65.93		83.02	
12	12	FOOD PROCESSING	48802.99		35414.61	
13	13	VEGETABLE OILS AND VANASPATI	8255.20		4048.83	
14	14	TOBACCO & TOBACCO PRODUCTS	1137.40		217.78	
15	15	PAPER & PAPER PRODUCTS	15665.16		14534.60	
16	16	RUBBER & RUBBER PRODUCTS	4521.53		13607.40	
17	17	CHEMICALS, DYES, PAINTS, ETC.	39155.01		35808	
	17.1	Of which Fertilizers		3176.90		1607
	17.2	Of which Petro- chemicals		4220.15		2212.17
	17.3	Of which Drugs & Pharmaceuticals		16760.07		15384.76
18	18	CEMENT	26207.69		8731.88	
19	19	LEATHER & LEATHER PRODUCTS	6590.34		4738.50	
20	20	GEMS AND JEWELLERY	45064.94		44414.06	
21	21	CONSTRUCTION	79271.86		65699.11	
22	22	PETROLEUM	11590.39		16906.08	
23	23	AUTOMOBILES INCLUDING TRUCKS	13984.60		10558.95	
24	24	COMPUTER SOFTWARE	3269.06		5088.74	
25	25	INFRASTRUCTURE	603408.88		572677.19	
	25.1	Of which Power		339894.90		321748.08
	25.2	Of which Telecommunications		63702.05		69455.26
	25.3	Of which Roads & Ports		134265.73		112368.16
26	26	NBFCs	128623.16		117128.98	
27	27	TRADING	141797.60		125694.40	
28	28	OTHER INDUSTRIES	278806.36		263668.2	
		TOTAL	1914149.48		1759288.59	
29	29	Residuary Other Advances	1961853.69		1544105.11	
		GRAND TOTAL	3876003.17		3303393.70	



Industry where fund –based exposure is more than 5% of gross fund based exposure:

1	3	IRON AND STEEL	232778.69		203956.82	
2.	25	INFRASTRUCTURE	603408.88		572677.19	

(ii) - Industry type distribution of exposures (Non Fund Based) is:

(₹ in million)						
S.NO.	CODE	INDUSTRY	30.09.2014		30.09.2013	
			Amount of total exposure (1)	Out of (1) exposure of sub-head (wherever applicable)	Amount of total exposure (1)	Out of (1) exposure of sub-head (wherever applicable)
1	1	COAL	716.21		397.69	
2	2	MINING	18456.66		5960.74	
3	3	IRON AND STEEL	121696.36		105795.19	
4	4	OTHER METAL & METAL PRODUCTS	2763.76		3748.32	
5	5	ALL ENGINEERING	37962.44		63874.50	
	5.1	Of which (005) Electronics		4216.99		3610.04
6	6	ELECTRICITY	5218.60		2553.20	
7	7	COTTON TEXTILES	2480.75		1070.20	
8	8	JUTE TEXTILTES	146.87		176.92	
9	9	OTHER TEXTILES	7727.71		5498.68	
10	10	SUGAR	2387.50		1317.48	
11	11	TEA	0.71		0	
12	12	FOOD PROCESSING	10774.90		2906.57	
13	13	VEGETABLE OILS AND VANASPATI	12353.97		16452.50	
14	14	TOBACCO & TOBACCO PRODUCTS	29.23		28.80	
15	15	PAPER & PAPER PRODUCTS	1592.95		2988.05	
16	16	RUBBER & RUBBER PRODUCTS	818.56		679.04	
17	17	CHEMICALS, DYES, PAINTS, etc.	7685.23		7068.30	



	17.1	Of which Fertilizers		3246.40		2701.73
	17.2	Of which Petro-chemicals		1042.59		964.73
	17.3	Of which Drugs & Pharmaceuticals		1860.81		1417.67
18	18	CEMENT	3332.50		1445.45	
19	19	LEATHER & LEATHER PRODUCTS	940.45		567.32	
20	20	GEMS AND JEWELLERY	3110.80		4257.10	
21	21	CONSTRUCTION	4022.98		3582.78	
22	22	PETROLEUM	6388.60		2164.89	
23	23	AUTOMOBILES INCLUDING TRUCKS	2683.06		1945.42	
24	24	COMPUTER SOFTWARE	162.02		138.06	
25	25	INFRASTRUCTURE	102672.00		110265.41	
	25.1	Of which Power		55612.90		69984.00
	25.2	Of which Telecommunications		27678.30		18531.50
	25.3	Of which Roads & Ports		8881.80		6797.50
26	26	NBFCs	1037.60		5245.36	
27	27	TRADING	41124.79		49600.37	
28	28	OTHER INDUSTRIES	73314.46		56768.92	
		TOTAL	466383.08		453944.04	
29	29	Residuary Other Advances	469709.57		306460.00	
		GRAND TOTAL	936092.65		760404.04	

Industry where non-fund based exposure is more than 5% of gross non-fund exposure :

1	3	IRON AND STEEL	121696.36		105795.19	
4.	25	INFRASTRUCTURE	102672.00		110265.41	



(e) The residual contractual maturity break down of assets is: (₹ in million)

Maturity Pattern	Advances*	Investments (Gross)	Foreign Currency Assets*
Next day	204134.94	4001.71	90061.43
	(187132.65)	(1070.51)	(13589.99)
2 - 7 days	60237.29	47473.08	25405.08
	(65755.40)	(31357.39)	(16898.64)
8 -14 days	65387.91	11412.53	18913.28
	(54581.13)	(4515.74)	(13775.93)
15- 28 days	72836.07	45955.04	64931.84
	(60697.09)	(4516.38)	(51088.68)
29days - 3months	208257.09	55621.87	243553.65
	(192737.56)	(16053.27)	(128819.94)
>3months-6months	339455.23	37223.29	332564.93
	(319411.27)	(33584.44)	(152288.29)
>6months-1yr	269265.80	26477.14	141610.94
	(226063.27)	(55299.94)	(73423.15)
>1yr-3yrs	1813649.35	205108.23	120051.18
	(1557261.23)	(199212.68)	(15870.02)
>3yrs-5yrs	353112.58	232857.50	29217.36
	(257505.21)	(188530.89)	(13115.73)
>5yrs	417873.53	847059.82	16207.36
	(389950.87)	(885471.63)	(7050.83)
Total	3804209.79	1513190.20	1082517.05
	(3311095.68)	(1419612.87)	(485921.21)

\*Figures are shown on net basis. (Figures in brackets relate to previous corresponding period.)

(f) The gross NPAs are:

(₹ in million)

Category	30.09.2014	30.09.2013
Sub Standard	99524.00	82085.35
Doubtful – 1	50786.02	51489.77
Doubtful – 2	35786.21	25585.69
Doubtful – 3	5275.24	2146.38
Loss	23138.96	7234.47
Total NPAs (Gross)	214510.43	168541.66

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(g) The amount of Net NPAs is:

(₹ in million)

Particulars	30.09.2014	30.09.2013
Net NPA	120406.73	97737.42

(h) The NPA Ratios are as under:

NPA Ratios	30.09.2014	30.09.2013
% of Gross NPAs to Gross Advances	5.49	5.11
% of Net NPAs to Net Advances	3.17	3.04

(i) The movement of gross NPAs is as under:

(₹ in million)

Movement of gross NPAs	30.09.2014	30.09.2013
i) Opening Balance at the beginning of the year	193796.09	136441.86
ii) Addition during the period	67815.60	61318.03
iii) Reduction during the period	47101.26	29218.23
iv) Closing Balance as at the end of the period (i + ii - iii)	214510.43	168541.66

(j) The movement of provision for NPAs is as under:

(₹ in million)

Movement of provision for NPAs	30.09.2014	30.09.2013
i) Opening Balance at the beginning of the period	89574.31	61785.78
ii) Provisions made during the period	13789.73	25385.31
iii) Write-off made during the period	341.13	17195.57
iv) Write -back of excess provisions made during the period	12033.62	9.05
v) Closing Balance as at the end of the period (i + ii - iii - iv)	90989.29	69966.47

(k) The amount of non-performing investment is:

(₹ in million)

Particulars	30.09.2014	30.09.2013
Amount of non-performing investment	1760.84	2133.25

(l) The amount of provisions held for non-performing investment is:

(₹ in million)

Particulars	30.09.2014	30.09.2013
Amount of provision held for non-performing investment	1670.56	1827.30





- (m) The movement of provisions for depreciation on investments is:

	(₹ in million)	
Movement of provisions for depreciation on investments	30.09.2014	30.09.2013
i) Opening balance at the beginning of the year	12137.98	5582.52
ii) Provisions made during the period	0.52	4744.74
iii) Write-off made during the period	0.65	0.00
iv) Write-back of excess provisions made during the period	4506.82	0.00
v) Closing balance as at the end of the period (i + ii - iii - iv)	7631.02	10327.26

**Table DF-4 - Credit Risk: Disclosures for Portfolios Subject to the Standardised Approach**

**(i) Qualitative Disclosures:**

(a)

- 4.1. Bank has approved the following 6 domestic credit rating agencies accredited by RBI for mapping its exposure with domestic borrowers under standardized approach of credit risk

- CRISIL
- CARE
- India Ratings
- ICRA
- Brickwork
- SMERA

Bank has also approved the following 3 international credit rating agencies accredited by RBI in respect of exposure with overseas borrowers

- Standard & Poor
- Moody's
- FITCH

These agencies are being used for rating (Long Term & Short Term) of fund based/ non fund based facilities provided by the bank to the borrowers. The bank uses solicited rating from the chosen credit rating agencies.

The ratings available in public domain are mapped according to mapping process as envisaged in RBI guidelines on the subject.

**(ii) Quantitative Disclosures :**

- (b) For exposure amounts after risk mitigation subject to the standardised approach, amount of a bank's outstandings (rated and unrated) in the following three major risk buckets as well as those that are deducted; are as under:

	(₹ in million)	
Particulars	30.09.2014	30.09.2013
i) Below 100% risk weight exposure outstanding	1966565.95	1982679.06



ii) 100% risk weight exposure outstanding	2064734.10	1494610.53
iii) More than 100% risk weight exposure outstanding	707704.39	662376.45
iv) Deducted	0.00	72962.95

**Table DF-5: Credit Risk Mitigation: Disclosures for Standardised Approaches.**

**(i) Qualitative Disclosures:**

(a)

5.1. Bank has put in place Board approved 'Credit Risk Mitigation and Collateral Management Policy' which, interalia, covers policies and processes for various collaterals including financial collaterals and netting of on and off balance sheet exposure. However, the bank is not making use of the on-balance sheet netting in its capital calculation process.

5.2. The collaterals used by the Bank as risk mitigant comprise of the financial collaterals (i.e. bank deposits, govt./postal securities, life policies, gold jewelry, units of mutual funds etc.). A detailed process of calculation of correct valuation and application of haircut thereon has been put in place by developing suitable software.

5.3. Guarantees, which are direct, explicit, irrevocable and unconditional, are taken into consideration by Bank for calculating capital requirement. Use of such guarantees for capital calculation purposes is strictly as per RBI guidelines on the subject.

5.4. Majority of financial collaterals held by the Bank are by way of own deposits and government securities, which do not have any issue in realization. As such, there is no risk concentration on account of nature of collaterals.

**(ii) Quantitative Disclosures**

	(₹ in million)	
	30.09.2014	30.09.2013
b) For each separately disclosed credit risk portfolio, the total exposure (after, where applicable, on or off balance sheet netting) that is covered by eligible financial collateral after the application of haircuts.	485561.69	243213.98
c) For each separately disclosed, the total exposure (after, where applicable, on or off balance sheet netting) that is covered by guarantees/credit derivatives (wherever specifically permitted by RBI)	185328.72	171513.31



**(ii) Quantitative Disclosures :**

(b)

The tools used are:

Earning Approach – (Interest rate sensitivity Statement - Net Gaps)

Table 1: Interest rate sensitivity - net gaps

Maturity Period	Gap	Other Products*	Net Gap	Total Assets (₹in millions)	Net Gaps as % to Total Assets
	(RSA-RSL) (₹in millions)	(Intt. rate)	(1+2) (₹in millions)		
	1	2	3	4	5
1-28 days	57340.52	-4420.17	52920.35	771044.48	6.86%
29days - 3 months	1566884.56	117.94	1567002.50	2237745.64	70.03%
>3 to 6 months	-345919.85	1982.18	-343937.67	505821.73	-68%
>6 to 12 months	-512415.39	50.02	-512365.37	414159.10	-123.71%
>1 to 3 yrs.	-1159772.57	14.20	-1159758.37	1041182.40	-111.39
>3 to 5 yrs.	163017.59	0.00	163017.59	521691.81	31.25%
Over 5 years	721471.10	0.0	721471.10	1012554.72	71.26%

\* Other products include: FRAs, Swaps, Futures, Options & other derivatives.

The repricing assumptions on assets and liabilities are taken as per RBI guidelines. The floating rate advances are assumed to be repriced in 29 days to 3 months.

Earning at Risk: Impact of 0.5 % change upward/downward in interest rate on NII/NIM  
(₹in million)

Remaining Period	Estimated impact on NII with adverse change in rate of interest by 0.50%
Up to 6 months	2467.39
Up to 1 year	4932.49

Economic Value Approach:

The impact of change in rate of interest on the economic value of assets and liabilities is studied under this approach. The impact of change in interest rate by 200 bps on the capital fund is assessed on regular intervals through duration gap method. As a prudential measure a limit has been fixed for net duration gap of the assets and liabilities and the same is monitored at regular intervals.



**Table DF-6 :Securitisation Exposures: Disclosure for Standardised Approach**

Bank/Group does not have any securitization exposure.

**Table DF-7: Market Risk in Trading Book****(i)Qualitative Disclosures:**

RBI prescribed Standardized Measurement Method (duration based) for computation of capital charge for market risk has been adopted by Bank. Being fully compliant with Standardized Measurement Method as per RBI guidelines, now Bank is preparing for the Internal Model Approach (Advanced Approach on Market risk) based on Value at Risk (VaR) model, which is under implementation.

