



वित्तीय प्रबंधन व लेखा विभाग
Financial Management & Accounts Department
 प्रधान कार्यालय: लोकमंगल, 1501, शिवाजीनगर, पुणे-5
 Head Office: LOKMANGAL, 1501, SHIVAJINAGAR, PUNE-5
 टेलीफोन/TELE : 020- 25532731 फैक्स/FAX : 020- 25533924
 ई-मेल/e-mail : bomcoacc@mahabank.co.in



Ref. No.: AX1/FM&A/Bonds/HYX- Sep 20/2020-21

October 21, 2020

Authorised Officer BSE Limited P J Towers, Dalal Street Fort, Mumbai – 400001	Authorised Officer, National Stock Exchange of India Limited. Exchange Plaza, Plot no. C/1, G Block, Bandra-Kurla Complex, Bandra (E) Mumbai - 400 051
---	--

Dear Sir/ Madam,

Sub: Half Yearly Report for the Half Year Ended Sep 30, 2020

With reference to the above, we submit herewith the information and documents as per the provisions of Uniform Listing Agreement entered into with the Stock Exchanges where Debt Securities of the Company are listed and the Securities and Exchange Board of India (Listing Obligation and Disclosure Requirements) Regulations, 2015 there under, for dissemination to the bond holders as mentioned below:

- Bond wise Credit Rating and Change in Credit Rating (if any) :** Bonds O/s and rating details are given in annexure 1.
- Debt-Equity ratio as of 30.09.2020:** 0.43
- The previous due date for payment of interest/ repayment of principal on said bonds and whether the same has been paid or not for the half year ended Sep 30, 2020:

Bonds Series	Type (Principal/ Interest)	Due date for payment	Actual Date of Payment	Amount (₹ in Crore)
Basel III Tier 2 Bonds				
INE457A08035 (Sr I)	Interest	27/06/2020	26/06/2020	46.00

- The next due date for payment of interest/ principal along with the amount of interest and the redemption amount on said bonds during next half-year i.e. 01.10.2020 to 31.03.2021 :

Bonds Series	ISIN	Type (Principal/ Interest)	Due date of payment	Amount (₹ in Crore)
Subordinate Tier 2 Bonds				
X	INE457A09199	Interest	31/12/2020	90.00
Basel II Tier III Bonds				
I	INE457A08050	Interest	06/03/2021	52.20
Long Term Infra Bonds				
I	INE457A09207	Interest	20/10/2020	94.00*

* Already paid on 20.10.2020

Bank does not expect default in payment of principal / interest due in next half year.

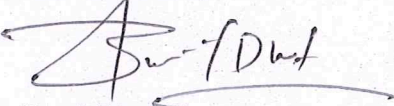
- Debt Redemption Reserve : NA (being a banking company, no 'Debt Redemption Reserve' is required to be created for the half year ending on 30.09.2020)



- f) Networth as on 30.09.2020: Rs.7363.29 crores.
g) Net Profit/ (Loss) after Tax for HY Sep 2020: Rs.231.09 crore
h) Earnings Per Share (Not annualized) for 30.09.2020 (HY) : Rs.0.39

Thanking you

Yours Faithfully



(Sunil Dhoot)
Asst. General Manager
FM&A



2/2

Encl: Noting Certificate of Debenture Trustee/s

 <p>बैंक ऑफ महाराष्ट्र Bank of Maharashtra भारत सरकार का उद्यम एक परिवार एक बैंक</p>	<p>वित्तीय प्रबंधन व लेखा विभाग Financial Management & Accounts Department प्रधान कार्यालय: लोकमंगल, 1501, शिवाजीनगर, पुणे-5 Head Office: LOKMANGAL, 1501, SHIVAJINAGAR, PUNE-5 टेलीफोन/TELE : 020- 25532731 फैक्स/FAX : 020- 25533924 ई-मेल/e-mail : bomcoacc@mahabank.co.in</p>	  <p>2021 जनगणना से जन कल्याण</p>
---	---	--

