



AX1/ISD/STEX/107/2024-25

Date: 15th October, 2024

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, Bandra Kurla Complex, Bandra (East), Mumbai-400 051
BSE Scrip Code: 532525	NSE Scrip Code: MAHABANK

Dear Sir/ Madam,

Sub: Investor Presentation.

Pursuant to Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find herewith the enclosed copy of Investor Presentation with regard to the Financial Results of the Bank for the Quarter and Half year ended 30th September, 2024.

A copy of the Investor Presentation will also be made available on the Bank's website i.e. www.bankofmaharashtra.in

Kindly take the same on your records.

Thanking you.

Yours faithfully,

For Bank of Maharashtra

(Nehal Rawat)

Company Secretary & Compliance Officer

Encl: As above



Financial Results

For Quarter/ Half-Year ended,
30th September 2024.



Contents



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

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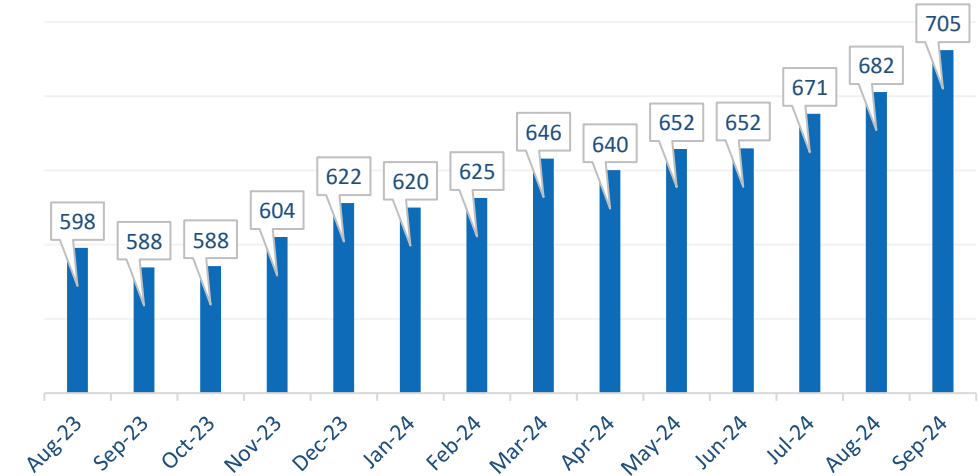
Positives

- Real GDP has grown by 6.7% in Q1-FY 2023-24 led by a revival in private consumption and improvement in investment. It is expected that real GDP growth would be around 7.2 for FY 2024-25.
- The IIP growth rate for the month of July 2024 is 4.8 percent which was 4.7% in the month of June 2024. The IIP growth for Aug-2024 was marginally negative i.e. 0.1% which is expected to improve in 2nd half of the year looking to the good monsoon and enhanced industrial activities.
- India's foreign exchange reserves have already crossed a new milestone of US\$ 700 billion. Overall, India's external sector remains resilient as key external sector vulnerability indicators continue to improve.
- US FED has softened its key rate by 50 bps and RBI has also changed its stance from withdrawal of accommodation to neutral.

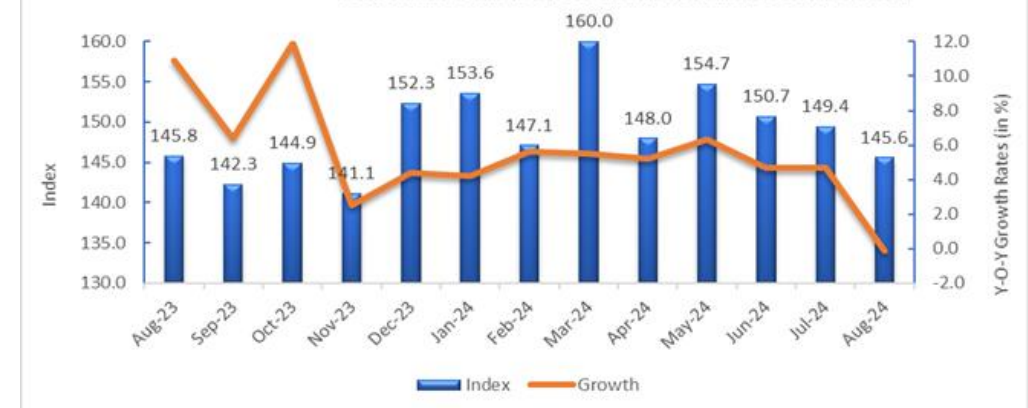
Challenges

- Geopolitical risk in the wake of war like situation between Israel-Iran and Ukraine-Russia still continues to pose risk on Global & Domestic growth.
- Resource Mobilization would be challenge for the Banks.

FOREIGN EXCHANGE RESERVES (US \$ Billions)*



All India Index of Industrial Production *





Major Highlights

Business Performance

Financial Performance

Asset Quality

Capital



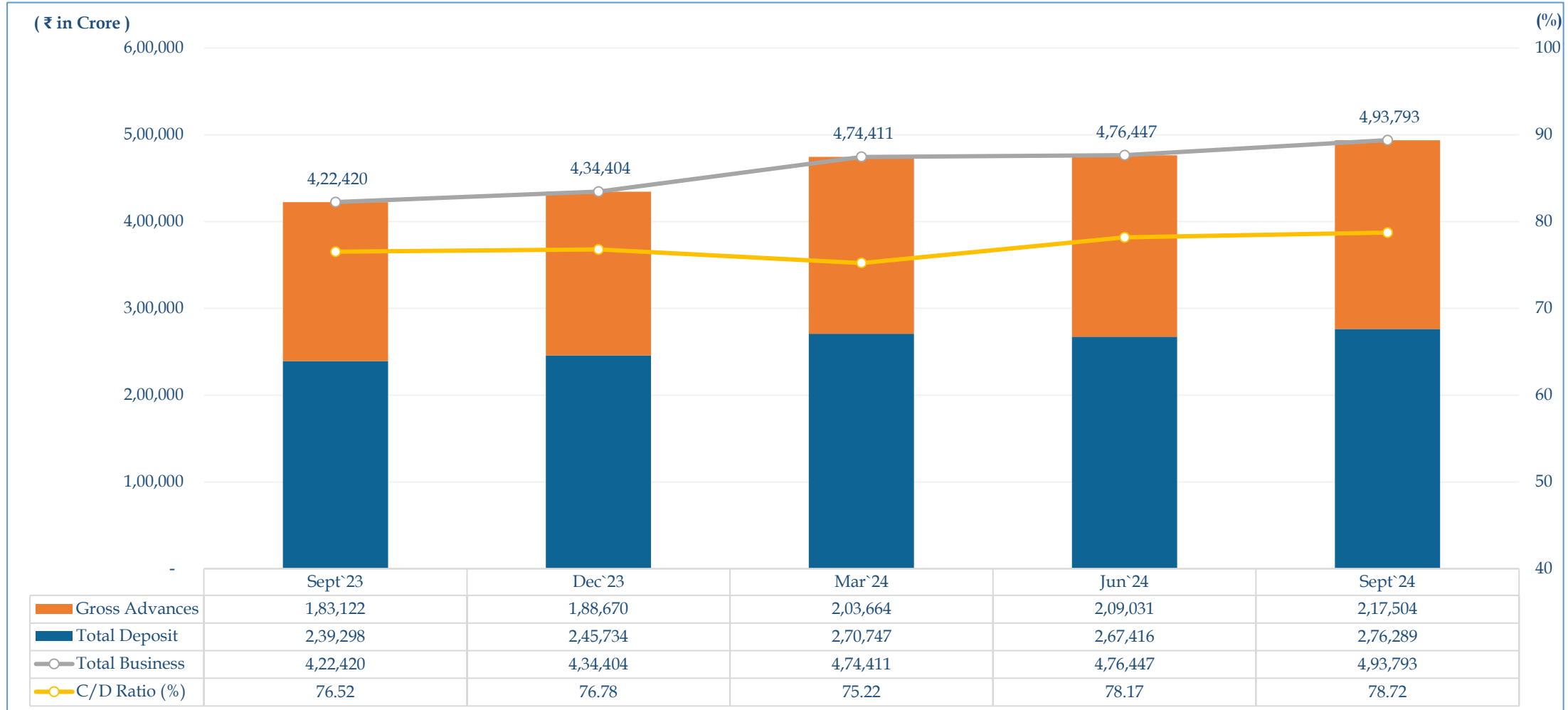
(Y-o-Y) (Q: Sep` 24 vis-à-vis Q: Sep` 23)

Net Profit	Operating Profit	NIM %	Return on Assets	Return on Equity
Increased by 44.25% ↑	Increased by 14.66% ↑	3.98 (3.89) ↑	1.74 (1.37) ↑	26.01 (23.25) ↑
Total Business	Total Deposits	Savings Deposits	Current Deposits	Term Deposits
Increased by 16.90% ↑	Increased by 15.46% ↑	Increased by 6.48% ↑	Increased by 32.91% ↑	Increased by 18.78% ↑
Gross Advances	Retail Advances	MSME Advances	Gross NPA	Net NPA
Increased by 18.78% ↑	Increased by 22.53% ↑	Increased by 24.96% ↑	1.84 (2.19) ↓	0.20 (0.23) ↓



Total Business

16.90 % (Y-o-Y)





Major Highlights

Business Performance

Financial Performance

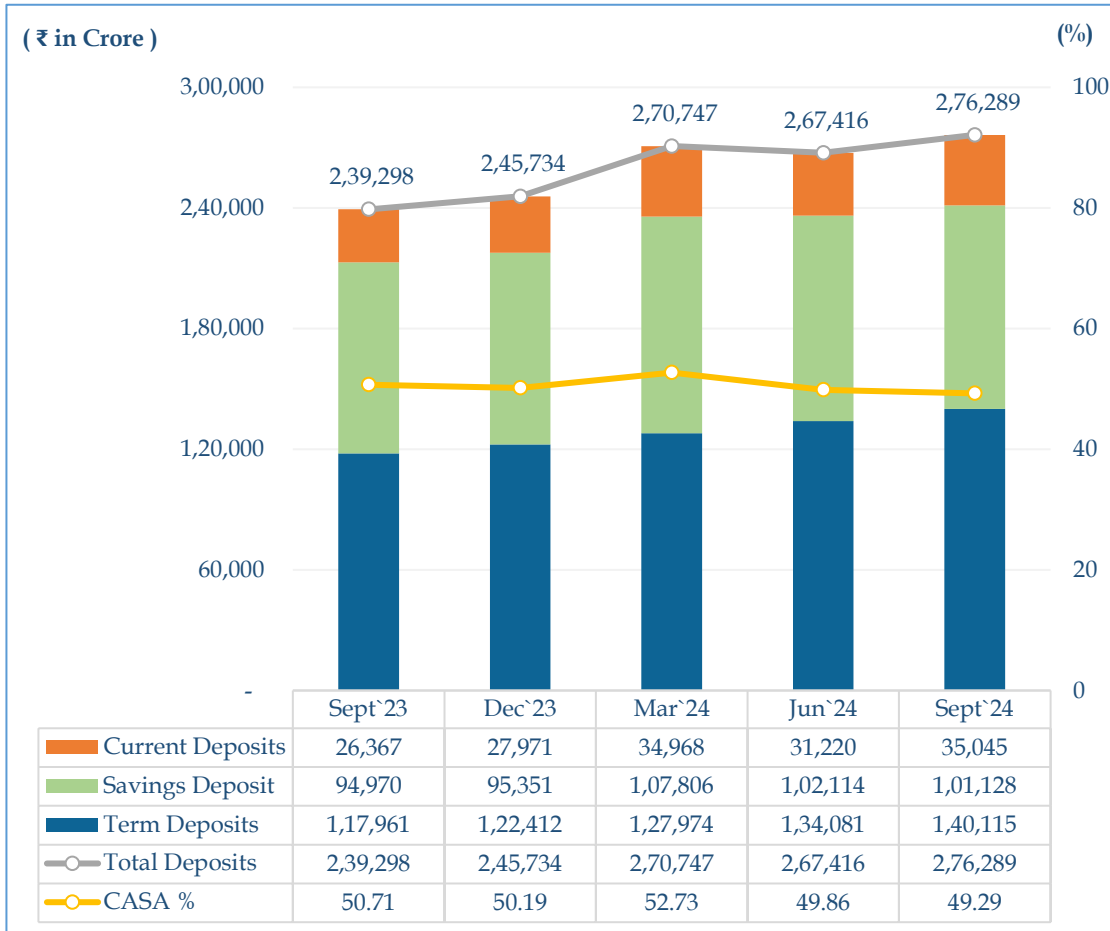
Asset Quality

Capital



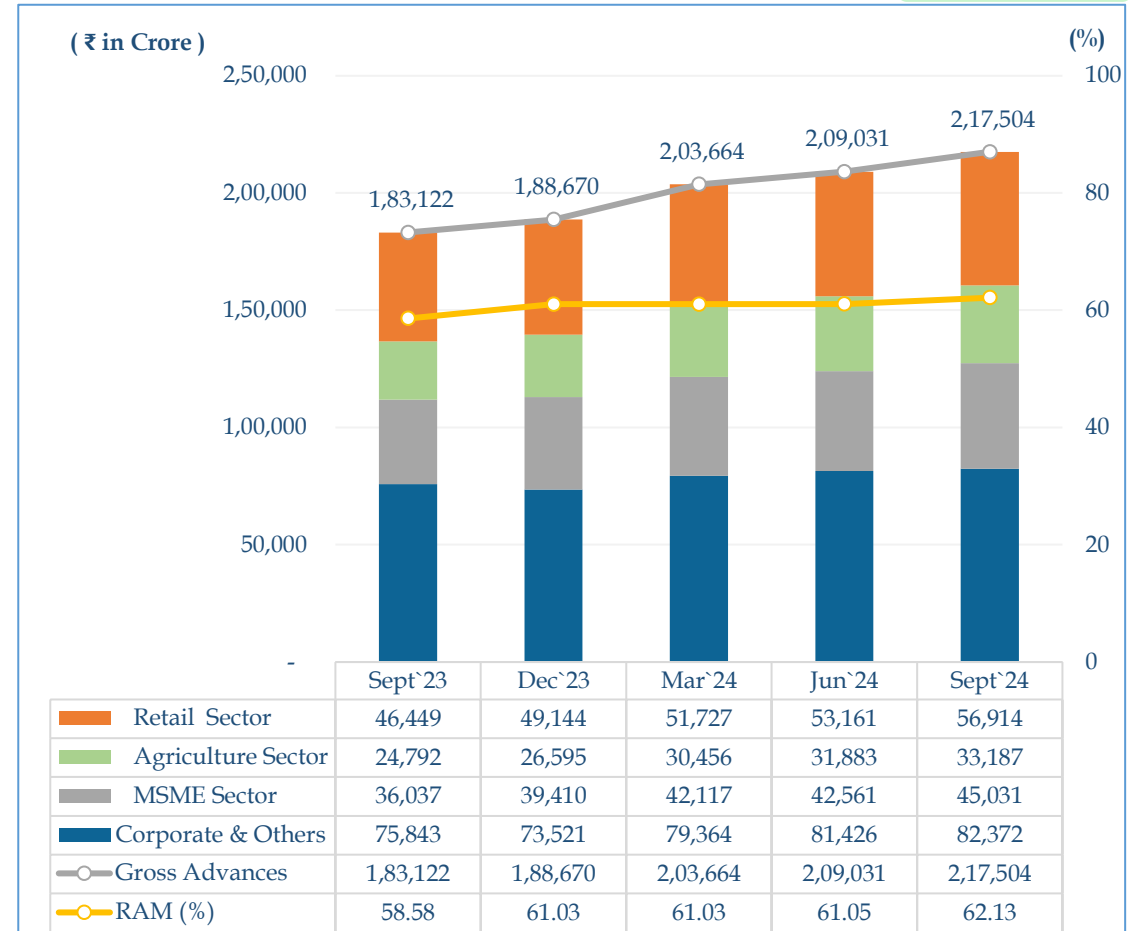
Total Deposit

15.46 % (Y-o-Y)



Gross Advances

18.78 % (Y-o-Y)



