



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

AX1/ISD/STEX/2021-22

Date: 29.04.2021

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 Fourth Quarter / Financial year ended 31st March, 2021.

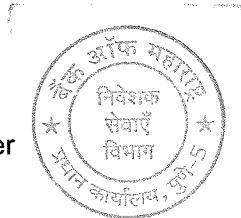
A copy of the Press release and Presentation is also uploaded on the Bank's website i.e. www.bankofmaharashtra.in

Kindly take the same on your records.

Thanking you.

Yours faithfully,
For **Bank of Maharashtra**


(Chandrakant Bhagwat)
Company Secretary & Compliance Officer



Encl: As above



PRESS RELEASE

Date: 29th April, 2021

FINANCIAL RESULTS FOR THE QUARTER/YEAR ENDED 31st MARCH 2021

Bank of Maharashtra reports Net profit of Rs 550 crores, showing growth of 42%.

Consistent Performance, Improving Profitability, Balanced Growth

Results at a Glance

Q4FY21

- Net Profit up by 187% to Rs 165 crores
- Operating profit grew by 159% to Rs 1540 crores. (Operating profit increased by 73% to Rs 1,031 crores excluding extra ordinary income of Rs. 509 crores in one TWO account).
- Net Interest Income increased by 35% to Rs. 1,383 crores
- Net Interest Margin (NIM) stood at 3.11% as against 2.41%
- Fee based income increased by 22% to Rs 315 crores. Other Income up by 86% to Rs 727 crores excluding extra ordinary income of Rs. 509 crores in one TWO account.

FY21

- Net Profit up by 42% to Rs 550 crores
- Operating profit grew by 39 % to Rs 3,958 crores. (Operating profit increased by 21% excluding extra ordinary income of Rs. 509 crores in one TWO account.)
- Net Interest Income increased by 14% to Rs. 4,898 crores
- CASA stood at 54 %
- Provision Coverage Ratio(PCR) improved to 90%
- Gross NPA declined to 7.23 % as against 12.81 %. Net NPA declined to 2.48% as against 4.77%.
- Fee based income increased by 17.65% to Rs 1,002 crores. Other Income up by 59.18 % to Rs 2,625 crores.
- The cost-to-income ratio improved to 47.39 % as against 51.97%. (Cost to Income Ratio excluding extra ordinary income of Rs. 509 crores stood at 50.82 %).

Business Growth

- Total Business grew by 15 % to Rs.2,81,659 crores. The same is up by 6% on sequential basis
- Total Deposits grew by 16% to Rs. 1,74,006 crores. The same is up by 7% on sequential basis.
- CASA grew by 24% to Rs 93,945 crores.
- Gross Advances grew by 13 % to Rs 1,07,654 crores. Net Advances grew by 18 % to Rs. 1,02,405 crores.
- RAM (Retail, Agri & MSME) Business grew by 25%. Retail advances grew by 26% to Rs. 28,651 crores. MSME advances grew by 35 % to Rs. 23,133 crores.



Capital Position:

- Total Basel III Capital adequacy ratio at 14.49% with Common Equity Tier 1 ratio of 10.97%.
- Liquidity Coverage Ratio at 217.22 %, well above the regulatory requirement of 100%.
- Tier – II Capital raised during the year ended 31.03.2021 is Rs. 505.70 Crores.

Asset quality:

- Gross NPA declined to 7.23 % as on 31.03.2021 against 12.81 % as on 31.03.2020. The same was 7.69 % as on 31.12.2020.
- Net NPA declined to 2.48 % as on 31.03.2021 against 4.77 % as on 31.03.2020. The same was 2.59% as on 31.12.2020.
- Provision Coverage ratio improved to 90% as on 31.03.2021 as against 84% as on 31.03.2020. The same was 90% as on 31.12.2020.
- During the quarter Bank made Covid-19 provision of Rs 508 crore. Bank holds cumulative Covid-19 provision including interest of Rs 753.47 crores.

New Initiative:

Bank of Maharashtra continue to remain the top players in Digital Banking Space among its peers. Bank has entered into a co-lending (Digital Lending) agreement with non-banking financial company for MSME loans. With this, the bank would be getting into faceless sanction and disbursals using mobile app.

A new mobile app **MAHA-BHIM Quick-Pay** has been deployed for QR transaction acquiring. The merchants can do self-registration for QR Code generation and start acquiring merchant transactions using QR Code. Online account opening Solution has been made live which enables customer to avail a faster and smoother account opening facility without visiting the branch. Bank has launched Tab banking solution which enables customer to avail a faster and smoother account opening facility.

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. Bank launched its own credit card and targeting 5 lac cards in next 5 years.

Bank implemented 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).



Top Line Business

(Rs in crores)

Particulars	As on		Growth (%)
	Mar 20	Mar 21	Y-o-Y
Total Business	244,955	281,659	14.98
Deposits	150,066	174,006	15.95
of which CASA	75,475	93,945	24.47
CASA Share (%) to Total Deposit	50.29	53.99	
Gross Advances	94,889	107,654	13.45

Profitability

(Rs in crores)

Particulars	Year Ended		Change (%)	Quarter Ended		Change (%)
	Mar 20	Mar 21	Y-o-Y	Mar 20	Mar 21	Y-o-Y
Total Income	13,145	14,494	10.26	3,198	4,333	35.48
Total Expenses	10,298	10,536	2.32	2,603	2,793	7.30
Operating Profit	2,847	3,958	39.01	595	1,540	158.74
Provisions & Cont. other than taxes	3,107	2,727	(12.26)	910	1,063	16.76
Profit before tax	(260)	1,231	572.74	(315)	477	251.42
Tax Expense	(649)	681	204.91	(373)	312	183.72
Net Profit	389	550	41.61	58	165	186.76

Balance Sheet

(Rs in crores)

LIABILITIES	As on	
	Mar 20	Mar 21
Capital	5,824	6,560
Reserves and Surplus	4,931	5,573
Deposits	150,066	174,006
Borrowings	3,670	4,239
Other Liabilities & Provisions	4,375	6,287
TOTAL	168,867	196,665
ASSETS		
Cash and Balances with Reserve Bank of India	10,354	12,882
Balances with Banks and Money at Call & Short Notice	93	59
Investments	57,741	68,112
Advances (Net)	86,872	102,405
Fixed Assets	1,676	1,674
Other Assets	12,132	11,532
TOTAL	168,867	196,665

A presentation for investors is being separately placed on the Banks website www.bankofmaharashtra.in

FINANCIAL RESULTS

Quarter/ Year Ended 31st Mar 2021



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Major Highlights for Q421 viz Q420



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- Net profit grew by 187% to Rs 165 crore
- Net Interest Income up by 35%
- Non-Interest Income increased by 215%
- Net Interest Margin (NIM) improved to 3.11% as against 2.41%
- Operating profit increased by 158%
- Yield on Advance increased by 61 basis points
- Cost of Funds reduced by 50 basis points.
- Cost to income ratio improved by 1673 basis points to 41%.

Major Highlights for FY21 viz FY20



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- Net profit grew by 42% to Rs 550 crore
- Net Interest Income up by 14%
- Non-Interest Income increased by 59%
- Net Interest Margin (NIM) improved to 2.84% as against 2.60%
- Total Business increased by 15%
- Gross Advances increased by 13% & Net Advances increased by 18%
- RAM(Retail, Agri & MSME) Business increased by 25%
- CASA improved to 54%
- Provision Coverage Ratio improved to 90%
- Net NPA declined to 2.48% as against 4.77%. Gross NPA declined to 7.23% as against 12.81%
- Cost to income ratio improved by 458 basis points to 47%.

Performance Highlights (FY 21 vis-a-vis- FY 20)



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Retail



Agriculture



MSME



Operating Profit



Non Interest Income



Total Deposit



Saving Deposit



Current Deposit

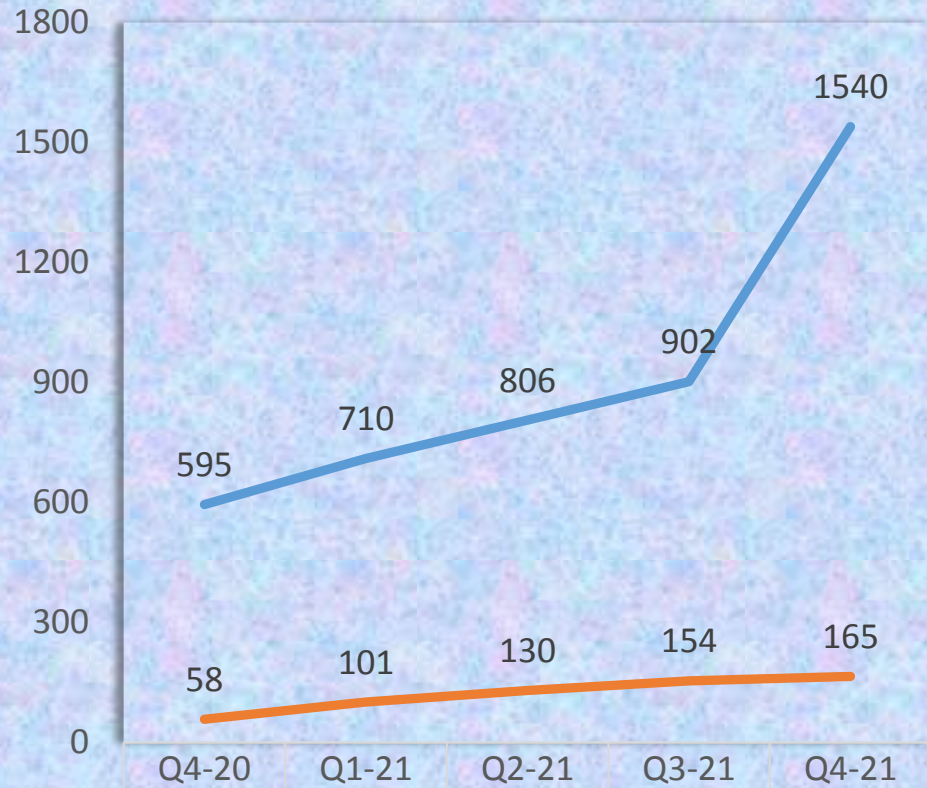
Profitability



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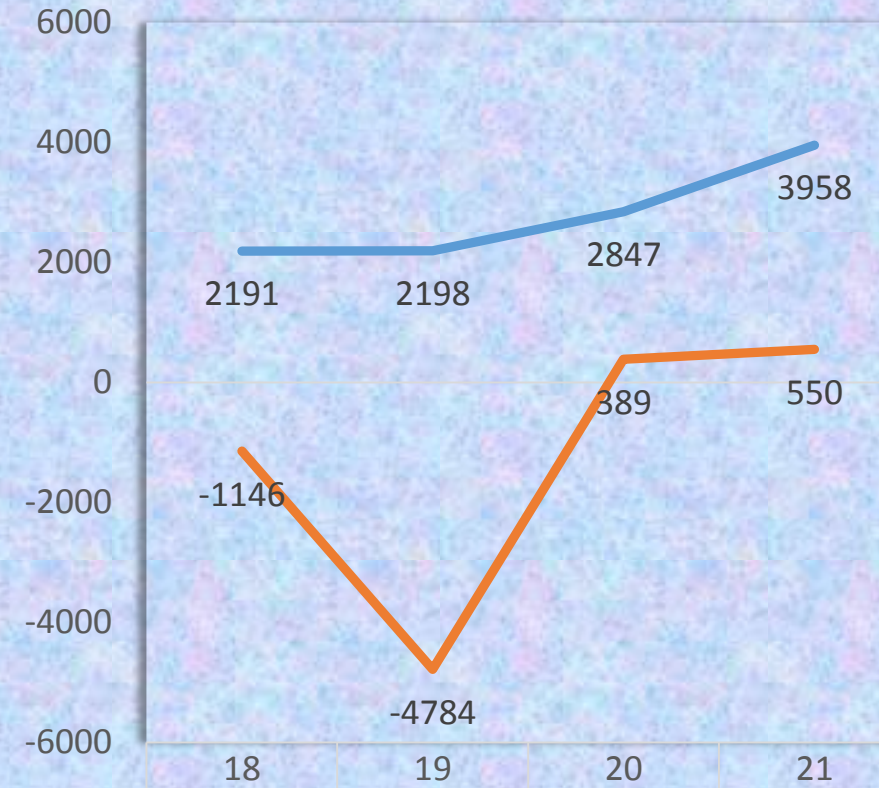
(₹ in Crore)

QUARTER



Operating Profit	595	710	806	902	1540
Net Profit	58	101	130	154	165

YEAR



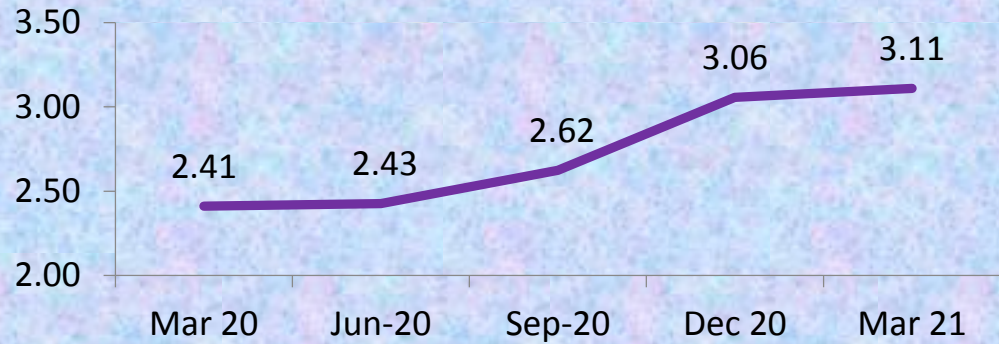
Operating Profit	2191	2198	2847	3958
Net Profit	-1146	-4784	389	550

NIM(%) & NII



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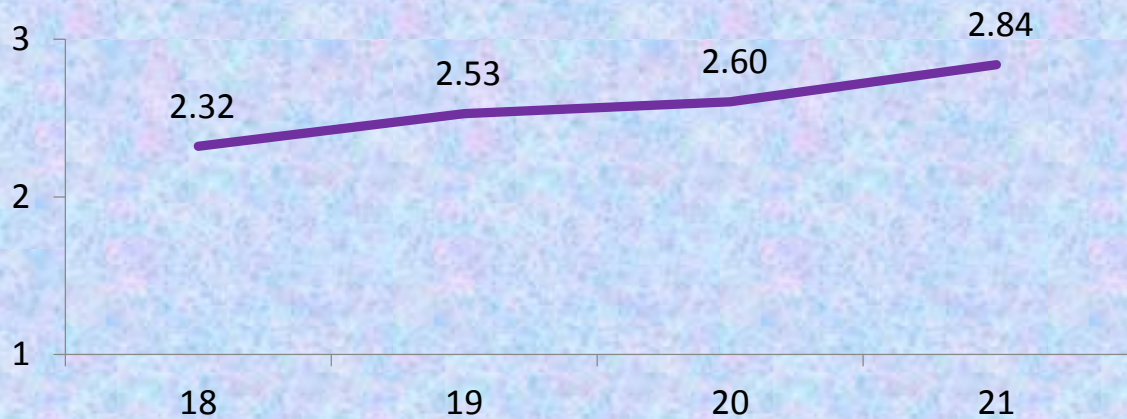
NIM (Qtr)



