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

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

1	Issuer	Punjab National Bank
	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier	
	for private placement)	11421007101022
	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	22022.02
	most recent reporting date)	22022.03
9	Par value of instrument	Rs.2/- per share
10	Accounting classification	Equity Capital
	Original date of issuance	19.07.1969 and various dates thereafter
	Perpetual or dated	Perpetual
13	Original maturity date	Not Applicable
	Issuer call subject to prior supervisory approval	Not Applicable
	Optional call date, contingent call dates and redemption	Not Applicable
	amount	G-5 F
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



le DF-13: Main Features of Regulatory Capital Instruments							
losure template for main features of regulatory capital instruments	30 June 2024						1
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oer .	PUNJAB NATIONAL BANK INE 160A08303	PUNLAB NATIONAL BANK	FUNJAB NATIONAL BANK	PUNJAB NATIONAL BANK	PUNJAB NATIONAL BANK	ATEXAMS XVIII PUNJAB NATIONAL BANK	PUNJAB NATIONAL BANK
lique Identifier (e.g. CUSIF, ISIN or Bloomberg Identifier for private placement)	INC TOUAUSAUS	INE160A06290	INE160A08282	INE160A08274	INE160A08266	INE150A08258	INE160A08241
verning law(s) of the instrument	RBI	RBI	RBI	FBI	RBI	RBI	RBI
guilatory treatment ensistional Basel III rules	BASEL III compliant Percetual debt instrument	BASEL III compliant Perpetual debt instrument	BASEL III compliant Perpetual debt instrument				
st-transitional Basel fil rules	BASEL III compliant Perpetual debt instrument for inclusion in addition Tier I capital Tier I Bonds	hist inclusion in addition liter (capital	for inclusion in addition Tier I capital	Tier il Bonds	BASEL III compliant Perpetual debt instrument for inclusion in addition Tier I capital	BASEL fil compliant Perpetual debt instrument for inclusion in addition Tier I capital	Tier II Bonds
gble at solo/group/ group & solo	Solo	Tier I Bonds Solo	Tier i Bonds Solo	Tier II Bonds Solo	Tier I Bonds Solo	Tier i Bonds	Tier II Bonds
trument type	Unsecured, Subordnated, Fully paid up. Non- Convertible perpetual Unsecured Basel III	Unsecured, Subordinated, Felly paid up, Non- Convertible percetual Unsecured Recei III	Unsecured, Subordinated, Fully paid up. Non- Conventible 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-Conventible perpetual	Solo Non-Convertible Redeemable Unsecured Basel III Com
	Compliant Tier 1 Bonds for inclusion in additional Tier 1 Capital in the nature of Debentures	Convertible perpetual Unsecured Basel (II Compliant Tier 1 Bonds for inclusion in additional Tier 1 Capital in the nature of Dependures	Compliant Tier 1 Bends for inclusion in additional Tier 1 Capital in the nature of Debentures	Capital in the nature of Debentures	Unsecured, Subordinated, Fully paid up. Non- Convertible perpetual Unsecured Basel III Compliant Tier 1 Bonds for inclusion in additional Tier 1 Capital in the nature of Debentures	Unsecuted Basel III Compliant Ter 1 Bonds for inclusion in additional Tier 1 Capital in the nature of Debeniures	Tier 2 Bonds for inclusion in Tier 2 Capital in the nature Debentures
			The Tologram of the flatting of Cecurity (s		Tier 1 Capital in the nature of Debentures		
rount recognised in regulatory capital (its. in million, as of most recent reporting date)  realue of instrument	18590	11530	30000	30900	9740	5820	40000
counting classification	Rs 10 million Liability	Rs.10 million Liability	Rs 10 million Liability	Rs 10 million	Rs 10 million	Rs '0 million	Rs 10 million
ignal date of issuance rpetual or dated	22-Mar-24	28-Dec-23	27-Sep-23	Limbility 30-Jun-23	Liability 27-Mar-23	Lability 23-Dec-22	Liability 1-Dec-22
iginal maturity date	Perpetual Perpetual	Perpetual Perpetual	Perpetual Perpetual	DATED	Perpetual	Perpetual	DATED
uer call subject to prior supervisory approval	At par at the end of 5th year from date of allotment	At our at the end of 5th ways from date of all atmost	At one or the end of Change from day of the	30-Jun-38 at At per at the end of 10th year from date of	Perpetual  At par at the end of S <sup>th</sup> year from date of allotmon	Perpetual  t At par at the end of 5th year from date of allotment and thereafter or	1-Dec-37 At par at the end of 10th year from date of allement and
tional call date, contingent call dates and redemption amount		and thereafter on each coupon date (with prior RE permission)			and thereafter on each coupon date (with prior RB	l each coupon date (with prior RBI permission)	thereafter on any coupon date (with prior RBI permission
uarian can nave, contingent can 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)	At par at the end of 5th year from date of allotmen and thereafter on each coupen date (with prior RB	At par at the end of 5th year from date of alletment	At not of the and of 10th more from date of	At par at the end of 5th year from date of allotmen	At par at the end of 5th year from date of allotment and thereafter or	At per at the end of 10th year from date of alletment and
osequent cal dates, if applicable	permission)	permission)	netwaren) an excu contou one (with bullet it	(with prior RBI permission)	and thereafter on each coupon date (with prior RE	[each coupon date (with prior RBI permission)	thereafter on each coupon date (with prior RBI permission
00 mars - 100 mars - 1	At par at the end of 5th year from date of allotment and thereafter on each coupen date (with prior RBI	and thereafter on each coupen date (with orior RB	permission)  At par at the end of S <sup>th</sup> year from date of alletme If and thereafter on each coupon date (with prior Ri DESTMISSION)	nt At par at the end of 10th year from date of allotment and thereafter on each coupon date	At par at the end of St year from date of allotmen and thereafter on each county date (with return BR	t At par at the end of 5th year from date of allotment and thereafter or leach coupon date (with prior RBI permission)	At par at the end of 10th year from date of allotment and
upone / dividends	permission) Coupon	Coupon	D(Imission) Coupon	(with prior RBI permission) Coupon	permission)		The contract of the contract one (will prove Reppetitional
ed or floating divisiend/coupon upon rate and any related index	Fixed 8 47%	Fixed	Fixed	Fixed	Coupon	Coupon Fixed	Coupon
stence of a dividend stopper	The Bonds shall have a "dividend stonner	8 65% The Bonds shall have a "dividend stopper	8 59% The Bonds shall have a "dayldend stoomer	7.74% NO	8 75% The Bonds shall have a 'dividend stopper	8.40%	Fored 7 89%
	arrangement" which shall oblige the Bank to stop dividend payments on equity / common shares in		arrangement" which shall oblige the Bank to step dividend payments on equity/ common shares in		jarrangement which shall oblige the Bank to stop	The Boncs shall have a "dividend stopper arrangement" which shall oblige the Bank to stop dividend payments on equity/ common shares in	NO
lly discretionary, partially discretionary or mandatory	the event of Bondholders not being paid coupon.	dividend payments on equity/common shares in the event of Rondholders not being paid coupon.	the event of Bondhelders not being paid coupon.		dividend payments on equity/ common shares in the event of Bondholders not being paid coupon.	the event of Bondholders not being pand coupen.	
