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

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

1	Issuer	Punjab National Bank
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier	
	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	22985.89
	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
	Perpetual or dated	Perpetual
13	Original maturity date	Not Applicable
	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



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	AY I SERIES XXX	AT I SERIES IXX PUNJAB NATIONAL BANK	AT I SERIES XXX PUNJAB NATIONAL BANK	AT I SERIES XVIII PUNJAB NATIONAL BANK	AT (SERIES XVIII PUNJAB NATIONAL BANK	AT I SERIES XVI PUNJAB NATIONAL BANK	ATTSERES NV PUNJAB NATIONAL BANK
ssuer	INE160A08308	INE160A08290	INE160A08282	INE160A08266	INE160A08258	INE160A08233	INE160A08225
nique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)		I The control of the					
verning law(s) of the instrument	RBI	RBI	RBI	RBI	RBI	RBI	RBI
gulatory treatment			BASEL III compliant Perpetual debt instrument		BASEL III compliant Perpetual debt instrument for inclusion in addition	CACCI III II-10 II II-11	DAGEL IIIII-A DA -I AIA III
ansitional 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	for inclusion in addition Tier I capital	for inclusion in addition Tier I capital	Tier I capital	in addition Tier I capital	inclusion in addition Tier I capital
ost-transitional Basel III rules ligible at solo/group/ group & solo	Tier I Bonds	Tier I Bonds	Tier I Bonds	Tier I Bonds	Tier I Bonds	Tier I Bonds	Tier I Bonds
igible at solo/group/ group & solo	Solo	Solo Unsecured Subordinated Fully paid up. Non-	Solo Unsecured, Subordinated, Fully paid up, Non-	Solo Unsecured, Subordinated, Fully paid up, Non-	Solo Unsecured, Subordinated, Fully paid up, Non-Convertible perpetual	Solo Unsecured, Subordinated, Fully paid up, Non-Convertible	Unsecured, Subordinated, Fully paid up, Non-Co
strument type	Unsecured, Subordinated, Fully paid up, Non- Convertible perpetual Unsecured Basel III	Convertible perpetual Unsecured Basel III	Convertible perpetual Unsecured Basel III	Convertible perpetual Unsecured Basel III Compliant Tier 1 Bonds for inclusion in additional	Unsecured Basel III Compliant Tier 1 Bonds for inclusion in additional	nemetual Unsecured Rosel III Compliant Tier 1 Roads for	perpetual Unsecured Basel III Compliant Tier 1 B
	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	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	Tier 1 Capital in the nature of Debentures	inclusion in additional Tier 1 Capital in the nature of Debentures	inclusion in additional Tier 1 Capital in the nature Debentures
mount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	18590	11530	30000	9740	5820	6580	20000
or value of instrument	Rs.10 million	Rs.10 million	Rs.10 million	Rs.10 million	Rs.10 million	Rs.10 million	Rs.10 million
counting classification	Liability	Liability	Liability	Liability	Liability	Liability	Liability
riginal date of issuance	22-Mar-24	28-Dec-23	27-Sep-23	27-Mar-23	23-Dec-22	21-Sep-22	6-Jul-22
erpetual or dated	Perpetual Perpetual	Perpetual Perpetual	Perpetual Perpetual	Perpetual Perpetual	Perpetual Perpetual	Perpetual Perpetual	Perpetual Perpetual
riginal maturity date suer call subject to prior supervisory approval	At par at the end of State year from date of alletment				at At par at the end of 5th year from date of allotment and thereafter or		
saci dell'adapent di prior aspertadori	and thereafter on each coupon date (with prior RBI	and thereafter on each coupon date (with prior RB	and thereafter on each coupon date (with prior RB	and thereafter on each coupon date (with prior RB	ll each coupon date (with prior RBI permission)	thereafter on each coupon date (with prior RBI permission)	thereafter on each coupon date (with prior RBI per
	permission)	permission)	permission)	permission)		to the first terms of the first	1
otional call date, contingent call dates and redemption amount	and thereafter on each coupon date (with prior RBI	and thereafter on each coupon date (with prior RB	and thereafter on each coupon date (with prior RB nermission)	and thereafter on each coupon date (with prior RB permission)		thereafter on each coupon date (with prior RBI permission)	thereafter on each coupon date (with prior RBI per