Net Interest Income (NII) (Quarter)



NIM (Year)



Net Interest Income (NII) (Year)



Statement of Income & Expense



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(₹ in Crore)

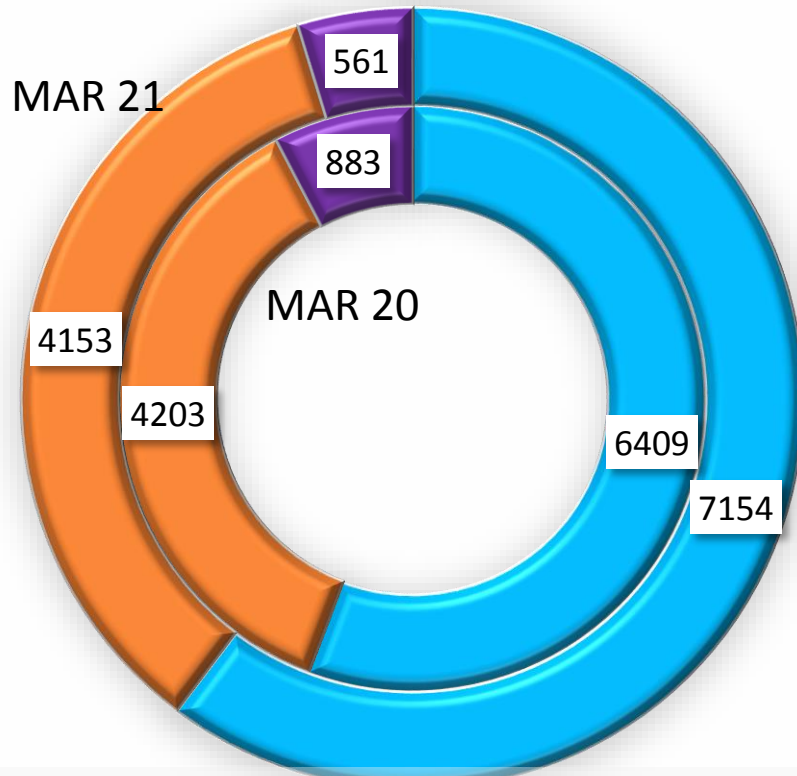
Particulars	Quarter Ended			Year Ended	
	Mar 20	Dec 20	Mar 21	Mar 20	Mar 21
Total Income	3,198	3,577	4,333	13,145	14,494
Total Expenses	2,603	2,675	2,793	10,298	10,536
Operating Profit	595	902	1,540	2,847	3,958
Provisions & Contingencies other than taxes	910	498	1,063	3,107	2,727
Profit before tax	(315)	404	477	(260)	1,231
Tax Expense	(373)	250	312	(649)	681
Net Profit	58	154	165	389	550

Interest Earnings



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YEAR ENDED



■ Interest on Advances ■ Interest on Investment
■ Other Interest Income

(₹ in Crore)

Particulars	Quarter Ended			Year Ended	
	Mar 20	Dec 20	Mar 21	Mar 20	Mar 21
Interest on Advances	1578	1878	1877	6409	7154
Interest on Investment	989	1032	1074	4203	4153
Other Interest Income	240	97	147	883	561
Total Interest Income	2806	3007	3098	11495	11869

Non Interest Income

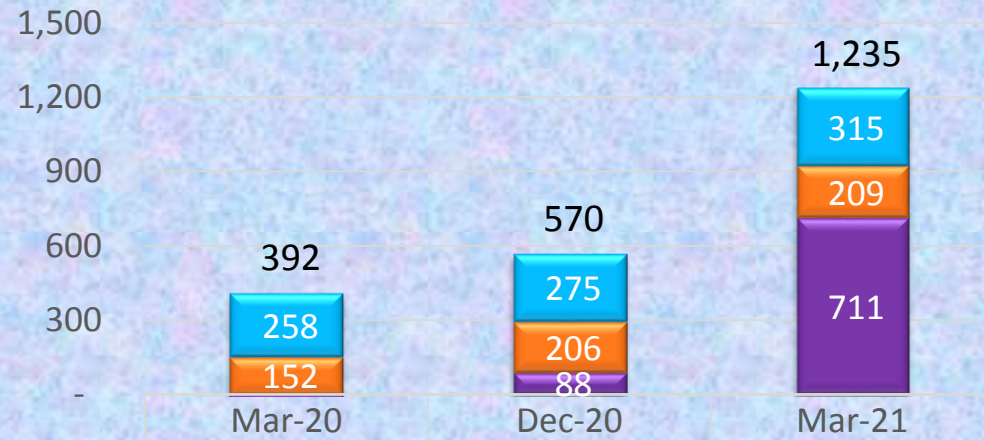


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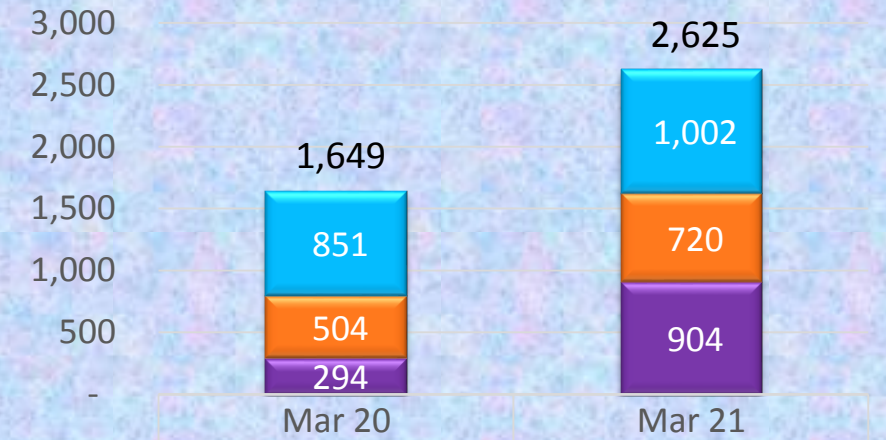
(₹ in Crore)

QUARTER



	Mar-20	Dec-20	Mar-21
Total Non-Interest Income	392	570	1,235
Fee Based Income	258	275	315
Trading Income	152	206	209
Other Income	-18	88	711

YEAR



	Mar 20	Mar 21
Total Non-Interest Income	1,649	2,625
Fee Based Income	851	1,002
Trading Income	504	720
Other Income	294	904

Increase in other income is mainly due to recovery in TWO account (Bhushan Power) of Rs 508 crore

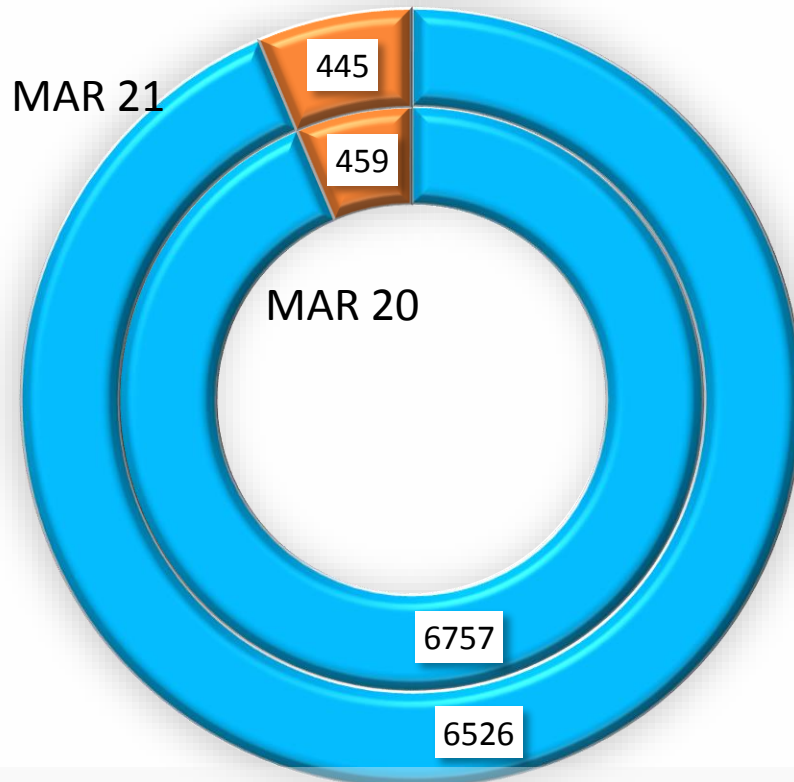
Interest Expense



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YEAR ENDED

(₹ in Crore)



■ Interest on Deposit ■ Other Interest Expense

Particulars	Quarter Ended			Year Ended	
	Mar 20	Dec 20	Mar 21	Mar 20	Mar 21
Interest on Deposit	1670	1603	1615	6757	6526
Other Interest Expense	114	98	100	459	445
Total Interest Expense	1784	1701	1715	7217	6971

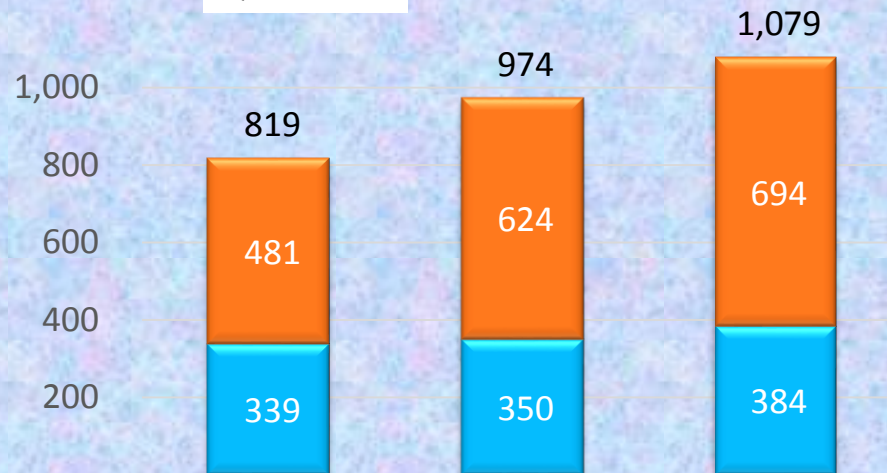
Operating Expense



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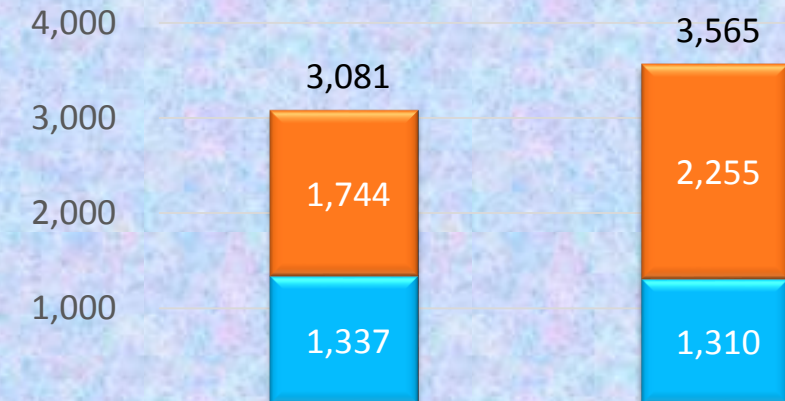
(₹ in Crore)

QUARTER



	Mar-20	Dec-20	Mar-21
Total Operating Expense	819	974	1,079
Staff Expense	481	624	694
Other Operating Expense	339	350	384

YEAR



	Mar 20	Mar 21
Total Operating Expense	3,081	3,565
Staff Expense	1,744	2,255
Other Operating Expense	1,337	1,310

Other Operating Expense



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(₹ in Crore)

Expenditure Item (Excl Staff Exp)	Quarter Ended			Year Ended	
	Mar 20	Dec 20	Mar 21	Mar 20	Mar 21
Rent, taxes, lighting	54	55	57	215	218
Printing & Stationery	9	5	6	22	18
Advt. & Publicity	12	13	13	26	39
Depreciation on fixed assets	52	48	50	211	188
Directors Fees & Expenses	0.17	0.08	0.08	0.78	0.33
Auditors Fees	2	5	4	18	20
Law Charges	5	5	7	20	18
Postage, Telegram, Telephone	13	13	14	55	57
Repairs & Maintenance	40	47	57	180	168
Insurance & Guarantee Fee	38	50	52	151	199
Other Expenditure	115	108	124	440	385
Total Non-interest Expenses	339	350	384	1,337	1,310

Provisions & Contingencies



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(₹ in Crore)

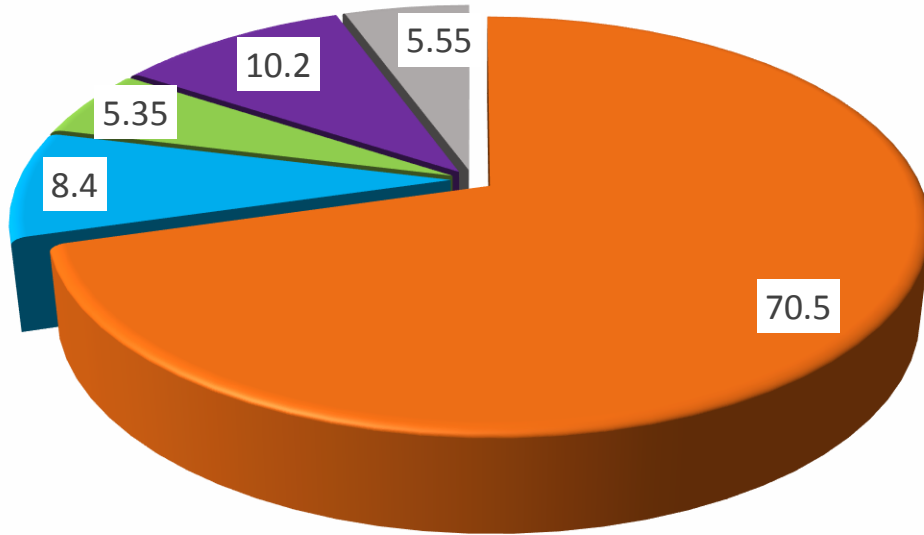
Particulars	Quarter Ended			Year Ended	
	Mar 20	Dec 20	Mar 21	Mar 20	Mar 21
Non Performing Assets	717	386	1376	2953	2214
Standard/Restructured Assets	139	91	80	38	642
Depreciation on Investments	(20)	(4)	(2)	3	(2)
Non-performing Investment	38	44	0	53	161
Other provisions	36	(19)	(392)	60	(288)
Provision & Contingencies other than taxes	910	498	1063	3107	2727
Income Tax	(373)	250	312	(649)	681
Total Provisions	538	748	1375	2458	3407

