



**AX1/ISD/STEX/30/2023-24**

**Date: 19<sup>th</sup> July, 2023**

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 Symbol: MAHABANK-EQ

Dear Sir/ Madam,

**Sub: Investor Presentation.**

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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 First Quarter / Three Months ended 30<sup>th</sup> June, 2023.

A copy of the Investor Presentation will also be made available on the Bank's website i.e. [www.bankofmaharashtra.in](http://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



बैंक ऑफ महाराष्ट्र  
Bank of Maharashtra

भारत सरकार का उद्यम

एक परिवार एक बैंक

# FINANCIAL RESULTS

***Quarter Ended June 30<sup>th</sup> 2023***



[www.bankofmaharashtra.in](http://www.bankofmaharashtra.in)

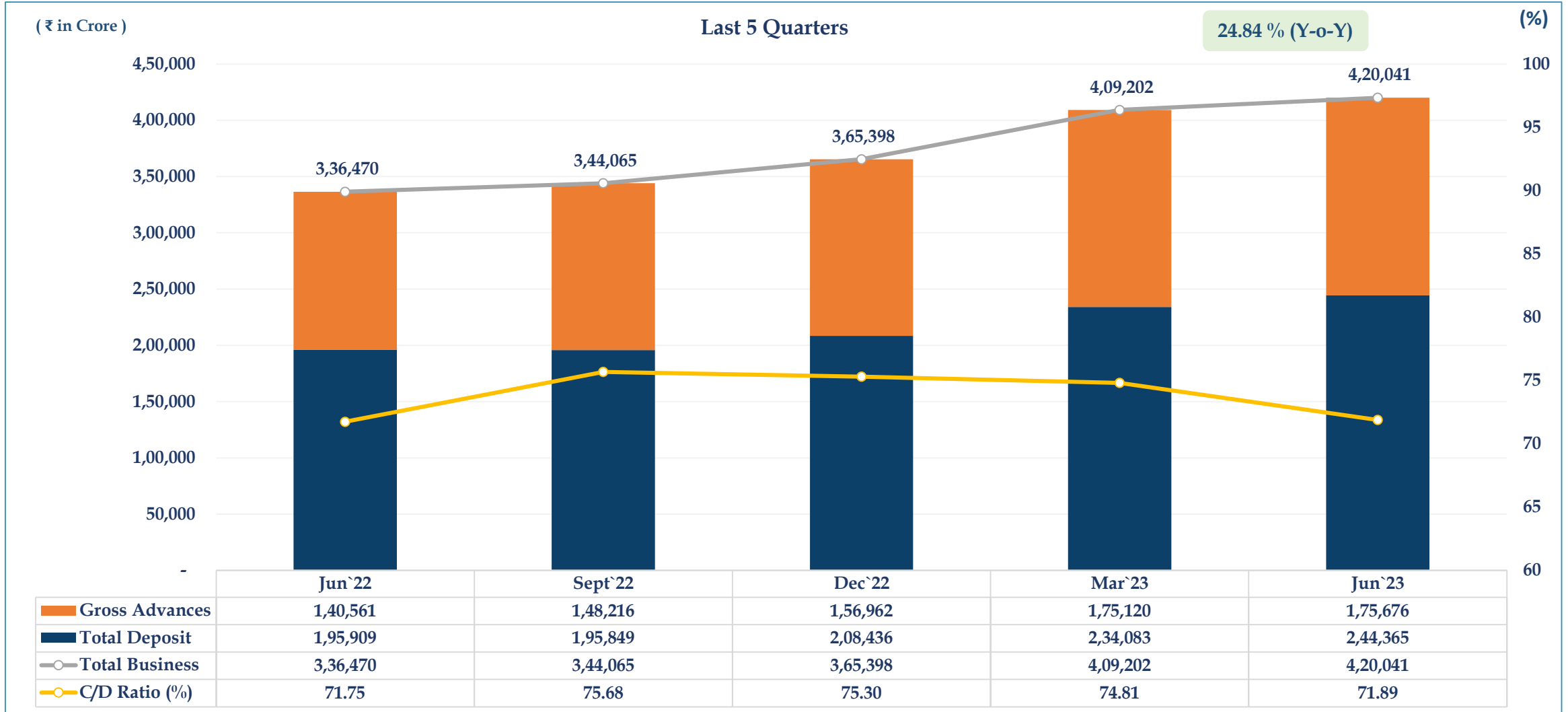
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	<i>Page</i>
1. <i>Major Highlights</i>	3
2. <i>Business Performance</i>	4 - 6
3. <i>Financial Performance</i>	7 - 17
4. <i>Asset Quality</i>	18 - 24
5. <i>Capital</i>	25 - 26
6. <i>Digital Banking</i>	27 - 28
7. <i>Financial Inclusion</i>	29
8. <i>Expanding Footprints</i>	30
9. <i>Other Information</i>	31 - 33

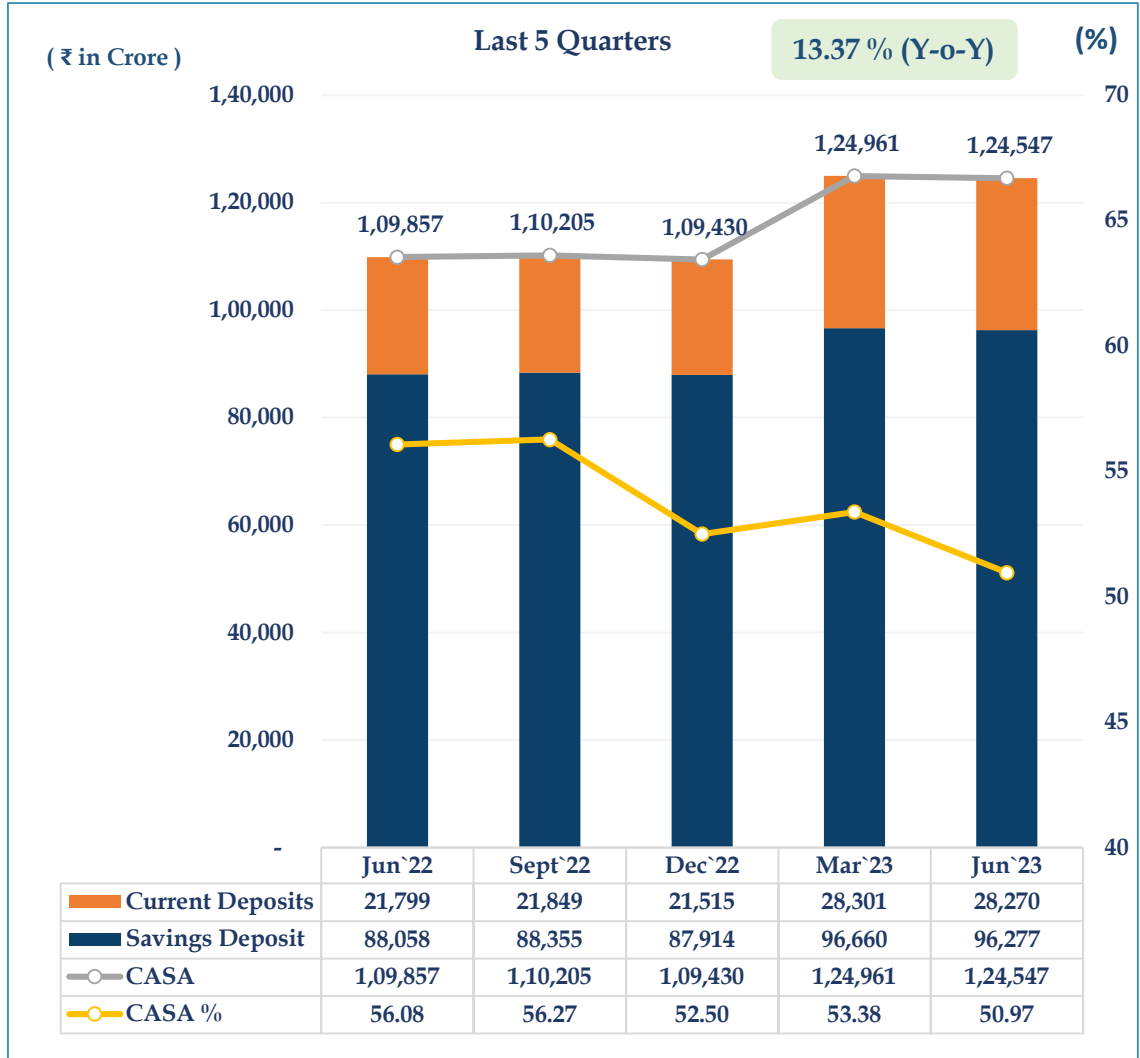
**(Y-o-Y) (Q: Jun` 23 vis-à-vis Q: Jun` 22)**

Net Profit	Operating Profit	NIM %	Return on Assets	Total Business
Increased by 95.19 % ↑	Increased by 55.04 % ↑	3.86 (3.28) ↑	1.33 (0.81) ↑	Increased by 24.84 % ↑
Total Deposits	Savings Deposits	Current Deposits	Gross Advances	Agri. Advances
Increased by 24.73 % ↑	Increased by 9.33 % ↑	Increased by 29.69 % ↑	Increased by 24.98 % ↑	Increased by 22.24 % ↑
MSME Advances	Retail Advances	Gross NPA	Net NPA	PCR
Increased by 29.16 % ↑	Increased by 24.46 % ↑	2.28 (3.74) ↓	0.24 (0.88) ↓	Improved to 98.37 % ↑

