

**Pillar 3 Disclosures under Basel III Framework  
For the Half Year ended 30.09.2013**

**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 five domestic and three International subsidiaries which together constitute the Group in the context of Consolidated Financial Statements(CFS) in line with the Reserve bank of India (RBI ) guidelines. The Bank is not directly involved in insurance manufacturing activity. However, Bank has invested in the share capital in the following insurance related subsidiaries/Associates.

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

\*The company is non functional and steps are being taken for winding of the company.

@The company has been ordered to be wound up by Hon'ble Bombay High Court on 25.04.2013

**a. List of group entities considered for consolidation**

(i) All the group entities as mentioned above are considered for consolidation under accounting scope of consolidation.#

(ii)All the group entities except insurance subsidiaries as above are considered for consolidation under regulatory

scope of Consolidation. Regulatory scope of consolidation refers to consolidation in such a way as to result in the assets of the underlying group entities being included in the calculation of consolidated risk- weighted assets of the group.

Name of the entity & Country of incorporation	Whether the entity is included under accounting scope of consolidation (Yes/No)	Method of consolidation	Whether the entity is included under regulatory scope of consolidation (Yes/No)	Method of consolidation	Reasons for difference in the method of consolidation	Reasons for consolidation under only one of the scopes of consolidation
PNB Gilts Ltd. (India)	Yes	Consolidated in accordance with AS-21,	Yes	Consolidated in accordance with AS-21,	Not applicable	Not applicable

		Consolidated Financial Statements		Consolidated Financial Statements		
PNB Housing Finance Ltd. (India)	Yes	Consolidated in accordance with AS-21, Consolidated Financial Statements	Yes	Consolidated in accordance with AS-21, Consolidated Financial Statements	Not applicable	Not applicable
PNB Investment Services Ltd. (India)	Yes	Consolidated in accordance with AS-21, Consolidated Financial Statements	Yes	Consolidated in accordance with AS-21, Consolidated Financial Statements	Not applicable	Not applicable
PNB Insurance Broking Pvt. Ltd. (India)	Yes	Consolidated in accordance with AS-21, Consolidated Financial Statements	No	Not applicable	Not applicable	PNB Insurance Broking Pvt. Ltd. is an Insurance Subsidiary.
PNB Life Insurance Company Ltd.# (India)	Not applicable #	Not applicable #	No	Not applicable	Not applicable	Not applicable #
Punjab National Bank (International) Ltd. (U.K.)	Yes	Consolidated in accordance with AS-21, Consolidated Financial Statements	Yes	Consolidated in accordance with AS-21, Consolidated Financial Statements	Not applicable	Not applicable
Druk PNB Bank Ltd (Bhutan)	Yes	Consolidated in accordance with AS-21, Consolidated Financial Statements	Yes	Consolidated in accordance with AS-21, Consolidated Financial Statements	Not applicable	Not applicable
JSC SB PNB Kazakhstan (Kazakhstan)	Yes	Consolidated in accordance with AS-21,	Yes	Consolidated in accordance with AS-21,	Not applicable	Not applicable

		Consolidated Financial Statements		Consolidated Financial Statements		
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**b. List of group entities not considered for consolidation under regulatory scope of consolidation.**

₹ in millions

Name of the entity & Country of Incorporation	Principle activity of the entity	Total balance sheet equity (as stated in the accounting balance sheet of the legal entity)	% of bank's Holding in the total equity	Regulatory treatment of bank's investments in the capital instruments of the entity	Total balance sheet assets (as stated in the accounting balance sheet of the legal entity)
@PNB Insurance Broking Pvt. Ltd. (India)	Non functional at present.	50.00	81	In accordance with AS-21	242.58
#PNB Life Insurance Company Ltd. (India)	Dissolved on 25.04.2013 wef 16.04.2013	NIL	NIL	NIL	NIL

@PNB Insurance Broking Pvt Ltd 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.

# The application of the company dated 16.04.2013 for voluntary Liquidation was accepted by the Hon'ble Mumbai High Court on 25.04.2013 and the company stands dissolved

(ii) Quantitative Disclosures:

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

₹ in millions

Name of the entity & Country of incorporation	Principle activity of the entity	Total balance sheet equity as on Sept.30, 2013 (As per accounting balance sheet)	Total balance sheet Assets as on Sept.30, 2013 (As per accounting balance sheet)
PNB Gilts Ltd. (India)	Trading in Govt. Securities Treasury Bills and Non SLR Investments	1800.18	44275.31
PNB Housing Finance Ltd. (India)	Providing Housing Loans for purchase, construction and upgradation of houses	500	96329.48
PNB Investment Services Ltd. (India)	Merchant banking, Project appraisal, Loan syndication	200	409.31
PNB (International) Ltd. (U.K.)	Banking	7558.18	109801.23
Druk PNB Bank Ltd. (Bhutan)	Banking	56.42	7663.56
JSC SB PNB Kazakhstan (Kazakhstan)	Banking	401.59	5664.06

**d. Capital deficiency in subsidiaries**

There is no capital deficiency in the subsidiaries of the Bank as on September 30, 2013.

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

₹ in millions

Name of the insurance entities / country of incorporation	Principle activity of the entity	Total balance sheet equity (as per accounting balance sheet of the legal entity) as on 30.09.2013	% of bank's Holding in the Total equity / Proportion of voting power	Quantitative Impact on regulatory capital of using risk weighting method versus using the full deduction method
PNB Insurance Broking Pvt Ltd(India)	Nil	50	81%	No risk weight As company is non functional
PNB Metlife India Insurance Company Ltd(India)	Insurance Manufacturing	20128.84	30%	Risk weight up to the value of investment
PNB Life Insurance Ltd (India)	Nil	Nil	Nil	Not Applicable

**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**

**Qualitative Disclosures:**

**Capital Adequacy**

(a)

The bank believes in the policy of total risk management. The bank views the risk management function as a holistic approach whereby risk retention is considered appropriate after giving due consideration to factors such as specific risk characteristics of obligor, inter relationship between risk variables and corresponding return and achievement of various business objectives within the controlled operational risk environment. Bank believes that risk management is one of the foremost responsibilities of top/ senior management. The Board of Directors decides the overall risk management policies and approves the Risk Management Philosophy & Policy, Credit Management & Risk policy, Investment policy, ALM policy, Operational Risk Management policy, Policy for internal capital adequacy assessment process (ICAAP), Credit Risk Mitigation & Collateral Management Policy, Stress Testing Policy and Policy for Mapping Business Lines/Activities, containing the direction and strategies for integrated management of the various risk exposures of the Bank. These policies, interalia, 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 CMD 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.

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 lacs. 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 assessed by the users 'on line' through any office of the bank.

Additionally, to monitor the default rates, the pool/segment rating methodology is applied to the retails/ small loan portfolio. Default rates are assigned to identify pool/segment to monitor the trends of historical defaults. The pools are created based on homogeneity.

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.

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.

2.1.2 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.

2.1.3 The credit risk ratings are vetted/ confirmed by an independent authority. The risk rating and vetting process are done independent of credit appraisal function to ensure its integrity and independency.

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

The rating category wise portfolio of loan assets is reviewed on quarterly basis to analyze mix of quality of assets etc.

2.1.4 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.

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). RBI has come out with the final guidelines on Implementation of the Internal Ratings Based (IRB) Approaches for calculation of Capital Charge for Credit Risk, vide their Circular No. RBI/ 2011-12/ 311 DBOD.No.BP.BC.67/ 21.06.202/ 2011-12 dated 22.12.2011. Bank has already submitted its "Letter of Intent" followed by "Information Kit" to RBI indicating its willingness to migrate to IRB approaches. **Bank has recently received approval from RBI for adoption of Foundation Internal Rating Based Approach (FIRB) on parallel run basis.** 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.

For Bank, corporate and sovereign the default rate has been arrived at based on individual ratings. The default rate for each year is calculated as under each category of borrowers viz. Large Corporate, Mid Corporate and Small Loan borrowers. The default rates for large corporate and mid corporate are combined to provide the default rates for the corporate asset class. PD is estimated using maximum likelihood estimator.

Bank has also put in place a mechanism to arrive at the LGD rating grade and facility 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.

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

- 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 ensure that requirements of FIRB approach are met on consistent basis.

## 2.2 Market Risk & Liquidity Risk

The investment policy covering various aspects of market risk attempts to assess and minimize risks inherent in treasury operations through various risk management tools. Broadly, it incorporates policy prescriptions for measuring, monitoring and managing systemic risk, credit risk, market risk, operational risk and liquidity risk in treasury operations.

2.2.1 Besides regulatory limits, the bank has put in place internal limits and ensures adherence thereof on continuous basis for managing market risk in trading book of the bank and its business operations. Bank has prescribed entry level barriers, exposure limits, stop loss limits, VaR limit, Duration limits and Risk Tolerance limit for trading book investments. Bank is keeping constant track on Migration of credit ratings of investment portfolio. Limits for exposures to counter-parties, industry segments and countries are monitored. The risks under Forex operations are monitored and controlled through Stop Loss Limits, Overnight limit, Daylight limit, Aggregate Gap limit, Individual gap limit, Value at Risk (VaR) limit, Inter-Bank dealing and investment limits etc.

2.2.2 For the Market Risk Management of the bank, Mid-Office with separate Desks for Treasury & Asset Liability Management (ALM) has been established.

2.2.3 Asset Liability Management Committee (ALCO) is primarily responsible for establishing the market risk management and asset liability management of the bank, procedures thereof, implementing risk management guidelines issued by regulator, best risk management practices followed globally and ensuring that internal parameters, procedures, practices/policies and risk management prudential limits are adhered to. ALCO is also entrusted with the job of fixing Base rate and pricing of advances & deposit products and suggesting revision of 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.

### 2.3 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 defence, Operational Risk Management Committee (ORMC) headed by CMD with all the EDs and key divisional heads as members is the Executive level committee to oversee the entire operational risk management of the bank. All the operational risk aspects like analysis of historical internal loss data (including near miss events, attempted frauds & robberies, external loss events), etc. are placed to the ORMC on quarterly basis. Risk Description Charts (RDCs), annual Risk & Control Self Assessments (RCSAs), Key Risk Indicators (KRIs) and Business Environment & Internal Control Factors (BEIFCs) are also used to ascertain the inherent and residual risks in various activities and functions of the bank and initiating necessary corrective actions with respect to management/mitigation of the operational risks.

Internal Control is an essential pre-requisite for an efficient and effective operational risk management. Bank has clearly laid down policies and procedures to ensure the integrity of its operations, appropriateness of operating systems and compliance with the management policies. The internal controls are supplemented by an effective audit function that independently evaluates the control systems within the organization.

#### Quantitative Disclosures:

(b) Capital requirements for credit risk:

	(₹ in million)
	30.09.2013
Portfolios subject to standardised approach	263498.70
Securitization exposure	0.00

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

	(₹ in million)
Risk Category	30.09.2013
i) Interest Rate Risk	11616.01
ii) Foreign Exchange Risk (including Gold)	246.48
iii) Equity Risk	5090.20
iv) Total capital charge for market risks under Standardised duration approach (i + ii + iii)	16952.69

(d) The capital requirement for operational risk::

(i)	₹ in million)
Capital requirement for operational risk	30.09.2013
Basic indicator approach	35167.34

(ii)

	(₹ in million)
Capital requirement for operational risk	30.09.2013
The Standardised approach (if applicable )	25626.60

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

Punjab National Bank (Group)

	30.09.2013
Common equity Tier 1 Capital ratio (%) (Basel- III)	8.91
Tier 1 Capital ratio (%) (Basel- III)	9.30
Tier 2 Capital ratio (%) (Basel- III)	2.79
Total Capital ratio (CRAR) (%) (Basel- III)	12.09

For Significant Bank Subsidiaries:

Name of subsidiary	Common equity Tier 1 Capital ratio (%) (Basel- III)	Tier 1 Capital ratio (%) (Basel- III)	Tier 2 Capital ratio (%) (Basel- III)	Total Capital ratio (CRAR) (%) (Basel- III)
	30.09.2013	30.09.2013	30.09.2013	30.09.2013
PNB Gilts Ltd	27.77	NA	NA	27.77
PNB Housing Finance Ltd	9.34	9.34	3.89	13.23
Punjab National Bank (International) Ltd.	12.46	12.46	5.59	18.05
PNB Investment	NA	NA	NA	NA

t Services Ltd.				
Druk PNB Bank Ltd.	NA	NA	NA	NA
JSC SB PNB Kazakhstan	NA	NA	NA	NA
PNB Insurance Broking Pvt. Ltd.	NA	NA	NA	NA
PNB Life Insurance Co. Ltd.	NA	NA	NA	NA

**Table DF-3: Credit Risk: General Disclosures**

***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.

**Quantitative Disclosures:**

(b) The total gross credit risk exposures:

(₹ in million)

Category	30.09.2013
Fund Based	3303393.70
Non Fund Based	760404.04

(c) The geographic distribution of exposures:

(₹ in million)

Category	Overseas	Domestic
	30.09.2013	30.09.2013
Fund Based	410806.93	2892586.77
Non-fund based	76746.95	683657.09

