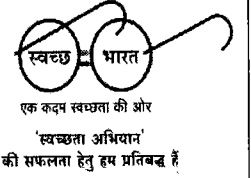




बैंक ऑफ महाराष्ट्र
Bank of Maharashtra
भारत सरकार का उद्यम
एक परिवार एक बैंक

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 19/2019-20

Nov 08, 2019

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, 2019

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 30.09.2019:** 0.81
- 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, 2019:

Bonds Series	Type (Principal/ Interest)	Due date for payment	Actual Date of Payment	Amount (<i>in Crore</i>)
Basel III Tier 2 Bonds				
INE457A08035 (Sr I)	Interest	27/06/2019	27/06/2019	46.00
Subordinate Tier 2 Bonds				
INE457A09140 (Sr IX)	Principal+Interest	30/04/2019	30/04/2019	136.57
Perpetual Tier I				
INE457A09165 (Series II)	Principal+Interest	30.09.2019	30.09.2019	76.46
Upper Tier II				
INE457A09157 (Series V)	Principal+interest	30.09.2019	30.09.2019	108.93



- d) 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. 01.10.2019 to 31.03.2020 :

Bonds Series	ISIN	Type (Principal/ Interest	Due date of payment	Amount (` in Crore)
Subordinate Tier 2 Bonds				
X	INE457A09199	Interest	31/12/2019	90.00
Upper Tier 2				
VI	INE457A09173	Principle +Interest	01/02/2020	325.95
Long Term Infra Bonds				
I	INE457A09207	Interest	20/10/2019	94.00

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 30.09.2019)

f) Networth as on 30.09.2019: Rs.6331 crore

g) Net Profit/ (Loss) after Tax for HY Sep 2019: Rs.195.75 crore

h) Earnings Per Share (Not annualized) for 30.09.2019 (HY) : Rs.0.34

Thanking you

Yours Faithfully



(L D Kaundanya)
Asst. General Manager
FM&A



Encl: Noting Certificate of Debenture Trustee/s

Annexure 1 : List of Bonds O/s and Rating as of 30.09.2019

Bond 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 30.09.2019	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
Upper Tier 2 Bonds									
VI	INE457A 09173	01/02/2010	27/07/2010	3,000	10	300	CRISIL A & ICRA A	CRISIL A & ICRA A	-do-
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
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, 2019.

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

P.S. Kulkarni

Authorized Signatory

Date: November 8, 2019