Provisions & Contingencies



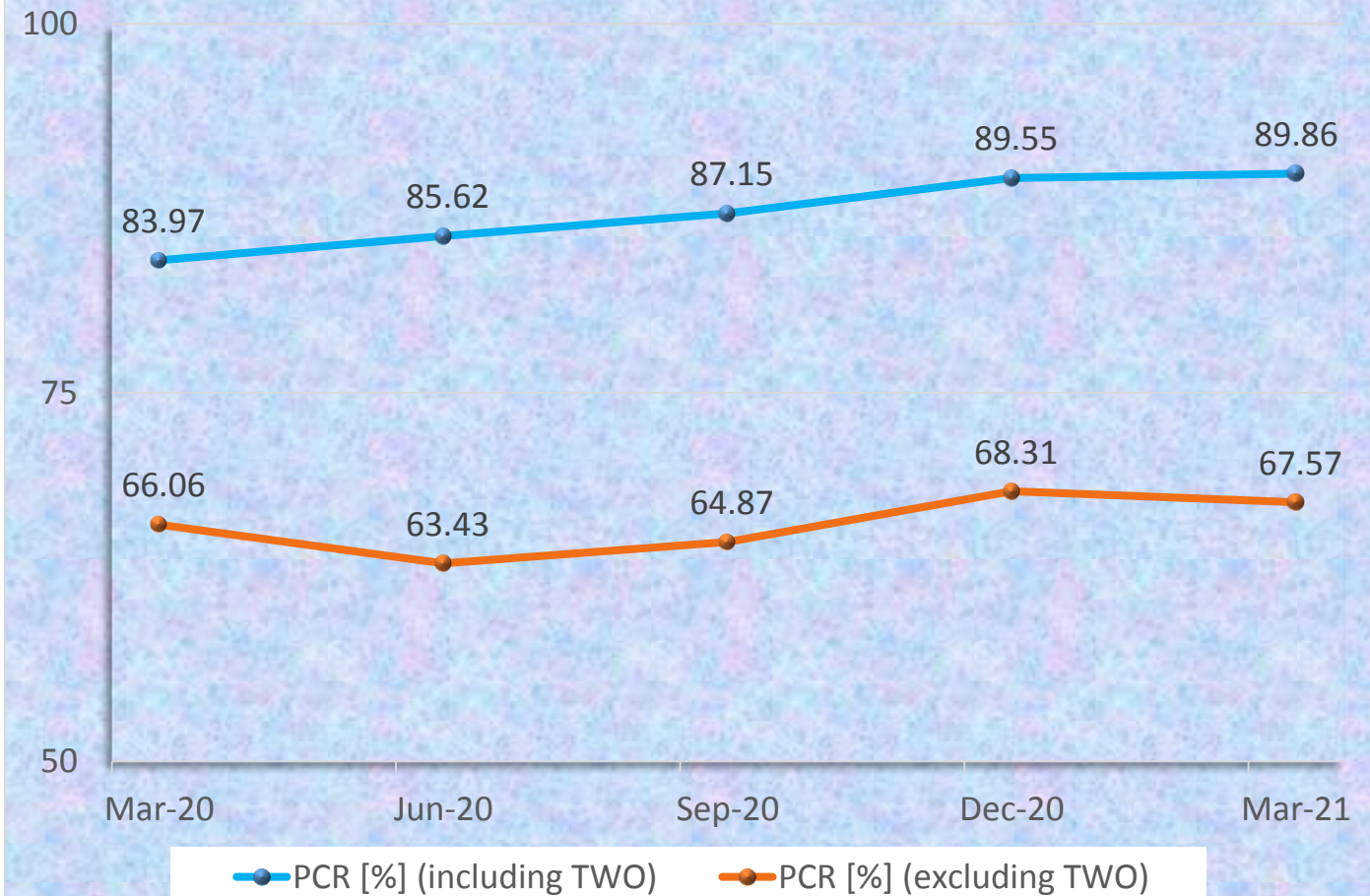
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Provision & Contingencies (%)



■ NPA
 ■ Standard
 ■ Investment
 ■ Tax
 ■ Others

Provision Coverage Ratio (%)

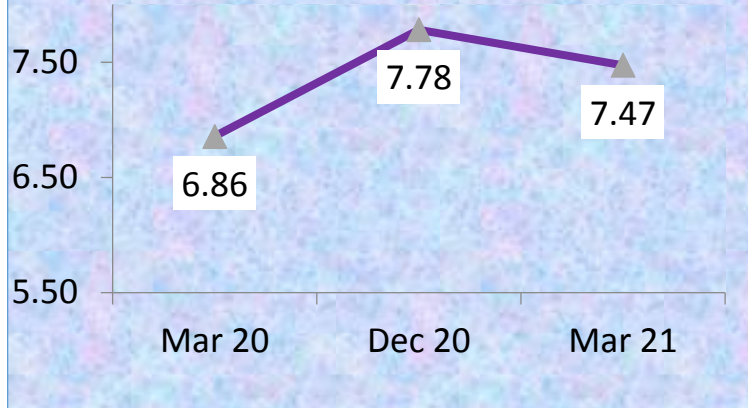


Key Financial Ratios (%)

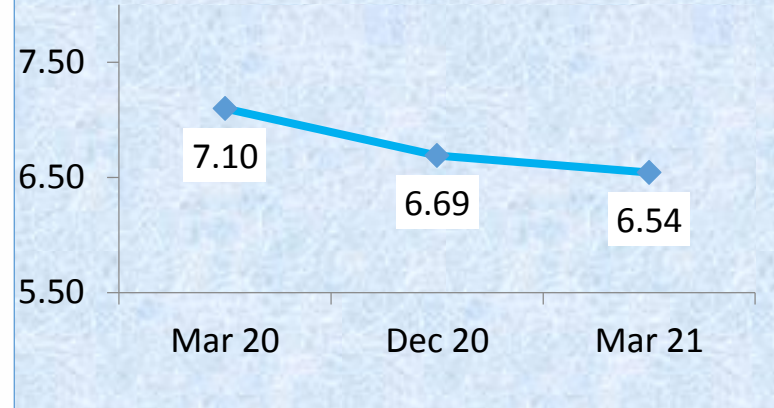


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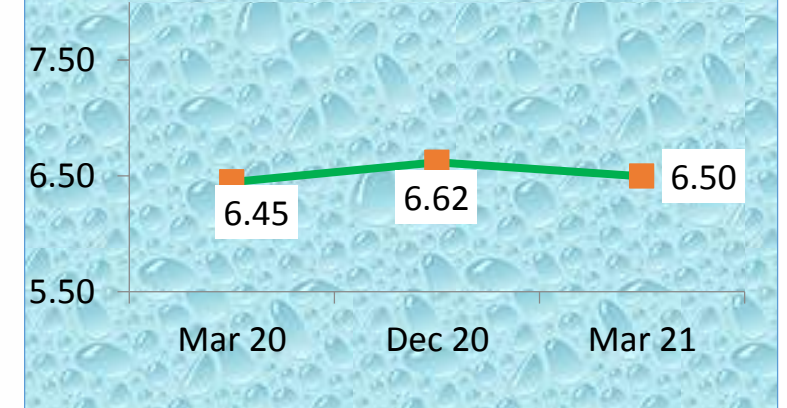
Yield on Advances (Qtr)



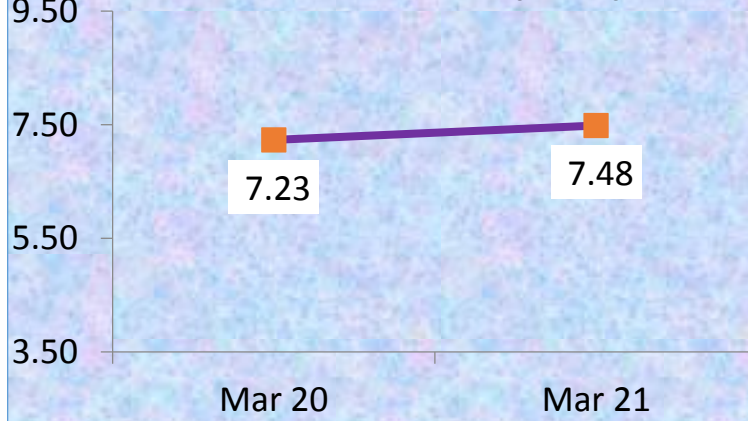
Yield on Investment (Qtr)



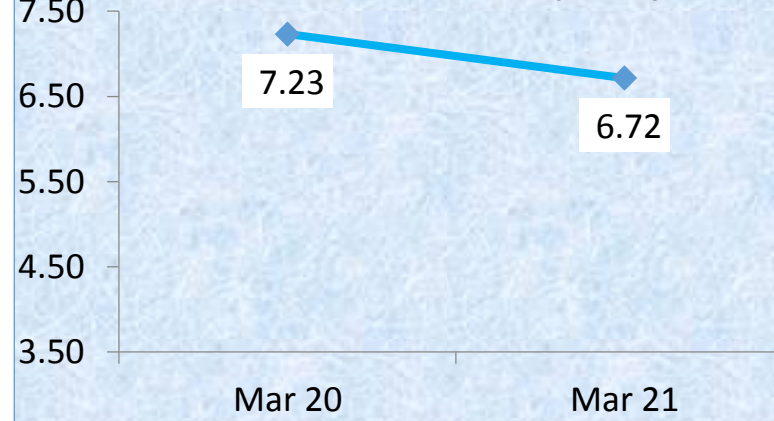
Yield on Funds (Qtr)



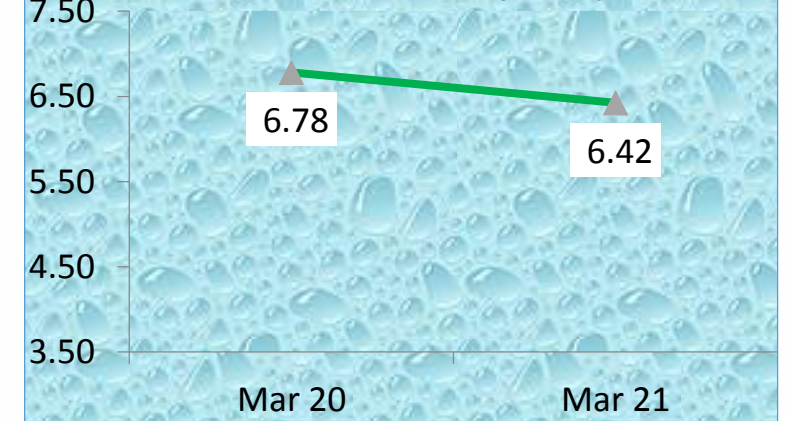
Yield on Advances (Year)



Yield on Investment (Year)



