## VIII. SUMMARY TERM SHEET

lssuer	Bank of Maharashtra ("BOM"/ the "Bank"/ the "Issuer")		
Issue Size	₹ 1000.00 crore		
Objects of the Issue	Augmenting Tier II Capital of the Bank for strengthening its capital adequacy and for		
Objects of the issue	enhancing its long-term resources		
Instrument	Unsecured Redeemable Non-Convertible Subordinated Lower Tier II Bonds in the nature of Promissory Notes ("Subordinated Debt to qualify for inclusion as Tier II Capital issued in conformity with Basel II norms prescribed by the RBI") ("Bonds")		
Nature and status of Bonds	The Bonds shall be fully paid-up, unsecured, subordinated to the claims of other creditors, free of restrictive clauses and should not be redeemable at the initiative of the holder or without the consent of the Reserve Bank of India		
Security Name	9.00% BOM Lower Tier II Bonds 2012-13- Sr.X		
Issuance Mode	In demat mode only		
Trading Mode	In demat mode only		
Credit Rating	"CRISIL AA+/Stable" by CRISIL and "ICRA AA+" by ICRA		
Mode of Issue	Private Placement		
Security	Unsecured		
Face Value	₹ 10 lakhs per Bond		
Premium/ Discount on issue	Nil		
Issue Price	At par (₹ 10 lakhs) per Bond		
Premium/ Discount on redemption	Nil		
Redemption Amount	At par (₹ 10 lakhs) per Bond		
Minimum Application	1 Bond and in multiples of 1 Bond thereafter		
Tenor	120 Months (10 Years) from the Deemed Date of Allotment		
Put Option	None		
	As per RBI Norms, the Bonds shall not have any 'Put Option'.		
Put Option Price	Not applicable		
Put Option Date	Not applicable		
Put Notification Time	Not applicable		
Call Option	None		
Call Option Price	Not applicable		
Call Option Date	Not applicable		
Call Notification Time	Not applicable		
Redemption/ Maturity	At par at the end of 120 Months from the Deemed Date of Allotment (with prior consent of the Reserve Bank of India)		
Redemption Date	December 31, 2022		
Coupon Rate	9.00% p.a.		
Step Up/ Step Down	None		
Coupon Rate	As per RBI Norms, the Bonds shall not have step up option or other incentives to redeem the Bonds		
Coupon Payment Frequency	Annual		
Coupon Payment Dates	Annually, being the anniversary date of deemed date of allotment beginning from December 31, 2013.		
Coupon Type	Fixed		
Coupon Reset Process (including	None		
rates, spread, effective date, interest			
rate cap and floor etc)			
Day Count Basis	Actual/ Actual Interest shall be computed on an "actual/actual basis". Where the interest period (start date to end date) includes February 29, interest shall be computed on 366 days-a-year		

Money         Income Tax Act, 1961, or any other statutory modification or re-nactment thereof, as application money for the Bonds for the period starting from and including the date of realization of application money in Issuer's Bank Account upto one day prior to the Deemed Date of Alloiment           Listing         Proposed on the Wholesale Debt Market (WDM) Segment of BSE Limited ("BSE")           Trustees         GDA Trusteeship Limited           Depository         National Securities Depository Limited and Central Depository Services (India) Limited           Registrars         MCS Limited           Settlement         Payment of interest and repayment of principal shall be made by way of cheque(s)/ interest/ redemption warrant(s)/ demand draft(s)/ credit through direct credit/ NECS/ RTGS/NEFT mechanism           Business         Day         'Business Day' shall be a day on which commercial banks are open for business in the city of Pune, Maharashtra, I any coupon payment date and/or redemption date fails on a day which is not a business day, payment of interest and/or incidential fails on a day which is not a business day, payment of interest and/or incidential bor sunday or any public holiday in the State of Maharashtra, then record date Milb on Stunday or any public holiday in the State of Maharashtra, then record date Milb immediate preceding working day.           Mode of subscription         Application Money BOM Lower Tier II Bonds-Sr.X Credit Into Current A/c No.           Of Creque (s) / demand drafts / bank funds transfer may be drawn in favour of "Bank of Maharashtra" and marked "A/c Payee Only" payable at par at any of the branches of the Issuer Bank.		basis		
Trustes         GDA Trusteeship Limited           Depository         National Securities Depository Limited and Central Depository Services (India) Limited           Registrars         MCS Limited           Settlement         Payment of interest and repayment of principal shall be made by way of cheque(s)/ interest redemption warrant(s)/ demand draft(s)/ credit through direct credit/ NECS/ RTGS/NEFT mechanism           Day         Business         Day           Convention         Day         Business Day shall be a day on which commercial banks are open for business in the city of Pune, Maharashtra. If any coupon payment date and/or redemption date falls on a day which is not a business day, payment of interest and/or principal amount shall be mediate on the next business day, whithout flability for making payment of interest for the delayed period           Record Date         30 days prior to each coupon payment date and redemption date, if the record date falls on Sunday or any public holiday in the State of Maharashtra, then record date will be immediate preceding working day.           