(d) (a) Industry type distribution of exposures (Fund Based) is:

(₹ in million)

S.NO.	CODE	INDUSTRY	30.09.2013	
1	1	COAL		8265.16
2	2	MINING		9210.62
3	3	IRON AND STEEL		203956.82
4	4	OTHER METAL & METAL PRODUCTS		9346.65
5	5	ALL ENGINEERING		52556.88
	5.1	Of which (005) Electronics	7695.30	
6	6	ELECTRICITY		98090.17
7	7	COTTON TEXTILES		28075.50
8	8	JUTE TEXTILTES		1153.39
9	9	OTHER TEXTILES		36363.09
10	10	SUGAR		37959.50
11	11	TEA		83.02
12	12	FOOD PROCESSING		35414.61

13	13	VEGETABLE OILS AND VANASPATI		4048.83
14	14	TOBACCO & TOBACCO PRODUCTS		217.78
15	15	PAPER & PAPER PRODUCTS		14534.60
16	16	RUBBER & RUBBER PRODUCTS		13607.40
17	17	CHEMICALS, DYES, PAINTS, ETC.		35808
	17.1	Of which Fertilizers	1607	
	17.2	Of which Petro-chemicals	2212.17	
	17.3	Of which Drugs & Pharmaceuticals	15384.76	
18	18	CEMENT		8731.88
19	19	LEATHER & LEATHER PRODUCTS		4738.50
20	20	GEMS AND JEWELLERY		44414.06
21	21	CONSTRUCTION		65699.11
22	22	PETROLEUM		16906.08
23	23	AUTOMOBILES INCLUDING TRUCKS		10558.95
24	24	COMPUTER SOFTWARE		5088.74
25	25	INFRASTRUCTURE		572677.19
	25.1	Of which Power	321748.08	
	25.2	Of which Telecommunications	69455.26	
	25.3	Of which Roads & Ports	112368.16	
26	26	NBFCs		117128.98
27	27	TRADING		125694.40
28	28	OTHER INDUSTRIES		263668.2
		TOTAL		1759288.59
29	29	Residuary Other Advances		1544105.11
		GRAND TOTAL		3303393.70

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

1	3	IRON AND STEEL		203956.82
2.	25	INFRASTRUCTURE		572677.19

(b) - Industry type distribution of exposures (Non Fund Based) is:

(₹ in million)

S.NO.	CODE	INDUSTRY	30.09.2013	
1	1	COAL		397.69
2	2	MINING		5960.74
3	3	IRON AND STEEL		105795.19
4	4	OTHER METAL & METAL PRODUCTS		3748.32
5	5	ALL ENGINEERING		63874.50
	5.1	Of which (005) Electronics	3610.04	
6	6	ELECTRICITY		2553.20
7	7	COTTON TEXTILES		1070.20
8	8	JUTE TEXTILTES		176.92
9	9	OTHER TEXTILES		5498.68
10	10	SUGAR		1317.48
11	11	TEA		0
12	12	FOOD PROCESSING		2906.57
13	13	VEGETABLE OILS AND VANASPATI		16452.50
14	14	TOBACCO & TOBACCO PRODUCTS		28.80
15	15	PAPER & PAPER PRODUCTS		2988.05
16	16	RUBBER & RUBBER PRODUCTS		679.04
17	17	CHEMICALS, DYES, PAINTS, etc..		7068.30
	17.1	Of which Fertilizers	2701.73	
	17.2	Of which Petro-chemicals	964.73	
	17.3	Of which Drugs & Pharmaceuticals	1417.67	
18	18	CEMENT		1445.45
19	19	LEATHER & LEATHER PRODUCTS		567.32

20	20	GEMS AND JEWELLERY		4257.10
21	21	CONSTRUCTION		3582.78
22	22	PETROLEUM		2164.89
23	23	AUTOMOBILES INCLUDING TRUCKS		1945.42
24	24	COMPUTER SOFTWARE		138.06
25	25	INFRASTRUCTURE		110265.41
	25.1	Of which Power	69984.00	
	25.2	Of which Telecommunications	18531.50	
	25.3	Of which Roads & Ports	6797.50	
26	26	NBFCs		5245.36
27	27	TRADING		49600.37
28	28	OTHER INDUSTRIES		56768.92
		TOTAL	104007.17	453944.04
29	29	Residuary Other Advances		306460.00
		GRAND TOTAL	104007.17	760404.04

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

1	3	IRON AND STEEL		105795.19
2	27	TRADING		49600.37
3	5	ALL ENGINEERING		63874.50
4.	25	INFRASTRUCTURE		110265.41

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

Maturity Pattern	Advances*	Investments (Gross)	Foreign Currency Assets*
Next day	187132.65	1070.51	13589.99
2 - 7 days	65755.40	31357.39	16898.64
8 -14 days	54581.13	4515.74	13775.93
15- 28 days	60697.09	4516.38	51088.68
29days - 3months	192737.56	16053.27	128819.94
>3months-6months	319411.27	33584.44	152288.29

>6months-1yr	226063.27	55299.94	73423.15
>1yr-3yrs	1557261.23	199212.68	15870.02
>3yrs-5yrs	257505.21	188530.89	13115.73
>5yrs	389950.87	885471.63	7050.83
Total	3311095.68	1419612.87	485921.21

\*Figures are shown on net basis.

(f) The gross NPAs are:

Category	(₹ in million) 30.09.2013
Sub Standard	82085.35
Doubtful – 1	51489.77
Doubtful – 2	25585.69
Doubtful – 3	2146.38
Loss	7234.47
Total NPAs (Gross)	168541.66

(g) The amount of Net NPAs is:

Particulars	(₹ in million) 30.09.2013
Net NPA	97737.42

(h) The NPA Ratios are as under:

NPA Ratios	30.09.2013
% of Gross NPAs to Gross Advances	5.11
% of Net NPAs to Net Advances	3.04

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

Movement of gross NPAs	(₹ in million) 30.09.2013
i) Opening Balance at the beginning of the year	136441.86
ii) Addition during the period	61318.03
iii) Reduction during the period	29218.23
iv) Closing Balance as at the end of the period (i + ii - iii)	168541.66



(j) The movement of provision for NPAs is as under:

(₹ in million)

Movement of provision for NPAs	30.09.2013
i) Opening Balance at the beginning of the period	61785.78
ii) Provisions made during the period	25385.31
iii) Write-off made during the period	17195.57
iv) Write-back of excess provisions made during the period	9.05
v) Closing Balance as at the end of the period (i + ii - iii-iv)	69966.47

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

(₹ in million)

Particulars	30.09.2013
Amount of non-performing investment	2133.25

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

(₹ in million)

Particulars	30.09.2013
Amount of provision held for non-performing investment	1827.30

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

(₹ in million)

Movement of provisions for depreciation on investments	30.09.2013
i) Opening balance at the beginning of the year	5582.52
ii) Provisions made during the period	4744.74
iii) Write-off made during the period	0.00
iv) Write-back of excess provisions made during the period	0.00
v) Closing balance as at the end of the period (i + ii -iii-iv)	10327.26

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

**Qualitative Disclosures:**

(a)

4.1. Bank has approved the following 6 domestic credit rating agencies accredited by RBI for mapping its exposure with domestic borrowers under standardized approach of credit risk

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

Bank has also approved the following 3 international credit rating agencies accredited by RBI in respect of exposure with overseas borrowers

- Standard & Poor
- Moody's
- FITCH

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.

**Quantitative Disclosures :**

(b) For exposure amounts after risk mitigation subject to the standardised approach, amount of a bank's outstandings (rated and unrated) in the following three major risk buckets as well as those that are deducted; are as under:

(₹ in million)

Particulars	30.09.2013
i) Below 100% risk weight exposure outstanding	1982679.06
ii) 100% risk weight exposure outstanding	1494610.53
iii) More than 100% risk weight exposure outstanding	662376.45
iv) Deducted	72962.95

**Table DF-5: Credit Risk Mitigation: Disclosures for Standardised 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 jewelry, 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.

**Quantitative Disclosures**

	(₹ in million)
	30.09.2013
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.	243213.98
c) For each separately disclosed, the total exposure (after, where applicable, on or off balance sheet netting) that is covered by guarantees/credit derivatives (wherever specifically permitted by RBI)	171513.31

**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**

**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.

**Quantitative Disclosures:**

(b) The capital requirements for market risk are as under:

Risk Category	(₹ in million) 30.09.2013
i) Interest Rate Risk	11616.01
ii) Equity Risk	5128.40
iii) Foreign Exchange Risk (including Gold )	462.77
iv)Total capital charge for market risks under Standardised duration approach (i+ii+iii)	17207.19

**Table DF-8: Operational Risk**

**Qualitative Disclosures:**

(a)

8.1. As per RBI directives, the bank has been maintaining capital for operational risk under Basic Indicator approach (BIA) w.e.f. 31.03.2008. The capital requirement as per BIA is Rs. 2605.93 crores as on 30.09.2013.

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

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

**Qualitative Disclosures:**

(a)

9.1. The interest rate risk is managed through gap analysis and duration gap analysis. Duration gap analysis is being carried out at monthly intervals to assess the interest rate risk of both banking book and trading book. Prudential limits have been fixed for impact on Net Interest Income (NII), Net Interest Margin (NIM), minimum ROA & minimum duration gap for the bank. Behavioral studies are being done for assessing and apportioning volatile and non-volatile portion of various non-maturity products of both assets and liabilities.

**Quantitative Disclosures :**

(b)

The tools used are:

Earning Approach – (Interest rate sensitivity Statement- Net Gaps)

Table 1: Interest rate sensitivity - net gaps

Maturity Period	Gap	Other Products*	Net Gap	Total Assets (₹in millions)	Net Gaps as % to Total Assets
	(RSA-RSL) (₹in millions)	(Intt. rate)	(1+2) (₹in millions)		
	1	2	3	4	5
1-28 days	63302.70	-6402.50	56900.20	541001.90	10.51%
29days - 3 months	1221348.70	79.50	1221428.20	1838476.60	66.44%
>3 to 6 months	-407132.20	-0.25	-407132.45	412457.00	-98.71%
>6 to 12 months	-700233.90	-2.32	-700236.22	312471.40	-224.10%
>1 to 3 yrs.	1149043.70	-17.47	1149026.23	852565.00	134.77
>3 to 5 yrs.	167256.60	0.00	167256.60	363697.00	45.99%
Over 5 years	818168.50	0.0	818168.50	1035695.50	79%

\* Other products include: FRAs, Swaps, Futures, Options & other derivatives

The repricing assumptions on assets and liabilities are taken as per RBI guidelines. The floating rate advances are assumed to be repriced in 29 days to 3 months.

Earning at Risk: Impact of 0.5 % change upward/downward in interest rate on NII/NIM  
(₹in million)

Remaining Period	Estimated impact on NII with adverse change in rate of interest by 0.50%
Up to 6 months	1895.03
Up to 1 year	3221.13

Economic Value Approach:

The impact of change in rate of interest on the economic value of assets and liabilities is studied under this approach. The impact of change in interest rate by 200 bps on the capital fund is assessed on regular intervals through duration gap method. 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 intervals.

**Table DF-10: General Disclosure for Exposures Related to Counterparty Credit Risk**

**Qualitative Disclosures :**

(a)

The bank uses derivatives products for hedging its own balance sheet items as well as for trading purposes. The risk management of derivative operation is headed by a senior executive, who reports to top management, independent of the line functions. Trading positions are marked to market on daily basis.

The derivative policy is framed by the Risk Management Division, which includes measurement of credit risk and market risk.

The hedge transactions are undertaken for balance sheet management. Proper system for reporting and monitoring of risks is in place.

Policy for hedging and processes for monitoring the same is in place.

Accounting policy for recording hedge and non-hedge transactions are in place, which includes recognition of income, premiums and discounts.

Valuation of outstanding contracts, provisioning, collateral and credit risk mitigation are being done

**Quantitative Disclosures :**

(b) Gross positive fair value of contracts, netting benefits , netted current credit exposure, collateral held (including type, e.g. cash, government securities, etc.), and net derivatives credit exposure. Also report measures for exposure at default, or exposure amount, under CEM. The notional value of credit derivative hedges, and the distribution of current credit exposure by types of credit exposure.

(c) Credit derivative transactions that create exposure to CCR ( notional value), segregated between use for the institution's own credit portfolio, as well as its intermediation activities, including the distribution of the credit derivatives products used, broken down further by the protection bought and sold within each product group.

