



बैंक ऑफ महाराष्ट्र  
Bank of Maharashtra

भारत सरकार का उद्यम  
एक परिवार एक बैंक

AX1/ISD/STEX/2020-21

Date: 19.10.2020

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,  
Bandra Kurla Complex,  
Bandra (East), Mumbai - 400 051

Dear Sir/ Madam,

**Sub: Press Release and Presentation.**


Pursuant to Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find herewith the enclosed copy of Press Release and Presentation with regard to the Financial Results of the Bank for the Quarter and Half Year ended September 30, 2020.

A copy of the Press release and Presentation is also uploaded on the Bank's website [www.bankofmaharashtra.in](http://www.bankofmaharashtra.in)

Kindly take the same on your records.

Thanking you.

Yours faithfully,  
For **Bank of Maharashtra**

  
(Chandrakant Bhagwat)  
Company Secretary

Encl: As above



**PRESS RELEASE**

Date: 19<sup>th</sup> Oct, 2020

**FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED 30<sup>TH</sup> SEPTEMBER 2020**

**Bank of Maharashtra Earned Quarterly Net profit of INR 130 Crore**

**Total Business increased to Rs.2,62,034 crore {12.53 %}, Total Advances Increased to Rs.1,03,408 crore { 13.13 %} and Total Deposits increased to Rs.1,58,626 crore {12.15 %}**

**Results at a Glance**

**Operating performance:**

- Net Profit for Q2 of FY20-21 grew by 13.44 % on Y-o-Y basis and 28.75 % on sequential basis to INR 130 crore.
- Operating profit for Q2 of FY20-21 grew by 7.18 % on Y-o-Y basis and 13.47 % on sequential basis to INR 806 crore.
- The Bank's net revenues (net interest income plus other income) grew by 6.98% on Y-o-Y basis and 7.90% on sequential basis to Rs.1,572 crore.
- Net interest income (interest earned less interest expended) for the quarter ended 30.09.2020 grew by 4.38 % on Y-o-Y basis to Rs.1,120 crore.
- Net Interest Margin stood at 2.62% for the quarter ended 30.09.2020 as against 2.77% for the quarter ended 30.09. 2019.The same was 2.43% for the quarter ended 30.06.2020.
- The cost-to-income ratio improved to 48.73% for the quarter ended 30.09.2020 as against 48.82% as on 30.09.2019. The same was 51.25% for the quarter ended 30.06.2020

**Business Growth:**

- Total Business increased to Rs. 2,62,034 crore as on 30.09.2020, showing Y-o-Y growth of 12.53 % and 4.98 % on sequential basis.
- Total deposits grew by 12.15 % Y-o-Y basis to INR 1,58,626 crore.
- Bank is maintaining a healthy CASA Ratio of 50.51% as on 30.09.2020. CASA increased by 17.46 % on Y-o-Y basis to Rs.80,125 crore
- CASA comprising total saving deposit of Rs.66870 Crores and current deposit of Rs.13,255 crore.
- Gross Advances grew by 13.13 % to INR 1,03,408 crore on Y-o-Y basis
- Net advance grew by 21.31% to INR 97,511 crore on Y-o-Y basis.
- Retail advances for Q2 of FY20-21 grew by 34.42% on Y-o-Y basis.
- MSME advances for Q2 of FY20-21 grew by 32.75% on Y-o-Y basis.



### Capital Position:

- Capital adequacy at 13.18 % with Common Equity Tier 1 ratio of 10.31 % as on 30.09.2020
- Healthy Liquidity Coverage Ratio at 221.51%, well above the regulatory requirement of 80%.

### Asset quality:

- Net NPA declined to 3.30% as on 30.09.2020 against 5.48% as on 30.09.2019. The same was 4.10% as on 30.06.2020.
- Gross NPA reduced to 8.81% as on 30.09.2020 against 16.86% as on 30.09.2019. The same was 10.93% as on 30.06.2020.
- Provision Coverage ratio improved to 87.15% as on 30.09.2020 as against 82.71% as on 30.09.2019. The same was 85.62% as on 30.06.2020.
- Bank holds cumulative Covid-19 provision including interest of Rs 925 crore (out of which Rs 500 crore provision made in current quarter).
- In pursuance to Supreme court order, Bank has not declared accounts as NPA which were not declared NPA till 31.08.2020. As a matter of prudence, Bank made additional provision of Rs 120 crore.

### New Initiative:

- Credit Card- Bank launched its own credit card on 16.09.2020. Credit card is one of the major entry gate for the new customer/ prospects which attracts customers into bank's portfolio. Bank is targeting 50 Thousand cards by 31.03.2021 and 5 lac cards in next 5 years.
- LLMS- Bank implemented an Enterprise wide Loan Lifecycle Management System (LLMS) for automation of Loan Lifecycle and towards digitization of records. Bank is switching to the loan management solution to reduce operation cost, improve the quality of credit assessment and enhance customer satisfaction.
- HRMS Solution- Bank is in the process of implementation of HRMS Solutions which will streamline all HR operations with integrated processes and data. HRMS manages the entire HR functions starting from onboarding to final separation (Exit).
- Fintech Tie-up- Bank has done a Tie-up with Fintech technology for financing loans to Agriculture / MSME / Retail Sector. Bank is targeting an annual business of approximately 700 crore from this Tie-up.



**Topline – Business**

(Rs in crore)

Particulars	As on			Growth (%)	
	Sep 19	Jun 20	Sep 20	Y-o-Y	Q-o-Q
Total Business	2,32,847	2,49,608	2,62,034	12.53	4.98
Deposits	1,41,441	1,52,987	1,58,626	12.15	3.69
of which CASA	68,212	75,824	80,125	17.46	5.67
CASA Share (%) to Total Deposit	48.23%	49.56%	50.51%	-	-
Gross Advances	91,406	96,621	1,03,408	13.13	7.02
Gross Investment	60,303	61,150	63,581	5.44	3.98

**Profitability**

(Rs in crore)

Particulars	Quarter Ended			Change (%)	
	Sep 19	Jun 20	Sep 20	Y-o-Y	Q-o-Q
Total Income	3,296	3,265	3,319	0.70	1.66
Total Expenses	2,544	2,555	2,513	-1.21	-1.62
Operating Profit	752	710	806	7.18	13.47
Provisions & Cont. other than taxes	359	609	421	17.17	-30.88
Profit before tax	393	101	385	-1.97	280.51
Tax Expense	278	0	255	-	-
Net Profit	115	101	130	13.44	28.76

**Balance Sheet**

(Rs in crore)

LIABILITIES	As on		
	Se 19	Jun 20	Sep 20
Capital	5,824	5,824	6,560
Reserves and Surplus	4,741	5,032	5,257
Deposits	1,41,441	1,52,987	1,58,626
Borrowings	5,120	12,768	5,288
Other Liabilities & Provisions	3,286	5,060	3,980
<b>TOTAL</b>	<b>1,60,412</b>	<b>1,81,671</b>	<b>1,79,711</b>
ASSETS			
Cash and Balances with Reserve Bank of India	7,059	16,956	5,438
Balances with Banks and Money at Call and Short Notice	89	119	80
Investments	59,939	60,729	63,040
Advances (Net)	80,382	89,740	97,511
Fixed Assets	1,703	1,696	1,692
Other Assets	11,240	12,432	11,950
<b>TOTAL</b>	<b>1,60,412</b>	<b>1,81,671</b>	<b>1,79,711</b>

A presentation for investors is being separately placed on the Banks website [www.bankofmaharashtra.in](http://www.bankofmaharashtra.in)



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भारत सरकार का उद्यम

*एक परिवार एक बैंक*

# FINANCIAL RESULTS

Quarter/ Half Year Ended 30<sup>th</sup> Sep 2020

19/10/2020



## Major Highlights



बैंक ऑफ महाराष्ट्र  
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- Total Business increased by 12.53%, Total Advances increased by 13.13% & Total Deposit increased by 12.15% YoY as on 30<sup>th</sup> Sep, 2020 as compare to 30<sup>th</sup> Sep, 2019.
- Net Profit for Q2FY20-21 increased by 13.44% YoY to INR 130.07 crores & increased by 28.76% on sequential basis.
- Operating profit for Q2FY20-21 grew by 7.18% YoY to INR 805.73 crores & grew by 13.47% on sequential basis.
- Net Interest Income increased by 4.38% YoY for Q2FY 20-21 to INR 1,120.42 crores & increased by 2.99% on sequential basis.
- Cost to Income Ratio improved to 48.73% for Q2FY20-21 as against 51.25% of Q1FY20-21
- Healthy CASA at 50.51%. CASA increased by 17.46% YoY for Q2FY20-21
- Provision Coverage Ratio improved to 87.15% for Q2FY20-21 as against 82.71% in Q2FY19-20
- Gross NPA decreased to 8.81% for Q2FY20-21 as against 16.86% for Q2FY19-20
- Net NPA decreased to 3.30% for Q2FY20-21 as against 5.48% for Q2FY19-20
- Bank holds cumulative Covid-19 provision including interest of Rs 925 crore (out of which Rs 500 crore provision made in current quarter)



## Performance Highlights (Y-o-Y) (Sep 20 – Sep 19)



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Net Profit Operating Profit	13.44 % 7.18 %	↑	Total Advance	13.13 %	↑
RoA RoE	@ 0.28% @ 7.64%		Retail Business	34.42 %	↑
Cost to Income Ratio	@ 48.73%		MSME Business	32.75 %	↑
GNPA NNPA	@ 8.81% @ 3.30%		Total Deposit	12.15 %	↑
NII NIM	4.38 % @ 2.62%	↑	CASA% to Total Deposit	@ 50.51 %	
Capital Adequacy (CRAR)	@ 13.18%		Provision Coverage Ratio	@ 87.15 %	

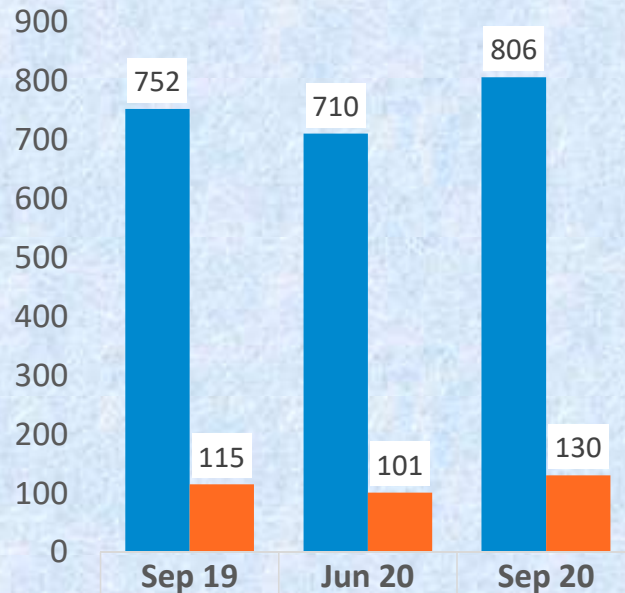
# Profitability



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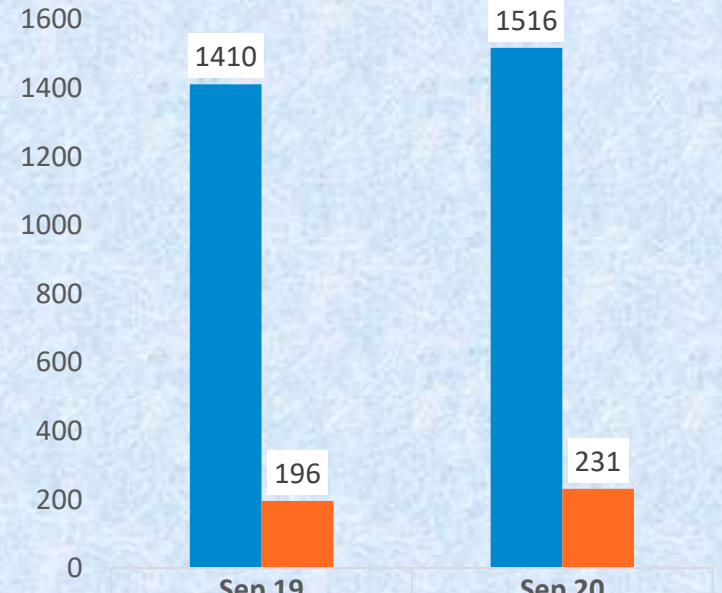
(₹ in Crore)

