



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

AX1/ISD/STEX/2022-23

Date: 17<sup>th</sup> October, 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.**

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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 Second Quarter / Half Year ended 30<sup>th</sup> September, 2022.

A copy of the Press release and Investor 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



**PRESS RELEASE**

**Date: 17<sup>th</sup> Oct, 2022**

**FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED 30<sup>th</sup> SEPT 2022**

**Results at a Glance**

**Quarter 30<sup>th</sup> Sep 2022 vis a vis Quarter 30<sup>th</sup> Sept 2021**

- Total Business grew by 15.92% to ₹ 344,065 crore.
- Total Deposits up by 7.86% to ₹ 195,849 crore.
- CASA increased by 12.58%.
- Credit - Deposit (CD) Ratio improved to 75.68%.
- Gross Advances increased by 28.62% to ₹ 148,216 crore.
- Gross NPA declined to 3.40% as on 30.09.2022.
- Net NPA reduced to 0.68% as on 30.09.2022.
- Provision Coverage Ratio improved to 96.06%.
- Operating profit grew by 4.43% (Y-o-Y basis) & 21.64% (Q-o-Q basis) to ₹ 1,462 crore.
- Net Profit up by 102.93% to ₹ 535 crore as on 30.09.2022
- Net Interest Income increased by 25.84% (Y-o-Y basis) & 11.94%(Q-o-Q basis) to ₹ 1,887 crore.
- Net Interest Margin (NIM) improved to 3.55% as on 30.09.2022.
- Cost to Income Ratio improved to 38.82%.
- Return on Assets (ROA) improved to 0.92% for Q2 FY23.
- CRAR improved to 16.71% of which Tier I is 12.89%.
- Return on Equity (ROE) has improved to 18.32%.



### Profitability (Quarter Ended Sep 30,2022)

- Net Profit up by 102.93% to ₹ 535 crore in Q2FY23 on Y-o-Y basis as against ₹ 264 crore for Q2FY22. The same is up by 18.40% on a Q-o-Q sequential basis.
- Operating Profit has shown a growth of 4.43% on Y-o-Y basis to ₹ 1,462 crore for Q2FY23 as against ₹ 1,400 crore for Q2FY22.
- Net Interest Income (NII) grew by 25.84% on Y-o-Y basis to ₹ 1,887 crore in Q2FY23 as against ₹ 1,500 crore for Q2FY22. The same is up by 11.94% on a Q-o-Q sequential basis.
- Net Revenues (Net Interest income plus other income) for Q2FY23 improved by 2.48 % from ₹ 2,331 crore for Q2FY22 to ₹ 2,389 crore for Q2FY23.
- Cost to Income Ratio improved to 38.82% for Q2FY23 as against 39.96% for Q2FY22. The same was 39.99% for the quarter ended 30.06.2022.
- Return on Assets (ROA) improved to 0.92% for Q2FY23 against 0.53% for Q2FY22 and 0.81% for Q1FY23.
- Return on Equity (ROE) also improved to 18.32% for Q2FY23 against 11.45% for Q2FY22 and 16.75% for Q2FY23.

### Profitability (Half Year Ended Sep 30,2022)

- Net Profit up by 109.24% to ₹ 987 in HYFY23 on Y-o-Y basis against ₹ 472 crore for HYFY22.
- Operating Profit has shown a growth of 6.27% on Y-o-Y basis to ₹ 2,664 crore for HYFY23 as against ₹ 2,506 crore for HYFY22.
- Net Interest Income (NII) grew by 22.97% on Y-o-Y basis to ₹ 3,573 crore in HYFY23 as against ₹ 2,905 crore for HYFY22.
- Fee based income increased by 5.66 % on Y-o-Y basis to ₹ 587 crore for HYFY23.
- Cost to Income Ratio improved to 39.35% for HYFY23 as against 43.35% for HYFY22.
- Return on Assets (ROA) improved to 0.87% for HYFY23 against 0.47% for HYFY22.



- Return on Equity (ROE) also improved to 16.90% for HYFY23 against 10.43% for HYFY22.

### Assets & Liabilities

- Total Business grew by 15.92% on Y-o-Y basis to ₹ 344,065 crore.
- Total Deposits up by 7.86% on Y-o-Y basis to ₹ 195,849 crore in Q2FY23.
- Gross Advances grew by 28.62% on Y-o-Y basis to ₹ 148,216 crore in Q2FY23 as against ₹ 115,236 crore in Q2FY22.
- Net Advances grew by 30.20 % on Y-o-Y basis to ₹ 144,163 crore in Q2FY23.
- RAM (Retail, Agri. & MSME) Business grew by 22.31% on Y-o-Y basis. Retail advances grew by 26.60% to ₹ 38,590 crore on Y-o-Y basis. MSME advances grew by 24.58% on Y-o-Y basis to ₹ 28,647 crore for Q2FY23.

### Capital Adequacy:

- Total Basel III Capital adequacy ratio improved to 16.71% with Common Equity Tier 1 ratio of 12.89% for Q2FY23.
- Bank has raised AT- I Bond of Rs. 710 crore on 8<sup>th</sup> Sep 2022.

### Asset quality:

- Gross NPA declined to 3.40% as on 30.09.2022 against 5.56 % as on 30.09.2021. The same was 3.74 % as on 30.06.2022.
- Net NPA declined to 0.68% as on 30.09.2022 against 1.73% as on 30.09.2021. The same was 0.88 % as on 30.06.2022.
- Provision Coverage ratio improved to 96.06% as on 30.09.2022 as against 92.38% as on 30.09.2021. The same was 95.04 % as on 30.06.2022.
- . Bank holds cumulative Covid-19 provision of ₹ 1,200 crore as on 30<sup>th</sup> Sept 2022.



### Profitability

(Rs in crore)

Particulars	Quarter Ended			Change (%)	
	Sep 21	Jun 22	Sep 22	Q-o-Q	Y-o-Y
Total Income	4,039	3,774	4,317	14.39	6.89
Total Expenses	2,639	2,573	2,855	11.00	8.19
Operating Profit	1,400	1,202	1,462	21.64	4.43
Provisions & Cont. other than taxes	938	548	579	5.63	(38.22)
Profit before tax	462	653	883	35.09	90.98
Tax Expense	198	201	348	72.52	75.10
Net Profit	264	452	535	18.40	102.93

### Top Line Business

(Rs in crore)

Particulars	As on		Growth (%)
	Sep 21	Sep 22	Y-o-Y
Total Business	296,808	344,065	15.92
Deposits	181,572	195,849	7.86
of which CASA	97,889	110,205	12.58
CASA Share (%) to Total Deposit	53.91	56.27	
Gross Advances	115,236	148,216	28.62

### Balance Sheet

(Rs in crore)

LIABILITIES	As on		
	Sep 21	Sep 22	Mar 22
Capital	6,731	6,731	6,731
Reserves and Surplus	6,278	8,141	7,154
Deposits	181,572	195,849	202,294
Borrowings	7,873	22,911	7,747
Other Liabilities & Provisions	5,668	5,377	6,685
<b>TOTAL</b>	<b>208,122</b>	<b>239,009</b>	<b>230,611</b>
ASSETS			
Cash and Balances with Reserve Bank of India	13,838	14,483	19,722
Balances with Banks and Money at Call & Short Notice	53	29	194
Investments	71,774	70,184	68,590
Advances (Net)	110,728	144,163	131,170
Fixed Assets	1,621	2,194	2,242
Other Assets	10,107	7,955	8,693
<b>TOTAL</b>	<b>208,122</b>	<b>239,009</b>	<b>230,611</b>