Mode of subscription         Applicants may make remiltance of application money through either of following two modes:           i) Cheque (s) / demand drafts / bank funds transfer may be drawn in favour of "Bank of Maharashtra" and marked "Ac Payee Only" payable at par at any of the branches of the Issuer Bank.           Iii Electronic transfer of funds through RTGS/NEFT mechanism for credit as per details given hereunder.           Nume of the Issuer's Bank (Maharashtra Account Name         Application Money BOM Lower Tier II Bonds Issue 2012-13 </td <td></td> <td colspan="3">Interest at the coupon rate (subject to deduction of income tax under the provisions of the Income Tax Act, 1961, or any other statutory modification or re-enactment thereof, as applicable) will be paid to the applicants on the application money for the Bonds for the period starting from and including the date of realization of application money in Issuer's</td>		Interest at the coupon rate (subject to deduction of income tax under the provisions of the Income Tax Act, 1961, or any other statutory modification or re-enactment thereof, as applicable) will be paid to the applicants on the application money for the Bonds for the period starting from and including the date of realization of application money in Issuer's		
Depository         National Securities Depository Limited and Central Depository Services (India) Limited           Registrars         MCS Limited           Settlement         Payment of interest and repayment of principal shall be made by way of cheque(s)/ interest/ redemption warrant(s)/ demand draft(s)/ credit through direct credit/ NECS/ RTGS/NETT mechanism           Business         Day           Business Day's shall be a day on which commercial banks are open for business in the city of Pune, Maharashtra, If any coupon payment date and/or principal amount shall be made on the next business day, warment of interest and/or principal amount shall be made on the next business day without liability for making payment of interest for the delayed period           Record Date         30 days prior to each coupon payment date and redemption date, If the record date falls on Sunday or any public holiday in the State of Maharashtra, then record date falls on Sunday or any public holiday in the State of Maharashtra, then record tate falls on Sunday or any public holiday in the State of Maharashtra and marked "Ac Payee Only" payable at par at any of the branches of the Issuer Bank.           Node of subscription         Application Money BCM Lower Tier II Bonds-Sr.X (Teedit into Current A/c No. 60114423971           If SEC Code         MAHB0000002           Address of the Branch         Fort Mumbai Branch Narration           Nutual Funds, Public Financial Institutions as defined in section Ao of the Companies Act, Undersking debentures, Companies and Bodies Corporations/ Undertakings estabulhorized to invest in bonds/ debentures, Societies authorized to invest in bonds/ debentures, Funds Undersk	Listing	Proposed on the Wholesale Debt Market (WDM) Segment of BSE Limited ("BSE")		
Registrars         MCS Limited           Settlement         Payment of interest and repayment of principal shall be made by way of cheque(s)/ interest redemption warrant(s)/ demand draft(s)/ credit through direct credit/ NECS/ RTGS/NEFT mechanism           Business         Day Business Day shall be a day on which commercial banks are open for business in the city of Pune, Maharashtra, if any coupon payment date and/or redemption date falls on a day which is not a business day, payment of interest and/or principal amount shall be made on the next business day without liability for making payment of interest for the delayed period           Record Date         30 days prior to each coupon payment date and redemption date, if the record date falls on Sunday or any public holiday in the State of Maharashtra, then record date will be immediate preceding working day.           Mode of subscription         Applicants may make remittance of application money through either of following two modes: eith Cheque (s) / demand drafts / bank funds transfer may be drawn in favour of "Bank of Maharashtra" and marked "A/c Payee Only" payable at par at any of the branches of the Issuer Bank.           Name of the Issuer Bank         Bank of Maharashtra Account Name           Application Money BOM Lower Tier II Bonds Issue 2012-13           Name of the Issuer Bank, Insurance Companies. Provident Funds, Crautil Funds, Superannuation Funds and Pension Funds, Co-operative Banks, Regional Rural Banks authorized to invest in bonds/ debentures, Statutory Corporations/ undertakings established by Central/ State legislature authorized to invest in bonds/ debentures, field.           Nuration         Application Money for Lower Tier II Bonds Issue Cop	Trustees	GDA Trusteeship Limited		
