

PUNJAB NATIONAL BANK
Pillar 3 Disclosures under Basel III Framework
For the Year ended 31.03.2015

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 four 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 Metlife India Insurance Company Ltd | India | Associate | 30% |

*The company is non functional and steps are being taken for winding up of the company as the license has already been surrendered on 14.02.2011.

a. List of group entities considered for consolidation

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

(ii) All the group entities except insurance subsidiaries as above are considered for consolidation under regulatory scope of Consolidation. Regulatory scope of consolidation refers to consolidation in such a way as to result in the assets of the underlying group entities being included in the calculation of consolidated risk- weighted assets of the group.

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



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



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

₹ in millions

| Name of the entity & Country of Incorporation | Principle activity of the entity | Total balance sheet equity (as stated in the accounting 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. | 258.51 | 81 | In accordance with AS-21 | 259.49 |

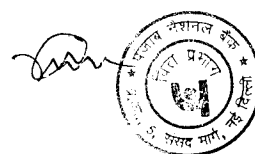
@PNB Insurance Broking Pvt. Ltd. (India) was licensed by Insurance Regulatory & Development Authority (IRDA) to carry out "Direct Broker" activity. It is a shell company and has surrendered the broking license to IRDA. Steps are being taken for winding up of the company.

(ii) Quantitative Disclosures:

c. Group entities considered for regulatory scope of consolidation.

₹ in millions

| Name of the entity & Country of incorporation | Principle activity of the entity | Total balance sheet equity as on 31st March 2015 (As per accounting balance sheet) | Total balance sheet Assets as on 31st March 2015 (As per accounting balance sheet) |
|---|--|--|--|
| PNB Gilts Ltd. (India) | Trading in Govt. Securities Treasury Bills and Non SLR Investments | 7535.41 | 46094.41 |
| PNB Housing Finance Ltd. (India) | Providing Housing Loans for purchase, construction and upgradation of houses | 15812.71 | 190332.62 |
| PNB Investment Services Ltd. (India) | Merchant banking, Project appraisal, Loan syndication | 386.44 | 338.24 |
| PNB (International) Ltd. (U.K.) | Banking | 10201.22 | 121341.49 |
| Druk PNB Bank Ltd. | Banking | 872.13 | 7479.15 |



| | | | |
|--|---------|---------|---------|
| (Bhutan) | | | |
| JSC SB PNB Kazakhstan (Kazakhstan) | Banking | 4159.45 | 5301.73 |

d. Capital deficiency in subsidiaries

There is no capital deficiency in the subsidiaries of the Bank as on 31st March 2015.

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 31st March 2015 | % 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 | 258.51 | 81% | No risk weight as company is non functional |
| PNB Metlife India Insurance Company Ltd (India) | Insurance Manufacturing | 21163.83 | 30% | Risk weight up to the value of investment |

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

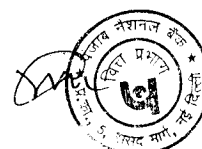
2.1.1 Credit Risk Management Committee (CRMC) headed by MD & CEO is the top-level functional committee for Credit risk. The committee considers and takes decisions necessary to manage and control credit risk within overall quantitative prudential limit set up by Board. The committee is entrusted with the job of approval of policies on standards for presentation of credit proposal, fine-tuning required in various models based on feedbacks or change in market scenario, approval of any other action necessary to comply with requirements set forth in Credit Risk Management Policy/ RBI guidelines or otherwise required for managing credit risk.

2.1.2 In order to provide a robust risk management structure, the Credit Management and Risk policy of the bank aims to provide a basic framework for implementation of sound credit risk management system in the bank. It deals with various areas of credit risk, goals to be achieved, current practices and future strategies. As such, the credit policy deals with short term implementation as well as long term approach to credit risk management. The policy of the bank embodies in itself the areas of risk identification, risk measurement, risk grading techniques, reporting and risk control systems / mitigation techniques, documentation practice and the system for management of problem loans.

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

2.1.3 Bank has developed comprehensive risk rating system that serves as a single point indicator of diverse risk factors of counterparty and for taking credit decisions in a consistent manner. The risk rating system is drawn up in a structured manner, incorporating different factors such as borrower's specific characteristics, industry specific characteristics etc. Risk rating system is being applied to the loan accounts with total limits above Rs.50 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.

For monitoring the health of borrowal accounts at regular intervals, bank has put in place a tool called Preventive Monitoring System (PMS) for detection of early warning signals with a view to prevent/minimize the loan losses.

2.1.4 Bank is in the process of implementing enterprise-wide data warehouse (EDW) project, to cater to the requirement for the reliable and accurate historical data base and to implement the sophisticated risk management solutions/ techniques and the tools for estimating risk components {PD (Probability of Default), LGD (loss Given Default), EAD (Exposure at Default)} and quantification of the risks in the individual exposures to assess risk contribution by individual accounts in total portfolio and identifying buckets of risk concentrations.

2.1.5 As an integral part of Risk Management System, bank has put in place a well-defined Loan Review Mechanism (LRM). This helps bring about qualitative improvements in credit administration. A separate Division known as Credit Audit & Review Division has been formed to ensure LRM implementation.

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

2.1.7 Though the bank has implemented the Standardized Approach of credit risk, yet the bank shall continue its journey towards adopting Internal Rating Based Approaches (IRB). **Bank has received approval from RBI for adoption of Foundation Internal Rating Based Approach (FIRB) on parallel run basis w.e.f. 31.03.2013.**

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

- For corporate assets class, bank has estimated PD based upon model wise default rates viz. Large Corporate and Mid Corporate borrowers using Maximum likelihood estimator (MLE). For retail asset class, PD is computed for identified homogeneous pool by using exponential smoothing technique.
- Bank has also put in place a mechanism to arrive at the LGD rating grade apart from the default rating of a borrower. The securities eligible for LGD rating are identified facility wise and the total estimated loss percentage in the account is computed using supervisory LGD percentage prescribed for various types of collaterals and accordingly LGD rating grades are allotted.



- 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

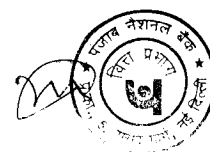
The investment policy covering various aspects of market risk attempts to assess and minimize risks inherent in treasury operations through various risk management tools. Broadly, it incorporates policy prescriptions for measuring, monitoring and managing systemic risk, credit risk, market risk, operational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

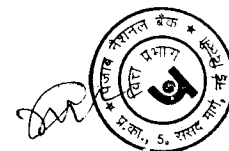
(ii) Quantitative Disclosures:

(b) Capital requirements for credit risk:

| | (₹ in million) | |
|---|----------------|------------|
| | 31.03.2015 | 31.03.2014 |
| Portfolios subject to standardised approach | 311668.69 | 328386.20 |
| Securitization exposure | 0 | NIL |

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

| | (₹ in million) | |
|--|----------------|------------|
| Risk Category | 31.03.2015 | 31.03.2014 |
| i) Interest Rate Risk | 16525.26 | 18546.14 |
| ii) Foreign Exchange Risk (including Gold) | 349.81 | 240.48 |
| iii) Equity Risk | 7428.44 | 5601.24 |



| | | |
|---|----------|----------|
| iv) Total capital charge for market risks under Standardised duration approach (i + ii + iii) | 24303.51 | 24387.86 |
|---|----------|----------|

(d) The capital requirement for operational risk:

₹ in million)

| | | |
|---|------------|------------|
| Capital requirement for operational risk | 31.03.2015 | 31.03.2014 |
| (i) Basic indicator approach | 30095.11 | 27706.59 |
| ii) The Standardised approach (if applicable) | 40695.95 | 38700.67 |

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

Punjab National Bank (Group)

| | | |
|---|------------|------------|
| | 31.03.2015 | 31.03.2014 |
| Common equity Tier 1 Capital ratio (%) (Basel- III) | 9.14 | 9.00 |
| Tier 1 Capital ratio (%) (Basel- III) | 9.67 | 9.32 |
| Tier 2 Capital ratio (%) (Basel- III) | 3.23 | 2.79 |
| Total Capital ratio (CRAR) (%) (Basel- III) | 12.89 | 12.11 |

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) |
|---|---|---------------------------------------|---------------------------------------|---|
| | 31.03.2015 | 31.03.2015 | 31.03.2015 | 31.03.2015 |
| PNB Gilts Ltd | 68.07 (49.14) | 68.07 (49.14)* | - | 68.07 (49.14) |
| PNB Housing Finance Ltd | 10.52 (10.18) | 10.52 (10.18) | 3.39 (2.95) | 13.91 (13.13) |
| Punjab National Bank (International) Ltd. | 10.73 (11.50) | 10.73 (11.50) | 6.01 (5.92) | 16.74 (17.42) |
| PNB Investment Services Ltd. | (NA) | (NA) | (NA) | (NA) |
| Druk PNB Bank Ltd. | (NA) | (NA) | (NA) | (NA) |
| JSC SB PNB | 85.80 (94.45) | 85.80 (94.45) | 7.37 (5.64) | 93.17 (100.09) |



| | | | | |
|---------------------------------|------|------|------|------|
| Kazakhstan | | | | |
| PNB Insurance Broking Pvt. Ltd. | (NA) | (NA) | (NA) | (NA) |

Figures in brackets relate to previous corresponding period.

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.



(ii) Quantitative Disclosures:

(b) The total gross credit risk exposures:

| Category | ₹ in million | |
|----------------|--------------|------------|
| | 31.03.2015 | 31.03.2014 |
| Fund Based | 4165807.43 | 3769757.52 |
| Non Fund Based | 853801.20 | 842162.88 |

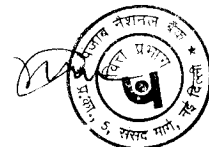
(c) The geographic distribution of exposures:

| Category | ₹ in million | |
|----------------|------------------------|------------------------|
| | Overseas 31.03.2015 | Domestic 31.03.2015 |
| Fund Based | 584831.90 | 3580975.54 |
| Non-fund based | 689283.23 | 164517.97 |

(d)

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

| Industry Name | ₹ in million |
|--|--------------|
| A. Mining and Quarrying (A.1 + A.2) | |
| A.1 Coal | 14865.51 |
| A.2 Mining | 1718.81 |
| B. Food Processing (B.1 to B.4) | |
| B.1 Sugar | 68790.87 |
| B.2 Edible Oils and Vanaspati | 14374.32 |
| B.3 Tea | 45.23 |
| B.4 Others | 126187.54 |
| C. Beverages (excluding Tea & Coffee) and Tobacco | 7946.35 |
| D. Textiles (a to c) | |
| a. Cotton | 37386.60 |
| b. Jute | 1539.36 |
| c. Others | 75977.45 |
| E. Leather and Leather products | 7318.13 |
| F. Wood and Wood Products | 3461.00 |
| G. Paper and Paper Products | 17014.19 |
| H. Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels | 19874.82 |
| I. Chemicals and Chemical Products (Dyes, Paints, etc.) (I.1 to I.4) | |
| I.1 Fertilizers | 3098.60 |
| I.2 Drugs and Pharmaceuticals | 26951.26 |



| | |
|--|-------------------|
| I.3 Petro-chemicals (excluding under Infrastructure) | 3169.10 |
| I.4 Others | 22507.57 |
| J. Rubber, Plastic and their Products | 13650.40 |
| K. Glass & Glassware | 1918.11 |
| L. Cement and Cement Products | 27471.85 |
| M. Basic Metal and Metal Products (M.1 + M.2) | |
| M.1 Iron and Steel | 229928.29 |
| M.2 Other Metal and Metal Products | 24738.74 |
| N. All Engineering (N.1 + N.2) | |
| N.1 Electronics | 19024.69 |
| N.2 Others | 20278.88 |
| O. Vehicles, Vehicle Parts and Transport Equipments | 10359.48 |
| P. Gems and Jewellery | 23930.26 |
| Q. Construction | 165688.85 |
| R. Infrastructure (a to c) | |
| a. Energy | 371085.90 |
| b. Power | 0.00 |
| c. Transport | 131611.20 |
| d. Road & Port | 5770.96 |
| e. Communication | 60295.89 |
| f. Others | 81316.40 |
| T. Other Industries | 252703.60 |
| All Industries (A to T) | 1892000.20 |
| Residuary advances | 2273807.24 |
| Total Loans and Advances | 4165807.43 |

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

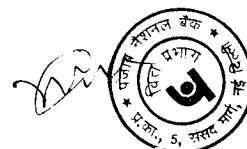
| S.No. | Industry Name | Amount |
|-------|--------------------------------|------------|
| 1 | Food Processing | 209397.96 |
| 2 | Basic Metal and Metal Products | 254667.02 |
| 3 | Infrastructure | 1192740.35 |

