



AX1/ISD/STEX/63/2024-25

Date: 15th July, 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 ended 30th June 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

(V P Srivastava)
Chief Financial Officer

Encl: As above



बैंक ऑफ महाराष्ट्र
Bank of Maharashtra

भारत सरकार का उद्यम

एक परिवार एक बैंक

FINANCIAL RESULTS

For Quarter ended,
30th June 2024



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Macro Economic Highlights

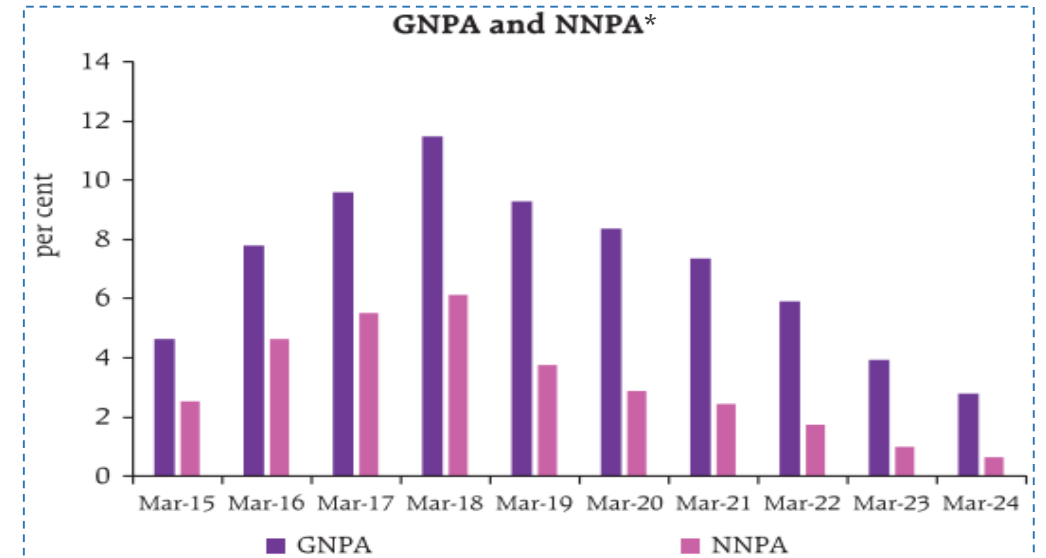


Positives

- Real GDP has grown by 8.2% in FY 2023-24 as compared to the growth rate of 7.0% in FY 2022-23. As per RBI, Real GDP growth for FY 2024-25 is projected at 7.2 per cent.
- SCBs' gross non-performing assets (GNPA) ratio fell to a multi-year low of 2.8 per cent and the net non-performing assets (NNPA) ratio to 0.6 per cent at end-March 2024, showing improvement in asset quality & adequacy of provision for NPAs.
- The IIP growth rate for the month of May 2024 over the corresponding period of previous year is 5.9 percent. The IIP growth rate in May 2023 was 5.7 percent.
- India's inclusion in the JP Morgan Emerging Market Government Bond Index (GBI) was completed on 28th June 2024 with 1% weight being assigned to Indian Government Bonds (IGBs).
- As on 5th July 2024, India's forex reserves hit record high at \$657 billion week after bond inclusion in JP Morgan EM index

Challenges

- Rising geopolitical tensions pose risk on global as well as domestic growth.
- Softening of interest rates will be key element for growth and taming the inflation
- Resource Mobilization would be key factor for credit growth



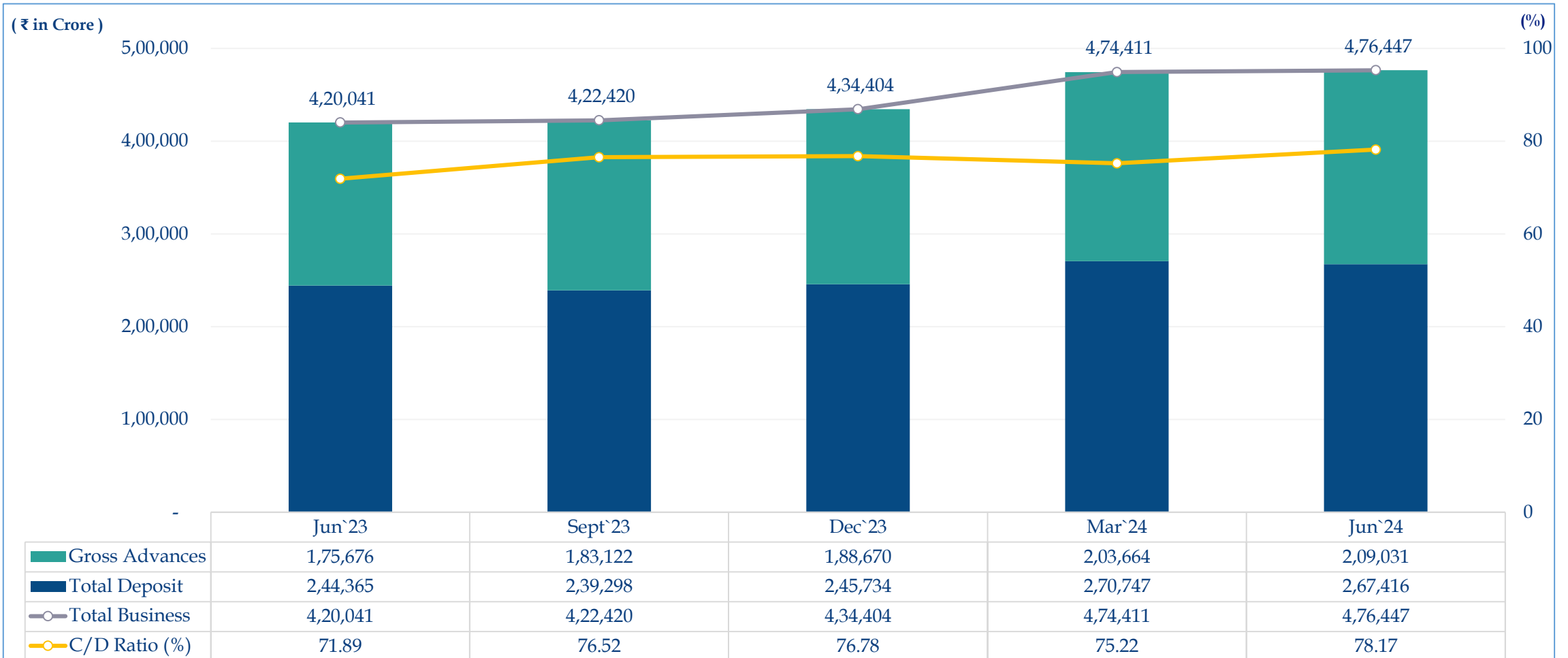
(Y-o-Y) (Q: Jun` 24 vis-à-vis Q: Jun` 23)

Net Profit	Operating Profit	NIM %	Return on Assets	Return on Equity
Increased by 46.64%	Increased by 23.14%	3.97 (3.86)	1.72 (1.33)	27.62 (23.73)
Total Business	Total Deposits	Savings Deposits	Current Deposits	Term Deposits
Increased by 13.43%	Increased by 9.43%	Increased by 6.06%	Increased by 10.43%	Increased by 11.90%
Gross Advances	Retail Advances	Agri. Advances	MSME Advances	Net NPA
Increased by 18.99%	Increased by 18.26%	Increased by 34.89%	Increased by 26.15%	0.20 (0.24)



Total Business

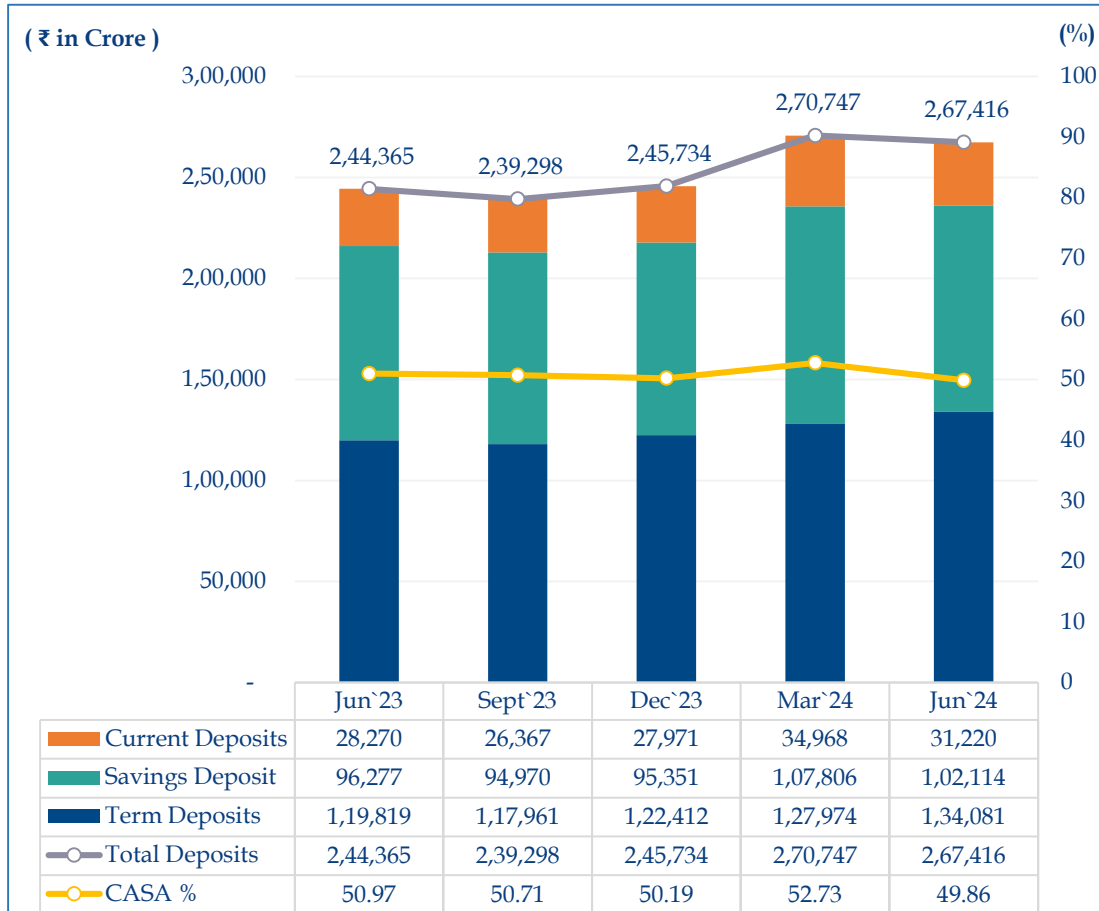
13.43 % (Y-o-Y)