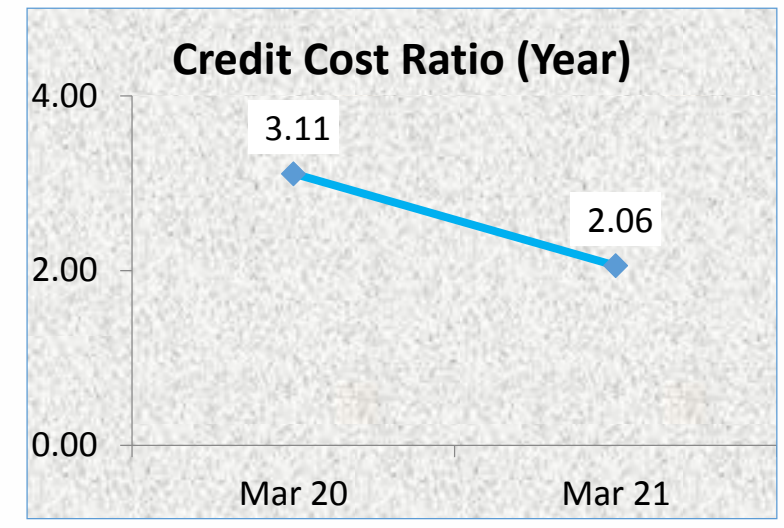
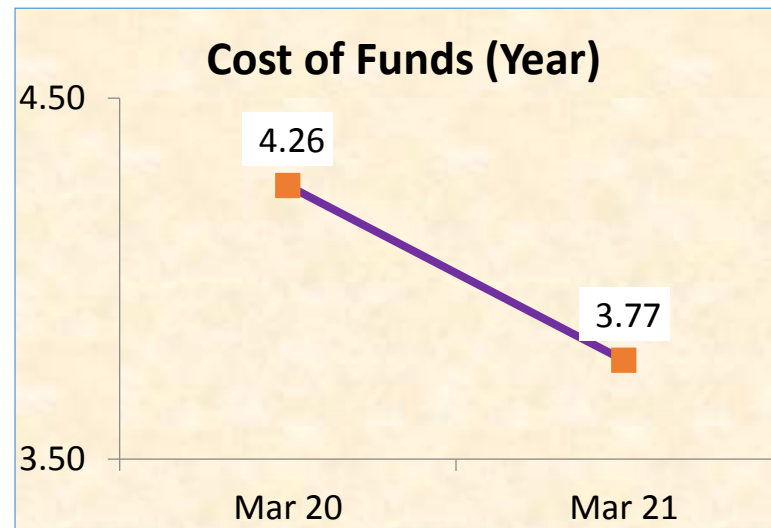
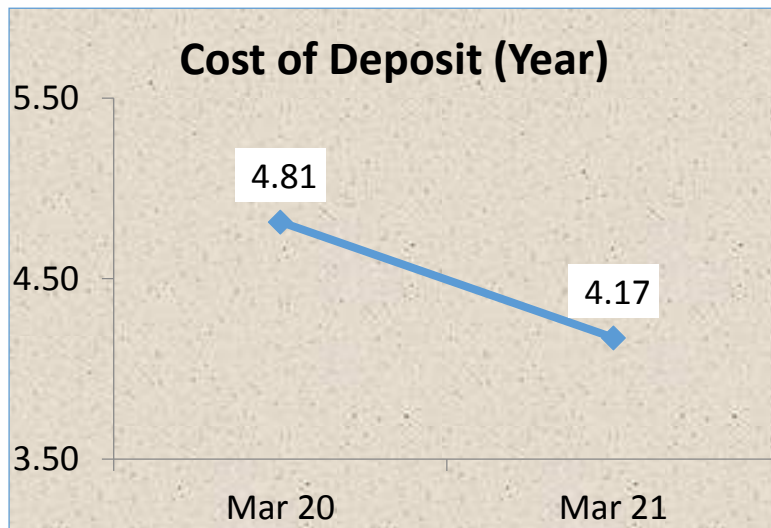
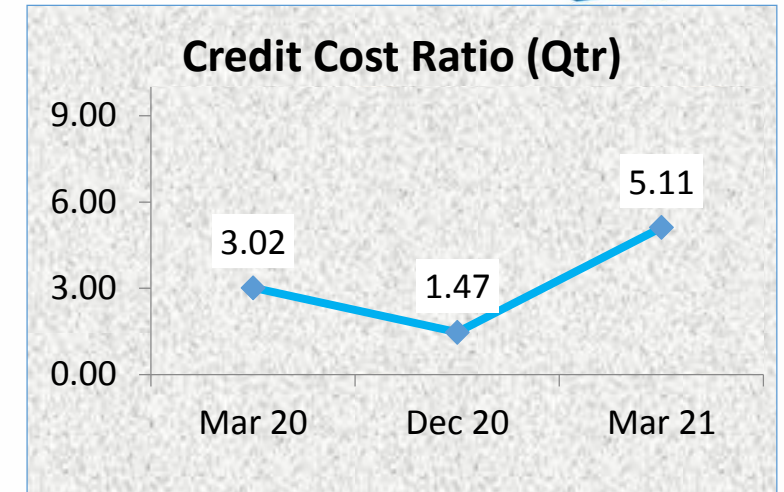
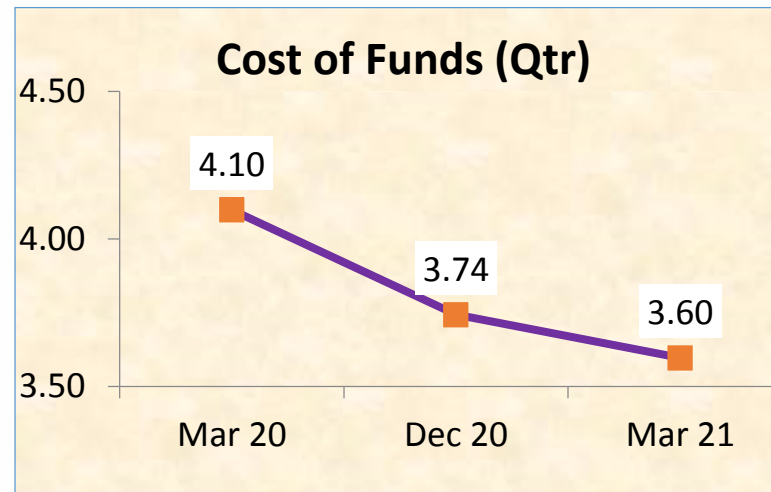
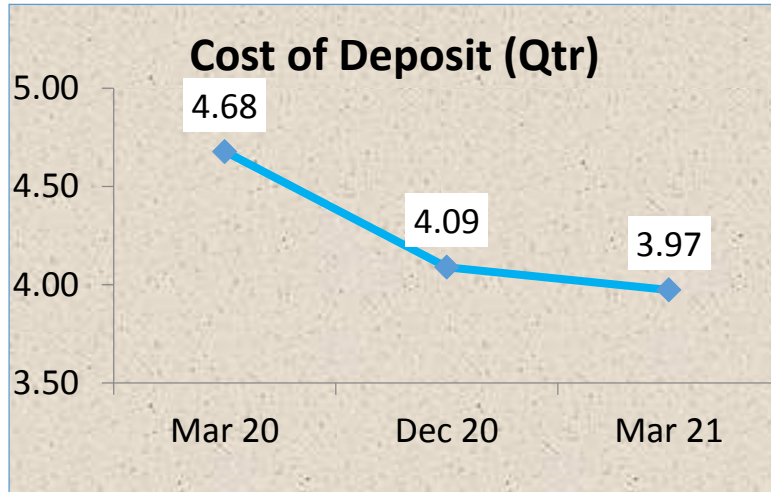
Yield on Funds (Year)



Key Financial Ratios (%)



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Asset & Liabilities- An Overview



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(₹ in Crore)

LIABILITIES	As on		
	Mar 20	Dec 20	Mar 21
Capital	5824	6560	6560
Reserves and Surplus	4931	5411	5573
Deposits	150066	161971	174006
Borrowings	3670	4765	4239
Other Liabilities & Provisions	4375	5375	6287
TOTAL	168867	184082	196665
ASSETS			
Cash and Balances with Reserve Bank of	10354	7571	12882
Balances with Banks and Money at Call and Short Notice	93	74	59
Investments	57741	64091	68112
Advances (Net)	86872	99401	102405
Fixed Assets	1676	1661	1674
Other Assets	12132	11284	11532
TOTAL	168867	184082	196665

Business Mix

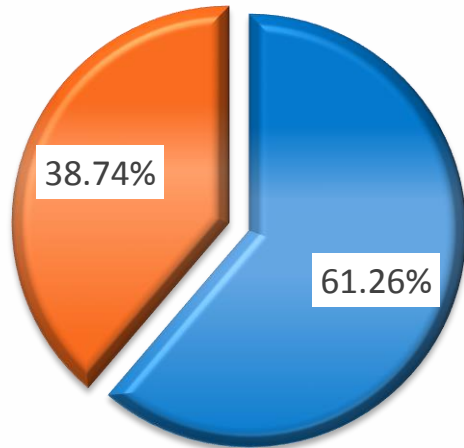


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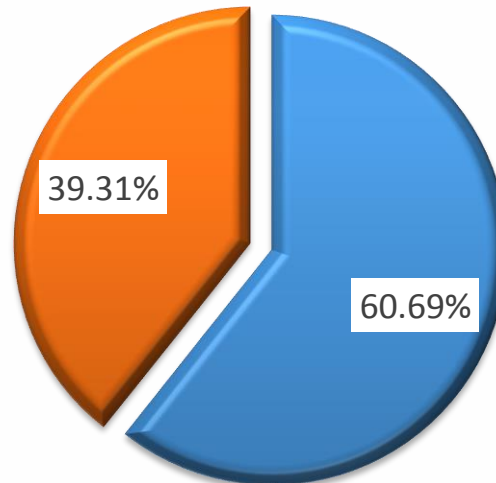
(₹ in Crore)

Particulars	As on		
	Mar 20	Dec 20	Mar 21
Total Business	2,44,955	2,66,875	2,81,659
Gross Advances	94,889	1,04,904	1,07,654
Total Deposits	1,50,066	1,61,971	1,74,006

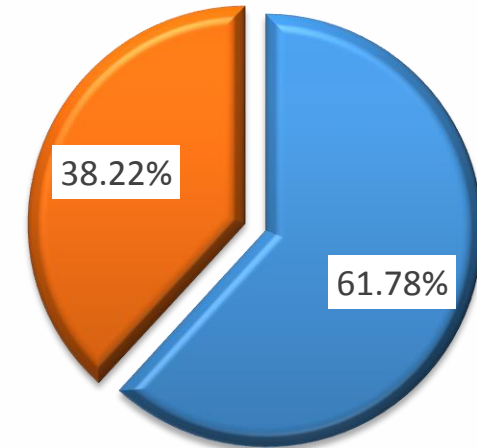
Mar-20



Dec-20



Mar-21



■ Total Deposit

■ Gross Advances

CASA Deposit

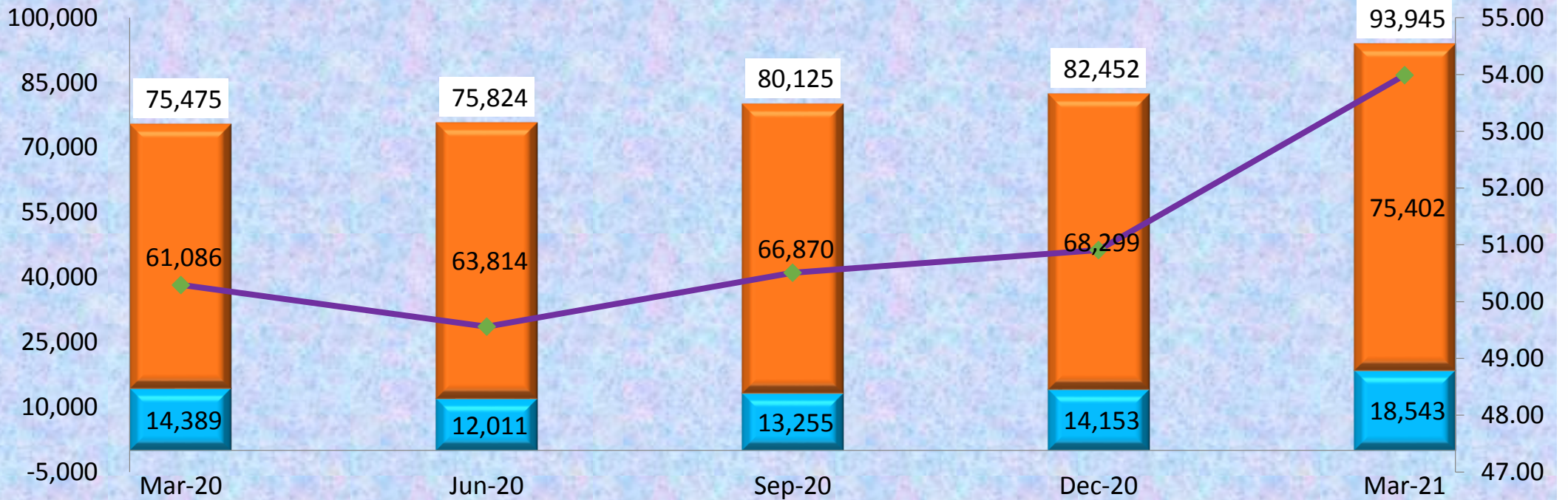


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भारत सरकार का उद्यम

एक परिवार एक बैंक

(₹ in Crore)



	Mar-20	Jun-20	Sep-20	Dec-20	Mar-21
CASA	75,475	75,824	80,125	82,452	93,945
Saving Deposits	61,086	63,814	66,870	68,299	75,402
Current Deposits	14,389	12,011	13,255	14,153	18,543
CASA (%)	50.29	49.56	50.51	50.91	53.99

Investments

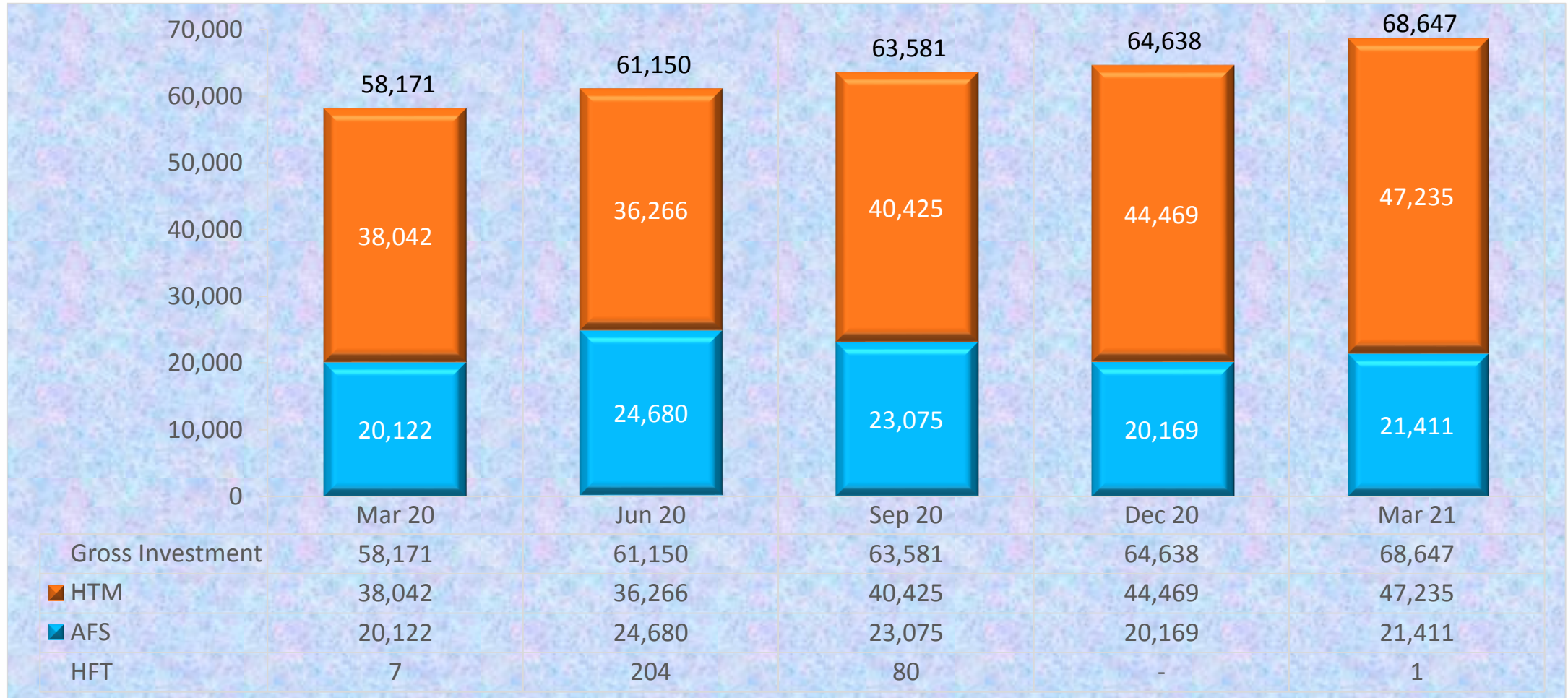


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एक परिवार एक बैंक

(₹ in Crore)