stence of step up or other incentive to redeem	Wandatory NO	Mandatory NO	Mandatory NO	Mandatory	Mendatory NO	Mandatory NO	Mandalory
ncumulative or cumulative nvertible or non-convertible	Noncomulative Nonconvertible	Noncomulative Nonconvertible	Noncumulative	Noncumulative	Noncumulative	Noncumulative	NO Noncumulative
convertible, conversion trigger(s)	NA NA	NA NA	Nonconvertible NA	Nonconvertible NA	Nonconvertible NA	Nonconvertible. NA	Nonconvertible
convertible, fully or partialy convertible, conversion rate	NA NA	NA NA	NA NA	NA NA	NA NA	NA.	NA NA
convertible, mandatory or optional conversion	NA NA	NA NA	NA NA	NA NA	NA NA	NA NA	NA NA
convertible, specify instrument type convertible into convertible, specify issuer of instrument it converts into	NA NA	NA NA	NA NA	NA NA	NA NA	NA NA	NA NA
the-down feature write-down, write-down trieser(s)	Yes if CET1 falls below 6:125% of RWA the trigger	Yes If CET1 falls below 6.125% of RWA the trigger	Yes If CET 1 falls below 6.125% of RWA the trigger	NA Yas	NA Yes	NA Yes	NA Yes
	specified Trugger Level".	level-referred to berein adjove to called as "Tre specified Tragger Level".	leed referred to herein above is called at 'Tre specified Trugger Level'.	Occurrence of the trigger event, called the Point of Non-Valley (CoNV) regar trigulated below provided to the provided to the provided to the provided to the provided to the provided to the provided to provided to the provided to provided to provided provi	Jevel erderred to here is called as "Pre specified Trigger Level".	above is salled an Trespecified Trugger Level!	Occurrence of the frager event, critical the Provid of Nervi- (PICNN) Trigger event in the seaffeet of (PICNN) Trigger event in the seaffeet of (PICNN) Trigger event in the seaffeet of (PICNN) Trigger event in the seaffeet of the firm would become non-veiled; as necessary, as elemented by the filter of critical provides a seaffer of the public section of critical provides and public section of the public section of the public section of the public section of the public section of critical provides and public section of the public section of the regulatory capital instrument. (I) (I) stort a demands would invariedly imply that he veiler critical public section of the public section public section register of the public section in ordinary of the public section of adjust a few the compact and and conditions of these entervances shall not growthe for the ordinary of the public section of collection of the public section and public section of the section of the public section and public sections of these entervances shall not growthe for the ordinary of the barrier of banding grows early even applicability, for a trigger event and when write-off is underfalse.
write-down, full or partial write-down, full or partial write-down, permanent of temporary	If fully paid-up Bond: are fully and permanently written-down, they shall cease to exist resulting in extinguishment of a lability of the Bank and thus create CET!  The temograph or permanent write-down of Bonds	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	If fally paid-up Bonds are fally and permanently written-down, they shall cease to exist resulting in examptaismen: of a liability of the Bank and thus create CFTS.		If fally paid-up Bonds are fally and permanently written-down, they shall cease to exist resulting in extinguishment of a liability of the Bank and thus- resets (ET)	If faily paid-up Bonds are faily and permanently written-down, they shall come to exist resulting in extinguishment of a liability of the Bank and thus treate CET1	Fully or partiely as per discretion of RBI
	The temporary or permanent write-down of Bonds must generate CET1 under applicable Indian Accounting Standards. The Bonds shall receive	The temperary or permanent write-down of Bonds must generate CET1 under applicable Indian Accounting Standards. The Bonds shall receive	The temporary or permanent write-down of Bond mast generate LET1 under applicable Indian Accounting Standards. The Bends shall receive recognition in AT1 capital only up to the extent of	s These instruments are subject to permanent write-off upon the occurrence of the ingger event called PONV as determined by Reserve Bank of India.	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 full write-	The temporary or per nament write-down of Bends must generate CET1 under applicable Indian Accounting Standards. The Bends shall receive recognition in ATI capital only up to the extent of minimum level of CET1 generated by a hill write-down of the Bends.	These instruments are subject to permanent write-off up occurrence of the trigger event called PONV as determined the serve Bank of India.
