

<p>बैंक ऑफ महाराष्ट्र प्रधान कार्यालय लोकमंगल, 1501, शिवाजीनगर, पुणे-5</p>		<p>BANK OF MAHARASHTRA Head Office LOKMANGAL, 1501, SHIVAJINAGAR, PUNE-5</p>
<p>निवेशक सेवाएँ विभाग/ Investor Services Department</p>		
<p>टेली/TELE: 020 25511360 फेक्स/ FAX: 020 25533246 ई-मेल / E-mail: investor_services@mahabank.co.in</p>		

AX1/ISD/STEX/Compl/2017-18

Date: 13.11.2017

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

Ref: BSE Scrip Code: 532525 / NSE Scrip Code: MAHABANK-EQ

Dear Sir/ Madam,

Sub: Investor Presentation on Unaudited Financial Results of the Bank for the second Quarter and Half year ended 30th September, 2017.


Please find the enclosed copy of Investor Presentation on Unaudited Financial Results of the Bank for the second Quarter and Half year ended 30th September, 2017 in compliance with Regulation 46 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

The above Investor Presentation is also available on 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



Encl: As above



Performance Analysis Q2 FY 2018



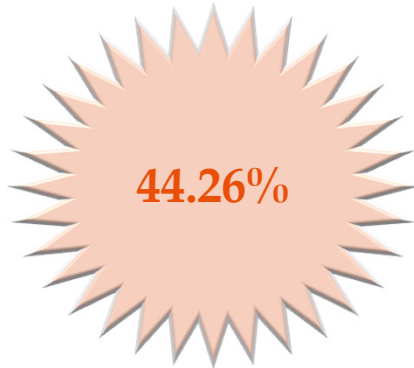
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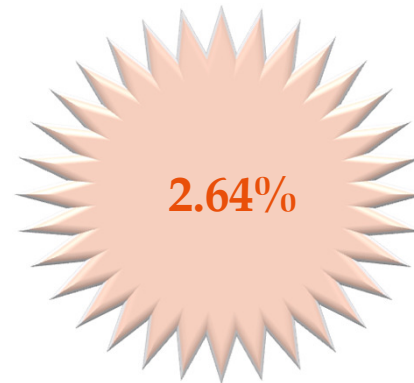
एक परिवार एक बैंक

Performance Highlights Q2 FY18 (Y-o-Y)

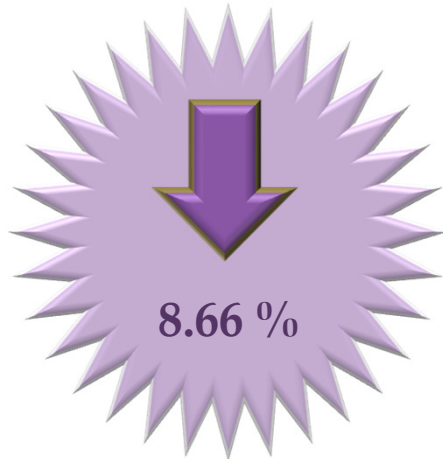
CASA Dep Share



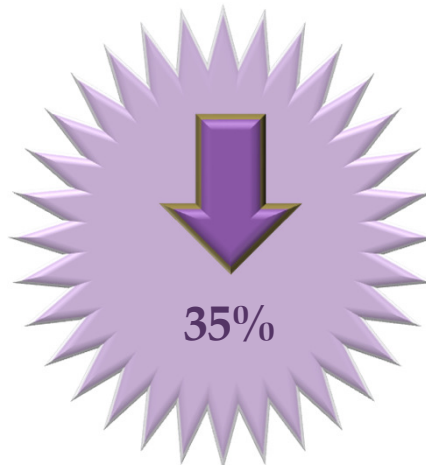
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TOTAL OPERATING EXP



BURDEN



COST TO INCOME RATIO



Assets & Liabilities- An Overview

(₹ in Crore)

Particulars	As on	As on	As on	% Growth
	30.09.2016	31.03.2017	30.09.2017	Y-o-Y
Liabilities				
Capital	1168	1168	1257	7.61%
Reserves & Surplus	6876	6211	5949	(13.48%)
Deposits	130391	139053	135097	3.61%
Borrowings	8645	8137	5844	(32.40%)
Other Lia.and Provisions	3895	4755	3500	(10.15%)
TOTAL	150975	159324	151647	0.44%
Assets				
Cash and Bal. with RBI	9128	15275	18136	98.68%
Bal.with Banks and Money at call	1478	1367	1024	(30.73%)
Investments	35347	38590	37192	5.22%
Advances	97683	95515	86662	(11.28%)
Fixed Assets	1629	1586	1523	(6.50%)
Other Assets	5711	6990	7110	24.50%
TOTAL	150975	159324	151647	0.44%



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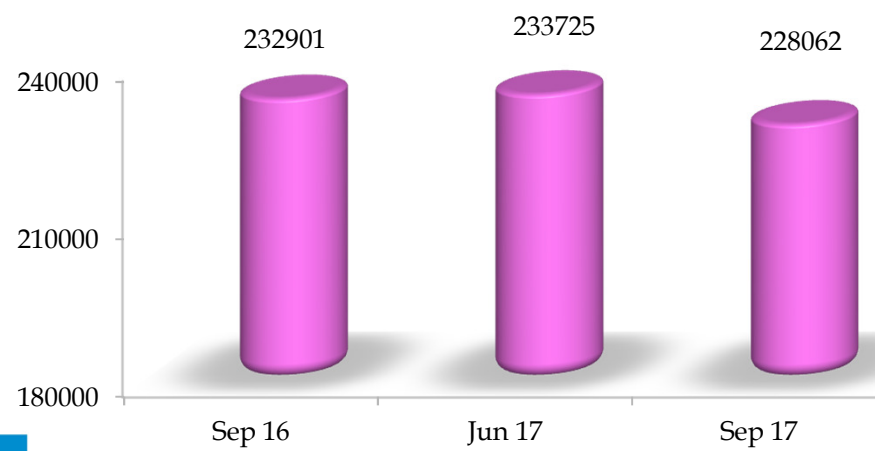
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Business

