

 <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>
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Ref. No.: AX1/FM&A/Bonds/HY- Mar 21/2021-22

April 30, 2021

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

Sub: Half Yearly Report for the Half Year Ended March 31, 2021

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 No Change in Credit Rating (if any) :** . Bonds O/s and rating details are given in annexure 1.
- Debt-Equity ratio as of 31.03.2021:** 0.47
- 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 March 31, 2021:

Bonds Series	Type (Principal/ Interest)	Due date for payment	Actual Date of Payment	Amount (₹ in Crore)
Basel III Tier 2 Bonds				
INE457A08050	Interest	06/03/2021	06/03/2021	52.20
Subordinate Tier II				
INE457A09199	Interest	31/12/2020	31/12/2020	90.00
INFRA Bond Sr I				
INE457A09207	Interest	20/10/2020	20/10/2020	94.00

- 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. 01.04.2021 to 30.09.2021 :

Bonds Series	ISIN	Type (Principal/ Interest)	Due date of payment	Amount (₹ in Crore)
Basel II Tier III Bonds				
I	INE457A08035	Interest	27/06/2021	46.00


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



- e) Debenture Redemption Reserve : NA (being a banking company, no 'Debenture Redemption Reserve' is required to be created for the half year ending on 31.03.2021)
- f) Networth as on 31.03.2021: Rs.8018.77 crores.
- g) Net Profit/ (Loss) after Tax for the year March 2021: Rs.550.25 crore
- h) Earnings Per Share for 31.03.2021 : Rs.0.88

Thanking you

Yours Faithfully


(Sunil Dhoot)
Asst. General Manager
FM&A



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>
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Ref. No.: AX1/FM&A/Bonds/DT/ HY_Mar 21/2021-22

April 30, 2021

<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>
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Dear Sir/Madam,

Sub: Half Yearly Report for the Half Year Ended March 31, 2021

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 31.03.2021 (Attached) ✓
- Copy of all notices, resolutions and circulars ✓
 - ✓ Bank has raised 3 series of Tier II Bonds during the HY2 of FY 2020-21 ✓
 - ✓ No meetings of holders of non-convertible debt securities held during the HY1. ✓
- 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 31.03.2021

Annexure 1: List of Bonds O/s and Rating as of 31.03.2021

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 31.03.2020	O/s Credit Rating as of 31.03.2021	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+	CARE A+ ICRA A+	Axis Trustee Services Ltd
I	INE457A 08068	14/12/2020	14/12/2020	2,007	10	200.70	-	ACUITE AA BWR AA	Catalyst Trusteeship Limited
II	INE457A 08076	11/02/2021	11/02/2021	2,050	10	205.00	-	ACUITE AA BWR AA	Catalyst Trusteeship Limited
III	INE457A 08084	23/03/2021	23/03/2021	1,000	10	100.00	-	ACUITE AA BWR AA	Catalyst Trusteeship Limited
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 March 31, 2021.

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: 2021.05.05
18:41:52 +05'30'

Authorized Signatory

Date: May 5, 2021.

