# PUNJAB NATIONAL BANK Pillar 3 Disclosures under Basel III Framework For the Period ended 30.09.2018

## (CONSOLIDATED)

## Table DF-1: Scope of Application

## (i) Qualitative Disclosures:

#### Top bank in the group

Punjab National Bank (herein after referred to as the 'Bank') is the top bank in the group to which the Capital Adequacy Framework under Basel III applies. The bank has three 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 activity. However, Bank has invested in the share capital in the following insurance related subsidiaries/Associates.

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

<sup>\*</sup>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 incorporat ion	Whether the entity is included under accountin g scope of consolidat ion (Yes/No)	Method of consolidat ion	Whether the entity is included under regulatory scope of consolidat ion (Yes/No)	Method of consolidat ion	Reasons for difference in the method of consolidat ion	Reasons for consolidat ion under only one of the scopes of consolidat ion
PNB Gilts Ltd. (India)	Yes	Consolidat ed in accordance with AS-21,	Yes	Consolidat ed in accordance with AS-21,	Not applicable	Not applicable

		Consolidat ed		Consolidat ed		
		Financial		Financial		
		Statements		Statements		
PNB Investment Services Ltd. (India)	Yes	Consolidat ed in accordance with AS-21, Consolidat ed Financial Statements	Yes	Consolidat ed in accordance with AS-21, Consolidat ed Financial Statements	Not applicable	Not applicable
PNB Insurance Broking Pvt. Ltd. (India)	Yes	Consolidat ed in accordance with AS-21, Consolidat ed Financial Statements	No	Not applicable	Not applicable	PNB Insurance Broking Pvt. Ltd. is an Insurance Subsidiary.
Punjab National Bank (Internation al) Ltd. (U.K.)	Yes	Consolidat ed in accordance with AS-21, Consolidat ed Financial Statements	Yes	Consolidat ed in accordance with AS-21, Consolidat ed Financial Statements	Not applicable	Not applicable
Druk PNB Bank Ltd (Bhutan)	Yes	Consolidat ed in accordance with AS-21, Consolidat ed Financial Statements	Yes	Consolidat ed in accordance with AS-21, Consolidat ed Financial Statements	Not applicable	Not applicable

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

Name of the entity & Country of	Principle activity of the entity	Total balance sheet equity	% of bank's Holding	Regulatory treatment of bank's	Total balance sheet assets
Incorporation		(as stated in the accounting balance sheet of the legal entity	in the total equity	investments in the capital instruments of the entity	(as stated in the accounting balance sheet of the legal entity
@PNB Insurance Broking Pvt. Ltd.	Non functional at present.	263.58	81	In accordance	263.77

(India)		with AS-21	

@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. Steps are being taken for winding up of the company.

## (ii) Quantitative Disclosures:

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

Rs. 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 2018 (As per accounting balance sheet)	Total balance sheet Assets as on 30 <sup>th</sup> September 2018 (As per accounting balance sheet)
PNB Gilts Ltd. (India)	Trading in Govt. Securities, Treasury Bills and Non SLR Investments	8372.88	67037.41
PNB Investment Services Ltd. (India)	Merchant banking, Project appraisal, Loan syndication	432.91	454.08
PNB (International) Ltd. (U.K.)	Banking	9422.16	74905.77
Druk PNB Bank Ltd. (Bhutan)	Banking	1669.40	13790.76

## d. Capital deficiency in subsidiaries

There is no capital deficiency in the subsidiaries of the Bank as on 30<sup>th</sup> September 2018.

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

Name of the	Principle	Total balance	% of bank's	Quantitative
insurance	activity	sheet equity	Holding in	Impact on
entities / country	of the entity	(as per	the	regulatory
of incorporation		accounting	Total	capital of using
		balance sheet	equity /	risk weighting
		of	Proportion	method versus
		the legal entity)	of	using the full
		as on 30 <sup>th</sup>	voting	deduction
		September	power	method
		2018	_	

PNB Insurance Broking Pvt Ltd. (India)	NIL	263.58	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

<sup>\*</sup>Excluding Reserves and Surplus

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

## Table DF-2: Capital Adequacy

## (a) (i) Qualitative Disclosures:

## 1. Capital Adequacy

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 limits, 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 Counterparties, 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. The bank is managing LCR at 147.40% at consolidated level as on 30.09.2018 (on basis of simple averages daily observation over previous quarter) against the regulatory requirement of 90%.

#### 2.3 Operational Risk:

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 (BEICFs) 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:

(Rs. in million)

	30.09.2018*	30.09.2017
Portfolios subject to standardized approach	299057.53	344826.26
Securitization exposure	0.00	0.00

## (c)The capital requirements for market risk (under standardized duration approach) :

(Rs. in million)

Risk Category	30.09.2018	30.09.2017
i) Interest Rate Risk	20348.76	26161.05
ii) Foreign Exchange Risk (including Gold)	239.51	267.61
iii) Equity Risk	11066.30	14543.65
iv) Total capital charge for market risks under	31654.57	40972.31
Standardized duration approach (i + ii + iii)		

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

(Rs. in million)

Capital requirement for operational risk	30.09.2018	30.09.2017
(i)Basic indicator approach	31248.90	31618.62
(ii) The Standardized approach (if applicable)	30762.34	30381.43

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

Punjab National Bank (Group)

	30.09.2018	30.09.2017
Common equity Tier 1 Capital ratio (%) (Basel- III)	6.97	8.14
Tier 1 Capital ratio (%) (Basel- III)	8.38	9.45
Tier 2 Capital ratio (%) (Basel- III)	2.26	2.65
Total Capital ratio (CRAR) (%) (Basel- III)	10.64	12.10

## For Significant Bank Subsidiaries:

Name of subsidiary	Common equity Tier 1 Capital ratio (%) (Basel- III)	Additional Tier 1 Capital ratio (%) (Basel- III)	Tier 1 Capital ratio (%) (Basel- III)	Tier 2 Capital ratio (%) (Basel- III)	Total Capital ratio (CRAR) (%) (Basel- III)
	30.09.2018	30.09.2018	30.09.2018	30.09.2018	30.09.2018
DND Cilto I to	FC 04	0.00	FC 04	0.00	FC 04
PNB Gilts Ltd	56.94	0.00	56.94	0.00	56.94
Punjab National Bank (International) Ltd.	13.50	6.50	20.00	6.69	26.69
PNB Investment Services Ltd.	NA	NA	NA	NA	NA
Druk PNB Bank Ltd.	6.98	9.66	16.64	1.90	18.54
PNB Insurance Broking Pvt. Ltd.	NA	NA	NA	NA	NA

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:

(Rs. in million)

Category	30.09.2018	30.09.2017
Fund Based	4807695.82	4400682.46
Non Fund Based	735340.39	846338.18

## (c) The geographic distribution of exposures:

(Rs. in million)

Oatamami	Overseas		Domestic	
Category	30.09.2018	30.09.2017	30.09.2018	30.09.2017
Fund Based	342739.67	473860.11	4464956.15	3926822.35
Non-fund based	44250.51	37668.85	691089.88	808669.33

(h)

## (i) Industry type distribution of Exposures (Fund Based O/S) is as under:

Industry Name	30.09.2018
A. Mining and Quarrying (A.1 + A.2)	18602.04
A.1 Coal	4933.16
A.2 Others	13668.88
B. Food Processing (B.1 to B.4)	83845.07
B.1 Sugar	38864.90
B.2 Edible Oils and Vanaspati	7191.06
B.3 Tea	24.72
B.4 Coffee	28.78
B.5 Others	37735.61
C. Beverages (excluding Tea & Coffee) and Tobacco	4976.34
C.1 Tobacco & tobacco Products	186.81
C.2 Others	4789.53
D. Textiles (a to d)	90588.24

a. Cotton	28148.72
b. Jute	1401.63
c. Man Made	10001.92
d. Others	51035.97
E. Leather and Leather products	9820.01
F. Wood and Wood Products	4510.84
G. Paper and Paper Products	13114.12
H. Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	40000.92
I. Chemicals and Chemical Products (Dyes, Paints, etc.) (I.1 to I.4)	52068.48
I.1 Fertilizers	2643.40
I.2 Drugs and Pharmaceuticals	20075.33
I.3 Petro-chemicals (excluding under Infrastructure)	4535.35
I.4 Others	24814.40
J. Rubber, Plastic and their Products	14437.36
K. Glass & Glassware	1357.08
L. Cement and Cement Products	16013.27
M. Basic Metal and Metal Products (M.1 + M.2)	239220.90
M.1 Iron and Steel	220078.06
M.2 Other Metal and Metal Products	19142.84
N. All Engineering (N.1 + N.2)	45802.27
N.1 Electronics	11390.08
N.2 Others	34412.19
O. Vehicles, Vehicle Parts and Transport Equipments	8646.91
P. Gems and Jewellery	22499.63
Q. Construction	37292.87
R. Infrastructure (a to d)	451342.76
a. Energy	285509.34
b. Transport	80870.83
c. Communication	26294.89
d. Others	58667.70
S. Other Industries	199773.81
T. All Industries (A to S)	1353912.92
Residuary advances	3453782.90
Total Loans and Advances	4807695.82

Industry where Fund-Based Exposure (O/S) is more than 5% of Gross Fund Based Exposure (O/S):

S.No.	Industry Name	Amount – 30.09.2018
1	Energy	285509.34

## (ii) - Industry type distribution of Exposures (Non Fund Based O/S) is as under:

Industry Name	30.09.2018
A. Mining and Quarrying (A.1 + A.2)	730.94
A.1 Coal	415.08
A.2 Others	315.86
B. Food Processing (B.1 to B.4)	12908.47
B.1 Sugar	1666.06
B.2 Edible Oils and Vanaspati	9316.48
B.3 Tea	0.00
B.4 Coffee	0.00
B.5 Others	1925.93
C. Beverages (excluding Tea & Coffee) and Tobacco	1140.67
C.1 Tabacco & tobacco Products	5.08
C.2 Others	1135.59
D. Textiles (a to c)	13490.90
a. Cotton	1658.09
b. Jute	432.69
c. Man Made	664.21
d. Others	10735.91
E. Leather and Leather products	1029.57
F. Wood and Wood Products	638.60
G. Paper and Paper Products	2428.79
H. Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	1071.10
I. Chemicals and Chemical Products (Dyes, Paints, etc.) (I.1 to I.4)	15023.71
I.1 Fertilizers	2062.86
I.2 Drugs and Pharmaceuticals	3725.99
I.3 Petro-chemicals (excluding under Infrastructure)	3779.20
I.4 Others	5455.66
J. Rubber, Plastic and their Products	2659.25
K. Glass & Glassware	121.82
L. Cement and Cement Products	2771.27
M. Basic Metal and Metal Products (M.1 + M.2)	72444.85
M.1 Iron and Steel	63183.93
M.2 Other Metal and Metal Products	9260.92
N. All Engineering (N.1 + N.2)	67771.64
N.1 Electronics	18144.66
N.2 Others	49626.98
O. Vehicles, Vehicle Parts and Transport Equipments	1912.54
P. Gems and Jewellery	1737.33
Q. Construction	43687.51

R. Infrastructure (a to d)	112556.35
a. Energy	62434.97
b. Transport	16759.54
c. Communication	11011.37
d. Others	22350.47
S. Other Industries	106734.33
T. All Industries (A to S)	460859.64
Residuary advances	274480.75
Total Loans and Advances	735340.39

Industry where Non- Fund based Exposure (O/S) is more than 5% of Gross Non-Fund based Exposure (O/S):

S.No.	Industry Name	Amount – 30.09.2018
1	Iron & Steel	63183.93
2	Energy	62434.97
3	Other Engineering	49626.98
4	Construction (Other Than Infrastructure)	43687.51

## (e) The residual contractual maturity break down of assets is:

Maturity Pattern	Advances*	Investments	Foreign Currency
		(Gross)	Assets*
Next day	64619.15	400.17	31824.15
	(140122.81)	(20.58)	(23088.87)
2 - 7 days	83416.12	103.30	26461.98
	(88903.89)	(5079.71)	(12285.71)
8 -14 days	19204.53	1485.77	19622.54
	(44553.28)	(4311.37)	(35534.05)
15- 30 days	79979.72	7480.92	23918.40
	(63607.57)	(8516.13)	(27959.54)
31days - 2months	68660.12	7791.04	113400.13
	(93351.47)	(17071.28)	(69442.14)
Over 2 months & upto 3 Months	66853.01	22551.87	35033.17
	(105205.81)	(32651.81)	(47016.60)
Over 3 Months to 6 months	128166.84	60868.81	90598.84
	(164255.98)	(84834.93)	(140510.58)
Over 6 Months & upto 1 year	191857.27	75576.95	37998.58
	(244204.46)	(95497.91)	(198738.85)
Over 1Year & upto 3 Years	2214982.03	237464.44	69350.86
	(2087381.81)	(378793.05)	(36564.94)
Over 3 Years & upto 5 Years	531519.50	300478.76	73302.38
	(395070.99)	(304944.39)	(24327.31)
Over 5 Years	909377.27	1520186.97	34083.30
	(727705.11)	(1259635.31)	(16302.26)

Total	4358635.56	2234389.01	555594.33
	(4154363.18)	(2191356.47)	(631770.85)

<sup>\*</sup>Figures are shown on net basis.

Figures in brackets relate to previous corresponding year.

## (f) The gross NPAs are:

(Rs. in million)

Category	30.09.2018	30.09.2017
Sub Standard	198922.57	150534.21
Doubtful – 1	146547.38	233815.11
Doubtful – 2	339351.50	178378.87
Doubtful – 3	22193.03	12963.61
Loss	137161.10	30780.51
Total NPAs (Gross)	844175.58	606472.31

## (g) The amount of Net NPAs is:

(Rs. in million)

Particulars	30.09.2018	30.09.2017
Net NPA	390894.44	356751.45

## (h) The NPA Ratios are as under:

NPA Ratios	30.09.2018	30.09.2017
% of Gross NPAs to Gross Advances	17.56	13.78
% of Net NPAs to Net Advances	8.97	8.60

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

(Rs. in million)

Movement of gross NPAs	30.09.2018	30.09.2017
i) Opening Balance at the beginning of the year	895445.53	582092.06
ii) Addition during the period	117241.80	104276.68
iii) Reduction during the period	168511.75	79896.43
iv) Closing Balance as at the end of the period (i + ii - iii)	844175.58	606472.31

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

Name of Provisions	Opening balance as on 01.04.2018	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 30.09.2018
Float Provision- NPA	3602.50	0.00	0.00	0.00	0.00	3602.50
Provision for assets sold to SCs/RCs	4896.03	23.57	0.00	0.00	0.00	4919.60

Bonus	Provision for	61.86	0.00	0.00	0.00	(14.34)	47.52
Indo Commercial Bank	Bonus					, ,	
Bank   Provision for a 3625.90   1048.16   0.00   0.00   0.00   4674.06   arrears to employees under Wage Revision   Provision for Staff Welfare   135.20   0.00   0.00   0.00   0.00   0.00   34.40   Welfare   Provision for Staff   135.20   0.00   0.00   0.00   0.00   0.00   34.40   Welfare   Provision for   18895.36   1.05   0.00   0.00   0.00   (511.27)   18385.14   Leave   Encashment   Provision for   9127.40   0.00   0.00   0.00   0.00   (6955.40)   2172.00   Pension Fund   Sundries Liabilities   4996.11   0.00   0.00   0.00   0.00   (6955.40)   2172.00   Pension Fund   Sundries Liabilities   4996.11   0.00   0.00   0.00   0.00   (755.10)   1358.95   (211.24)   (211.24		0.05	0.00	0.00	0.00	0.00	0.05
Provision for arrears to employees under Wage Revision							
arrears to employees under Wage Revision   Provision for Staff   135.20   0.00   0.00   0.00   0.00   (100.80)   34.40   Welfare   Provision for   85.92   0.00   0.00   0.00   0.00   0.00   85.92   Impersonal heads   Provision for   18895.36   1.05   0.00   0.00   0.00   (511.27)   18385.14   Leave   Encashment		2225 22	101010	2.22	0.00	2.22	4074.00
Employees under   Wage Revision   Provision for Staff   135.20   0.00   0.00   0.00   0.00   0.00   34.40   Welfare   Provision for   85.92   0.00   0.00   0.00   0.00   0.00   85.92   Impersonal heads   Provision for   18895.36   1.05   0.00   0.00   0.00   (511.27)   18385.14   Leave   Encashment   Provision for   9127.40   0.00   0.00   0.00   0.00   (6955.40)   2172.00   Pension Fund   Sundries Liabilities   4996.11   0.00   0.00   0.00   0.00   (848.12)   4147.99   Account - Interest capitalization (FITL-Standard)   Sundries Liabilities   2114.05   0.00   0.00   0.00   0.00   (755.10)   1358.95   Account - Interest capitalization (FITL-NPA)   Provision for   18451.83   1643.43   0.00   0.00   0.00   0.00   20095.26   Standard   Assets   Provision for   235.00   137.10   0.00   0.00   0.00   372.10   Standard   Derivatives   Provision for   1006.52   0.10   0.00   0.00   0.00   0.00   2020.00   Provision for   1006.52   0.10   0.00   0.00   0.00   0.00   2020.00   Provision for Sick   633.90   0.00   0.00   0.00   0.00   (65.10)   568.80   Leave   Provision for   1228.63   14.43   0.00   0.00   0.00   (15.05)   1228.01   Income Tax/ Taxalton   Provision Others   3390.53   589.94   0.00   0.00   0.00   0.00   271.52   Provision for   0.08.66   62.86   0.00   0.00   0.00   0.38   7.93   expenses   Provision for   7.51   5.61   (4.81)   0.00   0.00   (241.08)   0.00   0		3625.90	1048.16	0.00	0.00	0.00	46/4.06
Wage Revision   Provision for Staff   135.20   0.00   0.00   0.00   0.00   0.00   34.40							
Provision for Staff   135.20   0.00   0.00   0.00   0.00   0.00   34.40							
Welfare		135.20	0.00	0.00	0.00	(100.80)	34.40
Provision for Interest capitalization (FITL-NPA)		100.20	0.00	0.00	0.00	(100.00)	34.40
Impersonal heads		85 92	0.00	0.00	0.00	0.00	85 92
Provision for Leave Encashment		00.02	0.00	0.00	0.00	0.00	00.02
Leave   Encashment   Provision for   9127.40   0.00   0.00   0.00   (6955.40)   2172.00   Pension Fund   Sundries Liabilities   4996.11   0.00   0.00   0.00   0.00   (848.12)   4147.99   Account -Interest capitalization (FITL-Standard )   Sundries Liabilities   2114.05   0.00   0.00   0.00   0.00   (755.10)   1358.95   Account -Interest capitalization (FITL-NPA)   Provision for   18451.83   1643.43   0.00   0.00   0.00   0.00   20095.26   Standard Assets   Provision for   235.00   137.10   0.00   0.00   0.00   372.10   Standard   Derivatives   Provision for   1006.52   0.10   0.00   0.00   0.00   0.00   2020.00   Provision for Sick   633.90   0.00   0.00   0.00   0.00   2020.00   Provision for NPA   296316.45   166107.28   (39918.33)   (71341.78)   (611.15)   450552.47   (excluding Standard Assets)   Provision for   1228.63   14.43   0.00   0.00   0.00   0.00   3980.47   Provision Others   3390.53   589.94   0.00   0.00   0.00   0.00   271.52   depreciation on securities   Provision for   208.66   62.86   0.00   0.00   0.00   0.00   271.52   Provision for   208.66   62.86   0.00   0.00   0.00   0.00   0.00   271.52   Provision for   24.07   217.01   0.00   0.00   0.00   (241.08)   0.00		18895.36	1.05	0.00	0.00	(511.27)	18385.14
Provision for Pension Fund   Sundries Liabilities   A996.11   O.00   O.00   O.00   O.00   (6955.40)   2172.00   Sundries Liabilities   A996.11   O.00   O.00   O.00   O.00   (848.12)   A147.99   Account -Interest capitalization (FITL-Standard)   Sundries Liabilities   Account -Interest capitalization (FITL-NPA)   Provision for Standard Assets   Sundries Liabilities   Account -Interest capitalization (FITL-NPA)   Provision for Standard Assets   Sundries Liabilities   Account -Interest capitalization (FITL-NPA)   Provision for Standard Assets   Sundries Liabilities   Account -Interest capitalization (FITL-NPA)   Provision for Standard Assets   Sundries Liabilities   Account -Interest capitalization   Account -Interest capitalization (FITL-NPA)   Account -Interest capitalization   Account -Interest capitalizatio						(- /	
Pension Fund	Encashment						
Sundries Liabilities   A996.11   0.00   0.00   0.00   (848.12)   4147.99	Provision for	9127.40	0.00	0.00	0.00	(6955.40)	2172.00
Account -Interest capitalization (FITL-Standard )   Sundries Liabilities   2114.05   0.00   0.00   0.00   0.00   (755.10)   1358.95   Account -Interest capitalization (FITL-NPA )   Provision for   18451.83   1643.43   0.00   0.00   0.00   0.00   20095.26   Standard Assets   Provision for   235.00   137.10   0.00   0.00   0.00   372.10   Standard   Derivatives   Provision for   1006.52   0.10   0.00   0.00   0.00   0.00   372.10   Provision for LFC   2014.10   5.90   0.00   0.00   0.00   0.00   2020.00   Provision for Sick   633.90   0.00   0.00   0.00   0.00   (65.10)   568.80   Leave   Provision for NPA (excluding Standard Assets)   Provision for   1228.63   14.43   0.00   0.00   0.00   (15.05)   1228.01   Income Tax/ Taxation   Provision for   208.66   62.86   0.00   0.00   0.00   0.00   271.52   Provision for   208.66   62.86   0.00   0.00   0.00   0.00   0.00   0.00   271.52   Provision for   208.66   62.86   0.00   0.00   0.00   0.00   0.00   0.00   0.00   Provision for   208.66   62.86   0.00							
capitalization (FITL-Standard )         2114.05         0.00         0.00         0.00         (755.10)         1358.95           Account -Interest capitalization (FITL-NPA )         18451.83         1643.43         0.00         0.00         0.00         20095.26           Standard Assets         Provision for Standard Derivatives         235.00         137.10         0.00         0.00         0.00         372.10           Provision for Gratuity         1006.52         0.10         0.00         0.00         (356.58)         650.04           Provision for LFC         2014.10         5.90         0.00         0.00         0.00         2020.00           Provision for Sick Leave         633.90         0.00         0.00         0.00         (65.10)         568.80           Leave         Provision for NPA (excluding Standard Assets)         1228.63         14.43         0.00         0.00         (15.05)         1228.01           Provision for Income Tax/ Taxation         1228.63         14.43         0.00         0.00         0.00         271.52           Provision for depreciation on securities         208.66         62.86         0.00         0.00         0.00         271.52           Provision for expenses         7.51         5.61         (		4996.11	0.00	0.00	0.00	(848.12)	4147.99
CFITL-Standard   Sundries Liabilities							
Sundries Liabilities   Account -Interest capitalization (FITL-NPA)   Tovision for Standard Assets   Sundard Burivatives   Sundard Assets   Sundard Burivation   Sundard Burivation							
Account -Interest capitalization (FITL-NPA) Provision for Standard Assets Provision for 235.00 137.10 0.00 0.00 0.00 372.10 Standard Derivatives Provision for 1006.52 0.10 0.00 0.00 0.00 372.10 Gratuity Provision for LFC 2014.10 5.90 0.00 0.00 0.00 2020.00 Provision for Sick 633.90 0.00 0.00 0.00 (65.10) 568.80 Leave Provision for NPA (excluding Standard Assets) Provision for 1228.63 14.43 0.00 0.00 (15.05) 1228.01 Provision Others 3390.53 589.94 0.00 0.00 0.00 0.00 3980.47 Provision for 208.66 62.86 0.00 0.00 0.00 (0.38) 7.93 Expenses Provision for 24.07 217.01 0.00 0.00 (241.08) 0.00	,	0444.05	0.00	0.00	0.00	(755.40)	1050.05
capitalization (FITL-NPA)         capitalization Provision for Standard Assets         18451.83         1643.43         0.00         0.00         0.00         20095.26           Provision for Standard Derivatives         235.00         137.10         0.00         0.00         0.00         372.10           Provision for Gratuity         1006.52         0.10         0.00         0.00         (356.58)         650.04           Provision for LFC Gratuity         2014.10         5.90         0.00         0.00         0.00         2020.00           Provision for LFC Provision for Sick Leave         633.90         0.00         0.00         0.00         (65.10)         568.80           Provision for NPA (excluding Standard Assets)         166107.28         (39918.33)         (71341.78)         (611.15)         450552.47           Provision for Income Tax/ Taxation         1228.63         14.43         0.00         0.00         (15.05)         1228.01           Provision Others         3390.53         589.94         0.00         0.00         0.00         271.52           Provision for depreciation on securities         7.51         5.61         (4.81)         0.00         (0.38)         7.93           Provision for expenses         24.07         217.01         0.00<		2114.05	0.00	0.00	0.00	(755.10)	1358.95
CFITL-NPA   Provision for   18451.83   1643.43   0.00   0.00   0.00   20095.26							
Provision for Standard Assets         18451.83         1643.43         0.00         0.00         0.00         20095.26           Provision for Standard Derivatives         235.00         137.10         0.00         0.00         0.00         372.10           Provision for Gratuity         1006.52         0.10         0.00         0.00         (356.58)         650.04           Provision for LFC         2014.10         5.90         0.00         0.00         0.00         2020.00           Provision for Sick Leave         633.90         0.00         0.00         0.00         (65.10)         568.80           Leave         Provision for NPA (excluding Standard Assets)         166107.28         (39918.33)         (71341.78)         (611.15)         450552.47           Provision for Income Tax/ Taxation         1228.63         14.43         0.00         0.00         (15.05)         1228.01           Provision Others         3390.53         589.94         0.00         0.00         0.00         271.52           Provision for depreciation on securities         7.51         5.61         (4.81)         0.00         (0.38)         7.93           Provision for Provision for Contraction for Provision for Contraction for Contraction for Contraction for Contraction for Contraction for Contraction for	•						
Standard Assets         Provision for Standard Derivatives         235.00         137.10         0.00         0.00         0.00         372.10           Provision for Gratuity         1006.52         0.10         0.00         0.00         (356.58)         650.04           Provision for LFC Gratuity         2014.10         5.90         0.00         0.00         0.00         2020.00           Provision for Sick Leave         633.90         0.00         0.00         0.00         (65.10)         568.80           Provision for NPA (excluding Standard Assets)         166107.28         (39918.33)         (71341.78)         (611.15)         450552.47           Provision for Income Tax/ Taxation         1228.63         14.43         0.00         0.00         (15.05)         1228.01           Provision Others         3390.53         589.94         0.00         0.00         0.00         3980.47           Provision for depreciation on securities         208.66         62.86         0.00         0.00         0.00         271.52           Provision for expenses         7.51         5.61         (4.81)         0.00         (241.08)         0.00	,	18451.83	1643.43	0.00	0.00	0.00	20095.26
Provision for Standard Derivatives         235.00         137.10         0.00         0.00         0.00         372.10           Provision for Gratuity         1006.52         0.10         0.00         0.00         (356.58)         650.04           Provision for LFC         2014.10         5.90         0.00         0.00         0.00         2020.00           Provision for Sick Leave         633.90         0.00         0.00         0.00         (65.10)         568.80           Leave         Provision for NPA (excluding Standard Assets)         166107.28 (39918.33)         (71341.78)         (611.15)         450552.47           Provision for Income Tax/ Taxation         1228.63         14.43         0.00         0.00         (15.05)         1228.01           Provision Others         3390.53         589.94         0.00         0.00         0.00         3980.47           Provision for depreciation on securities         208.66         62.86         0.00         0.00         0.00         271.52           Provision for expenses         7.51         5.61         (4.81)         0.00         (241.08)         0.00		10101100	1010110	0.00	0.00	0.00	20000.20
Standard   Derivatives   Provision for   1006.52   0.10   0.00   0.00   0.00   (356.58)   650.04		235.00	137.10	0.00	0.00	0.00	372.10
Provision for Gratuity         1006.52         0.10         0.00         0.00         (356.58)         650.04           Provision for LFC         2014.10         5.90         0.00         0.00         0.00         2020.00           Provision for Sick Leave         633.90         0.00         0.00         0.00         (65.10)         568.80           Provision for NPA (excluding Standard Assets)         396316.45         166107.28 (39918.33)         (71341.78)         (611.15)         450552.47           Provision for Income Tax/ Taxation         1228.63         14.43         0.00         0.00         (15.05)         1228.01           Provision Others         3390.53         589.94         0.00         0.00         0.00         3980.47           Provision for depreciation on securities         208.66         62.86         0.00         0.00         0.00         271.52           Provision for expenses         7.51         5.61         (4.81)         0.00         (0.38)         7.93           Provision for         24.07         217.01         0.00         0.00         (241.08)         0.00							
Gratuity         Provision for LFC         2014.10         5.90         0.00         0.00         0.00         2020.00           Provision for Sick Leave         633.90         0.00         0.00         0.00         (65.10)         568.80           Provision for NPA (excluding Standard Assets)         396316.45         166107.28 (39918.33)         (71341.78)         (611.15)         450552.47           Provision for Income Tax/ Taxation         1228.63         14.43         0.00         0.00         (15.05)         1228.01           Provision Others         3390.53         589.94         0.00         0.00         0.00         3980.47           Provision for depreciation on securities         208.66         62.86         0.00         0.00         0.00         271.52           Provision for expenses         7.51         5.61         (4.81)         0.00         (0.38)         7.93           Provision for         24.07         217.01         0.00         0.00         (241.08)         0.00	Derivatives						
Provision for LFC         2014.10         5.90         0.00         0.00         0.00         2020.00           Provision for Sick Leave         633.90         0.00         0.00         0.00         (65.10)         568.80           Provision for NPA (excluding Standard Assets)         396316.45         166107.28 (39918.33)         (71341.78)         (611.15)         450552.47           Provision for Income Tax/ Taxation         1228.63         14.43         0.00         0.00         (15.05)         1228.01           Provision Others         3390.53         589.94         0.00         0.00         0.00         3980.47           Provision for depreciation on securities         208.66         62.86         0.00         0.00         0.00         271.52           Provision for expenses         7.51         5.61         (4.81)         0.00         (0.38)         7.93           Provision for         24.07         217.01         0.00         0.00         (241.08)         0.00	Provision for	1006.52	0.10	0.00	0.00	(356.58)	650.04
Provision for Sick Leave         633.90         0.00         0.00         0.00         (65.10)         568.80           Provision for NPA (excluding Standard Assets)         396316.45         166107.28 (39918.33)         (71341.78)         (611.15)         450552.47           Provision for Income Tax/ Taxation         1228.63         14.43         0.00         0.00         (15.05)         1228.01           Provision Others         3390.53         589.94         0.00         0.00         0.00         3980.47           Provision for depreciation on securities         208.66         62.86         0.00         0.00         0.00         271.52           Provision for expenses         7.51         5.61         (4.81)         0.00         (0.38)         7.93           Provision for         24.07         217.01         0.00         0.00         (241.08)         0.00	Gratuity						
Leave   Provision for NPA (excluding Standard Assets)   Provision for Income Tax/ Taxation   Provision for Question on Securities   Provision for Question Question for Ques							
Provision for NPA (excluding Standard Assets)         396316.45         166107.28         (39918.33)         (71341.78)         (611.15)         450552.47           Provision for Income Tax/ Taxation         1228.63         14.43         0.00         0.00         (15.05)         1228.01           Provision Others         3390.53         589.94         0.00         0.00         0.00         3980.47           Provision for depreciation on securities         208.66         62.86         0.00         0.00         0.00         271.52           Provision for expenses         7.51         5.61         (4.81)         0.00         (0.38)         7.93           Provision for         24.07         217.01         0.00         0.00         (241.08)         0.00	Provision for Sick	633.90	0.00	0.00	0.00	(65.10)	568.80
(excluding Standard Assets)         1228.63         14.43         0.00         0.00         (15.05)         1228.01           Provision for Income Tax/ Taxation         3390.53         589.94         0.00         0.00         0.00         3980.47           Provision for depreciation on securities         208.66         62.86         0.00         0.00         0.00         271.52           Provision for expenses         7.51         5.61         (4.81)         0.00         (0.38)         7.93           Provision for         24.07         217.01         0.00         0.00         (241.08)         0.00							
Standard Assets)         Provision for Income Tax/ Taxation         1228.63         14.43         0.00         0.00         (15.05)         1228.01           Provision Others         3390.53         589.94         0.00         0.00         0.00         3980.47           Provision for depreciation on securities         208.66         62.86         0.00         0.00         0.00         271.52           Provision for expenses         7.51         5.61         (4.81)         0.00         (0.38)         7.93           Provision for         24.07         217.01         0.00         0.00         (241.08)         0.00		396316.45	166107.28	(39918.33)	(71341.78)	(611.15)	450552.47
Provision for Income Tax/ Taxation         1228.63         14.43         0.00         0.00         (15.05)         1228.01           Provision Others         3390.53         589.94         0.00         0.00         0.00         3980.47           Provision for depreciation on securities         208.66         62.86         0.00         0.00         0.00         271.52           Provision for expenses         7.51         5.61         (4.81)         0.00         (0.38)         7.93           Provision for         24.07         217.01         0.00         0.00         (241.08)         0.00							
Income Tax/ Taxation	,	1000.00	4 4 40	0.00	0.00	(45.05)	1000.01
Taxation         Provision Others         3390.53         589.94         0.00         0.00         0.00         3980.47           Provision for depreciation on securities         208.66         62.86         0.00         0.00         0.00         271.52           Provision for expenses         7.51         5.61         (4.81)         0.00         (0.38)         7.93           Provision for         24.07         217.01         0.00         0.00         (241.08)         0.00		1228.63	14.43	0.00	0.00	(15.05)	1228.01
Provision Others         3390.53         589.94         0.00         0.00         0.00         3980.47           Provision for depreciation on securities         208.66         62.86         0.00         0.00         0.00         271.52           Provision for expenses         7.51         5.61         (4.81)         0.00         (0.38)         7.93           Provision for         24.07         217.01         0.00         0.00         (241.08)         0.00							
Provision for depreciation on securities         208.66         62.86         0.00         0.00         0.00         271.52           Provision for expenses         7.51         5.61         (4.81)         0.00         (0.38)         7.93           Provision for         24.07         217.01         0.00         0.00         (241.08)         0.00		3390 53	580 04	0.00	0.00	0.00	3080 47
depreciation on securities         5.61         (4.81)         0.00         (0.38)         7.93           expenses         Provision for         24.07         217.01         0.00         0.00         (241.08)         0.00							
securities         7.51         5.61         (4.81)         0.00         (0.38)         7.93           expenses         Provision for         24.07         217.01         0.00         0.00         (241.08)         0.00		∠∪8.66	6∠.86	0.00	0.00	0.00	2/1.52
Provision for expenses         7.51         5.61         (4.81)         0.00         (0.38)         7.93           Provision for         24.07         217.01         0.00         0.00         (241.08)         0.00	•						
expenses         24.07         217.01         0.00         0.00         (241.08)         0.00		7 51	5.61	(4 81)	0.00	(0.38)	7 93
Provision for 24.07 217.01 0.00 0.00 (241.08) 0.00		7.51	5.01	(7.01)	0.00	(0.50)	7.90
		24.07	217.01	0.00	0.00	(241.08)	0.00
	Dividend					(= : : : : )	3.00