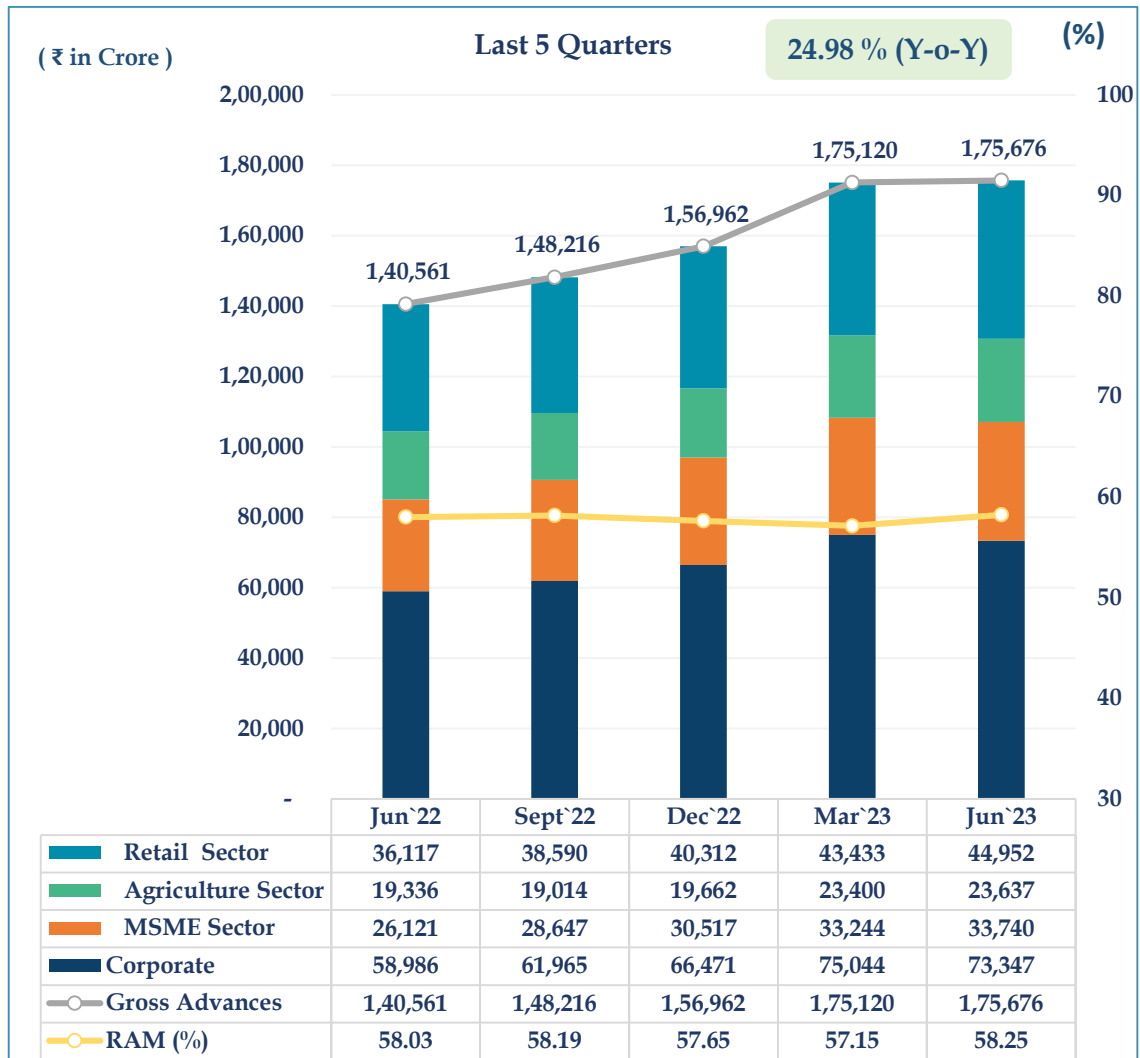
### Total Business



### CASA Deposit

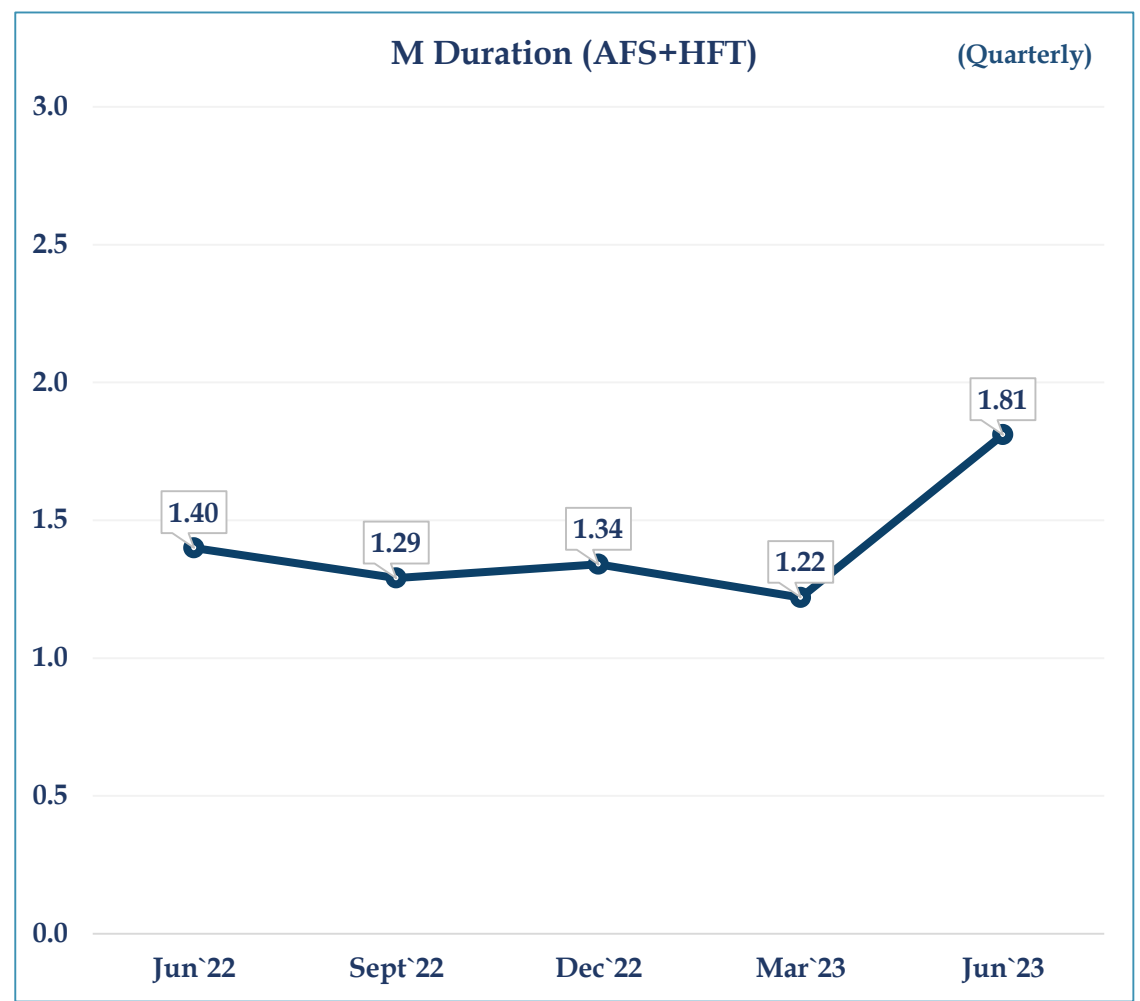
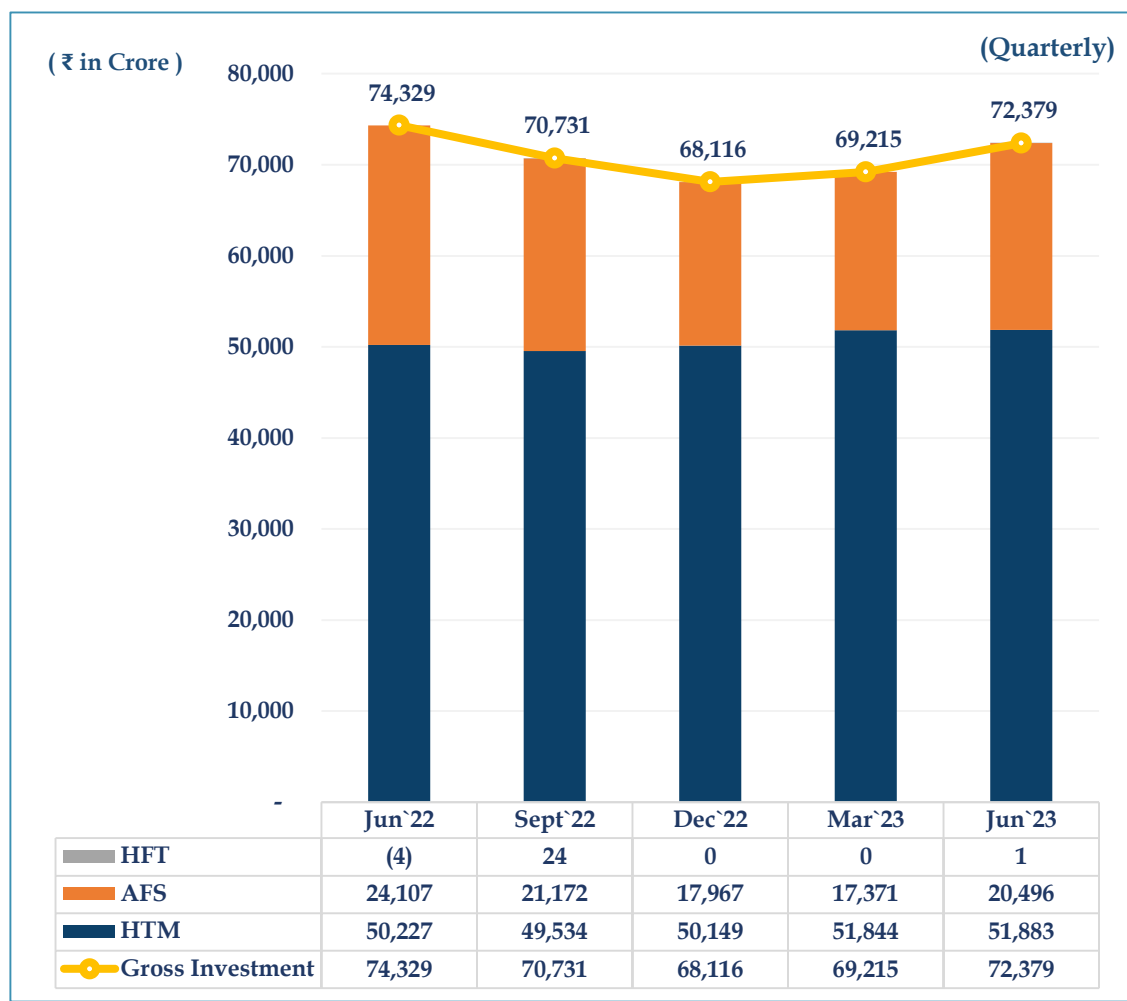


### Gross Advances

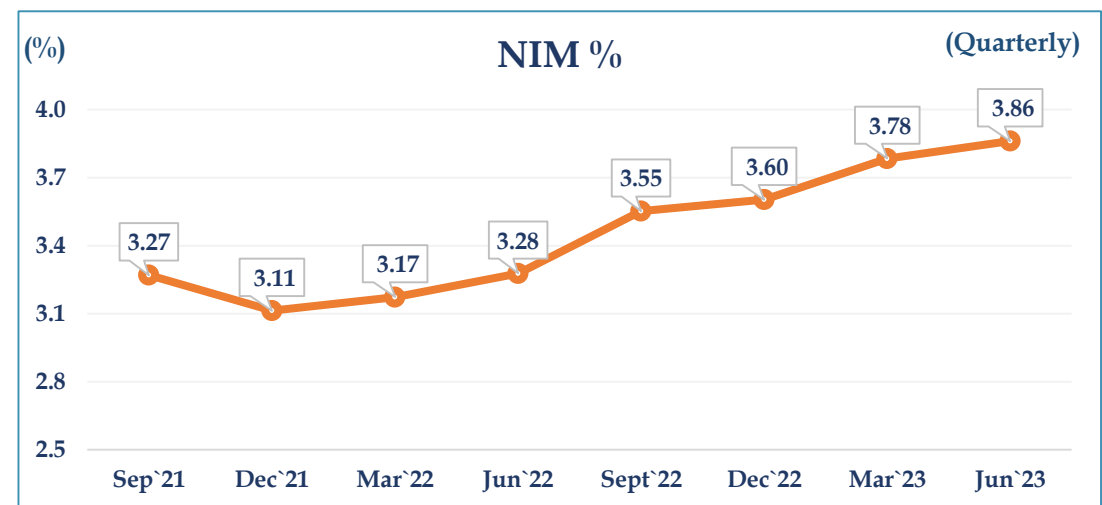
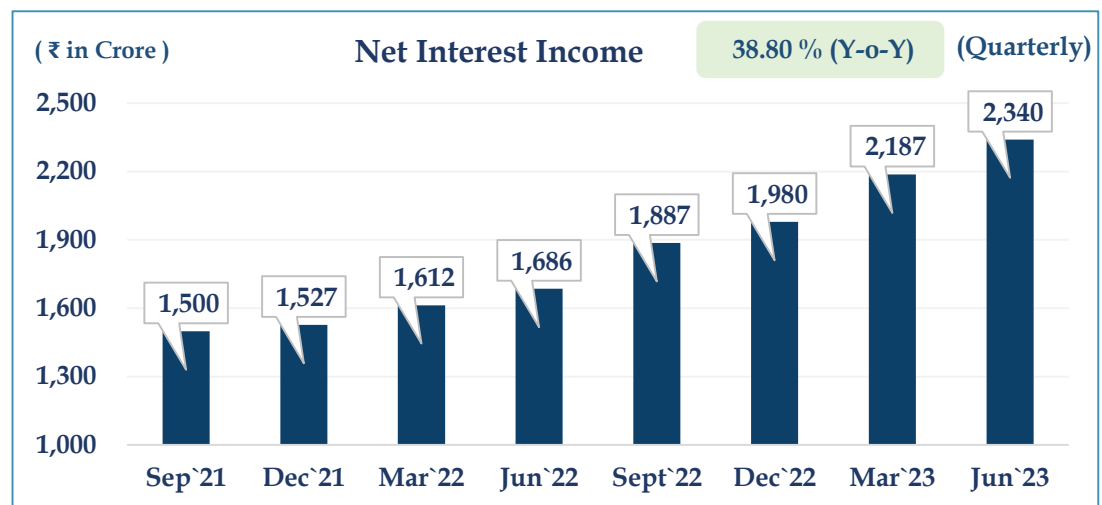
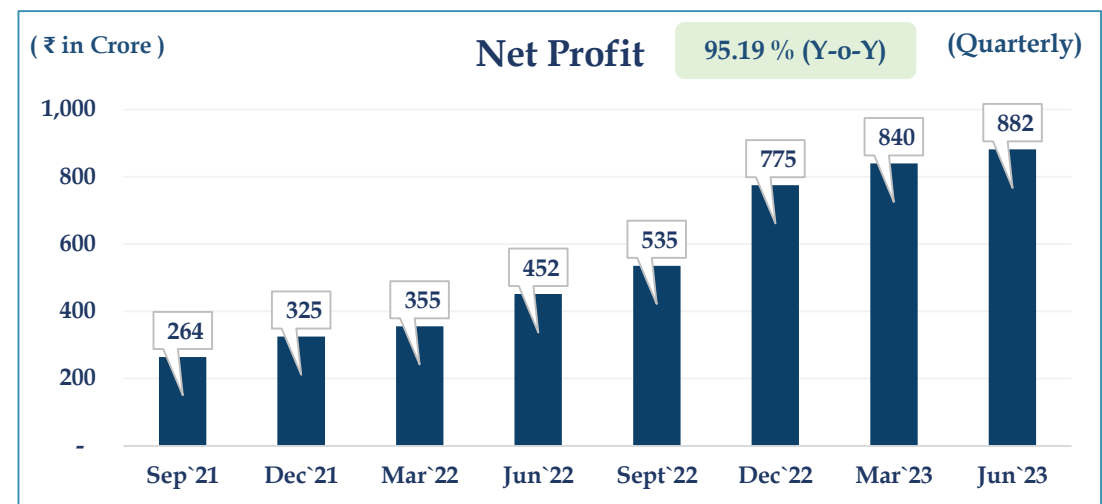
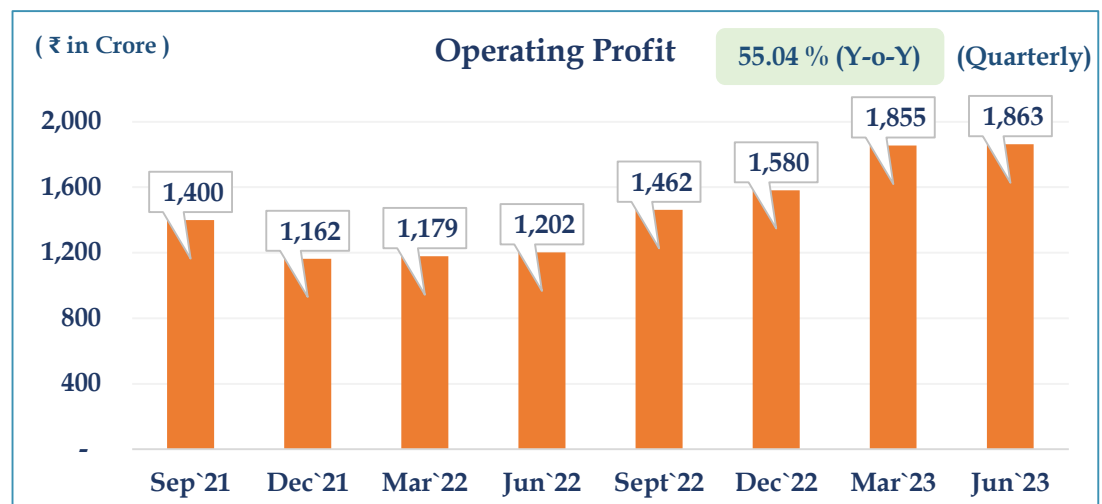




### Investments



### Profitability



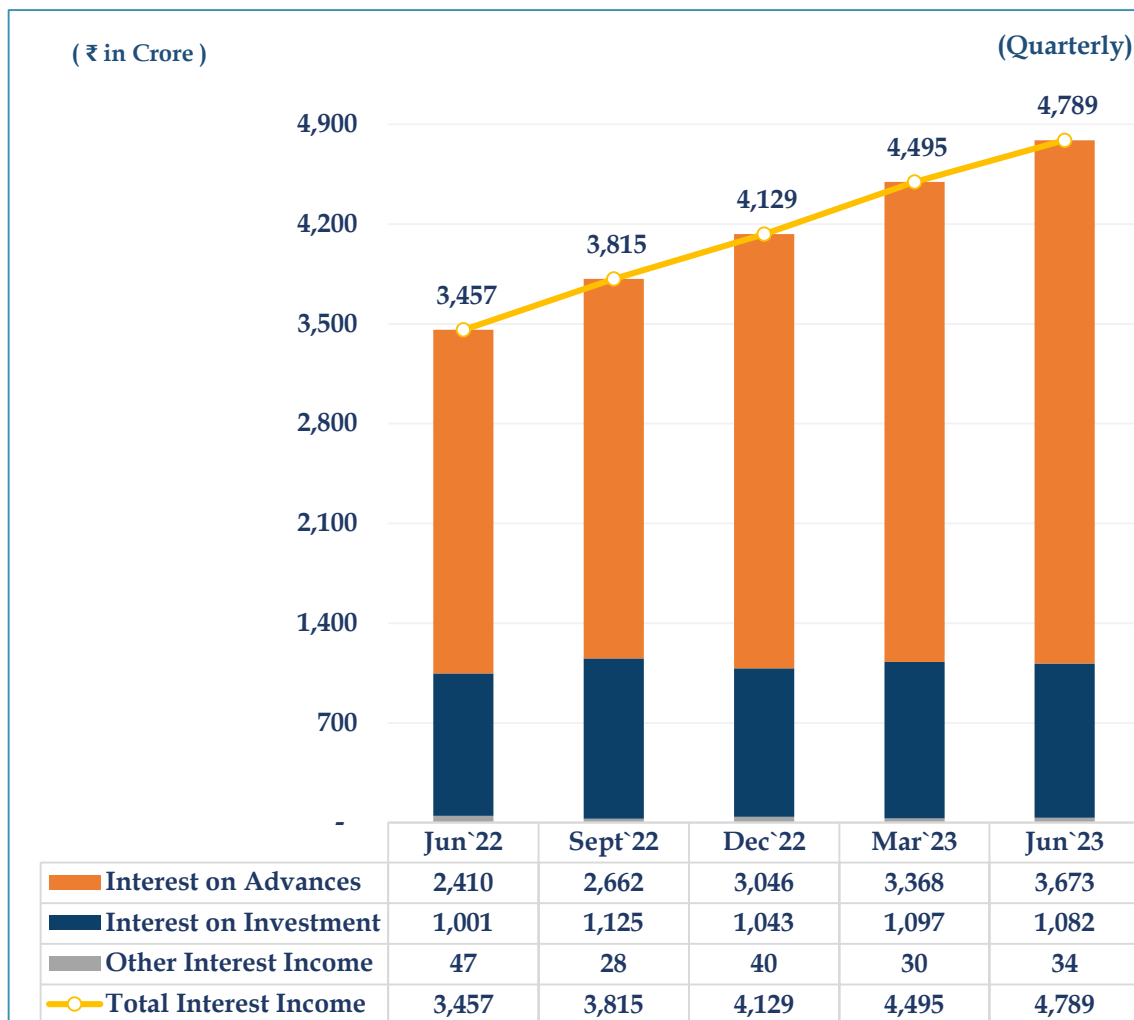


## Statement of Income and Expenditure

( ₹ in Crore )

