



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

AX1/ISD/STEX/2022-23

Date: 18<sup>th</sup> July, 2022

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: 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 First Quarter ended 30<sup>th</sup> June, 2022.

A copy of the Press release and Presentation is also uploaded 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**

(Chandrakant Bhagwat)  
Company Secretary & Compliance Officer



Encl: As above



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



Head Office, Lokmangal  
1501, Shivaji Nagar, Pune 411 005  
020- 25614324  
[media@mahabank.co.in](mailto:media@mahabank.co.in)

**PRESS RELEASE**

**Date: 18<sup>th</sup> July, 2022**

**FINANCIAL RESULTS FOR THE QUARTER ENDED 30<sup>th</sup> Jun 2022**

**Results at a Glance**

**Quarter ended Jun-2022 vis-a-vis Quarter ended Jun-2021**

- Total Business grew by 18.07 % to ₹ 336,470 crore.
- Total Deposits up by 12.35 % to ₹ 195,909 crore.
- CASA stood at level of 56.08% of Total Deposit.
- Gross Advances increased by 27.10 % to ₹140,561 crore.
- CD Ratio increased to 71.75%
- Gross NPA improved to 3.74% as on 30.06.2022.
- Net NPA improved to 0.88% as on 30.06.2022.
- Provision Coverage Ratio improved to 95.04%.
- Net Profit up by 117.25 % to ₹ 452 Crore.
- Operating profit improved to ₹ 1202 Crore.
- Net Interest Income increased by 19.90 % to ₹1,686 crore.
- Net Interest Margin (NIM) improved to 3.28 % as on 30.06.2022.
- Cost to Income Ratio improved to 40%.
- Return on Assets (ROA) improved to 0.81 %.
- Return on Equity (RoE) has improved to 16.75%.
- CRAR improved to 16.15 % of which Tier I is 12.16%.



## Profitability

- Net Profit up by 117.25 % to ₹ 452 crore in Q1FY23 on Y-o-Y basis as against ₹208 crore for Q1FY22.
- Operating Profit improved to ₹1202 crore for Q1FY23 as against ₹ 1,107 crore for Q1FY22.
- Net Interest Income (NII) grew by 19.90 % on Y-o-Y basis to ₹1,686 crore in Q1FY23 as against ₹1,406 crore for Q1FY22.
- Fee based income increased by 11.19 % on Y-o-Y basis to ₹ 281 crore for Q1FY23.
- Non-Interest Income stood at ₹ 317 crore in Q1FY23.
- Cost to Income Ratio improved to 39.99 % for Q1FY23 as against 47.05% for Q1FY22.
- Return on Assets (ROA) improved to 0.81 % for Q1FY23 against 0.41 % for Q1FY22.
- Return on Equity (ROE) also improved to 16.75 % for Q1FY23 against 9.91 % for Q1FY22

## Assets & Liabilities

- Gross Advances grew by 27.10 % on Y-o-Y basis to ₹140,561 crore in Q1FY23 as against ₹ 110,592 crore in Q1FY22.
- Net Advances grew by 28.88 % on Y-o-Y basis to ₹ 136,497 crore in Q1FY23.
- RAM (Retail, Agri. & MSME) Business grew by 22.68 % on Y-o-Y basis. Retail advances grew by 25.10 % to ₹ 36,117 crore on Y-o-Y basis. MSME advances grew by 20.34% on Y-o-Y basis to ₹ 26,121 crore.

## Capital Adequacy:

- Total Basel III Capital adequacy ratio improved to 16.15 % with Common Equity Tier 1 ratio of 12.16 % for Q1FY23.



### Asset quality:

- Gross NPA improved to 3.74% as on 30.06.2022 against 6.35% as on 30.06.2021. The same was 3.94 % as on 31.03.2022.
- Net NPA improved to 0.88% as on 30.06.2022 against 2.22% as on 30.06.2021. The same was 0.97 % as on 31.03.2022.
- Provision Coverage ratio improved to 95.04% as on 30.06.2022 as against 90.70% as on 30.06.2021. The same was 94.79 % as on 31.03.2022.

### Profitability

(₹ in crore)

| Particulars                         | Quarter Ended |       |        | Change (%) |
|-------------------------------------|---------------|-------|--------|------------|
|                                     | Jun 21        | Mar22 | Jun 22 | Y-o-Y      |
| Total Income                        | 3,791         | 3,949 | 3,774  | (0.43)     |
| Total Expenses                      | 2,684         | 2,770 | 2,573  | (4.16)     |
| Operating Profit                    | 1,107         | 1,179 | 1,202  | 8.60       |
| Provisions & Cont. other than taxes | 753           | 365   | 548    | (27.18)    |
| Profit before tax                   | 353           | 814   | 653    | 84.83      |
| Tax Expense                         | 145           | 458   | 201    | 38.47      |
| Net Profit                          | 208           | 355   | 452    | 117.25     |

### Top Line Business

(₹ in crore)

| Particulars                     | As on   |         | Growth (%) |
|---------------------------------|---------|---------|------------|
|                                 | Jun 21  | Jun 22  | Y-o-Y      |
| Total Business                  | 284,970 | 336,470 | 18.07      |
| Deposits                        | 174,378 | 195,909 | 12.35      |
| of which CASA                   | 92,490  | 109,857 | 18.78      |
| CASA Share (%) to Total Deposit | 53.04   | 56.08   |            |
| Gross Advances                  | 110,592 | 140,561 | 27.10      |



## Balance Sheet

(₹ in crore)

| LIABILITIES  | As on          |                |
|--|----------------|----------------|
|  | Jun 21         | Jun 22         |
| Capital  | 6,560          | 6,731          |
| Reserves and Surplus                                 | 5,781          | 7,606          |
| Deposits   | 174,378        | 195,909        |
| Borrowings   | 7,662          | 19,316         |
| Other Liabilities & Provisions                       | 5,880          | 5,493          |
| TOTAL  | <b>200,262</b> | <b>235,056</b> |
| ASSETS   |                |                |
| Cash and Balances with Reserve Bank of India         | 9,718          | 13,761         |
| Balances with Banks and Money at Call & Short Notice | 48             | 294            |
| Investments  | 72,294         | 73,823         |
| Advances (Net)                                       | 105,909        | 136,496        |
| Fixed Assets   | 1,653          | 2,193          |
| Other Assets   | 10,641         | 8,488          |
| TOTAL  | <b>200,262</b> | <b>235,056</b> |

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



75  
Azadi Ka  
Amrit Mahotsav



बैंक ऑफ महाराष्ट्र  
Bank of Maharashtra

भारत सरकार का उद्यम

एक परिवार एक बैंक

# FINANCIAL RESULTS

For Quarter Ended  
June 30<sup>th</sup>, 2022

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

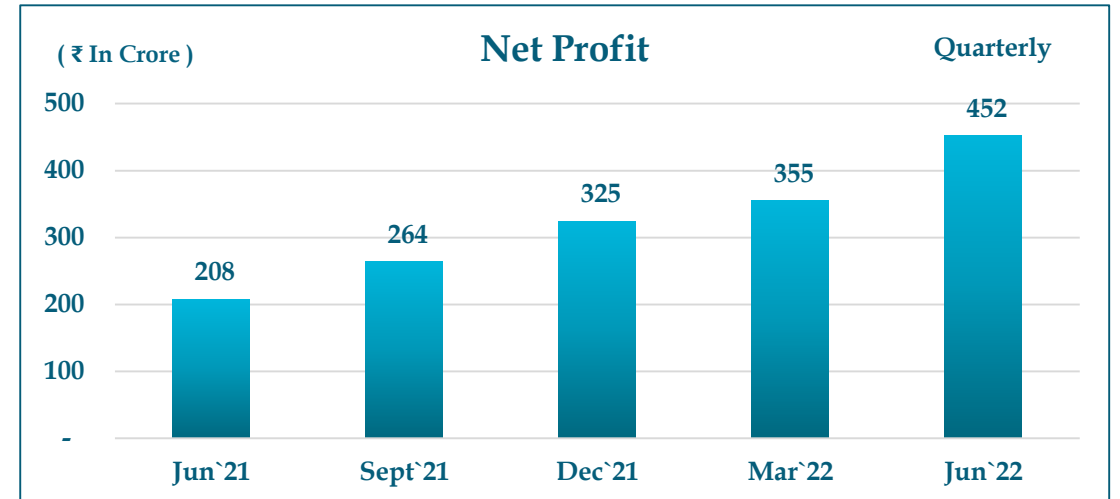
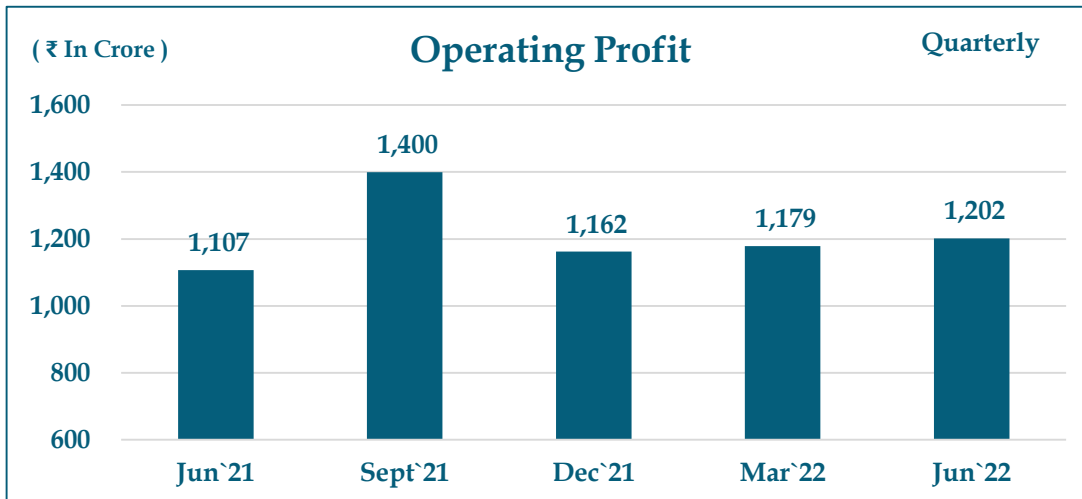
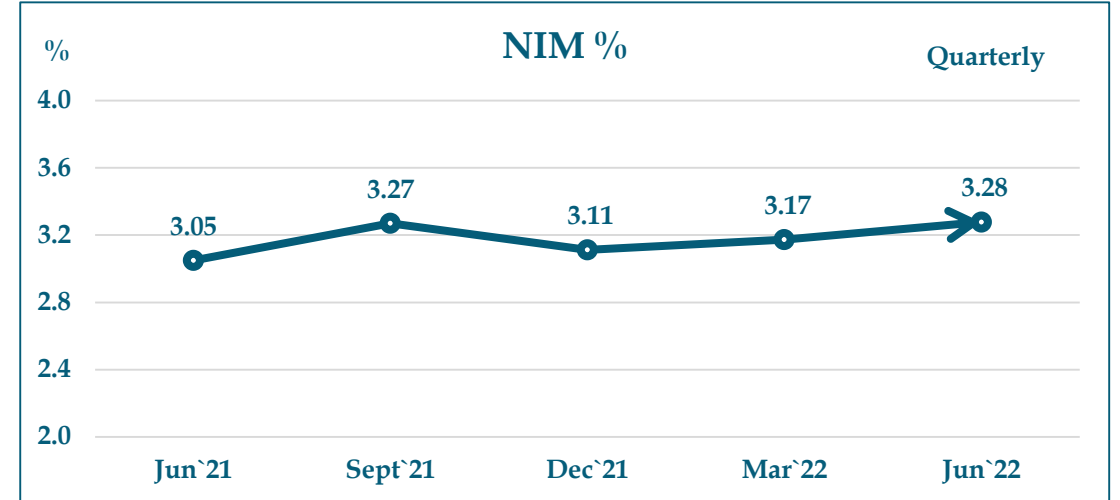
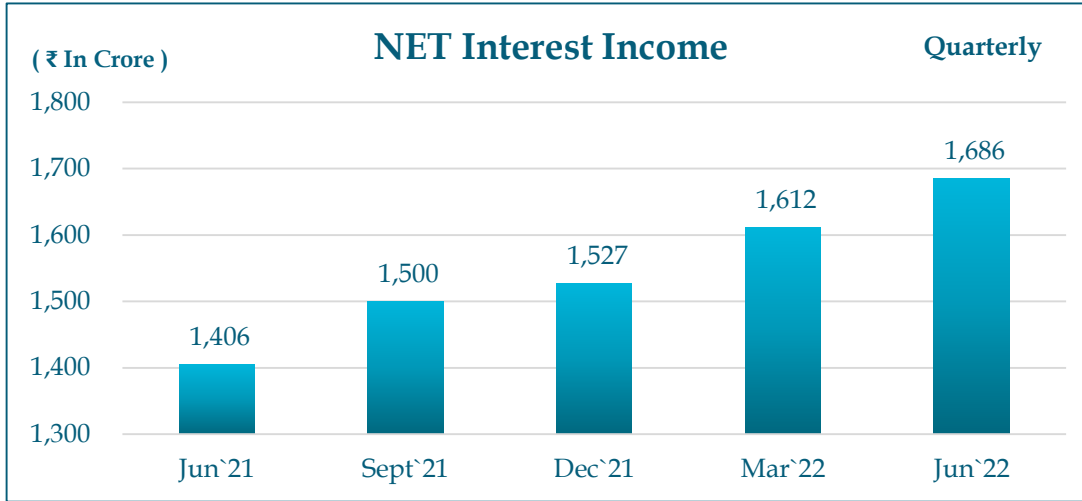