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

(Rs. in million)

Particulars	30.09.2018	30.09.2017
Amount of non-performing investment	24202.82	9973.67

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

(Rs. in million)

Particulars	30.09.2018	30.09.2017
Amount of provision held for non-performing investment	21826.33	8628.01

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

(Rs. in million)

Movement of provisions for depreciation on investments	30.09.2018	30.09.2017
i) Opening balance at the beginning of the year	31420.56	14267.88
ii) Provisions made during the period	12620.05	844.45
iii) Write-off made during the period	0.00	0.00
iv) Write-back of excess provisions made during the period	91.29	931.96
v) Closing balance as at the end of the period	43949.32	14180.37
(i + ii –iii-iv)		

## (n) NPA and provisions maintained by major industry or counterparty type as on 30.09.2018.

Name of major industry or	Amount of NPA	Specific and	Specific provisions
counter-party type	(if available, past due	general	and write-off during
	loans be provided	provisions	the current period
	separately)		
A. Mining and Quarrying	5251.63	3068.95	0.00
B. Food Processing	24572.85	11021.29	0.00
C. Textiles	13082.30	8430.56	0.00
D. Chemical & Chemical Products	10713.83	7222.68	0.00
E. Cement and Cement Products	8213.77	1327.13	0.00
F. Iron And Steel	112052.72	53194.32	0.00
G. General Manufacturing	9904.18	8314.62	0.00
H. All Engineering	19895.48	11976.06	0.00
I. Gems and Jewellery	75163.77	62933.10	0.00
J. Construction	10409.24	4780.01	0.00
K. Infrastructure	121645.10	52723.09	0.00
L. Computer Software	0.58	0.58	0.00
M. Other Industry	18.89	8.13	0.00
N. Residual Other Advances	54.48	41.23	0.00
O. Trading	73.41	67.65	0.00

(o) Geography-wise NPA and provisions as on 30.09.2018

(i)

(Rs. in million)

Amount of NPA	Overseas (Outside India)	Domestic (In India)
844371.68	41952.01	802419.67

(ii)

(Rs. in million)

Provisions	Overseas (Outside India)	Domestic (In India)
Specific provisions	13584.75	10172.62
General Provisions	14108.10	413100.59

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

### **Qualitative Disclosures:**

(a)

- **4.1.** Bank has approved the following seven 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
  - Acuite (Erstwhile SMERA)
  - INFOMERICS

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 standardized approach, amount of a bank's outstanding (rated and unrated) in the following three major risk buckets as well as those that are deducted are as under:

(Rs. in million)

Particulars	30.09.2018	30.09.2017
i) Below 100% risk weight exposure outstanding	3931584.84	3202400.85
ii) 100% risk weight exposure outstanding	974273.36	1360219.95
iii) More than 100% risk weight exposure outstanding	678328.31	806188.54
iv) Deducted	1871.65	0.00

Table DF-5: Credit Risk Mitigation: Disclosures for Standardized Approaches

#### **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

(Rs. in million)

	30.09.2018	30.09.2017
(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.	227901.06	207709.11
(c) For each separately disclosed portfolio the total exposure (after, where applicable, on or off-balance sheet netting) that is covered by guarantees/credit derivatives (whenever specifically permitted by RBI)	386066.55	220734.65

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)

**7.1** 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:

(Rs. in million)

Risk Category	30.09.2018	30.09.2017
i) Interest Rate Risk	20348.76	25954.76
ii) Equity Risk	11066.30	14631.25
iii) Foreign Exchange Risk (including Gold )	239.51	180.00
iv)Total capital charge for market risks under Standardised duration approach (i+ii+iii)	31654.57	40766.01

## Table DF-8: Operational Risk

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 **Basic Indicator Approach (BIA)** is **Rs. 3124.89** Crores as on **30.09.2018**.

Bank had applied to RBI for migration to the next advanced approach viz."The Standardized Approach (TSA) and RBI had permitted <u>parallel run of TSA</u> 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. 3076.23 Crores as on 30.09.2018. Bank had also applied to RBI for migration to the next advanced approach viz."Advanced Measurement Approach (AMA) and RBI had permitted <u>parallel run of AMA</u> 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:

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.

## 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.

### **Quantitative Disclosures:**

**Earning at Risk:** The table reveals the impact of 0.50% adverse change in interest rate on NII as at 30.09.2018.

Change in interest rate	Estimated impact on NII due to adverse change in rate of interest up to 1 year
50 bps	Rs. 3331.09 Million

**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 30.09.2018.

	200 bps
Change in Economic value of Equity	(-) Rs. 51137.43 Million

#### 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 Integrated 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 are 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:

## **Exposure of Counterparty Credit Risk:**

(i)

(Rs. in million)

		\ - /
Particulars	30.09.2018	30.09.2017
Gross positive value of contracts	1435.73	59.96
Netting Benefits	0.00	0.00
Netted current credit exposure	1435.73	59.96
Collateral held	0.00	0.00
Net derivative credit exposure	1435.73	630.86
Exposure at Default under Current	132.39	132.40
Exposure Method (CEM)		

(ii)

Item	Notional	Amount	Current C	redit Exposure
	30.09.2018	30.09.2017	30.09.2018	30.09.2017
Cross CCY Interest Rate Swaps	388.90	474.40	67.99	54.42
Forward Rate Agreements	0.00	0.00	0.00	0.00
Single CCY Interest Rate Swaps	164827.41	21152.31	2776.63	192.99
Interest Rate Futures	0.00	100.00	0.00	0.50
Credit Default Swaps	0.00	0.00	0.00	0.00
Total	165216.31	21726.71	2844.62	247.91

Table DF - Disclosures in respect of computation of leverage ratio:

	30.09.2017	31.12.2017	31.03.2018	30.06.2018	30.09.2018
Capital Measure	447593.70	480835.09	353716.60	331904.00	350915.10
Exposure Measure	8302670.71	8827506.98	8561685.22	8278880.34	8469981.35
Leverage Ratio	5.39%	5.45%	4.13%	4.01%	4.14%

	Table DF-11 :Composition of Capital			
Basel III common disclosur	e template to be used during the transition of regulatory adjustmen 2013 to December 31, 2017)	(Rs. In million ) hts (i.e. from April 1,	Amounts Subject to Pre-Basel III Treatment	Ref No
	Common Equity Tier 1 capital: instruments and reserves			
1	Directly issued qualifying common share capital plus related stock surplus (share premium)	244276.63		(A)
2	Retained earnings	-43661.50		
3	Accumulated other comprehensive income (and other reserves)	269480.43		
4	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies1)	0.00		
	Public sector capital injections grandfathered until January 1, 2018			
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	695.50		
6	Common Equity Tier 1 capital before regulatory adjustments	470791.05		
	Common Equity Tier 1 capital: regulatory adjustments			
7	Prudential valuation adjustments	0.00		
8	Goodwill (net of related tax liability)	0.00		
9	Intangibles other than mortgage-servicing rights (net of related tax liability)	1746.70	0.00	(L) (i)
10	Deferred tax assets 2	171667.44	0.00	
11	Cash-flow hedge reserve	0.00		
12	Shortfall of provisions to expected losses	0.00		
13	Securitisation gain on sale	0.00		
14	Gains and losses due to changes in own credit risk on fair valued liabilities	0.00		
15	Defined-benefit pension fund net assets( AS per RBI- Pension and Gratuity Option)	0.00		

16 17 18 19	Investments in own shares (if not already netted off paid- in capital on reported balance sheet)  Reciprocal cross-holdings in common equity  Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, Significant investments in the common stock of banking,regulatory consolidation, net of eligible short positions(amount above 10% threshold)3	0.00 148.60 0.00	
18	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, Significant investments in the common stock of banking, regulatory consolidation, net of eligible		
19	insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, Significant investments in the common stock of banking,regulatory consolidation, net of eligible	0.00	
	Significant investments in the common stock of banking,regulatory consolidation, net of eligible		
20		5212.60	
	Mortgage servicing rights4 (amount above 10% threshold)	Not Relevant	
21	Deferred tax assets arising from temporary differences5 (amount above 10% threshold, net of related tax liability)	Not Relevant	
22	Amount exceeding the 15% threshold6	Not Relevant	
23	of which: significant investments in the common stock of financial entities	Not Relevant	
24	of which: mortgage servicing rights	Not Relevant	
25	of which: deferred tax assets arising from temporary differences	Not Relevant	
26	National specific regulatory adjustments (26a+26b+26c+26d)	0.00	
26a	of Which: Investments in the equity capital of the unconsolidated insurance subsidiaries.	0.00	
26b	of Which: Investments in the equity capital of the unconsolidated non-financial subsidiaries.	0.00	
26c	of Which: Shortfall in the equity capital of majority owned financial entities which have not been consolidated with the bankl	0.00	
26d	Of which : Unamortized Pension funds expenditure	0.00	
	Regulatory Adjustments applied to Common Equity Tier 1 in respect of amounts Subject to Pre Basel III Treatment		
	Of which : Insert Type of Adjustment) For Example : filtering out of unrealised Losses on AFS Debt securities ( Not relevant in Indian Context		
	Of Which : ( Insert Typr of Adjustment)		
	Of Which : ( Insert Typr of Adjustment)		
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions		

			_	
28	Total regulatory adjustments to Common equity Tier 1 ( Total 7 to 22, 26,27	178825.34		
29	Common Equity Tier 1 capital (CET1)	291965.72	-	
Additional Tier 1 capital: instruments			-	
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus (31+32)	0.00		
31	of which: classified as equity under applicable accounting standards (Perpetual Non-Cumulative Preference Shares)	0.00		
32	of which: classified as liabilities under applicable accounting standards (Perpetual debt Instruments)	0.00		
33	Directly issued capital instruments subject to phase out from Additional Tier 1	59443.80		
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)	130.40		
35	of which: instruments issued by subsidiaries subject to phase out	0.00		
36	Additional Tier 1 capital before regulatory adjustments	59574.20		
	Additional Tier 1 capital: regulatory adjustments			
37	Investments in own Additional Tier 1 instruments	0.00		
38	Reciprocal cross-holdings in Additional Tier 1 instruments	374.80		
39	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions,	0.00		
40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope	0.00		
		0.00		
41	of regulatory consolidation (net of eligible short  National specific regulatory adjustments (41a+41b)	0.00		
41 41a	of regulatory consolidation (net of eligible short			
	of regulatory consolidation (net of eligible short  National specific regulatory adjustments (41a+41b)  Investments in the Additional Tier 1 capital of unconsolidated insurance subsidiaries  Shortfall in the Additional Tier 1 capital of majority owned financial entities which have not been consolidated with	0.00		
41a	of regulatory consolidation (net of eligible short  National specific regulatory adjustments (41a+41b)  Investments in the Additional Tier 1 capital of unconsolidated insurance subsidiaries  Shortfall in the Additional Tier 1 capital of majority owned	0.00		
<b>4</b> 1a	of regulatory consolidation (net of eligible short  National specific regulatory adjustments (41a+41b)  Investments in the Additional Tier 1 capital of unconsolidated insurance subsidiaries  Shortfall in the Additional Tier 1 capital of majority owned financial entities which have not been consolidated with the  Regulatory Adjustments Applied to Additional Tier 1 in	0.00		

	of which: [INSERT TYPE OF ADJUSTMENT e.g. existing adjustments which are deducted from Tier 1 at 50%]	
	of which: [Intangible Asets]	0.00
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	
43	Total regulatory adjustments to Additional Tier 1 capital	624.80
44	Additional Tier 1 capital (AT1)	58949.40
45	Tier 1 capital (T1 = CET1 + AT1) (29 + 44a)	350915.12
	Tier 2 capital: instruments and provisions	
46	Directly issued qualifying Tier 2 instruments plus	
	related stock surplus	0.00
47	Directly issued capital instruments subject to phase out from Tier 2	63975.50
48	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and	173.80
49	held by third parties (amount allowed in group Tier 2) of which: instruments issued by subsidiaries subject to phase out	0.00
50	Provisions12	30996.40
51	Tier 2 capital before regulatory adjustments	95145.70
	Tier 2 capital: regulatory adjustments	
52	Investments in own Tier 2 instruments	
		0.00
53	Reciprocal cross-holdings in Tier 2 instruments	480.30
54	Investments in the capital of banking, financial and insurance entities that are outside the scope of	0.00
55	regulatory consolidation, net of eligible short positions, Significant investments13 in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	0.00
56	National specific regulatory adjustments (56a+56b)	0.00
56a	Of which : Investments in the Tier 2 capital of	

56b	of Which: Shortfall in the Tier 2 Capital of majority owned financial entities which have not been consolidated with the Bank	0.00
	Regulatory Adjustments Applied to Tier 2 in respect of amounts subject to pre basel III Treatment	0.00
	of which : Investment by Employees Pension Funds	0.00
	of which : (Insert Type of adjustment)	0.00
57	Total regulatory adjustments to Tier 2 capital	480.30
58	Tier 2 Capital (T2)	94665.40
59	Total Capital (TC= T1+T2) (45+58c)	445580.52
	Risk Weighted Assets in respect of Amounts subject to Pre Basel III Treatment	0.00
	Of which : (Insert Type of Adjustment)	0.00
	of which :	0.00
60	Total Risk Weighted Assets ( 60a+60b+60c)	4186749.75
60a	of which: total credit risk weighted assets	3399452.25
60b	of which: total market risk weighted assets	395683.30
60c	of which: total operational risk weighted assets	391614.20
Capital ratios		
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	6.97%
62	Tier 1 (as a percentage of risk weighted assets)	8.38%
63	Total capital (as a percentage of risk weighted assets)	10.64%
64	Institution specific buffer requirement (minimum CET1 requirement plus capital conservation and countercyclical buffer requirements, expressed as a percentage of risk weighted assets)	7.38%
65	of which: capital conservation buffer requirement	1.88%

66	of which: bank specific countercyclical buffer requirement	0.00
67	of which: G-SIB buffer requirement	0.00
8	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	1.47%
	National minima (if different from Basel III)	
69	National Common Equity Tier 1 minimum ratio (if different from Basel III minimum)	5.50%
0	National Tier 1 minimum ratio (if different from Basel III minimum)	7.00%
71	National total capital minimum ratio (if different from Basel III minimum)	9.00%
Amounts be	low the thresholds for deduction(before risk weighting)	
72	Non-significant investments in the capital of other financial	0.00
3	Significant investments in the common stock of financial entities	0.00
74	Mortgage servicing rights (net of related tax liability)	Not applicable in India
75	Deferred tax assets arising from temporary differences (net of related tax liability)	Not applicable in India
Applicable	e caps on the inclusion of provisions in Tier 2	
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	30996.40
77	Cap on inclusion of provisions in Tier 2 under standardised approach	42493.15

Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	NA		
Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	NA		
o phase-out arrangements between March 31,2017 and March 31,2022)	(Only applicable		
Current cap on CET1 instruments subject to phase out arrangements			
Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)			
Current cap on AT1 instruments subject to phase out			
arrangements	Not applicable in India		
Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)			
Current cap on T2 instruments subject to phase out arrangements			
Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)			
	of exposures subject to internal ratings-based approach (prior to application of cap)  Cap for inclusion of provisions in Tier 2 under internal ratings-based approach  Dephase-out arrangements between March 31,2017 and March 31,2022)  Current cap on CET1 instruments subject to phase out arrangements  Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)  Current cap on AT1 instruments subject to phase out  arrangements  Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)  Current cap on T2 instruments subject to phase out arrangements  Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	of exposures subject to internal ratings-based approach (prior to application of cap)  Cap for inclusion of provisions in Tier 2 under internal ratings-based approach  NA  NA  Ophase-out arrangements between March 31,2017 and March 31,2022)  Current cap on CET1 instruments subject to phase out arrangements  Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)  Current cap on AT1 instruments subject to phase out  arrangements  Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)  Current cap on T2 instruments subject to phase out arrangements  Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	of exposures subject to internal ratings-based approach (prior to application of cap)  Cap for inclusion of provisions in Tier 2 under internal ratings-based approach  NA  Dephase-out arrangements between March 31,2017 and March 31,2022)  Current cap on CET1 instruments subject to phase out arrangements  Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)  Current cap on AT1 instruments subject to phase out  arrangements  Not applicable in India  Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)  Current cap on T2 instruments subject to phase out arrangements  Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)