Settlement         Payment of interest and repayment of principal shall be made by way of cheque(s)/ interest/ redemption warrant(s)/ demand draft(s)/ credit through direct credit NECS/ RTGS/NEFT mechanism           Business         Day         'Business Day' shall be a day on which commercial banks are open for business in the city of Pune, Maharashtra. If any coupon payment date and/or redemption date falls on a day which is not a business day, without liability for making payment of interest for the delayed period           Record Date         30 days prior to each coupon payment date and/or principal amount shall be immediate preceding working day.           Mode of subscription         Applicants may make remittence of application money through either of following two modes:           I)         Cheque (s) / demand drafts / bank funds transfer may be drawn in favour of "Bank of Maharashtra" and marked "A/c Payee Only" payable at par at any of the branches of the Issuer Bank.           Ii)         Cheque (s) / demand drafts / bank funds transfer may be drawn in favour of "Bank of Maharashtra" and marked "A/c Payee Only" payable at par at any of the branches of the Issuer Bank.           Ii)         Cheque (s) / demand drafts / bank funds transfer mechanism for credit as per details given hereunder:           III SEC Code         MAHB0000002           Account Name         Application Money BOM Lower Tier II Bonds-Sr.X (Credit into Current A/c No.           IFSC Code         MAHB0000002           Address of the Branch         Fort Mumbai Branch           Narration         Application Money f	Depository			
inferest/ redemption waranit(s)/ demand draft(s)/ credit through direct credit/ NECS/ RTGS/NET mechanism           Business Convention         Day         'Business Day 'Business Day 'Business Day 'Business Day 'Business Day 'Business Day 'Business day spatient of interest and/or principal amount shall be made on the next business day, payment of interest and/or principal amount shall be made on the next business day, payment of interest and/or principal amount shall be made on the next business day, payment date and redemption date. If the record date falls on Sunday or any public holiday in the State of Maharashtra, then record date will be immediate preceding working day.           Mode of subscription         Applicants may make remittance of application money through either of following two modes: <ul> <li>O-heque (s) / demand drafts / bank funds transfer may be drawn in favour of 'Bank of Maharashtra' and marked 'A/c Payee Only' payable at par at any of the branches of the Issuer Bank.</li> <li>Di Electronic transfer of funds through RTGS/NEFT mechanism for credit as per details given hereunder: <ul> <li>Mame of the Issuer Bank.</li> <li>Account Name</li> <li>Application Money BOM Lower Tier II Bonds-Sr.X Credit into Current /A No.</li> <li>Election Money BOM Lower Tier II Bonds Issue 2012-13</li> </ul> </li> <li>IFSC Code</li> <li>MAHB0000002</li> <li>Address of the Branch</li> <li>Application Money for Lower Tier II Bonds Issue 2012-13</li> <li>Mutual Funds, Public Financial Institutions as defined in section 4A of the Companies Activity Funds, Superannuation Funds and Pension Funds, Co-operative Banks, Regional Rural Banks authorized to invest in bonds/ debentures, Scateter Active Corporations/ Undertakings established by Centrat/ State legislature authorized to invest in bonds/</li></ul>	Registrars	MCS Limited		
Convention         city of Pune, Maharashtra. If any coupon payment date and/or principal amount shall be made on the next business day, payment of interest and/or principal amount shall be immediate preceding working day.           Record Date         30 days prior to each coupon payment date and redemption date, If the record date falls on Sunday or any public holiday in the State of Maharashtra, then record date will be immediate preceding working day.           Mode of subscription         Applicants may make remittance of application money through either of following two modes:           i)         Cheque (s) / demand drafts / bank funds transfer may be drawn in favour of "Bank of Maharashtra" and marked 'A/c Payee Only' payable at par at any of the branches of the Issuer Bank.           ii)         Electronic transfer of funds through RTGS/NEFT mechanism for credit as per details given hereunder:           Name of the Issuer's Bank         Bank of Maharashtra           Account Name         Application Money BOM Lower Tier II Bonds-Sr.X Credit into Current A/c No.           IFSC Code         MAHB0000002           Address of the Branch         Fort Mumbai Branch           Narration         Application Money for Lower Tier II Bonds Issue 2012-13           Eligible Investors         Mutual Funds, Public Financial Institutions as defined in section 4A of the Companies Act, 1956, Scheduled Commercial Banks, Insurance Companies, Provident Funds, Grautity Funds, Veetanuation Funds / debentures, Schedus authorized to invest in bonds/ debentures, Trusts authorized to invest in bonds/ debentures, Statutory Corporate authorized to invest in b	Settlement	interest/ redemption warrant(s)/ demand draft(s)/ credit through direct credit/ NECS/		
on Sunday or any public holiday in the State of Maharashtra, then record date will be immediate preceding working day.           Mode of subscription         Applicants may make remittance of application money through either of following two modes:		city of Pune, Maharashtra. If any coupon payment date and/or redemption date falls on a day which is not a business day, payment of interest and/or principal amount shall be made on the next business day without liability for making payment of interest for the		
