

PUNJAB NATIONAL BANK
Pillar 3 Disclosures under Basel III Framework
For the Half Year ended 30.09.2016

Table DF-1: Scope of Application

(i) Qualitative Disclosures:

Top bank in the group

Punjab National Bank (hereinafter 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 two 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.

Sl. 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 up of the company as the license has already been surrendered on 14.02.2011.

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,	Yes	Consolidated in accordance with AS-21,	Not applicable	Not applicable

		Consolidated Financial Statements		Consolidated Financial 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

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	% of bank's Holding in the total equity	Regulatory treatment of bank's investments in the	Total balance sheet assets (as stated in the accounting
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		balance sheet of the legal entity		capital instruments of the entity	balance sheet of the legal entity
@PNB Insurance Broking Pvt. Ltd. (India)	Non functional at present.	263.72	81	In accordance with AS-21	263.80

@PNB Insurance Broking Pvt. Ltd. (India) 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 on 14.02.2011. 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 30 th September 2016 (As per accounting balance sheet)	Total balance sheet Assets as on 30 th September 2016 (As per accounting balance sheet)
PNB Gilts Ltd. (India)	Trading in Govt. Securities Treasury Bills and Non SLR Investments	8211.85	44647.91
PNB Housing Finance Ltd. (India)	Providing Housing Loans for purchase, construction and upgradation of houses	23818.94	354191.38
PNB Investment Services Ltd. (India)	Merchant banking, Project appraisal, Loan syndication	400.90	435.51
PNB (International) Ltd. (U.K.)	Banking	10157.95	124617.03
Druk PNB Bank Ltd. (Bhutan)	Banking	1074.39	9104.96

d. Capital deficiency in subsidiaries

There is no capital deficiency in the subsidiaries of the Bank as on 30th September 2016.

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 th September 2016	% 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	263.72	81%	No risk weight as company is non functional
PNB Metlife India Insurance Company Ltd (India)	Life Insurance Service	20128.84*	30%	Risk weight up to the value of investment

*Excluding Reserves and surplus.

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

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, inter alia, 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 MD & CEO 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.

2.1.2 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. 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.

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

2.1.3 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 lac. 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 accessed by the users 'on line' through any office of the bank.

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.

2.1.4 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.

2.1.5 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.

2.1.6 The risk rating and vetting process is done independent of credit appraisal function to ensure its integrity and independency. The rating category wise portfolio of loan assets is reviewed on quarterly basis to analyze mix of quality of assets etc.

2.1.7 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). Bank has received approval from RBI for adoption of Foundation Internal Rating Based Approach (FIRB) on parallel run basis w.e.f. 31.03.2013. Further, bank has placed notice of intention to RBI for implementing Advanced Internal Rating Based (AIRB) approach for credit risk.

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

- For corporate assets class, bank has estimated PD based upon model wise default rates viz. Large Corporate and Mid Corporate borrowers using Maximum likelihood estimator (MLE). For retail asset class, PD is computed for identified homogeneous pool by using exponential smoothing technique.
- LGD (Loss Given Default) values have been calculated by using workout method for Corporate Asset Class as well as for each homogenous pool of Retail Asset Class.
- Bank has also put in place a mechanism to arrive at the LGD rating grade 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.
- Effective Maturity for different facilities under Corporate Asset Class has also been calculated as per IRB guidelines.
- 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 ensures 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 Base rate / MCLR and pricing of advances & deposit products and suggesting revision of MCLR/Base Rate/ 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.

2.2.6 Besides stock and flow approach, bank is also monitoring liquidity through Liquidity coverage ratio (LCR) under Basel-III framework. Liquidity Coverage Ratio which promotes short-term resilience

of banks to potential liquidity disruptions by ensuring that they have sufficient high quality liquid assets (HQLAs) to survive an acute stress scenario lasting for 30 days. The LCR requirement has become binding on the banks from January 1, 2015 with the following minimum required level as per the time-line given below:

	Jan 1, 2015	Jan 1, 2016	Jan 1, 2017	Jan 1, 2018	Jan 1, 2019
Minimum LCR	60%	70%	80%	90%	100%

The LCR of the bank is at comfortable level as against the regulatory requirement of 70% as on 30.09.2016. The bank is managing LCR at 105.23% on consolidated level (on basis of average over a period of 90 days).

2.3 Operational Risk:

(i) Qualitative Disclosures:

(a)

The bank adopts three lines of defense for management of operational risk, the first line of defense represented by various HO Divisions which are **Control Units (CU)**, **Business Units (BU)** or **Support Units (SU)**; Second line of defense 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 defense represented by **Inspection & Audit Division/Management Audit Division (IAD/MARD)** which is a challenge function to the first two lines of defense, **Operational Risk Management Committee (ORMC)** headed by MD & CEO 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)	
	30.09.2016	30.09.2015
Portfolios subject to standardised approach	322910.97	314140.34
Securitization exposure	0.00	0.00

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

Risk Category	30.09.2016	30.09.2015
i) Interest Rate Risk	20407.22	19671.77
ii) Foreign Exchange Risk (including Gold)	268.85	180.00
iii) Equity Risk	11090.24	10211.70
iv) Total capital charge for market risks under Standardised duration approach (i + ii + iii)	31766.31	30063.47

- (d) The capital requirement for operational risk:

(₹ in million)

Capital requirement for operational risk	30.09.2016	30.09.2015
(i) Basic indicator approach	31101.77	30744.96
ii) The Standardised approach (if applicable)	62777.99	48292.03

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

Punjab National Bank (Group)

	30.09.2016	30.09.2015
Common equity Tier 1 Capital ratio (%) (Basel- III)	8.76	9.20
Tier 1 Capital ratio (%) (Basel- III)	9.29	9.70
Tier 2 Capital ratio (%) (Basel- III)	3.09	3.09
Total Capital ratio (CRAR) (%) (Basel- III)	12.38	12.79

For Significant Bank Subsidiaries:

Name of subsidiary	Common equity Tier 1 Capital ratio (%) (Basel- III)	Tier 1 Capital ratio (%) (Basel- III)	Tier 2 Capital ratio (%) (Basel- III)	Total Capital ratio (CRAR) (%) (Basel- III)
	30.09.2016	30.09.2016	30.09.2016	30.09.2016
PNB Gilts Ltd	100.62 (69.50)	100.62 (69.50)	0 (0)	100.62 (69.50)
PNB Housing Finance Ltd	8.05 (10.57)	8.05 (10.57)	6.02 (2.83)	14.07 (13.40)
Punjab National Bank (Internation	7.46 (9.84)	9.41 (9.84)	4.70 (5.38)	14.11 (15.22)

al) Ltd. UK				
PNB Investment Services Ltd.	(NA)	(NA)	(NA)	(NA)
Druk PNB Bank Ltd. Bhutan	(NA)	(NA)	(NA)	(NA)
PNB Insurance Broking Pvt. Ltd.	(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	30.09.2016	30.09.2015
Fund Based	4491306.57	4207604.18
Non Fund Based	781482.60	830087.54

(c) The geographic distribution of exposures:

(₹ in million)				
Category	Overseas		Domestic	
	30.09.2016	30.09.2015	30.09.2016	30.09.2015
Fund Based	591696.80	643511.36	3899609.78	3564092.82
Non-Fund Based	32832.23	91639.92	748650.37	738447.62

(d)

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

Industry Name

(₹ in million)	
A. Mining and Quarrying (A.1 + A.2)	
A.1 Coal	5232.02
A.2 Others	12089.78
B. Food Processing (B.1 to B.4)	
B.1 Sugar	53208.30
B.2 Edible Oils and Vanaspati	11455.46
B.3 Tea	26.73
B.4 Others	55114.83
C. Beverages (excluding Tea & Coffee) and Tobacco	8881.64
D. Textiles (a to d)	
a. Cotton	34680.30
b. Jute	1520.01
c. Manmade	12648.53
d. Others	64478.06
E. Leather and Leather products	9610.41
F. Wood and Wood Products	4043.66
G. Paper and Paper Products	16637.76

H. Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	16352.03
I. Chemicals and Chemical Products (Dyes, Paints, etc.) (I.1 to I.4)	
I.1 Fertilizers	4568.41
I.2 Drugs and Pharmaceuticals	20137.01
I.3 Petro-chemicals (excluding under Infrastructure)	19999.44
I.4 Others	33464.10
J. Rubber, Plastic and their Products	13319.24
K. Glass & Glassware	1208.06
L. Cement and Cement Products	23822.94
M. Basic Metal and Metal Products (M.1 + M.2)	
M.1 Iron and Steel	264899.83
M.2 Other Metal and Metal Products	22043.12
N. All Engineering (N.1 + N.2)	
N.1 Electronics	11015.22
N.2 Others	35504.07
O. Vehicles, Vehicle Parts and Transport Equipments	9267.97
P. Gems and Jewellery	26823.46
Q. Construction	258252.98
R. Infrastructure (a to f)	
a. Energy	303513.71
b. Power	0
c. Transport	121186.38
d. Road & Port	0
e. Communication	35137.97
f. Others	54474.44
S. Other Industries	227404.86
T. All Industries (A to S)	1792022.73
Residuary advances	2699283.84
Total Loans and Advances	4491306.57

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

S.No.	Industry Name	Amount
1	Basic Metal and Metal Products	286942.95
2	Construction	258252.98
3	Infrastructure	514312.50

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

Industry Name	(₹ in million)
A. Mining and Quarrying (A.1 + A.2)	
A.1 Coal	721.43
A.2 Others	431.14
B. Food Processing (B.1 to B.4)	
B.1 Sugar	9384.53
B.2 Edible Oils and Vanaspati	7050.97
B.3 Tea	0
B.4 Others	3574.99
C. Beverages (excluding Tea & Coffee) and Tobacco	1177.28
D. Textiles (a to d)	
a. Cotton	2830.06
b. Jute	333.71
c. Man Made	1224.96
d. Others	11576.17
E. Leather and Leather products	767.19
F. Wood and Wood Products	707.93
G. Paper and Paper Products	3289.19
H. Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	19053.43
I. Chemicals and Chemical Products (Dyes, Paints, etc.) (I.1 to I.4)	
I.1 Fertilizers	162.84
I.2 Drugs and Pharmaceuticals	4572.71
I.3 Petro-chemicals (excluding under Infrastructure)	10427.88
I.4 Others	4175.90
J. Rubber, Plastic and their Products	3364.85
K. Glass & Glassware	92.79
L. Cement and Cement Products	2287.79
M. Basic Metal and Metal Products (M.1 + M.2)	
M.1 Iron and Steel	85186.10
M.2 Other Metal and Metal Products	3820.64
N. All Engineering (N.1 + N.2)	
N.1 Electronics	17722.31
N.2 Others	59531.97
O. Vehicles, Vehicle Parts and Transport Equipments	1253.10
P. Gems and Jewellery	3280.31
Q. Construction	29339.10
R. Infrastructure (a to f)	

a. Energy	76954.70
b. Power	19386.66
c. Transport	6393.81
d. Road & Port	19198.40
e. Communication	0
f. Others	0
S. Other Industries	67396.78
T. All Industries (A to S)	476671.61
Residuary advances	304810.99
Total Loans and Advances	781482.60

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

S.No.	Industry Name	Amount
1	Basic Metal & Metal Products	89006.74
2	Infrastructure	121933.57
3	All Engineering	77254.28

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

Maturity Pattern	Advances*	Investments (Gross)	Foreign Currency Assets*
Next day	806433.42	0.00	36553.67
	(89507.69)	(1406.24)	(43584.58)
2 - 7 days	715081.88	14565.30	35447.98
	(81803.25)	(35980.52)	(15380.40)
8 -14 days	416175.35	1998.64	24250.55
	(49484.02)	(8252.61)	(21712.45)
15- 28 days	518015.95	14610.14	47406.08
	(88079.36)	(14573.45)	(77266.38)
29 days – 3 months	1583614.30	16318.14	206928.57
	(429524.71)	(61525.97)	(238518.92)
>3 months-6 months	1516670.95	36063.71	120557.60
	(344661.60)	(55876.22)	(224632.53)
>6 months-1 yr	1767432.66	98868.30	143455.48
	(216381.40)	(94290.27)	(136712.73)
>1 yr-3 yrs	18684745.95	250454.62	47321.17
	(1902093.44)	(197760.06)	(113884.66)
>3 yrs-5 yrs	5779095.63	247436.31	16346.78
	(336735.71)	(279964.02)	(23232.12)

>5 yrs	7986805.00	1114137.91	20385.38
	(576163.27)	(1004569.49)	(15049.63)
Total	39774071.08	1794453.08	698653.26
	(4114434.46)	(1754198.85)	(909974.40)

*Figures are shown on net basis. Figures in brackets relate to previous corresponding year.

(f) The gross NPAs are:

	(₹ in million)	
Category	30.09.2016	30.09.2015
Sub Standard	292740.08	116965.43
Doubtful – 1	161326.64	63261.34
Doubtful – 2	110307.69	66094.80
Doubtful – 3	12133.42	10345.53
Loss	16373.94	7552.20
Total NPAs (Gross)	592881.77	264219.30

(g) The amount of Net NPAs is:

	(₹ in million)	
Particulars	30.09.2016	30.09.2015
Net NPA	372558.53	163179.12

(h) The NPA Ratios are as under:

NPA Ratios	30.09.2016	30.09.2015
% of Gross NPAs to Gross Advances	13.01	6.22
% of Net NPAs to Net Advances	8.61	3.96

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

	(₹ in million)	
Movement of gross NPAs	30.09.2016	30.09.2015
i) Opening Balance at the beginning of the year	576787.67	268729.00
ii) Addition during the period	149694.24	64232.06
iii) Reduction during the period	133600.14	68741.75
iv) Closing Balance as at the end of the period (i + ii - iii)	592881.77	264219.31

(j) The movement of provision with a description of each type of provision is as under:

(₹ in million)

Name of Provisions	Opening balance as on 01.04.2016	Provision made during the period	Write-off made during the period	Write-back of excess provision during the period	Any other adjustment including transfers between provisions	Provision as on 30.09.2016 (Closing Balances)
Provision for Fraud & Dishonesty, Impersonal A/c etc.	2859.22	1288.21	0.00	0.00	0.00	4147.43
Float Provision-NPA	3819.34	54.45	0.91	10.89	0.00	3861.99
Provision for ARCIL	5135.29	1054.96	0.00	0.00	0.00	6190.25
Provision for Bonus	94.89	0.00	0.00	0.00	47.94	46.95
Main Account Indo Commercial Bank	0.05	0.00	0.00	0.00	0.00	0.05
Provision for arrears to employees under Wage Revision	83.39	0.00	0.00	0.00	10.30	73.09
Provision for Staff Welfare	352.49	156.20	2.76	0.00	44.40	461.53
Provision for Impersonal heads	35.38	0.00	0.00	0.00	0.00	35.38
Provision for Leave Encashment	14018.46	239.40	0.00	0.00	0.00	14257.86
Sundries Liabilities Account -Interest capitalization (FITL-Standard)	21899.17	0.00	0.00	0.00	8283.04	13616.13
Sundries Liabilities Account -Interest capitalization (FITL-NPA)	4772.74	883.35	0.00	0.00	0.00	5656.09
Provision for Standard Assets	28908.17	1365.29	0.00	0.00	0.00	30273.46
Provision for Standard Derivatives	251.80	101.60	0.00	0.00	0.00	353.40
Provision Interest Accrued on Bonds	5948.71	2108.30	0.00	0.00	0.00	8057.01
Provision for Tax on Dividend	82.22	0.00	82.22	0.00	0.00	0.00
Provision for LFC	1083.20	0.00	0.00	0.00	97.90	985.30