	Notes to the Template	
Row no of the template	Particular	(Rs. in million)
10	Deferred tax assets associated with accumulated	
	losses	10324.92
	Deferred tax assets (excluding those associated	
	with accumulated losses) net of Deferred tax	
	liability	153801.28
	Total as indicated in row 10	171667.44
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	
		0.00
	of which: increase in Common equity tier 1 capital	0.00
	of which: increase in Additional Tier 1 capital	0.00
	of which: increase in Tier 2 capital	0.00
26b	If investments in the equity capital of	
	unconsolidated non- financial subsidiaries are not	
	deducted and hence, risk weighted then:	0.00
	(i) Increase in Common Equity Tier 1 capital	0.00
	(ii) Increase in risk weighted assets	0.00
50	Eligible provisions included in Tier 2 capital	30996.40
	Eligible Revaluation Reserves included in Tier 2	
	capital	0.00
	Total of Row 50	30996.40

		Composition of Capital- Reconcilia	Rs. In million
		Balance sheet as in financial statements	Balance sheet under regulatory scope of consolidation
		As on reporting date 30.09.2018	As on reporting date 30.09.2018
Α	Capital & Liabilities		
	Paid-up Capital	6147.13	6147.13
	Reserves & Surplus	387556.47	387342.89
	Share Application Money, pending	54310.00	54310.00
	allotment	34310.00	54510.00
	Minority Interest	7987.56	7987.56
	Total Capital	456001.16	455787.58
ii	Deposits	6560724.50	6560724.50
	of which: Deposits from banks	451385.77	451385.77
	of which: Customer deposits	6109338.73	6109338.73
	of which: Other deposits (pl. specify)	0.00	0.00
	Borrowings	606002.99	606002.99
	of which: From RBI	151171.01	151171.01
	of which: From banks	56126.88	56126.88
	of which: From other institutions & agencies	96857.56	96857.56
	of which: Others (pl. specify)	120905.27	120905.27
	of which: Capital instruments	180942.27	180942.27
	Other liabilities & provisions	153158.99	153108.80
	Total	7775887.64	7775623.87
В	Assets		
	Cash and balances with Reserve Bank of India	347363.20	347363.20
	Balance with banks and money at call and short notice	468914.97	468651.43
ii	Investments:	2180400.24	2180400.24
	of which: Government securities	1692355.55	1692355.55
	of which: Other approved securities	1187.70	1187.70
	of which: Shares	42837.55	42837.55
	of which: Debentures & Bonds	326320.65	326320.65
	of which: Subsidiaries / Joint Ventures / Associates	29938.69	29938.69
	of which: Others (Commercial Papers, Mutual Funds etc.)	87760.10	87760.10
iii	Loans and advances	4358503.17	4358503.17
	of which: Loans and advances to banks	147728.44	147728.44
	of which: Loans and advances to customers	4210774.73	4210774.73
iv	Fixed assets	63245.52	63245.52
٧	Other assets	358125.87	358125.64
	of which: Goodwill and intangible assets	1743.80	1743.80
	of which: Deferred tax assets	164126.40	164126.40
vi	Goodwill on consolidation	-665.33	-665.33
		0.00	0.00
	Debit balance in Profit & Loss account	0.00	0.00

	(Rs. In million)			
		Balance sheet as in financial statements	Balance sheet under regulatory scope of consolidation	Ref No.
		As on reporting date 30.09.2018	As on reporting date 30.09.2018	
Α	Capital & Liabilities			
	Paid-up Capital	6147.13	6147.13	(A)
	of which : Amount eligible for CET 1	6147.13	6147.13	(A) (i)
	Share Application Money, pending allotment	54310.00	54310.00	
	Reserves & Surplus of which : Amount eligible for CET 1	387556.47	387342.89	
	Stock surplus (share premium)	355094.22 238129.57	354880.38 238129.57	
	Statutory reserves	101173.70		
	Other disclosed free reserves	12979.25	12765.41	(B) (iv)
	Capital reserves representing surplus arising out of sale proceeds of assets	30105.09		
i	Balance in Profit & Loss Account at the end of the previous financial year	0.00	0.00	(B) (vi
	Current Financial Year Profit, to the extent admissible	-43559.95	-43559.95	(B) (vii)
	Revaluation Reserves @ discount of 55%	16266.56	16266.56	(B) (viii)
	General Provisions (Part of Tier 2 Capital)	0.00		. , , ,
	Investment Reserve (Part of Tier 2 Capital)	4335.19		
	Minority Interest	7987.56		
<u>_</u>	Total Capital	456001.16		
	Deposits	6560724.50		
ii	of which: Deposits from banks of which: Customer deposits	451385.77 6109338.73	451385.77 6109338.73	
	of which: Other deposits (pl. specify)	0.00		
-	Borrowings	606002.99		
	of which: From RBI	151171.01	151171.01	(F) (i)
	of which: From banks	56126.88	56126.88	(F) (ii)
iii	of which: From other institutions & agencies	96857.56		
	of which: Others (pl. specify)	120905.27	120905.27	(F) (iv)
	of which: Capital instruments	180942.27	180942.27	(F) (v)
	of which -			
	(a) Eligible for AT1 Capital	64966.83	64966.83	
-	(b) Eligible for Tier 2 Capital	87975.45		
iv	Other liabilities & provisions of which DTLs related to goodwill	153158.99 0	153108.80	
IV	of which DTLs related to goodwill of which DTLs related to intagible assets	0	0.00	
	Total	7775887.64		(0) (11)
	Total	777000710-7	7770020.07	
В	Assets			
		347363.20	0.47000.00	(1) (2)
i	Cash and balances with Reserve Bank of India	468914.97	347363.20	
	Balance with banks and money at call and short notice Investments	2180400.24	468651.43 2180400.24	
	of which: Government securities	1692355.55	1692355.55	
	of which: Other approved securities	1187.70	1187.70	(I) (ii)
	of which: Shares	42837.55	42837.55	
ii	of which: Debentures & Bonds	326320.65	326320.65	(I) (iv)
	of which: Subsidiaries / Joint/Centures/Associates	29938.69	29938.69	(I) (v)
	of which: Others (Commercial Papers, Mutual Funds etc.)	87760.10	87760.10	( ) ( )
	Loans and advances of which: Loans and advances to banks	4358503.17 147728.44	4358503.17 147728.44	(J) (i)
iii	of which: Loans and advances to customers	4210774.73	4210774.73	
iv	Fixed assets	63245.52	63245.52	(K)
	Other assets	358125.87 1743.80	358125.64	
v	of which : Goodwill and intangible assets, out of which : Goodwill	0.00	1743.80	
	Other intangibles (excluding MSRs)	1743.80		
	Deferred tax assets	164126.40		
vi	Goodwill on consolidation	-665.33	-665.33	
vii	Debit balance in Profit & Loss accounts	0.00		
	Total Assets	7775887.64	7775623.87	1

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

Common Equity Tier 1 capital: instruments and reserves of regulatory Component Source based on reference capital reported by bank numbers/letters of the balance sheet under the regulatory scope of consolidation from step 2 Directly issued 1 qualifying common share (and equivalent 244276.63 е for non-joint stock companies) capital plus Retained earnings -43661.50 3 Accumulated other comprehensive income 269480.43 (and other reserves) Directly issued capital 4 subject to phase out from CET1 (only applicable to 0.00 non- joint stock companies) 5 Common share capital issued by subsidiaries and held 695.50 by third parties (amount allowed in group CET1) Common Equity Tier 1 6 capital before 470791.05 regulatory adjustments Prudential valuation 0.00 adjustments 8 Goodwill (net of related а-с 0.00 tax liability)

Disclosure template for main features of regulatory capital instruments - September 2018

Disclosu	re template for main leatures of regulatory capital instruments - Septem	DEI 2016
1	Issuer	Punjab National Bank
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for	INE160A01022
	private placement)	
3	Governing law(s) of the instrument	Applicable Indian Statutes and
	Regulatory treatment	Regulatory requirements
4	Transitional Basel III rules	Common Equity Tier 1
5	Post-transitional Basel III rules	Common Equity Tier 1
6	Eligible at solo/group/ group & solo	Solo and Group
7	Instrument type	Equity - common Share
8	Amount recognised in regulatory capital (Rs. in million, as of most	7423.51
	recent reporting date)	(See Note)
9	Par value of instrument	Rs.2/- per share
10	Accounting classification	Equity Capital
11	Original date of issuance	19.07.1969 and various dates thereafter
12	Perpetual or dated	Perpetual
13	Original maturity date	Not Applicable
14	Issuer call subject to prior supervisory approval	Not Applicable
15	Optional call date, contingent call dates and redemption amount	Not Applicable
16	Subsequent call dates, if applicable	Not Applicable
	Coupons / dividends	Dividends
17	Fixed or floating dividend/coupon	Floating Dividend
18	Coupon rate and any related index	Not Applicable
19	Existence of a dividend stopper	Not Applicable
20	Fully discretionary, partially discretionary or mandatory	Full Discretionary
21	Existence of step up or other incentive to redeem	Not Applicable
22	Noncumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Not Applicable
24	If convertible, conversion trigger(s)	Not Applicable
25	If convertible, fully or partially	Not Applicable
26	If convertible, conversion rate	Not Applicable
27	If convertible, mandatory or optional conversion	Not Applicable
28	If convertible, specify instrument type convertible into	Not Applicable
29	If convertible, specify issuer of instrument it converts into	Not Applicable
30	Write-down feature	No
31	If write-down, write-down trigger(s)	Not Applicable
32	If write-down, full or partial	Not Applicable
33	If write-down, permanent or temporary	Not Applicable
34	If temporary write-down, description of write-up mechanism	Not Applicable
35	Position in subordination hierarchy in liquidation (specify instrument	Subordinate to all other creditors
36	Non-compliant transitioned features	Not Applicable
37	If yes, specify non-compliant features	Not Applicable
		C204002C4

Note: The amount recognised in capital includes Rs. 1276380728/- representing 638190364 equity shares of FV of Rs. 2/- each which will be allotted to GOI after all regulatory approvals

	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
	Regulatory treatment	
4	Transitional Basel III rules	Tier II Bonds
5	Post-transitional Basel III rules	Tier II Bonds
6	Eligible at solo/group/ group & solo	Solo
7	Instrument type	Unsecured Redeemable Non convertible Subordinated upper Tier II Bonds (Debts Capital Instruments) Series VI in the nature of Promissory Note.
8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	5000
9	Par value of instrument	Rs. 1 million
10	Accounting classification	Liability
11	Original date of issuance	18-Dec-08
12	Perpetual or dated	DATED
13	Original maturity date	18-Dec-23
14	Issuer call subject to prior supervisory approval	At par at the end of 10th year from deemed date of allotment (with the prior permission of RBI)
15	Optional call date, contingent call dates and redemption amount	Subject to RBI Guidelines, at par at the end of the 15th year from the date of allotment, if the call is not exercised at the end of 10th year
16	Subsequent call dates, if applicable	NO
	Coupons / dividends	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 NA
32	If write-down, full or partial	NA
33	If write-down, permanent or temporary	NA NA
34	If temporary write-down, description of write-up mechanism	NA 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 MA
37	If yes, specify non-compliant features	NA

	UT series V	
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
	Regulatory treatment	
4	Transitional Basel III rules	Tier II Bonds
5	Post-transitional Basel III rules	Tier II Bonds
6	Eligible at solo/group/ group & solo	Solo
7	Instrument type	Unsecured Redeemable Non convertible Subordinated upper Tier II Bonds (Debts Capital Instruments) Series VII in the nature of Promissory Note.
8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	10000
9	Par value of instrument	Rs.1 million
10	Accounting classification	Liability
11	Original date of issuance	18-Feb-09
12	Perpetual or dated	DATED
13	Original maturity date	18-Feb-23
14	Issuer call subject to prior supervisory approval	Call option may be exercised by the Bank only if the Bonds have run for atleast 10 years. Call option shall be exercised by the bank only with the prior approval of RBI
15	Optional call date, contingent call dates and redemption amount	At par at the end of 15th year from the Deemed Date of Allotment (subject to prior approval from RBI)
16	Subsequent call dates, if applicable	NO
	Coupons / dividends	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

	Disclosure template for main features of UT series V	
1	Issuer	PUNJAB NATIONAL BANK
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	
3	Governing law(s) of the instrument	RBI
	Regulatory treatment	
4	Transitional Basel III rules	Tier II Bonds
5	Post-transitional Basel III rules	Tier II Bonds
6	Eligible at solo/group/ group & solo	Solo
7	Instrument type	Unsecured Redeemable Non convertible Subordinated upper Tier II Bonds (Debts Capital Instruments) Series VIII in the nature of Promissory Note.
8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	5000
9	Par value of instrument	1000000
10	Accounting classification	Liability
11	Original date of issuance	21-Apr-09
12	Perpetual or dated	DATED
13	Original maturity date	21-Apr-24
14	Issuer call subject to prior supervisory approval	Call option may be exercised by the Bank only if the Bonds have run for atleast 10 years. Call option shall be exercised by the bank only with the prior approval of RBI
15	Optional call date, contingent call dates and redemption amount	At par at the end of 15th year from the Deemed Date of Allotment (subject to prior approval from RBI)
16	Subsequent call dates, if applicable	
	Coupons / dividends	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
		No
36	Non-compliant transitioned features	INO

Dissuer   PUNJAB NATIONAL BANK		Disclosure template for main features of regulatory capital instruments  UT series IX				
placement)  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  1 Instrument type  2 Instrument type  3 Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)  4 Par value of instrument  5 Post value of instrument  6 Rs.1 million  7 Original date of instrument  9 Par value of instrument  1 Original date of issuance  4 Jun-09  1 Perpetual or dated  9 DATED  1 Original date of issuance  4 Jun-09  1 Perpetual or dated  9 DATED  1 Original maturity date  4 Jun-24  1 Issuer call subject to prior supervisory approval  1 Issuer call subject to prior supervisory approval  2 Perpetual or dated  4 Jun-09  1 Original maturity date  4 Jun-09  2 Call option may be exercised by the Bank only if the Bonds have run for atteast 10 years. Call option shale exercised by the Dank only with the prior approval of RBI  5 Optional call date, contingent call dates and redemption amount  6 Subsequent call dates, if applicable  6 Coupons / dividend/s  7 Fixed or floating dividend/scoupon  1 Fixed  8 Coupon rate and any related index  8 .37% annual for first ten years and 8.87% for last 5 year if call option may be considered in the subject of prior approval from RBI)  8 Existence of a dividend stopper  9 Fully discretionary, partially discretionary or mandatory  1 Mandatory  1 Existence of step up or other incentive to redeem  1 NA  1 Inconvertible, conversion frigger(s)  1 Inconvertible, conversion rate  1 Inconvertible, specify instrument type convertible into  1 Indicatory with the prior specific particulation of temporary  1 If convertible, specify instrument type convertible into  1 In write-down, fuer mannent or temporary  2 In write-down, fuer mannent or temporary  3 If write-down, permanent or temporary  4 If temporary witer down, description of write-up mechanism	1		PUNJAB NATIONAL BANK			
Regulatory treatment	2	'	INE160A09272			
Transitional Basel III rules  Post-transitional Basel III rules  Solo  Instrument type  Unsecured Redeemable Non convertible Subordinated upper Tier II Bonds (Debts Capital Instruments) Series IX in the nature of Premissory Note.  Ramount recognised in regulatory capital (Rs. in million, as of most recent reporting date)  Parvalue of instrument  Rs.1 million  Accounting classification  Rs.1 million  Accounting classification  Liability  Perpetual or dated  DATED  Perpetual or dated  DATED  13 Original maturity date  Rsu rule Subject to prior supervisory approval  Perpetual or dated  Gall option may be exercised by the Bank only if the Bonds have run for atteast 10 years. Call option shall be exercised by the bank only with the prior approval of RBI  Subsequent call date, contingent call dates and redemption amount  Al par at the end of 15 filty way from the Deemed Date of Allotment (subject to prior approval from RBI)  Subsequent call dates, if applicable  Coupons / dividends  Coupons / dividends  Coupon fixed or floating dividend/coupon  Fixed  Coupon rate and any related index  Subsequent call dates, if applicable  Coupon / Fixed or floating dividend/coupon  Fixed  Coupon rate and any related index  Subsequent call dates, if applicable  Coupon rate and any related index  Subsequent call dates, if applicable  Coupon rate and any related index  Coupon Rived on the services of the pull of the permethal of the services of set pull or other incentive to redeem  No Coupon rate and any related index  I convertible on non-convertible  Non-competible, conversion trigger(s)  No Non-competible, conversion rate  If write-down, write-down, write-down, write-down, write-down, write-down, write-down, write-down, description of write-up mechanism  No Non-compliant transitioned features  No Non-compliant transitioned features  No Non-compliant transitioned features  No Non-compliant trans	3	Governing law(s) of the instrument	RBI			
Fost-transitional Basel III rules  Eligible at solo/group/ group & solo  Figible at solo/group/ group & solo  Figible at solo/group/ group & solo  Fistrument type  Unsecured Redeemable Non convertible Subordinated upper Taer II Bonds (Debts Capital Instruments) Series IX in the nature of Promissory Note.  Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)  Par value of instrument  Rs.1 million  Accounting classification  Liability  Original date of issuance  4-Jun-09  Perpetual or dated  DATED  Ayun-24  Issuer call subject to prior supervisory approval  Repretual or dated  DATED  Ayun-24  Call option may be exercised by the Bank only if the Bonds have run for atteast 10 years. Call option shall be exercised by the Sank only with the prior approval or RBI  Display and the end of 15th year from the Deemed Date of Allotment (subject to prior approval from RBI)  Evidence of a dividend's Coupon  Fixed or floating dividend'coupon  Existence of a dividend stopper  No  Fixed Noncomunitative or cumulative  Noncomunitative or cumulative  Noncomunitative or cumulative  Noncomunitative or Noncomertible  Noncomunitative or Noncomertible  Noncomertible, conversion riager(s)  It convertible, conversion rate  No  It is tornvertible, conversion rate  No  It is convertible, specify instrument type convertible into NA  It is convertible, specify instrument type convertible into NA  It is unitedown, unitedown trigger(s)  No  No  No  No  No  No  No  No  No  N		Regulatory treatment				
Eligible at solo/group/ group & solo	4	Transitional Basel III rules	Tier II Bonds			
Instrument type  Unsecured Redeemable Non convertible Subordinated upper Ter II Bonds (Debts Capital Instruments) Series IX in the nature of Promissory Not.  Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)  Par value of instrument  Accounting classification  Cipinal date of issuance  A-Jun-09  Per value of date  DATED  Original maturity date  Call option may be exercised by the Bank only if the Bank only with the prior approval of RBI  Dipinal 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 of RBI)  Dipinal call dates, if applicable  Coupons / dividends  Coupons / dividends  Coupons / dividends  Coupon rate and any related index  Bank analy may be exercised by the Bank only with the prior approval of RBI  Existence of a dividend stopper  Dipinal call dates, if applicable  Coupons / dividend stopper  Existence of a dividend stopper  Existence of a dividend stopper  Existence of a dividend stopper  Dipinal call dates, if applicable or dipinal call dates and redemption amount and the prior approval from RBI)  Existence of a dividend stopper  Existence of a dividend stopper  No  Coupons retained and any related index  Rank and an	5	Post-transitional Basel III rules	Tier II Bonds			
upper Tier II Bonds (Debts Capital Instruments) Series IX in the nature of Promissory Note.	6	Eligible at solo/group/ group & solo	Solo			
recent reporting date)  Par value of instrument  Accounting classification  Liability  Original date of issuance  Perpetual or dated  Original maturity date  Call option may be exercised by the Bank only if the Bonds have run for atteast 10 years. Call option shall be exercised by the Bank only with the prior approval of RBI  Optional call date, contingent call dates and redemption amount  Optional call date, contingent call dates and redemption amount and the prior approval of RBI  Optional call date, contingent call dates and redemption amount and the prior approval of RBI  Subsequent call dates, if applicable  Coupons / dividends  Coupons / dividends  Coupon are and any related index  Subsequent and any related index  Subsequent call dates, if applicable  Coupon are and any related index  Subsequent call dates, if applicable  Coupon are and any related index  Subsequent call dates, if applicable  Coupon are and any related index  Subsequent call dates, if applicable  Coupon are and any related index  Subsequent call dates, if applicable  Coupon are and any related index  Subsequent call dates, if applicable  Coupon are and any related index  Subsequent call dates, if applicable  Coupon are and any related index  Subsequent call dates, if applicable  Coupon are and any related index  Subsequent call dates, if applicable  Coupon are and any related index  Subsequent call dates, if applicable of a part at the end of 15th year from the Deemed Date of Allotment (subject to prior approval from RBI)  Pixed or floating dividend/coupon  Fixed  Subsequent call dates, if applicable of a part at the end of 15th year from the Deemed Date of Allotment (subject to prior approval from RBI)  No  If convertible, or call dates, if applicable of a part at the end of 15th year from the Deemed Date of Allotment (subject to prior approval from RBI)  If convertible, pencip or or date and any related index  No  If convertible, pencip or or or end and any related index  No  If or original transitioned features  No  No  All depositors	7	Instrument type	upper Tier II Bonds (Debts Capital Instruments) Series IX			
Accounting classification	8		5000			
Original date of issuance	9	Par value of instrument	Rs.1 million			
Perpetual or dated DATED  Original maturity date 4-Jun-24  Issuer call subject to prior supervisory approval Call option may be exercised by the Bank only if the Bonds have run for alteat to years. Call option shall be exercised by the bank only with the prior approval of RBI  Optional call date, contingent call dates and redemption amount Al par at the end of 15th year from the Deemed Date of Allotment (subject to prior approval from RBI)  Subsequent call dates, if applicable Coupons / dividends Coupon  Fixed or floating dividend/coupon Fixed  Suppons / dividends Coupon Allotment (subject to prior approval from RBI)  Existence of a dividend stopper Supervisional for first ten years and 8.87% for last 5 years if call option not exercised  Existence of a dividend stopper Noncountable Noncountable Noncountable Noncountable Onvertible or non-convertible Noncountable	10	Accounting classification	Liability			
13 Original maturity date  4-Jun-24  14 Issuer call subject to prior supervisory approval  15 Issuer call subject to prior supervisory approval  16 Issuer call date, contingent call dates and redemption amount  17 Issuer call dates, if applicable  18 Coupon / dividends  19 Existence of a dividend stopper  19 Existence of a dividend stopper  19 Existence of step up or other incentive to redeem  10 Noncumulative  20 Convertible, conversion rate  21 If convertible, conversion rate  22 If convertible, conversion rate  23 If convertible, specify instrument type convertible into  24 If convertible, specify instrument it converts into  35 Non-compliant transitioned features  36 Non-compliant transitioned features  At par at the end of 15th year riom the Deemed Date of Allotment (subject to prior approval of RBI)  At par at the end of 15th year from the Deemed Date of Allotment (subject to prior approval of RBI)  At par at the end of 15th year from the Deemed Date of Allotment (subject to prior approval of RBI)  At par at the end of 15th year from the Deemed Date of Allotment (subject to prior approval of RBI  At par at the end of 15th year from the Deemed Date of Allotment (subject to prior approval of RBI  At par at the end of 15th year from the Deemed Date of Allotment (subject to prior approval of RBI  At par at the end of 15th year from the Deemed Date of Allotment (subject to prior approval of RBI  At par at the end of 15th year from the Deemed Date of Allotment (subject to prior approval of RBI  At par at the end of 15th year from the Deemed Date of Allotment (subject to prior approval of RBI  At par at the end of 15th year from the Deemed Date of Allotment (subject to prior approval of RBI  At par at the end of 15th year from the Deemed Date of Allotment (subject to prior approval of RBI  At par at the end of 15th year from RBI  At par at the end of 15th year from RBI  At par at the end of 15th year from RBI  At par at the end of 15th year from RBI  At par at the end of 15th year for Allotment (subject to prior	11	Original date of issuance	4-Jun-09			
Call option may be exercised by the Bank only if the Bonds have run for atteast 10 years. Call option shall be exercised by the bank only with the prior approval of RBI	12	Perpetual or dated	DATED			
Bonds have run for atleast 10 years. Call option shall be exercised by the bank only with the prior approval of RBI  5 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)  6 Subsequent call dates, if applicable  Coupons / dividends  Coupon  7 Fixed 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  8 .37% annual for first ten years and 8.87% for last 5 years if call option not exercised  Pully discretionary, partially discretionary or mandatory  Existence of a dividend stopper  No  Fully discretionary, partially discretionary or mandatory  Existence of step up or other incentive to redeem  NA  Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, conversion trigger(s)  If convertible, unly or partially  If convertible, mandatory or optional conversion  NA  To overtible, specify instrument type convertible into  NA  If convertible, specify issuer of instrument it converts into  NA  If write-down, write-down trigger(s)  NA  If write-down, write-down trigger(s)  NA  If write-down, permanent or temporary  NA  If temporary write-down, description of write-up mechanism  NA  All depositors and other creditors immediately senior to instrument type immediately senior to instrument)  Non-compliant transitioned features	13	Original maturity date	4-Jun-24			
Allotment (subject to prior approval from RBI)  16 Subsequent call dates, if applicable  Coupons / dividends  Coupon  17 Fixed or floating dividend/coupon  18 Coupon rate and any related index  Coupon rate and any related index  Sistence of a dividend stopper  Pully discretionary, partially discretionary or mandatory  Existence of step up or other incentive to redeem  NA  20 Fully discretionary, partially discretionary or mandatory  Existence of step up or other incentive to redeem  NA  21 Existence of step up or other incentive to redeem  Na  22 Noncumulative councilative  Convertible or non-convertible  Nonconvertible  16 convertible, conversion trigger(s)  NA  17 If convertible, conversion rate  NA  18 If convertible, specify instrument type convertible into  NA  19 If convertible, specify instrument it converts into  NA  30 Write-down feature  NA  31 If write-down, write-down trigger(s)  NA  32 If write-down, permanent or temporary  NA  33 If write-down, permanent or temporary  NA  34 If temporary write-down, permanent or temporary  NA  35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  No  Non-compliant transitioned features  No	14	Issuer call subject to prior supervisory approval	Bonds have run for atleast 10 years. Call option shall be			
Coupons / dividends   Coupon	15	Optional call date, contingent call dates and redemption amount				
Fixed or floating dividend/coupon  Rixed  Coupon rate and any related index  B.37% annual for first ten years and 8.87% for last 5 years if call option not exercised  Pully discretionary, partially discretionary or mandatory  Fixed  NO  Fully discretionary, partially discretionary or mandatory  Mandatory  Existence of step up or other incentive to redeem  NA  Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, fully or partially  If convertible, conversion rate  NA  If convertible, mandatory or optional conversion  NA  If convertible, specify instrument type convertible into  NA  Write-down feature  NA  If write-down, write-down trigger(s)  If write-down, permanent or temporary  NA  If write-down, permanent or temporary  NA  NA  NA  Non-compliant transitioned features  No  No  No  No  No  No  No  No  No  N	16	Subsequent call dates, if applicable				
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  NO  Pully discretionary, partially discretionary or mandatory  Existence of step up or other incentive to redeem  NA  Noncumulative or cumulative  Convertible or non-convertible  Nonconvertible or non-convertible  If convertible, conversion trigger(s)  If convertible, fully or partially  NA  18 If convertible, mandatory or optional conversion  NA  19 If convertible, pecify instrument type convertible into  NA  NA  NA  NA  NA  NA  NA  NA  NA  N		Coupons / dividends	Coupon			
Existence of a dividend stopper	17	Fixed or floating dividend/coupon	Fixed			
Fully discretionary, partially discretionary or mandatory  Existence of step up or other incentive to redeem  NA  Noncumulative  Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, fully or partially  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger(s)  If write-down, permanent or temporary  If temporary write-down, description of write-up mechanism  Na  Na  Na  Na  Na  All depositors and other creditors  All depositors and other creditors  Na  All depositors and other creditors	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			
Existence of step up or other incentive to redeem  NA  Noncumulative  Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  NA  If write-down, write-down trigger(s)  If write-down, permanent or temporary  If temporary write-down, description of write-up mechanism  NA  No  No  No  No  No  No  No  No  No	19	Existence of a dividend stopper	NO			
Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  NA  Write-down feature  If write-down, write-down trigger(s)  If write-down, permanent or temporary  NA  If temporary write-down, description of write-up mechanism  NA  No  No  No  No  No  No  No  No  No	20	Fully discretionary, partially discretionary or mandatory	Mandatory			
Convertible or non-convertible  Nonconvertible  If convertible, conversion trigger(s)  NA  If convertible, fully or partially  NA  If convertible, conversion rate  NA  If convertible, mandatory or optional conversion  NA  If convertible, specify instrument type convertible into  NA  If convertible, specify issuer of instrument it converts into  NA  Write-down feature  NA  If write-down, write-down trigger(s)  If write-down, full or partial  NA  If write-down, permanent or temporary  NA  If temporary write-down, description of write-up mechanism  NA  NA  NO  No-compliant transitioned features  No	21	Existence of step up or other incentive to redeem	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)       All depositors and other creditors         36       Non-compliant transitioned features       No	22	Noncumulative or cumulative	Noncumulative			
If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  If convertible, specify issuer of instrument it converts into  If convertible, specify issuer of instrument it converts into  If convertible, specify issuer of instrument it converts into  If convertible, specify issuer of instrument it converts into  If convertible, specify issuer of instrument it converts into  If convertible, specify issuer of instrument it converts into  If convertible, specify issuer of instrument it converts into  If convertible, specify instrument it converts into  If convertible, specify instrument it converts into  In convertible, specify instrument it specify instrument type immediately senior to instrument)  If convertible, specify instrument type	23	Convertible or non-convertible	Nonconvertible			
If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify instrument it converts into  If convertible, specify issuer of instrument it converts into  NA  Write-down feature  If write-down, write-down trigger(s)  If write-down, full or partial  If write-down, permanent or temporary  NA  If temporary write-down, description of write-up mechanism  NA  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  No  Non-compliant transitioned features	24	If convertible, conversion trigger(s)	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	25	If convertible, fully or partially	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	26	If convertible, conversion rate	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)  No Non-compliant transitioned features No	27	If convertible, mandatory or optional conversion	NA			
Write-down feature  NA  Write-down, write-down trigger(s)  If write-down, full or partial  NA  If write-down, permanent or temporary  NA  If temporary write-down, description of write-up mechanism  NA  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  No  Non-compliant transitioned features	28	If convertible, specify instrument type convertible into	NA			
If write-down, write-down trigger(s)   NA	29	If convertible, specify issuer of instrument it converts into	NA			
32 If write-down, full or partial 33 If write-down, permanent or temporary 34 If temporary write-down, description of write-up mechanism 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 36 Non-compliant transitioned features No	30	Write-down feature	NA			
33 If write-down, permanent or temporary  34 If temporary write-down, description of write-up mechanism  35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  36 Non-compliant transitioned features  No	31	If write-down, write-down trigger(s)	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	32	If write-down, full or partial	NA			
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  All depositors and other creditors  No  Non-compliant transitioned features	33	If write-down, permanent or temporary	NA			
immediately senior to instrument)  36 Non-compliant transitioned features  No	34	If temporary write-down, description of write-up mechanism	NA			
·	35		All depositors and other creditors			
37 If yes, specify non-compliant features NA	36	Non-compliant transitioned features	No			
$lack{\mathbf{I}}$	37	If yes, specify non-compliant features	NA			