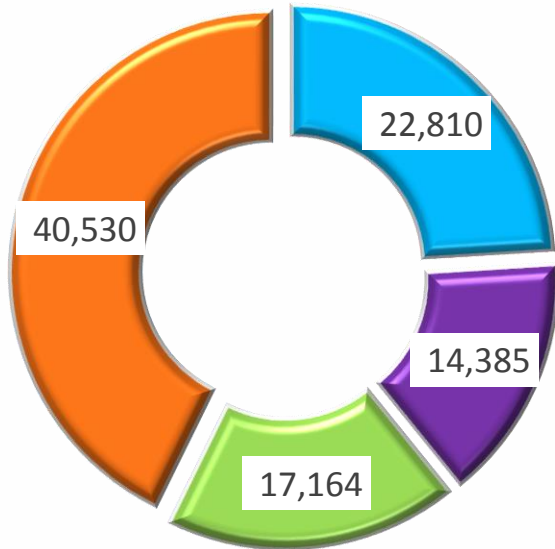
Credit Portfolio



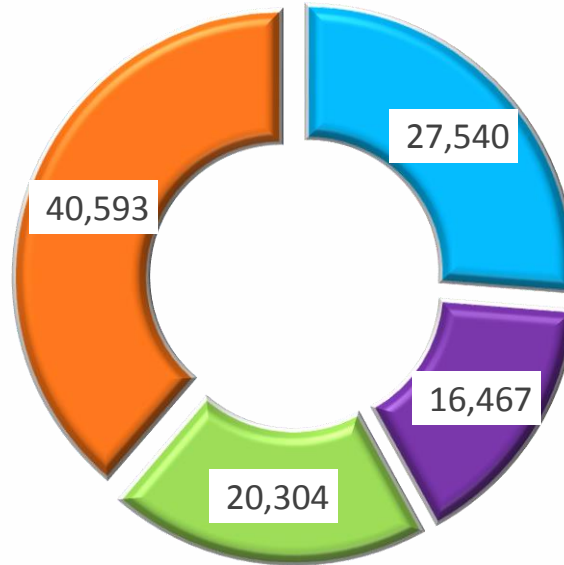
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एक परिवार एक बैंक

(₹ in Crore)

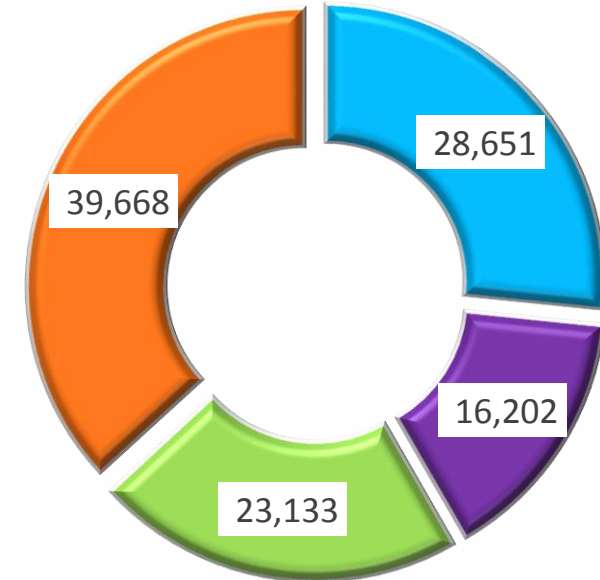
Mar 20



Dec20



Mar 21



- Retail
- Agriculture
- MSME
- Corporates & others

Particulars	Mar 20	Dec 20	Mar 21
Retail	22,810	27,540	28,651
Agriculture	14,385	16,467	16,202
MSME	17,164	20,304	23,133
Corporates & others	40,530	40,593	39,668
Total Advances	94,889	1,04,904	1,07,654

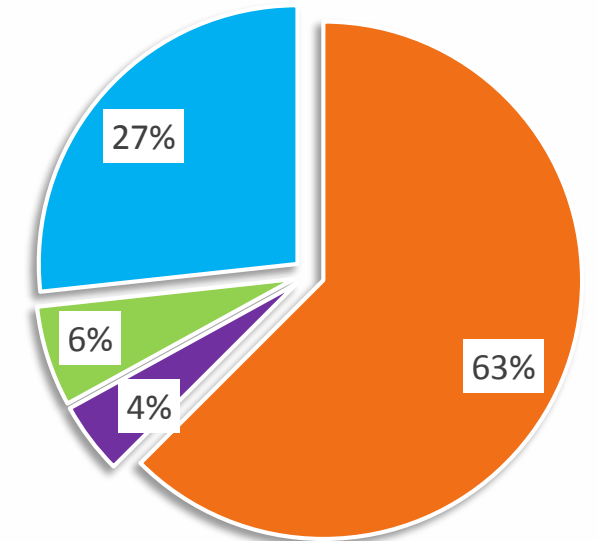
RETAIL



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एक परिवार एक बैंक

(₹ in Crore)

Particulars	Mar 20	Mar 21	Y-o-Y Growth %
Gross Advances	94,889	1,07,654	13
of which RETAIL	22,810	28,651	26
Housing	14,915	17,909	20
Education	1,228	1,288	5
Vehicle	1,445	1,800	25
Others	5,222	7,654	47



■ Housing ■ Education ■ Vehicle ■ Others

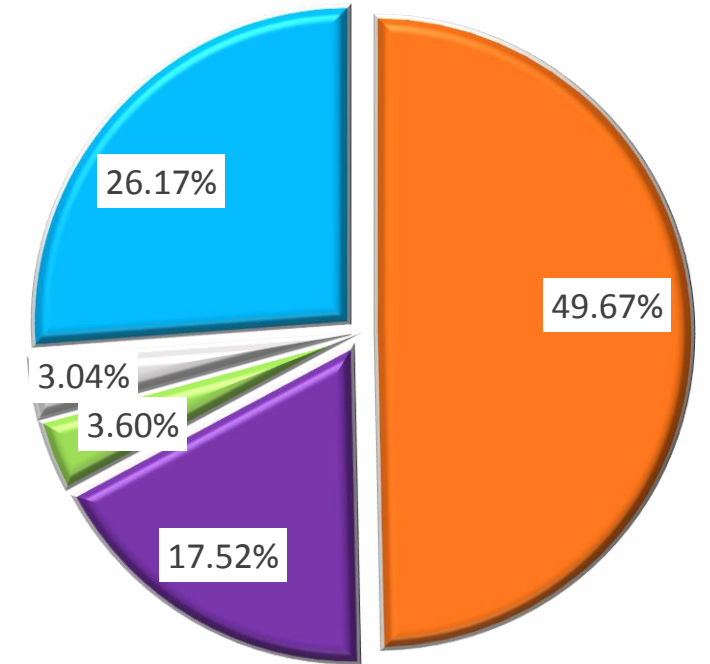
AGRICULTURE



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(₹ in Crore)

Particulars	Mar 20	Mar 21	Y-o-Y Growth %
Gross Advances	94,889	1,07,654	13
of which AGRICULTURE	14,385	16,202	13
Farm Credit (Crop, Investment & Allied)	10,555	11,469	9
Agri Infrastructure	404	493	22
Agri Ancillary Activities	3,426	4,240	24



- Crop Loans
- Investment Credit
- Agri Allied
- Infrastructure
- Ancillary

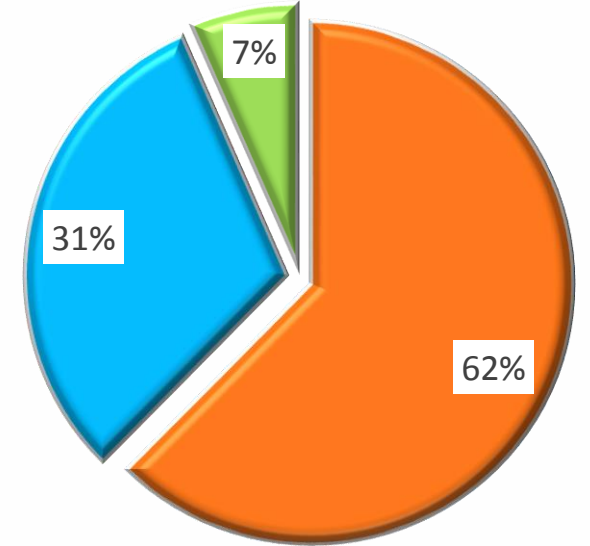
MSME



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(₹ in Crore)

Particulars	Mar 20	Mar 21	Y-o-Y Growth %
Gross Advances	94,889	1,07,654	13
of which MSME	17,164	23,133	35
Micro	9,808	14,440	47
Small	6,254	7,172	15
Medium	1,102	1,521	38



Micro Small Medium

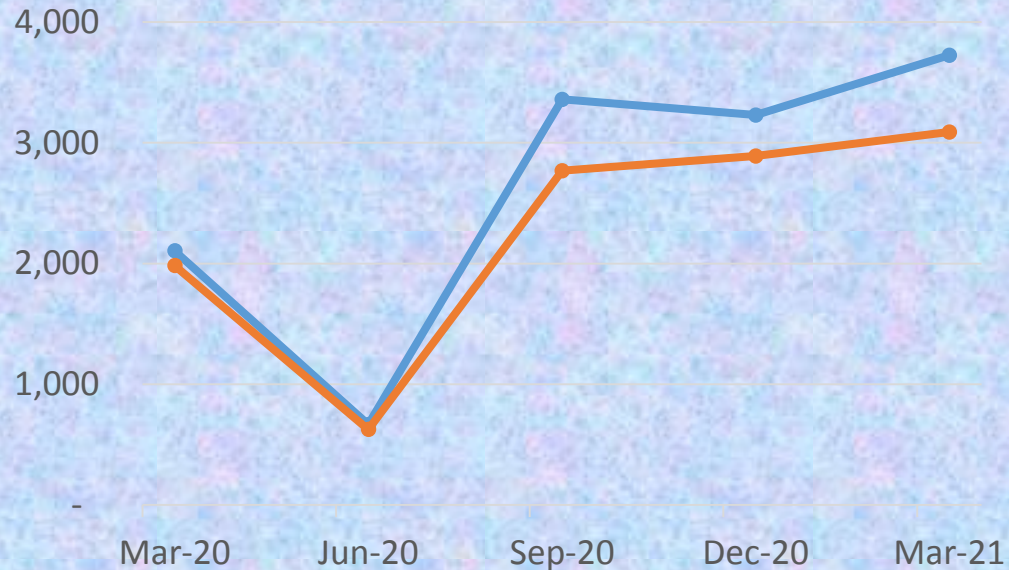
Sanction & Disbursement- Retail & MSME



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(₹ in Crore)

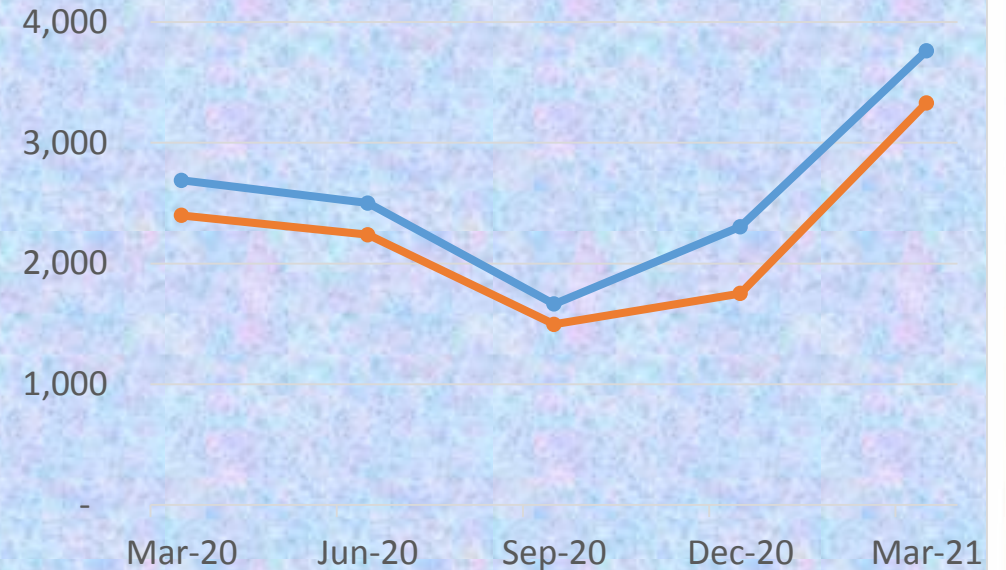
Retail



	Mar-20	Jun-20	Sep-20	Dec-20	Mar-21
Sanction	2,105	667	3,359	3,229	3,725
Disbursement	1,983	626	2,768	2,890	3,089

Sanction Disbursement

MSME



	Mar-20	Jun-20	Sep-20	Dec-20	Mar-21
Sanction	2,689	2,500	1,664	2,305	3,761
Disbursement	2,398	2,239	1,496	1,751	3,330

Sanction Disbursement

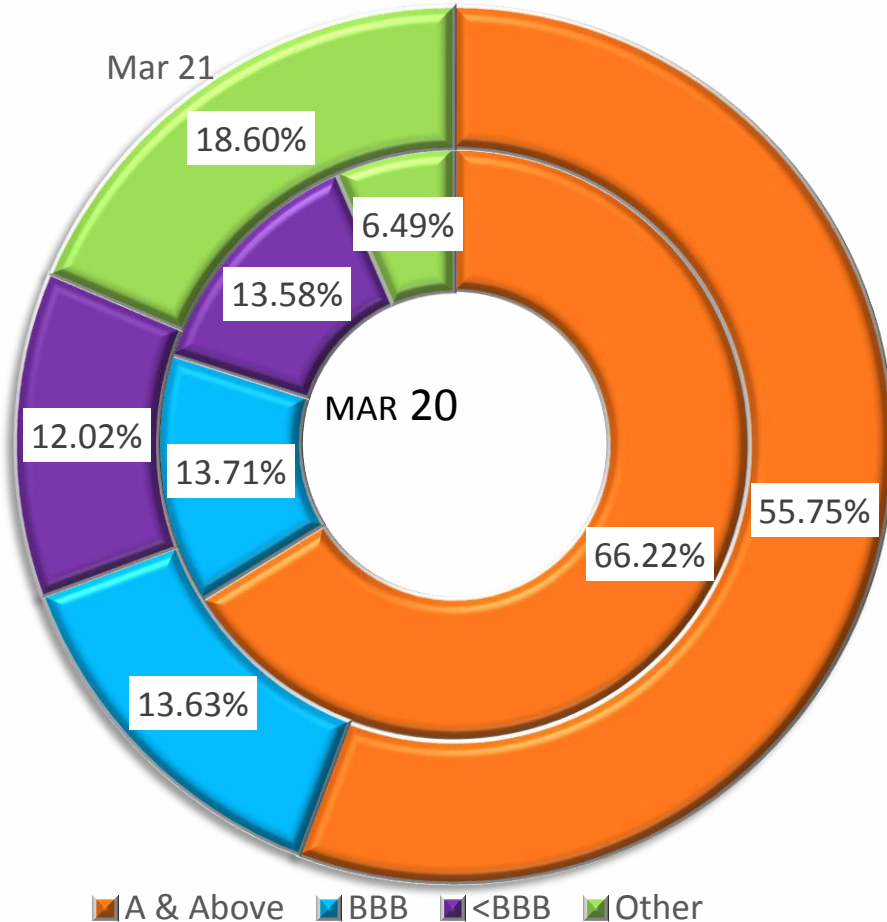


External Rating-wise Advances



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(₹ in Crore)



