**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 Peference 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) | 5292 | 2025 | 630 | 2700 | 1800 | 1350 | 1800 | 900 | 2700 | 2115 | 1800 | 1170 | 9000 |
| 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 |