Particulars	Quarter Ended				Year Ended
	Jun`22	Mar`23	Jun`23	Y-o-Y (%)	Mar`23
<b>Total Income</b>	<b>3,774</b>	<b>5,317</b>	<b>5,417</b>	<b>44</b>	<b>18,179</b>
Interest Income	3,457	4,495	4,789	39	15,898
Non-Interest Income	317	822	629	98	2,280
<b>Total Expenses</b>	<b>2,573</b>	<b>3,462</b>	<b>3,554</b>	<b>38</b>	<b>12,080</b>
Interest Expenses	1,772	2,308	2,449	38	8,158
Operating Expenses	801	1,154	1,105	38	3,922
<b>Operating Profit</b>	<b>1,202</b>	<b>1,855</b>	<b>1,863</b>	<b>55</b>	<b>6,099</b>
Provision & Contingencies other than taxes	548	945	776	42	2,654
<b>Profit Before Taxes</b>	<b>653</b>	<b>911</b>	<b>1,087</b>	<b>66</b>	<b>3,445</b>
Provision for Taxes [Net of DTA]	201	71	205	2	843
<b>Net Profit</b>	<b>452</b>	<b>840</b>	<b>882</b>	<b>95</b>	<b>2,602</b>

## Interest Earnings

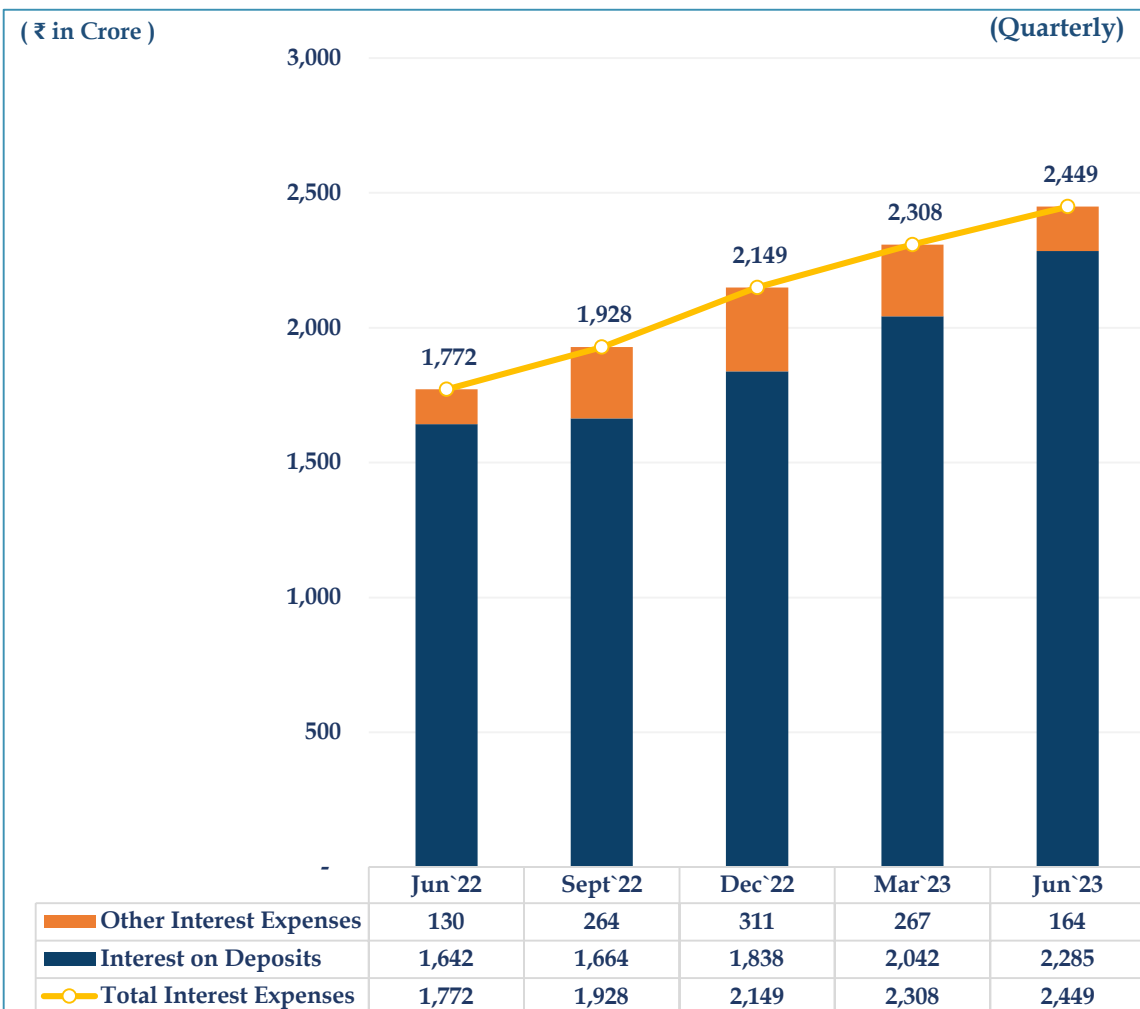


## Non-Interest Income

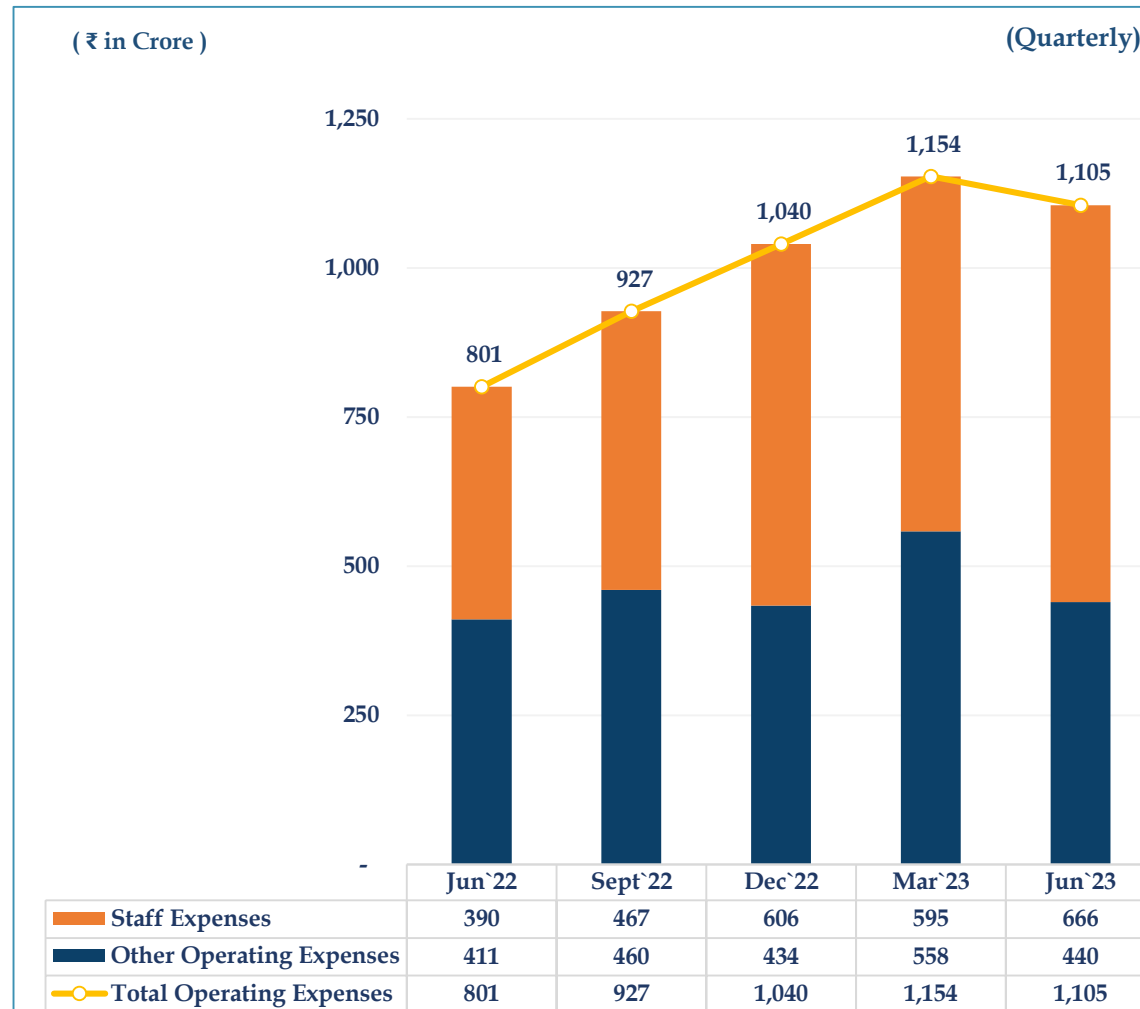
(₹ in Crore)

Particulars	Quarter Ended			Y-o-Y %	Year Ended
	Jun`22	Mar`23	Jun`23		Mar`23
Comm. from Advances	106	176	150	42	545
Other Commissions	175	206	178	2	764
<b>Fee Based Income</b>	<b>281</b>	<b>383</b>	<b>328</b>	<b>17</b>	<b>1,309</b>
Net Profit on Investment	(134)	(78)	50	-	(103)
Net profit from FEX	43	10	12	(73)	78
<b>Treasury Income</b>	<b>(92)</b>	<b>(68)</b>	<b>62</b>	<b>-</b>	<b>(25)</b>
Recovery in written off accounts	118	488	231	97	943
Other Miscellaneous Income	10	20	7	(26)	53
<b>Total Non-Interest Income</b>	<b>317</b>	<b>822</b>	<b>629</b>	<b>99</b>	<b>2,280</b>

## Interest Expenses



## Operating Expenses



## Other Operating Expenses

(₹ in Crore)

Particulars	Quarter Ended				Year Ended
	Jun`22	Mar`23	Jun`23	Y-o-Y (%)	Mar`23
Rent, Taxes & Lighting	58	67	64	10	248
Printing & Stationery	5	12	5	4	26
Advertising & Publicity	5	11	6	25	33
Depreciation on Fixed Assets	63	74	61	(2)	262
Audit Fees (incl. branch auditors)	8	2	3	(63)	16
Law Charges	19	16	13	(32)	59
Postage, Telephone etc.	15	14	11	(27)	54
Repairs & Maintenance	50	65	53	8	216
Insurance & Guarantee Fee	61	58	68	12	236
Other Expenditure	129	239	156	21	713
<b>Total Other Operating Exp.</b>	<b>411</b>	<b>558</b>	<b>440</b>	<b>7</b>	<b>1,864</b>