/mahabank



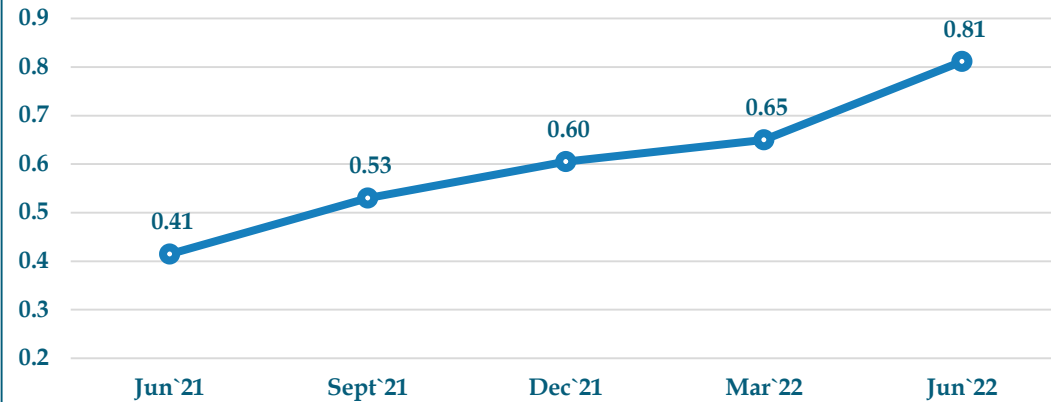
(Y-o-Y) (Q: Jun` 22 vis-à-vis Q: Jun` 21)

| Net Profit              | Operating Profit       | NIM %                  | Return on Assets       | Net NPA                       |
|-------------------------|------------------------|------------------------|------------------------|-------------------------------|
| Increased by 117.25 % ↑ | Increased by 8.60 % ↑  | 3.28 (3.05) ↑          | 0.81 (0.41) ↑          | 0.88 (0.97) ↓                 |
| Total Business          | Total Deposits         | Savings Deposits       | Current Deposits       | Cost of Deposit               |
| Increased by 18.07 % ↑  | Increased by 12.35 % ↑ | Increased by 13.49 % ↑ | Increased by 46.30 % ↑ | Improved by 27 basis points ↓ |
| Gross Advances          | Agri. Advances         | MSME Advances          | Retail Advances        | PCR                           |
| Increased by 27.10 % ↑  | Increased by 21.50 % ↑ | Increased by 20.34 % ↑ | Increased by 25.10 % ↑ | Improved to 95.04 % ↑         |

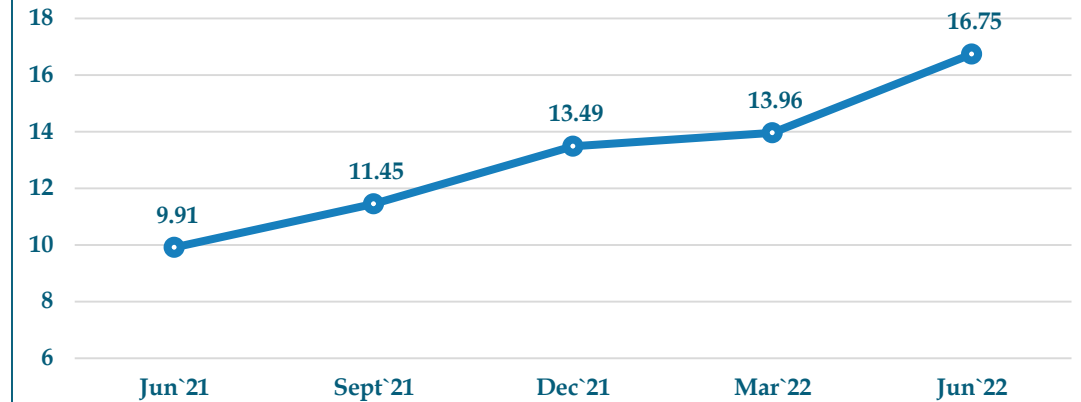




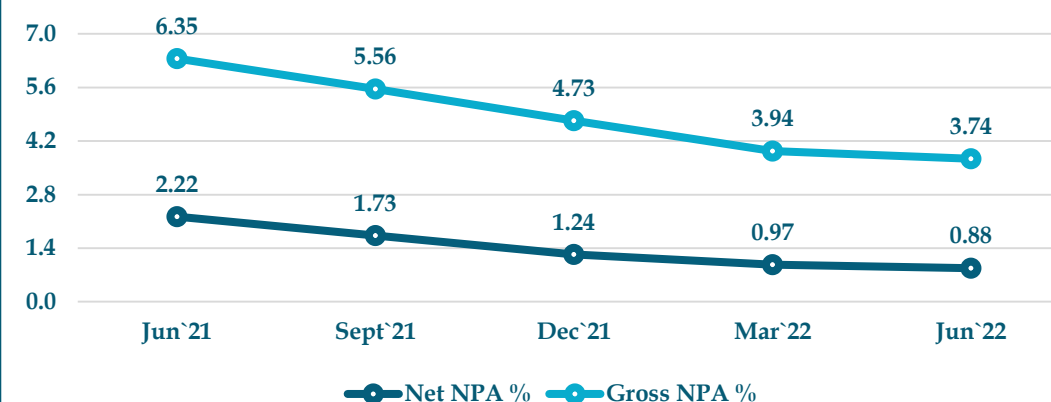
Return on Assets (%)



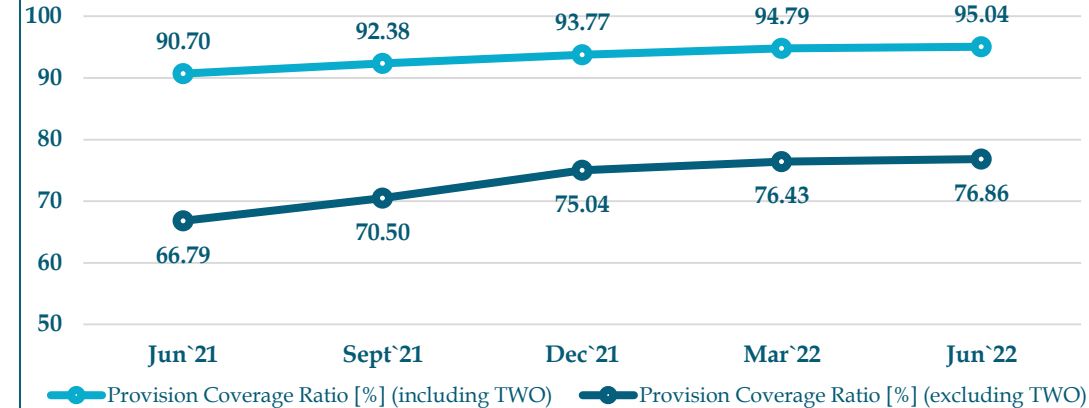
Return on Equity (%)



Gross & Net NPA (%)



Provisions Coverage Ratio (%)



## Statement of Income and Expenditure

(₹ In Crore)

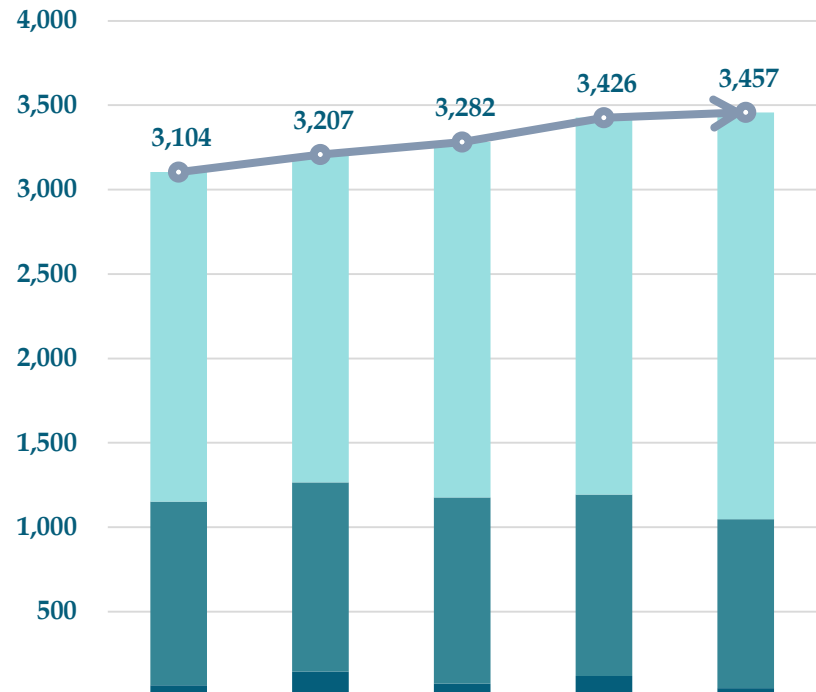
| Particulars                                   | Quarter Ended |              |              |            | Year Ended    |
|---|---------------|--------------|--------------|------------|---------------|
|   | Jun`21        | Mar`22       | Jun`22       | Y-o-Y (%)  | Mar`22        |
| <b>Total Income</b>                           | <b>3,791</b>  | <b>3,949</b> | <b>3,774</b> | <b>(0)</b> | <b>15,672</b> |
| Interest Income                               | 3,104         | 3,426        | 3,457        | 11         | 13,019        |
| Non-Interest Income                           | 687           | 522          | 317          | (54)       | 2,652         |
| <b>Total Expenses</b>                         | <b>2,684</b>  | <b>2,770</b> | <b>2,573</b> | <b>(4)</b> | <b>10,824</b> |
| Interest Expenses                             | 1,698         | 1,814        | 1,772        | 4          | 6,975         |
| Operating Expenses                            | 987           | 955          | 801          | (19)       | 3,849         |
| <b>Operating Profit</b>                       | <b>1,107</b>  | <b>1,179</b> | <b>1,202</b> | <b>9</b>   | <b>4,848</b>  |
| Provision & Contingencies<br>other than taxes | 753           | 365          | 548          | (27)       | 2,892         |
| <b>Profit Before Taxes</b>                    | <b>353</b>    | <b>814</b>   | <b>653</b>   | <b>85</b>  | <b>1,956</b>  |
| Provision for Taxes<br>[Net of DTA]           | 145           | 458          | 201          | 38         | 804           |
| <b>Net Profit</b>                             | <b>208</b>    | <b>355</b>   | <b>452</b>   | <b>117</b> | <b>1,152</b>  |

## Earnings

(₹ In Crore)

### Interest Income

Quarterly



|                              | Jun`21       | Sept`21      | Dec`21       | Mar`22       | Jun`22       |
|------------------------------|--------------|--------------|--------------|--------------|--------------|
| Interest on Advances         | 1,952        | 1,941        | 2,106        | 2,232        | 2,410        |
| Interest on Investment       | 1,087        | 1,119        | 1,104        | 1,075        | 1,001        |
| Other Interest Income        | 64           | 147          | 73           | 119          | 47           |
| <b>Total Interest Income</b> | <b>3,104</b> | <b>3,207</b> | <b>3,282</b> | <b>3,426</b> | <b>3,457</b> |

(₹ In Crore)

### Non-Interest Income

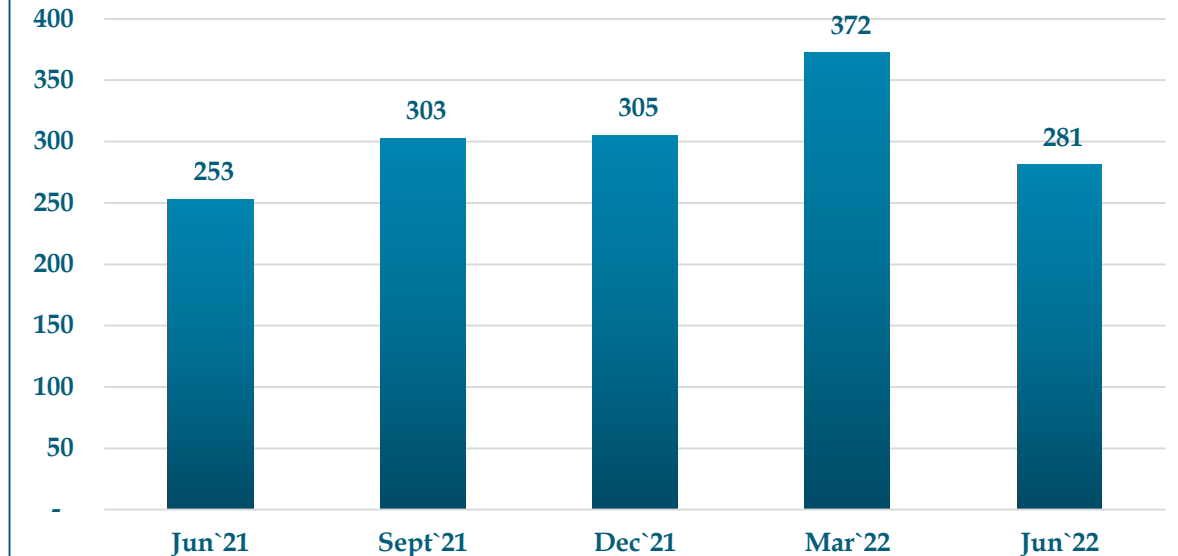
Quarterly

| PARTICULARS                      | Jun`21     | Sept`21    | Dec`21     | Mar`22     | Jun`22     |
|----------------------------------|------------|------------|------------|------------|------------|
| Fee Based Income                 | 253        | 303        | 305        | 372        | 281        |
| Treasury Income                  | 300        | 113        | 114        | 28         | (92)       |
| Miscellaneous Income             | 134        | 415        | 192        | 122        | 127        |
| <b>Total Non-Interest Income</b> | <b>687</b> | <b>832</b> | <b>611</b> | <b>522</b> | <b>317</b> |