(₹ in Crore)

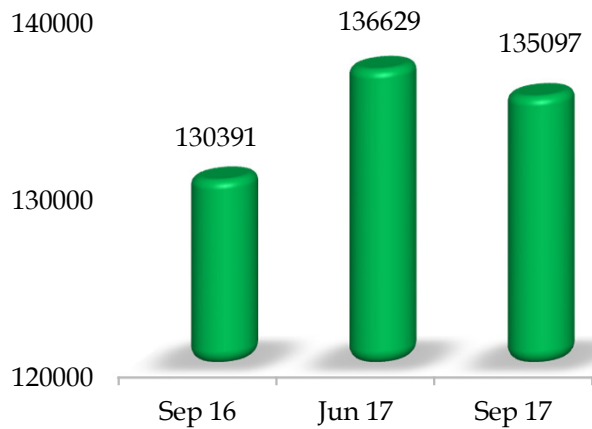
Particulars	As on			% Growth	
	Sep 16	Jun 17	Sep 17	Y-o-Y	Q-o-Q
Total Business	232901	233725	228062	-2.08%	-2.42%
Deposits	130391	136629	135097	3.61%	-1.12%
of which CASA	51880	60235	59788	15.24%	-0.74%
Gross Advances	102509	97096	92965	-9.31%	(4.25%)
Gross Investment	35445	40563	37466	5.70%	-7.64%

Total Business

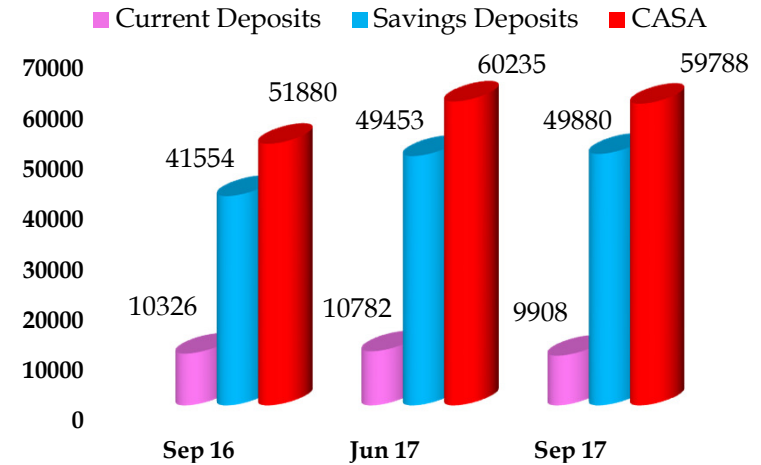


Deposits & Advances

Total Deposits (Rs. in Cr)

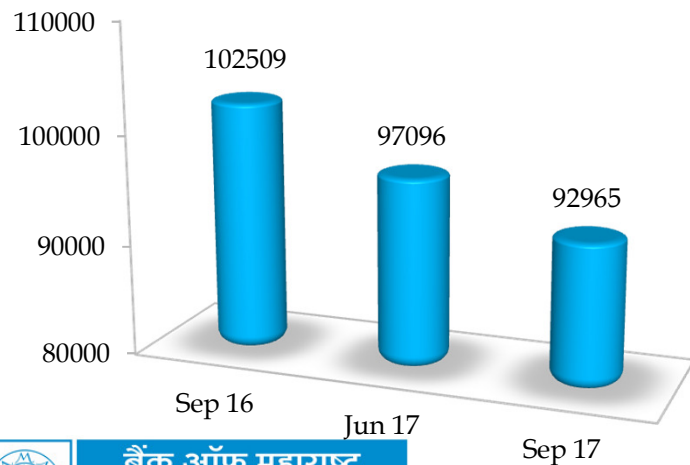


CASA (Rs. in Cr)

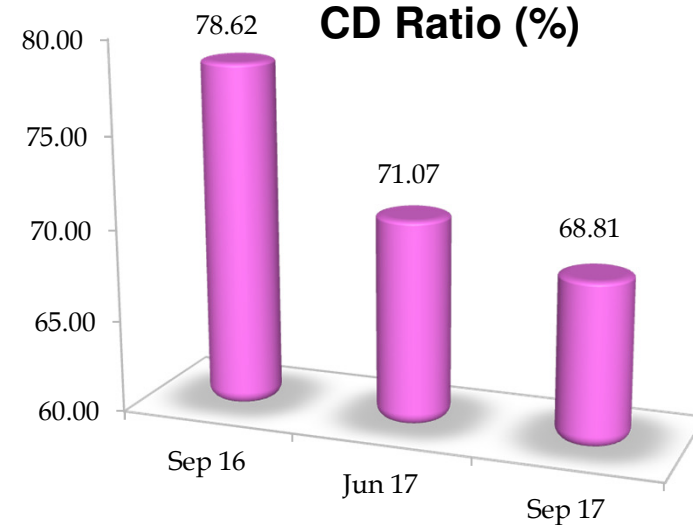


CASA %: Sep 16 – 39.78%; Jun 17 – 44.09%; Sep 17 – 44.26%

Gross Advances (Rs. in Cr)



CD Ratio (%)