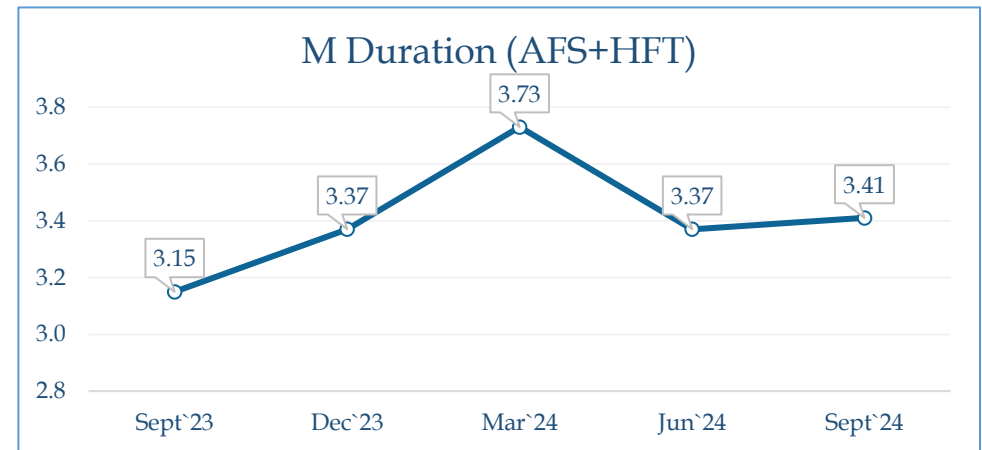
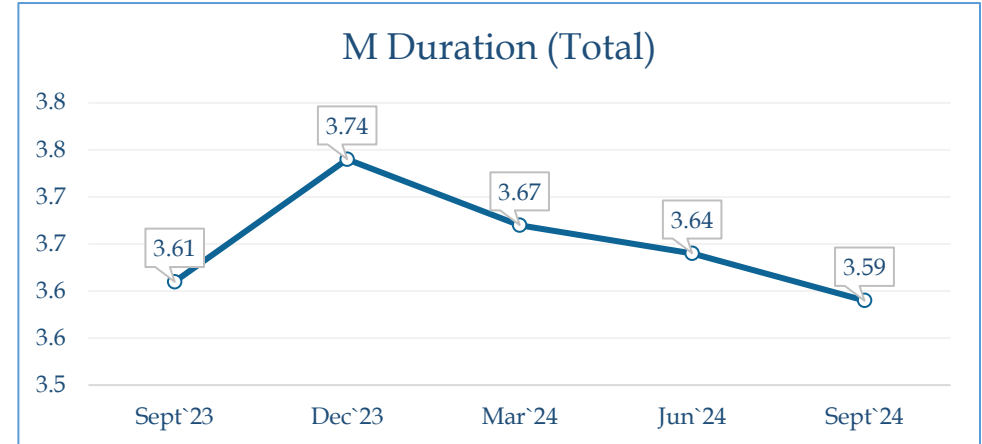


Investments



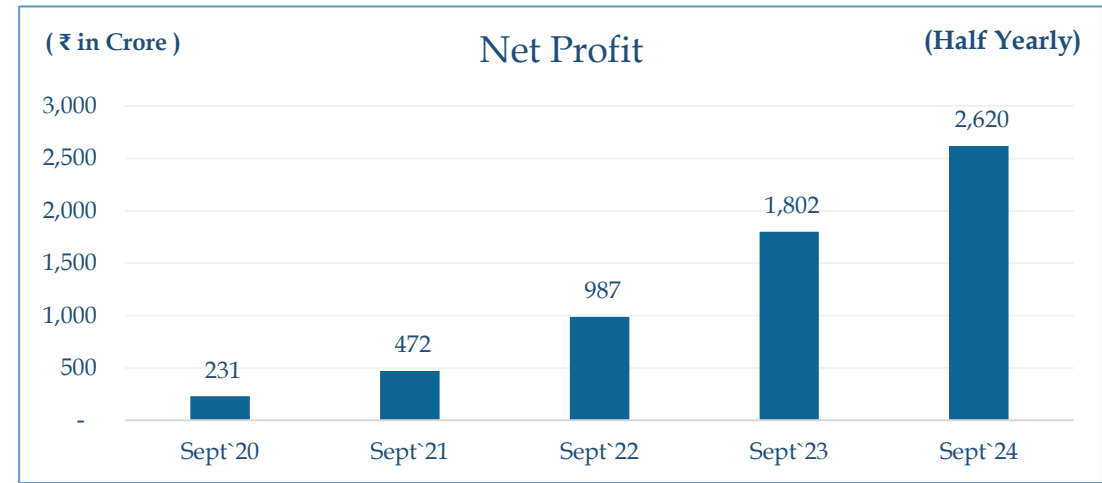
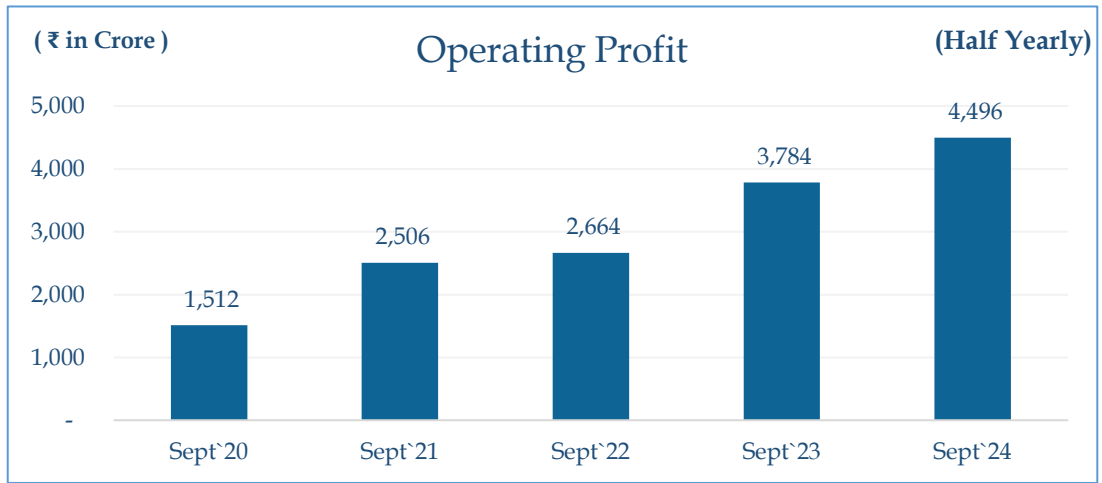
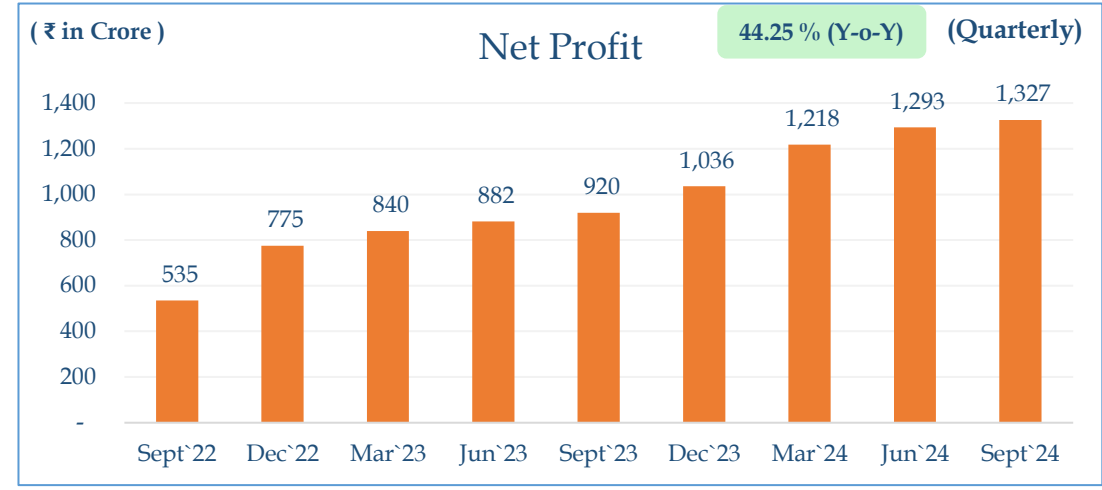
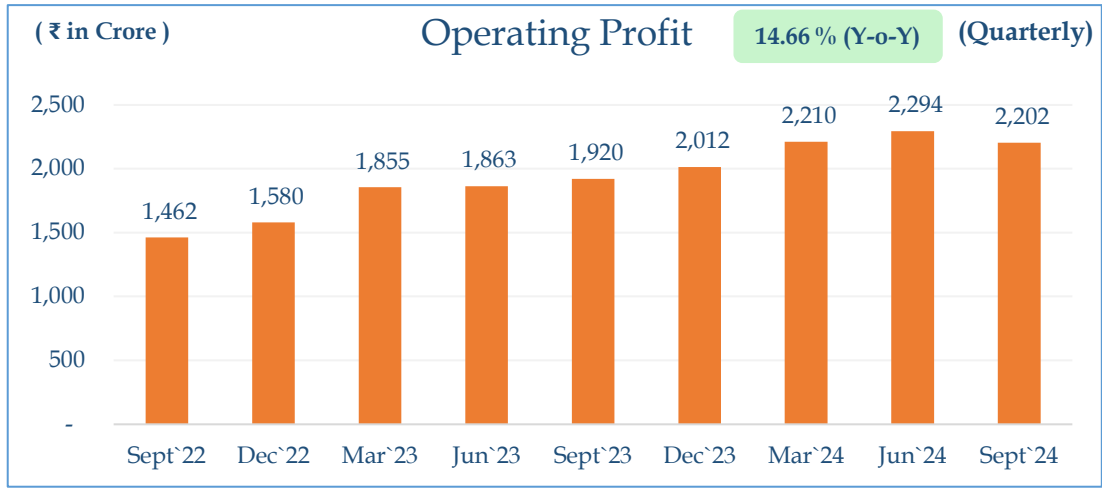
* Upto 31st March, 2024 - HFT

(Quarterly)



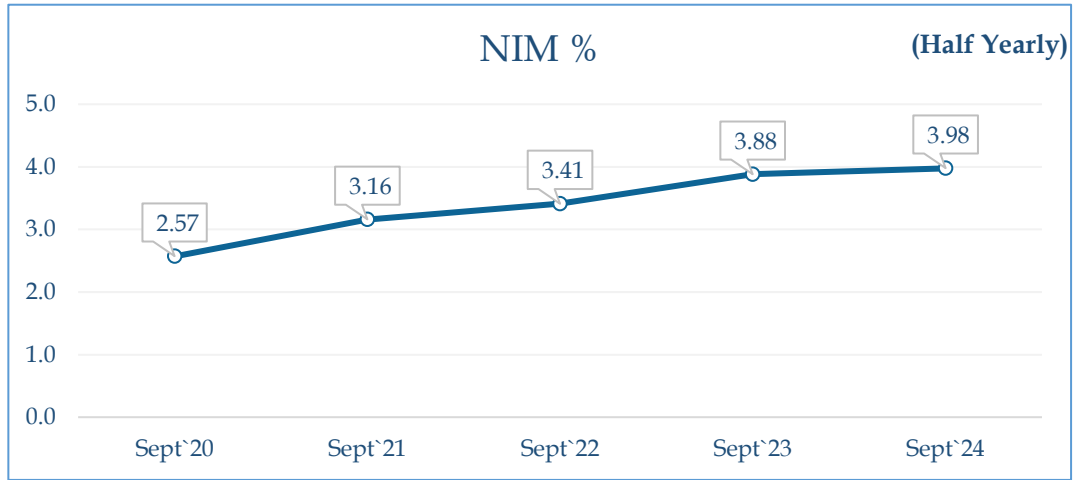
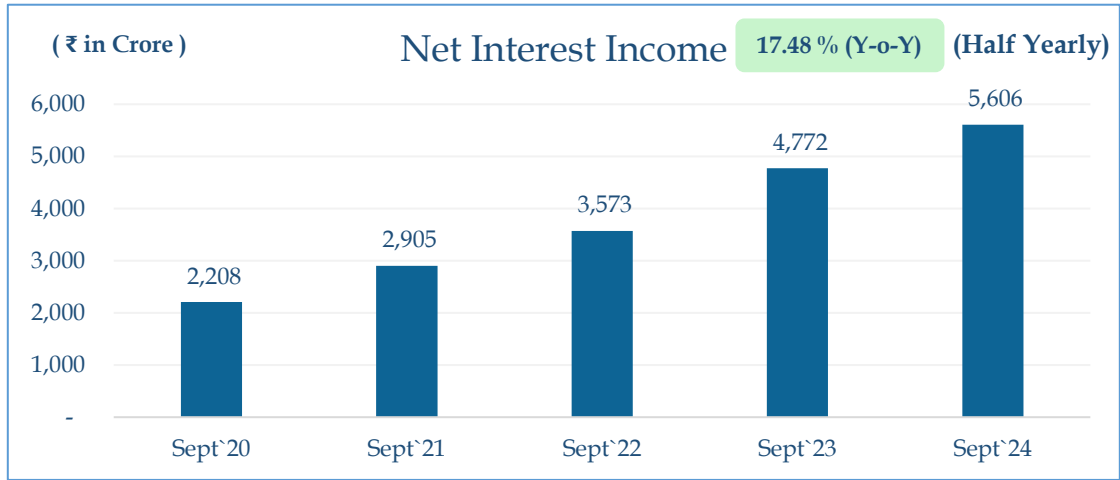
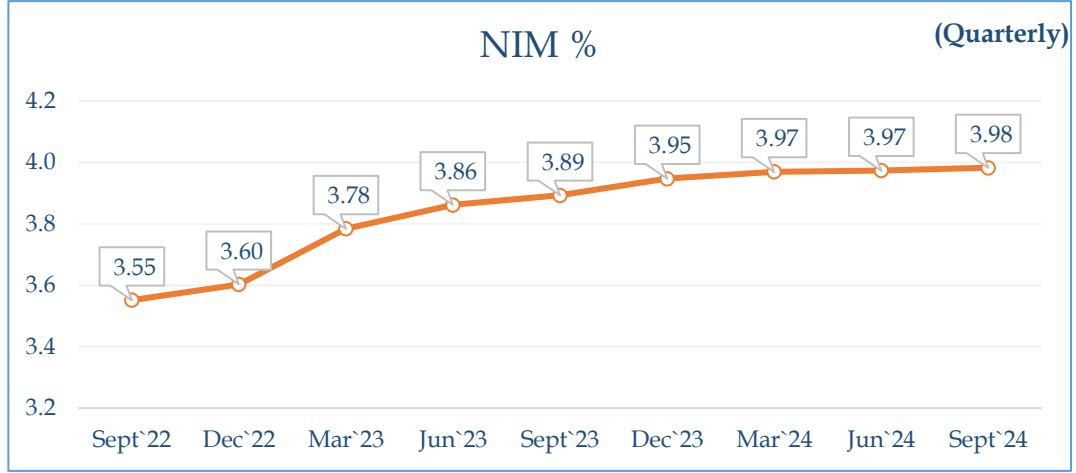
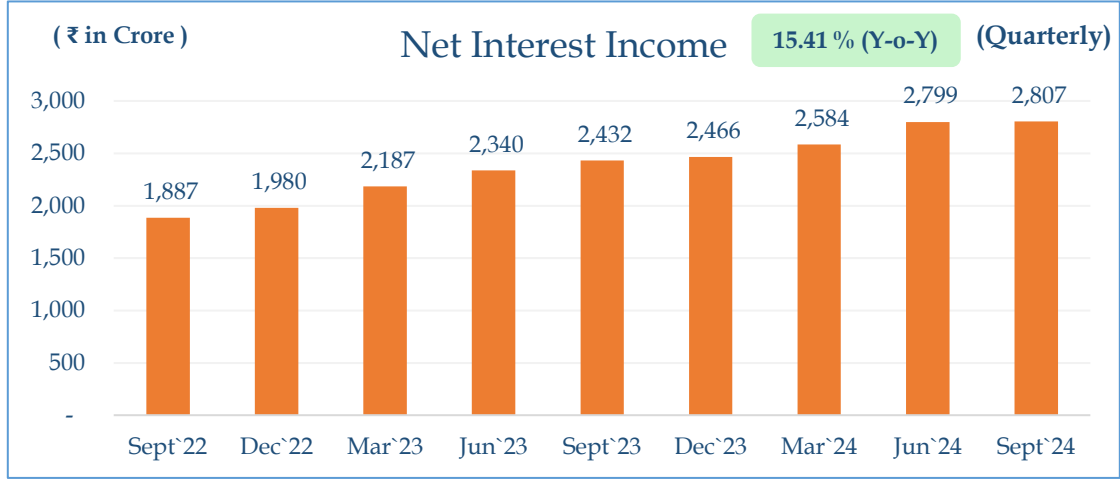


