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

Disclosure template for main features of regulatory capital instruments - September 2024

1	Issuer	Punjab National Bank		
2	2 Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier INE160A01022			
	for private placement)			
3	Governing law(s) of the instrument	Applicable Indian Statutes and Regulatory		
	Regulatory treatment	requirements		
4	Transitional Basel III rules	Common Equity Tier 1		
5	Post-transitional Basel III rules	Common Equity Tier 1		
6	Eligible at solo/group/ group & solo	Solo and Group		
7	Instrument type	Equity - common Share		
8	Amount recognised in regulatory capital (Rs. in million, as of	22005.00		
	most recent reporting date)	22985.89		
9	Par value of instrument	Rs.2/- per share		
10	Accounting classification	Equity Capital		
11	Original date of issuance	19.07.1969 and various dates thereafter		
12	Perpetual or dated	Perpetual		
13	Original maturity date	Not Applicable		
14	Issuer call subject to prior supervisory approval	Not Applicable		
15	Optional call date, contingent call dates and redemption	Not Applicable		
	amount			
16	Subsequent call dates, if applicable	Not Applicable		
	Coupons / dividends	Dividends		
17	Fixed or floating dividend/coupon	Floating Dividend		
18	Coupon rate and any related index	Not Applicable		
19	Existence of a dividend stopper	Not Applicable		
20	Fully discretionary, partially discretionary or mandatory	Full Discretionary		
21	Existence of step up or other incentive to redeem	Not Applicable		
22	Noncumulative or cumulative	Non-cumulative		
23	Convertible or non-convertible	Not Applicable		
24	If convertible, conversion trigger(s)	Not Applicable		
25	If convertible, fully or partially	Not Applicable		
26	If convertible, conversion rate	Not Applicable		
27	If convertible, mandatory or optional conversion	Not Applicable		
28	If convertible, specify instrument type convertible into	Not Applicable		
29	If convertible, specify issuer of instrument it converts into	Not Applicable		
30	Write-down feature	No		
31	If write-down, write-down trigger(s)	Not Applicable		
32	If write-down, full or partial	Not Applicable		
33	If write-down, permanent or temporary	Not Applicable		
34	If temporary write-down, description of write-up	Not Applicable		
35	Position in subordination hierarchy in liquidation (specify	Subordinate to all other creditors		
36	Non-compliant transitioned features	Not Applicable		
37	If yes, specify non-compliant features	Not Applicable		



Table DF-13: Main Features of Reguletory Capital Instruments				T			
Disclosure template for main features of regulatory capital instruments	30 September 202	2		1 4	1		
Issuer	PUNJAR NATIONAL BANK	ATEMERS XX	AT 1 SERIES XIX	DES SERVES XXVI	AT I SERVES NOW!	AT I SPRES AVE	DEB SERRES XXV
Sauer	INE160A08308	PUNJAB NATIONAL BANK	PUNJAB NATIONAL BANK INE160A08282	PUNJAB NATIONAL BANK INE160A08274	PUNJAB NATIONAL BANK INE160A08266	PUNJAB NATIONAL BANK INE 160A08258	PUNJAB NATIONAL BANK
Unique identifier (e.g. CUSIP 15IN or Bioomberg Identifier for private placement)	112 100 10000	11 TOURS 250	THE TOPHODZEZ	1142 100400214	11VC 16UAU8266	INE160A08258	INE160A08241
Governing law(s) of the instrument	RBI	RBI	RBI	RBI	RBI	RBI	PRI
Regulatory treatment							Roi
Transitional Basel III rules	BASEL III compliant Perpetual debt instrument for inclusion in addition Tier I capital	BASEL III compliant Perpetual debt instrument for inclusion in addition Tier I capital	BASEL III compliant Perpetual debt instrument for inclusion in addition Tier I capital	Tier II Bonds	BASEL (il compliant Perpetual debt instrument for inclusion in addition Ter I capital	BASEL III compliant Perpetual debt instrument for inclusion in additi	on Tier II Bonds
Post-transitional Basel IV rules	Tier I Bonds	Tier I Bonds	Tier i Bonds	Tier II Bonds	Tier I Bonds	Tier ( Bonds	Tier it Bonds
Eligible at solo/group/ group & solo	Solo	Solo	Solo	Solo	Selo	Solo	Solo
Instrument type	Unsecured, Subordinated, Fully paid up. Non- Convertible perpetual Unsecured Basel III	Unsecured, Subordinated, Fully paid up. Non- Corportible percetual Unsecured Basel III	Unsecured, Subordinated, Fully paid up, Non- Convertible perpetual Unsecured Basel III	Non-Convertible Redeemable Unsecured Base III Compliant Tier 2 Bonds for inclusion in Tier	Unsecured, Subordinated Fully paid up. Non-	Unsecured, Subordinated, Fully paid up, Non-Corwerlible perpetual Unsecured Basel III Compliant Tier 1 Bonds for inclusion in additions	Non-Convertible Redeemable Unsecured Passel III Complie
	Compliant Tier 1 Bonds for inclusion in additional Tier 1 Capital in the nature of Debentures.	Convertible perpetual Unsecured Basel III Compliant Tier 1 Bonds for inclusion in additional Tier 1 Capital in the nature of Debentures	Compliant Tier 1 Bonds for inclusion in additional Tier 1 Capital in the nature of Debentures	Capital in the nature of Debentures	Compliant Tier 1 Bonds for inclusion in additional Tier 1 Capital in the nature of Debentures	Tier 1 Capital in the nature of Debentures	Tier 2 Bonds for inclusion in Tier 2 Capital in the nature of Debentures
Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)  Par value of instrument	18500	11530	30000	30000	9740	5920	40000
Accounting classification	Rs 10 million	Rs 10 million Liability	Rs 10 milian Liebility	Rs 10 million	Rs 10 million	Rs 10 million	Rs 10 milion
Original date of issuance	22-Mar-24	28-Dec-23	27-Sep-23	Liability 30-Jun-23	Limbifty 27-Mar-23	Liability 23-Dec-22	Liability
Perpetual or dated	Perpetual	Perpetual	Perpetual	DATED	Perpetual	Perpetual	1-Dec-22 DATED
Original maturity date	Perpetual	Perpetual	Perpetual	30-Jun-38	Perpetual	Perpetual	1-Dec-37
Issuer cell subject to prior supervisory approval	At par at the end of 5" year from date of allotmen and thereafter on each coupon date (with prior RB	t At par at the end of S <sup>th</sup> year from date of allotmen and thereafter on each coupon date (with prior RB	and thereafter on each coupon date (with prior RE	[] allotment and thereafter on any coupon date	At par at the end of 5 <sup>th</sup> year from date of allotment and thereafter on each coupon date (with prior RB	At par at the end of 5th year from date of allotment and thereafter of	At par at the end of 10th year from date of allotment and thereafter on any coupon date (with prior Rill permission)
Optional call date, confingent call dates and redemption amount	At par at the end of 5th year from date of allotment and thereafter on each coupon date (with prior RB.	t At par at the end of S <sup>th</sup> year from date of allotmen and thereafter on each coupen date (with prior RB	nermussion)  At par at the end of 5 <sup>th</sup> year from date of allotmen  and thereafter on each coupon date (with prior RB	I allotment and thereafter on each coupon date	At par at the end of 5 <sup>th</sup> year from date of allotmon and thereafter on each coupon date (with prior RBI	At par at the end of 5th year from date of allotment and thereafter of	an Al per at the end of 10th year from date of allowment and thereafter on each coupon date (with prior RH permission)
Subsequent call dates, if applicable	[permission]	Ipermission!	mermussion)	(with prior RB) permission)	[nermission]		
subsequent call detex, displicable	At par at the end of 5" year from date of allotment and thereafter on each coupon date (with prior RBI permission)	At par at the end of S <sup>th</sup> year from date of allotosen and thereafter on each coupon date (with prior RB	At par at the end of 5" year from date of allotmen and thereafter on each coupen date (with prior RB	At per at the end of 10th year from date of allotment and thereafter on each coupon date (with pour RRI permanent)	At par at the end of 5th year from date of allotment and thereafter on each coupun date (with prior RBI porpussion)	At par at the end of 5th year from date of allotment and thereafter of each coupon date (with prior RBI permission)	At par at the end of 10th year from date of alcoment and thereafter on each coupon date (with prior RB) permission)
Cousaru / dividends	Coupen	Coupon	Coupon	Caupon	Coupon	Coupan	For more
Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Freed	Fixed	Coupon Fixed
Coupon rate and any related index	8.47%	8 55%	8.59%	7 74%	8.75%	8.40%	7 89%
Existence of a dividend stopper	The Bends shall have a "dividend stopper arrangement" which shall oblige the Bank to stop dividend payments on equity/ common shares in the event of Bondhelders not being paid coupon.	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.	The Bonds shall have a "dividend stopper arrangement" which shall oblige the Bank to stop dividend payments on equity/ common shares in	NO	The Bonds shall have a "dividend stepper arrangement" which shall oblige the Bank to step dividend payments on equity/common shares in	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.	NO NO
Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory Mandatory	the event of Bondholders not being paid coupon.  Mandatory	Mandatory	the event of Bundholders not being paid coupon.  Mandatory	Mandatory	
Existence of step up or other incentive to redeem	NO	NO NO	NO	NO	NO NO	Mandatory NO	Mandatory NO
Nonsumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
Convertible or non-convertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible
if convertible, conversion trigger(s) If convertible, fully as exertible.	NA NA	NA NA	NA NA	NA NA	NA NA	NA NA	NA NA
