

**PUNJAB NATIONAL BANK
FINANCE DIVISION
5, SANSAD MARG, NEW DELHI**

23.07.2010

**The Dy. General Manager
MASD HO: Bhikhaiji Cama Place
New Delhi.**

Reg: Revised Capital Adequacy Framework – Disclosure under Basel II (Pillar 3) for the quarter-ended 30.06.2010.

In terms of RBI circular dated July 1 2009 on Prudential Guidelines on Capital Adequacy & Market Discipline inter alia provides that all banks with capital funds of Rs. 500 crore or more, and their significant bank subsidiaries, must disclose their Tier I capital, total capital, total required capital and Tier 1 ratio and total capital adequacy ratio, on a quarterly basis on their respective websites.

In this connection we are submitting the following information for the quarter ended 30.06.2010 for its display on bank's website

.....
Disclosure under Basel II (Pillar 3) in terms of RBI circular dated July 1 2009 on Prudential Guidelines on Capital Adequacy & Market Discipline for the quarter-ended 30.06.2010 is as under:

	(Rs. in crores)
Tier I Capital	17309.36
Total Capital	27385.52
Total required capital	17905.56
CRAR %	13.77%
Tier I Capital ratio	8.70%

Asstt. General Manager