Provision for Sick Leave	608.60	0.00	0.00	0.00	239.90	368.70
Provision for NPA (excluding Standard Assets)	206704.06	77218.51	40045.85	29377.78	2.55	214496.39
Provision for CSR	35.65	30.00	27.82	0.00	0.00	37.83
Provision for Non performing Investment	47.50	23.13	0.00	0.00	0.00	70.63

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

(₹ in million)		
Particulars	30.09.2016	30.09.2015
Amount of non-performing investment	7426.39	3385.02

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

(₹ in million)		
Particulars	30.09.2016	30.09.2015
Amount of provision held for non-performing investment	6365.13	2685.59

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

(₹ in million)		
Movement of provisions for depreciation on investments	30.09.2016	30.09.2015
i) Opening balance at the beginning of the year	9831.10	6191.38
ii) Provisions made during the period	3715.39	3748.21
iii) Write-off made during the period	16.24	661.80
iv) Write-back of excess provisions made during the period	2536.10	0.00
v) Closing balance as at the end of the period (i + ii – iii-iv)	10994.15	9277.79

- (n) NPA and provisions maintained by major industry or counterparty type.
(₹ in million)

Name of major industry or counter-party type	Amount of NPA (if available, past due loans be provided separately)	Specific and general provisions	Specific provisions and write-off during the current period
A. Mining and Quarrying	5817.34	1631.76	Nil
B. Food Processing	12846.27	5426.28	Nil
C. Textiles	32608.84	14243.95	Nil
D. Chemicals and Chemical Products (Dyes, Paints, etc.)	21789.50	5568.28	Nil
E. Cement and Cement Products	5687.52	965.52	Nil
F. Basic Metal and Metal Products & Iron & Steel	146162.93	38347.87	Nil
G. All Engineering	5543.58	1881.60	Nil
H. Gems and Jewellery	6629.32	3064.92	Nil
I. Construction	11659.27	4046.23	7.13
J. Infrastructure	72708.29	21071.53	Nil
K. Recycle of Non Metal scrap & waste	1457.72	1457.72	NIL
L. Computer Software	1.37	0.26	NIL

- (o) Geography-wise NPA and provisions as on 30.09.2016

- (i)

(₹ in million)

Amount of NPA	Overseas (Outside India)	Domestic (In India)
592881.77	33807.88	559073.89

(ii)

(₹ in million)

Provisions	Overseas (Outside India)	Domestic (In India)
Specific provisions	6347.06	6509.46
General Provisions	8242.81	193397.07

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

(i) Qualitative Disclosures:

(a)

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

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

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

- FITCH
- Moody's
- Standard & Poor

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	30.09.2016	30.09.2015
i) Below 100% risk weight exposure outstanding	2910779.11	2285822.95
ii) 100% risk weight exposure outstanding	1414730.42	1829866.88
iii) More than 100% risk weight exposure outstanding	911276.37	838008.17
iv) Deducted	0.00	0.00

Table DF-5: Credit Risk Mitigation: Disclosures for Standardized 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 jewellery, 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)	
	30.09.2016	30.09.2015
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.	267497.38	306841.51
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)	184932.65	197523.58

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:***

(a)

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:

(₹ in million)		
Risk Category	30.09.2016	30.09.2015
i) Interest Rate Risk	20186.82	19418.16
ii) Equity Risk	268.85	10082.92
iii) Foreign Exchange Risk (including Gold)	11090.24	308.79
iv) Total capital charge for market risks under Standardised duration approach (i+ii+iii)	31545.91	29809.87

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. 3041.85** crores as on 30.09.2016.

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 on 30.11.2011 advising bank to continue to maintain capital charge under BIA till such time final permission is granted by them for TSA. The capital requirement as per TSA is Rs. 2980.21 Crores as on 30.09.2016.

Bank had also applied to RBI for migration to the next advanced approach viz. "Advanced Measurement Approach (AMA) and RBI had also permitted parallel run of AMA on 03.09.2015 advising bank to continue to maintain capital charge under BIA till such time final permission is granted by them for AMA.

Table DF-9: Interest Rate Risk in the Banking Book (IRRBB)

(i) Qualitative Disclosures:

(a)

Interest Rate Risk in the Banking Book (IRRBB)

9.1 The interest rate risk arises due to fluctuating interest rates on rate sensitive assets and liabilities. For earning perspective, Traditional Gap Analysis (TGA) and for economic value perspective, Duration Gap Analysis (DGA) is carried out to assess the interest rate risk at quarterly intervals on both trading book and banking book for domestic and overseas operations, as per RBI guidelines. As per ALM Policy, prudential limits have been fixed for impact on Net Interest Income (NII), Net Interest Margin (NIM), Duration gap and Market Value of Equity for the bank. Moreover, behavioral studies are also being done for assessing and apportioning volatile and core portion of various non-maturity products of both assets and liabilities.

Earning Approach

Since, in case of banks, interest income comprises major part of the income, a standardized rate shock analysis for upward or downward rate movement on the Gap statement is done. Accordingly, Earning at Risk (EaR) for different rate shocks is done to assess the impact on Net Interest Income (NII) of the bank due to adverse movement of rate of interest.

Earning at Risk: The table reveals the impact of 0.50% adverse change in interest rate on NII as at 30.09.2016.

Change in interest rate	Estimated impact on NII due to adverse change in rate of interest up to 1 year
50 bps	Rs. 7548.92 cr.

Economic Value of Equity: The table reveals the impact on Economic Value of Equity for an assumed rate shock of 200 bps on the banking book as at 30.09.2016.

Change in Economic value of Equity	200 bps
	Rs. 46127.50 cr.

9.2 Economic Value Approach

The economic value approach involves analyzing the impact on the capital funds due to change in interest rate by 200 bps using Duration gap Approach. It assesses the intrinsic values of assets and liabilities from time to time thereby improving banks insight into the profile of assets and liabilities vis-a vis contractual rate and market rate. 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 interval.

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:

(i)	(₹ in million)	
Particulars	30.09.2016	30.09.2015
Gross positive value of contracts	15694.38	85.00
Netting Benefits	0.00	0.00
Netted current credit exposure	70.33	85.00
Collateral held	0	0.00
Net derivative credit exposure	133.35	135.53
Exposure at Default under Current Exposure Method	541.09	Not available

(ii)

(₹ in million)

Item	Notional Amount		Current Credit Exposure	
	30.09.2016	30.09.2015	30.09.2016	30.09.2015
Cross CCY Interest Rate Swaps	1075.58	7330.14	660.08	6919.86
Forward Rate Agreements	0.00	0.00	0.00	0.00
Single CCY Interest Rate Swaps	35471.09	32777.33	309.16	321.76
Interest Rate Futures	0.00	0.00	0.00	0.00
Credit Default Swaps	0.00	0.00	0.00	0.00
Total	36546.67	40107.47	969.24	7241.62

Excel Sheet DF-11, 12 & 13

Word file DF-14

DF 16, 17 & 18 and

Disclosure on Liquidity Coverage Ratio (Qualitative and Quantative)

Table DF-11 :Composition of Capital					
(Rs. In million)					
Basel III common disclosure template to be used during the transition of regulatory adjustments (i.e. from April 1, 2013 to December 31, 2017)			Amounts Subject to Pre-Basel III Treatment	Ref No	
Common Equity Tier 1 capital: instruments and reserves					
1	Directly issued qualifying common share capital plus related stock surplus (share premium)	122213.03		(A)	
2	Retained earnings	8217.4			
3	Accumulated other comprehensive income (and other reserves)	323995.03			
4	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies ¹)	0			
	Public sector capital injections grandfathered until January 1, 2018				
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	8472.50			
6	Common Equity Tier 1 capital before regulatory adjustments	462897.95			
Common Equity Tier 1 capital: regulatory adjustments					
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)	749.28	187.32	(L) (i)	
10	Deferred tax assets 2	43492.48	10873.12		
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	61.0			
18	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	0			
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 rights ⁴ (amount above 10% threshold)	Not Relevant			
21	Deferred tax assets arising from temporary differences ⁵ (amount above 10% threshold, net of related tax liability)	Not Relevant			