	recognition in AT1 capital only up to the extent of minimum level of CET1 generated by a full write-	recognition in ATI capital only up to the extent of minimum level of CETI generated by a full write- down of the Result	minimum level of CET1 generated by a full write-				I compared to the compared to
imporary write-dows, description of write-up medianism	recognition in ATI against analy up to the extent of minimum level of CETI generates by a full vertica- cing and Bends may not be fully or timigration. The congrand Bends may not be fully or timigration. The part value of the Boost may be we transdown (decrease) on the ensurement of the tragger even and may be written-up (processes) that for far and may be written-up (processes) between and may be written-up (processes) between processions of the RBB Beast III Guidelines. The amount above in the balance sheet subsequent to temporary write-down may depend on this features of the Boost and the prevailing, executing of the Boost and the prevailing, executing the Boost and the prevailing accounting	descend the Bonds original Bonds may not be fully extinguished. The par value of the Bonds may be written-dewn (decrease) on the occurrence of the trigger event and may be written-up (increase) back to is original value in future is confirmity with provisions of the RBB Base! III Guidelines. The amount above m in the balance best subsequent temporary write-down may depend on the features of the Bonds and the prevention for Arcanstons.	minimum level of CRT1 generated by a fid write- down Afthe Riches of the fifty entity path of the organial Bonds may set be fifty entity path of the (fortrank) on the notice path by written-drives (fortrank) on the notice path of the figure wint and may be written wer (internate) back to its organial value in fisture in conformity wind- privations of the RRI Bakel III Guidelines. The minute fifthy wint the balance sides with support you'll temporary write-down may depend on the finance of the Bunds and the prevailing Accusating	NA.	Internet the Reads.  original Binds may see be fully extinguished. The par value of the Bonds may be written down (Celevacae) on the courrings of Bittinger event and may be written out (integer event and may be written out (intranse) back to its original value in futer on conformity with previous of the Bit Basel III Guidelines. The amount shown in the balance sheet subsequent is temporary write-down may depend on the features of the Bonds and the prevailing Accounting of the Bonds and the prevailing Accounting	signal from any on the fully extinguished. The part valued the Bonds and he wither developed (secrate) and the course of the tinger and and we written developed (secrate) and the course of the tinger and the secretary (increase) lock to its original value in future on the secretary with the secretary with the secretary that the secretary with the secretary that the secret	NA
imporary whereon, description of write-up mechanism.  Blish in subundration hierarchy in liquidation (specify instrument type immediately senior movement)  n-come lant transitioned (entures	recognition in ATI citatal only up to the extent of imminum lawed of CET generated by a full write- drawn afthe Bonek or grant of the property of criginal Bonek may not be fully estimagaished. The par value of the Bonek may be write-indown (decrease) on the occurrence of the trigger event and may be write-nep (increase) back to its criginal value in future in conformity with provisious of the RBB Back III Guidelines. The	down of the Bonds original Bonds may not be fully extinguished. The par whee of the Bonds may be written-dewn (decrease) on the eccurrence of the trigger event and may be written-up (increase) back to its original value in finance in conformity with provisions of the RR Basel III (concludes. The amount shown in the balance sheet subsequent to temporary written-down may deeped on the feature the temporary written-down may deeped on the feature the property written down may deeped on the feature the property written own may deeped on the feature the property written of the property	minimum level of CETT generated by a full write- down of the Burst of the fully extinguished. The par value of the Bonds may be writen-down (docrease) 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 RBB Basel III Guideliner. The immonst theorem in the halance about other servi-		Johan of the Bonds or organized the congrain Bonds and so the fully extinguished. The par value of the Bonds may be written adven (decrease) on the occurrence of the trigger event and may be written-up (increase) back to its original value in future in conformity with previous or of the REB Basel III Cultidelines. The amount shown in the balance sheet subsequent to stitutionary written-dawn may deem of on the factors.	conformity with previsions of the fall Basel III Guidelines. The amount shown in the halance sheet subsequent to temperary write-down may depend on the features of the Bonds and the prevailing Accounting	INA  If the bank goes into legicitation before these institutions been written-down, these institutions will aboot looked accordance with the order of sensitivity indicated in the order of sensitivity indicated in the order of sensitivity indicated in the order of sensitivity in the order of sensitivity in the order of the order of these repensing in the order of the order of these instruments will claim on the increase or frequency or frequency or order order or ord

AT I SERIES IN I	9 AT I SERMES DV	AY I SIANES XIV	AY SAMBASSAM	DEB SERIES XXIV	IS AT I REES XB	DALO GERRIES XXXIII	25 DEB SERRES SIDE
PUNJAB NATIONAL BANK	PUNJAB NATIONAL BANK	PUNJAB NATIONAL BANK	PUNJAS NATIONAL BANK	PLYNLAB NATIONAL BANK	PUNJAB NATIONAL BANK	PUNJAB NATIONAL BANK	PUNIAR NATIONAL BANK
