

**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 |
|---|----------------------------------|---|---|---|---|
|---|----------------------------------|---|---|---|---|

|  |                            |                                   |    |                                   |                                   |
|--|----------------------------|-----------------------------------|----|-----------------------------------|-----------------------------------|
|  |                            | 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 <sup>th</sup> September 2016 (As per accounting balance sheet) | Total balance sheet Assets as on 30 <sup>th</sup> 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 30<sup>th</sup> 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 <sup>th</sup> 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<br>(69.50)                                   | 100.62<br>(69.50)                     | 0<br>(0)                              | 100.62<br>(69.50)                           |
| PNB Housing Finance Ltd           | 8.05<br>(10.57)                                     | 8.05<br>(10.57)                       | 6.02<br>(2.83)                        | 14.07<br>(13.40)                            |
| Punjab National Bank (Internation | 7.46<br>(9.84)                                      | 9.41<br>(9.84)                        | 4.70<br>(5.38)                        | 14.11<br>(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         |
| <b>T. All Industries (A to S)</b>                                      | <b>1792022.73</b> |
| <b>Residuary advances</b>  | <b>2699283.84</b> |
| <b>Total Loans and Advances</b>  | <b>4491306.57</b> |

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         |
| <b>T. All Industries (A to S)</b> | <b>476671.61</b> |
| <b>Residuary advances</b>         | <b>304810.99</b> |
| <b>Total Loans and Advances</b>   | <b>781482.60</b> |

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<br>(Gross) | Foreign Currency<br>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<br>(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<br>(Outside India) | Domestic<br>(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                 |
| <b>Net derivative credit exposure</b>                    | <b>133.35</b>  | <b>135.53</b>        |
| <b>Exposure at Default under Current Exposure Method</b> | <b>541.09</b>  | <b>Not available</b> |

(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  |  |
| <b>Common Equity Tier 1 capital: instruments and reserves</b>  |   |                  |  |         |  |
| 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 <sup>1</sup> )   | 0                |  |         |  |
|  | <b>Public sector capital injections grandfathered until January 1, 2018</b>   |                  |  |         |  |
| 5  | Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)  | 8472.50          |  |         |  |
| 6  | <b>Common Equity Tier 1 capital before regulatory adjustments</b>   | <b>462897.95</b> |  |         |  |
| <b>Common Equity Tier 1 capital: regulatory adjustments</b>  |   |                  |  |         |  |
| 7  | Prudential valuation adjustments  | 0                |  |         |  |
| 8  | Goodwill (net of related tax liability)   | 0                |  |         |  |
| 9  | Intangibles other than mortgage-servicing rights (net of related tax liability)   | 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) <sup>3</sup>   | 0                |  |         |  |
| 20   | Mortgage servicing rights <sup>4</sup> (amount above 10% threshold)   | Not Relevant     |  |         |  |
| 21   | Deferred tax assets arising from temporary differences <sup>5</sup> (amount above 10% threshold, net of related tax liability)  | Not Relevant     |  |         |  |

|  |   |                  |  |  |  |
|--|---|------------------|--|--|--|
| 22   | Amount exceeding the 15% threshold <sup>6</sup>   | 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   | <b>Total regulatory adjustments to Common equity Tier 1 ( Total 7 to 22, 26,27</b>  | <b>47056.12</b>  |  |  |  |
| 29   | <b>Common Equity Tier 1 capital (CET1)</b>  | <b>415841.83</b> |  |  |  |
| <b>Additional Tier 1 capital: instruments</b>            |   |                  |  |  |  |
| 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   | <b>Additional Tier 1 capital before regulatory adjustments</b>  | <b>36853.90</b>  |  |  |  |
| <b>Additional Tier 1 capital: regulatory adjustments</b> |   |                  |  |  |  |
| 37   | Investments in own Additional Tier 1 instruments  | 0                |  |  |  |