22	Amount exceeding the 15% threshold ⁶	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)	2753.40			
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	2753.40			
	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 Type of Adjustment)				
	Of Which : (Insert Type of Adjustment)				
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions				
28	Total regulatory adjustments to Common equity Tier 1 (Total 7 to 22, 26,27	47056.12			
29	Common Equity Tier 1 capital (CET1)	415841.83			
Additional Tier 1 capital: instruments					
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus (31+32)	0.00			
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>	27123.00			
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)	9730.90			
35	<i>of which: instruments issued by subsidiaries subject to phase out</i>	0			
36	Additional Tier 1 capital before regulatory adjustments	36853.90			
Additional Tier 1 capital: regulatory adjustments					
37	Investments in own Additional Tier 1 instruments	0			

38	Reciprocal cross-holdings in Additional Tier 1 instruments	520			
39	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	0			
40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) ¹⁰	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 bank	0			
	Regulatory Adjustments Applied to Additional Tier 1 in respect of Amounts Subject to Pre-Basel III Treatment	0			
	<i>of which</i> : [e.g. DTAs]	10873.12			
	<i>of which</i> : [INSERT TYPE OF ADJUSTMENT e.g. existing adjustments which are deducted from Tier 1 at 50%]				
	<i>of which</i> : [Intangible Assets]	187.32			
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions				
43	Total regulatory adjustments to Additional Tier 1 capital	11580.44			
44	Additional Tier 1 capital (AT1)	25273.46			
45	Tier 1 capital (T1 = CET1 + AT1) (29 + 44a)	441115.29			
Tier 2 capital: instruments and provisions					
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	0			
47	Directly issued capital instruments subject to phase out from Tier 2	103162.6			
48	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	2404.90			
49	<i>of which: instruments issued by subsidiaries subject to phase out</i>	0			

50	Provisions ¹²	43204.2		
51	Tier 2 capital before regulatory adjustments	148771.70		
Tier 2 capital: regulatory adjustments				
52	Investments in own Tier 2 instruments	0		
53	Reciprocal cross-holdings in Tier 2 instruments	53.60		
54	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)	0		
55	Significant investments ¹³ 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	1773.60		
58	Tier 2 Capital (T2)	146998.10		
59	Total Capital (TC= T1+T2) (45+58c)	588113.39		
	Risk Weighted Assets in respect of Amounts subject to Pre Basel III Treatment	0		
	Of which : (Insert Type of Adjustment)	0		
	of which :	0		
60	Total Risk Weighted Assets (60a+60b+60c)	4750654.74		
60a	<i>of which: total credit risk weighted assets</i>	<i>3931363.14</i>		
60b	<i>of which: total market risk weighted assets</i>	<i>397076.60</i>		
60c	<i>of which: total operational risk weighted assets</i>	<i>422215.00</i>		
Capital ratios				
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	8.76%		
62	Tier 1 (as a percentage of risk weighted assets)	9.29%		
63	Total capital (as a percentage of risk weighted assets)	12.38%		
64	Institution specific buffer requirement (minimum CET1 requirement plus capital conservation and countercyclical buffer requirements, expressed as a percentage of risk weighted assets)	6.13%		

65	<i>of which: capital conservation buffer requirement</i>	0.63%		
66	<i>of which: bank specific countercyclical buffer requirement</i>	0		
67	<i>of which: G-SIB buffer requirement</i>	0		
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	2.64%		
National minima (if different from Basel III)				
69	National Common Equity Tier 1 minimum ratio (if different from Basel III minimum)	5.50%		
70	National Tier 1 minimum ratio (if different from Basel III minimum)	7.00%		
71	National total capital minimum ratio (if different from Basel III minimum)	9.00%		
Amounts below the thresholds for deduction(before risk weighting)				
72	Non-significant investments in the capital of other financial entities	0		
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		
Applicable caps on the inclusion of provisions in Tier 2				
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	43204.2		
77	Cap on inclusion of provisions in Tier 2 under standardised approach	49142.04		
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		
Capital instruments subject to phase-out arrangements				
80	<i>Current cap on CET1 instruments subject to phase out arrangements</i>	Not applicable in India		
81	<i>Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)</i>			
82	<i>Current cap on AT1 instruments subject to phase out arrangements</i>			
83	<i>Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)</i>			
84	<i>Current cap on T2 instruments subject to phase out arrangements</i>			
85	<i>Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)</i>			

	Notes to the Template	
Row no of the template	Particular	Rs. in million
10	Deferred tax assets associated with accumulated losses	0
	Deferred tax assets (excluding those associated with accumulated losses) net of Deferred tax liability	54365.6
	Total as indicated in row 10	54365.6
19	If investments in insurance subsidiaries are not deducted fully from capital and instead considered under 10% threshold for deduction, the resultant increase in the capital of bank	0
	of which: increase in Common equity tier 1 capital	0
	of which: increase in Tier 1 capital	0
	of which: increase in Tier 2 capital	0
26b	If investments in the equity capital of unconsolidated non- financial subsidiaries are not deducted and hence, risk weighted then:	0
	(i) Increase in Common Equity Tier 1 capital	0
	(ii) Increase in risk weighted assets	0
50	Eligible provisions included in Tier 2 capital	43204.2
	Eligible Revaluation Reserves included in Tier 2 capital	0
	Total of Row 50	43204.2

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 30.09.2016	As on reporting date 30.09.2016
A	Capital & Liabilities		
i	Paid-up Capital	4255.94	4255.94
	Reserves & Surplus	451441.09	451227.37
	Minority Interest	8703.71	8703.71
	Total Capital	464400.74	464187.02
ii	Deposits	5915332.32	5915332.32
	<i>of which: Deposits from banks</i>	664417.80	664417.80
	<i>of which: Customer deposits</i>	5250914.52	5250914.52
	<i>of which: Other deposits (pl. specify)</i>	0	0.00
iii	Borrowings	630012.39	630012.39
	<i>of which: From RBI</i>	7310.00	7310.00
	<i>of which: From banks</i>	62534.02	62534.02
	<i>of which: From other institutions & agencies</i>	92720.00	92720.00
	<i>of which: Others (pl. specify)</i>	150605.38	150605.38
	<i>of which: Capital instruments</i>	316843.00	316843.00
iv	Other liabilities & provisions	183378.75	183328.67
	Total	7193124.20	7192860.40
B	Assets		
i	Cash and balances with Reserve Bank of India	239603.75	239603.75
	Balance with banks and money at call and short notice	512479.34	512216.21
ii	Investments:	1769999.15	1769999.15
	<i>of which: Government securities</i>	1399136.72	1399136.72
	<i>of which: Other approved securities</i>	1883.02	1883.02
	<i>of which: Shares</i>	45759.57	45759.57
	<i>of which: Debentures & Bonds</i>	234893.78	234893.78
	<i>of which: Subsidiaries / Joint Ventures / Associates</i>	25976.04	25976.04
	<i>of which: Others (Commercial Papers, Mutual Funds etc.)</i>	62350.02	62350.02
iii	Loans and advances	4322045.56	4322045.56
	<i>of which: Loans and advances to banks</i>	312364.57	312364.57

	<i>of which: Loans and advances to customers</i>	<i>4009680.99</i>	<i>4009680.99</i>
iv	Fixed assets	62370.38	62370.38
v	Other assets	287291.35	287290.68
	<i>of which: Goodwill and intangible assets</i>	<i>941.16</i>	<i>941.16</i>
	<i>of which: Deferred tax assets</i>	<i>50336.03</i>	<i>50336.03</i>
vi	Goodwill on consolidation	-665.33	-665.33
vii	Debit balance in Profit & Loss account	0.00	0.00
	Total Assets	7193124.20	7192860.40