Exposure of Counterparty Credit Risk

(₹ in million)

Particulars	Amount
Gross positive value of contracts	65.31
Netting Benefits	0
Netted current credit exposure	97.43
Collateral held	0
<b>Net derivative credit exposure</b>	<b>97.43</b>

<b>Item</b>	<b>Notional Amount</b>	<b>Current Credit Exposure</b>
Cross CCY Interest Rate Swaps	47.44	18.25
Forward Rate Agreements	0	0
Single CCY Interest Rate Swaps	3185.96	57.90
Interest Rate Futures	0	0
Credit Default Swaps	0	0
Total	3233.40	76.15

**Table DF-11 :Composition of Capital**

(Rs. In million )

Basel III common disclosure template to be used during the transition of regulatory adjustments (i.e. from April 1, 2013 to December 31, 2017)			Amounts Subject to Pre-Basel III Treatment	Ref No
<b>Common Equity Tier 1 capital: instruments and reserves</b>				
1	Directly issued qualifying common share capital plus related stock surplus (share premium)	3534.50		(A)
2	Retained earnings	0		
3	Accumulated other comprehensive income (and other reserves)	317021.37		
4	<i>Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies<sup>1</sup>)</i>	0		
<b>Public sector capital injections grandfathered until January 1, 2018</b>				
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	0		
6	<b>Common Equity Tier 1 capital before regulatory adjustments</b>	<b>320555.87</b>		
<b>Common Equity Tier 1 capital: regulatory adjustments</b>				
7	Prudential valuation adjustments	0		
8	Goodwill (net of related tax liability)	0		
9	Intangibles other than mortgage-servicing rights (net of related tax liability)	164.74	658.96	(L) (i)
10	Deferred tax assets 2	978.72	3914.86	
11	Cash-flow hedge reserve	0		
12	Shortfall of provisions to expected losses	0		
13	Securitisation gain on sale	0		
14	Gains and losses due to changes in own credit risk on fair valued liabilities	0		
15	Defined-benefit pension fund net assets( AS per RBI-Pension and Gratuity Option)	0		
16	Investments in own shares (if not already netted off paid-in capital on reported balance sheet)	0		
17	Reciprocal cross-holdings in common equity	28.6		
18	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	0		
19	Significant investments in the common stock of banking,regulatory consolidation, net of eligible short positions(amount above 10% threshold) <sup>3</sup>	0		
20	Mortgage servicing rights <sup>4</sup> (amount above 10% threshold)	Not Relevant		
21	Deferred tax assets arising from temporary differences <sup>5</sup> (amount above 10% threshold, net of related tax liability)	Not Relevant		
22	Amount exceeding the 15% threshold <sup>6</sup>	Not Relevant		



23	of which: significant investments in the common stock of financial entities	Not Relevant		
24	of which: mortgage servicing rights	Not Relevant		
25	of which: deferred tax assets arising from temporary differences	Not Relevant		
26	National specific regulatory adjustments (26a+26b+26c+26d)	9970.90		
26a	of Which : Investments in the equity capital of the unconsolidated insurance subsidiaries.	0		
26b	of Which : Investments in the equity capital of the unconsolidated non-financial subsidiaries.	0		
26c	of Which : Shortfall in the equity capital of majority owned financial entities which have not been consolidated with the bankl	0		
26d	Of which : Unamortized Pension funds expenditure	9970.90		
	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	<b>Total regulatory adjustments to Common equity Tier 1 ( Total 7 to 22, 26,27</b>	<b>11142.96</b>		
29	<b>Common Equity Tier 1 capital (CET1)</b>	<b>309412.91</b>		
<b>Additional Tier 1 capital: instruments</b>				
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus (31+32)	0		
31	of which: classified as equity under applicable accounting standards (Perpetual Non-Cumulative Preference Shares)	0		
32	of which: classified as liabilities under applicable accounting standards (Perpetual debt Instruments)	0		
33	<i>Directly issued capital instruments subject to phase out from Additional Tier 1</i>	18184.50		
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)	31.50		
35	<i>of which: instruments issued by subsidiaries subject to phase out</i>	0		
36	<b>Additional Tier 1 capital before regulatory adjustments</b>	<b>18216.00</b>		
<b>Additional Tier 1 capital: regulatory adjustments</b>				
37	Investments in own Additional Tier 1 instruments	0		
38	Reciprocal cross-holdings in Additional Tier 1 instruments	0		

39	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	0		
40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) <sup>10</sup>	0		
41	National specific regulatory adjustments (41a+41b)	0		
41a	Investments in the Additional Tier 1 capital of unconsolidated insurance subsidiaries	0		
41b	Shortfall in the Additional Tier 1 capital of majority owned financial entities which have not been consolidated with the bank	0		
	Regulatory Adjustments Applied to Additional Tier 1 in respect of Amounts Subject to Pre-Basel III Treatment	0		
	<i>of which: [e.g. DTAs]</i>	3914.86		
	<i>of which: [INSERT TYPE OF ADJUSTMENT e.g. existing adjustments which are deducted from Tier 1 at 50%]</i>			
	<i>of which: [Intangible Assets]</i>	658.96		
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions			
43	<b>Total regulatory adjustments to Additional Tier 1 capital</b>	<b>4573.82</b>		
44	<b>Additional Tier 1 capital (AT1)</b>	<b>13642.18</b>		
44a	<b>Additional Tier 1 capital reckoned for capital adequacy<sup>11</sup></b>	<b>13642.18</b>		
45	<b>Tier 1 capital (T1 = CET1 + AT1) (29 + 44a)</b>	<b>323055.09</b>		
<b>Tier 2 capital: instruments and provisions</b>				
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	0		
47	Directly issued capital instruments subject to phase out from Tier 2	64375.77		
48	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	902.80		
49	<i>of which: instruments issued by subsidiaries subject to phase out</i>	0		
50	Provisions <sup>12</sup>	31853.33		
51	<b>Tier 2 capital before regulatory adjustments</b>	<b>97131.90</b>		
<b>Tier 2 capital: regulatory adjustments</b>				
52	Investments in own Tier 2 instruments	0		
53	Reciprocal cross-holdings in Tier 2 instruments	329.50		

54	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)	0		
55	Significant investments <sup>13</sup> in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	0		
56	National specific regulatory adjustments (56a+56b)	0		
56a	Of which : Investments in the Tier 2 capital of unconsolidated subsidiaries	0		
56b	of Which : Shortfall in the Tier 2 Capital of majority owned financial entities which have not been consolidated with the Bank	0		
	Regulatory Adjustments Applied to Tier 2 in respect of amounts subject to pre basel III Treatment	0		
	of which : (Insert Type of Adjustment e.g. existing adjustments which are deducted from Tier 2 at 50%)	0		
	of which : (Insert Type of adjustment)	0		
57	Total regulatory adjustments to Tier 2 capital	329.50		
58	Tier 2 Capital (T2)	96802.40		
58a	Tier 2 capital reckoned for capital adequacy	96802.40		
58b	Excess Additional Tier 1 Capital reckoned as Tier 2 capital	0		
58c	Total Tier 2 capital admissible for capital adequacy (58a+58b)	96802.40		
59	Total Capital (TC= T1+T2) (45+58c)	419857.49		
	Risk Weighted Assets in respect of Amounts subject to Pre Basel III Treatment	0		
	Of which : (Insert Type of Adjustment)	0		
	of which :	0		
60	Total Risk Weighted Assets ( 60a+60b+60c)	3472006.08		
60a	<i>of which: total credit risk weighted assets</i>	<i>2973105.58</i>		
60b	<i>of which: total market risk weighted assets</i>	<i>197529.00</i>		
60c	<i>of which: total operational risk weighted assets</i>	<i>301371.50</i>		
<b>Capital ratios</b>				
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	<b>8.91%</b>		
62	Tier 1 (as a percentage of risk weighted assets)	<b>9.30%</b>		
63	Total capital (as a percentage of risk weighted assets)	<b>12.09%</b>		
64	Institution specific buffer requirement (minimum CET1 requirement plus capital conservation and countercyclical buffer requirements, expressed as a percentage of risk weighted assets)	4.50%		
65	<i>of which: capital conservation buffer requirement</i>	<i>0</i>		
66	<i>of which: bank specific countercyclical buffer requirement</i>	<i>0</i>		
67	<i>of which: G-SIB buffer requirement</i>	<i>0</i>		
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	4.41%		
<b>National minima (if different from Basel III)</b>				

69	National Common Equity Tier 1 minimum ratio (if different from Basel III minimum)	5.50%	
70	National Tier 1 minimum ratio (if different from Basel III minimum)	7.00%	
71	National total capital minimum ratio (if different from Basel III minimum)	9.00%	
<b>Amounts below the thresholds for deduction(before risk</b>			
72	Non-significant investments in the capital of other finan	0	
73	Significant investments in the common stock of financial entities	0	
74	Mortgage servicing rights (net of related tax liability)	Not applicable in India	
75	Deferred tax assets arising from temporary differences (net of related tax liability)	Not applicable in India	
<b>Applicable caps on the inclusion of provisions in Tier 2</b>			
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	31853.33	
77	Cap on inclusion of provisions in Tier 2 under standardised approach	43400.08	
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	NA	
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	NA	
<b>Capital instruments subject to phase-out arrangements</b>			
80	Current cap on CET1 instruments subject to phase out arrangements	Not applicable in India	
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)		
82	Current cap on AT1 instruments subject to phase out arrangements		
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)		
84	Current cap on T2 instruments subject to phase out arrangements		
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)		

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

**Common Equity Tier 1 capital: instruments and reserves**

		Component of regulatory capital reported by bank	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation from step 2
1	Directly issued qualifying common share (and equivalent for non-joint stock companies) capital plus related stock surplus	3534.50	e
2	Retained earnings	0	
3	Accumulated other comprehensive income (and other reserves)	317021.37	
4	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)	0	
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	354.8	
6	Common Equity Tier 1 capital before regulatory adjustments	320910.67	
7	Prudential valuation adjustments	0	
8	Goodwill (net of related tax liability)	0	a-c

Table DF-12: Composition of Capital- Reconciliation Requirements (Step 1)			
		Rs. In million	
		Balance sheet as in financial statements	Balance sheet under regulatory scope of consolidation
		As on reporting date	As on reporting date
<b>A</b>	<b>Capital &amp; Liabilities</b>		
i	Paid-up Capital	3534.73	3534.73
	Reserves & Surplus	360774.22	360584.86
	Minority Interest	4072.10	4072.10
	<b>Total Capital</b>	<b>368381.06</b>	<b>368191.70</b>
ii	Deposits	4149408.73	4149408.73
	<i>of which:</i> Deposits from banks	127465.91	127465.91
	<i>of which:</i> Customer deposits	4021942.81	4021942.81
	<i>of which:</i> Other deposits (pl. specify)	0	0
iii	Borrowings	520229.42	520229.42
	<i>of which:</i> From RBI	71450.00	71450.00
	<i>of which:</i> From banks	60690.51	60690.51
	<i>of which:</i> From other institutions & agencies	28891.35	28891.35
	<i>of which:</i> Others (pl. specify)	232279.35	232279.35
	<i>of which:</i> Capital instruments	126918.20	126918.20
iv	Other liabilities & provisions	140078.07	140024.86
	<b>Total</b>	<b>5178097.28</b>	<b>5177854.70</b>
<b>B</b>	<b>Assets</b>		
i	Cash and balances with Reserve Bank of India	196772.34	196772.34
	Balance with banks and money at call and short notice	157580.71	157349.51
ii	Investments:	1394894.55	1394894.55
	<i>of which:</i> Government securities	1154648.85	1154648.85
	<i>of which:</i> Other approved securities	3076.71	3076.71
	<i>of which:</i> Shares	27124.02	27124.02
	<i>of which:</i> Debentures & Bonds	141911.65	141911.65
	<i>of which:</i> Subsidiaries / Joint	12435.66	12435.66
	<i>of which:</i> Others (Commercial)	55697.64	55697.64
iii	Loans and advances	3298193.54	3298193.54
	<i>of which:</i> Loans and advances to banks	185018.46	185018.46
	<i>of which:</i> Loans and advances to customers	3113175.07	3113175.07
iv	Fixed assets	34931.79	34931.79
v	Other assets	96389.70	96378.32
	<i>of which:</i> Goodwill and intangible assets	823.42	823.42
	<i>of which:</i> Deferred tax assets	4893.57	4893.57
vi	Goodwill on consolidation	-665.33	-665.33
vii	Debit balance in Profit & Loss account	0.00	0.00
	<b>Total Assets</b>	<b>5178097.28</b>	<b>5177854.70</b>

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

(Rs. In million)