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

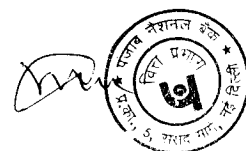
Industry Name

(₹ in million)

| | |
|-------------------------------------|----------|
| A. Mining and Quarrying (A.1 + A.2) | |
| A.1 Coal | 1720.10 |
| A.2 Mining | 27651.09 |
| B. Food Processing (B.1 to B.4) | |
| B.1 Sugar | 2138.39 |



| | |
|--|------------------|
| B.2 Edible Oils and Vanaspati | 5213.96 |
| B.3 Tea | 0 |
| B.4 Others | 7720.08 |
| C. Beverages (excluding Tea & Coffee) and Tobacco | 1076.95 |
| D. Textiles (a to c) | |
| a. Cotton | 5770.42 |
| b. Jute | 181.60 |
| c. Others | 6191.30 |
| E. Leather and Leather products | 865.11 |
| F. Wood and Wood Products | 3211.24 |
| G. Paper and Paper Products | 2773.48 |
| H. Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels | 9153.83 |
| I. Chemicals and Chemical Products (Dyes, Paints, etc.) (I.1 to I.4) | |
| I.1 Fertilizers | 509.80 |
| I.2 Drugs and Pharmaceuticals | 1450.38 |
| I.3 Petro-chemicals (excluding under Infrastructure) | 989.74 |
| I.4 Others | 698.75 |
| J. Rubber, Plastic and their Products | 609.56 |
| K. Glass & Glassware | 749.56 |
| L. Cement and Cement Products | 2418.08 |
| M. Basic Metal and Metal Products (M.1 + M.2) | |
| M.1 Iron and Steel | 113917.77 |
| M.2 Other Metal and Metal Products | 14919.40 |
| N. All Engineering (N.1 + N.2) | |
| N.1 Electronics | 2902.13 |
| N.2 Others | 22995.34 |
| O. Vehicles, Vehicle Parts and Transport Equipments | 1498.59 |
| P. Gems and Jewellery | 2278.61 |
| Q. Construction | 2417.87 |
| R. Infrastructure (a to f) | |
| a. Energy | 0.00 |
| b. Power | 56075.20 |
| c. Transport | 0 |
| d. Road & Port | 8362.40 |
| e. Communication | 24579.50 |
| f. Others | 4785.43 |
| T. Other Industries | 33852.41 |
| All Industries (A to T) | 369678.10 |
| Residuary advances | 484123.10 |
| Total Loans and Advances | 853801.17 |



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

| S.No. | Industry Name | Amount |
|-------|------------------------------|-----------|
| 1 | Basic Metal & Metal Products | 128837.17 |
| 2 | Infrastructure | 93802.50 |

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

| Maturity Pattern | Advances* | Investments (Gross) | Foreign Currency Assets* |
|------------------|--------------|------------------------|-----------------------------|
| Next day | 298842.42 | 5.34 | 47971.33 |
| | (289016.09) | (12459.03) | (23794.84) |
| 2 - 7 days | 64397.35 | 41782.13 | 41873.49 |
| | (89317.52) | (36539.45) | (28850.62) |
| 8 - 14 days | 56041.24 | 4316.50 | 27092.95 |
| | (75027.87) | (1663.63) | (10937.20) |
| 15- 28 days | 76987.37 | 11891.50 | 53131.89 |
| | (80952.47) | (5351.87) | (51064.67) |
| 29days - 3months | 237560.06 | 47002.06 | 177725.59 |
| | (250225.36) | (49350.83) | (215276.67) |
| >3months-6months | 246521.97 | 23826.97 | 261700.22 |
| | (160067.89) | (13769.65) | (153060.17) |
| >6months-1yr | 305814.56 | 24732.83 | 171198.93 |
| | (346013.06) | (77584.73) | (154758.20) |
| >1yr-3yrs | 1959775.08 | 199943.95 | 122743.12 |
| | (1728600.83) | (193691.31) | (115885.24) |
| >3yrs-5yrs | 359571.10 | 236370.13 | 39886.20 |
| | (292368.44) | (236885.33) | (29132.90) |
| >5yrs | 468745.63 | 1003565.31 | 20307.59 |
| | (379196.71) | (898871.78) | (5445.42) |
| Total | 4074256.78 | 1593436.71 | 963631.31 |
| | (3690786.25) | (1526167.62) | (788205.91) |

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

(f) The gross NPAs are:

| Category | (₹ in million) | |
|--------------|----------------|------------|
| | 31.03.2015 | 31.03.2014 |
| Sub Standard | 127526.82 | 75977.37 |
| Doubtful – 1 | 62804.93 | 64839.27 |

| | | |
|--------------------|-----------|-----------|
| Doubtful – 2 | 55392.81 | 32790.41 |
| Doubtful – 3 | 12218.96 | 11432.86 |
| Loss | 8806.73 | 8834.02 |
| Total NPAs (Gross) | 266750.25 | 193873.94 |

(g) The amount of Net NPAs is:

| (₹ in million) | | |
|----------------|------------|------------|
| Particulars | 31.03.2015 | 31.03.2014 |
| Net NPA | 159569.94 | 101815.85 |

(h) The NPA Ratios are as under:

| NPA Ratios | 31.03.2015 | 31.03.2014 |
|-----------------------------------|------------|------------|
| % of Gross NPAs to Gross Advances | 6.35 | 5.10 |
| % of Net NPAs to Net Advances | 3.92 | 2.77 |

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

| (₹ in million) | | |
|--|------------|------------|
| Movement of gross NPAs | 31.03.2015 | 31.03.2014 |
| i) Opening Balance at the beginning of the year | 198607.33 | 137395.46 |
| ii) Addition during the period | 168994.90 | 110701.58 |
| iii) Reduction during the period | 100852.00 | 54223.10 |
| iv) Closing Balance as at the end of the period (i + ii - iii) | 266750.24 | 193873.94 |

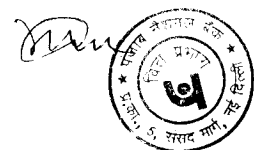
(j) The movement of provision for NPAs is as under:

| (₹ in million) | | |
|--|------------|------------|
| Movement of provision for NPAs | 31.03.2015 | 31.03.2014 |
| i) Opening Balance at the beginning of the period | 90116.51 | 62148.24 |
| ii) Provisions made during the period | 94850.51 | 55083.18 |
| iii) Write-off made during the period | 2632.60 | 1252.83 |
| iv) Write-back of excess provisions made during the period | 80142.41 | 26179.63 |
| v) Closing Balance as at the end of the period (i + ii - iii - iv) | 102192.01 | 89798.96 |

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

| (₹ in million) | | |
|-------------------------------------|------------|------------|
| Particulars | 31.03.2015 | 31.03.2014 |
| Amount of non-performing investment | 3154.29 | 1664.92 |

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



| Particulars | ₹ in million) | |
|--|---------------|------------|
| | 31.03.2015 | 31.03.2014 |
| Amount of provision held for non-performing investment | 2680.79 | 1632.47 |

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

| Movement of provisions for depreciation on investments | ₹ in million) | |
|---|---------------|------------|
| | 31.03.2015 | 31.03.2014 |
| i) Opening balance at the beginning of the year | 12065.40 | 5138.74 |
| ii) Provisions made during the period | 34.18 | 7064.72 |
| iii) Write-off made during the period | 25.03 | NIL |
| iv) Write-back of excess provisions made during the period | 5856.00 | 65.55 |
| v) Closing balance as at the end of the period (i + ii - iii - iv) | 6218.55 | 12137.92 |

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

Qualitative Disclosures:

(a)

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

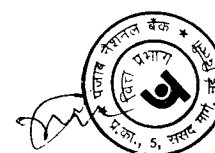
- Brickwork
- CARE
- CRISIL
- ICRA
- India Ratings
- SMERA

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

- FITCH
- Moody's
- Standard & Poor

These agencies are being used for rating (Long Term & Short Term) of fund based/ non fund based facilities provided by the bank to the borrowers. The bank uses solicited rating from the chosen credit rating agencies.

The ratings available in public domain are mapped according to mapping process as envisaged in RBI guidelines on the subject.



(ii) Quantitative Disclosures :

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

| Particulars | (₹ in million) | |
|--|----------------|------------|
| | 31.03.2015 | 31.03.2014 |
| i) Below 100% risk weight exposure outstanding | 2390252.20 | 1895791.91 |
| ii) 100% risk weight exposure outstanding | 1679125.19 | 1802936.79 |
| iii) More than 100% risk weight exposure outstanding | 903113.79 | 854139.54 |
| iv) Deducted | 0 | 15971.17 |

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

Qualitative Disclosures:

(a)

5.1. Bank has put in place Board approved 'Credit Risk Mitigation and Collateral Management Policy' which, interalia, covers policies and processes for various collaterals including financial collaterals and netting of on and off balance sheet exposure. However, the bank is not making use of the on-balance sheet netting in its capital calculation process.

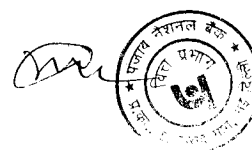
5.2. The collaterals used by the Bank as risk mitigant comprise of the financial collaterals (i.e. bank deposits, govt./postal securities, life policies, gold jewelry, units of mutual funds etc.). A detailed process of calculation of correct valuation and application of haircut thereon has been put in 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 is by way of own deposits and government securities, which do not have any issue in realization. As such, there is no risk concentration on account of nature of collaterals.

(ii) Quantitative Disclosures

| | (₹ in million) | |
|---|----------------|------------|
| | 31.03.2015 | 31.03.2014 |
| 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 | 408276.46 | 340067.83 |



| | | |
|---|-----------|-----------|
| financial collateral after the application of haircuts. | | |
| 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) | 136983.60 | 137298.76 |

Table DF-6 :Securitisation Exposures: Disclosure for Standardised Approach

Bank/Group does not have any securitization exposure.

Table DF-7: Market Risk in Trading Book

(i) Qualitative Disclosures:

(a)

7.1. RBI prescribed Standardized Measurement Method (duration based) for computation of capital charge for market risk has been adopted by Bank. Being fully compliant with Standardized Measurement Method as per RBI guidelines, now Bank is preparing for the Internal Model Approach (Advanced Approach on Market risk) based on Value at Risk (VaR) model, which is under implementation.

(ii) Quantitative Disclosures:

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

(₹ in million)

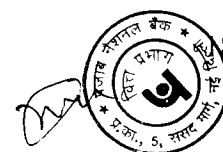
| Risk Category | 31.03.2015 | 31.03.2014 |
|---|------------|------------|
| i) Interest Rate Risk | 16525.26 | 18160.57 |
| ii) Equity Risk | 7428.44 | 5593.88 |
| iii) Foreign Exchange Risk (including Gold) | 349.81 | 263.28 |
| iv) Total capital charge for market risks under Standardised duration approach (i+ii+iii) | 24303.51 | 24017.73 |

Table DF-8: Operational Risk

Qualitative Disclosures:

8.1. As per RBI directives, the bank has been maintaining capital for operational risk under Basic Indicator approach (BIA) w.e.f. 31.03.2008. The capital requirement as per BIA is ₹2945.64 crores as on 31.03.2015.

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. The capital requirement as per TSA is Rs 2886.34 Crores as on 31.03.2015.

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

(i) Qualitative Disclosures:

(a)

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

(ii) Quantitative Disclosures :

(b)

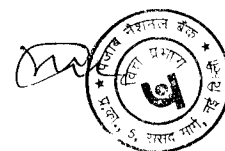
The tools used are:

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 | 140390.96 | -5668.07 | 134722.89 | 815137.84 | 0.02 |
| 29days - 3 months | 1629014.04 | 1165.87 | 1630179.90 | 2240841.51 | 0.07 |
| >3 to 6 months | -372861.31 | 1128.62 | -371732.69 | 571032.51 | -0.07 |
| >6 to 12 months | -571808.97 | 0 | -571808.97 | 457769.69 | -124.91 |
| >1 to 3 yrs | -1387491.29 | 3437.54 | -1384053.76 | 1168929.14 | -118.40 |
| >3 to 5 yrs. | 156631.42 | 0.00 | 156631.42 | 555530.52 | 0.03 |
| Over 5 years | 806792.94 | 0 | 806792.94 | 1181354.96 | 68.29 |

* 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 | 2522.81 |
| Up to 1 year | 4917.78 |

Economic Value Approach:

The economic value approach involves analyzing the impact on the capital funds due to change in interest rate by 200 bps using Duration gap Approach. It assesses the intrinsic values of assets and liabilities from time to time thereby improving banks insight into the profile of assets and liabilities vis-a-vis contractual rate and market rate. As a prudential measure, a limit has been fixed for net duration gap of the assets and liabilities and the same is monitored at regular interval.