Profitability





Profitability





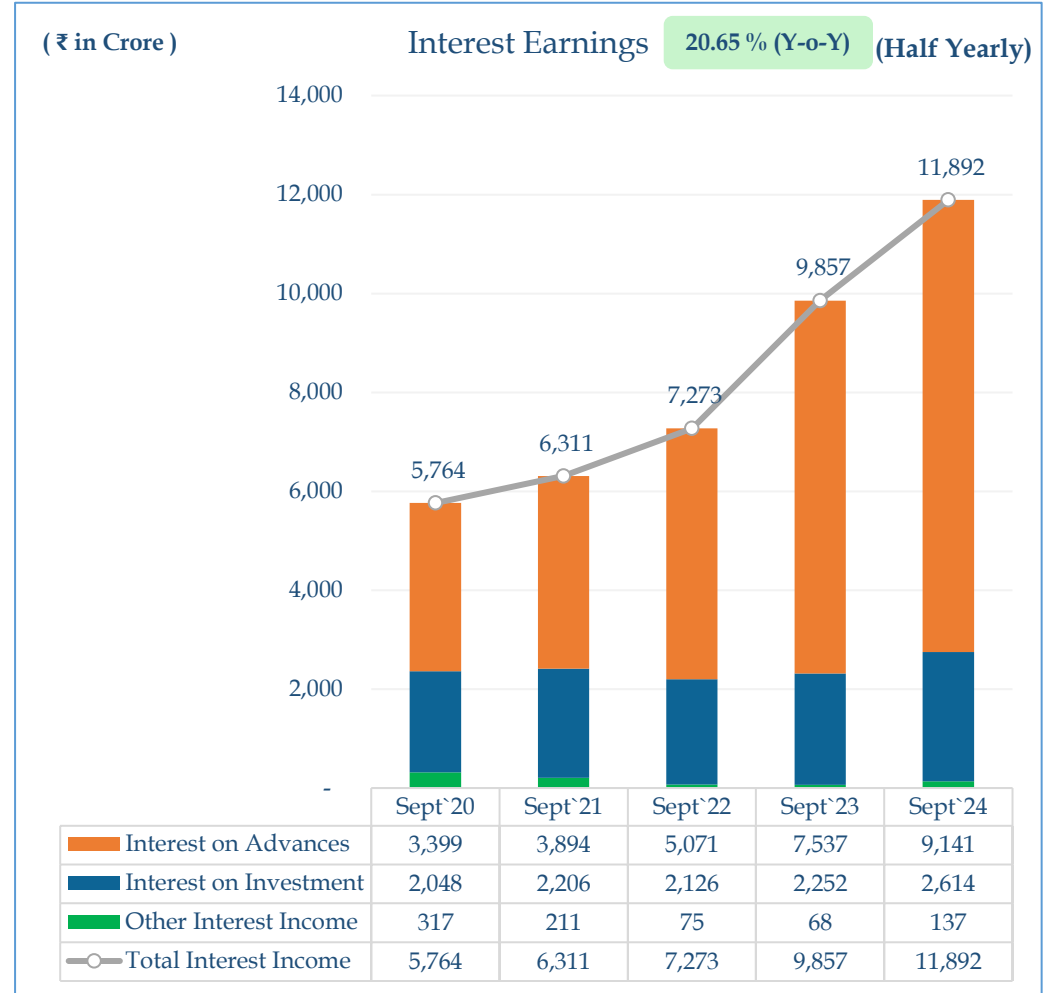
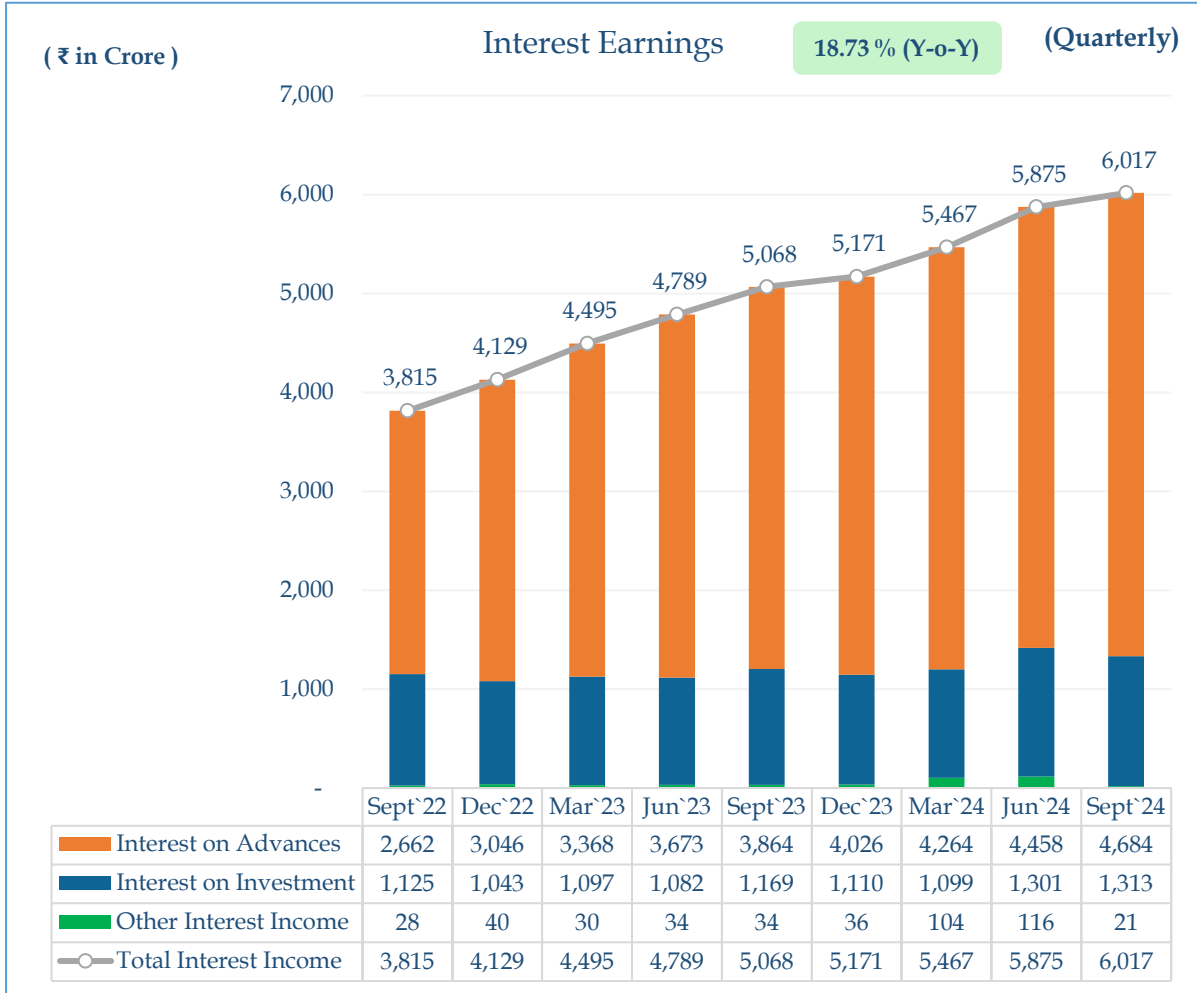
Statement of Income and Expenditure

(₹ in Crore)

Particulars	Quarter Ended				Half-Year ended			Year Ended
	Sept`23	Jun`24	Sept`24	Y-o-Y (%)	Sept`23	Sept`24	Y-o-Y (%)	Mar`24
Total Income	5,736	6,769	6,809	19	11,153	13,578	22	23,493
Interest Income	5,068	5,875	6,017	19	9,857	11,892	21	20,495
Non-Interest Income	668	894	792	19	1,296	1,686	30	2,998
Total Expenses	3,815	4,474	4,607	21	7,369	9,081	23	15,487
Interest Expenses	2,636	3,076	3,211	22	5,085	6,286	24	10,673
Operating Expenses	1,179	1,399	1,397	18	2,285	2,795	22	4,814
Operating Profit	1,920	2,294	2,202	15	3,784	4,496	19	8,005
Provision & Contingencies other than taxes	985	951	822	(17)	1,761	1,773	1	3,646
Profit Before Taxes	936	1,343	1,380	47	2,023	2,724	35	4,359
Provision for Taxes [Net of DTA]	16	50	53	235	221	103	(53)	304
Net Profit	920	1,293	1,327	44	1,802	2,620	45	4,055



Earnings





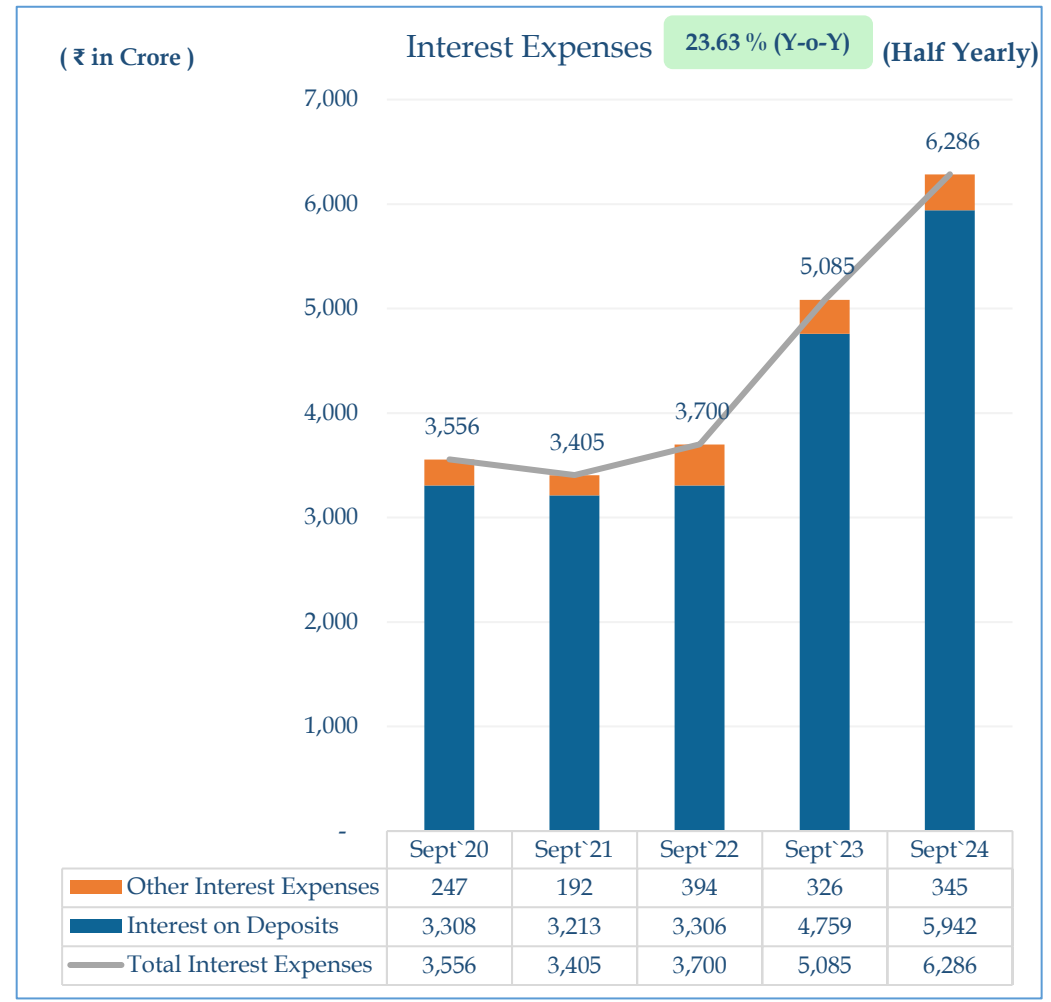
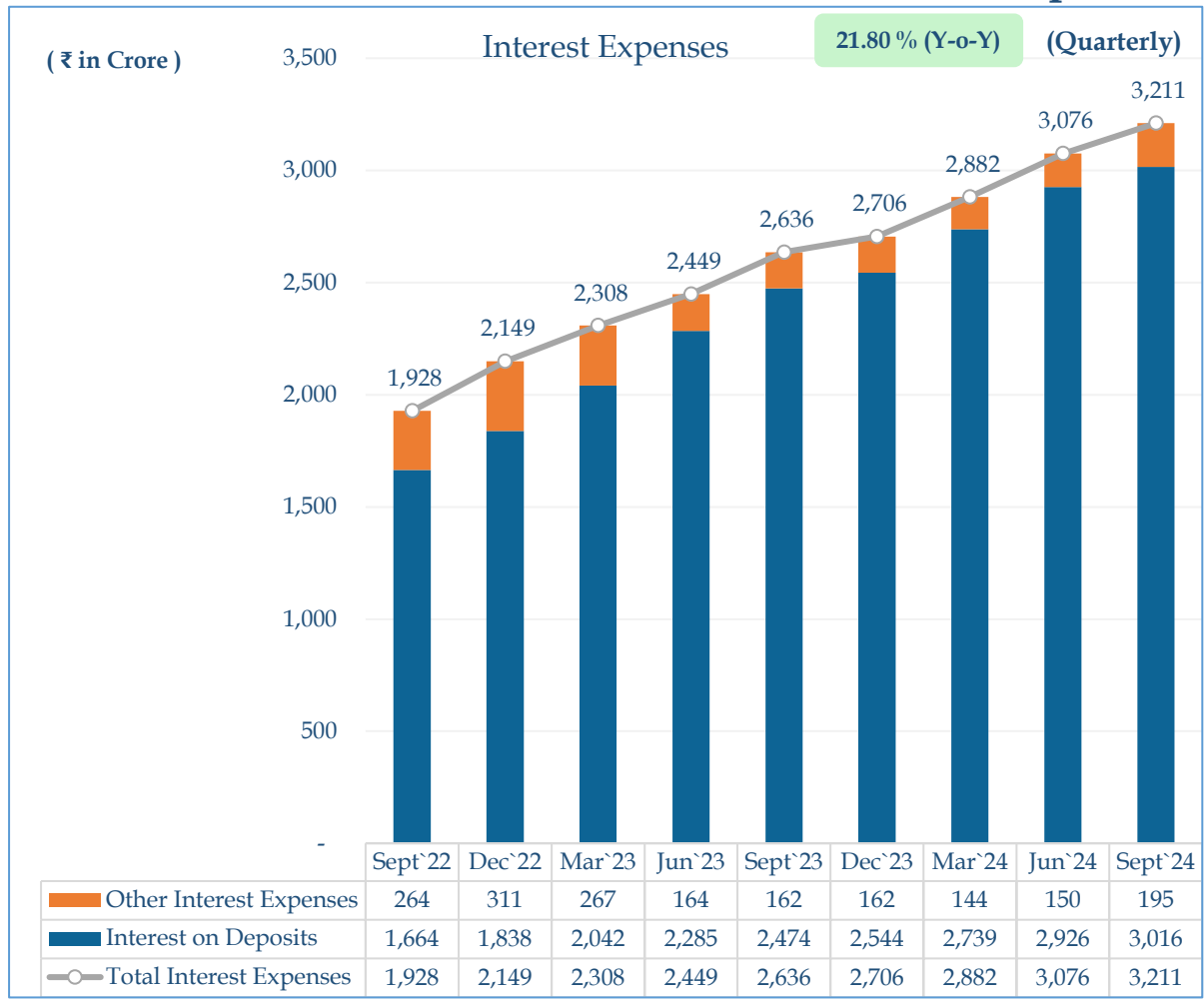
Non-Interest Income

(₹ in Crore)

Particulars	Quarter Ended				Half-Year ended			Year Ended
	Sept`23	Jun`24	Sept`24	Y-o-Y (%)	Sept`23	Sept`24	Y-o-Y (%)	Mar`24
Comm. from Advances	175	180	232	33	325	413	27	769
Other Commissions	204	188	208	2	382	396	4	813
Fee Based Income	379	368	440	16	707	808	14	1,582
Net Profit on Investment	51	37	78	52	102	114	12	321
Net profit from FEX	12	11	11	(6)	23	22	(6)	42
Treasury Income	63	48	89	41	125	136	9	363
Recovery in written off accounts	216	471	253	17	447	724	62	986
Other Miscellaneous Income	10	7	9	(3)	17	17	(0)	67
Total Non-Interest Income	668	894	792	19	1,296	1,686	30	2,998