bsequent call dates, if applicable	At par at the end of 5th year from date of allotment and thereafter on each coupon date (with prior RBI permission)	and thereafter on each coupon date (with prior RB permission)	and thereafter on each coupon date (with prior RB permission)	and thereafter on each coupon date (with prior RB permission)		thereafter on each coupon date (with prior RBI permission)	thereafter on each coupon date (with prior RBI per
upons / dividends	Coupon	Coupon	Coupon	Coupon	Coupon	Coupon	Coupon
ed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
pupon rate and any related index	8.47% The Bonds shall have a "dividend stopper	8.55% The Bonds shall have a "dividend stopper	8.59% The Bonds shall have a "dividend stopper	8.75% The Bonds shall have a "dividend stopper	8.40% The Bonds shall have a "dividend stopper arrangement" which shall	8.30%	8.75% The Bonds shall have a "dividend stonner arranges
xistence of a dividend stopper	arrangement" which shall oblige the Bank to stop	arrangement" which shall oblige the Bank to stop	arrangement" which shall oblige the Bank to stop	arrangement" which shall oblige the Bank to stop	oblige the Bank to stop 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	The Bonds shall have a "dividend stopper arranger which shall oblige the Bank to stop dividend payme
	dividend payments on equity/ common shares in	dividend payments on equity/ common shares in	dividend payments on equity/common shares in	dividend payments on equity/ common shares in	the event of Bondholders not being paid coupon.	equity/common shares in the event of Bondholders not	equity/ common shares in the event of Bondholder
Fully discretionary, partially discretionary or mandatory	the event of Bondholders not being paid coupon.  Mandatory	the event of Bondholders not being paid coupon.  Mandatory	the event of Bondholders not being paid coupon.  Mandatory	the event of Bondholders not being paid coupon.  Mandatory	Mandatory	being paid coupon.  Mandatory	being paid coupon.  Mandatoy
ully discretionary, partially discretionary or mandatory existence of step up or other incentive to redeem	Mandatory NO	Mandatory NO	Mandatory NO	NO NO	NO	NO NO	NO
oncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative
Convertible or non-convertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible
f convertible, conversion trigger(s)	NA NA	NA NA	NA NA	NA NA	NA NA	NA NA	NA NA
convertible, fully or partially  convertible, conversion rate	NA 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
convertible, specify instrument type convertible into	NA	NA NA	NA NA	NA NA	NA NA	NA NA	NA NA
convertible, specify issuer of instrument it converts into	NA NA	NA Yes	NA .	NA Yes	NA Yes	NA Yes	NA Yes
Vrite-down feature f write-down, write-down trigger(s)	Yes if CET1 falls below 6.125% of RWA the trigger	if CET1 falls below 6.125% of RWA the trigger	if CET1 falls below 6.125% of RWA the trigger	if CET1 falls below 6.125% of RWA the trigger	if CET1 falls below 6.125% of RWA the trigger level referred to herein	if CET1 falls below 6.125% of RWA the trigger level referred	
write-down, full or parsial	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	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	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	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!	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 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 fully paid-up Bonds are fully and permanently widown, they shall cease to exist resulting in extinguing a liability of the Bank and thus create CET1
write-down, permanent or temporary	restr CETI The temporary 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 full write-down of the 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-	resate 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 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 receive recognition in AT1 capital only up to the extent of minimum level of CET1 generated by a full write- down of the Bonds.	under applicable Indian Accounting Standards. The Bonds shall receive recognition in AT1 capital only up to the extent of minimum level of CET1 generated by a full write-down of the Bonds.	only up to the extent of minimum level of CET1 generated by a full write-down of the Bonds.	capital only up to the extent of minimum level of CE generated by a full write-down of the Bonds.