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

(i) Qualitative Disclosures :

(a)

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

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

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

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

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

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

(ii) Quantitative Disclosures :

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

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

Exposure of Counterparty Credit Risk:

(i)

(₹ in million)

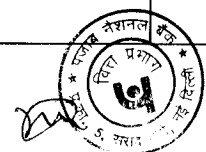
| Particulars | 31.03.2015 | 31.03.2014 |
|---------------------------------------|--------------|---------------|
| Gross positive value of contracts | 44.17 | 304.42 |
| Netting Benefits | 0.00 | 0.00 |
| Netted current credit exposure | 44.17 | 304.42 |
| Collateral held | 0.00 | 0.00 |
| Net derivative credit exposure | 25.67 | 304.42 |

(ii)

| Item | Notional Amount | | Current Credit Exposure | |
|--------------------------------|-----------------|-----------------|-------------------------|---------------|
| | 31.03.2015 | 31.03.2014 | 31.03.2015 | 31.03.2014 |
| Cross CCY Interest Rate Swaps | 7330.14 | 474.40 | 6899.91 | 192.36 |
| Forward Rate Agreements | 0.00 | 0.00 | 0.00 | 0.00 |
| Single CCY Interest Rate Swaps | 29471.03 | 22750.00 | 174.47 | 112.06 |
| Interest Rate Futures | 0.00 | 0.00 | 0.00 | 0.00 |
| Credit Default Swaps | 0.00 | 0.00 | 0.00 | 0.00 |
| Total | 36801.17 | 23224.40 | 7074.37 | 304.42 |



| Table DF-11 :Composition of Capital | | | | |
|--|---|------------------|--|---------|
| (Rs. In million) | | | | |
| Basel III common disclosure template to be used during the transition of regulatory adjustments (i.e. from April 1, 2013 to December 31, 2017) | | | Amounts Subject to Pre-Basel III Treatment | Ref No |
| Common Equity Tier 1 capital: instruments and reserves | | | | |
| 1 | Directly issued qualifying common share capital plus related stock surplus (share premium) | 3709.20 | | (A) |
| 2 | Retained earnings | 2766.50 | | |
| 3 | Accumulated other comprehensive income (and other reserves) | 386780.13 | | |
| 4 | <i>Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies¹)</i> | 0 | | |
| Public sector capital injections grandfathered until January 1, 2018 | | | | |
| 5 | Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1) | 2120 | | |
| 6 | Common Equity Tier 1 capital before regulatory adjustments | 395376.23 | | |
| Common Equity Tier 1 capital: regulatory adjustments | | | | |
| 7 | Prudential valuation adjustments | 0 | | |
| 8 | Goodwill (net of related tax liability) | 0 | | |
| 9 | Intangibles other than mortgage-servicing rights (net of related tax liability) | 1132.98 | 755.32 | (L) (i) |
| 10 | Deferred tax assets 2 | 8927.16 | 5951.44 | |
| 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 | 71.1 | | |
| 18 | Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold) | 0 | | |
| 19 | Significant investments in the common stock of banking,regulatory consolidation, net of eligible short positions(amount above 10% threshold) ³ | 0 | | |
| 20 | Mortgage servicing rights ⁴ (amount above 10% threshold) | Not Relevant | | |
| 21 | Deferred tax assets arising from temporary differences ⁵ (amount above 10% threshold, net of related tax liability) | Not Relevant | | |

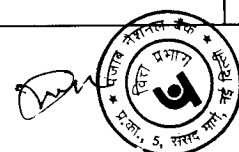


| | | | | |
|--|---|------------------|--|--|
| 22 | Amount exceeding the 15% threshold | Not Relevant | | |
| 23 | of which: significant investments in the common stock of financial entities | Not Relevant | | |
| 24 | of which: mortgage servicing rights | Not Relevant | | |
| 25 | of which: deferred tax assets arising from temporary differences | Not Relevant | | |
| 26 | National specific regulatory adjustments (26a+26b+26c+26d) | 0 | | |
| 26a | of Which : Investments in the equity capital of the unconsolidated insurance subsidiaries. | 0 | | |
| 26b | of Which : Investments in the equity capital of the unconsolidated non-financial subsidiaries. | 0 | | |
| 26c | of Which : Shortfall in the equity capital of majority owned financial entities which have not been consolidated with the bank | 0 | | |
| 26d | Of which : Unamortized Pension funds expenditure | 0 | | |
| | Regulatory Adjustments applied to Common Equity Tier 1 in respect of amounts Subject to Pre Basel III Treatment | | | |
| | Of which : Insert Type of Adjustment) For Example : filtering out of unrealised Losses on AFS Debt securities (Not relevant in Indian Context | | | |
| | Of Which : (Insert Typr of Adjustment) | | | |
| | Of Which : (Insert Typr of Adjustment) | | | |
| 27 | Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions | | | |
| 28 | Total regulatory adjustments to Common equity Tier 1 (Total 7 to 22, 26,27 | 10131.24 | | |
| 29 | Common Equity Tier 1 capital (CET1) | 385244.99 | | |
| Additional Tier 1 capital: instruments | | | | |
| 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> | 29143.50 | | |
| 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) | 397.60 | | |
| 35 | <i>of which: instruments issued by subsidiaries subject to phase out</i> | 0 | | |
| 36 | Additional Tier 1 capital before regulatory adjustments | 29541.10 | | |
| Additional Tier 1 capital: regulatory adjustments | | | | |
| 37 | Investments in own Additional Tier 1 instruments | 0 | | |

| | | | | |
|---|---|------------------|--|--|
| 38 | Reciprocal cross-holdings in Additional Tier 1 instruments | 390 | | |
| 39 | Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold) | 0 | | |
| 40 | Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) ¹⁰ | 0 | | |
| 41 | National specific regulatory adjustments (41a+41b) | 0 | | |
| 41a | Investments in the Additional Tier 1 capital of unconsolidated insurance subsidiaries | 0 | | |
| 41b | Shortfall in the Additional Tier 1 capital of majority owned financial entities which have not been consolidated with the bank | 0 | | |
| | Regulatory Adjustments Applied to Additional Tier 1 in respect of Amounts Subject to Pre-Basel III Treatment | 0 | | |
| | <i>of which</i> : [e.g. DTAs] | 5951.44 | | |
| | <i>of which</i> : [INSERT TYPE OF ADJUSTMENT e.g. existing adjustments which are deducted from Tier 1 at 50%] | | | |
| | <i>of which</i> : [Intangible Assets] | 755.32 | | |
| 42 | Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions | | | |
| 43 | Total regulatory adjustments to Additional Tier 1 capital | 7096.76 | | |
| 44 | Additional Tier 1 capital (AT1) | 22444.34 | | |
| 44a | Additional Tier 1 capital reckoned for capital adequacy¹¹ | 22444.34 | | |
| 45 | Tier 1 capital (T1 = CET1 + AT1) (29 + 44a) | 407689.33 | | |
| Tier 2 capital: instruments and provisions | | | | |
| 46 | Directly issued qualifying Tier 2 instruments plus related stock surplus | 0 | | |
| 47 | Directly issued capital instruments subject to phase out from Tier 2 | 93231.1 | | |
| 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) | 3553.40 | | |
| 49 | <i>of which: instruments issued by subsidiaries subject to phase out</i> | 0 | | |
| 50 | Provisions ¹² | 42449.6 | | |
| 51 | Tier 2 capital before regulatory adjustments | 139234.10 | | |
| Tier 2 capital: regulatory adjustments | | | | |



| | | | | |
|-----------------------|--|------------|--|--|
| 52 | Investments in own Tier 2 instruments | 0 | | |
| 53 | Reciprocal cross-holdings in Tier 2 instruments | 248.80 | | |
| 54 | Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold) | 0 | | |
| 55 | Significant investments ¹³ in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) | 0 | | |
| 56 | National specific regulatory adjustments (56a+56b) | 0 | | |
| 56a | Of which : Investments in the Tier 2 capital of unconsolidated subsidiaries | 0 | | |
| 56b | of Which : Shortfall in the Tier 2 Capital of majority owned financial entities which have not been consolidated with the Bank | 0 | | |
| | Regulatory Adjustments Applied to Tier 2 in respect of amounts subject to pre basel III Treatment | 0 | | |
| | of which : Investment by Employees Pension Funds | 3005.1 | | |
| | of which : (Insert Type of adjustment) | 0 | | |
| 57 | Total regulatory adjustments to Tier 2 capital | 3253.90 | | |
| 58 | Tier 2 Capital (T2) | 135980.20 | | |
| 58a | Tier 2 capital reckoned for capital adequacy | 135980.20 | | |
| 58b | Excess Additional Tier 1 Capital reckoned as Tier 2 capital | 0 | | |
| 58c | Total Tier 2 capital admissible for capital adequacy (58a+58b) | 135980.20 | | |
| 59 | Total Capital (TC= T1+T2) (45+58c) | 543669.53 | | |
| | 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) | 4214396.06 | | |
| 60a | <i>of which: total credit risk weighted assets</i> | 3607365.46 | | |
| 60b | <i>of which: total market risk weighted assets</i> | 260801.90 | | |
| 60c | <i>of which: total operational risk weighted assets</i> | 346228.70 | | |
| Capital ratios | | | | |
| 61 | Common Equity Tier 1 (as a percentage of risk weighted assets) | 9.14% | | |
| 62 | Tier 1 (as a percentage of risk weighted assets) | 9.67% | | |
| 63 | Total capital (as a percentage of risk weighted assets) | 12.89% | | |
| 64 | Institution specific buffer requirement (minimum CET1 requirement plus capital conservation and countercyclical buffer requirements, expressed as a percentage of risk weighted assets) | 8.00% | | |



| | | | | |
|--|--|-------------------------|--|--|
| 65 | of which: capital conservation buffer requirement | 2.50% | | |
| 66 | of which: bank specific countercyclical buffer requirement | 0 | | |
| 67 | of which: G-SIB buffer requirement | 0 | | |
| 68 | Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) | 3.64% | | |
| National minima (if different from Basel III) | | | | |
| 69 | National Common Equity Tier 1 minimum ratio (if different from Basel III minimum) | 5.50% | | |
| 70 | National Tier 1 minimum ratio (if different from Basel III minimum) | 7.00% | | |
| 71 | National total capital minimum ratio (if different from Basel III minimum) | 9.00% | | |
| Amounts below the thresholds for deduction(before risk weighting) | | | | |
| 72 | Non-significant investments in the capital of other financial entities | 0 | | |
| 73 | Significant investments in the common stock of financial entities | 0 | | |
| 74 | Mortgage servicing rights (net of related tax liability) | Not applicable in India | | |
| 75 | Deferred tax assets arising from temporary differences (net of related tax liability) | Not applicable in India | | |
| Applicable caps on the inclusion of provisions in Tier 2 | | | | |
| 76 | Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap) | 42449.6 | | |
| 77 | Cap on inclusion of provisions in Tier 2 under standardised approach | 52679.95 | | |
| 78 | Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap) | NA | | |
| 79 | Cap for inclusion of provisions in Tier 2 under internal ratings-based approach | NA | | |
| Capital instruments subject to phase-out arrangements (Only applicable between March 31,2017 and March 31,2022) | | | | |
| 80 | Current cap on CET1 instruments subject to phase out arrangements | | | |
| 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) | Not applicable in India | | |
| 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) | | | |



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 31.03.2015 | As on reporting date 31.03.2015 |
| A | Capital & Liabilities | | |
| i | Paid-up Capital | 3709.10 | 3709.10 |
| | Reserves & Surplus | 416019.97 | 415764.30 |
| | Minority Interest | 5489.55 | 5489.55 |
| | Total Capital | 425218.62 | 424962.95 |
| ii | Deposits | 5152454.30 | 5152454.30 |
| | <i>of which: Deposits from banks</i> | 461531.30 | 461531.30 |
| | <i>of which: Customer deposits</i> | 4690923.00 | 4690923.00 |
| | <i>of which: Other deposits (pl. specify)</i> | 0 | 0 |
| iii | Borrowings | 592047.60 | 592047.60 |
| | <i>of which: From RBI</i> | 12710.00 | 12710.00 |
| | <i>of which: From banks</i> | 89603.30 | 89603.30 |
| | <i>of which: From other institutions & agencies</i> | 48915.30 | 48915.30 |
| | <i>of which: Others (pl. specify)</i> | 215692.10 | 215692.10 |
| | <i>of which: Capital instruments</i> | 225126.90 | 225126.90 |
| iv | Other liabilities & provisions | 189725.90 | 189725.90 |
| | Total | 6359446.42 | 6359190.75 |
| B | Assets | | |
| i | Cash and balances with Reserve Bank of India | 244357.80 | 244357.80 |
| | Balance with banks and money at call and short notice | 338234.45 | 338234.45 |
| ii | Investments | 1567616.60 | 1567616.60 |
| | <i>of which: Government securities</i> | 1275788.50 | 1275788.50 |
| | <i>of which: Other approved securities</i> | 1878.40 | 1878.40 |
| | <i>of which: Shares</i> | 36043.60 | 36043.60 |
| | <i>of which: Debentures & Bonds</i> | 165398.10 | 165398.10 |
| | <i>of which: Subsidiaries / Joint Ventures / Associates</i> | 12712.00 | 12712.00 |
| | <i>of which: Others (Commercial Papers, Mutual Funds etc.)</i> | 75796.00 | 75796.00 |
| iii | Loans and advances | 4046140.60 | 4046140.60 |
| | <i>of which: Loans and advances to banks</i> | 418397.30 | 418397.30 |
| | <i>of which: Loans and advances to customers</i> | 3627743.30 | 3627743.30 |
| iv | Fixed assets | 36557.70 | 36557.70 |
| v | Other assets | 127204.60 | 126948.93 |
| | <i>of which: Goodwill and intangible assets</i> | 921.00 | 921.00 |
| | <i>of which: Deferred tax assets</i> | 14793.80 | 14793.80 |
| vi | Goodwill on consolidation | -665.33 | -665.33 |
| vii | Debit balance in Profit & Loss account | 0.00 | 0.00 |
| | Total Assets | 6359446.42 | 6359190.75 |