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 30.09.2016	As on reporting date 30.09.2016	
A	Capital & Liabilities			
i	Paid-up Capital	4255.94	4255.94	(A)
	of which : Amount eligible for CET 1	4255.94	4255.94	(A) (i)
	Reserves & Surplus	451441.09	451227.37	(B)
	of which : Amount eligible for CET 1	405643.08	405643.08	(B) (i)
	Stock surplus (share premium)	117957.19	117957.19	(B) (ii)
	Statutory reserves	99482.61	99482.61	(B) (iii)
	Other disclosed free reserves	156723.86	156723.86	(B) (iv)
	Capital reserves representing surplus arising out of sale proceeds of assets	14462.66	14462.66	(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	17283.84	17283.84	(B) (vii)
	Revaluation Reserves @ discount of 55%	17016.76	17016.76	(B) (viii)
	General Provisions (Part of Tier 2 Capital)	0.00	0.00	(B) (ix)
	Investment Reserve (Part of Tier 2 Ca	4340.98	4340.98	(B) (x)
	Minority Interest	8703.71	8703.71	(C)
	Total Capital	464400.74	464187.02	(D)
ii	Deposits	5915332.32	5915332.32	(E)
	of which: Deposits from banks	664417.80	664417.80	(E) (i)
	of which: Customer deposits	5250914.52	5250914.52	(E) (ii)
	of which: Other deposits (pl. specify)	0	0.00	(E) (iii)
iii	Borrowings	630012.39	630012.39	(F)
	of which: From RBI	7310.00	7310.00	(F) (i)
	of which: From banks	62534.02	62534.02	(F) (ii)
	of which: From other institutions & agencies	92720.00	92720.00	(F) (iii)
	of which: Others (pl. specify)	150605.38	150605.38	(F) (iv)
	of which: Capital instruments	316843.00	316843.00	(F) (v)

	of which -			
	(a) Eligible for AT1 Capital	157575.00	157575.00	F(vi)
	(b) Eligible for Tier 2 Capital	131268.00	131268.00	F(vii)
iv	Other liabilities & provisions	183378.75	183328.67	(G)
	of which DTLs related to goodwill	0	0.00	(G) (i)
	of which DTLs related to intangible assets	0	0.00	(G) (ii)
	Total	7193124.20	7192860.40	
B	Assets			
i	Cash and balances with Reserve Bank of India	239603.75	239603.75	(H) (i)
	Balance with banks and money at call and short notice	512479.34	512216.21	(H) (ii)
ii	Investments	1769999.15	1769999.15	(I)
	of which: Government securities	1399136.72	1399136.72	(I) (i)
	of which : Other approved securities	1883.02	1883.02	(I) (ii)
	of which: Shares	45759.57	45759.57	(I) (iii)
	of which: Debentures & Bonds	234893.78	234893.78	(I) (iv)
	of which: Subsidiaries / Joint/Ventures/Associates	25976.04	25976.04	(I) (v)
	of which: Others (Commercial Papers, Mutual Funds etc.)	62350.02	62350.02	(I) (vi)
iii	Loans and advances	4322045.56	4322045.56	(J)
	of which: Loans and advances to banks	312364.57	312364.57	(J) (i)
	of which: Loans and advances to customers	4009680.99	4009680.99	(J) (ii)
iv	Fixed assets	62370.38	62370.38	(K)
v	Other assets	287291.35	287290.68	(L)
	of which : Goodwill and intangible assets, out of which :	941.16	941.16	(L) (i)
	Goodwill	0.00	0.00	(L) (i)
	Other intangibles (excluding MSRs)	0.00	0.00	(L) (i)
	Deferred tax assets	50336.03	50336.03	(L) (i)
vi	Goodwill on consolidation	-665.33	-665.33	(M)
vii	Debit balance in Profit & Loss accounts	0.00	0.00	(N)
	Total Assets	7193124.20	7192860.40	

Extract of Basel III common disclosure template (with added column) i Table DF-11 (Part I / Part II whichever, applicable) ---- **Step 3**

Common Equity Tier 1 capital: instruments and reserves

		Component of regulatory capital reported by bank	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation from step 2
1	Directly issued qualifying common share (and equivalent for non-joint stock companies) capital plus related stock surplus	122213.03	e
2	Retained earnings	8217.40	
3	Accumulated other comprehensive income (and other reserves)	323995.03	
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)	8,472.50	
6	Common Equity Tier 1 capital before regulatory adjustments	462897.96	
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)	INE160A01022
3	<i>Governing law(s) of the instrument</i>	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	Solo and Group
8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	4255.94
9	Par value of instrument	Rs.2/- 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	<i>Subsequent call dates, if applicable</i>	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

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
	<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 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
	<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% 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 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 X		
1	Issuer	PUNJAB NATIONAL BANK
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	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
	<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)	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
	<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
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 private placement)	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 recent reporting date)	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 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 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

HTI 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		
HTI SERIES VII		
1	Issuer	PUNJAB NATIONAL BANK
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE160A08076
3	Governing law(s) of the instrument	RBI
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	BASEL III complaint Perpetual debt instrument for inclusion in addition Tier I capital
5	Post-transitional Basel III rules	Tier I Bonds
6	Eligible at solo/group/ group & solo	Solo
7	Instrument type	Non-Convertible perpetual Unsecured Basel III Compliant Tier 1 Bonds for inclusion in additional Tier 1 Capital in the nature of Debentures
8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	15000
9	Par value of instrument	Rs.1 million
10	Accounting classification	Liability
11	Original date of issuance	13-Feb-15
12	Perpetual or dated	Perpetual
13	Original maturity date	perpetual
14	Issuer call subject to prior supervisory approval	At par at the end of 10 th year from date of allotment and thereafter on each coupon date (with prior RBI permission)
15	Optional call date, contingent call dates and redemption amount	At par at the end of 10 th year from date of allotment and thereafter on each coupon date (with prior RBI permission)
16	Subsequent call dates, if applicable	At par at the end of 10 th year from date of allotment and thereafter on each coupon date (with prior RBI permission)
	<i>Coupons / dividends</i>	Coupon
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	9.15%
19	Existence of a dividend stopper	The Bonds shall have a “dividend stopper arrangement” which shall oblige the Bank to stop dividend payments on equity/ common shares in the event of Bondholders not being paid coupon
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	Yes
31	If write-down, write-down trigger(s)	The bonds issued before March 31, 2019 shall have two pre-specified triggers. A lower pre-specified trigger at CET1 of 5.5% of RWAs shall apply and remain effective before March 31, 2019. From this date, the trigger shall be raised to CET1 of 6.125% of RWAs for all such bonds. Bonds issued on or after March 31, 2019 shall have pre-specified trigger at CET1 of 6.125% of RWAs only.

32	If write-down, full or partial	If fully paid-up Bonds are fully and permanently written-down, they shall cease to exist resulting in extinguishment of a liability of the Bank and thus create CET1
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33	If write-down, permanent or temporary	The temporary or permanent write-down of Bonds must generate CET1 under applicable Indian Accounting Standards. The Bonds shall receive recognition in AT1 capital only up to the extent of minimum level of CET1 generated by a full write-down of the Bonds.
34	If temporary write-down, description of write-up mechanism	original Bonds may not be fully extinguished. The par value of the Bonds may be written-down (decrease) on the occurrence of the trigger event and may be written-up (increase) back to its original value in future in conformity with provisions of the RBI Basel III Guidelines. The amount shown in the balance sheet subsequent to temporary write-down may depend on the features of the Bonds and the prevailing Accounting Standards.
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 private placement)	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 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 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 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 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
	<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	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
	<i>Coupons / dividends</i>	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	Yes