1	UT series 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
	Regulatory treatment	
4	Transitional Basel III rules	Tier II Bonds
5	Post-transitional Basel III rules	Tier II Bonds
6	Eligible at solo/group/ group & solo	Solo
7	Instrument type	Unsecured Redeemable Non convertible Subordinated upper Tier II Bonds (Debts Capital Instruments) Series X in the nature of Promissory Note.
8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	5000
9	Par value of instrument	Rs.1 million
10	Accounting classification	Liability
11	Original date of issuance	9-Sep-09
12	Perpetual or dated	DATED
13	Original maturity date	9-Sep-24
14	Issuer call subject to prior supervisory approval	Call option may be exercised by the Bank only if the Bonds have run for atleast 10 years. Call option shall be exercised by the bank only with the prior approval of RBI
15	Optional call date, contingent call dates and redemption amount	At par at the end of 15th year from the Deemed Date of Allotment (subject to prior approval from RBI)
16	Subsequent call dates, if applicable	NO
	Coupons / dividends	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 cal 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

Susuer		UT series XI		
private placement)  Governing tarks) of the instrument  Regulatory treatment  Titer II BONDS  Post-transitional Basel II rules  Filer II BONDS  Bigible at solo/group/group & solo  Cligible at solo/group/group & solo  Instrument type  Unsecured Redeemable Non convertible Subordinated upper Tirer II Bond (Debts Capital Instruments) Series XI in the nature of Promissory Note.  Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)  Par value of instrument  Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)  Par value of instrument  Accounting classification  Counting classification  Counting classification  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 if the Bonds have run for atleast 10 years. Call option shall be exercised by the Bank only if the Bonds have run for atleast 10 years. Call option shall be exercised by the Bank only if the Bonds have run for atleast 10 years. Call option shall be exercised by the Bank only if the Bonds have run for atleast 10 years. Call option shall be exercised by the Bank only if the Bonds have run for atleast 10 years. Call option shall be exercised by the Bank only if the Bonds have run for atleast 10 years. Call option shall be exercised by the Bank only if the Bonds have run for atleast 10 years. Call option shall be exercised by the Bank only if the Bonds have run for atleast 10 years. Call option shall be exercised by the Bank only if the Bonds have run for atleast 10 years. Call option shall be exercised by the Bank only if the Bonds have run for atleast 10 years. Call option shall be exercised by the Bank only if the Bonds have run for atleast 10 years. Call option shall be exercised by the Bank only if the Bonds have run for atleast 10 years on the Deemed Date of Allotment (subject to prior approval from RBi)  Coupon and the prior approval from RBi)  Fixed  Coupons / dividends  Coupon for dividendication	1	Issuer	PUNJAB NATIONAL BANK	
Regulatory Irealment   TIER II BONDS   TIER II BONDS	2		INE160A09306	
Transitional Basel III rules Post-transitional Basel III rules Post-transitional Basel III rules Post-transitional Basel III rules Eligible a solo/group/ group & solo SOLO Instrument type Unsecured Redeemable Non convertible Subordinated upper Tier II Bonds (Debts Capital Instruments) Series Xi in the nature of Promiscory Note.  Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date) Par value of instrument Par value of ins	3	Governing law(s) of the instrument	RBI	
Post-transitional Basel III rules   SOLO		Regulatory treatment		
Eligible at solo/group/ group & solo   SOLO	4	Transitional Basel III rules	TIER II BONDS	
Instrument type	5	Post-transitional Basel III rules	TIER II BONDS	
B Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)  Par value of instrument  Rs. 1 million  Accounting classification  Liability  Original date of issuance  Perpetual or dated  DATED  ATED  ATED  ATED  OTHER TO SUBJECT OF THE STAN OF THE ST	6	Eligible at solo/group/ group & solo	SOLO	
recent reporting date) Par value of instrument Rs.1 million Liability  Accounting classification Liability  Program date of issuance Proprietal or dated DATED  ATED  AT	7	Instrument type	Tier II Bonds (Debts Capital Instruments) Series XI in the	
Accounting classification   Liability	8		5000	
11   Original date of issuance   27-Nov-09	9	Par value of instrument	Rs.1 million	
Perpetual or dated	10	Accounting classification	Liability	
13 Original maturity date   27-Nov-24     14 Issuer call subject to prior supervisory approval   Call option may be exercised by the Bank only if the Bonds have run for atleast 10 years. Call option shall be exercised by the bank only with the prior approval of RBI     15 Optional call date, contingent call dates and redemption amount   At par at the end of 15th year from the Deemed Date of Allotment (subject to prior approval from RBI)     16 Subsequent call dates, if applicable   NO   Coupons / dividends   Coupon     17 Fixed or floating dividend/coupon   Fixed     18 Coupon rate and any related index   8.50% annual for first ten years and 9.00% for last 5 years if call option not exercised     19 Existence of a dividend stopper   NO     20 Fully discretionary, partially discretionary or mandatory   Mandatory     21 Existence of step up or other incentive to redeem   NO     22 Noncumulative or cumulative   Noncumulative     31 Convertible, conversion trigger(s)   NA     4 If convertible, conversion rate   NA     5 If convertible, specify instrument type convertible into   NA     6 If convertible, specify instrument type convertible into   NA     8 If write-down, write-down trigger(s)   NA     9 If write-down, full or partial   NA     10 If write-down, full or partial   NA     11 If write-down, permanent or temporary   NA     12 If emporary write-down, full or partial   NA     14 If temporary write-down, description of write-up mechanism   NA     15 If temporary write-down, description of write-up mechanism   Na     16 If temporary write-down, description of write-up mechanism   Na     17 If the position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)   Na     18 If write-down, partic-down, description of write-up mechanism   Na     19 If temporary write-down the imporary   Na     10 If temporary write-down instrument in construction   Na     10 If temporary write-down instrument   Na     11 If temporary write-down instrument   Na     12 If temporary write	11	Original date of issuance	27-Nov-09	
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	12	Perpetual or dated	DATED	
have run for atleast 10 years. Call option shall be exercised by the bank only with the prior approval of RBI  5 Optional call date, contingent call dates and redemption amount Allotment (subject to prior approval from RBI)  6 Subsequent call dates, if applicable NO  6 Coupons / dividends Coupon  7 Fixed or floating dividend/coupon Fixed  8 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  9 Existence of a dividend stopper NO  19 Evistence of step up or other incentive to redeem 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  32 Convertible or non-convertible Nonconvertible  33 If convertible, conversion trigger(s) NA  34 If convertible, specify instrument it converts into NA  35 If convertible, specify instrument it converts into NA  36 If write-down, write-down trigger(s) NA  37 If write-down, write-down trigger(s) NA  38 If write-down, write-down description of write-up mechanism NA  39 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  30 Non-compliant transitioned features NO	13	Original maturity date	27-Nov-24	
Allotment (subject to prior approval from RBI)  16 Subsequent call dates, if applicable  Coupons / dividends  Coupon  Fixed or floating dividend/coupon  Rived  Coupon rate and any related index  Solow annual for first ten years and 9.00% for last 5 years if call option not exercised  Pully discretionary, partially discretionary or mandatory  Existence of a dividend stopper  NO  Fully discretionary, partially discretionary or mandatory  Existence of step up or other incentive to redeem  NO  Convertible or non-convertible  Noncumulative  Convertible, conversion trigger(s)  If convertible, conversion rate  If convertible, mandatory or optional conversion  NA  If convertible, specify instrument type convertis into  NA  If write-down, feature  NA  If write-down, write-down trigger(s)  NA  If temporary write-down, description of write-up mechanism  Na  Noncompliant transitioned features  Noncompliant transitioned features  Noncompliant transitioned features  Noncompliant transitioned features	14	Issuer call subject to prior supervisory approval	have run for atleast 10 years. Call option shall be exercised by	
Coupons / dividends Coupon Fixed or floating dividend/coupon Existence of a dividend stopper Dividends Existence of a dividend stopper Existence of a dividend stopper Dividends Existence of a dividend stopper Dividends Existence of step up or other incentive to redeem NO Convertible or non-convertible Convertible or non-convertible Convertible, conversion trigger(s) NA Convertible, conversion rate NA Convertible, mandatory or optional conversion NA Convertible, mandatory or optional conversion NA Convertible, mandatory or optional conversion NA Convertible, specify instrument type convertible into NA Convertible, specify instrument it converts into NA Convertible, specify into into it	15	Optional call date, contingent call dates and redemption amount		
Fixed or floating dividend/coupon  Fixed  Coupon rate and any related index  Sustence of a dividend stopper  Fully discretionary, partially discretionary or mandatory  Fixistence of step up or other incentive to redeem  Noncumulative or cumulative  Noncumulative or convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, conversion rate  If convertible, specify instrument type convertible into  Witte-down, failur or first ten years and 9.00% for last 5 years if call option not exercised  NO  NO  NO  NO  NO  NO  NO  Noncumulative  Noncumulative  Nonconvertible  Nonconvertible  NA  NA  15 forovertible, conversion trigger(s)  NA  NA  NA  NA  NA  NA  NA  NA  NA  N	16	Subsequent call dates, if applicable	NO	
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  Existence of step up or other incentive to redeem  NO  21 Existence of step up or other incentive to redeem  NO  22 Noncumulative or cumulative  33 Convertible or non-convertible  16 convertible, conversion trigger(s)  17 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, permanent or temporary  NA  33 If write-down, permanent or temporary  NA  34 If temporary write-down, description of write-up mechanism  NA  36 Non-compliant transitioned features  NO  NO  NO  NO  NO  8.50% annual for first ten years and 9.00% for last 5 years if call option not exercised  NO		Coupons / dividends	Coupon	
texistence of a dividend stopper  Existence of a dividend stopper  NO  Fully discretionary, partially discretionary or mandatory  Existence of step up or other incentive to redeem  NO  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, conversion rate  NA  If convertible, mandatory or optional conversion  NA  If convertible, specify instrument type convertible into  NA  Write-down feature  NA  If write-down, write-down trigger(s)  NA  If write-down, full or partial  NA  If write-down, permanent or temporary  NA  If write-down, permanent or temporary  NA  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  NO  Call option not exercised  NO  Mandatory  Mandatory  Mandatory  NA  NA  NA  If write-down, arite-down, description of write-up mechanism  All depositors and other creditors type immediately senior to instrument)	17	Fixed or floating dividend/coupon	Fixed	
Pully discretionary, partially discretionary or mandatory Existence of step up or other incentive to redeem NO Convertible or non-convertible Nonconvertible Convertible or non-convertible Riconvertible, conversion trigger(s) NA Convertible, fully or partially NA Convertible, fully or partially NA Convertible, conversion rate NA Convertible, conversion rate NA Convertible, mandatory or optional conversion NA Convertible, specify instrument type convertible into NA Convertible, specify instrument it converts into NA Convertible, specify instrument on the converts into NA Convertible or non-convertible NA Convertible NA Convert	18	Coupon rate and any related index		
21 Existence of step up or other incentive to redeem  NO 22 Noncumulative or cumulative  Noncumulative  Nonconvertible or non-convertible  15 Convertible, conversion trigger(s)  NA  16 If convertible, fully or partially  NA  17 If convertible, mandatory or optional conversion  NA  18 If convertible, specify instrument type convertible into  NA  NA  NA  NA  NA  NA  NA  NA  NA  N	19	Existence of a dividend stopper	NO	
Noncumulative or cumulative Convertible or non-convertible Nonconvertible If convertible, conversion trigger(s) NA  If convertible, fully or partially NA  If convertible, conversion rate NA  If convertible, mandatory or optional conversion NA  If convertible, specify instrument type convertible into NA  If convertible, specify issuer of instrument it converts into NA  Write-down feature NA  If write-down, write-down trigger(s) NA  If write-down, permanent or temporary NA  If temporary write-down, description of write-up mechanism NA  NO  Non-compliant transitioned features NO	20	Fully discretionary, partially discretionary or mandatory	Mandatory	
23 Convertible or non-convertible 24 If convertible, conversion trigger(s) 25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into 30 Write-down feature 31 If write-down, write-down trigger(s) 32 If write-down, full or partial 33 If write-down, permanent or temporary 34 If temporary write-down, description of write-up mechanism 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 36 Non-compliant transitioned features 37 NA	21	Existence of step up or other incentive to redeem	NO	
24If convertible, conversion trigger(s)NA25If convertible, fully or partiallyNA26If convertible, conversion rateNA27If convertible, mandatory or optional conversionNA28If convertible, specify instrument type convertible intoNA29If convertible, specify issuer of instrument it converts intoNA30Write-down featureNA31If write-down, write-down trigger(s)NA32If write-down, full or partialNA33If write-down, permanent or temporaryNA34If temporary write-down, description of write-up mechanismNA35Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)All depositors and other creditors36Non-compliant transitioned featuresNO	22	Noncumulative or cumulative	Noncumulative	
If convertible, fully or partially  If convertible, conversion rate  NA  If convertible, mandatory or optional conversion  NA  If convertible, specify instrument type convertible into  NA  If convertible, specify issuer of instrument it converts into  NA  Write-down feature  NA  If write-down, write-down trigger(s)  If write-down, full or partial  NA  If write-down, permanent or temporary  NA  If temporary write-down, description of write-up mechanism  NA  NO  Non-compliant transitioned features  NO	23	Convertible or non-convertible	Nonconvertible	
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	24	If convertible, conversion trigger(s)	NA	
27If convertible, mandatory or optional conversionNA28If convertible, specify instrument type convertible intoNA29If convertible, specify issuer of instrument it converts intoNA30Write-down featureNA31If write-down, write-down trigger(s)NA32If write-down, full or partialNA33If write-down, permanent or temporaryNA34If temporary write-down, description of write-up mechanismNA35Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)All depositors and other creditors36Non-compliant transitioned featuresNO	25	If convertible, fully or partially	NA	
If convertible, specify instrument type convertible into  NA  If convertible, specify issuer of instrument it converts into  NA  Write-down feature  NA  If write-down, write-down trigger(s)  If write-down, full or partial  If write-down, permanent or temporary  NA  If temporary write-down, description of write-up mechanism  NA  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  NO  Non-compliant transitioned features	26	If convertible, conversion rate	NA	
29 If convertible, specify issuer of instrument it converts into 30 Write-down feature 31 If write-down, write-down trigger(s) 32 If write-down, full or partial 33 If write-down, permanent or temporary 34 If temporary write-down, description of write-up mechanism 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 36 Non-compliant transitioned features NA	27	If convertible, mandatory or optional conversion	NA	
Write-down feature  If write-down, write-down trigger(s)  If write-down, full or partial  NA  If write-down, permanent or temporary  NA  If temporary write-down, description of write-up mechanism  NA  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  NO  Non-compliant transitioned features	28		NA	
31 If write-down, write-down trigger(s)  32 If write-down, full or partial  33 If write-down, permanent or temporary  34 If temporary write-down, description of write-up mechanism  35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  36 Non-compliant transitioned features  NA  All depositors and other creditors  NO	29	If convertible, specify issuer of instrument it converts into	NA	
32 If write-down, full or partial  33 If write-down, permanent or temporary  34 If temporary write-down, description of write-up mechanism  35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  36 Non-compliant transitioned features  NA  All depositors and other creditors  NO	30	Write-down feature	NA	
33 If write-down, permanent or temporary  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)  Non-compliant transitioned features  NO	31	If write-down, write-down trigger(s)	NA	
34 If temporary write-down, description of write-up mechanism  NA  Solution in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  NO	32	If write-down, full or partial	NA	
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  36 Non-compliant transitioned features  NO	33	If write-down, permanent or temporary	NA	
type immediately senior to instrument)  Non-compliant transitioned features  NO	34	If temporary write-down, description of write-up mechanism	NA	
	35		All depositors and other creditors	
37 If yes, specify non-compliant features NA	36	Non-compliant transitioned features	NO	
i l	37	If yes, specify non-compliant features	NA	

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

	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	
	Regulatory treatment		
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 Perpeutual Bonds Series IV in the nature of Promissory Note.	
8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	2205	
9	Par value of instrument	Rs.1 million	
10	Accounting classification	Liability	
11	Original date of issuance	19-Jan-09	
12	Perpetual or dated	PERPETUAL	
13	Original maturity date	PERPETUAL	
14	Issuer call subject to prior supervisory approval	At par at the end of 10th year from the Deemed Date of Allotment and thereafter on each anniversary date (subject to prior approval from RBI)	
15	Optional call date, contingent call dates and redemption amount	At par at the end of 10th year from the Deemed Date of Allotment and thereafter on each anniversary date (subject to prior approval from RBI)	
16	Subsequent call dates, if applicable	NA	
	Coupons / dividends	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	

	Disclosure template for main features  HT I SERI	
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
	Regulatory treatment	
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 Perpeutual Bonds Series V in the nature of Promissory Note.
8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	5000
9	Par value of instrument	Rs.1 million
10	Accounting classification	Liability
11	Original date of issuance	28-Aug-09
12	Perpetual or dated	PERPETUAL
13	Original maturity date	PERPETUAL
14	Issuer call subject to prior supervisory approval	At par at the end of 10th year from the Deemed Date of Allotment and thereafter on each anniversary date (subject to prior approval from RBI)
15	Optional call date, contingent call dates and redemption amount	At par at the end of 10th year from the Deemed Date of Allotment and thereafter on each anniversary date (subject to prior approval from RBI)
16	Subsequent call dates, if applicable	NA
	Coupons / dividends	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

	Disclosure template for main features of regulatory capital instruments  HT I SERIES VI		
1	Issuer	PUNJAB NATIONAL BANK	
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE160A09314	
3	Governing law(s) of the instrument	RBI	
	Regulatory treatment		
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 Perpeutual Bonds Series VI in the nature of Promissory Note.	
8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	2000	
9	Par value of instrument	Rs.1 million	
10	Accounting classification	Liability	
11	Original date of issuance	27-Nov-09	
12	Perpetual or dated	PERPETUAL	
13	Original maturity date	PERPETUAL	
14	Issuer call subject to prior supervisory approval	At par at the end of 10th year from the Deemed Date of Allotment and thereafter on each anniversary date (subject to prior approval from RBI)	
15	Optional call date, contingent call dates and redemption amount	At par at the end of 10th year from the Deemed Date of Allotment and thereafter on each anniversary date (subject to prior approval from RBI)	
16	Subsequent call dates, if applicable	NA	
	Coupons / dividends	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 NA	
34	If temporary write-down, description of write-up mechanism	NA 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	
		<u> </u>	

	Disclosure template for main features of reg HT I SERIES VII	
1	Issuer	PUNJAB NATIONAL BANK
	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for	INE160A08076
	private placement)	
3 (	Governing law(s) of the instrument	RBI
	Regulatory treatment	
4	Transitional Basel III rules	BASELL 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
	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	15000
9	Par value of instrument	Rs.1 million
10	Accounting classification	Liability
11 (	Original date of issuance	13-Feb-15
12 I	Perpetual or dated	Perpetual
13	Original maturity date	perpetual
14 I	ssuer call subject to prior supervisory approval	At par at the end of 10 <sup>th</sup> year from date of allotment and
15 (	Optional call date, contingent call dates and redemption amount	thereafter on each coupon date (with prior RBI permission)  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)
- 1	Coupons / dividends	Coupon
17 I	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	9.15%
19 I	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 I	Fully discretionary, partially discretionary or mandatory	Mandatory
21 I	Existence of step up or other incentive to redeem	NO
22	Noncumulative or cumulative	Noncumulative
23	Convertible or non-convertible	Nonconvertible
24 I	If convertible, conversion trigger(s)	NA
25 I	f convertible, fully or partially	NA
26 I	If convertible, conversion rate	NA
27 I	f convertible, mandatory or optional conversion	NA
28 I	If convertible, specify instrument type convertible into	NA
29 I	If convertible, specify issuer of instrument it converts into	NA
30	Write-down feature	Yes
	lf 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 prespecified trigger at CET1 of 6.125% of RWAs only.
32	lf 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.
	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	All depositors and other creditors
36	Non-compliant transitioned features	NO