If convertible, fully or pardally If convertible, conversion rate	NA NA	NA NA	NA NA	NA NA	NA NA	NA NA	NA NA
If convertible, mandatory or optional conversion	NA NA	NA NA	NA NA	NA NA	NA NA	NA NA	NA NA
If convertible, specify instrument type convertible into	NA NA	NA NA	NA NA	NA NA	NA NA	NA.	NA NA
If convertible, specify issuer of instrument it converts into	NA NA	NA NA	NA NA	NA NA	NA NA	NA NA	NA NA
Write-down feature  If write-down write-down trisserful	Yes if CET1 falls below 6.125% of RWA the trigger	Yes if CET1 falls below 6.125% of RWA the trigger	Yes if CET1 falls below 6.125% of RWA the trigger	Yes Cocurrence of the trigger event, called the	Yes of CET1 falls below 6.125% of RWA the trigger	Yes if CET1 falls below 6.125% of RWA the trigger level referred to herein	Yes
				simputates below. (OTHER OWNERS AND			a decision that a write-off without which the firm would become non-value, a necessary, a determined by the Rese Bank of India, and the decision to make a public social registed repetation to the second repetation of explaint or explaint support whosh with the firm would have become non-validat, as determined by the relevant consideration of the second repetation of the second research of the second repetation of the second research of the second repetation of the second research of the
	written-down, they shall cease to exist resulting in extinguishment of a liability of the Bank and thus create CFT1	If fully paid-up Boods are fully and permanently written-down, they shall cease to exist resulting in extinguishment of a liability of the Bank and thus repair. (ET)	If fully paid-up Bends are fully and permanently written-down, they shall cease to exist resulting in extinguishment of a liability of the Bank and thus create CFT.	Fully or partialy as per discretion of RBI	written-down, they shall cease to exist resulting in extanguishment of a liability of the Bank and thus create CET1	If fully paid-up Boods are fully and permanently written-down, they shall cease to coust resulting in extinguishment of a liability of the Bank and thus create CET1	Fully or partially as per discretion of RBI
f write-down permanent or temporary	writtendown, they shall coast to exist restling in extinguishment of a liability of the Bank and thes create (FII). The temporary or permanent write-down of Bonds minst generate (ETI under applicable Indian Accounting Standards. The Bonds shall receive recognition in ATI captal only up to the extent of minimum level of CETI generated by a full write-down of the Bonds.	written-down, they shall ceape to exist resulting in extended to a labelity of the Bank and thus consistence CET1. The temporary or permanent write-down of Bonds must generate CET1 under applicable Indian Accounting Standards. The Bonds shall receive recognition in ATI capital only up to the extent of minimum level of CET1 generated by a full write-	written-down, they shall cease to exist resulting in extinguishment of a liability of the Bank and thus create. ECT I make a many 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 fall write-	These instruments are subject to permanent write-off upon the occurrence of the tingger event called PONV as determined by Reserve Bank of India.	written-down, they shall cease to exist resulting in extragoscheme to a liability of the Bank and thus centre (ETI.  The temporary or permanent write-down of Bends must generate CETI under applicable indian Accounting Standards. The Bonds shall receive recognition in ATI capital only up to the extent of minimum level of CETI conversed by a full vertex.	shall cease to exist resulting in extinguishment of a liability of the Bank	
erite-down, permanent or tamporary	writine-down, they shall cease to exist resisting in extragraduration of a labelity of the Bank and thus crease. Further or a floating of the Bank and thus crease. Further or primates strict-down of Bonds many persons cells of the company of the	written-down, they shall cease to exist residing in vertices. FET. I allabely of the Bank and thus recrease FET. The temporary or permanent write-down of Bands for the temporary or permanent write-down of Bands for the temporary or permanent write-down of Bands Accounting Standards. The Bands shall receive recognition in AT in capital only up to the central of minimum level of CET1 generated by a full write- down of the Bands. The permanent of the part value of the Bands may be written-down (decrease) on the occurrence of the integer event and may be written up (increase) back to its criginal value in faire in confirming with amount faire in confirming with	written-down, they shall cease to exist resulting in extinguishment of a liability of the Bank and this create CETI. The temperary or permanent write-down of Bonds must generate CETI under applicable Indian. Accounting Standards. The Bonds shall receive recognition in ATI capital only up to the extent of minimum level of CETI generated by a fall write-	These instruments are subject to permanent write off upon the occurrence of the togger event caided PONY as determined by Reserve Bank of India.  NA	written-down, they shall cause to exist resulting in entirgualment of a lability of the Balls and thus entirgualment of a lability of the Balls and thus entire LETT. The temporary of permanetes write-down of Bends The temporary of the entire of minimum level of CETI generated by a full write-down of the Rends of the entire of minimum level of CETI generated by a full write-down of the Rends of the entire	shall cause to extat resulting in extinguishment of a liability of the Bank and thus create CET1  The temporary or permanent write-down of Bonds must generate CET1 under applicable Indian Accounting Standards. The Bonds shall receive exception in ATI capital only up to the extent of eminimum level of	These instruments are subject to permanent write-off upon th
If write-down permanent or temporary  If write-down permanent or temporary  If temporary write-down, description of write-up mechanism  Position in subordination hierarchy in Equidation (specify instrument type immediately sesion to returnent)	written-down, they shall cease to exist resisting in extragenthem of a labelity of the Bank and this crease LTEI.  The temporary of aptramated virtic-down of Bonds from the temporary of aptramated virtic-down of Bonds for the temporary of a labelity of the temporary of a labelity of the control of the control of the control of the control of the center of minimum level of CETI generated by a full virtic down of the Bank (Logard only up to the center of minimum level of CETI generated by a full virtic down of the Bank (Logard only up to the control of the	written-down, they shall cease to exist residing in vertices. FET. I allabely of the Bank and thus recrease FET. The temporary or permanent write-down of Bands for the temporary or permanent write-down of Bands for the temporary or permanent write-down of Bands Accounting Standards. The Bands shall receive recognition in AT in capital only up to the central of minimum level of CET1 generated by a full write- down of the Bands. The permanent of the part value of the Bands may be written-down (decrease) on the occurrence of the integer event and may be written up (increase) back to its criginal value in faire in confirming with amount faire in confirming with	writin-delwn, they shall cease to exist resilong in excinguishment of labeling of the Basik and thus sectinguishment of labeling of the Basik and thus a considerable of the section of the comparison of the comp	These instruments are subject to permanent write off upon the occurrence of the togger event caided PONY as determined by Reserve Bank of India.  NA	written-down, they shall cause is exist resulting in sentinguishment of a shallingt of the Bank and thus sentinguishment of a shallingt of the Bank and thus sentinguishment of a shall not sent of the sent of the shall receive recognition in AT length early up to the extent of minimum level of CRT1 generated by a fall written-down (element of the Bank) are to the sent of minimum level of CRT1 generated by a fall written-down (element of the Bank) are to be fally excepted. The par value of the Bonds may be written-down (element of the Bank) are to be reflected by the sent of the Royal Roya	shall cease to exist resulting is entirpsishment of a lashing of the Bask and this create CETT.  The temporary or permanent write-down of Baseds must generate CETT. The temporary or permanent write-down of Baseds must generate CETT under applicable the fidura Accounting Standards. The Bonds shall receive recognition in ATI capital only up to the extent of minimum level of CETT generated by all virtu-down of the Bonds.  Original Bonds may not be fully extengesizhed. The par value of the Bonds may be written-down (distrated) on the occurrence of the trigger event on damps by written-given (distrated) on the occurrence of the trigger event on damps by written-given (generale) back is no reginal value in both original distrations of the contract of the Bonds and the prevailing Accounting Standards.  All dispositors and other creditors	These instruments are subject to permanent wife off upon the occurrence of the fragger event called PCNV as determined by Reserve Bank of Inda  NA.  If the lank goes into liquidation before these restuments have been witten-down, these instruments will about 50 sciences occurred with order of sensor functionals in the offer document and as per usual legal provisions povering priority energy.