31	If write-down, write-down trigger(s)	Occurrence of the trigger event, called the Point of Non-Viability (PONV) Trigger stipulated below: (i) The PONV Trigger event is the earlier of a. a decision that a write-off without which the firm would become non-viable, is necessary, as determined by the Reserve Bank of India; and the decision to make a public sector injection of capital, or equivalent support, without which the firm would have become non-viable, as determined by the relevant authority. However, the Write-off of any Common Equity Tier 1 capital shall not be required before the write off of any Tier 2 regulatory capital instrument. (ii) Such a decision would invariably imply that the write-off consequent upon the trigger event must occur prior to any public sector injection of capital so that the capital provided by the public sector is not diluted. As such, the contractual terms and conditions of these instruments shall not provide for any residual claims on
32	If write-down, full or partial	Fully or partially as per discretion of RBI
33	If write-down, permanent or temporary	These instruments are subject to permanent write-off upon the occurrence of the trigger event called PONV as determined by Reserve Bank of India
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)	If the bank goes into liquidation before these instruments have been written-down, these instruments will absorb losses in accordance with the order of seniority indicated in the offer document and as per usual legal provisions governing priority of charges. If the bank goes into liquidation after these instruments have been written-down, the holders of these instruments will have no claim on the proceeds of
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	Yes

31	If write-down, write-down trigger(s)	Occurrence of the trigger event, called the Point of Non-Viability (PONV) Trigger stipulated below: (i) The PONV Trigger event is the earlier of a. a decision that a write-off without which the firm would become non-viable, is necessary, as determined by the Reserve Bank of India; and the decision to make a public sector injection of capital, or equivalent support, without which the firm would have become non-viable, as determined by the relevant authority. However, the Write-off of any Common Equity Tier 1 capital shall not be required before the write off of any Tier 2 regulatory capital instrument. (ii) Such a decision would invariably imply that the write-off consequent upon the trigger event must occur prior to any public sector injection of capital so that the capital provided by the public sector is not diluted. As such, the contractual terms and conditions of these instruments shall not provide for any residual claims on
32	If write-down, full or partial	Fully or partially as per discretion of RBI
33	If write-down, permanent or temporary	These instruments are subject to permanent write-off upon the occurrence of the trigger event called PONV as determined by Reserve Bank of India
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)	If the bank goes into liquidation before these instruments have been written-down, these instruments will absorb losses in accordance with the order of seniority indicated in the offer document and as per usual legal provisions governing priority of charges. If the bank goes into liquidation after these instruments have been written-down, the holders of these instruments will have no claim on the proceeds of
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 XIX		
1	Issuer	PUNJAB NATIONAL BANK
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE160A08092
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)	15000
9	Par value of instrument	Rs.1 million
10	Accounting classification	Liability
11	Original date of issuance	5-Feb-16
12	Perpetual or dated	DATED
13	Original maturity date	5-Feb-26
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	8.65%
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	Yes

31	If write-down, write-down trigger(s)	Occurrence of the trigger event, called the Point of Non-Viability (PONV) Trigger stipulated below: (i) The PONV Trigger event is the earlier of a. a decision that a write-off without which the firm would become non-viable, is necessary, as determined by the Reserve Bank of India; and the decision to make a public sector injection of capital, or equivalent support, without which the firm would have become non-viable, as determined by the relevant authority. However, the Write-off of any Common Equity Tier 1 capital shall not be required before the write off of any Tier 2 regulatory capital instrument. (ii) Such a decision would invariably imply that the write-off consequent upon the trigger event must occur prior to any public sector injection of capital so that the capital provided by the public sector is not diluted. As such, the contractual terms and conditions of these instruments shall not provide for any residual claims on
32	If write-down, full or partial	Fully or partially as per discretion of RBI
33	If write-down, permanent or temporary	These instruments are subject to permanent write-off upon the occurrence of the trigger event called PONV as determined by Reserve Bank of India.
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)	If the bank goes into liquidation before these instruments have been written-down, these instruments will absorb losses in accordance with the order of seniority indicated in the offer document and as per usual legal provisions governing priority of charges. If the bank goes into liquidation after these instruments have been written-down, the holders of these instruments will have no claim on the proceeds of
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 placement)	INE572E09197
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	9.10
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		
1	Issuer	PNB Housing Finance Ltd.
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE572E09320
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)	210
9	Par value of instrument	200
10	Accounting classification	Unsecured Borrowing
11	Original date of issuance	18.01.2016
12	Perpetual or dated	Maturity Dated 17.01.2026
13	Original maturity date	17.01.2026
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	8.42
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		
1	Issuer	PNB Housing Finance Ltd.
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE572E09262
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	24.11.2014
12	Perpetual or dated	Maturity Dated 24.11.2024
13	Original maturity date	24.11.2024
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	8.70
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		
1	Issuer	PNB Housing Finance Ltd.
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE572E09346
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)	290
9	Par value of instrument	290
10	Accounting classification	Unsecured Borrowing
11	Original date of issuance	28.04.2016
12	Perpetual or dated	Maturity Dated 28.04.2026
13	Original maturity date	28.04.2026
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	8.39
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		
1	Issuer	PNB Housing Finance Ltd.
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE572E09387
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)	499
9	Par value of instrument	499
10	Accounting classification	Unsecured Borrowing
11	Original date of issuance	26.07.2016
12	Perpetual or dated	Maturity Dated 26.07.2026
13	Original maturity date	26.07.2026
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	8.70
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)	9351.91
9	Par value of instrument	9351.91
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)	1562.5
9	Par value of instrument	1562.5
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 33.33% 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)	3125
9	Par value of instrument	3125
10	Accounting classification	Subordinated debt
11	Original date of issuance	31.03.2009, 31.01.2012, 04.10.2012
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	31.03.2014, 31.01.2017, 04.10.2017
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 + 400 bps
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

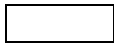


Table DF-13: Main Features of Regulatory Capital instruments

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)	937.5
9	Par value of instrument	937.5
10	Accounting classification	Subordinated debt
11	Original date of issuance	23.12.2013, 19.08.2014
12	Perpetual or dated	Dated
13	Original maturity date	15 Years, 10 Years
14	Issuer call subject to prior supervisory approval	10 Years, 5 Years
15	Optional call date, contingent call dates and redemption amount	23.12.2023, 19.08.2024
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

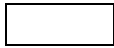


TABLE DF – 14: FULL TERMS AND CONDITIONS OF REGULATORY CAPITAL INSTRUMENTS.

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 Bonds UT Series I in the nature of Promissory Notes INE160A09157	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.
2.	Unsecured Redeemable Non convertible Subordinated upper Tier II Bonds (Debts Capital Instruments) Series II in the nature of Promissory Note. INE160A09173	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.
3.	Unsecured Redeemable Non convertible Subordinated upper Tier II Bonds (Debts Capital Instruments) Series III in the nature of Promissory Note. INE160A09207	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.
4.	Unsecured Redeemable Non convertible Subordinated upper Tier II Bonds (Debts Capital Instruments) Series IV in the nature of Promissory Note. INE160A09215	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.
5.	Unsecured Redeemable Non convertible Subordinated upper Tier II Bonds (Debts Capital Instruments) Series V in the nature of Promissory Note. INE160A09223	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.
6.	Unsecured Redeemable Non convertible Subordinated	Issue Size: Rs.500 crores, Date Of Allotment: Dec