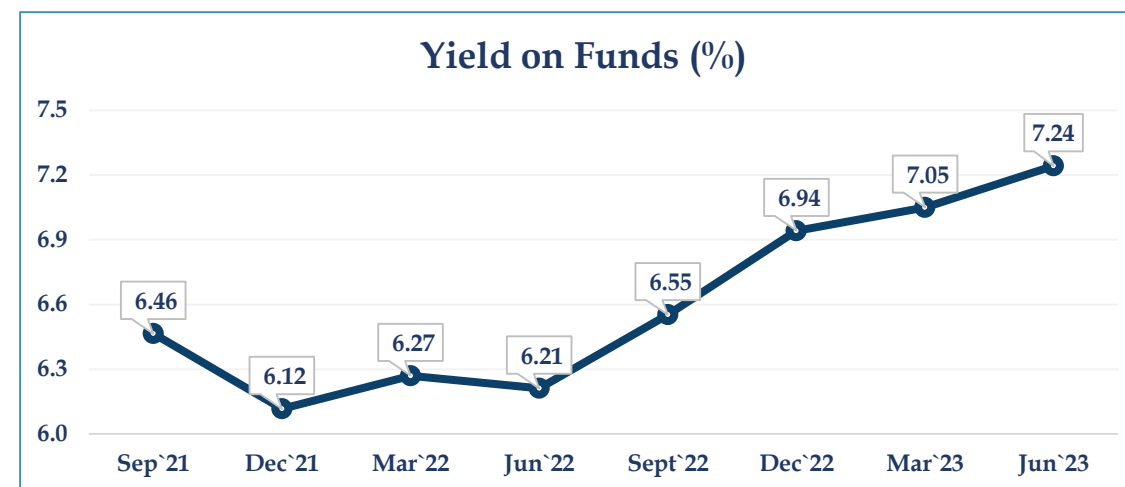
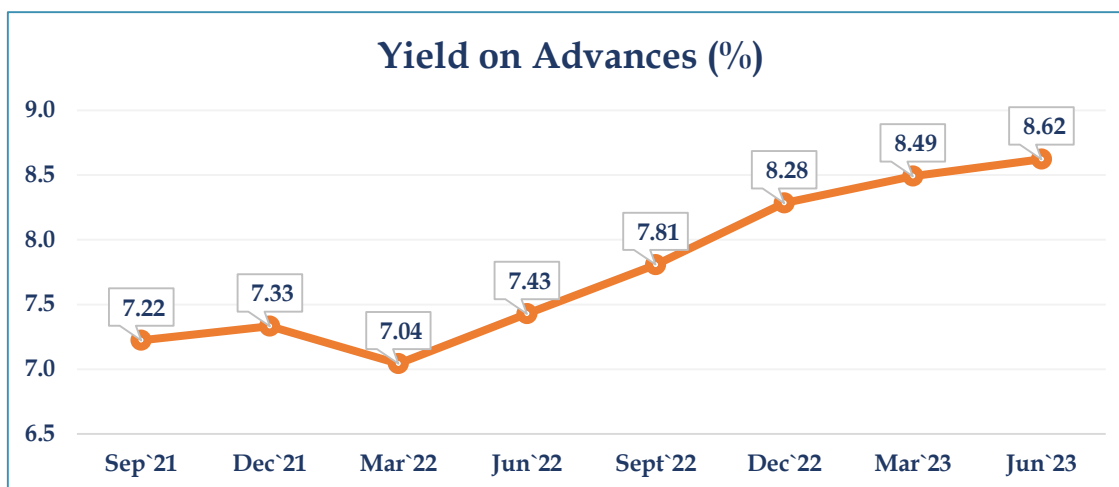
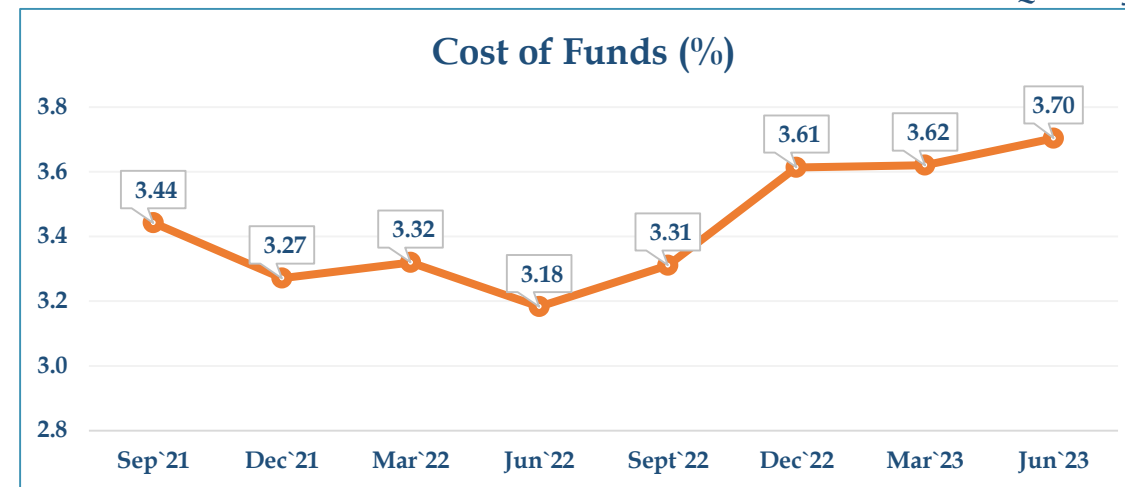
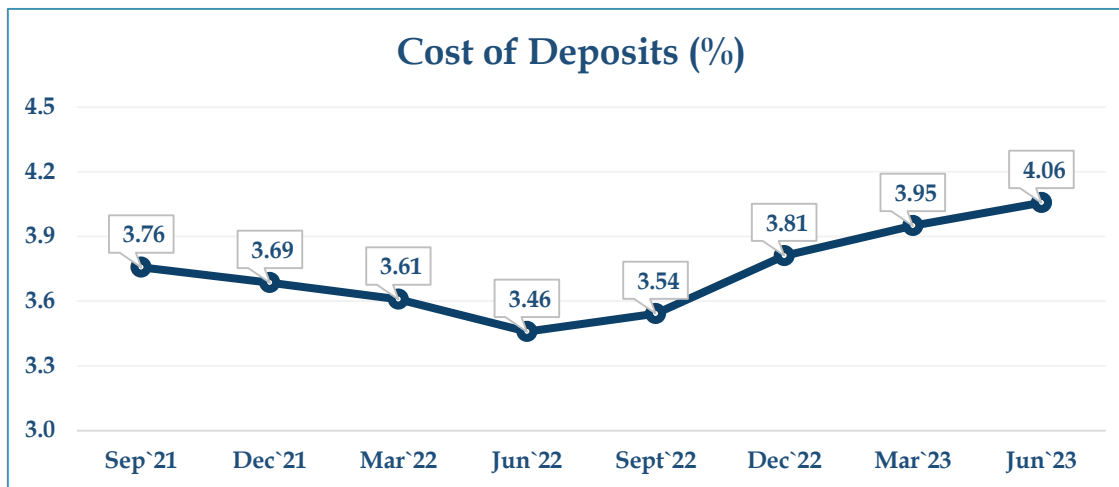
## Provisions & Contingencies

(₹ in Crore)

Particulars	Quarter Ended			Year Ended
	Jun`22	Mar`23	Jun`23	Mar`23
Prov for Non Performing Assets	637	545	539	2,253
Prov for Standard/Restructured Assets	(257)	280	212	(114)
Prov for Non-performing Investment	186	167	(5)	477
Other provisions (net of write back)	(18)	(48)	30	38
<b>Provision &amp; Contingencies other than taxes</b>	<b>548</b>	<b>945</b>	<b>776</b>	<b>2,654</b>
Income Tax [net of DTA & write back]	201	71	205	843
<b>TOTAL PROVISIONS</b>	<b>750</b>	<b>1,015</b>	<b>981</b>	<b>3,497</b>

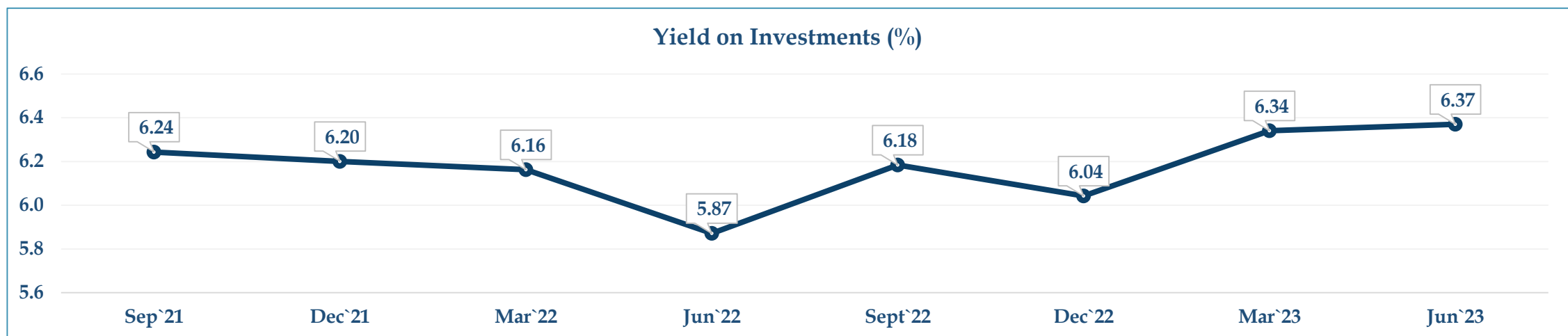
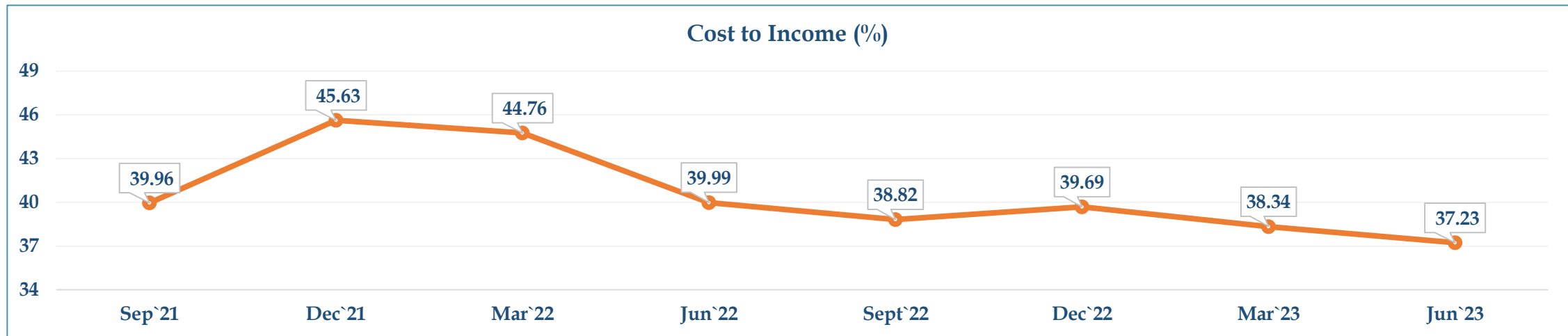
## Key Financial Ratios

Quarterly



### Key Financial Ratios

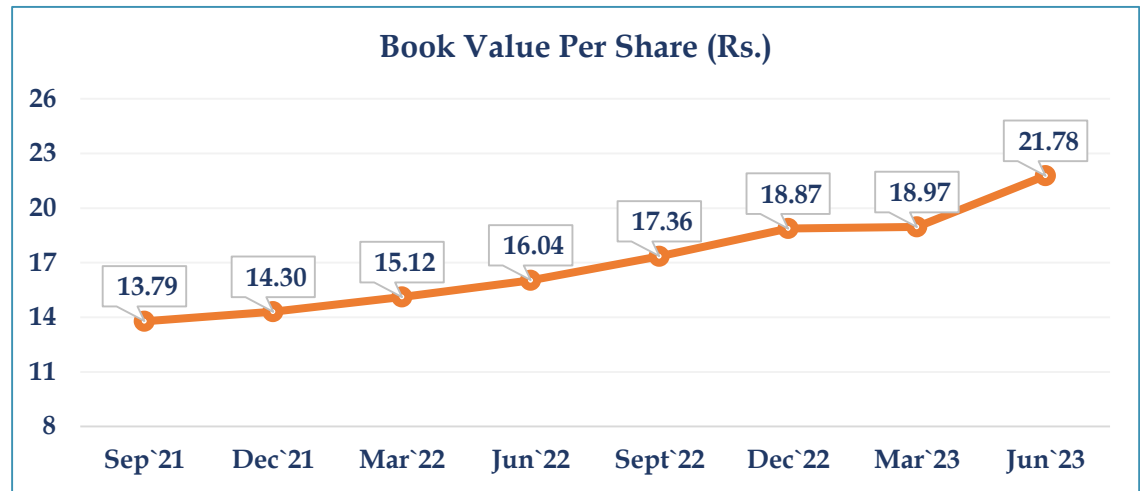
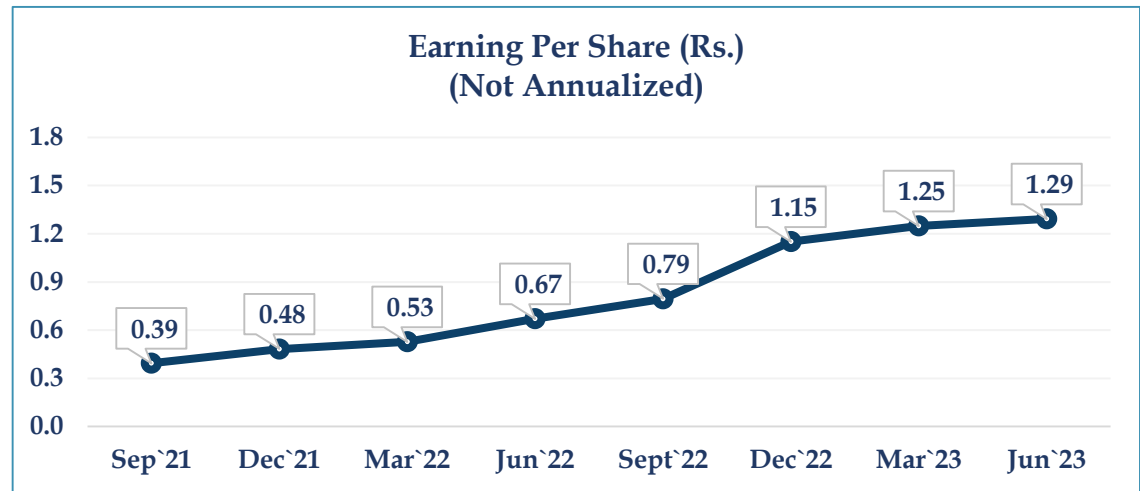
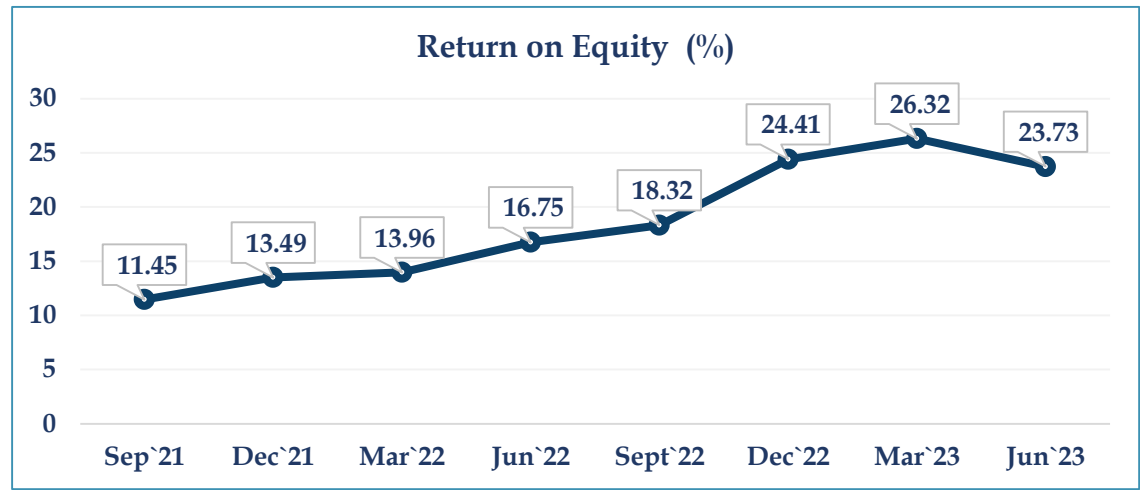
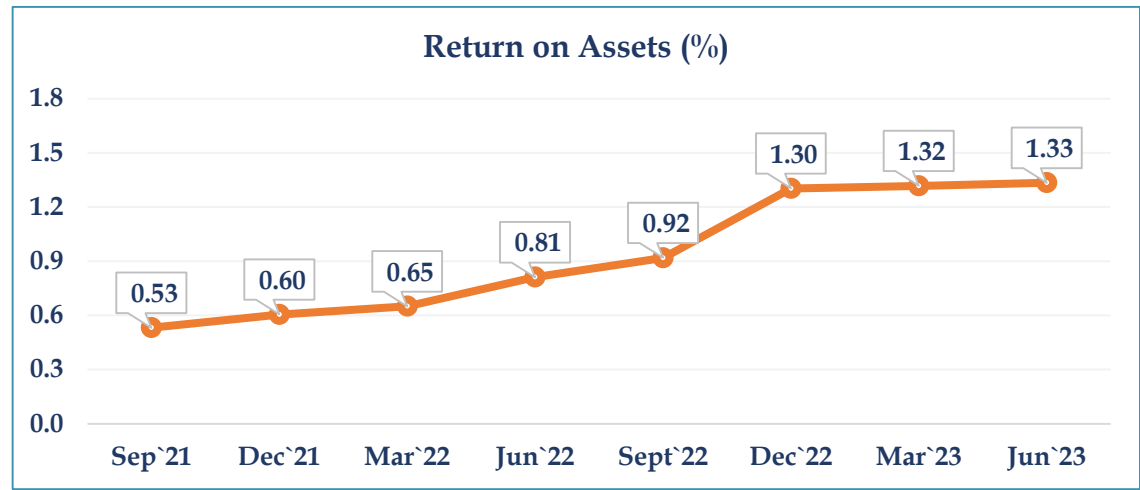
Quarterly