**(ii)Quantitative Disclosures:**

(b) The capital requirements for market risk are as under:

Risk Category	(₹ in million)	
	30.09.2014	30.09.2013
i) Interest Rate Risk	15951.80	11616.01
ii) Equity Risk	6593.78	5128.40
iii) Foreign Exchange Risk (including Gold )	240.09	462.77
iv)Total capital charge for market risks under Standardised duration approach (i+ii+iii)	22785.67	17207.19

**Table DF-8: Operational Risk****Qualitative Disclosures:**

8.1. As per RBI directives, the bank has been maintaining capital for operational risk under Basic Indicator approach (BIA) w.e.f. 31.03.2008. The capital requirement as per BIA is Rs. 28987.97 millions as on 30.09.2014.

Bank had applied to RBI for migration to the next advanced approach viz."The Standardized Approach (TSA) and RBI had permitted parallel run of TSA advising bank to continue to maintain capital charge under BIA till such time final permission is granted by them for TSA.

**Table DF-9: Interest Rate Risk in the Banking Book (IRRBB)****(i)Qualitative Disclosures:**

(a)

9.1. The interest rate risk is managed through gap analysis and duration gap analysis. Duration gap analysis is being carried out at monthly intervals to assess the interest rate risk of both banking book and trading book. Prudential limits have been fixed for impact on Net Interest Income (NII), Net Interest Margin (NIM), minimum ROA & minimum duration gap for the bank. Behavioral studies are being done for assessing and apportioning volatile and non-volatile portion of various non-maturity products of both assets and liabilities.



**Table DF-10: General Disclosure for Exposures Related to Counterparty Credit Risk**

**(i) Qualitative Disclosures :**

(a)

The bank uses derivatives products for hedging its own balance sheet items as well as for trading purposes. The risk management of derivative operation is headed by a senior executive, who reports to top management, independent of the line functions. Trading positions are marked to market on daily basis.

The derivative policy is framed by the Risk Management Division, which includes measurement of credit risk and market risk.

The hedge transactions are undertaken for balance sheet management. Proper system for reporting and monitoring of risks is in place.

Policy for hedging and processes for monitoring the same is in place.

Accounting policy for recording hedge and non-hedge transactions are in place, which includes recognition of income, premiums and discounts.

Valuation of outstanding contracts, provisioning, collateral and credit risk mitigation are being done.

**(ii) Quantitative Disclosures :**

(b) Gross positive fair value of contracts, netting benefits, netted current credit exposure, collateral held (including type, e.g. cash, government securities, etc.), and net derivatives credit exposure. Also report measures for exposure at default, or exposure amount, under CEM. The notional value of credit derivative hedges, and the distribution of current credit exposure by types of credit exposure.

(c) Credit derivative transactions that create exposure to CCR (notional value), segregated between use for the institution's own credit portfolio, as well as its intermediation activities, including the distribution of the credit derivatives products used, broken down further by the protection bought and sold within each product group.

Exposure of Counterparty Credit Risk

Particulars	(₹ in million)	
	Amount 30.09.2014	Amount 30.09.2013
Gross positive value of contracts	166.87	65.31
Netting Benefits	0.00	0.00
Netted current credit exposure	166.87	97.43
Collateral held	0.00	0.00
Net derivative credit exposure	166.87	97.43



(₹ in million)

Item	Notional Amount		Current Credit Exposure	
	30.09.2014	30.09.2013	30.09.2014	30.09.2013
Cross CCY Interest Rate Swaps	7330.14	47.44	6946.64	18.25
Forward Rate Agreements	0.00	0.00	0.00	0.00
Single CCY Interest Rate Swaps	21250.00	3185.96	75.97	57.90
Interest Rate Futures	0.00	0.00	0.00	0.00
Credit Default Swaps	0.00	0.00	0.00	0.00
Total	28580.14	3233.40	7022.61	76.15





Table DF-11 :Composition of Capital				
Basel III common disclosure template to be used during the transition of regulatory adjustments (i.e. from April 1, 2013 to December 31, 2017)			(Rs. In million )	
			Amounts Subject to Pre-Basel III Treatment	Ref No
<b>Common Equity Tier 1 capital: instruments and reserves</b>				
1	Directly issued qualifying common share capital plus related stock surplus (share premium)	3620.70		(A)
2	Retained earnings	0		
3	Accumulated other comprehensive income (and other reserves)	354182.93		
4	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies1)	0		
	<b>Public sector capital injections grandfathered until January 1, 2018</b>			
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	0		
6	<b>Common Equity Tier 1 capital before regulatory adjustments</b>	<b>357803.63</b>		
<b>Common Equity Tier 1 capital: regulatory adjustments</b>				
7	Prudential valuation adjustments	0		
8	Goodwill (net of related tax liability)	0		
9	Intangibles other than mortgage-servicing rights (net of related tax liability)	670.03	2087.67	(L) (i)
10	Deferred tax assets 2	2294.60	3441.90	



11	Cash-flow hedge reserve	0		
12	Shortfall of provisions to expected losses	0		
13	Securitisation gain on sale	0		
14	Gains and losses due to changes in own credit risk on fair valued liabilities	0		
15	Defined-benefit pension fund net assets( AS per RBI-Pension and Gratuity Option)	0		
16	Investments in own shares (if not already netted off paid-in capital on reported balance sheet)	0		
17	Reciprocal cross-holdings in common equity	54.7		
18	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions,	0		
19	Significant investments in the common stock of banking,regulatory consolidation, net of eligible short positions(amount above 10% threshold)3	0		
20	Mortgage servicing rights4 (amount above 10% threshold)	Not Relevant		
21	Deferred tax assets arising from temporary differences5 (amount above 10% threshold, net of related tax liability)	Not Relevant		
22	Amount exceeding the 15% threshold6	Not Relevant		
23	of which: significant investments in the common stock of financial entities	Not Relevant		
24	of which: mortgage servicing rights	Not Relevant		
25	of which: deferred tax assets arising from temporary differences	Not Relevant		

26	National specific regulatory adjustments (26a+26b+26c+26d)	3323.70		
26a	of Which : Investments in the equity capital of the unconsolidated insurance subsidiaries.	0		
26b	of Which : Investments in the equity capital of the unconsolidated non-financial subsidiaries.	0		
26c	of Which : Shortfall in the equity capital of majority owned financial entities which have not been consolidated with the bank	0		
26d	Of which : Unamortized Pension funds expenditure	3323.70		
	Regulatory Adjustments applied to Common Equity Tier 1 in respect of amounts Subject to Pre Basel III Treatment			
	Of which : Insert Type of Adjustment) For Example : filtering out of unrealised Losses on AFS Debt securities ( Not relevant in Indian Context			
	Of Which : ( Insert Typr of Adjustment)			
	Of Which : ( Insert Typr of Adjustment)			
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions			
28	<b>Total regulatory adjustments to Common equity Tier 1 ( Total 7 to 22, 26,27</b>	<b>6343.03</b>		
29	<b>Common Equity Tier 1 capital (CET1)</b>	<b>351460.60</b>		
<b>Additional Tier 1 capital: instruments</b>				
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus (31+32)	0		
31	of which: classified as equity under applicable accounting standards (Perpetual Non-Cumulative Preference Shares)	0		



32	of which: classified as liabilities under applicable accounting standards (Perpetual debt Instruments)	0		
33	<i>Directly issued capital instruments subject to phase out from Additional Tier 1</i>	16164.00		
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)	117.10		
35	<i>of which: instruments issued by subsidiaries subject to phase out</i>	0		
36	<b>Additional Tier 1 capital before regulatory adjustments</b>	<b>16281.10</b>		
<b>Additional Tier 1 capital: regulatory adjustments</b>				
37	Investments in own Additional Tier 1 instruments	0		
38	Reciprocal cross-holdings in Additional Tier 1 instruments	238.4		
39	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions,	0		
40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short	0		
41	National specific regulatory adjustments (41a+41b)	0		
41a	Investments in the Additional Tier 1 capital of unconsolidated insurance subsidiaries	0		
41b	Shortfall in the Additional Tier 1 capital of majority owned financial entities which have not been consolidated with the	0		
	Regulatory Adjustments Applied to Additional Tier 1 in respect of Amounts Subject to Pre-Basel III Treatment	0		
	<i>of which : [e.g. DTAs]</i>	3441.90		





52	Investments in own Tier 2 instruments	0		
53	Reciprocal cross-holdings in Tier 2 instruments	483.30		
54	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions,	0		
55	Significant investments <sup>13</sup> in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	0		
56	National specific regulatory adjustments (56a+56b)	0		
56a	Of which : Investments in the Tier 2 capital of unconsolidated subsidiaries	0		
56b	of Which : Shortfall in the Tier 2 Capital of majority owned financial entities which have not been consolidated with the Bank	0		
	Regulatory Adjustments Applied to Tier 2 in respect of amounts subject to pre basel III Treatment	0		
	of which : Investment by Employees Pension Funds	1720		
	of which : (Insert Type of adjustment)	0		
57	Total regulatory adjustments to Tier 2 capital	2203.30		
58	Tier 2 Capital (T2)	128885.25		
58a	Tier 2 capital reckoned for capital adequacy	128885.25		
58b	Excess Additional Tier 1 Capital reckoned as Tier 2 capital	0		
58c	Total Tier 2 capital admissible for capital adequacy (58a+58b)	128885.25		







67	of which: G-SIB buffer requirement	0
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	3.68%
<b>National minima (if different from Basel III)</b>		
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%
<b>Amounts below the thresholds for deduction(before risk weighting)</b>		
72	Non-significant investments in the capital of other financial entities	0
73	Significant investments in the common stock of financial entities	0
74	Mortgage servicing rights (net of related tax liability)	Not applicable in India
75	Deferred tax assets arising from temporary differences (net of related tax liability)	Not applicable in India
<b>Applicable caps on the inclusion of provisions in Tier 2</b>		
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	35609.23
77	Cap on inclusion of provisions in Tier 2 under standardised approach	50587.61
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	NA



79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	NA		
<b>Capital instruments subject to phase-out arrangements (Only applicable between March 31,2017 and March 31,2022)</b>				
80	Current cap on CET1 instruments subject to phase out arrangements	Not applicable in India		
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)

		Rs. In million	
		Balance sheet as in financial statements	Balance sheet under regulatory scope of consolidation
		As on reporting date	As on reporting date
<b>A</b>	<b>Capital &amp; Liabilities</b>		
i	Paid-up Capital	3620.70	3620.70
	Reserves & Surplus	401231.28	401030.84
	Minority Interest	4793.02	4793.02
	Total Capital	409645.00	409444.56
ii	Deposits	4852201.36	4852201.36
	of which: Deposits from banks	367849.88	367849.88
	of which: Customer deposits	4484351.48	4484351.48
	of which: Other deposits (pl. specify)	0	0
iii	Borrowings	499506.35	499506.35
	of which: From RBI	9830.00	9830.00
	of which: From banks	69925.82	69925.82
	of which: From other institutions & agencies	31374.44	31374.44
	of which: Others (pl. specify)	216510.43	216510.43
	of which: Capital instruments	171865.65	171865.65
iv	Other liabilities & provisions	181279.92	181225.66
	<b>Total</b>	<b>5942632.62</b>	<b>5942377.92</b>
<b>B</b>	<b>Assets</b>		
i	Cash and balances with Reserve Bank of India	194628.16	194628.16
	Balance with banks and money at call and short notice	324795.85	324551.12
ii	Investments:	1496712.39	1496712.39
	of which: Government securities	1201316.58	1201316.58
	of which: Other approved securities	2739.07	2739.07
	of which: Shares	31413.21	31413.21
	of which: Debentures & Bonds	185191.63	185191.63
	of which: Subsidiaries / Joint Ventures / Associates	15408.01	15408.01
	of which: Others (Commercial Papers, Mutual Funds etc.)	60643.90	60643.90
iii	Loans and advances	3780358.62	3780358.62
	of which: Loans and advances to banks	390348.54	390348.54
	of which: Loans and advances to customers	3390010.08	3390010.08
iv	Fixed assets	34882.56	34882.56
v	Other assets	111920.37	111910.40
	of which: Goodwill and intangible assets	886.47	886.47
	of which: Deferred tax assets	6463.03	6463.03
vi	Goodwill on consolidation	-665.33	-665.33
vii	Debit balance in Profit & Loss account	0.00	0.00
	<b>Total Assets</b>	<b>5942632.63</b>	<b>5942377.92</b>

0.00

0.00



Table DF-12: Composition of Capital- Reconciliation Requirements (Step 2)