	upper Tier II Bonds (Debts Capital Instruments) Series VI in the nature of Promissory Note. INE160A09231	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.
7.	Unsecured Redeemable Non convertible Subordinated upper Tier II Bonds (Debts Capital Instruments) Series VII in the nature of Promissory Note. INE160A09256	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.
8.	Unsecured Redeemable Non convertible Subordinated upper Tier II Bonds (Debts Capital Instruments) Series VIII in the nature of Promissory Note. INE160A09264	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.
9.	Unsecured Redeemable Non convertible Subordinated upper Tier II Bonds (Debts Capital Instruments) Series IX in the nature of Promissory Note. INE160A09272	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.
10.	Unsecured Redeemable Non convertible Subordinated upper Tier II Bonds (Debts Capital Instruments) Series X in the nature of Promissory Note. INE160A09298	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.
11.	Unsecured Redeemable Non convertible Subordinated upper Tier II Bonds (Debts Capital Instruments) Series XI in the nature of Promissory Note. INE160A09306	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.
12.	Unsecured Redeemable Non convertible Subordinated upper Tier II Bonds (Debts Capital Instruments) Series XII in the nature of Promissory Note. INE160A09322	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.
13.	Unsecured Redeemable Non convertible Subordinated Tier I Perpetual Bonds Series I in the nature of Promissory Note. INE160A09165	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 th year from the deemed date of allotment, Listing: On the National Stock Exchange of India Ltd (NSE) , All in Dematerialised form.
14.	Unsecured Redeemable Non convertible Subordinated Tier I Perpetual Bonds Series II in the nature of Promissory Note. INE160A09181	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.
15.	Unsecured Redeemable Non convertible Subordinated Tier I Perpetual Bonds Series III in the nature of Promissory Note. INE160A09199	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.
16.	Unsecured Redeemable Non convertible Subordinated Tier I Perpetual Bonds Series IV in the nature of Promissory Note. INE160A09249	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.
17	Unsecured Redeemable Non convertible Subordinated Tier I Perpetual Bonds Series V in the nature of Promissory Note. INE160A09280	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.
18	Unsecured Redeemable Non convertible Subordinated Tier I Perpetual Bonds Series VI in the nature of Promissory Note. INE160A09314	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.
19	9.65% Unsecured Redeemable Non Convertible Basel-III compliant Tier 2 Bonds Series XIV in the nature of Debenture. INE160A08019	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.
20	9.68% Unsecured Redeemable Non Convertible Basel-III compliant Tier 2 Bonds Series XV in the nature of Debenture. INE160A08027	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.
21	9.68% Unsecured Redeemable Non Convertible Basel-III compliant Tier 2 Bonds Series XVI in the nature of Debenture. INE160A08035	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.
22	9.35% Unsecured Redeemable Non Convertible Basel-III compliant Tier 2 Bonds Series XVII in the nature of Debenture. INE160A08043	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.
23	9.25% Unsecured Redeemable Non Convertible Basel-III compliant Tier 2 Bonds Series XVIII in the nature of Debenture. INE160A08050	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.
24	9.15% Unsecured Perpetual Non Convertible subordinate Basel-III compliant additional Tier 1 Bonds Series VII in the nature of Debenture. INE160A08076	Issue size: Rs.1500 Crore, Date of Allotment: Feb 13, 2015, Perpetual, Face Value: Rs.1 million, Rate of Interest and Frequency: @ 9.15% annual with the call option at the end of 10 year from the date of allotment, Listing: On the Bombay Stock Exchange Ltd (BSE). All in Dematerialised form
25	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.

Sr.No	INSTRUMENT (PNB HOUSING FINANCE)	FULL TERMS AND CONDITIONS				
				New Tier II Bond	New Tier II Bond	New Tier II Bond
		Rs. 200 Crore	Rs.200 Crore	Rs.210 Crore	Rs.290 Crore	Rs.499 Crore
	Original date of issuance	21.12.2012	24.11.2014	18.01.2016	28.04.2016	26.07.2016
	Perpetual or dated	Maturity Dated 21.12.2022	Maturity Dated 24.11.2024	Maturity Dated 17.01.2026	Maturity Dated 28.04.2026	Maturity Dated 26.07.2026
	Original maturity date	21.12.2022	24.11.2024	17.01.2026	28.04.2026	26.07.2026
	Coupon Rate	9.10	8.7	8.42	8.39	8.57
	Rate	Fixed	Fixed	Fixed	Fixed	Fixed
	Security	Unsecured	Unsecured	Unsecured	Unsecured	Unsecured

Instruments(PNBIL UK)	Full Terms and Conditions
Equity Shares	Ordinary shares, non-cumulative, non-preferential
Tier II (PNB)	10 years dated, call option after five years, discretionary ROI: 6 M LIBOR + 400 bps (\$25Mn)
Tier II (PNB)	10 Years dated, call option after five years, ROI: 6 M LIBOR + 400 bps (\$12.5Mn + \$12.5Mn)
Tier II (PNB)	10 Years dated, call option after five years, ROI: 6 M LIBOR + 400 bps (\$10Mn)
Lower Tier II (Canara Bank)	15 Years dated, call option after ten years, ROI: 6M LIBOR + 450 bps (\$5Mn)
Lower Tier II (Bank of Baroda)	10 Years dated, call option after ten years, ROI: 6M LIBOR + 450 bps (\$10Mn)

Table DF-16: Equities – Disclosure for Banking Book Positions

Qualitative Disclosures

1	The general qualitative disclosure requirement (Para 2.1 of this annex) with respect to equity risk, including:		
	• Differentiation between holdings on which capital gains are expected and those taken under other objectives including for relationship and strategic reasons; and	NA	NA
	• Discussion of important policies covering the valuation and accounting of equity holdings in the banking book. This includes the accounting techniques and valuation methodologies used, including key assumptions and practices affecting valuation as well as significant changes in these practices.	As soon as the deal is entered (whether settled or not) necessary vouchers shall be Passed. For the equity deals transaction vouchers are passed and for other deals contra vouchers are passed and transaction vouchers are passed on the date of settlement. These vouchers are passed on the basis of deal tickets received from front office, on obtaining of broker confirmation from counter party (excluding Shares/Deals done on OM-NDS) and getting broker's contract note (if the deal is through broker).	

Quantitative Disclosures

		BOOK VALUE 30.09.2016 Rs. In Million	FAIR VALUE 30.09.2016 Rs. In Million
1	Value disclosed in the balance sheet of investments, as well as the fair value of those investments; for quoted securities, a comparison to publicly quoted share values where the share price is materially different from fair value.*	24,872.24	21,472.77

	Publicly quoted share values where the share price is materially different from fair value. **	784.02	3,496.14
2	The types and nature of investments, including the amount that can be classified as:	0	0
	ÅPublicly traded **	2,979.98	3,496.14
	Fis (IFCI)	34.02	89.47
	Subsidiaries(In India) PNB GILTS LTD	750.00	3,406.67
	ÅPrivately held. ***	21,892.26	17,976.63
	Financila Corporation	17.30	17.30
	JVs (In India)	445.83	445.83
	JVs (Outside India)	77.52	77.52
	RRBs	697.59	697.59
	Subsidiaries(In India)	5,639.27	5,639.27
	Subsidiaries(Outside India)	11,099.12	11,099.12
3	The cumulative realised gains (losses) arising from sales and liquidations in the reporting period.	164.28	0
4	Total unrealised gains (losses) ¹³	0	0
5	Total latent revaluation gains (losses) ¹⁴	0	0
6	Any amounts of the above included in Tier 1 and/or Tier 2 capital. ****	17,488.39	20,145.06
7	Capital requirements broken down by appropriate equity groupings, consistent with the bank's methodology, as well as the aggregate amounts and the type of equity investments subject to any supervisory transition or grandfathering provisions regarding regulatory capital requirements.	361.96	0

Unrealised gains (losses) recognised in the balance sheet but not through the profit and loss account.