modes:       i) Cheque (s) / demand drafts / bank funds transfer may be drawn in favour of "Bank of Maharashtra" and marked "A/c Payee Only" payable at par at any of the branches of the Issuer Bank.         ii) Electronic transfer of funds through RTGS/NEFT mechanism for credit as per details given hereunder:         Name of the Issuer's Bank       Bank of Maharashtra         Account Name       Application Money BOM Lower Tier II Bonds-Sr.X Credit into Current A/c No.         Credit into Current A/c No.       60118423971         IFSC Code       MAHB0000002         Address of the Branch       Fort Mumbai Branch         Narration       Application Money for Lower Tier II Bonds Issue 2012-13         Mtual Funds, Public Financial Institutions as defined in section 4A of the Companies Act, 1956, Scheduled Commercial Banks, Insurance Companies, Provident Funds, Gratuity Funds, Superannuation Funds and Pension Funds, Co-operative Banks, Regional Rural Banks authorized to invest in bonds/ debentures, Companies and Bodies Corporate authorized to invest in bonds/ debentures, Societies authorized to invest in bonds/ debentures, etc.         Non-Eligible classes of Investors       Minors without a guardian name, Qualified Foreign Investors, Foreign Nationals, Non- Resident Indians, Persons resident outside India, Venture Capital Funds, Overseas Corporate Bodies, Partnership firms formed under applicable laws in India in the name of the partners, Hindu Undivided Families through Karta, Foreign Institutional Investors, Resident Individual Investors, Person ineligible to contract under applicable statutory/ regulatory requirements.         Transaction Documents	Record Date	on Sunday or any public holiday in the State of Maharashtra, then record date will be		
Account Name         Application Money BOM Lower Tier II Bonds-Sr.X           Credit into Current A/c No.         60118423971           IFSC Code         MAHB0000002           Address of the Branch         Fort Mumbai Branch           Narration         Application Money for Lower Tier II Bonds Issue 2012-13           Eligible Investors         Mutual Funds, Public Financial Institutions as defined in section 4A of the Companies Act, 1956, Scheduled Commercial Banks, Insurance Companies, Provident Funds, Gratuity Funds, Superannuation Funds and Pension Funds, Co-operative Banks, Regional Rural Banks authorized to invest in bonds/ debentures, Companies and Bodies Corporate authorized to invest in bonds/ debentures, Companies and Bodies Corporate authorized to invest in bonds/ debentures, Statutory Corporations/ Undertakings established by Central/ State legislature authorized to invest in bonds/ debentures, etc.           Non-Eligible classes of Investors         Minors without a guardian name, Qualified Foreign Investors, Foreign Nationals, Non-Resident Indians, Persons resident outside India, Venture Capital Funds, Overseas Corporate Bodies, Partnership firms formed under applicable laws in India in the name of the partners, Hindu Undivided Families through Karta, Foreign Institutional Investors, Resident Individual Investors, Person ineligible to contract under applicable statutory/ regulatory requirements.           Transaction         The Issuer has executed/ shall execute the documents including but not limited to the following in connection with the Issue:           1.         Letter appointing Trustees to the Bondholders;         Debenture Trusteeship Agreement;	Mode of subscription	<ul> <li>Applicants may make remittance of application money through either of following two modes:</li> <li>i) Cheque (s) / demand drafts / bank funds transfer may be drawn in favour of "Bank of Maharashtra" and marked "A/c Payee Only" payable at par at any of the branches of the Issuer Bank.</li> <li>ii) Electronic transfer of funds through RTGS/NEFT mechanism for credit as per</li> </ul>		
Credit into Current A/c No.         60118423971           IFSC Code         MAHB0000002           Address of the Branch         Fort Mumbai Branch           Narration         Application Money for Lower Tier II Bonds Issue 2012-13           Eligible Investors         Mutual Funds, Public Financial Institutions as defined in section 4A of the Companies Act, 1956, Scheduled Commercial Banks, Insurance Companies, Provident Funds, Gratuity Funds, Superannuation Funds and Pension Funds, Co-operative Banks, Regional Rural Banks authorized to invest in bonds/ debentures, Societies authorized to invest in bonds/ debentures, Societies authorized to invest in bonds/ debentures, Societies authorized to invest in bonds/ debentures, Statutory Corporations/ Undertakings established by Central/ State legislature authorized to invest in bonds/ debentures, Statutory Corporations/ Undertakings established by Central/ State legislature authorized to invest in bonds/ debentures, Foreign Nationals, Non-Resident Indians, Persons resident outside India, Venture Capital Funds, Overseas Corporate Bodies, Partnership firms formed under applicable laws in India in the name of the partners, Hindu Undivided Families through Karta, Foreign Institutional Investors, Resident Individual Investors, Person ineligible to contract under applicable statutory/ regulatory requirements.           Transaction         The Issuer has executed/ shall execute the documents including but not limited to the following in connection with the Issue:           1.         Letter appointing Trustees to the Bondholders;         2.           2.         Debenture Trusteeship Agreement;         3.           3.         Letter appointing Registra				