(Rs. In million)				
	Balance sheet as in financial statements	Balance sheet under regulatory scope of consolidation	Ref No.	
	As on reporting date	As on reporting date		
<b>A Capital &amp; Liabilities</b>				
Paid-up Capital	3620.70	3620.70	(A)	
of which : Amount eligible for CET 1	3620.70	3620.70	(A) (i)	
Reserves & Surplus	401231.28	401030.84	(B)	
of which : Amount eligible for CET 1	353821.43	353821.43	(B) (i)	
Stock surplus (share premium)	65924.34	65924.34	(B) (ii)	
Statutory reserves	91180.52	91180.52	(B) (iii)	
Other disclosed free reserves	184368.16	184368.16	(B) (iv)	
Capital reserves representing surplus arising out of sale proceeds of assets	12348.41	12348.41	(B) (v)	
Balance in Profit & Loss Account at the end of the previous financial year	0.00	0.00	(B) (vi)	
Current Financial Year Profit, to the extent admissible	0.00	0.00	(B) (vii)	
Revaluation Reserves @ discount of 55% (Part of Tier 2 Capital)	6358.16	6358.16	(B) (viii)	
General Provisions (Part of Tier 2 Capital)	2758.18	2758.18	(B) (ix)	
Investment Reserve (Part of Tier 2 Capital)	1701.09	1701.09	(B) (x)	
Minority Interest	4793.02	4793.02	(C)	
Total Capital	409645.00	409444.56	(D)	
Deposits	4852201.36	4852201.36	(E)	
of which: Deposits from banks	367849.88	367849.88	(E) (i)	
of which: Customer deposits	4484351.48	4484351.48	(E) (ii)	
of which: Other deposits (pl. specify)	0	0	(E) (iii)	
Borrowings	499506.35	499506.35	(F)	
of which: From RBI	9830.00	9830.00	(F) (i)	
of which: From banks	69925.82	69925.82	(F) (ii)	
of which: From other institutions & agencies	31374.44	31374.44	(F) (iii)	
of which: Others (pl. specify)	216510.43	216510.43	(F) (iv)	
of which: Capital instruments	171865.65	171865.65	(F) (v)	
of which -				
(a) Eligible for AT1 Capital	16164.00	16164.00	F(vi)	
(b) Eligible for Tier 2 Capital	75500.00	75500.00	F(vii)	
Other liabilities & provisions	181279.92	181225.66	(G)	
of which DTLs related to goodwill	0	0	(G) (i)	
of which DTLs related to intangible assets	0	0	(G) (ii)	
Total	5942632.62	5942377.92		
<b>B Assets</b>				
Cash and balances with Reserve Bank of India	194628.16	194628.16	(H) (i)	
Balance with banks and money at call and short notice	324795.85	324551.12	(H) (ii)	
Investments	1496712.39	1496712.39	(I)	
of which: Government securities	1201316.58	1201316.58	(I) (i)	
of which : Other approved securities	2739.07	2739.07	(I) (ii)	
of which: Shares	31413.21	31413.21	(I) (iii)	
of which: Debentures & Bonds	185191.63	185191.63	(I) (iv)	
of which: Subsidiaries / Joint/Ventures/Associates	15408.01	15408.01	(I) (v)	
of which: Others (Commercial Papers, Mutual Funds etc.)	60643.90	60643.90	(I) (vi)	
Loans and advances	3780358.62	3780358.62	(J)	
of which: Loans and advances to banks	390348.54	390348.54	(J) (i)	
of which: Loans and advances to customers	3390010.08	3390010.08	(J) (ii)	
Fixed assets	34882.56	34882.56	(K)	
Other assets	111920.37	111910.40	(L)	
of which : Goodwill and intangible assets, out of which :	886.47	886.47	(L) (i)	
Goodwill	0	0	(L) (i)	
Other intangibles (excluding MSRs)	886.47	886.47	(L) (i)	
Deferred tax assets	6463.03	6463.03	(L) (i)	
Goodwill on consolidation	-665.33	-665.33	(M)	
Debit balance in Profit & Loss accounts	0.00	0.00	(N)	
Total Assets	5942632.63	5942377.92		

0.00

0.00



Extract of Basel III common disclosure template (with added column) – Table DF-11 (Part I / Part

**Common Equity Tier 1 capital: instruments and reserves – Step-3**

		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	3620.70	e
2	Retained earnings	0	
3	Accumulated other comprehensive income (and other reserves)	354182.93	
4	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)	0	
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	123.34	
6	Common Equity Tier 1 capital before regulatory adjustments	357926.97	
7	Prudential valuation adjustments	0	
8	Goodwill (net of related tax liability)	0	a-c





Table DF-13: Main Features of Regulatory Capital instruments

Disclosure template for main features of regulatory capital instruments

1	Issuer	PNB
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE160A01014
3	Governing law(s) of the instrument	Applicable Indian statutes and
	Regulatory treatment	Regulatory requirements
4	Transitional Basel III rules	
5	Post-transitional Basel III rules	Common Equity Tier 1
6	Eligible at solo/group/ group & solo	Common Equity Tier 1
7	Instrument type	Ordinary Share
8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	3620.7
9	Par value of instrument	Rs.10/- per common share
10	Accounting classification	Equity Capital
11	Original date of issuance	19.07.1969 and various dates thereafter
12	Perpetual or dated	Perpetual
13	Original maturity date	Not Applicable
14	Issuer call subject to prior supervisory approval	Not Applicable
15	Optional call date, contingent call dates and redemption	Not Applicable
16	Subsequent call dates, if applicable	Not Applicable
	Coupons / dividends	Dividends
17	Fixed or floating dividend/coupon	Floating Dividend
18	Coupon rate and any related index	Not Applicable
19	Existence of a dividend stopper	Not Applicable
20	Fully discretionary, partially discretionary or mandatory	Fully Discretionary
21	Existence of step up or other incentive to redeem	Not Applicable
22	Noncumulative or cumulative	Noncumulative
23	Convertible or non-convertible	Not Applicable
24	If convertible, conversion trigger(s)	Not Applicable
25	If convertible, fully or partially	Not Applicable
26	If convertible, conversion rate	Not Applicable
27	If convertible, mandatory or optional conversion	Not Applicable
28	If convertible, specify instrument type convertible into	Not Applicable
29	If convertible, specify issuer of instrument it converts into	Not Applicable
30	Write-down feature	No
31	If write-down, write-down trigger(s)	Not Applicable
32	If write-down, full or partial	Not Applicable
33	If write-down, permanent or temporary	Not Applicable
34	If temporary write-down, description of write-up mechanism	Not Applicable
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinate to all other creditors.
36	Non-compliant transitioned features	Not Applicable
37	If yes, specify non-compliant features	Not Applicable





**Table DF-13: Main Features of Regulatory Capital instruments**  
Disclosure template for main features of regulatory capital instruments

Series XI	
1 Issuer	PUNJAB NATIONAL BANK
2 Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE160A09124
3 Governing law(s) of the instrument	RBI
<i>Regulatory treatment</i>	
4 Transitional Basel III rules	Tier II Bonds
5 Post-transitional Basel III rules	Tier II Bonds
6 Eligible at solo/group/ group & solo	Solo
7 Instrument type	Unsecured Redeemable Non convertible Subordinated upper Tier II Bonds (Debts Capital Instruments) Series XI in the nature of Promissory Note.
8 Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	8848
9 Par value of instrument	Rs 1 million
10 Accounting classification	Liability
11 Original date of issuance	16-Jun-06
12 Perpetual or dated	DATED
13 Original maturity date	16-Apr-16
14 Issuer call subject to prior supervisory approval	At par at the end of 10th year from deemed date of allotment (with the prior permission of RBI)
15 Optional call date, contingent call dates and redemption amount	Subject to RBI Guidelines, at par at the end of the 15th year from the date of allotment, if the call is not exercised at the end of 10th year
16 Subsequent call dates, if applicable	NA
<i>Coupons / dividends</i>	
17 Fixed or floating dividend/coupon	Fixed
18 Coupon rate and any related index	8.45% p.a.
19 Existence of a dividend stopper	NO
20 Fully discretionary, partially discretionary or mandatory	Mandatory
21 Existence of step up or other incentive to redeem	NO
22 Noncumulative or cumulative	Noncumulative
23 Convertible or non-convertible	Nonconvertible
24 If convertible, conversion trigger(s)	NA
25 If convertible, fully or partially	NA
26 If convertible, conversion rate	NA
27 If convertible, mandatory or optional conversion	NA
28 If convertible, specify instrument type convertible into	NA
29 If convertible, specify issuer of instrument it converts into	NA
30 Write-down feature	NA
31 If write-down, write-down trigger(s)	NA
32 If write-down, full or partial	NA
33 If write-down, permanent or temporary	NA
34 If temporary write-down, description of write-up mechanism	NA
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	All depositors and other creditors
36 Non-compliant transitioned features	NO
37 If yes, specify non-compliant features	NA



**Table DF-13: Main Features of Regulatory Capital Instruments**  
Disclosure template for main features of regulatory capital instruments

Series XII		
1	Issuer	PUNJAB NATIONAL BANK
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE160A09132
3	Governing law(s) of the instrument	RBI
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier II Bonds
5	Post-transitional Basel III rules	Tier II Bonds
6	Eligible at solo/group/ group & solo	Solo
7	Instrument type	Unsecured Redeemable Non convertible Subordinated upper Tier II Bonds (Debts Capital Instruments) Series XII in the nature of Promissory Note.
8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	1150
9	Par value of instrument	Rs. 1 million
10	Accounting classification	Liability
11	Original date of issuance	16-Aug-06
12	Perpetual or dated	DATED
13	Original maturity date	16-Apr-16
14	Issuer call subject to prior supervisory approval	At par at the end of 10th year from deemed date of allotment (with the prior permission of RBI)
15	Optional call date, contingent call dates and redemption amount	Subject to RBI Guidelines, at par at the end of the 15th year from the date of allotment, if the call is not exercised at the end of 10th year
16	Subsequent call dates, if applicable	NO
	<i>Coupons / dividends</i>	Coupon
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	9.15% p.a.
19	Existence of a dividend stopper	NO
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	NO
22	Noncumulative or cumulative	Noncumulative
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger(s)	NA
25	If convertible, fully or partially	NA
26	If convertible, conversion rate	NA
27	If convertible, mandatory or optional conversion	NA
28	If convertible, specify instrument type convertible into	NA
29	If convertible, specify issuer of instrument it converts into	NA
30	Write-down feature	NA
31	If write-down, write-down trigger(s)	NA
32	If write-down, full or partial	NA
33	If write-down, permanent or temporary	NA
34	If temporary write-down, description of write-up mechanism	NA
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	All depositors and other creditors
36	Non-compliant transitioned features	NO
37	If yes, specify non-compliant features	NA



**Table DF-13: Main Features of Regulatory Capital instruments**  
Disclosure template for main features of regulatory capital instruments

Series XIII		
1	Issuer	PUNJAB NATIONAL BANK
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE160A09140
3	Governing law(s) of the instrument	RBI
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier II
5	Post-transitional Basel III rules	Tier II
6	Eligible at solo/group/ group & solo	Solo
7	Instrument type	Unsecured Redeemable Non convertible Subordinated upper Tier II Bonds (Debts Capital Instruments) Series XIII in the nature of Promissory Note.
8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	5000
9	Par value of instrument	Rs.1 million
10	Accounting classification	Liability
11	Original date of issuance	8-Sep-06
12	Perpetual or dated	DATED
13	Original maturity date	8-Apr-16
14	Issuer call subject to prior supervisory approval	At par at the end of 10th year from deemed date of allotment (with the prior permission of RBI)
15	Optional call date, contingent call dates and redemption amount	Subject to RBI Guidelines, at par at the end of the 15th year from the date of allotment, if the call is not exercised at the end of 10th year
16	Subsequent call dates, if applicable	NO
	<i>Coupons / dividends</i>	Coupon
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	8.95% p .a.
19	Existence of a dividend stopper	NO
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	NO
22	Noncumulative or cumulative	Noncumulative
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger(s)	NA
25	If convertible, fully or partially	NA
26	If convertible, conversion rate	NA
27	If convertible, mandatory or optional conversion	NA
28	If convertible, specify instrument type convertible into	NA
29	If convertible, specify issuer of instrument it converts into	NA
30	Write-down feature	NA
31	If write-down, write-down trigger(s)	NA
32	If write-down, full or partial	NA
33	If write-down, permanent or temporary	NA
34	If temporary write-down, description of write-up mechanism	NA
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	All depositors and other creditors
36	Non-compliant transitioned features	NO
37	If yes, specify non-compliant features	NA



**Table DF-13: Main Features of Regulatory Capital Instruments**  
Disclosure template for main features of regulatory capital instruments

UT Series I		
1	Issuer	PUNJAB NATIONAL BANK
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE160A09157
3	Governing law(s) of the instrument	RBI
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier II Bonds
5	Post-transitional Basel III rules	Tier II Bonds
6	Eligible at solo/group/ group & solo	Solo
7	Instrument type	Unsecured Redeemable Non Convertible Bonds in the nature of Promissory Notes
8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	5000
9	Par value of instrument	Rs.1 million
10	Accounting classification	Liability
11	Original date of issuance	8-Dec-06
12	Perpetual or dated	DATED
13	Original maturity date	8-Dec-21
14	Issuer call subject to prior supervisory approval	At par at the end of 10th year from deemed date of allotment (with the prior permission of RBI)
15	Optional call date, contingent call dates and redemption amount	Subject to RBI Guidelines, at par at the end of the 15th year from the date of allotment, if the call is not exercised at the end of 10th year
16	Subsequent call dates, if applicable	NO
	<i>Coupons / dividends</i>	Coupon
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	8.80% Annual for first ten years and 9.30% annual for last 5 years if call option not exercised
19	Existence of a dividend stopper	NO
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	NA
22	Noncumulative or cumulative	Noncumulative
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger(s)	NA
25	If convertible, fully or partially	NA
26	If convertible, conversion rate	NA
27	If convertible, mandatory or optional conversion	NA
28	If convertible, specify instrument type convertible into	NA
29	If convertible, specify issuer of instrument it converts into	NA
30	Write-down feature	NA
31	If write-down, write-down trigger(s)	NA
32	If write-down, full or partial	NA
33	If write-down, permanent or temporary	NA
34	If temporary write-down, description of write-up mechanism	NA
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	All depositors and other creditors
36	Non-compliant transitioned features	NO
37	If yes, specify non-compliant features	NA



**Table DF-13: Main Features of Regulatory Capital instruments**  
Disclosure template for main features of regulatory capital instruments