		Balance sheet as in financial statements	Balance sheet under regulatory scope of consolidation	Ref No.
		As on reporting date	As on reporting date	
<b>A</b>	<b>Capital &amp; Liabilities</b>			
	Paid-up Capital	3534.73	3534.73	(A)
	of which : Amount eligible for CET 1	3534.73	3484.73	(A) (i)
	Reserves & Surplus	360774.22	360584.86	(B)
	of which : Amount eligible for CET 1	317269.82	316666.08	(B) (i)
	Stock surplus (share premium)	57318.07	57318.07	(B) (ii)
	Statutory reserves	82749.66	82749.66	(B) (iii)
	Other disclosed free reserves	165437.88	164834.14	(B) (iv)
i	Capital reserves representing surplus arising out of sale proceeds of assets	11764.22	11764.22	(B) (v)
	Balance in Profit & Loss Account at the end of the previous financial year	0.00	0.00	(B) (vi)
	Current Financial Year Profit, to the extent admissible	0.00	0.00	(B) (vii)
	Revaluation Reserves @ discount of 55% (Part of Tier 2 Capital)	6411.37	6411.37	(B) (viii)
	General Provisions (Part of Tier 2 Capital)	0.00	0.00	(B) (ix)
	Investment Reserve (Part of Tier 2 Capital)	1701.09	1701.09	(B) (x)
	Minority Interest	4072.10	4072.10	©
	<b>Total Capital</b>	<b>368381.06</b>	<b>368191.70</b>	<b>(D)</b>
	Deposits	4149408.73	4149408.73	(E)
ii	of which: Deposits from banks	127465.91	127465.91	(E) (i)
	of which: Customer deposits	4021942.81	4021942.81	(E) (ii)
	of which: Other deposits (pl. specify)	0	0	(E) (iii)
	Borrowings	520229.42	520229.42	(F)
iii	of which: From RBI	71450.00	71450.00	(F) (i)
	of which: From banks	60690.51	60690.51	(F) (ii)
	of which: From other institutions & agencies	28891.35	28891.35	(F) (iii)
	of which: Others (pl. specify)	232279.35	232279.35	(F) (iv)
	of which: Capital instruments	126918.20	126918.20	(F) (v)
	of which -			
	(a) Eligible for AT1 Capital	18184.50	18184.50	F(vi)
	(b) Eligible for Tier 2 Capital	64375.77	64375.77	F(vii)
iv	Other liabilities & provisions	140078.07	140024.86	(G)
	of which DTLs related to goodwill	0	0	(G) (i)
	of which DTLs related to intangible assets	0	0	(G) (ii)
	<b>Total</b>	<b>5178097.28</b>	<b>5177854.70</b>	

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

(Rs. In million)

		<b>Balance sheet as in financial statements</b>	<b>Balance sheet under regulatory scope of consolidation</b>	Ref No.
		<b>As on reporting date</b>	<b>As on reporting date</b>	
<b>B</b>	<b>Assets</b>			
i	Cash and balances with Reserve Bank of India	196772.34	196772.34	(H) (i)
	Balance with banks and money at call and short notice	157580.71	157349.51	(H) (ii)
	Investments	1394894.55	1394894.55	(I)
	of which: Government securities	1154648.85	1154648.85	(I) (i)
	of which : Other approved securities	3076.71	3076.71	(I) (ii)
ii	of which: Shares	27124.02	27124.02	(I) (iii)
	of which: Debentures & Bonds	141911.65	141911.65	(I) (iv)
	of which: Subsidiaries / Joint/Ventures/Associates	12435.66	12435.66	(I) (v)
	of which: Others (Commercial Papers, Mutual Funds etc.)	55697.64	55697.64	(I) (vi)
	Loans and advances	3298193.54	3298193.54	(J)
iii	of which: Loans and advances to banks	185018.46	185018.46	(J) (i)
	of which: Loans and advances to customers	3113175.07	3113175.07	(J) (ii)
iv	Fixed assets	34931.79	34931.79	(K)
	Other assets	96389.70	96378.32	(L)
	of which : Goodwill and intangible assets, out of which :	823.42	823.42	(L) (i)
v	Goodwill	0	0	(L) (i)
	Other intangibles (excluding MSRs)	823.42	823.42	(L) (i)
	Deferred tax assets	4893.57	4893.57	(L) (i)
vi	Goodwill on consolidation	-665.33	-665.33	(M)
vii	Debit balance in Profit & Loss accounts	0.00	0.00	(N)
	<b>Total Assets</b>	<b>5178097.28</b>	<b>5177854.70</b>	



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

**Common Equity Tier 1 capital: instruments and reserves**

		Component of regulatory capital reported by bank	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation from step 2
1	Directly issued qualifying common share (and equivalent for non-joint stock companies) capital plus related stock surplus	3534.50	e
2	Retained earnings	0	
3	Accumulated other comprehensive income (and other reserves)	317021.37	
4	Directly issued capital subject to phase out from CET1 (only applicable to non- joint stock companies)	0	
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	354.8	
6	Common Equity Tier 1 capital before regulatory adjustments	320910.67	
7	Prudential valuation adjustments	0	
8	Goodwill (net of related tax liability)	0	a-c

**Table DF-13: Main Features of Regulatory Capital Instruments**

Disclosure template for main features of regulatory capital instruments

1	Issuer	PNB
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE160A01014
3	Governing law(s) of the instrument	Applicable Indian statutes and
	<i>Regulatory treatment</i>	Regulatory requirements
4	Transitional Basel III rules	
5	Post-transitional Basel III rules	Common Equity Tier 1
6	Eligible at solo/group/ group & solo	Common Equity Tier 1
7	Instrument type	Solo and Group
8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	Equity – common share 3534.73
9	Par value of instrument	Rs.10/- per common share
10	Accounting classification	Equity Capital
11	Original date of issuance	19.07.1969 and various dates thereafter
12	Perpetual or dated	Perpetual
13	Original maturity date	Not Applicable
14	Issuer call subject to prior supervisory approval	Not Applicable
15	Optional call date, contingent call dates and redemption amount	Not Applicable
16	Subsequent call dates, if applicable	Not Applicable
	<i>Coupons / dividends</i>	Dividends
17	Fixed or floating dividend/coupon	Floating Dividend
18	Coupon rate and any related index	Not Applicable
19	Existence of a dividend stopper	Not Applicable
20	Fully discretionary, partially discretionary or mandatory	Fully Discretionary
21	Existence of step up or other incentive to redeem	Not Applicable
22	Noncumulative or cumulative	Noncumulative
23	Convertible or non-convertible	Not Applicable
24	If convertible, conversion trigger(s)	Not Applicable
25	If convertible, fully or partially	Not Applicable
26	If convertible, conversion rate	Not Applicable
27	If convertible, mandatory or optional conversion	Not Applicable
28	If convertible, specify instrument type convertible into	Not Applicable
29	If convertible, specify issuer of instrument it converts into	Not Applicable
30	Write-down feature	No
31	If write-down, write-down trigger(s)	Not Applicable
32	If write-down, full or partial	Not Applicable
33	If write-down, permanent or temporary	Not Applicable
34	If temporary write-down, description of write-up	Not Applicable
35	Position in subordination hierarchy in liquidation (specify	Subordinate to all other creditors.
36	Non-compliant transitioned features	Not Applicable
37	If yes, specify non-compliant features	Not Applicable

<b>Table DF-13: Main Features of Regulatory Capital instruments</b>		
Disclosure template for main features of regulatory capital instruments		
<b>Series XI</b>		
1	Issuer	PUNJAB NATIONAL BANK
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE160A09124
3	Governing law(s) of the instrument	RBI
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier II Bonds
5	Post-transitional Basel III rules	Tier II Bonds
6	Eligible at solo/group/ group & solo	Solo
7	Instrument type	Unsecured Redeemable Non convertible Subordinated upper Tier II Bonds (Debts Capital Instruments) Series XI in the nature of Promissory Note.
8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	8848
9	Par value of instrument	Rs 1 million
10	Accounting classification	Liability
11	Original date of issuance	<b>16-Jun-06</b>
12	Perpetual or dated	DATED
13	Original maturity date	<b>16-Apr-16</b>
14	Issuer call subject to prior supervisory approval	At par at the end of 10th year from deemed date of allotment (with the prior permission of RBI)
15	Optional call date, contingent call dates and redemption amount	Subject to RBI Guidelines, at par at the end of the 15th year from the date of allotment, if the call is not exercised at the end of 10th year
16	Subsequent call dates, if applicable	NA
	<i>Coupons / dividends</i>	Coupon
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	8.45% 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

<b>Series XII</b>		
1	Issuer	PUNJAB NATIONAL BANK
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE160A09132
3	Governing law(s) of the instrument	RBI
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier II Bonds
5	Post-transitional Basel III rules	Tier II Bonds
6	Eligible at solo/group/ group & solo	Solo
7	Instrument type	Unsecured Redeemable Non convertible Subordinated upper Tier II Bonds (Debts Capital Instruments) Series XI in the nature of Promissory Note.
8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	1150
9	Par value of instrument	Rs. 1 million
10	Accounting classification	Liability
11	Original date of issuance	16.08.2006
12	Perpetual or dated	DATED
13	Original maturity date	16.04.2016
14	Issuer call subject to prior supervisory approval	At par at the end of 10th year from deemed date of allotment (with the prior permission of RBI)
15	Optional call date, contingent call dates and redemption amount	Subject to RBI Guidelines, at par at the end of the 15th year from the date of allotment, if the call is not exercised at the end of 10th year
16	Subsequent call dates, if applicable	NO
	<i>Coupons / dividends</i>	Coupon
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	9.15% 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

<b>Series XIII</b>		
<b>Table DF-13: Main Features of Regulatory Capital instruments</b>		
Disclosure template for main features of regulatory capital instruments		
1	Issuer	PUNJAB NATIONAL BANK
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE160A09140
3	Governing law(s) of the instrument	RBI
	<i>Regulatory treatment</i>	
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	Unsecured Redeemable Non convertible Subordinated upper Tier II Bonds (Debts Capital Instruments) Series XIII in the nature of Promissory Note.
8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	5000
9	Par value of instrument	Rs.1 million
10	Accounting classification	Liability
11	Original date of issuance	<b>8-Sep-06</b>
12	Perpetual or dated	DATED
13	Original maturity date	<b>8-Apr-16</b>
14	Issuer call subject to prior supervisory approval	At par at the end of 10th year from deemed date of allotment (with the prior permission of RBI)
15	Optional call date, contingent call dates and redemption amount	Subject to RBI Guidelines, at par at the end of the 15th year from the date of allotment, if the call is not exercised at the end of 10th year
16	Subsequent call dates, if applicable	NO
	<i>Coupons / dividends</i>	Coupon
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	8.95% 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

<b>Table DF-13: Main Features of Regulatory Capital instruments</b>		
Disclosure template for main features of regulatory capital instruments		
<b>UT Series I</b>		
1	Issuer	PUNJAB NATIONAL BANK
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE160A09157
3	Governing law(s) of the instrument	RBI
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier II Bonds
5	Post-transitional Basel III rules	Tier II Bonds
6	Eligible at solo/group/ group & solo	Solo
7	Instrument type	Unsecured Redeemable Non Convertible Bonds in the nature of Promissory Notes
8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	5000
9	Par value of instrument	Rs.1 million
10	Accounting classification	Liability
11	Original date of issuance	8.12.2006
12	Perpetual or dated	DATED
13	Original maturity date	8.12.2021
14	Issuer call subject to prior supervisory approval	At par at the end of 10th year from deemed date of allotment (with the prior permission of RBI)
15	Optional call date, contingent call dates and redemption amount	Subject to RBI Guidelines, at par at the end of the 15th year from the date of allotment, if the call is not exercised at the end of 10th year
16	Subsequent call dates, if applicable	NO
	<i>Coupons / dividends</i>	Coupon
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	8.80% Annual for first ten years and 9.30% annual for last 5 years if call option not exercised
19	Existence of a dividend stopper	NO
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	NA
22	Noncumulative or cumulative	Noncumulative
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger(s)	NA
25	If convertible, fully or partially	NA
26	If convertible, conversion rate	NA
27	If convertible, mandatory or optional conversion	NA
28	If convertible, specify instrument type convertible into	NA
29	If convertible, specify issuer of instrument it converts into	NA
30	Write-down feature	NA
31	If write-down, write-down trigger(s)	NA
32	If write-down, full or partial	NA
33	If write-down, permanent or temporary	NA
34	If temporary write-down, description of write-up mechanism	NA
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	All depositors and other creditors
36	Non-compliant transitioned features	NO
37	If yes, specify non-compliant features	NA

<b>Table DF-13: Main Features of Regulatory Capital instruments</b>		
Disclosure template for main features of regulatory capital instruments		
<b>UT Series II</b>		
1	Issuer	PUNJAB NATIONAL BANK
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE160A09173
3	Governing law(s) of the instrument	RBI
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier II Bonds
5	Post-transitional Basel III rules	Tier II Bonds
6	Eligible at solo/group/ group & solo	Solo
7	Instrument type	Unsecured Redeemable Non convertible Subordinated upper Tier II Bonds (Debts Capital Instruments) Series II in the nature of Promissory Note.
8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	5000
9	Par value of instrument	Rs.1 million
10	Accounting classification	Liability
11	Original date of issuance	<b>12-Dec-07</b>
12	Perpetual or dated	DATED
13	Original maturity date	<b>12-Dec-22</b>
14	Issuer call subject to prior supervisory approval	At par at the end of 10th year from deemed date of allotment (with the prior permission of RBI)
15	Optional call date, contingent call dates and redemption amount	Subject to RBI Guidelines, at par at the end of the 15th year from the date of allotment, if the call is not exercised at the end of 10th year
16	Subsequent call dates, if applicable	NO
	<i>Coupons / dividends</i>	Coupon
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	9.35% Annual for first ten years and 9.85% annual for last 5 years if call option not exercised
19	Existence of a dividend stopper	NO
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	NO
22	Noncumulative or cumulative	Noncumulative
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger(s)	NA
25	If convertible, fully or partially	NA
26	If convertible, conversion rate	NA
27	If convertible, mandatory or optional conversion	NA
28	If convertible, specify instrument type convertible into	NA
29	If convertible, specify issuer of instrument it converts into	NA
30	Write-down feature	NA
31	If write-down, write-down trigger(s)	NA
32	If write-down, full or partial	NA
33	If write-down, permanent or temporary	NA
34	If temporary write-down, description of write-up mechanism	NA
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	All depositors and other creditors
36	Non-compliant transitioned features	NO
37	If yes, specify non-compliant features	NA