|   |  |                  |  |  |  |
|---|--|------------------|--|--|--|
| 38  | Reciprocal cross-holdings in Additional Tier 1 instruments   | 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) <sup>10</sup>   | 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  | <b>Total regulatory adjustments to Additional Tier 1 capital</b>   | <b>11580.44</b>  |  |  |  |
| 44  | <b>Additional Tier 1 capital (AT1)</b>   | <b>25273.46</b>  |  |  |  |
| 45  | <b>Tier 1 capital (T1 = CET1 + AT1) (29 + 44a)</b>   | <b>441115.29</b> |  |  |  |
| <b>Tier 2 capital: instruments and provisions</b> |  |                  |  |  |  |
| 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 <sup>12</sup>   | 43204.2          |  |  |
| 51  | <b>Tier 2 capital before regulatory adjustments</b>  | <b>148771.70</b> |  |  |
| <b>Tier 2 capital: regulatory adjustments</b> |  |                  |  |  |
| 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 <sup>13</sup> in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)  | 0                |  |  |
| 56  | National specific regulatory adjustments (56a+56b)   | 0                |  |  |
| 56a   | Of which : Investments in the Tier 2 capital of unconsolidated subsidiaries  | 0                |  |  |
| 56b   | of Which : Shortfall in the Tier 2 Capital of majority owned financial entities which have not been consolidated with the Bank   | 0                |  |  |
|   | Regulatory Adjustments Applied to Tier 2 in respect of amounts subject to pre basel III Treatment  | 0                |  |  |
|   | of which : Investment by Employees Pension Funds   | 1720             |  |  |
|   | of which : (Insert Type of adjustment)   | 0                |  |  |
| 57  | Total regulatory adjustments to Tier 2 capital   | 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   | of which: total credit risk weighted assets  | 3931363.14       |  |  |
| 60b   | of which: total market risk weighted assets  | 397076.60        |  |  |
| 60c   | of which: total operational risk weighted assets   | 422215.00        |  |  |
| <b>Capital ratios</b>                         |  |                  |  |  |
| 61  | Common Equity Tier 1 (as a percentage of risk weighted assets)   | <b>8.76%</b>     |  |  |
| 62  | Tier 1 (as a percentage of risk weighted assets)   | <b>9.29%</b>     |  |  |
| 63  | Total capital (as a percentage of risk weighted assets)  | <b>12.38%</b>    |  |  |
| 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%                   |  |  |
| <b>National minima (if different from Basel III)</b>                     |  |                         |  |  |
| 69   | National Common Equity Tier 1 minimum ratio (if different from Basel III minimum)  | 5.50%                   |  |  |
| 70   | National Tier 1 minimum ratio (if different from Basel III minimum)  | 7.00%                   |  |  |
| 71   | National total capital minimum ratio (if different from Basel III minimum)   | 9.00%                   |  |  |
| <b>Amounts below the thresholds for deduction(before risk weighting)</b> |  |                         |  |  |
| 72   | Non-significant investments in the capital of other financial entities   | 0                       |  |  |
| 73   | Significant investments in the common stock of financial entities  | 0                       |  |  |
| 74   | Mortgage servicing rights (net of related tax liability)   | Not applicable in India |  |  |
| 75   | Deferred tax assets arising from temporary differences (net of related tax liability)  | Not applicable in India |  |  |
| <b>Applicable caps on the inclusion of provisions in Tier 2</b>          |  |                         |  |  |
| 76   | Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)           | 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                      |  |  |
| <b>Capital instruments subject to phase-out arrangements</b>             |  |                         |  |  |
| 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>   |                         |  |  |
|  |  |                         |  |  |
|  |  |                         |  |  |

|  |  |                       |
|--|--|-----------------------|
|  |  |                       |
|  | <b>Notes to the Template</b>   |                       |
|  |  |                       |
| <b>Row<br/>no of<br/>the<br/>templ<br/>ate</b> | <b>Particular</b>  | <b>Rs. in million</b> |
| 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<br>financial statements | Balance sheet<br>under regulatory scope of<br>consolidation |
|   |  | As on<br>reporting date<br>30.09.2016       | As on<br>reporting date 30.09.2016                          |
| <b>A</b>  | <b>Capital &amp; Liabilities</b>                               |   |   |
| 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 &amp; 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   |
|   | <b>Total</b>   | <b>7193124.20</b>                           | <b>7192860.40</b>   |
| <b>B</b>  | <b>Assets</b>  |   |   |
| 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 &amp; 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              |
|     | <b>Total Assets</b>                              | <b>7193124.20</b> | <b>7192860.40</b> |