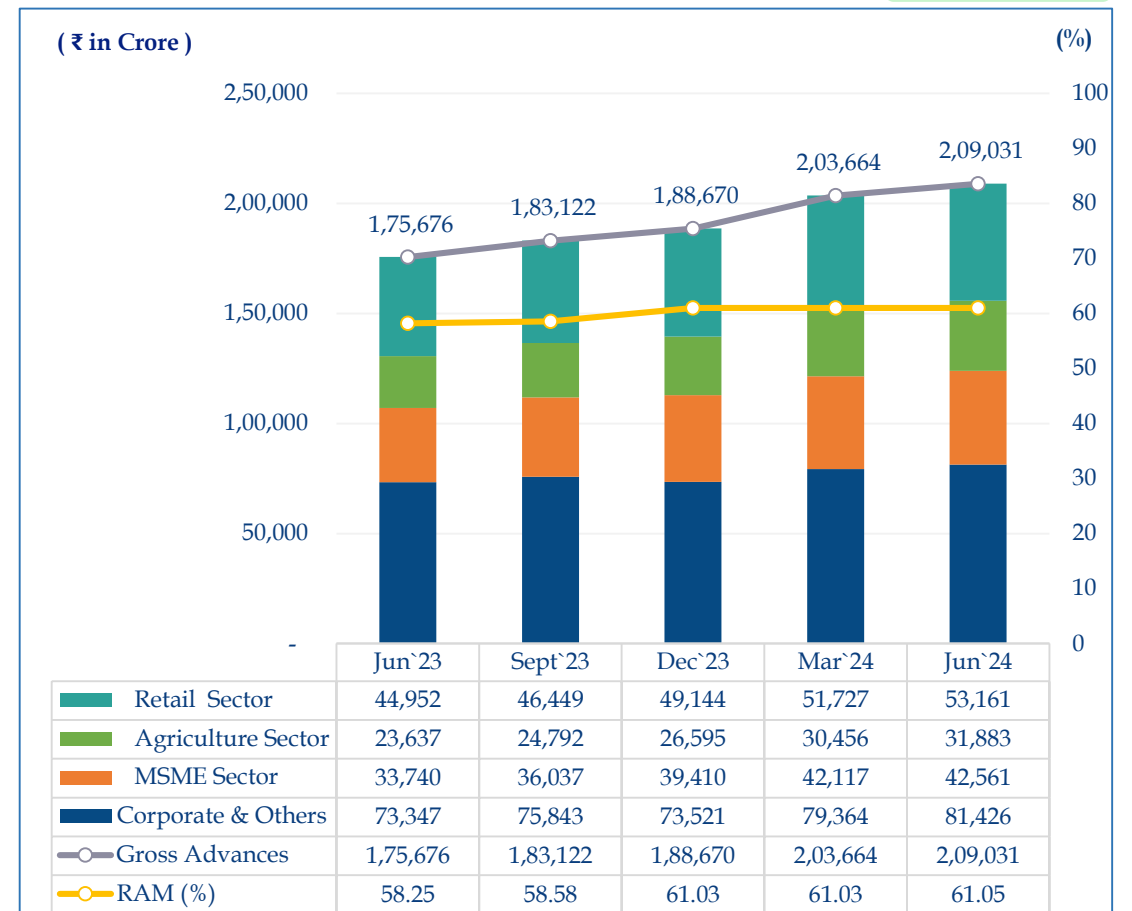
Total Deposit

9.43 % (Y-o-Y)



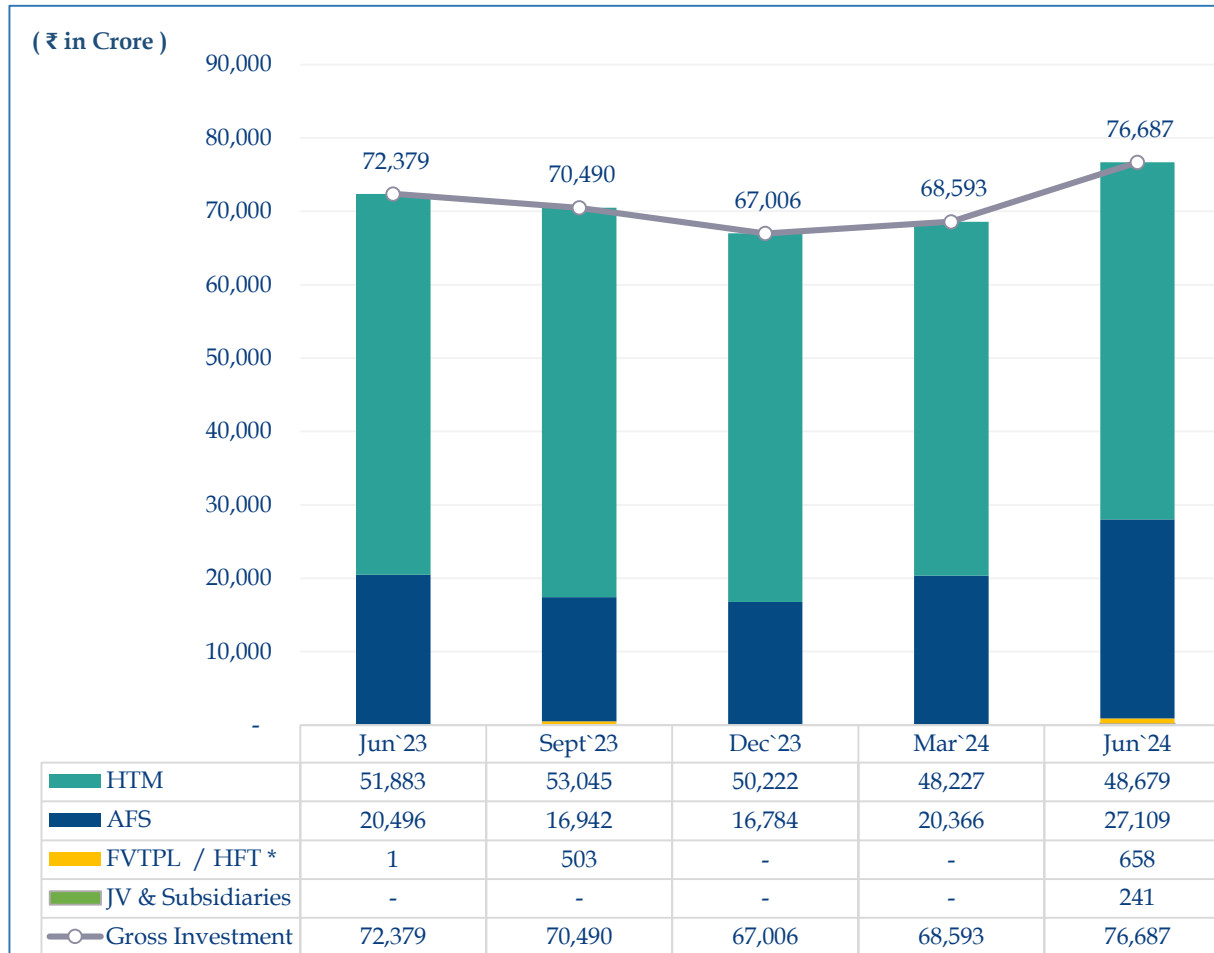
Gross Advances

18.99 % (Y-o-Y)



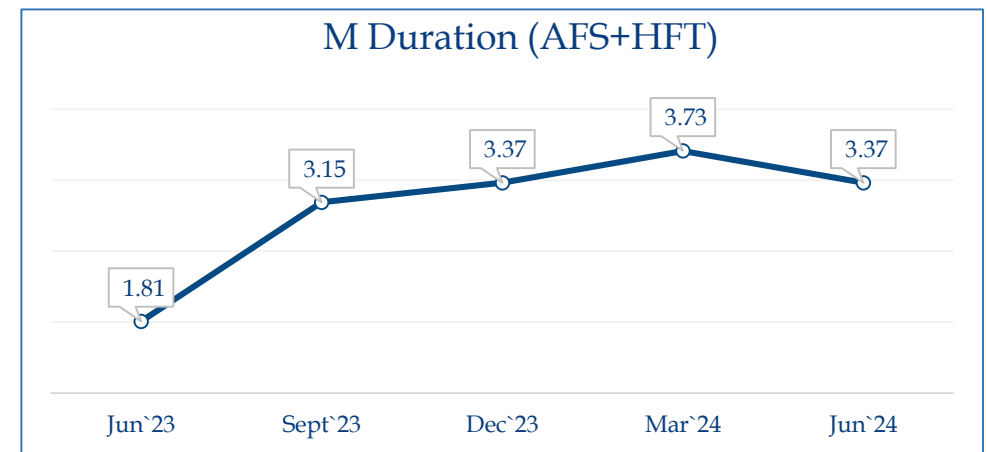
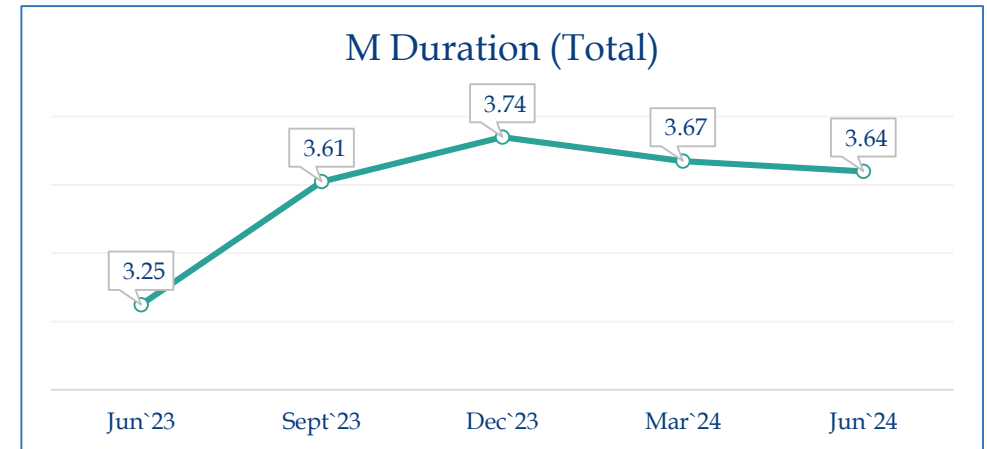


Investments



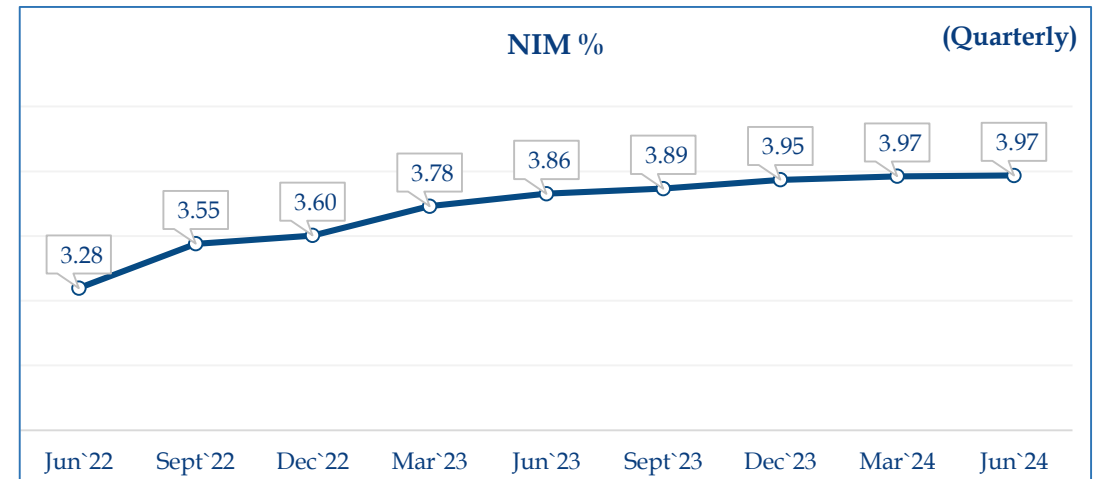
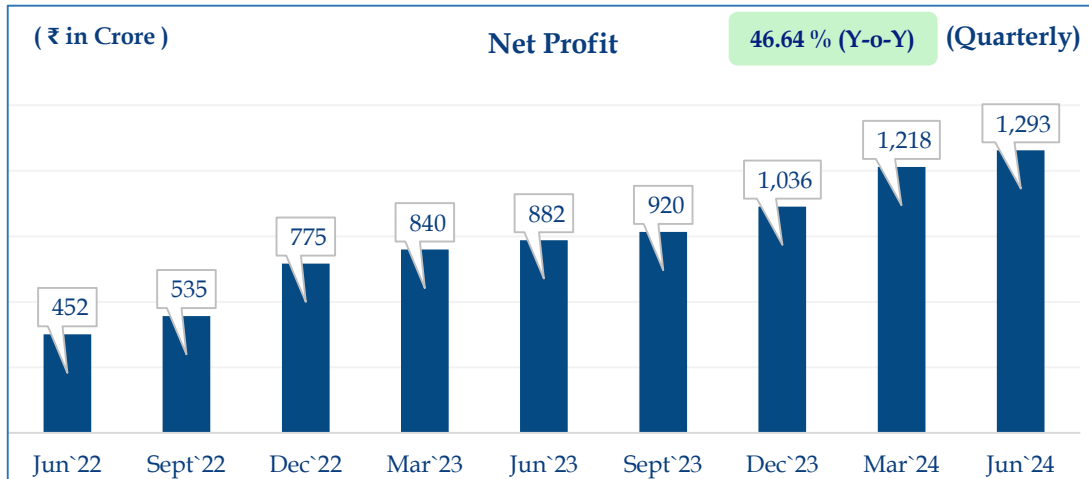
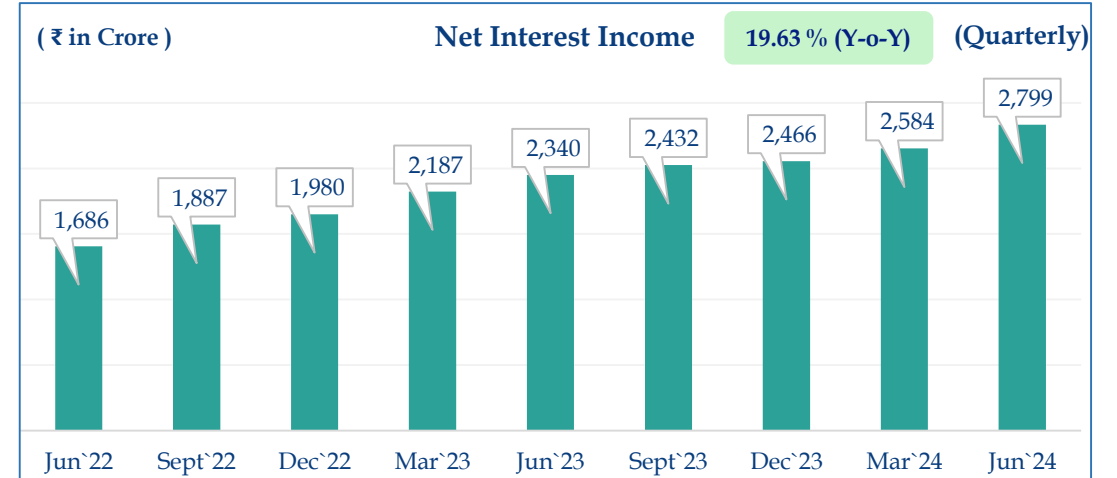
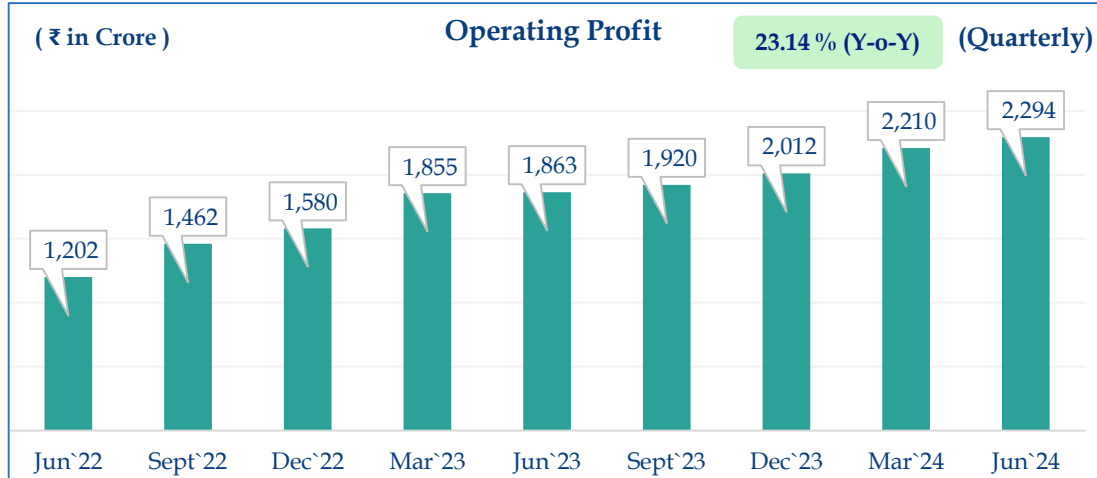
* Upto 31st March, 2024 - HFT