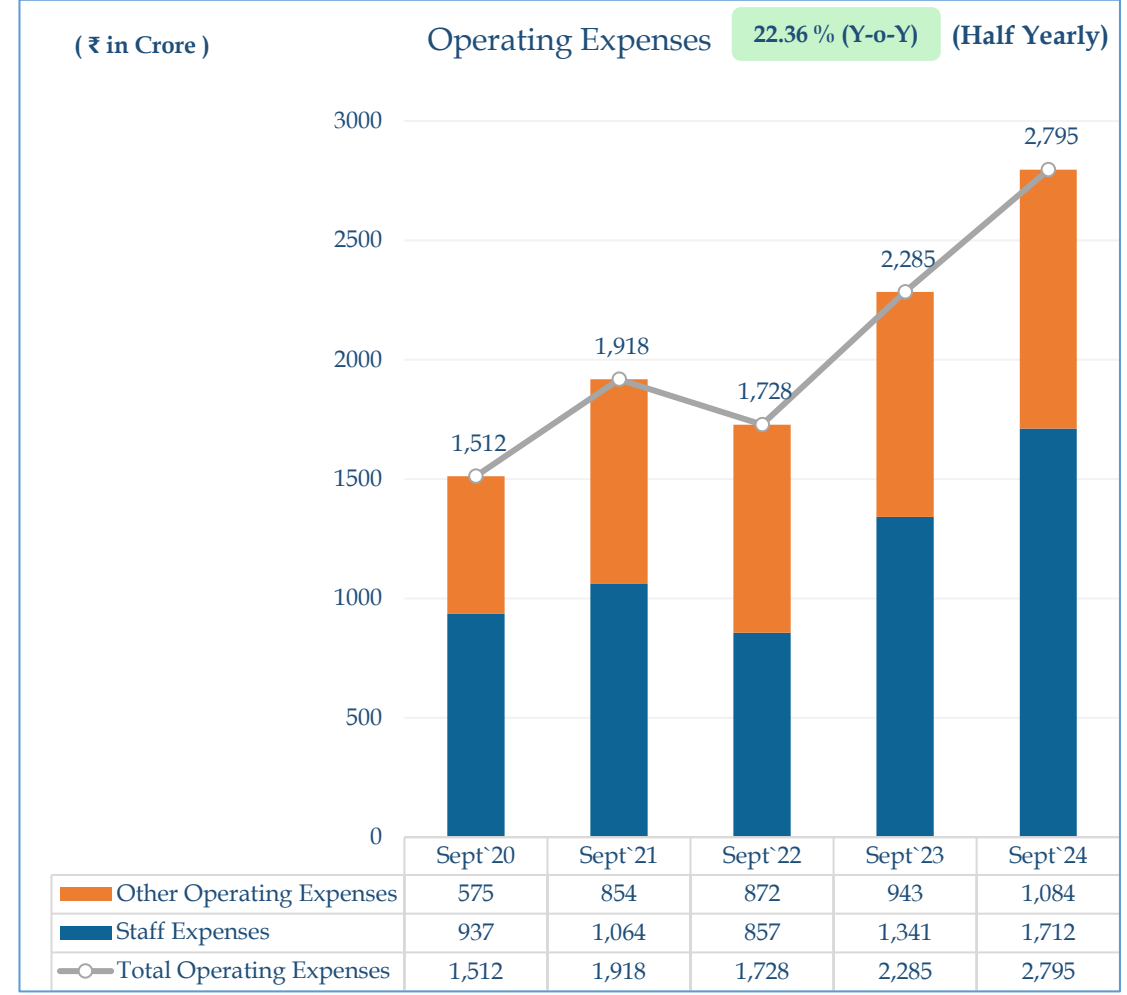
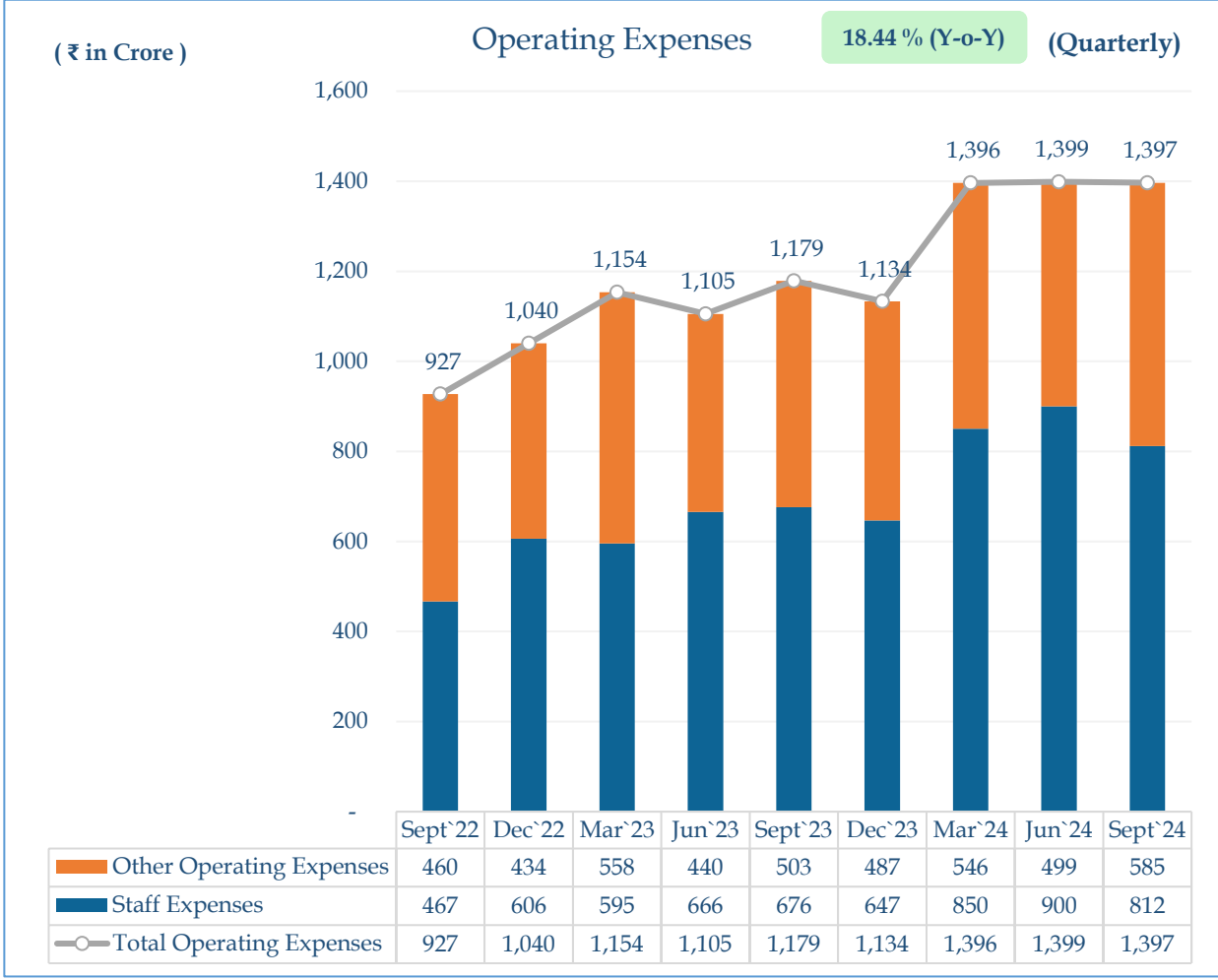


Expenditure





Expenditure





Other Operating Expenses

(₹ in Crore)

Particulars	Quarter Ended				Half-Year ended			Year Ended
	Sept`23	Jun`24	Sept`24	Y-o-Y (%)	Sept`23	Sept`24	Y-o-Y (%)	Mar`24
Rent, Taxes & Lighting	70	75	79	12	135	154	14	280
Printing & Stationery	8	6	12	53	13	17	36	32
Advertising & Publicity	8	7	11	45	14	19	39	34
Depreciation on Fixed Assets	53	56	65	22	114	121	6	223
Audit Fees (incl. branch auditors)	6	6	4	(33)	8	9	11	16
Law Charges	19	16	19	(2)	32	34	7	68
Postage, Telephone etc.	11	10	12	7	22	22	2	45
Repairs & Maintenance	73	65	73	1	126	139	10	259
Insurance & Guarantee Fee	70	76	108	53	138	184	33	279
Other Expenditure	185	182	203	9	341	384	13	740
Total Other Operating Exp.	503	499	585	16	943	1,084	15	1,976



Provisions & Contingencies

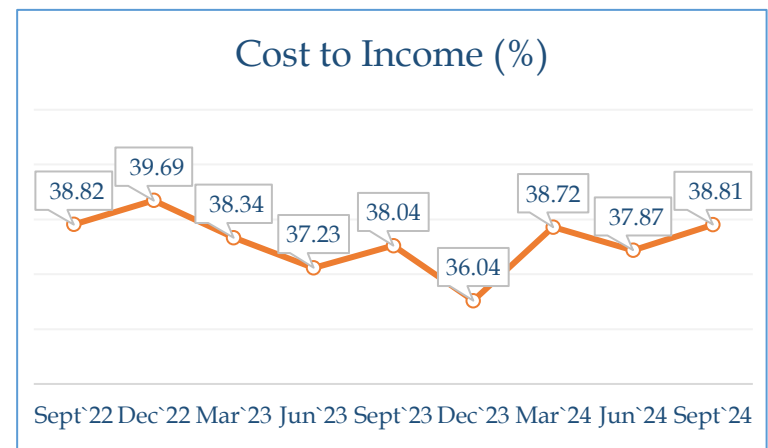
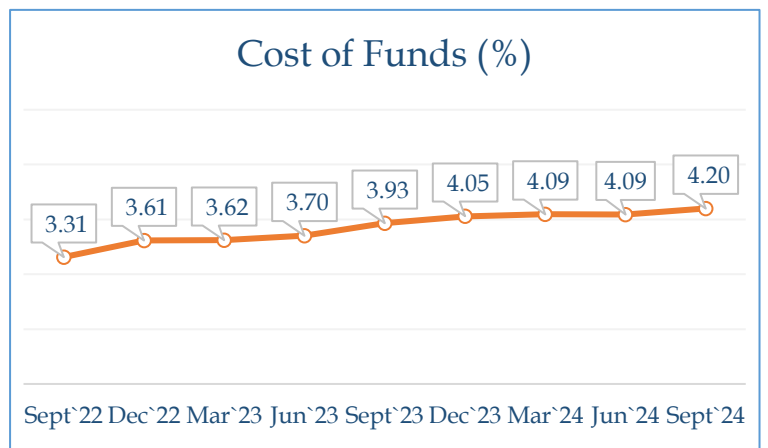
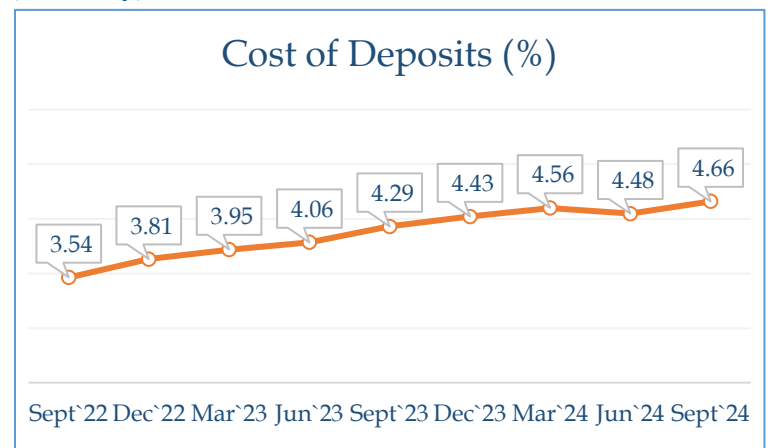
(₹ in Crore)

Particulars	Quarter Ended			Half-Year ended		Year Ended
	Sept`23	Jun`24	Sept`24	Sept`23	Sept`24	Mar`24
Provision for Non Performing Assets	597	586	598	1,137	1,185	2,174
Provision for Standard/Restructured Assets	362	344	193	574	537	1,319
Provision for Non-performing Investment	5	0	0	-	-	3
Other provisions (net of write back)	21	20	31	50	51	150
Provision & Contingencies other than taxes	985	951	822	1,761	1,773	3,646
Income Tax [net of DTA & write back]	16	50	53	221	103	304
TOTAL PROVISIONS	1,001	1,001	875	1,982	1,876	3,950

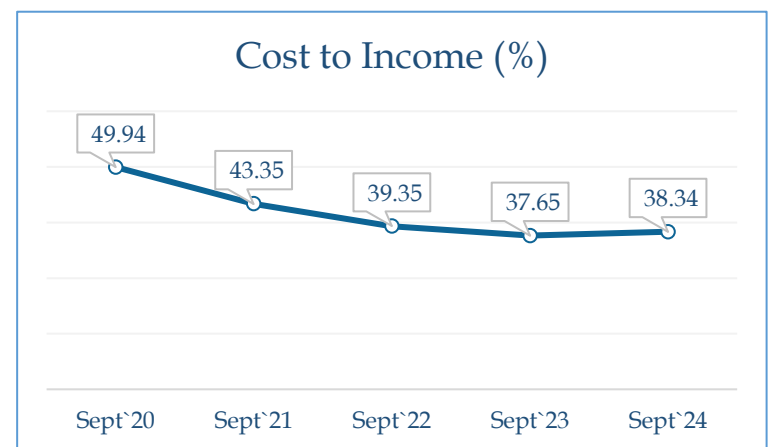
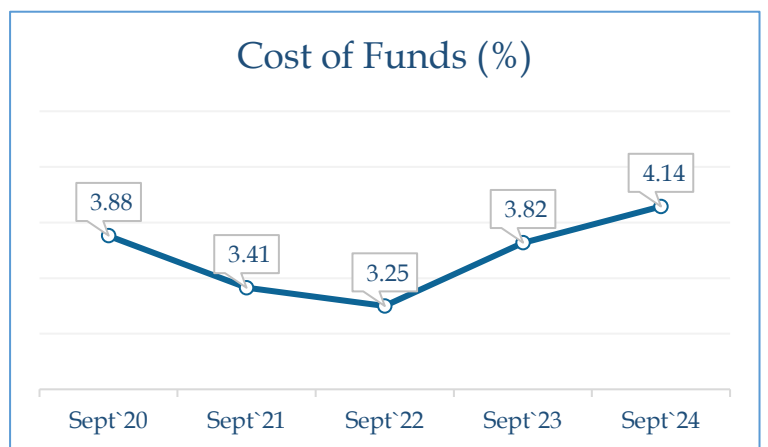
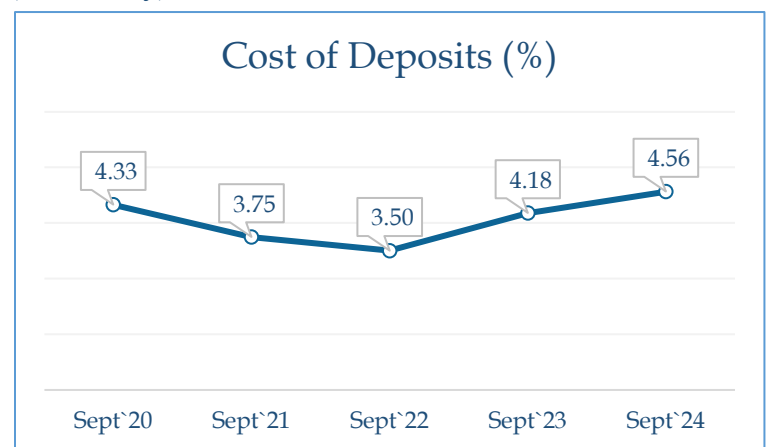


Key Financial Ratios

(Quarterly)



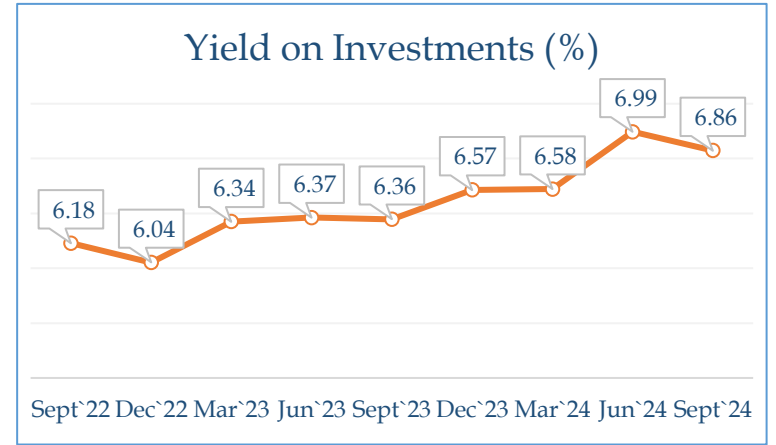
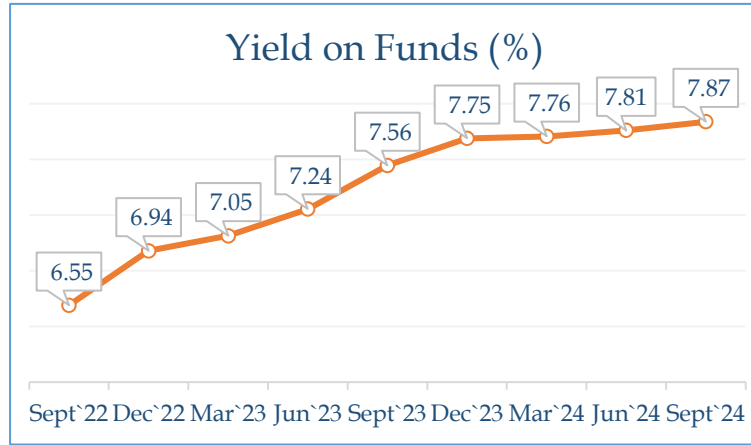
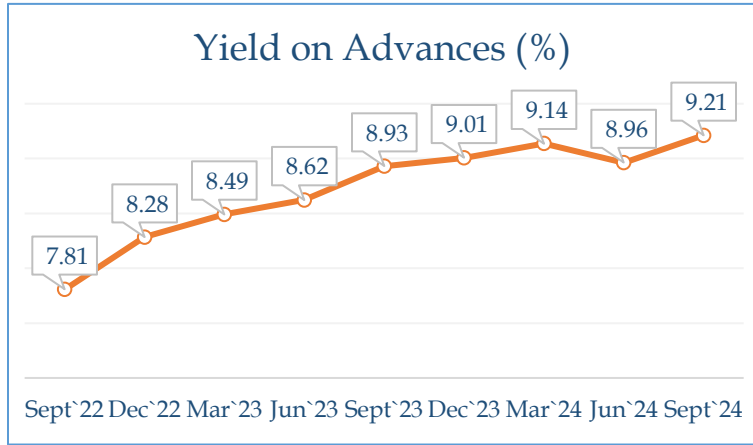
(Half Yearly)