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

| (Rs. In million) |   |  |   |            |
|------------------|---|--|---|------------|
|                  |   | Balance sheet<br>as in financial<br>statements | Balance sheet<br>under<br>regulatory<br>scope of<br>consolidation | Ref No.    |
|                  |   | As on reporting<br>date 30.09.2016             | As on<br>reporting<br>date<br>30.09.2016                          |            |
| <b>A</b>         | <b>Capital &amp; Liabilities</b>  |  |   |            |
| 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<br>arising out of sale proceeds of assets | 14462.66                                       | 14462.66  | (B) (v)    |
|                  | Balance in Profit & Loss Account at<br>the end of the previous financial year   | 0.00   | 0.00  | (B) (vi)   |
|                  | Current Financial Year Profit, to the<br>extent admissible                      | 17283.84                                       | 17283.84  | (B) (vii)  |
|                  | Revaluation Reserves @ discount of<br>55%                                       | 17016.76                                       | 17016.76  | (B) (viii) |
|                  | General Provisions (Part of Tier 2<br>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 &<br>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)  |
|          | <b>Total</b>  | <b>7193124.20</b> | <b>7192860.40</b> |           |
|          |   |                   |                   |           |
| <b>B</b> | <b>Assets</b>   |                   |                   |           |
|          |   |                   |                   |           |
| 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)       |
|          | <b>Total Assets</b>                                       | <b>7193124.20</b> | <b>7192860.40</b> |           |

Extract of Basel III common disclosure template (with added column) . 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   | <b>8-Dec-06</b>  |
| 12          | Perpetual or dated  | DATED  |
| 13          | Original maturity date  | <b>8-Dec-21</b>  |
| 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   | <b>12-Dec-07</b>   |
| 12 | Perpetual or dated  | DATED  |
| 13 | Original maturity date  | <b>12-Dec-22</b>   |
| 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   | <b>27-Mar-08</b>   |
| 12           | Perpetual or dated  | DATED  |
| 13           | Original maturity date  | <b>27-Mar-23</b>   |
| 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   | <b>29-Sep-08</b>   |
| 12          | Perpetual or dated  | DATED  |
| 13          | Original maturity date  | <b>29-Sep-23</b>   |
| 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   | <b>18-Dec-08</b>   |
| 12           | Perpetual or dated  | DATED  |
| 13           | Original maturity date  | <b>18-Dec-23</b>   |
| 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   | <b>18-Feb-09</b>   |
| 12            | Perpetual or dated  | DATED  |
| 13            | Original maturity date  | <b>18-Feb-23</b>   |
| 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   | <b>21-Apr-09</b>   |
| 12             | Perpetual or dated  | DATED  |
| 13             | Original maturity date  | <b>21-Apr-24</b>   |
| 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   | <b>4-Jun-09</b>  |
| 12           | Perpetual or dated  | DATED  |
| 13           | Original maturity date  | <b>4-Jun-24</b>  |
| 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   | <b>9-Sep-09</b>  |
| 12          | Perpetual or dated  | DATED  |
| 13          | Original maturity date  | <b>9-Sep-24</b>  |
| 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   | <b>27-Nov-09</b>   |
| 12           | Perpetual or dated  | DATED  |
| 13           | Original maturity date  | <b>27-Nov-24</b>   |
| 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   | <b>24-May-10</b>   |
| 12 | Perpetual or dated  | DATED  |
| 13 | Original maturity date  | <b>24-May-25</b>   |
| 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   | <b>20-Jul-07</b>   |
| 12            | Perpetual or dated  | PERPETUAL  |
| 13            | Original maturity date  | <b>PERPETUAL</b>   |
| 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   | <b>11-Dec-07</b>  |
| 12             | Perpetual or dated  | PERPETUAL   |
| 13             | Original maturity date  | <b>PERPETUAL</b>  |
| 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   | <b>18.01.2008</b>   |
| 12              | Perpetual or dated  | PERPETUAL   |
| 13              | Original maturity date  | <b>PERPETUAL</b>  |
| 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   | <b>19-Jan-09</b>  |
| 12             | Perpetual or dated  | PERPETUAL   |
| 13             | Original maturity date  | <b>PERPETUAL</b>  |
| 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   | <b>28-Aug-09</b>  |
| 12            | Perpetual or dated  | PERPETUAL   |
| 13            | Original maturity date  | <b>PERPETUAL</b>  |
| 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   | <b>27-Nov-09</b>  |
| 12            | Perpetual or dated  | PERPETUAL   |
| 13            | Original maturity date  | <b>PERPETUAL</b>  |
| 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  | <b>13-Feb-15</b>   |
| 12  | Perpetual or dated   | Perpetual  |
| 13  | Original maturity date   | <b>perpetual</b>   |
| 14  | Issuer call subject to prior supervisory approval  | At par at the end of 10 <sup>th</sup> 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 <sup>th</sup> 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 <sup>th</sup> 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 |
|----|--------------------------------|--|