Credit into Current A/c No.         60118423971           IFSC Code         MAHB0000002           Address of the Branch         Fort Mumbai Branch           Narration         Application Money for Lower Tier II Bonds Issue 2012-13           Eligible Investors         Mutual Funds, Public Financial Institutions as defined in section 4A of the Companies Act, 1956, Scheduled Commercial Banks, Insurance Companies, Provident Funds, Gratuity Funds, Superannuation Funds and Pension Funds, Co-operative Banks, Regional Rural Banks authorized to invest in bonds/ debentures, Societies authorized to invest in bonds/ debentures, Societies authorized to invest in bonds/ debentures, Societies authorized to invest in bonds/ debentures, Statutory Corporations/ Undertakings established by Central/ State legislature authorized to invest in bonds/ debentures, Statutory Corporations/ Undertakings established by Central/ State legislature authorized to invest in bonds/ debentures, Foreign Nationals, Non-Resident Indians, Persons resident outside India, Venture Capital Funds, Overseas Corporate Bodies, Partnership firms formed under applicable laws in India in the name of the partners, Hindu Undivided Families through Karta, Foreign Institutional Investors, Resident Individual Investors, Person ineligible to contract under applicable statutory/ regulatory requirements.           Transaction         The Issuer has executed/ shall execute the documents including but not limited to the following in connection with the Issue:           1.         Letter appointing Trustees to the Bondholders;         2.           2.         Debenture Trusteeship Agreement;         3.           3.         Letter appointing Registra		Account Name	Application Money BOM Lower Tier II Bonds-Sr.X	
IFSC Code         MAHB000002           Address of the Branch         Fort Mumbai Branch           Narration         Application Money for Lower Tier II Bonds Issue 2012-13           Eligible Investors         Mutual Funds, Public Financial Institutions as defined in section 4A of the Companies Act, 1956, Scheduled Commercial Banks, Insurance Companies, Provident Funds, Gratuity Funds, Superannuation Funds and Pension Funds, Co-operative Banks, Regional Rural Banks authorized to invest in bonds/ debentures, Scoieties authorized to invest in bonds/ debentures, Scoieties authorized to invest in bonds/ debentures, Statutory Corporations/ Undertakings established by Central/ State legislature authorized to invest in bonds/ debentures, etc.           Non-Eligible classes of Invest on Winors without a guardian name, Qualified Foreign Investors, Foreign Nationals, Non-Resident Indians, Persons resident outside India, Venture Capital Funds, Overseas Corporate Bodies, Partnership firms formed under applicable laws in India in the name of the partners, Hindu Undivided Families through Karta, Foreign Institutional Investors, Resident Individual Investors, Person ineligible to contract under applicable statutory/ regulatory requirements.           Transaction Documents         The Issuer has executed/ shall execute the documents including but not limited to the following in connection with the Issue:           1         Letter appointing Trustees to the Bondholders;           2         Debenture Trusteeship Agreement;           3         Letter appointing Raragers to the Issue;           4         Letter appointing Raragers to the Issue;           5		Credit into Current A/c No		
Address of the Branch         Fort Mumbai Branch           Narration         Application Money for Lower Tier II Bonds Issue 2012-13           Eligible Investors         Mutual Funds, Public Financial Institutions as defined in section 4A of the Companies Act, 1956, Scheduled Commercial Banks, Insurance Companies, Provident Funds, Gratuity Funds, Superannuation Funds and Pension Funds, Co-operative Banks, Regional Rural Banks authorized to invest in bonds/ debentures, Societies authorized to invest in bonds/ debentures, Statutory Corporations/ Undertakings established by Central/ State legislature authorized to invest in bonds/ debentures, Statutory Corporations/ Undertakings established by Central/ State legislature authorized to invest in bonds/ debentures, statutory corporations/ Undertakings established by Central/ State legislature authorized to invest in bonds/ debentures, statutory corporations/ Undertakings established by Central/ State legislature authorized to invest in bonds/ debentures, Companies Act, Poreign Nationals, Non-Resident Indians, Persons resident outside India, Venture Capital Funds, Overseas Corporate Bodies, Partnership firms formed under applicable laws in India in the name of the partners, Hindu Undivided Families through Karta, Foreign Institutional Investors, Resident Individual Investors, Person ineligible to contract under applicable statutory/ regulatory requirements.           Transaction         The Issuer has executed/ shall execute the documents including but not limited to the following in connection with the Issue:           1.         Letter appointing Arrangers to the Bondholders;           2.         Debenture Trusteeship Agreement;           3.         Letter appointing Arrangers to the Issue;           4.			60118423971	