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 31.03.2015 | As on reporting date 31.03.2015 | |
| A | Capital & Liabilities | | |
| | Paid-up Capital | 3709.10 | 3709.10 (A) |
| | of which: Amount eligible for CET 1 | 3709.10 | 3709.10 (A) (i) |
| | Reserves & Surplus | 416019.97 | 415764.30 (B) |
| | of which: Amount eligible for CET 1 | 389546.63 | 389546.63 (B) (i) |
| | Stock surplus (share premium) | 77295.10 | 77295.10 (B) (ii) |
| | Statutory reserves | 99129.40 | 99129.40 (B) (iii) |
| | Other disclosed free reserves | 196743.40 | 196743.40 (B) (iv) |
| | Capital reserves representing surplus arising out of sale proceeds of assets | 13309.70 | 13309.70 (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 | 8165.40 | 8165.40 (B) (vii) |
| | Revaluation Reserves @ discount of 55% (Part of Tier 2 Capital) | 6264.32 | 6264.32 (B) (viii) |
| | General Provisions (Part of Tier 2 Capital) | 0.00 | 0.00 (B) (ix) |
| | Investment Reserve (Part of Tier 2 Capital) | 4528.80 | 4528.80 (B) (x) |
| | Minority Interest | 5489.55 | 5489.55 © |
| | Total Capital | 425218.62 | 424962.95 (D) |
| | Deposits | 5152454.30 | 5152454.30 (E) |
| | of which: Deposits from banks | 461531.30 | 461531.30 (E) (i) |
| | of which: Customer deposits | 4690923.00 | 4690923.00 (E) (ii) |
| | of which: Other deposits (pl. specify) | 0 | 0 (E) (iii) |
| | Borrowings | 592047.60 | 592047.60 (F) |
| | of which: From RBI | 12710.00 | 12710.00 (F) (i) |
| | of which: From banks | 89603.30 | 89603.30 (F) (ii) |
| | of which: From other institutions & agencies | 48915.30 | 48915.30 (F) (iii) |
| | of which: Others (pl. specify) | 215692.10 | 215692.10 (F) (iv) |
| | of which: Capital instruments | 225126.90 | 225126.90 (F) (v) |
| | of which - | | |
| | (a) Eligible for AT1 Capital | 29143.50 | 29143.50 F(vi) |
| | (b) Eligible for Tier 2 Capital | 93230.00 | 93230.00 F(vii) |
| | Other liabilities & provisions | 189725.90 | 189725.90 (G) |
| | of which DTLs related to goodwill | 0 | 0 (G) (i) |
| | of which DTLs related to intangible assets | 0 | 0 (G) (ii) |
| | Total | 6359446.42 | 6359190.75 |
| B | Assets | | |
| | Cash and balances with Reserve Bank of India | 244357.80 | 244357.80 (H) (i) |
| | Balance with banks and money at call and short notice | 338234.45 | 338234.45 (H) (ii) |
| | Investments | 1567616.60 | 1567616.60 (I) |
| | of which: Government securities | 1275788.50 | 1275788.50 (I) (i) |
| | of which: Other approved securities | 1878.40 | 1878.40 (I) (ii) |
| | of which: Shares | 36043.60 | 36043.60 (I) (iii) |
| | of which: Debentures & Bonds | 165398.10 | 165398.10 (I) (iv) |
| | of which: Subsidiaries / Joint/Centures/Associates | 12712.00 | 12712.00 (I) (v) |
| | of which: Others (Commercial Papers, Mutual Funds etc.) | 75796.00 | 75796.00 (I) (vi) |
| | Loans and advances | 4046140.60 | 4046140.60 (J) |
| | of which: Loans and advances to banks | 418397.30 | 418397.30 (J) (i) |
| | of which: Loans and advances to customers | 3627743.30 | 3627743.30 (J) (ii) |
| | Fixed assets | 36557.70 | 36557.70 (K) |
| | Other assets | 127204.60 | 126948.93 (L) |
| | of which: Goodwill and intangible assets, out of which - | 921.00 | 921.00 (L) (i) |
| | Goodwill | 0 | 0 (L) (ii) |
| | Other intangibles (excluding MSRs) | 921.00 | 921.00 (L) (i) |
| | Deferred tax assets | 14793.80 | 14793.80 (L) (i) |
| | Goodwill on consolidation | -665.33 | -665.33 (M) |
| | Debit balance in Profit & Loss accounts | 0.00 | 0.00 (N) |
| | Total Assets | 6359446.42 | 6359190.75 |

Table DF-12 (Step 3)

| Extract of Basel III common disclosure template (with added column) – Table DF-11 (Part I / Part II whichever, applicable) | | | |
|--|---|--|--|
| Common Equity Tier 1 capital: instruments and reserves | | | |
| | | 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 | 3709.20 | e |
| 2 | Retained earnings | 2766.5 | |
| 3 | Accumulated other comprehensive income (and other reserves) | 386780.13 | |
| 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) | 2,120.40 | |
| 6 | Common Equity Tier 1 capital before regulatory adjustments | 395376.23 | |
| 7 | Prudential valuation adjustments | 0 | |
| 8 | Goodwill (net of related tax liability) | 0 | a-c |

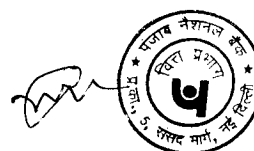


Table DF-13: Main Features of Regulatory Capital instruments

Disclosure template for main features of regulatory capital instruments

| | | |
|----|---|---|
| 1 | Issuer | PNB |
| 2 | Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier) | INE160A01022 |
| 3 | Governing law(s) of the instrument | Applicable Indian statutes and |
| | Regulatory treatment | Regulatory requirements |
| 4 | Transitional Basel III rules | |
| 5 | Post-transitional Basel III rules | Common Equity Tier 1 |
| 6 | Eligible at solo/group/ group & solo | Solo |
| 7 | Instrument type | Ordinary |
| 8 | Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date) | 3709.11 |
| 9 | Par value of instrument | Rs.2/- per common share |
| 10 | Accounting classification | Equity Capital |
| 11 | Original date of issuance | 19.07.1969 and various dates thereafter |
| 12 | Perpetual or dated | Perpetual |
| 13 | Original maturity date | Not Applicable |
| 14 | Issuer call subject to prior supervisory approval | Not Applicable |
| 15 | Optional call date, contingent call dates and redemption | Not Applicable |
| 16 | Subsequent call dates, if applicable | Not Applicable |
| | Coupons / dividends | Dividends |
| 17 | Fixed or floating dividend/coupon | Floating Dividend |
| 18 | Coupon rate and any related index | Not Applicable |
| 19 | Existence of a dividend stopper | Not Applicable |
| 20 | Fully discretionary, partially discretionary or mandatory | Fully Discretionary |
| 21 | Existence of step up or other incentive to redeem | Not Applicable |
| 22 | Noncumulative or cumulative | Non-cumulative |
| 23 | Convertible or non-convertible | Not Applicable |
| 24 | If convertible, conversion trigger(s) | Not Applicable |
| 25 | If convertible, fully or partially | Not Applicable |
| 26 | If convertible, conversion rate | Not Applicable |
| 27 | If convertible, mandatory or optional conversion | Not Applicable |
| 28 | If convertible, specify instrument type convertible into | Not Applicable |
| 29 | If convertible, specify issuer of instrument it converts into | Not Applicable |
| 30 | Write-down feature | No |
| 31 | If write-down, write-down trigger(s) | Not Applicable |
| 32 | If write-down, full or partial | Not Applicable |
| 33 | If write-down, permanent or temporary | Not Applicable |
| 34 | If temporary write-down, description of write-up mechanism | Not Applicable |
| 35 | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | Subordinate to all other creditors. |
| 36 | Non-compliant transitioned features | Not Applicable |
| 37 | If yes, specify non-compliant features | Not Applicable |



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

| Series XI | | |
|-----------|---|--|
| 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 | 16-Jun-06 |
| 12 | Perpetual or dated | DATED |
| 13 | Original maturity date | 16-Apr-16 |
| 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

| Series XII | | |
|------------|---|--|
| 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 XII 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-Aug-06 |
| 12 | Perpetual or dated | DATED |
| 13 | Original maturity date | 16-Apr-16 |
| 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 |



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

| Series XIII | | |
|-------------|---|---|
| 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 | 8-Sep-06 |
| 12 | Perpetual or dated | DATED |
| 13 | Original maturity date | 8-Apr-16 |
| 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 |

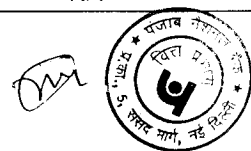


Table DF-13: Main Features of Regulatory Capital instruments
Disclosure template for main features of regulatory capital instruments

| UT Series I | | |
|-------------|---|--|
| 1 | Issuer | PUNJAB NATIONAL BANK |
| 2 | Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement) | INE160A09157 |
| 3 | Governing law(s) of the instrument | RBI |
| | <i>Regulatory treatment</i> | |
| 4 | Transitional Basel III rules | Tier II Bonds |
| 5 | Post-transitional Basel III rules | Tier II Bonds |
| 6 | Eligible at solo/group/ group & solo | Solo |
| 7 | Instrument type | Unsecured Redeemable Non Convertible Bonds in the nature of Promissory Notes |
| 8 | Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date) | 5000 |
| 9 | Par value of instrument | Rs.1 million |
| 10 | Accounting classification | Liability |
| 11 | Original date of issuance | 8-Dec-06 |
| 12 | Perpetual or dated | DATED |
| 13 | Original maturity date | 8-Dec-21 |
| 14 | Issuer call subject to prior supervisory approval | At par at the end of 10th year from deemed date of allotment (with the prior permission of RBI) |
| 15 | Optional call date, contingent call dates and redemption amount | Subject to RBI Guidelines, at par at the end of the 15th year from the date of allotment, if the call is not exercised at the end of 10th year |
| 16 | Subsequent call dates, if applicable | NO |
| | <i>Coupons / dividends</i> | Coupon |
| 17 | Fixed or floating dividend/coupon | Fixed |
| 18 | Coupon rate and any related index | 8.80% Annual for first ten years and 9.30% annual for last 5 years if call option not exercised |
| 19 | Existence of a dividend stopper | NO |
| 20 | Fully discretionary, partially discretionary or mandatory | Mandatory |
| 21 | Existence of step up or other incentive to redeem | NA |
| 22 | Noncumulative or cumulative | Noncumulative |
| 23 | Convertible or non-convertible | Nonconvertible |
| 24 | If convertible, conversion trigger(s) | NA |
| 25 | If convertible, fully or partially | NA |
| 26 | If convertible, conversion rate | NA |
| 27 | If convertible, mandatory or optional conversion | NA |
| 28 | If convertible, specify instrument type convertible into | NA |
| 29 | If convertible, specify issuer of instrument it converts into | NA |
| 30 | Write-down feature | NA |
| 31 | If write-down, write-down trigger(s) | NA |
| 32 | If write-down, full or partial | NA |
| 33 | If write-down, permanent or temporary | NA |
| 34 | If temporary write-down, description of write-up mechanism | NA |
| 35 | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | All depositors and other creditors |
| 36 | Non-compliant transitioned features | NO |
| 37 | If yes, specify non-compliant features | NA |

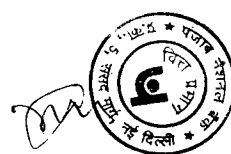


Table DF-13: Main Features of Regulatory Capital instruments
Disclosure template for main features of regulatory capital instruments

UT Series II

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



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

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



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

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



Table DF-13: Main Features of Regulatory Capital instruments

Disclosure template for main features of regulatory capital instruments

| UT series V | | |
|-------------|---|--|
| 1 | Issuer | PUNJAB NATIONAL BANK |
| 2 | Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement) | INE160A09223 |
| 3 | Governing law(s) of the instrument | RBI |
| | <i>Regulatory treatment</i> | |
| 4 | Transitional Basel III rules | Tier II Bonds |
| 5 | Post-transitional Basel III rules | Tier II Bonds |
| 6 | Eligible at solo/group/ group & solo | Solo |
| 7 | Instrument type | Unsecured Redeemable Non convertible Subordinated upper Tier II Bonds (Debts Capital Instruments) Series V in the nature of Promissory Note. |
| 8 | Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date) | 5000 |
| 9 | Par value of instrument | Rs.1 million |
| 10 | Accounting classification | Liability |
| 11 | Original date of issuance | 29-Sep-08 |
| 12 | Perpetual or dated | DATED |
| 13 | Original maturity date | 29-Sep-23 |
| 14 | Issuer call subject to prior supervisory approval | At par at the end of 10th year from deemed date of allotment (with the prior permission of RBI) |
| 15 | Optional call date, contingent call dates and redemption amount | Subject to RBI Guidelines, at par at the end of the 15th year from the date of allotment, if the call is not exercised at the end of 10th year |
| 16 | Subsequent call dates, if applicable | |
| | <i>Coupons / dividends</i> | Coupon |
| 17 | Fixed or floating dividend/coupon | Fixed |
| 18 | Coupon rate and any related index | 10.85% Annual for first ten years and 11.35% annual for last 5 years if call option not exercised |
| 19 | Existence of a dividend stopper | NO |
| 20 | Fully discretionary, partially discretionary or mandatory | Mandatory |
| 21 | Existence of step up or other incentive to redeem | NA |
| 22 | Noncumulative or cumulative | Noncumulative |
| 23 | Convertible or non-convertible | Nonconvertible |
| 24 | If convertible, conversion trigger(s) | NA |
| 25 | If convertible, fully or partially | NA |
| 26 | If convertible, conversion rate | NA |
| 27 | If convertible, mandatory or optional conversion | NA |
| 28 | If convertible, specify instrument type convertible into | NA |
| 29 | If convertible, specify issuer of instrument it converts into | NA |
| 30 | Write-down feature | NA |
| 31 | If write-down, write-down trigger(s) | NA |
| 32 | If write-down, full or partial | NA |
| 33 | If write-down, permanent or temporary | NA |
| 34 | If temporary write-down, description of write-up mechanism | NA |
| 35 | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | All depositors and other creditors |
| 36 | Non-compliant transitioned features | NO |
| 37 | If yes, specify non-compliant features | NA |



