

Table DF-13: Main Features of Regulatory Capital instruments

Disclosure template for main features of regulatory capital instruments -September 2025

1	Issuer	Punjab National Bank
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE160A01022
3	Governing law(s) of the instrument	Applicable Indian Statutes and Regulatory requirements
	Regulatory treatment	
4	Transitional Basel III rules	Common Equity Tier 1
5	Post-transitional Basel III rules	Common Equity Tier 1
6	Eligible at solo/group/ group & solo	Solo and Group
7	Instrument type	Equity - common Share
8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	22985.89
9	Par value of instrument	Rs.2/- per 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 amount	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	Full Discretionary
21	Existence of step up or other incentive to redeem	Not Applicable
22	Noncumulative or cumulative	Non-cumulative
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	Not Applicable
35	Position in subordination hierarchy in liquidation (specify	Subordinate to all other creditors
36	Non-compliant transitioned features	Not Applicable
37	If yes, specify non-compliant features	Not Applicable





Article No.	Article Title	Article Text	Article Text	Article Text	Article Text	Article Text	Article Text
1	General provisions	1.1. The purpose of the Agreement is to ensure the effective implementation of the provisions of the Law on the Protection of Personal Data and the Law on the Access to Information.	1.2. The Agreement is concluded for a period of five (5) years, starting from the date of its signing.	1.3. The Agreement is concluded between the State and the private sector.	1.4. The Agreement is concluded between the State and the private sector.	1.5. The Agreement is concluded between the State and the private sector.	1.6. The Agreement is concluded between the State and the private sector.
2	Definitions	2.1. For the purposes of this Agreement, the following definitions shall apply:	2.2. For the purposes of this Agreement, the following definitions shall apply:	2.3. For the purposes of this Agreement, the following definitions shall apply:	2.4. For the purposes of this Agreement, the following definitions shall apply:	2.5. For the purposes of this Agreement, the following definitions shall apply:	2.6. For the purposes of this Agreement, the following definitions shall apply:
3	Object and scope of the Agreement	3.1. The object of the Agreement is the implementation of the provisions of the Law on the Protection of Personal Data and the Law on the Access to Information.	3.2. The object of the Agreement is the implementation of the provisions of the Law on the Protection of Personal Data and the Law on the Access to Information.	3.3. The object of the Agreement is the implementation of the provisions of the Law on the Protection of Personal Data and the Law on the Access to Information.	3.4. The object of the Agreement is the implementation of the provisions of the Law on the Protection of Personal Data and the Law on the Access to Information.	3.5. The object of the Agreement is the implementation of the provisions of the Law on the Protection of Personal Data and the Law on the Access to Information.	3.6. The object of the Agreement is the implementation of the provisions of the Law on the Protection of Personal Data and the Law on the Access to Information.
4	Principles of the Agreement	4.1. The Agreement is concluded on the basis of the following principles:	4.2. The Agreement is concluded on the basis of the following principles:	4.3. The Agreement is concluded on the basis of the following principles:	4.4. The Agreement is concluded on the basis of the following principles:	4.5. The Agreement is concluded on the basis of the following principles:	4.6. The Agreement is concluded on the basis of the following principles:
5	Parties to the Agreement	5.1. The parties to the Agreement are:	5.2. The parties to the Agreement are:	5.3. The parties to the Agreement are:	5.4. The parties to the Agreement are:	5.5. The parties to the Agreement are:	5.6. The parties to the Agreement are:
6	Signatures and ratification	6.1. The Agreement is signed by the representatives of the State and the private sector.	6.2. The Agreement is signed by the representatives of the State and the private sector.	6.3. The Agreement is signed by the representatives of the State and the private sector.	6.4. The Agreement is signed by the representatives of the State and the private sector.	6.5. The Agreement is signed by the representatives of the State and the private sector.	6.6. The Agreement is signed by the representatives of the State and the private sector.
7	Entry into force	7.1. The Agreement enters into force on the date of its signing.	7.2. The Agreement enters into force on the date of its signing.	7.3. The Agreement enters into force on the date of its signing.	7.4. The Agreement enters into force on the date of its signing.	7.5. The Agreement enters into force on the date of its signing.	7.6. The Agreement enters into force on the date of its signing.
8	Amendment and termination	8.1. The Agreement may be amended or terminated by mutual agreement of the parties.	8.2. The Agreement may be amended or terminated by mutual agreement of the parties.	8.3. The Agreement may be amended or terminated by mutual agreement of the parties.	8.4. The Agreement may be amended or terminated by mutual agreement of the parties.	8.5. The Agreement may be amended or terminated by mutual agreement of the parties.	8.6. The Agreement may be amended or terminated by mutual agreement of the parties.
9	Final provisions	9.1. The Agreement is concluded in two (2) copies, one for each party.	9.2. The Agreement is concluded in two (2) copies, one for each party.	9.3. The Agreement is concluded in two (2) copies, one for each party.	9.4. The Agreement is concluded in two (2) copies, one for each party.	9.5. The Agreement is concluded in two (2) copies, one for each party.	9.6. The Agreement is concluded in two (2) copies, one for each party.