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

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Azadi Ka  
Amrit Mahotsav



बैंक ऑफ महाराष्ट्र  
Bank of Maharashtra

भारत सरकार का उद्यम

एक परिवार एक बैंक

# FINANCIAL RESULTS

For Quarter/Half-Year Ended  
September 30<sup>th</sup>, 2022

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

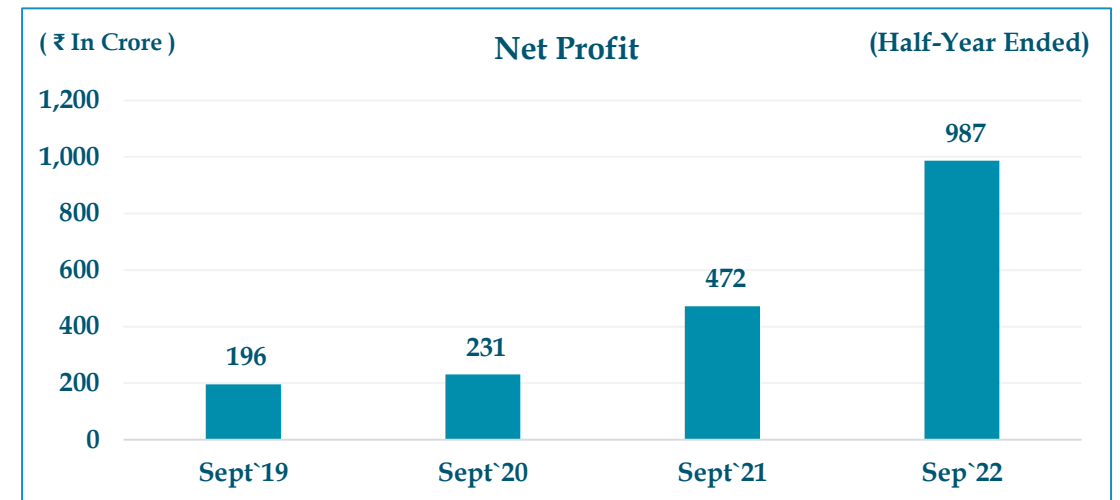
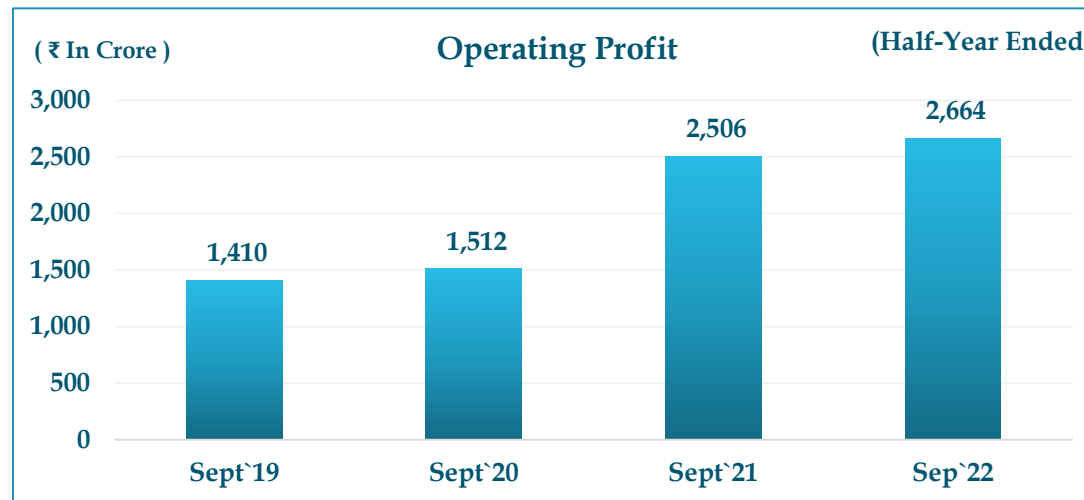
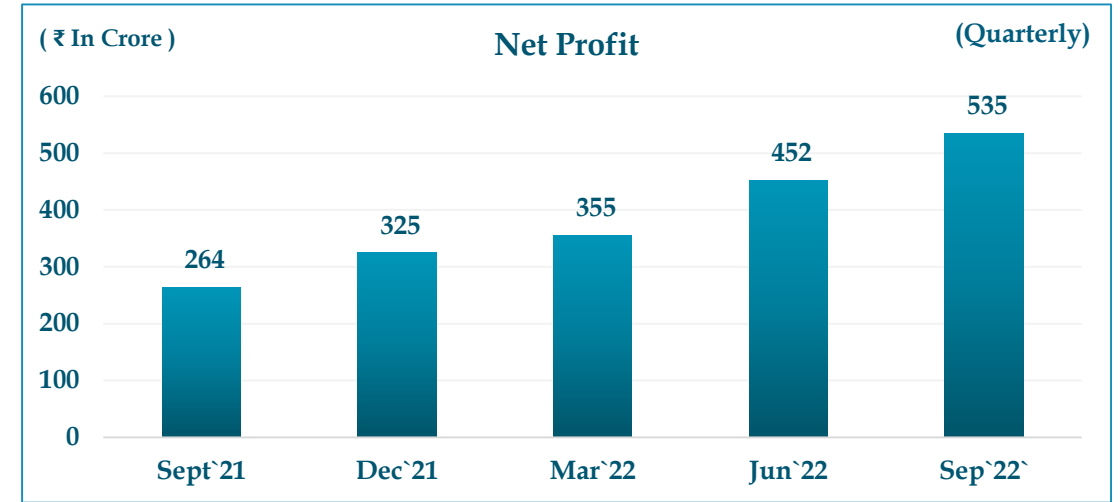
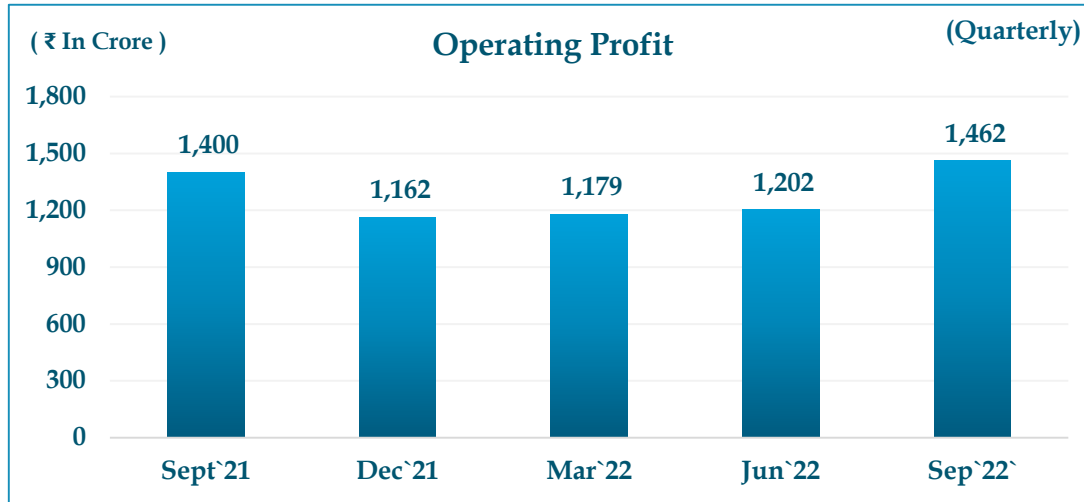
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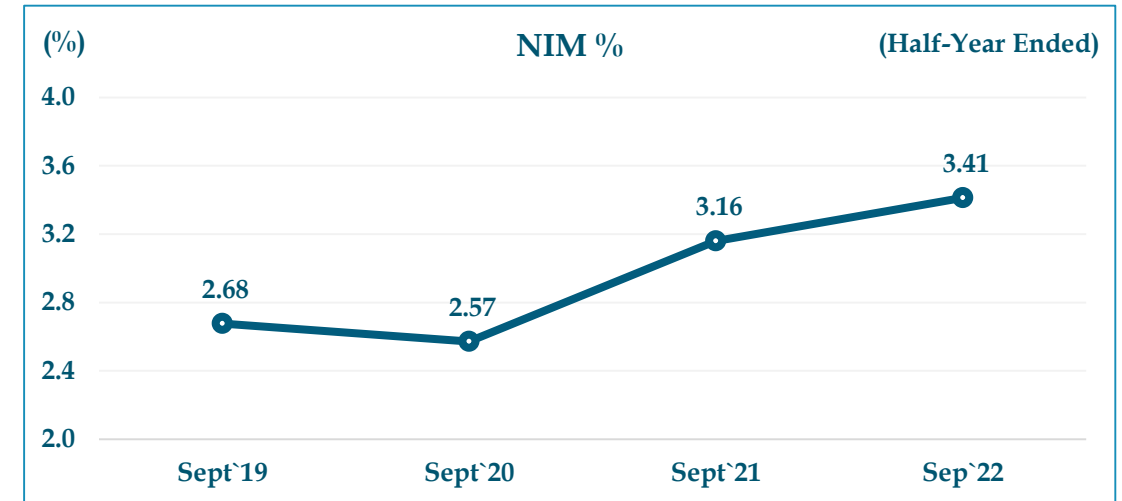
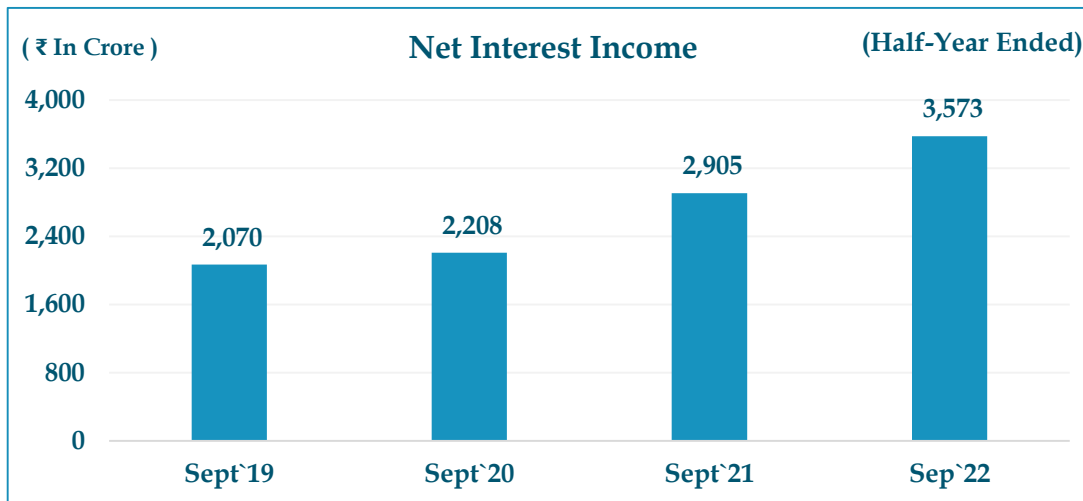
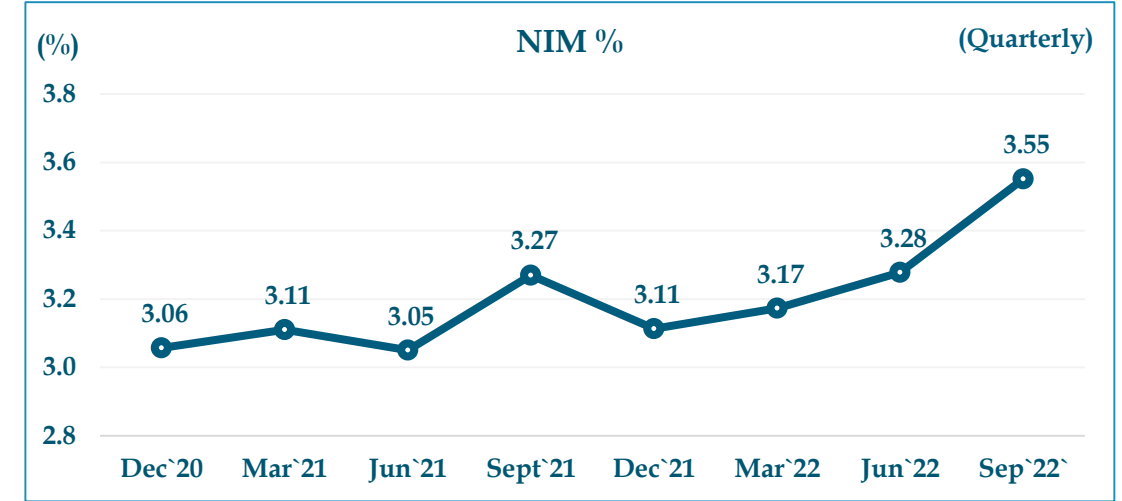