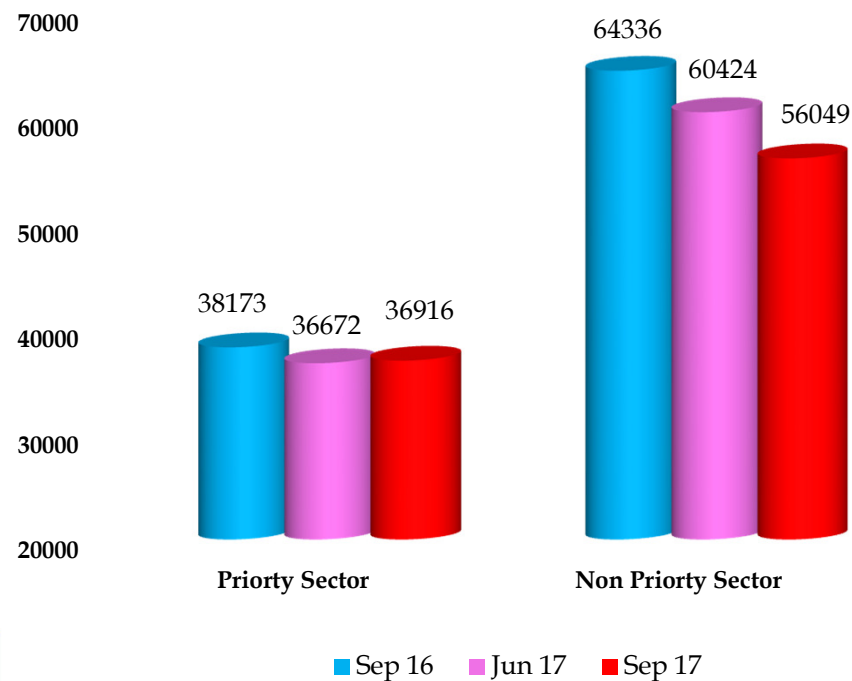


Advances

(₹ in Crore)

Particulars	As on			% Growth	
	Sep 16	Jun 17	Sep 17	Y-o-Y	Q-o-Q
Gross Advances	102509	97096	92965	(9.31%)	(4.25%)
<i>of which</i>					
Priority Sector	38173	36672	36916	(3.29%)	0.67%
Non-Priority Sector	64336	60424	56049	(12.88%)	(7.24%)

Priority & Non Priority Advances



Priority & Retail Sector Advances

(₹ in Crore)

Priority Sector Adv	Sep 16		Jun 17		Sep 17		% Growth	
	Adv	% to ANBC	Adv	% to ANBC	Adv	% to ANBC	Y-o-Y	Q-o-Q
ANBC	102675		106526		106135			
Priority Sector	38173	37.18%	36672	34.43%	36916	34.78%	(3.29%)	0.67%
<i>of which</i>								
<i>Agriculture</i>	17974	17.51%	17713	16.63%	18056	17.01%	0.46%	1.94%
MSME	15432	15.03%	13678	12.84%	14401	13.57%	(6.68%)	5.29%
Others	7175	6.99%	7768	7.29%	6837	6.44%	(4.71%)	(11.99%)

Particulars	As on			% Growth	
	Sep 16	Jun 17	Sep 17	Y-o-Y	Q-o-Q
Total Retail Credit	12820	16116	13303	3.77%	(17.46%)
<i>of which</i>					
Housing	10698	13659	10687	(0.11%)	(21.76%)
Education	870	906	969	11.44%	6.96%
Vehicle	612	856	915	49.51%	6.84%
Others	640	695	732	14.40%	5.38%

Exposure to Select Sectors

(₹ in Crore)

Sector	As on			% Growth	
	Sep 16	Jun 17	Sep 17	Y-o-Y	Q-o-Q
CRE	6939	5292	4730	(31.84%)	(10.63%)
NBFC	14952	8750	9498	(36.48%)	8.54%
Infrastructure	12099	9792	9230	(23.71%)	(5.74%)
<i>of which Power</i>	7260	5443	4542	(37.43%)	(16.55%)
<i>Telecom</i>	0	972	850	-	(12.53%)
Total	33990	23834	23457	(30.99%)	(1.58%)

Break-up of exposure to Power Sector

Sector	As on			% Growth	
	Sep 16	Jun 17	Sep 17	Y-o-Y	Q-o-Q
Central Govt	583	0	0	-	-
State Govt	2175	1883	1528	(29.75%)	(18.86%)
Private	4502	3561	3015	(33.04%)	(15.35%)
Total	7260	5444	4542	(37.43%)	(16.56%)



Industry wise Advances

(₹ in Crore)

Industry	Sep-16	Jun-17	Sep-17	Y-o-Y Growth (%)
Infrastructure	10619	8992	8497	(19.98)
Basic Metal & Metal Product	5230	5143	6349	21.39
All Engineering	3504	3327	3159	(9.87)
Chemicals & Chemical Products	3188	2425	2385	(25.19)
Textiles	2265	2191	2216	(2.16)
Vehicles, Vehicle Parts & Transport Equip.	1569	1504	1571	0.17
Mining & Quarrying (incl. Coal)	1582	1413	1199	(24.17)
Cement & Cement Products	1345	1061	707	(47.45)
Petroleum, Coal Products & Nuclear Fuels	1211	611	631	(47.93)
Other Industries	488	508	460	(5.79)
Total	33595	29586	29328	(12.70)



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Advances to Infrastructure

(₹ in Crore)

Particulars	Sep-16	Jun-17	Sep-17	Y-o-Y Growth (%)
Power	6499	5050	4431	(31.83)
Of which:				
State-owned Power Utilities	1821	1633	1519	(16.59)
Telecommunication	153	97	305	99.43
Roads	2362	2368	2286	(3.26)
Airports	302	2	2	(99.18)
Ports	352	339	334	(5.07)
Railways (other than Indian Railways)	17	16	16	(1.15)
Other Infrastructure	933	1119	1123	20.25
Total	10619	8992	8497	(19.98)

