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
-	Regulatory treatment	requirements
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



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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	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. INE 169A98092	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 5th 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 10th 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 5th 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 5th 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 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' 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, INE 160A08225	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 I 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' 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. INE160A98241	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 Bornbuy Stock Exchange Ltd (BSE). All in Dematerialised form with the call option at the end of 10th 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



	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 I 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 5th 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 10th 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 5th 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 56 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 5th 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

Assistant General Manager (Parag Jain)