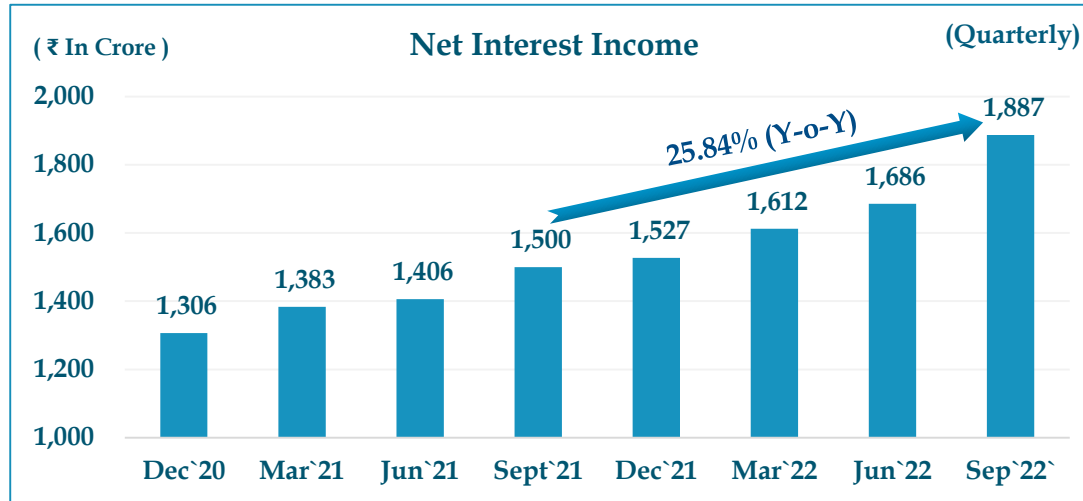
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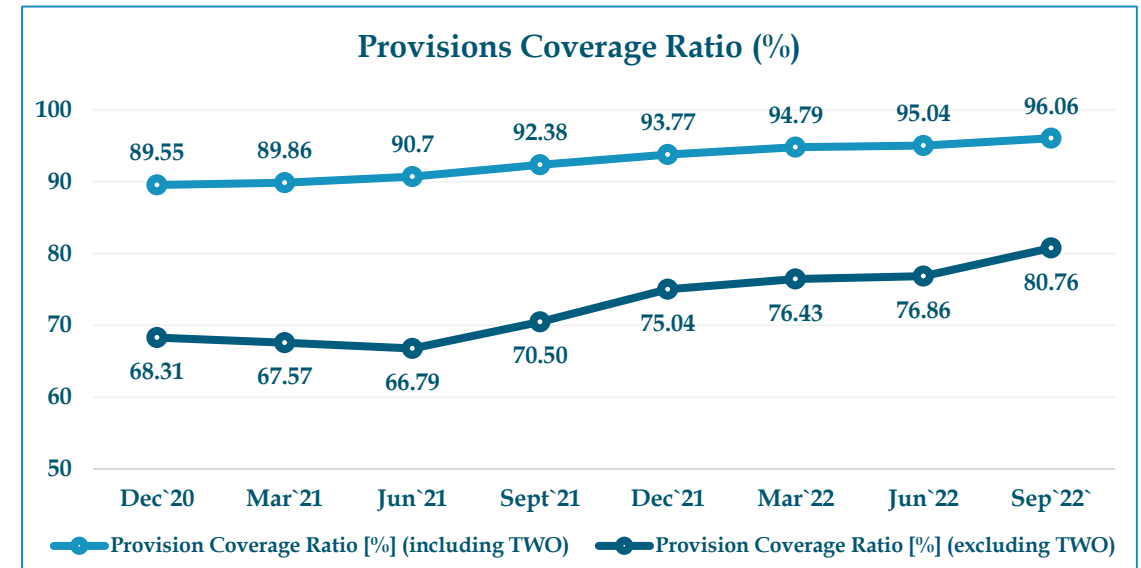
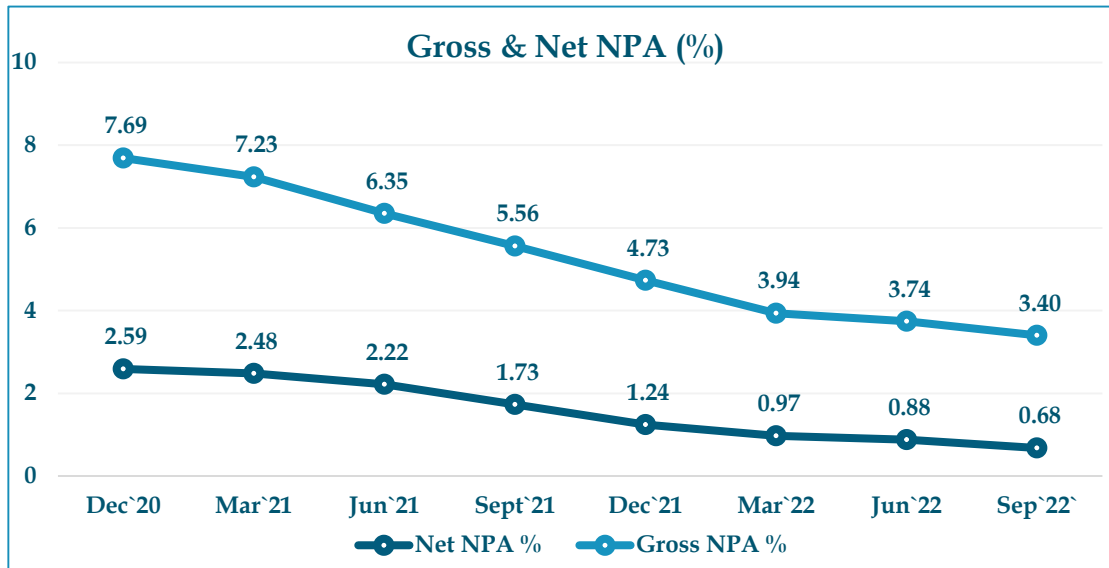
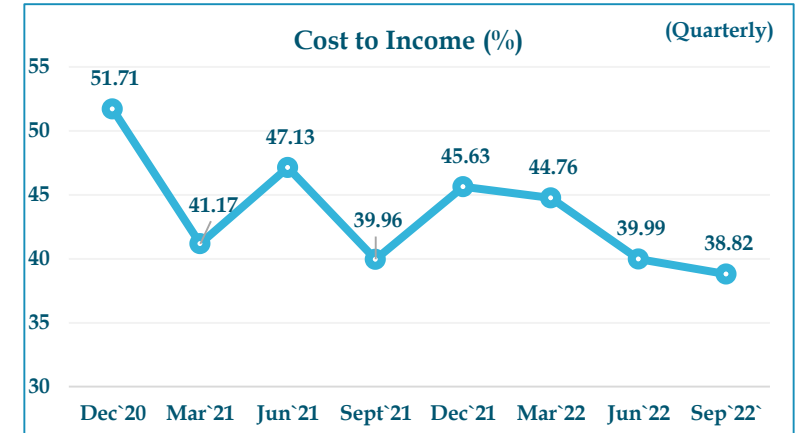
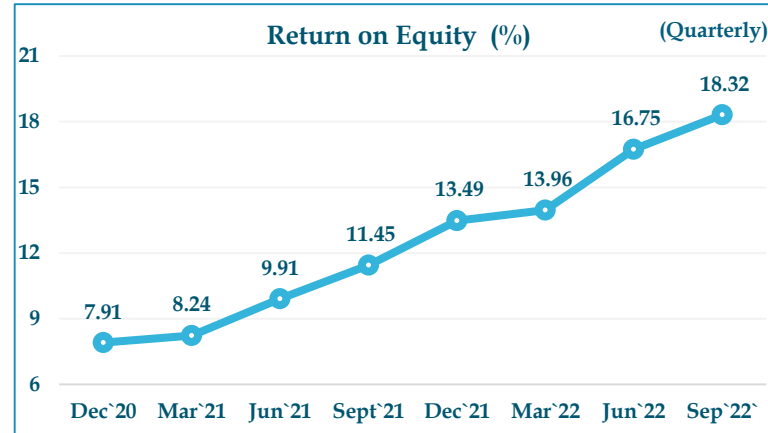
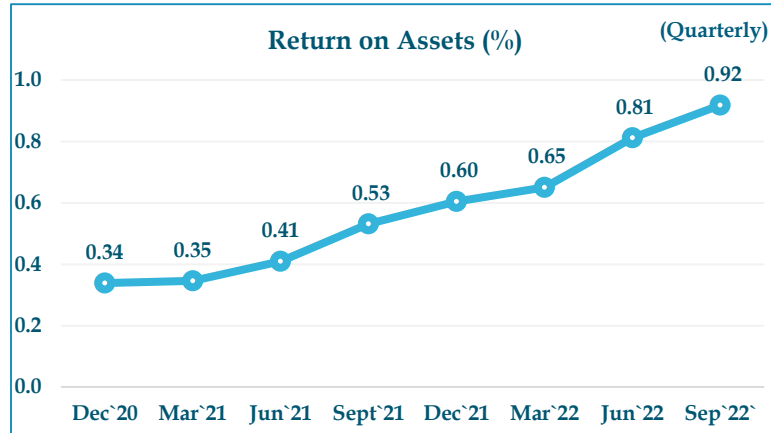
(Y-o-Y) (Q: Sept` 22 vis-à-vis Q: Sep` 21)