Assets Quality

(₹ in Crore)

Particulars	As on						% Rise	
	Sep 16		Jun 17		Sep 17		Y-o-Y	Q-o-Q
	Amount	% of G Adv	Amount	% of G Adv	Amount	% of G Adv		
Standard	88075	85.92%	79047	81.41%	75726	81.46%	(14.02%)	(4.20%)
Sub-Standard	7623	7.44%	4428	4.56%	4067	4.38%	(46.64%)	(8.14%)
Doubtful	6182	6.03%	13195	13.59%	12985	13.97%	110.02%	(1.59%)
Loss	629	0.61%	426	0.44%	187	0.20%	(70.19%)	(56.06%)
Gross NPA	14434	14.08%	18049	18.59%	17239	18.54%	19.44%	(4.49%)
Gross Advances	102509		97096		92965			
Provision Coverage Ratio	42.19%		47.32%		49.69%			



Movement of NPA

(₹ in Crore)

Particulars	Half Year Ended		Quarter Ended		
	Sep 16	Sep 17	Sep 16	Jun 17	Sep 17
Opening Gross NPA	10386	17189	13040	17189	18049
Less Cash Recoveries	326	1015	230	630	429
Less Upgradation	112	297	290	177	271
Less Write Off	351	1684	349	315	1368
Total Reduction [A]	789	2996	870	1122	2069
Add Slippages	4774	2511	2185	1626	1026
Add Variation	63	536	80	356	234
Total Addition [B]	4837	3047	2264	1982	1259
Gross NPA	14434	17239	14434	18049	17239
Gross NPA [%]	14.08%	18.54%	14.08%	18.59%	18.54%
Net NPA	9713	10990	9713	11268	10990
Net NPA [%]	9.94%	12.68%	9.94%	12.48%	12.68%



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Sector-wise NPAs

(₹ in Crore)

Sector	Sep 2016			Jun 2017			Sep 2017		
	Adv	Sector NPA	Sector NPA %	Adv	Sector NPA	Sector NPA %	Adv	Sector NPA	Sector NPA %
Agriculture*	15566	1730	11.11%	15226	2095	13.76%	15678	2282	14.56%
Retail	12820	598	4.66%	16116	610	3.79%	13303	666	5.01%
MSE	19558	3955	20.22%	18422	4425	24.02%	17662	4283	24.25%
Sub Total [A]	47945	6282	13.10%	49764	7130	14.33%	46643	7231	15.50%
% of [A] to Tot. Adv.	46.77			51.25			50.17		
Medium	1520	518	34.11%	1245	445	35.76%	1176	440	37.41%
Large Corp & Others	53044	7634	14.39%	46087	10474	22.73%	45146	9568	21.19%
Sub Total [B]	54564	8152	14.94%	47332	10919	23.07%	46322	10008	21.61%
% of [B] to Tot. Adv.	53.23			48.75			49.83		
Total	102509	14434	14.08%	97096	18049	18.59%	92965	17239	18.54%

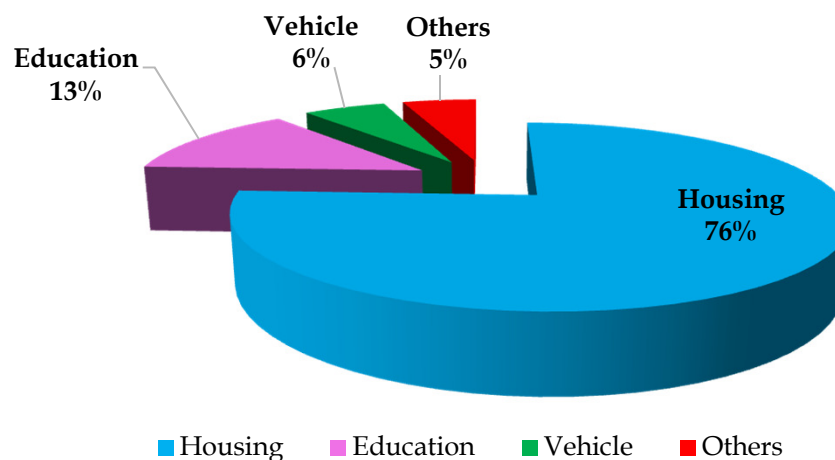
*Agriculture includes both Priority and Non-priority

Retail Sector-NPA

(₹ in Crore)

Sector	As on								
	Sep 2016			Jun 2017			Sep 2017		
	G Adv	Sector NPA	Sector NPA %	G Adv	Sector NPA	Sector NPA %	G Adv	Sector NPA	Sector NPA %
Total Retail Credit of which	12820	598	4.66%	16116	610	3.79%	13303	666	5.00%
Housing	10698	461	4.31%	13659	458	3.35%	10687	504	4.72%
Education	870	64	7.33%	906	83	9.16%	969	88	9.12%
Vehicle	612	43	6.95%	856	38	4.44%	915	38	4.18%
Others	640	31	4.80%	695	31	4.46%	732	35	4.72%

Share in Retail Sector NPA - Sep 17



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Restructured Advances

(₹ in Crore)

Particulars	Sep-16	Jun-17	Sep-17
Standard Restructured Advances	3518	2292	2184
% of Standard Restructured Adv. to Gross Adv.	3.43	2.36	2.35
Restructured during the Quarter	310	17	4

PARTICULARS AS ON 30.09.2017	No. of Accounts	Amount
CDR	23	1801
SDR	23	3940
S4 A	5	638



Types of Restructuring

(₹ in Crore)