## QUARTER



■ Operating Profit	752	710	806
■ Net Profit	115	101	130

## HALF YEAR



■ Operating Profit	1410	1516
■ Net Profit	196	231



# Statement of Income & Expense



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( ₹ in Crore)

Particulars	Quarter Ended			Half Year Ended	
	Sep 19	Jun 20	Sep 20	Sep 19	Sep 20
Total Income	3,296	3,265	3,319	6,488	6,584
Total Expenses	2,544	2,555	2,513	5,078	5,068
Operating Profit	752	710	806	1,410	1,516
Provisions & Contingencies other than taxes	359	609	421	1,280	1,030
Profit before tax	393	101	385	130	486
Tax Expense	278	-	255	(65)	255
Net Profit	115	101	130	196	231

# Interest Earnings



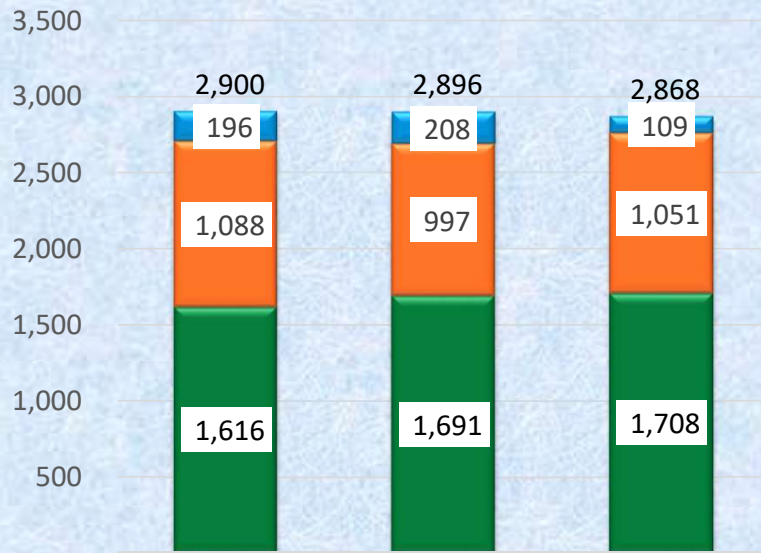
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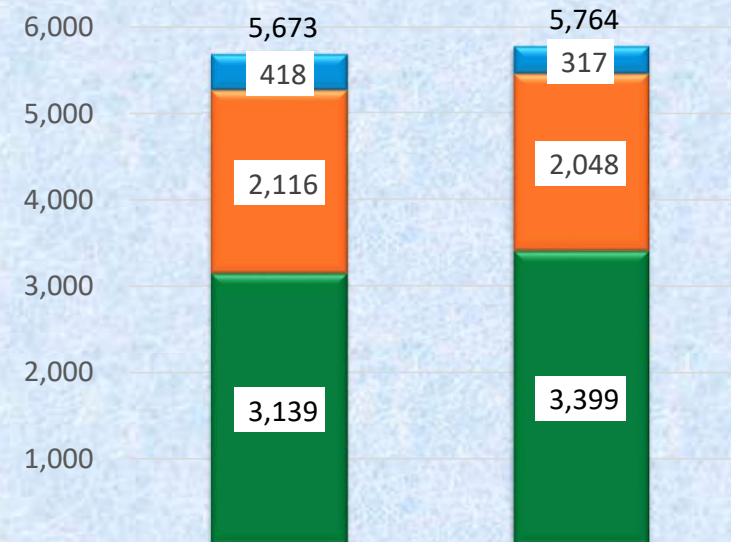
(₹ in Crore)

## QUARTER



	Sep 19	Jun 20	Sep 20
<b>Total Interest Income</b>	<b>2,900</b>	<b>2,896</b>	<b>2,868</b>
<b>Other Interest Income</b>	<b>196</b>	<b>208</b>	<b>109</b>
<b>Interest on Investment</b>	<b>1,088</b>	<b>997</b>	<b>1,051</b>
<b>Interest on Advances</b>	<b>1,616</b>	<b>1,691</b>	<b>1,708</b>

## HALF YEAR



	Sep 19	Sep 20
<b>Total Interest Income</b>	<b>5,673</b>	<b>5,764</b>
<b>Other Interest Income</b>	<b>418</b>	<b>317</b>
<b>Interest on Investment</b>	<b>2,116</b>	<b>2,048</b>
<b>Interest on Advances</b>	<b>3,139</b>	<b>3,399</b>

# Non-Interest Income

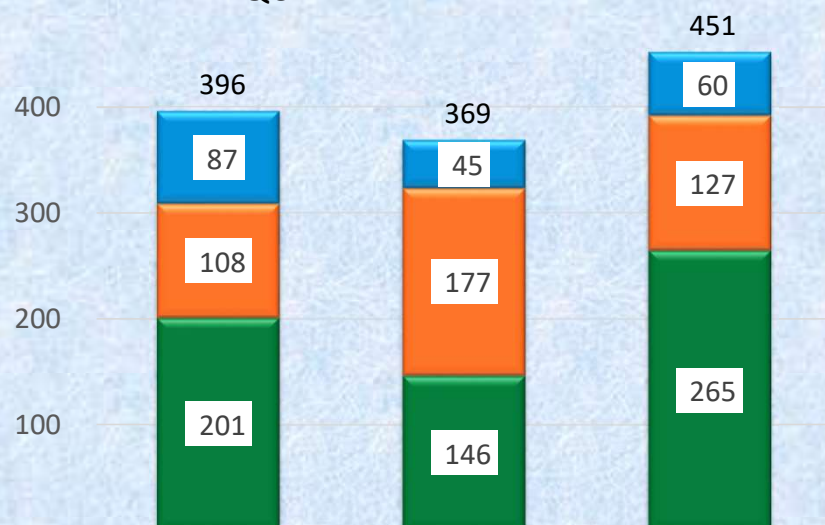


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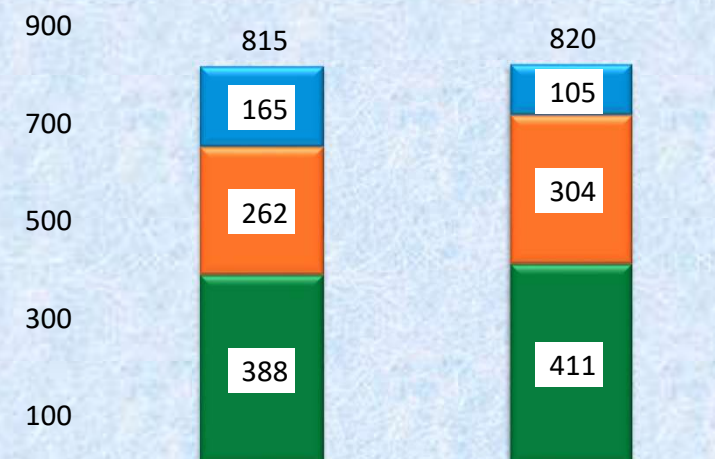
(₹ in Crore)

## QUARTER



	Sep 19	Jun 20	Sep 20
Total Non-Interest Income	396	369	451
Other Income	87	45	60
Trading Income	108	177	127
Fee Based Income	201	146	265

## HALF YEAR



	Sep 19	Sep 20
Total Non-Interest Income	815	820
Other Income	165	105
Trading Income	262	304
Fee Based Income	388	411



# Interest Expense

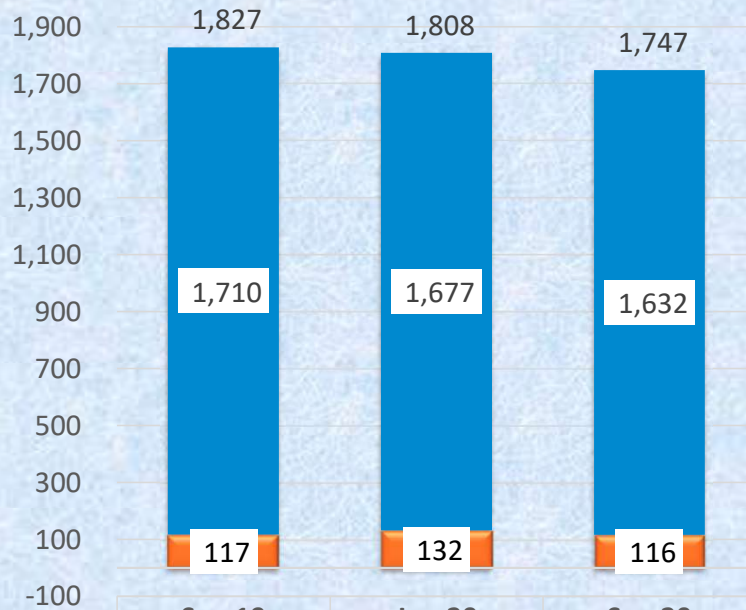


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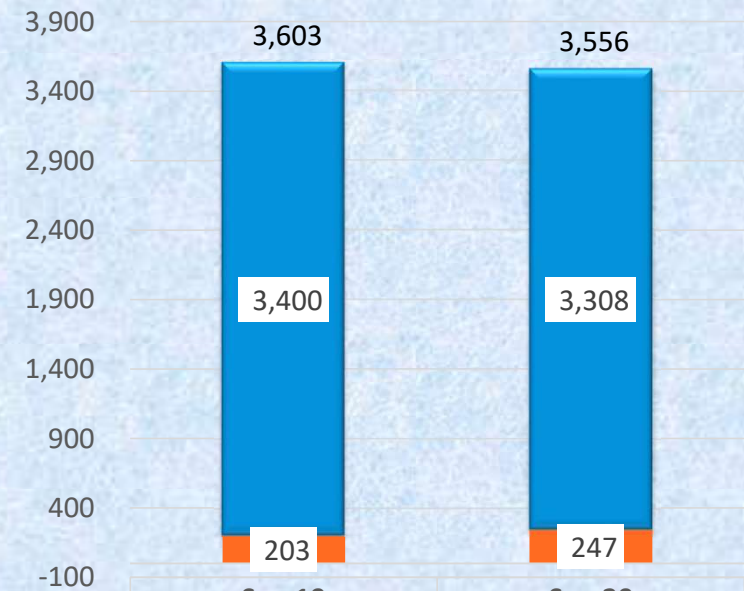
( ₹ in Crore)

## QUARTER



	Sep 19	Jun 20	Sep 20
Total Interest Expense	1,827	1,808	1,747
Interest on Deposit	1,710	1,677	1,632
Other Interest Expense	117	132	116

## HALF YEAR



	Sep 19	Sep 20
Total Interest Expense	3,603	3,556
Interest on Deposit	3,400	3,308
Other Interest Expense	203	247