(Quarterly)





Profitability





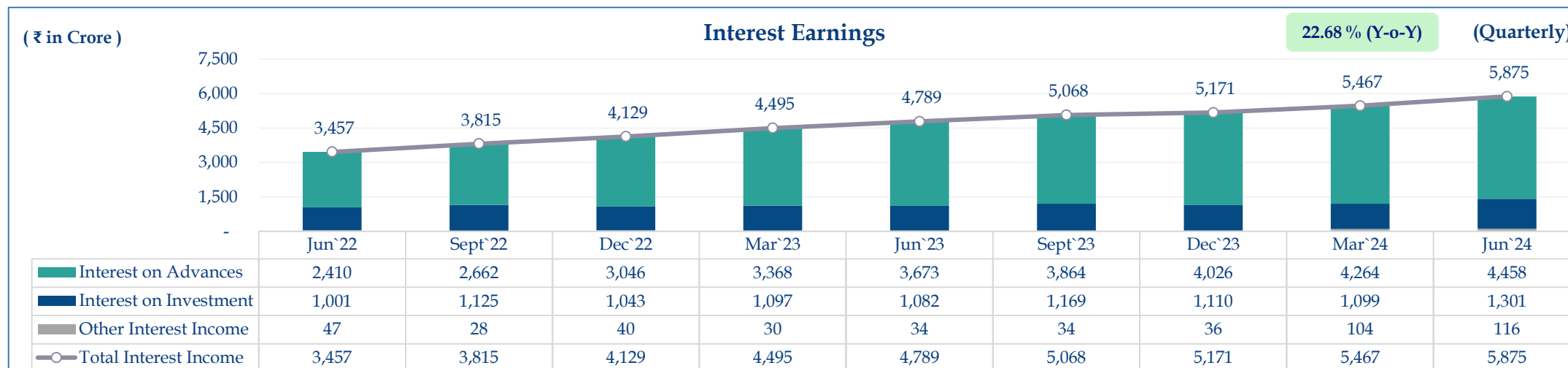
Statement of Income and Expenditure

(₹ in Crore)

Particulars	Quarter Ended				Year Ended
	Jun`23	Mar`24	Jun`24	Y-o-Y (%)	Mar`24
Total Income	5,417	6,488	6,769	25	23,493
Interest Income	4,789	5,467	5,875	23	20,495
Non-Interest Income	629	1,022	894	42	2,998
Total Expenses	3,554	4,279	4,474	26	15,487
Interest Expenses	2,449	2,882	3,076	26	10,673
Operating Expenses	1,105	1,396	1,399	27	4,814
Operating Profit	1,863	2,210	2,294	23	8,005
Provision & Contingencies other than taxes	776	942	951	23	3,646
Profit Before Taxes	1,087	1,267	1,343	24	4,359
Provision for Taxes [Net of DTA]	205	50	50	(75)	304
Net Profit	882	1,218	1,293	47	4,055



Earnings



(₹ in Crore)

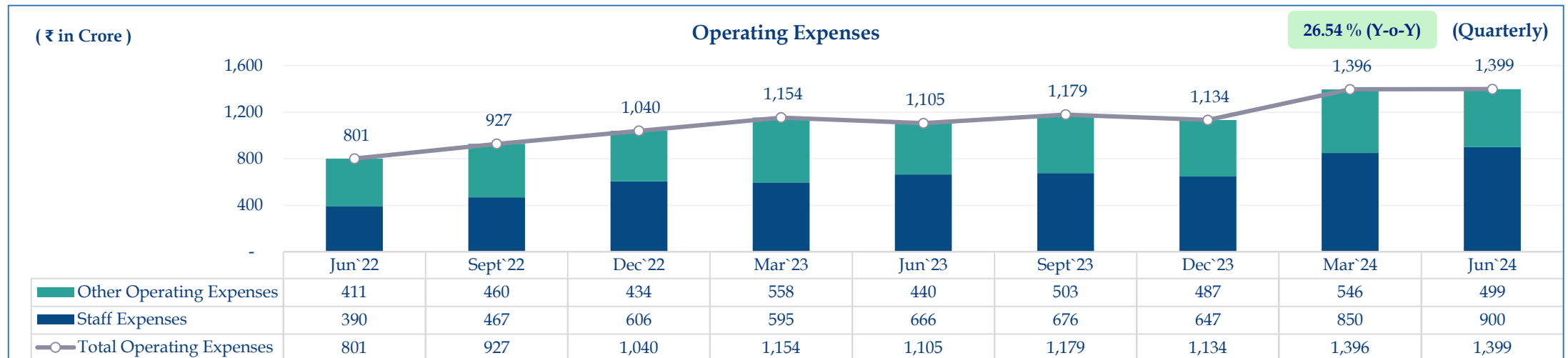
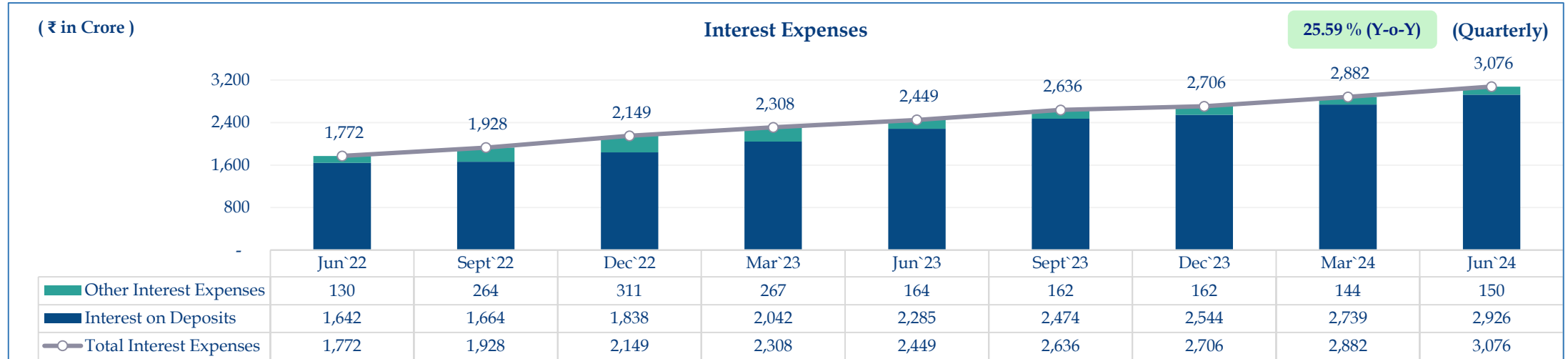
Non-Interest Income

(Quarterly)

Particulars	Quarter Ended				Year Ended
	Jun`23	Mar`24	Jun`24	Y-o-Y (%)	Mar`24
Comm. from Advances	150	284	180	20	769
Other Commissions	178	250	188	5	813
Fee Based Income	328	535	368	12	1,582
Net Profit on Investment	50	138	37	(28)	321
Net profit from FEX	12	11	11	(5)	42
Treasury Income	62	149	48	(23)	363
Recovery in written off accounts	231	300	471	104	986
Other Miscellaneous Income	7	37	7	1	67
Total Non-Interest Income	629	1,022	894	42	2,998



Expenditure





Other Operating Expenses

(₹ in Crore)

Particulars	Quarter Ended				Year Ended
	Jun`23	Mar`24	Jun`24	Y-o-Y (%)	Mar`24
Rent, Taxes & Lighting	64	75	75	17	280
Printing & Stationery	5	11	6	12	32
Advertising & Publicity	6	12	7	32	34
Depreciation on Fixed Assets	61	53	56	(8)	223
Audit Fees (incl. branch auditors)	3	2	6	97	16
Law Charges	13	18	16	20	68
Postage, Telephone etc.	11	13	10	(3)	45
Repairs & Maintenance	53	68	65	23	259
Insurance & Guarantee Fee	68	71	76	12	279
Other Expenditure	156	222	182	17	740
Total Other Operating Expenses	440	546	499	13	1,976



Provisions & Contingencies

(₹ in Crore)

Particulars	Quarter Ended			Year Ended
	Jun`23	Mar`24	Jun`24	Mar`24
Provision for Non Performing Assets	539	457	586	2,174
Provision for Standard/Restructured Assets	212	491	344	1,319
Provision for Non-performing Investment	(5)	(0)	0	3
Other provisions (net of write back)	30	(5)	20	150
Provision & Contingencies other than taxes	776	942	951	3,646
Income Tax [net of DTA & write back]	205	50	50	304
TOTAL PROVISIONS	981	992	1,001	3,950