Narration         Application Money for Lower Tier II Bonds Issue 2012-13           Eligible Investors         Mutual Funds, Public Financial Institutions as defined in section 4A of the Companies Act, 1956, Scheduled Commercial Banks, Insurance Companies, Provident Funds, Gratuity Funds, Superannuation Funds and Pension Funds, Co-operative Banks, Regional Rural Banks authorized to invest in bonds/ debentures, Companies and Bodies Corporate authorized to invest in bonds/ debentures, Societies authorized to invest in bonds/ debentures, Societies authorized to invest in bonds/ debentures, Statutory Corporations/ Undertakings established by Central/ State legislature authorized to invest in bonds/ debentures, etc.           Non-Eligible classes of Investors         Minors without a guardian name, Qualified Foreign Investors, Foreign Nationals, Non-Resident Indians, Persons resident outside India, Venture Capital Funds, Overseas Corporate Bodies, Partnership firms formed under applicable laws in India in the name of the partners, Hindu Undivided Families through Karta, Foreign Institutional Investors, Resident Individual Investors, Person ineligible to contract under applicable statutory/ regulatory requirements.           Transaction         The Issuer has executed/ shall execute the documents including but not limited to the following in connection with the Issue:				
Eligible Investors       Mutual Funds, Public Financial Institutions as defined in section 4A of the Companies Act, 1956, Scheduled Commercial Banks, Insurance Companies, Provident Funds, Gratuity Funds, Superannuation Funds and Pension Funds, Co-operative Banks, Regional Rural Banks authorized to invest in bonds/ debentures, Companies and Bodies Corporate authorized to invest in bonds/ debentures, Societies authorized to invest in bonds/ debentures, Statutory Corporations/ Undertakings established by Central/ State legislature authorized to invest in bonds/ debentures, Statutory Corporations/ Undertakings established by Central/ State legislature authorized to invest in bonds/ debentures, statutory Corporations/ Undertakings established by Central/ State legislature authorized to invest in bonds/ debentures, statutory Corporations, Non-Resident Indians, Persons resident outside India, Venture Capital Funds, Overseas Corporate Bodies, Partnership firms formed under applicable laws in India in the name of the partners, Hindu Undivided Families through Karta, Foreign Institutional Investors, Resident Individual Investors, Person ineligible to contract under applicable statutory/ regulatory requirements.         Transaction       The Issuer has executed/ shall execute the documents including but not limited to the following in connection with the Issue:         1.       Letter appointing Trustees to the Bondholders;         2.       Debenture Trusteeship Agreement;         3.       Letter appointing Registrar and MoU entered into between the Issuer and the Registrar;         5.       Rating Agreement with CRISIL;         6.       Rating Agreement with CRSIL;         7.       Application made to BSE for seeking its in-principle approva		IFSC Code	MAHB0000002	
Investors       Resident Indians, Persons resident outside India, Venture Capital Funds, Overseas Corporate Bodies, Partnership firms formed under applicable laws in India in the name of the partners, Hindu Undivided Families through Karta, Foreign Institutional Investors, Resident Individual Investors, Person ineligible to contract under applicable statutory/ regulatory requirements.         Transaction Documents       The Issuer has executed/ shall execute the documents including but not limited to the following in connection with the Issue:         1.       Letter appointing Trustees to the Bondholders;         2.       Debenture Trusteeship Agreement;         3.       Letters appointing Arrangers to the Issue;         4.       Letter appointing Registrar and MoU entered into between the Issuer and the Registrar;         5.       Rating Agreement with CRISIL;         6.       Rating Agreement with ICRA;         7.       Application made to BSE for seeking its in-principle approval for listing of Bonds; 8.         8.       Listing Agreement with BSE.		IFSC Code Address of the Branch	MAHB0000002 Fort Mumbai Branch	
Documents       following in connection with the Issue:         1.       Letter appointing Trustees to the Bondholders;         2.       Debenture Trusteeship Agreement;         3.       Letters appointing Arrangers to the Issue;         4.       Letter appointing Registrar and MoU entered into between the Issuer and the Registrar;         5.       Rating Agreement with CRISIL;         6.       Rating Agreement with ICRA;         7.       Application made to BSE for seeking its in-principle approval for listing of Bonds;         8.       Listing Agreement with BSE.	Eligible Investors	IFSC Code Address of the Branch Narration Mutual Funds, Public Financial I 1956, Scheduled Commercial Funds, Superannuation Funds Banks authorized to invest in authorized to invest in bonds debentures, Trusts authorized Undertakings established by C	MAHB0000002 Fort Mumbai Branch Application Money for Lower Tier II Bonds Issue 2012-13 Institutions as defined in section 4A of the Companies Act, Banks, Insurance Companies, Provident Funds, Gratuity and Pension Funds, Co-operative Banks, Regional Rural bonds/ debentures, Companies and Bodies Corporate / debentures, Societies authorized to invest in bonds/ to invest in bonds/ debentures, Statutory Corporations/	