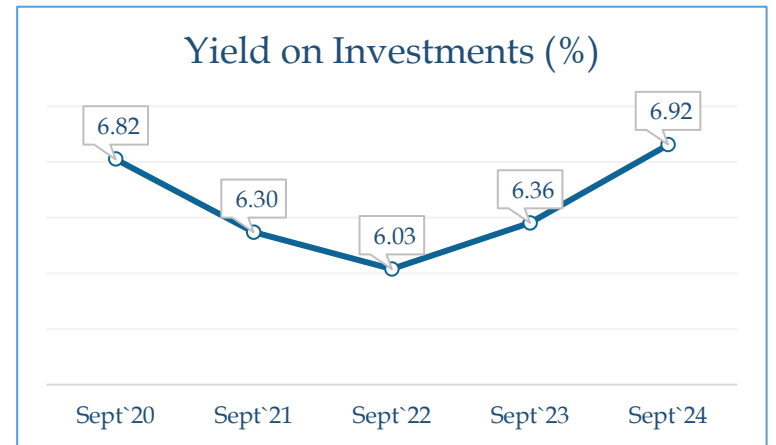
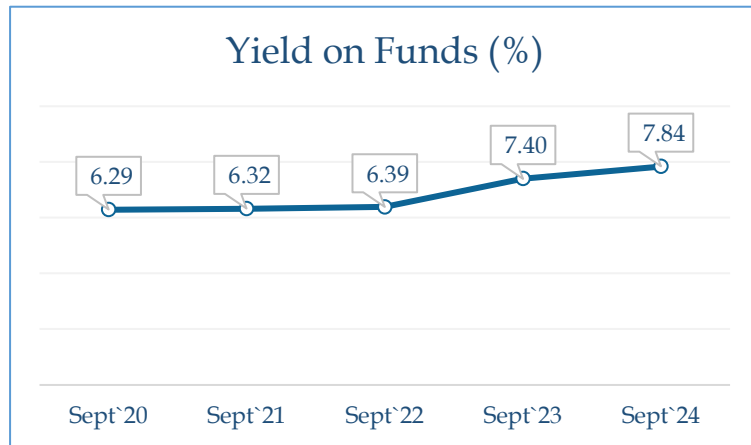
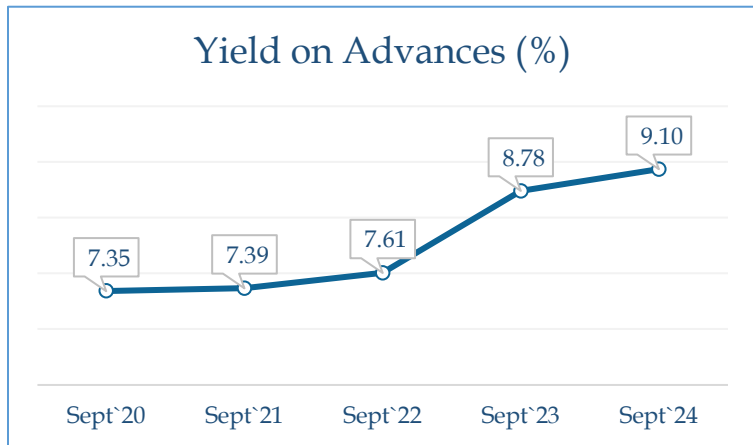


Key Financial Ratios

(Quarterly)



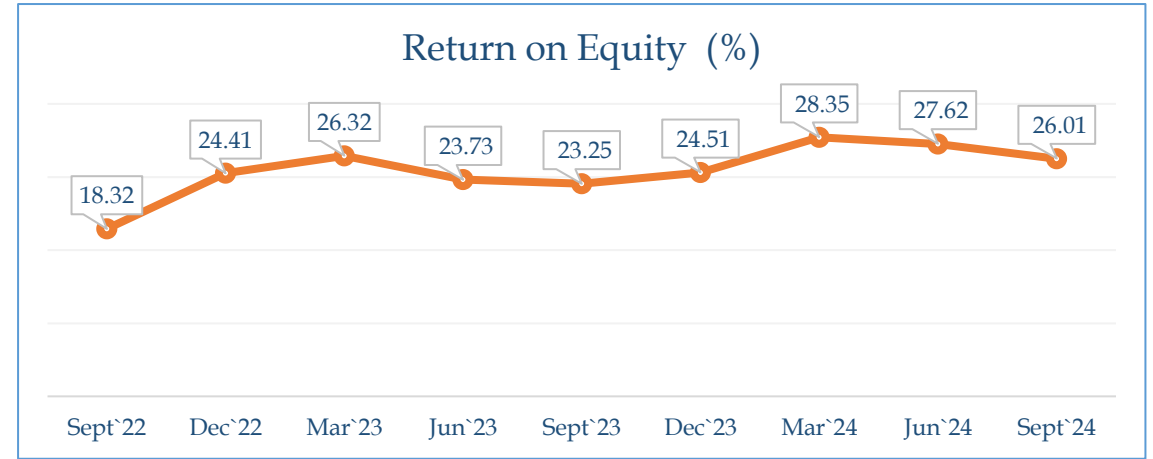
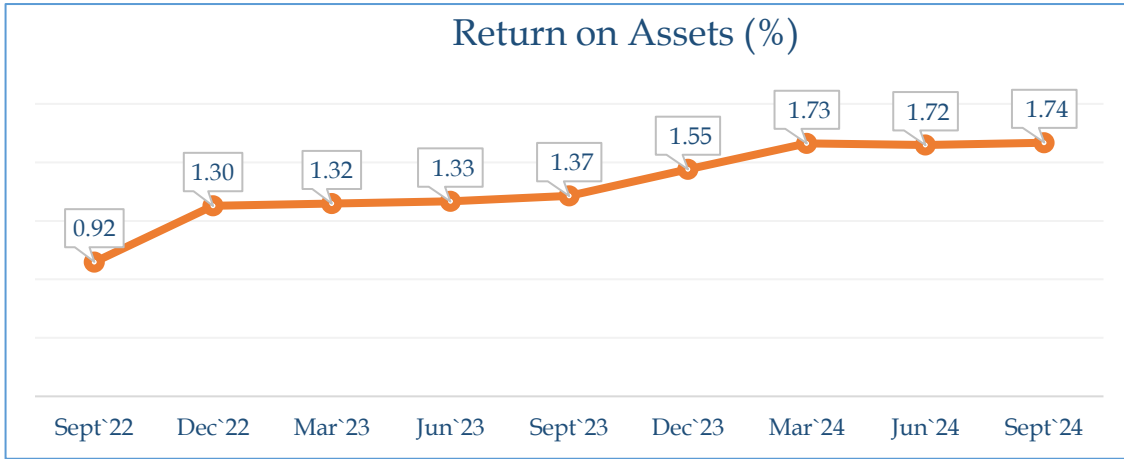
(Half Yearly)



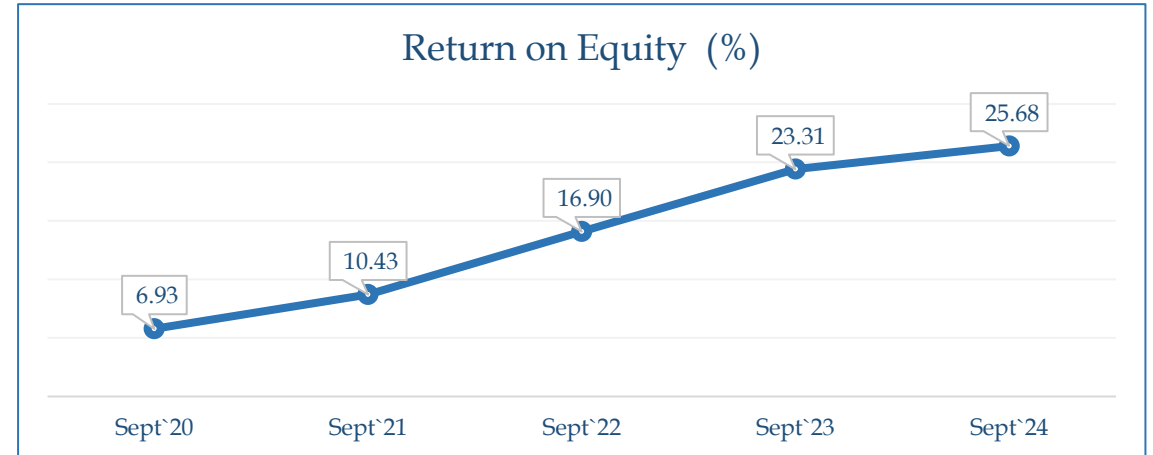
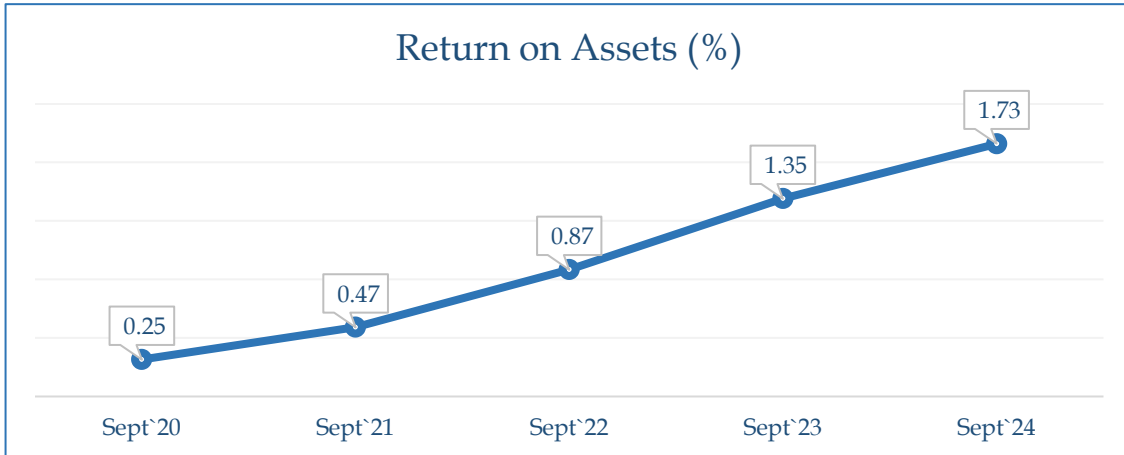


Key Financial Ratios

(Quarterly)



(Half Yearly)





Assets & Liabilities – An Overview

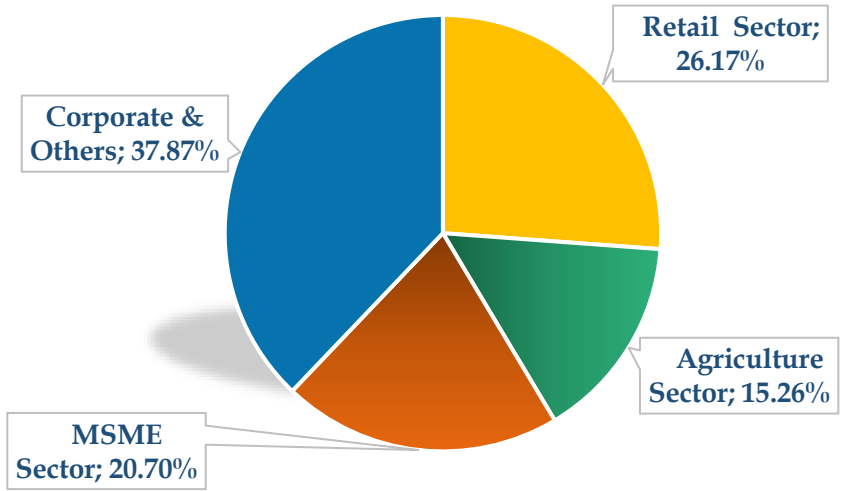
(₹ in Crore)

Assets	Sept`23	Mar`24	Jun`24	Sept`24
Cash & Balance with RBI	14,221	21,161	14,350	16,574
Balances with Bank & Call Money	543	9,150	142	22
Total Investments (Net of Depreciation & Provision)	70,179	68,274	76,374	77,816
Total Advances (Net of Provision)	1,79,515	2,00,240	2,05,573	2,13,927
Total Fixed Assets (Net of Depreciation)	2,145	2,210	2,245	2,379
Other Assets	6,582	6,103	6,547	6,258
Total	2,73,184	3,07,138	3,05,232	3,16,975
Liabilities	Sept`23	Mar`24	Jun`24	Sept`24
Capital	7,081	7,081	7,081	7,081
Reserves & Surplus	11,331	12,593	14,083	15,605
Deposits	2,39,298	2,70,747	2,67,416	2,76,289
Borrowings	8,654	7,719	9,448	10,482
Other Liabilities & Provisions	6,820	8,998	7,205	7,518
Total	2,73,184	3,07,138	3,05,232	3,16,975

Credit Portfolio - Balanced Loan Growth

(₹ in Crore)

Particulars	Sept`23	Jun`24	Sept`24	Growth (Y-o-Y) %
Gross Advances	1,83,122	2,09,031	2,17,504	18.78
<i>of which</i>				
Retail Sector	46,449	53,161	56,914	22.53
Agriculture Sector	24,792	31,883	33,187	33.86
MSME Sector	36,037	42,561	45,031	24.96
Total of RAM	1,07,279	1,27,605	1,35,132	25.96
RAM % to Gross Advances	58.58	61.05	62.13	
Corporate & Others	75,843	81,426	82,372	8.61



% Share of Gross Advances, as on 30th September, 2024

(₹ in Crore)

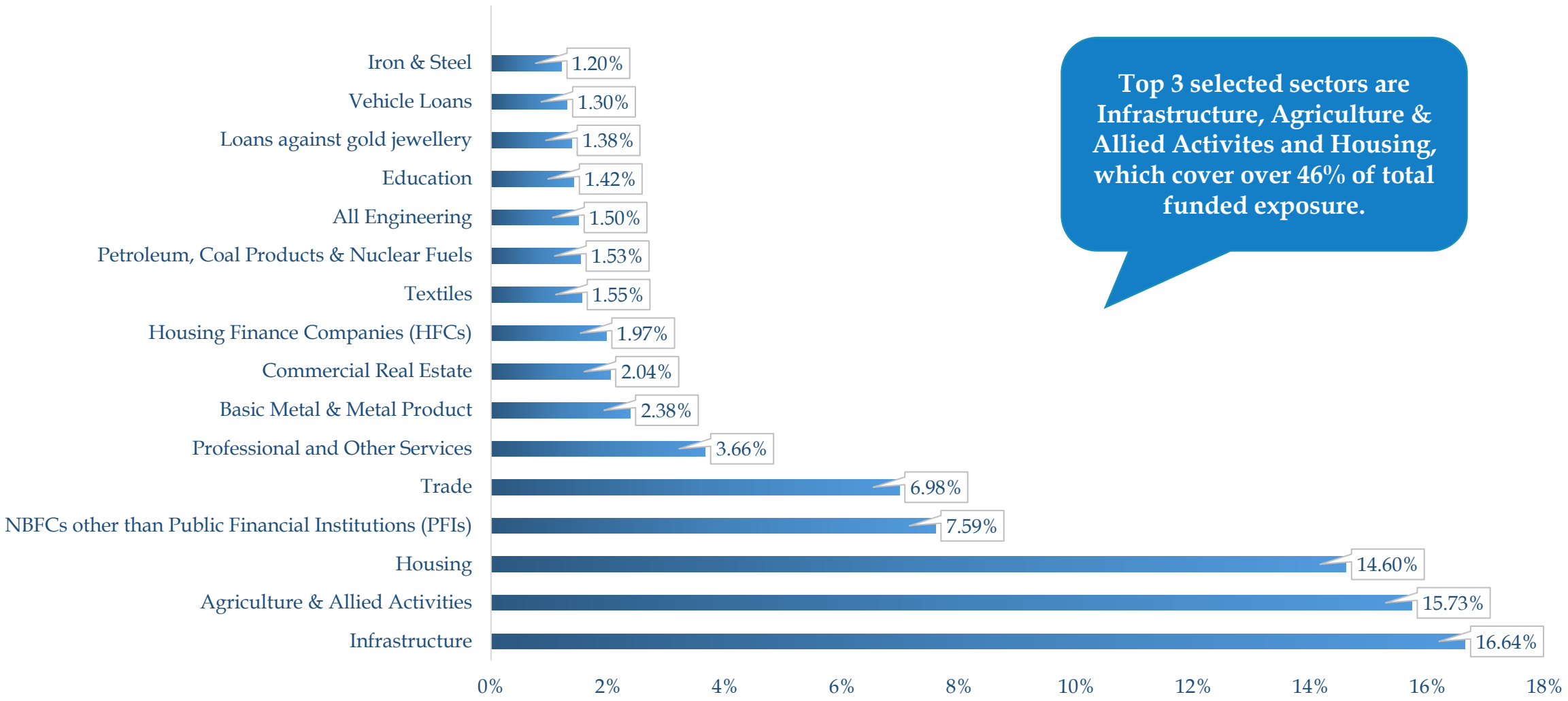
RETAIL CREDIT				
Particulars	Sept`23	Jun`24	Sept`24	Growth (Y-o-Y) %
Total Retail Credit	46,449	53,161	56,914	22.53
<i>of which</i>				
Housing	26,686	31,004	33,394	25.13
Education	2,033	2,333	2,509	23.42
Vehicle	2,487	2,893	3,268	31.42
Others	15,243	16,931	17,743	16.40

AGRICULTURE CREDIT				
Particulars	Sept`23	Jun`24	Sept`24	Growth (Y-o-Y) %
Total Agriculture Credit	24,792	31,883	33,187	33.86
<i>of which</i>				
Farm Credit (Crop, Investment & Allied)	13,218	17,087	17,858	35.10
Agri Infrastructure	670	746	724	8.08
Agri Ancillary Activities	10,905	14,051	14,605	33.94

MSME CREDIT				
Particulars	Sept`23	Jun`24	Sept`24	Growth (Y-o-Y) %
Total MSME Credit	36,037	42,561	45,031	24.96
<i>of which</i>				
Micro	23,099	24,882	22,512	(2.54)
Small	9,539	12,733	14,813	55.29
Medium	3,399	4,947	7,706	126.72



Funded exposure to selected sectors & industries with total exposure (more than 1%) - Sept`24



Top 3 selected sectors are Infrastructure, Agriculture & Allied Activities and Housing, which cover over 46% of total funded exposure.