	Disclosure template for main features of region DEB SERIES XIV	diatory capital instruments
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
	Regulatory treatment	
4	Transitional Basel III rules	Tier II Bonds
5	Post-transitional Basel III rules	Tier II Bonds
6	Eligible at solo/group/ group & solo	Solo
7	Instrument type	Non-Convertible Redeemable Unsecured Basel III Compliant Tier 2 Bonds for inclusion in Tier 2 Capital in the nature of Debentures
8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	10000
9	Par value of instrument	Rs.1 million
10	Accounting classification	Liability
11	Original date of issuance	24-Feb-14
12	Perpetual or dated	DATED
13	Original maturity date	24-Feb-24
14	Issuer call subject to prior supervisory approval	NA
15	Optional call date, contingent call dates and redemption amount	NA
16	Subsequent call dates, if applicable	NA
	Coupons / dividends	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

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
	Regulatory treatment	
4	Transitional Basel III rules	Tier II Bonds
5	Post-transitional Basel III rules	Tier II Bonds
6	Eligible at solo/group/ group & solo	Solo
7	Instrument type	Non-Convertible Redeemable Unsecured Basel III Compliant Tier 2 Bonds for inclusion in Tier 2 Capital in the nature of Debentures
8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	5000
9	Par value of instrument	Rs.1 million
10	Accounting classification	Liability
11	Original date of issuance	28-Mar-14
12	Perpetual or dated	DATED
13	Original maturity date	28-Mar-24
14	Issuer call subject to prior supervisory approval	NA
15	Optional call date, contingent call dates and redemption amount	NA
16	Subsequent call dates, if applicable	NA
	Coupons / dividends	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

	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	
	Regulatory treatment		
4	Transitional Basel III rules	Tier II Bonds	
5	Post-transitional Basel III rules	Tier II Bonds	
6	Eligible at solo/group/ group & solo	Solo	
7	Instrument type	Non-Convertible Redeemable Unsecured Basel III Compliant Tier 2 Bonds for inclusion in Tier 2 Capital in the nature of Debentures	
8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	5000	
9	Par value of instrument	Rs.1 million	
10	Accounting classification	Liability	
11	Original date of issuance	3-Apr-14	
12	Perpetual or dated	DATED	
13	Original maturity date	3-Apr-24	
14	Issuer call subject to prior supervisory approval	NA	
15	Optional call date, contingent call dates and redemption amount	NA	
16	Subsequent call dates, if applicable	NA	
	Coupons / dividends	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	INE160A08043
_	private placement)	INE 100A00043
3	Governing law(s) of the instrument	RBI
	Regulatory treatment	
4	Transitional Basel III rules	Tier II Bonds
5	Post-transitional Basel III rules	Tier II Bonds
6	Eligible at solo/group/ group & solo	Solo
7	Instrument type	Non-Convertible Redeemable Unsecured Basel III
		Compliant Tier 2 Bonds for inclusion in Tier 2 Capital in
8	Amount recognised in regulatory conital (De. in million, on of most	the nature of Debentures 5000
ð	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	5000
9	Par value of instrument	Rs.1 million
10		Liability
	Accounting classification	,
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
1	, , , , , , , , , , , , , , , , , , , ,	
16	Subsequent call dates, if applicable	NA
	Coupons / dividends	Coupon
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	
	· · · · · · · · · · · · · · · · · · ·	9.35% p.a.
19	Existence of a dividend stopper	NO
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	NO
22	Noncumulative or cumulative	Noncumulative
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger(s)	NA
25	If convertible, fully or partially	NA NA
26	If convertible, conversion rate	NA
27	If convertible, mandatory or optional conversion	NA
28	If convertible, specify instrument type convertible into	NA
29	If convertible, specify issuer of instrument it converts into	NA
30	Write-down feature	Yes
31	If write-down, write-down trigger(s)	Occurrence of the trigger event, called the 'Point of Non- Viability (PONV) Trigger' stipulated below:
		(i)The PONV Trigger event is the earlier of
		.,
		(i)The PONV Trigger event is the earlier of a. a decision that a write-off without which the firm would become non-viable, is necessary, as determined
		a. a decision that a write-off without which the firm would become non-viable, is necessary, as determined
		a. a decision that a write-off without which the firm
		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
		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-
		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 nonviable, as determined by the relevant authority.
		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
		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 nonviable, 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
		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 nonviable, 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.
		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 nonviable, as determined by the relevant authority. However, the Write-off of any Common Equity Tier 1 capital shall not be required before the write off of any Tier 2 regulatory capital instrument.  (ii) Such a decision would invariably imply that the write-
		a. a decision that a write-off without which the firm would become non-viable, is necessary, as determined by the Reserve Bank of India; and the decision to make a public sector injection of capital, or equivalent support, without which the firm would have become non-viable, as determined by the relevant authority. However, the Write-off of any Common Equity Tier 1 capital shall not be required before the write off of any Tier 2 regulatory capital instrument.  (ii) Such a decision would invariably imply that the write-off consequent upon the trigger event must occur prior
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32	If write-down, full or partial	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 nonviable, as determined by the relevant authority. However, the Write-off of any Common Equity Tier 1 capital shall not be required before the write off of any Tier 2 regulatory capital instrument.  (ii) Such a decision would invariably imply that the write-off consequent upon the trigger event must occur prior to any public sector injection of capital so that the capital provided by the public sector is not diluted. As such, the contractual terms and conditions of these instruments shall not provide for any residual claims on the issuer which are senior to ordinary shares of the bank (or banking group entity where applicable), following a trigger event and when write-off is undertaken.  Fully or partialy as per discretion of RBI
32 33	If write-down, full or partial If write-down, permanent or temporary	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 nonviable, as determined by the relevant authority. However, the Write-off of any Common Equity Tier 1 capital shall not be required before the write off of any Tier 2 regulatory capital instrument.  (ii) Such a decision would invariably imply that the write-off consequent upon the trigger event must occur prior to any public sector injection of capital so that the capital provided by the public sector is not diluted. As such, the contractual terms and conditions of these instruments shall not provide for any residual claims on the issuer which are senior to ordinary shares of the bank (or banking group entity where applicable), following a trigger event and when write-off is undertaken.  Fully or partialy as per discretion of RBI These instruments are subject to permanent write-off
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33	If write-down, permanent or temporary	a. a decision that a write-off without which the firm would become non-viable, is necessary, as determined by the Reserve Bank of India; and the decision to make a public sector injection of capital, or equivalent support, without which the firm would have become non-viable, as determined by the relevant authority. However, the Write-off of any Common Equity Tier 1 capital shall not be required before the write off of any Tier 2 regulatory capital instrument.  (ii) Such a decision would invariably imply that the write-off consequent upon the trigger event must occur prior to any public sector injection of capital so that the capital provided by the public sector is not diluted. As such, the contractual terms and conditions of these instruments shall not provide for any residual claims on the issuer which are senior to ordinary shares of the bank (or banking group entity where applicable), following a trigger event and when write-off is undertaken.  Fully or partialy as per discretion of RBI  These instruments are subject to permanent write-off upon the occurrence of the trigger event called PONV as determined by Reserve Bank of India.
33	If write-down, permanent or temporary  If temporary write-down, description of write-up mechanism	a. a decision that a write-off without which the firm would become non-viable, is necessary, as determined by the Reserve Bank of India; and the decision to make a public sector injection of capital, or equivalent support, without which the firm would have become non-viable, as determined by the relevant authority. However, the Write-off of any Common Equity Tier 1 capital shall not be required before the write off of any Tier 2 regulatory capital instrument.  (ii) Such a decision would invariably imply that the write-off consequent upon the trigger event must occur prior to any public sector injection of capital so that the capital provided by the public sector is not diluted. As such, the contractual terms and conditions of these instruments shall not provide for any residual claims on the issuer which are senior to ordinary shares of the bank (or banking group entity where applicable), following a trigger event and when write-off is undertaken.  Fully or partialy as per discretion of RBI These instruments are subject to permanent write-off upon the occurrence of the trigger event called PONV as determined by Reserve Bank of India.
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33	If write-down, permanent or temporary  If temporary write-down, description of write-up mechanism	a. a decision that a write-off without which the firm would become non-viable, is necessary, as determined by the Reserve Bank of India; and the decision to make a public sector injection of capital, or equivalent support, without which the firm would have become non-viable, as determined by the relevant authority. However, the Write-off of any Common Equity Tier 1 capital shall not be required before the write off of any Tier 2 regulatory capital instrument.  (ii) Such a decision would invariably imply that the write-off consequent upon the trigger event must occur prior to any public sector injection of capital so that the capital provided by the public sector is not diluted. As such, the contractual terms and conditions of these instruments shall not provide for any residual claims on the issuer which are senior to ordinary shares of the bank (or banking group entity where applicable), following a trigger event and when write-off is undertaken.  Fully or partialy as per discretion of RBI  These instruments are subject to permanent write-off upon the occurrence of the trigger event called PONV as determined by Reserve Bank of India.  If the bank goes into liquidation before these instruments have been written-down, these instruments
33	If write-down, permanent or temporary  If temporary write-down, description of write-up mechanism  Position in subordination hierarchy in liquidation (specify instrument	a. a decision that a write-off without which the firm would become non-viable, is necessary, as determined by the Reserve Bank of India; and the decision to make a public sector injection of capital, or equivalent support, without which the firm would have become non-viable, as determined by the relevant authority. However, the Write-off of any Common Equity Tier 1 capital shall not be required before the write off of any Tier 2 regulatory capital instrument.  (ii) Such a decision would invariably imply that the write-off consequent upon the trigger event must occur prior to any public sector injection of capital so that the capital provided by the public sector is not diluted. As such, the contractual terms and conditions of these instruments shall not provide for any residual claims on the issuer which are senior to ordinary shares of the bank (or banking group entity where applicable), following a trigger event and when write-off is undertaken.  Fully or partialy as per discretion of RBI These instruments are subject to permanent write-off upon the occurrence of the trigger event called PONV as determined by Reserve Bank of India.  NA  If the bank goes into liquidation before these instruments will absorb losses in accordance with the order of
33	If write-down, permanent or temporary  If temporary write-down, description of write-up mechanism  Position in subordination hierarchy in liquidation (specify instrument	a. a decision that a write-off without which the firm would become non-viable, is necessary, as determined by the Reserve Bank of India; and the decision to make a public sector injection of capital, or equivalent support, without which the firm would have become non-viable, as determined by the relevant authority. However, the Write-off of any Common Equity Tier 1 capital shall not be required before the write off of any Tier 2 regulatory capital instrument.  (ii) Such a decision would invariably imply that the write-off consequent upon the trigger event must occur prior to any public sector injection of capital so that the capital provided by the public sector is not diluted. As such, the contractual terms and conditions of these instruments shall not provide for any residual claims on the issuer which are senior to ordinary shares of the bank (or banking group entity where applicable), following a trigger event and when write-off is undertaken.  Fully or partialy as per discretion of RBI These instruments are subject to permanent write-off upon the occurrence of the trigger event called PONV as determined by Reserve Bank of India.  NA  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
33	If write-down, permanent or temporary  If temporary write-down, description of write-up mechanism  Position in subordination hierarchy in liquidation (specify instrument	a. a decision that a write-off without which the firm would become non-viable, is necessary, as determined by the Reserve Bank of India; and the decision to make a public sector injection of capital, or equivalent support, without which the firm would have become non-viable, as determined by the relevant authority. However, the Write-off of any Common Equity Tier 1 capital shall not be required before the write off of any Tier 2 regulatory capital instrument.  (ii) Such a decision would invariably imply that the write-off consequent upon the trigger event must occur prior to any public sector injection of capital so that the capital provided by the public sector is not diluted. As such, the contractual terms and conditions of these instruments shall not provide for any residual claims on the issuer which are senior to ordinary shares of the bank (or banking group entity where applicable), following a trigger event and when write-off is undertaken.  Fully or partialy as per discretion of RBI These instruments are subject to permanent write-off upon the occurrence of the trigger event called PONV as determined by Reserve Bank of India.  NA  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.
33	If write-down, permanent or temporary  If temporary write-down, description of write-up mechanism  Position in subordination hierarchy in liquidation (specify instrument	a. a decision that a write-off without which the firm would become non-viable, is necessary, as determined by the Reserve Bank of India; and the decision to make a public sector injection of capital, or equivalent support, without which the firm would have become non-viable, as determined by the relevant authority. However, the Write-off of any Common Equity Tier 1 capital shall not be required before the write off of any Tier 2 regulatory capital instrument.  (ii) Such a decision would invariably imply that the write-off consequent upon the trigger event must occur prior to any public sector injection of capital so that the capital provided by the public sector is not diluted. As such, the contractual terms and conditions of these instruments shall not provide for any residual claims on the issuer which are senior to ordinary shares of the bank (or banking group entity where applicable), following a trigger event and when write-off is undertaken.  Fully or partialy as per discretion of RBI  These instruments are subject to permanent write-off upon the occurrence of the trigger event called PONV as determined by Reserve Bank of India.  NA  If the bank goes into liquidation before these instruments have been written-down, these instruments will absorb losses in accordance with the order of seniority indicated in the offer document and as per usual legal provisions governing priority of charges. If the bank goes into liquidation after these instruments
33	If write-down, permanent or temporary  If temporary write-down, description of write-up mechanism  Position in subordination hierarchy in liquidation (specify instrument	a. a decision that a write-off without which the firm would become non-viable, is necessary, as determined by the Reserve Bank of India; and the decision to make a public sector injection of capital, or equivalent support, without which the firm would have become non-viable, as determined by the relevant authority. However, the Write-off of any Common Equity Tier 1 capital shall not be required before the write off of any Tier 2 regulatory capital instrument.  (ii) Such a decision would invariably imply that the write-off consequent upon the trigger event must occur prior to any public sector injection of capital so that the capital provided by the public sector is not diluted. As such, the contractual terms and conditions of these instruments shall not provide for any residual claims on the issuer which are senior to ordinary shares of the bank (or banking group entity where applicable), following a trigger event and when write-off is undertaken.  Fully or partialy as per discretion of RBI These instruments are subject to permanent write-off upon the occurrence of the trigger event called PONV as determined by Reserve Bank of India.  NA  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.
33	If write-down, permanent or temporary  If temporary write-down, description of write-up mechanism  Position in subordination hierarchy in liquidation (specify instrument	a. a decision that a write-off without which the firm would become non-viable, is necessary, as determined by the Reserve Bank of India; and the decision to make a public sector injection of capital, or equivalent support, without which the firm would have become non-viable, as determined by the relevant authority. However, the Write-off of any Common Equity Tier 1 capital shall not be required before the write off of any Tier 2 regulatory capital instrument.  (ii) Such a decision would invariably imply that the write-off consequent upon the trigger event must occur prior to any public sector injection of capital so that the capital provided by the public sector is not diluted. As such, the contractual terms and conditions of these instruments shall not provide for any residual claims on the issuer which are senior to ordinary shares of the bank (or banking group entity where applicable), following a trigger event and when write-off is undertaken.  Fully or partialy as per discretion of RBI  These instruments are subject to permanent write-off upon the occurrence of the trigger event called PONV as determined by Reserve Bank of India.  NA  If the bank goes into liquidation before these instruments have been written-down, these instruments will absorb losses in accordance with the order of seniority indicated in the offer document and as per usual legal provisions governing priority of charges. If the bank goes into liquidation after these instruments
33	If write-down, permanent or temporary  If temporary write-down, description of write-up mechanism  Position in subordination hierarchy in liquidation (specify instrument	a. a decision that a write-off without which the firm would become non-viable, is necessary, as determined by the Reserve Bank of India; and the decision to make a public sector injection of capital, or equivalent support, without which the firm would have become non-viable, as determined by the relevant authority. However, the Write-off of any Common Equity Tier 1 capital shall not be required before the write off of any Tier 2 regulatory capital instrument.  (ii) Such a decision would invariably imply that the write-off consequent upon the trigger event must occur prior to any public sector injection of capital so that the capital provided by the public sector is not diluted. As such, the contractual terms and conditions of these instruments shall not provide for any residual claims on the issuer which are senior to ordinary shares of the bank (or banking group entity where applicable), following a trigger event and when write-off is undertaken.  Fully or partialy as per discretion of RBI  These instruments are subject to permanent write-off upon the occurrence of the trigger event called PONV as determined by Reserve Bank of India.  NA  If the bank goes into liquidation before these instruments have been written-down, these instruments will absorb losses in accordance with the order of seniority indicated in the offer document and as per usual legal provisions governing priority of charges. If the bank goes into liquidation after these instruments have been written-down, the holders of these
33 34 35	If write-down, permanent or temporary  If temporary write-down, description of write-up mechanism  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	a. a decision that a write-off without which the firm would become non-viable, is necessary, as determined by the Reserve Bank of India; and the decision to make a public sector injection of capital, or equivalent support, without which the firm would have become non-viable, as determined by the relevant authority. However, the Write-off of any Common Equity Tier 1 capital shall not be required before the write off of any Tier 2 regulatory capital instrument.  (ii) Such a decision would invariably imply that the write-off consequent upon the trigger event must occur prior to any public sector injection of capital so that the capital provided by the public sector is not diluted. As such, the contractual terms and conditions of these instruments shall not provide for any residual claims on the issuer which are senior to ordinary shares of the bank (or banking group entity where applicable), following a trigger event and when write-off is undertaken.  Fully or partialy as per discretion of RBI  These instruments are subject to permanent write-off upon the occurrence of the trigger event called PONV as determined by Reserve Bank of India.  NA  If the bank goes into liquidation before these instruments have been written-down, these instruments will absorb losses in accordance with the order of seniority indicated in the offer document and as per usual legal provisions governing priority of charges. If the bank goes into liquidation after these instruments have been written-down, the holders of these instruments will have no claim on the proceeds of liquidation
33 34 35 36	If write-down, permanent or temporary  If temporary write-down, description of write-up mechanism  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	a. a decision that a write-off without which the firm would become non-viable, is necessary, as determined by the Reserve Bank of India; and the decision to make a public sector injection of capital, or equivalent support, without which the firm would have become non-viable, as determined by the relevant authority. However, the Write-off of any Common Equity Tier 1 capital shall not be required before the write off of any Tier 2 regulatory capital instrument.  (ii) Such a decision would invariably imply that the write-off consequent upon the trigger event must occur prior to any public sector injection of capital so that the capital provided by the public sector is not diluted. As such, the contractual terms and conditions of these instruments shall not provide for any residual claims on the issuer which are senior to ordinary shares of the bank (or banking group entity where applicable), following a trigger event and when write-off is undertaken.  Fully or partialy as per discretion of RBI  These instruments are subject to permanent write-off upon the occurrence of the trigger event called PONV as determined by Reserve Bank of India.  NA  If the bank goes into liquidation before these instruments have been written-down, these instruments will absorb losses in accordance with the order of seniority indicated in the offer document and as per usual legal provisions governing priority of charges. If the bank goes into liquidation after these instruments have been written-down, the holders of these instruments will have no claim on the proceeds of liquidation
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# **Table DF-13: Main Features of Regulatory Capital instruments**Disclosure template for main features of regulatory capital instruments