Particulars	Mar 20		Dec-20		Mar-21	
	No. of Borrower	Balance (F+NF)	No. of Borrower	Balance (F+NF)	No. of Borrower	Balance (F+NF)
STD Borrowers eligible for external rating	964	49,376	1,125	53,311	1,132	58,118
<i>of which</i>						
AAA	15	9,101	14	6,711	15	7,019
AA	56	9,717	42	8,353	45	10,992
A	165	13,880	129	13,558	105	14,390
BBB	122	6,769	103	7,884	107	7,919
BB & Below	320	6,707	339	7,743	326	6,984
Total Rated Borrowers	678	46,174	627	44,249	598	47,306

Other include advances guaranteed by Govt. which has increased from Rs 832 crore in Mar 20 to Rs 5845 crore in Mar-21

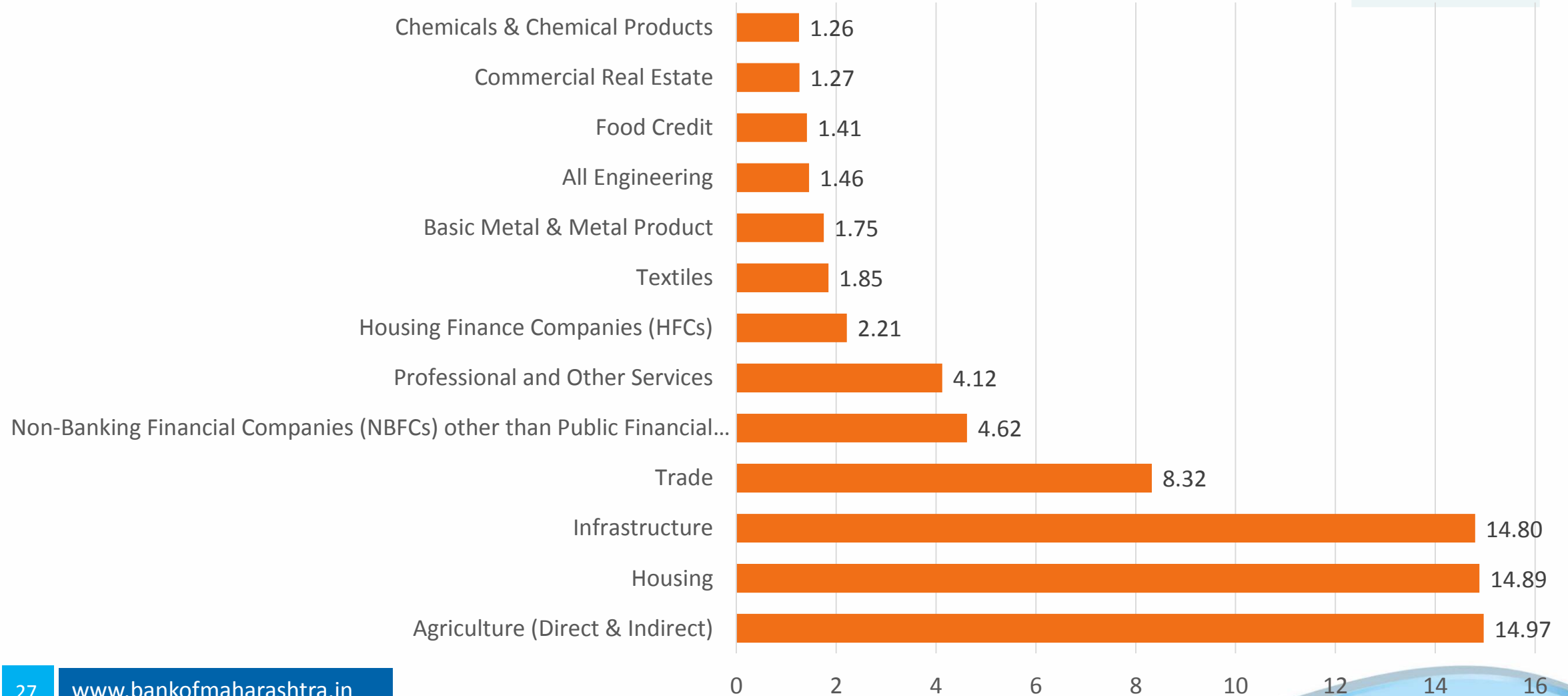
Funded Exposure to Selected Sectors & Industries (more than 1%)



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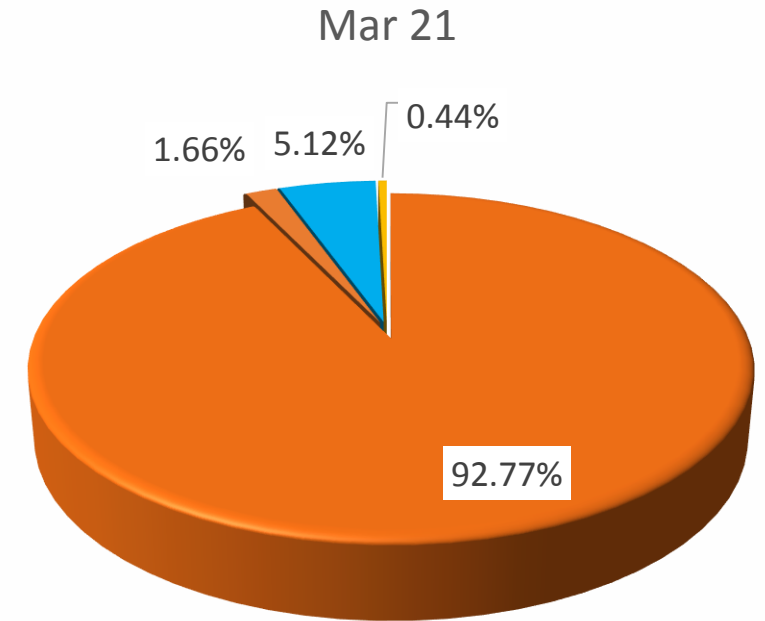
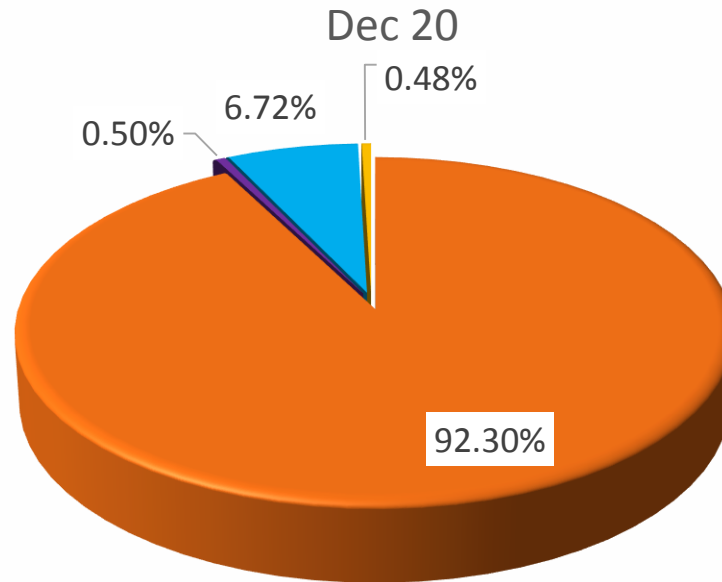
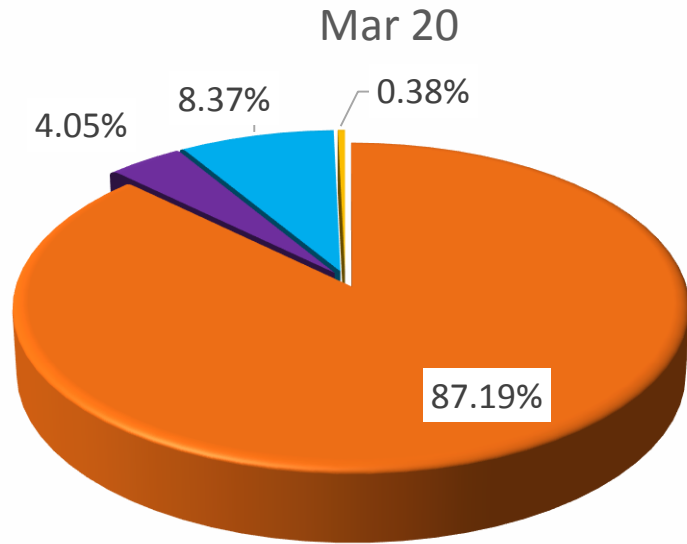
(₹ in Crore)



Asset Quality



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■ Standard
 ■ Sub-Standard
 ■ Doubtful
 ■ Loss

Particulars	Mar 20	Dec 20	Mar 21
Standard	82,737	96,832	99,874
Sub-Standard	3,845	520	1,790
Doubtful	7,944	7,050	5,513
Loss	364	503	476
Total Advances	94,890	1,04,904	1,07,654

Gross & Net NPA (%)



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(₹ in Crore)



Movement of NPA



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एक परिवार एक बैंक

(₹ in Crore)

Particular	Quarter Ended			Year Ended	
	Mar-20	Dec-20	Mar-21	Mar-20	Mar-21
Opening Level of Gross NPAs	15,746	9,105	8,072	15,324	12,152
Total Reductions	4,554	1,049	2,372	7,213	6,575
<i>of which : Recovery + Upgradation</i>	511	275	738	1,330	1,644
Gross Addition	960	16	2,079	4,041	2,202
<i>of which : Variable</i>	18	5	28	49	65
<i>: Fresh Slippages</i>	942	11	2,051	3,991	2,138
Net Increase	(3,593)	(1,033)	(293)	(3,172)	(4,372)
Closing Level of Gross NPAs	12,152	8,072	7,780	12,152	7,780
Closing Level of Net NPAs	4,145	2,580	2,544	4,145	2,544
Gross NPA (%)	12.81	7.69	7.23	12.81	7.23
Net NPA (%)	4.77	2.59	2.48	4.77	2.48

Sector-wise Credit Deployment & NPA



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(₹ in Crore)

Sectors	As on								
	Mar 20			Dec 20			Mar 21		
	Advance	Sector NPA	Sector NPA (%)	Advance	Sector NPA	Sector NPA (%)	Advance	Sector NPA	Sector NPA (%)
Agriculture	14,385	3,726	25.90	16,467	3,340	20.28	16,202	3,450	21.29
Retail	22,810	756	3.32	27,540	659	2.39	28,651	682	2.38
Micro & Small	16,062	2,160	13.45	19,220	1,946	10.12	21,612	2,278	10.54
Sub Total [A]	53,257	6,643	12.47	63,227	5,945	9.40	66,465	6,410	9.64
% of [A] to Total Advance	56.13			60.27			61.74		
Medium	1,102	148	13.47	1,083	113	10.45	1,521	129	10.45
Large Corporate & others	40,530	5,361	13.23	40,593	2,014	4.96	39,668	1,241	3.13
Sub Total [B]	41,632	5,509	13.23	41,676	2,127	5.10	41,188	1,370	3.33
% of [B] to Total Advance	43.87			39.73			38.26		
Total	94,889	12,152	12.81	1,04,904	8,072	7.69	1,07,654	7,780	7.23

Retail Sector- NPA

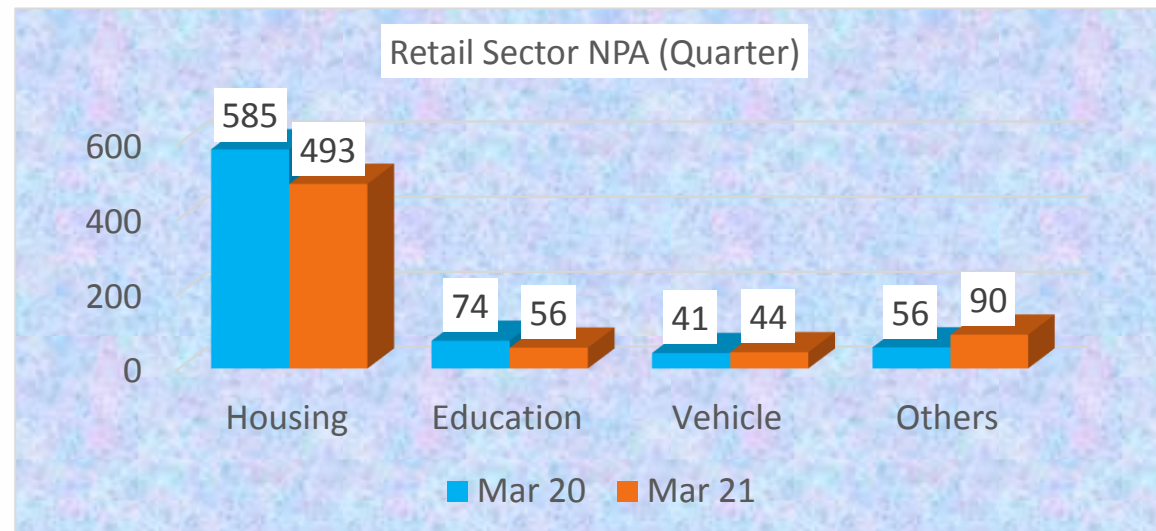


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(₹ in Crore)

Sector	Mar 20			Dec 20			Mar 21		
	Gross Advance	Sector NPA	Sector NPA (%)	Gross Advance	Sector NPA	Sector NPA (%)	Gross Advance	Sector NPA	Sector NPA (%)
Total Retail Credit	22810	756	3.32	27540	659	2.39	28651	682	2.38
of which									
Housing	14915	585	3.92	16813	527	3.14	17909	493	2.75
Education	1228	74	6.05	1265	56	4.45	1288	56	4.32
Vehicle	1445	41	2.85	1681	36	2.13	1800	44	2.43
Others	5222	56	1.08	7781	40	0.51	7654	90	1.18