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

| UT series VI | | |
|--------------|---|--|
| 1 | Issuer | PUNJAB NATIONAL BANK |
| 2 | Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement) | INE160A09231 |
| 3 | Governing law(s) of the instrument | RBI |
| | <i>Regulatory treatment</i> | |
| 4 | Transitional Basel III rules | Tier II Bonds |
| 5 | Post-transitional Basel III rules | Tier II Bonds |
| 6 | Eligible at solo/group/ group & solo | Solo |
| 7 | Instrument type | Unsecured Redeemable Non convertible Subordinated upper Tier II Bonds (Debts Capital Instruments) Series VI in the nature of Promissory Note. |
| 8 | Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date) | 5000 |
| 9 | Par value of instrument | Rs. 1 million |
| 10 | Accounting classification | Liability |
| 11 | Original date of issuance | 18-Dec-08 |
| 12 | Perpetual or dated | DATED |
| 13 | Original maturity date | 18-Dec-23 |
| 14 | Issuer call subject to prior supervisory approval | At par at the end of 10th year from deemed date of allotment (with the prior permission of RBI) |
| 15 | Optional call date, contingent call dates and redemption amount | Subject to RBI Guidelines, at par at the end of the 15th year from the date of allotment, if the call is not exercised at the end of 10th year |
| 16 | Subsequent call dates, if applicable | NO |
| | <i>Coupons / dividends</i> | Coupon |
| 17 | Fixed or floating dividend/coupon | Fixed |
| 18 | Coupon rate and any related index | 8.95% Annual for first ten years and 9.45% annual for last 5 years if call option not exercised |
| 19 | Existence of a dividend stopper | NO |
| 20 | Fully discretionary, partially discretionary or mandatory | Mandatory |
| 21 | Existence of step up or other incentive to redeem | NA |
| 22 | Noncumulative or cumulative | Noncumulative |
| 23 | Convertible or non-convertible | Nonconvertible |
| 24 | If convertible, conversion trigger(s) | NA |
| 25 | If convertible, fully or partially | NA |
| 26 | If convertible, conversion rate | NA |
| 27 | If convertible, mandatory or optional conversion | NA |
| 28 | If convertible, specify instrument type convertible into | NA |
| 29 | If convertible, specify issuer of instrument it converts into | NA |
| 30 | Write-down feature | NA |
| 31 | If write-down, write-down trigger(s) | NA |
| 32 | If write-down, full or partial | NA |
| 33 | If write-down, permanent or temporary | NA |
| 34 | If temporary write-down, description of write-up mechanism | NA |
| 35 | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | All depositors and other creditors |
| 36 | Non-compliant transitioned features | NO |
| 37 | If yes, specify non-compliant features | NA |



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

| UT series VII | | |
|---------------|---|--|
| 1 | Issuer | PUNJAB NATIONAL BANK |
| 2 | Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement) | INE160A09256 |
| 3 | Governing law(s) of the instrument | RBI |
| | <i>Regulatory treatment</i> | |
| 4 | Transitional Basel III rules | Tier II Bonds |
| 5 | Post-transitional Basel III rules | Tier II Bonds |
| 6 | Eligible at solo/group/ group & solo | Solo |
| 7 | Instrument type | Unsecured Redeemable Non convertible Subordinated upper Tier II Bonds (Debts Capital Instruments) Series VII in the nature of Promissory Note. |
| 8 | Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date) | 10000 |
| 9 | Par value of instrument | Rs.1 million |
| 10 | Accounting classification | Liability |
| 11 | Original date of issuance | 18-Feb-09 |
| 12 | Perpetual or dated | DATED |
| 13 | Original maturity date | 18-Feb-23 |
| 14 | Issuer call subject to prior supervisory approval | Call option may be exercised by the Bank only if the Bonds have run for atleast 10 years. Call option shall be exercised by the bank only with the prior approval of RBI |
| 15 | Optional call date, contingent call dates and redemption amount | At par at the end of 15th year from the Deemed Date of Allotment (subject to prior approval from RBI) |
| 16 | Subsequent call dates, if applicable | NO |
| | <i>Coupons / dividends</i> | Coupon |
| 17 | Fixed or floating dividend/coupon | Fixed |
| 18 | Coupon rate and any related index | 9.15% annual for first ten years and 9.65% for last 5 years if call option not exercised |
| 19 | Existence of a dividend stopper | NO |
| 20 | Fully discretionary, partially discretionary or mandatory | Mandatory |
| 21 | Existence of step up or other incentive to redeem | NA |
| 22 | Noncumulative or cumulative | Noncumulative |
| 23 | Convertible or non-convertible | Nonconvertible |
| 24 | If convertible, conversion trigger(s) | NA |
| 25 | If convertible, fully or partially | NA |
| 26 | If convertible, conversion rate | NA |
| 27 | If convertible, mandatory or optional conversion | NA |
| 28 | If convertible, specify instrument type convertible into | NA |
| 29 | If convertible, specify issuer of instrument it converts into | NA |
| 30 | Write-down feature | NA |
| 31 | If write-down, write-down trigger(s) | NA |
| 32 | If write-down, full or partial | NA |
| 33 | If write-down, permanent or temporary | NA |
| 34 | If temporary write-down, description of write-up mechanism | NA |
| 35 | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | All depositors and other creditors |
| 36 | Non-compliant transitioned features | No |
| 37 | If yes, specify non-compliant features | NA |



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

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

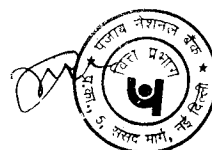


Table DF-13: Main Features of Regulatory Capital instruments
Disclosure template for main features of regulatory capital instruments

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



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Table DF-13: Main Features of Regulatory Capital Instruments

Disclosure template for main features of regulatory capital instruments

| UT series X | | |
|-------------|---|--|
| 1 | Issuer | PUNJAB NATIONAL BANK |
| 2 | Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement) | INE160A09298 |
| 3 | Governing law(s) of the instrument | RBI |
| | <i>Regulatory treatment</i> | |
| 4 | Transitional Basel III rules | Tier II Bonds |
| 5 | Post-transitional Basel III rules | Tier II Bonds |
| 6 | Eligible at solo/group/ group & solo | Solo |
| 7 | Instrument type | Unsecured Redeemable Non convertible Subordinated upper Tier II Bonds (Debts Capital Instruments) Series X in the nature of Promissory Note. |
| 8 | Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date) | 5000 |
| 9 | Par value of instrument | Rs.1 million |
| 10 | Accounting classification | Liability |
| 11 | Original date of issuance | 9-Sep-09 |
| 12 | Perpetual or dated | DATED |
| 13 | Original maturity date | 9-Sep-24 |
| 14 | Issuer call subject to prior supervisory approval | Call option may be exercised by the Bank only if the Bonds have run for atleast 10 years. Call option shall be exercised by the bank only with the prior approval of RBI |
| 15 | Optional call date, contingent call dates and redemption amount | At par at the end of 15th year from the Deemed Date of Allotment (subject to prior approval from RBI) |
| 16 | Subsequent call dates, if applicable | NO |
| | <i>Coupons / dividends</i> | Coupon |
| 17 | Fixed or floating dividend/coupon | Fixed |
| 18 | Coupon rate and any related index | 8.60% annual for first ten years and 9.10% for last 5 years if |
| 19 | Existence of a dividend stopper | NO |
| 20 | Fully discretionary, partially discretionary or mandatory | Mandatory |
| 21 | Existence of step up or other incentive to redeem | NA |
| 22 | Noncumulative or cumulative | Noncumulative |
| 23 | Convertible or non-convertible | Nonconvertible |
| 24 | If convertible, conversion trigger(s) | NA |
| 25 | If convertible, fully or partially | NA |
| 26 | If convertible, conversion rate | NA |
| 27 | If convertible, mandatory or optional conversion | NA |
| 28 | If convertible, specify instrument type convertible into | NA |
| 29 | If convertible, specify issuer of instrument it converts into | NA |
| 30 | Write-down feature | NA |
| 31 | If write-down, write-down trigger(s) | NA |
| 32 | If write-down, full or partial | NA |
| 33 | If write-down, permanent or temporary | NA |
| 34 | If temporary write-down, description of write-up mechanism | NA |
| 35 | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | All depositors and other creditors |
| 36 | Non-compliant transitioned features | NO |
| 37 | If yes, specify non-compliant features | NA |



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

| UT series XI | | |
|--------------|---|--|
| 1 | Issuer | PUNJAB NATIONAL BANK |
| 2 | Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement) | INE160A09306 |
| 3 | Governing law(s) of the instrument | RBI |
| | <i>Regulatory treatment</i> | |
| 4 | Transitional Basel III rules | TIER II BONDS |
| 5 | Post-transitional Basel III rules | TIER II BONDS |
| 6 | Eligible at solo/group/ group & solo | SOLO |
| 7 | Instrument type | Unsecured Redeemable Non convertible Subordinated upper Tier II Bonds (Debts Capital Instruments) Series XI in the nature of Promissory Note. |
| 8 | Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date) | 5000 |
| 9 | Par value of instrument | Rs.1 million |
| 10 | Accounting classification | Liability |
| 11 | Original date of issuance | 27-Nov-09 |
| 12 | Perpetual or dated | DATED |
| 13 | Original maturity date | 27-Nov-24 |
| 14 | Issuer call subject to prior supervisory approval | Call option may be exercised by the Bank only if the Bonds have run for atleast 10 years. Call option shall be exercised by the bank only with the prior approval of RBI |
| 15 | Optional call date contingent call dates and redemption amount | At par at the end of 15th year from the Deemed Date of Allotment (subject to prior approval from RBI) |
| 16 | Subsequent call dates, if applicable | NO |
| | <i>Coupons / dividends</i> | Coupon |
| 17 | Fixed or floating dividend/coupon | Fixed |
| 18 | Coupon rate and any related index | 8.50% annual for first ten years and 9.00% for last 5 years if call option not exercised |
| 19 | Existence of a dividend stopper | NO |
| 20 | Fully discretionary, partially discretionary or mandatory | Mandatory |
| 21 | Existence of step up or other incentive to redeem | NO |
| 22 | Noncumulative or cumulative | Noncumulative |
| 23 | Convertible or non-convertible | Nonconvertible |
| 24 | If convertible, conversion trigger(s) | NA |
| 25 | If convertible, fully or partially | NA |
| 26 | If convertible, conversion rate | NA |
| 27 | If convertible, mandatory or optional conversion | NA |
| 28 | If convertible, specify instrument type convertible into | NA |
| 29 | If convertible, specify issuer of instrument it converts into | NA |
| 30 | Write-down feature | NA |
| 31 | If write-down, write-down trigger(s) | NA |
| 32 | If write-down, full or partial | NA |
| 33 | If write-down, permanent or temporary | NA |
| 34 | If temporary write-down, description of write-up mechanism | NA |
| 35 | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | All depositors and other creditors |
| 36 | Non-compliant transitioned features | NO |
| 37 | If yes, specify non-compliant features | NA |



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

UT series XII

| | | |
|----|---|--|
| 1 | Issuer | PUNJAB NATIONAL BANK |
| 2 | Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement) | INE160A09322 |
| 3 | Governing law(s) of the instrument | RBI |
| | <i>Regulatory treatment</i> | |
| 4 | Transitional Basel III rules | Tier II Bonds |
| 5 | Post-transitional Basel III rules | Tier II Bonds |
| 6 | Eligible at solo/group/ group & solo | Solo |
| 7 | Instrument type | Unsecured Redeemable Non convertible Subordinated upper Tier II Bonds (Debts Capital Instruments) Series XII in the nature of Promissory Note. |
| 8 | Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date) | 5000 |
| 9 | Par value of instrument | Rs.1 million |
| 10 | Accounting classification | Liability |
| 11 | Original date of issuance | 24-May-10 |
| 12 | Perpetual or dated | DATED |
| 13 | Original maturity date | 24-May-25 |
| 14 | Issuer call subject to prior supervisory approval | Call option may be exercised by the Bank only if the Bonds have run for atleast 10 years. Call option shall be exercised by the bank only with the prior approval of RBI |
| 15 | Optional call date, contingent call dates and redemption amount | At par at the end of 15th year from the Deemed Date of Allotment (subject to prior approval from RBI) |
| 16 | Subsequent call dates, if applicable | |
| | <i>Coupons / dividends</i> | Coupon |
| 17 | Fixed or floating dividend/coupon | Fixed |
| 18 | Coupon rate and any related index | 8.50% annual for first ten years and 9.00% for last 5 years if call option not exercised |
| 19 | Existence of a dividend stopper | NO |
| 20 | Fully discretionary, partially discretionary or mandatory | Mandatory |
| 21 | Existence of step up or other incentive to redeem | NO |
| 22 | Noncumulative or cumulative | Noncumulative |
| 23 | Convertible or non-convertible | Nonconvertible |
| 24 | If convertible, conversion trigger(s) | NA |
| 25 | If convertible, fully or partially | NA |
| 26 | If convertible, conversion rate | NA |
| 27 | If convertible, mandatory or optional conversion | NA |
| 28 | If convertible, specify instrument type convertible into | NA |
| 29 | If convertible, specify issuer of instrument it converts into | NA |
| 30 | Write-down feature | NA |
| 31 | If write-down, write-down trigger(s) | NA |
| 32 | If write-down, full or partial | NA |
| 33 | If write-down, permanent or temporary | NA |
| 34 | If temporary write-down, description of write-up mechanism | NA |
| 35 | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | All depositors and other creditors |
| 36 | Non-compliant transitioned features | NO |
| 37 | If yes, specify non-compliant features | NA |



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

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

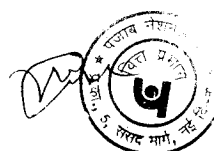
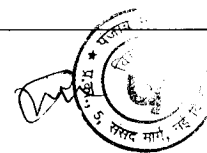


Table DF-13: Main Features of Regulatory Capital instruments
Disclosure template for main features of regulatory capital instruments