|    |   |   |
|----|---|---|
| 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   | <b>24-Feb-14</b>  |
| 12             | Perpetual or dated  | DATED   |
| 13             | Original maturity date  | <b>24-Feb-24</b>  |
| 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   | <b>28-Mar-14</b>  |
| 12            | Perpetual or dated  | DATED   |
| 13            | Original maturity date  | <b>28-Mar-24</b>  |
| 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   | <b>3-Apr-14</b>   |
| 12             | Perpetual or dated  | DATED   |
| 13             | Original maturity date  | <b>3-Apr-24</b>   |
| 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)  | <p>Occurrence of the trigger event, called the Point of Non-Viability (PONV) Trigger stipulated below:</p> <p>(i) The PONV Trigger event is the earlier of</p> <p>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.</p> <p>(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</p> |
| 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) | <p>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.</p> <p>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</p>  |
| 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)  | <p>Occurrence of the trigger event, called the Point of Non-Viability (PONV) Trigger stipulated below:</p> <p>(i) The PONV Trigger event is the earlier of</p> <p>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.</p> <p>(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</p> |
| 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) | <p>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.</p> <p>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</p>  |
| 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)  | <p>Occurrence of the trigger event, called the Point of Non-Viability (PONV) Trigger stipulated below:</p> <p>(i) The PONV Trigger event is the earlier of</p> <p>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.</p> <p>(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</p> |
| 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) | <p>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.</p> <p>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</p>  |
| 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.<br>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  |

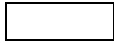
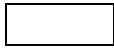