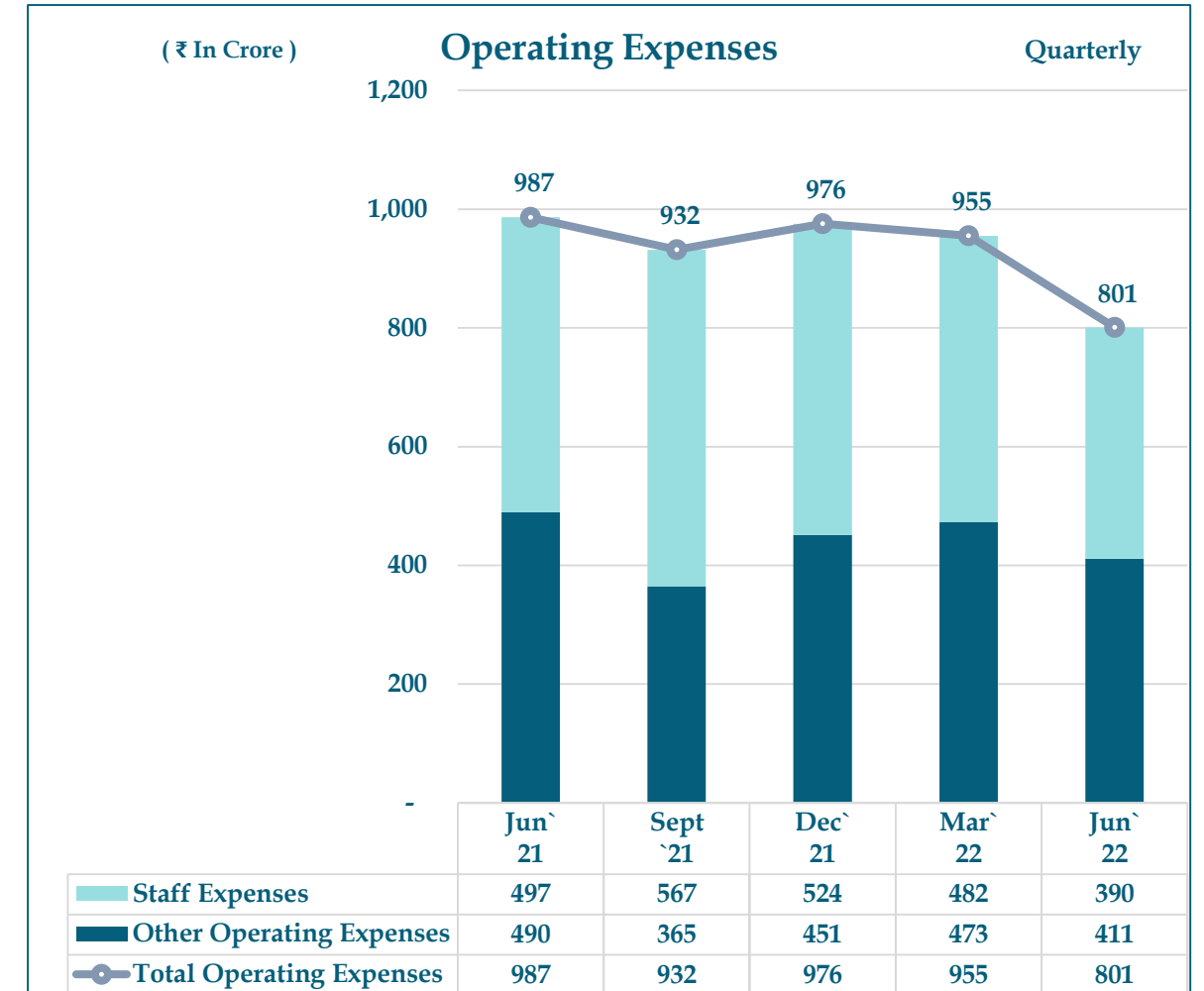
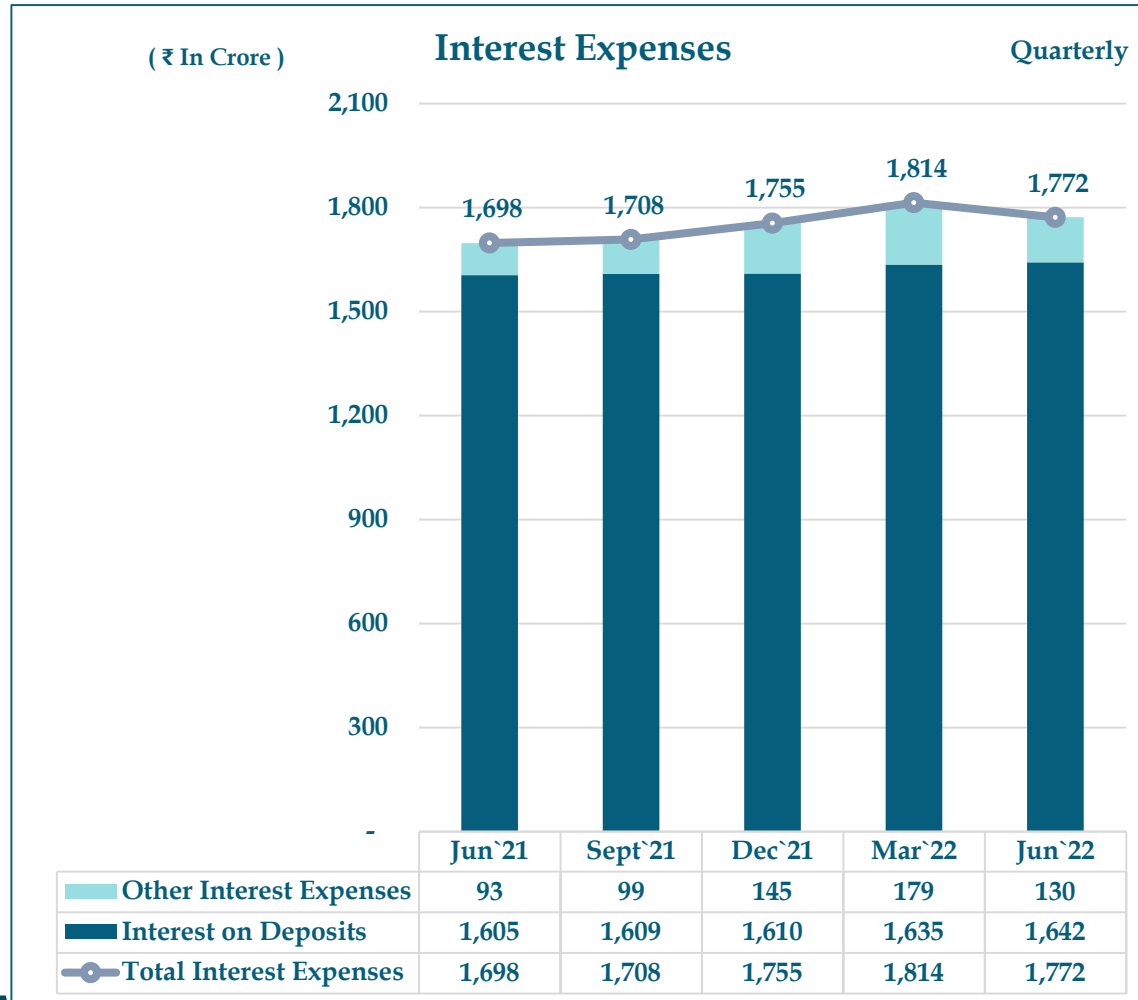
(₹ In Crore)

### Fee Based Income

Quarterly



## Expenses



## Other Operating Expenses

(₹ In Crore)

| Particulars                       | Quarter Ended |            |            |             | Year ended   |
|-----------------------------------|---------------|------------|------------|-------------|--------------|
|                                   | Jun`21        | Mar`22     | Jun`22     | Y-o-Y (%)   | Mar`22       |
| Rent, taxes, lighting             | 65            | 59         | 58         | (11)        | 228          |
| Printing & Stationery             | 4             | 7          | 5          | 17          | 22           |
| Advt. & Publicity                 | 18            | 12         | 5          | (75)        | 30           |
| Depreciation on fixed assets      | 41            | 97         | 63         | 55          | 268          |
| Auditors Fees                     | 5             | 4          | 8          | 52          | 17           |
| Law Charges                       | 4             | 24         | 19         | 429         | 39           |
| Postage, Telephone etc.           | 12            | 11         | 15         | 22          | 43           |
| Repairs & Maintenance             | 48            | 51         | 50         | 2           | 193          |
| Insurance & Guarantee Fee         | 56            | 57         | 61         | 7           | 224          |
| Other Expenditure                 | 236           | 151        | 129        | (45)        | 713          |
| <b>Total Other Operating Exp.</b> | <b>490</b>    | <b>473</b> | <b>411</b> | <b>(16)</b> | <b>1,778</b> |



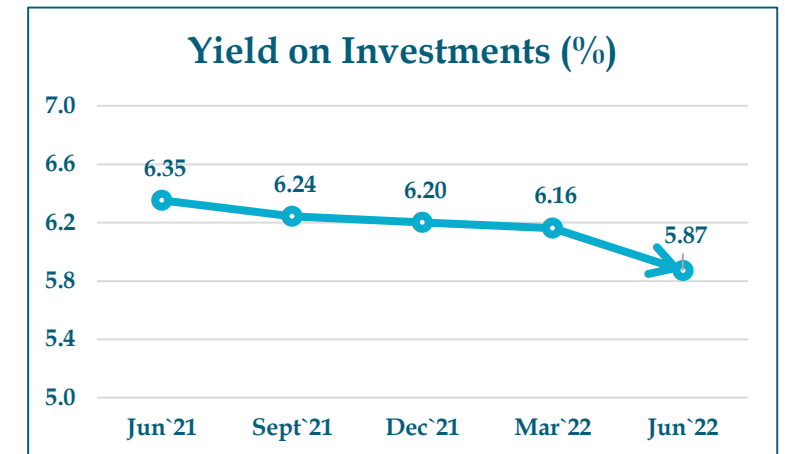
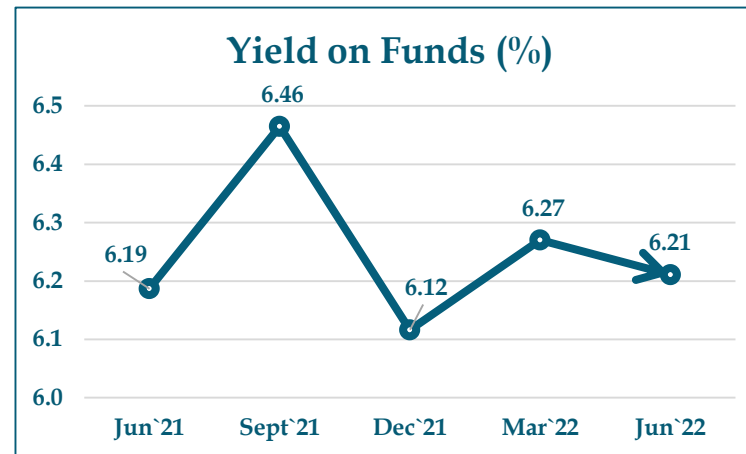
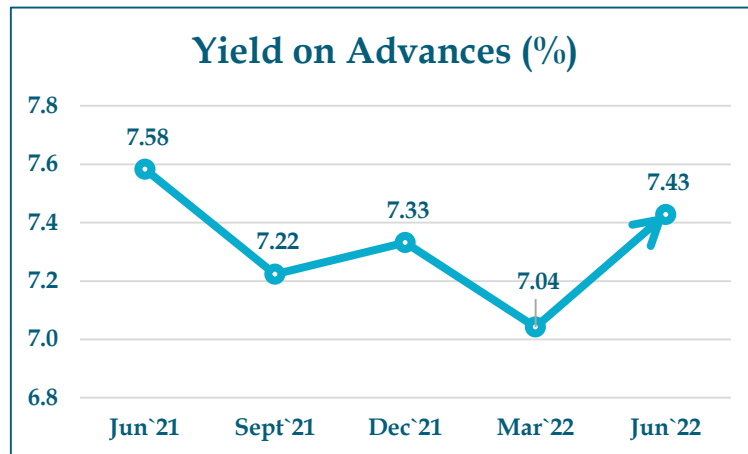
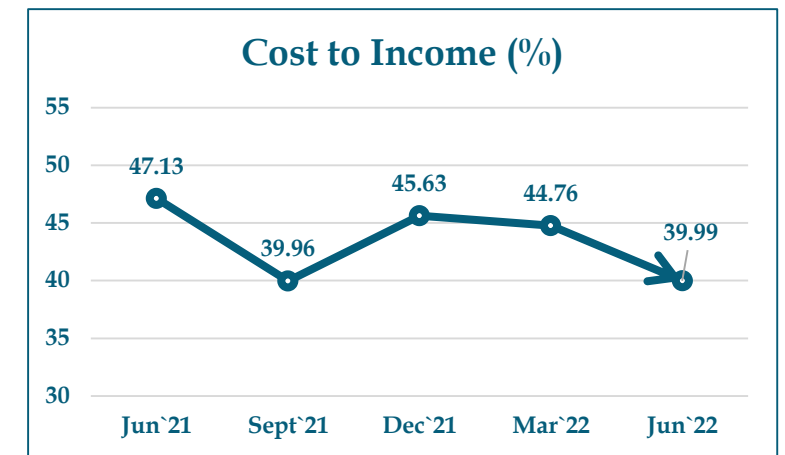
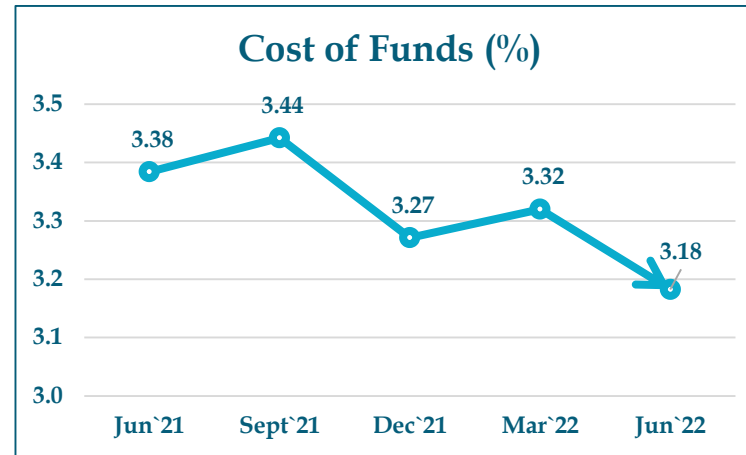
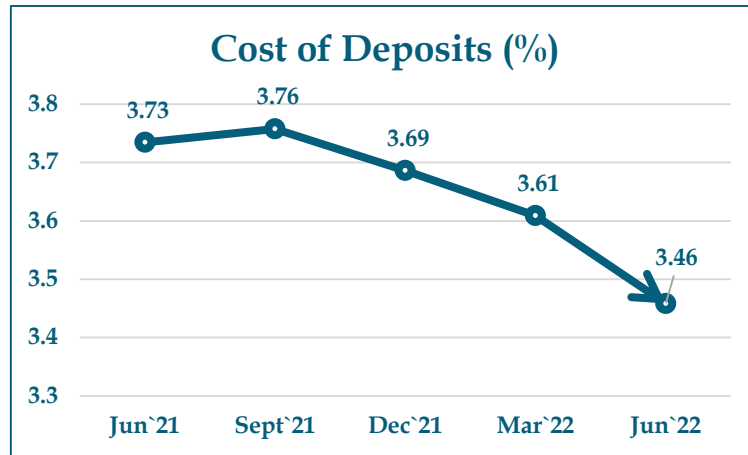
## Provisions & Contingencies

(₹ In Crore)

| Particulars   | Quarter Ended |            |            | Year ended   |
|---|---------------|------------|------------|--------------|
|   | Jun`21        | Mar`22     | Jun`22     | Mar`22       |
| Prov for Non Performing Assets                            | 501           | 568        | 637        | 2,578        |
| Prov for Standard/Restructured Assets                     | 257           | (118)      | (257)      | 302          |
| Prov for Non-performing Investment                        | (0)           | 8          | 186        | 103          |
| Other provisions (net of write back)                      | (5)           | (93)       | (18)       | (92)         |
| <b>Provision &amp; Contingencies<br/>other than taxes</b> | <b>753</b>    | <b>365</b> | <b>548</b> | <b>2,892</b> |
| Income Tax [net of DTA & write back]                      | 145           | 458        | 201        | 804          |
| <b>TOTAL PROVISIONS</b>                                   | <b>899</b>    | <b>824</b> | <b>750</b> | <b>3,696</b> |