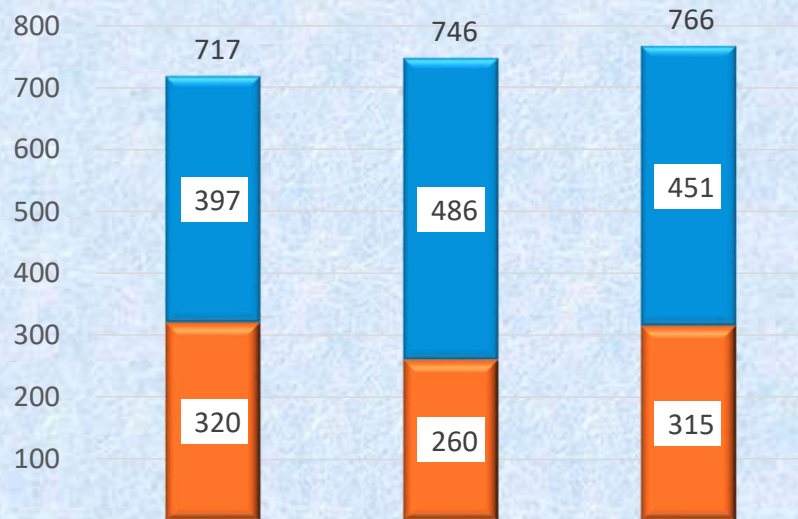
# Operating Expense



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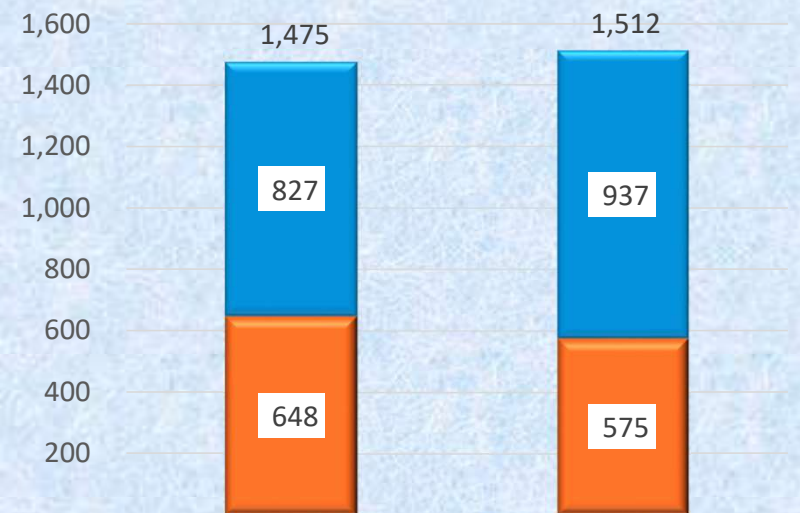
(₹ in Crore)

## QUARTER



	Sep 19	Jun 20	Sep 20
Total Operating Expense	717	746	766
Staff Expense	397	486	451
Other Operating Expense	320	260	315

## HALF YEAR



	Sep 19	Sep 20
Total Operating Expense	1,475	1,512
Staff Expense	827	937
Other Operating Expense	648	575



## Other Operating Expense



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( ₹ in Crore)

Other Operating Expense (Excluding Staff Exp)	Quarter Ended			Half Year Ended	
	Sep 19	Jun 20	Sep 20	Sep 19	Sep 20
Rent, taxes, lighting	55	48	58	108	106
Printing & Stationery	5	2	5	9	7
Advertisement & Publicity	4	2	11	7	13
Depreciation on fixed assets	50	44	46	102	90
Directors Fees & Expenses	0.23	0.08	0.09	0.45	0.17
Auditors Fees	5	3	8	11	11
Law Charges	5	2	4	9	6
Postage, Telegram, Telephone	6	14	15	18	29
Repairs & Maintenance	46	30	34	92	64
Insurance & Guarantee Fee	34	49	47	76	97
Other Expense	109	67	86	216	153
<b>Total Non-interest Expenses</b>	<b>320</b>	<b>260</b>	<b>315</b>	<b>648</b>	<b>575</b>

# Provisions & Contingencies



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( ₹ in Crore)

Particulars	Quarter Ended			Half Year Ended	
	Sep 19	Jun 20	Sep 20	Sep 19	Sep 20
Non Performing Assets	404	409	43	1441	452
Standard/Restructured Assets	(40)	198	273	(138)	471
Depreciation on Investments	5	2	2	0	4
Non-performing Investment	1	5	111	7	116
Other provisions	(11)	(5)	(8)	(30)	(13)
Provision & Contingencies other than taxes	359	609	421	1280	1030
Income Tax	278	0	255	(65)	255
<b>Total Provisions</b>	<b>637</b>	<b>609</b>	<b>676</b>	<b>1214</b>	<b>1285</b>

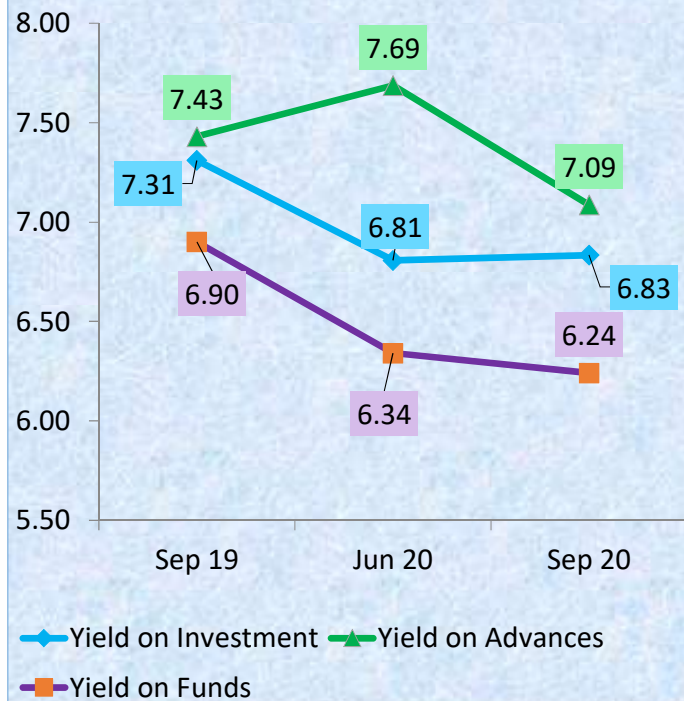
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# Key Financial Ratios

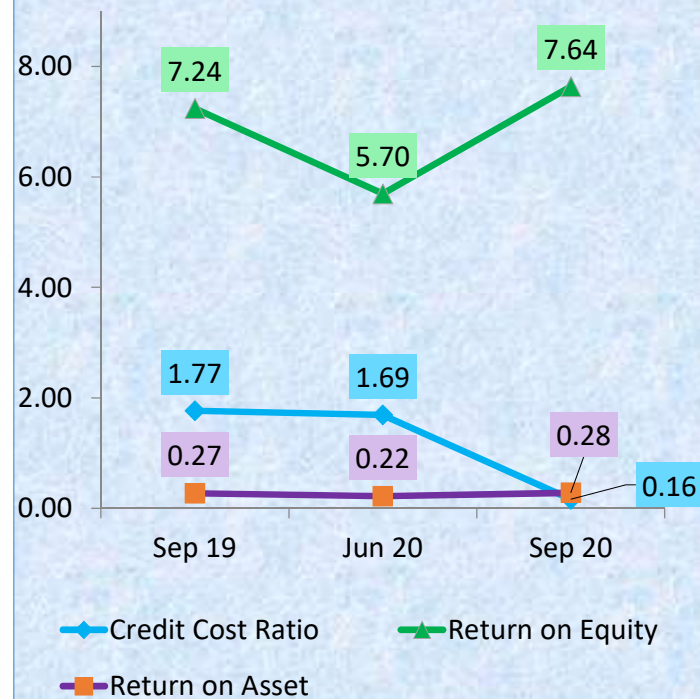


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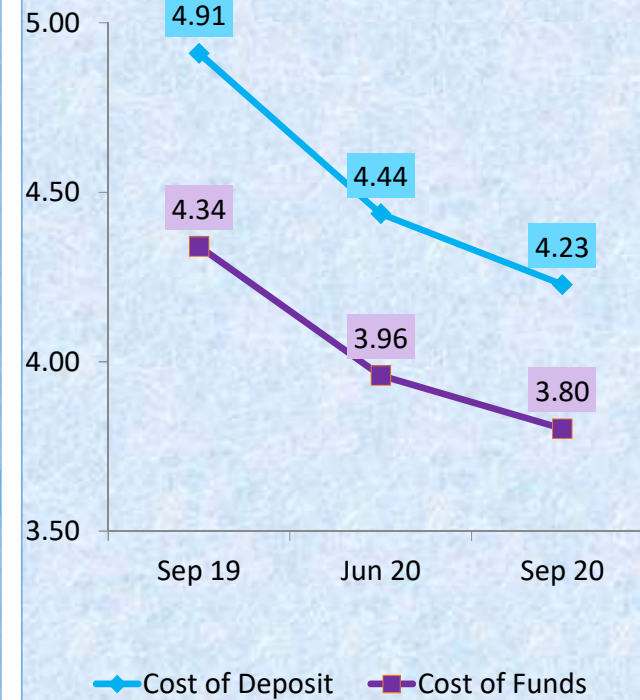
Yield on Investment, Yield on Advance & Yield on Funds [Qtr %]



Credit Cost, Return on Equity & Return on Asset [Qtr %]



Cost of Deposit & Cost of funds [Qtr %]

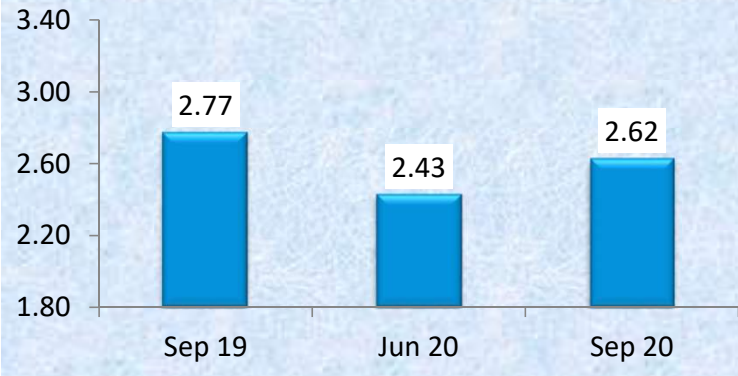


# NIM & Cost to Income (%)

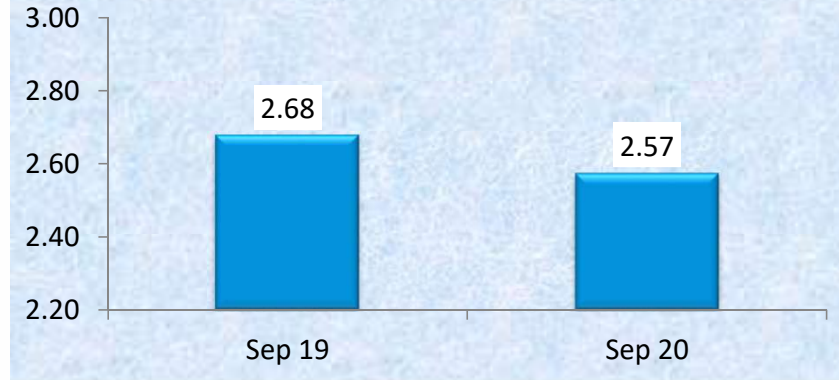


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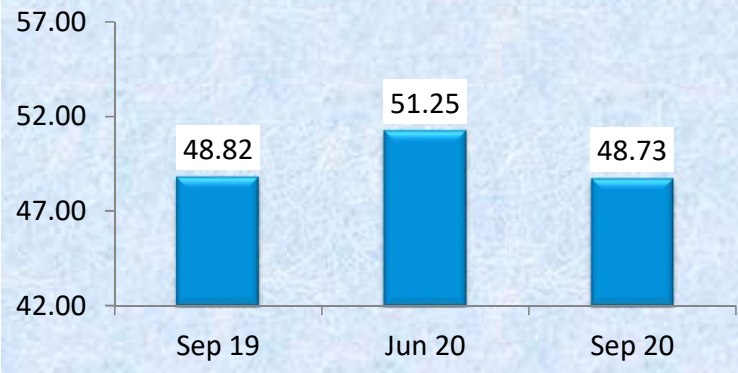
### NIM(QTR) (%)