Table DF-13: Main Features of Regulatory Capital instruments

## 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.**

| <b>Sr.No</b> | <b>INSTRUMENT (PNB)</b>   | <b>FULL TERMS AND CONDITIONS</b>  |
|--------------|---|---|
| 1.           | Equity Shares   | Ordinary shares, non-cumulative   |
| <b>Sr.No</b> | <b>INSTRUMENT (PNB)</b>   | <b>FULL TERMS AND CONDITIONS</b>  |
| 1.           | Unsecured Redeemable Non Convertible Bonds UT Series I in the nature of Promissory Notes<br><b>INE160A09157</b>   | Issue Size: Rs.500 crores, Date Of Allotment: Dec.8 2006, Date of Redemption: Par Value: Rs.1 million, Put and Call Option: At par at the end of 10th year from deemed date of allotment (with the prior permission of RBI) , Rate of Interest and Frequency: @8.80% Annual for the first Ten years and 9.30% annual for last 5 years if call option not exercised. Listing: On the National Stock exchange of India Ltd (NSE) , All in Dematerialised form.  |
| 2.           | Unsecured Redeemable Non convertible Subordinated upper Tier II Bonds (Debts Capital Instruments) Series II in the nature of Promissory Note.<br><b>INE160A09173</b>  | Issue Size: Rs.500 crores, Date Of Allotment: Dec. 12, 2007, Date of Redemption: Dec. 12, 2022 Par Value: Rs.1 million, Put and Call Option: At par at the end of 10th year from deemed date of allotment (with the prior permission of RBI) Rate of Interest and Frequency: @ 9.35% p.a. annual for the first ten years and 9.85% p.a. annual for last 5 years if call option not exercised. Listing: On the National Stock Exchange of India Ltd (NSE) , All in Dematerialised form.  |
| 3.           | Unsecured Redeemable Non convertible Subordinated upper Tier II Bonds (Debts Capital Instruments) Series III in the nature of Promissory Note.<br><b>INE160A09207</b> | Issue Size:Rs.1000 crores (with option to retain oversubscription of Rs.500 cr), Date Of Allotment: Mar 05 2008, Date of Redemption: Mar 05 2023, Par Value: Rs.1 million, Put and Call Option: At par at the end of 10th year from deemed date of allotment (with the prior permission of RBI), Rate of Interest and Frequency: @ 9.35% p.a. annual for first ten years and @9.85% p.a. annual for last 5 years if call option is not exercised, Listing: On the National Stock Exchange of India Ltd (NSE), All in Dematerialised form. |
| 4.           | Unsecured Redeemable Non convertible Subordinated upper Tier II Bonds (Debts Capital Instruments) Series IV in the nature of Promissory Note.<br><b>INE160A09215</b>  | Issue Size: Rs.600 crores, Date Of Allotment: Mar 27 2008, Date of Redemption: Mar 27 2023, Par Value: Rs.1 million, Put and Call Option: At par at the end of 10th year from deemed date of allotment (with the prior permission of RBI) Rate of Interest and Frequency: @9.45% p.a. annual for first 10 years and 9.95% p.a. annual for last 5 years if call option not exercised. Listing: On the National Stock Exchange of India Ltd (NSE) , All in Dematerialised form.   |
| 5.           | Unsecured Redeemable Non convertible Subordinated upper Tier II Bonds (Debts Capital Instruments) Series V in the nature of Promissory Note.<br><b>INE160A09223</b>   | Issue Size: Rs.500 crores, Date Of Allotment: Sep. 29 2008 Date of Redemption: Sep. 29 2023, Par Value: Rs.1 million, Put and Call Option: At par at the end of 10th year from deemed date of allotment (with the prior permission of RBI), Rate of Interest and Frequency: @ 10.85% p.a. annual for first 10 years and 11.35% p.a. annual for last 5 years if call option not exercised. Listing: On the National Stock Exchange of India Ltd (NSE) , All in Dematerialised form.  |
| 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.<br><b>INE160A09231</b>   | 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.<br><b>INE160A09256</b>  | Issue Size: Rs.500 crores with an option to retain oversubscription. Date Of Allotment: Feb.18 2009, Date of Redemption: Feb. 18 2023, Par Value: Rs.1 million, Put and Call Option : At par at the end of 10th year from deemed date of allotment (with the prior permission of RBI) Rate of Interest and Frequency: @ 9.15% p.a. annual for first ten years and 9.65% p.a. for last 5 years if call option not exercised,Listing: On the National Stock Exchange of India Ltd (NSE), All in Dematerialised form. |
| 8.  | Unsecured Redeemable Non convertible Subordinated upper Tier II Bonds (Debts Capital Instruments) Series VIII in the nature of Promissory Note.<br><b>INE160A09264</b> | Issue Size: Rs.500 crores, Date Of Allotment: April 21, 2009, Date of Redemption: April 21 2024, Par Value: Rs.1 million, Put and Call Option: At par at the end of 10th year from deemed date of allotment (with the prior permission of RBI), Rate of Interest and Frequency: @8.80% p.a. annual for first ten years and 9.30% p.a. for last 5 years if call option not exercised, Listing: On the National Stock Exchange of India Ltd (NSE), All in Dematerialised form.                                       |
| 9.  | Unsecured Redeemable Non convertible Subordinated upper Tier II Bonds (Debts Capital Instruments) Series IX in the nature of Promissory Note.<br><b>INE160A09272</b>   | Issue Size: Rs.500 crores, Date Of Allotment: June 04 2009, Date of Redemption: June 04 2024 Par Value: Rs.1 million, Put and Call Option: At par at the end of 10th year from deemed date of allotment (with the prior permission of RBI), Rate of Interest and Frequency: @8.37% p.a. annual for first ten years and 8.87% p.a. for last 5 years if call option not exercised, Listing: On the National Stock Exchange of India Ltd (NSE) , All in Dematerialised form.  |
| 10. | Unsecured Redeemable Non convertible Subordinated upper Tier II Bonds (Debts Capital Instruments) Series X in the nature of Promissory Note.<br><b>INE160A09298</b>    | Issue Size: Rs.500 crores, Date Of Allotment: Sep. 09 2009, Date of Redemption: Sep. 09 2024, Par Value: Rs.1 million, Put and Call Option: At par at the end of 10th year from deemed date of allotment (with the prior permission of RBI) Rate of Interest and Frequency: @ 8.60% p.a. annual for first ten years and 9.10% p.a. for last 5 years if call option not exercised, Listing: On the National Stock Exchange of India Ltd (NSE), All in Dematerialised form.  |
| 11  | Unsecured Redeemable Non convertible Subordinated upper Tier II Bonds (Debts Capital Instruments) Series XI in the nature of Promissory Note.<br><b>INE160A09306</b>   | Issue Size: Rs.500 crores, Date Of Allotment: Nov. 27 2009, Date of Redemption: Nov.27 2024, Par Value: Rs.1 million, Put and Call Option: At par at the end of 10th year from deemed date of allotment (with the prior permission of RBI),  |