if write-down, permanent or temporary  If service and the down, description of write-up mechanism	written-down, they shall cease to exist resisting in extragenthem of a labelity of the Bank and this crease LTEI.  The temporary of aptramated virtic-down of Bonds from the temporary of aptramated virtic-down of Bonds for the temporary of a labelity of the temporary of a labelity of the control of the control of the control of the control of the center of minimum level of CETI generated by a full virtic down of the Bank (Logard only up to the center of minimum level of CETI generated by a full virtic down of the Bank (Logard only up to the control of the	written-down, they shall cease to exist residing in extragationers in a labeling of the Bank and thus recrease, ETA.  The temporary or oper macers to write-down of Bonds for the temporary or produces populate including Accounting Standards. The Bonds object the Industry Accounting Standards. The Bonds object the Continuous level of CET1 generated by a foll write-original Banks may not be fully extragated by a foll write-original Banks may not be fully extragated by a foll write-original Banks in Banks may not be fully extragated by a foll write-original Banks in Russian Standards by the Contract of the Contract of the Standards of the Standards.	writin-delwn, they shall cease to exist resilong in excinguishment of labeling of the Basik and thus sectinguishment of labeling of the Basik and thus a considerable of the section of the comparison of the comp	These instruments are subject to permanent write off upon the occurrence of the trager event called POVV as determined by Reserve Bank of India.  NA  If the bank goes into liquidation before these instruments have been written down, these instruments have been written down, the instruments will be about losses in sociocace instruments have been written down, the instruments will be about losses in sociocace discussed and an experiment provided off charges if the bank goes into liquidation after these reduction of these instruments will have no claim.	written-down, they shall cause is easi resulting in entingualment of alability of the Balls and thus scance EEE. and a shall shall be the Balls and thus scance EEE. The control of the Balls and thus and thus and generate CeV under applicable findam Accounting Standards. The Bends shall receive recognitions and Ticapital only up to the extent of minimum level of CET I generated by a full write- dom of this Balls. The control of the second of the scance of this Balls are less five yearing parked. The par value of the Boards may be written-down (decrease) on the occurrate of the rarge event and may be written-up (increase) back to us original values in firms in conforming with provisions of the RBI Basel III Guidelines. The amounts shown in the balls one short belongered to the Balls of the provising a consequence of the Balls and the standards.	shall cease to exist resulting is entirpsishment of a lashing of the Bask and this create CETT.  The temporary or permanent write-down of Baseds must generate CETT. The temporary or permanent write-down of Baseds must generate CETT under applicable the fidura Accounting Standards. The Bonds shall receive recognition in ATI capital only up to the extent of minimum level of CETT generated by all virtu-down of the Bonds.  Original Bonds may not be fully extengesizhed. The par value of the Bonds may be written-down (distrated) on the occurrence of the trigger event on damps by written-given (distrated) on the occurrence of the trigger event on damps by written-given (generale) back is no reginal value in both original distrations of the contract of the Bonds and the prevailing Accounting Standards.  All dispositors and other creditors	These instruments are subject to permanent write-off upon the consumence of the fogger event called PCNV as determined by Reserve Bank of India  NA  NA  If the bank goes not injudication before these instruments have been written-down, these instruments will about bioses in accordance with the corter of seniorny indicated in the offer decorded with the corter of seniorny indicated privately provided provi

March   Marc								
1			100	11	7		W	
March		ATIMAKSAY	AT LOGRES AW	ATISHUSEN	DES SERIES JUGY	AT I SPRESKE	DEP SERES XXIII	
Manual   M					PUNJAB NATIONAL BANK INE180A06191		PUNJAB NATIONAL BANK	PUNJAB NATIONAL SANK
Manual   M	RBI	RBI	RBI	RBI	RBI	RBI	PRI	PD:
Manual Content   Manu	BASEL III compliant Perpetual debt instrument for inclusion	n BASEL III compliant Perpetual debt instrument for	BASEL III compliant Perpetual debt instrument for	BASE: Ill compliant Pernetual right instrument for molescen in	Tier II Genete			1/2
March   Marc	in addition Tier I capital	inclusion in addition Tier I capital	inclusion in addition Tier I capital	addition Tier I capital		I capital		
And the second process of the proces	Solo	Salo	Solo	Solo	Solo	Sala	Solo	
Property	perpetual Unsecured Basel III Compliant Tier 1 Bonds for	perpetual Unsecured Basel III Compliant Tier 1 Bonds for inclusion in additional Tier 1 Capital in the nature of	nemetual Linconword Rosel III Compliant Tier 1 Bonds for	Unsecured, Subordinated: Fully paid up, Non-Convertible perpetual Unsecured Basel III Compliant, Tier 1 Bonds for inclusion in additional Tier 1 Capital in the nature of Debendures.	Non-Convertible Redeemable Unisecured Basel III Compliant Tier 2 Bonds for inclusion in Tier 2 Capital in the nature of Debentures	Unsecured Basel (I) Compliant Tier 1 Bonds for inclusion in additional Tier	Tier 2 Bonds for inclusion in Tier 2 Capital in the nature of	Non-Convertible Redeemable Unsecured E ill Compliant Tier 2 Bonds for inclusion in 1 Capital in the nature of Debentures
## 1965   1965	6580				19190	4950	15000	15000
Mary					Rs 10 million	Rs 1 million		Rs 1 million
Part	21-Sep-22						Linbility 11 Nov.20	
Part			Perpetual					
The state of the s					18-Nov-31			14-Oct-30
The stand of the standard continuous designation of the s	nerealter on each coupon date (with prior RBI permission)	thereafter on each coupon date (with prior RBI permission)	thereafter on each coupon date (with prior RB	each coupon date (with prior RBI permission)	thereafter on any coupon date (with prior RBI permission)			At par at the end of 5th year from date of all otness and thereafter on each coupon dat
Register of the first of classification of the control of control	At par at the end of 5 <sup>th</sup> year from date of allotment and thereafter on each coupon date (with prior RBI permission)	At par at the end of 5th year from date of allotment an thereafter on each coupon date (with prior RBI permission)	d At par at the end of 5th year from date of allotment and thereafter on each coupon date (with prior RB	At par at the end of 5th year from date of allotment and thereafter or each coupon date (with prior RBI permission)	At per at the end of 5th year from date of allotment and thereafter on each coupon date (with prior RBI permission)	At par at the end of 5th year from date of allotment and thereafter on eac coupon date (with prior RBI permission)	At per at the end of 10th year from date of allotment and thereafter on each coupon date (with prior RBI permission)	At par at the end of 5th year from date of allotment and thereafter on each coupon date
Segment of the control of the contro	At par at the end of 5th year from date of allotment and	At par at the end of 5" year from date of alletment an-	d At par at the end of 5th year from date of allotment and	At par at the end of 5th year from date of allotment and thereafter or	At par at the end of 5th year from date of allotment and	At par at the end of S <sup>th</sup> year from date of allotment and thereafter on each coupon date (with prior RBI permission)	At par at the end of 10th year from date of all otment and thereafter on each coupen date (with prior RBI permission)	(with orior RBI permission)  At par at the end of S <sup>th</sup> year from date of allotment and thereafter on each course date.