## Key Financial Ratios

Quarterly



## Assets & Liabilities - An Overview

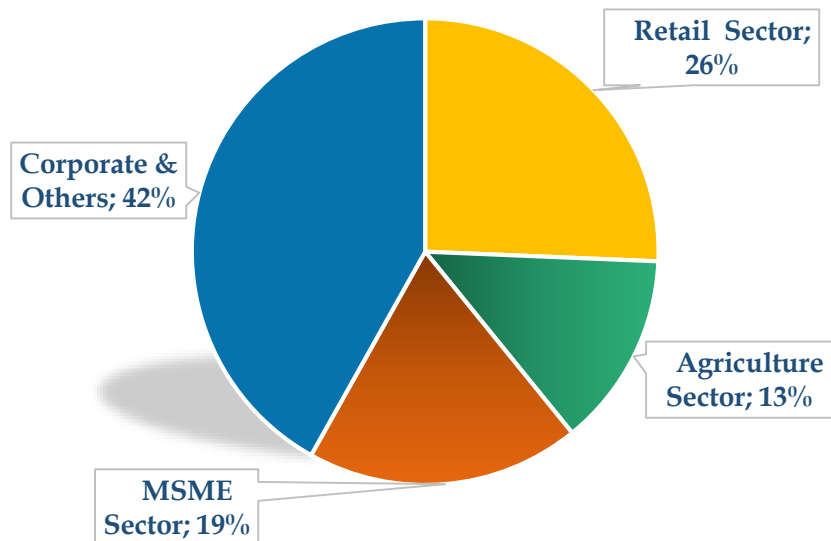
( ₹ in Crore )

Assets	Jun`22	Mar`23	Jun`23
Cash & Balance with RBI	13,761	18,508	21,172
Balances with Bank & Call Money	294	21	566
Total Investments (Net of Depreciation & Provision)	73,823	68,867	72,035
Total Advances (Net of Provision)	136,496	171,221	172,083
Total Fixed Assets (Net of Depreciation)	2,193	2,157	2,143
Other Assets	8,488	6,878	6,754
<b>Total</b>	<b>235,056</b>	<b>267,651</b>	<b>274,754</b>
Liabilities	Jun`22	Mar`23	Jun`23
Capital	6,731	6,731	7,081
Reserves & Surplus	7,606	8,880	10,411
Deposits	195,909	234,083	244,365
Borrowings	19,316	10,766	6,618
Other Liabilities & Provisions	5,493	7,193	6,278
<b>Total</b>	<b>235,056</b>	<b>267,651</b>	<b>274,754</b>

## Credit Portfolio - Balanced Loan Growth

(₹ in Crore)

Particulars	Jun`22	Mar`23	Jun`23	Growth (Y-o-Y) %
<b>Gross Advances</b>	<b>1,40,561</b>	<b>1,75,120</b>	<b>1,75,676</b>	<b>24.63</b>
<i>of which</i>				
Retail Sector	36,117	43,433	44,952	24.46
Agriculture Sector	19,336	23,400	23,637	22.24
MSME Sector	26,121	33,244	33,740	27.27
<b>Total of RAM</b>	<b>81,574</b>	<b>1,00,076</b>	<b>1,02,329</b>	<b>24.83</b>
<b>RAM % to Gross Advances</b>	<b>58.03</b>	<b>57.15</b>	<b>58.25</b>	
Corporate & Others	58,986	75,044	73,347	24.35



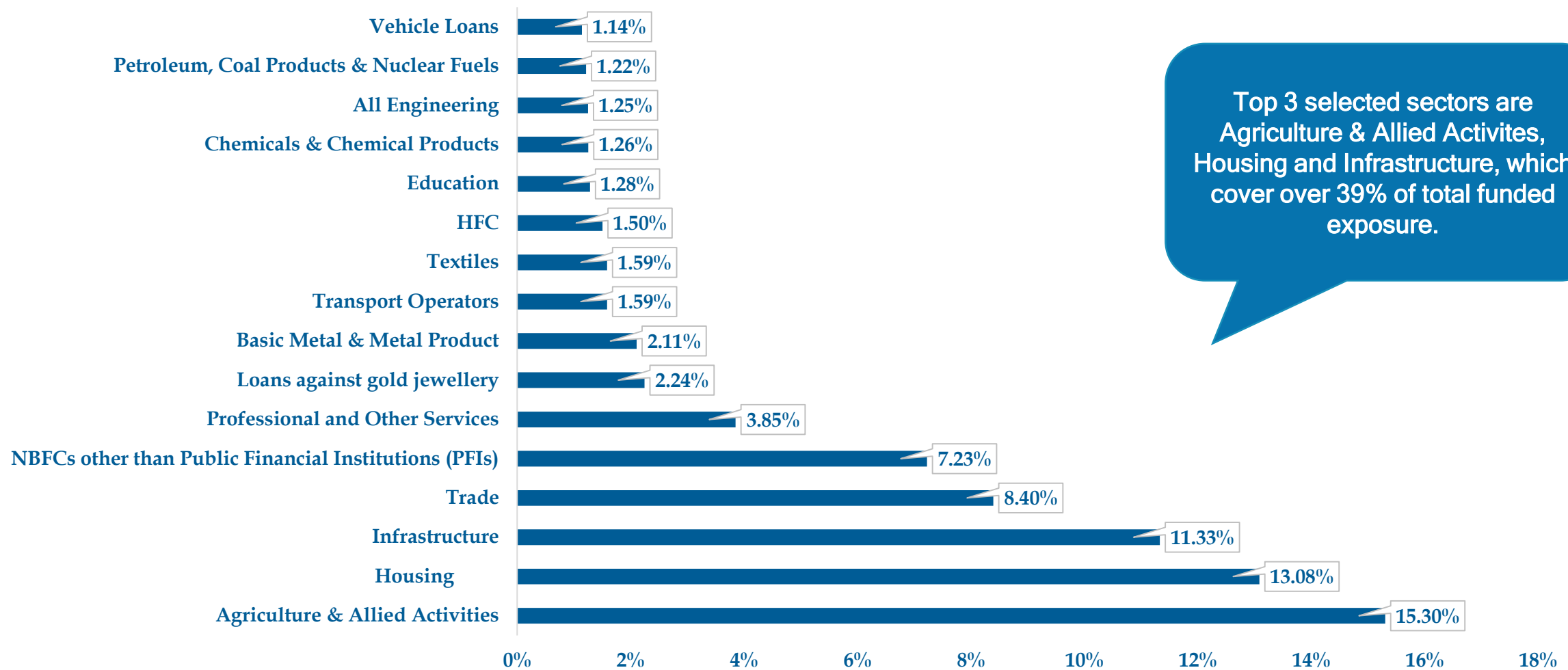
% Share of Gross Advances, as on 30<sup>th</sup> June, 2023

RETAIL CREDIT				
Particulars	Jun`22	Mar`23	Jun`23	Growth (Y-o-Y) %
<b>Total Retail Credit</b>	<b>36,117</b>	<b>43,433</b>	<b>44,952</b>	<b>24.46</b>
<i>of which</i>				
Housing	21,807	25,181	25,695	17.83
Education	1,486	1,829	1,878	26.43
Vehicle	2,220	2,386	2,400	8.10
Others	10,604	14,037	14,979	41.26

AGRICULTURE CREDIT				
Particulars	Jun`22	Mar`23	Jun`23	Growth (Y-o-Y) %
<b>Total Agriculture Credit</b>	<b>19,336</b>	<b>23,400</b>	<b>23,637</b>	<b>22.24</b>
<i>of which</i>				
Farm Credit (Crop, Investment & Allied)	12,023	13,524	12,798	6.44
Agri Infrastructure	505	536	646	27.78
Agri Ancillary Activities	6,807	9,340	10,193	49.74

MSME CREDIT				
Particulars	Jun`22	Mar`23	Jun`23	Growth (Y-o-Y) %
<b>Total MSME Credit</b>	<b>26,121</b>	<b>33,244</b>	<b>33,740</b>	<b>29.16</b>
<i>of which</i>				
Micro	17,179	20,808	21,339	24.21
Small	6,595	9,312	9,265	40.48
Medium	2,347	3,124	3,136	33.62

## Funded exposure to selected sectors & industries with total exposure (more than 1%) - June` 23



Top 3 selected sectors are Agriculture & Allied Activities, Housing and Infrastructure, which cover over 39% of total funded exposure.

## External Rating-wise Advances - Above 25 Cr

(₹ in Crore)

Particulars	Jun`22			Mar`23			Jun`23		
	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
<b>Total Eligible Exposure for External Rating</b>	<b>248</b>	<b>59,833</b>	<b>100</b>	<b>431</b>	<b>84,148</b>	<b>100</b>	<b>431</b>	<b>84,026</b>	<b>100</b>
AAA	14	6,892	11.52	18	7,744	9.20	16	6,221	7.40
AA	38	13,518	22.59	71	22,056	26.21	71	22,401	26.66
A	86	18,028	30.13	114	21,014	24.97	114	20,994	24.99
BBB	51	5,805	9.70	102	10,962	13.03	94	10,185	12.12
BB & Below	32	2,647	4.42	53	3,742	4.45	49	4,391	5.23
<b>Total Rated</b>	<b>221</b>	<b>46,891</b>	<b>78.37</b>	<b>358</b>	<b>65,517</b>	<b>77.86</b>	<b>344</b>	<b>64,192</b>	<b>76.40</b>
Govt.Guaranteed exposure (Unrated) *	15	11,446	19.13	20	15,557	18.49	21	15,755	18.75
<b>Total Rated plus Govt Guarantee</b>	<b>236</b>	<b>58,337</b>	<b>97.50</b>	<b>378</b>	<b>81,074</b>	<b>96.35</b>	<b>365</b>	<b>79,947</b>	<b>95.15</b>
Other Unrated	12	1,496	2.50	53	3,074	3.65	66	4,079	4.85

\*(Including exposure backed by Treasury Deposits of State Govt.)

## Improved Asset Quality

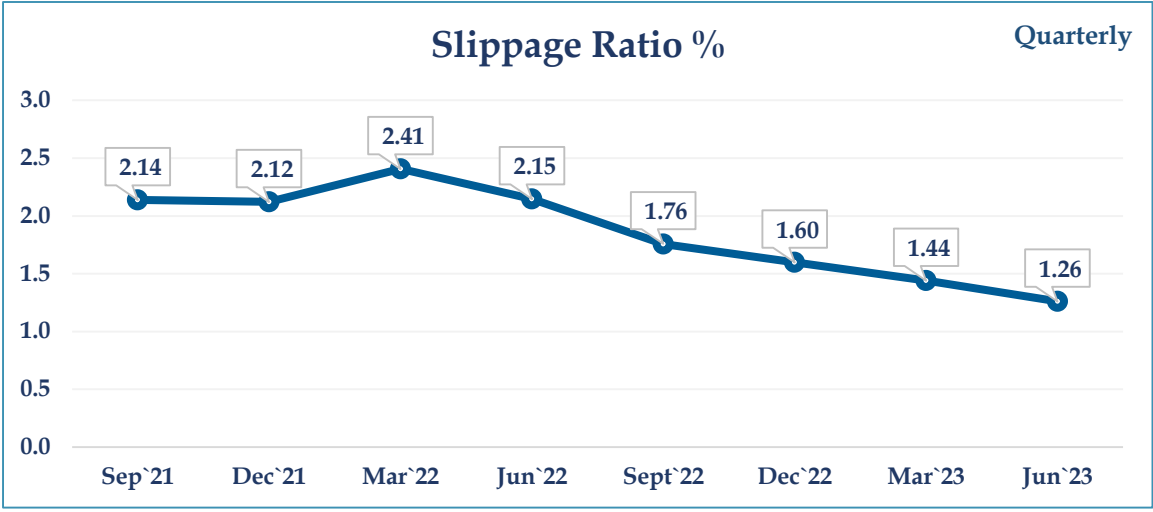
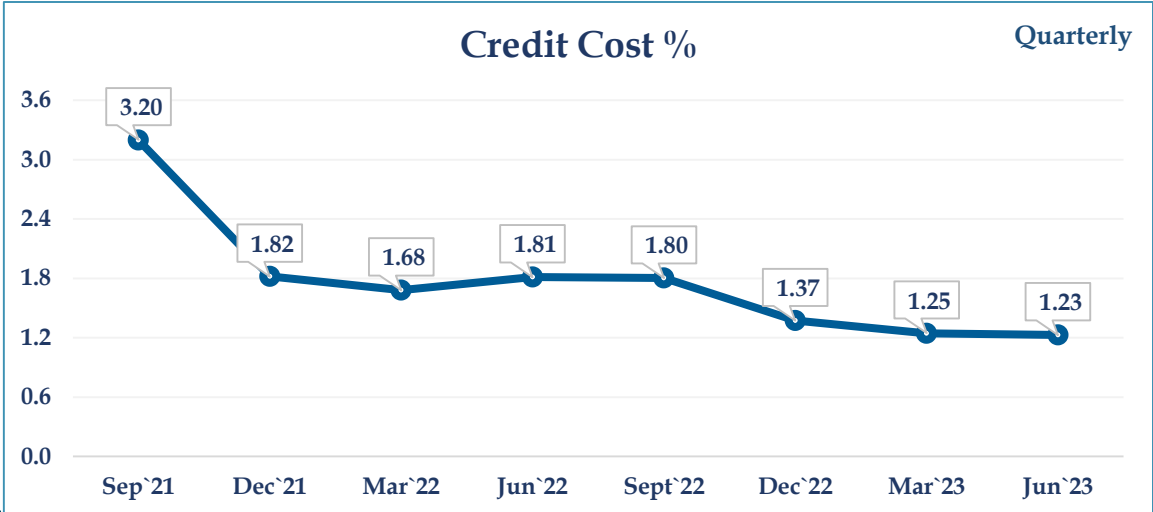
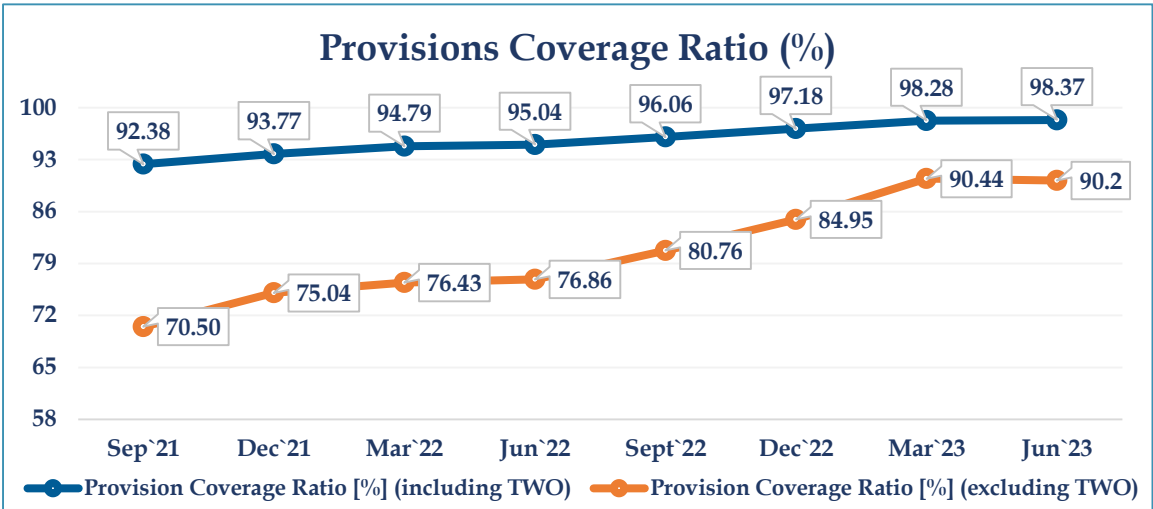
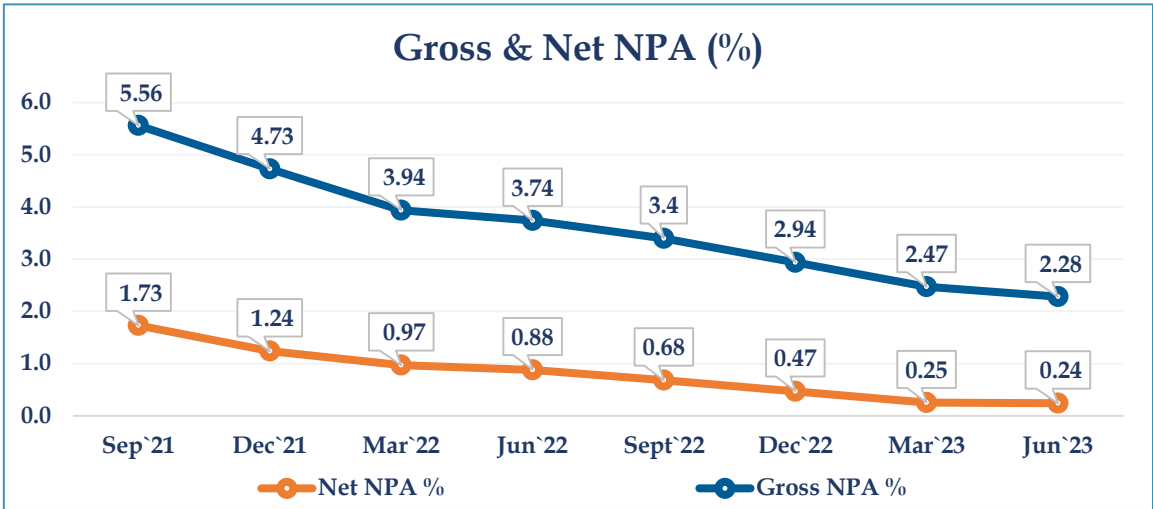
(₹ in Crore)