External Rating-wise Advances - Above 25 Cr

(₹ in Crore)

Particulars	Sept`23			Jun`24			Sept`24		
	No. of Borrowers	O/s Amount	% of O/s Amount	No. of Borrowers	O/s Amount	% of O/s Amount	No. of Borrowers	O/s Amount	% of O/s Amount
Total Eligible Exposure for External Rating	426	86,761	100	489	95,616	100	486	95,880	100
AAA	12	5,565	6	10	5,481	6	8	3,766	4
AA	71	22,912	26	80	29,456	31	92	32,704	34
A	107	22,256	26	118	22,399	23	119	23,511	24
BBB	89	9,196	11	116	13,297	14	116	13,365	14
BB & Below	39	3,490	4	46	3,625	4	61	4,789	5
Total Rated	318	63,418	73	370	74,258	78	396	78,135	81
Govt.Guaranteed exposure (Unrated)	27	19,126	22	21	15,405	16	22	13,949	15
Total Rated plus Govt Guarantee	345	82,544	95	391	89,663	94	418	92,084	96
Other Unrated	81	4,217	5	98	5,953	6	68	3,796	4

Asset Quality

(₹ in Crore)

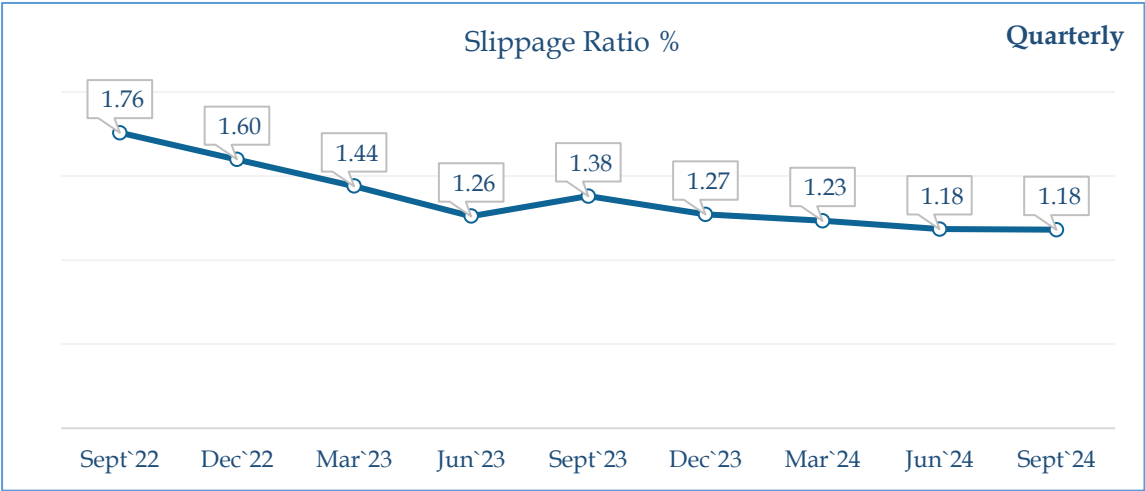
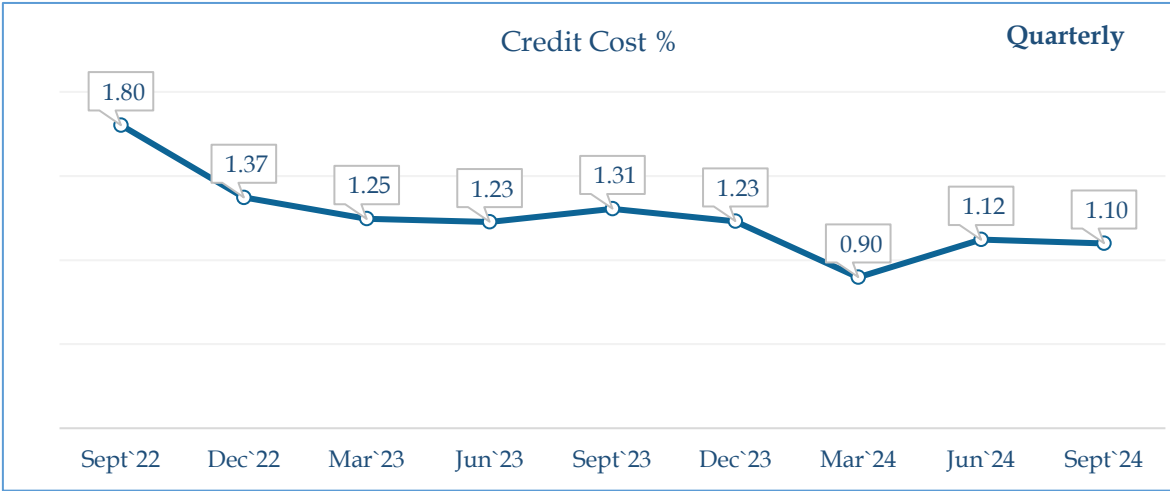
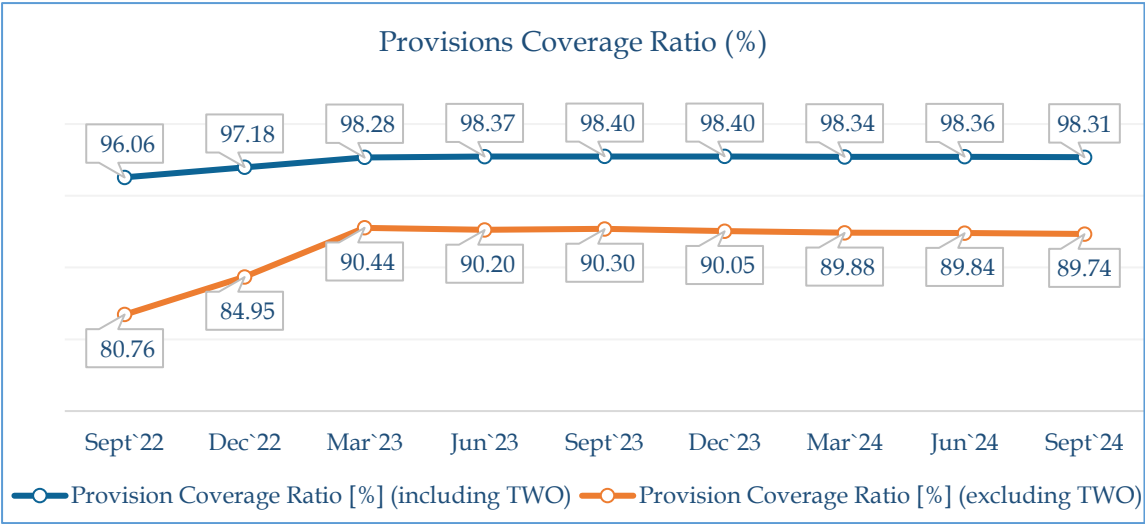
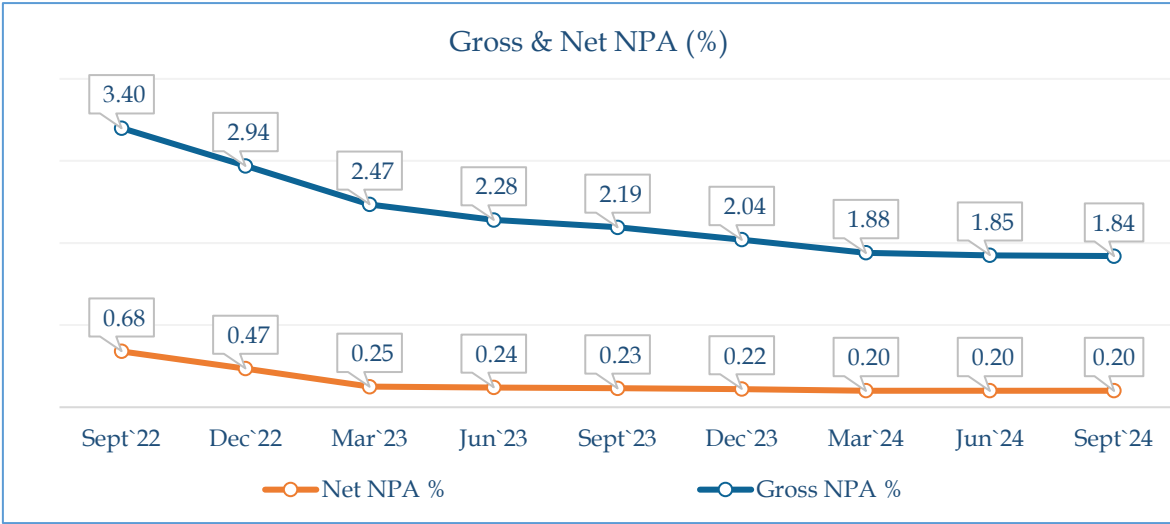
Particulars	Sept`23		Dec`23		Mar`24		Jun`24		Sept`24	
	Amount	% of Gross Adv.	Amount	% of Gross Adv.	Amount	% of Gross Adv.	Amount	% of Gross Adv.	Amount	% of Gross Adv.
Standard	1,79,105	97.81	1,84,812	97.96	1,99,831	98.12	2,05,158	98.15	2,13,495	98.16
Sub-Standard	1,151	0.63	1,156	0.61	1,181	0.58	1,278	0.61	1,376	0.63
Doubtful	2,733	1.49	2,568	1.36	2,513	1.23	2,452	1.17	2,459	1.13
Loss	133	0.07	134	0.07	139	0.07	142	0.07	175	0.08
Total Advances	1,83,122	100	1,88,670	100	2,03,664	100	2,09,031	100	2,17,504	100

Special Mention Account (SMA) *

Particulars	Sept`23		Dec`23		Mar`24		Jun`24		Sept`24	
	Amount	% of Gross Adv.	Amount	% of Gross Adv.	Amount	% of Gross Adv.	Amount	% of Gross Adv.	Amount	% of Gross Adv.
SMA 1	75	0.04	736	0.39	112	0.05	153	0.07	185	0.09
SMA 2	198	0.11	107	0.06	68	0.03	109	0.05	239	0.11
Total	273	0.15	843	0.45	180	0.09	261	0.12	424	0.19

* Rs. 5 crore and above

Restructuring of Standard Advances	Sept`23	Dec`23	Mar`24	Jun`24	Sept`24
Retail- As on Date	1,713	1,597	1,508	1,379	1,287
Agriculture- As on date	184	155	137	132	119
MSME- As on date	450	378	153	131	120
Corporate- As on Date	822	648	469	456	439
Total	3,169	2,779	2,267	2,098	1,964





Movement of NPA

(₹ in Crore)

Particulars	Last 5 Quarters				
	Sept`23	Dec`23	Mar`24	Jun`24	Sept`24
Opening Level of Gross NPAs	4,007	4,017	3,858	3,833	3,873
Total Reductions	584	731	599	556	472
<i>of which : Recovery + Upgradation</i>	324	209	278	213	222
Gross Addition	594	573	574	596	609
<i>of which : Variable</i>	1	3	4	4	3
<i>: Fresh Slippages(Net)</i>	593	570	570	592	606
Net Increase/Decrease	10	(159)	(25)	40	137
Closing Level of Gross NPAs	4,017	3,858	3,833	3,873	4,010

Sector-wise Credit Deployment & NPA

(₹ in Crore)

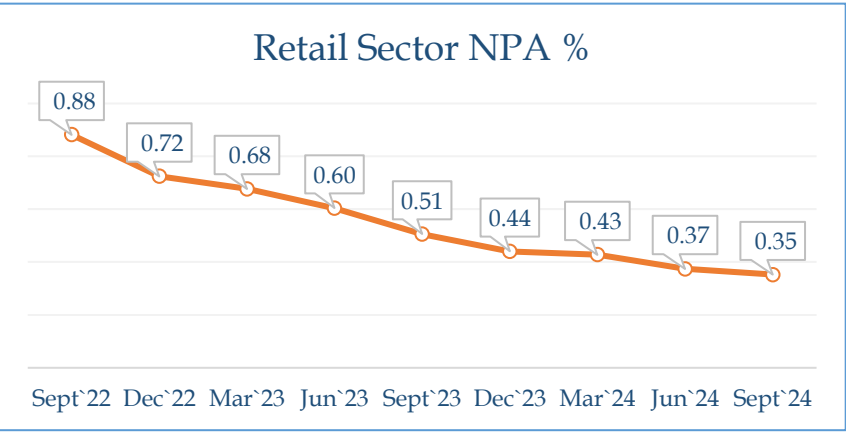
Particulars	Sept`23			Jun`24			Sept`24		
	Advances	Sector NPA	Sector NPA %	Advances	Sector NPA	Sector NPA %	Advances	Sector NPA	Sector NPA %
Retail Sector	46,449	235	0.51	53,161	199	0.37	56,914	201	0.35
Agriculture Sector	24,792	2,388	9.63	31,883	2,512	7.88	33,187	2,609	7.86
MSME Sector	36,037	1,152	3.20	42,561	1,030	2.42	45,031	1,076	2.39
Total of RAM	1,07,279	3,775	3.52	1,27,605	3,741	2.93	1,35,132	3,886	2.88
RAM to Gross Advances (%)	58.58	-	-	61.05	-	-	62.13	-	-
Corporate & Others	75,843	242	0.32	81,426	132	0.16	82,372	124	0.15
Corporate & Others to Gross Advances (%)	41.42	-	-	38.95	-	-	37.87	-	-
Total Advances	1,83,122	4,017	2.19	2,09,031	3,873	1.85	2,17,504	4,010	1.84



Retail Sector - NPA

(₹ in Crore)

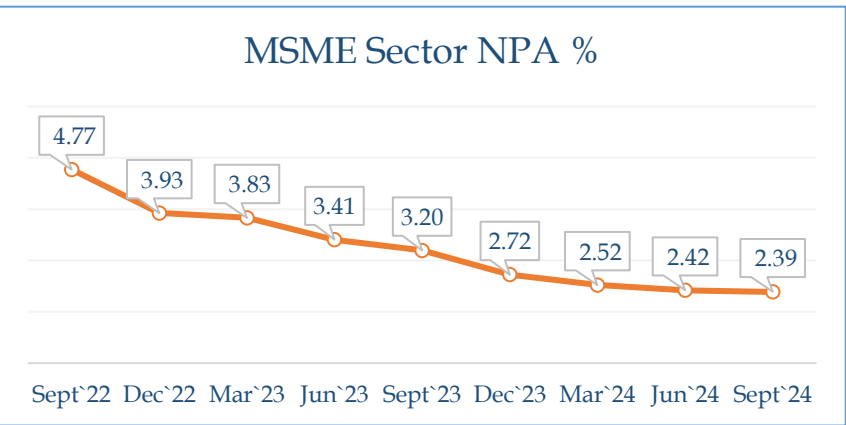
Particulars	Sept'23			Jun'24			Sept'24		
	Advances	Sector NPA	Sector NPA %	Advances	Sector NPA	Sector NPA %	Advances	Sector NPA	Sector NPA %
Total Retail Credit	46,449	235	0.51	53,161	199	0.37	56,914	201	0.35
<i>of which</i>									
Housing	26,686	126	0.47	31,004	88	0.28	33,394	87	0.26
Education	2,033	13	0.65	2,333	7	0.31	2,509	7	0.26
Vehicle	2,487	13	0.52	2,893	9	0.31	3,268	9	0.26
Others	15,243	83	0.54	16,931	95	0.56	17,743	99	0.56



MSME Sector - NPA

(₹ in Crore)