emporary write-down, description of write-up mechanism	minimum received. The presenting by a limit writer or critical Blonds may no be fully extiguished. The par value of the Bonds may be written-down (decrease) on the occurrence of the trigger event and may be written-up (increase) back to its original value in future in conformity with provisions of the Bill Basel III Chiefcines. The amount tabown in the balance sheet subsequent to import y write-down may depend on the features of the present processing the pr	nomin or mandation yet the fully extinguished. The original Bonds about any let write-down regional Bonds about any let write-down [electrace] on the occurrence of the trager event and may be written-y (persearch Jack to its original value in finance in conformity with provisions of the RSI Basel III Guidelines. The amount shown in the balance sheet subsequents to temporary writer down may depend on the finance of the Bonds and the prevailing Accounting Standards.	original Bonds may not be fully extinguished. The par value of the Bonds may be written-down (decrease) on the occurrence of the trigger event and may be written-up (increase) back to its original value in future in conformity with provisions of the BRB Basel III Guidelines. The amount shown in the balance sheet subsequent to temporary writte down may depend on the feature: of the Bonds and the prevailing Accounting Standards.	original Bonds may not be fully extinguished. The par value of the Bonds may be written-down (decrease) on the occurrence of the trigger event; and may be written-up (increase) plack to its original value in future in conformity with provisions of the RB Basel III Oldediens. The amount shown in the balance sheet subsequent to temporary written-down may depend on the featurer of the Bonds and the prevailing Accounting Standards.	original Bonds may not be fully extinguished. The par value of the Bonds may be written-down (decrease) on the occurrence of the trigger event and may be written-up (increase) back to its original value in future in conforming with procession of the Bill Boad Hill Conditions. The amount of the Bill Boad Hill Conditions. The amount of the Bill Boad Hill Conditions of the Bill Boad Hill Conditions. The amount of the Bonds and the prevailing Accounting Standards.	original Bonds may not be fully extinguished. The par value of the Bonds may be written-down (Geocas) on the occurrence of the trigger event and may be written-up (Increase) hack to striginal value in future in conformity with provisions of the RBI Basel III Guidelines. The amount shown in the balance sheet subsequent to empoyary write-down may depend on the features of the Bonds and the prevailing Accounting Sandards.	original Bonds may not be fully extinguished. The joth Bonds may be written-down (decrease) on occurrence of the trigger event and may be written divincease) back to its original value in future into with provisions of the RBI Basel Ill Guidelines. The shown in the balance sheet subsequent to temporadown may depend on the features of the Bonds an prevailing Accounting Standards.
Nostion in subordination hierarchy in liquidation (specify instrument type immediately serior to not current)	Stationries. All depositors and other creditors	All depositors and other creditors	All depositors and other creditors	All depositors and other creditors	All depositors and other creditors	All depositors and other creditors	All depositors and other creditors
							265 Nationally
Non-compliant transitioned features	NO NA	NO NA	NO NA	NO NA	NO NA	NO NA	NALO.
If yes, specify non-compliant features	Į NA	I NA	I NA	) NA	I NA	I NA	क्षेत्र हिभाग BICC Mumbal

PUNJAB NATIONAL BANK	AT I SERIES XIII PUNJAB NATIONAL BANK	ATT SERIES XII. PUNJAB NATIONAL BANK	AT I SERIES VII PUNJAB NATIONAL BANK	PUNJAB NATIONAL BANK	DES SERIES XXVI PUNJAB NATIONAL BANK	DEB SERIES XXV PUNJAB NATIONAL BANK	DEB SERIES PUNJAB NATIO
INE160A08217	INE160A08209	INE160A08183	INE160A08076	INE160A08316	INE160A08274	INE160A08241	INE160A0
RBI	RBI	RBI	RBI	RBI	RBI	RBI	RBI
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	BASELL, III compliant Perpetual debt instrument for inclusion in addition Tier I capital.	Tier II Bonds	Tier II Bonds	Tier II Bonds	Tier II Bor
Tier I Bonds	Tier I Bonds	Tier I Bonds Solo	Tier I Bonds Solo	Tier II Bonds Solo	Tier II Bonds Solo	Tier II Bonds Solo	Tier II Bo
Unsecured, Subordinated, Fully paid up, Non-Converti	Solo ble Unsecured, Subordinated, Fully paid up, Non-Convertible	Unsecured, Subordinated, Fully paid up, Non-Convertible perpetual	Non-Convertible perpetual Unsecured Basel III	Non-Convertible Redeemable Unsecured Basel	Non-Convertible Redeemable Unsecured Basel	Non-Convertible Redeemable Unsecured Basel III Compliant	Non-Convertible Redeemable Unser
perpetual Unsecured Basel III Compliant Tier 1 Bonds t inclusion in additional Tier 1 Capital in the nature of Debentures	for perpetual Unsecured Basel III Compliant Tier 1 Bonds for inclusion in additional Tier 1 Capital in the nature of Debentures	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	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	Tier 2 Bonds for inclusion in Tier 2 Capital in the nature of Debentures	Tier 2 Bonds for inclusion in Tier 2 0 Debentures
19710	20000	4950	15000	30000	30900	40000	19190
Rs.10 million	Rs.10 million	Rs.1 million	Rs.1 million	Rs.10 million	Rs.10 million	Rs.10 million	Rs.10 mill