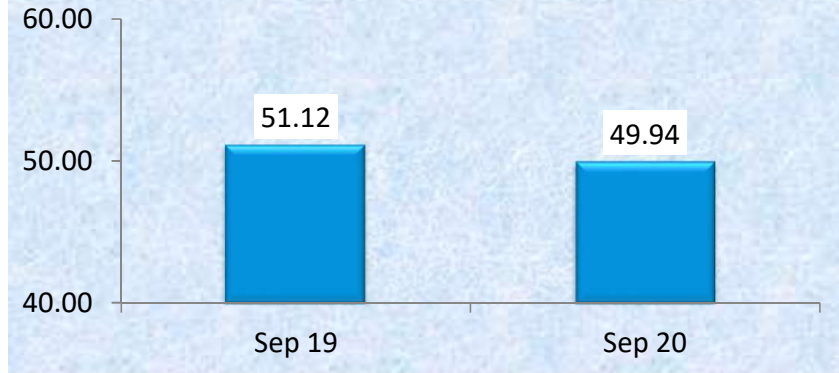
### NIM(HY) (%)



### Cost to Income (QTR) (%)



### Cost to Income(HY) (%)





# Assets & Liabilities - An Overview



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( ₹ in Crore)

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Other Liabilities & Provisions	3,286	5,060	3,980
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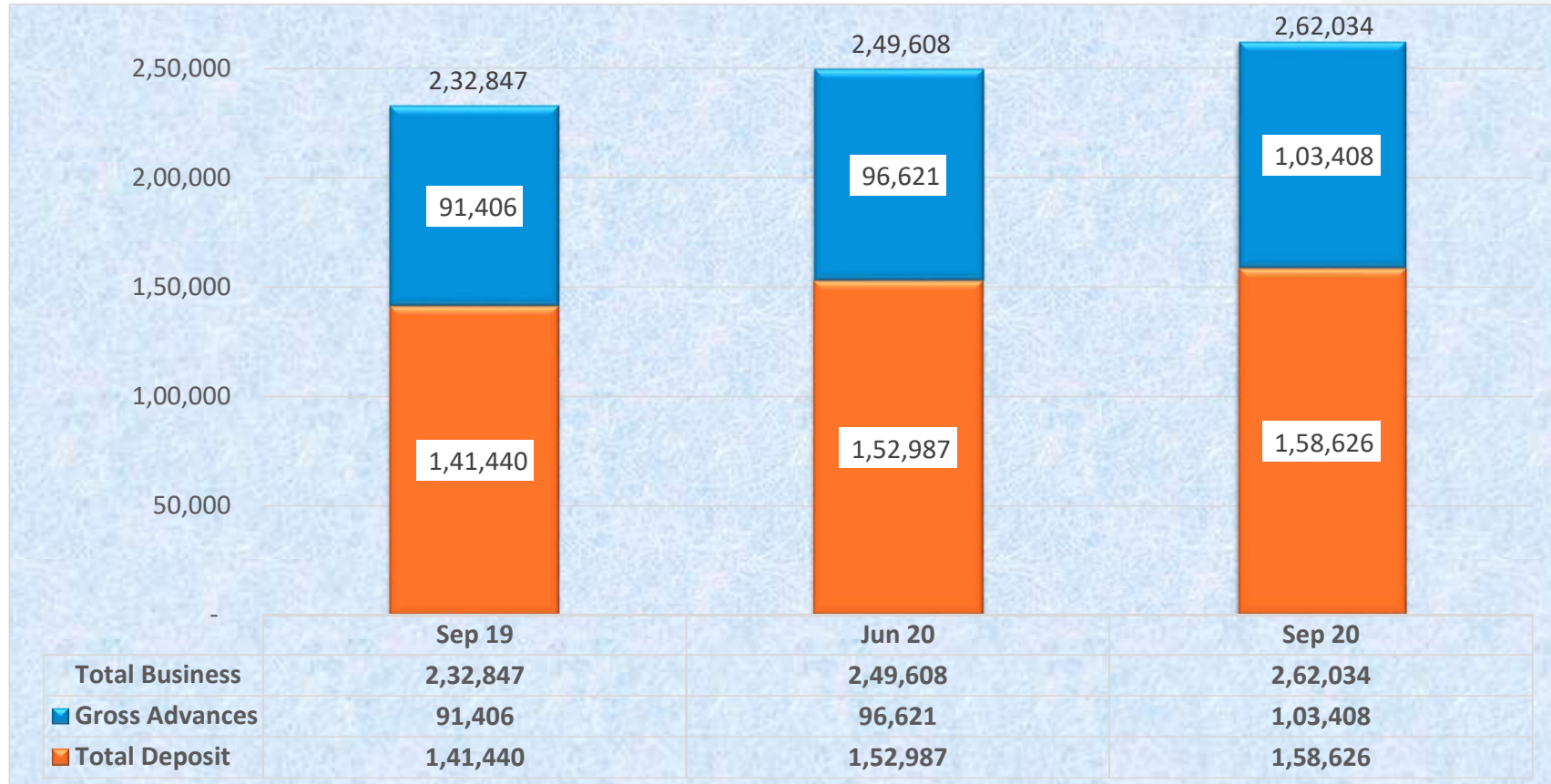


# Business Mix



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(₹ in Crore)

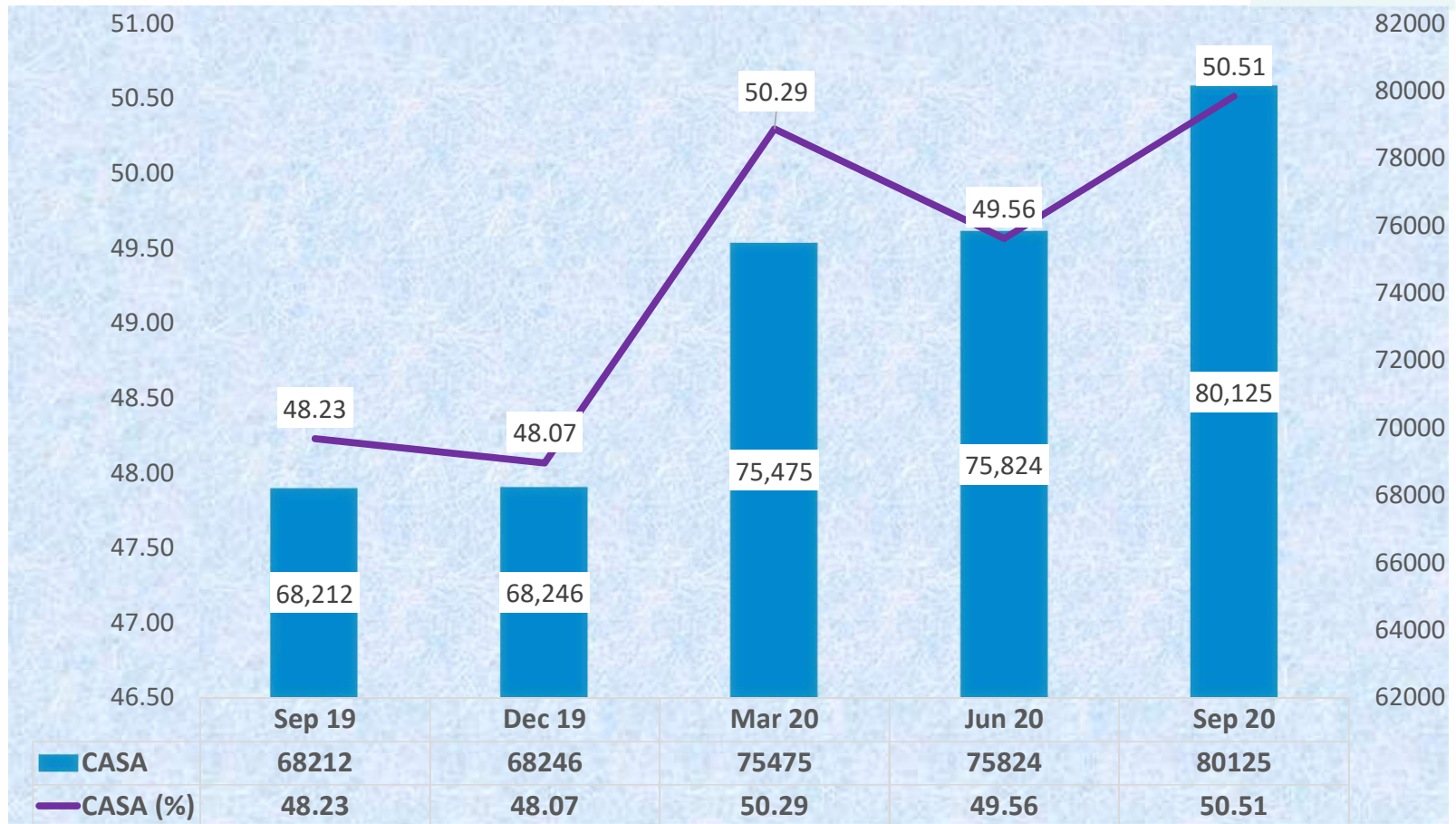


# CASA Deposit



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Bank of Maharashtra  
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(₹ in Crore)