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1A	1B	1C	1D
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1A.1.101 1A.1.102 1A.1.103 1A.1.104 1A.1.105 1A.1.106 1A.1.107 1A.1.108 1A.1.109 1A.1.110 1A.1.111 1A.1.112 1A.1.113 1A.1.114 1A.1.115 1A.1.116 1A.1.117 1A.1.118 1A.1.119 1A.1.120 1A.1.121 1A.1.122 1A.1.123 1A.1.124 1A.1.125 1A.1.126 1A.1.127 1A.1.128 1A.1.129 1A.1.130 1A.1.131 1A.1.132 1A.1.133 1A.1.134 1A.1.135 1A.1.136 1A.1.137 1A.1.138 1A.1.139 1A.1.140 1A.1.141 1A.1.142 1A.1.143 1A.1.144 1A.1.145 1A.1.146 1A.1.147 1A.1.148 1A.1.149 1A.1.150 1A.1.151 1A.1.152 1A.1.153 1A.1.154 1A.1.155 1A.1.156 1A.1.157 1A.1.158 1A.1.159 1A.1.160 1A.1.161 1A.1.162 1A.1.163 1A.1.164 1A.1.165 1A.1.166 1A.1.167 1A.1.168 1A.1.169 1A.1.170 1A.1.171 1A.1.172 1A.1.173 1A.1.174 1A.1.175 1A.1.176 1A.1.177 1A.1.178 1A.1.179 1A.1.180 1A.1.181 1A.1.182 1A.1.183 1A.1.184 1A.1.185 1A.1.186 1A.1.187 1A.1.188 1A.1.189 1A.1.190 1A.1.191 1A.1.192 1A.1.193 1A.1.194 1A.1.195 1A.1.196 1A.1.197 1A.1.198 1A.1.199 1A.1.200	1B.1.101 1B.1.102 1B.1.103 1B.1.104 1B.1.105 1B.1.106 1B.1.107 1B.1.108 1B.1.109 1B.1.110 1B.1.111 1B.1.112 1B.1.113 1B.1.114 1B.1.115 1B.1.116 1B.1.117 1B.1.118 1B.1.119 1B.1.120 1B.1.121 1B.1.122 1B.1.123 1B.1.124 1B.1.125 1B.1.126 1B.1.127 1B.1.128 1B.1.129 1B.1.130 1B.1.131 1B.1.132 1B.1.133 1B.1.134 1B.1.135 1B.1.136 1B.1.137 1B.1.138 1B.1.139 1B.1.140 1B.1.141 1B.1.142 1B.1.143 1B.1.144 1B.1.145 1B.1.146 1B.1.147 1B.1.148 1B.1.149 1B.1.150 1B.1.151 1B.1.152 1B.1.153 1B.1.154 1B.1.155 1B.1.156 1B.1.157 1B.1.158 1B.1.159 1B.1.160 1B.1.161 1B.1.162 1B.1.163 1B.1.164 1B.1.165 1B.1.166 1B.1.167 1B.1.168 1B.1.169 1B.1.170 1B.1.171 1B.1.172 1B.1.173 1B.1.174 1B.1.175 1B.1.176 1B.1.177 1B.1.178 1B.1.179 1B.1.180 1B.1.181 1B.1.182 1B.1.183 1B.1.184 1B.1.185 1B.1.186 1B.1.187 1B.1.188 1B.1.189 1B.1.190 1B.1.191 1B.1.192 1B.1.193 1B.1.194 