Net Profit	Operating Profit	NIM %	Return on Assets	Net NPA %
Increased by 102.93 % ↑	Increased by 4.43% ↑	3.55 (3.27) ↑	0.92 (0.53) ↑	0.68 (1.73) ↓
Total Business	Total Deposits	Savings Deposits	Current Deposits	Cost of Deposit
Increased by 15.92 % ↑	Increased by 7.86 % ↑	Increased by 14.10 % ↑	Increased by 6.82 % ↑	Improved by 22 basis points ↓
Gross Advances	Agri. Advances	MSME Advances	Retail Advances	PCR
Increased by 28.62 % ↑	Increased by 11.58 % ↑	Increased by 24.58 % ↑	Increased by 26.60 % ↑	Improved to 96.06 % ↑







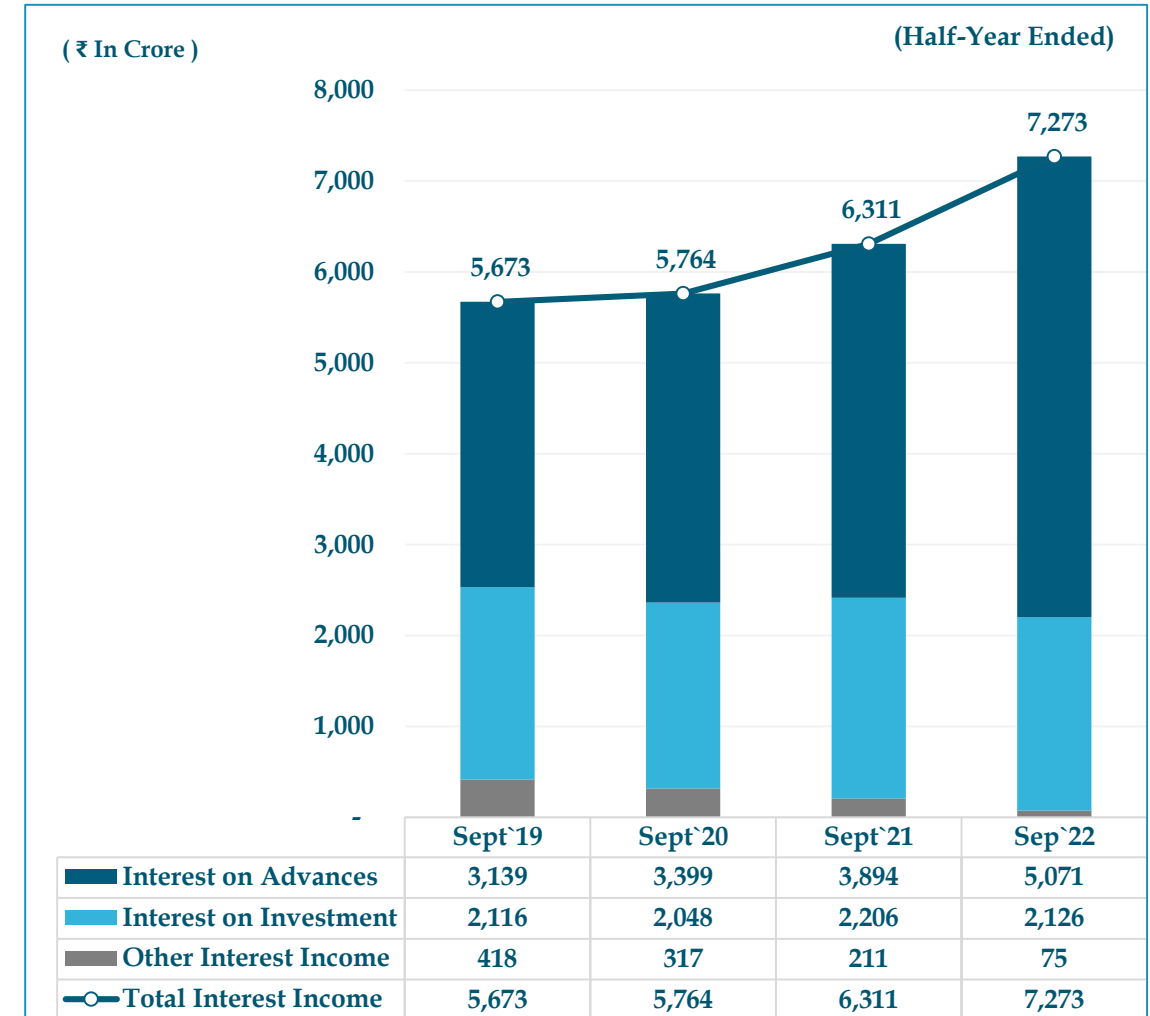
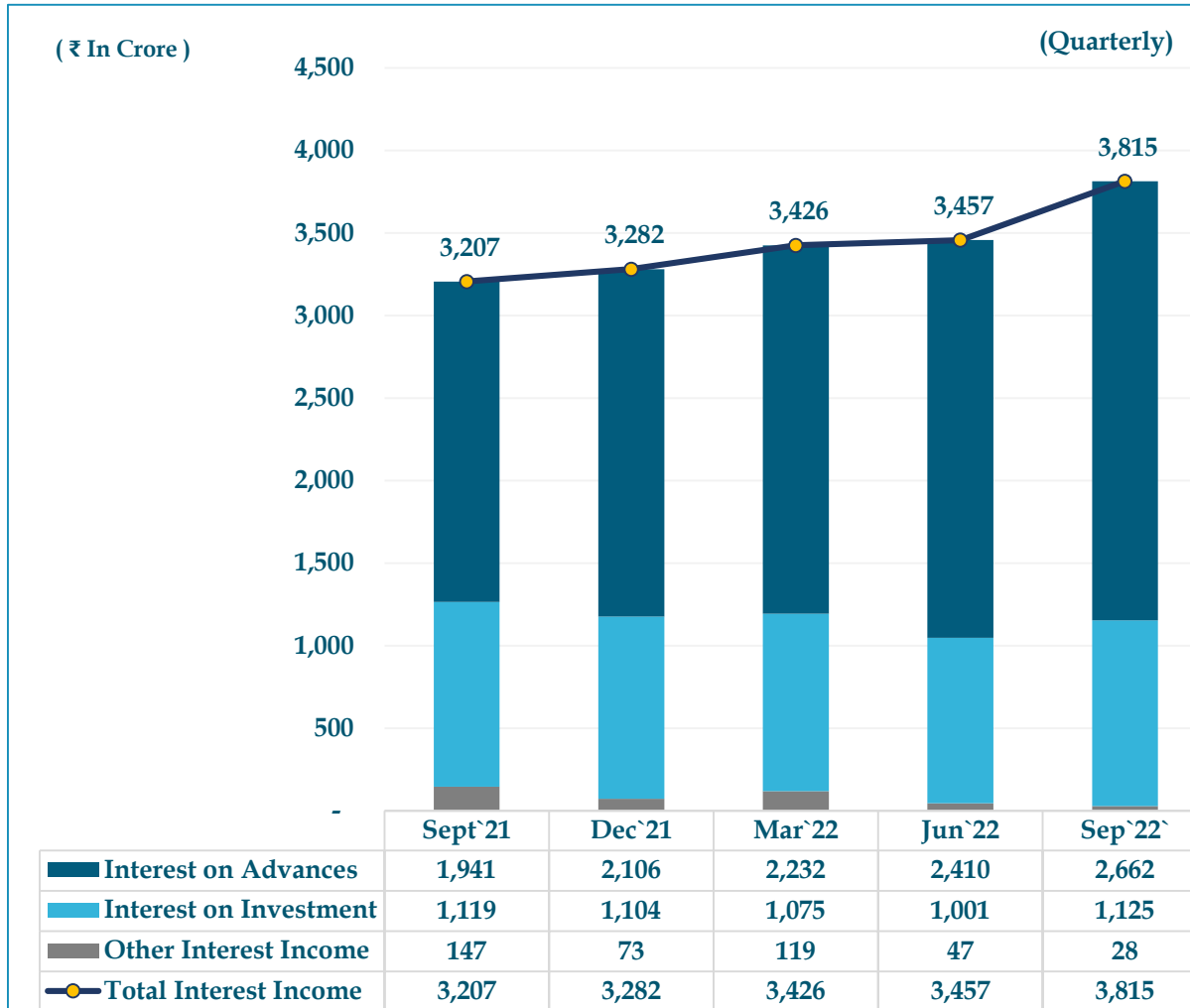


## Statement of Income and Expenditure

(₹ In Crore)