<ol> <li>Debenture Trusteeship Agreement;</li> <li>Letters appointing Arrangers to the Issue;</li> <li>Letter appointing Registrar and MoU entered into between the Issuer and the Registrar;</li> <li>Rating Agreement with CRISIL;</li> <li>Rating Agreement with ICRA;</li> <li>Application made to BSE for seeking its in-principle approval for listing of Bonds;</li> <li>Listing Agreement with BSE.</li> </ol>	Non-Eligible classes of	IFSC Code         Address of the Branch         Narration         Mutual Funds, Public Financial I         1956, Scheduled Commercial         Funds, Superannuation Funds         Banks authorized to invest in         authorized to invest in bonds         debentures, Trusts authorized         Undertakings established by C         debentures, etc.         Minors without a guardian nan         Resident Indians, Persons res         Corporate Bodies, Partnership fi         partners, Hindu Undivided Fa         Resident Individual Investors,	MAHB0000002           Fort Mumbai Branch           Application Money for Lower Tier II Bonds Issue 2012-13           Institutions as defined in section 4A of the Companies Act, Banks, Insurance Companies, Provident Funds, Gratuity and Pension Funds, Co-operative Banks, Regional Rural bonds/ debentures, Companies and Bodies Corporate / debentures, Societies authorized to invest in bonds/ to invest in bonds/ debentures, Statutory Corporations/ central/ State legislature authorized to invest in bonds/ central/ State legislature authorized to invest in bonds/ me, Qualified Foreign Investors, Foreign Nationals, Non- sident outside India, Venture Capital Funds, Overseas rms formed under applicable laws in India in the name of the amilies through Karta, Foreign Institutional Investors,	
	Non-Eligible classes of Investors	IFSC Code         Address of the Branch         Narration         Mutual Funds, Public Financial I         1956, Scheduled Commercial         Funds, Superannuation Funds         Banks authorized to invest in         authorized to invest in bonds         debentures, Trusts authorized         Undertakings established by C         debentures, etc.         Minors without a guardian nan         Resident Indians, Persons res         Corporate Bodies, Partnership fi         partners, Hindu Undivided Fa         Resident Individual Investors,         regulatory requirements.         The Issuer has executed/ shall	MAHB0000002           Fort Mumbai Branch           Application Money for Lower Tier II Bonds Issue 2012-13           Institutions as defined in section 4A of the Companies Act, Banks, Insurance Companies, Provident Funds, Gratuity and Pension Funds, Co-operative Banks, Regional Rural bonds/ debentures, Companies and Bodies Corporate / debentures, Societies authorized to invest in bonds/ to invest in bonds/ debentures, Statutory Corporations/ central/ State legislature authorized to invest in bonds/ central/ State legislature authorized to invest in bonds/ central state legislature authorized to invest in bonds/ central state legislature authorized to invest in bonds/ central bonds/ debentures, Foreign Nationals, Non- sident outside India, Venture Capital Funds, Overseas rms formed under applicable laws in India in the name of the amilies through Karta, Foreign Institutional Investors, Person ineligible to contract under applicable statutory/           I execute the documents including but not limited to the	
Conditions precedent   The subscription from investors shall be accepted for allocation and allotment by the	Non-Eligible classes of Investors	IFSC Code         Address of the Branch         Narration         Mutual Funds, Public Financial I         1956, Scheduled Commercial         Funds, Superannuation Funds         Banks authorized to invest in         authorized to invest in bonds         debentures, Trusts authorized         Undertakings established by O         debentures, etc.         Minors without a guardian nam         Resident Indians, Persons res         Corporate Bodies, Partnership fi         partners, Hindu Undivided Fa         Resident Individual Investors,         regulatory requirements.         The Issuer has executed/ shal         following in connection with the         1.       Letter appointing Trust         2.       Debenture Trusteeship         3.       Letter appointing Reg         Registrar;       5.         5.       Rating Agreement with         6.       Rating Agreement with         7.       Application made to Ba	MAHB0000002           Fort Mumbai Branch           Application Money for Lower Tier II Bonds Issue 2012-13           nstitutions as defined in section 4A of the Companies Act, Banks, Insurance Companies, Provident Funds, Gratuity and Pension Funds, Co-operative Banks, Regional Rural bonds/ debentures, Companies and Bodies Corporate / debentures, Societies authorized to invest in bonds/ to invest in bonds/ debentures, Statutory Corporations/ central/ State legislature authorized to invest in bonds/ central/ State legislature authorized to invest in bonds/ central state legislature authorized to invest in bonds, person ineligible to contract under applicable statutory/ I execute the documents including but not limited to the lssue: ees to the Bondholders; o Agreement; ingers to the lssue; istrar and MoU entered into between the lssuer and the o CRISIL; i ICRA; SE for seeking its in-principle approval for listing of Bonds;	

to subscription of	Issuer subject to the following:	
Bonds	1. Rating letters from CRISIL and ICRA not being more than one month old from the issue opening date;	
	<ol> <li>Letter from the Trustees conveying their consent to act as Trustees for the Bondholder(s);</li> </ol>	