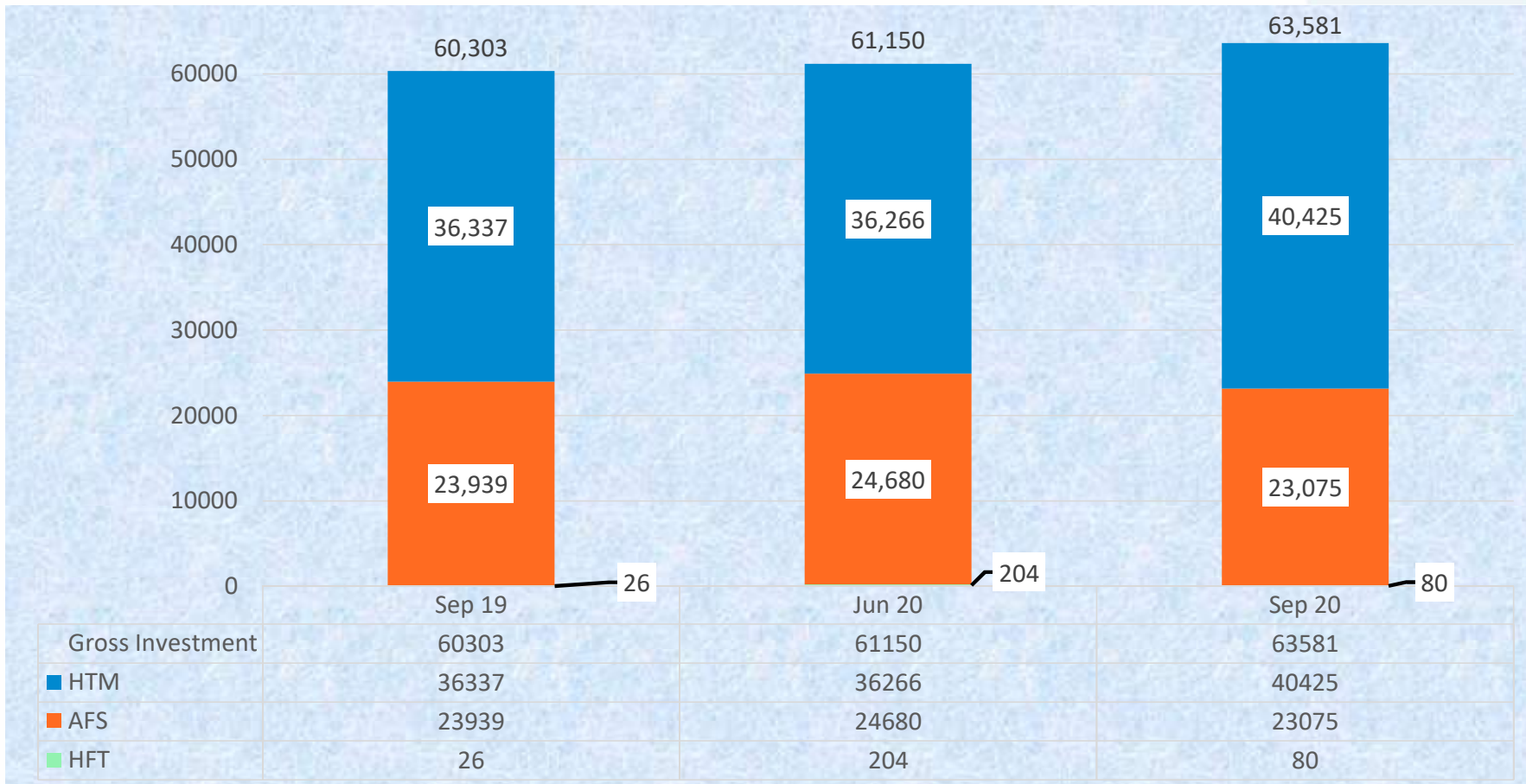


# Investments



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Bank of Maharashtra  
भारत सरकार का उद्यम  
एक परिवार एक बैंक

(₹ in Crore)



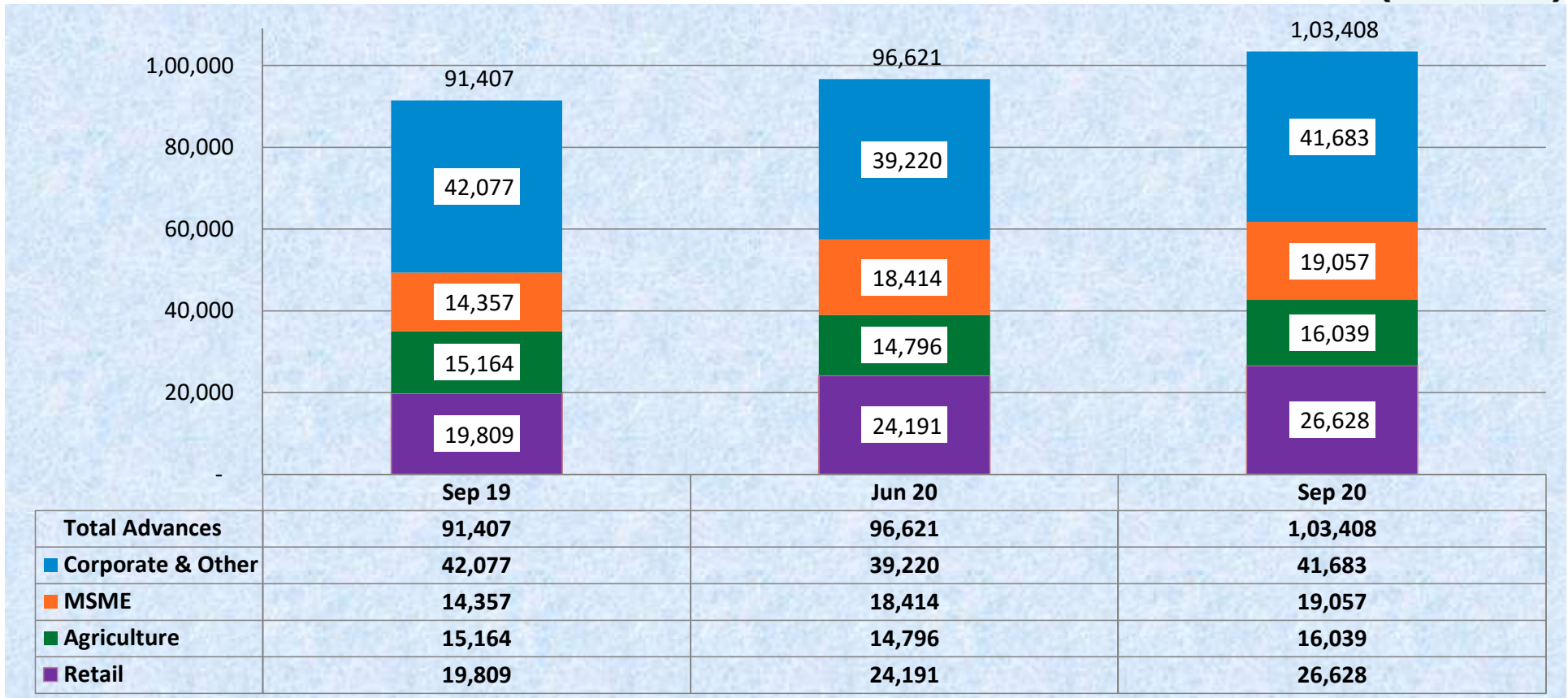


# Credit Portfolio



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एक परिवार एक बैंक

(₹ in Crore)

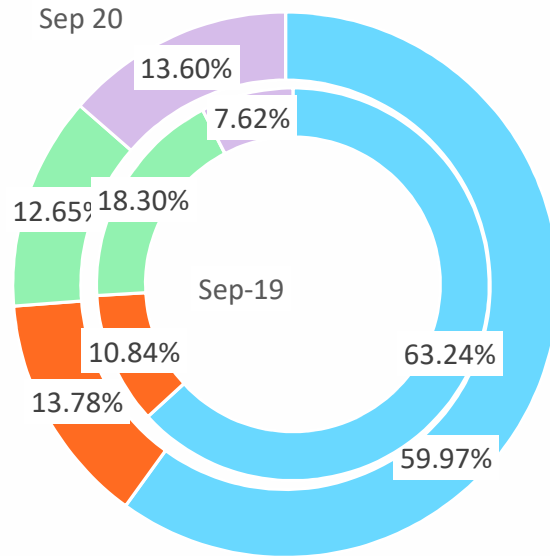


**Performing consistently, Growing exponentially**

# External Rating-wise Advances



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



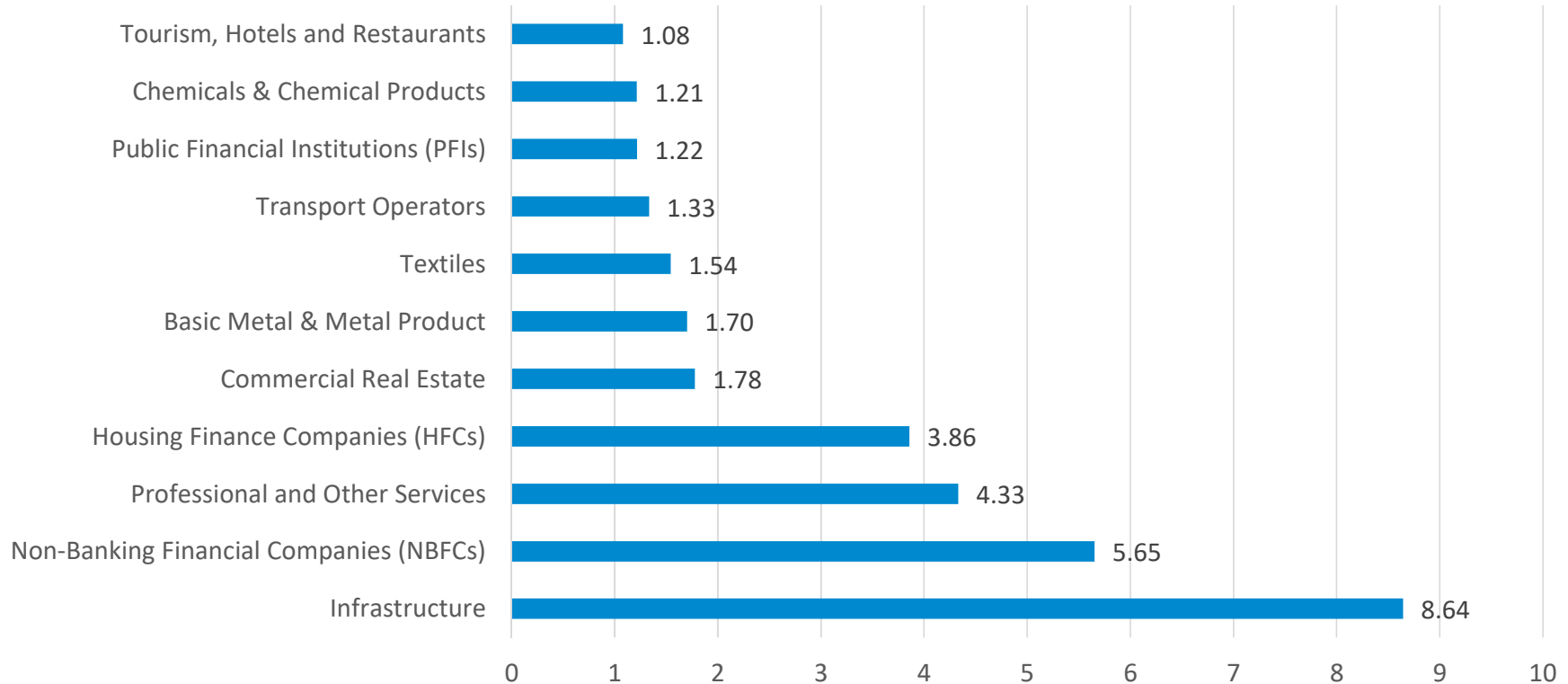
■ A & Above ■ BBB ■ <BBB ■ Other

( ₹ in Crore)

Particulars	Sep-19		Jun-20		Sep-20	
	No. of Borrower	Balance (F+NF)	No. of Borrower	Balance (F+NF)	No. of Borrower	Balance (F+NF)
<b>STD Borrowers eligible for external rating</b>	<b>819</b>	<b>45,199</b>	<b>1,051</b>	<b>46,941</b>	<b>1,130</b>	<b>50,694</b>
<i>of which</i>						
AAA	15	6,807	12	5,204	12	5,793
AA	54	9,209	54	9,293	47	8,827
A	110	12,566	168	15,046	162	15,781
BBB	106	4,901	102	5,898	98	6,985
BB & Below	341	8,273	311	6,037	338	6,415
<b>Total Rated Borrowers</b>	<b>626</b>	<b>41,756</b>	<b>647</b>	<b>41,478</b>	<b>657</b>	<b>43,801</b>