Particulars	Quarter Ended				Half-Year Ended			Year Ended
	Sept`21	Jun`22	Sep`22	Y-o-Y (%)	Sept`21	Sep`22	Y-o-Y (%)	Mar`22
<b>Total Income</b>	<b>4,039</b>	<b>3,774</b>	<b>4,317</b>	<b>7</b>	<b>7,830</b>	<b>8,092</b>	<b>3</b>	<b>15,672</b>
Interest Income	3,207	3,457	3,815	19	6,311	7,273	15	13,019
Non-Interest Income	832	317	502	(40)	1,519	819	(46)	2,652
<b>Total Expenses</b>	<b>2,639</b>	<b>2,573</b>	<b>2,855</b>	<b>8</b>	<b>5,324</b>	<b>5,428</b>	<b>2</b>	<b>10,824</b>
Interest Expenses	1,708	1,772	1,928	13	3,405	3,700	9	6,975
Operating Expenses	932	801	927	(0)	1,918	1,728	(10)	3,849
<b>Operating Profit</b>	<b>1,400</b>	<b>1,202</b>	<b>1,462</b>	<b>4</b>	<b>2,506</b>	<b>2,664</b>	<b>6</b>	<b>4,848</b>
Provision & Contingencies other than taxes	938	548	579	(38)	1,691	1,128	(33)	2,892
<b>Profit Before Taxes</b>	<b>462</b>	<b>653</b>	<b>883</b>	<b>91</b>	<b>816</b>	<b>1,536</b>	<b>88</b>	<b>1,956</b>
Provision for Taxes [Net of DTA]	198	201	348	75	344	549	60	804
<b>Net Profit</b>	<b>264</b>	<b>452</b>	<b>535</b>	<b>103</b>	<b>472</b>	<b>987</b>	<b>109</b>	<b>1,152</b>

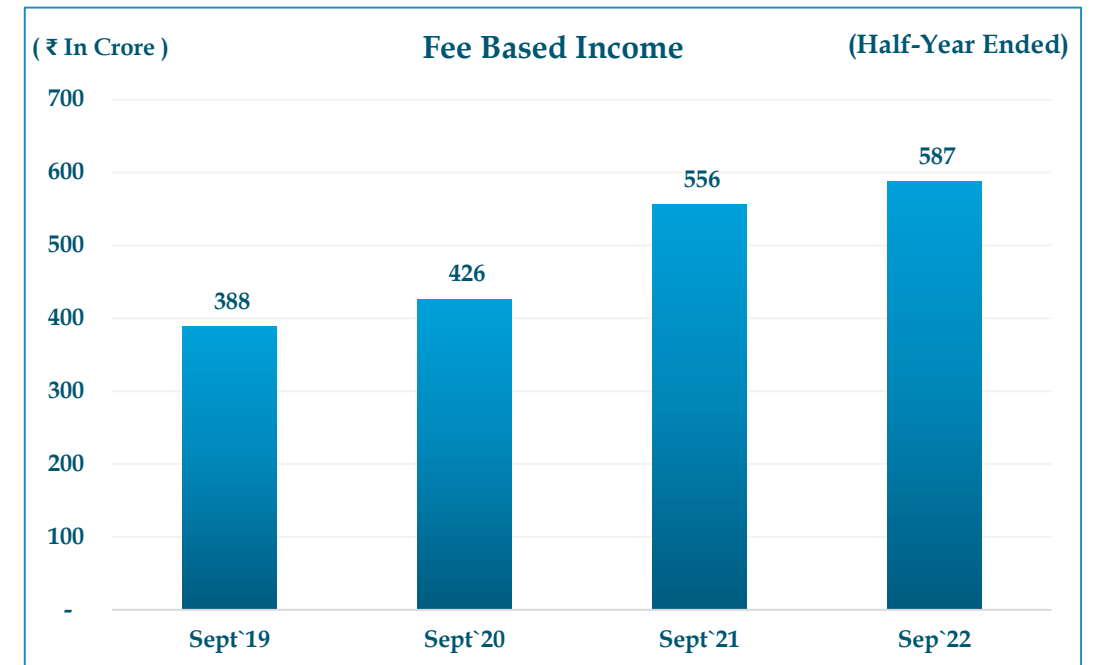
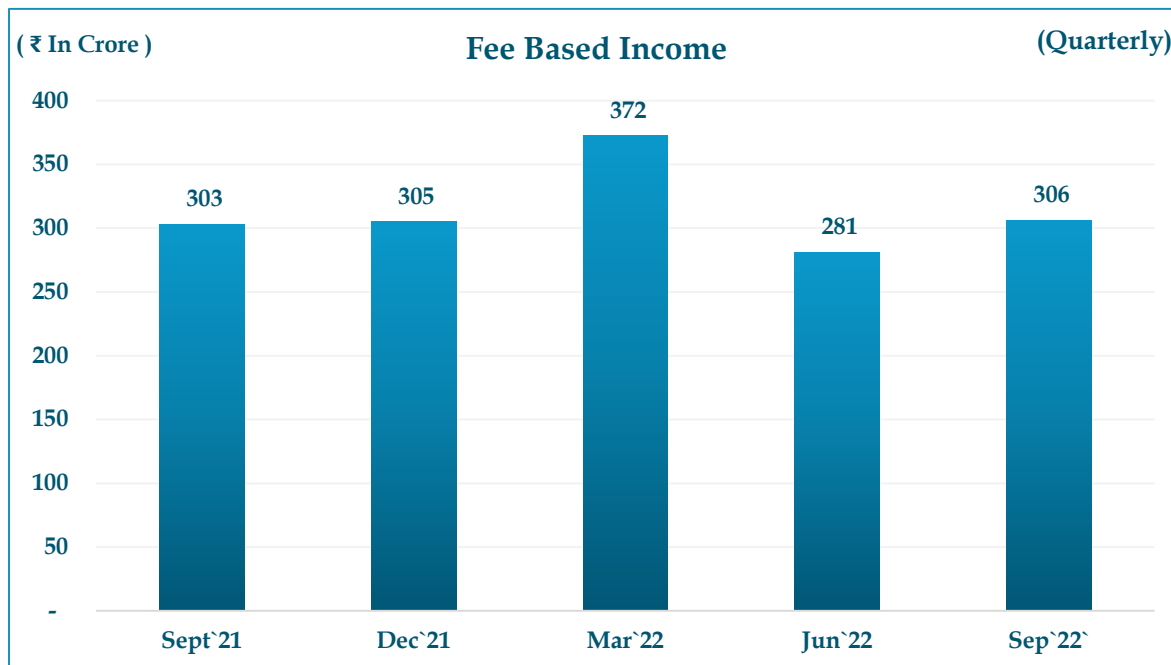
## Interest Earnings