1B.1.195 1B.1.196 1B.1.197 1B.1.198 1B.1.199 1B.1.200	1C.1.101 1C.1.102 1C.1.103 1C.1.104 1C.1.105 1C.1.106 1C.1.107 1C.1.108 1C.1.109 1C.1.110 1C.1.111 1C.1.112 1C.1.113 1C.1.114 1C.1.115 1C.1.116 1C.1.117 1C.1.118 1C.1.119 1C.1.120 1C.1.121 1C.1.122 1C.1.123 1C.1.124 1C.1.125 1C.1.126 1C.1.127 1C.1.128 1C.1.129 1C.1.130 1C.1.131 1C.1.132 1C.1.133 1C.1.134 1C.1.135 1C.1.136 1C.1.137 1C.1.138 1C.1.139 1C.1.140 1C.1.141 1C.1.142 1C.1.143 1C.1.144 1C.1.145 1C.1.146 1C.1.147 1C.1.148 1C.1.149 1C.1.150 1C.1.151 1C.1.152 1C.1.153 1C.1.154 1C.1.155 1C.1.156 1C.1.157 1C.1.158 1C.1.159 1C.1.160 1C.1.161 1C.1.162 1C.1.163 1C.1.164 1C.1.165 1C.1.166 1C.1.167 1C.1.168 1C.1.169 1C.1.170 1C.1.171 1C.1.172 1C.1.173 1C.1.174 1C.1.175 1C.1.176 1C.1.177 1C.1.178 1C.1.179 1C.1.180 1C.1.181 1C.1.182 1C.1.183 1C.1.184 1C.1.185 1C.1.186 1C.1.187 1C.1.188 1C.1.189 1C.1.190 1C.1.191 1C.1.192 1C.1.193 1C.1.194 1C.1.195 1C.1.196 1C.1.197 1C.1.198 1C.1.199 1C.1.200	1D.1.101 1D.1.102 1D.1.103 1D.1.104 1D.1.105 1D.1.106 1D.1.107 1D.1.108 1D.1.109 1D.1.110 1D.1.111 1D.1.112 1D.1.113 1D.1.114 1D.1.115 1D.1.116 1D.1.117 1D.1.118 1D.1.119 1D.1.120 1D.1.121 1D.1.122 1D.1.123 1D.1.124 1D.1.125 1D.1.126 1D.1.127 1D.1.128 1D.1.129 1D.1.130 1D.1.131 1D.1.132 1D.1.133 1D.1.134 1D.1.135 1D.1.136 1D.1.137 1D.1.138 1D.1.139 1D.1.140 1D.1.141 1D.1.142 1D.1.143 1D.1.144 1D.1.145 1D.1.146 1D.1.147 1D.1.148 1D.1.149 1D.1.150 1D.1.151 1D.1.152 1D.1.153 1D.1.154 1D.1.155 1D.1.156 1D.1.157 1D.1.158 1D.1.159 1D.1.160 1D.1.161 1D.1.162 1D.1.163 1D.1.164 1D.1.165 1D.1.166 1D.1.167 1D.1.168 1D.1.169 1D.1.170 1D.1.171 1D.1.172 1D.1.173 1D.1.174 1D.1.175 1D.1.176 1D.1.177 1D.1.178 1D.1.179 1D.1.180 1D.1.181 1D.1.182 1D.1.183 1D.1.184 1D.1.185 1D.1.186 1D.1.187 1D.1.188 1D.1.189 1D.1.190 1D.1.191 1D.1.192 1D.1.193 1D.1.194 1D.1.195 1D.1.196 1D.1.197 1D.1.198 1D.1.199 1D.1.200