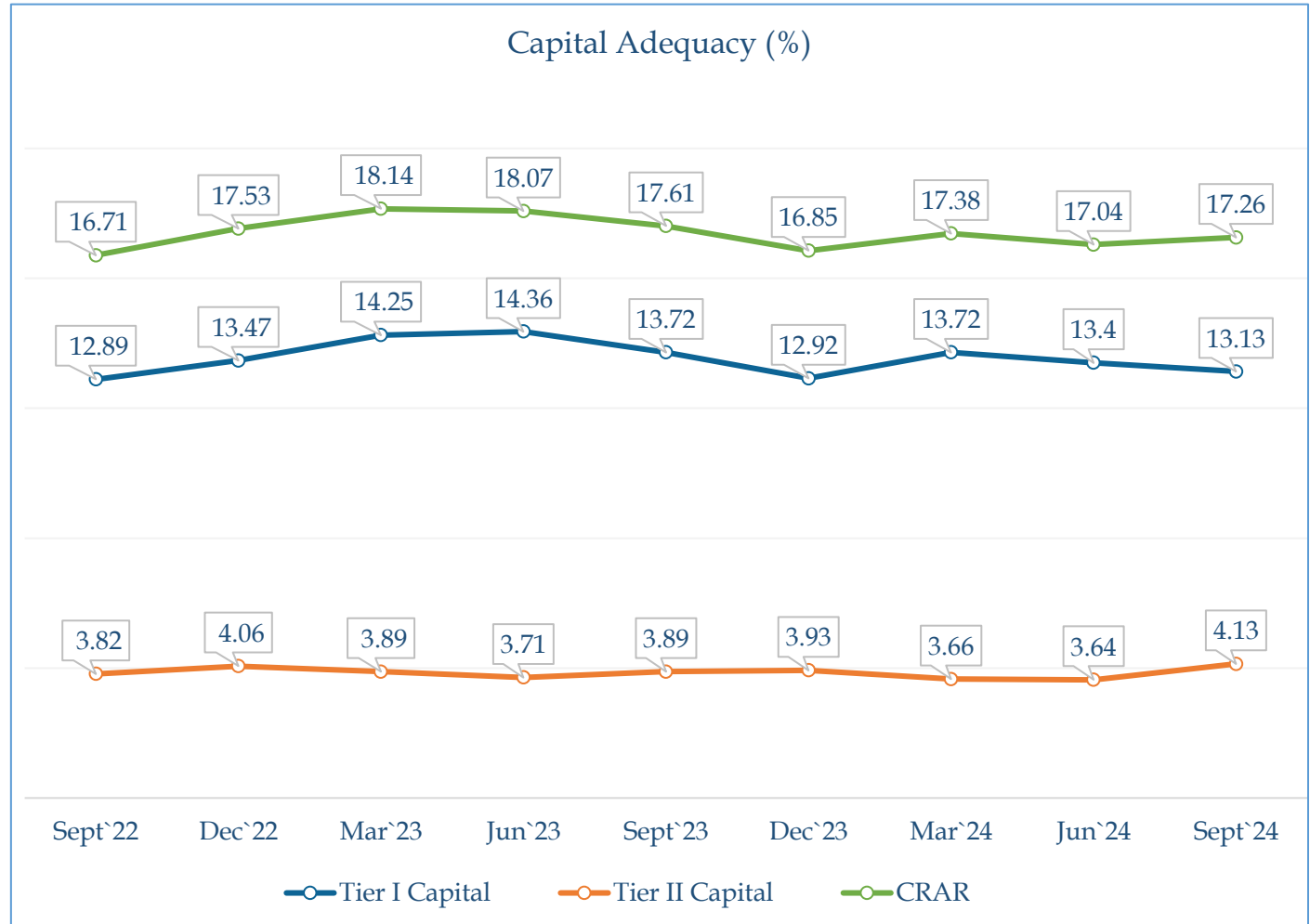
Particulars	Sept'23			Jun'24			Sept'24		
	Advances	Sector NPA	Sector NPA %	Advances	Sector NPA	Sector NPA %	Advances	Sector NPA	Sector NPA %
Total MSME Credit	36,037	1,152	3.20	42,561	1,030	2.42	45,031	1,076	2.39
<i>of which</i>									
Micro	23,099	989	4.28	24,882	814	3.27	22,512	795	3.53
Small	9,539	134	1.40	12,733	165	1.30	14,813	206	1.39
Medium	3,399	29	0.86	4,947	51	1.04	7,706	75	0.97





Capital Adequacy (%)

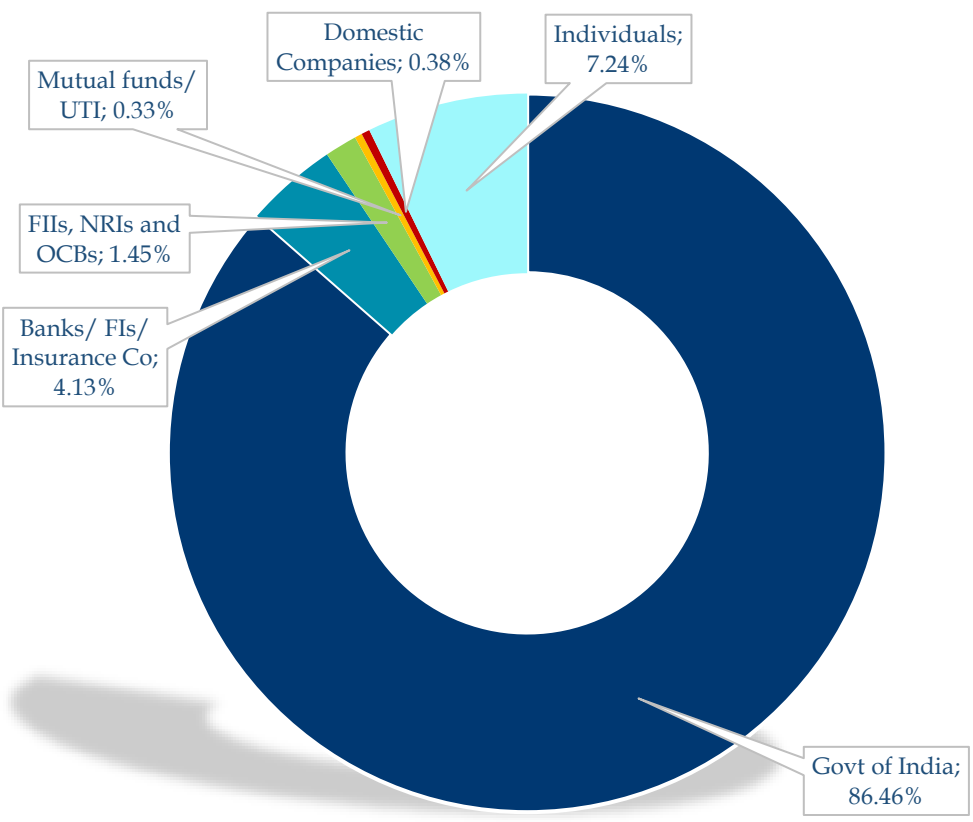
Particulars	Sept`23	Jun`24	Sept`24
RWA for Credit Risk	1,03,825	1,30,874	1,35,729
RWA for Market Risk	6,057	426	858
RWA for Operational Risk	14,537	17,968	17,968
Total RWA	1,24,420	1,49,268	1,54,555
CET I %	12.28	12.20	11.97
ATI %	1.44	1.20	1.16
TIER I %	13.72	13.40	13.13





Equity Holding(%) & Ratios

Shareholding Pattern



As on 30th September 2024

Bank has raised equity capital of ₹ 3500 crores @ ₹ 57.36 on 05/10/2024 through QIP. Consequently, as on date, GOI holding has been reduced to 79.60%.

Quarterly

Particulars	Sept`23	Dec`23	Mar`24	Jun`24	Sept`24
No. of Shares (in crore)	708.14	708.14	708.14	708.14	708.14
Market Capitalization	33,743	31,972	44,153	45,894	42,694
Net Worth (in crore)	15,823	16,902	17,178	18,731	20,407
Return on Equity (%)	23.25	24.51	28.35	27.62	26.01
Return on Assets (%)	1.37	1.55	1.73	1.72	1.74
Earning Per Share (Rs.) (Not Annualized)	1.30	1.46	1.72	1.83	1.87
Book Value Per Share (Rs.) (excl. Rev. Res.)	22.34	23.87	24.26	26.45	28.82

Particulars	Agency	Rating
Long Term Rating (Tier II Bonds)	ICRA / CARE / INFOMERICS / ACUITE / BRICKWORK	AA+ (Stable)
Short Term Rating	CRISIL	A1+
International Rating	FITCH	BBB- (Stable)

New Initiatives in Digital Banking



WhatsApp Banking

- Generate CIF based Consolidated Statement
- Download FD Receipts
- Grievance Redressal
- Pension slip download



Digital Sanctions

GST Credit Scheme

- Need based Credit Scheme upto Rs. 25 lakhs for regular GST payers.

Gold Loan Journey- Branch Assisted

- End to End Digital Gold Loan Journey with convenience to book appraiser appointment.

PM Vishwakarma

- Digital journey for providing Credit support to artisans and craftsman upto Rs. 2.00 Lakhs.

KCC Review/ Renewal

- This Digital Journey simplifies the existing KCC renewal process for farmers without visiting the branch.

Vehicle Loan

- End to End digital journey where customer can avail car loan with ease and without visit to branch.

E-BG through NeSL

- Issuance of Bank Guarantee through digital mode with e-signing and e-stamping

AI Based Predictive Analysis

- AI based debt collection and Stress prediction.
- AI based NPA forecasting

AI based Voice Assistant

- AI based Interactive voice Assistant implemented for welcome calling and SMA Accounts



Mobile Banking

- Lifestyle Services like Travel, Recharge, utility bill payments, Online pharmacy, diagnostics, doctor consultation services
- Instant Account Statement
- Loan against Fixed Deposit.
- E-FD and E-RD Opening.
- Block/Unblock Digital Channels
- Enhanced Transaction Limits

New Initiatives in Information Technology



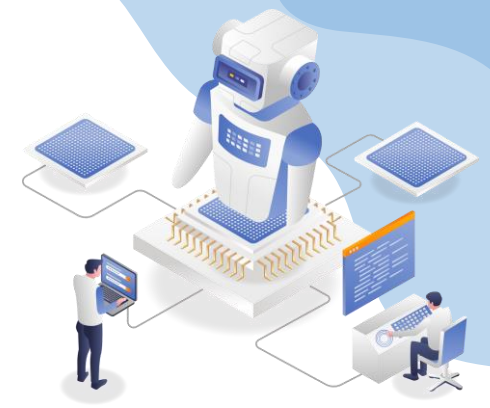
To enhance Core Technology Infra

- Bank is doing augmentation for Private Cloud 'NAKSHTRA 2.0' to upgrade technology infrastructure at Data Center to provide seamless customer service.
- We have deployed **DR automation solution** for few applications for conducting DR drill activity through DR automation solution.
- Bank is upgrading Core Infra for **CBS and Network** in DC, DR and NDR for increasing capabilities and enhance customer service.



To enhance the Delivery Channels

- Bank has implemented **EFRMS solution** on CBS, Internet Banking, Mobile Banking, UPI, FI & AEPS for integrated fraud monitoring.
- Bank has implemented new **FI switch** for providing additional services to customers through more BC points.
- Bank has implemented **Office 365** and the same is role out for all users.

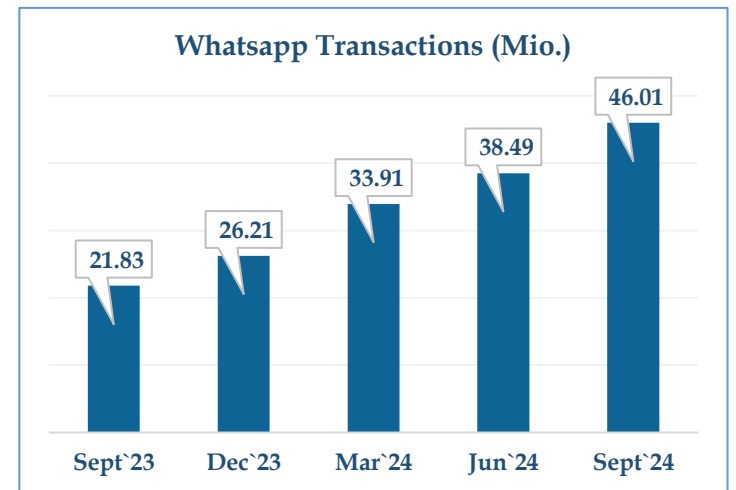
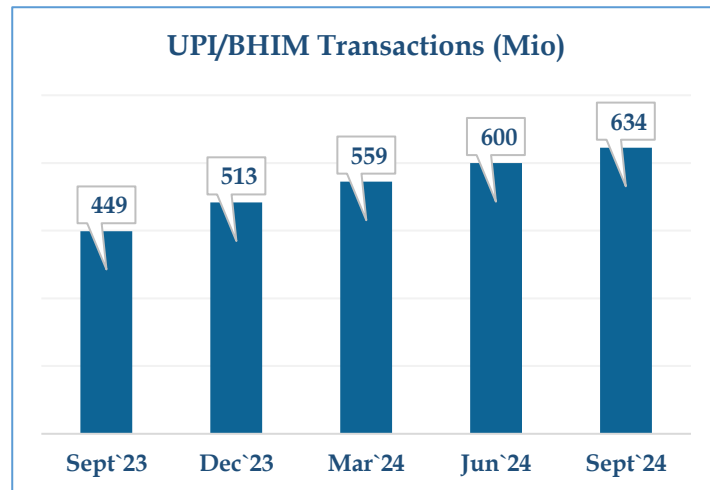
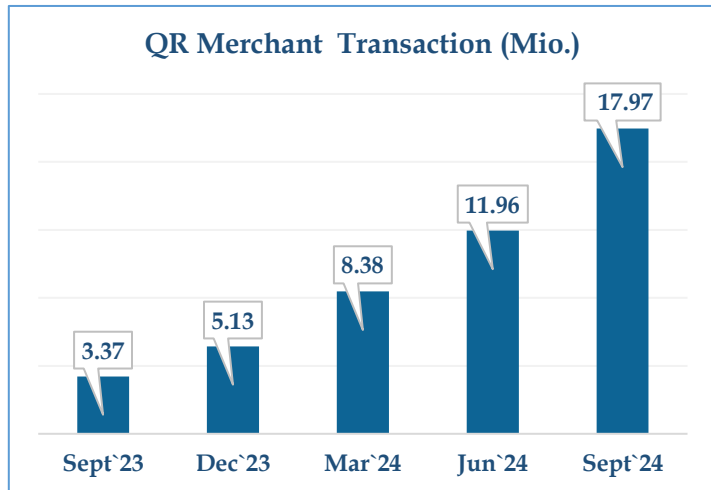
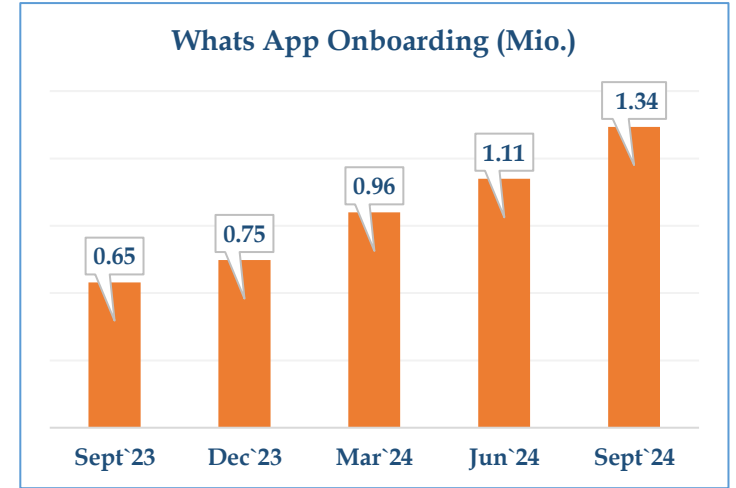
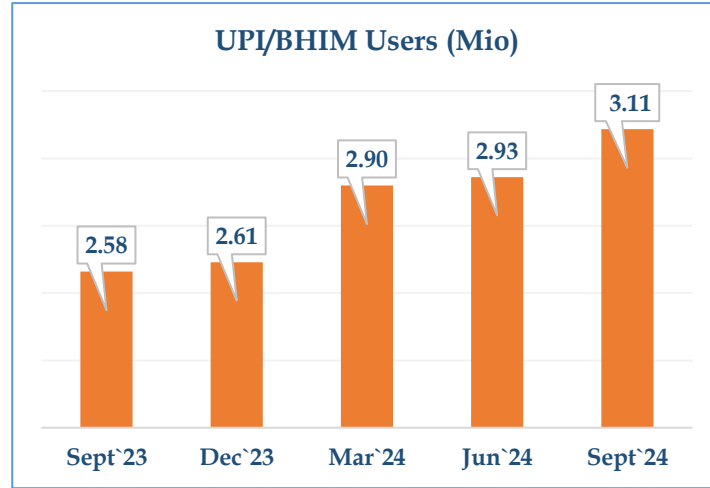
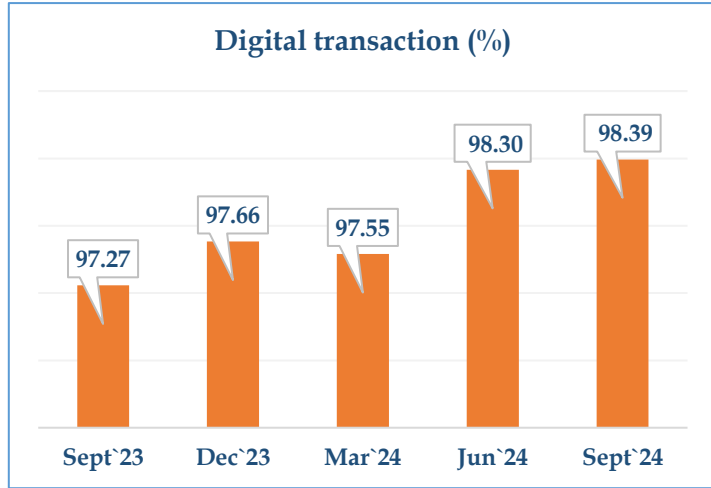


To enhance Digital Process & Automation

- Bank has implemented '**OFSAA**' to Meet risk-adjusted performance objectives, Improve customer behavior insight, Lower compliance and regulation costs, and Cultivate a risk management culture in the Bank.
- Bank is in advance stage to implement '**Google Apigee**' for API management. Which increases compliance as well as overall API security aspects.
- Bank is in advance stage to implement '**Master Craft**' for Change Management, version control, Bug reporting etc. for various applications in the Bank.