## Key Financial Ratios

Quarterly

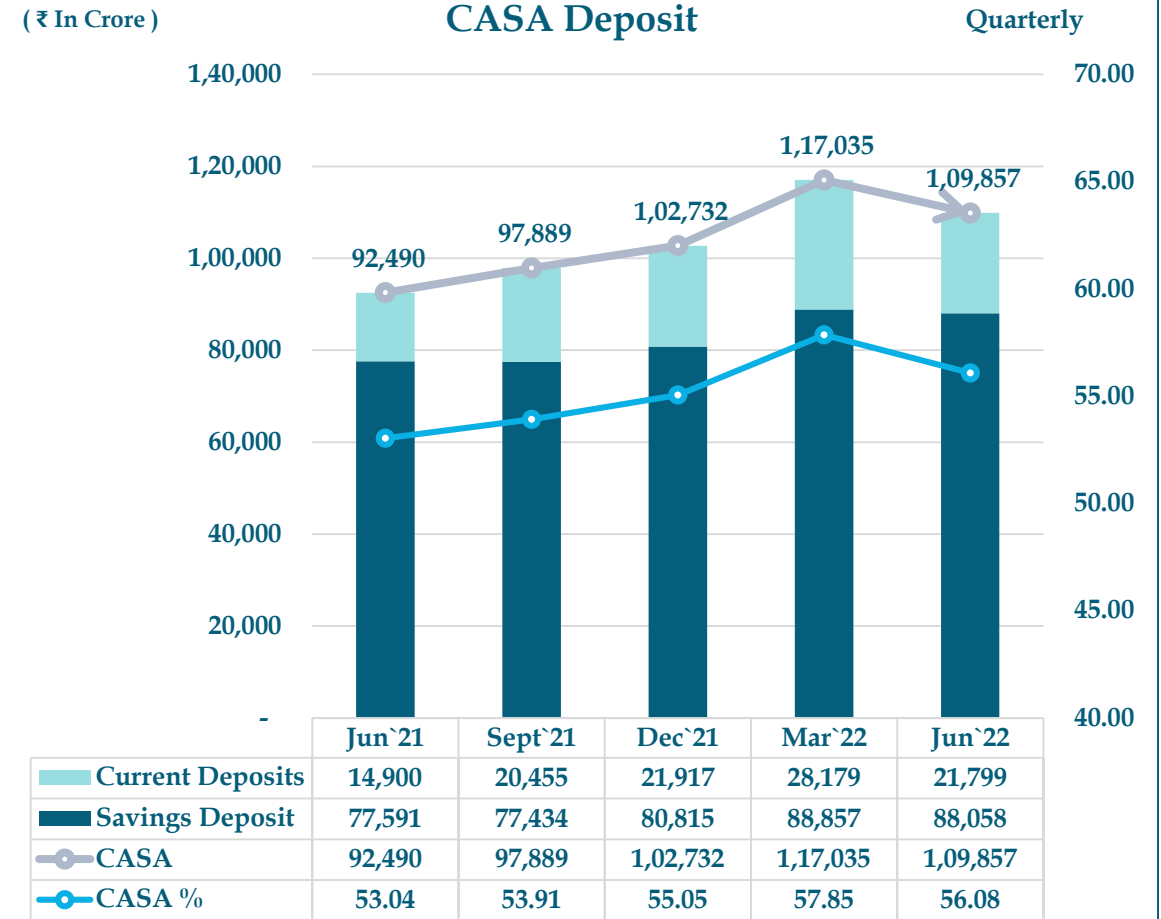
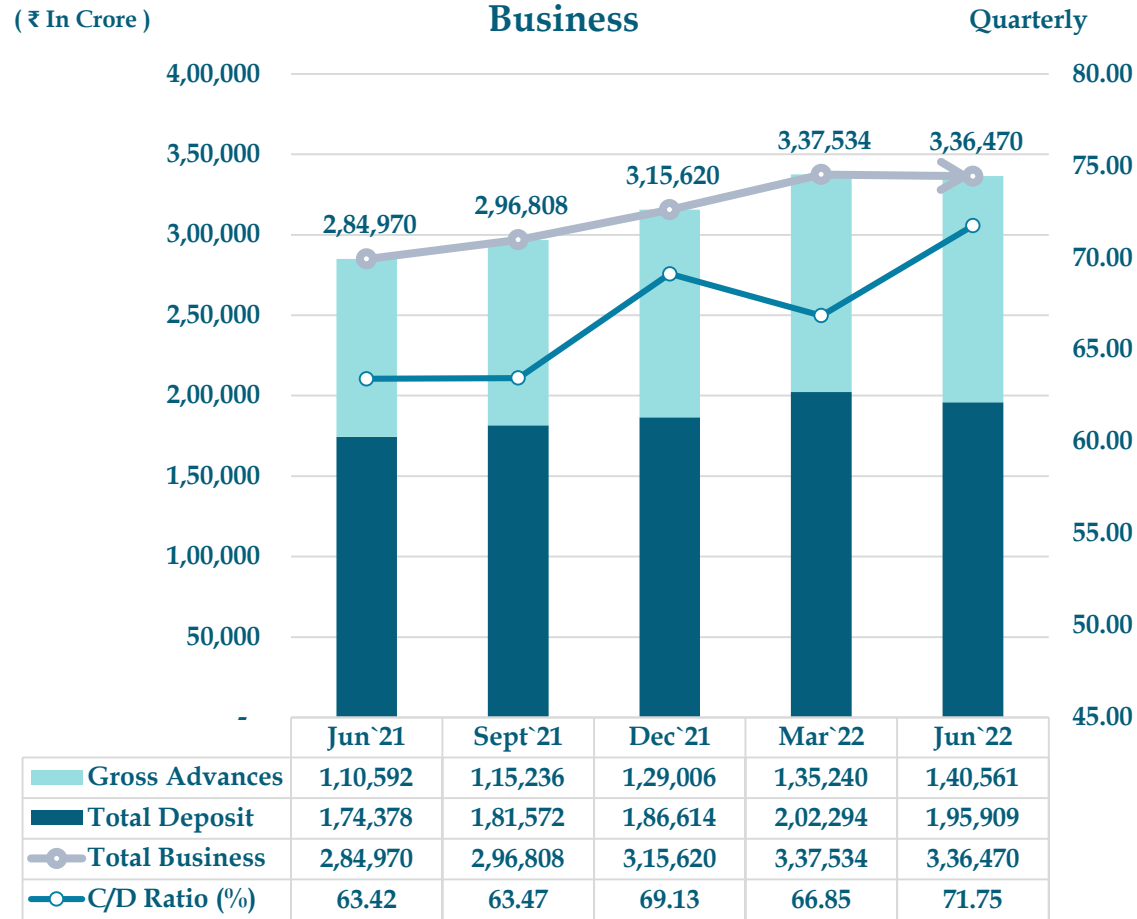


## Assets & Liabilities - An Overview

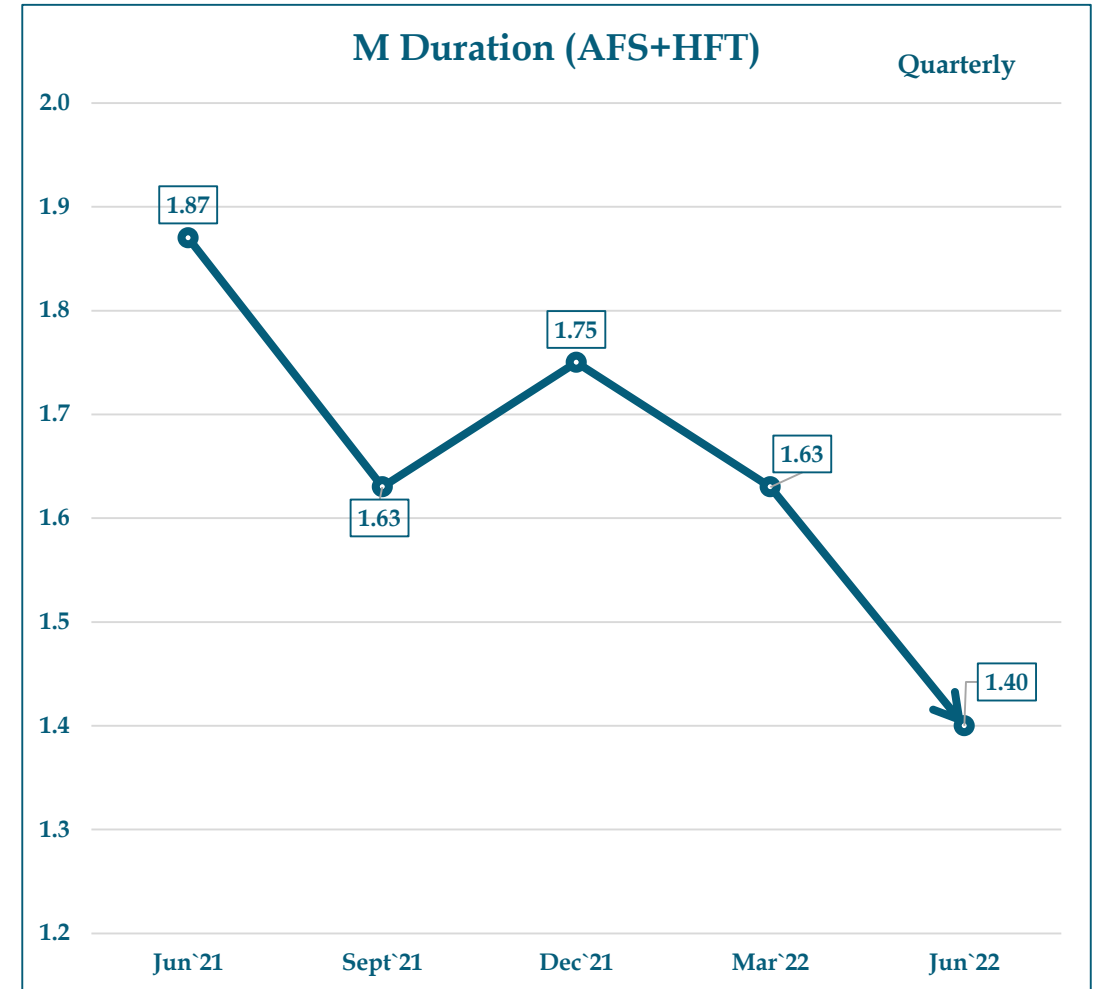
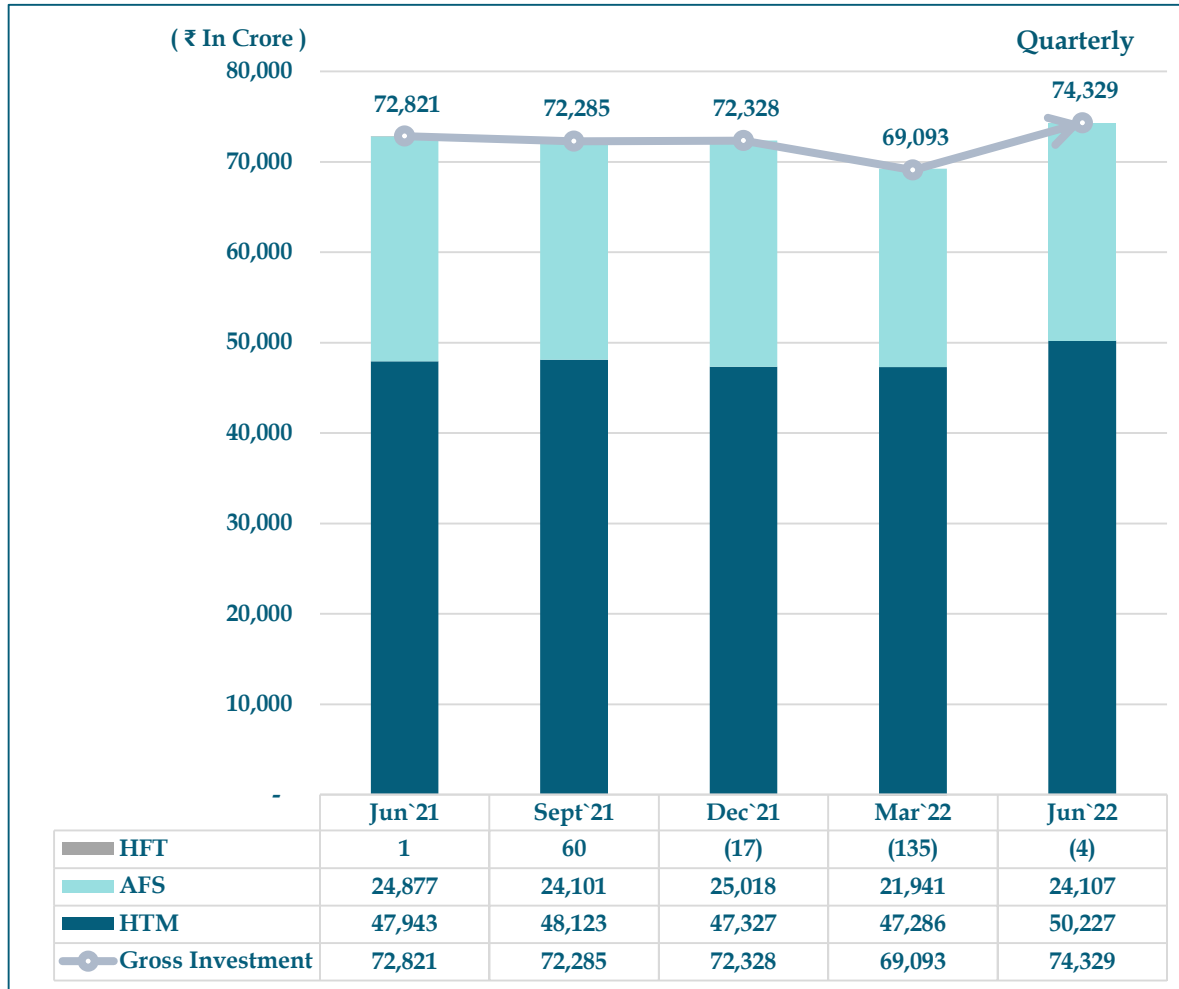
(₹ In Crore)

| Assets  | Jun`21          | Mar`22          | Jun`22          |
|---|-----------------|-----------------|-----------------|
| Cash & Balance with RBI                             | 9,718           | 19,722          | 13,761          |
| Balances with Bank & Call Money                     | 48              | 194             | 294             |
| Total Investments (Net of Depreciation & Provision) | 72,294          | 68,590          | 73,823          |
| Total Advances (Net of Provision)                   | 1,05,909        | 1,31,170        | 1,36,496        |
| Total Fixed Assets (Net of Depreciation)            | 1,653           | 2,242           | 2,193           |
| Other Assets  | 10,640          | 8,693           | 8,488           |
| <b>Total</b>  | <b>2,00,262</b> | <b>2,30,611</b> | <b>2,35,056</b> |
| Liabilities   | Jun`21          | Mar`22          | Jun`22          |
| Capital   | 6,560           | 6,731           | 6,731           |
| Reserves & Surplus                                  | 5,781           | 7,154           | 7,606           |
| Deposits  | 1,74,378        | 2,02,294        | 1,95,909        |
| Borrowings  | 7,662           | 7,747           | 19,316          |
| Other Liabilities & Provisions                      | 5,880           | 6,685           | 5,493           |
| <b>Total</b>  | <b>2,00,262</b> | <b>2,30,611</b> | <b>2,35,056</b> |