**UT Series II**

1	Issuer	PUNJAB NATIONAL BANK
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE160A09173
3	Governing law(s) of the instrument	RBI
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier II Bonds
5	Post-transitional Basel III rules	Tier II Bonds
6	Eligible at solo/group/ group & solo	Solo
7	Instrument type	Unsecured Redeemable Non convertible Subordinated upper Tier II Bonds (Debts Capital Instruments) Series II in the nature of Promissory Note.
8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	5000
9	Par value of instrument	Rs.1 million
10	Accounting classification	Liability
11	Original date of issuance	12-Dec-07
12	Perpetual or dated	DATED
13	Original maturity date	12-Dec-22
14	Issuer call subject to prior supervisory approval	At par at the end of 10th year from deemed date of allotment (with the prior permission of RBI)
15	Optional call date, contingent call dates and redemption amount	Subject to RBI Guidelines, at par at the end of the 15th year from the date of allotment, if the call is not exercised at the end of 10th year
16	Subsequent call dates, if applicable	NO
	<i>Coupons / dividends</i>	Coupon
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	9.35% Annual for first ten years and 9.85% annual for last 5 years if call option not exercised
19	Existence of a dividend stopper	NO
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	NO
22	Noncumulative or cumulative	Noncumulative
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger(s)	NA
25	If convertible, fully or partially	NA
26	If convertible, conversion rate	NA
27	If convertible, mandatory or optional conversion	NA
28	If convertible, specify instrument type convertible into	NA
29	If convertible, specify issuer of instrument it converts into	NA
30	Write-down feature	NA
31	If write-down, write-down trigger(s)	NA
32	If write-down, full or partial	NA
33	If write-down, permanent or temporary	NA
34	If temporary write-down, description of write-up mechanism	NA
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	All depositors and other creditors
36	Non-compliant transitioned features	All depositors and other creditors
37	If yes, specify non-compliant features	NA





**Table DF-13: Main Features of Regulatory Capital Instruments**  
Disclosure template for main features of regulatory capital instruments

UT series III		
1	Issuer	PUNJAB NATIONAL BANK
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE160A09207
3	Governing law(s) of the instrument	RBI
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier II Bonds
5	Post-transitional Basel III rules	Tier II Bonds
6	Eligible at solo/group/ group & solo	Solo
7	Instrument type	Unsecured Redeemable Non convertible Subordinated upper Tier II Bonds (Debts Capital Instruments) Series III in the nature of Promissory Note.
8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	5100
9	Par value of instrument	Rs. 1 million
10	Accounting classification	Liability
11	Original date of issuance	5-Mar-08
12	Perpetual or dated	DATED
13	Original maturity date	5-Mar-23
14	Issuer call subject to prior supervisory approval	At par at the end of 10th year from deemed date of allotment (with the prior permission of RBI)
15	Optional call date, contingent call dates and redemption amount	Subject to RBI Guidelines, at par at the end of the 15th year from the date of allotment, if the call is not exercised at the end of 10th year
16	Subsequent call dates, if applicable	NO
	<i>Coupons / dividends</i>	Coupon
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	9.35% Annual for first ten years and 9.85% annual for last 5 years if call option not exercised
19	Existence of a dividend stopper	NO
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	NA
22	Noncumulative or cumulative	Noncumulative
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger(s)	NA
25	If convertible, fully or partially	NA
26	If convertible, conversion rate	NA
27	If convertible, mandatory or optional conversion	NA
28	If convertible, specify instrument type convertible into	NA
29	If convertible, specify issuer of instrument it converts into	NA
30	Write-down feature	NA
31	If write-down, write-down trigger(s)	NA
32	If write-down, full or partial	NA
33	If write-down, permanent or temporary	NA
34	If temporary write-down, description of write-up mechanism	NA
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	All depositors and other creditors
36	Non-compliant transitioned features	NO
37	If yes, specify non-compliant features	NA



**Table DF-13: Main Features of Regulatory Capital instruments**  
Disclosure template for main features of regulatory capital instruments

UT series IV		
1	Issuer	PUNJAB NATIONAL BANK
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE160A09215
3	Governing law(s) of the instrument	RBI
	Regulatory treatment	
4	Transitional Basel III rules	Tier II bonds
5	Post-transitional Basel III rules	Tier II bonds
6	Eligible at solo/group/ group & solo	Solo
7	Instrument type	Unsecured Redeemable Non convertible Subordinated upper Tier II Bonds (Debts Capital Instruments) Series IV in the nature of Promissory Note.
8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	6000
9	Par value of instrument	Rs.1 million
10	Accounting classification	Liability
11	Original date of issuance	27-Mar-08
12	Perpetual or dated	DATED
13	Original maturity date	27-Mar-23
14	Issuer call subject to prior supervisory approval	At par at the end of 10th year from deemed date of allotment (with the prior permission of RBI)
15	Optional call date, contingent call dates and redemption amount	Subject to RBI Guidelines, at par at the end of the 15th year from the date of allotment, if the call is not exercised at the end of 10th year
16	Subsequent call dates, if applicable	NO
	Coupons / dividends	Coupon
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	9.45% Annual for first ten years and 9.95% annual for last 5 years if call option not exercised
19	Existence of a dividend stopper	NO
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	NA
22	Noncumulative or cumulative	Noncumulative
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger(s)	NA
25	If convertible, fully or partially	NA
26	If convertible, conversion rate	NA
27	If convertible, mandatory or optional conversion	NA
28	If convertible, specify instrument type convertible into	NA
29	If convertible, specify issuer of instrument it converts into	NA
30	Write-down feature	NA
31	If write-down, write-down trigger(s)	NA
32	If write-down, full or partial	NA
33	If write-down, permanent or temporary	NA
34	If temporary write-down, description of write-up mechanism	NA
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	All depositors and other creditors
36	Non-compliant transitioned features	NO
37	If yes, specify non-compliant features	NA





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

Disclosure template for main features of regulatory capital instruments

UT series V		
1	Issuer	PUNJAB NATIONAL BANK
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE160A09223
3	Governing law(s) of the instrument	RBI
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier II Bonds
5	Post-transitional Basel III rules	Tier II Bonds
6	Eligible at solo/group/ group & solo	Solo
7	Instrument type	Unsecured Redeemable Non convertible Subordinated upper Tier II Bonds (Debts Capital Instruments) Series V in the nature of Promissory Note.
8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	5000
9	Par value of instrument	Rs.1 million
10	Accounting classification	Liability
11	Original date of issuance	29-Sep-08
12	Perpetual or dated	DATED
13	Original maturity date	29-Sep-23
14	Issuer call subject to prior supervisory approval	At par at the end of 10th year from deemed date of allotment (with the prior permission of RBI)
15	Optional call date, contingent call dates and redemption amount	Subject to RBI Guidelines, at par at the end of the 15th year from the date of allotment, if the call is not exercised at the end of 10th year
16	Subsequent call dates, if applicable	
	<i>Coupons / dividends</i>	Coupon
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	10.85% Annual for first ten years and 11.35% annual for last 5 years if call option not exercised
19	Existence of a dividend stopper	NO
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	NA
22	Noncumulative or cumulative	Noncumulative
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger(s)	NA
25	If convertible, fully or partially	NA
26	If convertible, conversion rate	NA
27	If convertible, mandatory or optional conversion	NA
28	If convertible, specify instrument type convertible into	NA
29	If convertible, specify issuer of instrument it converts into	NA
30	Write-down feature	NA
31	If write-down, write-down trigger(s)	NA
32	If write-down, full or partial	NA
33	If write-down, permanent or temporary	NA
34	If temporary write-down, description of write-up mechanism	NA
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	All depositors and other creditors
36	Non-compliant transitioned features	no
37	If yes, specify non-compliant features	NA



**Table DF-13: Main Features of Regulatory Capital instruments**  
Disclosure template for main features of regulatory capital instruments

UT series VI		
1	Issuer	PUNJAB NATIONAL BANK
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE160A09231
3	Governing law(s) of the instrument	RBI
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier II Bonds
5	Post-transitional Basel III rules	Tier II Bonds
6	Eligible at solo/group/ group & solo	Solo
7	Instrument type	Unsecured Redeemable Non convertible Subordinated upper Tier II Bonds (Debts Capital Instruments) Series VI in the nature of Promissory Note.
8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	5000
9	Par value of instrument	Rs. 1 million
10	Accounting classification	Liability
11	Original date of issuance	18-Dec-08
12	Perpetual or dated	DATED
13	Original maturity date	18-Dec-23
14	Issuer call subject to prior supervisory approval	At par at the end of 10th year from deemed date of allotment (with the prior permission of RBI)
15	Optional call date, contingent call dates and redemption amount	Subject to RBI Guidelines, at par at the end of the 15th year from the date of allotment, if the call is not exercised at the end of 10th year
16	Subsequent call dates, if applicable	NO
	<i>Coupons / dividends</i>	Coupon
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	8.95% Annual for first ten years and 9.45% annual for last 5 years if call option not exercised
19	Existence of a dividend stopper	NO
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	NA
22	Noncumulative or cumulative	Noncumulative
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger(s)	NA
25	If convertible, fully or partially	NA
26	If convertible, conversion rate	NA
27	If convertible, mandatory or optional conversion	NA
28	If convertible, specify instrument type convertible into	NA
29	If convertible, specify issuer of instrument it converts into	NA
30	Write-down feature	NA
31	If write-down, write-down trigger(s)	NA
32	If write-down, full or partial	NA
33	If write-down, permanent or temporary	NA
34	If temporary write-down, description of write-up mechanism	NA
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	All depositors and other creditors
36	Non-compliant transitioned features	NO
37	If yes, specify non-compliant features	NA



**Table DF-13: Main Features of Regulatory Capital instruments**  
Disclosure template for main features of regulatory capital instruments

UT series VII		
1	Issuer	PUNJAB NATIONAL BANK
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE160A09256
3	Governing law(s) of the instrument	RBI
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier II Bonds
5	Post-transitional Basel III rules	Tier II Bonds
6	Eligible at solo/group/ group & solo	Solo
7	Instrument type	Unsecured Redeemable Non convertible Subordinated upper Tier II Bonds (Debts Capital Instruments) Series VII in the nature of Promissory Note.
8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	10000
9	Par value of instrument	Rs.1 million
10	Accounting classification	Liability
11	Original date of issuance	18-Feb-09
12	Perpetual or dated	DATED
13	Original maturity date	18-Feb-23
14	Issuer call subject to prior supervisory approval	Call option may be exercised by the Bank only if the Bonds have run for atleast 10 years. Call option shall be exercised by the bank only with the prior approval of RBI
15	Optional call date, contingent call dates and redemption amount	At par at the end of 15th year from the Deemed Date of Allotment (subject to prior approval from RBI)
16	Subsequent call dates, if applicable	NO
	<i>Coupons / dividends</i>	Coupon
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	9.15% annual for first ten years and 9.65% for last 5 years if call option not exercised
19	Existence of a dividend stopper	NO
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	NA
22	Noncumulative or cumulative	Noncumulative
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger(s)	NA
25	If convertible, fully or partially	NA
26	If convertible, conversion rate	NA
27	If convertible, mandatory or optional conversion	NA
28	If convertible, specify instrument type convertible into	NA
29	If convertible, specify issuer of instrument it converts into	NA
30	Write-down feature	NA
31	If write-down, write-down trigger(s)	NA
32	If write-down, full or partial	NA
33	If write-down, permanent or temporary	NA
34	If temporary write-down, description of write-up mechanism	NA
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	All depositors and other creditors
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	NA



**Table DF-13: Main Features of Regulatory Capital instruments**  
Disclosure template for main features of regulatory capital instruments

UT series VIII		
1	Issuer	PUNJAB NATIONAL BANK
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE160A09264
3	Governing law(s) of the instrument	RBI
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier II Bonds
5	Post-transitional Basel III rules	Tier II Bonds
6	Eligible at solo/group/ group & solo	Solo
7	Instrument type	Unsecured Redeemable Non convertible Subordinated upper Tier II Bonds (Debts Capital Instruments) Series VIII in the nature of Promissory Note.
8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	5000
9	Par value of instrument	1000000
10	Accounting classification	Liability
11	Original date of issuance	21-Apr-09
12	Perpetual or dated	DATED
13	Original maturity date	21-Apr-24
14	Issuer call subject to prior supervisory approval	Call option may be exercised by the Bank only if the Bonds have run for atleast 10 years. Call option shall be exercised by the bank only with the prior approval of RBI
15	Optional call date, contingent call dates and redemption amount	At par at the end of 15th year from the Deemed Date of Allotment (subject to prior approval from RBI)
16	Subsequent call dates, if applicable	
	<i>Coupons / dividends</i>	Coupon
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	8.80% annual for first ten years and 9.30% for last 5 years if call option not exercised
19	Existence of a dividend stopper	NO
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	NA
22	Noncumulative or cumulative	Noncumulative
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger(s)	NA
25	If convertible, fully or partially	NA
26	If convertible, conversion rate	NA
27	If convertible, mandatory or optional conversion	NA
28	If convertible, specify instrument type convertible into	NA
29	If convertible, specify issuer of instrument it converts into	NA
30	Write-down feature	NA
31	If write-down, write-down trigger(s)	NA
32	If write-down, full or partial	NA
33	If write-down, permanent or temporary	NA
34	If temporary write-down, description of write-up mechanism	NA
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	All depositors and other creditors
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	NA



**Table DF-13: Main Features of Regulatory Capital instruments**  
Disclosure template for main features of regulatory capital instruments

UT series IX		
1	Issuer	PUNJAB NATIONAL BANK
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE160A09272
3	Governing law(s) of the instrument	RBI
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier II Bonds
5	Post-transitional Basel III rules	Tier II Bonds
6	Eligible at solo/group/ group & solo	Solo
7	Instrument type	Unsecured Redeemable Non convertible Subordinated upper Tier II Bonds (Debts Capital Instruments) Series IX in the nature of Promissory Note.
8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	5000
9	Par value of instrument	Rs.1 million
10	Accounting classification	Liability
11	Original date of issuance	4-Jun-09
12	Perpetual or dated	DATED
13	Original maturity date	4-Jun-24
14	Issuer call subject to prior supervisory approval	Call option may be exercised by the Bank only if the Bonds have run for atleast 10 years. Call option shall be exercised by the bank only with the prior approval of RBI
15	Optional call date, contingent call dates and redemption amount	At par at the end of 15th year from the Deemed Date of Allotment (subject to prior approval from RBI)
16	Subsequent call dates, if applicable	
	<i>Coupons / dividends</i>	Coupon
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	8.37% annual for first ten years and 8.87% for last 5 years if call option not exercised
19	Existence of a dividend stopper	NO
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	NA
22	Noncumulative or cumulative	Noncumulative
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger(s)	NA
25	If convertible, fully or partially	NA
26	If convertible, conversion rate	NA
27	If convertible, mandatory or optional conversion	NA
28	If convertible, specify instrument type convertible into	NA
29	If convertible, specify issuer of instrument it converts into	NA
30	Write-down feature	NA
31	If write-down, write-down trigger(s)	NA
32	If write-down, full or partial	NA
33	If write-down, permanent or temporary	NA
34	If temporary write-down, description of write-up mechanism	NA
35	Position in subordination hierarchy in liquidation (specify instrument type)	All depositors and other creditors
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	NA