Unrealised gains (losses) not recognised either in the balance sheet or through the profit and loss account

Table DF 17 - Summary comparison of accounting assets vs. leverage ratio exposure measure
30.09.2016

	Item	(Rs. In Million)
1	Total consolidated assets as per published financial statements	7193325.50
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purpose but outside the scope of regulatory consolidation	50.00
3	Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	0
4	Adjustments for derivative financial instruments	88352.40
5	Adjustment for securities financing transactions (i.e. repos and similar secured lending)	0
6	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off- balance sheet exposures)	814961.60
7	Other adjustments	58636.60
8	Leverage ratio exposure	8037952.90

DF-18 Leverage ratio common disclosure template		
	Item	Leverage Ratio Framework (Rs. In millions) 30.09.2016
	On-balance sheet exposures	
	1. On-balance sheet items (excluding derivatives and SFTs, but including collateral)	7193275.50
	2. (Asset amounts deducted in determining Basel III Tier 1 capital)	58636.60
	3. Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	7134638.90
	Derivative exposures	
	4. Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin)	35850.00
	5. Add-on amounts for PFE associated with all derivatives transactions	52502.40
	6. Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework	0.00
	7. (Deductions of receivables assets for cash variation margin provided in derivatives transactions)	0.00
	8. (Exempted CCP leg of client-cleared trade exposures)	0.00
	9. Adjusted effective notional amount of written credit derivatives	0.00
	10. (Adjusted effective notional offsets and add-on deductions for written credit derivatives)	0.00
	11. Total derivative exposures (sum of lines 4 to 10)	88352.40
	Securities financing transaction exposures	0
	12. Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	0.00
	13. (Netted amounts of cash payables and cash receivables of gross SFT assets)	0.00
	14. CCR exposure for SFT assets	0.00
	15. Agent transaction exposures	0.00
	16. Total securities financing transaction exposures (sum of lines 12 to 15)	0.00
	Other off-balance sheet exposures	
	17. Off-balance sheet exposure at gross notional amount	2723949.60
	18. (Adjustments for conversion to credit equivalent amounts)	-1908988.03
	19. Off-balance sheet items (sum of lines 17 and 18)	814961.57
	Capital and total exposures	
	20. Tier 1 capital	441105.30
	21. Total exposures (sum of lines 3, 11, 16 and 19)	8037952.87
	Leverage ratio	
	22. Basel III leverage ratio (per cent)	5.49

Disclosure on Liquidity Coverage Ratio (Qualitative and Quantative)

QUALITATIVE DISCLOSURE ON LIQUIDITY COVERAGE RATIO

The bank has implemented RBI guidelines on Liquidity Coverage Ratio (LCR) from 1st January 2015.

The LCR standard aims to ensure that a bank maintains an adequate level of unencumbered High Quality Liquid Assets (HQLAs) that can be readily converted into cash at little/no loss of value to meet its liquidity needs for a 30 calendar day time horizon under a liquidity stress scenario.

LCR has two components:

- i. The value of the stock of High Quality Liquid Assets (HQLA) i *The Numerator*.
- ii. Total Net Cash Outflows: Total expected cash outflows minus Total expected cash inflows in stress scenario for the subsequent 30 calendar days - *The denominator*.

Definition of LCR:

Stock of high quality liquid assets (HQLAs) 100%

Total net cash outflows over the next 30 calendar days

The LCR requirement has become binding on the banks with the following minimum required level as per the time-line given below:

	Jan 1, 2015	Jan 1, 2016	Jan 1, 2017	Jan 1, 2018	Jan 1, 2019
Minimum LCR	60%	70%	80%	90%	100%

As at 30.09.2016, against the regulatory requirement of 70%, bank is maintaining LCR at 105.23% (quarterly average) at consolidated level (including domestic & foreign subsidiaries).

The main drivers of LCR of the bank are High Quality Liquid Assets (HQLAs) to meet liquidity needs of the bank at all times and basic funding from retail and small business customers. The retail and small business customer contributes about 68.83% of total deposit portfolio of the bank which attracts low run-off factor of 5/10%.

Composition of High Quality Liquid Assets (HQLA)

HQLAs comprises of Level 1 and Level 2 assets. Level 2 assets are further divided into Level 2A and Level 2B assets, keeping in view their marketability.

Level-1 assets are those assets which are highly liquid. For quarter ended Sep 30, 2016, the average Level-1 asset of the bank includes Cash in Hand, Excess CRR, Government Securities in excess of SLR, Sovereign securities besides MSF & FALLCR and Marketable securities totalling Rs. 91769.71.00 cr.

Level-2A & 2B assets are those assets which are less liquid and their weighted amount comes to Rs. 8940.46 cr. Break-up of HQLA during quarter ended Sep 30, 2016 is given hereunder:

High Quality Liquid Assets (HQLAs)	Average % age contribution to HQLA
Level 1 Assets	
Cash in hand	1.67
Excess CRR balance	0.99
Government Securities in excess of minimum SLR requirement	30.50
Government securities within the mandatory SLR requirement, to the extent allowed by RBI under MSF (presently to the extent of 2 per cent of NDTL)	10.22
Marketable securities issued or guaranteed by foreign sovereigns having 0% risk-weight under Basel II Standardized Approach	1.75
Facility to avail Liquidity for Liquidity Coverage Ratio i FALLCR (presently to the extent of 9 per cent of NDTL)	45.99
Total Level 1 Assets	91.12
Total Level 2A Assets	7.53
Total Level 2B Assets	1.35
Total Stock of HQLAs	100.00

Concentration of Funding Sources

This metric includes those sources of fundings, whose withdrawal could trigger liquidity risks. It aims to address the funding concentration of bank by monitoring its funding requirement from each significant counterparty and each significant product / instrument. As per RBI guidelines, a "significant counterparty/Instrument/product" is defined as a single counterparty/Instrument/product or group of connected or affiliated counterparties accounting in aggregate for more than 1% of the bank's total liabilities.

The bank has no significant counterparty (deposits/borrowings) as on 30.09.2016. The share of largest depositor in bank's total deposits is around 0.47% whereas the contribution of top 20 depositors is around 4.42% only. The significant product / instrument includes Saving Fund, Current deposit, Core Term Deposit, and Inter-bank term deposit, the funding from which are widely spread and cannot create concentration risk for the bank.

Derivative exposure

The bank has low exposure in derivatives having negligible impact on its liquidity position.

Currency Mismatch

As per RBI guidelines, a currency is considered as "significant" if the aggregate liabilities denominated in that currency amount to 5 per cent or more of the bank's total liabilities. In our case, only USD falls in this criteria whose impact on total outflows in LCR horizon can be managed easily.

Degree of centralization of liquidity management and interaction between group's units

The group entities are managing liquidity on their own. However, the bank has put in place a group-wide contingency funding plan to take care of liquidity requirement of the group as a whole in the stress period.

<u>QUANTITATIVE DISCLOSURE (On consolidated basis (including domestic & foreign subsidiaries)</u>		(Rs. in Crore)
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		Current year		Previous Year	
		Total Unweighted Value (average)*	Total Weighted Value (average)*	Total Unweighted Value (average)	Total Weighted Value (average)
High Quality Liquid Assets					
1	Total High Quality Liquid Assets (HQLA)		94430.79		NA
Cash Outflows					
2	Retail deposits and deposits from small business customers of	395962.14	30697.54	NA	NA

	which :				
(i)	Stable deposits	177973.52	8898.68	NA	NA
(ii)	Less stable deposits	217988.61	21798.86	NA	NA
3	Unsecured wholesale funding, of which:	143823.09	86768.97	NA	NA
(i)	Operational deposits (all counterparties)	0.00	0.00	NA	NA
(ii)	Non-operational deposits (all counterparties)	143823.09	86768.97	NA	NA
(iii)	Unsecured debt	0.00	0.00	NA	NA
4	Secured wholesale funding		0.00		
5	Additional requirements, of which	8741.58	7645.44		
(i)	Outflows related to derivative exposures and other collateral requirements	7541.99	7541.99	NA	NA
(ii)	Outflows related to loss of funding on debt products	0.00	0.00	NA	NA
(iii)	Credit and liquidity facilities	1199.59	103.44	NA	NA
6	Other contractual funding obligations	0.00	0.00	NA	NA
7	Other contingent funding obligations	137810.29	5299.56	NA	NA
8	Total Cash Outflows		130411.51		NA
Cash Inflows					
9	Secured lending (e.g. reverse repos)	0.00	0.00	NA	NA
10	Inflows from fully	29172.31	26254.78	NA	NA

	performing exposures				
11	Other cash inflows	14419.56	14419.56	NA	NA
12	Total Cash Inflows	43591.87	40674.34	NA	NA
			Total Adjusted Value		Total Adjusted Value
13	TOTAL HQLA		94430.79		NA
14	Total Net Cash Outflows		89737.17		NA
15	Liquidity Coverage Ratio (%)		105.23		NA
* Simple averages of monthly observations over previous quarter (i.e. average over a period of 90 days)					