## BUSINESS MIX



## Investments

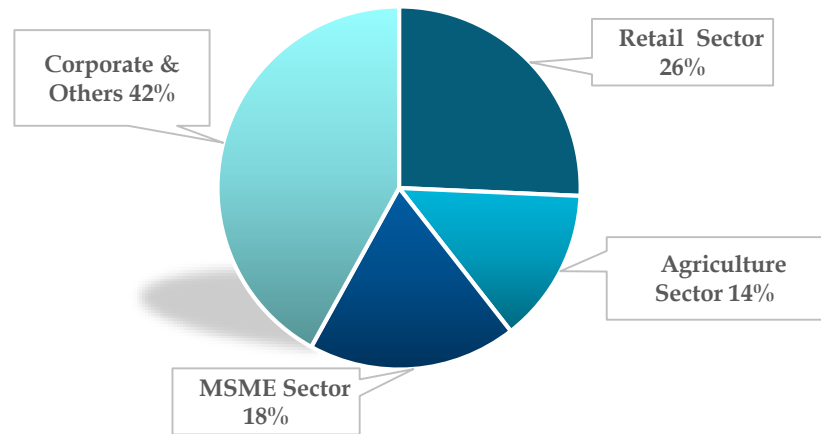




## Credit Portfolio – Balanced Loan Growth

( ₹ In Crore )

| Particulars                    | Jun`21          | Mar`22          | Jun`22          | Growth (Y-o-Y) % |
|--------------------------------|-----------------|-----------------|-----------------|------------------|
| <b>Gross Advances</b>          | <b>1,10,592</b> | <b>1,35,240</b> | <b>1,40,561</b> | <b>27.10</b>     |
| <i>of which</i>                |                 |                 |                 |                  |
| Retail Sector                  | 28,871          | 35,422          | 36,117          | 25.10            |
| Agriculture Sector             | 15,914          | 18,968          | 19,336          | 21.50            |
| MSME Sector                    | 21,707          | 26,279          | 26,121          | 20.34            |
| <b>Total of RAM</b>            | <b>66,492</b>   | <b>80,669</b>   | <b>81,574</b>   | <b>22.68</b>     |
| <b>RAM % to Gross Advances</b> | <b>60.12</b>    | <b>59.65</b>    | <b>58.03</b>    | <b>0</b>         |
| Corporate & Others             | 44,100          | 54,570          | 58,986          | 33.75            |



■ Retail Sector ■ Agriculture Sector ■ MSME Sector ■ Corporate & Others

**% Share in Gross Advances, as on 30<sup>th</sup> June, 2022**

| RETAIL CREDIT              |               |               |               |                  |
|----------------------------|---------------|---------------|---------------|------------------|
| Particulars                | Jun`21        | Mar`22        | Jun`22        | Growth (Y-o-Y) % |
| <b>Total Retail Credit</b> | <b>28,871</b> | <b>35,422</b> | <b>36,117</b> | <b>25.10</b>     |
| <i>of which</i>            |               |               |               |                  |
| Housing                    | 18,215        | 21,103        | 21,807        | 19.72            |
| Education                  | 1,255         | 1,459         | 1,486         | 18.43            |
| Vehicle                    | 1,779         | 2,090         | 2,220         | 24.79            |
| Others                     | 7,623         | 10,770        | 10,604        | 39.11            |

| AGRICULTURE CREDIT                         |               |               |               |                  |
|--|---------------|---------------|---------------|------------------|
| Particulars                                | Jun`21        | Mar`22        | Jun`22        | Growth (Y-o-Y) % |
| <b>Total Agriculture Credit</b>            | <b>15,914</b> | <b>18,968</b> | <b>19,336</b> | <b>21.50</b>     |
| <i>of which</i>                            |               |               |               |                  |
| Farm Credit<br>(Crop, Investment & Allied) | 11,357        | 12,361        | 12,023        | 5.86             |
| Agri Infrastructure                        | 486           | 505           | 505           | 4.01             |
| Agri Ancillary Activities                  | 4,070         | 6,102         | 6,807         | 67.23            |

| MSME CREDIT              |               |               |               |                  |
|--------------------------|---------------|---------------|---------------|------------------|
| Particulars              | Jun`21        | Mar`22        | Jun`22        | Growth (Y-o-Y) % |
| <b>Total MSME Credit</b> | <b>21,707</b> | <b>26,279</b> | <b>26,121</b> | <b>20.34</b>     |
| <i>of which</i>          |               |               |               |                  |
| Micro                    | 13,453        | 16,608        | 17,179        | 27.70            |
| Small                    | 6,759         | 7,836         | 6,595         | -                |
| Medium                   | 1,495         | 1,835         | 2,347         | 57.03            |

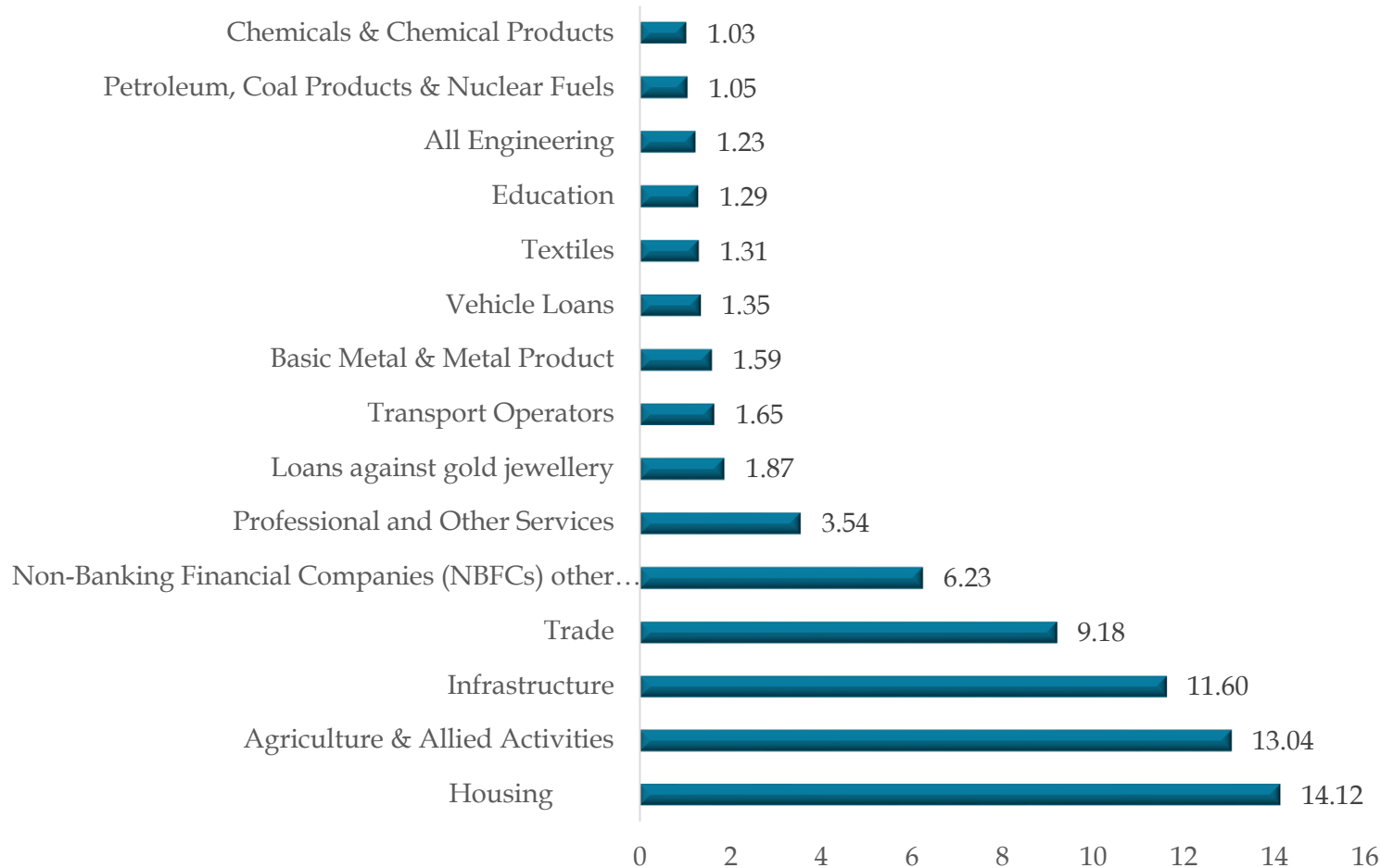
## External Rating-wise Advances – Above 25 Cr

(₹ In Crore)

| Particulars  | Jun`21           |               |                 | Mar`22           |               |                 | Jun`22           |               |                 |
|--|------------------|---------------|-----------------|------------------|---------------|-----------------|------------------|---------------|-----------------|
|  | 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>250</b>       | <b>49,086</b> | <b>100%</b>     | <b>280</b>       | <b>59,693</b> | <b>100%</b>     | <b>248</b>       | <b>59,833</b> | <b>100%</b>     |
| AAA  | 13               | 6,669         | 14%             | 14               | 6,184         | 10%             | 14               | 6,892         | 12%             |
| AA   | 36               | 7,977         | 16%             | 47               | 12,430        | 21%             | 38               | 13,518        | 23%             |
| A  | 72               | 13,176        | 27%             | 85               | 16,932        | 28%             | 86               | 18,028        | 30%             |
| BBB  | 48               | 7,002         | 14%             | 59               | 7,973         | 13%             | 51               | 5,805         | 10%             |
| BB & Below   | 55               | 5,168         | 11%             | 42               | 3,838         | 6%              | 32               | 2,647         | 4%              |
| <b>Total Rated</b>                                 | <b>224</b>       | <b>39,992</b> | <b>81%</b>      | <b>247</b>       | <b>47,356</b> | <b>79%</b>      | <b>221</b>       | <b>46,891</b> | <b>78%</b>      |
| Govt.Guaranteed exposure (Unrated) *               | 14               | 7,777         | 16%             | 18               | 10,857        | 18%             | 15               | 11,446        | 19%             |
| Total Rated plus Govt Guarantee                    | 238              | 47,769        | 97%             | 265              | 58,214        | 97%             | 236              | 58,337        | 98%             |
| Other Unrated                                      | 11               | 1316.7        | 3%              | 15               | 1479.48       | 3%              | 12               | 1495.8        | 2%              |

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

## Funded exposure to selected sectors & industries with total exposure (more than 1%) – Jun` 22



Top 3 selected sectors are Housing, Agriculture & Allied Activities and Infrastructure, which cover over 38% of total funded exposure.

### Improved Asset Quality backed by High PCR

(₹ In Crore)

| Particulars           | Jun`21          | Sept`21         | Dec`21          | Mar`22          | Jun`22          |
|-----------------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| Standard              | 1,03,571        | 1,08,833        | 1,22,901        | 1,29,913        | 1,35,301        |
| Sub-Standard          | 2,323           | 2,362           | 2,566           | 1,986           | 1,940           |
| Doubtful              | 4,548           | 3,406           | 3,100           | 3,108           | 3,095           |
| Loss                  | 151             | 635             | 438             | 233             | 224             |
| <b>Total Advances</b> | <b>1,10,592</b> | <b>1,15,236</b> | <b>1,29,006</b> | <b>1,35,240</b> | <b>1,40,561</b> |

### Special Mention Account \*

(₹ In Crore)

| Particulars  | Jun`21       | Sept`21      | Dec`21       | Mar`22       | Jun`22     |
|--------------|--------------|--------------|--------------|--------------|------------|
| SMA 1        | 1,081        | 1,335        | 1,430        | 882          | 339        |
| SMA2         | 391          | 590          | 850          | 208          | 230        |
| <b>Total</b> | <b>1,472</b> | <b>1,925</b> | <b>2,279</b> | <b>1,090</b> | <b>569</b> |

| Particulars               | Jun`21 | Sept`21 | Dec`21 | Mar`22 | Jun`22 |
|---------------------------|--------|---------|--------|--------|--------|
| SMA-1(% of Gross Advance) | 0.98   | 1.16    | 1.11   | 0.65   | 0.24   |
| SMA-2(% of Gross Advance) | 0.35   | 0.51    | 0.66   | 0.15   | 0.16   |

\* Rs. 100.00 lakh and above

## Sector-wise Credit Deployment & NPA

(₹ In Crore)

| Particulars                              | Jun`21          |              |              | Mar`22          |              |              | Jun`22          |              |              |
|--|-----------------|--------------|--------------|-----------------|--------------|--------------|-----------------|--------------|--------------|
|  | Advances        | Sector NPA   | Sector NPA % | Advances        | Sector NPA   | Sector NPA % | Advances        | Sector NPA   | Sector NPA % |
| Retail Sector                            | 28,879          | 673          | 2.33         | 35,422          | 352          | 0.99         | 36,117          | 338          | 0.94         |
| Agriculture Sector                       | 15,914          | 3,345        | 21.02        | 18,968          | 2,845        | 15.00        | 19,336          | 2,895        | 14.97        |
| MSME Sector                              | 21,707          | 2,149        | 9.90         | 26,279          | 1,396        | 5.31         | 26,121          | 1,371        | 5.25         |
| <b>Total of RAM</b>                      | <b>66,500</b>   | <b>6,167</b> | <b>9.27</b>  | <b>80,669</b>   | <b>4,593</b> | <b>5.69</b>  | <b>81,574</b>   | <b>4,604</b> | <b>5.64</b>  |
| RAM to Gross Advances (%)                | 60.13           | -            | -            | 59.65           | -            | -            | 58.03           | -            | -            |
| <b>Corporate &amp; Others</b>            | <b>44,100</b>   | <b>855</b>   | <b>1.94</b>  | <b>54,570</b>   | <b>735</b>   | <b>1.35</b>  | <b>58,986</b>   | <b>656</b>   | <b>1.11</b>  |
| Corporate & Others to Gross Advances (%) | 39.87           | -            | -            | 40.35           | -            | -            | 41.97           | -            | -            |
| <b>Total Advances</b>                    | <b>1,10,600</b> | <b>7,022</b> | <b>6.35</b>  | <b>1,35,240</b> | <b>5,327</b> | <b>3.94</b>  | <b>1,40,561</b> | <b>5,260</b> | <b>3.74</b>  |