Liability 17-Jan-22	Liability 9-Dec-21	Liebility 22√an-21	Liability 13-Feb-15	Liability 23-Dec-24	Liability 30-Jun-23	Liability 1-Dec-22	Liability 18-Nov-2
Perpetual	Perpetual	Perpetual	Perpetual	DATED	DATED	DATED	DATED
Perpetual (1997)	Perpetual	Perpetual  At par at the end of 5th year from date of allotment and thereafter on each	perpetual	23-Dec-39	30-Jun-38 At par at the end of 10th year from date of	1-Dec-37 At par at the end of 10th year from date of allotment and	At par at the end of 5th year from da
thereafter on each coupon date (with prior F	and At par at the end of 5" year from date of allotment and thereafter on RBI each coupon date (with prior RBI permission)	coupon date (with prior RBI permission)	and thereafter on each coupon date (with prior RB	allotment and thereafter on any coupon date	allotment and thereafter on any coupon date	thereafter on any coupon date (with prior RBI permission)	thereafter on any coupon date (with p
permission)  At now at the end of 5th years from date of alletment a	and At nex at the end of Sta year from date of allotment and thereafter on	At par at the end of 5th year from date of allotment and thereafter on each	permission)  At par at the end of 10th year from date of allotmen	(with prior RBI permission)  At par at the end of 10th year from date of	(with prior RBI permission) At par at the end of 10th year from date of	At par at the end of 10th year from date of allotment and	At par at the end of 5th year from da
thereafter on each coupon date (with prior F	RBI each coupon date (with prior RBI permission)	coupon date (with prior RBI permission)	and thereafter on each coupon date (with prior RB	allotment and thereafter on each coupon date	allotment and thereafter on each coupon date	thereafter on each coupon date (with prior RBI permission)	thereafter on each coupon date (with
(permission)		At par at the end of 5th year from date of allotment and thereafter on each	permission)  At par at the end of 10 <sup>th</sup> year from date of allotmen	t At par at the end of 10th year from date of	(with prior RBI permission) At par at the end of 10th year from date of	At par at the end of 10th year from date of allotment and	At par at the end of 5th year from dar
thereafter on each coupon date (with prior F	RBI each coupon date (with prior RBI permission)	coupon date (with prior RBI permission)	and thereafter on each coupon date (with prior RB	allotment and thereafter on each coupon date (with prior RBI permission)	allotment and thereafter on each coupon date (with prior RBI permission)	thereafter on each coupon date (with prior RBI permission)	thereafter on each coupon date (with
permission) Coupon	Coupon	Coupon	Coupon Coupon	(with pilot Rai permission)  Coupon	Coupon	Coupon	Coupon
Fixed	Fixed	Fixed	Fixed	Fixed	Fixed 7.74%	Fixed 7.89%	Fixed
8.50% The Bonds shall have a "dividend stopper arrangement"	8.40% The Bonds shall have a "dividend stopper arrangement" which shall	8.60% The Bonds shall have a "dividend stopper arrangement" which shall oblige the	9.15% The Bonds shall have a "dividend stopper	7.43% NO	7.74% NO	7,89% NO	7,10% NO
which shall oblige the Bank to stop dividend payments or equity/ common shares in the event of Bondholders not being paid coupon.	oblige the Bank to stop dividend payments on equity/common shares in the event of Bondholders not being paid coupon.	Bank to stop dividend payments on equity/common shares in the event of Bondholders not being paid coupon.	arrangement" which shall oblige the Bank to stop dividend payments on equity/ common shares in the event of Bondholders not being paid coupon.			1000	
Mandatory NO	Mandatory NO	Mandatory NO	Mandatory NO	Mandatory NO	Mandatory NO	Mandatory NO	Mandator NO
Noncumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative	Noncumulative	Noncumula
Nonconvertible	Nonconvertible	Nonconvertible NA	Nonconvertible NA	Nonconvertible NA	Nonconvertible NA	Nonconvertible NA	Nonconvert 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 If CET1 falls below 6.125% of RWA the trigger level	Yes if CET1 falls below 6.125% of RWA the trigger level referred to	Yes  If the CET1 of the Bank falls below 5.50% of RWA before April 01, 2021 and if	Yes The bonds issued before March 31, 2019 shall have	Yes Occurrence of the trigger event, called the	Yes Occurrence of the trigger event, called the	Yes  Occurrence of the trigger event, called the 'Point of Non-Viability	Yes Occurrence of the trigger event, calle
			date, the trigger shall be raised to CET1 of 6.125% of KWAs for all sub-thost. Bonds issued on or after KWAs for all sub-thost. Bonds issued on or after March 3.3, 2019 shall have pre-specified trigger at CET1 of 6.125% of RWAs only.	capital, or equivalent support, without which the firm would have become non-visible, as determined by the relevant authority. However, the Wither off any Common Equity The "I capital shall not be required before the write off or any Tie-2 regulatory common Equity tractument." The write-off consequent upon the trigger event must cour prior to any public sector injection of 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 sectors.	