<b>Table DF-13: Main Features of Regulatory Capital instruments</b>		
Disclosure template for main features of regulatory capital instruments		
<b>UT series III</b>		
1	Issuer	PUNJAB NATIONAL BANK
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE160A09207
3	Governing law(s) of the instrument	RBI
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier II Bonds
5	Post-transitional Basel III rules	Tier II Bonds
6	Eligible at solo/group/ group & solo	Solo
7	Instrument type	Unsecured Redeemable Non convertible Subordinated upper Tier II Bonds (Debts Capital Instruments) Series III in the nature of Promissory Note.
8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	5100
9	Par value of instrument	Rs. 1 million
10	Accounting classification	Liability
11	Original date of issuance	<b>5-Mar-08</b>
12	Perpetual or dated	DATED
13	Original maturity date	<b>5-Mar-23</b>
14	Issuer call subject to prior supervisory approval	At par at the end of 10th year from deemed date of allotment (with the prior permission of RBI)
15	Optional call date, contingent call dates and redemption amount	Subject to RBI Guidelines, at par at the end of the 15th year from the date of allotment, if the call is not exercised at the end of 10th year
16	Subsequent call dates, if applicable	NO
	<i>Coupons / dividends</i>	Coupon
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	9.35% Annual for first ten years and 9.85% annual for last 5 years if call option not exercised
19	Existence of a dividend stopper	NO
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	NA
22	Noncumulative or cumulative	Noncumulative
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger(s)	NA
25	If convertible, fully or partially	NA
26	If convertible, conversion rate	NA
27	If convertible, mandatory or optional conversion	NA
28	If convertible, specify instrument type convertible into	NA
29	If convertible, specify issuer of instrument it converts into	NA
30	Write-down feature	NA
31	If write-down, write-down trigger(s)	NA
32	If write-down, full or partial	NA
33	If write-down, permanent or temporary	NA
34	If temporary write-down, description of write-up mechanism	NA
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	All depositors and other creditors
36	Non-compliant transitioned features	NO
37	If yes, specify non-compliant features	NA



Table DF-13: Main Features of Regulatory Capital instruments		
Disclosure template for main features of regulatory capital instruments		
UT series IV		
1	Issuer	PUNJAB NATIONAL BANK
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE160A09215
3	Governing law(s) of the instrument	RBI
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier II bonds
5	Post-transitional Basel III rules	Tier II bonds
6	Eligible at solo/group/ group & solo	Solo
7	Instrument type	Unsecured Redeemable Non convertible Subordinated upper Tier II Bonds (Debts Capital Instruments) Series IV in the nature of Promissory Note.
8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	6000
9	Par value of instrument	Rs.1 million
10	Accounting classification	Liability
11	Original date of issuance	<b>27-Mar-08</b>
12	Perpetual or dated	DATED
13	Original maturity date	<b>27-Mar-23</b>
14	Issuer call subject to prior supervisory approval	At par at the end of 10th year from deemed date of allotment (with the prior permission of RBI)
15	Optional call date, contingent call dates and redemption amount	Subject to RBI Guidelines, at par at the end of the 15th year from the date of allotment, if the call is not exercised at the end of 10th year
16	Subsequent call dates, if applicable	NO
	<i>Coupons / dividends</i>	Coupon
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	9.45% Annual for first ten years and 9.95% annual for last 5 years if call option not exercised
19	Existence of a dividend stopper	NO
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	NA
22	Noncumulative or cumulative	Noncumulative
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger(s)	NA
25	If convertible, fully or partially	NA
26	If convertible, conversion rate	NA
27	If convertible, mandatory or optional conversion	NA
28	If convertible, specify instrument type convertible into	NA
29	If convertible, specify issuer of instrument it converts into	NA
30	Write-down feature	NA
31	If write-down, write-down trigger(s)	NA
32	If write-down, full or partial	NA
33	If write-down, permanent or temporary	NA
34	If temporary write-down, description of write-up mechanism	NA
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	All depositors and other creditors
36	Non-compliant transitioned features	NO
37	If yes, specify non-compliant features	NA

Table DF-13: Main Features of Regulatory Capital instruments		
Disclosure template for main features of regulatory capital instruments		
UT series V		
1	Issuer	PUNJAB NATIONAL BANK
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE160A09223
3	Governing law(s) of the instrument	RBI
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier II Bonds
5	Post-transitional Basel III rules	Tier II Bonds
6	Eligible at solo/group/ group & solo	Solo
7	Instrument type	Unsecured Redeemable Non convertible Subordinated upper Tier II Bonds (Debts Capital Instruments) Series V in the nature of Promissory Note.
8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	5000
9	Par value of instrument	Rs.1 million
10	Accounting classification	Liability
11	Original date of issuance	29.9.2008
12	Perpetual or dated	DATED
13	Original maturity date	29.9.2023
14	Issuer call subject to prior supervisory approval	At par at the end of 10th year from deemed date of allotment (with the prior permission of RBI)
15	Optional call date, contingent call dates and redemption amount	Subject to RBI Guidelines, at par at the end of the 15th year from the date of allotment, if the call is not exercised at the end of 10th year
16	Subsequent call dates, if applicable	NO
	<i>Coupons / dividends</i>	
		Coupon
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	10.85% Annual for first ten years and 11.35% annual for last 5 years if call option not exercised
19	Existence of a dividend stopper	NO
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	NA
22	Noncumulative or cumulative	Noncumulative
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger(s)	NA
25	If convertible, fully or partially	NA
26	If convertible, conversion rate	NA
27	If convertible, mandatory or optional conversion	NA
28	If convertible, specify instrument type convertible into	NA
29	If convertible, specify issuer of instrument it converts into	NA
30	Write-down feature	NA
31	If write-down, write-down trigger(s)	NA
32	If write-down, full or partial	NA
33	If write-down, permanent or temporary	NA
34	If temporary write-down, description of write-up mechanism	NA
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	All depositors and other creditors
36	Non-compliant transitioned features	no
37	If yes, specify non-compliant features	NA

<b>Table DF-13: Main Features of Regulatory Capital instruments</b>		
Disclosure template for main features of regulatory capital instruments		
<b>UT series VI</b>		
1	Issuer	PUNJAB NATIONAL BANK
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE160A09231
3	Governing law(s) of the instrument	RBI
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier II Bonds
5	Post-transitional Basel III rules	Tier II Bonds
6	Eligible at solo/group/ group & solo	Solo
7	Instrument type	Unsecured Redeemable Non convertible Subordinated upper Tier II Bonds (Debts Capital Instruments) Series VI in the nature of Promissory Note.
8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	5000
9	Par value of instrument	Rs. 1 million
10	Accounting classification	Liability
11	Original date of issuance	18.12.2008
12	Perpetual or dated	DATED
13	Original maturity date	18.12.2023
14	Issuer call subject to prior supervisory approval	At par at the end of 10th year from deemed date of allotment (with the prior permission of RBI)
15	Optional call date, contingent call dates and redemption amount	Subject to RBI Guidelines, at par at the end of the 15th year from the date of allotment, if the call is not exercised at the end of 10th year
16	Subsequent call dates, if applicable	NO
	<i>Coupons / dividends</i>	Coupon
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	8.95% Annual for first ten years and 9.45% annual for last 5 years if call option not exercised
19	Existence of a dividend stopper	NO
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	NA
22	Noncumulative or cumulative	Noncumulative
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger(s)	NA
25	If convertible, fully or partially	NA
26	If convertible, conversion rate	NA
27	If convertible, mandatory or optional conversion	NA
28	If convertible, specify instrument type convertible into	NA
29	If convertible, specify issuer of instrument it converts into	NA
30	Write-down feature	NA
31	If write-down, write-down trigger(s)	NA
32	If write-down, full or partial	NA
33	If write-down, permanent or temporary	NA
34	If temporary write-down, description of write-up mechanism	NA
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	All depositors and other creditors
36	Non-compliant transitioned features	NO
37	If yes, specify non-compliant features	NA

<b>Table DF-13: Main Features of Regulatory Capital instruments</b>		
Disclosure template for main features of regulatory capital instruments		
<b>HT I SERIES II</b>		
1	Issuer	PUNJAB NATIONAL BANK
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE160A09181
3	Governing law(s) of the instrument	RBI
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier I Bonds
5	Post-transitional Basel III rules	Tier I Bonds
6	Eligible at solo/group/ group & solo	Solo
7	Instrument type	Unsecured Redeemable Non convertible Subordinated Tier I Perpetual Bonds Series II in the nature of Promissory Note.
8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	3000
9	Par value of instrument	Rs.1 million
10	Accounting classification	Liability
11	Original date of issuance	<b>11-Dec-07</b>
12	Perpetual or dated	PERPETUAL
13	Original maturity date	<b>PERPETUAL</b>
14	Issuer call subject to prior supervisory approval	At par at the end of 10th year from the Deemed Date of Allotment and thereafter on each anniversary date (subject to prior approval from RBI)
15	Optional call date, contingent call dates and redemption amount	At par at the end of 10th year from the Deemed Date of Allotment and thereafter on each anniversary date (subject to prior approval from RBI)
16	Subsequent call dates, if applicable	NA
	<i>Coupons / dividends</i>	Coupon
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	9.75% annual for first ten years and 10.25% if call option not exercised
19	Existence of a dividend stopper	NO
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	NO
22	Noncumulative or cumulative	Noncumulative
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger(s)	NA
25	If convertible, fully or partially	NA
26	If convertible, conversion rate	NA
27	If convertible, mandatory or optional conversion	NA
28	If convertible, specify instrument type convertible into	NA
29	If convertible, specify issuer of instrument it converts into	NA
30	Write-down feature	NA
31	If write-down, write-down trigger(s)	NA
32	If write-down, full or partial	NA
33	If write-down, permanent or temporary	NA
34	If temporary write-down, description of write-up mechanism	NA
35	Position in subordination hierarchy in liquidation (specify instrument)	All depositors and other creditors
36	Non-compliant transitioned features	NO
37	If yes, specify non-compliant features	NA

<b>Table DF-13: Main Features of Regulatory Capital instruments</b>		
Disclosure template for main features of regulatory capital instruments		
<b>UT series VIII</b>		
1	Issuer	PUNJAB NATIONAL BANK
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE160A09264
3	Governing law(s) of the instrument	RBI
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier II Bonds
5	Post-transitional Basel III rules	Tier II Bonds
6	Eligible at solo/group/ group & solo	Solo
7	Instrument type	Unsecured Redeemable Non convertible Subordinated upper Tier II Bonds (Debts Capital Instruments) Series VIII in the nature of Promissory Note.
8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	5000
9	Par value of instrument	1000000
10	Accounting classification	Liability
11	Original date of issuance	<b>21-Apr-09</b>
12	Perpetual or dated	DATED
13	Original maturity date	<b>21-Apr-24</b>
14	Issuer call subject to prior supervisory approval	Call option may be exercised by the Bank only if the Bonds have run for atleast 10 years. Call option shall be exercised by the bank only with the prior approval of RBI
15	Optional call date, contingent call dates and redemption amount	At par at the end of 15th year from the Deemed Date of Allotment (subject to prior approval from RBI)
16	Subsequent call dates, if applicable	NA
	<i>Coupons / dividends</i>	Coupon
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	8.80% annual for first ten years and 9.30% for last 5 years if call option not exercised
19	Existence of a dividend stopper	NO
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	NA
22	Noncumulative or cumulative	Noncumulative
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger(s)	NA
25	If convertible, fully or partially	NA
26	If convertible, conversion rate	NA
27	If convertible, mandatory or optional conversion	NA
28	If convertible, specify instrument type convertible into	NA
29	If convertible, specify issuer of instrument it converts into	NA
30	Write-down feature	NA
31	If write-down, write-down trigger(s)	NA
32	If write-down, full or partial	NA
33	If write-down, permanent or temporary	NA
34	If temporary write-down, description of write-up mechanism	NA
35	Position in subordination hierarchy in liquidation (specify)	All depositors and other creditors
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	NA