Several Comment   Several Co	DEB SERIES XVIII		
2. Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement) 3. Governing lawly of the instrument 4. Transitional Basel III rules 5. Post-transitional Basel III rules 6. Eligibie at solojroup' proup & solo 7. Instrument type 7. Instrument type 8. Amount recognised in regulatory capital (Rs. in million, as of most special control of the property of the state of Debetration (Debetration) 9. Par value of instrument 10. Accounting classification 11. Conjunt tier 2 Bonds for inclusion in Tier 2 Capital in the situation of Debetration of Composition (Labitity) 11. Original date of issuance 9. Par value of instrument 12. Perpetual or dated 13. Original maturity date 13. Original maturity date 14. Issuer call subject to prior supervisory approval 14. Issuer call subject to prior supervisory approval 15. Optional ad date, contingent call dates and redemption amount 16. Subsequent call dates, in applicable 17. Pred or Toloning dividend/coupon 18. Coupons of invitation of a dividend stape of the property of	1		
or private placement) Regulatory treatment Regulatory capital (Rs. in million, as of most regulatory capital (Rs. in million, as of most regulatory capital (Rs. in million) Regulatory capital instrument (Rs. in million) Regulatory capital i			
Securing lawly of the instrument   RBI			INL TOURUOUSU
Regulatory Inenternet	3		RBI
Transitional Basel III rules   Ter II Bonds			
5   Post-transitional Basel III rules   Tier II Bords	1	• •	Tior II Ronds
6 Eligible at sololgroup/ group & solo 7 Instrument type 8 Amount recognised in regulatory capital (Rs. in million, as of most recording date) 9 Par value of instrument 10000 10 Accounting classification 11 Original date of issuance 12 Perpetual or dated 12 Perpetual or dated 13 Original maturity date 13 Original maturity date 14 Issuer call subject to prior supervisory approval 15 Optional call date, si applicable 16 Coupram (Instrument) 17 Fixed or floating dividend/coupram (Instrument) 18 Subsequent call dates, all applicable 18 Couprams (Instrument) 19 Evisione of a dividend sloppor 19 Fixed or floating dividend/coupram (Instrument) 19 Evisione of a dividend sloppor 19 Fixed or floating dividend/coupram (Instrument) 19 Evisione of a dividend sloppor 10 Fixed or floating dividend/coupram (Instrument) 19 Evisione of a dividend sloppor 10 Fixed or floating dividend/coupram (Instrument) 11 Evisione of a dividend sloppor 12 Evisione of a dividend sloppor 15 Fixed or floating dividend/coupram (Instrument) 16 Coupram (Instrument) 17 Fixed or floating dividend/coupram (Instrument) 18 Coupram (Instrument) 19 Evisione of step up or other incentive to redeem 10 No 11 Fixed or floating dividend/coupram (Instrument) 19 Evisione of step up or other incentive to redeem 10 No 11 Fixed or floating dividend/coupram (Instrument) 19 Evisione of step up or other incentive to redeem 10 No 11 Fixed or floating dividend/coupram (Instrument) 10 Fixed or floating dividend/coupram (Instrument) 10 Fixed or floating dividend/coupram (Instrument) 10 Fixed or floating dividend/coupram (Instrument) 11 Fixed or floating dividend/coupram (I			
Retrument type			
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Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)  Par value of Instrument  Rs.1 million  Rs.1 millio	7	Instrument type	
Security of the composition of			
Par value of instrument   Rs.t.million	0	Amount recognised in regulatory conital (De. in million, as of most	
9   Par value of instrument   B.s.t. million	8		10000
10 Accounting classification 11 Original date of issuance 12 Perpetual or dated 13 Original maturity date 14 Issuer call subject to prior supervisory approval 15 Optional call date, contingent call dates and redemption amount 16 Subsequent call dates, if applicable 17 Fixed or floating dividend/s 18 Coupons dividend/s 18 Coupons dividend/s 19 Existence of a dividend/s Coupon 10 Fully discretionary, partially or amountative 10 Fully discretionary, partially discretionary or mandatory 10 Existence of a dividend/s Coupon 10 Fully discretionary, partially or committee 11 Coupon fully discretionary or mandatory 12 Existence of step up or other incentive to redeem 13 Coupon fully discretionary or mandatory 14 If convertible, conversion integer(s) 15 Coupon fully discretionary or mandatory 16 Coupon fully or partially 17 Existence of step up or other incentive to redeem 18 Coupon fully or partially 18 If convertible, conversion integer(s) 19 Existence or step up or other incentive to redeem 19 Existence or step up or other incentive to redeem 19 Existence or step up or other incentive to redeem 19 Existence or step up or other incentive to redeem 19 Existence or step up or other incentive to redeem 19 Existence or step up or other incentive to redeem 19 Existence or step up or other incentive to redeem 19 Existence or step up or other incentive to redeem 19 Existence or step up or other incentive to redeem 19 Existence or step up or other incentive to redeem 19 Existence or step up or other incentive to redeem 19 Existence or step up or other incentive to redeem 19 Existence or step up or other incentive to redeem 19 Existence or step up or other incentive to redeem 19 Existence or step up or other incentive to redeem 19 Existence or step up or other incentive to redeem 19 Existence or step up or other incentive to redeem 19 Existence or step up or other incentive to redeem 19 Existence or step up or other incen	0		Re 1 million
11 Original date of issuance 2 Perpetual or dated 3 Original maturity date 3 Original maturity date 3 Original maturity date 4 Issuer call subject to prior supervisory approval 4 Issuer call subject to prior supervisory approval 5 Optional call date, confingent call dates and redemption amount 6 Subsequent call dates, if applicable 6 Coupons (dividends 7 Fixed or Tedinal gildidend/coupon 8 Coupon rate and any related index 9 .25% 9 Existence of a dividend stopper 9 Existence of a dividend stopper 10 Existence of step up or other incentive to redeem 10 Original dates or cumulative or or conventible or non-conventible NAA 11 Convertible, conversion ritigger(s) 12 If convertible, conversion ritigger(s) 13 If convertible, specify instrument type convertible into NA 14 If convertible, specify instrument type convertible into NA 15 If convertible, specify instrument type convertible into NA 16 If convertible, specify instrument type convertible into NA 17 If convertible, specify instrument type convertible into NA 18 If convertible, specify instrument type convertible into NA 19 If convertible, specify instrument type convertible into NA 20 If convertible, specify instrument type convertible into NA 21 If convertible, specify instrument type convertible into NA 22 If with down, write-down trigger(s) 23 If write-down, rull or partial 24 If write-down, full or partial 25 If write-down, full or partial 26 If write-down, full or partial 27 If the property write-down, description of write-up mechanism 28 If write-down, full or partial 38 If write-down, permanent or temporary 39 If the property write-down, description of write-up mechanism 30 If the property write-down, description of write-up mechanism 30 If the property write-down, description of write-up mechanism 31 If write-down, permanent or temporary 32 If the partial propose of the prop			
Perpetual or dated   DATED			-
13 Original maturity date 14 Issuer call subject to prior supervisory approval 15 Optional call date, contingent call dates and redemption amount 16 Subsequent call dates, if applicable 17 Coupons of Anderoids 18 Coupons of Anderoids 19 Existence of a dividend stopper 19 Existence of a dividend stopper 19 Existence of a stoyled restoration of the stopper 19 Existence of step up or other incentive to redeem 19 Coupons and and any related index 19 Existence of step up or other incentive to redeem 19 No 20 Fully discretionary, partially discretionary or mandatory 21 Existence of step up or other incentive to redeem 22 Noncumulative or cumulative 23 Convertible or non-convertible 24 In convertible, conversion trigger(s) 25 In convertible, conversion trigger(s) 26 In It convertible, conversion trigger(s) 27 If convertible, conversion rate 28 If convertible, popelly instrument type convertible into 29 If convertible, specify instrument specification of NA 20 If convertible, specify instrument specification of NA 21 If convertible, specify instrument specification of NA 22 If convertible, specify instrument specification of NA 23 If write-down, write-down trigger(s) 24 If write-down, write-down trigger(s) 25 If write-down, full or partial 26 If write-down, full or partial 27 If the write-down, full or partial 28 If write-down, full or partial 39 If write-down, full or partial 30 If write-down, full or partial 30 If write-down, full or partial 31 If write-down, full or partial 32 If write-down, full or partial 33 If write-down, full or partial 34 If temporary write-down, description of write-up mechanism 35 Position in subordination hierarchy in liquidation (specify instrument will have no claim on the proceeds of liquidation of the process of liquidation before these instruments will have no claim on the proceeds of liquidation of the process of liquidation and the these instruments will have no claim on the proceeds of liquidation on the proceeds of liquidation on the proceeds of liquidation on the proceeds of liquid		<u> </u>	
14   Issuer call subject to prior supervisory approval   NA		•	
Description	13	Original maturity date	30-9-24
Subsequent call dates, if applicable	14	Issuer call subject to prior supervisory approval	NA
Subsequent call dates, if applicable   NA	15	Optional call date, contingent call dates and redemption amount	NA
Coupons / dividends Coupon rate and any related index Sistence of a dividend stopper Sistence of step up or other incentive to redeem NO Sistence of step up or other incentive to redeem NO Convertible or non-convertible Sistence of step up or other incentive to redeem NO Convertible or non-convertible Sistence of step up or other incentive to redeem NO Sistence of step up or other incentive to redeem NO Convertible or non-convertible Sistence of step up or other incentive to redeem NO Sistence of step up or other incentive to redeem NO NA Sistence of step up or other incentive to redeem NO NA Sistence of step up or other incentive to redeem NO NA Sistence of step up or other incentive to redeem NA Sistence of the step or non-convertible to NA NA Sistence of the step or non-convertible to NA Sistence of the step or non-convertible to NA Sistence of the step or non-convertible to NA Sistence of the trigger event, called the Point of Non-Viability (POND) Trigger stipulated below. (I) The POND Trigger event is the earlier of a substitute of thin out which the firm would become non-viable, is necessary, as determined by the Reserve Bask of India; and the decision to make a public sector injection of capital, or equivalent Signature of the step of	1	. , , , , , , , , , , , , , , , , , , ,	
Coupons / dividends Coupon rate and any related index Sistence of a dividend stopper Sistence of step up or other incentive to redeem NO Sistence of step up or other incentive to redeem NO Convertible or non-convertible Sistence of step up or other incentive to redeem NO Convertible or non-convertible Sistence of step up or other incentive to redeem NO Sistence of step up or other incentive to redeem NO Convertible or non-convertible Sistence of step up or other incentive to redeem NO Sistence of step up or other incentive to redeem NO NA Sistence of step up or other incentive to redeem NO NA Sistence of step up or other incentive to redeem NO NA Sistence of step up or other incentive to redeem NA Sistence of the step or non-convertible to NA NA Sistence of the step or non-convertible to NA Sistence of the step or non-convertible to NA Sistence of the step or non-convertible to NA Sistence of the trigger event, called the Point of Non-Viability (POND) Trigger stipulated below. (I) The POND Trigger event is the earlier of a substitute of thin out which the firm would become non-viable, is necessary, as determined by the Reserve Bask of India; and the decision to make a public sector injection of capital, or equivalent Signature of the step of	16	Subsequent call dates, if applicable	NA
17   Rixed or floating dividend/coupon   Fixed			Coupon
Support ate and any related index   9.25%	17	· · · · · · · · · · · · · · · · · · ·	•
Existence of a dividend stopper   NO		· · · · · · · · · · · · · · · · · · ·	
Fully discretionary, partially discretionary or mandatory  Existence of step up or other incentive to redeem  NO  On  Noncumulative Noncumulat			
Existence of step up or other incentive to redeem   NO			
22 Noncumulative or cumulative   Noncumulative   Noncumulative			-
Convertible or non-convertible   Nonconvertible	21	Existence of step up or other incentive to redeem	NO
If convertible, conversion trigger(s)	22	Noncumulative or cumulative	Noncumulative
15   If convertible, fully or partially   NA	23	Convertible or non-convertible	Nonconvertible
15   If convertible, fully or partially   NA		If convertible, conversion trigger(s)	
16 convertible, conversion rate			
If convertible, mandatory or optional conversion   NA			
15   If convertible, specify instrument type convertible into   NA		·	
If convertible, specify issuer of instrument it converts into   Yes			
Write-down feature   Yes	28	If convertible, specify instrument type convertible into	NA
If write-down, write-down trigger(s)   Occurrence of the trigger event, called the 'Point of Non-Viability (PONV) Trigger' stipulated below:	29	If convertible, specify issuer of instrument it converts into	NA
Viability (PONV) Trigger' stipulated below: (i)The PONV Trigger event is the earlier of a. a decision that a write-off without which the firm would become non-viable, is necessary, as determined by the Reserve Bank of India; and the decision to make a public sector injection of capital, or equivalent support, without which the firm would have become non- viable, as determined by the relevant authority. However, the Write-off of any Common Equity Tier 1 capital shall not be required before the write off of any Tier 2 regulatory capital instrument.  (ii) Such a decision would invariably imply that the write- off consequent upon the trigger event must occur prior to any public sector injection of capital so that the capital provided by the public sector is not diluted. As such, the contractual terms and conditions of these instruments shall not provide for any residual claims on the issuer which are senior to ordinary shares of the bank (or banking group entity where applicable), following a trigger event and when write-off is undertaken.  32 If write-down, full or partial  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 flype immediately senior to instrument)  If the bank goes into liquidation before these instruments have been written-down, these instruments will absorb losses in accordance with the order of seniority indicated in the offer document and as per usual legal provisions governing priority of charges. If the bank goes into liquidation after these instruments have been written-down, the holders of these instruments will have no claim on the proceeds of liquidation	30	Write-down feature	Yes
Viability (PONV) Trigger' stipulated below: (i)The PONV Trigger event is the earlier of a. a decision that a write-off without which the firm would become non-viable, is necessary, as determined by the Reserve Bank of India; and the decision to make a public sector injection of capital, or equivalent support, without which the firm would have become non- viable, as determined by the relevant authority. However, the Write-off of any Common Equity Tier 1 capital shall not be required before the write off of any Tier 2 regulatory capital instrument.  (ii) Such a decision would invariably imply that the write- off consequent upon the trigger event must occur prior to any public sector injection of capital so that the capital provided by the public sector is not diluted. As such, the contractual terms and conditions of these instruments shall not provide for any residual claims on the issuer which are senior to ordinary shares of the bank (or banking group entity where applicable), following a trigger event and when write-off is undertaken.  32 If write-down, full or partial  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 flype immediately senior to instrument)  If the bank goes into liquidation before these instruments have been written-down, these instruments will absorb losses in accordance with the order of seniority indicated in the offer document and as per usual legal provisions governing priority of charges. If the bank goes into liquidation after these instruments have been written-down, the holders of these instruments will have no claim on the proceeds of liquidation	31	If write-down, write-down trigger(s)	Occurrence of the trigger event, called the 'Point of Non-
(i)The PONV Trigger event is the earlier of a. a decision that a write-off without which the firm would become non-viable, is necessary, as determined by the Reserve Bank of India; and the decision to make a public sector injection of capital, or equivalent support, without which the firm would have become non- viable, as determined by the relevant authority. However, the Write-off of any Common Equity Tier 1 capital shall not be required before the write off of any Tier 2 regulatory capital instrument. (ii) Such a decision would invariably imply that the write- off consequent upon the trigger event must occur prior to any public sector injection of capital so that the capital provided by the public sector is not diluted. As such, the contractual terms and conditions of these instruments shall not provide for any residual claims on the issuer which are senior to ordinary shares of the bank (or banking group entity where applicable), following a trigger event and when write-off is undertaken.  32 If write-down, full or partial  Fully or partially as per discretion of RBI  These instruments are subject to permanent write-off upon the occurrence of the trigger event called PONV as determined by Reserve Bank of India.  NA  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  If the bank goes into liquidation before these instruments have been written-down, these instruments will absorb losses in accordance with the order of seniority indicated in the offer document and as per usual legal provisions governing priority of charges. If the bank goes into liquidation after these instruments have been written-down, the holders of these instruments will have no claim on the proceeds of liquidation	_	33 - (-)	
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such, the contractual terms and conditions of these instruments shall not provide for any residual claims on the issuer which are senior to ordinary shares of the bank (or banking group entity where applicable), following a trigger event and when write-off is undertaken.  32 If write-down, full or partial  33 If write-down, permanent or temporary  34 If temporary write-down, description of write-up mechanism  35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  36 If the bank goes into liquidation before these instruments will absorb losses in accordance with the order of seniority indicated in the offer document and as per usual legal provisions governing priority of charges. If the bank goes into liquidation after these instruments have been written-down, the holders of these instruments will have no claim on the proceeds of liquidation  36 Non-compliant transitioned features  39 Non-compliant transitioned features  30 Non-compliant transitioned features  30 If write-down, full or partial paper discretion of RBI  31 Fully or partialy as per discretion of RBI  32 Fully or partialy as per discretion of RBI  33 If write-down, permanent write-off upon the occurrence of the trigger event called PONV as determinents as subject to permanent write-off upon the occurrence of the trigger event called PONV as determinents have been written-down, these instruments will absorb losses in accordance with the order of seniority indicated in the offer document and as per usual legal provisions governing priority of charges. If the bank goes into liquidation after these instruments have been written-down, the holders of these instruments will have no claim on the proceeds of liquidation			
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the issuer which are senior to ordinary shares of the bank (or banking group entity where applicable), following a trigger event and when write-off is undertaken.  32 If write-down, full or partial Fully or partialy 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  35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  46 If the bank goes into liquidation before these instruments have been written-down, these instruments will absorb losses in accordance with the order of seniority indicated in the offer document and as per usual legal provisions governing priority of charges. If the bank goes into liquidation after these instruments have been written-down, the holders of these instruments will have no claim on the proceeds of liquidation  36 Non-compliant transitioned features  NO			
bank (or banking group entity where applicable), following a trigger event and when write-off is undertaken.  32 If write-down, full or partial  33 If write-down, permanent or temporary  These instruments are subject to permanent write-off upon the occurrence of the trigger event called PONV as determined by Reserve Bank of India.  34 If temporary write-down, description of write-up mechanism  NA  35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  If the bank goes into liquidation before these instruments will absorb losses in accordance with the order of seniority indicated in the offer document and as per usual legal provisions governing priority of charges. If the bank goes into liquidation after these instruments have been written-down, the holders of these instruments will have no claim on the proceeds of liquidation  36 Non-compliant transitioned features  NO			
following a trigger event and when write-off is undertaken.  32 If write-down, full or partial  33 If write-down, permanent or temporary  These instruments are subject to permanent write-off upon the occurrence of the trigger event called PONV as determined by Reserve Bank of India.  34 If temporary write-down, description of write-up mechanism  NA  35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  If the bank goes into liquidation before these instruments have been written-down, these instruments will absorb losses in accordance with the order of seniority indicated in the offer document and as per usual legal provisions governing priority of charges. If the bank goes into liquidation after these instruments have been written-down, the holders of these instruments will have no claim on the proceeds of liquidation  36 Non-compliant transitioned features  NO			
undertaken.  32 If write-down, full or partial  33 If write-down, permanent or temporary  34 If temporary write-down, description of write-up mechanism  35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  36 If the bank goes into liquidation before these instruments have been written-down, these instruments will absorb losses in accordance with the order of seniority indicated in the offer document and as per usual legal provisions governing priority of charges. If the bank goes into liquidation after these instruments have been written-down, the holders of these instruments will have no claim on the proceeds of liquidation  36 Non-compliant transitioned features  NO			
If write-down, full or partial   Fully or partialy as per discretion of RBI			0 00
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.  If temporary write-down, description of write-up mechanism  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  If the bank goes into liquidation before these instruments have been written-down, these instruments will absorb losses in accordance with the order of seniority indicated in the offer document and as per usual legal provisions governing priority of charges. If the bank goes into liquidation after these instruments have been written-down, the holders of these instruments will have no claim on the proceeds of liquidation  Non-compliant transitioned features	20	If write-down full or partial	
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  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  If the bank goes into liquidation before these instruments have been written-down, these instruments will absorb losses in accordance with the order of seniority indicated in the offer document and as per usual legal provisions governing priority of charges. If the bank goes into liquidation after these instruments have been written-down, the holders of these instruments will have no claim on the proceeds of liquidation  Non-compliant transitioned features  No			
34 If temporary write-down, description of write-up mechanism 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Where the senior to instrument instrument will absorb losses in accordance with the order of seniority indicated in the offer document and as per usual legal provisions governing priority of charges. If the bank goes into liquidation after these instruments have been written-down, the holders of these instruments will have no claim on the proceeds of liquidation  36 Non-compliant transitioned features  NO	33	ii write-down, permanent or temporary	
34 If temporary write-down, description of write-up mechanism  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  If the bank goes into liquidation before these instruments have been written-down, these instruments will absorb losses in accordance with the order of seniority indicated in the offer document and as per usual legal provisions governing priority of charges. If the bank goes into liquidation after these instruments have been written-down, the holders of these instruments will have no claim on the proceeds of liquidation  Non-compliant transitioned features  NO			
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  If the bank goes into liquidation before these instruments have been written-down, these instruments will absorb losses in accordance with the order of seniority indicated in the offer document and as per usual legal provisions governing priority of charges. If the bank goes into liquidation after these instruments have been written-down, the holders of these instruments will have no claim on the proceeds of liquidation  Non-compliant transitioned features  NO	3/	If temporary write-down description of write-up mechanism	
type immediately senior to instrument)  instruments have been written-down, these instruments will absorb losses in accordance with the order of seniority indicated in the offer document and as per usual legal provisions governing priority of charges. If the bank goes into liquidation after these instruments have been written-down, the holders of these instruments will have no claim on the proceeds of liquidation.  Non-compliant transitioned features  No			
will absorb losses in accordance with the order of seniority indicated in the offer document and as per usual legal provisions governing priority of charges. If the bank goes into liquidation after these instruments have been written-down, the holders of these instruments will have no claim on the proceeds of liquidation  36 Non-compliant transitioned features  NO	ათ	, , , , , ,	i i
seniority indicated in the offer document and as per usual legal provisions governing priority of charges. If the bank goes into liquidation after these instruments have been written-down, the holders of these instruments will have no claim on the proceeds of liquidation  Non-compliant transitioned features  NO		type immediately senior to instrument)	
usual legal provisions governing priority of charges.  If the bank goes into liquidation after these instruments have been written-down, the holders of these instruments will have no claim on the proceeds of liquidation  Non-compliant transitioned features  NO			
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 liquidation  Non-compliant transitioned features  NO			
have been written-down, the holders of these instruments will have no claim on the proceeds of liquidation  Non-compliant transitioned features  NO			
instruments will have no claim on the proceeds of liquidation  NO  Non-compliant transitioned features  NO			
liquidation  NO  Non-compliant transitioned features  NO			
36 Non-compliant transitioned features NO			·
· ·			liquidation
· ·	36	Non-compliant transitioned features	NO
in you, opening non-compliant reatures INA		•	
	- 57	, so, specify non-compilant reatures	IN/A

	DEB SERIES XI	
1	Issuer	PUNJAB NATIONAL BANK
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for	INE160A08092
2	private placement)	INE160A08092
3	Governing law(s) of the instrument	RBI
	Regulatory treatment	
4	Transitional Basel III rules	Tier II Bonds
5	Post-transitional Basel III rules	Tier II Bonds
6	Eligible at solo/group/ group & solo	Solo
7	Instrument type	Non-Convertible Redeemable Unsecured Basel III Compliant Tier 2 Bonds for inclusion in Tier 2 Capital in the nature of Debentures
8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	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 NA
15	Optional call date, contingent call dates and redemption amount	NA NA
16	Subsequent call dates, if applicable	NA NA
10	•	
	Coupons / dividends	Coupon
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	8.65%
19	Existence of a dividend stopper	NO
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	NO
22	Noncumulative or cumulative	Noncumulative
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger(s)	NA
25	If convertible, fully or partially	NA
26	If convertible, conversion rate	NA
27	If convertible, mandatory or optional conversion	NA
28	If convertible, specify instrument type convertible into	NA
29	If convertible, specify issuer of instrument it converts into	NA
30	Write-down feature	Yes
31	If write-down, write-down trigger(s)	Occurrence of the trigger event, called the 'Point of Non- Viability (PONV) Trigger' stipulated below: (i)The PONV Trigger event is the earlier of
		a. a decision that a write-off without which the firm would become non-viable, is necessary, as determined by the Reserve Bank of India; and the decision to make a public sector injection of capital, or equivalent support, without which the firm would have become non-viable, as determined by the relevant authority. However, the Write-off of any Common Equity Tier 1 capital shall not be required before the write off of any Tier 2 regulatory capital instrument.  (ii) Such a decision would invariably imply that the write-off consequent upon the trigger event must occur prior to any public sector injection of capital so that the capital provided by the public sector is not diluted. As such, the contractual terms and conditions of these instruments shall not provide for any residual claims on the issuer which are senior to ordinary shares of the bank (or banking group entity where applicable), following a trigger event and when write-off is undertaken.
32	If write-down, full or partial	become non-viable, is necessary, as determined by the Reserve Bank of India; and the decision to make a public sector injection of capital, or equivalent support, without which the firm would have become non-viable, as determined by the relevant authority. However, the Write-off of any Common Equity Tier 1 capital shall not be required before the write off of any Tier 2 regulatory capital instrument.  (ii) Such a decision would invariably imply that the write-off consequent upon the trigger event must occur prior to any public sector injection of capital so that the capital provided by the public sector is not diluted. As such, the contractual terms and conditions of these instruments shall not provide for any residual claims on the issuer which are senior to ordinary shares of the bank (or banking group entity where applicable), following a
32 33	If write-down, full or partial If write-down, permanent or temporary	become non-viable, is necessary, as determined by the Reserve Bank of India; and the decision to make a public sector injection of capital, or equivalent support, without which the firm would have become non-viable, as determined by the relevant authority. However, the Write-off of any Common Equity Tier 1 capital shall not be required before the write off of any Tier 2 regulatory capital instrument.  (ii) Such a decision would invariably imply that the write-off consequent upon the trigger event must occur prior to any public sector injection of capital so that the capital provided by the public sector is not diluted. As such, the contractual terms and conditions of these instruments shall not provide for any residual claims on the issuer which are senior to ordinary shares of the bank (or banking group entity where applicable), following a trigger event and when write-off is undertaken.  Fully or partialy as per discretion of RBI  These instruments are subject to permanent write-off upon the occurrence of the trigger event called PONV as
	· ·	become non-viable, is necessary, as determined by the Reserve Bank of India; and the decision to make a public sector injection of capital, or equivalent support, without which the firm would have become non-viable, as determined by the relevant authority. However, the Write-off of any Common Equity Tier 1 capital shall not be required before the write off of any Tier 2 regulatory capital instrument.  (ii) Such a decision would invariably imply that the write-off consequent upon the trigger event must occur prior to any public sector injection of capital so that the capital provided by the public sector is not diluted. As such, the contractual terms and conditions of these instruments shall not provide for any residual claims on the issuer which are senior to ordinary shares of the bank (or banking group entity where applicable), following a trigger event and when write-off is undertaken.  Fully or partialy as per discretion of RBI These instruments are subject to permanent write-off
33	If write-down, permanent or temporary	become non-viable, is necessary, as determined by the Reserve Bank of India; and the decision to make a public sector injection of capital, or equivalent support, without which the firm would have become non-viable, as determined by the relevant authority. However, the Write-off of any Common Equity Tier 1 capital shall not be required before the write off of any Tier 2 regulatory capital instrument.  (ii) Such a decision would invariably imply that the write-off consequent upon the trigger event must occur prior to any public sector injection of capital so that the capital provided by the public sector is not diluted. As such, the contractual terms and conditions of these instruments shall not provide for any residual claims on the issuer which are senior to ordinary shares of the bank (or banking group entity where applicable), following a trigger event and when write-off is undertaken.  Fully or partialy as per discretion of RBI  These instruments are subject to permanent write-off upon the occurrence of the trigger event called PONV as determined by Reserve Bank of India.
33	If write-down, permanent or temporary  If temporary write-down, description of write-up mechanism  Position in subordination hierarchy in liquidation (specify instrument	become non-viable, is necessary, as determined by the Reserve Bank of India; and the decision to make a public sector injection of capital, or equivalent support, without which the firm would have become non-viable, as determined by the relevant authority. However, the Write-off of any Common Equity Tier 1 capital shall not be required before the write off of any Tier 2 regulatory capital instrument.  (ii) Such a decision would invariably imply that the write-off consequent upon the trigger event must occur prior to any public sector injection of capital so that the capital provided by the public sector is not diluted. As such, the contractual terms and conditions of these instruments shall not provide for any residual claims on the issuer which are senior to ordinary shares of the bank (or banking group entity where applicable), following a trigger event and when write-off is undertaken.  Fully or partialy as per discretion of RBI  These instruments are subject to permanent write-off upon the occurrence of the trigger event called PONV as determined by Reserve Bank of India.  NA  If the bank goes into liquidation before these instruments have been written-down, these instruments will absorb losses in accordance with the order of seniority indicated in the offer document and as per usual legal provisions governing priority of charges.  If the bank goes into liquidation after these instruments have been written-down, the holders of these instruments

	Disclosure template for main features of reg  AT I SERIES VIII	
1	Issuer	PUNJAB NATIONAL BANK
	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE160A08100
3 (	Governing law(s) of the instrument	RBI
ŀ	Regulatory treatment	
4	Transitional Basel III rules	BASEL III complaint Perpetual debt instrument for inclusion in addition Tier I capital
5 F	Post-transitional Basel III rules	Tier I Bonds
6 E	Eligible at solo/group/ group & solo	Solo
7 1	nstrument type	Unsecured, Subordinated, Fully paid up, Non- Convertible perpetual Unsecured Basel III Compliant Tier 1 Bonds for inclusion in additional Tier 1 Capital in the nature of Debentures
	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	15000
9 F	Par value of instrument	Rs.1 million
10 A	Accounting classification	Liability
11 (	Original date of issuance	3-Mar-17
12 F	Perpetual or dated	Perpetual
13	Original maturity date	Perpetual
14 l	ssuer call subject to prior supervisory approval	At par at the end of 5 <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 5 <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 5 <sup>th</sup> year from date of allotment and thereafter on each coupon date (with prior RBI permission)
(	Coupons / dividends	Coupon
17 F	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	8.95% p.a. Semi Annually Payable
19 E	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 heine naid counon.
20 F	Fully discretionary, partially discretionary or mandatory	Mandatory
21 E	Existence of step up or other incentive to redeem	NO
22	Noncumulative or cumulative	Noncumulative
23 (	Convertible or non-convertible	Nonconvertible
24 l	f convertible, conversion trigger(s)	NA NA
25 I	f convertible, fully or partially	NA
26 I	f convertible, conversion rate	NA
27 l	f convertible, mandatory or optional conversion	NA
28 I	f convertible, specify instrument type convertible into	NA
29 l	f convertible, specify issuer of instrument it converts into	NA
30 V	Write-down feature	Yes
	f 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 prespecified trigger at CET1 of 6.125% of RWAs only.
32 l	f 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 l	f 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	f 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.
	Position in subordination hierarchy in liquidation (specify nstrument type immediately senior to instrument)	All depositors and other creditors
	Non-compliant transitioned features	NO
36	von-compliant transitioned reatures	INO

	AT I SERIES IX	L.
1	Issuer	PUNJAB NATIONAL BANK
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE160A08118
3	Governing law(s) of the instrument	RBI
	Regulatory treatment	
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	Unsecured, Subordinated, Fully paid up, 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)	5000
9	Par value of instrument	Rs.1 million
10	Accounting classification	Liability
11	Original date of issuance	29-Mar-17
12	Perpetual or dated	Perpetual
13	Original maturity date	Perpetual
14	Issuer call subject to prior supervisory approval	At par at the end of 5 <sup>th</sup> year from date of allotment and thereafte on each coupon date (with prior RBI permission)
15	Optional call date, contingent call dates and redemption amount	At par at the end of 5 <sup>th</sup> year from date of allotment and thereafte on each coupon date (with prior RBI permission)
16	Subsequent call dates, if applicable	At par at the end of 5 <sup>th</sup> year from date of allotment and thereafte on each coupon date (with prior RBI permission)
	Coupons / dividends	Coupon
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	9.21%
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		
30	If convertible, specify issuer of instrument it converts into	NA
50	If convertible, specify issuer of instrument it converts into Write-down feature	
31	1	NA Yes 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
	Write-down feature	NA Yes 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.  If fully paid-up Bonds are fully and permanently written-
31	Write-down feature  If write-down, write-down trigger(s)	NA Yes 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 after March 31, 2019 shall have pre-specified trigger at CET1 of 6.125% of RWAs only. If fully paid-up Bonds are fully and permanently writtendown, they shall cease to exist resulting in extinguishmen of a liability of the Bank and thus create CET1 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
31	Write-down feature  If write-down, write-down trigger(s)  If write-down, full or partial	NA Yes 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 br aised to CET1 of 6.125% of RWAs for all such bonds. Bonds issued on or after March 31, 2019 shall have prespecified trigger at CET1 of 6.125% of RWAs only.  If fully paid-up Bonds are fully and permanently writtendown, they shall cease to exist resulting in extinguishmen of a liability of the Bank and thus create CET1  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
31 32 33	Write-down feature  If write-down, write-down trigger(s)  If write-down, full or partial  If write-down, permanent or temporary	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.  If fully paid-up Bonds are fully and permanently writtendown, they shall cease to exist resulting in extinguishmen of a liability of the Bank and thus create CET1  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.  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
31 32 33 34	Write-down feature  If write-down, write-down trigger(s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-up mechanism  Position in subordination hierarchy in liquidation (specify	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.  If fully paid-up Bonds are fully and permanently writtendown, they shall cease to exist resulting in extinguishmen of a liability of the Bank and thus create CET1  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.  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.