## Sector-wise Funded Advances (Above 1%)

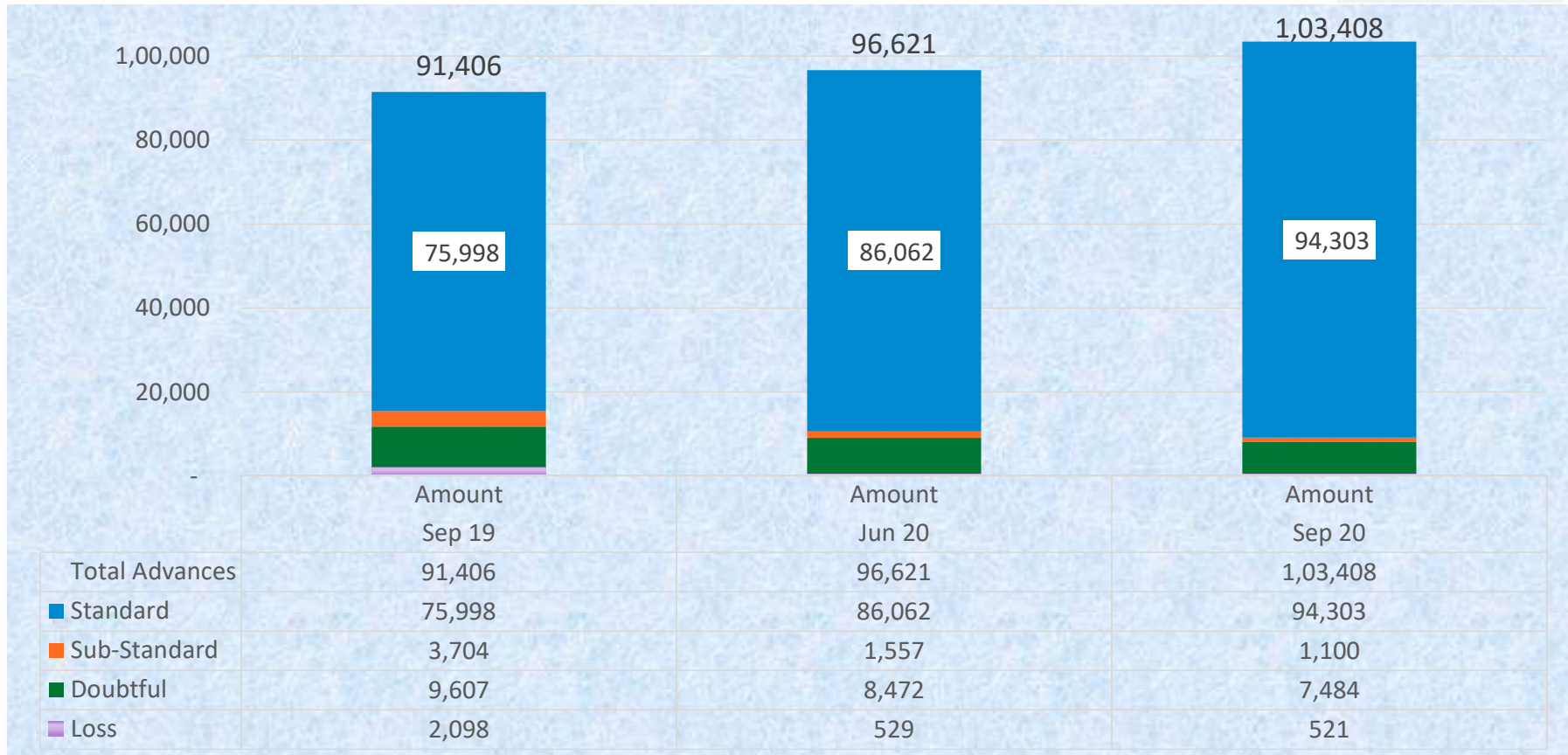


# Asset Quality



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

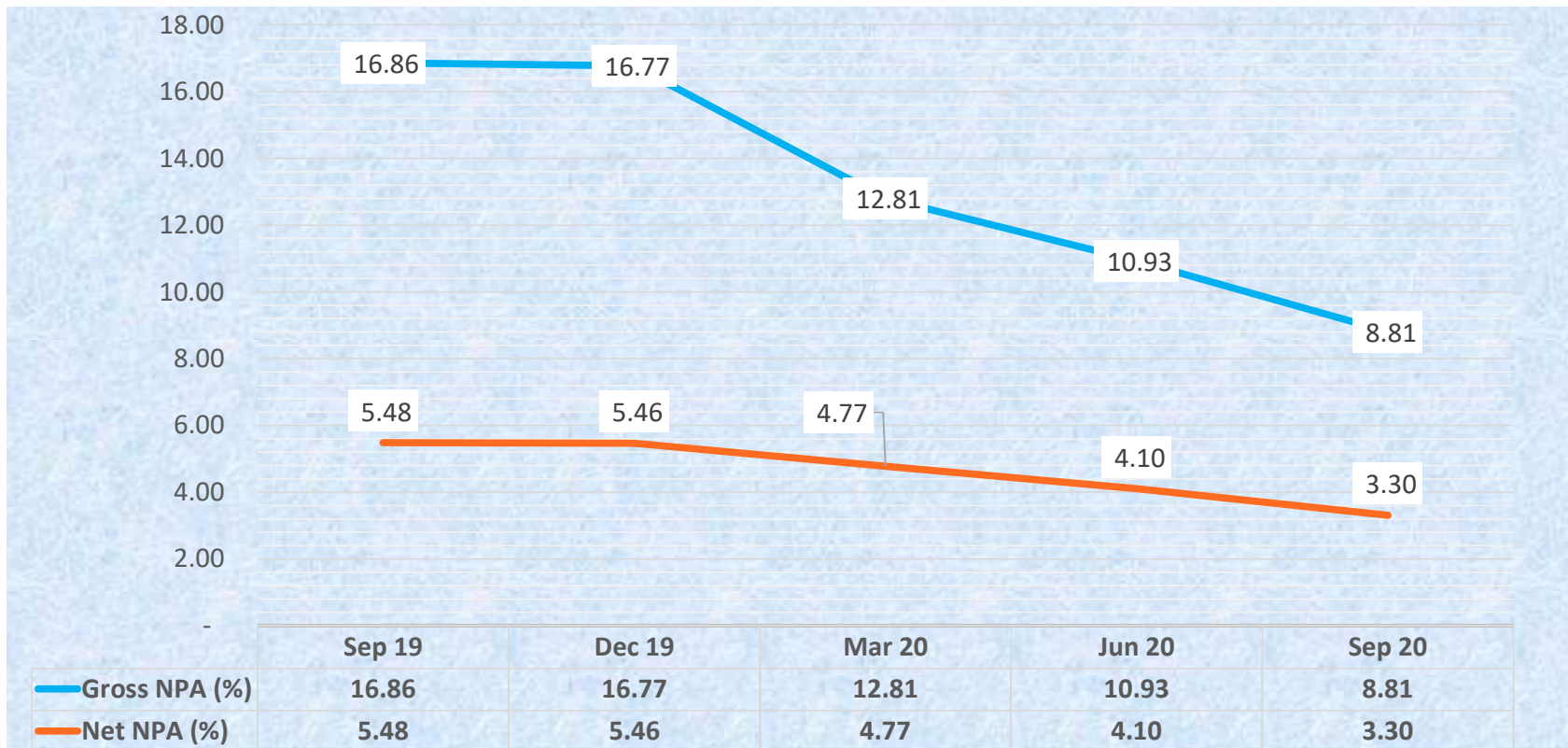
(₹ in Crore)



## Gross & Net NPA (%)



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



**Asset quality is improving consistently**

# Movement of NPA



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

( ₹ in Crore)

Particular	Quarter Ended			Half Year Ended	
	Sep-19	Jun-20	Sep-20	Sep-19	Sep-20
<b>Opening Level of Gross NPAs</b>	16,650	12,152	10,559	15,324	12,152
Total Reductions	1,849	1,698	1,578	2,066	3,238
<i>of which : Recovery + Upgradation</i>	678	156	556	883	678
Gross Addition	608	105	125	2,150	191
<i>of which : Variable</i>	6	28	40	41	53
<i>: Fresh Slippages</i>	602	77	84	2,109	138
Net Increase	(1,241)	(1,594)	(1,453)	84	(3,047)
<b>Closing Level of Gross NPAs</b>	15,409	10,559	9,105	15,409	9,105
Gross NPA (%)	16.86	10.93	8.81	16.86	8.81
Net NPA (%)	5.48	4.10	3.30	5.48	3.30

# Sector-wise Credit Deployment & NPA



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

( ₹ in Crore )

Sectors	As on								
	Sep 19			Jun 20			Sep 20		
	Advance	Sector NPA	Sector NPA (%)	Advance	Sector NPA	Sector NPA (%)	Advance	Sector NPA	Sector NPA (%)
Agriculture	15,164	3,460	22.81	14,796	3,676	24.84	16,039	3,480	21.70
Retail	19,809	775	3.91	24,191	738	3.05	26,628	696	2.61
Micro & Small	13,514	2,191	16.21	16,548	2,131	12.88	18,039	2,021	11.20
Sub Total [A]	<b>48,487</b>	<b>6,426</b>	<b>13.25</b>	<b>55,535</b>	<b>6,544</b>	<b>11.78</b>	<b>60,707</b>	<b>6,197</b>	<b>10.21</b>
% of [A] to Total Advance	53.05			57.48			58.71		
Medium	843	180	21.36	1,865	142	7.61	1,018	116	11.35
Large Corporate & others	42,076	8,803	28.44	39,220	3,872	9.87	41,683	2,793	6.70
Sub Total [B]	<b>42,919</b>	<b>8,983</b>	<b>20.93</b>	<b>41,086</b>	<b>4,014</b>	<b>9.77</b>	<b>42,701</b>	<b>2,909</b>	<b>6.81</b>
% of [B] to Total Advance	46.95			42.52			41.29		
Total	<b>91,406</b>	<b>15,409</b>	<b>16.86</b>	<b>96,621</b>	<b>10,559</b>	<b>10.93</b>	<b>1,03,408</b>	<b>9,105</b>	<b>8.81</b>

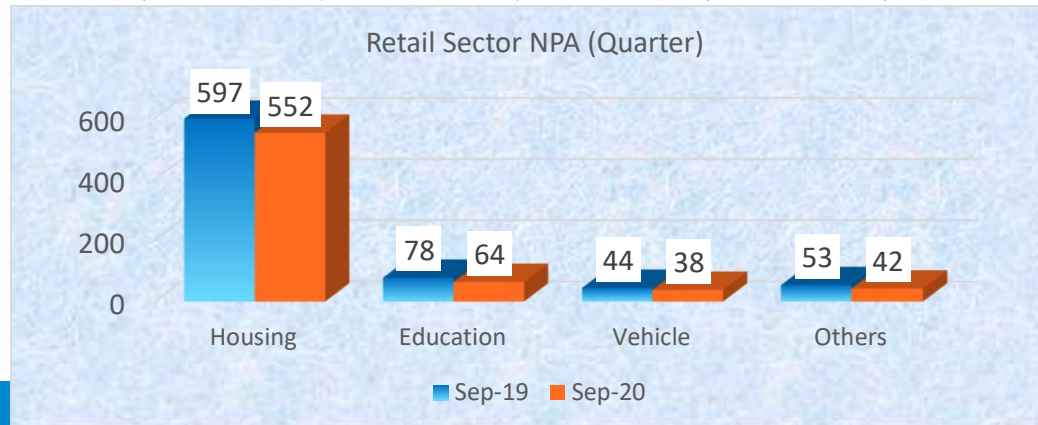


# Retail Sector- NPA



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एक परिवार एक बैंक  
( ₹ in Crore)

Sector	Sep 19			Jun 20			Sep 20		
	Gross Advance	Sector NPA	Sector NPA (%)	Gross Advance	Sector NPA	Sector NPA (%)	Gross Advance	Sector NPA	Sector NPA (%)
Total Retail Credit	19809	773	3.90	24191	738	3.05	26628	696	2.61
of which									
Housing	12671	597	4.72	14954	580	3.88	15881	552	3.47
Education	1180	78	6.59	1219	72	5.88	1255	64	5.09
Vehicle	1370	44	3.24	1408	40	2.87	1450	38	2.63
Others	4588	53	1.16	6610	46	0.69	8043	42	0.52

