

बैंक ऑफ महाराष्ट्र प्रधान कार्यालय लोकमंगल, 1501, शिवाजीनगर, पुणे - 411005		BANK OF MAHARASHTRA Head Office LOKMANGAL, 1501, SHIVAJINAGAR, PUNE - 411005
निवेशक सेवाए विभाग/ Investor Services Department		
टेली/TELE: 020 25511360 ई-मेल / E-mail: compsec@mahabank.co.in / investor_services@mahabank.co.in		

AX1/ISD/STEX/2020-21

Date: 22.06.2020

The General Manager,
 Department of Corporate Services,
 BSE Ltd.,
 P.J Towers,
 Dalal Street, Fort,
 Mumbai - 400 001

The Vice President,
 Listing Department,
 National Stock Exchange of India Ltd.,
 Exchange Plaza, Plot No. C/1, G Block,
 Bandra Kurla Complex,
 Bandra (East), Mumbai - 400 051

Dear Sir/ Madam,

Sub: Half Yearly Communication Report for the period ended March 31, 2020.

With reference to the above, we hereby submit the following as per the provisions of Securities and Exchange Board of India (Listing Obligation and Disclosure Requirements) Regulations, 2015 for dissemination to the Debenture/ Bond holders as mentioned below:

- Bond wise Credit Rating and Change in Credit Rating (if any): **Outstanding Bonds and Credit Rating details are given in Annexure 1.**
- Debt-Equity ratio as of 31.03.2020: **0.46 Times**
- The previous due date for payment of interest/ repayment of principal amount on said Bonds and whether the same has been paid or not for the half year ended March 31, 2020:

Bonds Series	Type (Principal / Interest)	Due date for payment	Actual Date of Payment	Amount (₹ in Crore)
Upper Tier 2 Bonds				
INE457A09173 (Sr VI)	Principal + Interest	01/02/2020	01/02/2020	325.95
Infra Bonds				
INE457A09207 (Sr I)	Interest	20/10/2019	20/10/2019	94.00
Subordinate Tier 2 Bonds				
INE457A09199 (Sr X)	Interest	31/12/2019	31/12/2019	90.00



- 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. 01.04.2020 to 30.09.2020:

Bonds Series	ISIN	Type (Principal/ Interest)	Due date of payment	Amount (₹ in Crore)
Basel III Tier II Bond				
I	INE457A08035	Interest	27/06/2020	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 31.03.2020)
- f) Networth as on 31.03.2020: Rs.6985.74 crore
- g) Net Profit/ (Loss) after Tax for FY March 2020: Rs.388.58 crore
- h) Earnings Per Share (Not annualized) for 31.03.2020 (FY) : Rs.0.67

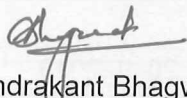
The Audited Annual Financial Results (Standalone and Consolidated) of the Bank for the Quarter and Financial year ended March 31, 2020 has been uploaded on website of BSE and NSE.

The noting certificates received from Debenture trustees in compliance with Regulation 52 of SEBI (LODR) Regulations, 2015 are also enclosed.

We request you to take the same on your record.

Thanking you.

Yours faithfully,
For **Bank of Maharashtra**


(Chandrakant Bhagwat)
Company Secretary & Compliance Officer



Encl: As above

Annexure 1 : List of Bonds O/s and Credit Ratings as of 31.03.2020

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 30.09.2019	O/s Credit Rating as of 31.03.2020	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: 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, 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

S.B. Galawade.

Authorized Signatory

Date: June 19, 2020.



ATSL/CO/20-21/856

June 22, 2020

To,

Mr. V. P. Shrivastava

Bank of Maharashtra

1501, Lokmangal, Shivaji Nagar, Pune

Sub – Letter of Bond Trustee pursuant to Regulation 52(5) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015 – half year ended March 30, 2020

Dear Sir,

With reference to the privately placed Bonds issued by “**Bank of Maharashtra**” (Issuer) and listed on the **Stock Exchange (Listed Debt Securities)**

Pursuant to Regulation 52(4) read with Regulation 52(5) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015, the Company is required to submit its half yearly / annual financial results with a letter of the Debenture Trustee (Axis Trustee Services Limited), that the Debenture Trustee has noted the contents furnished by the Company as per Regulation 52(4).

In pursuance thereof we hereby confirm that we have received the said information (enclosed herewith) vide your email dated June 22, 2020, along with the relevant / necessary supporting and we have noted the contents in respect of the Listed Debt security issued by the Company.

Thanking you,

Yours faithfully,

For **Axis Trustee Services Limited**

**JAYDEEP
BHATTACHARYA**

Digitally signed by JAYDEEP
BHATTACHARYA
Date: 2020.06.22 11:30:46 +05'30'

**Jaydeep Bhattacharya
Deputy General Manager**

Encls: as above.

Corporate Identity Number: U74999MH2008PLC182264 | MSME Registered UAN: MH19E0033585

Registered Office:

Axis House, Bombay Dyeing Mills Compound, Pandurang Budhkar Marg, Worli, Mumbai - 400 025

Corporate Office:

The Ruby, 2nd Floor, SW, 29 Senapati Bapat Marg, Dadar West, Mumbai - 400 028

Tel No: 022-62300451 Fax No.: 022-6230 0700 Website: www.axistrustee.com