|     |   |   |
|-----|---|---|
|     |   | Rate of Interest and Frequency: @8.50% p.a. annual for first ten years and 9% p.a. for last 5 years if call option not exercised, Listing: On the National Stock Exchange of India Ltd (NSE) , All in Dematerialised form.  |
| 12. | Unsecured Redeemable Non convertible Subordinated upper Tier II Bonds (Debts Capital Instruments) Series XII in the nature of Promissory Note.<br><b>INE160A09322</b> | Issue Size: Rs.500 crores, Date Of Allotment: May 24 2010, Date of Redemption: May 24 2025, Par Value: Rs.1 million, Put and Call Option: At par at the end of 10th year from deemed date of allotment (with the prior permission of RBI), Rate of Interest and Frequency: @8.50% p.a. annual for first ten years and 9% p.a. for last 5 years if call option not exercised, Listing: On the National Stock Exchange of India Ltd (NSE) , All in Dematerialised form.   |
| 13. | Unsecured Redeemable Non convertible Subordinated Tier I Perpetual Bonds Series I in the nature of Promissory Note.<br><b>INE160A09165</b>                            | Issue Size: Rs.250 crore with unspecified green shoe, Date Of Allotment: July 20 2007, Date of Redemption: Perpetual, Par Value: Rs.1 million, Put and Call Option: At par at the end of 10th year from deemed date of allotment (with the prior permission of RBI), Rate of Interest and Frequency: @ 10.40% p.a. annual for first ten years and 10.90% p.a. annual for all subsequent years if call option is not exercised at the end of 10 <sup>th</sup> year from the deemed date of allotment, Listing: On the National Stock Exchange of India Ltd (NSE) , All in Dematerialised form. |
| 14. | Unsecured Redeemable Non convertible Subordinated Tier I Perpetual Bonds Series II in the nature of Promissory Note.<br><b>INE160A09181</b>                           | Issue Size: Rs.300 crores, Date Of Allotment: Dec. 11 2007, Date of Redemption: Perpetual, Par Value: Rs.1 million, Put and Call Option: At par at the end of 10th year from deemed date of allotment (with the prior permission of RBI) Rate of Interest and Frequency: @9.75% p.a. annual for first ten years and 10.25% p.a. if call option not exercised. Listing: On the National Stock Exchange of India Ltd (NSE) , All in Dematerialised form.  |
| 15. | Unsecured Redeemable Non convertible Subordinated Tier I Perpetual Bonds Series III in the nature of Promissory Note.<br><b>INE160A09199</b>                          | Issue Size: Rs.250 crores with green shoe option of Rs.50 crores, Date Of Allotment: Jan 18 2008, Date of Redemption: Perpetual, Par Value: Rs.1 million, Put and Call Option: At par at the end of 10th year from deemed date of allotment (with the prior permission of RBI), Rate of Interest and Frequency: @9.45% p.a. annual for first ten years and 9.95% p.a. if call option not exercised, Listing: On the National Stock Exchange of India Ltd (NSE), All in Dematerialised form.   |
| 16. | Unsecured Redeemable Non convertible Subordinated Tier I Perpetual Bonds Series IV in the nature of Promissory Note.<br><b>INE160A09249</b>                           | Issue Size: Rs.150 crores plus green shoe option of Rs.150 crores, Date Of Allotment: Jan 19 2009, Date of Redemption: Perpetual, Par Value: Rs.1 million, Put and Call Option: At par at the end of 10th year from deemed date of allotment (with the prior permission of RBI), Rate of  |