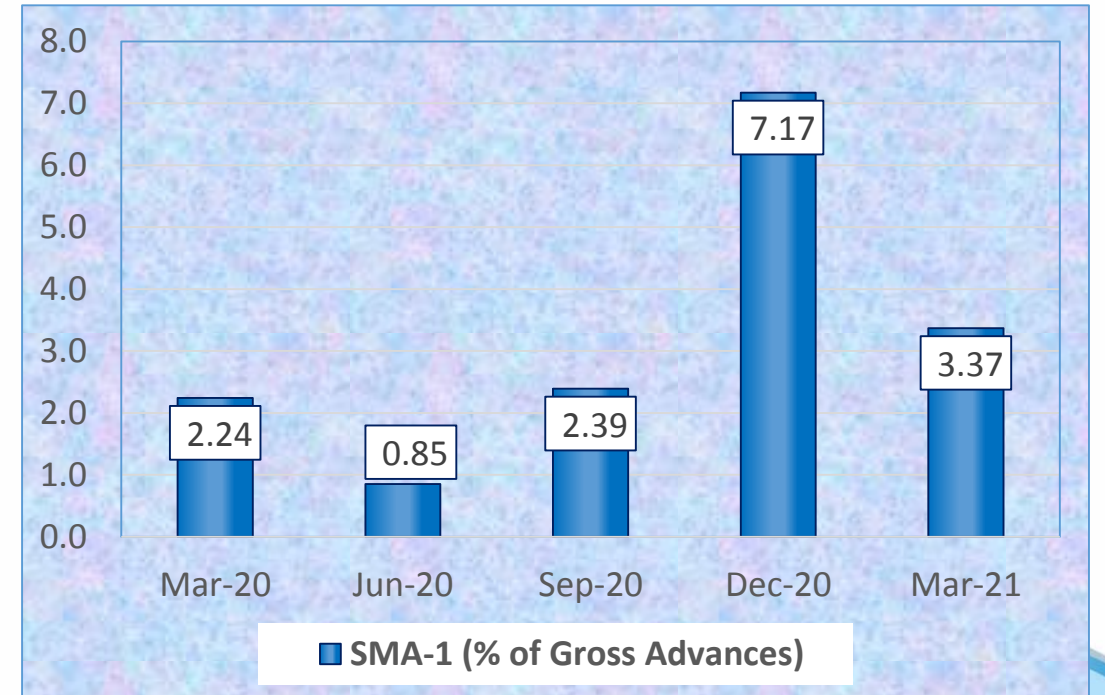
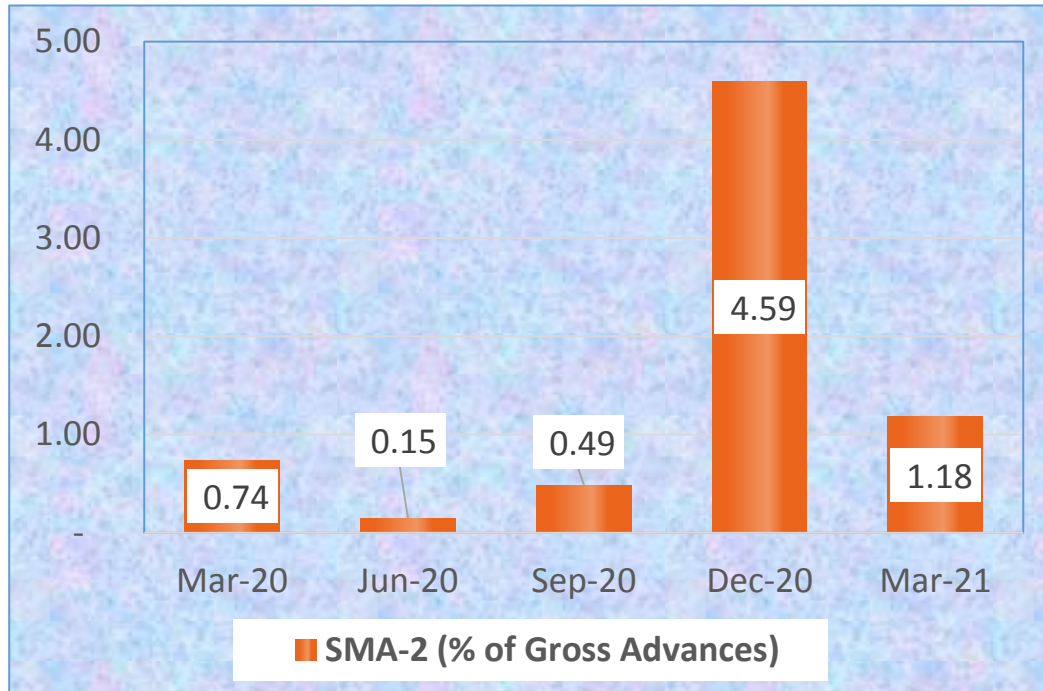
Movement of SMA



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(₹ in Crore)

Particulars	Mar-20	Jun-20	Sep-20	Dec-20	Mar-21
Gross Advances	94889	96621	103408	104904	107654
SMA - 2	702	147	502	4815	1275
SMA - 1	2128	825	2471	7524	3629

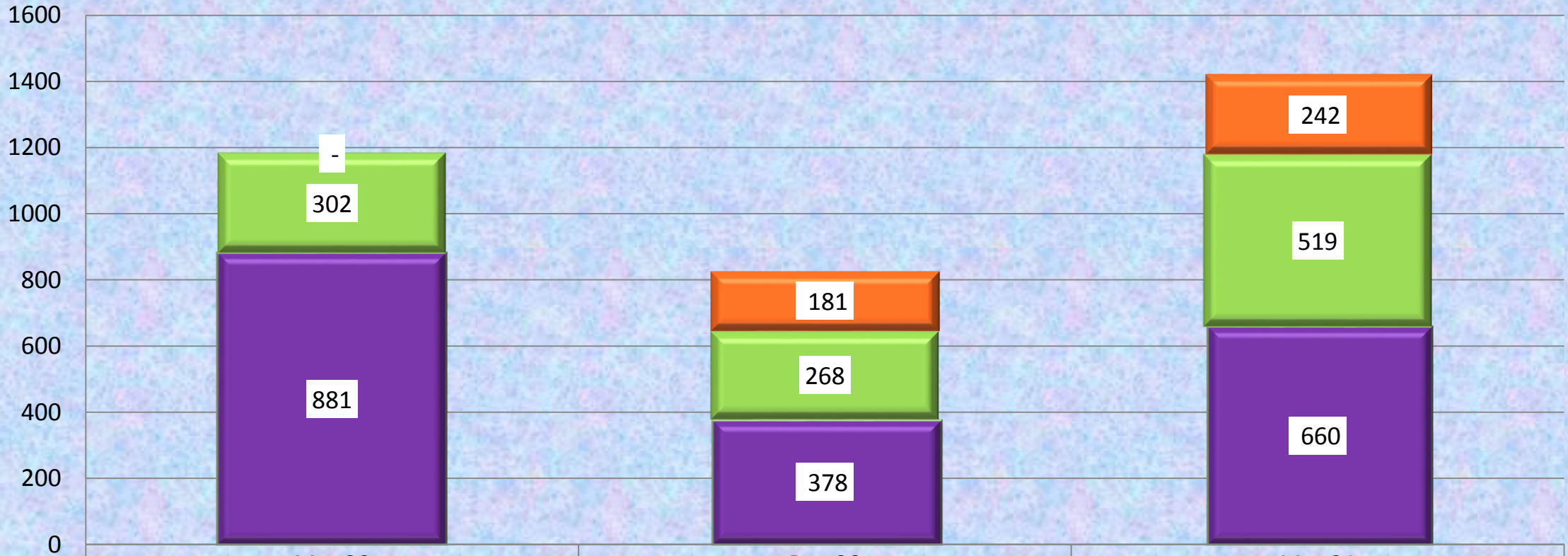


Restructuring of Advances



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(₹ in Crore)



■ Retail
■ MSME
■ Corporate

Mar 20

Dec 20

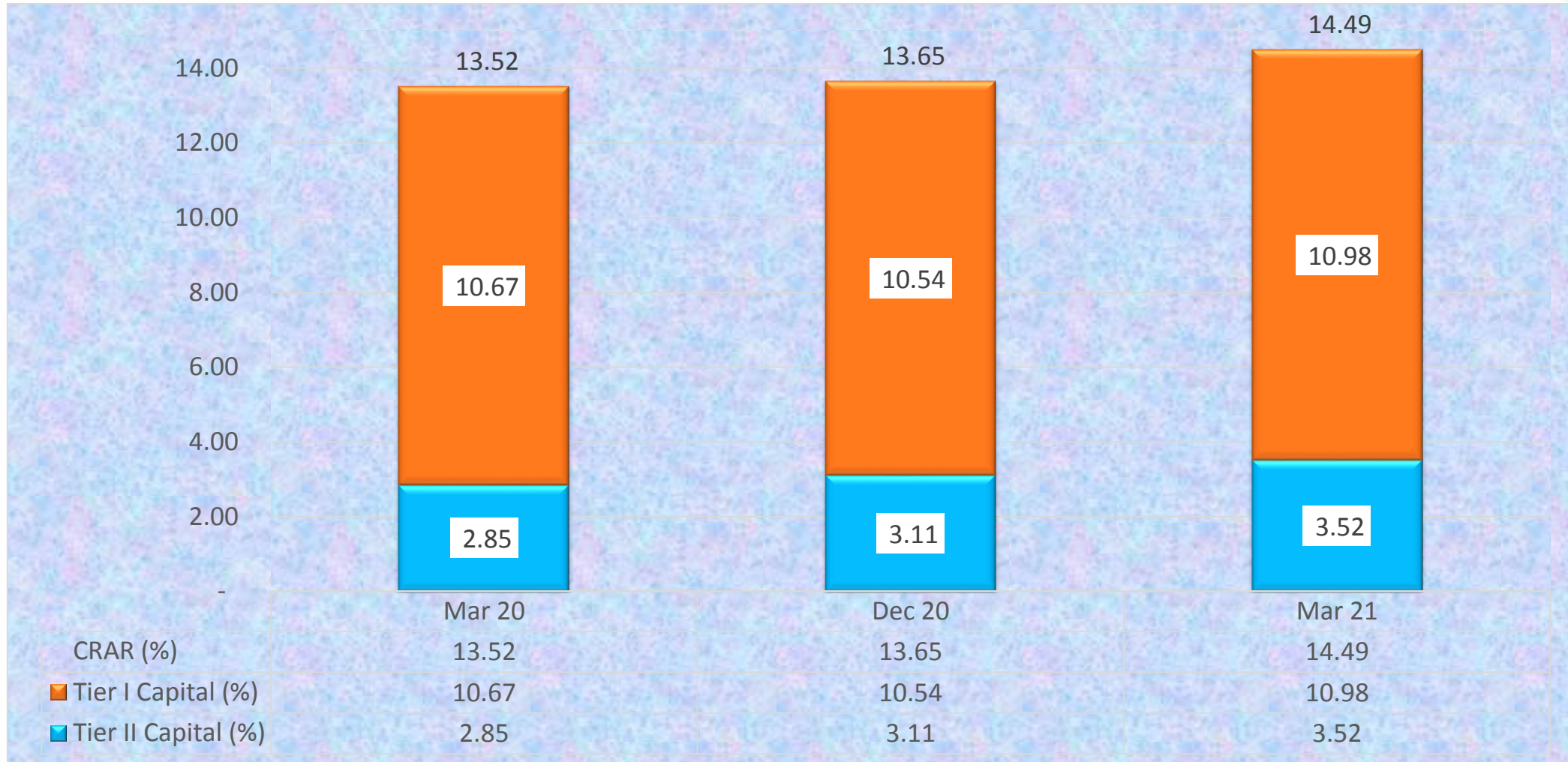
Mar 21



Capital Adequacy



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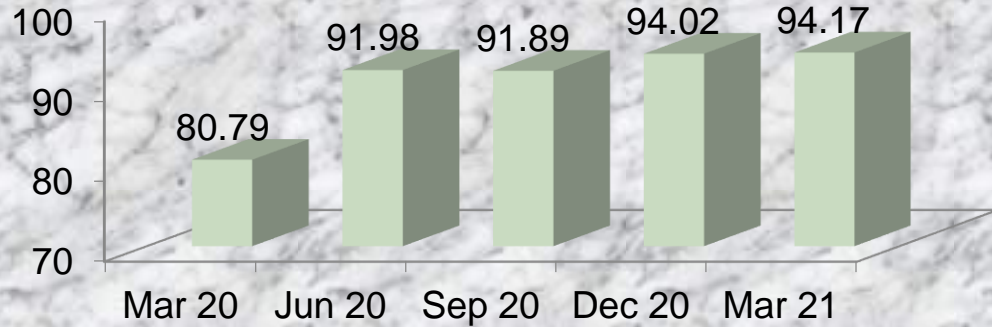


Digital Footprints (in Mio)

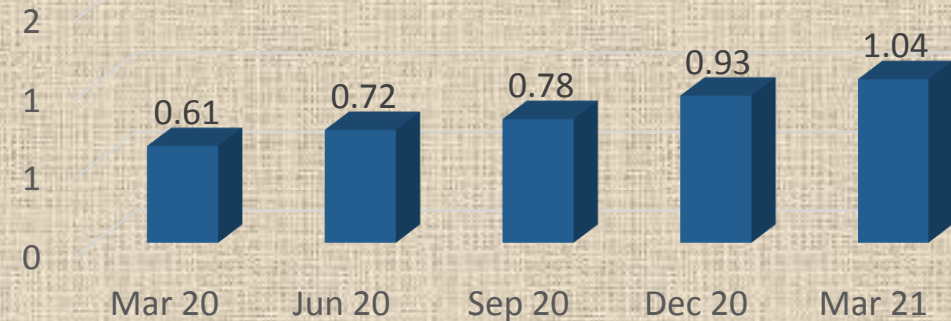


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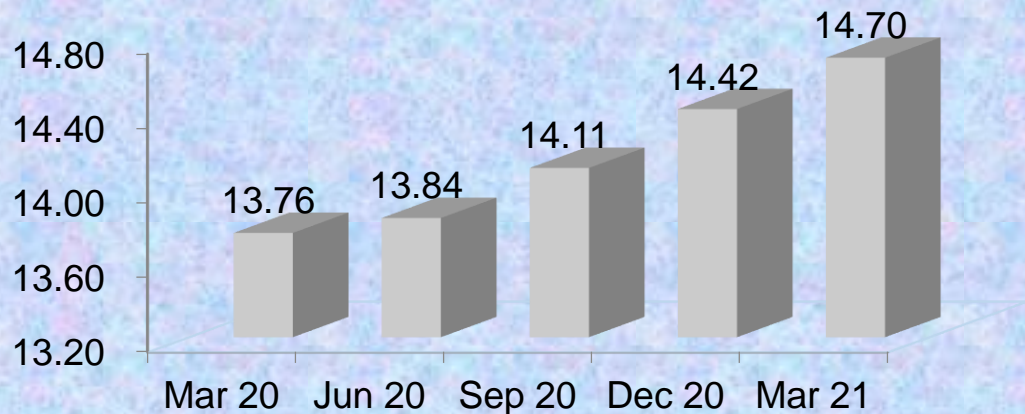
E-transaction (%)