the decision to make a public sector injection of capital, or equalwate support without which the firm would have become northwide, as the common of the common of the common Equity The 1 capital shall not be required before the wheet of d any The 2 regulatory, partly 167 Such a decision would invariably propy that (6) Such a decision would invariably propy that we writed of caresparent upon the trigger event must occur prior to any public sector injection capital so that the supplic provided by the public capital so that the supplic provided by the capital so that the supplic provided by the terms and contidions of these instruments shall terms and contidions of these instruments shall terms and contidions of these instruments shall term and contidions of these instruments shall represent the continuation of provide for any residual claims on the issuer to the continuation of the	Bank of India; and the decision to make a public sector injection capital, or equivalent support, whose viriable his medical have become non-visible, as obtamined by the relevant capital control of the property of the prop	of capital, or equivalent support, with have become non-viable, as determ authority. However, the Write-off of a capital shall not be required before it regulatory capital instrument. (ii) Such a decision would invariately consequent upon the trigger event in public sector injection of capital so it he public sector in sort diluted. As is and conditions of these instruments residual claims on the issuer which
If fully paid-up Bonds are fully and permanently written- down, they shall cease to exist resulting in extinguishme of a liability of the Bank and thus create CETI.  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	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 CET!  The temporary or permanent write-down of Bonds must generate CET!	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 The temporary or permanent write-down of Bonds must	Fully or partially as per discretion of RBI  These instruments are subject to permanent	Fully or partialy as per discretion of RBI  These instruments are subject to permanent	Fully or partialy as per discretion of RBI  These instruments are subject to permanent write-off upon the	Fully or partialy as per di
generate CETI under applicable Indian Accounting Standards. The Bonds shall receive recognition in ATI capital only up to the extent of imnimum level of CETI generated by a full write-down of the Bonds.	CET 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 full write-down of the Bonds.	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 full write-down of the Bonds.	generate CET1 under applicable Indian Accounting Standards. The Bonds shall receive recognition in AT1 capital only up to the extent of minimum level of CET1 generated by a full write-down of the Bonds.	write-off upon the occurrence of the trigger event called PONV as determined by Reserve Bank of India.	write-off upon the occurrence of the trigger event called PONV as determined by Reserve Bank of India.	occurrence of the trigger event called PONV as determined by Reserve Bank of India.	occurrence of the trigger event called Reserve Bank of India.
original Bonds may not be fully estinguished. The pare so of the Bonds may be written-down (decrease) on the occurrence of the trigger evant may be written-up (norses) back to it original value in future in conformi with provisions of the RBI Basel III Guidelines. The amount shown in the balance sheet subsequent to temporary writ down may depose on the features of the Bonds and the prevailing Accounting Standards.	ant   Guidelines. The amount shown in the balance sheet subsequent to	original Bonds may not be ally extinguished. The part value of the Bonds may be written-down (Decrease) on the occurrence of the trigger event and may be written-down (Decrease) beak to original value in future in conformity with provisions of the Bonds III (Buddinset, The amounts above in the balance provisions of the Bonds III (Buddinset, The amounts above in the balance Bonds and the prevailing Accounting Standards.	original Bonds may not be fully extinguished. The par value of the Bonds may be written-down (effccrease) 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 Rei Basel III Guidelines. The amount shown in the balance sheet subsequent to temporary write down may depend on the feature of the Bonds and the prevailing Accounting Standards.	NA .	NA .	NA.	NA
All depositors and other creditors	All depositors and other creditors	All depositors and other creditors	All depositors and other creditors	If the bank goes into liquidation before these instruments have been written-down, these instruments have been written-down, the send that the send of	If the bank goes into liquidation before these instruments have been witten-down, these instruments about bosses in accordance to the second s	If the bank goes into liquidation before these instruments have been witten-down, these instruments will absolo losses in accordance with the outlor of seniorly indicated in the offer consideration of the outlook of the outlook of the outlook of the part of the outlook of the outlook of the outlook of the part of the outlook of the outlook of the outlook been written-down, the holders of these instruments will have no claim on the proceeds of liquidation	been written-down, these instruments accordance with the order of seniority document and as per usual legal provi- charges.  If the bank goes into liquidation after the
NO NA	NO NO		NO	NO.	NO.	NO	NO.