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



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

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



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

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

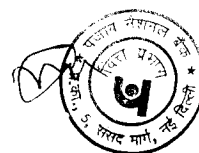


Table DF-13: Main Features of Regulatory Capital instruments
Disclosure template for main features of regulatory capital instruments

| HT I SERIES V | | |
|---------------|---|---|
| 1 | Issuer | PUNJAB NATIONAL BANK |
| 2 | Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement) | INE160A09280 |
| 3 | Governing law(s) of the instrument | RBI |
| | <i>Regulatory treatment</i> | |
| 4 | Transitional Basel III rules | Tier I Bonds |
| 5 | Post-transitional Basel III rules | Tier I Bonds |
| 6 | Eligible at solo/group/ group & solo | Solo |
| 7 | Instrument type | Unsecured Redeemable Non convertible Subordinated Tier I Perpetual Bonds Series V in the nature of Promissory Note. |
| 8 | Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date) | 5000 |
| 9 | Par value of instrument | Rs. 1 million |
| 10 | Accounting classification | Liability |
| 11 | Original date of issuance | 28-Aug-09 |
| 12 | Perpetual or dated | PERPETUAL |
| 13 | Original maturity date | PERPETUAL |
| 14 | Issuer call subject to prior supervisory approval | At par at the end of 10th year from the Deemed Date of Allotment and thereafter on each anniversary date (subject to prior approval from RBI) |
| 15 | Optional call date, contingent call dates and redemption amount | At par at the end of 10th year from the Deemed Date of Allotment and thereafter on each anniversary date (subject to prior approval from RBI) |
| 16 | Subsequent call dates, if applicable | NA |
| | <i>Coupons / dividends</i> | Coupon |
| 17 | Fixed or floating dividend/coupon | Fixed |
| 18 | Coupon rate and any related index | 9.15% annual for first ten years and 9.65% if call option not exercised |
| 19 | Existence of a dividend stopper | NO |
| 20 | Fully discretionary, partially discretionary or mandatory | Mandatory |
| 21 | Existence of step up or other incentive to redeem | NO |
| 22 | Noncumulative or cumulative | Noncumulative |
| 23 | Convertible or non-convertible | Nonconvertible |
| 24 | If convertible, conversion trigger(s) | NA |
| 25 | If convertible, fully or partially | NA |
| 26 | If convertible, conversion rate | NA |
| 27 | If convertible, mandatory or optional conversion | NA |
| 28 | If convertible, specify instrument type convertible into | NA |
| 29 | If convertible, specify issuer of instrument it converts into | NA |
| 30 | Write-down feature | NA |
| 31 | If write-down, write-down trigger(s) | NA |
| 32 | If write-down, full or partial | NA |
| 33 | If write-down, permanent or temporary | NA |
| 34 | If temporary write-down, description of write-up mechanism | NA |
| 35 | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | All depositors and other creditors |
| 36 | Non-compliant transitioned features | NO |
| 37 | If yes, specify non-compliant features | NA |

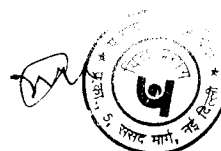


Table DF-13: Main Features of Regulatory Capital instruments
Disclosure template for main features of regulatory capital instruments

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

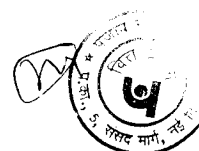


Table DF-13: Main Features of Regulatory Capital instruments
Disclosure template for main features of regulatory capital instruments

| DEB SERIES XIV | | |
|----------------|---|---|
| 1 | Issuer | PUNJAB NATIONAL BANK |
| 2 | Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement) | INE160A08019 |
| 3 | Governing law(s) of the instrument | RBI |
| | <i>Regulatory treatment</i> | |
| 4 | Transitional Basel III rules | Tier II Bonds |
| 5 | Post-transitional Basel III rules | Tier II Bonds |
| 6 | Eligible at solo/group/ group & solo | Solo |
| 7 | Instrument type | Non-Convertible Redeemable Unsecured Basel III Compliant Tier 2 Bonds for inclusion in Tier 2 Capital in the nature of Debentures |
| 8 | Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date) | 10000 |
| 9 | Par value of instrument | Rs.1 million |
| 10 | Accounting classification | Liability |
| 11 | Original date of issuance | 24-Feb-14 |
| 12 | Perpetual or dated | DATED |
| 13 | Original maturity date | 24-Feb-24 |
| 14 | Issuer call subject to prior supervisory approval | NA |
| 15 | Optional call date, contingent call dates and redemption amount | NA |
| 16 | Subsequent call dates, if applicable | NA |
| | <i>Coupons / dividends</i> | Coupon |
| 17 | Fixed or floating dividend/coupon | Fixed |
| 18 | Coupon rate and any related index | 9.65% p.a. |
| 19 | Existence of a dividend stopper | NO |
| 20 | Fully discretionary, partially discretionary or mandatory | Mandatory |
| 21 | Existence of step up or other incentive to redeem | NO |
| 22 | Noncumulative or cumulative | Noncumulative |
| 23 | Convertible or non-convertible | Nonconvertible |
| 24 | If convertible, conversion trigger(s) | NA |
| 25 | If convertible, fully or partially | NA |
| 26 | If convertible, conversion rate | NA |
| 27 | If convertible, mandatory or optional conversion | NA |
| 28 | If convertible, specify instrument type convertible into | NA |
| 29 | If convertible, specify issuer of instrument it converts into | NA |
| 30 | Write-down feature | NA |
| 31 | If write-down, write-down trigger(s) | NA |
| 32 | If write-down, full or partial | NA |
| 33 | If write-down, permanent or temporary | NA |
| 34 | If temporary write-down, description of write-up mechanism | NA |
| 35 | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | All depositors and other creditors |
| 36 | Non-compliant transitioned features | NO |
| 37 | If yes, specify non-compliant features | NA |



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

| DEB SERIES XV | | |
|---------------|---|---|
| 1 | Issuer | PUNJAB NATIONAL BANK |
| 2 | Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement) | INE160A08027 |
| 3 | Governing law(s) of the instrument | RBI |
| | <i>Regulatory treatment</i> | |
| 4 | Transitional Basel III rules | Tier II Bonds |
| 5 | Post-transitional Basel III rules | Tier II Bonds |
| 6 | Eligible at solo/group/ group & solo | Solo |
| 7 | Instrument type | Non-Convertible Redeemable Unsecured Basel III Compliant Tier 2 Bonds for inclusion in Tier 2 Capital in the nature of Debentures |
| 8 | Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date) | 5000 |
| 9 | Par value of instrument | Rs.1 million |
| 10 | Accounting classification | Liability |
| 11 | Original date of issuance | 28-Mar-14 |
| 12 | Perpetual or dated | DATED |
| 13 | Original maturity date | 28-Mar-24 |
| 14 | Issuer call subject to prior supervisory approval | NA |
| 15 | Optional call date, contingent call dates and redemption amount | NA |
| 16 | Subsequent call dates, if applicable | NA |
| | <i>Coupons / dividends</i> | Coupon |
| 17 | Fixed or floating dividend/coupon | Fixed |
| 18 | Coupon rate and any related index | 9.68% p.a. |
| 19 | Existence of a dividend stopper | NO |
| 20 | Fully discretionary, partially discretionary or mandatory | Mandatory |
| 21 | Existence of step up or other incentive to redeem | NO |
| 22 | Noncumulative or cumulative | Noncumulative |
| 23 | Convertible or non-convertible | Nonconvertible |
| 24 | If convertible, conversion trigger(s) | NA |
| 25 | If convertible, fully or partially | NA |
| 26 | If convertible, conversion rate | NA |
| 27 | If convertible, mandatory or optional conversion | NA |
| 28 | If convertible, specify instrument type convertible into | NA |
| 29 | If convertible, specify issuer of instrument it converts into | NA |
| 30 | Write-down feature | NA |
| 31 | If write-down, write-down trigger(s) | NA |
| 32 | If write-down, full or partial | NA |
| 33 | If write-down, permanent or temporary | NA |
| 34 | If temporary write-down, description of write-up mechanism | NA |
| 35 | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | All depositors and other creditors |
| 36 | Non-compliant transitioned features | NO |
| 37 | If yes, specify non-compliant features | NA |



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

| DEB SERIES XVI | | |
|----------------|---|---|
| 1 | Issuer | PUNJAB NATIONAL BANK |
| 2 | Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement) | INE160A08035 |
| 3 | Governing law(s) of the instrument | RBI |
| | <i>Regulatory treatment</i> | |
| 4 | Transitional Basel III rules | Tier II Bonds |
| 5 | Post-transitional Basel III rules | Tier II Bonds |
| 6 | Eligible at solo/group/ group & solo | Solo |
| 7 | Instrument type | Non-Convertible Redeemable Unsecured Basel III Compliant Tier 2 Bonds for inclusion in Tier 2 Capital in the nature of Debentures |
| 8 | Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date) | 5000 |
| 9 | Par value of instrument | Rs.1 million |
| 10 | Accounting classification | Liability |
| 11 | Original date of issuance | 3-Apr-14 |
| 12 | Perpetual or dated | DATED |
| 13 | Original maturity date | 3-Apr-24 |
| 14 | Issuer call subject to prior supervisory approval | NA |
| 15 | Optional call date, contingent call dates and redemption amount | NA |
| 16 | Subsequent call dates, if applicable | NA |
| | <i>Coupons / dividends</i> | Coupon |
| 17 | Fixed or floating dividend/coupon | Fixed |
| 18 | Coupon rate and any related index | 9.68% p.a. |
| 19 | Existence of a dividend stopper | NO |
| 20 | Fully discretionary, partially discretionary or mandatory | Mandatory |
| 21 | Existence of step up or other incentive to redeem | NO |
| 22 | Noncumulative or cumulative | Noncumulative |
| 23 | Convertible or non-convertible | Nonconvertible |
| 24 | If convertible, conversion trigger(s) | NA |
| 25 | If convertible, fully or partially | NA |
| 26 | If convertible, conversion rate | NA |
| 27 | If convertible, mandatory or optional conversion | NA |
| 28 | If convertible, specify instrument type convertible into | NA |
| 29 | If convertible, specify issuer of instrument it converts into | NA |
| 30 | Write-down feature | NA |
| 31 | If write-down, write-down trigger(s) | NA |
| 32 | If write-down, full or partial | NA |
| 33 | If write-down, permanent or temporary | NA |
| 34 | If temporary write-down, description of write-up mechanism | NA |
| 35 | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | All depositors and other creditors |
| 36 | Non-compliant transitioned features | NO |
| 37 | If yes, specify non-compliant features | NA |

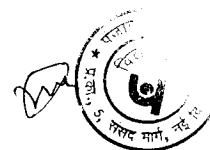


Table DF-13: Main Features of Regulatory Capital instruments

Disclosure template for main features of regulatory capital instruments

| DEB SERIES XVII | | |
|-----------------|---|---|
| 1 | Issuer | PUNJAB NATIONAL BANK |
| 2 | Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement) | INE160A08043 |
| 3 | Governing law(s) of the instrument | RBI |
| | <i>Regulatory treatment</i> | |
| 4 | Transitional Basel III rules | Tier II Bonds |
| 5 | Post-transitional Basel III rules | Tier II Bonds |
| 6 | Eligible at solo/group/ group & solo | Solo |
| 7 | Instrument type | Non-Convertible Redeemable Unsecured Basel III Compliant Tier 2 Bonds for inclusion in Tier 2 Capital in the nature of Debentures |
| 8 | Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date) | 5000 |
| 9 | Par value of instrument | Rs.1 million |
| 10 | Accounting classification | Liability |
| 11 | Original date of issuance | 9-Sep-14 |
| 12 | Perpetual or dated | DATED |
| 13 | Original maturity date | 9-Sep-24 |
| 14 | Issuer call subject to prior supervisory approval | NA |
| 15 | Optional call date, contingent call dates and redemption amount | NA |
| 16 | Subsequent call dates, if applicable | NA |
| | <i>Coupons / dividends</i> | Coupon |
| 17 | Fixed or floating dividend/coupon | Fixed |
| 18 | Coupon rate and any related index | 9.35% p.a. |
| 19 | Existence of a dividend stopper | NO |
| 20 | Fully discretionary, partially discretionary or mandatory | Mandatory |
| 21 | Existence of step up or other incentive to redeem | NO |
| 22 | Noncumulative or cumulative | Noncumulative |
| 23 | Convertible or non-convertible | Nonconvertible |
| 24 | If convertible, conversion trigger(s) | NA |
| 25 | If convertible, fully or partially | NA |
| 26 | If convertible, conversion rate | NA |
| 27 | If convertible, mandatory or optional conversion | NA |
| 28 | If convertible, specify instrument type convertible into | NA |
| 29 | If convertible, specify issuer of instrument it converts into | NA |
| 30 | Write-down feature | NA |
| 31 | If write-down, write-down trigger(s) | NA |
| 32 | If write-down, full or partial | NA |
| 33 | If write-down, permanent or temporary | NA |
| 34 | If temporary write-down, description of write-up mechanism | NA |
| 35 | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | All depositors and other creditors |
| 36 | Non-compliant transitioned features | NO |
| 37 | If yes, specify non-compliant features | NA |



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

| DEB SERIES XVIII | | |
|------------------|---|---|
| 1 | Issuer | PUNJAB NATIONAL BANK |
| 2 | Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement) | INE160A08050 |
| 3 | Governing law(s) of the instrument | RBI |
| | <i>Regulatory treatment</i> | |
| 4 | Transitional Basel III rules | Tier II Bonds |
| 5 | Post-transitional Basel III rules | Tier II Bonds |
| 6 | Eligible at solo/group/ group & solo | Solo |
| 7 | Instrument type | Non-Convertible Redeemable Unsecured Basel III Compliant Tier 2 Bonds for inclusion in Tier 2 Capital in the nature of Debentures |
| 8 | Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date) | 10000 |
| 9 | Par value of instrument | Rs.1 million |
| 10 | Accounting classification | Liability |
| 11 | Original date of issuance | 30-9-14 |
| 12 | Perpetual or dated | DATED |
| 13 | Original maturity date | 30-9-24 |
| 14 | Issuer call subject to prior supervisory approval | NA |
| 15 | Optional call date, contingent call dates and redemption amount | NA |
| 16 | Subsequent call dates, if applicable | NA |
| | <i>Coupons / dividends</i> | Coupon |
| 17 | Fixed or floating dividend/coupon | Fixed |
| 18 | Coupon rate and any related index | 9.25% |
| 19 | Existence of a dividend stopper | NO |
| 20 | Fully discretionary, partially discretionary or mandatory | Mandatory |
| 21 | Existence of step up or other incentive to redeem | NO |
| 22 | Noncumulative or cumulative | Noncumulative |
| 23 | Convertible or non-convertible | Nonconvertible |
| 24 | If convertible, conversion trigger(s) | NA |
| 25 | If convertible, fully or partially | NA |
| 26 | If convertible, conversion rate | NA |
| 27 | If convertible, mandatory or optional conversion | NA |
| 28 | If convertible, specify instrument type convertible into | NA |
| 29 | If convertible, specify issuer of instrument it converts into | NA |
| 30 | Write-down feature | NA |
| 31 | If write-down, write-down trigger(s) | NA |
| 32 | If write-down, full or partial | NA |
| 33 | If write-down, permanent or temporary | NA |
| 34 | If temporary write-down, description of write-up mechanism | NA |
| 35 | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | All depositors and other creditors |
| 36 | Non-compliant transitioned features | NO |
| 37 | If yes, specify non-compliant features | NA |