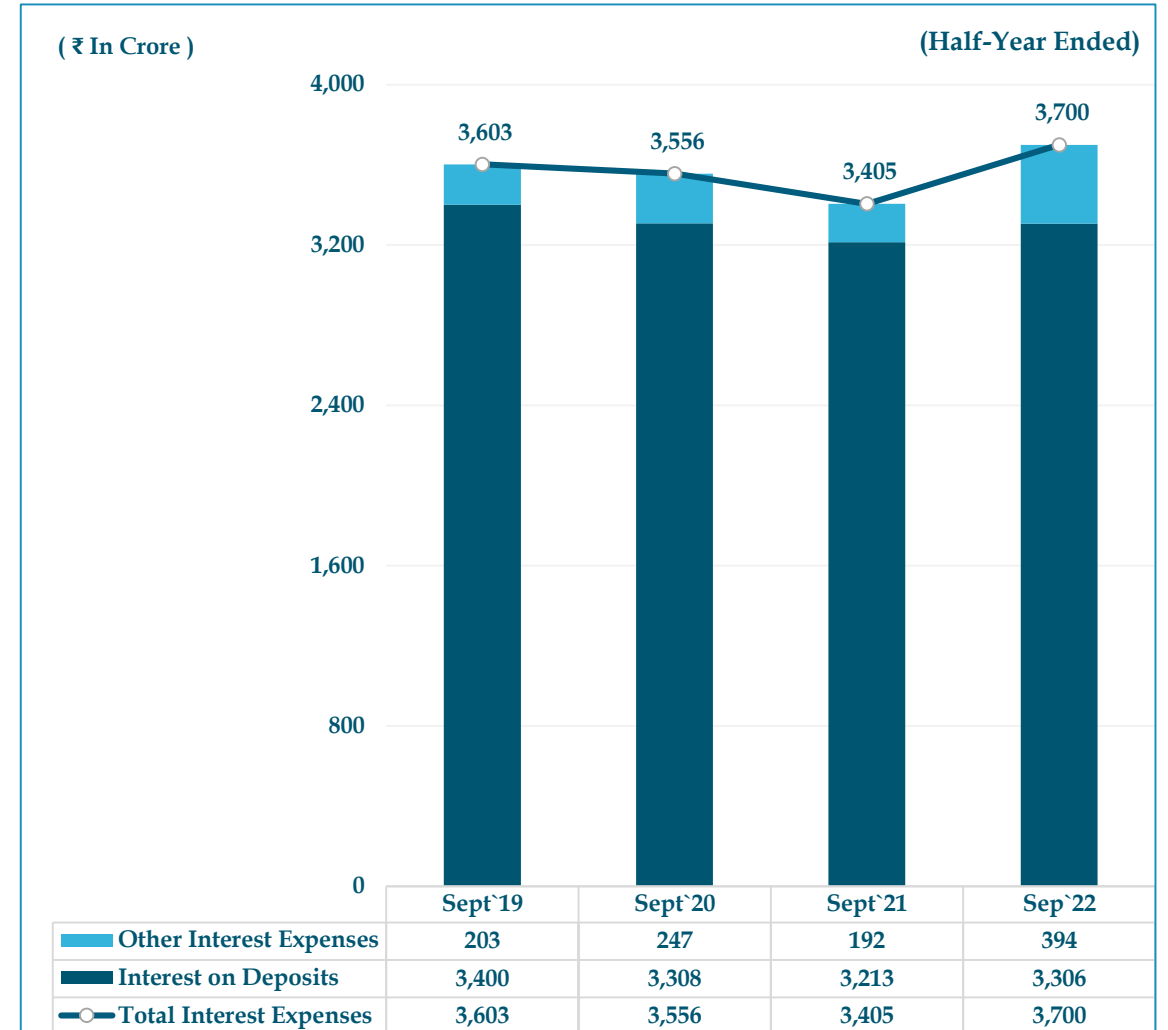
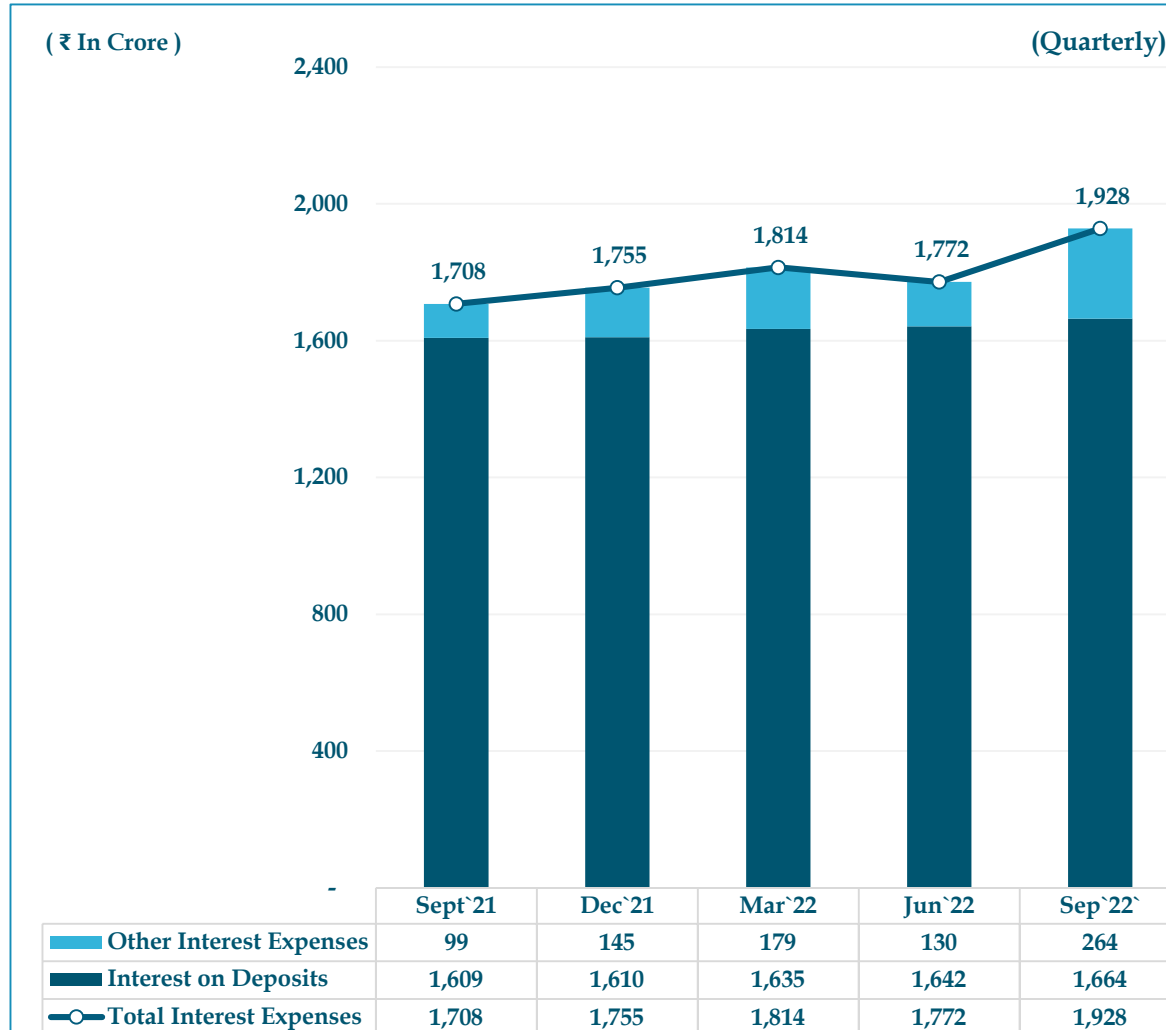
## Non-Interest Income

(₹ In Crore)