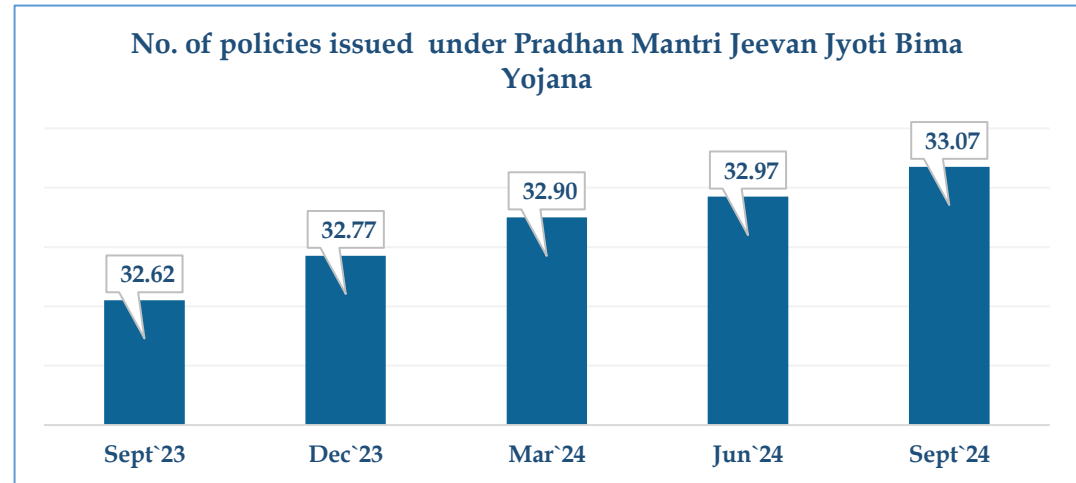
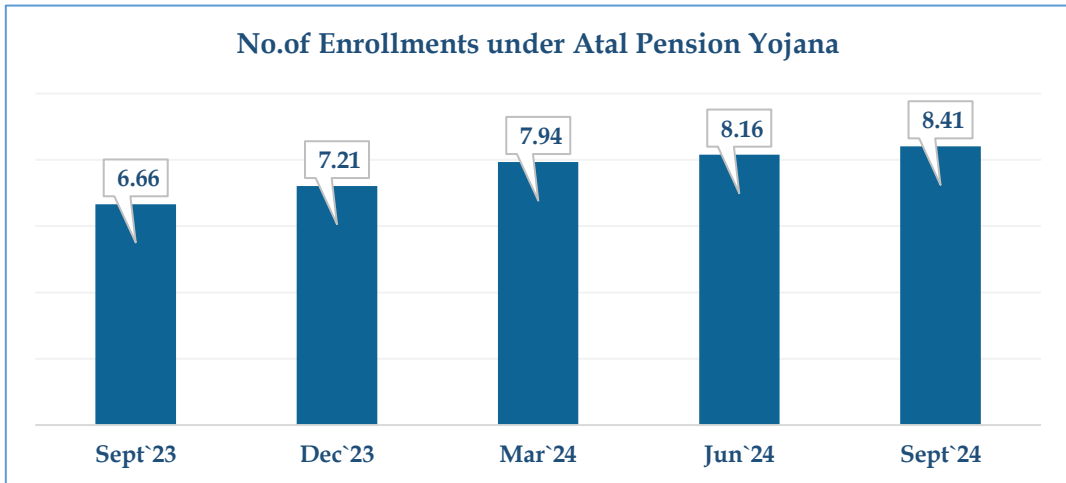
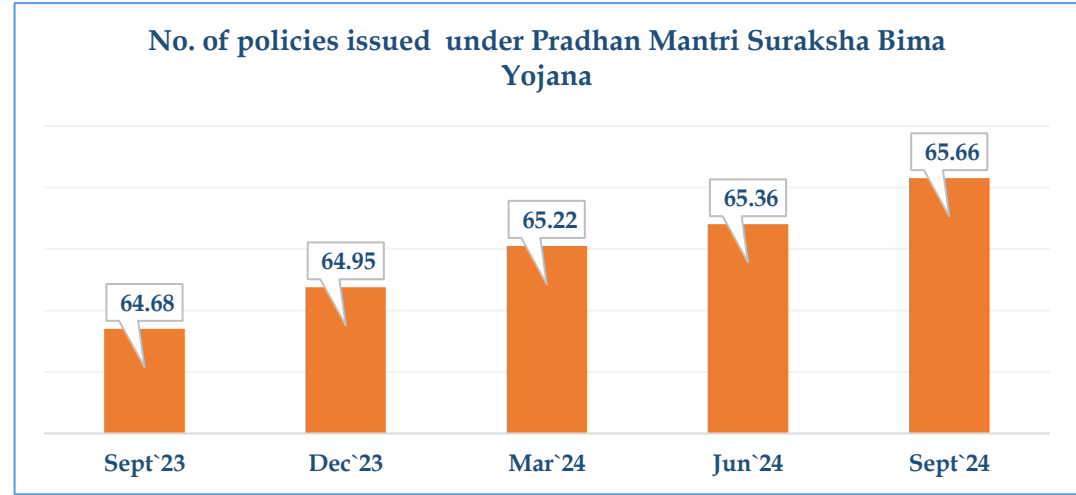
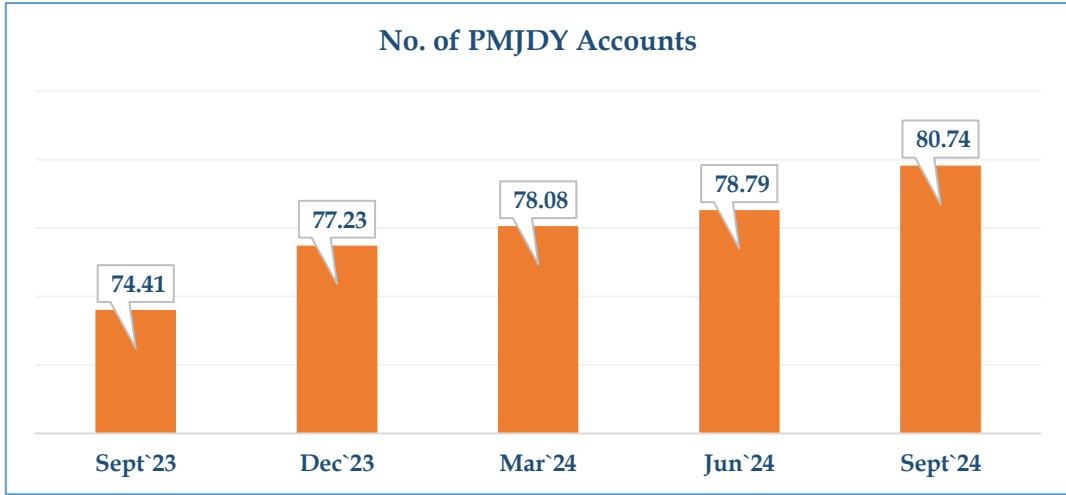


Digital Footprints





Financial Inclusion (in Lakhs)





Digital Banking

Financial Inclusion

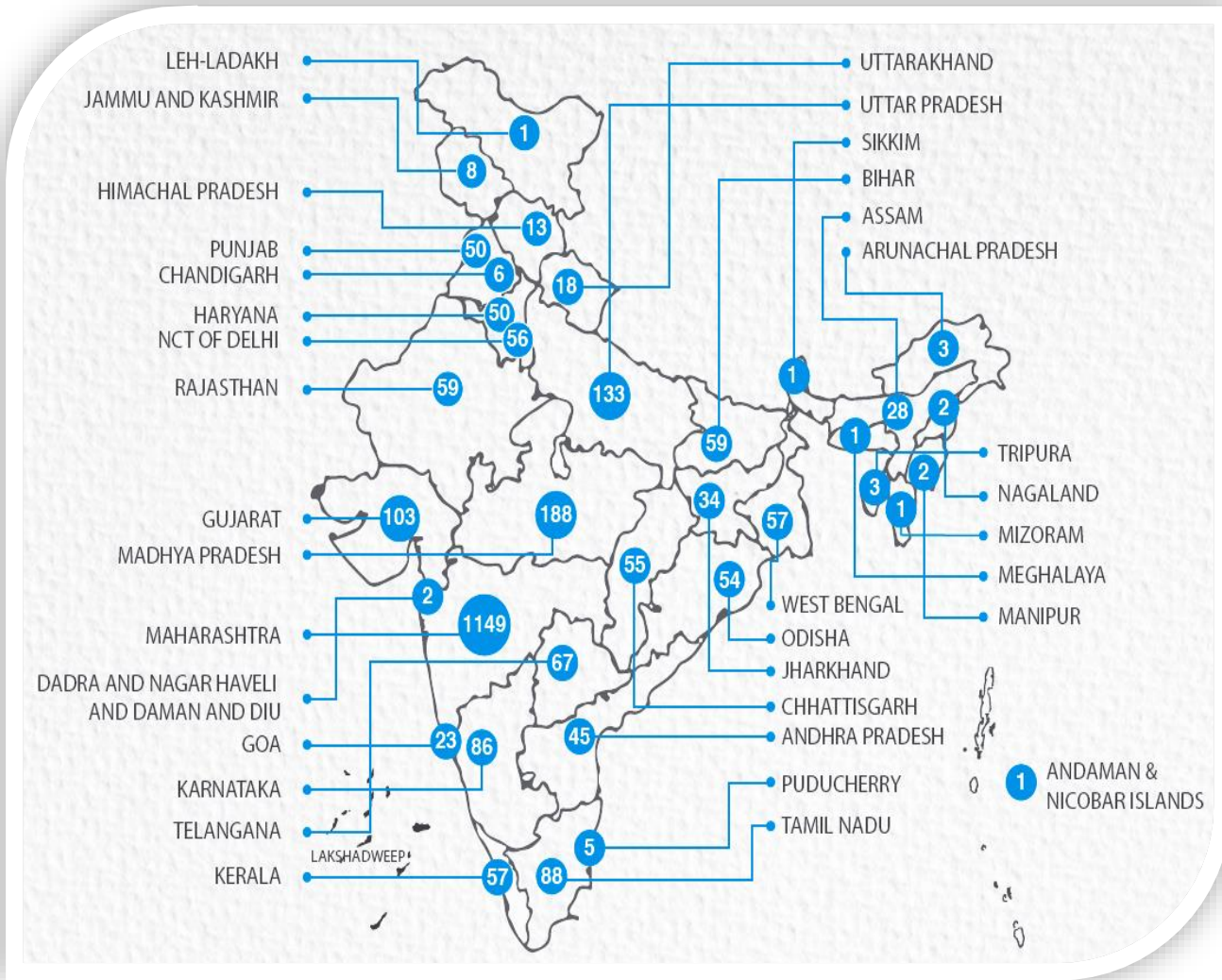
Expanding Footprints

ESG Initiatives

Products, Services & Awards

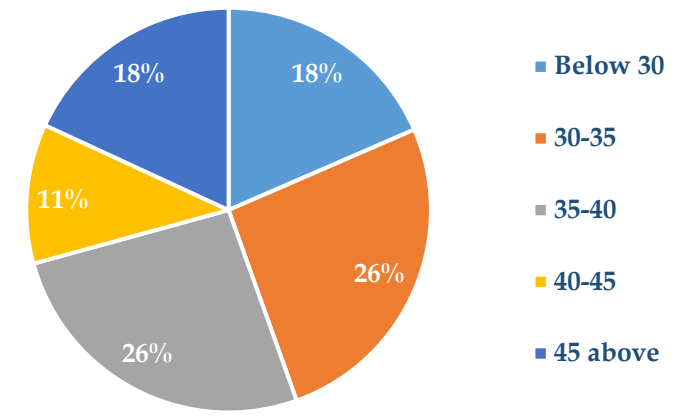


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Bank of Maharashtra
 भारत सरकार का उद्यम
 एक परिवार एक बैंक



Category	No. of Branches				
	Sept`23	Dec`23	Mar`24	Jun`24	Sept`24
Metro	563	586	611	614	619
Urban	508	522	548	549	553
Semi Urban	661	684	720	725	727
Rural	609	609	610	611	609
Total Branches	2,341	2,401	2,489	2,499	2,508

Employee Age Profile % (in Years)



70% of employees are below the age of 40 years.



Maha Green Pehal

- Dedicated Climate Risk Management Policy
- Dedicated portal for monitoring of green initiatives and collection of data under **Maha Darpan portal**.
- Discontinuation of plastic folders & single use plastic.
- Implementation of E-meeting portal for saving paper usage.

Green Finance

- Finance of 2549 Crores to Green Energy Sector as on 30.09.2024.
- Finance of Rs. 46.06 Crores for Green Buildings under Maha Super Green Housing Loan Scheme as on 30.09.2024.
- Finance of Rs. 32.19 Crores for E-vehicles under Maha Super Green Car Loan Scheme as on 30.9.2024
- Concession upto 25 Bps in applicable ROI for good ESG Score.

E-Waste

- E-waste collected ~142417 KGS; recycled ~135300 KGS
- Carbon Emission Reduction (approx.) ~ 1,87990 KGS

Tree Plantation

- Total 11411 trees have been planted countrywide for making the environment better.

Adoption of Green Energy

- Installed **Solar panel** at Head office & Bank owned premises
- Total Electricity generated through solar panels up to 30.09.2024 - 870620 Units
- Amount Saved - **Rs. 1.00 Crore**

Credit Assistance

- **Total credit assistance of Rs. 33187 Crore** to agricultural sector as on 30.09.2024, Growth of 33.86% on YoY basis.
- **Total credit assistance of Rs. 89059 Crore** to priority sector as on 30.09.2024, Growth of 21.44% on YoY basis.
- **Total credit assistance of Rs. 21,040 Crore** to Women beneficiaries under different schemes as on 30.09.2024, Growth of 28.90% on YoY basis.

Corporate Social Responsibility

- Bank has approved amount of Rs. **44.55 Crore** for Corporate Social Responsibility Initiatives for FY 2024-25.
- Sponsored **Rs. 41.69 Lakhs** to "Rajasthan Tiger Conservation Foundation" for purchase of Animal Ambulance with medical equipment for environmental sustainability and wildlife conservation under 'Project Tiger' initiative of Govt. of India.

Human Resources

- Total Workforce of the Bank is **14685** as on 30.09.2024
- Total no. of women employee in Bank is **4107** as on 30.9.2024
- Total **38964** hours of training provided to the employees of the Bank during **Sept. 2024 quarter** by Bank's training institutes



Digital Banking

Financial Inclusion

Expanding Footprints

ESG Initiatives

Products, Services & Awards



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Premium Current Accounts

- Bronze
- Silver
- Gold
- Platinum
- Diamond

Your Gateway to Global Trade

Mahabank Export Finance!

Pre and Post Shipment Finance in Rupee and Foreign Currencies

- Interest rate 7.40%*(NR) p.a. onwards
- Foreign Letter of Credit/ Bank Guarantee



Digital Banking

Financial Inclusion

Expanding Footprints

ESG Initiatives

Products, Services & Awards



IBEX Award for Best Use in Technology under PSU category at IBEX India 2024 Technology Awards



Finnoviti Innovation Award for Robotics Process Automation under BFSI category at Finnoviti Technology Award 2024



Bank of Maharashtra, has been honored with the prestigious 'Best CFO in Mid Cap 2024' award by Dalal Street Investment Journal



बैंक ऑफ महाराष्ट्र को श्रेष्ठ गृह पत्रिका हेतु वर्ष 2023-24 के लिए गृह मंत्रालय, भारत सरकार द्वारा हिंदी दिवस के अवसर पर कीर्ति पुरस्कार से सम्मानित किया गया।



Best Nationalized Bank in Agriculture Finance at the hands of Shri Bhagwat Karad, Hon'ble MoS Finance, Govt. of India at the BFSI Summit and Awards



Best Public Sector Bank 2023 award at Dhanam BFSI Summit & Award Nite 2024 by Dhanam Business Media



APY Annual Award of Excellence Achiever for outstanding performance in Atal Pension Yojana for FY 2023-24



Retail Bank of the Year 2023 at India Banking Summit & Awards 2023



Award under Star Performer Category at the NPS Excellence Award Programme for its outstanding performance in PFRDA Campaign



Notes



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Notes



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A magnifying glass is positioned over a financial chart. The chart has a y-axis with values 0, 50000, 100000, 150000, 200000, and 250000. The x-axis shows months from Jan to Sep. The chart is a stacked area chart with colors orange, yellow, and grey. The magnifying glass is centered over the text 'Thank you!'.

**Thank
you!**

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