Key Financial Ratios

Quarterly

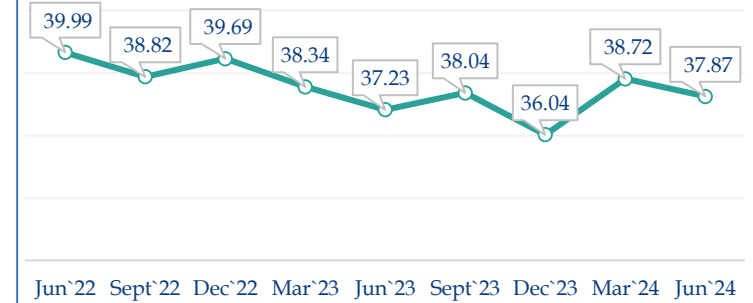
Cost of Deposits (%)



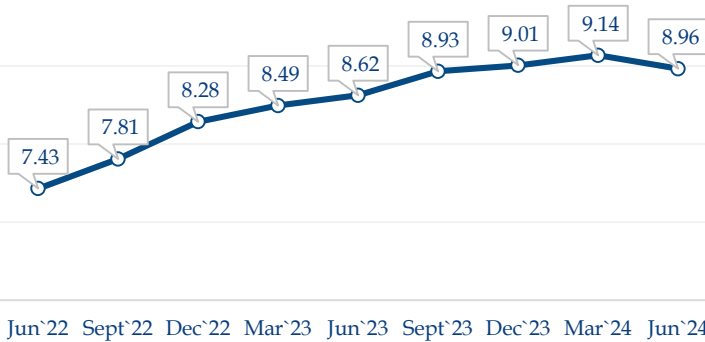
Cost of Funds (%)



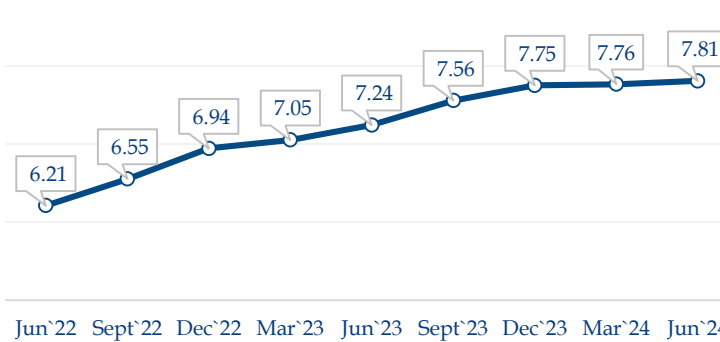
Cost to Income (%)



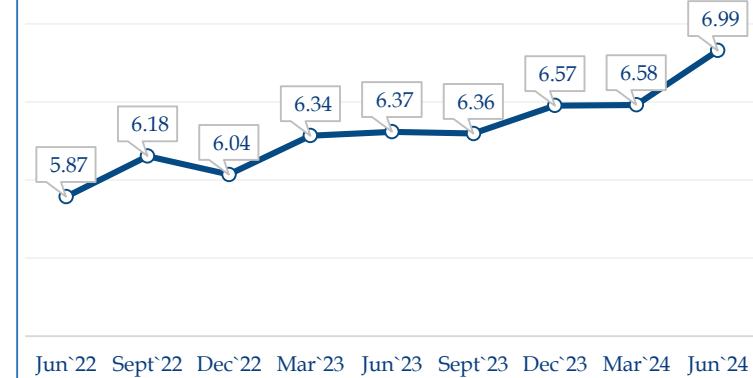
Yield on Advances (%)



Yield on Funds (%)



Yield on Investments (%)

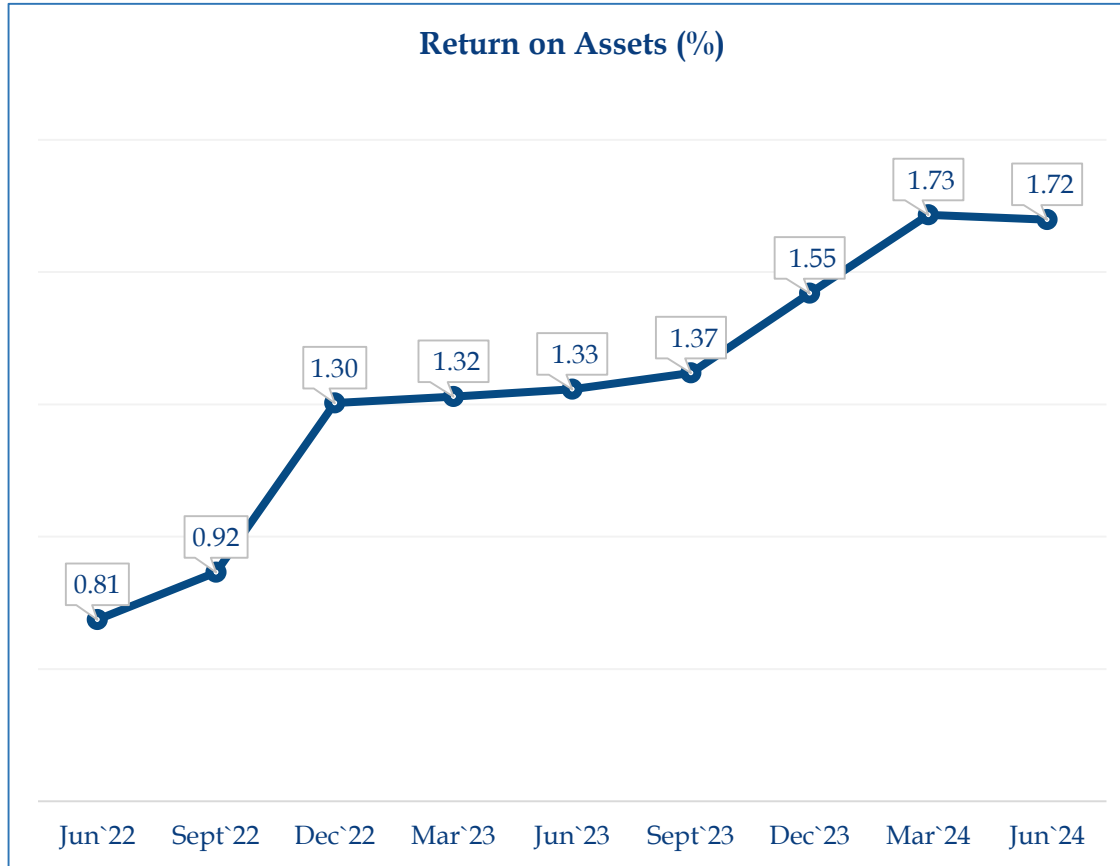




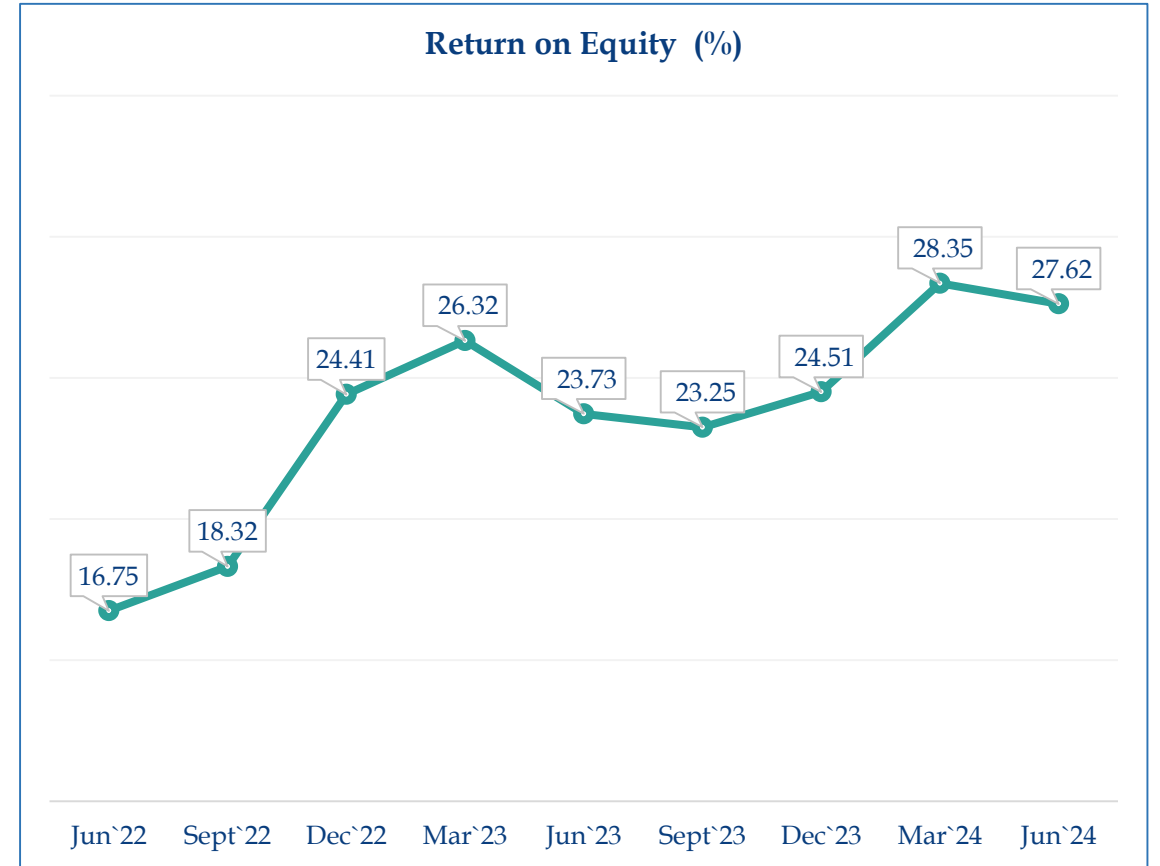
Key Financial Ratios

Quarterly

Return on Assets (%)



Return on Equity (%)





Assets & Liabilities – An Overview

(₹ in Crore)

Assets	Jun`23	Mar`24	Jun`24
Cash & Balance with RBI	21,172	21,161	14,350
Balances with Bank & Call Money	566	9,150	142
Total Investments (Net of Depreciation & Provision)	72,035	68,274	76,374
Total Advances (Net of Provision)	1,72,083	2,00,240	2,05,573
Total Fixed Assets (Net of Depreciation)	2,143	2,210	2,245
Other Assets	6,754	6,103	6,547
Total	2,74,754	3,07,138	3,05,232
Liabilities	Jun`23	Mar`24	Jun`24
Capital	7,081	7,081	7,081
Reserves & Surplus	10,411	12,593	14,083
Deposits	2,44,365	2,70,747	2,67,416
Borrowings	6,618	7,719	9,448
Other Liabilities & Provisions	6,278	8,998	7,205
Total	2,74,754	3,07,138	3,05,232



(₹ in Crore)

Credit Portfolio - Balanced Loan Growth

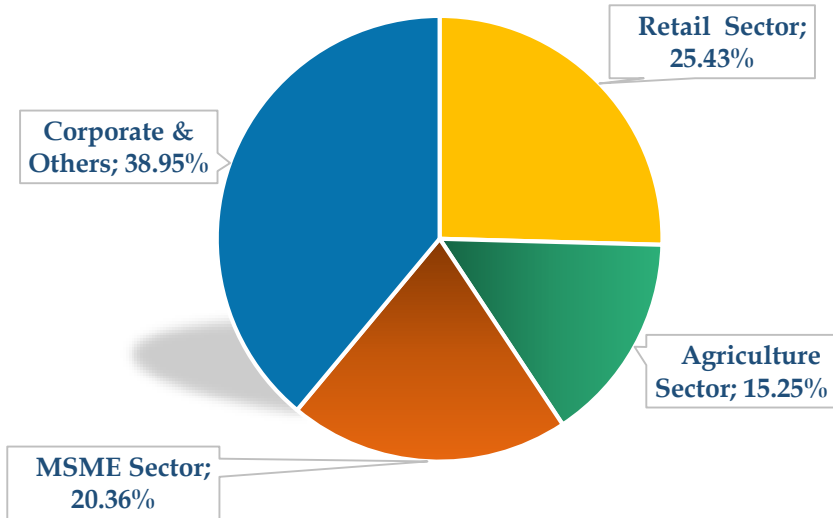
(₹ in Crore)

Particulars	Jun`23	Mar`24	Jun`24	Growth (Y-o-Y) %
Gross Advances	1,75,676	2,03,664	2,09,031	18.99
<i>of which</i>				
Retail Sector	44,952	51,727	53,161	18.26
Agriculture Sector	23,637	30,456	31,883	34.89
MSME Sector	33,740	42,117	42,561	26.15
Total of RAM	1,02,329	1,24,300	1,27,605	24.70
RAM % to Gross Advances	58.25	61.03	61.05	
Corporate & Others	73,347	79,364	81,426	11.01