Total contribution of the			Coupen	Coupon	Coupon	Council		(with poor RBI permission)
The first of the related report report of the property of the				Fixed		Fixed	Fixed	
The state of the s							7 10%	7 25%
Street St	quity/ common shares in the event of Bondholders not	which shall oblige the Bank to stop dividend payments on equity/ common shares in the event of Bondhelders not	which shall oblige the Bank to stop dividend payments on equity/ common shares in the event of Bondholders not	oblige the Bank to stop dividend payments on equity/ common	No	Bank to stop dividend payments on equity/ common shares in the event of	NO	NO
March   Marc	Mandatory	Mandatory	Mandatory	Mandetory	Mandatory	Mandatory	Mandatory	Mandalary
Street St				NO NO				
Mill Mill Mill Mill Mill Mill Mill Mill			Noncumulative				Noncumulative	
15 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1								Nonconvertible
Miles 150 Miles	NA NA							
Sign of the control o						NA NA	NA NA	
May 15. 1 May 15								NA NA
The part of the first of the part of the first of the part of the								
Companies of the stage of the	Yes	Yes	Yes	Yes		NA Yes		101
deve, bey shall cease to exist resulting in entinguishment of a liability of the Back and these create CETI and tablety of the Back and the Cereate CETI and tablety of the Back and these create CETI and tablety of the Back and the Cereate CETI and tablety of the Back and the Cereate CETI and table					of capital or equivalent support, without which the firm would have become non-valle, as determined by the relevant submits, However the Witter-off of any Common Equity. Ter capital stails not be required before the write off of any Tier 2 regulated copital resources. (i) Such a decoin would invanishly imply that the write-off consequent upon the trigger event must cook prior to any public sector injection of capital so that he capital provided by the public sector is not disclored. As such, the contraditual terms and considered of these instruments shall mit provided for any		become non-valide, is necessary, as determined by the Received Barnel of ride, and the decision to make a public sector injection of capital or equivalent support without which the firm would be subject to the section of capital or equivalent support without which the firm would be subject to the section of capital shall not be required before the write off of any Tier 2 regulatory, between the Write off of any Tier 2 regulatory capital sections (i) Such a document would investigate the write off of any Tier 2 regulatory capital sections in the larger event must coost prior to any public sector injection of capital so that the capital provided by outlined to the proper event must be corresponded to the proper event must be considerable and conditions of these instruments subject on considerable events.	a a decision that a write-off without which the firm would become non-viable, is necessary, determined by the Reserve Bank of India, an the decision to make a public sector injection capital, or equivalent support without which if firm would have become non-viable, as determined by the relevant suthority. However the Writte off or any Common Equity. Tier 1 capital shall not be required before the written off any time? any capital is
optiol eally of the extent of minimum level of CET1 generated by a full write-down of the Bonds.  captule leavy on the extent of minimum level of CET1 generated by a full write-down of the Bonds.  captule leavy on the extent of minimum level of CET1 generated by a full write-down of the Bonds.  captule leavy on the certain of minimum level of CET1 generated by a full write-down of the Bonds.  captule leavy on the certain of minimum level of CET1 generated by a full write-down of the Bonds.  captule leavy on the certain of minimum level of CET1 generated by a full write-down of the Bonds.  captule leavy on the certain of minimum level of CET1 generated by a full write-down of the Bonds.  captule leavy on the fully estinguished. The part value of the Bonds and be written-up certain day and write of the Bonds.  captule leavy on the fully estinguished. The part value of the Bonds.  captule leavy on the fully estinguished. The part value of the Bonds and writen-up certain day in all writer-down of the Bonds.  captule leavy on the fully estinguished. The part value of the Bonds and writen-up certain day in all writer-down of the Bonds.  captule leavy on the fully estinguished. The part value of the Bonds and the writen-up certain day in all writer-down of the Bonds.  captule leavy on the fully estinguished. The part value of the Bonds.  captule leavy on the fully estinguished. The part value of the Bonds.  captule leavy on the fully estinguished. The part value of the Bonds.  captule leavy on the fully estinguished. The part value of the Bonds.  captule leavy on the fully estinguished. The part value of the Bonds.  captule leavy on the fully estinguished. The part value of the Bonds.  captule leavy on the full write-down of the Bonds.  captule leavy on the full write-down of the Bonds.  captule leavy on the full write-down of the Bonds.  captule leavy on the full write-down of the Bonds.  captule leavy on the full write-down of the Bonds.  captule leavy on the certain of the Bonds.  captule leavy on the full write-do			1		of the tenik jot banking group enthy where applicable), following a trigger event and when write-off is undertaken		of the bank (or banking group entity where applicable), following	the write-off consequent upon the trigger en- must courry into any public sector rejectic capital is of that the capital provided by the pul- sector is not disturbed. As such, the contractual fermia and conditions of these instruments is not provide for any receivable claims on the which are senior to ordinary shales of the box when are senior to ordinary shales of the box for banking group entity where applicable, following a trigger event and when write-off is undertaken.
In Bit Boild may be written-devin (decrease) on the correction of the Boild may be written-devin (decrease) on the correction of the tragger event and may be written-devin (decrease) on the correction of the tragger event and may be written-devin (decrease) on the correction of the tragger event and may be written-devin (decrease) on the correction of the tragger event and may be written-devin (decrease) on the correction of the tragger event and may be written-devin (decrease) on the correction of the tragger event and may be written-devin (decrease) and the tragger event and may be written-devin (decrease) and the tragger event and may be written-devin (decrease) and the tragger event and may be written-devin (decrease) and the tragger event and may be written-devin (decrease) and the tragger event and may be written-devin (decrease) and the tragger event and may be written-devin (decrease) and the tragger event and may be written-devin (decrease) and the tragger event and may be written-devin (decrease) and the tragger event and may be written-devin (decrease) and the tragger event and may be written-devin (decrease) on the decrease of the Blast and the prevailing Accounting Standards.  Some provided of the following and the prevailing Accounting Standards.  All depositors and other creditors  All depositors and other c	wh, they shall cease to exist resulting in extinguishment of lability of the Bank and thus create CET1	down, they shall cease to exist resulting in extinguishment of a liability of the Bank and thus create CET1	down, they shall cease to exist resulting in extinguishment of a liability of the Bank and thus create CET1 The temporary or permanent write-down of Bonds must	shall cease to exist resulting in extinguishment of a liability of the Bank and thus create CET1 The temporary or permanent write-down of Bonds must generate	Fully or partially as per discretion of RBI  These instruments are subsect to permanent write-off upon the	cease to exist resulting in extinguishment of a liability of the Bank and thus create CET1  The temporary or permanent write-flown of Bonds must generate CET1	of the bank (or banking group entity where applicable), following a trigger event and when write off is undertaken.  Fully or partiety as per discretion of RBI  These instruments are subsect to normaneer without months.	the write-off consequent upon the tipge are must come; prior to any public sector rejection must come; prior to any public sector rejection sector is not district. As such, the contraction terms and conditions of these restrainments at not provide for any resoluted claims on the iss which are served to confiancy shares of confiancy of the contraction of the confiancy shares of the confia