	Disclosure template for main features of re	
1	Issuer	PUNJAB NATIONAL BANK
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE160A08126
3	Governing law(s) of the instrument	RBI
	Regulatory treatment	
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	Unsecured, Subordinated, Fully paid up, 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)	2500
9	Par value of instrument	Rs.1 million
10	Accounting classification	Liability
11	Original date of issuance	31-Mar-17
12	Perpetual or dated	Perpetual
13	Original maturity date	Perpetual
14	Issuer call subject to prior supervisory approval	At par at the end of 5 <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 5 <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 5 <sup>th</sup> year from date of allotment and thereafter on each coupon date (with prior RBI permission)
	Coupons / dividends	Coupon
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	9.21%
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 naid 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 prespecified 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.
0.5	Position in subordination hierarchy in liquidation (specify	All depositors and other creditors
35	instrument type immediately senior to instrument)	
35	Instrument type immediately senior to instrument)  Non-compliant transitioned features	NO

	AT LCEDIEC VI	
1	AT I SERIES XI	PUNJAB NATIONAL BANK
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for	INE160A08134
	private placement)	1142 100/100104
3	Governing law(s) of the instrument	RBI
	Regulatory treatment	
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	Unsecured, Subordinated, Fully paid up, 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	25-Jul-17
12	Perpetual or dated	Perpetual
13	Original maturity date	Perpetual
14	Issuer call subject to prior supervisory approval	At par at the end of 5 <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 5 <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 5 <sup>th</sup> year from date of allotment and thereafter on each coupon date (with prior RBI permission)
	Coupons / dividends	Coupon
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	8.98%
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 naid 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		141.
31	Write-down feature	Yes
	Write-down feature  If write-down, write-down trigger(s)	
32		Yes  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-
33	If write-down, write-down trigger(s)  If write-down, full or partial  If write-down, permanent or temporary	Yes  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.  If fully paid-up Bonds are fully and permanently writtendown, they shall cease to exist resulting in extinguishment of a liability of the Bank and thus create CET1  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.
33	If write-down, write-down trigger(s)  If write-down, full or partial	Yes  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 prespecified trigger at CET1 of 6.125% of RWAs only. If fully paid-up Bonds are fully and permanently writtendown, they shall cease to exist resulting in extinguishment of a liability of the Bank and thus create CET1  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
33	If write-down, write-down trigger(s)  If write-down, full or partial  If write-down, permanent or temporary	Yes  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.  If fully paid-up Bonds are fully and permanently writtendown, they shall cease to exist resulting in extinguishment of a liability of the Bank and thus create CET1  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.  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
33 34 35	If write-down, write-down trigger(s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-up mechanism  Position in subordination hierarchy in liquidation (specify	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.  If fully paid-up Bonds are fully and permanently writtendown, they shall cease to exist resulting in extinguishment of a liability of the Bank and thus create CET1 of a lability of the Bank and thus create CET1. 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.  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.

	Discissare template for main	reatures of regulatory capital instruments
1	Issuer	Druk PNB Bank Ltd
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg	G015
	identifier for private placement)	
	O construction levels) of the first way and	Devel Ovet of Physics
3	Governing law(s) of the instrument	Royal Govt of Bhutan
<u> </u>	Regulatory treatment	Ti II
4	Transitional Basel III rules	Tier II
5	Post-transitional Basel III rules	Tier II
6	Eligible at solo/group/ group & solo	Tier II
7	Instrument type	Subordinated Bond
8	Amount recognised in regulatory capital (Rs. in million,	150
	as of most recent reporting date)	
9	Par value of instrument	150
10	Accounting classification	Subordinated Bond
11	Original date of issuance	April 8th , 2014
12	Perpetual or dated	dated
13	Original maturity date	April 8th , 2024
14	Issuer call subject to prior supervisory approval	No Call Option
L.,	apploval	орган
15	Optional call date, contingent call dates and redemption	Not Applicable
16	amount Subsequent call dates, if applicable	Not Applicable
	Coupons / dividends	Coupon
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	6.00%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Not Applicable
	, , , , , , , , , , , , , , , , , , , ,	
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	NA
	into	
30	Write-down feature	No
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	NA
35	mechanism Position in subordination hierarchy in liquidation	NA
35	(specify instrument type immediately senior to	INA
	instrument)	
36	Non-compliant transitioned features	NA
37	If yes, specify non-compliant features	NA

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	English Law
	Regulatory treatment	
4	Transitional Basel III rules	Common Equity Tier I
5	Post-transitional Basel III rules	Common Equity Tier I
6	Eligible at solo/group/ group & solo	Solo
7	Instrument type	Common Equity Tier I
8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	15,571.93
9	Par value of instrument	15,571.93
10	Accounting classification	Equity share capital
11	Original date of issuance	Issued on various dates
12	Perpetual or dated	Perpetual
13	Original maturity date	Undated
14	Issuer call subject to prior supervisory approval	NA
15	Optional call date, contingent call dates and redemption amount	NA
16	Subsequent call dates, if applicable	NA
	Coupons / dividends	NA
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	Fully Discretionary
28	If convertible, specify instrument type convertible into	No
29	If convertible, specify issuer of instrument it converts into	Non-cumulative
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 Firet
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

1	Issuer	PNBIL
	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	Non Demat
3	Governing law(s) of the instrument	English Law
	Regulatory treatment	
4	Transitional Basel III rules	Additional Tier I
5	Post-transitional Basel III rules	Additional Tier I
6	Eligible at solo/group/ group & solo	Solo
7	Instrument type	Additional Tier I
	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	1812.12
9	Par value of instrument	1,812.12
10	Accounting classification	Subordinated Perpetual Contingent Conversion additional Tier I bond
11	Original date of issuance	Converted to AT1 on 15.03.16
12	Perpetual or dated	Perpetual
13	Original maturity date	Undated
14	Issuer call subject to prior supervisory approval	5 Years
15	Optional call date, contingent call dates and redemption amount	Each interest payment date on or after 5 years.
	Subsequent call dates, if applicable	Nil
	Coupons / dividends	Nil
	Fixed or floating dividend/coupon	Floating
18	Coupon rate and any related index	6M LIBOR + 500 bps
	Existence of a dividend stopper	Yes
	Fully discretionary, partially discretionary or mandatory	Fully Discretionary
	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Non-Cumulative
23	Convertible or non-convertible	Convertible
24	If convertible, conversion trigger(s)	CET1 Ratio falls below required
25	If convertible, fully or partially	Fully
26	If convertible, conversion rate	USD 1.00
27	If convertible, mandatory or optional conversion	Fully Discretionary
28	If convertible, specify instrument type convertible into	No
29	If convertible, specify issuer of instrument it converts into	Non-Cumulative
30	Write-down feature	Convertible
31	If write-down, write-down trigger(s)	CET1 Ratio falls below required
32	If write-down, full or partial	NA
	If write-down, permanent or temporary	NA
	If temporary write-down, description of write-up mechanism	NA
	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinated to all other creditors
36	Non-compliant transitioned features	Nil
50	·	

Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for privile placement)  Governing law(s) of the instrument  Regulatory treatment  Transitional Basel III rules  Additional Tier I  Post-transitional Basel III rules  Additional Tier I  Post-transitional Basel III rules  Additional Tier I  Regulatory treatment  Additional Tier I  Post-transitional Basel III rules  Additional Tier I  Regulatory treatment  Additional Tier I  Regulatory treatment  Additional Tier I  Additional Tier I  Regulatory treatment type  Additional Tier I  Addi	1	Issuer	PNBIL
Regulatory treatment	2	,	Non Demat
Transitional Basel III rules Additional Tier I  Pest-transitional Basel III rules Additional Tier I  Eligible at solo/group/ group & solo Solo  Tinstrument type Additional Tier I  Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)  Par value of instrument  Accounting classification Subordinated Perpetual Contingent Conversion additional Tier I bond  Accounting classification Subordinated Perpetual Contingent Conversion additional Tier I bond  Toriginal date of issuance 31.03.2017  Perpetual or dated Perpetual Ordinated Perpetual  Original maturity date Undated Perpetual  Subordinated Perpetual  Original maturity date Undated Perpetual  Original maturity date Undated Perpetual  Subject to prior supervisory approval Each interest payment date on or after 5 years.  Subsequent call dates, if applicable Nil  Coupons / dividends  Subsequent call dates, if applicable Nil  Coupons / dividends  Fixed or floating dividend/coupon Floating  Existence of a dividend stopper Yes  Fully discretionary, partially discretionary or mandatory Fully Discretionary  Existence of step up or other incentive to redeem No  No  Non-Cumulative Non-Cumulative Non-Cumulative Non-Cumulative Convertible Convertible, conversion trigger(s) CET1 Ratio falls below required If convertible, conversion trigger(s) CET1 Ratio falls below required If convertible, specify instrument type convertible into No  Write-down feature Convertible Non-Cumulative Convertible Convertible Convertible Non-Cumulative Convertible Convertible, specify instrument it converts into Non-Cumulative Cett Non-Cumulative Convertible Convertible, specify instrument it converts into Non-Cumulative Cett Non-Cumulative Convertible Non-Cumulative Convertible, specify instrument it converts into Non-Cumulative Convertible, specify instrument it converts into Non-Cumulative Cett Non-Cumula	3	Governing law(s) of the instrument	English Law
Post-transitional Basel III rules Additional Tier I Eligible at solo'group' group & solo Solo Instrument type Additional Tier I  Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)  Par value of instrument  Accounting classification Accounting classification Accounting classification Subordinated Perpetual Contingent Conversion additional Tier L bond additional Tier L bon		Regulatory treatment	
Eligible at solo/group/ group & solo  7 Instrument type  Additional Tier I  8 Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)  9 Par value of instrument  1 1449.70  10 Accounting classification  Subordinated Perpetual Contingent Conversion additional Tier I bond Tier I bon	4	Transitional Basel III rules	Additional Tier I
Instrument type	5	Post-transitional Basel III rules	Additional Tier I
8 Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date) 9 Par value of instrument 1449.70 10 Accounting classification Subordinated Pepetual Contingent Conversion additional Tier I bond additi	6	Eligible at solo/group/ group & solo	Solo
recent reporting date)  Par value of instrument  Accounting classification  Accounting classification  Subordinated Perpetual Contingent Conversion additional Tier I bond  Toriginal date of issuance  Perpetual  Perpetual  Original maturity date  Undated  Perpetual  Subsect call subject to prior supervisory approval  Subsequent call dates, if applicable  Coupons / dividends  Coupons / dividends  Coupons / dividends  Rill  Fixed or floating dividend/coupon  Floating  Coupon and any related index  Coupon and any related index  Fully discretionary, partially discretionary or mandatory  Fully discretionary, partially discretionary or mandatory  Fully discretionary, partially discretionary or mandatory  Tonourulative  Convertible or non-convertible  Tonovertible, conversion rate  If convertible, conversion rate  Tic convertible, mandatory or optional conversion  Fully Discretionary  If convertible, mandatory or optional conversion  Fully Discretionary  If convertible, papering instrument type convertible into  No  Non-compliant transitioned features	7	Instrument type	Additional Tier I
Accounting classification  Subordinated Perpetual Contingent Conversion additional Tier I bond  11 Original date of issuance  12 Perpetual or dated  Perpetual  13 Original maturity date  Undated  14 Issuer call subject to prior supervisory approval  15 Optional call date, contingent call dates and redemption amount  Each interest payment date on or after 5 years.  16 Subsequent call dates, if applicable  Coupons / dividends  Nil  Coupons / dividends  Nil  17 Fixed or floating dividend/coupon  Floating  18 Coupon rate and any related index  6M LIBOR + 500 bps  19 Existence of a dividend stopper  Yes  20 Fully discretionary, partially discretionary or mandatory  Fully Discretionary  21 Existence of step up or other incentive to redeem  No  Non-cumulative  Convertible or non-convertible  Convertible, conversion trigger(s)  If convertible, conversion rate  USD 1.00  27 If convertible, apacify instrument type convertible into  No  Write-down feature  Convertible  Tentral falls below required  Non-Cumulative  Convertible, specify instrument type convertible into  No  Write-down, write-down trigger(s)  If write-down, permanent or temporary  NA  If temporary write-down, description of write-up mechanism  NA  Non-compliant transitioned features  Nil	8		1,449.70
additional Tier I bond 31.03.2017  12 Perpetual or dated Perpetual 13 Original maturity date 14 Issuer call subject to prior supervisory approval 15 Optional call date, contingent call dates and redemption amount 16 Subsequent call dates, if applicable 17 Fixed or floating dividends 18 Coupons / dividends 19 Existence of a dividend stopper 20 Fully discretionary, partially discretionary or mandatory 21 Existence of step up or other incentive to redeem 22 Noncumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion rate 25 If convertible, fully or partially 26 If convertible, specify instrument type convertible into 27 If convertible, specify instrument type convertible into 28 If write-down, partially conversion of write-down, full or partial 31 If write-down, permanent or temporary 32 If write-down, under our iniqual full inquiation of write-up mechanism 32 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 36 Non-compliant transitioned features 31 Nil	9	Par value of instrument	1449.70
Perpetual or dated Perpetual  13 Original maturity date Undated  14 Issuer call subject to prior supervisory approval  15 Optional call date, contingent call dates and redemption amount Each interest payment date on or after 5 years.  16 Subsequent call dates, if applicable Nil  17 Fixed or floating dividend/coupon Floating  18 Coupons / dividends Nil  19 Existence of a dividend stopper Yes  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 Convertible  24 If convertible, conversion trigger(s) CET1 Ratio falls below required  25 If convertible, andatory or optional conversion Fully Discretionary  28 If convertible, specify instrument type convertible into Non-Cumulative  29 If convertible, specify instrument type convertible into Non-Cumulative  29 If convertible, specify instrument type convertible into Non-Cumulative  29 If write-down, full or partial  20 If write-down, permanent or temporary NA  30 If write-down, permanent or temporary NA  31 If write-down, permanent or temporary NA  32 If write-down, permanent or temporary 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)  36 Non-compliant transitioned features	10		additional Tier I bond
13 Original maturity date  14 Issuer call subject to prior supervisory approval  15 Optional call date, contingent call dates and redemption amount  16 Subsequent call dates, if applicable  17 Fixed or floating dividend/s  18 Coupon rate and any related index  19 Existence of a dividend stopper  20 Fully discretionary, partially discretionary or mandatory  21 Existence of step up or other incentive to redeem  22 Noncumulative or cumulative  23 Convertible or non-convertible  24 If convertible, fully or partially  25 If convertible, conversion rate  26 If convertible, amadatory or optional conversion  27 If convertible, specify instrument type convertible into  28 If convertible, specify issuer of instrument it converts into  30 Write-down, write-down, full or partial  31 If write-down, write-down, description of write-up mechanism  34 If temporary write-down, description of instrument type immediately senior to instrument)  36 Non-compliant transitioned features  Nil  10 Indeed  11 Syears  12 Each interest payment date on or after 5 years.  Each interest payment date on or after 5 years.  18 Each interest payment date on or after 5 years.  18 Each interest payment date on or after 5 years.  18 Each interest payment date on or after 5 years.  18 Each interest payment date on or after 5 years.  19 Each interest payment date on or after 5 years.  10 Ill Each interest payment date on or after 5 years.  10 Ill Each interest payment date on or after 5 years.  11 Each interest payment date on or after 5 years.  12 Each interest payment date on or after 5 years.  13 If write-down, write-down trigger(s)  14 Each interest payment date on or after 5 years.  15 Each interest payment date on or after 5 years.  16 Each interest payment date on or after 5 years.  17 Each interest payment date on or after 5 years.  18 Each interest payment date on or after 5 years.  19 Each interest payment date on or after 5 years.  19 Each interest payment date on or after 5 years.  10 Inl Each interest payment date on or after 5 years.  11	11		31.03.2017
14 Issuer call subject to prior supervisory approval 15 Optional call date, contingent call dates and redemption amount 16 Subsequent call dates, if applicable 17 Fixed or floating dividends 18 Coupon rate and any related index 19 Existence of a dividend stopper 20 Fully discretionary, partially discretionary or mandatory 21 Existence of step up or other incentive to redeem 22 Noncumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger(s) 26 If convertible, conversion rate 27 If convertible, conversion rate 28 If convertible, specify instrument type convertible into 29 If convertible, specify instrument type convertible into 30 Write-down, feature 31 If write-down, write-down, description of write-up mechanism 32 If write-down, permanent or temporary 33 If temporary write-down, description of write-up mechanism 34 Non-compliant transitioned features 36 Non-compliant transitioned features 37 Non-compliant transitioned features 38 Non-compliant transitioned features 39 Non-compliant transitioned features 30 Non-compliant transitioned features 30 Non-compliant transitioned features 31 Non-compliant transitioned features	12	Perpetual or dated	Perpetual
15 Optional call date, contingent call dates and redemption amount  16 Subsequent call dates, if applicable  17 Fixed or floating dividend/coupon  18 Coupon rate and any related index  19 Existence of a dividend stopper  20 Fully discretionary, partially discretionary or mandatory  21 Existence of step up or other incentive to redeem  22 Noncumulative or cumulative  23 Convertible or non-convertible  24 If convertible, conversion trigger(s)  25 If convertible, conversion rate  26 If convertible, mandatory or optional conversion  27 If convertible, mandatory or optional conversion  28 If convertible, specify instrument type convertible into  29 If write-down, write-down trigger(s)  20 If write-down, upermanent or temporary  31 If write-down, permanent or temporary  32 If write-down, permanent or temporary  33 If write-down, permanent or temporary  34 If temporary write-down, description of write-up mechanism  35 Non-compliant transitioned features  Non-compliant transitioned features  Nil	13	Original maturity date	Undated
16 Subsequent call dates, if applicable Nil Coupons / dividends Nil 17 Fixed or floating dividend/coupon Floating 18 Coupon rate and any related index 6M LIBOR + 500 bps 19 Existence of a dividend stopper Yes 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 Convertible 24 If convertible, conversion trigger(s) CET1 Ratio falls below required 25 If convertible, fully or partially Fully 26 If convertible, conversion rate USD 1.00 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into No 29 If convertible, specify instrument it converts into Non-Cumulative 30 Write-down feature Convertible 31 If write-down, write-down trigger(s) CET1 Ratio falls below required 32 If write-down, unit 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) 36 Non-compliant transitioned features			
Coupons / dividends	15	Optional call date, contingent call dates and redemption amount	Each interest payment date on or after 5 years.
Fixed or floating dividend/coupon  Fixed or floating dividend/coupon  Fixed or floating dividend/coupon  Fixed or floating dividend stopper  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory  Fully Discretionary  Fully Discretionary  Fully Discretionary  No  Non-Cumulative  Convertible or non-convertible  Convertible, conversion trigger(s)  Fully  Fully  Fully  Fully  Fully  If convertible, conversion rate  USD 1.00  Til convertible, mandatory or optional conversion  Fully Discretionary  Fully	16		
Coupon rate and any related index  Existence of a dividend stopper  Pully discretionary, partially discretionary or mandatory  Existence of step up or other incentive to redeem  No  Non-Cumulative  Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, andatory or optional conversion  If convertible, specify instrument type convertible into  Write-down feature  If write-down, write-down trigger(s)  If write-down, full or partial  If write-down, full or partial  If write-down, permanent or temporary  Na  If temporary write-down, description of write-up mechanism  No  Non-compliant transitioned features  Nil		Coupons / dividends	Nil
Existence of a dividend stopper  Pully discretionary, partially discretionary or mandatory  Existence of step up or other incentive to redeem  No  Non-Cumulative  Convertible or non-convertible  Efficiency filly or partially  If convertible, conversion trigger(s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify instrument it converts into  Write-down feature  If write-down, write-down trigger(s)  If write-down, full or partial  If write-down, permanent or temporary  Na  If temporary write-down, description of write-up mechanism  Non-compliant transitioned features  Nil  Non-compliant transitioned features  Nil	17		Floating
Fully discretionary, partially discretionary or mandatory  Existence of step up or other incentive to redeem  No  Non-Cumulative  Convertible or non-convertible  Existence of step up or other incentive to redeem  Non-Cumulative  Convertible or non-convertible  Existence of step up or other incentive to redeem  Non-Cumulative  Convertible  If convertible, conversion trigger(s)  Existence of step up or other incentive to redeem  Non-Cumulative  Existence of step up or other incentive to redeem  Non-Cumulative  Existence of step up or other incentive to redeem  Non-Cumulative  Existence of step up or other incentive to redeem  Non-Cumulative  If convertible, conversion trigger (s)  Existence of step up or other incentive to Cumulative  USD 1.00  Fully Discretionary  Fully Discretionary  Fully Discretionary  Non-Cumulative  Non-Cumulative  Convertible, specify instrument type convertible into  Non-Cumulative  Convertible  If write-down feature  Convertible  If write-down, write-down trigger(s)  EXIST Ratio falls below required  RA  If write-down, full or partial  NA  If write-down, permanent or temporary  NA  If temporary write-down, description of write-up mechanism  NA  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  Nil	18	Coupon rate and any related index	6M LIBOR + 500 bps
Existence of step up or other incentive to redeem  No Non-Cumulative Convertible or non-convertible Convertible, conversion trigger(s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify insurated if write-down, write-down, permanent or temporary  If write-down, permanent or temporary  If temporary write-down, description of write-up mechanism  No Non-compliant transitioned features			
Non-Cumulative Convertible or non-convertible Convertible or non-convertible Convertible, conversion trigger(s) CET1 Ratio falls below required  If convertible, fully or partially Fully  If convertible, conversion rate USD 1.00  If convertible, mandatory or optional conversion Fully Discretionary  If convertible, specify instrument type convertible into No  If convertible, specify issuer of instrument it converts into Non-Cumulative  Write-down feature Convertible If write-down, write-down trigger(s) CET1 Ratio falls below required  If write-down, full or partial NA If write-down, permanent or temporary NA If temporary write-down, description of write-up mechanism NA Non-compliant transitioned features Nil			
Convertible or non-convertible  Convertible or non-convertible  If convertible, conversion trigger(s)  CET1 Ratio falls below required  If convertible, fully or partially  If convertible, conversion rate  USD 1.00  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify instrument it converts into  Write-down feature  If write-down, write-down trigger(s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-up mechanism  NA  If temporary write-down, description of write-up mechanism  NA  Non-compliant transitioned features  Nil			<u> </u>
24       If convertible, conversion trigger(s)       CET1 Ratio falls below required         25       If convertible, fully or partially       Fully         26       If convertible, conversion rate       USD 1.00         27       If convertible, mandatory or optional conversion       Fully Discretionary         28       If convertible, specify instrument type convertible into       No         29       If convertible, specify issuer of instrument it converts into       Non-Cumulative         30       Write-down feature       Convertible         31       If write-down, write-down trigger(s)       CET1 Ratio falls below required         32       If write-down, permanent or temporary       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       Nil	22		
If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Non-Cumulative  Convertible  If write-down feature  If write-down, write-down trigger(s)  If write-down, full or partial  If write-down, permanent or temporary  NA  If temporary write-down, description of write-up mechanism  NA  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  Nil	23	Convertible or non-convertible	Convertible
26 If convertible, conversion rate  27 If convertible, mandatory or optional conversion  28 If convertible, specify instrument type convertible into  29 If convertible, specify issuer of instrument it converts into  30 Write-down feature  31 If write-down, write-down trigger(s)  32 If write-down, full or partial  33 If write-down, permanent or temporary  34 If temporary write-down, description of write-up mechanism  35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  36 Non-compliant transitioned features  USD 1.00  Fully Discretionary  Non-Cumulative  Convertible  CET1 Ratio falls below required  NA  NA  Subordinated to all other Creditors	24	If convertible, conversion trigger(s)	CET1 Ratio falls below required
27 If convertible, mandatory or optional conversion  28 If convertible, specify instrument type convertible into  29 If convertible, specify issuer of instrument it converts into  30 Write-down feature  31 If write-down, write-down trigger(s)  32 If write-down, full or partial  33 If write-down, permanent or temporary  34 If temporary write-down, description of write-up mechanism  35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  36 Non-compliant transitioned features  Fully Discretionary  No  No  No  Non-Cumulative  Convertible  CET1 Ratio falls below required  NA  NA  Subordinated to all other Creditors	25	If convertible, fully or partially	Fully
28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into 30 Write-down feature 31 If write-down, write-down trigger(s) 32 If write-down, full or partial 33 If write-down, permanent or temporary 34 If temporary write-down, description of write-up mechanism 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 36 Non-compliant transitioned features 37 Non-compliant transitioned features 38 Non-compliant transitioned features 39 Non-compliant transitioned features 30 Non-compliant transitioned features 30 Non-compliant transitioned features 31 Non-compliant transitioned features 32 CET1 Ratio falls below required 33 Non-compliant transitioned features 34 Non-compliant transitioned features 36 Non-compliant transitioned features	26	If convertible, conversion rate	USD 1.00
29 If convertible, specify issuer of instrument it converts into  30 Write-down feature  31 If write-down, write-down trigger(s)  32 If write-down, full or partial  33 If write-down, permanent or temporary  34 If temporary write-down, description of write-up mechanism  35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  36 Non-compliant transitioned features	27	If convertible, mandatory or optional conversion	Fully Discretionary
30 Write-down feature Convertible  31 If write-down, write-down trigger(s) CET1 Ratio falls below required  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)  36 Non-compliant transitioned features Nil	28	If convertible, specify instrument type convertible into	No
31 If write-down, write-down trigger(s)  32 If write-down, full or partial  33 If write-down, permanent or temporary  34 If temporary write-down, description of write-up mechanism  35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  36 Non-compliant transitioned features  CET1 Ratio falls below required  NA  Subordinated to all other Creditors	29	If convertible, specify issuer of instrument it converts into	Non-Cumulative
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   Nil	30	Write-down feature	Convertible
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   Nil	31	If write-down, write-down trigger(s)	CET1 Ratio falls below required
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   Nil		-	
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Subordinated to all other Creditors  Non-compliant transitioned features  Nil			
type immediately senior to instrument)  36 Non-compliant transitioned features  Nil			
		type immediately senior to instrument)	
37 If yes, specify non-compliant features As above	36	Non-compliant transitioned features	Nil
	37	If yes, specify non-compliant features	As above