## Movement of NPA

(₹ In Crore)

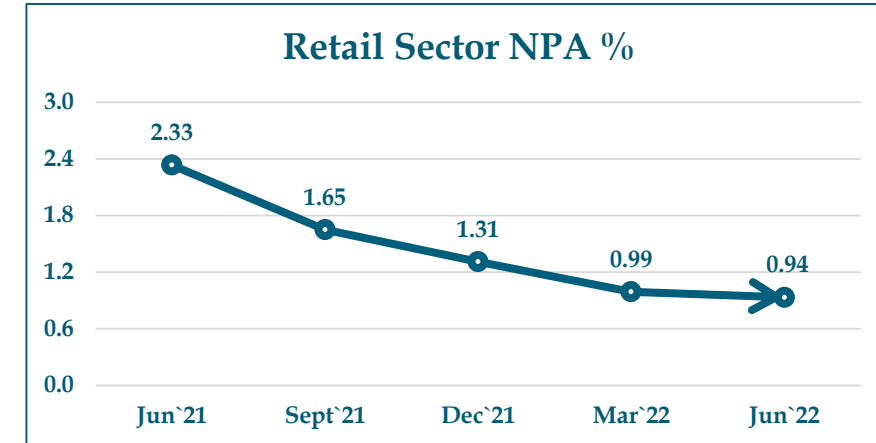
| Particulars                              | Jun`21       | Sept`21      | Dec`21       | Mar`22       | Jun`22       |
|--|--------------|--------------|--------------|--------------|--------------|
| <b>Opening Level of Gross NPAs</b>       | <b>7,780</b> | <b>7,022</b> | <b>6,403</b> | <b>6,105</b> | <b>5,327</b> |
| Total Reductions                         | 1,695        | 1,236        | 1,024        | 1,574        | 798          |
| <i>of which : Recovery + Upgradation</i> | 649          | 645          | 500          | 674          | 388          |
| Gross Addition                           | 937          | 618          | 726          | 796          | 730          |
| <i>of which : Variable</i>               | 97           | 64           | 149          | 57           | 33           |
| <i>: Fresh Slippages</i>                 | 840          | 553          | 577          | 739          | 697          |
| <b>Net Increase/Decrease</b>             | <b>(758)</b> | <b>(618)</b> | <b>(298)</b> | <b>(778)</b> | <b>(68)</b>  |
| Closing Level of Gross NPAs              | 7,022        | 6,403        | 6,105        | 5,327        | 5,259        |



## Retail Sector - NPA

(₹ In Crore)

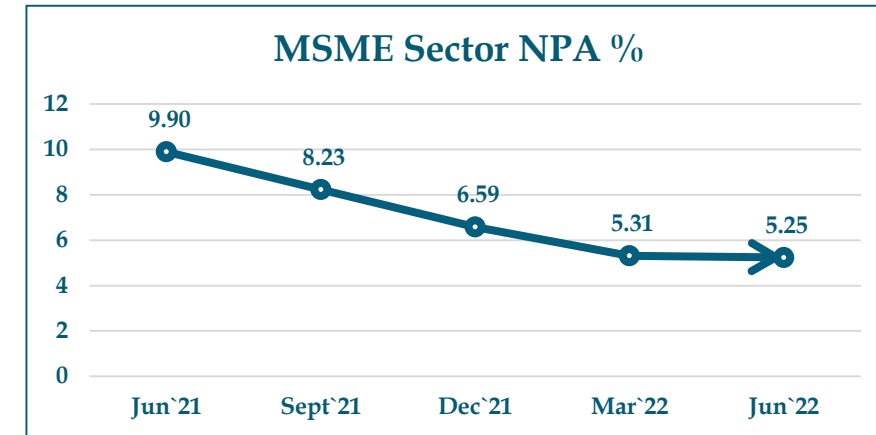
| Particulars                | Jun`21        |            |              | Mar`22        |            |              | Jun`22        |              |              |
|----------------------------|---------------|------------|--------------|---------------|------------|--------------|---------------|--------------|--------------|
|                            | Advances      | Sector NPA | Sector NPA % | Advances      | Sector NPA | Sector NPA % | Advances      | Sector NPA % | Sector NPA % |
| <b>Total Retail Credit</b> | <b>28,871</b> | <b>673</b> | <b>2.33</b>  | <b>35,422</b> | <b>352</b> | <b>0.99</b>  | <b>36,117</b> | <b>338</b>   | <b>0.94</b>  |
| <i>of which</i>            |               |            |              |               |            |              |               |              |              |
| Housing                    | 18,215        | 469        | 2.57         | 21,103        | 216        | 1.02         | 21,807        | 201          | 0.92         |
| Education                  | 1,255         | 33         | 2.64         | 1,459         | 23         | 1.60         | 1,486         | 28           | 1.90         |
| Vehicle                    | 1,779         | 41         | 2.29         | 2,090         | 26         | 1.24         | 2,220         | 24           | 1.07         |
| Others                     | 7,623         | 131        | 1.72         | 10,770        | 87         | 0.80         | 10,604        | 85           | 0.80         |



## MSME Sector - NPA

(₹ In Crore)

| Particulars              | Jun`21        |              |              | Mar`22        |              |              | Jun`22        |              |              |
|--------------------------|---------------|--------------|--------------|---------------|--------------|--------------|---------------|--------------|--------------|
|                          | Advances      | Sector NPA   | Sector NPA % | Advances      | Sector NPA   | Sector NPA % | Advances      | Sector NPA   | Sector NPA % |
| <b>Total MSME Credit</b> | <b>21,707</b> | <b>2,149</b> | <b>9.90</b>  | <b>26,279</b> | <b>1,396</b> | <b>5.31</b>  | <b>26,121</b> | <b>1,371</b> | <b>5.25</b>  |
| <i>of which</i>          |               |              |              |               |              |              |               |              |              |
| Micro                    | 13,453        | 1,383        | 10.28        | 16,608        | 939          | 5.66         | 17,179        | 978          | 5.69         |
| Small                    | 6,759         | 674          | 9.97         | 7,836         | 375          | 4.78         | 6,595         | 271          | 4.10         |
| Medium                   | 1,495         | 92           | 6.14         | 1,835         | 82           | 4.46         | 2,347         | 123          | 5.22         |



## Restructuring of Advances

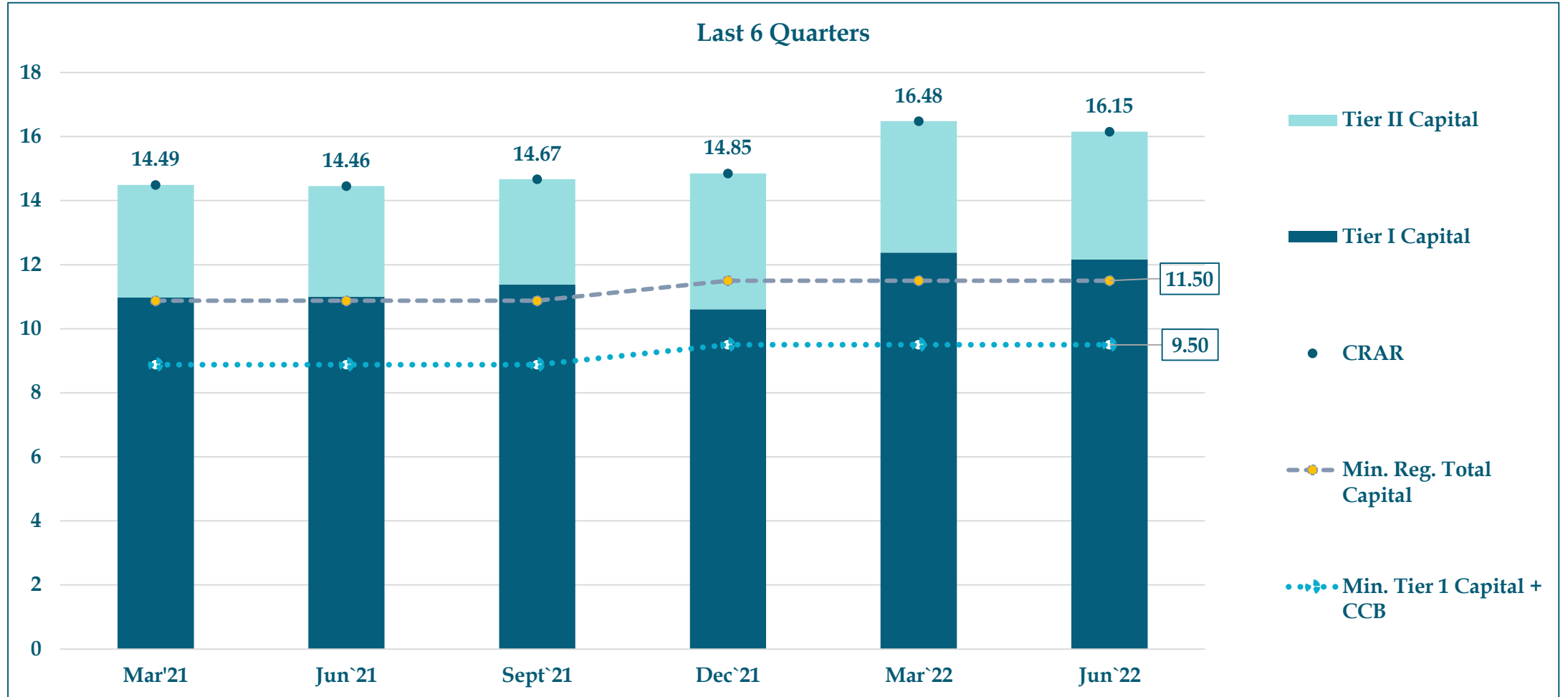
(₹ In Crore)

| Sector-wise COVID Restructuring under RP 1.0 as on 30.06.2022 |              |                            |                                    |                         |                                 |                                    |                         |                                 |                                    |                         |                                 |                                    |                         |
|---|--------------|----------------------------|------------------------------------|-------------------------|---------------------------------|------------------------------------|-------------------------|---------------------------------|------------------------------------|-------------------------|---------------------------------|------------------------------------|-------------------------|
| RP Invoked  |              |                            |                                    |                         | RP Implemented (as on 30.06.21) |                                    |                         | RP Implemented (as on 31.03.22) |                                    |                         | RP Implemented (as on 30.06.22) |                                    |                         |
| Sector  | Amount       | Std Advance as on 30.06.22 | % 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 | Amount                          | % to respective sector STD advance | % to Total STD advances |
| Retail  | 576          | 35,779                     | 1.61                               | 0.43                    | 599                             | 1.68                               | 0.44                    | 567                             | 1.62                               | 0.44                    | 576                             | 1.61                               | 0.43                    |
| Agriculture   | 58           | 16,441                     | 0.35                               | 0.04                    | 49                              | 0.30                               | 0.04                    | 57                              | 0.36                               | 0.04                    | 58                              | 0.35                               | 0.04                    |
| MSME  | 27           | 24,751                     | 0.11                               | 0.02                    | 31                              | 0.13                               | 0.02                    | 30                              | 0.12                               | 0.02                    | 27                              | 0.11                               | 0.02                    |
| Corporate   | 525          | 58,326                     | 0.90                               | 0.39                    | 1,001                           | 1.72                               | 0.74                    | 734                             | 1.36                               | 0.56                    | 525                             | 0.90                               | 0.39                    |
| <b>Total</b>  | <b>1,186</b> | <b>1,35,297</b>            | <b>0.00</b>                        | <b>0.00</b>             | <b>1,681</b>                    | <b>0.00</b>                        | <b>0.00</b>             | <b>1,388</b>                    | <b>0.00</b>                        | <b>0.00</b>             | <b>1,186</b>                    | <b>0.00</b>                        | <b>0.00</b>             |

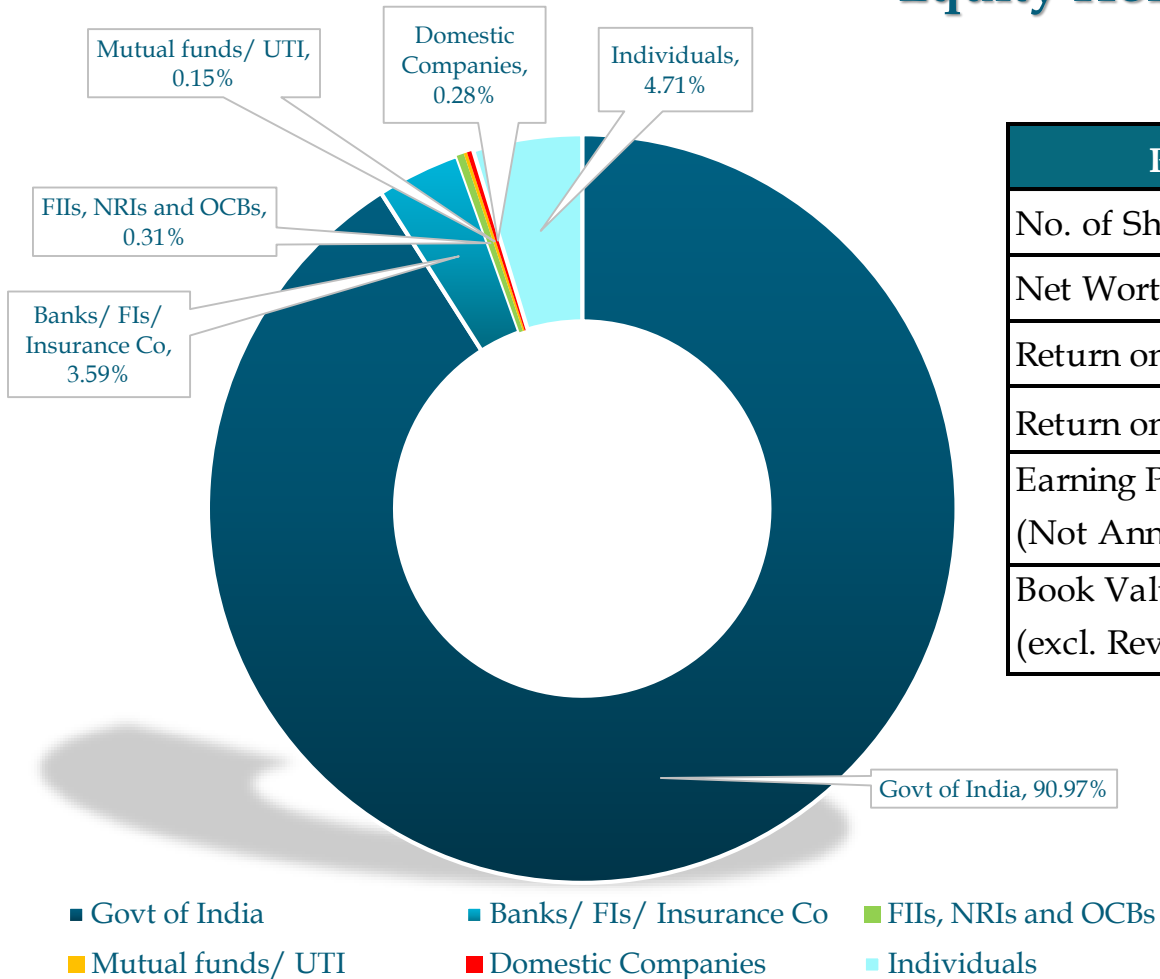
| Sector-wise COVID Restructuring under RP 2.0 as on 30.06.2022 |                            |                                    |                            |                                  |
|---|----------------------------|------------------------------------|----------------------------|----------------------------------|
| RP Invoked and Implemented                                    |                            |                                    |                            |                                  |
| Sector  | Restructured upto 30.06.22 | % to respective sector STD advance | Std Advance as on 30.06.22 | % to Total STD advances 30.06.22 |
| Retail  | 1,642                      | 4.59                               | 35,779                     | 1.21                             |
| Agriculture   | 179                        | 1.09                               | 16,441                     | 0.13                             |
| MSME  | 1,288                      | 5.20                               | 24,751                     | 0.95                             |
| Corporate   | -                          | 0.00                               | 58,326                     | 0.00                             |
| <b>Total</b>  | <b>3,110</b>               | <b>2.30</b>                        | <b>1,35,297</b>            | <b>2.30</b>                      |