RETAIL CREDIT				
Particulars	Jun`23	Mar`24	Jun`24	Growth (Y-o-Y) %
Total Retail Credit	44,952	51,727	53,161	18.26
<i>of which</i>				
Housing	25,695	29,786	31,004	20.66
Education	1,878	2,279	2,333	24.21
Vehicle	2,400	2,771	2,893	20.53
Others	14,979	16,890	16,931	13.03

AGRICULTURE CREDIT				
Particulars	Jun`23	Mar`24	Jun`24	Growth (Y-o-Y) %
Total Agriculture Credit	23,637	30,456	31,883	34.89
<i>of which</i>				
Farm Credit (Crop, Investment & Allied)	12,798	16,525	17,087	33.51
Agri Infrastructure	646	747	746	15.46
Agri Ancillary Activities	10,193	13,184	14,051	37.85

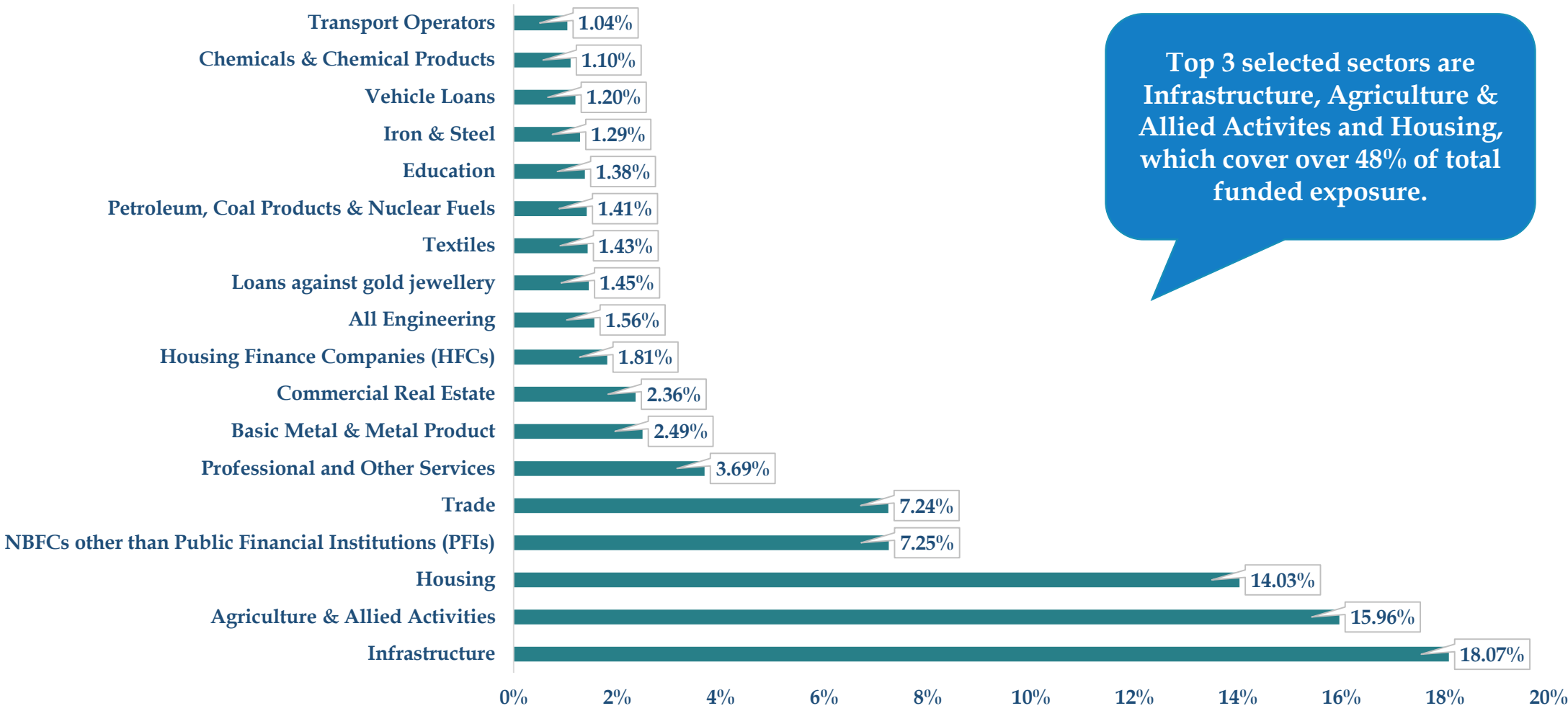
MSME CREDIT				
Particulars	Jun`23	Mar`24	Jun`24	Growth (Y-o-Y) %
Total MSME Credit	33,740	42,117	42,561	26.15
<i>of which</i>				
Micro	21,339	24,960	24,882	16.61
Small	9,265	12,463	12,733	37.44
Medium	3,136	4,694	4,947	57.72



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



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



Top 3 selected sectors are Infrastructure, Agriculture & Allied Activities and Housing, which cover over 48% of total funded exposure.



External Rating-wise Advances - Above 25 Cr

(₹ in Crore)

Particulars	Jun`23			Mar`24			Jun`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	431	84,026	100	483	92,080	100	489	95,616	100
AAA	16	6,221	7	11	5,439	6	10	5,481	6
AA	71	22,401	27	72	27,416	30	80	29,456	31
A	114	20,994	25	110	22,846	25	118	22,399	23
BBB	94	10,185	12	101	11,553	13	116	13,297	14
BB & Below	49	4,391	5	48	4,246	5	46	3,625	4
Total Rated	344	64,192	76	342	71,500	78	370	74,258	78
Govt.Guaranteed exposure (Unrated)	21	15,755	19	20	14,649	16	21	15,405	16
Total Rated plus Govt Guarantee	365	79,947	95	362	86,148	94	391	89,663	94
Other Unrated	66	4,079	5	121	5,931	6	98	5,953	6



Asset Quality

(₹ in Crore)

Particulars	Jun`23		Sept`23		Dec`23		Mar`24		Jun`24	
	Amount	% of Gross Adv.	Amount	% of Gross Adv.	Amount	% of Gross Adv.	Amount	% of Gross Adv.	Amount	% of Gross Adv.
Standard	1,71,669	97.72	1,79,105	97.81	1,84,812	97.96	1,99,831	98.12	2,05,158	98.15
Sub-Standard	1,157	0.66	1,151	0.63	1,156	0.61	1,181	0.58	1,278	0.61
Doubtful	2,684	1.53	2,733	1.49	2,568	1.36	2,513	1.23	2,452	1.17
Loss	166	0.09	133	0.07	134	0.07	139	0.07	142	0.07
Total Advances	1,75,676	100	1,83,122	100	1,88,670	100	2,03,664	100	2,09,031	100

Special Mention Account (SMA) *

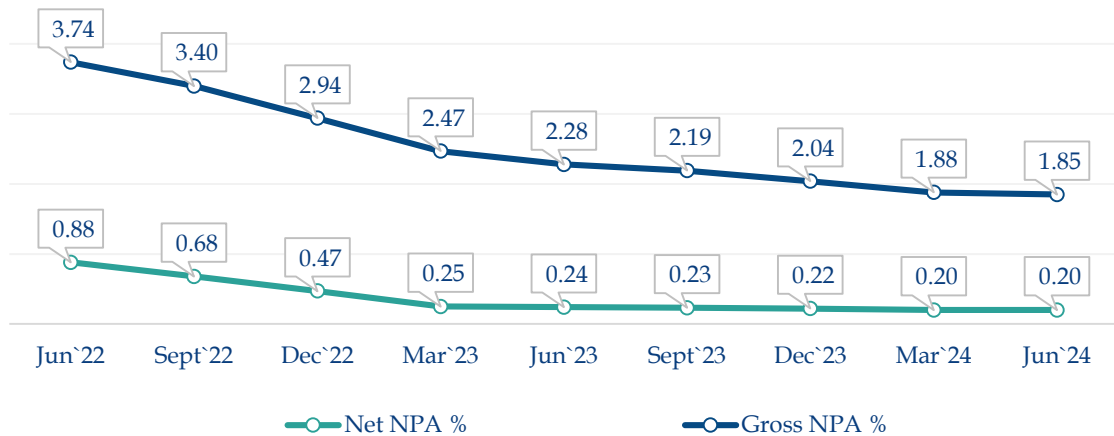
Particulars	Jun`23		Sept`23		Dec`23		Mar`24		Jun`24	
	Amount	% of Gross Adv.	Amount	% of Gross Adv.	Amount	% of Gross Adv.	Amount	% of Gross Adv.	Amount	% of Gross Adv.
SMA 1	250	0.14	75	0.04	736	0.39	112	0.05	153	0.07
SMA 2	119	0.07	198	0.11	107	0.06	68	0.03	109	0.05
Total	369	0.21	273	0.15	843	0.45	180	0.09	261	0.12

* Rs. 5 crore and above

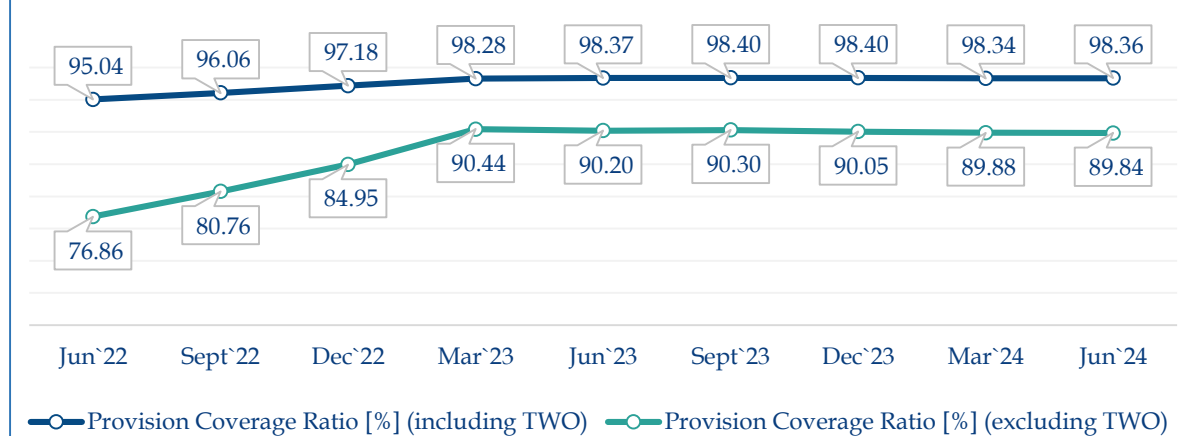
Restructuring of Standard Advances	Jun`23	Sept`23	Dec`23	Mar`24	Jun`24
Retail- As on Date	1,797	1,713	1,597	1,508	1,379
Agriculture- As on date	251	184	155	137	132
MSME- As on date	835	450	378	153	131
Corporate- As on Date	892	822	648	469	456
Total	3,774	3,169	2,779	2,267	2,098



Gross & Net NPA (%)

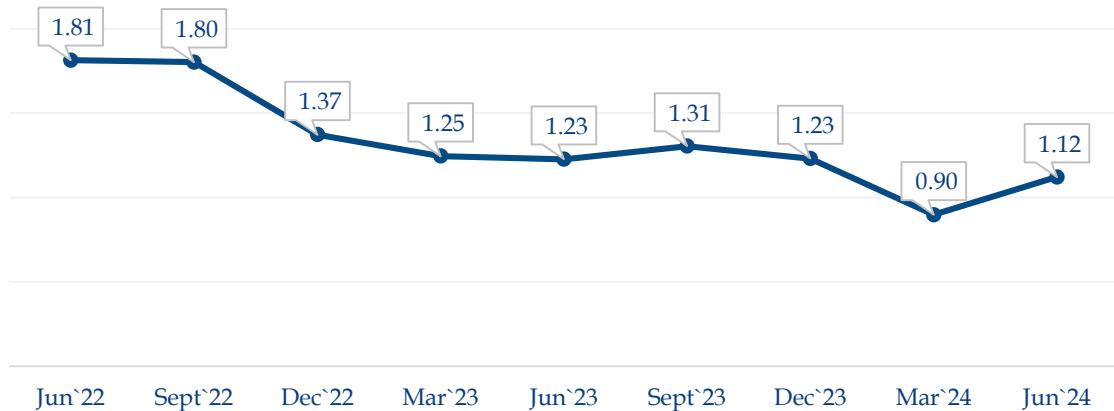


Provisions Coverage Ratio (%)