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

Disclosure template for main features of regulatory capital instruments

UT series X		
1	Issuer	PUNJAB NATIONAL BANK
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for	INE160A09298
3	Governing law(s) of the instrument	RBI
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier II Bonds
5	Post-transitional Basel III rules	Tier II Bonds
6	Eligible at solo/group/ group & solo	Solo
7	Instrument type	Unsecured Redeemable Non convertible Subordinated upper Tier II Bonds (Debts Capital Instruments) Series X in the nature of Promissory Note.
8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	5000
9	Par value of instrument	Rs.1 million
10	Accounting classification	Liability
11	Original date of issuance	9-Sep-09
12	Perpetual or dated	DATED
13	Original maturity date	9-Sep-24
14	Issuer call subject to prior supervisory approval	Call option may be exercised by the Bank only if the Bonds have run for atleast 10 years. Call option shall be exercised by the bank only with the prior approval of RBI
15	Optional call date, contingent call dates and redemption amount	At par at the end of 15th year from the Deemed Date of Allotment (subject to prior approval from RBI)
16	Subsequent call dates, if applicable	NO
	<i>Coupons / dividends</i>	Coupon
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	8.60% annual for first ten years and 9.10% for last 5 years if call option not exercised
19	Existence of a dividend stopper	NO
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	NA
22	Noncumulative or cumulative	Noncumulative
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger(s)	NA
25	If convertible, fully or partially	NA
26	If convertible, conversion rate	NA
27	If convertible, mandatory or optional conversion	NA
28	If convertible, specify instrument type convertible into	NA
29	If convertible, specify issuer of instrument it converts into	NA
30	Write-down feature	NA
31	If write-down, write-down trigger(s)	NA
32	If write-down, full or partial	NA
33	If write-down, permanent or temporary	NA
34	If temporary write-down, description of write-up mechanism	NA
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	All depositors and other creditors
36	Non-compliant transitioned features	NO
37	If yes, specify non-compliant features	NA



**Table DF-13: Main Features of Regulatory Capital Instruments**  
Disclosure template for main features of regulatory capital instruments

UT series XI		
1	Issuer	PUNJAB NATIONAL BANK
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE160A09306
3	Governing law(s) of the instrument	RBI
	Regulatory treatment	
4	Transitional Basel III rules	TIER II BONDS
5	Post-transitional Basel III rules	TIER II BONDS
6	Eligible at solo/group/ group & solo	SOLO
7	Instrument type	Unsecured Redeemable Non convertible Subordinated upper Tier II Bonds (Debts Capital Instruments) Series XI in the nature of Promissory Note.
8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	5000
9	Par value of instrument	Rs.1 million
10	Accounting classification	Liability
11	Original date of issuance	27-Nov-09
12	Perpetual or dated	DATED
13	Original maturity date	27-Nov-24
14	Issuer call subject to prior supervisory approval	Call option may be exercised by the Bank only if the Bonds have run for atleast 10 years. Call option shall be exercised by the bank only with the prior approval of RBI
15	Optional call date, contingent call dates and redemption amount	At par at the end of 15th year from the Deemed Date of Allotment (subject to prior approval from RBI)
16	Subsequent call dates, if applicable	NO
	Coupons / dividends	Coupon
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	8.50% annual for first ten years and 9.00% for last 5 years if call option not exercised
19	Existence of a dividend stopper	NO
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	NO
22	Noncumulative or cumulative	Noncumulative
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger(s)	NA
25	If convertible, fully or partially	NA
26	If convertible, conversion rate	NA
27	If convertible, mandatory or optional conversion	NA
28	If convertible, specify instrument type convertible into	NA
29	If convertible, specify issuer of instrument it converts into	NA
30	Write-down feature	NA
31	If write-down, write-down trigger(s)	NA
32	If write-down, full or partial	NA
33	If write-down, permanent or temporary	NA
34	If temporary write-down, description of write-up mechanism	NA
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	All depositors and other creditors
36	Non-compliant transitioned features	NO
37	If yes, specify non-compliant features	NA





**Table DF-13: Main Features of Regulatory Capital instruments**  
Disclosure template for main features of regulatory capital instruments

**UT series XII**

1	Issuer	PUNJAB NATIONAL BANK
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE160A09322
3	Governing law(s) of the instrument	RBI
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier II Bonds
5	Post-transitional Basel III rules	Tier II Bonds
6	Eligible at solo/group/ group & solo	Solo
7	Instrument type	Unsecured Redeemable Non convertible Subordinated upper Tier II Bonds (Debts Capital Instruments) Series XII in the nature of Promissory Note.
8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	5000
9	Par value of instrument	Rs.1 million
10	Accounting classification	Liability
11	Original date of issuance	24-May-10
12	Perpetual or dated	DATED
13	Original maturity date	24-May-25
14	Issuer call subject to prior supervisory approval	Call option may be exercised by the Bank only if the Bonds have run for atleast 10 years. Call option shall be exercised by the bank only with the prior approval of RBI
15	Optional call date, contingent call dates and redemption amount	At par at the end of 15th year from the Deemed Date of Allotment (subject to prior approval from RBI)
16	Subsequent call dates, if applicable	
	<i>Coupons / dividends</i>	Coupon
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	8.50% annual for first ten years and 9.00% for last 5 years if call option not exercised
19	Existence of a dividend stopper	NO
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	NO
22	Noncumulative or cumulative	Noncumulative
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger(s)	NA
25	If convertible, fully or partially	NA
26	If convertible, conversion rate	NA
27	If convertible, mandatory or optional conversion	NA
28	If convertible, specify instrument type convertible into	NA
29	If convertible, specify issuer of instrument it converts into	NA
30	Write-down feature	NA
31	If write-down, write-down trigger(s)	NA
32	If write-down, full or partial	NA
33	If write-down, permanent or temporary	NA
34	If temporary write-down, description of write-up mechanism	NA
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	All depositors and other creditors
36	Non-compliant transitioned features	NO
37	If yes, specify non-compliant features	NA



**Table DF-13: Main Features of Regulatory Capital instruments**  
Disclosure template for main features of regulatory capital instruments

HT I SERIES I		
1	Issuer	PUNJAB NATIONAL BANK
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE160A09165
3	Governing law(s) of the instrument	RBI
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier I Bonds
5	Post-transitional Basel III rules	Tier I Bonds
6	Eligible at solo/group/ group & solo	Solo
7	Instrument type	Unsecured Redeemable Non convertible Subordinated Tier I Perpetual Bonds Series I in the nature of Promissory Note.
8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	5000
9	Par value of instrument	Rs.1 million
10	Accounting classification	Liability
11	Original date of issuance	20-Jul-07
12	Perpetual or dated	PERPETUAL
13	Original maturity date	PERPETUAL
14	Issuer call subject to prior supervisory approval	At par at the end of 10th year from the Deemed Date of Allotment and thereafter on each anniversary date (subject to prior approval from RBI)
15	Optional call date, contingent call dates and redemption amount	At par at the end of 10th year from the Deemed Date of Allotment and thereafter on each anniversary date (subject to prior approval from RBI)
16	Subsequent call dates, if applicable	NA
	<i>Coupons / dividends</i>	Coupon
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	10.40% annual for first ten years and 10.90% ANNUAL FOR ALL Subsequent years if call option is not exercised at the end of 10th year from the deemed date of allotment
19	Existence of a dividend stopper	NO
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	NO
22	Noncumulative or cumulative	Noncumulative
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger(s)	NA
25	If convertible, fully or partially	NA
26	If convertible, conversion rate	NA
27	If convertible, mandatory or optional conversion	NA
28	If convertible, specify instrument type convertible into	NA
29	If convertible, specify issuer of instrument it converts into	NA
30	Write-down feature	NA
31	If write-down, write-down trigger(s)	NA
32	If write-down, full or partial	NA
33	If write-down, permanent or temporary	NA
34	If temporary write-down, description of write-up mechanism	NA
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	All depositors and other creditors
36	Non-compliant transitioned features	NO
37	If yes, specify non-compliant features	NA



**Table DF-13: Main Features of Regulatory Capital instruments**  
Disclosure template for main features of regulatory capital instruments

HT I SERIES II		
1	Issuer	PUNJAB NATIONAL BANK
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for	INE160A09181
3	Governing law(s) of the instrument	RBI
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier I Bonds
5	Post-transitional Basel III rules	Tier I Bonds
6	Eligible at solo/group/ group & solo	Solo
7	Instrument type	Unsecured Redeemable Non convertible Subordinated Tier I Perpetual Bonds Series II in the nature of Promissory Note.
8	Amount recognised in regulatory capital (Rs. in million, as of most	3000
9	Par value of instrument	Rs.1 million
10	Accounting classification	Liability
11	Original date of issuance	11-Dec-07
12	Perpetual or dated	PERPETUAL
13	Original maturity date	PERPETUAL
14	Issuer call subject to prior supervisory approval	At par at the end of 10th year from the Deemed Date of Allotment and thereafter on each anniversary date (subject to prior approval from RBI)
15	Optional call date, contingent call dates and redemption amount	At par at the end of 10th year from the Deemed Date of Allotment and thereafter on each anniversary date (subject to prior approval from RBI)
16	Subsequent call dates, if applicable	NA
	<i>Coupons / dividends</i>	Coupon
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	9.75% annual for first ten years and 10.25% if call option not exercised
19	Existence of a dividend stopper	NO
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	NO
22	Noncumulative or cumulative	Noncumulative
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger(s)	NA
25	If convertible, fully or partially	NA
26	If convertible, conversion rate	NA
27	If convertible, mandatory or optional conversion	NA
28	If convertible, specify instrument type convertible into	NA
29	If convertible, specify issuer of instrument it converts into	NA
30	Write-down feature	NA
31	If write-down, write-down trigger(s)	NA
32	If write-down, full or partial	NA
33	If write-down, permanent or temporary	NA
34	If temporary write-down, description of write-up mechanism	NA
35	Position in subordination hierarchy in liquidation (specify instrument	All depositors and other creditors
36	Non-compliant transitioned features	NO
37	If yes, specify non-compliant features	NA



**Table DF-13: Main Features of Regulatory Capital instruments**  
Disclosure template for main features of regulatory capital instruments

HT I SERIES III		
1	Issuer	PUNJAB NATIONAL BANK
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE160A09199
3	Governing law(s) of the instrument	RBI
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier I Bonds
5	Post-transitional Basel III rules	Tier I Bonds
6	Eligible at solo/group/ group & solo	Solo
7	Instrument type	Unsecured Redeemable Non convertible Subordinated Tier I Perpetual Bonds Series III in the nature of Promissory Note.
8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	3000
9	Par value of instrument	Rs.1 million
10	Accounting classification	Liability
11	Original date of issuance	18.01.2008
12	Perpetual or dated	PERPETUAL
13	Original maturity date	PERPETUAL
14	Issuer call subject to prior supervisory approval	At par at the end of 10th year from the Deemed Date of Allotment and thereafter on each anniversary date (subject to prior approval from RBI)
15	Optional call date, contingent call dates and redemption amount	At par at the end of 10th year from the Deemed Date of Allotment and thereafter on each anniversary date (subject to prior approval from RBI)
16	Subsequent call dates, if applicable	NA
	<i>Coupons / dividends</i>	Coupon
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	9.45% annual for first ten years and 9.95% if call option not exercised
19	Existence of a dividend stopper	NO
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	NO
22	Noncumulative or cumulative	Noncumulative
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger(s)	NA
25	If convertible, fully or partially	NA
26	If convertible, conversion rate	NA
27	If convertible, mandatory or optional conversion	NA
28	If convertible, specify instrument type convertible into	NA
29	If convertible, specify issuer of instrument it converts into	NA
30	Write-down feature	NA
31	If write-down, write-down trigger(s)	NA
32	If write-down, full or partial	NA
33	If write-down, permanent or temporary	NA
34	If temporary write-down, description of write-up mechanism	NA
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	All depositors and other creditors
36	Non-compliant transitioned features	NO
37	If yes, specify non-compliant features	NA



**Table DF-13: Main Features of Regulatory Capital Instruments**  
Disclosure template for main features of regulatory capital instruments

HT I SERIES IV		
1	Issuer	PUNJAB NATIONAL BANK
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE160A09249
3	Governing law(s) of the instrument	RBI
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier I Bonds
5	Post-transitional Basel III rules	Tier I Bonds
6	Eligible at solo/group/ group & solo	Solo
7	Instrument type	Unsecured Redeemable Non convertible Subordinated Tier I Perpetual Bonds Series IV in the nature of Promissory Note.
8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	2205
9	Par value of instrument	Rs.1 million
10	Accounting classification	Liability
11	Original date of issuance	19-Jan-09
12	Perpetual or dated	PERPETUAL
13	Original maturity date	PERPETUAL
14	Issuer call subject to prior supervisory approval	At par at the end of 10th year from the Deemed Date of Allotment and thereafter on each anniversary date (subject to prior approval from RBI)
15	Optional call date, contingent call dates and redemption amount	At par at the end of 10th year from the Deemed Date of Allotment and thereafter on each anniversary date (subject to prior approval from RBI)
16	Subsequent call dates, if applicable	NA
	<i>Coupons / dividends</i>	Coupon
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	8.90% annual for first ten years and 9.40% if call option not exercised
19	Existence of a dividend stopper	NO
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	NO
22	Noncumulative or cumulative	Noncumulative
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger(s)	NA
25	If convertible, fully or partially	NA
26	If convertible, conversion rate	NA
27	If convertible, mandatory or optional conversion	NA
28	If convertible, specify instrument type convertible into	NA
29	If convertible, specify issuer of instrument it converts into	NA
30	Write-down feature	NA
31	If write-down, write-down trigger(s)	NA
32	If write-down, full or partial	NA
33	If write-down, permanent or temporary	NA
34	If temporary write-down, description of write-up mechanism	NA
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	All depositors and other creditors
36	Non-compliant transitioned features	NO
37	If yes, specify non-compliant features	NA