Particulars	Jun`22		Sep`22`		Dec`22		Mar`23		Jun`23	
	Amount	% of Gross Adv.	Amount	% of Gross Adv.	Amount	% of Gross Adv.	Amount	% of Gross Adv.	Amount	% of Gross Adv.
Standard	1,35,301	96.26	1,43,177	96.60	1,52,350	97.06	1,70,786	97.53	1,71,669	97.72
Sub-Standard	1,940	1.38	1,787	1.21	1,629	1.04	1,467	0.84	1,157	0.66
Doubtful	3,095	2.20	2,951	1.99	2,804	1.79	2,692	1.54	2,684	1.53
Loss	224	0.16	301	0.20	180	0.11	175	0.10	166	0.09
<b>Total Advances</b>	<b>1,40,561</b>	<b>100</b>	<b>1,48,216</b>	<b>100</b>	<b>1,56,962</b>	<b>100</b>	<b>1,75,120</b>	<b>100</b>	<b>1,75,676</b>	<b>100</b>

## Special Mention Account \*

Particulars	Jun`22		Sep`22`		Dec`22		Mar`23		Jun`23	
	Amount	% of Gross Adv.	Amount	% of Gross Adv.	Amount	% of Gross Adv.	Amount	% of Gross Adv.	Amount	% of Gross Adv.
SMA 1	339	0.24	371	0.25	316	0.20	504	0.29	743	0.42
SMA2	230	0.16	323	0.22	329	0.21	289	0.17	529	0.30
<b>Total</b>	<b>569</b>	<b>0.40</b>	<b>694</b>	<b>0.47</b>	<b>646</b>	<b>0.41</b>	<b>793</b>	<b>0.45</b>	<b>1,272</b>	<b>0.72</b>

\* Rs. 100.00 lakh and above





## Movement of NPA

(₹ in Crore)

Particulars	Last 5 Quarters				
	Jun`22	Sept`22	Dec`22	Mar`23	Jun`23
Opening Level of Gross NPAs	5,327	5,259	5,039	4,612	4,334
Total Reductions	798	880	1,006	833	872
<i>of which : Recovery + Upgradation</i>	388	418	419	433	273
Gross Addition	730	659	579	555	545
<i>of which : Variable</i>	33	65	7	6	6
<i>: Fresh Slippages</i>	697	594	572	549	538
<b>Net Increase/Decrease</b>	<b>(68)</b>	<b>(221)</b>	<b>(427)</b>	<b>(278)</b>	<b>(327)</b>
Closing Level of Gross NPAs	5,259	5,039	4,612	4,334	4,007

## Sector-wise Credit Deployment &amp; NPA

(₹ in Crore)

Particulars	Jun`22			Mar`23			Jun`23		
	Advances	Sector NPA	Sector NPA %	Advances	Sector NPA	Sector NPA %	Advances	Sector NPA	Sector NPA %
Retail Sector	36,117	338	0.94	43,433	294	0.68	44,952	271	0.60
Agriculture Sector	19,336	2,895	14.97	23,400	2,332	9.97	23,637	2,308	9.77
MSME Sector	26,121	1,371	5.25	33,244	1,274	3.83	33,740	1,149	3.41
<b>Total of RAM</b>	<b>81,574</b>	<b>4,604</b>	<b>5.64</b>	<b>100,076</b>	<b>3,900</b>	<b>3.90</b>	<b>102,329</b>	<b>3,729</b>	<b>3.64</b>
RAM to Gross Advances (%)	58.03	-	-	57.15	-	-	58.25	-	-
<b>Corporate &amp; Others</b>	<b>58,986</b>	<b>656</b>	<b>1.11</b>	<b>75,044</b>	<b>434</b>	<b>0.58</b>	<b>73,347</b>	<b>278</b>	<b>0.38</b>
Corporate & Others to Gross Advances (%)	41.97	-	-	42.85	-	-	41.75	-	-
<b>Total Advances</b>	<b>140,561</b>	<b>5,260</b>	<b>3.74</b>	<b>175,120</b>	<b>4,334</b>	<b>2.47</b>	<b>175,676</b>	<b>4,007</b>	<b>2.28</b>

## Retail Sector - NPA

(₹ in Crore)

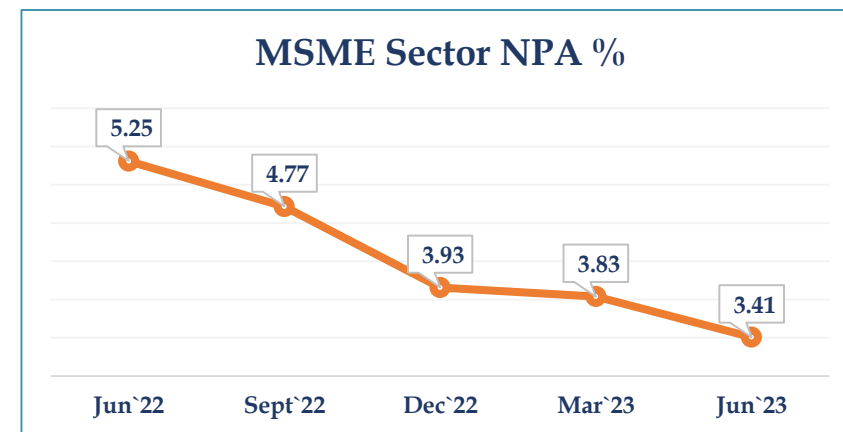
Particulars	Jun`22			Mar`23			Jun`23		
	Advances	Sector NPA	Sector NPA %	Advances	Sector NPA	Sector NPA %	Advances	Sector NPA	Sector NPA %
Total Retail Credit	36,117	338	0.94	43,433	294	0.68	44,952	271	0.60
<i>of which</i>									
Housing	21,807	201	0.92	25,181	175	0.69	25,695	148	0.58
Education	1,486	28	1.90	1,829	17	0.96	1,878	15	0.77
Vehicle	2,220	24	1.07	2,386	18	0.77	2,400	17	0.69
Others	10,604	85	0.80	14,037	84	0.60	14,979	92	0.61



## MSME Sector - NPA

(₹ in Crore)

Particulars	Jun`22			Mar`23			Jun`23		
	Advances	Sector NPA	Sector NPA %	Advances	Sector NPA	Sector NPA %	Advances	Sector NPA	Sector NPA %
Total MSME Credit	26,121	1,371	5.25	33,244	1,274	3.83	33,740	1,149	3.41
<i>of which</i>									
Micro	17,179	978	5.69	20,808	1,071	5.15	21,339	971	4.55
Small	6,595	271	4.10	9,312	167	1.80	9,265	147	1.58
Medium	2,347	123	5.22	3,124	35	1.13	3,136	32	1.01



## Restructuring of Advances

( ₹ in Crore )

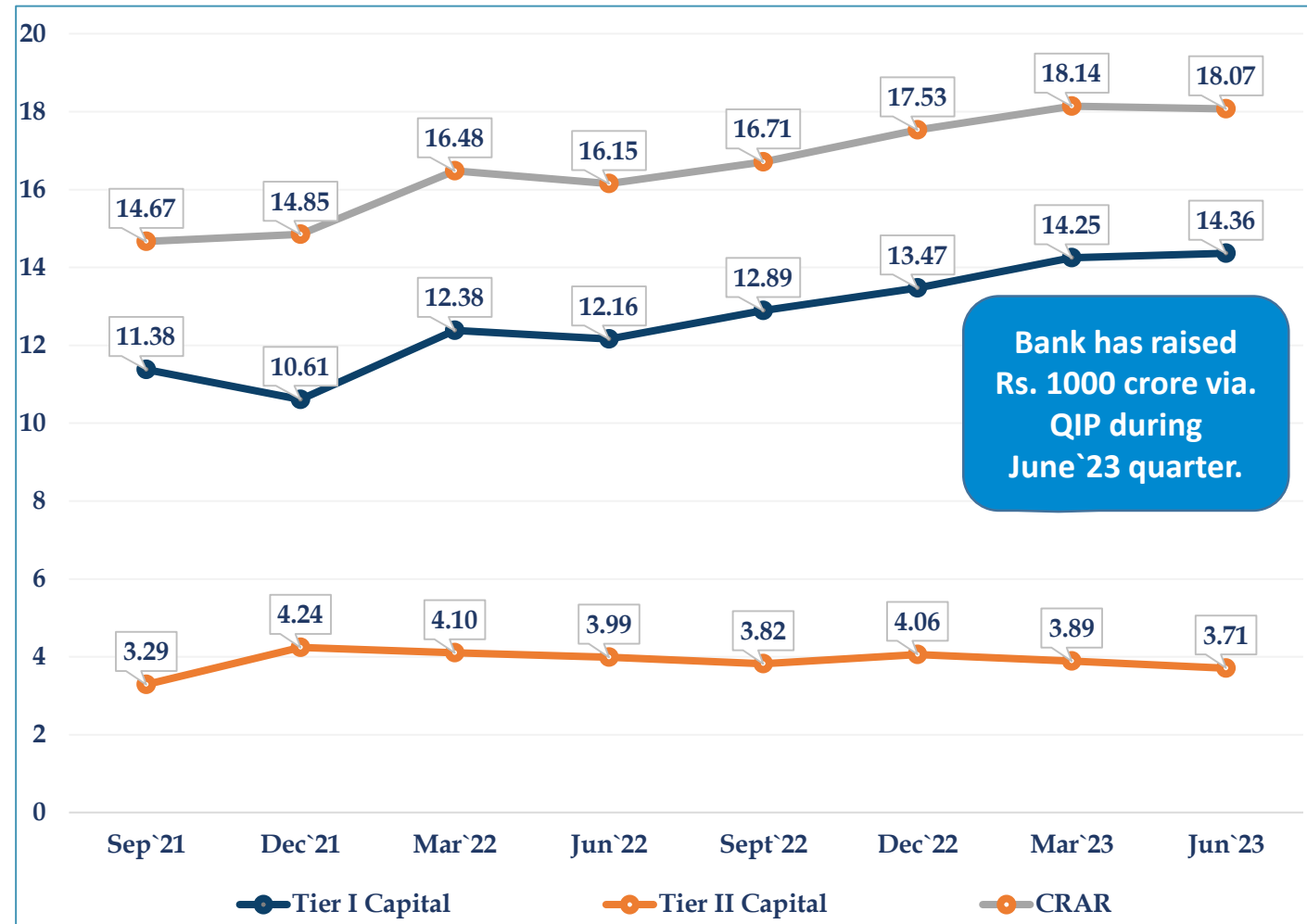
Sector-wise COVID Restructuring under RP 1.0 as on 30.06.2023										
RP Invoked		RP Implemented Balance (as on 30.06.22)			RP Implemented Balance (as on 31.03.23)			RP Implemented Balance (as on 30.06.23)		
Sector	Std Advance as on 30.06.23	Amount	% to respective sector STD advance	% to Total STD advances	Amount	% to respective sector STD advance	% to Total STD advances	Amount	% to respective sector STD advance	% to Total STD advances
Retail	44,681	576	1.29	0.34	475	1.06	0.28	434	0.97	0.25
Agriculture	21,328	58	0.27	0.03	54	0.25	0.03	52	0.24	0.03
MSME	32,591	27	0.08	0.02	27	0.08	0.02	-	0.00	0.00
Corporate	73,069	525	0.72	0.31	395	0.54	0.23	368	0.50	0.21
<b>Total</b>	<b>1,71,669</b>	<b>1,186</b>		<b>0.69</b>	<b>951</b>		<b>0.55</b>	<b>854</b>		<b>0.50</b>

Sector-wise COVID Restructuring under RP 2.0 as on 30.06.2023				
RP Invoked and Implemented				
Sector	Restructured upto 30.06.2023	% to respective sector STD advance	Std Advance as on 30.06.2023	% to Total STD advances 30.06.2023
Retail	1,435	3.21	44,681	0.84
Agriculture	177	0.83	21,328	0.10
MSME	705	2.16	32,591	0.41
Corporate	-	-	73,069	-
<b>Total</b>	<b>2,317</b>		<b>1,71,669</b>	<b>1.35</b>