NE160A08233	INE160A08225	INE160A08217	INE160A08209	INE160A08191	INE160A08183	INE160A08175	INE160A08167
RBI	RBI	RBI	RBI	R9I	RBI	RBI	RBI
		BASEL III compliant Perpetual debt instrument for					
BASEL, Ill compliant Perpetual debt instrument for inclusion in addition Tier I capital	BASEL III compliant Perpetual debt instrument for inclusion in addition Tier I capital	Inclusion in addition Tier I capital	BASEL III complant Perpetual debt instrument for inclusion in addition Tier   capital	Tier II Bands	BASEL III compliant Perpetual debt instrument for inclusion in addition Tier I cacital	Tier II Bonds	Tier II Bonds
Tier I Bonds	Tier I Boncs	Tier / Bonds	Tier I Bords	Tier II Bonds	Tier I Bonds	Tier II Bonds	Tier II Bonds
Solo	Solo	Solo	Solo	Solo	Solo	Sclo	Solo
Unsecured, Subordinated, Fully peld up, Non-Convertible perpetual Unsecured Basel III Compliant Tier 1 Bonds for	Unsecured, Subordinated, Fully paid up, Non-Convertible perpetual Unsecured Basel III Compliant Tier 1 Bonds for	Unsecured, Subordinated, Fully pad up, Non-Convertible	Solo Unsecured, Subordinated, Fully paid up, Non-Cornertible perpetual Unsecured Basel III Compliant Tier 1 Bonds for inclusion in additional Tier 1 Capital in the nature of Debentures	Non-Convertible Redeemable Unsecured Basel III Compliant	Unsecured, Subordinated, Fully paid up, Non-Convertible perpetual Unsecured Easel III Compliant Tier 1 Bonds for inclusion in additional Tier 1	Non-Convertible Researcable Unsecured Basel III Compliant	Non-Convertible Redeemable Unsecured Basel
Inclusion in additional Tier 1 Capital in the nature of	Inclusion in additional Tier 1 Capital in the nature of	inclusion in additional Tier 1 Capital in the nature of	in additional Tier 1 Capital in the nature of Debentures	Debentures	Capital in the nature of Debentures	Debentures	Ill Compliant Ter 2 Bonds for inclusion in Tier 2 Capital in the nature of Debentures
Debentures	Debentures	Debentures					
6580	20000	19710	20000	19190	4950	15000	15000
Rs 10 million	Rs 10 milion	Rs. 18 million	Rs 10 million	Rs 10 million	Rs 1 million	Rs 1 million	Rs 1 millon
Liebility	Listbility	Lability	Liability	Liability	Lieblity	Liability	Lability
21-Sep-22	6-Jul-22	17-Jan-22	9-Dec-21	18-Nov-21	22-Jan-21	11-Nov-20	14-Oct-20
Perpetual Perpetual	Perpetua	Perpetual Perpetual	Perpetual	DATED	Perpetual	DATED 9-Nov-35	DATED
	Perpetual		Perpetual  At par at the end of 5th year from date of allotment and thoreafter on	19-Nev-31 At per at the end of 5th year from date of alletment and	Perpetual  At par at the end of S <sup>®</sup> year from date of allotsent and the eafter on each	At per at the end of 10th year frem date of allotment and	At par at the end of 5th year from date of
thereafter on each coupon date (with prior RBI permission)	thereafter on each coupon date (with prior RBI permission)	thereafter on each coupen date (with prior RBI		thereafter on any coupon date (with prior RBI permission)	coupon date (with prior (BI permission)	thereafter on each coupon date (with prior RBI permission)	allotment and thereafter on each coupon date
SOURCE STATE OF THE STATE OF TH	THE PROPERTY OF THE PROPERTY O				The Artist Control of the Control of		[fw.th prior RB] permission]
At par at the end of 5th year from date of allotment and	At par at the end of St year from date of allotment and	At par at he end of 5th year from date of alloment and	At par 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	At par at the end of St year from date of allotment and the eafter on each	At per of the end of 10th year from date of allotment and	At par at the end of 5th year from date of
					coupon date (with prior RBI permission)	thereafter on each coupon date (with prior RBI permission)	allotment and thereafter on each coupon date (with prior RBI permission)
At par at the end of 5th year from date of allotment and	d At par at the end of 5th year from date of allotment and	At par at he end of 5th year from date of alloment and	At par at the end of 5th year from date of allotment and thereafter on	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 the eafler on each	At per at the end of 10th year from date of all otment and	At par at the end of 5th year from date of
thereafter on each coupon date (with prior RBI permission)	thereafter on each coupen date (with prior RBI permission)	thereafter on each coupon date (with prior RB)	each coupen date (with prior RBI permission)	thereafter on each coupon date (with prior RBI permission)	coupon date (with prior RBI permission)	thereafter on each coupon date (with prior RBI permission)	allotment and thereafter on each coupon date
Coucon	Coupon	Coupon Coupon		- Ca	Coupan	Coupon	(with prior RBI permission)
Caupon	Coupon Fixed	Caupon	Coupon Fixed	Coupon Fixed	Coupon	Coupon	Coupon
8 30%	8 75%	8.50%	B 40%	7 10%	8.50%	7 10%	7 25%
The Bonds shall have a dividend stopper arrangement	The Bonds shall have a "dividend stopper arrangement"	The Bonds shall have a 'dividend stopper arrangement'	The Bonds shall have a "dividend stopper arrangement" which shall	NO	The Bonds shall have a "dvidend stopper arrangement" which shall oblige the	СИ	NO NO
which shall oblige the Bank to stop dividend payments on	which shall oblige the Bank to stop dividend payments on	[which shall oblige the Eank is stop dividend payments on	oblige the Bank to stop dividend payments on equity/ common	100000	Bank to stop dividend payments on equity/ common shares in the event of		
equity/common shares in the even; of Bondholders not being padeoupon.	equity/ common shares in the event of Bondhelders not being paid coupen.	equity/ common shares in the event of Bondholders not being paid coupon.	shares in the event of Bondbolders not being paid coupon.		Bondhelders not being paid coupon.		
Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mancatory	Mandatory
NO	NO NO	NO.	NO	NO	NO	CN	NO
Noncumulaive	Noncumulatve	Noncumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulativa	Noncumulative
Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Noncorvertible	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
NA NA	NA NA	NA NA	NA NA	NA NA	NA NA	NA NA	NA NA
Yes	Yes  If CET1 falls below 6.125% of RWAthe tragger level referred	Yes if CET1 falls below 6.125% of RWA the trigger level	Yes  if CET1 falls selow 6.125% of RWA the trigger level referred to	Yes	Yes  If the CET1 of the Bank falls below 5.50% of RWA before April 01, 2021 and if	Yes  Occurrence of the trager event, called the 'Point of Non-Vability	Yes  Occurrence of the trigger event, called the Point of Non-Vability (PONV) Trigger
		referred to herein above is called as Tre specified Trigger Lavel?.		DONN Troger stylusted televic  (i) The FORN Toger sevent is the earlier of a, a diseason that a write-off without which the firm would become non-visitor, is necessary, and determined by the Rederive covers non-visitor, is necessary, and determined by the Rederive of largest of the rederive sevent of the rederive of largest or equivalent support, without which the firmwould have become non-visitor, and continued to the rederive authority. However, the Write-off of any Tournon Equity Tax 11 equipality capital instrument.  (ii) Seins a discussor would invanishly imply that the vertical or equipality capital instrument.  (iii) Seins a discussor would invanishly imply that the vertical form of the rederive produce of the basic of the charge of the produce of the basic of the produce of the prod	CETT falls below 4.12% yi RWA from April 0.1, 2001, each of the trigger level referred to herein above is called as "Tre specified Trigger Level".	(PONNT (rigger stouted below)  (The PONNT rigger event is the earlier of a a decision that a write off without which the first would a a decision that a write off without which the first would a decision that a write off without which the first would have the pound of the decision to read a public sector special and the pound of the decision to read a public sector special and the pound of the decision to read a public sector special and the pound of the decision to read the pound of any first or and the pound of the pound of any first or the public sector special and the pound of the pound of the pound of any first or (I) Such a decision would remainly imply that the write-of consequent upon the tipper event must occup prot to any the public sector is not distant as such, the contractual terms and conditions of the sustain which are second to ordains a their of the bind for behavior and or provide for any residual colonism on the suser which are second to ordains a their of the bind for behavior group entity where applicables, fishewing a time of the many than the provide of a undecidation.	shipulated below.  (I) the ROWY type sheet is the satiet of I/O I the ROWY type sheet is the satiet of I/O I the ROWY type sheet all the sheet
If fully paid-up Bonds are fully and permanently written- down, they shall cease to exist resulting in extinguishment of a hability of the Bank and thus create CET1	If fully paid-up Bonds are fully and permanently written- down, they shall cease to exist resisting in extinguishment of a hability of the Bank and thus create CET1	If fully paid-up Blonds are fully and permanently written- down, they shall cease to exist resulting to extinguishment of a liability of the Bank and thus create CET1	I fully paid-up Bonds are fully and permanently written-down, they shall crasse to exist resulting in extinguishment of a liability of the Bank and this create CET1	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 CET1	Fully or partialy as per discretion of RBI	Fully or pertially as per discretion of RBI
The temporary or permanent write-down of Bonds ownst generate CET1 under pipilicable 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.	The temporary or permanent write-down of Bonds must generate CET1 under applicable Indian Accounting Standards. The Bonds shall receiver ecognition in AT1 (capital only up to the extent of min muss level of CET1 generated by a full write-down of the Bonds.	The temperary or permanent write-down of Bonds must generate CET under applicable Indian Accounting Standards. The Bonds shall receive recognition in AT1 capital only up to the extentof minimum level of CET1 generated by a full write-down of the Bonds.	The temporary or permanent write-down of Bonds must generate CET1 under applicable Indian Accoming Standards. The Bends shall receivers cognition in AT1 capital only up to the extent of minimum level of CET1 generated by a full write-down of the Bonds	These instrumens are subject to permanent write-off upon the occurrence of the trigger event called PONV as determined by Reserve Bank of India.	The temperary or permanent write-dawn of Bonds must generate CET1 under applicable Indian Accounting Sandards. The Bends shall receive recognition in AT1 capital only up to the extent of minimum level of CET1 generated by a full write-dawn of the Bonds.	These instruments 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.
enginal Binds may not be fally extinguabed. The par value of the Binds may be written-down (discrease) on the courters of the tingger exist and easy be written-up-liperaries) back in its original value in finite or interiors, location is not original value in finite or interiors, with previous or the Bill Baid III Clarifoldines. The assessit shown in the balance does tablequent to temporary writing on the court of the finite or the Binds and the previous for finite are of the Binds and the previous finite and the previous forcesting fundament.	original Bonds may not be fully extensionled. The par value of the Bonds may be written-down (decrease) on the occurrence of the inger event and may be written-up (increase) back to its engent value in future is concluded with protein part of the BB Boal Hill Conditions. The amount indown in the balance does to become in temporary written down may object on the feature of the Bonds and the preventing Accounting Standards.	eriginal Bends may so; be fully estinguished. The par value of the Bends may be written-down (decrease) on the occurrence of the urgar events and any be written-up (increase) back to its original value in future in conformity with prevention of the full last full loadiness. The amount shown in the balance sheet subsequent to immproxy write down may depend on the features of the Bends and the previating faceouting Standards.	ariginal Bresh and not be fully entirequished. The paravishes of the Bresh stay to be written down (decrease) on the occurrence of the stringer event and may be written-up (morease) back to its original value in furners in enformery with promotions of the BBD asset III Guidelines. The ancount shows in the balances sheet interegents to the prevailing Accounting Standards.	NA.	uriginal Brads may not be fully estimated. The pare value of the Brods may not be written-down for forces and on the contract of the Structure of the Strugger event and may be written-down forces and back to the original value in force in conformity with provisions of the Brad Brad III Goodslines. The amounts above in the balance states interaction to image may write down many depend on the finances of the Brads and to preventing According Brandwidt.	704	NA .