| Restructuring of Standard Advances | Jun`21       | Sept`21      | Dec`21       | Mar`22       | Jun`22       |
|------------------------------------|--------------|--------------|--------------|--------------|--------------|
| Retail- As on Date                 | 1,611        | 2,077        | 2,428        | 2,162        | 2,181        |
| Agriculture- As on date            | 545          | 509          | 563          | 345          | 319          |
| MSME- As on date                   | 1,788        | 2,390        | 2,504        | 2,257        | 1,818        |
| Corporate- As on Date              | 1,001        | 1,019        | 1,117        | 784          | 625          |
| <b>Total</b>                       | <b>4,946</b> | <b>5,996</b> | <b>6,611</b> | <b>5,547</b> | <b>4,942</b> |

## Capital Adequacy (%)



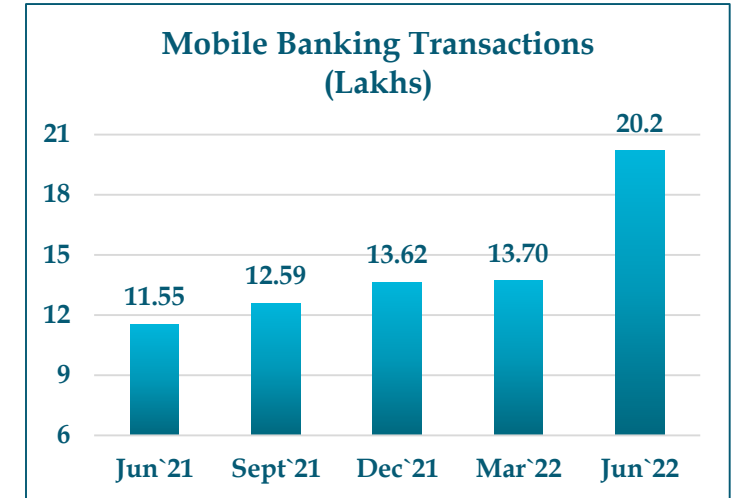
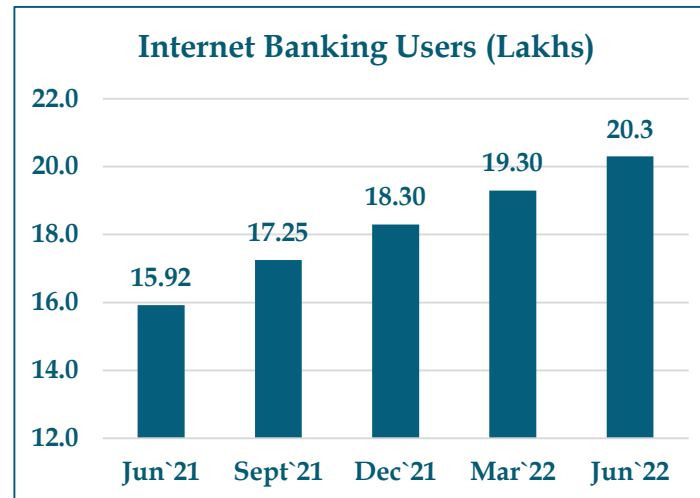
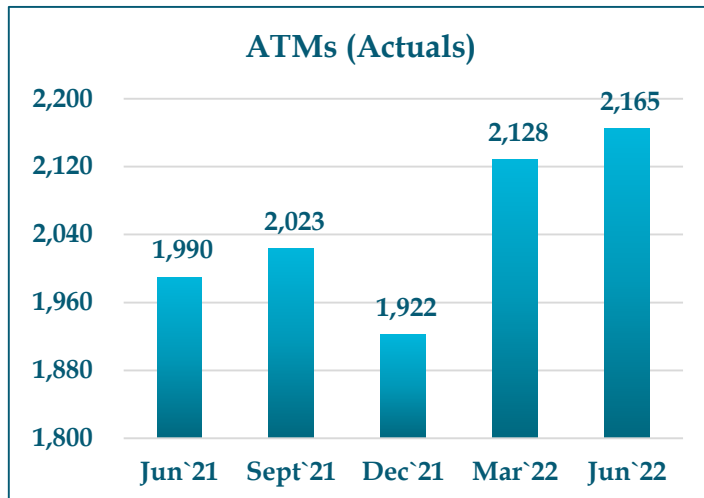
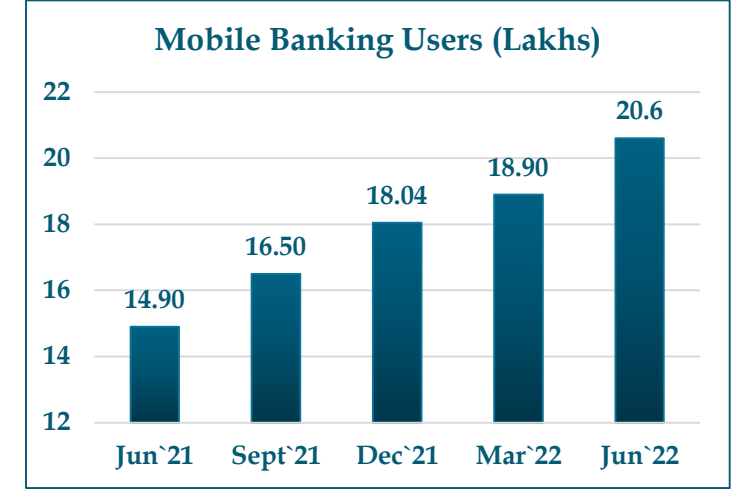
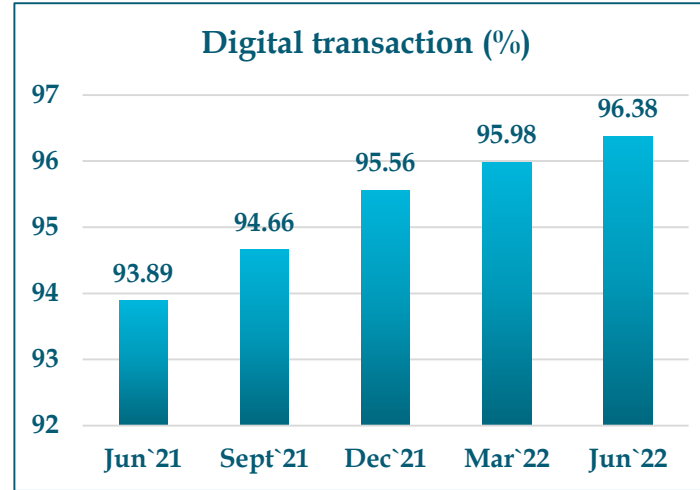
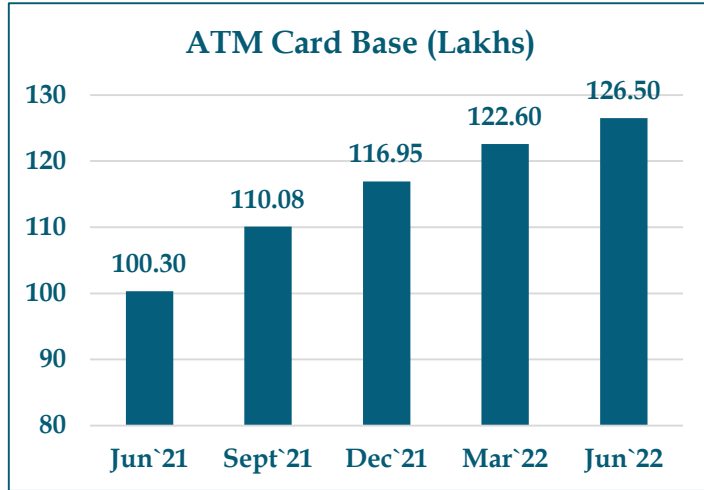
## Equity Holding(%) & Ratios



Quarterly

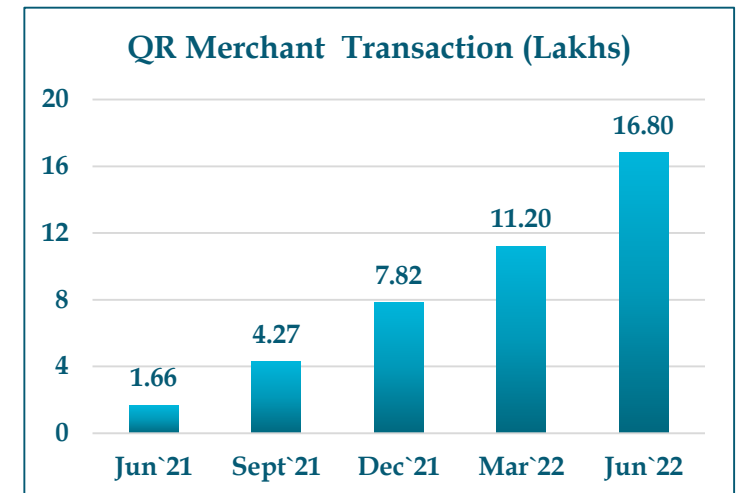
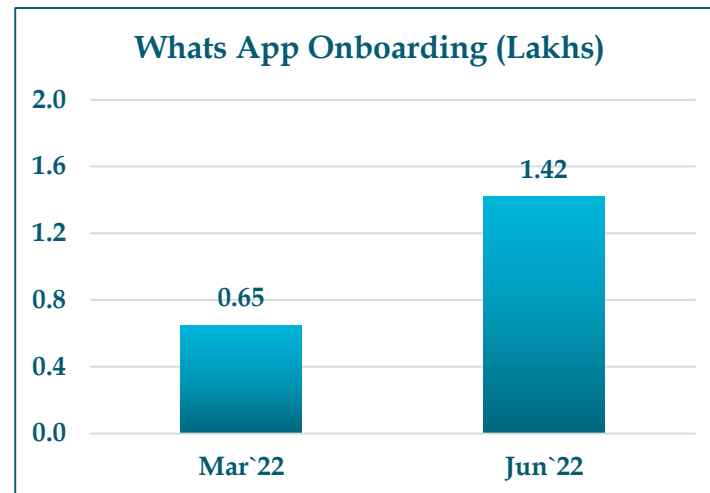
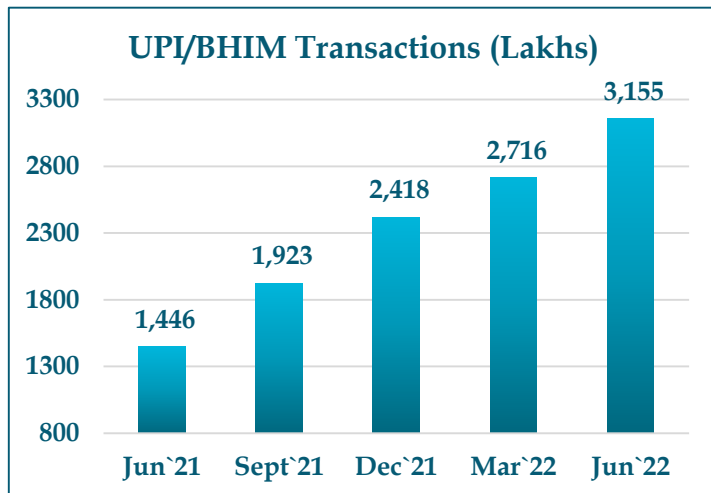
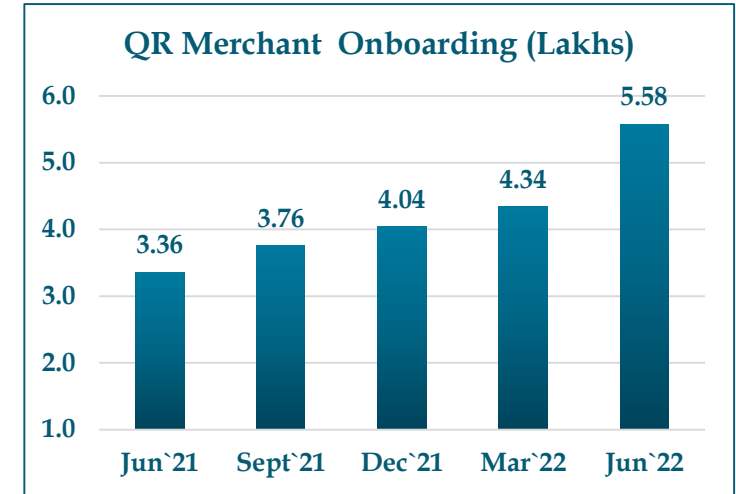
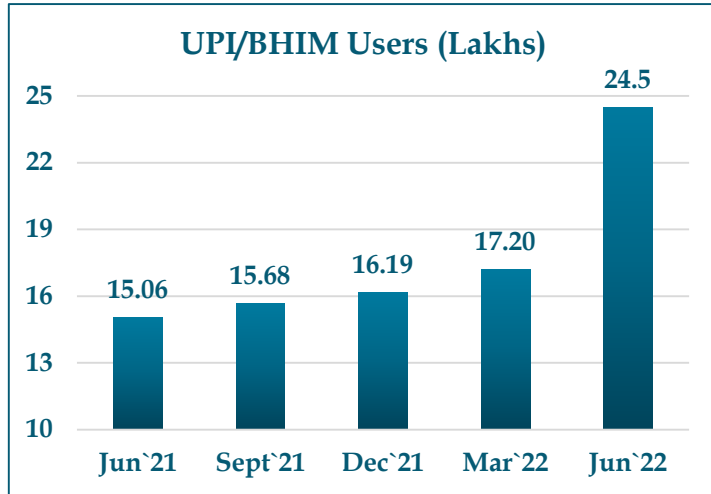
| Particulars                                     | Jun`21 | Sept`21 | Dec`21 | Mar`22 | Jun`22 |
|---|--------|---------|--------|--------|--------|
| No. of Shares (in crore)                        | 656.02 | 673.05  | 673.05 | 673.05 | 673.05 |
| Net Worth (in crore)                            | 8,393  | 9,501   | 9,280  | 10,176 | 10,793 |
| Return on Equity (%)                            | 9.91   | 11.45   | 13.49  | 13.96  | 16.75  |
| Return on Assets (%)                            | 0.41   | 0.53    | 0.60   | 0.65   | 0.81   |
| Earning Per Share (Rs.)<br>(Not Annualized)     | 0.32   | 0.39    | 0.48   | 0.53   | 0.67   |
| Book Value Per Share (Rs.)<br>(excl. Rev. Res.) | 12.79  | 13.79   | 14.30  | 15.12  | 16.04  |