|    |   |   |
|----|---|---|
|    |   | Interest and Frequency: @ 8.90% p.a. annual for first ten years and 9.40% p.a. if call option not exercised, Listing: On the National Stock Exchange of India Ltd (NSE), All in Dematerialised form.  |
| 17 | Unsecured Redeemable Non convertible Subordinated Tier I Perpetual Bonds Series V in the nature of Promissory Note.<br><b>INE160A09280</b>                      | Issue Size: Rs.500 crores, Date Of Allotment: Aug 28 2009, Date of Redemption: Perpetual, Par Value: Rs.1 million, Put and Call Option: At par at the end of 10th year from deemed date of allotment (with the prior permission of RBI), Rate of Interest and Frequency: @ 9.15% p.a. annual for first ten years and 9.65% p.a. if call option not exercised. Listing: On the National Stock Exchange of India Ltd (NSE), All in Dematerialised form. |
| 18 | Unsecured Redeemable Non convertible Subordinated Tier I Perpetual Bonds Series VI in the nature of Promissory Note.<br><b>INE160A09314</b>                     | Issue Size: Rs.200 crore, Date Of Allotment: Nov.27 2009, Date of Redemption: Perpetual, Par Value: Rs.1 million, Put and Call Option: At par at the end of 10th year from deemed date of allotment (with the prior permission of RBI), Rate of Interest and Frequency: @9% p.a. annual for first ten years and 9.50% p.a. if call option not exercised. Listing: On the National Stock Exchange of India Ltd (NSE), All in Dematerialised form.      |
| 19 | 9.65% Unsecured Redeemable Non Convertible Basel-III compliant Tier 2 Bonds Series XIV in the nature of Debenture.<br><b>INE160A08019</b>                       | Issue size: Rs.1000 crore, Date of Allotment: February 24, 2014, Date of Maturity 24/02/2024, Face Value: Rs.1 million, Rate of Interest and Frequency: @9.65% p.a. Annual, Listing: On the Bombay Stock Exchange Ltd (BSE). All in Dematerialised form.  |
| 20 | 9.68% Unsecured Redeemable Non Convertible Basel-III compliant Tier 2 Bonds Series XV in the nature of Debenture.<br><b>INE160A08027</b>                        | Issue size: Rs.500 crore, Date of Allotment: March 28, 2014, Date of Maturity 28/03/2024, Face Value: Rs.1 million, Rate of Interest and Frequency: @9.68% p.a. Annual, Listing: On the Bombay Stock Exchange Ltd (BSE), All in Dematerialised form.  |
| 21 | 9.68% Unsecured Redeemable Non Convertible Basel-III compliant Tier 2 Bonds Series XVI in the nature of Debenture.<br><b>INE160A08035</b>                       | Issue size: Rs.500 crore, Date of Allotment: April 03, 2014, Date of Maturity 03/04/2024, Face Value: Rs.1 million, Rate of Interest and Frequency: @9.68% p.a. Annual, Listing: On the Bombay Stock Exchange Ltd (BSE). All in Dematerialised form.  |
| 22 | 9.35% Unsecured Redeemable Non Convertible Basel-III compliant Tier 2 Bonds Series XVII in the nature of Debenture.<br><b>INE160A08043</b>                      | Issue size: Rs.500 crore, Date of Allotment: Sep. 09, 2014, Date of Maturity 09/09/2024, Face Value: Rs.1 million, Rate of Interest and Frequency: @9.35% p.a. Annual, Listing: On the Bombay Stock Exchange Ltd (BSE). All in Dematerialised form.   |
| 23 | 9.25% Unsecured Redeemable Non Convertible Basel-III compliant Tier 2 Bonds Series XVIII in the nature of Debenture.<br><b>INE160A08050</b>                     | Issue size: Rs.1000 crore, Date of Allotment: Sep. 30, 2014, Date of Maturity 30/09/2024, Face Value: Rs.1 million, Rate of Interest and Frequency: @9.25% p.a. Annual, Listing: On the Bombay Stock Exchange Ltd (BSE). All in Dematerialised form.  |
| 24 | 9.15% Unsecured Perpetual Non Convertible subordinate Basel-III compliant additional Tier 1 Bonds Series VII in the nature of Debenture.<br><b>INE160A08076</b> | 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.<br><b>INE160A08092</b>                      | 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<br>21.12.2022 | Maturity Dated<br>24.11.2024 | Maturity Dated<br>17.01.2026 | Maturity Dated<br>28.04.2026 | Maturity Dated<br>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**