**Table DF-13: Main Features of Regulatory Capital Instruments**  
Disclosure template for main features of regulatory capital instruments

HT I SERIES V		
1	Issuer	PUNJAB NATIONAL BANK
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE160A09280
3	Governing law(s) of the instrument	RBI
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier I Bonds
5	Post-transitional Basel III rules	Tier I Bonds
6	Eligible at solo/group/ group & solo	Solo
7	Instrument type	Unsecured Redeemable Non convertible Subordinated Tier I Perpetual Bonds Series V in the nature of Promissory Note.
8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	5000
9	Par value of instrument	Rs.1 million
10	Accounting classification	Liability
11	Original date of issuance	28-Aug-09
12	Perpetual or dated	PERPETUAL
13	Original maturity date	PERPETUAL
14	Issuer call subject to prior supervisory approval	At par at the end of 10th year from the Deemed Date of Allotment and thereafter on each anniversary date (subject to prior approval from RBI)
15	Optional call date, contingent call dates and redemption amount	At par at the end of 10th year from the Deemed Date of Allotment and thereafter on each anniversary date (subject to prior approval from RBI)
16	Subsequent call dates, if applicable	NA
	<i>Coupons / dividends</i>	Coupon
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	9.15% annual for first ten years and 9.65% if call option not exercised
19	Existence of a dividend stopper	NO
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	NO
22	Noncumulative or cumulative	Noncumulative
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger(s)	NA
25	If convertible, fully or partially	NA
26	If convertible, conversion rate	NA
27	If convertible, mandatory or optional conversion	NA
28	If convertible, specify instrument type convertible into	NA
29	If convertible, specify issuer of instrument it converts into	NA
30	Write-down feature	NA
31	If write-down, write-down trigger(s)	NA
32	If write-down, full or partial	NA
33	If write-down, permanent or temporary	NA
34	If temporary write-down, description of write-up mechanism	NA
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	All depositors and other creditors
36	Non-compliant transitioned features	NO
37	If yes, specify non-compliant features	NA



**Table DF-13: Main Features of Regulatory Capital instruments**  
Disclosure template for main features of regulatory capital instruments

HT I SERIES VI		
1	Issuer	PUNJAB NATIONAL BANK
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE160A09314
3	Governing law(s) of the instrument	RBI
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier I Bonds
5	Post-transitional Basel III rules	Tier I Bonds
6	Eligible at solo/group/ group & solo	Solo
7	Instrument type	Unsecured Redeemable Non convertible Subordinated Tier I Perpetual Bonds Series VI in the nature of Promissory Note.
8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	2000
9	Par value of instrument	Rs.1 million
10	Accounting classification	Liability
11	Original date of issuance	27-Nov-09
12	Perpetual or dated	PERPETUAL
13	Original maturity date	PERPETUAL
14	Issuer call subject to prior supervisory approval	At par at the end of 10th year from the Deemed Date of Allotment and thereafter on each anniversary date (subject to prior approval from RBI)
15	Optional call date, contingent call dates and redemption amount	At par at the end of 10th year from the Deemed Date of Allotment and thereafter on each anniversary date (subject to prior approval from RBI)
16	Subsequent call dates, if applicable	NA
	<i>Coupons / dividends</i>	Coupon
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	9.00% annual for first ten years and 9.50% if call option not exercised
19	Existence of a dividend stopper	NO
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	NO
22	Noncumulative or cumulative	Noncumulative
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger(s)	NA
25	If convertible, fully or partially	NA
26	If convertible, conversion rate	NA
27	If convertible, mandatory or optional conversion	NA
28	If convertible, specify instrument type convertible into	NA
29	If convertible, specify issuer of instrument it converts into	NA
30	Write-down feature	NA
31	If write-down, write-down trigger(s)	NA
32	If write-down, full or partial	NA
33	If write-down, permanent or temporary	NA
34	If temporary write-down, description of write-up mechanism	NA
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	All depositors and other creditors
36	Non-compliant transitioned features	NO
37	If yes, specify non-compliant features	NA





**Table DF-13: Main Features of Regulatory Capital Instruments**  
Disclosure template for main features of regulatory capital instruments

DEB SERIES XIV		
1	Issuer	PUNJAB NATIONAL BANK
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for	INE160A08019
3	Governing law(s) of the instrument	RBI
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier II Bonds
5	Post-transitional Basel III rules	Tier II Bonds
6	Eligible at solo/group/ group & solo	Solo
7	Instrument type	Non-Convertible Redeemable Unsecured Basel III Compliant Tier 2 Bonds for inclusion in Tier 2 Capital in the nature of Debentures
8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	10000
9	Par value of instrument	Rs.1 million
10	Accounting classification	Liability
11	Original date of issuance	24-Feb-14
12	Perpetual or dated	DATED
13	Original maturity date	24-Feb-24
14	Issuer call subject to prior supervisory approval	NA
15	Optional call date, contingent call dates and redemption amount	NA
16	Subsequent call dates, if applicable	NA
	<i>Coupons / dividends</i>	Coupon
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	9.65% p.a.
19	Existence of a dividend stopper	NO
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	NO
22	Noncumulative or cumulative	Noncumulative
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger(s)	NA
25	If convertible, fully or partially	NA
26	If convertible, conversion rate	NA
27	If convertible, mandatory or optional conversion	NA
28	If convertible, specify instrument type convertible into	NA
29	If convertible, specify issuer of instrument it converts into	NA
30	Write-down feature	NA
31	If write-down, write-down trigger(s)	NA
32	If write-down, full or partial	NA
33	If write-down, permanent or temporary	NA
34	If temporary write-down, description of write-up mechanism	NA
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	All depositors and other creditors
36	Non-compliant transitioned features	NO
37	If yes, specify non-compliant features	NA



**Table DF-13: Main Features of Regulatory Capital instruments**  
Disclosure template for main features of regulatory capital instruments

DEB SERIES XV		
1	Issuer	PUNJAB NATIONAL BANK
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE160A08027
3	Governing law(s) of the instrument	RBI
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier II Bonds
5	Post-transitional Basel III rules	Tier II Bonds
6	Eligible at solo/group/ group & solo	Solo
7	Instrument type	Non-Convertible Redeemable Unsecured Basel III Compliant Tier 2 Bonds for inclusion in Tier 2 Capital in the nature of Debentures
8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	5000
9	Par value of instrument	Rs.1 million
10	Accounting classification	Liability
11	Original date of issuance	28-Mar-14
12	Perpetual or dated	DATED
13	Original maturity date	28-Mar-24
14	Issuer call subject to prior supervisory approval	NA
15	Optional call date, contingent call dates and redemption amount	NA
16	Subsequent call dates, if applicable	NA
	<i>Coupons / dividends</i>	Coupon
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	9.68% p.a.
19	Existence of a dividend stopper	NO
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	NO
22	Noncumulative or cumulative	Noncumulative
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger(s)	NA
25	If convertible, fully or partially	NA
26	If convertible, conversion rate	NA
27	If convertible, mandatory or optional conversion	NA
28	If convertible, specify instrument type convertible into	NA
29	If convertible, specify issuer of instrument it converts into	NA
30	Write-down feature	NA
31	If write-down, write-down trigger(s)	NA
32	If write-down, full or partial	NA
33	If write-down, permanent or temporary	NA
34	If temporary write-down, description of write-up mechanism	NA
35	Position in subordination hierarchy in liquidation (specify instrument)	All depositors and other creditors
36	Non-compliant transitioned features	NO
37	If yes, specify non-compliant features	NA



**Table DF-13: Main Features of Regulatory Capital instruments**  
Disclosure template for main features of regulatory capital instruments

DEB SERIES XVI		
1	Issuer	PUNJAB NATIONAL BANK
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE160A08035
3	Governing law(s) of the instrument	RBI
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier II Bonds
5	Post-transitional Basel III rules	Tier II Bonds
6	Eligible at solo/group/ group & solo	Solo
7	Instrument type	Non-Convertible Redeemable Unsecured Basel III Compliant Tier 2 Bonds for inclusion in Tier 2 Capital in the nature of Debentures
8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	5000
9	Par value of instrument	Rs.1 million
10	Accounting classification	Liability
11	Original date of issuance	3-Apr-14
12	Perpetual or dated	DATED
13	Original maturity date	3-Apr-24
14	Issuer call subject to prior supervisory approval	NA
15	Optional call date, contingent call dates and redemption amount	NA
16	Subsequent call dates, if applicable	NA
	<i>Coupons / dividends</i>	Coupon
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	9.68% p.a.
19	Existence of a dividend stopper	NO
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	NO
22	Noncumulative or cumulative	Noncumulative
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger(s)	NA
25	If convertible, fully or partially	NA
26	If convertible, conversion rate	NA
27	If convertible, mandatory or optional conversion	NA
28	If convertible, specify instrument type convertible into	NA
29	If convertible, specify issuer of instrument it converts into	NA
30	Write-down feature	NA
31	If write-down, write-down trigger(s)	NA
32	If write-down, full or partial	NA
33	If write-down, permanent or temporary	NA
34	If temporary write-down, description of write-up mechanism	NA
35	Position in subordination hierarchy in liquidation (specify instrument)	All depositors and other creditors
36	Non-compliant transitioned features	NO
37	If yes, specify non-compliant features	NA



**Table DF-13: Main Features of Regulatory Capital instruments**  
Disclosure template for main features of regulatory capital instruments

DEB SERIES XVII		
1	Issuer	PUNJAB NATIONAL BANK
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE160A08043
3	Governing law(s) of the instrument	RBI
	Regulatory treatment	
4	Transitional Basel III rules	Tier II Bonds
5	Post-transitional Basel III rules	Tier II Bonds
6	Eligible at solo/group/ group & solo	Solo
7	Instrument type	Non-Convertible Redeemable Unsecured Basel III Compliant Tier 2 Bonds for inclusion in Tier 2 Capital in the nature of Debentures
8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	5000
9	Par value of instrument	Rs.1 million
10	Accounting classification	Liability
11	Original date of issuance	9-Sep-14
12	Perpetual or dated	DATED
13	Original maturity date	9-Sep-24
14	Issuer call subject to prior supervisory approval	NA
15	Optional call date, contingent call dates and redemption amount	NA
16	Subsequent call dates, if applicable	NA
	Coupons / dividends	Coupon
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	9.35% p.a.
19	Existence of a dividend stopper	NO
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	NO
22	Noncumulative or cumulative	Noncumulative
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger(s)	NA
25	If convertible, fully or partially	NA
26	If convertible, conversion rate	NA
27	If convertible, mandatory or optional conversion	NA
28	If convertible, specify instrument type convertible into	NA
29	If convertible, specify issuer of instrument it converts into	NA
30	Write-down feature	NA
31	If write-down, write-down trigger(s)	NA
32	If write-down, full or partial	NA
33	If write-down, permanent or temporary	NA
34	If temporary write-down, description of write-up mechanism	NA
35	Position in subordination hierarchy in liquidation (specify instrument)	All depositors and other creditors
36	Non-compliant transitioned features	NO
37	If yes, specify non-compliant features	NA



**Table DF-13: Main Features of Regulatory Capital instruments**  
Disclosure template for main features of regulatory capital instruments

DEB SERIES XVIII		
1	Issuer	PUNJAB NATIONAL BANK
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE160A08050
3	Governing law(s) of the instrument	RBI
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier II Bonds
5	Post-transitional Basel III rules	Tier II Bonds
6	Eligible at solo/group/ group & solo	Solo
7	Instrument type	Non-Convertible Redeemable Unsecured Basel III Compliant Tier 2 Bonds for inclusion in Tier 2 Capital in the nature of Debentures
8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	10000
9	Par value of instrument	Rs.1 million
10	Accounting classification	Liability
11	Original date of issuance	30-9-14
12	Perpetual or dated	DATED
13	Original maturity date	30-9-24
14	Issuer call subject to prior supervisory approval	NA
15	Optional call date, contingent call dates and redemption amount	NA
16	Subsequent call dates, if applicable	NA
	<i>Coupons / dividends</i>	Coupon
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	9.25%
19	Existence of a dividend stopper	NO
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	NO
22	Noncumulative or cumulative	Noncumulative
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger(s)	NA
25	If convertible, fully or partially	NA
26	If convertible, conversion rate	NA
27	If convertible, mandatory or optional conversion	NA
28	If convertible, specify instrument type convertible into	NA
29	If convertible, specify issuer of instrument it converts into	NA
30	Write-down feature	NA
31	If write-down, write-down trigger(s)	NA
32	If write-down, full or partial	NA
33	If write-down, permanent or temporary	NA
34	If temporary write-down, description of write-up mechanism	NA
35	Position in subordination hierarchy in liquidation (specify instrument)	All depositors and other creditors
36	Non-compliant transitioned features	NO
37	If yes, specify non-compliant features	NA