Restructuring of Standard Advances	Jun`22	Sept`22	Dec`22	Mar`23	Jun`23
Retail- As on Date	2,181	2,119	2,071	1,863	1,793
Agriculture- As on date	319	348	310	303	249
MSME- As on date	1,818	1,582	1,285	1,114	768
Corporate- As on Date	625	796	1,024	908	892
<b>Total</b>	<b>4,942</b>	<b>4,845</b>	<b>4,691</b>	<b>4,188</b>	<b>3,702</b>

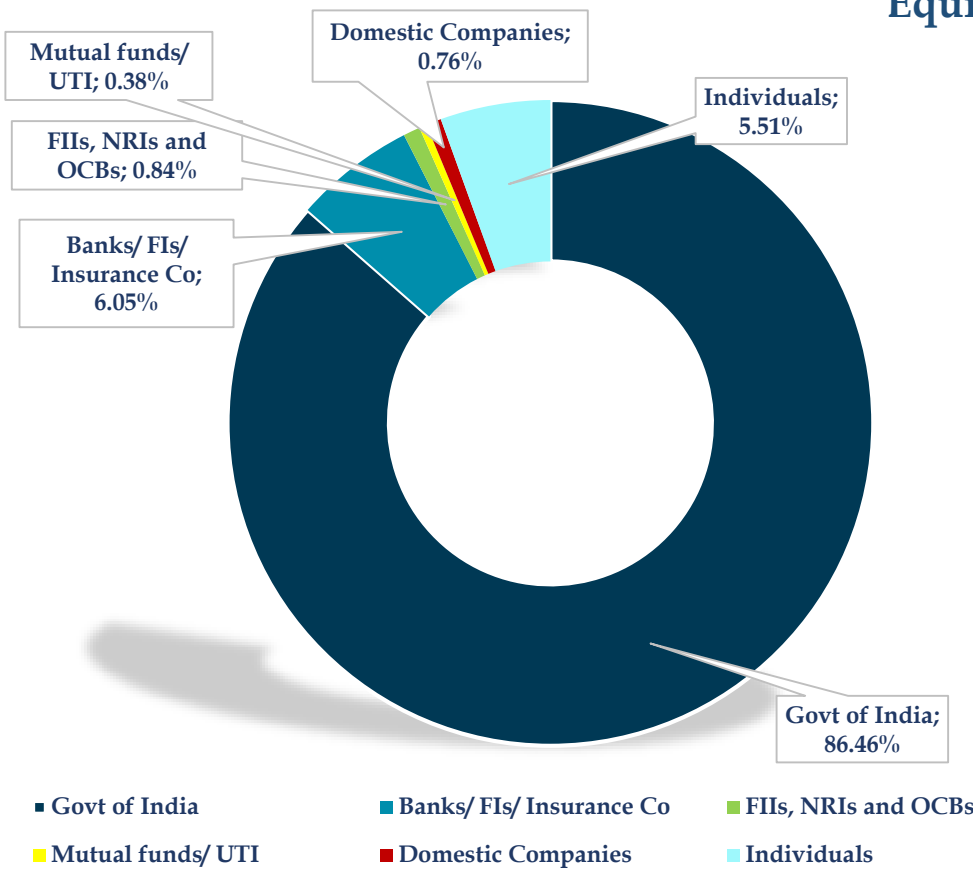
### Capital Adequacy (%)

Particulars	Jun`22	Mar`23	Jun`23
RWA for Credit Risk	80,696	96,823	99,432
RWA for Market Risk	5,696	3,495	4,860
RWA for Operational Risk	12,332	12,299	14,537
<b>Total RWA</b>	<b>98,723</b>	<b>112,618</b>	<b>118,829</b>
CET I %	11.96	12.66	12.85
ATI %	0.20	1.59	1.51
<b>TIER I %</b>	<b>12.16</b>	<b>14.25</b>	<b>14.36</b>



Bank has raised Rs. 1000 crore via QIP during June`23 quarter.

### Equity Holding(%) & Ratios



As on 30<sup>th</sup> June. 2023

GOI Holding reduced from 90.97% to 86.46% as Bank raised Rs. 1000 crore via QIP which was oversubscribed.

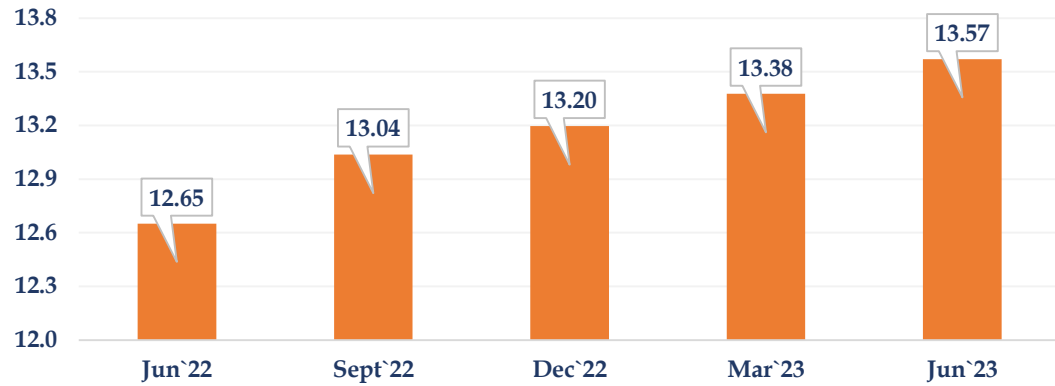
Particulars	Quarterly				
	Jun`22	Sept`22	Dec`22	Mar`23	Jun`23
No. of Shares (in crore)	673.05	673.05	673.05	673.05	708.14
Net Worth (in crore)	10,793	11,682	12,699	12,765	14,870
Return on Equity (%)	16.75	18.32	24.41	26.32	23.73
Return on Assets (%)	0.81	0.92	1.30	1.32	1.33
Earning Per Share (Rs.) (Not Annualized)	0.67	0.79	1.15	1.25	1.29
Book Value Per Share (Rs.) (excl. Revaluation Reserve)	16.04	17.36	18.87	18.97	21.78

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

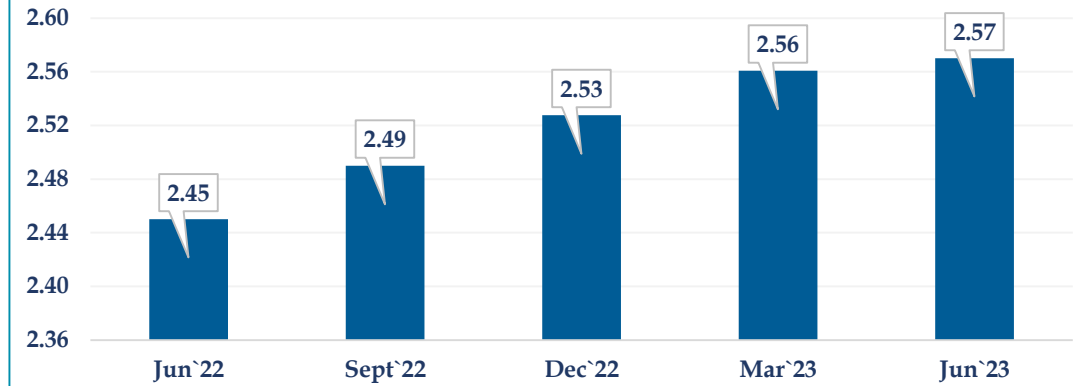
\*The outlook made 'Positive' from 'Stable' during the quarter.

## Digital Footprints

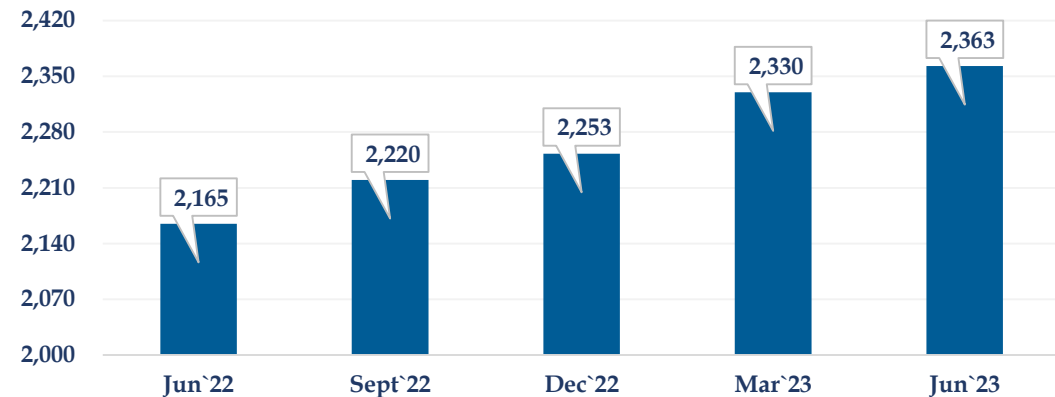
### ATM Card Base (Mio.)



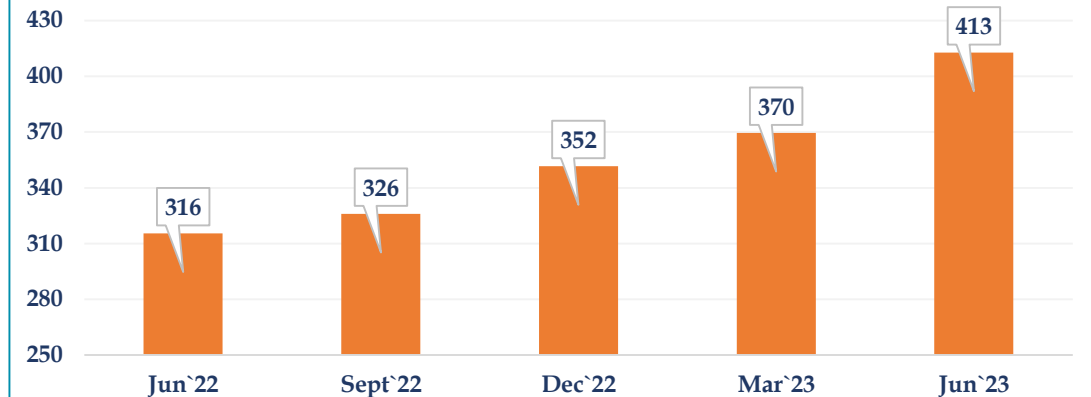
### UPI/BHIM Users (Mio)



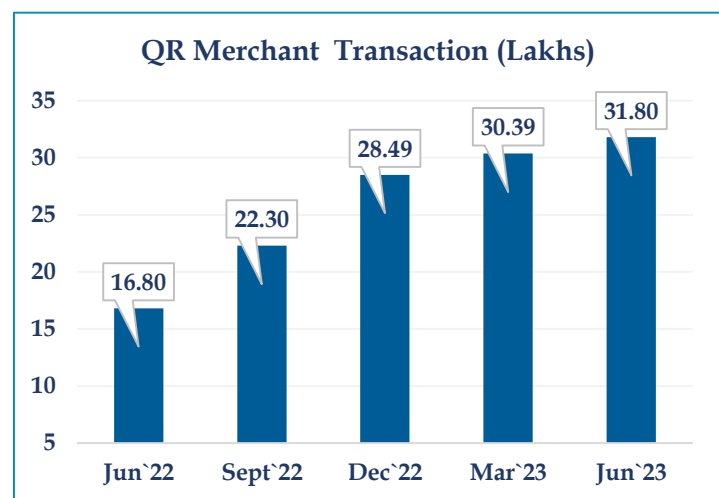
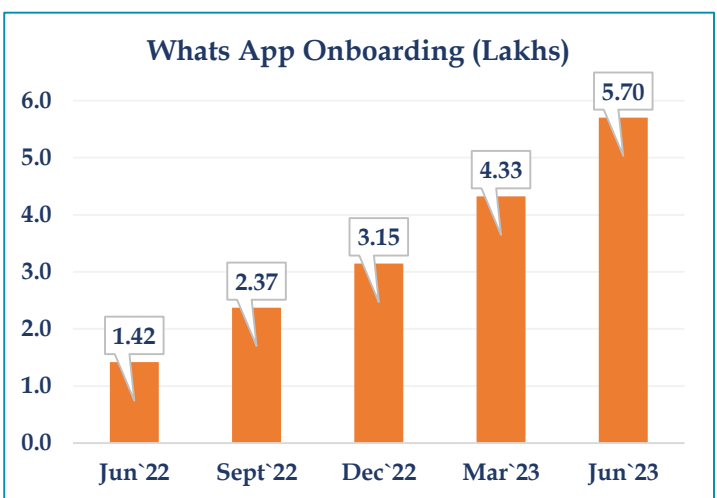
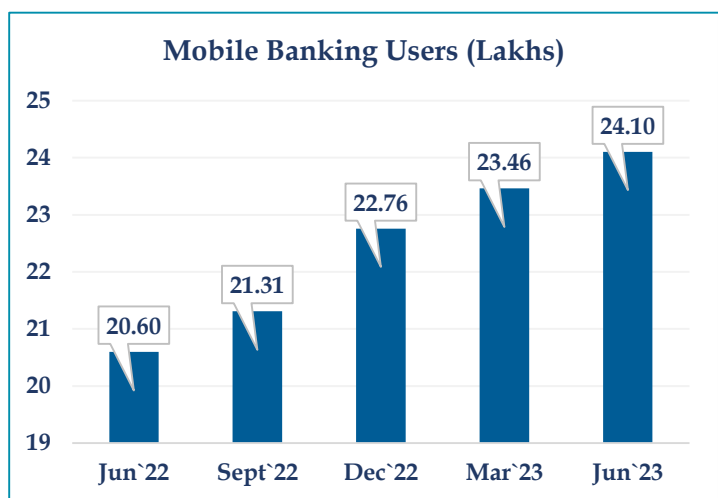
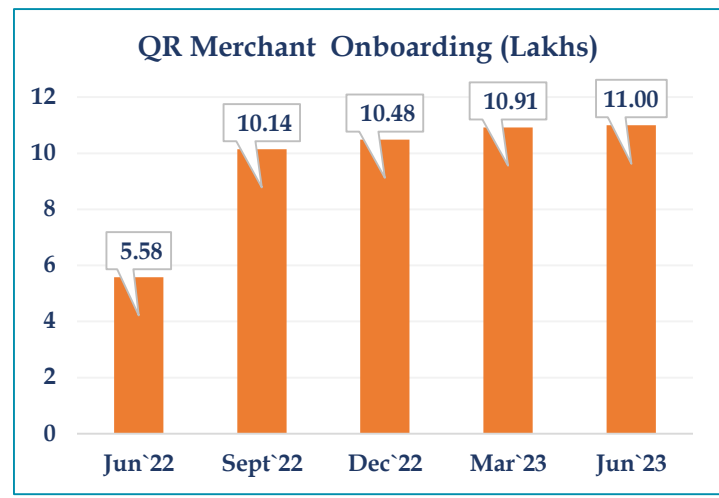
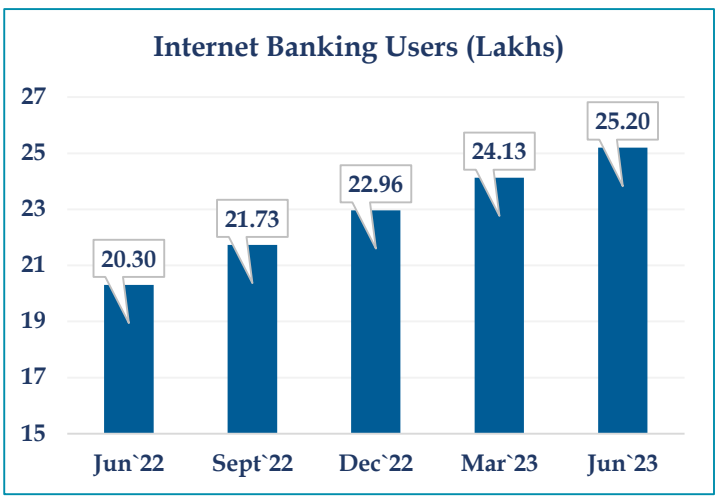
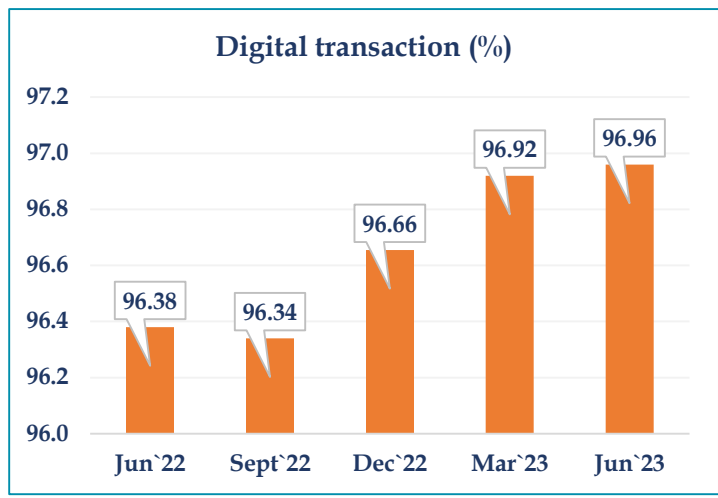
### ATMs (Actuals)