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.



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

Sr No	INSTRUMENT (PNB)	FULL TERMS AND CONDITIONS
1	8.34% E-OBC Now PNB Issued Unsecured Redeemable Non-Convertible Fully paid up Basel III Compliant Tier II bonds In The Nature Of Debentures. INE141A08035	Issue size: Rs.1000 Crore, Date of Allotment: October 26, 2015, Date of Maturity 26/10/2025, Face Value: Rs.1 million, Rate of Interest and Frequency: @8.34 % p.a. Annual, Listing: On the National stock exchange of India (NSE). All in Dematerialised form
2	8.65 % Unsecured Redeemable Non-Convertible Basel-III compliant Tier 2 Bonds Series XIX in the nature of Debenture. INE160A08092	Issue size: Rs.1500 Crore, Date of Allotment: Feb 05, 2016, Date of Maturity 05/02/2026, Face Value: Rs.1 million, Rate of Interest and Frequency: @8.65 % p.a. Annual, Listing: On the Bombay Stock Exchange Ltd (BSE). All in Dematerialised form.
3	8.15 % Unsecured Redeemable Non-Convertible Basel-III compliant Tier 2 Bonds Series XX in the nature of Debenture. INE160A08142	Issue size: Rs.1500 Crore, Date of Allotment: Dec 26, 2019, Date of Maturity Dec 26 2029, Face Value: Rs.1 million, Rate of Interest and Frequency: @8.15 % p.a. Annual, Listing: On the Bombay Stock Exchange Ltd (BSE). All in Dematerialised form.
4	7.25% Unsecured Redeemable Non-Convertible Basel-III compliant Tier 2 Bonds Series XXII in the nature of Debenture. INE160A08167	Issue size: Rs.1500 Crore, Date of Allotment: Oct 14, 2020, Date of Maturity 14/10/2030, Face Value: Rs.1 million, Rate of Interest and Frequency: @7.25% p.a. Annual, Listing: On the Bombay Stock Exchange Ltd (BSE). All in Dematerialised form with the call option at the end of 5 th year from the date of allotment
5	7.10% Unsecured Redeemable Non-Convertible Basel-III compliant Tier 2 Bonds Series XXIII in the nature of Debenture. INE160A08175	Issue size: Rs.1500 Crore, Date of Allotment: Nov 11, 2020, Date of Maturity 09/11/2035, Face Value: Rs.1 million, Rate of Interest and Frequency: @7.10% p.a. Annual, Listing: On the Bombay Stock Exchange Ltd (BSE). All in Dematerialised form with the call option at the end of 10 th year from the date of allotment
6	8.60% Unsecured Perpetual Non-Convertible subordinate Basel-III compliant additional Tier 1 Bonds Series XII in the nature of Debenture. INE160A08183	Issue size: Rs.495 Crore, Date of Allotment: Jan 22,2021, Perpetual, Face Value: Rs.1 million, Rate of Interest and Frequency: @ 8.60% annual with the call option at the end of 5 th year from the date of allotment, Listing: On Bombay Stock Exchange Ltd (BSE). All in Dematerialised form
7	7.10% Unsecured Redeemable Non-Convertible Basel-III compliant Tier 2 Bonds Series XXIV in the nature of Debenture. INE160A08191	Issue size: Rs.1919 Crore, Date of Allotment: Nov 18,2021, Date of Maturity 18/11/2031, Face Value: Rs.10 million, Rate of Interest and Frequency: @7.10% p.a. Annual, Listing: On the Bombay Stock Exchange Ltd (BSE). All in Dematerialised form with the call option at the end of 5 th year from the date of allotment and thereafter each coupon date
8	8.40% Unsecured Perpetual Non-Convertible subordinate Basel-III compliant additional Tier 1 Bonds Series XIII in the nature of Debenture. INE160A08209	Issue size: Rs.2000 Crore, Date of Allotment: December 9, 2021, Perpetual, Face Value: Rs.10 million, Rate of Interest and Frequency: @ 8.40% annual with the call option at the end of 5 th year from the date of allotment, Listing: On Bombay Stock Exchange Ltd (BSE). All in Dematerialised form
9	8.50% Unsecured Perpetual Non-Convertible subordinate Basel-III compliant additional Tier 1 Bonds Series XIV in the nature of Debenture. INE160A08217	Issue size: Rs.1971 Crore, Date of Allotment: January 17, 2022, Perpetual, Face Value: Rs.10 million, Rate of Interest and Frequency: @ 8.50% annual with the call option at the end of 5 th year from the date of allotment, Listing: On Bombay Stock Exchange Ltd (BSE). All in Dematerialised form
10	8.75% Unsecured Perpetual Non-Convertible subordinate Basel-III compliant additional Tier 1 Bonds Series XV in the nature of Debenture. INE160A08225	Issue size: Rs.2000 Crore, Date of Allotment: July 06, 2022, Perpetual, Face Value: Rs.10 million, Rate of Interest and Frequency: @ 8.75% annual with the call option at the end of 5 th year from the date of allotment, Listing: On Bombay Stock Exchange Ltd (BSE). All in Dematerialised form
11	8.30% Unsecured Perpetual Non-Convertible subordinate Basel-III compliant additional Tier 1 Bonds Series XVI in the nature of Debenture. INE160A08233	Issue size: Rs.658 Crore, Date of Allotment: September 21,2022, Perpetual, Face Value: Rs.10 million, Rate of Interest and Frequency: @ 8.30% annual with the call option at the end of 5 th year from the date of allotment, Listing: On Bombay Stock Exchange Ltd (BSE). All in Dematerialised form
12	7.89% Unsecured Redeemable Non-Convertible Basel-III compliant Tier 2 Bonds Series XXV in the nature of Debenture. INE160A08241	Issue size: Rs.4000 Crore, Date of Allotment: Dec 1,2022, Date of Maturity 01/12/2037, Face Value: Rs.10 million, Rate of Interest and Frequency: @7.89% p.a. Annual, Listing: On the Bombay Stock Exchange Ltd (BSE). All in Dematerialised form with the call option at the end of 10 th year from the date of allotment and thereafter each coupon date
13	8.40% Unsecured Perpetual Non-Convertible subordinate Basel-III compliant Additional Tier 1 Bonds Series XVII in the nature of Debenture.	Issue size: Rs.582 Crore, Date of Allotment: December 23,2022, Perpetual, Face Value: Rs.10 million, Rate of Interest and Frequency: @ 8.40% annual with the call option at the end of 5 th