Particulars	Sept 16 (Qtr)		June 16 (Qtr)		Sept 17 (Qtr)	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
CDR	33	3180	23	2552	23	1801
SDR	0	0	24	4099	23	3940
S4A	0	0	6	771	5	638
5/25	0	0	11	2979	11	2965
Others	34997	3780	37791	3889	37696	3616
Total	35030	6960	37855	14290	37758	12960

Watchlist Accounts & Slippages

(₹ in Crore)

Particulars	March 17 (Qtr)	June 17 (Qtr)	Sept 17 (Qtr)
SMA-1	9115	6988	7419
SMA-2	7110	7806	7601
Total	16225	14795	15019
Of which Slippage	3520	1626	1027
% of Slippage	21.69%	10.99%	6.84%



NCLT Referred Cases

(₹ in Crore)

Particulars	Amount
Balance as on 30.06.2017	4184
Total Security	7375
Secured Balance	4005
Unsecured Balance	179
Provision held for June 17 Quarter	1784
Additional Provision required till March 18 under IBC	833
Additional Provision made in Q2 under IBC	278



Investments

(₹ in Crore)

Particulars	As on			% Growth	
	Sep 16	Jun 17	Sep 17	Y-o-Y	Q-o-Q
A. SLR					
(i) HFT	57	0	0		
(ii) AFS	2162	7834	5282	144.27%	-32.58%
(iii) HTM	26928	25763	27605	2.51%	7.15%
Total SLR Investment	29147	33596	32887	12.83%	-2.11%
B. Non SLR					
(i) HFT	0	0	1		
(ii) AFS	4728	5406	3018	-36.18%	-44.18%
(iii) HTM	1569	1561	1561	-0.55%	0.00%
Total Non SLR Investment	6298	6967	4579	-27.29%	-34.27%
C. Gross Investment	35445	40563	37466	5.70%	-7.64%
M - Duration	4.54	5.27	5.40		
SLR Investment as % of NDTL	21.95	24.04	23.98		

Investments

(₹ in Crore)

Particulars	As on	As on	As on	% Growth	
	Sep 16	Jun 17	Sep 17	Y-o-Y	Q-o-Q
Government Securities	30627	35113	34403	12.33%	(2.02%)
Shares	237	360	354	49.30%	(1.71%)
Debentures & Bonds	1550	1715	1664	7.34%	(2.97%)
Subsidiaries & JVs	73	73	73	0.00%	0.00%
Others	2859	3032	697	(75.61%)	(77.00%)
Net Investments	35347	40293	37192	5.22%	(7.70%)

PARTICULARS	Sep 16	Jun 17	Sep 17
Security Receipts	104	230	259
DISCOM Bonds	477	477	468
NPI	115	701	687



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Key Financial Ratios

Particulars	Half Year Ended		Quarter Ended		
	Sep 16	Sep 17	Sep 16	Jun 17	Sep 17
Cost of Deposits (%)	6.25	5.51	6.17	5.58	5.44
Yield on Advances (%)	8.84	8.09	8.91	7.70	8.45
Yield on Investments (%)	7.85	7.31	7.69	7.33	7.29
Cost of Funds (%)	5.76	5.08	5.64	5.14	5.01
Yield on Funds (%)	7.96	7.17	7.84	6.88	7.46
NIM (%)	2.38	2.25	2.38	1.87	2.64
Return on Equity (%)	(21.78)	(18.32)	(20.00)	(34.05)	(1.92)
Return on Assets (%)	(0.95)	(0.55)	(0.88)	(1.03)	(0.06)
Earning Per Share (₹) (Not annualised)	(6.29)	(3.65)	(2.89)	(3.53)	(0.19)
Book value Per Share (₹)	57.48	39.38	57.48	41.27	39.38



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Profitability

(₹ in Crore)

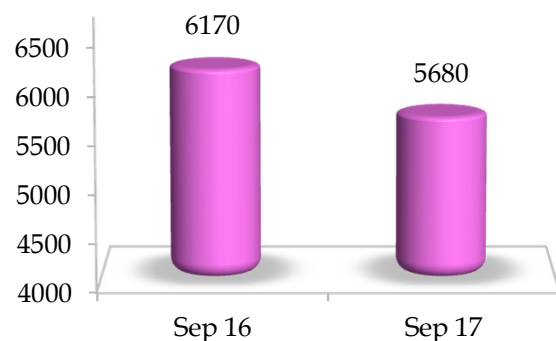
Particulars	Half Year Ended		Quarter Ended			% Increase (Qtr)	
	Sep 16	Sep 17	Sep 16	Jun 17	Sep 17	Y-o-Y	Q-o-Q
Total Income	6741	6513	3297	3210	3304	0.19%	2.92%
Total Expenses	5855	5288	2870	2676	2612	(9.00%)	(2.41%)
Operating Profit	886	1225	427	533	692	61.91%	29.68%
Provisions & Contingencies other	1551	1943	709	1152	791	11.58%	(31.32%)
Profit before tax	(665)	(717)	(282)	(618)	(99)		
Tax Expense	69	(282)	56	(206)	(76)		
Net Profit	(735)	(435)	(337)	(412)	(23)		

Interest Earnings

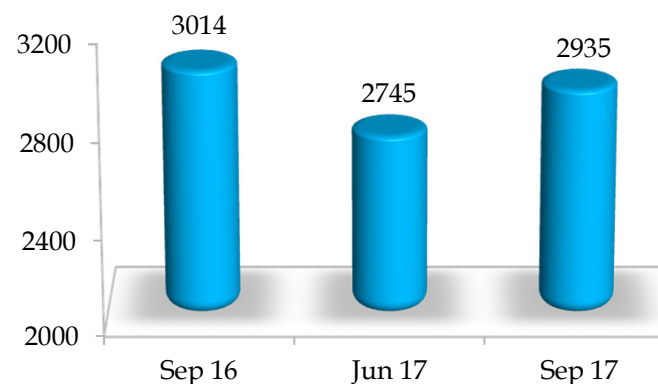
(₹ in Crore)

