



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

**AX1/ISD/STEX/2021-22**

**Date: 03.05.2021**

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, 2021.**

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:

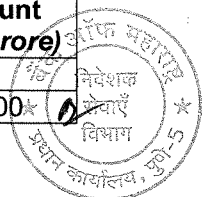
- Bond wise Credit Rating and Change in Credit Rating (if any): Outstanding Bonds and Credit Rating details are given in Annexure 1.
- Debt-Equity ratio as of 31.03.2021: **0.47 Times**
- The previous due date for payment of interest/ repayment of principal on said bonds and whether the same has been 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)
<i>Basel III Tier 2 Bonds</i>				
INE457A08050	Interest	06/03/2021	06/03/2021	52.20
<i>Subordinate Tier II</i>				
INE457A09199	Interest	31/12/2020	31/12/2020	90.00
<i>INFRA Bond Sr I</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. .e. 01.04.2021 to 30.09.2021:

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

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



**Head Office:** "Lokmangal", 1501, Shivajinagar, Pune - 411005

**Tel.:** 020 25511360 **Email:** investor\_services@mahabank.co.in **Website:** www.bankofmaharashtra.in

- e) Debt service coverage ratio: Not applicable to Bank.
- f) Interest service coverage ratio: Not applicable to Bank.
- g) Asset Cover: No asset cover is required as the Bonds issued by the Bank are unsecured in nature.
- h) 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)
- i) Networth as on 31.03.2021: Rs.8018.77 crores.
- j) Net Profit/ (Loss) after Tax for Financial Year ended March 31, 2021: Rs.550.25 crore
- k) Earnings Per Share for March 31, 2021: Rs.0.88

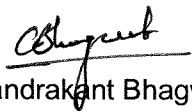
The Audited Financial Results (Standalone and Consolidated) of the Bank for the Quarter and Financial year ended March 31, 2021 has been uploaded on website of BSE and NSE.

We confirm that the Bank has submitted the required documents and intimations for FY 2020-21 till date to the Debenture Trustees as per Regulation 56 of the SEBI (LODR) Regulations, 2015.

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 Rating as of 31.03.2021**

Bonds Series	ISIN	Date of Allotment	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
<i>Subordinate Tier 2 Bonds</i>								
X	INE457 A09199	31/12/2012	10,000	10	1,000	CRISIL A+ & ICRA A+	CRISIL A+ & ICRA A+	Catalyst Trusteeship Limited
<i>Basel III Compliant Tier 2 Bonds</i>								
I	INE457 A08035	27/06/2016	5,000	10	500	CARE A+ & ICRA A+	CARE A+ & ICRA A+	Axis Trustee Services Ltd
I	INE457 A08050	06/03/2020	6,000	10	600	CARE A+ ICRA A+	CARE A+ ICRA A+	Axis Trustee Services Ltd
I	INE457 A08068	14/12/2020	2,007	10	200.70	-	ACUITE AA BWR AA	Catalyst Trusteeship Limited
II	INE457 A08076	11/02/2021	2,050	10	205.00	-	ACUITE AA BWR AA	Catalyst Trusteeship Limited
III	INE457 A08084	23/03/2021	1,000	10	100.00	-	ACUITE AA BWR AA	Catalyst Trusteeship Limited
<i>Long Term Infra Bond</i>								
I	INE457 A09207	20/10/2014	10,000	10	1,000	CARE A+	CARE A+	Catalyst Trusteeship Limited

**Note:**

**1. All the above bonds are unsecured.**