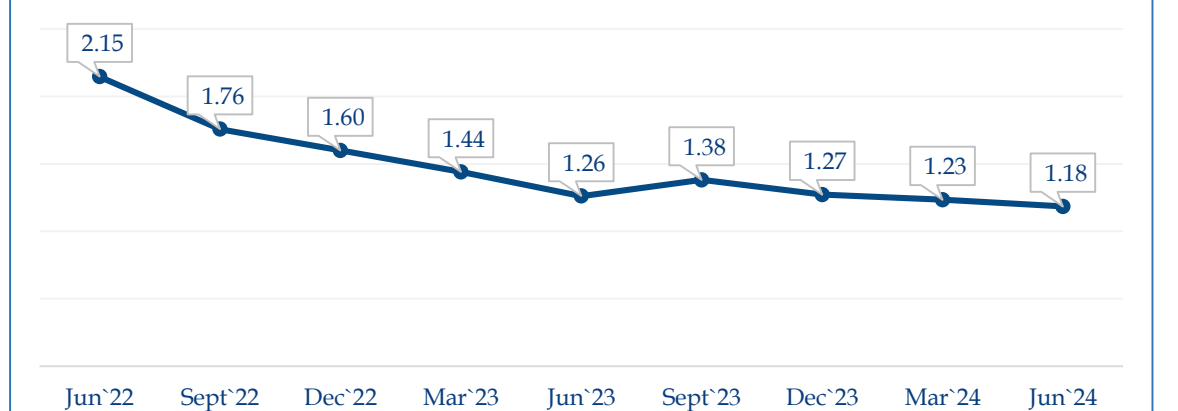
Credit Cost %

Quarterly



Slippage Ratio %

Quarterly





Movement of NPA

(₹ in Crore)

Particulars	Last 5 Quarters				
	Jun`23	Sept`23	Dec`23	Mar`24	Jun`24
Opening Level of Gross NPAs	4,334	4,007	4,017	3,858	3,833
Total Reductions	872	584	731	599	556
<i>of which : Recovery + Upgradation</i>	273	324	209	278	213
Gross Addition	545	594	573	574	596
<i>of which : Variable</i>	6	1	3	4	4
<i>: Fresh Slippages(Net)</i>	538	593	570	570	592
Net Increase/Decrease	(327)	10	(159)	(25)	40
Closing Level of Gross NPAs	4,007	4,017	3,858	3,833	3,873

Sector-wise Credit Deployment & NPA

(₹ in Crore)

Particulars	Jun`23			Mar`24			Jun`24		
	Advances	Sector NPA	Sector NPA %	Advances	Sector NPA	Sector NPA %	Advances	Sector NPA	Sector NPA %
Retail Sector	44,952	271	0.60	51,727	221	0.43	53,161	199	0.37
Agriculture Sector	23,637	2,308	9.77	30,456	2,426	7.96	31,883	2,512	7.88
MSME Sector	33,740	1,149	3.41	42,117	1,063	2.52	42,561	1,030	2.42
Total of RAM	1,02,329	3,729	3.64	1,24,300	3,710	2.98	1,27,605	3,741	2.93
RAM to Gross Advances (%)	58.25	-	-	61.03	-	-	61.05	-	-
Corporate & Others	73,347	278	0.38	79,364	123	0.16	81,426	132	0.16
Corporate & Others to Gross Advances (%)	41.75	-	-	38.97	-	-	38.95	-	-
Total Advances	1,75,676	4,007	2.28	2,03,664	3,833	1.88	2,09,031	3,873	1.85



Retail Sector - NPA

(₹ in Crore)

Particulars	Jun`23			Mar`24			Jun`24		
	Advances	Sector NPA	Sector NPA %	Advances	Sector NPA	Sector NPA %	Advances	Sector NPA	Sector NPA %
Total Retail Credit	44,952	271	0.60	51,727	221	0.43	53,161	199	0.37
<i>of which</i>									
Housing	25,695	148	0.58	29,786	114	0.38	31,004	88	0.28
Education	1,878	15	0.77	2,279	9	0.39	2,333	7	0.31
Vehicle	2,400	17	0.69	2,771	10	0.36	2,893	9	0.31
Others	14,979	92	0.61	16,890	89	0.53	16,931	95	0.56

Retail Sector NPA %



Jun'22 Sept'22 Dec'22 Mar'23 Jun'23 Sept'23 Dec'23 Mar'24 Jun'24

MSME Sector - NPA

(₹ in Crore)

Particulars	Jun`23			Mar`24			Jun`24		
	Advances	Sector NPA	Sector NPA %	Advances	Sector NPA	Sector NPA %	Advances	Sector NPA	Sector NPA %
Total MSME Credit	33,740	1,149	3.41	42,117	1,063	2.52	42,561	1,030	2.42
<i>of which</i>									
Micro	21,339	971	4.55	24,960	844	3.38	24,882	814	3.27
Small	9,265	147	1.58	12,463	166	1.34	12,733	165	1.30
Medium	3,136	32	1.01	4,694	52	1.12	4,947	51	1.04

MSME Sector NPA %

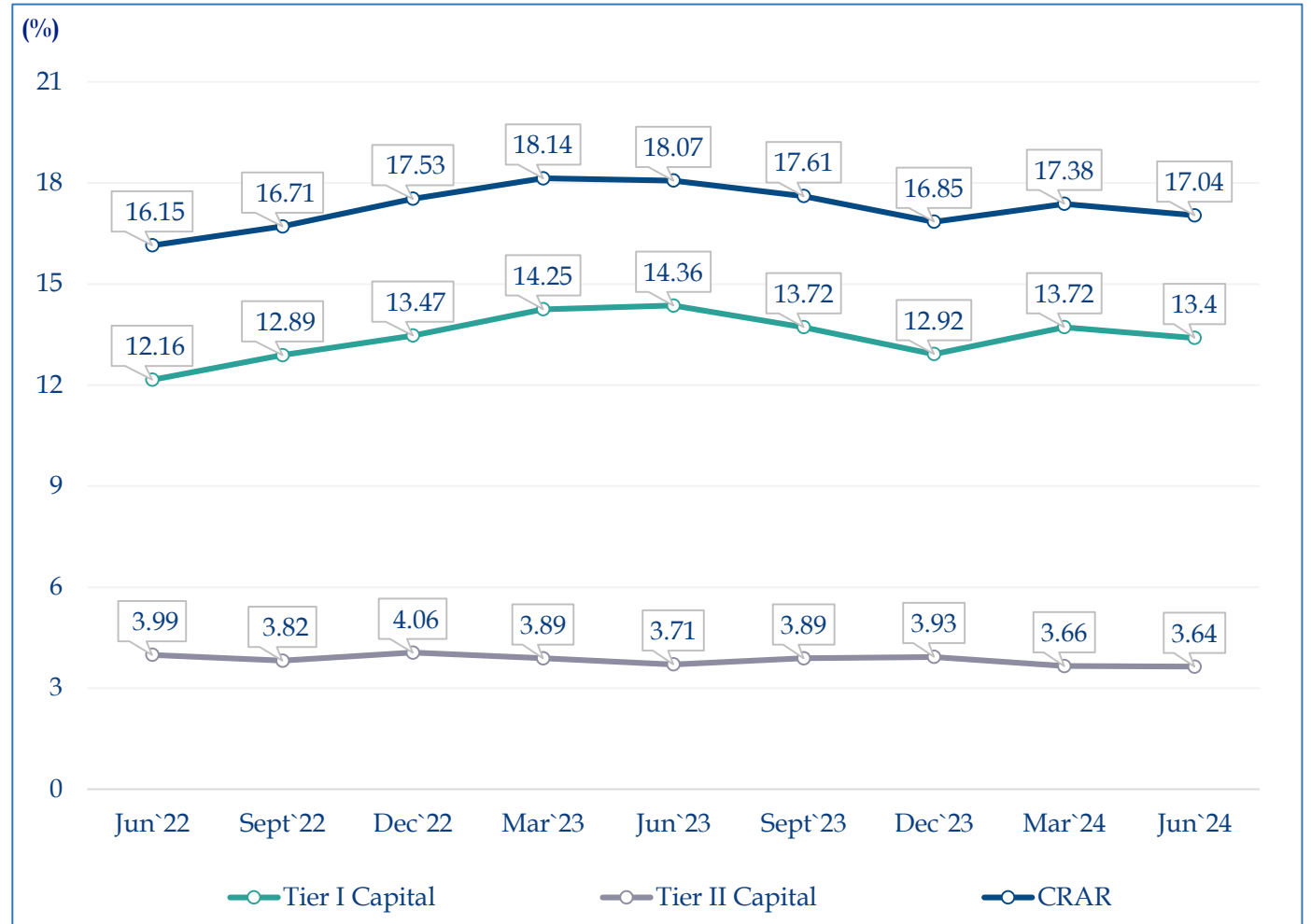


Jun'22 Sept'22 Dec'22 Mar'23 Jun'23 Sept'23 Dec'23 Mar'24 Jun'24



Capital Adequacy (%)

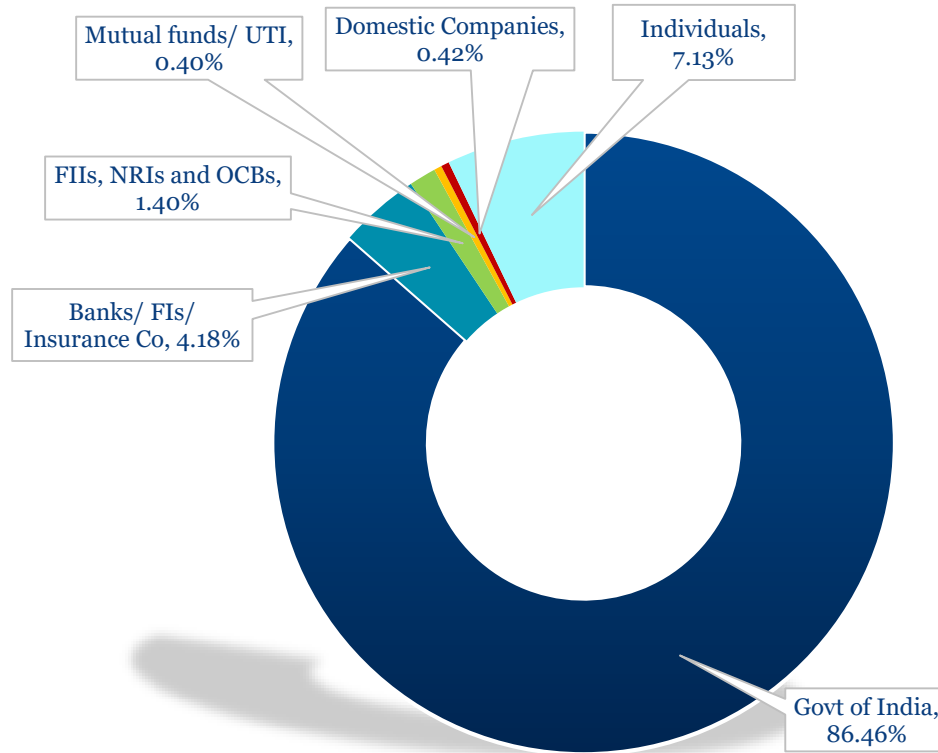
Particulars	Jun`23	Mar`24	Jun`24
RWA for Credit Risk	99,432	1,24,129	1,30,874
RWA for Market Risk	4,860	7,514	426
RWA for Operational Risk	14,537	14,537	17,968
Total RWA	1,18,829	1,46,181	1,49,268
CET I %	12.85	12.50	12.20
ATI %	1.51	1.22	1.20
TIER I %	14.36	13.72	13.40





Equity Holding(%) & Ratios

Shareholding Pattern



As on 30th June, 2024

Quarterly

Particulars	Jun`23	Sept`23	Dec`23	Mar`24	Jun`24
No. of Shares (in crore)	708.14	708.14	708.14	708.14	708.14
Market Capitalization	20,465	33,743	31,972	44,153	45,894
Net Worth (in crore)	14,870	15,823	16,902	17,178	18,731
Return on Equity (%)	23.73	23.25	24.51	28.35	27.62
Return on Assets (%)	1.33	1.37	1.55	1.73	1.72
Earning Per Share (Rs.) (Not Annualized)	1.29	1.30	1.46	1.72	1.83
Book Value Per Share (Rs.) (excl. Rev. Res.)	21.78	22.34	23.87	24.26	26.45

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

New Initiatives in Digital Banking



Internet Banking

- Booking of e-FD for Corporate Users.
- Block/Unblock Digital Channels
- Enterprise Fraud Risk Manager.
- Enhanced Transaction Limits



Digital Sanctions

- PM Vishwakarma Scheme – Completely Paperless Process



Mobile Banking

- Loan against Fixed Deposit.
- Enterprise Fraud Risk Manager.
- Issuance of Virtual Debit Card.
- Block/Unblock Digital Channels
- Enhanced Transaction Limits



WhatsApp Banking

- Generate CIF based Consolidated Statement
- Download FD Receipts
- Grievance Redressal
- Welcome Letter for New to Bank Customers



Credit Card

- E-Mandates for recurring Payments



Nomination Channels

- Internet Banking
- Mobile Banking
- Bank's Official Website
- Home Branch Visit

New Initiatives in Information Technology



To enhance Core Technology Infra

- Bank has recently upgraded **IBM new hardware** technology infrastructure at Data Center to provide seamless customer service.
- We have deployed **DR automation solution** and is in advance stage of testing for conducting DR drill activity through DR automation solution.