|   |  | <b>BOOK VALUE<br/>30.09.2016<br/>Rs. In Million</b> | <b>FAIR VALUE<br/>30.09.2016<br/>Rs. In Million</b> |
|---|--|---|---|
| 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.* | <b>24,872.24</b>                                    | <b>21,472.77</b>                                    |

|   |   |           |           |
|---|---|-----------|-----------|
|   | 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         |
|   | ~ Publicly traded **  | 2,979.98  | 3,496.14  |
|   | Fis (IFCI)  | 34.02     | 89.47     |
|   | Subsidiaries(In India) PNB GILTS LTD  | 750.00    | 3,406.67  |
|   | ~ Privately 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) <sup>13</sup>   | 0         | 0         |
| 5 | Total latent revaluation gains (losses) <sup>14</sup>   | 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 | <b>Leverage ratio exposure</b>  | <b>8037952.90</b> |



| 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) . *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:

| <b>High Quality Liquid Assets (HQLAs)</b>  | <b>Average % age contribution to HQLA</b> |
|--|---|
| <b>Level 1 Assets</b>  |   |
| 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 . FALLCR (presently to the extent of 9 per cent of NDTL)                                  | 45.99                                     |
| <b>Total Level 1 Assets</b>  | <b>91.12</b>                              |
| <b>Total Level 2A Assets</b>   | <b>7.53</b>                               |
| <b>Total Level 2B Assets</b>   | <b>1.35</b>                               |
| <b>Total Stock of HQLAs</b>  | <b>100.00</b>                             |

### **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.

|   |  |                       |
|---|--|-----------------------|
| <b><u>QUANTITATIVE DISCLOSURE ( On consolidated basis (including domestic &amp; foreign subsidiaries)</u></b> |  | <b>(Rs. in Crore)</b> |
|---|--|-----------------------|

|                                   |   | <b>Current year</b>               |                                 | <b>Previous Year</b>             |                                |
|-----------------------------------|---|-----------------------------------|---------------------------------|----------------------------------|--------------------------------|
|                                   |   | Total Unweighted Value (average)* | Total Weighted Value (average)* | Total Unweighted Value (average) | Total Weighted Value (average) |
| <b>High Quality Liquid Assets</b> |   |                                   |                                 |                                  |                                |
| 1                                 | Total High Quality Liquid Assets (HQLA)                       |                                   | <b>94430.79</b>                 |                                  | NA                             |
| <b>Cash Outflows</b>              |   |                                   |                                 |                                  |                                |
| 2                                 | Retail deposits and deposits from small business customers of | <b>395962.14</b>                  | <b>30697.54</b>                 | 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            | <b>Total Cash Outflows</b>   |           | 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  | <b>Total Cash Inflows</b>    | <b>43591.87</b> | <b>40674.34</b>      | NA | NA                   |
|   |                              |                 | Total Adjusted Value |    | Total Adjusted Value |
| 13  | <b>TOTAL HQLA</b>            |                 | <b>94430.79</b>      |    | NA                   |
| 14  | Total Net Cash Outflows      |                 | <b>89737.17</b>      |    | NA                   |
| 15  | Liquidity Coverage Ratio (%) |                 | <b>105.23</b>        |    | NA                   |
| * Simple averages of monthly observations over previous quarter (i.e. average over a period of 90 days) |                              |                 |                      |    |                      |