	3. Letter from BSE conveying its in-principle approval for listing of Bonds.	
Conditions subsequent to subscription of Bonds	The Issuer shall ensure that the following documents are executed/ activities are completed as per terms of this Disclosure Document:	
Bonus	<ol> <li>Credit of demat account(s) of the allottee(s) by number of Bonds allotted within 2 working days from the Deemed Date of Allotment;</li> <li>Making application to BSE within 15 days from the Deemed Date of Allotment to list the Bonds and seek listing permission within 20 days from the Deemed Date of Allotment in terms of sub-section (1) of Section 73 of the Companies Act, 1956 (1 of 1956);</li> <li>Neither the Bank nor a related party over which the Bank exercises control or significant influence (as defined under relevant Accounting Standards) shall purchase the Bonds, nor would the Bank directly or indirectly fund the purchase of the Bonds. The Bank shall not grant advances against the security of the Bank parts.</li> </ol>	
	Bonds. Besides, the Issuer shall perform all activities, whether mandatory or otherwise, as mentioned elsewhere in this Disclosure Document.	
Event of Default	The event of the Bank defaulting in payment of interest on Bonds or redemption thereof	
Cross Default	Not Applicable	
Role and Responsibilities of Trustees	As may be specified in the Trusteeship Agreement to be executed by and between the Issuer and the Trustees.	
Governing Law and Jurisdiction	The Bonds are governed by and shall be construed in accordance with the existing laws of India. Any dispute arising thereof shall be subject to the jurisdiction of district courts of Pune, Maharashtra.	
Additional Covenant	The Issuer shall complete all the formalities and seek listing permission within 20 days from the Deemed Date of Allotment	
Applicable RBI Guidelines	The present issue of Bonds is being made in pursuance of Master Circular No. DBOD.No.BP.BC.16 /21.06.001/2012-13 dated July 02, 2012, issued by the Reserve Bank of India covering Prudential Guidelines on Capital Adequacy and Market Discipline-New Capital Adequacy Framework (NCAF) and laying down the terms and conditions applicable to subordinated debt to qualify for inclusion as Tier II Capital	
Issue Opening Date *	December 26, 2012	
Issue Closing Date *	December 29, 2012	
Pay-in Dates *	December 26, 2012 to December 29, 2012	
Deemed Date of Allotment *	December 31, 2012	
Default in Payment	In case of default in payment of interest and /or principal redemption on the due dates, additional interest @ 2% p.a. over the coupon rate will be payable by the bank for the defaulting period	
Delay in listing	In case of delay in listing of the debt securities beyond 20 days from the deemed date of allotment, the bank will pay penal interest 1% p.a. over the coupon rate from the expiry of 30 days from the deemed date of allotment till the listing of such debt securities to the investor	

\* The Issuer reserves its sole and absolute right to modify (pre-pone/ postpone) the above issue schedule without giving any reasons or prior notice. In such a case, investors shall be intimated about the revised time schedule by the Issuer. The Issuer also reserves the right to keep multiple Deemed Date(s) of Allotment at its sole and absolute discretion without any notice. In case if the Issue Closing Date/ Pay in Dates is/are changed (pre-poned/ postponed) the Deemed Date of Allotment may also be changed (pre-poned/ postponed) by the Issuer at its sole and absolute discretion. Consequently, the coupon payment dates will also change (pre-pone/ post pone) in line with the deemed date of allotment.