<b>Table DF-13: Main Features of Regulatory Capital instruments</b>		
Disclosure template for main features of regulatory capital instruments		
<b>UT series IX</b>		
1	Issuer	PUNJAB NATIONAL BANK
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE160A09272
3	Governing law(s) of the instrument	RBI
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier II Bonds
5	Post-transitional Basel III rules	Tier II Bonds
6	Eligible at solo/group/ group & solo	Solo
7	Instrument type	Unsecured Redeemable Non convertible Subordinated upper Tier II Bonds (Debts Capital Instruments) Series IX in the nature of Promissory Note.
8	Amount recognised in regulatory capital (Rs. in million, as of	5000
9	Par value of instrument	Rs.1 million
10	Accounting classification	Liability
11	Original date of issuance	<b>4-Jun-09</b>
12	Perpetual or dated	DATED
13	Original maturity date	<b>4-Jun-24</b>
14	Issuer call subject to prior supervisory approval	Call option may be exercised by the Bank only if the Bonds have run for atleast 10 years. Call option shall be exercised by the bank only with the prior approval of RBI
15	Optional call date, contingent call dates and redemption amount	At par at the end of 15th year from the Deemed Date of Allotment (subject to prior approval from RBI)
16	Subsequent call dates, if applicable	NA
	<i>Coupons / dividends</i>	Coupon
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	8.37% annual for first ten years and 8.87% for last 5 years if call option not exercised
19	Existence of a dividend stopper	NO
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	NA
22	Noncumulative or cumulative	Noncumulative
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger(s)	NA
25	If convertible, fully or partially	NA
26	If convertible, conversion rate	NA
27	If convertible, mandatory or optional conversion	NA
28	If convertible, specify instrument type convertible into	NA
29	If convertible, specify issuer of instrument it converts into	NA
30	Write-down feature	NA
31	If write-down, write-down trigger(s)	NA
32	If write-down, full or partial	NA
33	If write-down, permanent or temporary	NA
34	If temporary write-down, description of write-up mechanism	NA
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	All depositors and other creditors
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	NA

<b>Table DF-13: Main Features of Regulatory Capital instruments</b>		
Disclosure template for main features of regulatory capital instruments		
<b>UT series X</b>		
1	Issuer	PUNJAB NATIONAL BANK
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE160A09298
3	Governing law(s) of the instrument	RBI
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier II Bonds
5	Post-transitional Basel III rules	Tier II Bonds
6	Eligible at solo/group/ group & solo	Solo
7	Instrument type	Unsecured Redeemable Non convertible Subordinated upper Tier II Bonds (Debts Capital Instruments) Series X in the nature of Promissory Note.
8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	5000
9	Par value of instrument	Rs.1 million
10	Accounting classification	Liability
11	Original date of issuance	09.09.2009
12	Perpetual or dated	DATED
13	Original maturity date	09.09.2024
14	Issuer call subject to prior supervisory approval	Call option may be exercised by the Bank only if the Bonds have run for atleast 10 years. Call option shall be exercised by the bank only with the prior approval of RBI
15	Optional call date, contingent call dates and redemption amount	At par at the end of 15th year from the Deemed Date of Allotment (subject to prior approval from RBI)
16	Subsequent call dates, if applicable	NO
	<i>Coupons / dividends</i>	Coupon
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	8.60% annual for first ten years and 9.10% for last 5 years if call option not exercised
19	Existence of a dividend stopper	NO
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	NA
22	Noncumulative or cumulative	Noncumulative
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger(s)	NA
25	If convertible, fully or partially	NA
26	If convertible, conversion rate	NA
27	If convertible, mandatory or optional conversion	NA
28	If convertible, specify instrument type convertible into	NA
29	If convertible, specify issuer of instrument it converts into	NA
30	Write-down feature	NA
31	If write-down, write-down trigger(s)	NA
32	If write-down, full or partial	NA
33	If write-down, permanent or temporary	NA
34	If temporary write-down, description of write-up mechanism	NA
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	All depositors and other creditors
36	Non-compliant transitioned features	NO
37	If yes, specify non-compliant features	NA



<b>Table DF-13: Main Features of Regulatory Capital instruments</b>		
Disclosure template for main features of regulatory capital instruments		
<b>UT series XI</b>		
1	Issuer	PUNJAB NATIONAL BANK
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE160A09306
3	Governing law(s) of the instrument	RBI
<i>Regulatory treatment</i>		
4	Transitional Basel III rules	TIER II BONDS
5	Post-transitional Basel III rules	TIER II BONDS
6	Eligible at solo/group/ group & solo	SOLO
7	Instrument type	Unsecured Redeemable Non convertible Subordinated upper Tier II Bonds (Debts Capital Instruments) Series XI in the nature of Promissory Note.
8	Amount recognised in regulatory capital (Rs. in million, as of	5000
9	Par value of instrument	Rs.1 million
10	Accounting classification	Liability
11	Original date of issuance	27.11.2009
12	Perpetual or dated	DATED
13	Original maturity date	27.11.2024
14	Issuer call subject to prior supervisory approval	Call option may be exercised by the Bank only if the Bonds have run for atleast 10 years. Call option shall be exercised by the bank only with the prior approval of RBI
15	Optional call date, contingent call dates and redemption amount	At par at the end of 15th year from the Deemed Date of Allotment (subject to prior approval from RBI)
16	Subsequent call dates, if applicable	NO
<i>Coupons / dividends</i>		
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	8.50% annual for first ten years and 9.00% for last 5 years if call option not exercised
19	Existence of a dividend stopper	NO
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	NO
22	Noncumulative or cumulative	Noncumulative
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger(s)	NA
25	If convertible, fully or partially	NA
26	If convertible, conversion rate	NA
27	If convertible, mandatory or optional conversion	NA
28	If convertible, specify instrument type convertible into	NA
29	If convertible, specify issuer of instrument it converts into	NA
30	Write-down feature	NA
31	If write-down, write-down trigger(s)	NA
32	If write-down, full or partial	NA
33	If write-down, permanent or temporary	NA
34	If temporary write-down, description of write-up mechanism	NA
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	All depositors and other creditors
36	Non-compliant transitioned features	NO
37	If yes, specify non-compliant features	NA



<b>Table DF-13: Main Features of Regulatory Capital instruments</b>		
Disclosure template for main features of regulatory capital instruments		
<b>UT series XII</b>		
1	Issuer	PUNJAB NATIONAL BANK
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE160A09322
3	Governing law(s) of the instrument	RBI
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier II Bonds
5	Post-transitional Basel III rules	Tier II Bonds
6	Eligible at solo/group/ group & solo	Solo
7	Instrument type	Unsecured Redeemable Non convertible Subordinated upper Tier II Bonds (Debts Capital Instruments) Series XII in the nature of Promissory Note.
8	Amount recognised in regulatory capital (Rs. in million, as	5000
9	Par value of instrument	Rs.1 million
10	Accounting classification	Liability
11	Original date of issuance	24.05.2010
12	Perpetual or dated	DATED
13	Original maturity date	24.05.2025
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	NA
	<i>Coupons / dividends</i>	Coupon
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	8.50% annual for first ten years and 9.00% for last 5 years if call option not exercised
19	Existence of a dividend stopper	NO
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	NO
22	Noncumulative or cumulative	Noncumulative
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger(s)	NA
25	If convertible, fully or partially	NA
26	If convertible, conversion rate	NA
27	If convertible, mandatory or optional conversion	NA
28	If convertible, specify instrument type convertible into	NA
29	If convertible, specify issuer of instrument it converts into	NA
30	Write-down feature	NA
31	If write-down, write-down trigger(s)	NA
32	If write-down, full or partial	NA
33	If write-down, permanent or temporary	NA
34	If temporary write-down, description of write-up mechanism	NA
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	All depositors and other creditors
36	Non-compliant transitioned features	NO
37	If yes, specify non-compliant features	NA

<b>Table DF-13: Main Features of Regulatory Capital instruments</b>		
Disclosure template for main features of regulatory capital instruments		
<b>HT I SERIES I</b>		
1	Issuer	PUNJAB NATIONAL BANK
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE160A09165
3	Governing law(s) of the instrument	RBI
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier I Bonds
5	Post-transitional Basel III rules	Tier I Bonds
6	Eligible at solo/group/ group & solo	Solo
7	Instrument type	Unsecured Redeemable Non convertible Subordinated Tier I Perpetual Bonds Series I in the nature of Promissory Note.
8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	5000
9	Par value of instrument	Rs.1 million
10	Accounting classification	Liability
11	Original date of issuance	<b>20-Jul-07</b>
12	Perpetual or dated	PERPETUAL
13	Original maturity date	<b>PERPETUAL</b>
14	Issuer call subject to prior supervisory approval	At par at the end of 10th year from the Deemed Date of Allotment and thereafter on each anniversary date (subject to prior approval from RBI)
15	Optional call date, contingent call dates and redemption amount	At par at the end of 10th year from the Deemed Date of Allotment and thereafter on each anniversary date (subject to prior approval from RBI)
16	Subsequent call dates, if applicable	NA
	<i>Coupons / dividends</i>	Coupon
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	10.40% annual for first ten years and 10.90% ANNUAL FOR ALL Subsequent years if call option is not exercised at the end of 10th year from the deemed date of allotment
19	Existence of a dividend stopper	NO
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	NO
22	Noncumulative or cumulative	Noncumulative
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger(s)	NA
25	If convertible, fully or partially	NA
26	If convertible, conversion rate	NA
27	If convertible, mandatory or optional conversion	NA
28	If convertible, specify instrument type convertible into	NA
29	If convertible, specify issuer of instrument it converts into	NA
30	Write-down feature	NA
31	If write-down, write-down trigger(s)	NA
32	If write-down, full or partial	NA
33	If write-down, permanent or temporary	NA
34	If temporary write-down, description of write-up mechanism	NA
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	All depositors and other creditors
36	Non-compliant transitioned features	NO
37	If yes, specify non-compliant features	NA

<b>Table DF-13: Main Features of Regulatory Capital instruments</b>		
Disclosure template for main features of regulatory capital instruments		
<b>HT I SERIES II</b>		
1	Issuer	PUNJAB NATIONAL BANK
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE160A09181
3	Governing law(s) of the instrument	RBI
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier I Bonds
5	Post-transitional Basel III rules	Tier I Bonds
6	Eligible at solo/group/ group & solo	Solo
7	Instrument type	Unsecured Redeemable Non convertible Subordinated Tier I Perpetual Bonds Series II in the nature of Promissory Note.
8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	3000
9	Par value of instrument	Rs.1 million
10	Accounting classification	Liability
11	Original date of issuance	<b>11-Dec-07</b>
12	Perpetual or dated	PERPETUAL
13	Original maturity date	<b>PERPETUAL</b>
14	Issuer call subject to prior supervisory approval	At par at the end of 10th year from the Deemed Date of Allotment and thereafter on each anniversary date (subject to prior approval from RBI)
15	Optional call date, contingent call dates and redemption amount	At par at the end of 10th year from the Deemed Date of Allotment and thereafter on each anniversary date (subject to prior approval from RBI)
16	Subsequent call dates, if applicable	NA
	<i>Coupons / dividends</i>	Coupon
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	9.75% annual for first ten years and 10.25% if call option not exercised
19	Existence of a dividend stopper	NO
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	NO
22	Noncumulative or cumulative	Noncumulative
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger(s)	NA
25	If convertible, fully or partially	NA
26	If convertible, conversion rate	NA
27	If convertible, mandatory or optional conversion	NA
28	If convertible, specify instrument type convertible into	NA
29	If convertible, specify issuer of instrument it converts into	NA
30	Write-down feature	NA
31	If write-down, write-down trigger(s)	NA
32	If write-down, full or partial	NA
33	If write-down, permanent or temporary	NA
34	If temporary write-down, description of write-up mechanism	NA
35	Position in subordination hierarchy in liquidation (specify instrument)	All depositors and other creditors
36	Non-compliant transitioned features	NO
37	If yes, specify non-compliant features	NA

**Table DF-13: Main Features of Regulatory Capital instruments**

Disclosure template for main features of regulatory capital instruments

**HT I SERIES III**

1	Issuer	PUNJAB NATIONAL BANK
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE160A09199
3	Governing law(s) of the instrument	RBI
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier I Bonds
5	Post-transitional Basel III rules	Tier I Bonds
6	Eligible at solo/group/ group & solo	Solo
7	Instrument type	Unsecured Redeemable Non convertible Subordinated Tier I Perpetual Bonds Series III in the nature of Promissory Note.
8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	3000
9	Par value of instrument	Rs.1 million
10	Accounting classification	Liability
11	Original date of issuance	<b>18.01.2008</b>
12	Perpetual or dated	PERPETUAL
13	Original maturity date	<b>PERPETUAL</b>
14	Issuer call subject to prior supervisory approval	At par at the end of 10th year from the Deemed Date of Allotment and thereafter on each anniversary date (subject to prior approval from RBI)
15	Optional call date, contingent call dates and redemption amount	At par at the end of 10th year from the Deemed Date of Allotment and thereafter on each anniversary date (subject to prior approval from RBI)
16	Subsequent call dates, if applicable	NA
	<i>Coupons / dividends</i>	Coupon
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	9.45% annual for first ten years and 9.95% if call option not exercised
19	Existence of a dividend stopper	NO
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	NO
22	Noncumulative or cumulative	Noncumulative
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger(s)	NA
25	If convertible, fully or partially	NA
26	If convertible, conversion rate	NA
27	If convertible, mandatory or optional conversion	NA
28	If convertible, specify instrument type convertible into	NA
29	If convertible, specify issuer of instrument it converts into	NA
30	Write-down feature	NA
31	If write-down, write-down trigger(s)	NA
32	If write-down, full or partial	NA
33	If write-down, permanent or temporary	NA
34	If temporary write-down, description of write-up mechanism	NA
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	All depositors and other creditors
36	Non-compliant transitioned features	NO
37	If yes, specify non-compliant features	NA