16	IJ	18	19	DER SERVIS XIX	21
PUNJAB NATIONAL BANK	DEB SERIES XXII PUNJAB NATIONAL BANK	PUNJAB NATIONAL BANK	PUNJAB NATIONAL BANK	PUNJAB NATIONAL BANK	DEST Susel III THY R 8.34% (a-08C) PUNJAB NATIONAL BANK
INE160A08175	INE160A08167	INE160A08159	INE160A08142	INE160A08092	INE141A08035
RBI	RBI	RBI	RBI	RBI	RBI
Tier II Bonds	Tier II Bonds	Tier II Bonds	Tier II Bonds	Tier II Bonds	Tier II Bonds
Tier II Bonds	Tier II Bonds	Tier II Bonds	Tier II Bonds	Tier II Bonds	Tier II Bonds
Solo	Solo	Solo	Solo	Solo	Solo
Non-Convertible Redeemable Unsecured Basel III Compliant	Non-Convertible Redeemable Unsecured Basel	Non-Convertible Redeemable Unsecured Basel	Non-Convertible Redeemable Unsecured Basel	Non-Convertible Redeemable Unsecured Basel	
Tier 2 Bonds for inclusion in Tier 2 Capital in the nature of Debentures	Capital in the nature of Debentures	Capital in the nature of Debentures	III Compliant Tier 2 Bonds for inclusion in Tier 2 Capital in the nature of Debentures	Ill Compliant Tier 2 Bonds for inclusion in Tier 2 Capital in the nature of Debentures	Tier 2 Bonds in the nature of Debentures
		,			
15000	15000	9940	15000	15000	10000
Rs.1 million Liability	Rs.1 million	Rs.1 million Liability	Rs.1 million	Rs.1 million Liability	Rs.1 million
11-Nov-20	14-Oct-20	29-Jul-20	26-Dec-19	5-Feb-16	26-Oct-15
DATED	DATED	DATED	DATED	DATED	DATED
9-Nov-35 At par at the end of 10th year from date of allotment and	14-Oct-30  At par at the end of 5 <sup>th</sup> year from date of	29-Jul-30 At per at the end of 5 <sup>th</sup> year from date of	26-Dec-29	5-Feb-26 NA	28-Oct-25 NA
thereafter on each coupon date (with prior RBI permission)	allotment and thereafter on each coupon date	allotment and thereafter on each coupon date	100	180	NA NA
At par at the end of 10th year from date of allotment and	(with prior RBI permission)	(with prior RBI permission)	NA NA	NA AN	NA NA
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	At par at the end of 5th year from date of allotment and thereafter on each coupon date	NA NA	NA NA	NA NA
	(with prior RBI permission)	(with prior RBI permission)			
At par 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 5 <sup>th</sup> year from date of allotment and thereafter on each coupon date	At par at the end of 5th year from date of allotment and thereafter on each coupon date	NA NA	NA NA	NA NA
	(with prior RBI permission)	(with prior RBI permission)			
Coupon Fixed	Coupon Fixed	Coupon	Coupon	Coupon	Coupon
7 10%	7 25%	Fixed 7 25%	Fixed 8.15%	Fixed 8.65%	Fixed 8.34% PA
NO	NO	NO	NO NO	NO	NO NO
		1,154 1 - 1		1.00	
Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
NO Noncumulative	NO Noncumulative	NO Noncumulative	NO Noncumulative	NO Noncumulative	NO Noncumulative
Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible	Nonconvertible 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
Yes Occurrence of the trigger event, called the 'Point of Non-Viability	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  Occurrence of the trigger event, called the	Yes  If a PONV Trigger Event (as described below) occurs, the Issuer shall:
(PONV) Trigger' stipulated below:	'Point of Non-Viability (PONV) Trigger'	'Point of Non-Viability (PONV) Trigger'	'Point of Non-Viability (PONV) Trigger'	'Point of Non-Viability (PONV) Trigger'	(i) notify the Trustee;
(i)The PONV Trigger event is the earlier of a, a decision that a write-off without which the firm would	stipulated below: (i)The PONV Trigger event is the earlier of	stipulated below: (i)The PONV Trigger event is the earlier of	stipulated below: (i)The PONV Trigger event is the earlier of	stipulated below: (i)The PONV Trigger event is the earlier of	(ii) cancel any coupon which is accrued and unpaid on the Bonds as on the write-off date
become non-viable, is necessary as determined by the Reserve	<ul> <li>a. a decision that a write-off without which the firm would become non-viable, is necessary, as</li> </ul>	a. a decision that a write-off without which the firm would become non-viable, is necessary, as	a. a decision that a write-off without which the	a, a decision that a write-off without which the	(iii) Without the need for the consent of Bondholders or the Trustee, write-off the
Bank of India; and the decision to make a public sector injection of capital, or equivalent support without which the firm would	firm would become non-viable, is necessary, as determined by the Reserve Bank of India: and	firm would become non-viable, is necessary, as determined by the Reserve Bank of India: and	firm would become non-viable, is necessary, as determined by the Reserve Bank of India; and	firm would become non-viable, is necessary, as determined by the Reserve Bank of India; and	outstanding principal of the Bonds by such amount as may be prescribed by RBI ("PON) Write-Off Amount") and as is otherwise required by the RBI at the relevant time. The
have become non-viable, as determined by the relevant	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	Issuer will affect a write-off within thirty days of the PONV write-off Amount being
authority. However, the Write-off of any Common Equity Tier 1 capital shall not be required before the write off of any Tier 2	capital, or equivalent support, without which the firm would have become non-viable, as	capital, or equivalent support, without which the firm would have become non-viable, as	capital, or equivalent support, without which the firm would have become non-viable, as	capital, or equivalent support without which the firm would have become non-viable, as	determined and agreed with the RBI.