All depositors and other creditors	All depositors and other creditors	All depositors and other creditors	All depositors and other creditors	If the book goes not liquidation before thresh endruments have been within-down, These naturaments will about betters in the property of the property of the property of document and sper usual legal provisions governing profity of charges. If the bank goes are followed about the property of the bank goes are followed about the property of been within-down, the holders of these entiruments will have no claim on the processor of liquidation.	All depositors and other ereditors	The book goes the leadable before these naturality in which will be a set with the set of the set o	i instruments have been written down, the holders of these instruments will have no claim on the proceeds of liquidation
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The content of the	DEST Book in Tier S 9.34% (o-OBC)	DEST Resel III Ties II B 20% (e-00C)	DES SEERS JOG	DEB SERIES XX	DEB SERIES NO.	DEB SERRES EVEN	DES SERIES XVIII	AT I SERIES VIII
March   Marc	PUNJAB NATIONAL BANK		PUNJAB NAT ONAL BANK	PUNJAB NATIONAL BANK	PUNJAB NATIONAL BANK			
The color	INE141 A08035	INE141A08019	INE160A08159			INE163A08050		
Table							1	
Column   C	RBI							
Column   C	Ter II Boorts	Tar II Books	To Book					
March   Marc	NATIONAL AND ADDRESS OF THE PARTY OF THE PAR	Lancon Company of the	10000000000000000000000000000000000000	Tier Il Bonds	Tier II Bonds	Tier II Bonds	Ter II Bonds	BASELL III compliant Perpetual debt mehumen
Section   Sect	Ter II Bonds	Tier II Bonds	Tier II Bonds	Tier II Bonda	Tier II Bonds	Tier II Bonds	Ter II Bonds	
Section   Sect	Solo	Solo	Scio	Solo			Solo	Solo
## 1987   1987	Tier 2 Sonds in the nature of Debentures	Bonds in the nature of Debenfuses	III Compliant Tier 2 Bonds for inclusion in Tier 2	Non-Convetible Redeemable Unsecured Base	Non-Convertible Redeemable Unsecured Basel	Non-Convenible Redeemable Unsecured Basel	Non-Convertible Redeemable Unsecured Basel III	Non-Convertible perpetual Unsecured Basel III
1			Capital in the nature of Debentures	in the nature of Deberrures	Tier 1 Capital in the nature of Debentures			
Property		I I						The Copies in the Indian of Describer
Property								
## 1950   1950	10000	10000		15300		19000		15000
March   Marc	Rs 1 million	Rs 1 million				Rs 1 million	Rs 1 million	Rs 1 milion
Column							Liability	
March   Sept				28-Dec-19	5-Fab-16			
March   Marc					5.Fab.26			
March   Marc	NA NA	NA NA				NA NA	NA NA	
10					NAME OF THE OWNER OWNER OF THE OWNER OWNE	10000	1224	and thereafter on each coupon date (with pri
March   Marc	NA NA	NA.						permission)
Me	13.70	1	illiotment and thereafter on each comon date	SA.	NA.	NA.	NA NA	
March   Fig.			[with prior RBI permission]		1			
Second   S	NA	NA .	At par at the end of 5th year from date of	NA NA	NA.	NA NA	NA NA	At par at the end of 10th year from date of allo
Control   Cont		4	With prior ENI permission		1			and thereafter on each coupon date (with pro-
Total		Coupon		Coupon	Coupon	Coupon	Courses	Dermission)
March   100   10	Fixed:		Food	Fored	Fxed	Fxed	Fixed	Fixed
10						9.25%	935% p.a.	9 15%
Manual Property   Manual Pro	NG	NO.	NO	NO	NO	NO	NO	The Bonds shall have a "dividend stopper
1.00								arrangement' which shall oblige the Bank to sto-
1.00								event of Bondholders not being paid country.
March   Marc	Mandatory						Mandatory	Mandalory
March   Marc				NO NO			NO	NO
March   Marc				Noncemulative Management life				
Main								
March   Marc	NA NA							
March   Marc				NA NA	NA.	NA NA	NA NA	NA NA
Manual Content   Manu								
The state of the s			NA.					
The Policy of the product and body cases of the body of the product of the produc	Yes	-30	Yes	NA Von				
And the first continued and th	2 PONV Trigger Event (as described below) occurs, the Issuer shall			Occurrence of the trigger event, called the	Occurrence of the trigger event, called the	Occurrence of the trioner event, called the 'Pour	Occurrence of the Inner want, called the 'Don't of	
well and the second of the sec	notify the Taxtee			'Point of Non-Vability (PONV) Trigger'	Point of Non-Viability (PONV) Trigger	of Non-Viability (PONV: Trigger' stipulated	Non-Viability (PONV) Trigger stipulated below	two pre-specified priesers. A lower pre-specified
Worst for most fire in the part of the par	cancel any coupon which is accrued and unpaid on the Bonds as on the write-off date;	a) a decision that the termanent write off, without which the Bank would become	Istipulated below:		stipulated below	below	(i)The PONV Trigger event is the earlier of	trigger at CET1 of 5.5% of RWAs shall apply and
was between more and production of the sign of the sig	Without the poor for the reseast of Boorholders or the Tourise write of the	norwadile, is necessary, as determined by the Reserve Bank of India, and	)The PONY Trigger event is the earlier of	(i) The PONV Trigger event is the earlier of	()The PONV Trigger event is the earlier of	()The PONV Trigger event is the earlier of	a a decision that a write-off without which the firm	remain effective before March 31, 2019. From th
with a first file of the service of	delanding printing of the Dende by such assess of the Troube, white-on the	THE STREET STREET, STREET STREET, STRE		a. a decision that a write-off without which the		a, a decision that a write-off without which the		date, the trigger shall be raised to CET1 of 6.125
with a first file of the service of	principal or the Buries by such amount as may be presented by Kin ( PCNV	to) the decision to make a public sector injection of capital, or equivalent support,	I'm would become non-hable, is necessary, as	firm would become non-viable, is necessary, as	firm would become non-viable, is necessary, as	firm would become non-viable, is necessary, as		RWAS for all such hands. Rands issued on or after
with a first file of the service of	rice-Oil Amount ) and as is consisted by the RBI at the relevant time. The	without which the Bank would have become non-viable, as determined by the	determined by the Reserve Bank of India, and	determined by the Reserve Bank of India, and		determined by the Reserve Bank of India and	Idecision to make a public sector injection of capital	March 24 2010 shall be a second of the
make a resource that the light part of the state of the s	over well offered a works coll withing things above of the DOSES wells and Security begins	referred with site. Code a declaration of the state of the state of the	production of the control of the con	determinately the reserve party of tricks, and				March 31, 2019 shall have pre-specified trager a
The part of the pa	and will direct a write-on with intro tays of the P-Otev wite-on Actionic being	resivant sublicity. Such a decision would invalidatly imply that the write-on	The decision to make a public sector injection of	the decision to make a public sector injection of	the decision to make a public sector injection of	the decision to make a public sector injection of	for equivalent support without which the firm would	CTTS -CC 1250/ -CD10/
The property of the District was already and the District wa	ternined and agreed with the HBI	consequent upon the trigger event must occur prior to any public sector injection	capital, or equivalent support without which the	capital, or enumeiont support without which the	capital, or equivalent support without which the	canital or envisalent support without which the	these become non-visible, we determined by the	SELL OF SELL PROPERTY AND AND A
security of the Security of th	535 C - 43 C - 45 C - 4	of capital on that the capital provided by the public captor a pot distant		Feet and the second sec	and the second section of the second	peoples, or organisate support, marcon miter tree	Interest Contraction Contraction, and Contestimated by the	
Meson of the first and the design of the specific and the	nce the poncinal of the Boyle have been writer of a second to DOSA/To	A service of the basiness of the basiness of the parties of the pa	data and the best of the same	min mous have become non-visced, as		HITH WOULD HAVE DECOME NON-VISIBLE &S	protestant authority. However, the Write-off of any	
Section of the financial control of the financ	Post in the party of the Both with the period of pursuant by City Higgs Event,		Determined by the relevant authority	Common Equity Tier 1 capital shall not be required				
The stands of th	e PONY Writter-off Amount will not be restored in any circumstances, including where	For the purpose of these guidelines, a non-viable bank will be a bank which,	However, the Write-off of any Common Equity	However the Write-off of any Common Equity	However, the Write-off of any Common Equity	However the Write-off of any Common Equity	before the write off of any Tier 2 regulatory capital	
relative to the point of tentile that the specimen and thus, make the options and thus, make the options are displayed to the point of the till, and a point of the till, a	e PUNV Ingger Event has ceased to continue	owing to its financial and other difficulties, may no longer remain a going concern	Tier 1 capital shall not be required before the	Tier 1 capital shall not be required before the	Tier 1 capital shall not be required before the	Tier 1 capital shall not be required before the	instrument.	