<b>Table DF-13: Main Features of Regulatory Capital instruments</b>		
Disclosure template for main features of regulatory capital instruments		
<b>HT I SERIES IV</b>		
1	Issuer	PUNJAB NATIONAL BANK
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE160A09249
3	Governing law(s) of the instrument	RBI
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier I Bonds
5	Post-transitional Basel III rules	Tier I Bonds
6	Eligible at solo/group/ group & solo	Solo
7	Instrument type	Unsecured Redeemable Non convertible Subordinated Tier I Perpetual Bonds Series IV in the nature of Promissory Note.
8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	2205
9	Par value of instrument	Rs.1 million
10	Accounting classification	Liability
11	Original date of issuance	<b>19-Jan-09</b>
12	Perpetual or dated	PERPETUAL
13	Original maturity date	<b>PERPETUAL</b>
14	Issuer call subject to prior supervisory approval	At par at the end of 10th year from the Deemed Date of Allotment and thereafter on each anniversary date (subject to prior approval from RBI)
15	Optional call date, contingent call dates and redemption amount	At par at the end of 10th year from the Deemed Date of Allotment and thereafter on each anniversary date (subject to prior approval from RBI)
16	Subsequent call dates, if applicable	NA
	<i>Coupons / dividends</i>	Coupon
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	8.90% annual for first ten years and 9.40% if call option not exercised
19	Existence of a dividend stopper	NO
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	NO
22	Noncumulative or cumulative	Noncumulative
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger(s)	NA
25	If convertible, fully or partially	NA
26	If convertible, conversion rate	NA
27	If convertible, mandatory or optional conversion	NA
28	If convertible, specify instrument type convertible into	NA
29	If convertible, specify issuer of instrument it converts into	NA
30	Write-down feature	NA
31	If write-down, write-down trigger(s)	NA
32	If write-down, full or partial	NA
33	If write-down, permanent or temporary	NA
34	If temporary write-down, description of write-up mechanism	NA
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	All depositors and other creditors
36	Non-compliant transitioned features	NO
37	If yes, specify non-compliant features	NA

<b>Table DF-13: Main Features of Regulatory Capital instruments</b>		
Disclosure template for main features of regulatory capital instruments		
<b>HT I SERIES V</b>		
1	Issuer	PUNJAB NATIONAL BANK
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE160A09280
3	Governing law(s) of the instrument	RBI
<i>Regulatory treatment</i>		
4	Transitional Basel III rules	Tier I Bonds
5	Post-transitional Basel III rules	Tier I Bonds
6	Eligible at solo/group/ group & solo	Solo
7	Instrument type	Unsecured Redeemable Non convertible Subordinated Tier I Perpetual Bonds Series V in the nature of Promissory Note.
8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	5000
9	Par value of instrument	Rs.1 million
10	Accounting classification	Liability
11	Original date of issuance	<b>28-Aug-09</b>
12	Perpetual or dated	PERPETUAL
13	Original maturity date	<b>PERPETUAL</b>
14	Issuer call subject to prior supervisory approval	At par at the end of 10th year from the Deemed Date of Allotment and thereafter on each anniversary date (subject to prior approval from RBI)
15	Optional call date, contingent call dates and redemption amount	At par at the end of 10th year from the Deemed Date of Allotment and thereafter on each anniversary date (subject to prior approval from RBI)
16	Subsequent call dates, if applicable	NA
<i>Coupons / dividends</i>		
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

<b>Table DF-13: Main Features of Regulatory Capital instruments</b>		
Disclosure template for main features of regulatory capital instruments		
<b>HT I SERIES VI</b>		
1	Issuer	PUNJAB NATIONAL BANK
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE160A09314
3	Governing law(s) of the instrument	RBI
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier I Bonds
5	Post-transitional Basel III rules	Tier I Bonds
6	Eligible at solo/group/ group & solo	Solo
7	Instrument type	Unsecured Redeemable Non convertible Subordinated Tier I Perpetual Bonds Series VI in the nature of Promissory Note.
8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	2000
9	Par value of instrument	Rs.1 million
10	Accounting classification	Liability
11	Original date of issuance	<b>27-Nov-09</b>
12	Perpetual or dated	PERPETUAL
13	Original maturity date	<b>PERPETUAL</b>
14	Issuer call subject to prior supervisory approval	At par at the end of 10th year from the Deemed Date of Allotment and thereafter on each anniversary date (subject to prior approval from RBI)
15	Optional call date, contingent call dates and redemption amount	At par at the end of 10th year from the Deemed Date of Allotment and thereafter on each anniversary date (subject to prior approval from RBI)
16	Subsequent call dates, if applicable	NA
	<i>Coupons / dividends</i>	Coupon
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	9.00% annual for first ten years and 9.50% if call option not exercised
19	Existence of a dividend stopper	NO
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	NO
22	Noncumulative or cumulative	Noncumulative
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger(s)	NA
25	If convertible, fully or partially	NA
26	If convertible, conversion rate	NA
27	If convertible, mandatory or optional conversion	NA
28	If convertible, specify instrument type convertible into	NA
29	If convertible, specify issuer of instrument it converts into	NA
30	Write-down feature	NA
31	If write-down, write-down trigger(s)	NA
32	If write-down, full or partial	NA
33	If write-down, permanent or temporary	NA
34	If temporary write-down, description of write-up mechanism	NA
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	All depositors and other creditors
36	Non-compliant transitioned features	NO
37	If yes, specify non-compliant features	NA

**Table DF-13: Main Features of Regulatory Capital instruments**

Disclosure template for main features of regulatory capital instruments

1	Issuer	PNB Housing Finance Ltd.
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for	INE572E09197
3	Governing law(s) of the instrument	SEBI
	<i>Regulatory treatment</i>	NA
4	Transitional Basel III rules	NA
5	Post-transitional Basel III rules	NA
6	Eligible at solo/group/ group & solo	NA
7	Instrument type	Unsecured Tier II Bonds
8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	200
9	Par value of instrument	200
10	Accounting classification	Unsecured Borrowing
11	Original date of issuance	21.12.2012
12	Perpetual or dated	Maturity Dt. 21.12.2022
13	Original maturity date	21.12.2022
14	Issuer call subject to prior supervisory approval	NA
15	Optional call date, contingent call dates and redemption amount	NA
16	Subsequent call dates, if applicable	NA
	<i>Coupons / dividends</i>	NA
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	9.10
19	Existence of a dividend stopper	NA
20	Fully discretionary, partially discretionary or mandatory	NA
21	Existence of step up or other incentive to redeem	NA
22	Noncumulative or cumulative	Cumulative
23	Convertible or non-convertible	NA
24	If convertible, conversion trigger(s)	NA
25	If convertible, fully or partially	NA
26	If convertible, conversion rate	NA
27	If convertible, mandatory or optional conversion	NA
28	If convertible, specify instrument type convertible into	NA
29	If convertible, specify issuer of instrument it converts into	NA
30	Write-down feature	NA
31	If write-down, write-down trigger(s)	NA
32	If write-down, full or partial	NA
33	If write-down, permanent or temporary	NA
34	If temporary write-down, description of write-up mechanism	NA
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Equity
36	Non-compliant transitioned features	NA
37	If yes, specify non-compliant features	NA



<b>Table DF-13: Main Features of Regulatory Capital instruments</b>		
Disclosure template for main features of regulatory capital instruments		
1	Issuer	PNB Housing Finance Ltd.
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for	INE572E09015
3	Governing law(s) of the instrument	SEBI
	<i>Regulatory treatment</i>	NA
4	Transitional Basel III rules	NA
5	Post-transitional Basel III rules	NA
6	Eligible at solo/group/ group & solo	NA
7	Instrument type	Unsecured Tier II Bonds
8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	100
9	Par value of instrument	100
10	Accounting classification	Unsecured Borrowing
11	Original date of issuance	22.07.2006
12	Perpetual or dated	Maturity Dt. 22.03.2016
13	Original maturity date	22.03.2016
14	Issuer call subject to prior supervisory approval	NA
15	Optional call date, contingent call dates and redemption amount	NA
16	Subsequent call dates, if applicable	NA
	<i>Coupons / dividends</i>	NA
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	9.25
19	Existence of a dividend stopper	NA
20	Fully discretionary, partially discretionary or mandatory	NA
21	Existence of step up or other incentive to redeem	NA
22	Noncumulative or cumulative	Cumulative
23	Convertible or non-convertible	NA
24	If convertible, conversion trigger(s)	NA
25	If convertible, fully or partially	NA
26	If convertible, conversion rate	NA
27	If convertible, mandatory or optional conversion	NA
28	If convertible, specify instrument type convertible into	NA
29	If convertible, specify issuer of instrument it converts into	NA
30	Write-down feature	NA
31	If write-down, write-down trigger(s)	NA
32	If write-down, full or partial	NA
33	If write-down, permanent or temporary	NA
34	If temporary write-down, description of write-up mechanism	NA
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Equity
36	Non-compliant transitioned features	NA
37	If yes, specify non-compliant features	NA

<b>Table DF-13: Main Features of Regulatory Capital Instruments</b>		
Disclosure template for main features of regulatory capital instruments		Equity Share Capital
1	Issuer	PNBIL
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for	Non Demat
3	Governing law(s) of the instrument	Channel Island Stock Market
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Available to full extent
5	Post-transitional Basel III rules	Available to full extent
6	Eligible at solo/group/ group & solo	Solo
7	Instrument type	Ordinary shares
8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	9367.63
9	Par value of instrument	9367.63
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
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Floating
18	Coupon rate and any related index	Nil
19	Existence of a dividend stopper	Nil
20	Fully discretionary, partially discretionary or mandatory	Fully Discretionary
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Non Cumulative
23	Convertible or non-convertible	NA
24	If convertible, conversion trigger(s)	NA
25	If convertible, fully or partially	NA
26	If convertible, conversion rate	NA
27	If convertible, mandatory or optional conversion	NA
28	If convertible, specify instrument type convertible into	NA
29	If convertible, specify issuer of instrument it converts into	NA
30	Write-down feature	NA
31	If write-down, write-down trigger(s)	NA
32	If write-down, full or partial	NA
33	If write-down, permanent or temporary	NA
34	If temporary write-down, description of write-up mechanism	NA
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	First
36	Non-compliant transitioned features	Nil
37	If yes, specify non-compliant features	Nil

Table DF-13: Main Features of Regulatory Capital Instruments		
Disclosure template for main features of regulatory capital instruments		Upper Tier II Capital Bonds
1	Issuer	PNBIL
2	Unique Identifier (e.g. CUSIP, ISIN or Bloomberg Identifier for private placement)	Non Demat
3	Governing law(s) of the instrument	Channel Island Stock Market
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Will have to be converted into additional tier I
5	Post-transitional Basel III rules	Will have to be converted into addl. tier I. Otherwise shall account for tier II
6	Eligible at solo/group/ group & solo	Solo
7	Instrument type	Subordinated perpetual debt
8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	1565.13
9	Par value of instrument	1565.13
10	Accounting classification	Semi Equity
11	Original date of issuance	31.3.2011
12	Perpetual or dated	Perpetual
13	Original maturity date	Undated
14	Issuer call subject to prior supervisory approval	10 years
15	Optional call date, contingent call dates and redemption amount	31.3.2021
16	Subsequent call dates, if applicable	Nil
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Floating
18	Coupon rate and any related index	6M LIBOR + 400 bps
19	Existence of a dividend stopper	Nil
20	Fully discretionary, partially discretionary or mandatory	Fully Discretionary
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Non Cumulative
23	Convertible or non-convertible	Non Convertible
24	If convertible, conversion trigger(s)	NA
25	If convertible, fully or partially	NA
26	If convertible, conversion rate	NA
27	If convertible, mandatory or optional conversion	NA
28	If convertible, specify instrument type convertible into	NA
29	If convertible, specify issuer of instrument it converts into	NA
30	Write-down feature	Nil
31	If write-down, write-down trigger(s)	NA
32	If write-down, full or partial	NA
33	If write-down, permanent or temporary	NA
34	If temporary write-down, description of write-up mechanism	NA
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Suordinated to all other creditors
36	Non-compliant transitioned features	Convertibility/write off to be incorporated to be treated as additional tier I. Otherwise will account as tier II.
37	If yes, specify non-compliant features	As Above

Table DF-13: Main Features of Regulatory Capital Instruments		
Disclosure template for main features of regulatory capital instruments		Lower Tier II Capital Bonds
1	Issuer	PNBIL
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	Non Demat
3	Governing law(s) of the instrument	Channel Island Stock Market
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Available to the extent of 100% of Tier I in year I, 75% in year II, 50% in year III.
5	Post-transitional Basel III rules	Available to the extent of 33.33% of Tier I
6	Eligible at solo/group/ group & solo	Solo
7	Instrument type	Subordinated dated debt
8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	3130.25
9	Par value of instrument	3130.25
10	Accounting classification	Subordinated debt
11	Original date of issuance	31.3.2009, 31.1.2012, 4.10.2012
12	Perpetual or dated	Dated
13	Original maturity date	10 years
14	Issuer call subject to prior supervisory approval	5 years
15	Optional call date, contingent call dates and redemption amount	31.3.2014, 31.1.2017, 4.10.2017
16	Subsequent call dates, if applicable	Nil
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Floating
18	Coupon rate and any related index	6M LIBOR + 400 bps
19	Existence of a dividend stopper	Nil
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Cumulative
23	Convertible or non-convertible	Non Convertible
24	If convertible, conversion trigger(s)	NA
25	If convertible, fully or partially	NA
26	If convertible, conversion rate	NA
27	If convertible, mandatory or optional conversion	NA
28	If convertible, specify instrument type convertible into	NA
29	If convertible, specify issuer of instrument it converts into	NA
30	Write-down feature	Nil
31	If write-down, write-down trigger(s)	NA
32	If write-down, full or partial	NA
33	If write-down, permanent or temporary	NA
34	If temporary write-down, description of write-up mechanism	NA
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Suordinated to all other creditors
36	Non-compliant transitioned features	To be amortized in the last 5 yrs.
37	If yes, specify non-compliant features	As Above

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

<b>Sr.No.</b>	<b>INSTRUMENT (PNB)</b>	<b>Full Terms and Conditions</b>
1	Equity Shares	Ordinary Shares, non-cumulative.