Particulars	Half Year Ended		Quarter Ended			% Growth	
	Sep 16	Sep 17	Sep 16	Jun 16	Sep 17	Y-o-Y	Q-o-Q
Interest on Advances	4456	3700	2201	1824	1876	(14.78%)	2.82%
Interest on Investment	1365	1455	643	720	735	14.27%	2.02%
Other Interest Income	349	525	170	201	324	90.81%	61.38%
Total Interest Income	6170	5680	3014	2745	2935	(2.63%)	6.90%

Interest Income(HY)



Interest Income(QTR)

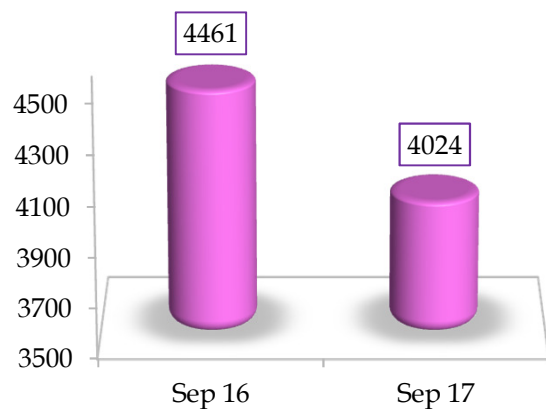


Interest Expenditure

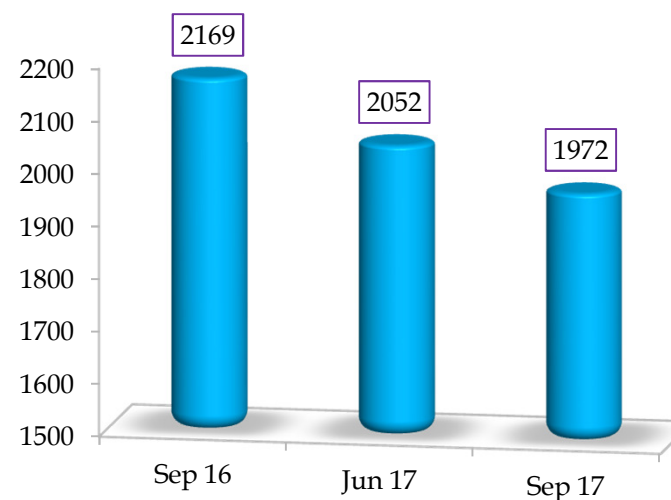
(₹ in Crore)

Particulars	Half Year Ended		Quarter Ended			% Growth (Qtr)	
	Sep 16	Sep 17	Sep 16	Jun 17	Sep 17	Y-o-Y	Q-o-Q
Interest on Deposits	4044	3717	1962	1891	1827	(6.93%)	(3.39%)
Other Interest Exp.	417	306	207	161	145	-29.93%	(9.91%)
Total Interest Exp	4461	4024	2169	2052	1972	(9.12%)	(3.90%)

Interest Expenses(HY)



Interest Expenses(QTR)

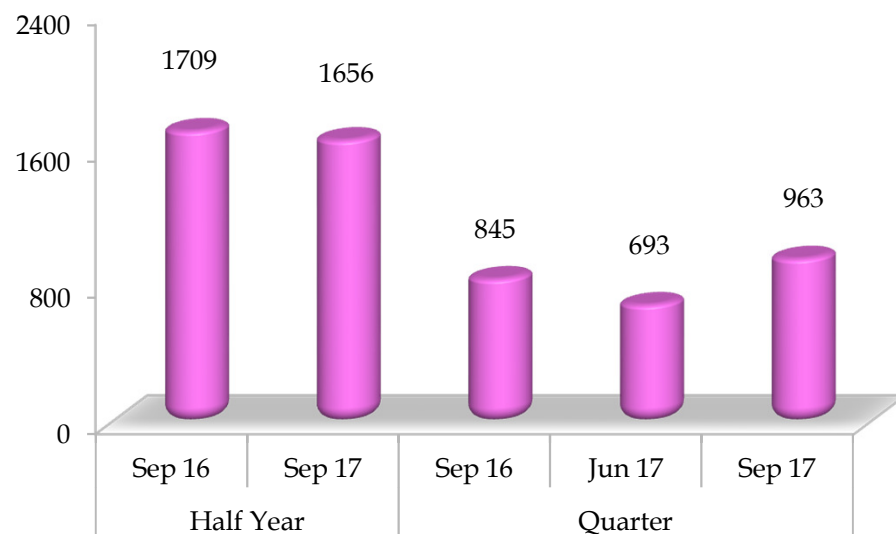


NII & NIM

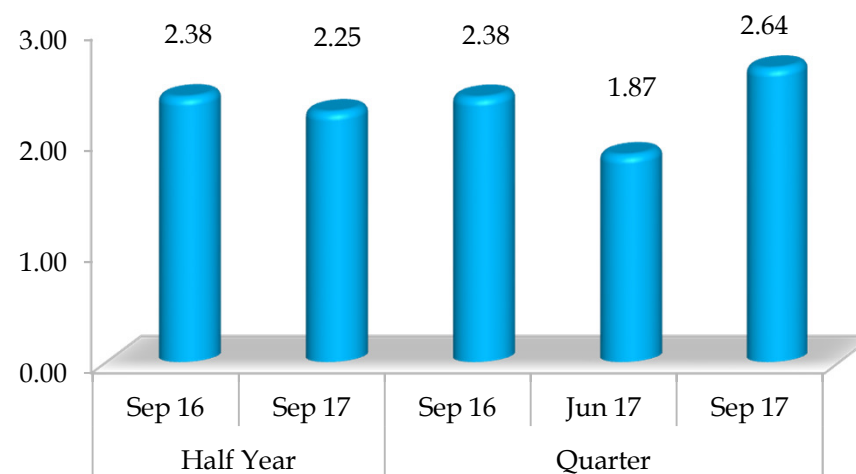
(₹ in Crore)