The property of the reliably fright of the control fright of the c	he Bonds at the ontion of the RRI, shall be permanently written off upon occurrence of	measures are taken to revise its operations and the separate of a continue as a	write off of any Tier 2 regulatory capital	write off of any Tier 2 regulatory captal	write off of any Tier 2 regulatory capital	write ort or any tier 2 regulatory capital	(ii) Such a decision would invariably imply that the	
Section 1 To the position of the section of the sec	ne trigger event called the "Point of Non Viability Trigger"	Igging concern. The difficulties faced by a bank should be such that these are	"iii Such a denision would invariably ennly that	(ii) Such a decision would invariably moly that	(ii) Such a decision would inversibly imply that	fill Such a decision would invariable imply that	procur print to any public sector injection of central so	
security file permanent will be permanent will be premanent will b		likely to result in financial losses and raising the Common Equity Tier 1 capital of	the write-off consequent upon the trigger event	the write-off consequent upon the trgger event	the write-of consequent upon the trigger event	the write-off consequent upon the frigger event		
while we recovering, as deminded by the fearer Blanck of finds, and of the control management of	ne -CINV Ingger event shall be the earlier of	the bank should be considered as the most appropriate way to prevent the bank	must occur prior to any public sector injection of	must occur prior to any public sector injection of	f must accus prior to any public sector injection of	must occur prior to any public sector injection of	diluted. As such, the contractual terms and	
The descent or make a public leader segret and quality or expected and public or expected a	a decision that the permanent write of, without which the Bank would become	Bonds in combination with or without other measures as considered appropriate	papital so that the capital provided by the public sector is not diluted. As such, the contractual	capital so that the capital provided by the public	capital so that the capital provided by the public	capital so that the capital provided by the public	conditions of these instruments shall not provide for	
The Burn with here waters convolved, as determined by the relation of the contrainment	onvisible, is necessary, as determined by the Reserve Bank of India, and	by the Reserve Bank of India				terms and conditions of these instruments shall	party residual claims on the issuer which are server to	0)
In the description which is a stream which is a distinguish and the contract of dates of the law of the stream which is a distinguish which is a stream of the contract of the stream of t	) the decision to make a public sector isjection of capital, or equivalent support, without	A CONTROL OF THE PROPERTY OF T	not provide for any residual claims on the issues	not provide for any residual claims on the issue	not provide for any residual clams on the issues	not provide for any residual claims on the issuer	where applicable), following a trigger event and when	
between the section of the section of section of	mich the bank would have become non-viable, as determined by the relevant authority.	in rare situations, a bank may also become non-viable due to non-financial	which are senior to ordinary shares of the bank	which are senior to ordinary shares of the bank	which are senior to ordinary shares of the bank	which are senior to ordinary shares of the bank	write-off is undertaken	
And the particular of the part	NUS: OCCUP prior to any public sector mection of capital so that the capital provided by the	to the interest of depositors, serious corporate governance issues, etc. In such	following a factor event and when write-off is	(or banking group entity where applicable), following a trigger exent and when with off a	(or banking group entity where applicable),	(or basking group entity where applicable),		
Pully or partially as per discretion of RBI Fully or partially as	uble sector is not diluted	situations raising capital is not considered a part of the solution and therefore,	undertaken.	undertaken	undertaken	underaken		
Fully or particles are per discretion of RBI  Fully or particles are subject to permanent of RBI  Fully or particles are s	ha with off of you Common Equity Tips 1 Control shall not be convised before the weigned	may not attract provisions of this framework.						
Fully or particuly as per discretion of Rib.  Fully or particular as excluded to permanent.  Full or particular as a subject to permanent.  Full or	rev Non-Equity (Additional tier 1 and Tier 2) Regulatory Capital Instrument		1					
These instruments are subject to permanent wife-off upon the occurrence of the trigger event called POW as determined by Reserve Bank of India.  These instruments are subject to permanent wife-off upon the occurrence of the trigger event called POW as determined by Reserve Bank of India.  NA.  NA.  NA.  NA.  NA.  NA.  NA.  N								
The entituments 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.  NA  NA  NA  NA  NA  NA  NA  NA  NA  N	Fully or partialy as per discretion of RBI	Fully or partially as per discretion of RBI	Fully or partially as per discretion of RBI	Fully or partially as per discretion of RBI	Fully or partialy as per discretion of RBI	Fully or partially as per discretion of RBI	Fully or partially as per discretion of RBI	If fully paid-up Bonds are fully and permanently
The performance are subject to permanent witerful upon the occurrence of the trigger in clinical PONV as determined by Reserve Bank of India.  NA  NA  NA  NA  NA  NA  NA  NA  NA  N						1		written-down, they shall cease to exist resulting it
The bank goes not injusted under the entirement will be an estimated will have a determined by Reserve Bank of Inda.  NA.  NA.  NA.  NA.  NA.  NA.  NA.  N				William Control of the Control of th				CTema CET1
we have goes not lequidation before these instruments have been written-down, these later uniformly will be an experience with the order of extruments will be	here instruments are subject to permanent write-off upon the occurrence of the trigger	These instruments are subject to permanent write-off upon the occurrence of the		These instruments are subject to permanent	These instruments are subject to permanent	These instruments are subject to permanent	These instruments are subject to permanent write-off	The temporary or assessment with down of foods
Shirk of finds  NA  NA  NA  NA  NA  NA  NA  NA  NA  N	west collect PONV as determined by Reseaus Bank of India.		wire-oil upon the occurrence or the trigger	event called PONV as retermined by Reserve	event called PCMV as determined by Reserve	write-off upon the occurrence of the trigger even	upon the occurrence of the trigger event called PONV	generate CET1 under applicable Indian Accounting
NA N	vert called PONV as determined by Reserve Bank of India.	PARTIES AND THE CONTRACT OF THE PARTIES AND TH					an outermined by require pairs of global.	