<b>Sr.No</b>	<b>INSTRUMENT( PNB)</b>	<b>FULL TERMS AND CONDITIONS</b>
1.	Unsecured Redeemable Non convertible Subordinated upper Tier II Bonds (Debts Capital Instruments) Series XI in the nature of Promissory Note. INE160A09124	Issue Size: Rs. 500 Crore with Green shoe option of Rs. 500 Crore, Date of Allotment: June 16, 2006, Date of Redemption: 16.04.2016, Par Value: Rs.1 Million, Put and Call Option: At par at the end of 10th year from deemed date of allotment (with the prior permission of RBI) Rate of Interest and frequency: @8.45% p.a. Listing: On the National Stock exchange of India Ltd (NSE), All in Dematerialised form.
2.	Unsecured Redeemable Non convertible Subordinated upper Tier II Bonds (Debts Capital Instruments) Series XII in the nature of Promissory Note. INE160A09132	Issue Size: Rs.115 crores Date Of Allotment: August 16, 2006 Date of Redemption: April 16, 2016 Par Value: Rs.1 million, Put and call Option: At par at the end of 10th year from deemed date of allotment (with the prior permission of RBI) Rate of Interest and Frequency: @9.15% p.a. 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 XIII in the nature of Promissory Note. INE160A09140	Issue Size: Rs.500 crores Date Of Allotment: Sep 16 2006, Date of Redemption: April 8 2016 Par Value: Rs.1 million, Put and call Option: At par at the end of 10th year from deemed date of allotment (with the prior permission of RBI) Rate of Interest and Frequency: @8.95% p.a. Listing: On the National Stock exchange of India Ltd (NSE) , All in Dematerialised form.
4.	Unsecured Redeemable Non Convertible Bonds UT Series I in the nature of Promissory Notes INE160A09157	Issue Size: Rs.500 crores, Date Of Allotment: Dec.8 2006, Date of Redemption: Dec. 08 2021, Par Value: Rs.1 million, Put and call Option: At par at the end of 10th year from deemed date of allotment (with the prior permission of RBI) , Rate of Interest and Frequency:

		@8.80% Annual for the first Ten years and 9.30% annual for last 5 years if call option not exercised. Listing: On the National Stock exchange of India Ltd (NSE) , All in Dematerialised form.
5.	Unsecured Redeemable Non convertible Subordinated upper Tier II Bonds (Debts Capital Instruments) Series II in the nature of Promissory Note. INE160A09173	Issue Size: Rs.500 crores, Date Of Allotment: Dec. 12, 2007 Date of Redemption: Dec. 12, 2022 Par Value: Rs.1 million, Put and call Option: At par at the end of 10th year from deemed date of allotment (with the prior permission of RBI) Rate of Interest and Frequency: @ 9.35% p.a. annual for the first ten years and 9.85% p.a. annual for last 5 years if call option not exercised. Listing: On the National Stock exchange of India Ltd (NSE) , All in Dematerialised form.
6.	Unsecured Redeemable Non convertible Subordinated upper Tier II Bonds (Debts Capital Instruments) Series III in the nature of Promissory Note. INE160A09207	Issue Size:Rs.1000 crores (with option to retain oversubscription of Rs.500 cr), Date Of Allotment: Mar 05 2008 Date of Redemption: Mar 05 2023, Par Value: Rs.1 million, Put and call Option: At par at the end of 10th year from deemed date of allotment (with the prior permission of RBI) Rate of Interest and Frequency: @ 9.35% p.a. annual for first ten years and @9.85% p.a. annual for last 5 years if call option is not exercised. Listing: On the National Stock exchange of India Ltd (NSE) , All in Dematerialised form.
7.	Unsecured Redeemable Non convertible Subordinated upper Tier II Bonds (Debts Capital Instruments) Series IV in the nature of Promissory Note. INE160A09215	Issue Size: Rs.600 crores Date Of Allotment: Mar 27 2008, Date of Redemption: Mar 27 2023, Par Value: Rs.1 million, Put and call Option: At par at the end of 10th year from deemed date of allotment (with the prior permission of RBI) Rate of Interest and Frequency: @9.45% p.a. annual for first 10 years and 9.95% p.a. annual for last 5 years if call option not exercised. Listing: On the National Stock exchange of India Ltd (NSE) , All in Dematerialised form.

8.	Unsecured Redeemable Non convertible Subordinated upper Tier II Bonds (Debts Capital Instruments) Series V in the nature of Promissory Note. INE160A09223	Issue Size: Rs.500 crores, Date Of Allotment: Sep. 29 2008, Date of Redemption: Sep. 29 2023, Par Value: Rs.1 million, Put and call Option: At par at the end of 10th year from deemed date of allotment (with the prior permission of RBI) Rate of Interest and Frequency: @ 10.85% p.a. annual for first 10 years and 11.35% p.a. annual for last 5 years if call option not exercised. Listing: On the National Stock exchange of India Ltd (NSE) , All in Dematerialised form.
9.	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, Put and call Option: At par at the end of 10th year from deemed date of allotment (with the prior permission of RBI) Rate of Interest and Frequency: @ 8.95% p.a. annual for first ten years and 9.45% p.a. annual for last 5 years if call option not exercised. Listing: On the National Stock exchange of India Ltd (NSE) , All in Dematerialised form.
10.	Unsecured Redeemable Non convertible Subordinated upper Tier II Bonds (Debts Capital Instruments) Series VII in the nature of Promissory Note. INE160A09256	Issue Size: Rs.500 crores with an option to retain oversubscription. Date Of Allotment: Feb.18 2009, Date of Redemption: Feb. 18 2023, Par Value: Rs.1 million, Put and call Option : At par at the end of 10th year from deemed date of allotment (with the prior permission of RBI) Rate of Interest and Frequency: @ 9.15% p.a. annual for first ten years and 9.65% p.a. for last 5 years if call option not exercised. Listing: On the National Stock exchange of India Ltd (NSE) , All in Dematerialised form.
11.	Unsecured Redeemable Non convertible Subordinated upper Tier II Bonds (Debts Capital Instruments) Series VIII in the nature of Promissory Note. INE160A09264	Issue Size: Rs.500 crores, Date Of Allotment: April 21, 2009 Date of Redemption: April 21 2024, Par Value: Rs.1 million, Put and call Option: At par at the end of 10th year from deemed date of allotment (with the prior permission of

		RBI) Rate of Interest and Frequency: @8.80% p.a. annual for first ten years and 9.30% p.a. for last 5 years if call option not exercised. Listing: On the National Stock exchange of India Ltd (NSE) , All in Dematerialised form.
12.	Unsecured Redeemable Non convertible Subordinated upper Tier II Bonds (Debts Capital Instruments) Series IX in the nature of Promissory Note. INE160A09272	Issue Size: Rs.500 crores, Date Of Allotment: June 04 2009, Date of Redemption: June 04 2024 Par Value: Rs.1 million, Put and call Option: At par at the end of 10th year from deemed date of allotment (with the prior permission of RBI) Rate of Interest and Frequency: @8.37% p.a. annual for first ten years and 8.87% p.a. for last 5 years if call option not exercised. Listing: On the National Stock exchange of India Ltd (NSE) , All in Dematerialised form.
13.	Unsecured Redeemable Non convertible Subordinated upper Tier II Bonds (Debts Capital Instruments) Series X in the nature of Promissory Note. INE160A09298	Issue Size: Rs.500 crores, Date Of Allotment: Sep. 09 2009, Date of Redemption: Sep. 09 2024 Par Value: Rs.1 million, Put and call Option: At par at the end of 10th year from deemed date of allotment (with the prior permission of RBI) Rate of Interest and Frequency: @ 8.60% p.a. annual for first ten years and 9.10% p.a. for last 5 years if call option not exercised. Listing: On the National Stock exchange of India Ltd (NSE) , All in Dematerialised form.
14	Unsecured Redeemable Non convertible Subordinated upper Tier II Bonds (Debts Capital Instruments) Series XI in the nature of Promissory Note. INE160A09306	Issue Size: Rs.500 crores Date Of Allotment: Nov. 27 2009, Date of Redemption: Nov.27 2024, Par Value: Rs.1 million, Put and call Option: At par at the end of 10th year from deemed date of allotment (with the prior permission of RBI) Rate of Interest and Frequency: @8.50% p.a. annual for first ten years and 9% p.a. for last 5 years if call option not exercised. Listing: On the National Stock exchange of India Ltd (NSE)



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

		million, Put and call Option: At par at the end of 10th year from deemed date of allotment (with the prior permission of RBI) Rate of Interest and Frequency: @9.45% p.a. annual for first ten years and 9.95% p.a. if call option not exercised. Listing: On the National Stock exchange of India Ltd (NSE) , All in Dematerialised form.
19.	Unsecured Redeemable Non convertible Subordinated Tier I Perpetual Bonds Series IV in the nature of Promissory Note. INE160A09249	Issue Size: Rs.150 crores plus green shoe option of Rs.150 crores. Date Of Allotment: Jan 19 2009, Date of Redemption: Perpetual, Par Value: Rs.1 million, Put and call Option: At par at the end of 10th year from deemed date of allotment (with the prior permission of RBI) Rate of Interest and Frequency: @ 8.90% p.a. annual for first ten years and 9.40% p.a. if call option not exercised. Listing: On the National Stock exchange of India Ltd (NSE) , All in Dematerialised form.
20	Unsecured Redeemable Non convertible Subordinated Tier I Perpetual Bonds Series V in the nature of Promissory Note. INE160A09280	Issue Size: Rs.500 crores, Date Of Allotment: Aug 28 2009, Date of Redemption: Perpetual, Par Value: Rs.1 million, Put and call Option: At par at the end of 10th year from deemed date of allotment (with the prior permission of RBI) Rate of Interest and Frequency: @ 9.15% p.a. annual for first ten years and 9.65% p.a. if call option not exercised. Listing: On the National Stock exchange of India Ltd (NSE) , All in Dematerialised form.
21	Unsecured Redeemable Non convertible Subordinated Tier I Perpetual Bonds Series VI in the nature of Promissory Note. INE160A09314	Issue Size: Rs.200 crore, Date Of Allotment: Nov.27 2009, Date of Redemption: Perpetual, Par Value: Rs.1 million, Put and call Option: At par at the end of 10th year from deemed date of allotment (with the prior permission of RBI) Rate of Interest and Frequency: @9% p.a. annual for first ten years and 9.50% p.a. if call option not exercised. Listing: On the National Stock

		exchange of India Ltd (NSE) , All in Dematerialised form.
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<b>Sr.No.</b>	<b>INSTRUMENT (PNB Housing Finance Ltd.)</b>	<b>Full Terms and Conditions</b>
1	Unsecured Tier II Bonds INE572E09197	Issue size : Rs.200 crore, Original date of issuance : 21.12.2012, Maturity date : 21.12.2022, Coupon Rate : 9.10, Rate : Fixed, Security : Unsecured
2	Unsecured Tier II Bonds INE572E09015	Issue size : Rs.100 crore, Original date of issuance : 22.07.2006, Maturity date : 22.03.2016, Coupon Rate : 9.25, Rate : Fixed, Security : Unsecured

<b>Sr.No.</b>	<b>INSTRUMENT (PNB International ,UK)</b>	<b>Full Terms and Conditions</b>
1	Equity Shares	Ordinary shares, non-cumulative, non-preferential
	Upper Tier II	Perpetual, call option after ten years, discretionary ROI : 6M Libor + 400 bps
	Lower Tier II	10 years dated, call option after five years, ROI : 6M Libor + 400 bps