If the balls (goes and squadation serior objects and supplication serior objects and specialisms and object operation.  If the balls (goes and squadation before serior se	wan, beey shall cease to exist resulting in extinguishment of labeling of the Banks and thus create Central set to the control of the control of the control of the control of set to the control of the control of the control of the control of set to the control of the control of the control of set to the control of the control of the control of set to the control of the control of did write clows of the Bands.	down, they shall cease to east residing in extanguishment of a shalling of the Rank and thus create. CET1  The temporary or permanent write-down of Bonds must generate CET1 under applicable Indian Accounting Standards. The Bonds shall receive recognition in AT1 capital only up to the extent of minimum level of CET1 generated by a fill write-down of the Bonds.	down, they shall coase to exist resulting in entinguishment of a labelity of the Bank and thus create CET1. The temporary or permanent write-down of Bonds must generate CET1 under applicable Indian Accounting Sandards. The Bonds shall receive recognision an AT1 capital early up to the extent of missimous level of CET1 generated by a flat write-down of the Bonds.	shall cease to exist resulting in exinguishment of a liability of the Bank and thus create CET!  The temporary or permanent write-down of Bonds must generate CET1 under applicable Indian Accounting Sundards. The Bonds shall creater recognision in ATI applied and by to so the extent of minimum level of CET2 generated by a full write-down of the Bonds.	Fully or partially as per discretion of RBI These instruments are subject to permanent write-off upon the occurrence of the trigger ovent called PCNV as determined by Reserve Bank of Inda.	cease to earlier resulting in extragalisations of a labeling of the Bank and thus create CET1  The importry or permacent write-down of Boods must generate CET1 under applicable Indian Accounting Standards. The Boods shall receive recognition and Tauland only up to the sector of minimum level of CET1 generated by a fill write-down of the Bonds.	of the bank (or banking group entity where applicable), following a trigger event and when write off is undertaken.  Fully or partially as per discretion of RBI  These instruments are subject to permanent write-off upon the occurrence of the aggregate went called PONV as determined by	the write-off consequent upon the trigger ever must cour. Into any public sector regulate capital is on his the capital provided by the put sector is not disclored. As such, the contractus certain state of the contractus not provide for any residual claims on the size which are senter to confaminy shares of the log to banking group entity where applicable). following a trigger event and when write-off is understaken. Fully or partially as per discretion of RBI. These institutions are subject to permission; write-off to the trigger of the province of the ingre- verse of the contraction of the ingre- vertice allowed to the determinant of the ingre-
over written-down, the holders of these instruments will have not claim on the proceeds of liquidation and the claim on the proceeds of liquidation and the pr	was, they shall cease to exist resulting in estinguishment of abbling of the Bank and thus create CET in a temperary or genusicant write-dewn of Bondo must extra CET in other applicable Indian Accounting unduring. The Bondo shall release the CET is generated by up to the extent off ministrum level of CET igenerated by all write down of the Bondo. See the Park of the CET igenerated by all write down of the Bondo may be fully extrapolated. The par value the Bendo may be written-down (decrease) on the currence of the trigger event and may be written-up create the trigger event and may be written-up create the currence of the trigger event and may be written-up creately back to the cropial value in the true can be created by the complex value that the create place to the trigger event and may be written-up creately back to the create value that the creately back to the create value that the creately back to the creately back to the find and the venture of the find and the	down, they shall coars to exist resulting in estinguishment of a shalting of the Bank and bus create Class and bus to reace the analysis of the Bank and bus create Class and bus processed. The Bends of Bends must general CRT1 under oppicable foliates. Accounting Sandards. The Bends shall recover recognition as AT capital only up to the center of minimum level of CRT1 generated by a full write-down of the Bends. original Bends may not be fully semigroup to the bends of the Bends and the bends of the Bends and the work of the Bends and the Bends and the Bends and the	down they shall cease to exist resulting in estinguishment of a lashiby of the Bank and thus create CET.  The temporary or permanent verite-down of Bonds must generate CET under applicable bodien Accounting countries. 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The Burds shall receive recognition to ATI applial only up to the extent of minimum level of CETI generated by a fill write-down of the Blands shall receive recognition to ATI applial only up to the extent of minimum level of CETI generated by a fill write-down of the Blands sortinguish Blands may see the fully entireguished. 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NA	create to our resurring in extinguishment of a labelity of the Back and those create CET1. This improves or permanent write-down of Bonds must generate CET1 under applicable Indian Accounting Standards. The Bonds shall receive recognition on AT1 caystal only up to the extent of similmum level of CET1 generated by a fall write-down of the Bonds and properties of the CET1 generated by a fall write-down of the Bonds of the Bonds may be written-down (decrease) on the occurrence of the rigger event and may be written-down (decrease) on the occurrence of the rigger event and may be written-down (decrease) on the occurrence of the rigger event and may be written-down (decrease) on the occurrence of the rigger event and may be written-down (decrease) on the occurrence of the rigger event and may be written-down (decrease) on the occurrence of the rigger event and may be written-down (decrease) on the occurrence of the rigger event and may be written-down for the control of the control of the control of the control of the written-down for the control of the control of the control of the written-down for the control of the control of the written-down for the written-down for the written-down for written-down for written-d	of the bank (or banking group entity where applicable), following a trigger event and when write off is undertaken.  Fully or partially as per discretion of RBI  These instruments are subject to permanent write-off upon the occurrence of the aggregate went called PONV as determined by	the write-off consequent upon the tigger ex- must cour, prior to any public sector rejectic ceptals as I with the capital provided by the put- ceptals as I with the capital provided by the put- ternal and conditions of these invariances of the not provide for any reasolusel claims on the as- which are senter to confiancy shares of the ba- (or bankerg group entity where applicable). (following a trigger event and when write-off is undertaken.  Fully or partially as per discretion of RBJ These instruments are subject to permanent write-off upon the obsurience of the trigger event called PCMV as determined by Reserv Bank of India.
	own, they shall cease to exist resulting in entinguishment of liability of the Basis and this certace LGT in building of the Basis and this certace LGT in building the Basis and this certace LGT in the Basis shall receive recognition in AT capital plus plus to the exceeder of minimum level of LGT generated by full write down of the Bond. We extrapolate the LGT generated by full write down of the Bond. We extrapolated the Part of the Basis of the Bands may be written-up on the converse of the trapper event and may be written-up mercanal just to its complex layout in future on conformity involves the basis of the Bands and the converse of the trapper event and may be written-up mercanal just to its complex layout in future on conformity involves the balance best subnequent to intemporary writes own may depend on the features of the Bonds and the revealing Accounting Standards.  All depositions and other creditors	down, they shall cease to exist resulting in estinguishment of a shalling of the Black and hous create of Bondar must generate CET under empirical for the control of the state of the CET	down, they shall cease to exist resulting in estinguishment of a lability of the Bank and thus create CET1.  The temperary or permanent verile-down of Bende must generate CET1 where applicable feeding Accounting Sandards. The Bends shall receive recognition in AT1 capital end by the extract efficient level of CET1 generated by a fall write-down of the Bends.  engined Bends may not be fully estinguished. 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The part value of the Blands may be written-down (decrease) on the occurrence of the trager event and may be verifier up (creases) but he to an engine value to finate in conformity with previous of the Bill Basel III recomparary virtic down may dispend on the features of the Boards and the prevailing Accounting Standards.  All depositors and other creditors	Fully or partially as per discretion of RBI  These instruments are subject to permanent write-off upon the occurrence of the trigger overticaled PONV as determined by Reserve Bank of India.  NA  If the bank goes into liquidation before these instruments have been writen-down, these instruments will about blosses in accordance with the order of senonly indicated in the offer docurrent and as per usual legal provisions governing printing of the beart goes into liquidation after these instruments have been writen-down, the holders of these instruments have been writen-down, the holders of these instruments will have no claim on the proceeds of liquidation.	