To enhance Digital Process & Automation

- **Digital B2G2** for Internet Banking & Mobile Banking users. Which provides hands on submission for balance and Guarantee confirmation to the customer.
- Bank has launched **Automated Loan Noting System** for branches. Which increases compliance as well as overall credit monitoring aspect with in the Bank.



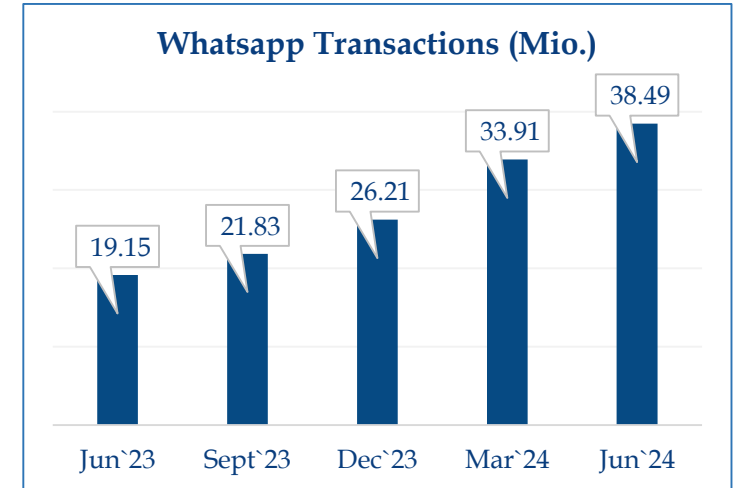
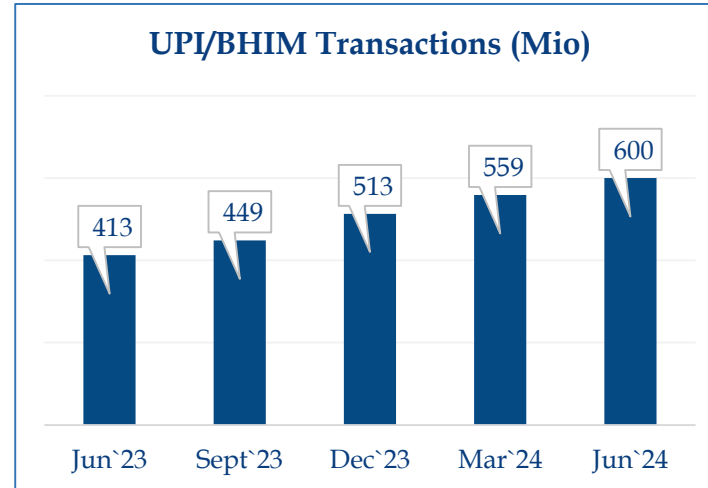
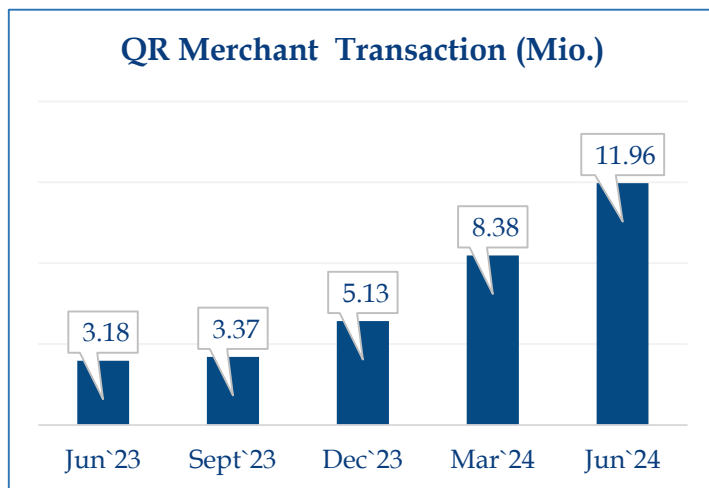
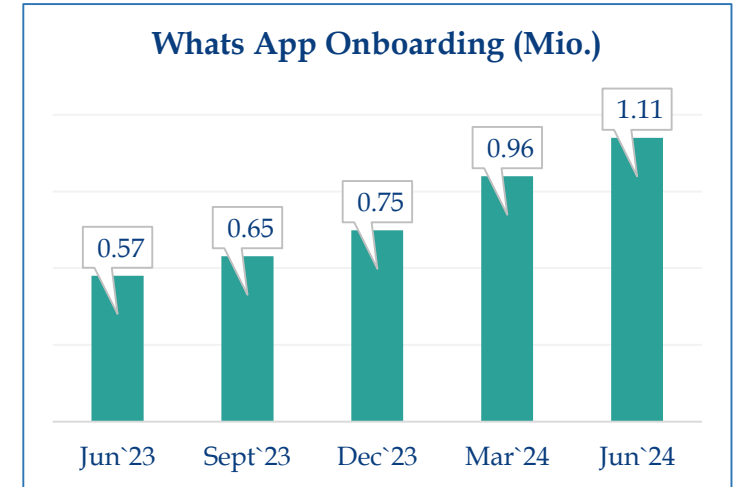
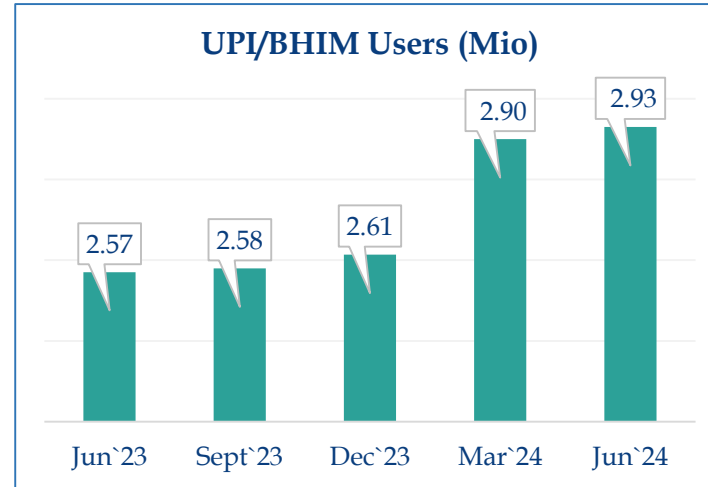
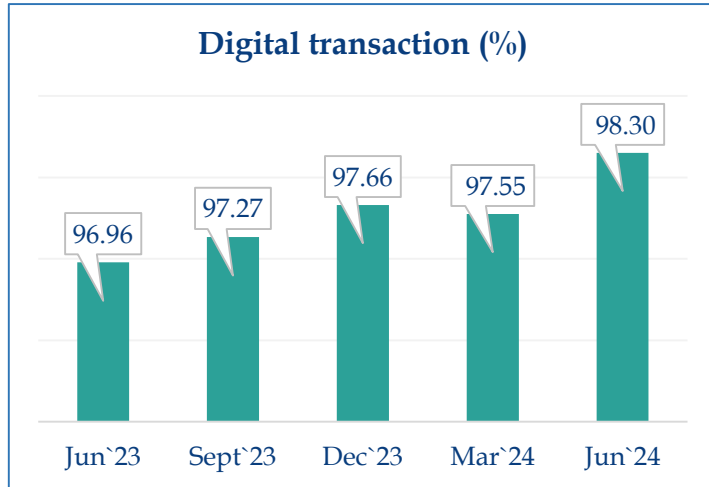
To enhance the Delivery Channels

- Bank has implemented **EFRMS solution** on CBS, Internet Banking, Mobile Banking, UPI for integrated fraud monitoring.
- Bank has upgraded the **FI switch** for providing seamless services to customers through BC points.
- Bank has started CUG testing of Office 365 and post that the same will be role out for all users.