	INE160A08258	year from the date of allotment, Listing: On Bombay Stock Exchange Ltd (BSE). All in Dematerialised form
14	8.75% Unsecured Perpetual Non-Convertible subordinate Basel-III compliant Additional Tier 1 Bonds Series XVIII in the nature of Debenture. INE160A08266	Issue size: Rs.974 Crore, Date of Allotment: March 27,2023, Perpetual, Face Value: Rs.10 million, Rate of Interest and Frequency: @ 8.75% annual with the call option at the end of 5 th year from the date of allotment, Listing: On Bombay Stock Exchange Ltd (BSE). All in Dematerialised form
15	7.74% Unsecured Redeemable Non-Convertible Basel-III compliant Tier 2 Bonds Series XXVI in the nature of Debenture. INE160A08274	Issue size: Rs. 3090 Crore, Date of Allotment: June 30,2023, Date of Maturity 30/06/2038, Face Value: Rs.10 million, Rate of Interest and Frequency: @7.74% p.a. Annual, Listing: On the Bombay Stock Exchange Ltd (BSE). All in Dematerialised form with the call option at the end of 10 th year from the date of allotment and thereafter each coupon date
16	8.59% Unsecured Perpetual Non-Convertible subordinate Basel-III compliant Additional Tier 1 Bonds Series XIX in the nature of Debenture. INE160A08282	Issue size: Rs.3000 Crore, Date of Allotment: September 27,2023, Perpetual, Face Value: Rs.10 million, Rate of Interest and Frequency: @ 8.59% annual with the call option at the end of 5 th year from the date of allotment, Listing: On Bombay Stock Exchange Ltd (BSE). All in Dematerialised form.
17	8.55% Unsecured Perpetual Non-Convertible subordinate Basel-III compliant Additional Tier 1 Bonds Series XX in the nature of Debenture. INE160A08290	Issue size: Rs.1153 Crore, Date of Allotment: December 28,2023, Perpetual, Face Value: Rs.10 million, Rate of Interest and Frequency: @ 8.55% annual with the call option at the end of 5 th year from the date of allotment, Listing: On Bombay Stock Exchange Ltd (BSE). All in Dematerialised form.
18	8.47% Unsecured Perpetual Non-Convertible subordinate Basel-III compliant Additional Tier 1 Bonds Series XXI in the nature of Debenture. INE160A08308	Issue size: Rs.1859 Crore, Date of Allotment: March 22,2024, Perpetual, Face Value: Rs.10 million, Rate of Interest and Frequency: @ 8.47% annual with the call option at the end of 5 th year from the date of allotment, Listing: On Bombay Stock Exchange Ltd (BSE). All in Dematerialised form.
19	7.43% Unsecured Redeemable Non-Convertible Basel-III compliant Tier 2 Bonds Series XXVII in the nature of Debenture. INE160A08316	Issue size: Rs. 3000 Crore, Date of Allotment: Dec 23, 2024, Date of Maturity 23/12/2039, Face Value: Rs.10 million, Rate of Interest and Frequency: @7.43% p.a. Annual, Listing: On the Bombay Stock Exchange Ltd (BSE). All in Dematerialised form with the call option at the end of 10 th year from the date of allotment and thereafter each coupon date

Parag Jain
Assistant General Manager
(Parag Jain)

