बैंक ऑफ महाराष्ट्र		Bank of Maharashtra
प्रधान कार्यालय : "लोकमंगल"		Head Office: "Lokmangal"
1501, शिवाजी नगर, पुणे 411005		1501, Shivaji Nagar, Pune 411005
Phone: (+91-020) 25614 386 / 330	Fax : (+91-020) 25533924	Email - bomcoacc@mahabank.co.in

वित्तीय प्रबंधन व लेखा विभाग

FINANCIAL MANAGEMENT & ACCOUNTS DEPARTMENT

Ref. No.: AX1/FM&A/Bonds/HYX/2015-16 12th May 2016

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

Dear Sir,

Sub: Half Yearly Report for the Half Year Ended March 31, 2016

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 thereunder, for dissemination to the bond holders as mentioned below:

a) **Bond wise Credit Rating and Change in Credit Rating (if any) :** No change in Rating after last Half Yearly report

b) **Debt-Equity ratio**:1.23

c) 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 31.03.2016:

Bonds Series	Type (Principal/ Interest	Due date of payment	Amount (₹ in Crore)	Actual Date of Payment
Subordinate Bonds				
VIII	Interest	15/01/2016	18.40	15/01/2016
IX	Interest	1/10/2015	11.36	1/10/2015
X	Interest	31/12/2015	90.00	31/12/2015
Upper Tier II				
I	Interest	14/10/2015	27.30	14/10/2015
II	Interest	21/03/2016	19.80	21/03/2016
III	Interest	30/03/2016	15.38	30/03/2016
V	Interest	01/10/2015	8.95	01/10/2015
VI	Interest	01/02/2016	25.95	01/02/2016
IPDI (Tier I)				
II *(BASEL II)*	Interest	1/10/2015	6.48	1/10/2015
I *(BASEL III)*	Interest	12/01/2016	94.80	12/01/2016
Long Term Infra Bonds				
I	Interest	20/10/2015	94.00	20/10/2015

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. 01.04.2016 to 30.09.2016 :

Bonds Series	Type (Principal/ Interest)	Due date of payment	Amount *(₹ in Crore)*
Subordinate Bonds			
VII	Interest + Principal	25/07/2016	246.26
Upper Tier II			
IV	Interest	19/07/2016	20.70
IPDI (Tier I)			
I *(BASEL II)*	Interest	31/07/2016	23.96

The 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 31.03.2016)

f) Networth as on 31.03.2016: ₹ 7403.05 crore

g) Net Profit after Tax as on 31.03.2016: ₹ 100.69 crore

h) Earnings Per Share (31.03.2016): ₹ 0.91

Thanking you

Yours Faithfully

(Ganesh Vanmali)
Asst General Manager
FM&A

Encl: Noting Certificate of Debenture Trustee

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, GDA Trusteeship Limited (**"Debenture Trustee"**) hereby confirm that we have received and noted 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'** for the Half year ended March 31, 2016.

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 GDA Trusteeship Limited

S.B. Salawade.

Authorised Signatory

Date: May 12, 2016