**Table DF-13: Main Features of Regulatory Capital instruments**

**Disclosure template for main features of regulatory capital instruments**

1	Issuer	PNB Housing Finance Ltd.
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private)	INES72E09197
3	Governing law(s) of the instrument	
	Regulatory treatment	
4	Transitional Basel III rules	
5	Post-transitional Basel III rules	
6	Eligible at solo/group/ group & solo	
7	Instrument type	Unsecured Tier II Bonds
8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	200
9	Par value of instrument	200
10	Accounting classification	Unsecured Borrowing
11	Original date of issuance	21.12.2012
12	Perpetual or dated	Maturity Dated 21.12.2022
13	Original maturity date	21.12.2022
14	Issuer call subject to prior supervisory approval	NA
15	Optional call date, contingent call dates and redemption amount	NA
16	Subsequent call dates, if applicable	NA
	Coupons / dividends	NA
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	9.1 %
19	Existence of a dividend stopper	NA
20	Fully discretionary, partially discretionary or mandatory	NA
21	Existence of step up or other incentive to redeem	NA
22	Noncumulative or cumulative	Non Cumulative
23	Convertible or non-convertible	NA
24	If convertible, conversion trigger(s)	NA
25	If convertible, fully or partially	NA
26	If convertible, conversion rate	NA
27	If convertible, mandatory or optional conversion	NA
28	If convertible, specify instrument type convertible into	NA
29	If convertible, specify issuer of instrument it converts into	NA
30	Write-down feature	0
31	If write-down, write-down trigger(s)	0
32	If write-down, full or partial	0
33	If write-down, permanent or temporary	0
34	If temporary write-down, description of write-up mechanism	0
35	Position in subordination hierarchy in liquidation (specify instrument)	Equity
36	Non-compliant transitioned features	NA
37	If yes, specify non-compliant features	NA





Table DF-13: Main Features of Regulatory Capital Instruments		
Disclosure template for main features of regulatory capital instruments		
1	Issuer	PNB Housing Finance Ltd.
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE572E09015
3	Governing law(s) of the instrument	
	Regulatory treatment	
4	Transitional Basel III rules	
5	Post-transitional Basel III rules	
6	Eligible at solo/group/ group & solo	
7	Instrument type	Unsecured Tier II Bonds
8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	100
9	Par value of instrument	100
10	Accounting classification	Unsecured Borrowing
11	Original date of issuance	22.07.2006
12	Perpetual or dated	Maturity Dated 22.03.2016
13	Original maturity date	22.03.2016
14	Issuer call subject to prior supervisory approval	NA
15	Optional call date, contingent call dates and redemption amount	NA
16	Subsequent call dates, if applicable	NA
	Coupons / dividends	NA
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	9.25
19	Existence of a dividend stopper	NA
20	Fully discretionary, partially discretionary or mandatory	NA
21	Existence of step up or other incentive to redeem	NA
22	Noncumulative or cumulative	Non Cumulative
23	Convertible or non-convertible	NA
24	If convertible, conversion trigger(s)	NA
25	If convertible, fully or partially	NA
26	If convertible, conversion rate	NA
27	If convertible, mandatory or optional conversion	NA
28	If convertible, specify instrument type convertible into	NA
29	If convertible, specify issuer of instrument it converts into	NA
30	Write-down feature	0
31	If write-down, write-down trigger(s)	0
32	If write-down, full or partial	0
33	If write-down, permanent or temporary	0
34	If temporary write-down, description of write-up mechanism	0
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Equity
36	Non-compliant transitioned features	NA
37	If yes, specify non-compliant features	NA



**Table DF-13: Main Features of Regulatory Capital instruments**  
**Disclosure template for main features of regulatory capital instruments**

Equity Share Capital		
1	Issuer	PNBIL
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	Non Demat
3	Governing law(s) of the instrument	Channel Island Stock Market
	Regulatory treatment	
4	Transitional Basel III rules	Available to full extent
5	Post-transitional Basel III rules	Available to full extent
6	Eligible at solo/group/ group & solo	Solo
7	Instrument type	Ordinary Shares
8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	86322.93
9	Par value of instrument	86322.93
10	Accounting classification	Equity Share Capital
11	Original date of issuance	Issued on various dates
12	Perpetual or dated	Perpetual
13	Original maturity date	Undated
14	Issuer call subject to prior supervisory approval	NA
15	Optional call date, contingent call dates and redemption amount	NA
16	Subsequent call dates, if applicable	NA
	Coupons / dividends	
17	Fixed or floating dividend/coupon	Floating
18	Coupon rate and any related index	Nil
19	Existence of a dividend stopper	Nil
20	Fully discretionary, partially discretionary or mandatory	Fully Discretionary
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Non Cumulative
23	Convertible or non-convertible	NA
24	If convertible, conversion trigger(s)	NA
25	If convertible, fully or partially	NA
26	If convertible, conversion rate	NA
27	If convertible, mandatory or optional conversion	NA
28	If convertible, specify instrument type convertible into	NA
29	If convertible, specify issuer of instrument it converts into	NA
30	Write-down feature	NA
31	If write-down, write-down trigger(s)	NA
32	If write-down, full or partial	NA
33	If write-down, permanent or temporary	NA
34	If temporary write-down, description of write-up mechanism	NA
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	First
36	Non-compliant transitioned features	Nil
37	If yes, specify non-compliant features	Nil



**Table DF-13: Main Features of Regulatory Capital Instruments**  
**Disclosure template for main features of regulatory capital instruments**  
**Upper Tier II Capital Bonds**

1	Issuer	PNBIL
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	Non Demat
3	Governing law(s) of the instrument	Channel Island Stock Market
	Regulatory treatment	
4	Transitional Basel III rules	Will have to be converted into additional Tier I
5	Post-transitional Basel III rules	Will have to be converted into additional Tier I. Otherwise shall account for Tier II.
6	Eligible at solo/group/ group & solo	Solo
7	Instrument type	Subordinated perpetual debt
8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	15437.5
9	Par value of instrument	15437.5
10	Accounting classification	Semi Equity
11	Original date of issuance	31.3.2011
12	Perpetual or dated	Perpetual
13	Original maturity date	Undated
14	Issuer call subject to prior supervisory approval	10 Years
15	Optional call date, contingent call dates and redemption amount	31.3.2021
16	Subsequent call dates, if applicable	Nil
	Coupons / dividends	
17	Fixed or floating dividend/coupon	Floating
18	Coupon rate and any related index	6MLIBOR + 400bps
19	Existence of a dividend stopper	Nil
20	Fully discretionary, partially discretionary or mandatory	Fully Discretionary
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Non Cumulative
23	Convertible or non-convertible	Non convertible
24	If convertible, conversion trigger(s)	NA
25	If convertible, fully or partially	NA
26	If convertible, conversion rate	NA
27	If convertible, mandatory or optional conversion	NA
28	If convertible, specify instrument type convertible into	NA
29	If convertible, specify issuer of instrument it converts into	NA
30	Write-down feature	Nil
31	If write-down, write-down trigger(s)	NA
32	If write-down, full or partial	NA
33	If write-down, permanent or temporary	NA
34	If temporary write-down, description of write-up mechanism	NA
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinated to all other creditors
36	Non-compliant transitioned features	convertibility write off to be incorporated to be treated as additional Tier I. otherwise will account as Tier II.
37	If yes, specify non-compliant features	As Above



**Table DF-13: Main Features of Regulatory Capital Instruments**  
**Disclosure template for main features of regulatory capital instruments**

Lower Tier II Capital Bonds		
1	Issuer	PNBIL
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	Non Demat
3	Governing law(s) of the instrument	Channel Island Stock Market
	Regulatory treatment	
4	Transitional Basel III rules	Available to the extent of 100% of Tier I in year 1, 75% in year II, 50% in year III.
5	Post-transitional Basel III rules	Available to the extent of 33% of Tier I
6	Eligible at solo/group/ group & solo	Solo
7	Instrument type	Subordinated dated debt
8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	37050
9	Par value of instrument	37050
10	Accounting classification	Subordinated debt
11	Original date of issuance	31.3.2009, 31.1.2012, 4.10.2012
12	Perpetual or dated	Dated
13	Original maturity date	10 Years
14	Issuer call subject to prior supervisory approval	5 Years
15	Optional call date, contingent call dates and redemption amount	2014, 31.1.2017, 4.10.2017, 19.8.2024 (BOB)
16	Subsequent call dates, if applicable	Nil
	Coupons / dividends	
17	Fixed or floating dividend/coupon	Floating
18	Coupon rate and any related index	PNB:6M LIBOR + 400 bps BOB : 6M LIBOR + 450 bps (\$10mn)
19	Existence of a dividend stopper	Nil
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Cumulative
23	Convertible or non-convertible	Non convertible
24	If convertible, conversion trigger(s)	NA
25	If convertible, fully or partially	NA
26	If convertible, conversion rate	NA
27	If convertible, mandatory or optional conversion	NA
28	If convertible, specify instrument type convertible into	NA
29	If convertible, specify issuer of instrument it converts into	NA
30	Write-down feature	Nil
31	If write-down, write-down trigger(s)	NA
32	If write-down, full or partial	NA
33	If write-down, permanent or temporary	NA
34	If temporary write-down, description of write-up mechanism	NA
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinated to all other creditors
36	Non-compliant transitioned features	To be amortized in the last five years
37	If yes, specify non-compliant features	As Above



**Table DF-13: Main Features of Regulatory Capital Instruments**  
**Disclosure template for main features of regulatory capital instruments**

Lower Tier II Capital Bonds		
1	Issuer	PNBIL
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	Non Demat
3	Governing law(s) of the instrument	Channel Island Stock Market
	Regulatory treatment	
4	Transitional Basel III rules	Available to the extent of 100% of Tier I in year 1, 75% in year II, 50% in year III.
5	Post-transitional Basel III rules	Available to the extent of 33.33% of Tier I
6	Eligible at solo/group/ group & solo	Solo
7	Instrument type	Subordinated dated debt
8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	3087.5
9	Par value of instrument	3087.5
10	Accounting classification	Subordinated debt
11	Original date of issuance	23.12.2013
12	Perpetual or dated	Dated
13	Original maturity date	15 Years
14	Issuer call subject to prior supervisory approval	10 Years
15	Optional call date, contingent call dates and redemption amount	23.12.2013
16	Subsequent call dates, if applicable	Nil
	Coupons / dividends	
17	Fixed or floating dividend/coupon	Floating
18	Coupon rate and any related index	6M LIBOR + 450bps
19	Existence of a dividend stopper	Nil
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Cumulative
23	Convertible or non-convertible	Non convertible
24	If convertible, conversion trigger(s)	NA
25	If convertible, fully or partially	NA
26	If convertible, conversion rate	NA
27	If convertible, mandatory or optional conversion	NA
28	If convertible, specify instrument type convertible into	NA
29	If convertible, specify issuer of instrument it converts into	NA
30	Write-down feature	Nil
31	If write-down, write-down trigger(s)	NA
32	If write-down, full or partial	NA
33	If write-down, permanent or temporary	NA
34	If temporary write-down, description of write-up mechanism	NA
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinated to all other creditors
36	Non-compliant transitioned features	To be amortized in the last five years
37	If yes, specify non-compliant features	As Above





**TABLE DF – 14: FULL TERMS AND CONDITIONS OF REGULATORY CAPITAL INSTRUMENTS.**

Sr.No	INSTRUMENT (PNB)	FULL TERMS AND CONDITIONS
1.	Equity Shares	Ordinary shares, non-cumulative
Sr.No	INSTRUMENT (PNB)	FULL TERMS AND CONDITIONS
1.	Unsecured Redeemable Non convertible Subordinated upper Tier II Bonds (Debts Capital Instruments) Series XI in the nature of Promissory Note. <b>INE160A09124</b>	Issue Size: Rs. 500 Crore with Green shoe option of Rs. 500 Crore, Date of Allotment: June 16, 2006, Date of Redemption: 16.04.2016, Par Value: Rs.1 Million, Put and Call Option: At par at the end of 10th year from deemed date of allotment (with the prior permission of RBI), Rate of Interest and frequency: @8.45% p.a., Listing: On the National Stock Exchange of India Ltd (NSE), All in Dematerialised form.
2.	Unsecured Redeemable Non convertible Subordinated upper Tier II Bonds (Debts Capital Instruments) Series XII in the nature of Promissory Note. <b>INE160A09132</b>	Issue Size: Rs.115 crores Date Of Allotment: August 16, 2006, Date of Redemption: April 16, 2016, Par Value: Rs.1 million, Put and Call Option: At par at the end of 10th year from deemed date of allotment (with the prior permission of RBI) Rate of Interest and Frequency: @9.15% p.a., Listing: On the National Stock Exchange of India Ltd (NSE) , All in Dematerialised form.
3.	Unsecured Redeemable Non convertible Subordinated upper Tier II Bonds (Debts Capital Instruments) Series XIII in the nature of Promissory Note. <b>INE160A09140</b>	Issue Size: Rs.500 crores, Date Of Allotment: Sep. 16 2006, Date of Redemption: April 8 2016 Par Value: Rs.1 million, Put and Call Option: At par at the end of 10th year from deemed date of allotment (with the prior permission of RBI), Rate of Interest and Frequency: @8.95% p.a., Listing: On the National Stock Exchange of India Ltd (NSE) , All in Dematerialised form.
4.	Unsecured Redeemable Non Convertible Bonds UT Series I in the nature of Promissory Notes <b>INE160A09157</b>	Issue Size: Rs.500 crores, Date Of Allotment: Dec.8 2006, Date of Redemption: Par Value: Rs.1 million, Put and Call Option: At par at the end of 10th year from deemed date of allotment (with the prior permission of RBI) , Rate of Interest and Frequency: @8.80% Annual for the first Ten years and 9.30% annual for last 5 years if call option not exercised. Listing: On the National Stock exchange of India Ltd (NSE) , All in Dematerialised form.
5.	Unsecured Redeemable Non convertible Subordinated upper Tier II Bonds (Debts Capital Instruments) Series II in the nature of Promissory Note. <b>INE160A09173</b>	Issue Size: Rs.500 crores, Date Of Allotment: Dec. 12, 2007, Date of Redemption: Dec. 12, 2022 Par Value: Rs.1 million, Put and Call Option: At par at the end of 10th year from deemed date of allotment (with the prior permission of RBI) Rate of Interest and Frequency: @ 9.35% p.a. annual for the first ten years and 9.85% p.a. annual for last 5 years if call option not exercised. Listing: On the National Stock Exchange of India Ltd (NSE) , All in Dematerialised form.
6.	Unsecured Redeemable Non convertible Subordinated upper Tier II Bonds (Debts Capital Instruments) Series III in the nature of Promissory Note. <b>INE160A09207</b>	Issue Size: Rs.1000 crores (with option to retain oversubscription of Rs.500 cr), Date Of Allotment: Mar 05 2008, Date of Redemption: Mar 05 2023, Par Value: Rs.1 million, Put and Call Option: At par at the end of 10th year from deemed date of allotment (with the prior permission of RBI), Rate of Interest and Frequency: @ 9.35% p.a. annual for first ten years and @9.85% p.a. annual for last 5 years if call