create to our resurring in extinguishment of a labeling of the Bank and thus create CET1. The temperary 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 fall wite-down of the Bonds and properties of the Bonds has been stated for the Bonds of the Bonds has been straightforward for the Bonds may be written-down (decrease) on the occurrence of the rigger event and may be written-down (decrease) on the occurrence of the rigger event and may be written-down (decrease) on the occurrence of the rigger event and may be written-down (decrease) on the occurrence of the rigger event and may be written-down (decrease) on the occurrence of the rigger event and may be switten-down (decrease) on the occurrence of the rigger event and may be switten-down (decrease) on the switten-down on the behavior of the Bonds and the prevailing decounting fundards.  All depositions and other creditors	of the bank (or banking group entity where applicable), following a trigger event and when write off is undertaken.  Fully or parisely as per discretion of RBII  These instruments are subject to permanent write-off upon the occurrence of the trigger event called PONV as determined by Reserve Bank of India  NA  NA  If the bank goes into liquidation before these instruments have been written-down, these instruments will abound bases in socordance with the order of sensitivity indicated in the offer obcurrent and are rusual legal provisions powering priority of harges.  Description of the order of sensitivity indicated in the offer obcurrent and as per trustal legal provisions powering priority of harges.  The bank goes into liquidation after these instruments have sensitive the order of sensitivity indicated in the offer obcurrent and as the banks of these performants have even written-down, the holders of these instruments will have no	the write-off consequent upon the trigger even transcribed from the trigger of the trigger over trig
00 NO	own, deep shall cease to exist resulting in entinguishment of labelity of the Bank and thus create CFI had most bability of the Bank and thus create CFI had most been provided by the provide	down, they shall cease to exist resulting in estinguishment of a shalling of the Black and hous create of Bondar must generate CET under empirical for the control of the state of the CET	down, they shall cease to exist resulting in estinguishment of a lability of the Bank and thus create CET1.  The temperary or permanent verile-down of Bende must generate CET1 where applicable feeding Accounting Sandards. The Bends shall receive recognition in AT1 capital end by the extract efficient level of CET1 generated by a fall write-down of the Bends.  engined Bends may not be fully estinguished. 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The part value of the Blands may be written-down (decrease) on the occurrence of the trager event and may be verifier up (creases) but he to an engine value to finate in conformity with previous of the Bill Basel III recomparary virtic down may dispend on the features of the Boards and the prevailing Accounting Standards.  All depositors and other creditors	Fully or partially as per discretion of RBI  These instruments are subject to permanent write-off upon the occurrence of the trigger overticaled PONV as determined by Reserve Bank of India.  NA  If the bank goes into liquidation before these instruments have been writen-down, these instruments will about blosses in accordance with the order of senonly indicated in the offer docurrent and as per usual legal provisions governing printing of the beart goes into liquidation after these instruments have been writen-down, the holders of these instruments have been writen-down, the holders of these instruments will have no claim on the proceeds of liquidation.	create to our resurring in extinguishment of a labeling of the Bank and thus create CET1. The temperary 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 fall wite-down of the Bonds and properties of the Bonds has been stated for the Bonds of the Bonds has been straightforward for the Bonds may be written-down (decrease) on the occurrence of the rigger event and may be written-down (decrease) on the occurrence of the rigger event and may be written-down (decrease) on the occurrence of the rigger event and may be written-down (decrease) on the occurrence of the rigger event and may be written-down (decrease) on the occurrence of the rigger event and may be switten-down (decrease) on the occurrence of the rigger event and may be switten-down (decrease) on the switten-down on the behavior of the Bonds and the prevailing decounting fundards.  All depositions and other creditors	of the bank (or banking group entity where applicable), following a trigger event and when write off is undertaken.  Fully or parisely as per discretion of RBII  These instruments are subject to permanent write-off upon the occurrence of the trigger event called PONV as determined by Reserve Bank of India  NA  NA  If the bank goes into liquidation before these instruments have been written-down, these instruments will abound bases in socordance with the order of sensitivity indicated in the offer obcurrent and are rusual legal provisions powering priority of harges.  Description of the order of sensitivity indicated in the offer obcurrent and as per trustal legal provisions powering priority of harges.  The bank goes into liquidation after these instruments have sensitive the order of sensitivity indicated in the offer obcurrent and as the banks of these performants have even written-down, the holders of these instruments will have no	the write-off consequent upon the tigge immate come prior is any public sector any mate come prior is any public sector is sector in not dished. As such, the contra terms and conditions of these instrument of provides for any resoluted claims on the which are senter to orthorapy shares of the which are senter to orthorapy shares of the which are senter to orthorapy shares of the sentence of the provides of the

<u> </u>	1 1	DES SERIES XXX	DEB SERIES XX	DEB SERIES KIN	AT I SERIES VII
DEST Basel III Tier II S.54% (e-OSC)	DEST Book ST Tier S 9,20% (#-OBC) PUNJAB NATIONAL BANK	PUNJAB NATIONAL BANK	PUN IAR NATIONAL BANK	PUNJAB NATIONAL BANK	PUNJAB NATIONAL BANK
PUNJAB NATIONAL BANK INF 141 A08035	INE141A08019	INF180A08159	INF160A0B142	INE160A08092	INE160A08076
INE 141 A08035	INE MINOROTA	1110 1001100 1110			A THE AMERICAN
	RBI	RBI	RBI	RBI	RBI
RBI	RBI	No.	110		
Tier II Bonds	Tier If Bonds	Tier II Bonds	Tier II Bonds	Tier II Bonds	BASELL III compliant Perpetual debt instrument for
		F. 10. 1	Total Oceania	Tier II Bonds	intusion in addition Tier I capital Tier I Bonds
Tier II Bonds	Tier II Bonds	Tier II Bonds Solo	Tier II Bonds Solo	Solo	Solo
Sola Listed Rated Unsecured Redeemable Non-Convertible Fully Paid Up Basel III Compliant			Non-Convertible Redeemable Unsecured Basel	Non-Convertible Redeemable Unsecured Basel	Non-Convertible perpetual Unsecured Basel III
Listed Rated Unsecured Regermable Non-Convenient Fully Paid up used in Computer. Tier 2 Bonds in the nature of Debentures	Bonds in the nature of Debentures	III Complant Tier 2 Bonds for inclusion in Tier 2 Capital in the nature of Debentures	III Compliant Tier 2 Bonds for inclusion in Tier 2 Capital in the nature of Debentures	III Compliant Tier 2 Bonds for inclusion in Tier 2 Capital in the nature of Debentures	Compliant Ter 1 Bonds for inclusion in additional Ter 1 Capital in the nature of Debentures
				15000	15000
10000	10000 Rs 1 milion	9940 Rs 1 million	15000 Rs 1 million	Rs 1 milion	Rs 1 million
Rs 1 milion	Rs 1 million	Liability	Liability	Liability	Liability
Lubdity 26-Oct-15	27-Oct-14	29-Jul-20	26-Dec-19	5-Feb-16	13-Feb-15
DATED	DATED	DATED	DATED	DATED	Perpetual
26-Oct-25	27-Oct-24	29-Jul-30	26-Dec-29	5-Feb-26	perpetual
NA NA	NA NA	At par at the end of 5th year from date of all others and thereafter on each coupon date (with prior RBI permassion)	NA NA	NA.	At par at the end of 10th year from date of allotmen and thereafter on each coupon date (with prior RB permission)
NA NA	NA NA	At par at the end of 5" year from date of allotment and thereafter on each coupon date (with neuer RBI permission)	NA NA	NA	At par at the end of 10 <sup>th</sup> year from date of allotmond and thereafter on each coupon date (with prior RB permission)
NA .	NA NA	At par at the end of 5" year from date of allotment and thereafter on each coupon date	NA	NA.	At jur at the end of 10 <sup>th</sup> year from date of allotmen and thereafter on each coupon date (with prior RB permission)
	Coupen	(with erior RR) permission? Coupen	Coupen	Coupon	Coupon Coupon
Coupon Fixed	Foxed	Fored	Fixed	Fixed	Fixed
5 34% PA	9 20% PA	7 25%	8 15%	8.65%	9 15%
NO	NO	NO	NO	NO	The Bonds shall have a "devidend stopper arrangement" which shall oblige the Bank to stop devidend payments on equity (common shares in the event of Bandholders not being paid coupon.
Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
NO	NO NO	NO Noncumulative	NO NO	NO Money year dethins	NO Noncumulative
Nencumulative	Noncumulative		Noncumulative	Noncumulative Nonconvertible	Nonconvertible
Nonconvertible	Nonconvertible NA	Nonconvertible NA	Nonconvertible NA	NA NA	NA NA
NA NA	NA NA	NA NA	NA NA	NA NA	NA NA
NA NA	NA NA	NA NA	NA NA	NA NA	NA NA
NA NA	NA NA	NA NA	NA NA	NA	NA.
NA NA	NA NA	NA NA	NA NA	NA .	NA NA
NA NA	NA NA	NA NA	NA NA	NA NA	NA .
