

**DF-13: Main Features of the Regulatory Capital Instruments**

1	Issuer	IPDI			Tier II Bonds									
		Bank of Maharashtra	Bank of Maharashtra	Bank of Maharashtra	Bank of Maharashtra	Bank of Maharashtra	Bank of Maharashtra	Bank of Maharashtra	Bank of Maharashtra	Bank of Maharashtra	Bank of Maharashtra	Bank of Maharashtra	Bank of Maharashtra	Bank of Maharashtra
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE457A09124	INE457A09165	INE457A09215	INE457A09082	INE457A09090	INE457A09108	INE457A09116	INE457A09157	INE457A09173	INE457A08027	INE457A09132	INE457A09140	INE457A09199
3	Governing law(s) of the instrument	Indian Laws	Indian Laws	Indian Laws	Indian Laws	Indian Laws	Indian Laws	Indian Laws	Indian Laws	Indian Laws	Indian Laws	Indian Laws	Indian Laws	Indian Laws
<b>Regulatory treatment</b>														
4	Transitional Basel III rules	Additional Tier I	Additional Tier I	Additional Tier I	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
5	Post-transitional Basel III rules	Ineligible	Ineligible	Eligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible
6	Eligible at solo/group/ group& solo	Solo	Solo	Solo	Solo	Solo	Solo	Solo	Solo	Solo	Solo	Solo	Solo	Solo
7	Instrument type	Perpetual Debt Instruments	Perpetual Debt Instruments	Perpetual Debt Instruments	Upper Tier II-Debt Instruments	Upper Tier II-Debt Instruments	Upper Tier II-Debt Instruments	Upper Tier II-Debt Instruments	Upper Tier II-Debt Instruments	Upper Tier II-Debt Instruments	Subordinated Tier II-Debt Instruments	Subordinated Tier II-Debt Instruments	Subordinated Tier II-Debt Instruments	Subordinated Tier II-Debt Instruments
8	Amount recognised in regulatory capital (Rs. in million, as of most recent reporting date)	1575	490	10000	1800	1200	900	1200	700	2100	0	800	780	7000
9	Par value of instrument( in Million)	1	1	1	1	1	1	1	1	1	1	1	1	1
10	Accounting classification	Liability-borrowing	Liability-borrowing	Liability-borrowing	Liability-borrowing	Liability-borrowing	Liability-borrowing	Liability-borrowing	Liability-borrowing	Liability-borrowing	Liability-borrowing	Liability-borrowing	Liability-borrowing	Liability-borrowing
11	Original date of issuance	31.07.2007	30.09.2009	12.01.2015	14.10.2006	21.03.2007	30.03.2007	19.07.2007	30.09.2009	01.02.2010	25.07.2006	15.01.2008	30.09.2009	31.12.2012
12	Perpetual or dated	Perpetual	Perpetual	Perpetual	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	No Maturity	No Maturity	No Maturity	14.10.2021	21.03.2022	30.03.2022	19.07.2022	30.09.2024	01.02.2025	25.07.2016	15.04.2018	30.04.2019	31.12.2022
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	No	No	No
15	Optional call date, contingent call dates and redemption amount	31.07.2017	30.09.2019	12.01.2020	14.10.2016	21.03.2017	30.03.2017	19.07.2017	30.09.2019	01.02.2020	NA	NA	NA	NA
16	Subsequent call dates, if applicable	On eah anniversary after 31.07.2017 subject to RBI Approval	On eah anniversary after 30.09.2019 subject to RBI Approval	On each Anniversary after 12.01.2020 subject to RBI Approval	No	No	No	No	No	No	NA	NA	NA	NA
<b>Coupons / dividends</b>														
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	10.65%pa	9.25% pa	9.48% pa	9.10%pa	9.90%pa	10.25%pa	10.35%pa	8.95%pa	8.65%pa	9.45%pa	9.20%pa	8.74%pa	9.00%pa
19	Existence of a dividend stopper	Yes	Yes	NA	Yes	Yes	Yes	Yes	Yes	Yes	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Partially Discretionary	Partially Discretionary	Full Discretionary	Partially Discretionary	Partially Discretionary	Partially Discretionary	Partially Discretionary	Partially Discretionary	Partially Discretionary	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	No	No	No	No
22	Noncumulative or cumulative	Non Cumulative	Non Cumulative	Non Cumulative	Non Cumulative	Non Cumulative	Non Cumulative	Non Cumulative	Non Cumulative	Non Cumulative	Non Cumulative	Non Cumulative	Non Cumulative	Non Cumulative
23	Convertible or non-convertible	Non Convertible	Non Convertible	Non Convertible	Non Convertible	Non Convertible	Non Convertible	Non Convertible	Non Convertible	Non Convertible	Non Convertible	Non Convertible	Non Convertible	Non Convertible
24	If convertible, conversion trigger (s)	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
25	If convertible, fully or partially	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
26	If convertible, conversion rate	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
27	If convertible, mandatory or optional conversion	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
28	If convertible, specify instrument type convertible into	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
29	If convertible, specify issuer of instrument it converts into	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
30	Write-down feature	No	No	Yes	No	No	No	No	No	No	No	No	No	No
31	If write-down, write-down trigger(s)	NA	NA	Point of Non-viability trigger	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
32	If write-down, full or partial	NA	NA	Full	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
33	If write-down, permanent or temporary	NA	NA	Permanent	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
34	If temporary write-down, description of write-up mechanism	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	All other Depositors, Creditors and Tier II Bond holders of the Bank	All other Depositors, Creditors and Tier II Bond holders of the Bank	All other Depositors, Creditors and Tier II Bond holders of the Bank	All other Depositors and Creditors of the Bank	All other Depositors and Creditors of the Bank	All other Depositors and Creditors of the Bank	All other Depositors and Creditors of the Bank	All other Depositors and Creditors of the Bank	All other Depositors and Creditors of the Bank	All other Depositors and Creditors of the Bank	All other Depositors and Creditors of the Bank	All other Depositors and Creditors of the Bank	All other Depositors and Creditors of the Bank
36	Non-compliant transitioned features	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
37	If yes, specify non-compliant features	Loss-absorption feature	Loss-absorption feature	NA	Loss-absorption feature	Loss-absorption feature	Loss-absorption feature	Loss-absorption feature	Loss-absorption feature	Loss-absorption feature	Loss-absorption feature	Loss-absorption feature	Loss-absorption feature	Loss-absorption feature

\* Subject to GoI approval.