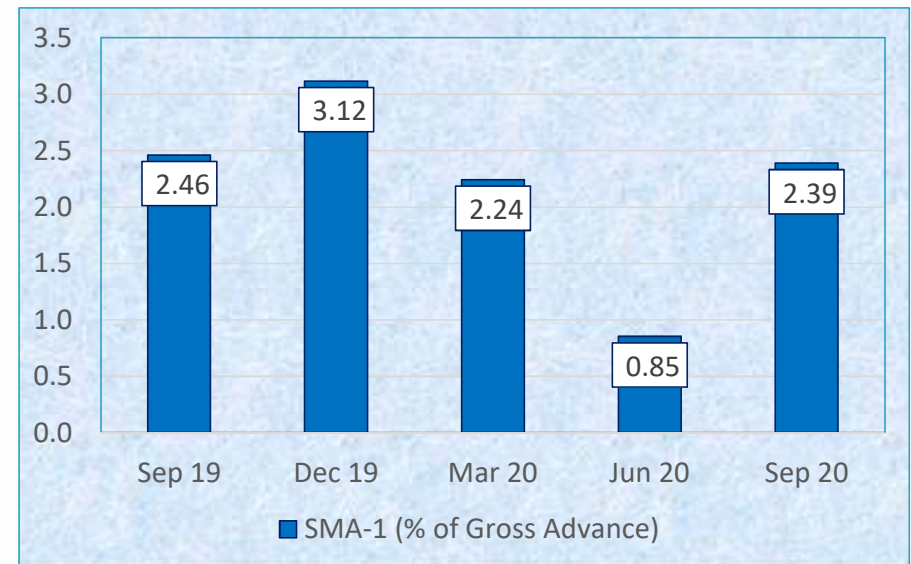
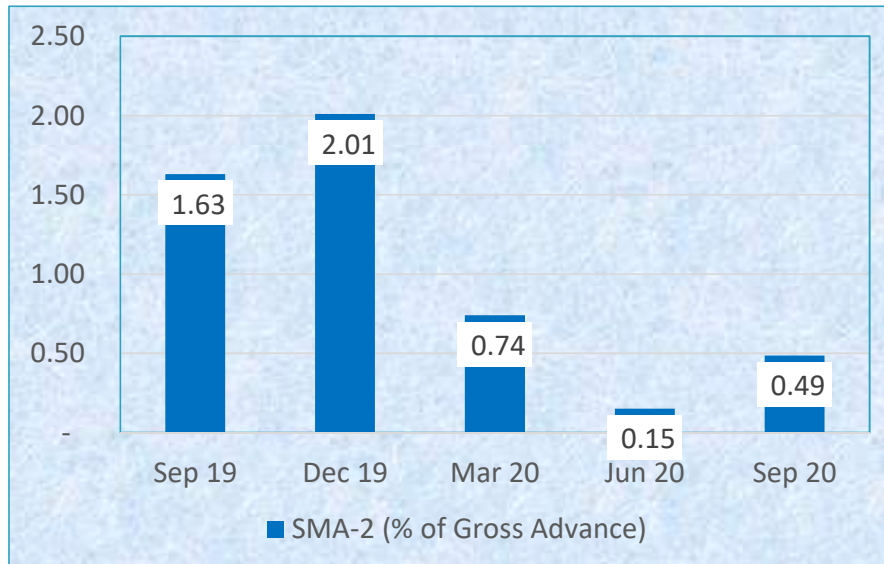


# Movement of SMA



बैंक ऑफ महाराष्ट्र  
Bank of Maharashtra  
भारत सरकार का उद्यम  
एक परिवार एक बैंक  
( ₹ in Crore)

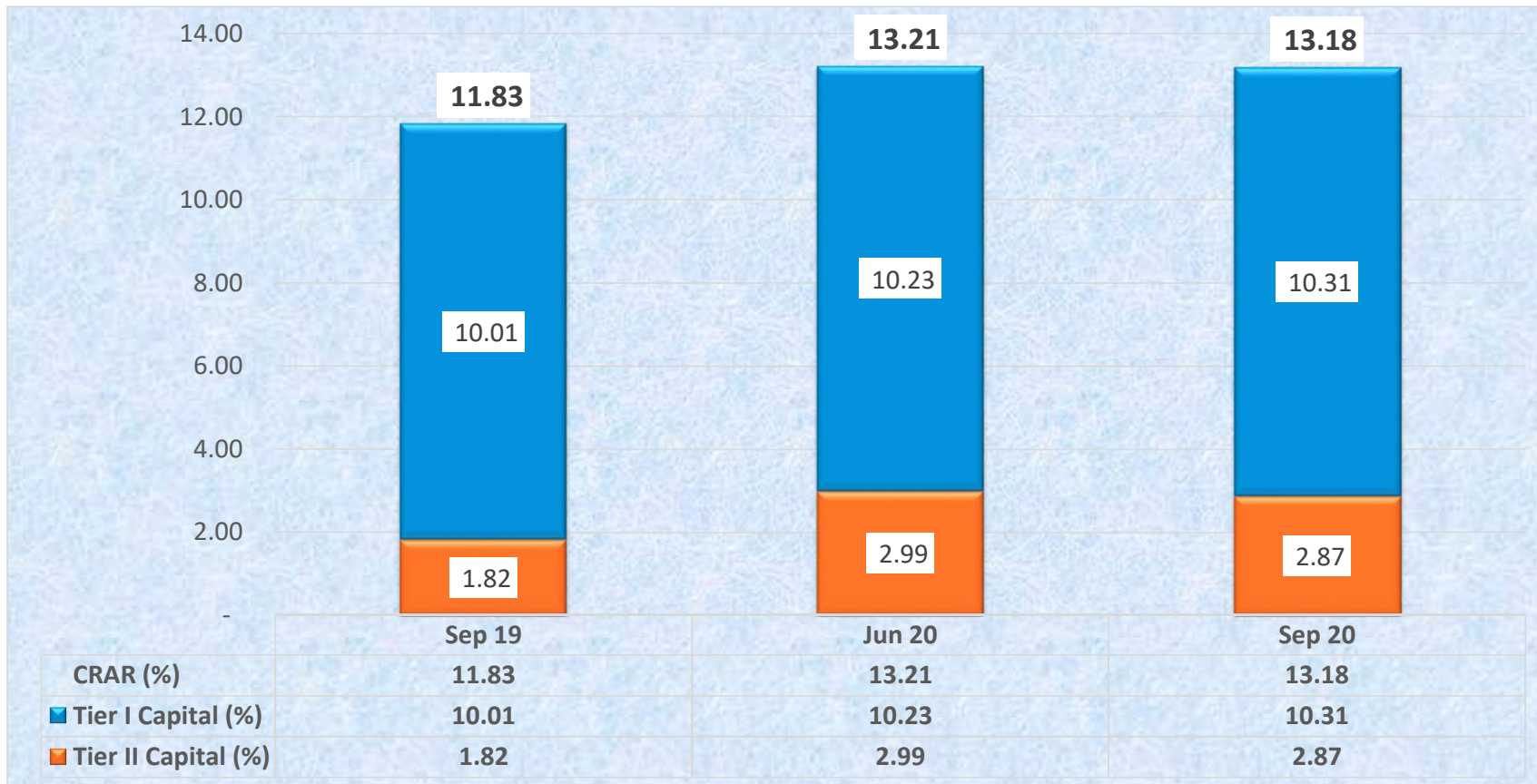
Particulars	Sep-19	Dec-19	Mar-20	Jun-20	Sep-20
Gross Advances	91406	93882	94889	96621	103408
SMA - 2	1489	1886	702	147	502
SMA - 1	2250	2926	2128	825	2471



# Capital Adequacy



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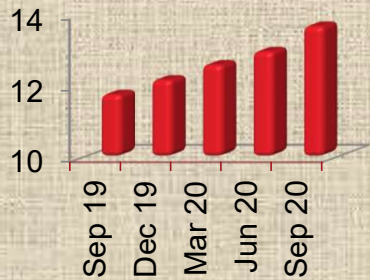


# Digital Footprints

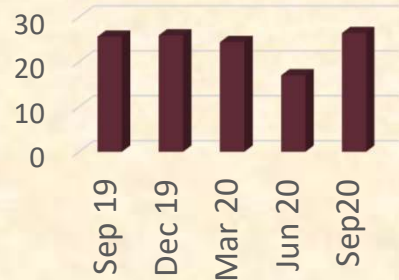


बैंक ऑफ महाराष्ट्र  
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भारत सरकार का उद्यम  
एक परिवार एक बैंक

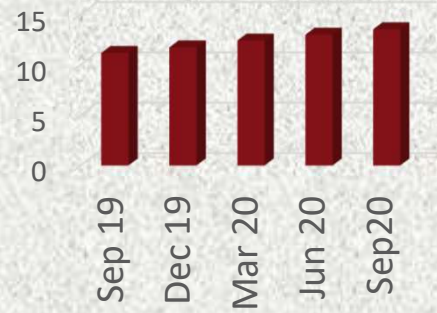
Internet banking Users (Lacs)



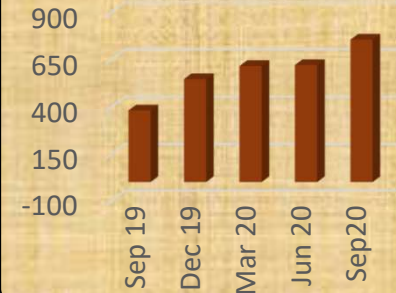
Internet Banking Transactions (In lacs)



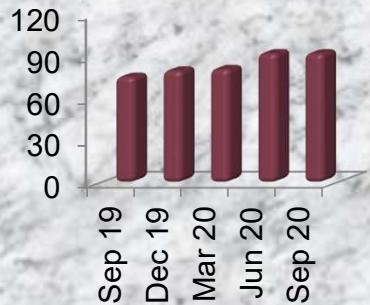
UPI/BHIM Users (In lacs)



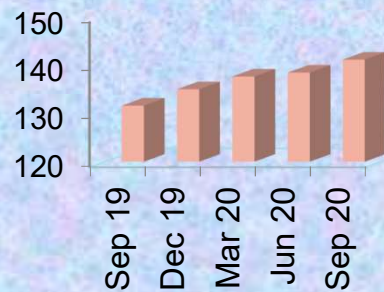
UPI /BHIM Transactions



E-transaction (%)



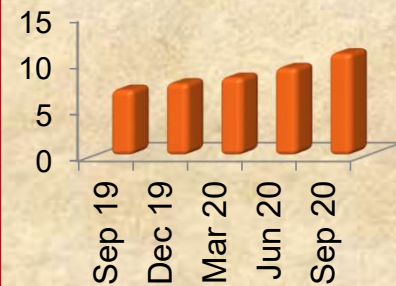
SMS Alert Subscription (Lacs)



Mobile Banking Transactions (In lacs)



Mobile Banking Users (Lacs)