Particulars	Half Year Ended		Quarter Ended			% Growth (Qtr)	
	Sep 16	Sep 17	Sep 16	Jun 17	Sep 17	Y-o-Y	Q-o-Q
Net Interest Income	1709	1656	845	693	963	14.03%	39.02%
Net Interest Margin (%)	2.38	2.25	2.38	1.87	2.64		

NII



NIM (%)



Non-Interest Income

(₹ in Crore)

Particulars	Half Year Ended		Quarter Ended			% Increase (Qtr)	
	Sep 16	Sep 17	Sep 16	Jun 17	Sep 17	Y-o-Y	Q-o-Q
Fee Based Income	366	357	182	172	185	1.25%	7.31%
Treasury Income	162	368	86	216	152	76.03%	(29.63%)
<i>Of which</i>							
Profit from sale of Investment	113	312	58	188	124	115.96%	(33.93%)
Exchange profit	50	56	29	28	28	(3.57%)	(0.86%)
Recovery in written off accounts	11	39	7	26	13	99.56%	(47.97%)
Miscellaneous Income	31	69	8	51	19	136.21%	(63.42%)
Total Non-Interest Income	571	834	283	465	369	30.12%	(20.66%)



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Operating Expenditure

(₹ in Crore)

Expenditure Item	Half Year Ended		Quarter Ended			% Increase (Qtr)	
	Sep 16	Sep 17	Sep 16	Jun 17	Sep 17	Y-o-Y	Q-o-Q
Staff Expenses	891	773	446	392	381	(14.52%)	(2.62%)
<i>of which</i>							
Defined Retirement Benefit Prov	383	268	187	133	135	(27.80%)	(1.50%)
Other Operating	503	491	255	233	259	1.61%	11.25%
Total Op. Expenditure	1394	1264	701	624	640	(8.66%)	2.55%



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भारत सरकार का उद्यम
एक परिवार एक बैंक

Other Operating Expenditure

(₹ in Crore)

Expenditure Item (Excl Staff Exp)	Half Year Ended		Quarter Ended			% Increase (Qtr)	
	Sep 16	Sep 17	Sep 16	Jun 17	Sep 17	Y-o-Y	Q-o-Q
Rent, taxes, lighting	97.40	101.25	48.67	50.01	51.24	5.28%	2.46%
Printing & Stationery	9.25	8.92	3.88	5.39	3.53	(9.02%)	(34.51%)
Advt. & Publicity	6.59	6.77	4.02	3.55	3.22	(19.90%)	(9.30%)
Depreciation on fixed assets	54.03	47.28	28.66	22.84	24.44	(14.72%)	7.01%
Directors Fees & Expenses	0.46	0.32	0.22	0.18	0.14	(36.36%)	(22.22%)
Auditors Fees	9.49	5.62	4.84	5.35	0.27	(94.42%)	(94.95%)
Law Charges	7.51	8.34	4.02	4.06	4.28	6.47%	5.42%
Postage, Telegram, Telephone etc.	19.29	18.10	8.99	9.60	8.50	(5.45%)	(11.46%)
Repairs & Maintenance	38.89	40.74	18.88	15.43	25.31	34.06%	64.03%
Insurance	67.44	68.82	32.63	34.75	34.07	4.41%	(1.96%)
Other Expenditure	192.79	185.16	99.83	81.42	103.74	3.92%	27.41%
Total Non-int. Exp.	503.14	491.32	254.64	232.58	258.74	1.61%	11.25%



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Bank of Maharashtra

भारत सरकार का उद्यम

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Provisions & Contingencies

(₹ in Crore)

Particulars	Half Year Ended		Quarter Ended		
	Sep 16	Sep 17	Sep 16	Jun 17	Sep 17
Non Performing Assets	1525	1993	656	1158	835
Standard/Restructured Assets	(2)	(2)	1	(32)	30
Depreciation on Investments	(26)	(13)	(9)	(9)	(4)
Non-performing Investment	14	13	12	12	1
Other provisions (net of write back)	40	(48)	49	23	(71)
Provision & Contingencies other than taxes	1551	1943	709	1152	791
Income Tax (net of DTA & write back)	69	(282)	56	(206)	(76)
Total Provisions	1621	1661	764	946	715



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Resources

Category	As on		
	Sep 16	Jun 17	Sep 17
Metro	502	502	492
Urban	343	343	340
Semi- Urban	434	434	434
Rural	617	618	617
Total Branches	1896	1897	1883

Category	As on		
	Sep 16	Jun 17	Sep 17
Officers	6550	6567	6491
Clerks	4874	4851	4784
Sub-staff	1948	1816	1796
Total	13372	13234	13071

Consolidation & Rationalisation of Zones/ Branches	Planned for FY18	Actual upto 30.09.2017
Branches consolidated	65	14
Zones consolidated	8	3



Digital Footprints

	Sep 16 (Qtr)	Jun 17 (Qtr)	Sep 17 (Qtr)
No. of Registered Users	No.	No.	No.
Maha Mobile	1 59 731	3 26 711	3 59 686
UPI	4 275	64 371	69 390
Internet Banking	5 72 084	7 05 528	7 18 882
ATM (cards issued)	58 90 103	66 76 547	68 41 599
BHIM	--	4 40 281	5 77 121

(₹ in Crore)