Yes If a PONV Trigger Event (as described below) occurs, the issuer shall	Yes The PONV Trigger event shall be the earlier of	Yes Occurrence of the trigger event, called the	Yes  Occurrence of the trigger event, called the	Yes  Occurrence of the trigger event, called the	Yes The bonds issued before March 31, 2019 shall have
ii) cancel any coupon which is accused and unpact on the Bonds as on the write off date. In Modern the need for the consent of Bondholders or the Trustee write of the constitution of principal of the Bonds by such ancount to mis the present of the PORN writer of the PORN writer of present on the PORN writer of present of the Bonds have been written of pursuant to PORN Trigger Event. The PORN writered Amount of the DRA between the RORN writered Amount of the DRA between the PORN Trigger Event has cassed to continue.  The Bonds at the option of the RBIs, shall be permanently written off upon occurrence of me toget event called the PORN of the Vincelland of the RBIs, shall be permanently written off upon occurrence of me toget event called the PORN of the Vincelland of the RBIs, shall be permanently written off upon occurrence of me toget event called the PORN of the Vincelland of the RBIs, shall be permanently written off upon occurrence of me toget event called the PORN of the Vincelland of the RBIs without which the Bank would become normalize, an excessing, as determined by the relevant softward which which the Bank would become oneside, an excessing the RBIs of	as a cosson that the permanent wise off, without which the Blank would become normable, in screen, as determined by the Reserve Blank of India, and the second of the Second Seco	(ji The PLOW) Trager event is the saferer of a a decision that a wit-off-without which the firm would become non-visible is necessary, and determined by the Reserve Earlier of reserve Earlier of the Section of the Se	(Time POVI) Tragate event is the earlier of a a decision that a wife-off without which the limit would become non-vasilie is encourage, as a decision that a wife-off without which the limit would become non-vasilie is encourage, as determined by the flewer between the wife-off and any Common Equily Time 1 caglation of any common Equily Time 1 caglation and a caglation and a caglation and a caglation and a decision and any caglation and any caglation and any caglation and any capital provided by the public terms and conditions of these resturents that provided by any escalad claims on the security which are serior to containsy sheers of the bank (to beloning gour portly where applicable), tollowing a trigger event and when write-off is undertaken.	(9) The PGNN Trigger event is the earlier of a a decision that a write-off without which the firm would become non-visible, is necessary, as a decision that a these off based official, and deciminated by the Reserve Based Celling, and consider a requirement of the Reserve Based Celling, and consider a requirement support, without which the firm would have become non-visible as determined by the relevant authority. However, the Witter off any Common Equity Test 1 expects shall not be required before the reserved by the regulatory capital of the regulatory capital than the reserved of the regulatory capital than the reserved of the regulatory capital to make the expeditor of the regulatory capital to make the personal provide by the public terms and conditions of these instruments have required to the research of the res	neapes specified traggers. A lower pre-apocular tragger at CRT of 5% of KWA shall payly and resustant efficience before March 33, 2019. From that deat the tragger at the trastes of 6.0 KWA shall be reasted to CRT of 6.12% of RWA for all such bonds. Bonds asswed on or after MWA for 13, 2019. All here per-apocified tragger at CRT or 6.12% of RWAs only.
Fully or partialy as per decretion of RBI	Fully or partialy as per discretion of RBI	Fully or partially as per discretion of RBI	Fully or partialy as per discretion of RBI	Fully or partialy as per discretion of RBI	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 CFT!
These instruments are subject to permanent write-off upon the occurrence of the tingger event called PONV as determined by Reserve Bank of India	These instruments are subject to permanent write-off upon the occurrence of the trigger event celled PONV as determined by Reserve Bank of India.	These natruments are subject to permanent write-off upon the occurrence of the trigger event called PONV as determined by Reserve Bank of India	These refruments are subject to permanent write-off upon the occurrence of the trigger event called PONV as determined by Reserve Bank of India.	These instruments are subject to permanent write-off upon the occurrence of the trigger event called PONV as determined by Reserve Bank of India.	The temporary or permanent write-down of Bonds must penerate CET1 under applicable todian 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.
MA	MA	NA.	NA NA	NA NA	original Bonds may not be fully extinguished. The par value of the Bonds may be written-down (facer as on the sourcence of the trigger event and may be written- up (nor seas) back to its original value in future in conforming with provisions of the Bill Beal III Guidelines. The smount shown in the batters a three structures the sense of the Batter and the Batter of the Blands and the prevailing Accounting Standards.
Ethe bank goes into leguidation before these nationments have been written-down, these nationments will behave been a societioned with the order of sensority indicated in the direct document and sep rusually legit provisions governing pricing original for its behavior to be the provision governing pricing original for the bank goes into leguidation after these instruments have been written-down, the holders of these instruments will have no claim on the proceeds of leguidation.	If the bank goes into liquidation before these instruments have been written- down, these instruments will aborb base in accordance with the order of sensorily indicated in the date document and as per usual ligal provisions. If the bank goes into liquidation after these instruments have been written-down, the holiders of these eithruments will have no claim on the proposeds of injuridation.	If the baris gaes into liquidation before these instruments have been written-down, these instruments allowed bearing the produced with the order of seniority indicated in the offer document and as per usual legal provisions governing priority of charges, if the baris goes not legulation after these instruments have been written-down, the hadders of these instruments have been ordered.	If the bank goes into liquidation before these instruments have been written-down, these instruments have been written-down, these instruments will absorb losses a sociodance with the order of semiorty indicated in the offer document and a per sessal legislation of the downs goes and sequentially also the bear of the legislation after these if the bears goes that legislation after these the bear of the legislation after these had been also the production of the bear of the production will be had been on the society of these individuals will have no claim on the croceded of fluidation.	If the bank goes into liquidation before these instruments have been written-down, these instruments allowed basen bissess in accordance with the order of seniority indicated in the offer document and as per usual legip revisions governing priority of charges if the bank goes most written-down, the notice of the properties of the properties the bank goes most written-down, the notices of these instruments will have no claim on the proceeds of liquidation.	All depositors and other creditors
		on the proceeds of liquidation	THE RESERVE OF THE PROPERTY.	Production of the Control of the Con	The second secon
NO NO	NO	on the proceeds of equidation  NO  NA	NO NA	NO NA	NO



## 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.



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

Sr No	INSTRUMENT (PNB)	FULL TERMS AND CONDITIONS
1	9.20% E-OBC Now PNB Issued Unsecured Redeemable Non-Convertible Fully paid up Basel III Compliant Tier II bonds In The Nature Of Debenture. INE141A08019	Issue size: Rs.1000 Crore, Date of Allotment: October 27, 2014, Date of Maturity October 27 2024, Face Value: Rs.1 million, Rate of Interest and Frequency: @9.20 % p.a. Annual, Listing: On the National stock exchange of India (NSE). All in Dematerialised form
2	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
3	8.34% E-OBC Now PNB Issued Unsecured Redeemable Non-Convertible Fully paid up Basel III Compliant Tier II bonds In The Nature Of Debentures. INE141A08035	Issue size: Rs.1000 Crore, Date of Allotment: October 26, 2015, Date of Maturity October 26 2025, Face Value: Rs.1 million, Rate of Interest and Frequency: @8.34 % p.a. Annual, Listing: On the National stock exchange of India (NSE). All in Dematerialised form
4	8.65 % Unsecured Redeemable Non-Convertible Basel-III compliant Tier 2 Bonds Series XIX in the nature of Debenture. INE160A08092	Issue size: Rs.1500 Crore, Date of Allotment: Feb 05, 2016, Date of Maturity 05/02/2026, Face Value: Rs.1 million, Rate of Interest and Frequency: @8.65 % p.a. Annual, Listing: On the Bombay Stock Exchange Ltd (BSE). All in Dematerialised form.
5	8.15 % Unsecured Redeemable Non-Convertible Basel-III compliant Tier 2 Bonds Series XX in the nature of Debenture. INE160A08142	Issue size: Rs.1500 Crore, Date of Allotment: Dec 26, 2019, Date of Maturity Dec 26 2029, Face Value: Rs.1 million, Rate of Interest and Frequency: @8.15 % p.a. Annual, Listing: On the Bombay Stock Exchange Ltd (BSE). All in Dematerialised form.