### UPI/BHIM Transactions (Mio)

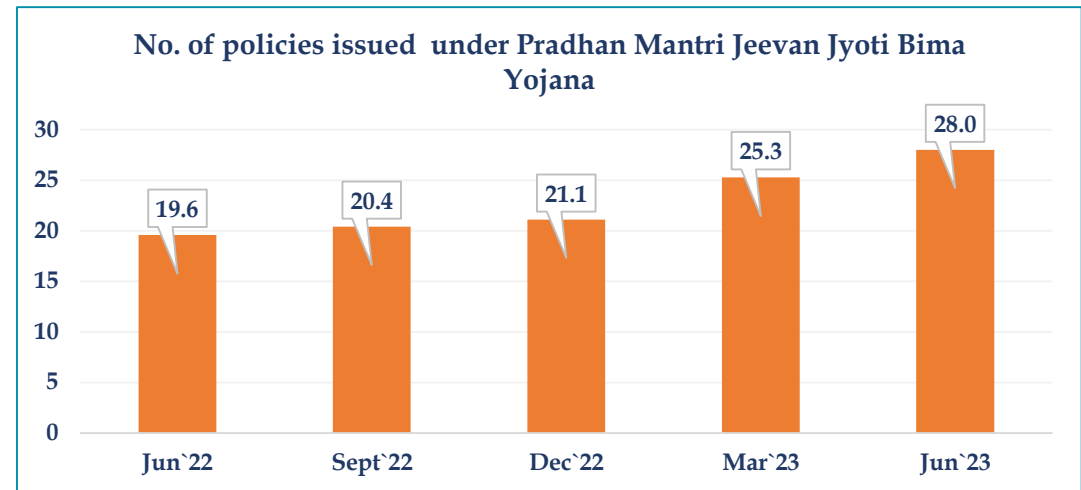
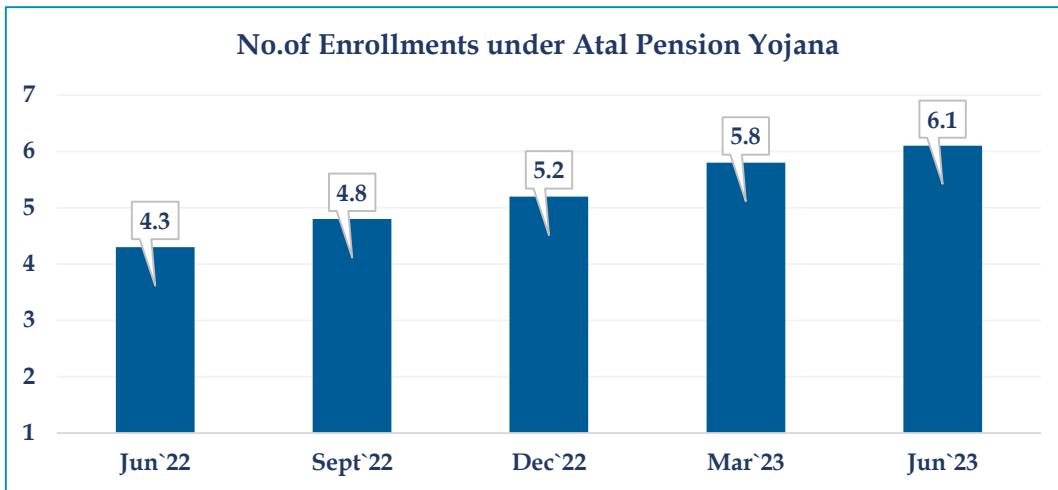
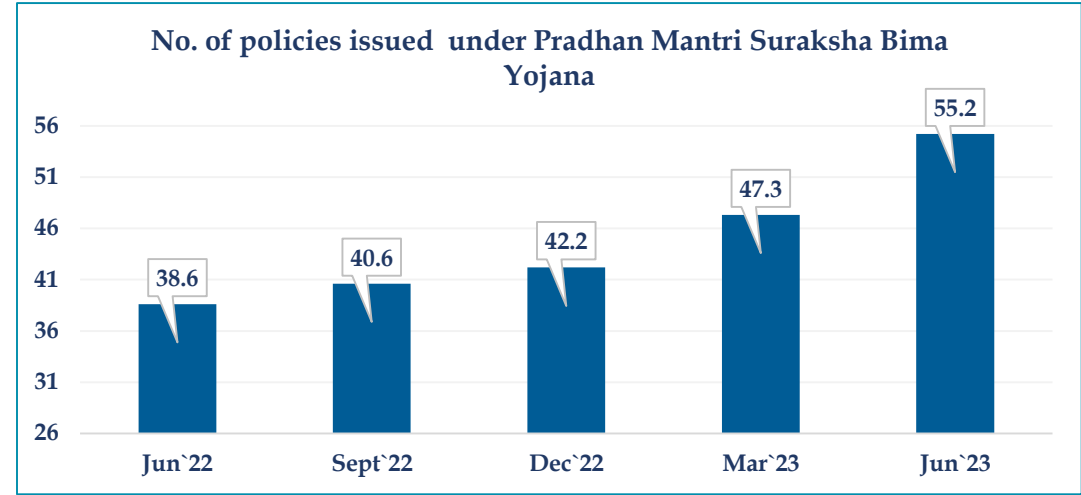
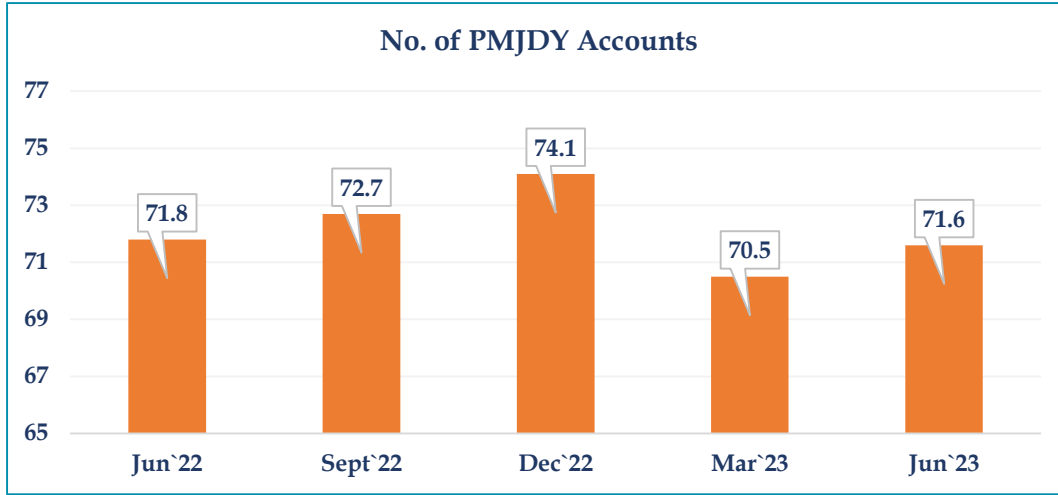


## Digital Footprints

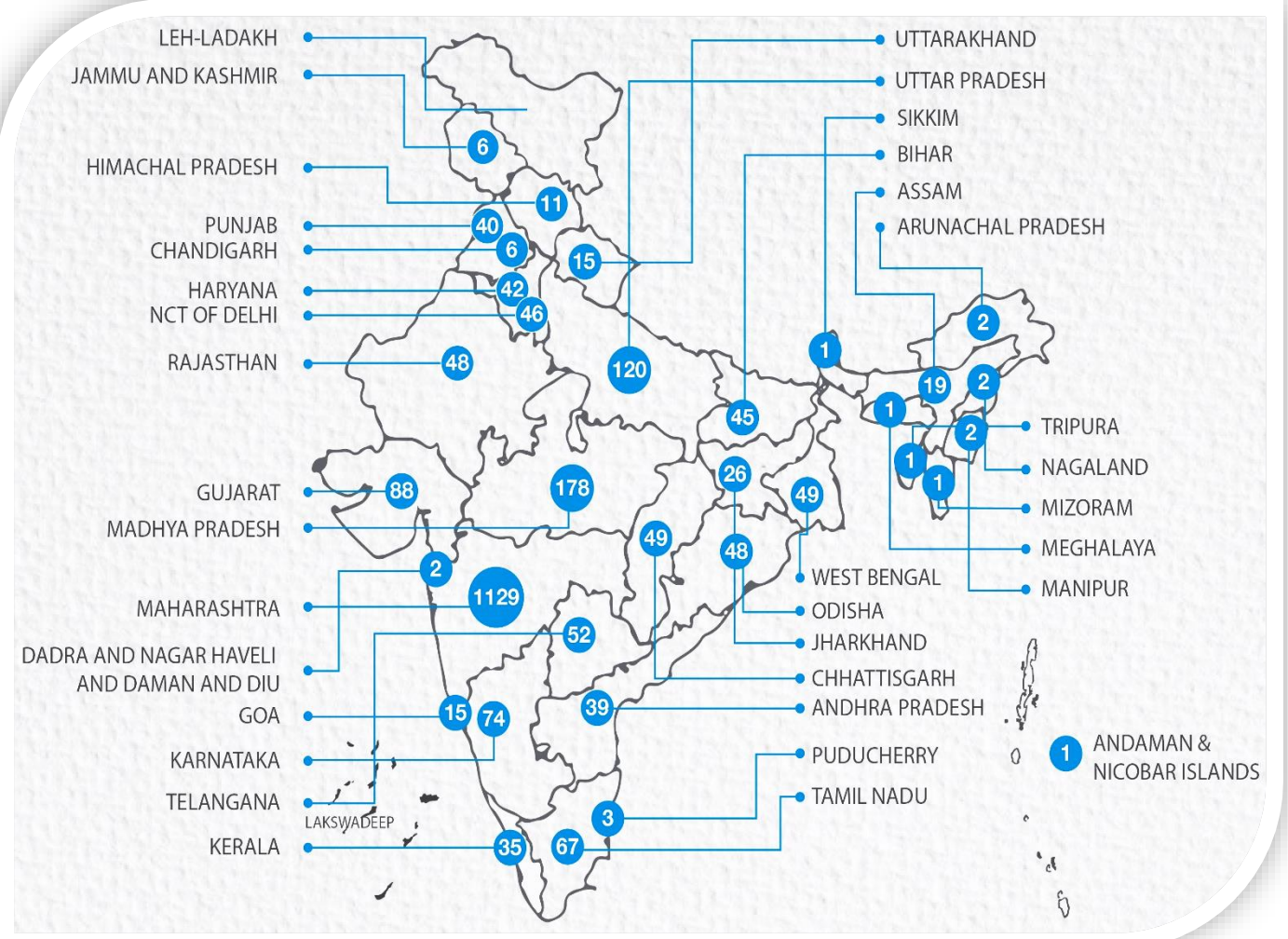




### Financial Inclusion (in Lakhs)



\* Reduction is due to some closure or conversion into S/B Ac.



Bank plans to have atleast one branch in every district of the country.

Category	No. of Branches				
	Jun`22	Sept`22	Dec`22	Mar`23	Jun`23
Metro	484	488	501	518	545
Urban	419	431	448	477	490
Semi Urban	521	542	573	602	621
Rural	605	605	606	606	607
<b>Total Branches</b>	<b>2,029</b>	<b>2,066</b>	<b>2,128</b>	<b>2,203</b>	<b>2,263</b>



## MAHA GREEN PEHAL (AN ESG INITIATIVE)



### Green Finance

> Bank has introduced a product Mahabank Green Financing under its various loan segment through which finance is provided for Housing & Vehicle Loans. Concessional benefit in ROI from 0.10% to 0.50% is provided under the scheme.



### Tree Plantation & Green Energy

> To encourage & Promote Green energy Bank has installed solar panel at Head office & Bank owned premises.  
> 1011 trees are planted nationwide as contribution towards making the environment better.



### E-Waste

> Bank has started recycling, disposal of e-waste in eco-friendly manner. For the same Bank has on boarded an agency having expertise in processing & recycling of e-waste.  
> Discontinuation of Plastic Folders and one time plastic use.



### Paperless Banking

> Bank has implemented application "E-Meeting" for conducting online meeting which significantly reduces the usage of paper in day to day operations at administrative offices.







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



**Technology Winner Award**  
in the BFSI Technology Awards 2023 by Indian Express



**Best Innovation in User Experience of the Year**  
at India Banking Summit & Awards 2023



**APY Annual Award**  
at the hands of Shri Vivek Joshi, Hon'ble Secretary, DFS, MoF, GoI



**Best Public Sector Bank**  
at the hands of Shri Ram Nath Kovind, Hon'ble Former President of India by State Forum of Bankers Club, Kerala



**Best Mid Sized Indian Bank Award 2022**  
by Business Today at the hands of Shri Nitin Gadkari, Union Minister



**Winner under 'Promoting Social Schemes' category**  
by CIMSME  
**Runner-Up in 'CSR Initiative Bank' & 'MSME Friendly Bank' categories**



**National MSME Awards 2022**  
at the hands of Hon'ble Prime Minister, Shri Narendra Modi.



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



Thank you

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DIGITAL  
BANKING  
EXPERIENCE



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