regulatory capital instrument. (ii) Such a decision would invariably imply that the write-off	determined by the relevant authority.	determined by the relevant authority.	determined by the relevant authority.	determined by the relevant authority.	Once the principal of the Bonds have been written off pursuant to PONV Trigger Event,
consequent upon the trigger event must occur prior to any	However, the Write-off of any Common Equity Tier 1 capital shall not be required before the	However, the Write-off of any Common Equity Tier 1 capital shall not be required before the	However, the Write-off of any Common Equity Tier 1 capital shall not be required before the	However, the Write-off of any Common Equity Tier 1 capital shall not be required before the	the PONV written-off Amount will not be restored in any circumstances, including where the PONV Trigger Event has ceased to continue.
public sector injection of capital so that the capital provided by the public sector is not diluted. As such, the contractual terms	write off of any Tier 2 regulatory capital	write off of any Tier 2 regulatory capital	write off of any Tier 2 regulatory capital	write off of any Tier 2 regulatory capital	
and conditions of these instruments shall not provide for any	(ii) Such a decision would invariably imply that	(ii) Such a decision would invariably imply that	(ii) Such a decision would invariably imply that	(ii) Such a decision would invariably imply that	The Bonds at the option of the RBI, shall be permanently written off upon occurrence of the trigger event called the "Point of Non Viability Trigger".
residual claims on the issuer which are senior to ordinary shares of the bank (or banking group entity where applicable), following	the write-off consequent upon the trigger event must occur prior to any public sector injection of	the write-off consequent upon the trigger event must occur prior to any public sector injection of	the write-off consequent upon the trigger event must occur prior to any public sector injection of	the write-off consequent upon the trigger event must occur prior to any public sector injection of	The PONV Trigger event shall be the earlier of:
a trigger event and when write-off is undertaken.	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	capital so that the capital provided by the public	98
	sector is not diluted. As such, the contractual terms and conditions of these instruments shall	sector is not diluted. As such, the contractual terms and conditions of these instruments shall	sector is not diluted. As such, the contractual terms and conditions of these instruments shall	sector is not diluted. As such, the contractual	a) a decision that the permanent write off, without which the Bank would become nonviable, is necessary, as determined by the Reserve Bank of India; and
	not provide for any residual claims on the issuer	not provide for any residual claims on the issuer	not provide for any residual claims on the issuer	not provide for any residual claims on the issuer	<ul> <li>Ib) the decision to make a public sector injection of capital, or equivalent support, without</li> </ul>
	which are senior to ordinary shares of the bank (or banking group entity where applicable),	which are senior to ordinary shares of the bank (or banking group entity where applicable),	which are senior to ordinary shares of the bank (or banking group entity where applicable),	which are senior to ordinary shares of the bank (or banking group entity where applicable),	which the Bank would have become non-viable, as determined by the relevant authority. Such a decision would invariably imply that the write-off consequent upon the trigger eve
	following a trigger event and when write-off is	following a trigger event and when write-off is	following a trigger event and when write-off is	following a trigger event and when write-off is	must occur prior to any public sector injection of capital so that the capital provided by the
	undertaken.	undertaken.	undertaken.	undertaken.	public sector is not diluted.
