

DF-13: Main Features of the Regulatory Capital Instruments

		PNCPs			IPDI			Tier II Bonds							
1	Issuer	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)	INE457A04018	INE457A09124	INE457A09165	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	
Regulatory treatment															
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	Ineligible	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 Non-cumulative Preference Shares	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)	4704	1800	560	2400	1600	1200	1600	800	2400	765	1400	1040	8000	
9	Par value of instrument(in Million)	1	1	1	1	1	1	1	1	1	1	1	1	1	
10	Accounting classification	Liability Capital	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	07.08.2010	31.07.2007	30.09.2009	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	No Call Option	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	No	No	No	
15	Optional call date, contingent call dates and redemption amount	NA	31.07.2017	30.09.2019	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	NA	On each Anniversary	After 30.09.2019 subject to RBI Approval	No	No	No	No	No	No	NA	NA	NA	NA	
Coupons / dividends															
17	Fixed or floating dividend/coupon	Floating	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	
18	Coupon rate and any related index	Repo Rate + 100 bps	10.65%pa	9.25% 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	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	No	No	No	
20	Fully discretionary, partially discretionary or mandatory	Partially Discretionary	Partially Discretionary	Partially 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	No	Yes	Yes	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	* 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	No	No	No	No	No	No	No	No	No	No	No	
31	If write-down, write-down trigger(s)	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
32	If write-down, full or partial	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
33	If write-down, permanent or temporary	NA	NA	NA	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 Bond holders the Bank	All other Depositors, Creditors and Tier II Bond holders the Bank	All other Depositors, Creditors and Tier II Bond holders 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	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	
37	If yes, specify non-compliant features	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	Loss-absorption feature	Loss-absorption feature	Loss-absorption feature	

* Subject to GoI approval.