Ref. No.: AX1/FM&A/Bonds/DT/ HY_Sep 20/2020-21

October 21, 2020

<p>Authorised Officer Catalyst Trusteeship Limited, 'GDA House', Plot No. 85, Bhusari Colony (Right), Paud Road, Pune – 411 038</p>	<p>Authorised Officer Axis Trustee Services Ltd., Axis House, 2nd Floor, Bombay Dyeing Mills Compound, Pandurang Budhkar Marg, Worli, Mumbai – 400 025</p>
---	--

Dear Sir/Madam,

Sub: Half Yearly Report for the Half Year Ended Sep 30, 2020

As per Regulation 56 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 , we are submitting herewith the required information for Noting Certificate as under:

- Financial Results as of 30.09.2020 (Attached)
- Copy of all notices, resolutions and circulars :

- ✓ Bank has not raised any Bonds during the HY1 of FY 2020-21
- ✓ No meetings of holders of non-convertible debt securities held during the HY1.

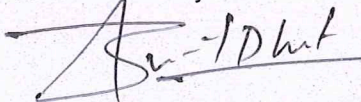
c) Information regarding:

- Any revision in the rating: There is no change in the rating of the Bonds. Bonds O/s and rating details are given in annexure 1.
- Any default in timely payment of interest or redemption or both in respect of the non-convertible debt securities : No
- Failure to create charge on the assets: NA (Bonds are unsecured in nature)

- Copy of the statement, if any filed with the Stock Exchange, as per Regulation 52(7) indicating material deviations, if any, in the use of proceeds of issue of NCDs from the object stated in the offer document : NA

Thanking you

Yours Faithfully



(Sunil Dhoot)
Asst. General Manager
FM&A



Encl: Audited Financial Results as of 30.09.2020

Annexure 1: List of Bonds O/s and Rating as of 30.09.2020

Bonds Series	ISIN	Date of Allotment	Date of Listing	No. of NCDs	Face Value (Rs in Lakh)	Amount of Issue/ O/s (Rs in Crore)	O/s Credit Rating as of 31.03.2019	O/s Credit Rating as of 30.09.2020	Trustee
Subordinate Tier 2 Bonds									
X	INE457A 09199	31/12/2012	08/01/2013	10,000	10	1,000	CRISIL A+ & ICRA A+	CRISIL A+ & ICRA A+	Catalyst Trusteeship Limited
Basel III Compliant Tier 2 Bonds									
I	INE457A 08035	27/06/2016	07/07/2016	5,000	10	500	CARE A+ & ICRA A+	CARE A+ & ICRA A+	Axis Trustee Services Ltd
I	INE457A 08050	06/03/2020	19/03/2020	6,000	10	600	-	CARE A+ ICRA A+	Axis Trustee Services Ltd
Long Term Infra Bond									
I	INE457A 09207	20/10/2014	30/10/2014	10,000	10	1,000	CARE A+	CARE A+	Catalyst Trusteeship Limited

Note:

1. All the above bonds are unsecured.



CERTIFICATE FOR RECEIPT AND NOTING OF INFORMATION

[Pursuant to Regulation 52(5) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015]

We, **Catalyst Trusteeship Limited** (“**Debenture Trustee**”) hereby confirm that we have received and noted (without independent verification thereof) the information, as specified under regulation 52(4) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (“**Regulations**”), provided to us by **Bank of Maharashtra** (“**the Banking Company**”) for the Half year ended on September 30, 2020.

This Certificate is being issued pursuant to the requirements of Regulation 52(5) of the aforesaid Regulations, for onward submission to Stock Exchange(s) by the Company.

For Catalyst Trusteeship Limited

PALLAVI
SUDHIR
KULKARNI

Digitally signed by
PALLAVI SUDHIR
KULKARNI
Date: 2020.10.23
18:16:10 +05'30'

Authorized Signatory

Date: October 23, 2020.