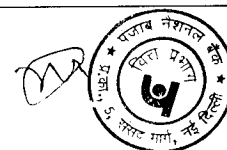


Table DF-13: Main Features of Regulatory Capital instruments
Disclosure template for main features of regulatory capital instruments

| HT I SERIES VII | | |
|-----------------------------|--|--|
| 1 | Issuer | PUNJAB NATIONAL BANK |
| 2 | Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement) | INE160A08076 |
| 3 | Governing law(s) of the instrument | RBI |
| <i>Regulatory treatment</i> | | |
| 4 | Transitional Basel III rules | BASEL III complaint perpetual debt instrument for inclusion in addition Tier I capital |
| 5 | Post-transitional Basel III rules | Tier I Bonds |
| 6 | Eligible at solo/group/ group & solo | Solo |
| 7 | Instrument type | Non-convertible perpetual unsecured Basel III Compliant Tier I Bonds for inclusion in additional Tier 1 Capital in the nature of Debentures. |
| 8 | Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date) | 15000 |
| 9 | Par value of instrument | Rs.1 million |
| 10 | Accounting classification | Liability |
| 11 | Original date of issuance | 13-Feb.-15 |
| 12 | Perpetual or dated | PERPETUAL |
| 13 | Original maturity date | PERPETUAL |
| 14 | Issuer call subject to prior supervisory approval | At par at the end of 10th year from the Date of Allotment and thereafter on each coupon date (with prior RBI permission) |
| 15 | Optional call date, contingent call dates and redemption amount | At par at the end of 10th year from the Date of Allotment and thereafter on each coupon date (with prior RBI permission) |
| 16 | Subsequent call dates, if applicable | At par at the end of 10th year from the Date of Allotment and thereafter on each coupon date (with prior RBI permission) |
| <i>Coupons / dividends</i> | | |
| 17 | Fixed or floating dividend/coupon | Coupon Fixed |
| 18 | Coupon rate and any related index | 9.15% |
| 19 | Existence of a dividend stopper | The Bonds shall have a "dividend stopper arrangement" which shall oblige the Bank to stop dividend payments on equity/common shares in the event of Bondholders not being paid coupon. |
| 20 | Fully discretionary, partially discretionary or mandatory | Mandatory |
| 21 | Existence of step up or other incentive to redeem | NO |
| 22 | Noncumulative or cumulative | Noncumulative |
| 23 | Convertible or non-convertible | Nonconvertible |
| 24 | If convertible, conversion trigger(s) | NA |
| 25 | If convertible, fully or partially | NA |
| 26 | If convertible, conversion rate | NA |
| 27 | If convertible, mandatory or optional conversion | NA |
| 28 | If convertible, specify instrument type convertible into | NA |
| 29 | If convertible, specify issuer of instrument it converts into | NA |
| 30 | Write-down feature | Yes |



| | | |
|----|---|--|
| 31 | If write-down, write-down trigger(s) | The bonds issued before March 31, 2019 shall have two pre-specified triggers. A lower pre-specified trigger at CET1 of 5.5% of RWAs shall apply and remain effective before March 31, 2019. From this date, the trigger shall be raised to CET1 of 6.125% of RWAs for all such bonds. Bonds issued on or after March 31, 2019 shall have pre-specified trigger at CET1 of 6.125% of RWAs only. |
| 32 | If write-down, full or partial | If fully paid-up Bonds are fully and permanently written-down, they shall cease to exist resulting in extinguishment of a liability of the Bank and thus create CET1 |
| 33 | If write-down, permanent or temporary | The temporary or permanent write-down of Bonds must generate CET1 under applicable Indian Accounting Standards. The Bonds shall receive recognition in AT1 capital only up to the extent of minimum level of CET1 generated by a full write-down of the Bonds. |
| 34 | If temporary write-down, description of write-up mechanism | original Bonds may not be fully extinguished. The par value of the Bonds may be written-down (decrease) on the occurrence of the trigger event and may be written-up (increase) back to its original value in future in conformity with provisions of the RBI Basel III Guidelines. The amount shown in the balance sheet subsequent to temporary write-down may depend on the features of the Bonds and the prevailing Accounting Standards |
| 35 | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | All depositors and other creditors |
| 36 | Non-compliant transitioned features | NO |
| 37 | If yes, specify non-compliant features | NA |



Table DF-13: Main Features of Regulatory Capital instruments

Disclosure template for main features of regulatory capital instruments

| | | |
|----|---|---------------------------|
| 1 | Issuer | PNB Housing Finance Ltd. |
| 2 | Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement) | INE572E09197 |
| 3 | Governing law(s) of the instrument | |
| | Regulatory treatment | |
| 4 | Transitional Basel III rules | |
| 5 | Post-transitional Basel III rules | |
| 6 | Eligible at solo/group/ group & solo | |
| 7 | Instrument type | Unsecured Tier II Bonds |
| 8 | Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date) | 200 |
| 9 | Par value of instrument | 200 |
| 10 | Accounting classification | Unsecured Borrowing |
| 11 | Original date of issuance | 21.12.2012 |
| 12 | Perpetual or dated | Maturity Dated 21.12.2022 |
| 13 | Original maturity date | 21.12.2022 |
| 14 | Issuer call subject to prior supervisory approval | NA |
| 15 | Optional call date, contingent call dates and redemption amount | NA |
| 16 | Subsequent call dates, if applicable | NA |
| | Coupons / dividends | NA |
| 17 | Fixed or floating dividend/coupon | Fixed |
| 18 | Coupon rate and any related index | 9.1 |
| 19 | Existence of a dividend stopper | NA |
| 20 | Fully discretionary, partially discretionary or mandatory | NA |
| 21 | Existence of step up or other incentive to redeem | NA |
| 22 | Noncumulative or cumulative | Non Cumulative |
| 23 | Convertible or non-convertible | NA |
| 24 | If convertible, conversion trigger(s) | NA |
| 25 | If convertible, fully or partially | NA |
| 26 | If convertible, conversion rate | NA |
| 27 | If convertible, mandatory or optional conversion | NA |
| 28 | If convertible, specify instrument type convertible into | NA |
| 29 | If convertible, specify issuer of instrument it converts into | NA |
| 30 | Write-down feature | 0 |
| 31 | If write-down, write-down trigger(s) | 0 |
| 32 | If write-down, full or partial | 0 |
| 33 | If write-down, permanent or temporary | 0 |
| 34 | If temporary write-down, description of write-up mechanism | 0 |
| 35 | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | Equity |
| 36 | Non-compliant transitioned features | NA |
| 37 | If yes, specify non-compliant features | NA |



Table DF-13: Main Features of Regulatory Capital instruments

Disclosure template for main features of regulatory capital instruments

| | | |
|----|---|---------------------------|
| 1 | Issuer | PNB Housing Finance Ltd. |
| 2 | Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement) | INES72E09015 |
| 3 | Governing law(s) of the instrument | |
| | Regulatory treatment | |
| 4 | Transitional Basel III rules | |
| 5 | Post-transitional Basel III rules | |
| 6 | Eligible at solo/group/ group & solo | |
| 7 | Instrument type | Unsecured Tier II Bonds |
| 8 | Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date) | 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 Dated 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 |
| | Coupons / dividends | 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 | Non Cumulative |
| 23 | Convertible or non-convertible | NA |
| 24 | If convertible, conversion trigger(s) | NA |
| 25 | If convertible, fully or partially | NA |
| 26 | If convertible, conversion rate | NA |
| 27 | If convertible, mandatory or optional conversion | NA |
| 28 | If convertible, specify instrument type convertible into | NA |
| 29 | If convertible, specify issuer of instrument it converts into | NA |
| 30 | Write-down feature | 0 |
| 31 | If write-down, write-down trigger(s) | 0 |
| 32 | If write-down, full or partial | 0 |
| 33 | If write-down, permanent or temporary | 0 |
| 34 | If temporary write-down, description of write-up mechanism | 0 |
| 35 | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | Equity |
| 36 | Non-compliant transitioned features | NA |
| 37 | If yes, specify non-compliant features | NA |



Table DF-13: Main Features of Regulatory Capital instruments

Disclosure template for main features of regulatory capital instruments

| | | |
|----|---|---------------------------|
| 1 | Issuer | PNB Housing Finance Ltd. |
| 2 | Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement) | INES72E09262 |
| 3 | Governing law(s) of the instrument | |
| | Regulatory treatment | |
| 4 | Transitional Basel III rules | |
| 5 | Post-transitional Basel III rules | |
| 6 | Eligible at solo/group/ group & solo | |
| 7 | Instrument type | Unsecured Tier II Bonds |
| 8 | Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date) | 200 |
| 9 | Par value of instrument | 200 |
| 10 | Accounting classification | Unsecured Borrowing |
| 11 | Original date of issuance | 24.11.2014 |
| 12 | Perpetual or dated | Maturity Dated 24.11.2024 |
| 13 | Original maturity date | 24.11.2024 |
| 14 | Issuer call subject to prior supervisory approval | NA |
| 15 | Optional call date, contingent call dates and redemption amount | NA |
| 16 | Subsequent call dates, if applicable | NA |
| | Coupons / dividends | NA |
| 17 | Fixed or floating dividend/coupon | Fixed |
| 18 | Coupon rate and any related index | 8.7 |
| 19 | Existence of a dividend stopper | NA |
| 20 | Fully discretionary, partially discretionary or mandatory | NA |
| 21 | Existence of step up or other incentive to redeem | NA |
| 22 | Noncumulative or cumulative | Non Cumulative |
| 23 | Convertible or non-convertible | NA |
| 24 | If convertible, conversion trigger(s) | NA |
| 25 | If convertible, fully or partially | NA |
| 26 | If convertible, conversion rate | NA |
| 27 | If convertible, mandatory or optional conversion | NA |
| 28 | If convertible, specify instrument type convertible into | NA |
| 29 | If convertible, specify issuer of instrument it converts into | NA |
| 30 | Write-down feature | 0 |
| 31 | If write-down, write-down trigger(s) | 0 |
| 32 | If write-down, full or partial | 0 |
| 33 | If write-down, permanent or temporary | 0 |
| 34 | If temporary write-down, description of write-up mechanism | 0 |
| 35 | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | Equity |
| 36 | Non-compliant transitioned features | NA |
| 37 | If yes, specify non-compliant features | NA |

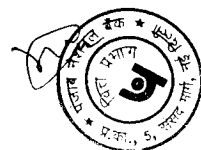


Table DF-13: Main Features of Regulatory Capital instruments
Disclosure template for main features of regulatory capital instruments

| Equity Share Capital | | |
|----------------------|---|-----------------------------|
| 1 | Issuer | PNBIL |
| 2 | Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement) | Non Demat |
| 3 | Governing law(s) of the instrument | Channel Island Stock Market |
| | Regulatory treatment | |
| 4 | Transitional Basel III rules | Available to full extent |
| 5 | Post-transitional Basel III rules | Available to full extent |
| 6 | Eligible at solo/group/ group & solo | Solo |
| 7 | Instrument type | Ordinary Shares |
| 8 | Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date) | 9351.91 |
| 9 | Par value of instrument | 9351.91 |
| 10 | Accounting classification | Equity Share Capital |
| 11 | Original date of issuance | Issued on various dates |
| 12 | Perpetual or dated | Perpetual |
| 13 | Original maturity date | Undated |
| 14 | Issuer call subject to prior supervisory approval | NA |
| 15 | Optional call date, contingent call dates and redemption amount | NA |
| 16 | Subsequent call dates, if applicable | NA |
| | Coupons / dividends | |
| 17 | Fixed or floating dividend/coupon | Floating |
| 18 | Coupon rate and any related index | Nil |
| 19 | Existence of a dividend stopper | Nil |
| 20 | Fully discretionary, partially discretionary or mandatory | Fully Discretionary |
| 21 | Existence of step up or other incentive to redeem | No |
| 22 | Noncumulative or cumulative | Non Cumulative |
| 23 | Convertible or non-convertible | NA |
| 24 | If convertible, conversion trigger(s) | NA |
| 25 | If convertible, fully or partially | NA |
| 26 | If convertible, conversion rate | NA |
| 27 | If convertible, mandatory or optional conversion | NA |
| 28 | If convertible, specify instrument type convertible into | NA |
| 29 | If convertible, specify issuer of instrument it converts into | NA |
| 30 | Write-down feature | NA |
| 31 | If write-down, write-down trigger(s) | NA |
| 32 | If write-down, full or partial | NA |
| 33 | If write-down, permanent or temporary | NA |
| 34 | If temporary write-down, description of write-up mechanism | NA |
| 35 | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | First |
| 36 | Non-compliant transitioned features | Nil |
| 37 | If yes, specify non-compliant features | Nil |