बैंक ऑफ महाराष्ट्र  
Bank of Maharashtra

भारत सरकार का उद्यम

एक परिवार एक बैंक

# PRODUCTS AT A GLANCE

## Maha Super Housing Loan

Loan for Construction / Purchase / Extension / Repair / Renovation / Takeover



## Maha Super Car Loan

Drive Your Dream with Pride



## MAHABANK LOAN AGAINST PROPERTY

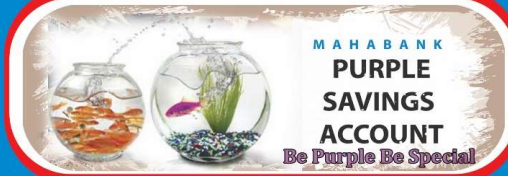
PERSONAL / BUSINESS



MAHABANK

## PURPLE SAVINGS ACCOUNT

Be Purple Be Special



## Mahabank Diamond Current Account



## Mahabank Professional loans

Financial support to C.A.s, Engineers, Architects, etc



## Mahabank Agriculture loans



## MAHABANK RD SCHEMES

MAHASANCHAY SCHEME

MAHALAKHPATI SCHEME

MAHA-MILLIONAIRE SCHEME



We care for you while you take care of patients

आप जर्दीजी का खयाल रखते हैं और हम आपका

## MAHA DOC+ Loan for Doctors



## GSTO

FINANCIAL SUPPORT FOR MSME'S PAYING GST

## Mahabank Education loan schemes

- Model Education Loan Scheme
- Maha Scholar Education Loan Scheme



## MAHA MOBILE POS, ATM INTERNET BANKING DEBIT CARD



## Mahabank Insurance Services

Life / Non-Life / Mediciam



## Mahabank Adhar Loan Scheme for Pensioners




UNDER CONSTRUCTION

**Mahabank Contractor Scheme**



**Mahabank MSME Hospitality Finance**



## COVID-19- Response so far



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एक परिवार एक बैंक

1. Rs 3580 crore COVID-19 related loans sanctioned during quarter ended 30<sup>th</sup> Sep, 2020 in MSME sector.
2. Robust protective measures (sanitization, fumigation, protective gears etc) taken up at branches, offices & ATMs
3. BoM employee donated Rs 5 crore to PM-Cares fund and various State CM Relief Fund.
4. Bank has also undertaken various activities to support Corona warriors by distributing face masks, gloves water bottles, food packets, grocery items etc.
5. AD-HOC LINE OF CREDIT COVID-19 by way of SLC (Stand by Line of Credit)
6. Emergency Credit Line - Personal Loan Scheme- COVID-19
7. COVID19 Mahabank SHG Rahat Yojana
8. COVID-19 Mahabank Kisan Rahat Yojana



## COVID Update- Stronger Than Ever



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भारत सरकार का उद्यम  
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WHAT MAKES  
US WELL  
PLACED TO TIDE  
OVER COVID  
PANDEMIC?

1

**Loyal Customer Base-** Banks have opened 4.23 lac new SB account & 11 thousand new current account in Sep20 quarter.

2

**RAM Business-** Bank is focusing more on Retail, Agriculture & MSME Business where Risk is less. Bank has achieved growth of 25.12% in RAM portfolio.

3

**Focus on Tier 2 and Tier 3 cities-** Bank having more than 50% Branches in Rural/ Semi Urban areas where businesses has resumed operations and the active COVID population is very less.

4

**GECL-** Bank has launched GECL (Guaranteed Emergency Credit Line) scheme to provide working capital loan upto 20% of the borrowers total outstanding credit

5

**Doorstep Banking-** It aims at providing convenience of banking services to customers at their doorstep through touch points of call center, web portal or mobile app



## Strategy- Existing & Way Forward



बैंक ऑफ महाराष्ट्र  
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भारत सरकार का उद्यम  
एक परिवार एक बैंक

1. Credit Card- Bank launched its own credit card on 16.09.2020. Credit card is one of the major entry gate for the new customer/ prospects which attracts customers into bank's portfolio. Bank is targeting 50 Thousand cards by 31.03.2021 and 5 lac cards in next 5 years.
2. LLMS- Bank implemented an Enterprise wide Loan Lifecycle Management System (LLMS) for automation of Loan Lifecycle and towards digitization of records. Bank is switching to the loan management solution to reduce operation cost,, improve the quality of credit assessment and enhance customer satisfaction.
3. HRMS Solution- Bank is in the process of implementation of HRMS Solutions which will streamline all HR operations with integrated processes and data. HRMS manages the entire HR functions starting from onboarding to final separation (Exit).
4. Fintech Tie-up- Bank has done a Tie-up with Fintech technology for financing loans to Agriculture / MSME / Retail Sector. Bank is targeting an annual business of approximately 700 crore from this Tie-up.



# Awards



Bank has been ranked **WINNER (1st Position)** under 'Top Improvers' category among all PSBs in EASE(Enhanced Access & Service Excellence). This is a rare honor and reflection of the dedicated efforts.



## STP Award 2019

PRESENTED TO

### Bank of Maharashtra

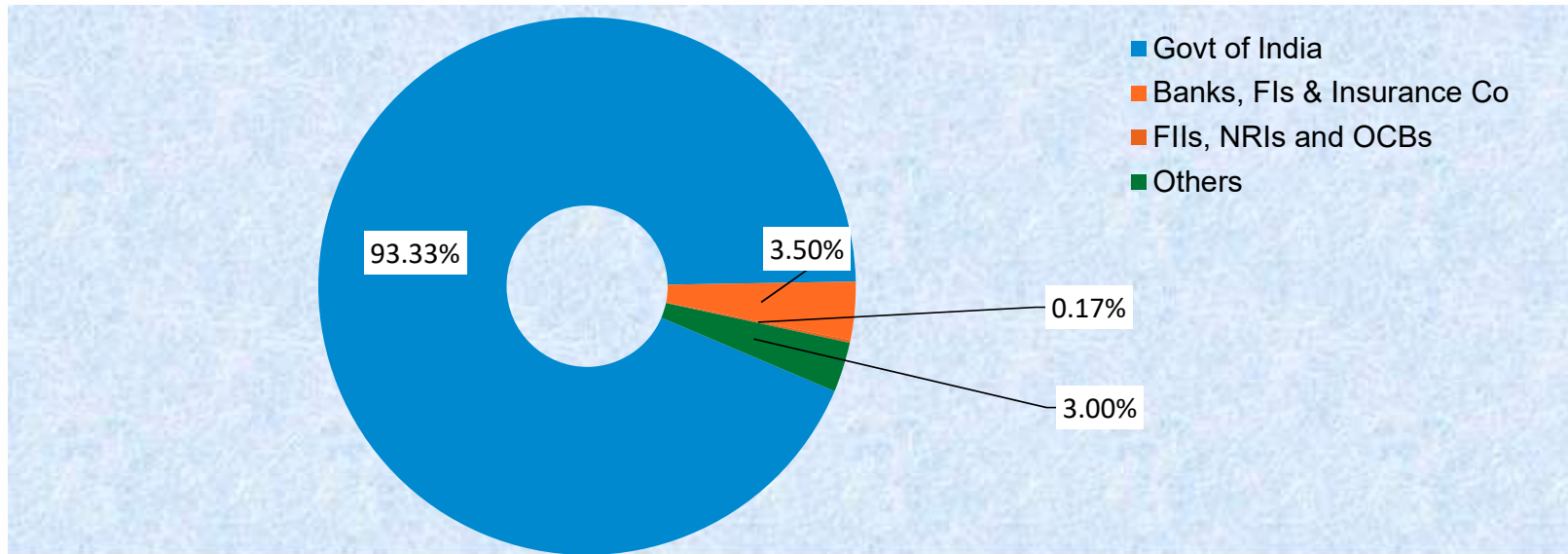
IN RECOGNITION OF YOUR EXCELLENT PAYMENT FORMATTING AND STRAIGHT-THROUGH RATE

**Arnon Goldstein**  
Head of Treasury Services, APAC  
BNY Mellon

# Equity Holding & Ratios



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



Particular	Quarter		
	Sep 19	Jun 20	Sep 20
No. of Share (crore)	572	582	656
Networth (Rs in crore)	6,331	7,095	7,363
Book Value per share	11.06	12.18	11.22
Return on Equity (%)	7.24	5.70	7.64



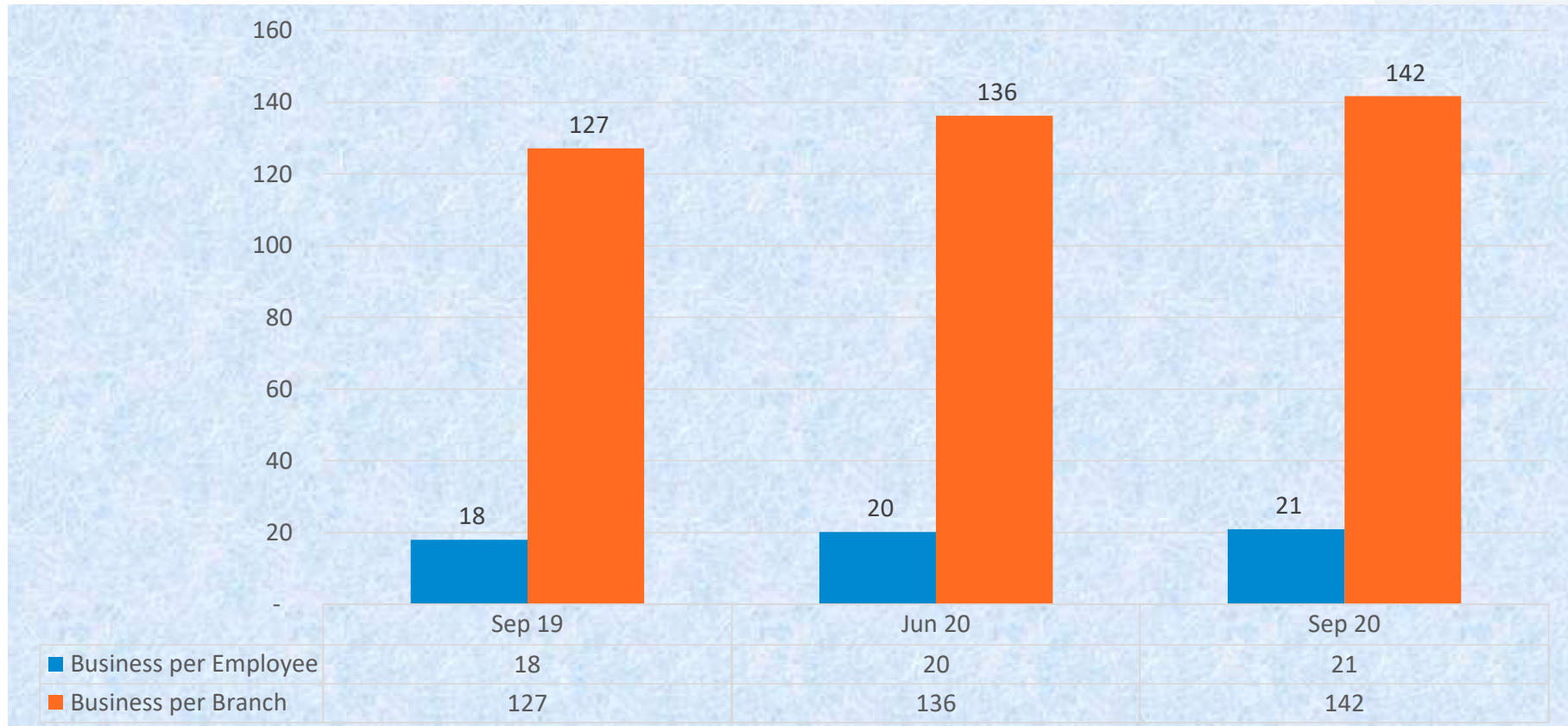


# Business per Branch & per Employee



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Bank of Maharashtra  
भारत सरकार का उद्यम  
एक परिवार एक बैंक

(₹ in Crore)



बँक ऑफ महाराष्ट्र

बँक ऑफ महाराष्ट्र

Bank of Maharashtra

# Thank You!



बँक ऑफ महाराष्ट्र  
Bank of Maharashtra

भारत सरकार का उद्यम

एक परिवार एक बैंक