## Digital Footprints



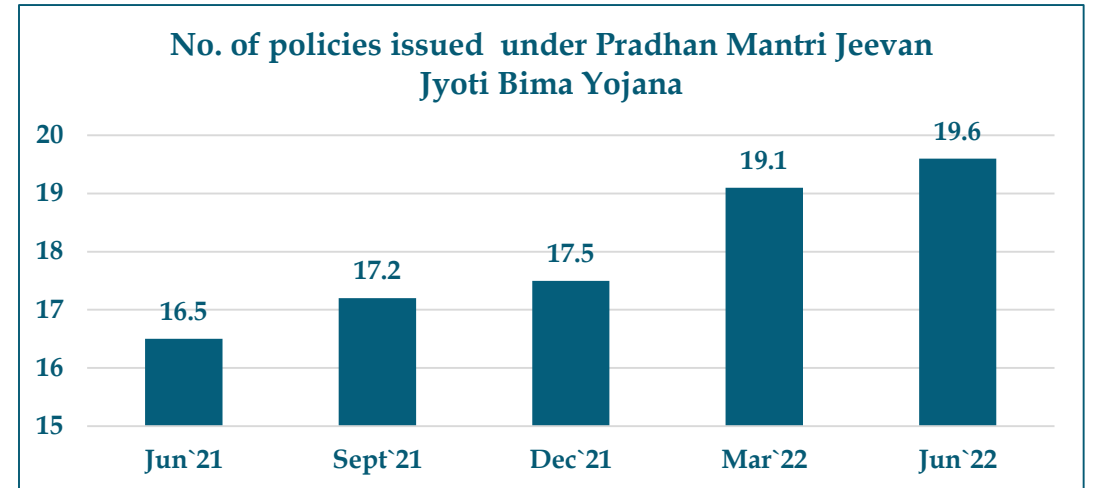
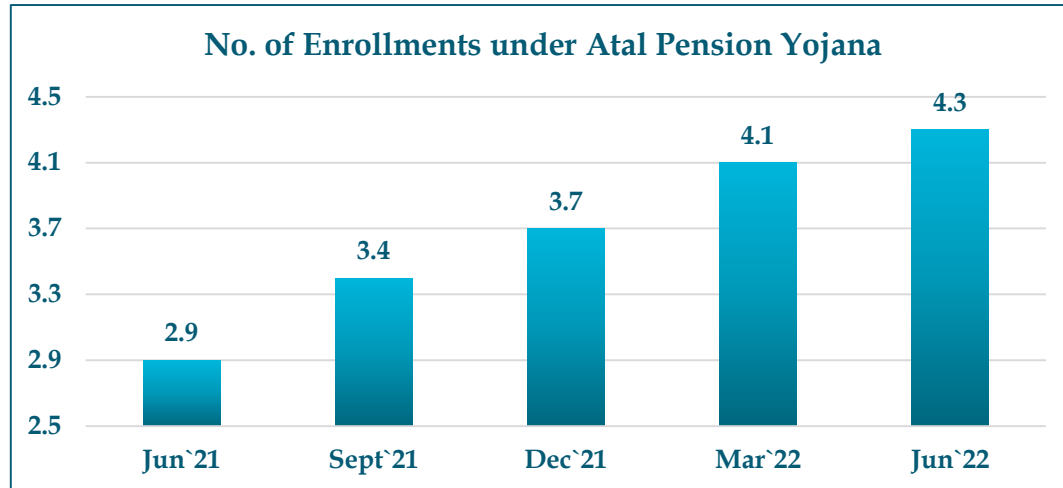
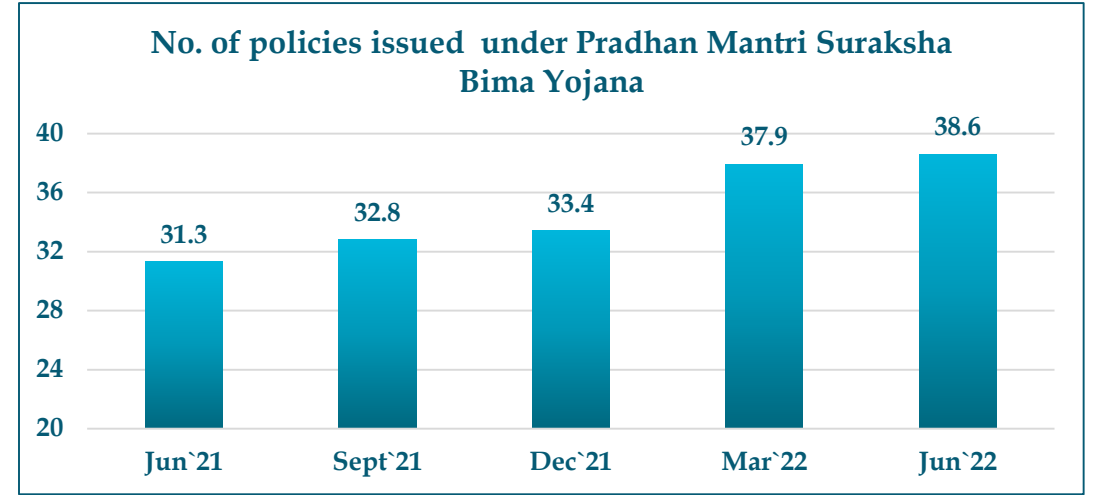
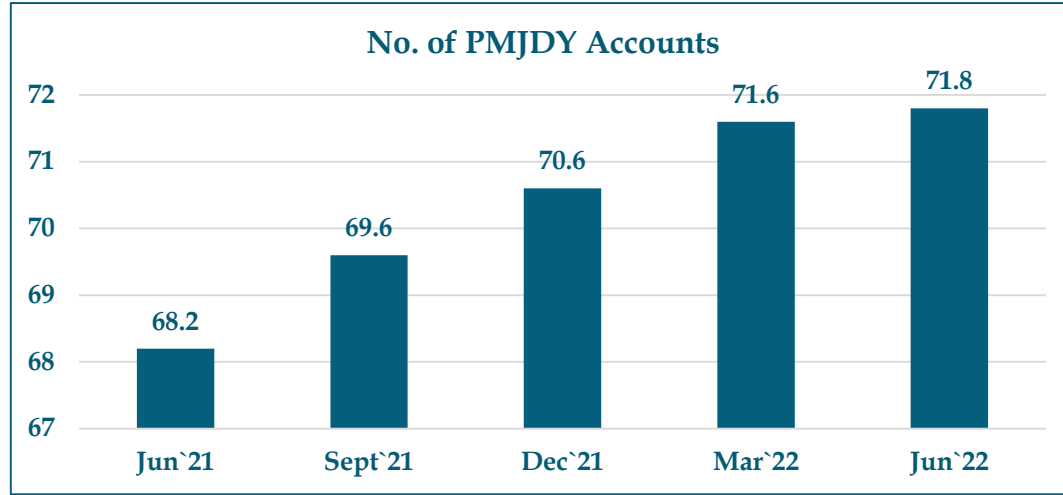
## Digital Footprints

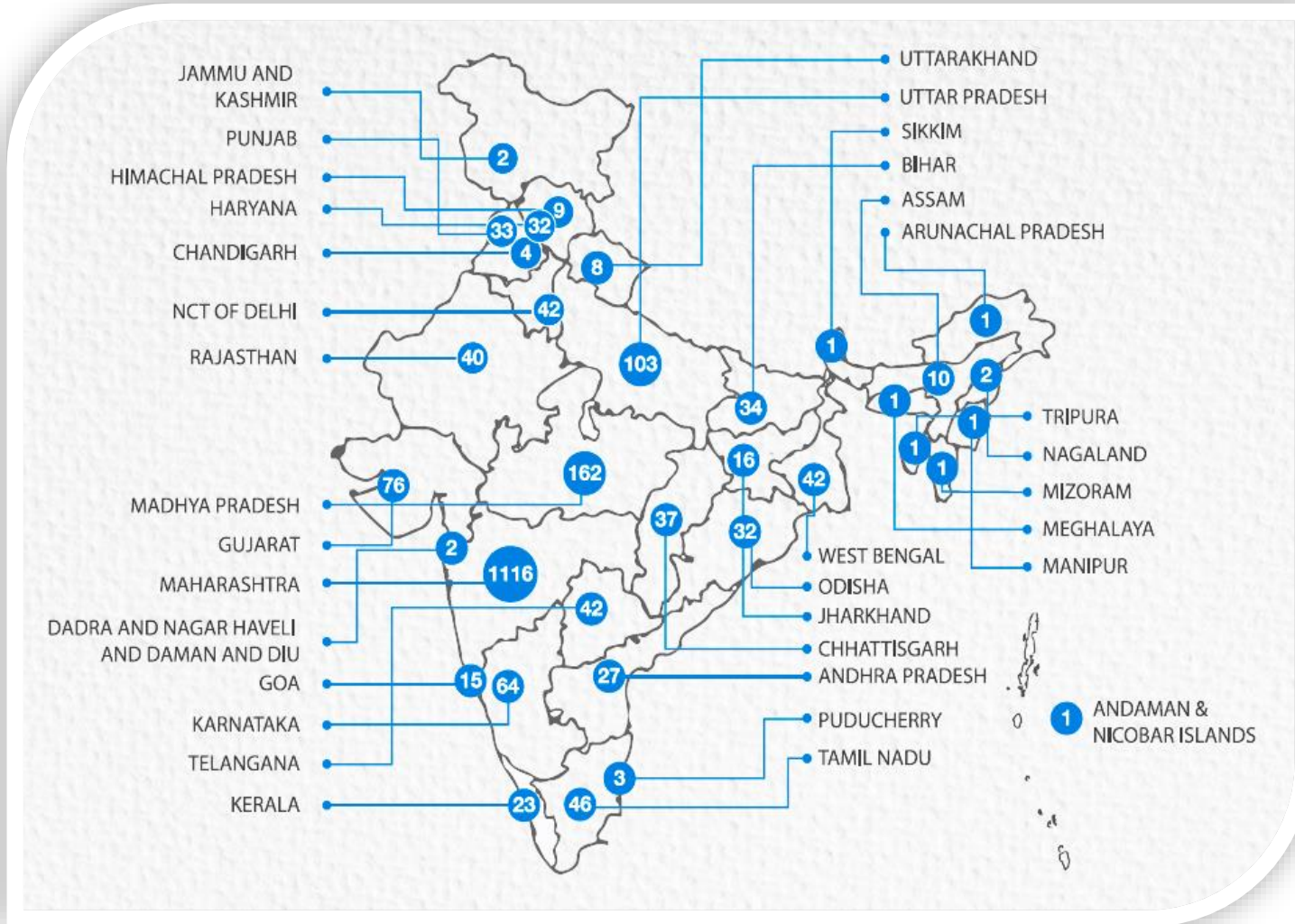
Bank of Maharashtra  
Committed towards  
Digital Banking with  
seamless banking  
experience.





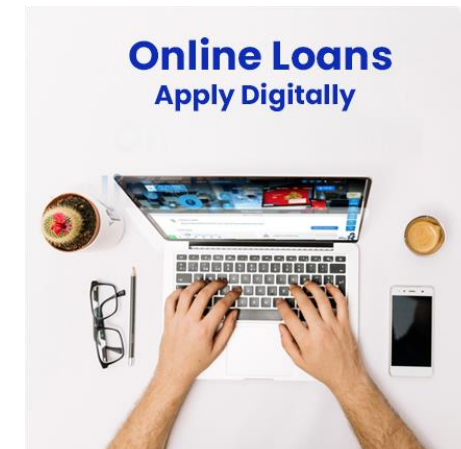
## Financial Inclusion (in Lakhs)





Bank has decided to expand its services to all parts of India.

| Category              | No. of Branches |              |              |             |             |
|-----------------------|-----------------|--------------|--------------|-------------|-------------|
|                       | Jun`21          | Sept`21      | Dec`21       | Mar`22      | Jun`22      |
| Metro                 | 471             | 482          | 486          | 488         | 484         |
| Urban                 | 374             | 401          | 405          | 412         | 419         |
| Semi Urban            | 463             | 492          | 502          | 511         | 521         |
| Rural                 | 611             | 610          | 611          | 611         | 605         |
| <b>Total Branches</b> | <b>1,919</b>    | <b>1,985</b> | <b>2,004</b> | <b>2022</b> | <b>2029</b> |







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



Best Performing Bank under SHG Bank Linkage for the FY 2019-20



'Best IT Risk & Cyber Security Initiatives' & 'Best Fintech Adoption' IBA Award 2021



"Best Innovative Bank -Runner up" & "Best Bank for Implementing COVID Related Govt Schemes - Runner up" in MSME Banking Excellence Awards, 2021



1<sup>st</sup> position 'Utkarsh Awards 2020' for achieving percentage of digital payment transactions



APY Annual Award FY 2021-22 for the Performance Excellence

75  
Azadi Ka  
Amrit Mahotsav



बैंक ऑफ महाराष्ट्र  
Bank of Maharashtra

भारत सरकार का उद्यम

एक परिवार एक बैंक

THANK  
YOU



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

[f](#) [p](#) [@](#) [v](#) [in](#) [t](#) /mahabank