NA N	vert called PONV as determined by Reserve Bank of India.		Bank of India	Bank of Inda	Bank of India	India		
we have goes into liquidation before these instruments have been written-cown, these instruments have been written-cown, these instruments have been written-cown, these instruments will about bessers in accordance with the order of returning written days the order of seminary indicated in the order of returning written days the law order of seminary indicated in the order of these instruments will about bases in accordance with the order of seminary indicated in the order of these instruments will about bases in accordance with the order of seminary indicated in the order of these instruments will about bases in accordance with the order of seminary indicated in the order of these instruments will about bessers in accordance with the order of seminary indicated in the order of these instruments will about bessers in accordance with the order of seminary indicated in the order of the seminary indicated in the order of these instruments will about bessers in accordance with the order of seminary indicated in the order of seminary indicated in the order of the seminary indicated in the order of seminary indicated in the order of the seminary indicated in the order of seminary indicated in the order of the the seminary indicated in the order of the order	vert called PONV as determined by Reserve Bank of India.		Bank of India	Bank of Inda	Bank of India	India		generated by a full write-down of the Bonds.
The back goes not injusted on before these naturements have been written-cown, these transments will above been accordance with the back goes not injusted on before these naturements will above been accordance with the order of semantic indicated in the dark goes into injusted on the fact of these naturements will above been into countered and as por usual legal provisions governing proting of changes of injusted in the dark goes into injusted on the fact of			Bank of India	Bank of Inda		India		Section and the control of the contr
We bank goes not liquidation before these instruments have been written-count, those struments will above fosses in accordance with the order of investments have been written-count, those struments will above fosses in accordance with the order of investments have been written-count, those struments will above fosses in accordance with the order of investments have been written-count, those instruments will above fosses in accordance with the order of investments have been written-count, these instruments have been written-down, the colored of sensority included in the order of senso			Bank of India	Bank of Inda		India	NA NA	original Bonds may not be fully extinguished. The p-
** Learn goes not injusted on home fine or estimated have been estimated have been wittendown, these since injusted on home fine or estimated have been wittendown, these since injusted on her fine and injusted on her fine			Bank of India	Bank of Inda		India	NA NA	original Bonds may not be fully extinguished. The p
No bank goes into liquidation before these instruments have been written-count, this counters trained and process of liquidation before these instruments will absorb focuse in accordance with the order of government for the process of liquidation and the process of liquidation a			Bank of India	Bank of Inda		India	NA NA	orignal Bonds may not be fully extinguished. The p value of the Bonds may be written-down (decrease the occurrence of the trigger event and may be writ up (increase) back to its origins value in future in
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where goes into liquidation before these instruments have been written-cown, the coder of enemyly included in the offer description and the other descriptions and the solid general positions of the solid general g			Bank of India	Bank of Inda		India	NA NA	original Bonds may not be fully extinguished. The picture of the Bonds may be written-down (decrease the cocurrence of the trigger erent and maybe written of the common of the trigger and the full conformity with provisions of the RBI Basel It (Guide International Common of the RBI Basel It (Guide International Commo
turners will depend becase in accordance with the order of seminty included in the extractive control of the process of changes of the process of the proces			Bank of India	Bank of Inda		India	NA NA	original Bonds may not be fully extinguished. The pivalus of the Bonds may be written-down (decrease the occurrence of the bigger event and maybe writing forces) beats to be originary baselines further in conformity with provisions of the R6I Basel II (Guid The encount shown in the balance sheet subsequent temporary writing-down may deepend on the fasture.
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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.		



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

Sr No	INSTRUMENT (PNB)	FULL TERMS AND CONDITIONS
1	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.
2	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.
3	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
4	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
5	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
6	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.
7	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.
8	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
9	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
10	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
11	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 of allotment, Listing: On Bombay Stock Exchange Ltd (BSE). All in Dematerialised form
12	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 5 <sup>th</sup> year from the date of allotment and thereafter each coupon date
13	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 <sup>th</sup> year from the date of allotment, Listing: On Bombay Stock Exchange Ltd (BSE). All in Dematerialised form



14	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 <sup>th</sup> year from the date of allotment, Listing: On Bombay Stock Exchange Ltd (BSE). All in Dematerialised form
15	8.75% Unsecured Perpetual Non-Convertible subordinate Basel-III compliant additional Ticr 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 <sup>th</sup> year from the date of allotment, Listing: On Bombay Stock Exchange Ltd (BSE). All in Dematerialised form
16	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
17	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
18	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
19	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
20	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
21	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 5 <sup>th</sup> year from the date of allotment, Listing: On Bombay Stock Exchange Ltd (BSE). All in Dematerialised form.
22	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.
23	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 5 <sup>th</sup> year from the date of allotment, Listing: On Bombay Stock Exchange Ltd (BSE). All in Dematerialised form.

Assistant General Manager (Rakesh Sharma)