	Sep 16 (Qtr)		Jun 17 (Qtr)		Sep 17 (Qtr)	
Transactions	No.	Amount	No.	Amount	No.	Amount
Maha Mobile	2 37 823	269	4 25 488	503	4 26 656	473
UPI	9 583	4	4 22 721	187	7 02 139	188
Internet Banking	90 80 138	18747	82 18 115	19915	91 25 981	21063
ATM on us	85 20 142	2545	55 33 835	1617	72 08 136	2126
ATM off us	1 09 57 802	2220	1 05 99 445	3726	1 18 76 944	2478
BHIM	--	--	3 66 966	104	5 80 083	147

Financial Inclusion-Deposits

Particulars	Sep 16 (Qtr)	Jun 17 (Qtr)	Sep 17 (Qtr)
No. of PMJDY Accounts (Lacs)	35.78	45.40	49.36
Balance in PMJDY Accounts (Rs. in Cr)	625	934	942
Average Balance in PMJDY Accounts	1747	2057	1907
Overdraft in PMJDY A/cs (Amt. in Cr)	0.34	0.31	0.32
No. of Transactions routed through BCs (Lacs)	46.82	27.82	58.43
Amount of transactions routed through BCs (Rs. in Cr)	2088	1521	2982
No. of Zero Balance accounts (in lacs)	14	17.03	17.85
No. of Accounts under Pradhan Mantri Suraksha Bima Yojana	13 50 975	13 84 286	14 00 382
No. of Accounts under Pradhan Mantri Jeevan Jyoti Bima Yojana	6 73 789	6 88 075	7 25 497
No. of Accounts under Atal Pension Yojana	55 209	71 972	79 725
No. of Aadhar seeded Accounts (Lacs)	90.17	112.68	129.37

Particulars	Sep 16 (Qtr)		Jun 17 (Qtr)		Sep 17 (Qtr)	
	No of accounts	Amount disbursed (Rs Cr)	No of accounts	Amount disbursed (Rs Cr)	No of accounts	Amount disbursed (Rs Cr)
Mudra loan under PMMY	21606	412	8330	180	17742	447
Stand up India	51	6	38	6	47	4



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Bank of Maharashtra

भारत सरकार का उद्यम

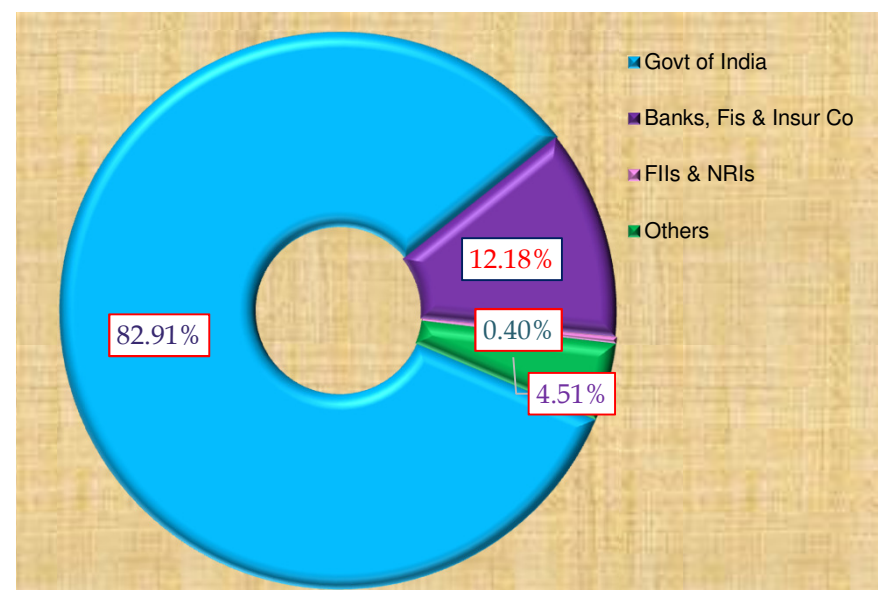
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Share Holding Pattern

(₹ in Crore)

Particulars	30.09.2016		30.09.2017	
	No. of Share	% Holding	No. of Share	% Holding
Govt of India	95.35	81.61%	104.24	82.91%
Banks, Financial & Insur Co	15.31	13.11%	15.31	12.18%
FII's & NRIs	0.54	0.46%	0.50	0.40%
Others	5.63	4.82%	5.67	4.51%
Total	116.83		125.72	

As on 30 Sep 2017	
Share Cap (Rs. In Cr)	1,257.22
No. of Shares (Cr)	125.72
Net Worth (Rs. In Cr)	4,950.59
BV per share (Rs.)	39.38
Return on Equity (%) (Annualised)[HY]	(18.32)



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Capital Adequacy (Basel III)

(₹ in Crore)

Particulars	As on		
	Sep 16	Jun 17	Sep 17
Risk Weighted Assets	99472	88904	83973
% of RWA to Gross Advances	97.04%	91.56%	90.33%
Tier I Capital	8436	7869	7559
CET I Capital	7273	6222	6024
Additional Tier I Capital	1163	1648	1535
Tier II Capital	2648	1977	1911
Total Capital Funds	11084	9846	9470
Tier I Ratio	8.48%	8.85%	9.00%
CET I Ratio	7.31%	7.00%	7.17%
Additional Tier I Ratio	1.17%	1.85%	1.83%
Tier II Ratio	2.66%	2.23%	2.28%
CRAR	11.14%	11.08%	11.28%



Safe Harbour

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This is for general information purpose only.

The background of the slide is a light purple color with a repeating pattern of stylized purple flowers and leaves. The flowers are small and clustered, with some showing detailed petal structures. The leaves are simple, rounded shapes. The overall aesthetic is soft and elegant.

Thank You