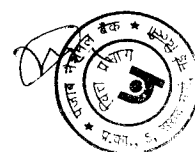


Table DF-13: Main Features of Regulatory Capital instruments
Disclosure template for main features of regulatory capital instruments
Upper Tier II Capital Bonds

| | | |
|----|---|--|
| 1 | Issuer | PNBIL |
| 2 | Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement) | Non Demat |
| 3 | Governing law(s) of the instrument | Channel Island Stock Market |
| | Regulatory treatment | |
| 4 | Transitional Basel III rules | Will have to be converted into additional Tier I |
| 5 | Post-transitional Basel III rules | Will have to be converted into additional Tier I. Otherwise shall account for Tier II |
| 6 | Eligible at solo/group/ group & solo | Solo |
| 7 | Instrument type | Subordinated perpetual debt |
| 8 | Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date) | 1562.5 |
| 9 | Par value of instrument | 1562.5 |
| 10 | Accounting classification | Semi Equity |
| 11 | Original date of issuance | 31.3.2011 |
| 12 | Perpetual or dated | Perpetual |
| 13 | Original maturity date | Undated |
| 14 | Issuer call subject to prior supervisory approval | 10 Years |
| 15 | Optional call date, contingent call dates and redemption amount | 31.3.2021 |
| 16 | Subsequent call dates, if applicable | Nil |
| | Coupons / dividends | |
| 17 | Fixed or floating dividend/coupon | Floating |
| 18 | Coupon rate and any related index | 6MLIBOR + 400bps |
| 19 | Existence of a dividend stopper | Nil |
| 20 | Fully discretionary, partially discretionary or mandatory | Fully Discretionary |
| 21 | Existence of step up or other incentive to redeem | No |
| 22 | Noncumulative or cumulative | Non Cumulative |
| 23 | Convertible or non-convertible | Non convertible |
| 24 | If convertible, conversion trigger(s) | NA |
| 25 | If convertible, fully or partially | NA |
| 26 | If convertible, conversion rate | NA |
| 27 | If convertible, mandatory or optional conversion | NA |
| 28 | If convertible, specify instrument type convertible into | NA |
| 29 | If convertible, specify issuer of instrument it converts into | NA |
| 30 | Write-down feature | Nil |
| 31 | If write-down, write-down trigger(s) | NA |
| 32 | If write-down, full or partial | NA |
| 33 | If write-down, permanent or temporary | NA |
| 34 | If temporary write-down, description of write-up mechanism | NA |
| 35 | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | Subordinated to all other creditors |
| 36 | Non-compliant transitioned features | convertibility write off to be incorporated to be treated as additional Tier I, otherwise will account as Tier II. |
| 37 | If yes, specify non-compliant features | As Above |

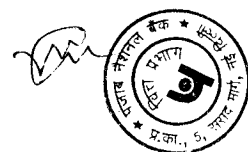


Table DF-13: Main Features of Regulatory Capital instruments
Disclosure template for main features of regulatory capital instruments

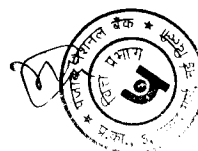
| Lower Tier II Capital Bonds | | |
|-----------------------------|---|---|
| 1 | Issuer | PNBIL |
| 2 | Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement) | Non Demat |
| 3 | Governing law(s) of the instrument | Channel Island Stock Market |
| | Regulatory treatment | |
| 4 | Transitional Basel III rules | Available to the extent of 100% of Tier I in year I, 75% in year II, 50% in year III. |
| 5 | Post-transitional Basel III rules | Available to the extent of 33% of Tier I |
| 6 | Eligible at solo/group/ group & solo | Solo |
| 7 | Instrument type | Subordinated dated debt |
| 8 | Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date) | 3125 |
| 9 | Par value of instrument | 3125 |
| 10 | Accounting classification | Subordinated debt |
| 11 | Original date of issuance | 31.3.2009, 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 |
| | Coupons / dividends | |
| 17 | Fixed or floating dividend/coupon | Floating |
| 18 | Coupon rate and any related index | 6M LIBOR + 400 bps |
| 19 | Existence of a dividend stopper | Nil |
| 20 | Fully discretionary, partially discretionary or mandatory | Mandatory |
| 21 | Existence of step up or other incentive to redeem | No |
| 22 | Noncumulative or cumulative | Cumulative |
| 23 | Convertible or non-convertible | Non convertible |
| 24 | If convertible, conversion trigger(s) | NA |
| 25 | If convertible, fully or partially | NA |
| 26 | If convertible, conversion rate | NA |
| 27 | If convertible, mandatory or optional conversion | NA |
| 28 | If convertible, specify instrument type convertible into | NA |
| 29 | If convertible, specify issuer of instrument it converts into | NA |
| 30 | Write-down feature | Nil |
| 31 | If write-down, write-down trigger(s) | NA |
| 32 | If write-down, full or partial | NA |
| 33 | If write-down, permanent or temporary | NA |
| 34 | If temporary write-down, description of write-up mechanism | NA |
| 35 | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | Subordinated to all other creditors |
| 36 | Non-compliant transitioned features | To be amortized in the last five years |
| 37 | If yes, specify non-compliant features | As Above |



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

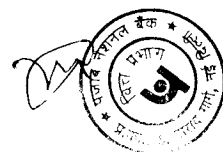
| Lower Tier II Capital Bonds | | |
|-----------------------------|---|---|
| 1 | Issuer | PNBIL |
| 2 | Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement) | Non Demat |
| 3 | Governing law(s) of the instrument | Channel Island Stock Market |
| | Regulatory treatment | |
| 4 | Transitional Basel III rules | Available to the extent of 100% of Tier I in year 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) | 937.50 |
| 9 | Par value of instrument | 937.50 |
| 10 | Accounting classification | Subordinated debt |
| 11 | Original date of issuance | 23.12.2013, 19.8.2014 |
| 12 | Perpetual or dated | Dated |
| 13 | Original maturity date | 15 Years, 10 Years |
| 14 | Issuer call subject to prior supervisory approval | 10 Years, 5 Years |
| 15 | Optional call date, contingent call dates and redemption amount | 23.12.2023, 19.08.2024 |
| 16 | Subsequent call dates, if applicable | Nil |
| | Coupons / dividends | |
| 17 | Fixed or floating dividend/coupon | Floating |
| 18 | Coupon rate and any related index | 6M LIBOR + 450bps |
| 19 | Existence of a dividend stopper | Nil |
| 20 | Fully discretionary, partially discretionary or mandatory | Mandatory |
| 21 | Existence of step up or other incentive to redeem | No |
| 22 | Noncumulative or cumulative | Cumulative |
| 23 | Convertible or non-convertible | Non convertible |
| 24 | If convertible, conversion trigger(s) | NA |
| 25 | If convertible, fully or partially | NA |
| 26 | If convertible, conversion rate | NA |
| 27 | If convertible, mandatory or optional conversion | NA |
| 28 | If convertible, specify instrument type convertible into | NA |
| 29 | If convertible, specify issuer of instrument it converts into | NA |
| 30 | Write-down feature | Nil |
| 31 | If write-down, write-down trigger(s) | NA |
| 32 | If write-down, full or partial | NA |
| 33 | If write-down, permanent or temporary | NA |
| 34 | If temporary write-down, description of write-up mechanism | NA |
| 35 | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | Subordinated to all other creditors |
| 36 | Non-compliant transitioned features | To be amortized in the last five years |
| 37 | If yes, specify non-compliant features | As Above |



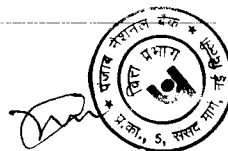
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TABLE DF – 14: FULL TERMS AND CONDITIONS OF REGULATORY CAPITAL INSTRUMENTS.

| Sr.No | INSTRUMENT (PNB) | FULL TERMS AND CONDITIONS |
|--------------|--|---|
| 1. | Equity Shares | Ordinary shares, non-cumulative |
| Sr.No | INSTRUMENT (PNB) | FULL TERMS AND CONDITIONS |
| 1 | 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: 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 | Issue Size: Rs.1000 crores (with option to retain oversubscription of Rs.500 cr), Date |



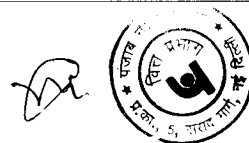
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| | Instruments) Series III in the nature of Promissory Note. INE160A09207 | Of Allotment: Mar 05 2008, Date of Redemption: Mar 05 2023, Par Value: Rs.1 million, Put and Call Option: At par at the end of 10th year from deemed date of allotment (with 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. |



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| 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. |



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| 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: July 20 2007, Date of Redemption: Perpetual, Par Value: Rs.1 million, Put and Call Option: At par at the end of 10th year from deemed date of allotment (with the prior permission of RBI), Rate of Interest and Frequency: @ 10.40% p.a. annual for first ten years and 10.90% p.a. annual for all subsequent years if call option is not exercised at the end of 10 th year from the deemed date of allotment. Listing: On the National Stock Exchange of India Ltd (NSE) . All in Dematerialised form. |
| 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. | Issue Size: Rs.500 crores, Date Of Allotment: Aug 28 2009, Date of Redemption: Perpetual, Par Value: Rs.1 million, Put and |



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|--------------|---|--|---------------------|----------------------|
| | INE160A09280 | 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. | | |
| 22 | 9.65% Unsecured Redeemable Non Convertible Basel-III compliant Tier 2 Bonds Series XIV in the nature of Debenture INE160A08019 | Issue size: Rs.1000 crore. Date of Allotment: February 24, 2014. Date of Maturity 24/02/2024. Face Value: Rs.1 million. Rate of Interest and Frequency: @9.65% p.a. Annual. Listing: On the Bombay Stock Exchange Ltd (BSE). All in Dematerialised form. | | |
| 23 | 9.68% Unsecured Redeemable Non Convertible Basel-III compliant Tier 2 Bonds Series XV in the nature of Debenture INE160A08027 | Issue size: Rs.500 crore. Date of Allotment: March 28, 2014. Date of Maturity 28/03/2024. Face Value: Rs.1 million. Rate of Interest and Frequency: @9.68% p.a. Annual. Listing: On the Bombay Stock Exchange Ltd (BSE). All in Dematerialised form. | | |
| 24 | 9.68% Unsecured Redeemable Non Convertible Basel-III compliant Tier 2 Bonds Series XVI in the nature of Debenture INE160A08035 | Issue size: Rs.500 crore. Date of Allotment: April 03, 2014. Date of Maturity 03/04/2024. Face Value: Rs.1 million. Rate of Interest and Frequency: @9.68% p.a. Annual. Listing: On the Bombay Stock Exchange Ltd (BSE). All in Dematerialised form. | | |
| 25 | 9.35% Unsecured Redeemable Non Convertible Basel-III compliant Tier 2 Bonds Series XVII in the nature of Debenture INE160A08043 | Issue size: Rs.500 crore. Date of Allotment: Sep 09, 2014. Date of Maturity 09/09/2024. Face Value: Rs.1 million. Rate of Interest and Frequency: @9.35% p.a. Annual. Listing: On the Bombay Stock Exchange Ltd (BSE). All in Dematerialised form. | | |
| 26 | 9.25% Unsecured Redeemable Non Convertible Basel-III compliant Tier 2 Bonds Series XVIII in the nature of Debenture. INE160A08050 | Issue size: Rs.1000 crore. Date of Allotment: Sep. 30, 2014. Date of Maturity 30/09/2024. Face Value: Rs.1 million. Rate of Interest and Frequency: @9.25% p.a. Annual. Listing: On the Bombay Stock Exchange Ltd (BSE). All in Dematerialised form. | | |
| 27 | 9.15% Unsecured Perpetual Non Convertible subordinate Basel-III compliant additional Tier 1 Bonds Series VII in the nature of Debenture. INE160A08076 | Issue size: Rs.1500 Crore. Date of Allotment: Feb 13, 2015. Perpetual. Face Value: Rs.1 million. Rate of Interest and Frequency: @ 9.15% annual with the call option at the end of 10 year from the date of allotment. Listing: On the Bombay Stock Exchange Ltd (BSE). All in Dematerialised form. | | |
| Sr.No | INSTRUMENT (PNB HOUSING FINANCE) | FULL TERMS AND CONDITIONS | | |
| 1& 2 | | Rs. 200 Crore | Rs.100 Crore | Rs. 200 Crore |
| | Original date of issuance | 21.12.2012 | 22.07.2006 | 24.11.2014 |



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|--------------|---|--|------------------------------|------------------------------|
| | Perpetual or dated | Maturity Dated 21.12.2022 | Maturity Dated 22.03.2016 | Maturity Dated 24.11.2024 |
| | Original maturity date | 21.12.2022 | 22.03.2016 | 24.11.2024 |
| | Coupon Rate | 9.10 | 9.25 | 8.7 |
| | Rate | Fixed | Fixed | Fixed |
| | Security | Unsecured | Unsecured | Unsecured |
| Sr.No | INSTRUMENT (PNB INTERNATIONAL LTD, UK) | FULL TERMS AND CONDITIONS | | |
| 1 | Equity Shares | Ordinary shares, non cumulative, non-preferential | | |
| 2 | Upper Tier II | Perpetual, call option after ten years, discretionary ROI : 6M Libor + 400 bps | | |
| 3 | Lower Tier II (PNB) | 10 years dated, call option after five years . ROI 6M LIBOR + 400 bps | | |
| 4 | Lower Tier II (BOB) | 10 years dated, call option after five years . ROI 6M LIBOR + 450 bps | | |
| 5 | Lower Tier II (Canara Bank) | 15 years dated, call option after ten years . ROI 6M LIBOR + 450 bps | | |