					The write-off of any Common Equity Tier -1 Capital shall not be required before the write-of any Non-Equity (Additional tier 1 and Tier 2) Regulatory Capital Instrument.
Fully or partialy as per discretion of RBI	Fully or partialy as per discretion of RBI	Fully or partialy as per discretion of RBI	Fully or partialy as per discretion of RBI	Fully or partialy as per discretion of RBI	Fully or partialy as per discretion of RBI
	tra 1 Mars				
These instruments are subject to permanent write-off upon 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	These instruments are subject to permanent write-off upon the occurrence of the trigger
occurrence of the trigger event called PONV as determined by	write-off upon the occurrence of the trigger event called PONV as determined by Reserve	write-off upon the occurrence of the trigger	write-off upon the occurrence of the trigger	write-off upon the occurrence of the trigger event called PONV as determined by Reserve	event called PONV as determined by Reserve Bank of India.
Reserve Bank of India.	event called PONV as determined by Reserve Bank of India.	event called PONV as determined by Reserve Bank of India.	event called PONV as determined by Reserve Bank of India.	event called PONV as determined by Reserve Bank of India	
NA NA	NA NA	NA NA	NA NA	NA NA	NA NA
		1.00		- w	
				J	
		The second second second		Table 1	
If the bank goes into liquidation before these instruments have	If the bank goes into liquidation before these	If the bank goes into liquidation before these	If the bank goes into liquidation before these	If the bank goes into liquidation before these	If the bank goes into liquidation before these instruments have been written-down, these
been written-down, these instruments will absorb losses in accordance with the order of seniority indicated in the offer	instruments have been written-down, these instruments will absorb losses in accordance	instruments have been written-down, these instruments will absorb losses in accordance	instruments have been written-down, these instruments will absorb losses in accordance	instruments have been written-down, these instruments will absorb losses in accordance	instruments will absorb losses in accordance with the order of seniority indicated in the offer document and as per usual legal provisions governing priority of charges.
document and as per usual legal provisions governing priority of	with the order of seniority indicated in the offer	with the order of seniority indicated in the offer	with the order of seniority indicated in the offer	with the order of seniority indicated in the offer	offer document and as per usual legal provisions governing priority of charges.  If the bank goes into liquidation after these instruments have been written-down, the
charges.  If the bank goes into liquidation after these instruments have	document and as per usual legal provisions governing priority of charges. If the bank goes into liquidation after these	document and as per usual legal provisions governing priority of charges. If the bank goes into liquidation after these	document and as per usual legal provisions governing priority of charges.	document and as per usual legal provisions governing priority of charges.	holders of these instruments will have no claim on the proceeds of liquidation
been written-down, the holders of these instruments will have no claim on the proceeds of liquidation	If the bank goes into liquidation after these	If the bank goes into liquidation after these instruments have been written-down, the	governing priority of charges. If the bank goes into liquidation after these	If the bank goes into liquidation after these	
cialiti on the proceeds of liquidation	holders of these instruments will have no claim	holders of these instruments will have no claim	instruments have been written-down, the holders of these instruments will have no claim	instruments have been written-down, the holders of these instruments will have no claim	The state of the s
	on the proceeds of liquidation	on the proceeds of liquidation	on the proceeds of iquidation	on the proceeds of liquidation	
	NO NO	NO	110	NO	NO
NO NA	NA NA	NO NA	NO	INO	NO 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	INSTRUMENT (PNB)	IONS OF REGULATORY CAPITAL INSTRUMENTS. FULL TERMS AND CONDITIONS
No		TODD TERMS AND CONDITIONS
1	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
2	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
3	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.
4	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.
5	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
6	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
7	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
8	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
9	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
10 <sup>-</sup>	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
11	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
12	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.2000 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
13	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



		England Lat (DCD) Att 1 D
14	7.89% Unsecured Redeemable Non-Convertible	Exchange Ltd (BSE). All in Dematerialised form
	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
15	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
16	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
17	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
18	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.
19	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 5th year from the date of allotment, Listing: On Bombay Stock Exchange Ltd (BSE). All in Dematerialised form.
20	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.
21	7.43% Unsecured Redeemable Non-Convertible Basel-III compliant Tier 2 Bonds Series XXVII in the nature of Debenture.  INE160A08316	Issue size: Rs. 3000 Crore, Date of Allotment: Dec 23, 2024, Date of Maturity 23/12/2039, Face Value: Rs.10 million, Rate of Interest and Frequency: @7.43% 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

Assistant General Manager (Rakesh Sharma)