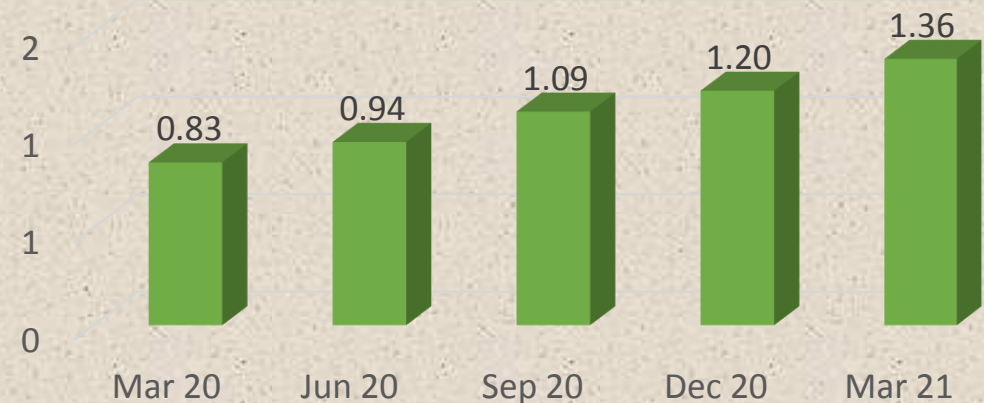
Mobile Banking Transactions



SMS Alert Subscription



Mobile Banking Users

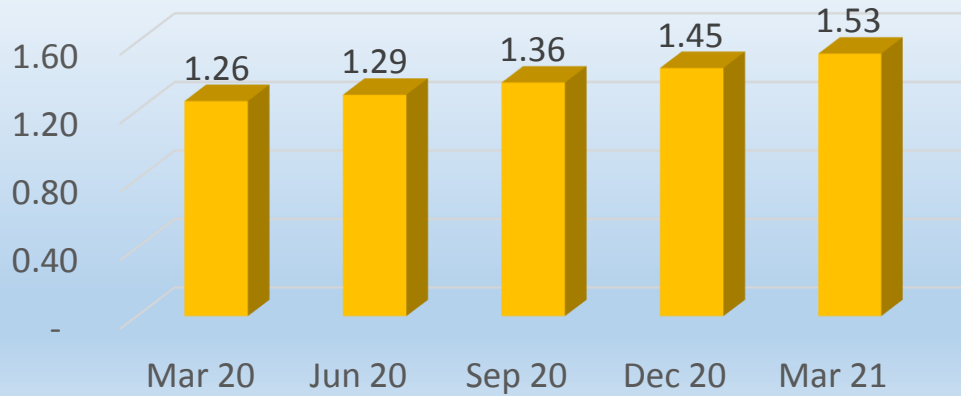


Digital Footprints (in Mio)

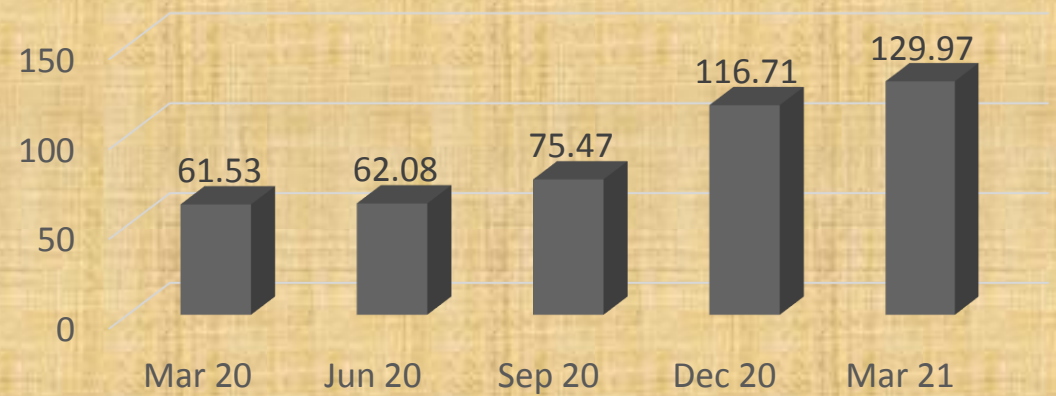


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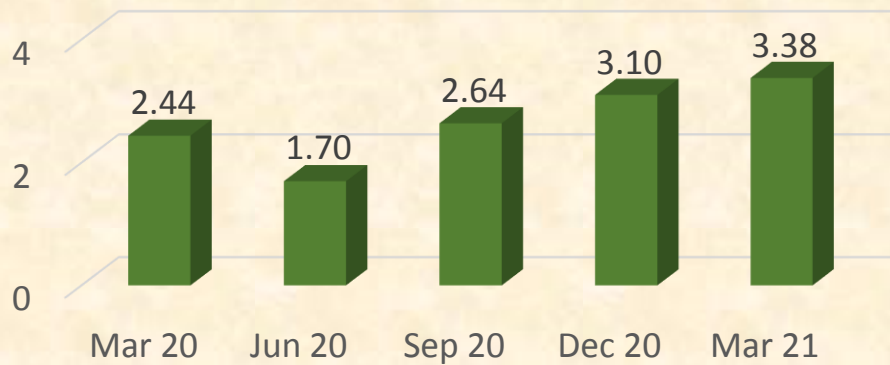
Internet Banking Users



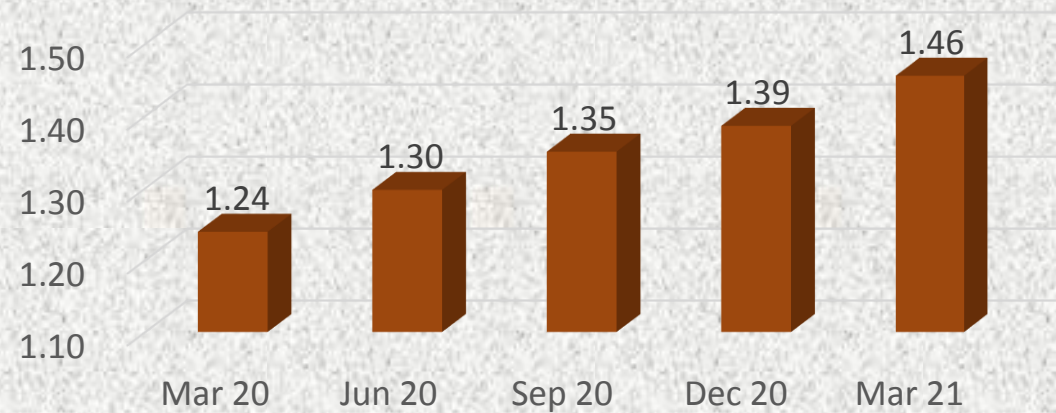
UPI/BHIM Transactions



Internet Banking Transactions



UPI/BHIM Users

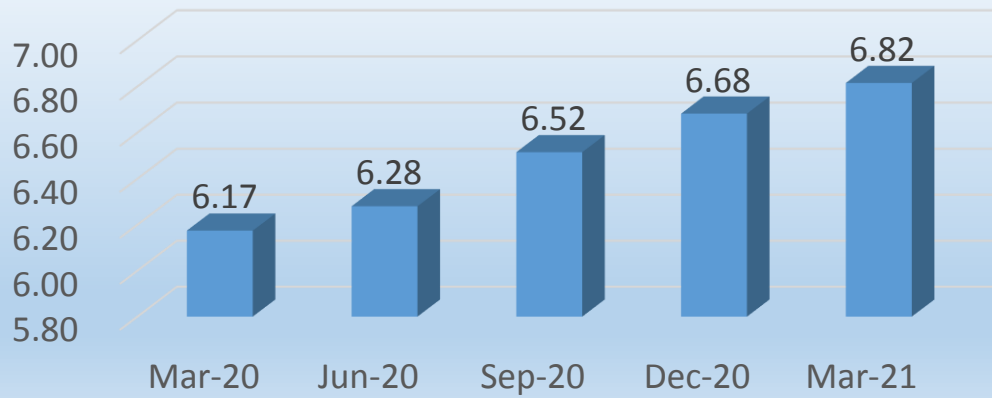


Financial Inclusion (In Mio)

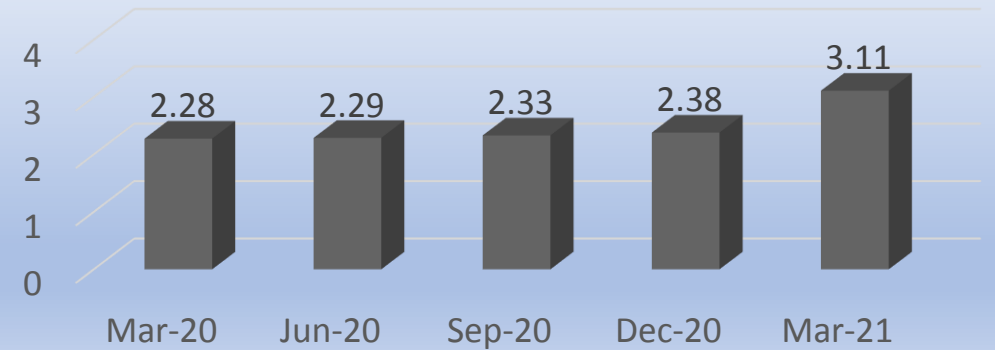


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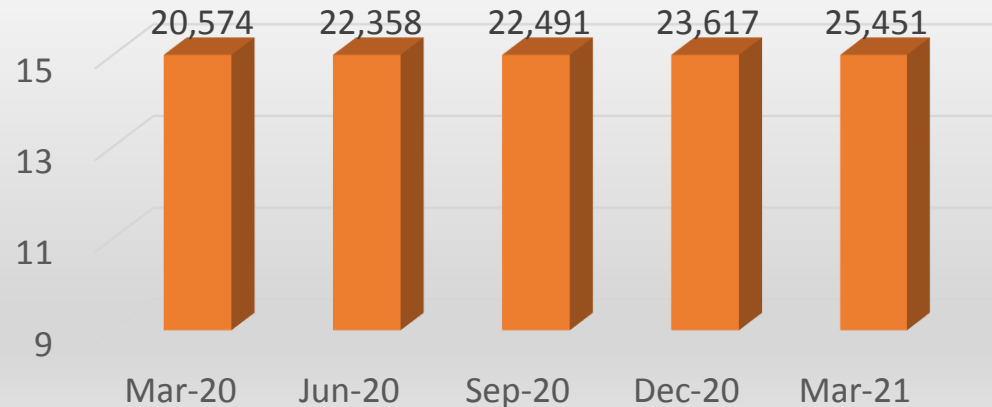
No. of PMJDY Accounts



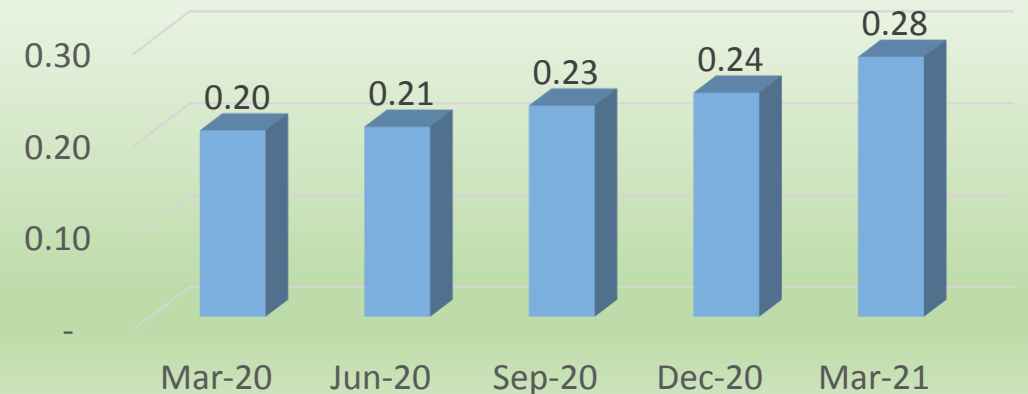
No. of policies issued under Pradhan Mantri Suraksha Bima Yojana



Deposit in PMJDY Accounts



No. of Enrollments under Atal Pension Yojana



Products at 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



Online Account Opening



Mahabank MSME Hospitality Finance
The financial engine for hospitality dream of MSMEs



BoM Credit Card



Mahabank FASTag



Mahabank Adhar Loan Scheme for Pensioners



MAHABANK PURPLE SAVINGS ACCOUNT
Be Purple Be Special



MAHABANK BEST CREDIT SCHEME



MAHA DOC Loan for Doctors
We care for you while you take care of patients



Mahabank Diamond Current Account



DIGITAL BANKING
MahaMobile
POS, ATM, UPI
Internet Banking
IMPS, Debit Card



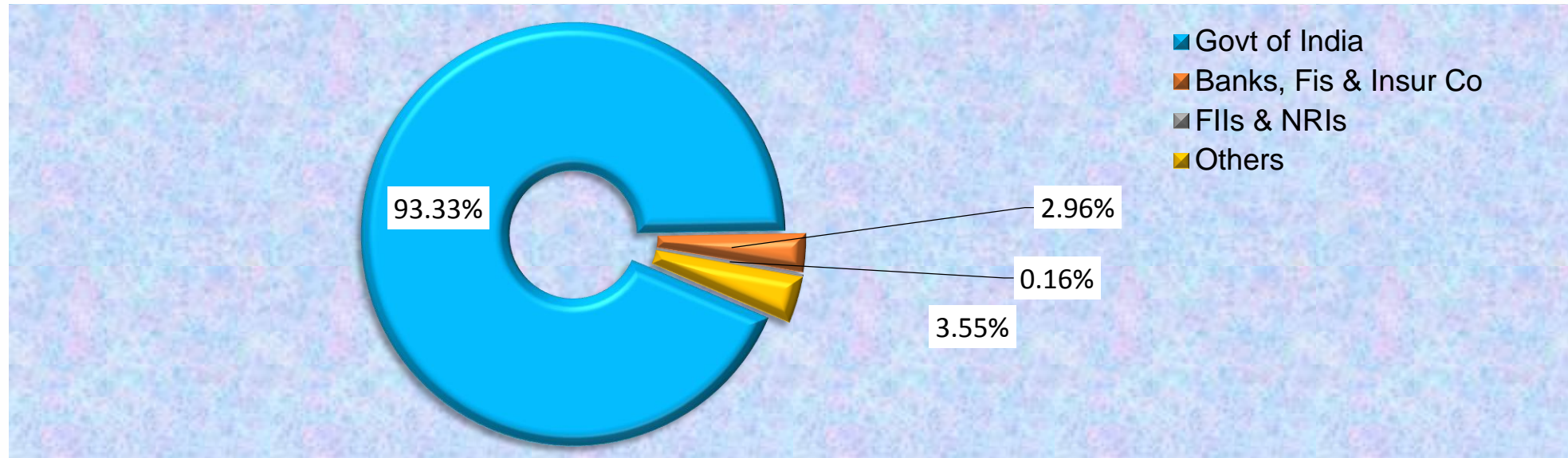
MAHABANK GOLD LOAN
When everything falls, Gold stands



Equity Holding & Ratios



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Particular	As on		
	Mar 20	Dec 20	Mar 21
No. of Share (crore)	582.41	656.02	656.02
Networth (Rs in crore)	6,986	7,794	8,019
Book Value per share	11.99	11.88	12.22
Return on Equity (%) (Quarter ended)	3.74	7.91	8.24



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