6	7.25 % Unsecured Redeemable Non-Convertible Basel-III compliant Tier 2 Bonds Series XXI in the nature of Debenture. INE160A08159	Issue size: Rs.994 Crore, Date of Allotment: July 29, 2020, Date of Maturity July 29 2030, Face Value: Rs.1 million, Rate of Interest and Frequency: @7.25 % p.a. Annual, Listing: On the Bombay Stock Exchange Ltd (BSE). All in Dematerialised form with the call option at the end of 5 <sup>th</sup> year from the date of allotment
7	7.25% Unsecured Redeemable Non-Convertible Basel-III compliant Tier 2 Bonds Series XXII in the nature of Debenture. INE160A08167	Issue size: Rs.1500 Crore, Date of Allotment: Oct 14, 2020, Date of Maturity 14/10/2030, Face Value: Rs.1 million, Rate of Interest and Frequency: @7.25% p.a. Annual, Listing: On the Bombay Stock Exchange Ltd (BSE). All in Dematerialised form with the call option at the end of 5 <sup>th</sup> year from the date of allotment
8	7.10% Unsecured Redeemable Non-Convertible Basel-III compliant Tier 2 Bonds Series XXIII in the nature of Debenture. INE160A08175	Issue size: Rs.1500 Crore, Date of Allotment: Nov 11, 2020, Date of Maturity 09/11/2035, Face Value: Rs.1 million, Rate of Interest and Frequency: @7.10% p.a. Annual, Listing: On the Bombay Stock Exchange Ltd (BSE). All in Dematerialised form with the call option at the end of 10 <sup>th</sup> year from the date of allotment
9	8.60% Unsecured Perpetual Non-Convertible subordinate Basel-III compliant additional Tier 1 Bonds Series XII in the nature of Debenture.  INE160A08183	Issue size: Rs.495 Crore, Date of Allotment: Jan 22,2021, Perpetual Face Value: Rs.1 million, Rate of Interest and Frequency: @ 8.60% annual with the call option at the end of 5 <sup>th</sup> year from the date o allotment, Listing: On Bombay Stock Exchange Ltd (BSE). All in Dematerialised form
10	7.10% Unsecured Redeemable Non-Convertible Basel-III compliant Tier 2 Bonds Series XXIV in the nature of Debenture. INE160A08191	Issue size: Rs.1919 Crore, Date of Allotment: Nov 18,2021, Date of Maturity 18/11/2031, Face Value: Rs.10 million, Rate of Interest and Frequency: @7.10% p.a. Annual, Listing: On the Bombay Stock Exchange Ltd (BSE). All in Dematerialised form with the call option at the end of 5th year from the date of allotment and thereafter each coupon date
11	8.40% Unsecured Perpetual Non-Convertible subordinate Basel-III compliant additional Tier 1 Bonds Series XIII in the nature of Debenture. INE160A08209	Issue size: Rs.2000 Crore, Date of Allotment: December 9, 2021 Perpetual, Face Value: Rs.10 million, Rate of Interest and Frequency: @ 8.40% annual with the call option at the end of 5 year from the date of allotment, Listing: On Bombay Stock Exchange Ltd (BSE). All in Dematerialised form
12	8.50% Unsecured Perpetual Non-Convertible subordinate Basel-III compliant additional Tier 1 Bonds Series XIV in the nature of Debenture. INE160A08217	Issue size: Rs.1971 Crore, Date of Allotment: January 17, 2022 Perpetual, Face Value: Rs.10 million, Rate of Interest and Frequency: @ 8.50% annual with the call option at the end of 5 year from the date of allotment, Listing: On Bombay Stock Exchange Ltd (BSE). All in Dematerialised form
13	8.75% Unsecured Perpetual Non-Convertible subordinate Basel-III compliant additional Tier 1 Bonds Series XV in the nature of Debenture. INE160A08225	Issue size: Rs.2,000 Crore, Date of Allotment: July 06, 2022 Perpetual, Face Value: Rs.10 million, Rate of Interest and Frequency: @ 8.75% annual with the call option at the end of 5 year from the date of allotment, Listing: On Bombay Stock



		Exchange Ltd (BSE). All in Dematerialised form
14	8.30% Unsecured Perpetual Non-Convertible subordinate Basel-III compliant additional Tier 1 Bonds Series XVI in the nature of Debenture. INE160A08233	Issue size: Rs.658 Crore, Date of Allotment: September 21,2022, Perpetual, Face Value: Rs.10 million, Rate of Interest and Frequency: @ 8.30% annual with the call option at the end of 5 <sup>th</sup> year from the date of allotment, Listing: On Bombay Stock Exchange Ltd (BSE). All in Dematerialised form
15	7.89% Unsecured Redeemable Non-Convertible Basel-III compliant Tier 2 Bonds Series XXV in the nature of Debenture. INE160A08241	Issue size: Rs.4000 Crore, Date of Allotment: Dec 1,2022, Date of Maturity 01/12/2037, Face Value: Rs.10 million, Rate of Interest and Frequency: @7.89% p.a. Annual, Listing: On the Bombay Stock Exchange Ltd (BSE). All in Dematerialised form with the call option at the end of 10 <sup>th</sup> year from the date of allotment and thereafter each coupon date
16	8.40% Unsecured Perpetual Non-Convertible subordinate Basel-III compliant Additional Tier 1 Bonds Series XVII in the nature of Debenture. INE160A08258	Issue size: Rs.582 Crore, Date of Allotment: December 23,2022, Perpetual, Face Value: Rs.10 million, Rate of Interest and Frequency: @ 8.40% annual with the call option at the end of 5 <sup>th</sup> year from the date of allotment, Listing: On Bombay Stock Exchange Ltd (BSE). All in Dematerialised form
17	8.75% Unsecured Perpetual Non-Convertible subordinate Basel-III compliant Additional Tier 1 Bonds Series XVIII in the nature of Debenture. INE160A08266	Issue size: Rs.974 Crore, Date of Allotment: March 27,2023, Perpetual, Face Value: Rs.10 million, Rate of Interest and Frequency: @ 8.75% annual with the call option at the end of 5 <sup>th</sup> year from the date of allotment, Listing: On Bombay Stock Exchange Ltd (BSE). All in Dematerialised form
18	7.74% Unsecured Redeemable Non-Convertible Basel-III compliant Tier 2 Bonds Series XXVI in the nature of Debenture. INE160A08274	Issue size: Rs. 3090 Crore, Date of Allotment: June 30,2023, Date of Maturity 30/06/2038, Face Value: Rs.10 million, Rate of Interest and Frequency: @7.74% p.a. Annual, Listing: On the Bombay Stock Exchange Ltd (BSE). All in Dematerialised form with the call option at the end of 10 <sup>th</sup> year from the date of allotment and thereafter each coupon date
19	8.59% Unsecured Perpetual Non-Convertible subordinate Basel-III compliant Additional Tier 1 Bonds Series XIX in the nature of Debenture. INE160A08282	Issue size: Rs.3000 Crore, Date of Allotment: September 27,2023, Perpetual, Face Value: Rs.10 million, Rate of Interest and Frequency: @ 8.59% annual with the call option at the end of 5th year from the date of allotment, Listing: On Bombay Stock Exchange Ltd (BSE). All in Dematerialised form.
20	8.55% Unsecured Perpetual Non-Convertible subordinate Basel-III compliant Additional Tier 1 Bonds Series XX in the nature of Debenture.  INE160A08290	Issue size: Rs.1153 Crore, Date of Allotment: December 28,2023, Perpetual, Face Value: Rs.10 million, Rate of Interest and Frequency: @ 8.55% annual with the call option at the end of 5 <sup>th</sup> year from the date of allotment, Listing: On Bombay Stock Exchange Ltd (BSE). All in Dematerialised form.
21	8.47% Unsecured Perpetual Non-Convertible subordinate Basel-III compliant Additional Tier 1 Bonds Series XXI in the nature of Debenture. INE160A08308	Issue size: Rs.1859 Crore, Date of Allotment: March 22,2024, Perpetual, Face Value: Rs.10 million, Rate of Interest and Frequency: @ 8.47% annual with the call option at the end of 5th year from the date of allotment, Listing: On Bombay Stock Exchange Ltd (BSE). All in Dematerialised form.

Assistant General Manager (Rakesh Sharma)