		option is not exercised, Listing: On the National Stock Exchange of India Ltd (NSE), All in Dematerialised form.
7.	Unsecured Redeemable Non convertible Subordinated upper Tier II Bonds (Debts Capital Instruments) Series IV in the nature of Promissory Note. <b>INE160A09215</b>	Issue Size: Rs.600 crores, Date Of Allotment: Mar 27 2008, Date of Redemption: Mar 27 2023, Par Value: Rs.1 million, Put and Call Option: At par at the end of 10th year from deemed date of allotment (with the prior permission of RBI) Rate of Interest and Frequency: @9.45% p.a. annual for first 10 years and 9.95% p.a. annual for last 5 years if call option not exercised. Listing: On the National Stock Exchange of India Ltd (NSE) , All in Dematerialised form.
8.	Unsecured Redeemable Non convertible Subordinated upper Tier II Bonds (Debts Capital Instruments) Series V in the nature of Promissory Note. <b>INE160A09223</b>	Issue Size: Rs.500 crores, Date Of Allotment: Sep. 29 2008 Date of Redemption: Sep. 29 2023, Par Value: Rs.1 million, Put and Call Option: At par at the end of 10th year from deemed date of allotment (with the prior permission of RBI), Rate of Interest and Frequency: @ 10.85% p.a. annual for first 10 years and 11.35% p.a. annual for last 5 years if call option not exercised. Listing: On the National Stock Exchange of India Ltd (NSE) , All in Dematerialised form.
9.	Unsecured Redeemable Non convertible Subordinated upper Tier II Bonds (Debts Capital Instruments) Series VI in the nature of Promissory Note. <b>INE160A09231</b>	Issue Size: Rs. 500 crores, Date Of Allotment: Dec 18 2008, Date of Redemption: Dec. 18 2023 Par Value: Rs.1 million, Put and Call Option: At par at the end of 10th year from deemed date of allotment (with the prior permission of RBI) Rate of Interest and Frequency: @ 8.95% p.a. annual for first ten years and 9.45% p.a. annual for last 5 years if call option not exercised. Listing: On the National Stock Exchange of India Ltd (NSE) , All in Dematerialised form.
10.	Unsecured Redeemable Non convertible Subordinated upper Tier II Bonds (Debts Capital Instruments) Series VII in the nature of Promissory Note. <b>INE160A09256</b>	Issue Size: Rs.500 crores with an option to retain oversubscription. Date Of Allotment: Feb.18 2009, Date of Redemption: Feb. 18 2023, Par Value: Rs.1 million, Put and Call Option : At par at the end of 10th year from deemed date of allotment (with the prior permission of RBI) Rate of Interest and Frequency: @ 9.15% p.a. annual for first ten years and 9.65% p.a. for last 5 years if call option not exercised, Listing: On the National Stock Exchange of India Ltd (NSE), All in Dematerialised form.
11.	Unsecured Redeemable Non convertible Subordinated upper Tier II Bonds (Debts Capital Instruments) Series VIII in the nature of Promissory Note. <b>INE160A09264</b>	Issue Size: Rs.500 crores, Date Of Allotment: April 21, 2009, Date of Redemption: April 21 2024, Par Value: Rs.1 million, Put and Call Option: At par at the end of 10th year from deemed date of allotment (with the prior permission of RBI), Rate of Interest and Frequency: @8.80% p.a. annual for first ten years and 9.30% p.a. for last 5 years if call option not exercised, Listing: On the National Stock Exchange of India Ltd (NSE), All in Dematerialised form.



12.	Unsecured Redeemable Non convertible Subordinated upper Tier II Bonds (Debts Capital Instruments) Series IX in the nature of Promissory Note. <b>INE160A09272</b>	Issue Size: Rs.500 crores, Date Of Allotment: June 04 2009, Date of Redemption: June 04 2024 Par Value: Rs.1 million, Put and Call Option: At par at the end of 10th year from deemed date of allotment (with the prior permission of RBI), Rate of Interest and Frequency: @8.37% p.a. annual for first ten years and 8.87% p.a. for last 5 years if call option not exercised, Listing: On the National Stock Exchange of India Ltd (NSE) , All in Dematerialised form.
13.	Unsecured Redeemable Non convertible Subordinated upper Tier II Bonds (Debts Capital Instruments) Series X in the nature of Promissory Note. <b>INE160A09298</b>	Issue Size: Rs. 500 crores, Date Of Allotment: Sep. 09 2009, Date of Redemption: Sep. 09 2024, Par Value: Rs.1 million, Put and Call Option: At par at the end of 10th year from deemed date of allotment (with the prior permission of RBI) Rate of Interest and Frequency: @ 8.60% p.a. annual for first ten years and 9.10% p.a. for last 5 years if call option not exercised, Listing: On the National Stock Exchange of India Ltd (NSE), All in Dematerialised form.
14	Unsecured Redeemable Non convertible Subordinated upper Tier II Bonds (Debts Capital Instruments) Series XI in the nature of Promissory Note. <b>INE160A09306</b>	Issue Size: Rs.500 crores, Date Of Allotment: Nov. 27 2009, Date of Redemption: Nov. 27 2024, Par Value: Rs.1 million, Put and Call Option: At par at the end of 10th year from deemed date of allotment (with the prior permission of RBI), Rate of Interest and Frequency: @8.50% p.a. annual for first ten years and 9% p.a. for last 5 years if call option not exercised, Listing: On the National Stock Exchange of India Ltd (NSE) , All in Dematerialised form.
15.	Unsecured Redeemable Non convertible Subordinated upper Tier II Bonds (Debts Capital Instruments) Series XII in the nature of Promissory Note. <b>INE160A09322</b>	Issue Size: Rs.500 crores, Date Of Allotment: May 24 2010, Date of Redemption: May 24 2025, Par Value: Rs.1 million, Put and Call Option: At par at the end of 10th year from deemed date of allotment (with the prior permission of RBI), Rate of Interest and Frequency: @8.50% p.a. annual for first ten years and 9% p.a. for last 5 years if call option not exercised, Listing: On the National Stock Exchange of India Ltd (NSE) , All in Dematerialised form.
16.	Unsecured Redeemable Non convertible Subordinated Tier I Perpetual Bonds Series I in the nature of Promissory Note. <b>INE160A09165</b>	Issue Size: Rs.250 crore with unspecified green shoe, Date Of Allotment: July 20 2007, Date of Redemption: Perpetual, Par Value: Rs.1 million, Put and Call Option: At par at the end of 10th year from deemed date of allotment (with the prior permission of RBI), Rate of Interest and Frequency: @ 10.40% p.a. annual for first ten years and 10.90% p.a. annual for all subsequent years if call option is not exercised at the end of 10 <sup>th</sup> year from the deemed date of allotment, Listing: On the National Stock Exchange of India Ltd (NSE) , All in Dematerialised form.



17.	Unsecured Redeemable Non convertible Subordinated Tier I Perpetual Bonds Series II in the nature of Promissory Note. <b>INE160A09181</b>	Issue Size: Rs.300 crores, Date Of Allotment: Dec. 11 2007, Date of Redemption: Perpetual, Par Value: Rs.1 million, Put and Call Option: At par at the end of 10th year from deemed date of allotment (with the prior permission of RBI) Rate of Interest and Frequency: @9.75% p.a. annual for first ten years and 10.25% p.a. if call option not exercised. Listing: On the National Stock Exchange of India Ltd (NSE) , All in Dematerialised form.
18.	Unsecured Redeemable Non convertible Subordinated Tier I Perpetual Bonds Series III in the nature of Promissory Note. <b>INE160A09199</b>	Issue Size: Rs.250 crores with green shoe option of Rs.50 crores, Date Of Allotment: Jan 18 2008, Date of Redemption: Perpetual, Par Value: Rs.1 million, Put and Call Option: At par at the end of 10th year from deemed date of allotment (with the prior permission of RBI), Rate of Interest and Frequency: @9.45% p.a. annual for first ten years and 9.95% p.a. if call option not exercised, Listing: On the National Stock Exchange of India Ltd (NSE), All in Dematerialised form.
19.	Unsecured Redeemable Non convertible Subordinated Tier I Perpetual Bonds Series IV in the nature of Promissory Note. <b>INE160A09249</b>	Issue Size: Rs.150 crores plus green shoe option of Rs.150 crores, Date Of Allotment: Jan 19 2009, Date of Redemption: Perpetual, Par Value: Rs.1 million, Put and Call Option: At par at the end of 10th year from deemed date of allotment (with the prior permission of RBI), Rate of Interest and Frequency: @ 8.90% p.a. annual for first ten years and 9.40% p.a. if call option not exercised, Listing: On the National Stock Exchange of India Ltd (NSE), All in Dematerialised form.
20	Unsecured Redeemable Non convertible Subordinated Tier I Perpetual Bonds Series V in the nature of Promissory Note. <b>INE160A09280</b>	Issue Size: Rs.500 crores, Date Of Allotment: Aug 28 2009, Date of Redemption: Perpetual, Par Value: Rs.1 million, Put and Call Option: At par at the end of 10th year from deemed date of allotment (with the prior permission of RBI), Rate of Interest and Frequency: @ 9.15% p.a. annual for first ten years and 9.65% p.a. if call option not exercised. Listing: On the National Stock Exchange of India Ltd (NSE), All in Dematerialised form.
21	Unsecured Redeemable Non convertible Subordinated Tier I Perpetual Bonds Series VI in the nature of Promissory Note. <b>INE160A09314</b>	Issue Size: Rs.200 crore, Date Of Allotment: Nov.27 2009, Date of Redemption: Perpetual, Par Value: Rs.1 million, Put and Call Option: At par at the end of 10th year from deemed date of allotment (with the prior permission of RBI), Rate of Interest and Frequency: @9% p.a. annual for first ten years and 9.50% p.a. if call option not exercised. Listing: On the National Stock Exchange of India Ltd (NSE), All in Dematerialised form.
22	9.65% Unsecured Redeemable Non Convertible Basel-III compliant Tier 2 Bonds Series XIV in the nature of Debenture. <b>INE160A08019</b>	Issue size: Rs.1000 crore, Date of Allotment: February 24, 2014, Date of Maturity 24/02/2024, Face Value: Rs.1 million, Rate of Interest and Frequency: @9.65% p.a. Annual, Listing: On the Bombay Stock Exchange Ltd (BSE). All in Dematerialised form.
23	9.68% Unsecured Redeemable Non Convertible Basel-III compliant Tier 2 Bonds Series XV in the nature of Debenture. <b>INE160A08027</b>	Issue size: Rs.500 crore, Date of Allotment: March 28, 2014, Date of Maturity 28/03/2024, Face Value: Rs.1 million, Rate of Interest and Frequency: @9.68% p.a. Annual, Listing: On the Bombay Stock Exchange Ltd (BSE), All in Dematerialised form.



24	9.68% Unsecured Redeemable Non Convertible Basel-III compliant Tier 2 Bonds Series XVI in the nature of Debenture. <b>INE160A08035</b>	Issue size: Rs.500 crore, Date of Allotment: April 03, 2014, Date of Maturity 03/04/2024, Face Value: Rs.1 million, Rate of Interest and Frequency: @9.68% p.a. Annual, Listing: On the Bombay Stock Exchange Ltd (BSE). All in Dematerialised form.	
25	9.35% Unsecured Redeemable Non Convertible Basel-III compliant Tier 2 Bonds Series XVII in the nature of Debenture. <b>INE160A08043</b>	Issue size: Rs.500 crore, Date of Allotment: Sep. 09, 2014, Date of Maturity 09/09/2024, Face Value: Rs.1 million, Rate of Interest and Frequency: @9.35% p.a. Annual, Listing: On the Bombay Stock Exchange Ltd (BSE). All in Dematerialised form.	
26	9.25% Unsecured Redeemable Non Convertible Basel-III compliant Tier 2 Bonds Series XVIII in the nature of Debenture. <b>INE160A08050</b>	Issue size: Rs.1000 crore, Date of Allotment: Sep. 30, 2014, Date of Maturity 30/09/2024, Face Value: Rs.1 million, Rate of Interest and Frequency: @9.25% p.a. Annual, Listing: On the Bombay Stock Exchange Ltd (BSE). All in Dematerialised form.	
<b>Sr.No</b>	<b>INSTRUMENT (PNB HOUSING FINANCE)</b>	<b>FULL TERMS AND CONDITIONS</b>	
<b>1 &amp; 2</b>		<b>Rs. 200 Crore</b>	<b>Rs.100 Crore</b>
	Original date of issuance	21.12.2012	22.07.2006
	Perpetual or dated	Maturity Dated 21.12.2022	Maturity Dated 22.03.2016
	Original maturity date	21.12.2022	22.03.2016
	Coupon Rate	9.10	9.25
	Rate	Fixed	Fixed
	Security	Unsecured	Unsecured
<b>Sr.No</b>	<b>INSTRUMENT (PNB INTERNATIONAL LTD, UK)</b>	<b>FULL TERMS AND CONDITIONS</b>	
1	Equity Shares	Ordinary shares, non cumulative, non-preferential	
2	Upper Tier II	Perpetual, call option after ten years, discretionary ROI : 6M Libor + 400 bps	
3	Lower Tier II (PNB)	10 years dated, call option after five years , ROI 6M LIBOR + 400 bps	
4	Lower Tier II (BOB)	10 years dated, call option after five years , ROI 6M LIBOR + 450 bps	
5	Lower Tier II (Canara Bank)	15 years dated, call option after ten years , ROI 6M LIBOR + 450 bps	