	Disclosure template for main features of	regulatory capital instruments
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	English Law
	Regulatory treatment	
4	Transitional Basel III rules	Tier II
5	Post-transitional Basel III rules	Tier II
6	Eligible at solo/group/ group & solo	Solo
7	Instrument type	Subordinated dated debt
8	Amount recognised in regulatory capital (Rs. in million, as of	1,331.80
	most recent reporting date)	1 010 10
9	Par value of instrument	1,812.12
10	Accounting classification	Subordinated debt
11	Original date of issuance	31.01.2012
12	Perpetual or dated	04.10.2012
13	Original maturity date	
14	Issuer call subject to prior supervisory approval	Dated
15	Optional call date, contingent call dates and redemption amount	10 Years
16	Subsequent call dates, if applicable	5 Years
	Coupons / dividends	31.01.2017,
17	Fixed or floating dividend/coupon	04.10.2017
18	Coupon rate and any related index	Nil
19	Existence of a dividend stopper	Nil
20	Fully discretionary, partially discretionary or mandatory	Floating
21	Existence of step up or other incentive to redeem	6M LIBOR + 400 bps
	Noncumulative or cumulative	Nil
23	Convertible or non-convertible	Mandatory
24	If convertible, conversion trigger(s)	No
25	If convertible, fully or partially	Cumulative
26	If convertible, conversion rate	Non-Convertible
27	If convertible, mandatory or optional conversion	NA
28	If convertible, specify instrument type convertible into	NA NA
29		NA NA
	If convertible, specify issuer of instrument it converts into	NA NA
30	If convertible, specify issuer of instrument it converts into Write-down feature	NA NA
31		
	Write-down feature	NA
31	Write-down feature  If write-down, write-down trigger(s)	NA No
31 32	Write-down feature  If write-down, write-down trigger(s)  If write-down, full or partial	NA No Cumulative
31 32 33	Write-down feature  If write-down, write-down trigger(s)  If write-down, full or partial  If write-down, permanent or temporary	NA No Cumulative Non-Convertible
31 32 33 34	Write-down feature  If write-down, write-down trigger(s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-up mechanism  Position in subordination hierarchy in liquidation (specify	NA No Cumulative Non-Convertible NA

	Disclosure template for main features of	regulatory capital instruments
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	English Law
	Regulatory treatment	
4	Transitional Basel III rules	Tier II
5	Post-transitional Basel III rules	Tier II
6	Eligible at solo/group/ group & solo	Solo
7	Instrument type	Subordinated dated debt
8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	724.85
9	Par value of instrument	724.85
10	Accounting classification	Subordinated debt
11	Original date of issuance	30.12.2015
12	Perpetual or dated	
13	Original maturity date	Dated
14	Issuer call subject to prior supervisory approval	10 Years
15	Optional call date, contingent call dates and redemption amount	NA
16	Subsequent call dates, if applicable	NA
	Coupons / dividends	Nil
17	Fixed or floating dividend/coupon	Nil
18	Coupon rate and any related index	Floating
19	Existence of a dividend stopper	6M LIBOR + 450 bps
20	Fully discretionary, partially discretionary or mandatory	Nil
21	Existence of step up or other incentive to redeem	Mandatory
22	Noncumulative or cumulative	No
23	Convertible or non-convertible	Cumulative
24	If convertible, conversion trigger(s)	Non-Convertible
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	No
30	Write-down feature	Cumulative
31	If write-down, write-down trigger(s)	Non-Convertible
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)	NA
36	Non-compliant transitioned features	Subordinated to all other Creditors
	If yes, specify non-compliant features	Nil

	Disclosure template for main features of	regulatory capital institutions
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	English Law
	Regulatory treatment	
4	Transitional Basel III rules	Tier II
5	Post-transitional Basel III rules	Tier II
6	Eligible at solo/group/ group & solo	Solo
7	Instrument type	Subordinated dated debt
8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	362.42
9	Par value of instrument	362.42
10	Accounting classification	Subordinated debt
11	Original date of issuance	23.12.2013
12	Perpetual or dated	Dated
13	Original maturity date	15 Years
14	Issuer call subject to prior supervisory approval	10 Years
15	Optional call date, contingent call dates and redemption amount	23.12.2023
16	Subsequent call dates, if applicable	Nil
	Coupons / dividends	Nil
17	Fixed or floating dividend/coupon	Floating
18	Coupon rate and any related index	6M LIBOR + 450 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	No
29	If convertible, specify issuer of instrument it converts into	Cumulative
30	Write-down feature	Non-Convertible
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	Nil

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

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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	English Law
	Regulatory treatment	
4	Transitional Basel III rules	Tier II
5	Post-transitional Basel III rules	Tier II
6	Eligible at solo/group/ group & solo	Solo
7	Instrument type	Subordinated dated debt
8	Amount recognised in regulatory capital (Rs. in million, as of	724.85
	most recent reporting date)	704.05
9	Par value of instrument	724.85
	Accounting classification	Subordinated debt
11	Original date of issuance	19/08/2014
	Perpetual or dated	Dated
13	Original maturity date	10 Years
14	Issuer call subject to prior supervisory approval	NA
15	Optional call date, contingent call dates and redemption amount	NA
	optional call date, contingent call dates and redemption amount	IVA
16	Subsequent call dates, if applicable	Nil
	Coupons / dividends	Nil
17	Fixed or floating dividend/coupon	Floating
18	Coupon rate and any related index	6M LIBOR + 450 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	No
29	If convertible, specify issuer of instrument it converts into	Cumulative
30	Write-down feature	Non-Convertible
31	If write-down, write-down trigger(s)	NA NA
32	If write-down, full or partial	NA
	If write-down, permanent or temporary	NA
34	If temporary write-down, description of write-up mechanism	NA NA
35	Position in subordination hierarchy in liquidation (specify	Subordinated to all other Creditors
	instrument type immediately senior to instrument)	
36	Non-compliant transitioned features	Nil
37	If yes, specify non-compliant features	As above

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

Sr.No	INSTRUMENT (PNB)	FULL TERMS AND CONDITIONS
1.	Equity Shares	Ordinary Shares, non-cumulative.
2.	Unsecured Redeemable Non convertible Subordinated upper Tier II Bonds (Debts Capital Instruments) Series VI in the nature of Promissory Note.  INE160A09231	Issue Size: Rs. 500 crores, Date Of Allotment: Dec 18 2008, Date of Redemption: Dec. 18 2023 Par Value: Rs.1 million, 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.
3.	Unsecured Redeemable Non convertible Subordinated upper Tier II Bonds (Debts Capital Instruments) Series VII in the nature of Promissory Note.  INE160A09256	Issue Size: Rs.500 crores with an option to retain oversubscription. Date Of Allotment: Feb.18 2009, Date of Redemption: Feb. 18 2023, Par Value: Rs.1 million, 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.
4.	Unsecured Redeemable Non convertible Subordinated upper Tier II Bonds (Debts Capital Instruments) Series VIII in the nature of Promissory Note.  INE160A09264	Issue Size: Rs.500 crores, Date Of Allotment: April 21, 2009, Date of Redemption: April 21 2024, Par Value: Rs.1 million, 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.
5.	Unsecured Redeemable Non convertible Subordinated upper Tier II Bonds (Debts Capital Instruments) Series IX in the nature of Promissory Note.  INE160A09272	Issue Size: Rs.500 crores, Date Of Allotment: June 04 2009, Date of Redemption: June 04 2024 Par Value: Rs.1 million, 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.
6.	Unsecured Redeemable Non convertible Subordinated upper Tier II Bonds (Debts Capital Instruments) Series X in the nature of Promissory Note.  INE160A09298	Issue Size: Rs. 500 crores, Date Of Allotment: Sep. 09 2009, Date of Redemption: Sep. 09 2024, Par Value: Rs.1 million, 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.
7	Unsecured Redeemable Non convertible Subordinated upper Tier II Bonds (Debts Capital Instruments) Series XI in the nature of Promissory Note.  INE160A09306	Issue Size: Rs.500 crores, Date Of Allotment: Nov. 27 2009, Date of Redemption: Nov. 27 2024, Par Value: Rs.1 million, 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.
8.	Unsecured Redeemable Non convertible Subordinated upper Tier II Bonds (Debts Capital Instruments) Series XII in the nature of Promissory Note.  INE160A09322	Issue Size: Rs.500 crores, Date Of Allotment: May 24 2010, Date of Redemption: May 24 2025, Par Value: Rs.1 million, 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.
9.	Unsecured Redeemable Non convertible Subordinated Tier I Perpetual Bonds Series IV in the nature of Promissory Note.  INE160A09249	Issue Size: Rs.150 crores plus green shoe option of Rs.150 crores, Date Of Allotment: Jan 19 2009, Date of Redemption: Perpetual, Par Value: Rs.1 million, 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.

10.	Unsecured Redeemable Non convertible Subordinated Tier I Perpetual Bonds Series V in the nature of Promissory Note.  INE160A09280	Issue Size: Rs.500 crores, Date Of Allotment: Aug 28 2009, Date of Redemption: Perpetual, Par Value: Rs.1 million, 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.	
11.	Unsecured Redeemable Non convertible Subordinated Tier I Perpetual Bonds Series VI in the nature of Promissory Note.  INE160A09314	, , , , , , , , , , , , , , , , , , , ,	
12.	9.65% Unsecured Redeemable Non Convertible Basel-III compliant Tier 2 Bonds Series XIV in the nature of Debenture.  INE160A08019	Issue size: Rs.1000 Crore, Date of Allotment: February 24, 2014, Date of Maturity 24/02/2024, Face Value: Rs.1 million, Rate of Interest and Frequency: @9.65% p.a. Annual, Listing: On the Bombay Stock Exchange Ltd (BSE). All in Dematerialised form.	
13.	9.68% Unsecured Redeemable Non Convertible Basel-III compliant Tier 2 Bonds Series XV in the nature of Debenture.  INE160A08027	Issue size: Rs.500 Crore, Date of Allotment: March 28, 2014, Date of Maturity 28/03/2024, Face Value: Rs.1 million, Rate of Interest and Frequency: @9.68% p.a. Annual, Listing: On the Bombay Stock Exchange Ltd (BSE), All in Dematerialised form.	
14.	9.68% Unsecured Redeemable Non Convertible Basel-III compliant Tier 2 Bonds Series XVI in the nature of Debenture.  INE160A08035	Issue size: Rs.500 Crore, Date of Allotment: April 03, 2014, Date of Maturity 03/04/2024, Face Value: Rs.1 million, Rate of Interest and Frequency: @9.68% p.a. Annual, Listing: On the Bombay Stock Exchange Ltd (BSE). All in Dematerialised form.	
15.	9.35% Unsecured Redeemable Non Convertible Basel-III compliant Tier 2 Bonds Series XVII in the nature of Debenture.	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	

	INE160A08043	(BSE). All in Dematerialised form.
16.	9.25% Unsecured Redeemable Non Convertible Basel-III compliant Tier 2 Bonds Series XVIII in the nature of Debenture.  INE160A08050	Issue size: Rs.1000 Crore, Date of Allotment: Sep. 30, 2014, Date of Maturity 30/09/2024, Face Value: Rs.1 million, Rate of Interest and Frequency: @9.25% p.a. Annual, Listing: On the Bombay Stock Exchange Ltd (BSE). All in Dematerialised form.
17.	9.15% Unsecured Perpetual Non Convertible subordinate Basel-III compliant additional Tier 1 Bonds Series VII in the nature of Debenture.  INE160A08076	Issue size: Rs.1500 Crore, Date of Allotment: Feb 13, 2015, Perpetual, Face Value: Rs.1 million, Rate of Interest and Frequency: @ 9.15% annual with the call option at the end of 10 year from the date of allotment, Listing: On the Bombay Stock Exchange Ltd (BSE). All in Dematerialised form.
18.	8.65 % Unsecured Redeemable Non Convertible Basel-III compliant Tier 2 Bonds Series XIX in the nature of Debenture.  INE160A08092	Issue size: Rs.1500 Crore, Date of Allotment: Feb. 05, 2016, Date of Maturity 05/02/2026, Face Value: Rs.1 million, Rate of Interest and Frequency: @8.65 % p.a. Annual, Listing: On the Bombay Stock Exchange Ltd (BSE). All in Dematerialised form.
19.	8.95% Unsecured Perpetual Non Convertible subordinate Basel-III compliant additional Tier 1 Bonds Series VIII in the nature of Debenture.  INE160A08100	Issue size: Rs.1500 Crore, Date of Allotment: March 3, 2017, Perpetual, Face Value: Rs.1 million, Rate of Interest and Frequency: @ 8.95% p.a. Semi annual with the call option at the end of 5 <sup>th</sup> year from the date of allotment, Listing: On Bombay Stock Exchange Ltd (BSE). All in Dematerialised form.
20.	9.21% Unsecured Perpetual Non Convertible subordinate Basel-III compliant additional Tier 1 Bonds Series IX in the nature of Debenture.  INE160A08118	Issue size: Rs.500 Crore, Date of Allotment: March 29, 2017, Perpetual, Face Value: Rs.1 million, Rate of Interest and Frequency: @ 9.21% annual with the call option at the end of 5 <sup>th</sup> year from the date of allotment, Listing: On Bombay Stock Exchange Ltd (BSE). All in Dematerialised form.

21.	9.21% Unsecured Perpetual Non Convertible subordinate Basel-III compliant additional Tier 1 Bonds Series X in the nature of Debenture.  INE160A08126	Issue size: Rs.250 Crore, Date of Allotment: March 31, 2017, Perpetual, Face Value: Rs.1 million, Rate of Interest and Frequency: @ 9.21% annual with the call option at the end of 5 <sup>th</sup> year from the date of allotment, Listing: On Bombay Stock Exchange Ltd (BSE). All in Dematerialised form.
22	8.98% Unsecured Perpetual Non Convertible subordinate Basel-III compliant additional Tier 1 Bonds Series XI in the nature of Debenture.  INE160A08134	Issue size: Rs.1500 Crore, Date of Allotment: July 25, 2017, Perpetual, Face Value: Rs.1 million, Rate of Interest and Frequency: @ 8.98% annual with the call option at the end of 5 <sup>th</sup> year from the date of allotment, Listing: On Bombay Stock Exchange Ltd (BSE). All in Dematerialised form.
23	Non convertible Subordinated Tier II Bonds G015	Subordinated Bonds shall be for a period of 10 years at a coupon rate of 6% p.a. maturing on April 8 <sup>th</sup> , 2024. The coupon payment will be payable on annual basis. The Subordinated Bonds allotted shall be in the form of Demat held with the Central Depository under the ownership of MoF, RGOB.

SI No	Instruments	Full Terms and Conditions
1	Tier II (PNB)	Rate - 6m libor+400bps, end date – 31/01/2022
2	Tier II (PNB)	Rate - 6m libor+400bps, end date – 04/10/2022
3	Tier II (Canara bank)	Rate - 6m libor+450bps, end date – 23/12/2028
4	Tier II (Bank of Baroda)	Rate - 6m libor+450bps, end date – 19/08/2024
5	Tier II (PNB)	Rate - 6m libor+450bps, end date – 30/12/2025
6	Perpetual bonds additional tier -1 (PNB)	Rate - 6m libor+500bps, perpetual
7	Perpetual bonds additional tier -1 (PNB)	Rate - 6m libor+500bps, perpetual

Table DF-16: Equities -	- Disclosure for Banking Book Positions				
Qualitative Disclosures					
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	All Equity HTM investment are in Foreign and Indian su Banks.these are strategic in nature.	 bsidiaries,Join Venture,Associates & Regional Rural			
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 not (if the deal is through broker).				
Qua	ntitative Disclosures				
	BOOK VALUE	FAIR VALUE			
	30.09.2018	30.09.2018			
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.*					
	36,076.57	72,455.03			
Publicly quoted share values where the share price is materially					
different from fair value.**	5,298.98	52,254.65			
2 The types and nature of investments, including the amount that					
can be classified as:  • Publicly traded ***	15,876.18	52,254.65			
Fis (IFCI)	34.02	40.48			
JV (In India) PNB HFL	4,514.96	48,687.50			
Subsidiaries(In India) PNB GILTS LTD	750.00	3,526.67			
Privately held. ***	20,200.38	20,200.38			
Financila Corporation	17.30	17.30			
JVs (In India)	0.00	0.00			
JVs (Outside India)	3,682.32	3,682.32			
RRBs	697.59	697.59			
Subsidiaries(In India)	317.28	317.28			
Subsidiaries(Outside India)	15,485.89	15,485.89			
3 The cumulative realised gains (losses) arising from sales and	10.00	NIII			
liquidations in the reporting period. 4 Total unrealised gains (losses) <sub>13</sub>	-18.08 NIL	NIL NIL			
5 Total latent revaluation gains (losses)14	NIL	NIL			
6 Any amounts of the above included in Tier 1 and/or Tier 2 capital.					
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.	AFS- 172.49 HFT - 112.31 HTM - 145.67	71,433.21 NA			

<sup>13</sup> Unrealised gains (losses) recognised in the balance sheet but not through the profit and loss account.
14 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			
	30.09.2018	(Rs. In Million)	
1	Total consolidated assets as per published financial statements	7767783.6	
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purpose but outside the scope of regulatory consolidation		
3		50.0	
J	Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure		
	measure	0.0	
4	Adjustments for derivative financial instruments	93143.5	
5	Adjustment for securities financiang transactions (i.e. repos and similar secured		
	lending)	47205.0	
6	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent		
	amounts of off- balance sheet exposures)	741299.3	
7	Other adjustments	179400.1	
8	Leverage ratio exposure	8469981.3	

Leverage ratio common disclosure template	Leverage Ratio Framework (Rs. In millions) 30.09.2018
Item	
On-balance sheet exposures	
On-balance sheet items (excluding derivatives and SFTs, but including collateral)	7767733.6
2. (Asset amounts deducted in determining Basel III Tier 1 capital)	179400.1
3. Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	7588333.5
Derivative exposures	
4. Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin)	48292.6
5. Add-on amounts for PFE associated with all derivatives transactions	44850.9
6. Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative	
accounting framework	0.0
7. (Deductions of receivables assets for cash variation margin provided in derivatives transactions)	0.
8. (Exempted CCP leg of client-cleared trade exposures)	0.
Adjusted effective notional amount of written credit derivatives	0.1
10. (Adjusted effective notional offsets and add-on deductions for written credit derivatives)	0.0
11. Total derivative exposures (sum of lines 4 to 10)	93143.
Securities financing transaction exposures	
12. Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	47205.
13. (Netted amounts of cash payables and cash receivables of gross SFT assets)	0.
14. CCR exposure for SFT assets	0.
15. Agent transaction exposures	0.
16. Total securities financing transaction exposures (sum of lines 12 to 15)	47205.
Other off-balance sheet exposures	
17. Off-balance sheet exposure at gross notional amount	2174760.
18. (Adjustments for conversion to credit equivalent amounts)	-1433460.
19. Off-balance sheet items (sum of lines 17 and 18)	741299.
Capital and total exposures	
20. Tier 1 capital	350915.
21. Total exposures (sum of lines 3, 11, 16 and 19)	8469981.
Leverage ratio	
22. Basel III leverage ratio (per cent)	4.

#### QUALITATIVE DISCLOSURE ON LIQUIDITY COVERAGE RATIO

The bank has implemented RBI guidelines on Liquidity Coverage Ratio (LCR) from 1<sup>st</sup> 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%

For Q2 FY'2018-19, the daily average LCR was 147.40% (based on simple average of daily observations) at consolidated level, as against the regulatory requirement of 90%.

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's contribute about 69.38% of total deposit portfolio of the bank which attracts low run-off factor of 5/10% as on 30.09.2018.

### **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 and price volatility.

Level-1assets are those assets which are highly liquid. For quarter ended September 30, 2018, the Level-1 asset of the bank includes Cash in Hand, Excess CRR, Government Securities in excess of minimum SLR, Marketable securities issued or guaranteed by foreign sovereign, MSF and FALLCR totalling to Rs. 113906.51 cr (based on simple average of daily observations).

Level-2A & 2B assets are those assets which are less liquid and their weighted amount comes to Rs. 6797.51 cr (based on simple average of daily observations). Break-up of daily observation Average HQLA during quarter ended September 30, 2018 is given hereunder:

High Quality Liquid Assets (HQLAs)	Average %age contribution to HQLA
Level 1 Assets	
Cash in hand	1.36%
Excess CRR balance	0.90%
Government Securities in excess of minimum SLR requirement	26.68%
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)	9.83%
Marketable securities issued or guaranteed by foreign sovereigns having 0% risk-weight under Basel II Standardized Approach	1.52%
Facility to avail Liquidity for Liquidity Coverage Ratio – FALLCR (presently to the extent of 11 per cent of NDTL)	54.08%
Total Level 1 Assets	94.37%
Total Level 2A Assets	5.30%
Total Level 2B Assets	0.33%
Total Stock of HQLAs	100.00%

#### **Concentration of Funding Sources**

This metric includes those sources of funding, 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.

Total deposits mobilized from significant counterparty(s) were 1.48% of total liabilities of the Bank as at Sept 30, 2018. Top 20 depositors of the bank constitute 4.74% of bank's total liability as at Sept 30, 2018. 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 (8.71% of bank's total liabilities) falls in this criteria

whose impact on total outflows in LCR horizon can be managed easily as the impact is not large considering the size of balance sheet of the bank.

# <u>Degree of centralization of liquidity management and interaction between group's units</u>

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.

			plate as at 30.09.2018		
	QUANTITATIVE DISCLOSURE (	On consolidated basi	s (including domestic & forei	gn subsidiaries)	
					Rs. in Cror
		30.09.2018		30.06.2018	
		Total Unweighted Value (average)*	Total Weighted Value (average)*	Total Unweighted Value (average)*	Total Weighted Value (average)*
	Based on the simple average of daily observations	63 Data Points		65 Data Points	
		High Quality Liqui	d Assets		
1	Total High Quality Liquid Assets (HQLA)		120704.02		109208.02
		Cash Outflo	ows		
2	Retail deposits and deposits from small business customers of which :	436055.94	40670.30	440107.53	40991.07
(i)	Stable deposits	58705.91	2935.30	60393.59	3019.68
(ii)	Less stable deposits	377350.03	37735.00	379713.94	37971.39
3	Unsecured wholesale funding, of which:	129230.56	67777.66	136429.00	71218.09
(i)	Operational deposits (all counterparties)	0.00	0.00	0.00	0.00
(ii)	Non-operational deposits (all counterparties)	129230.56	67777.66	136429.00	71218.09
(iii)	Unsecured debt	0.00	0.00	0.00	0.00
4	Secured wholesale funding		0.00		0.00
5	Additional requirements, of which	14209.01	12304.31	20077.73	18547.10
(i)	Outflows related to derivative exposures and other collateral requirements	12057.48	12057.48	18364.25	18364.25
(ii)	Outflows related to loss of funding on debt products	0.00	0.00	0.00	0.00
(iii)	Credit and liquidity facilities	2151.53	246.83	1713.48	182.85
6	Other contractual funding obligations	0.00	0.00	0.00	0.00
7	Other contingent funding obligations	149356.70	6073.30	146776.66	5853.81
8	Total Cash Outflows		126825.57		136610.07
		Cash Inflo	-		
9	Secured lending (e.g. reverse repos)	8613.58	0.00	5167.10	0.00
10	Inflows from fully performing exposures	25635.67	22525.92	21445.59	18592.99
11	Other cash inflows	22410.17	22410.17	25242.65	25242.65
12	Total Cash Inflows	56659.42 Total Adjusted	44936.09	51855.34	43835.64
13	TOTAL HQLA	TOTAL AUJUSTEU	120704.02		109208.02
14	Total Net Cash Outflows		81889.48		92774.43
15	Liquidity Coverage Ratio (%)		147.40%		117.71%
	rerages of Daily observations over previous quarte		147.40%		117.7170