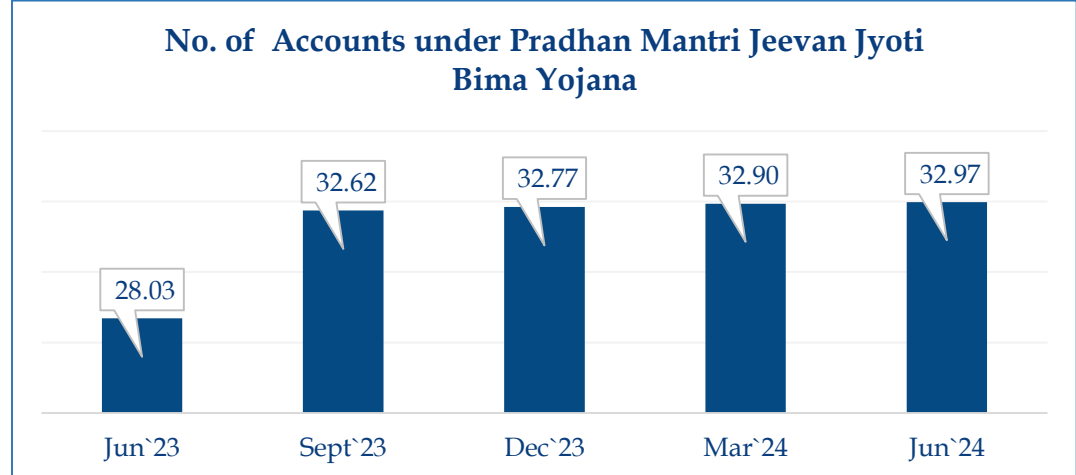
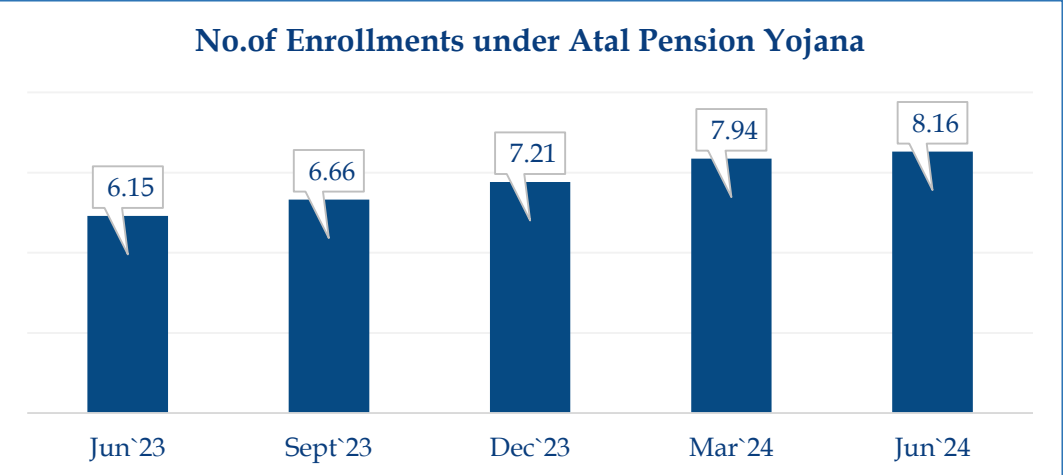
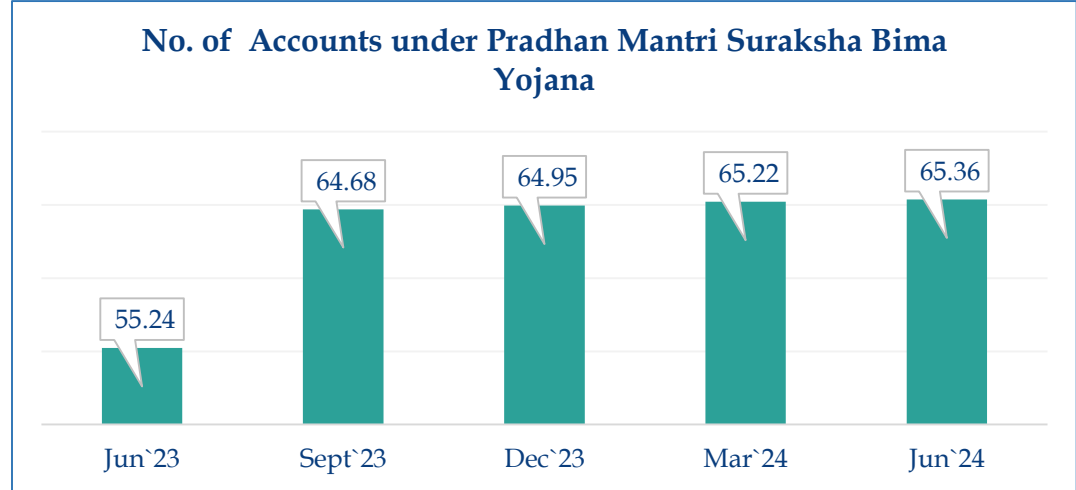
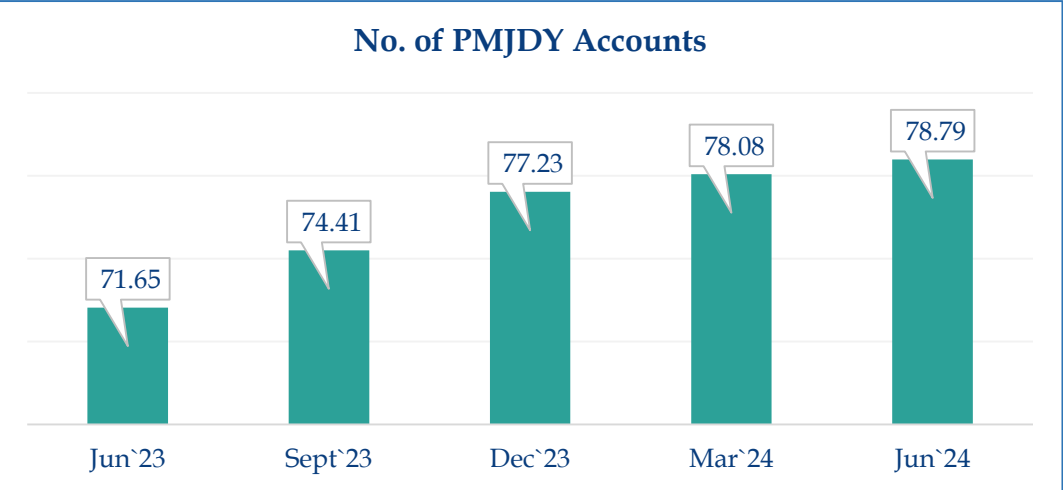


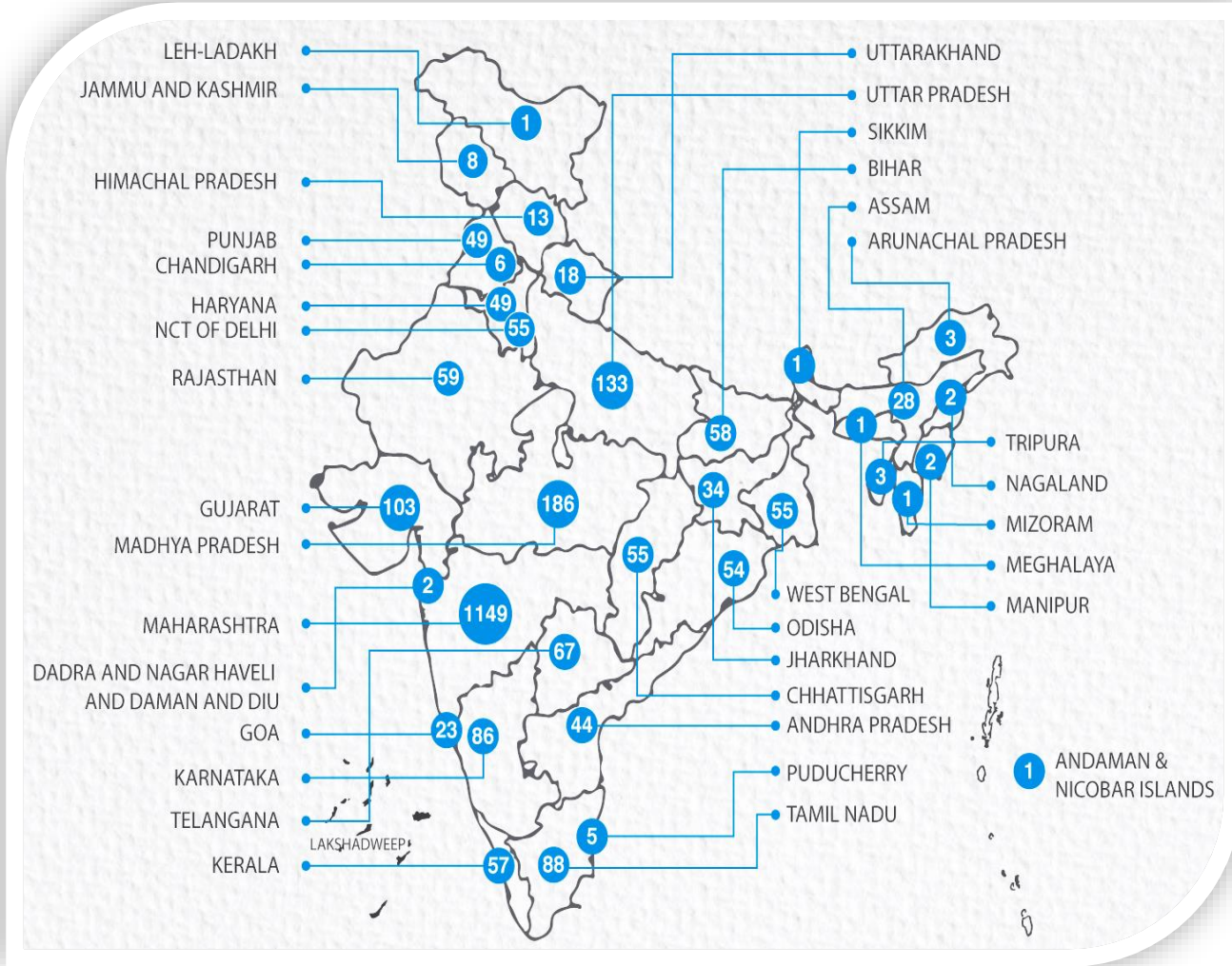
Digital Footprints





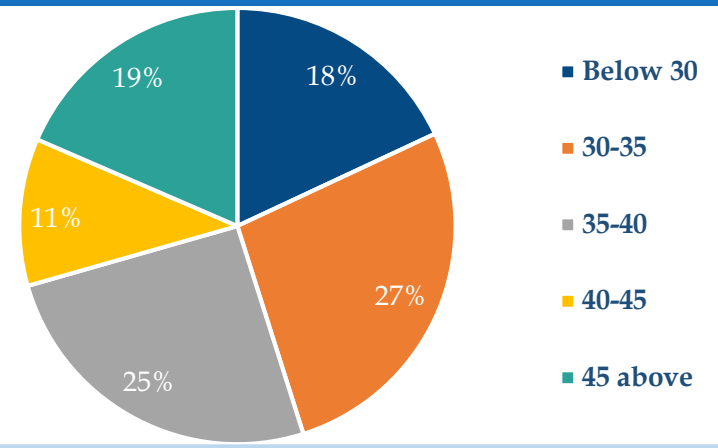
Financial Inclusion (in Lakhs)





Category	No. of Branches				
	Jun`23	Sept`23	Dec`23	Mar`24	Jun`24
Metro	545	563	586	611	614
Urban	490	508	522	548	549
Semi Urban	621	661	684	720	725
Rural	607	609	609	610	611
Total Branches	2,263	2,341	2,401	2,489	2,499

Employee Age Profile % (in Years)



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



Green Finance

- Maha Super Green Housing Loan Scheme - Green Building
- Maha Super Green Car Loan Scheme - E Vehicle
- Concession in RoI 0.10% to 0.50%

E-Waste

- E-waste **collected ~118200 KGS; recycled ~117300 KGS**

Carbon Emission Reduction ~ **1,56,048 KGS**

Tree Plantation

- Total **11200 trees** have been planted nationwide as contribution towards making the environment better.

Adoption of Green Energy

- Installed **Solar panel** at Head office & Bank owned premises
- Saving of ~ **814609 units/Rs. 92.88 lakhs.**

Corporate Social Responsibility

- Total **44.55 Cr** approved under Social initiatives under Education, Healthcare, Community Development, Skill Development and environmental conservation.

Human Resources

- Total Workforce of the Bank is **14502** as on 30.06.2024
- **27.86%** of Total Workforce Strength of the Bank are Women.
- Total **36,750** hours of training provided to the employees of the Bank during **June`2024 quarter** by Bank's training institutes.

Credit Assistance

- **Rs. 31,883 Cr** - Total Loan to agricultural sector as on 30.06.2024, increased by 35% YoY.
- **Rs. 85,409 Cr** - Total Loan to priority sector as on 30.06.2024, increased by 22% YoY.
- **Rs. 12,219 Cr** - Total Loan to Women beneficiaries under different schemes as on 30.06.2024, increased by 24% YoY.

Maha Green Pehal

- Collection of Climate Risk data across Bank through **Maha Green Pehal portal** under "MAHADARPAN"
- Discontinuation of plastic folders & single use plastic
- Implementation of E-meeting portal for saving paper usage.
- Dedicated Climate Risk and Management Policy assessment



Build Lasting Memories in your Own Home!

MAHA SUPER HOME LOAN

Zero Processing Fees

- Rate of Interest starting from 8.35%
- Repayment Tenure Upto 30 years
- Higher Loan Eligibility

Count the days, Count on us!

Boost Your Savings with Higher Interest on Fixed Deposits

777 Days 7.25%

666 Days 7.15%

0.50% extra for Senior Citizens

Electrify your drive with Maha Super Green Car Loan

- Maximum Funding upto 100%
- Repayment Period upto 84 Months

Apply Now

Salary credited!

Time to secure your future with **Mahabank e-Fixed Deposits!**

Higher Interest Rate Upto **7.60%***

Open your FD today through **Mahamobile Plus**

Go Global with Ease!

Mahabank **Export Finance**

- Pre and Post Shipment Finance in Rupee and Foreign Currencies
- Interest rate 7.40%* (INR) p.a. onwards
- Foreign Letter of Credit/ Bank Guarantee

Finest Banking Beyond Borders

Mahabank **NRI Banking Services**

- Multi-Currency Deposit Schemes
- Joint Account Flexibility
- Seamless Digital Convenience

Let your business shine bright like a diamond!

Mahabank **DIAMOND CURRENT ACCOUNT**

for premium banking experience

- High Cash Deposit Limit
- Free Locker Facility
- Initial Deposit just ₹5000

Unlock Possibilities with BoM Credit Card

HIGHER REWARD ON SPENDS

INSTA EMI OPTION

DOMESTIC LOUNGE ACCESS

FUEL SURCHARGE WAIVER & MORE



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



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



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



Bank's Head Office at Pune has achieved 'Gold' rating certification under IGBC Green Existing Building Rating System.



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



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



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



CA CFO - Large Corporate - BFSI award to Shri V P Srivastava, CFO, BoM at the hands of Shri Ramesh Bais, Hon'ble Governor of Maharashtra



THANK YOU!

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