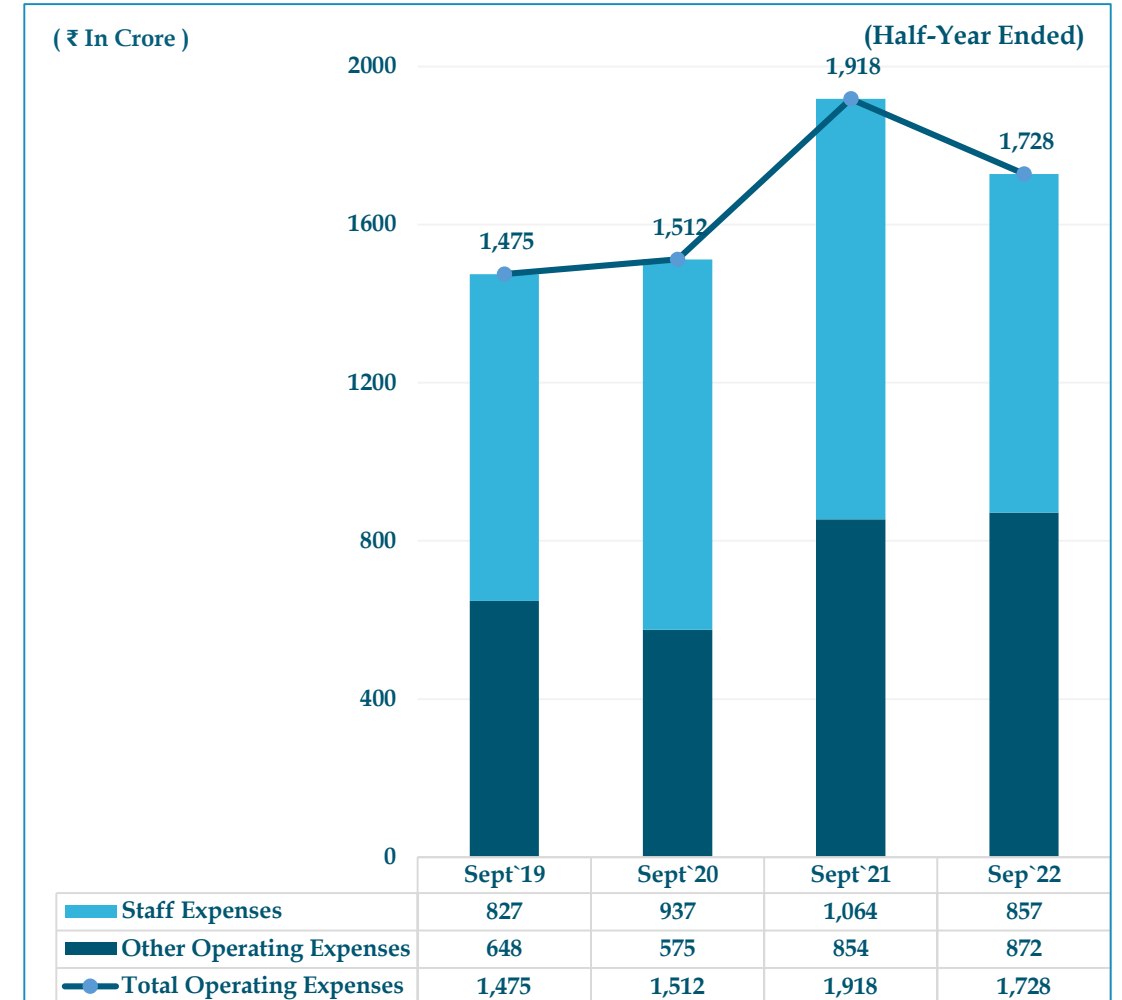
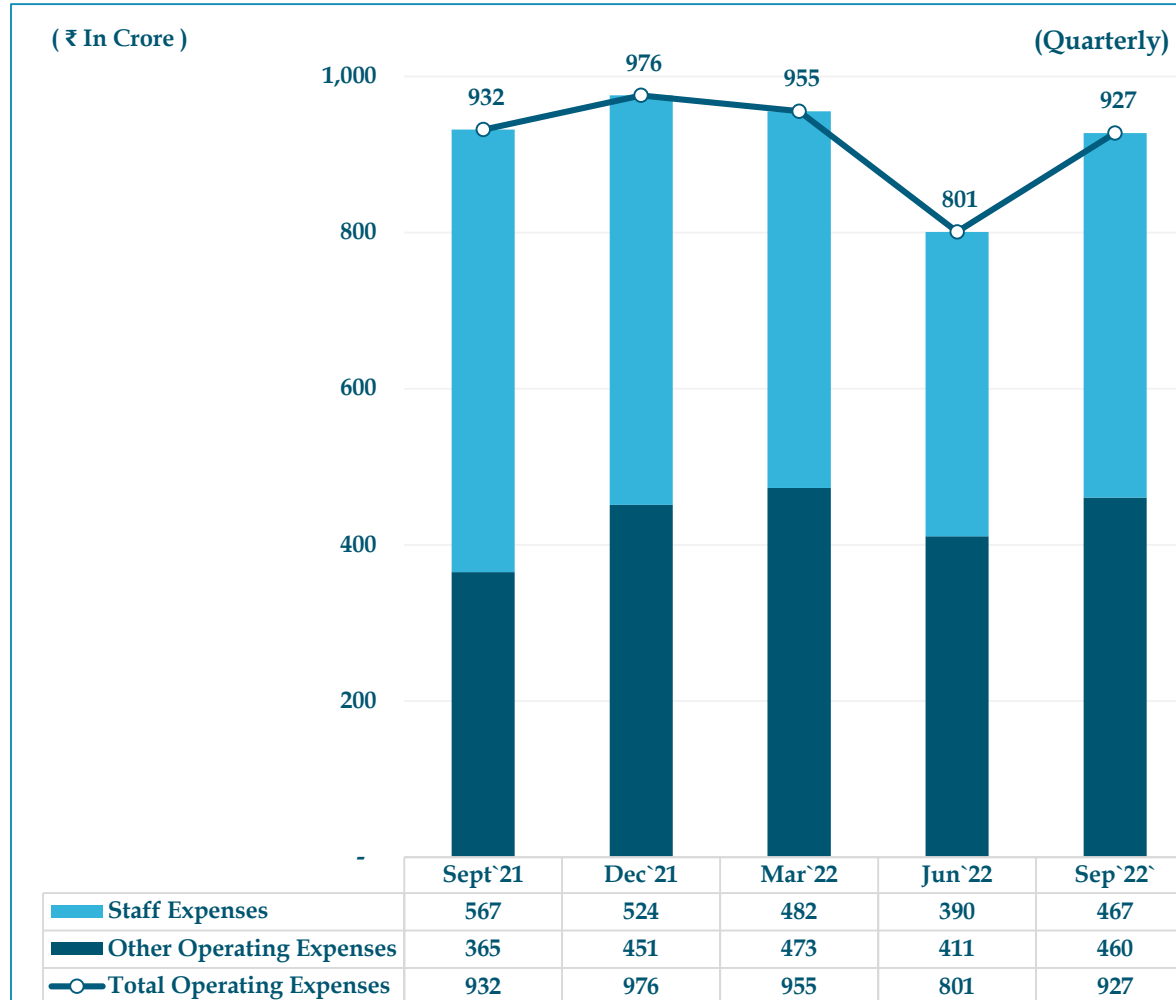
Particulars	Quarter Ended					Half-Year Ended		
	Sept`21	Dec`21	Mar`22	Jun`22	Sep`22`	Sept`20	Sept`21	Sep`22
Fee Based Income	303	305	372	281	306	426	556	587
Treasury Income	113	114	28	(92)	36	300	414	(56)
Miscellaneous Income	415	192	122	127	161	90	549	288
<b>Total Non-Interest Income</b>	<b>832</b>	<b>611</b>	<b>522</b>	<b>317</b>	<b>502</b>	<b>816</b>	<b>1,519</b>	<b>819</b>



## Interest Expenses



## Operating Expenses





## Other Operating Expenses

(₹ In Crore)

Particulars	Quarter Ended			Half-Year ended		Year Ended
	Sept`21	Jun`22	Sep`22`	Sept`21	Sep`22	Mar`22
Rent, taxes, lighting	47	58	63	112	121	228
Printing & Stationery	6	5	6	10	11	22
Depreciation on fixed assets	74	63	59	114	122	268
Auditors Fees	4	8	4	9	12	17
Law Charges	6	19	11	9	30	39
Postage, Telephone etc.	13	15	12	25	27	43
Repairs & Maintenance	42	50	52	90	101	193
Insurance & Guarantee Fee	55	61	59	112	120	224
Other Expenditure	119	134	194	373	328	743
<b>Total Other Operating Exp.</b>	<b>365</b>	<b>411</b>	<b>460</b>	<b>854</b>	<b>872</b>	<b>1,778</b>

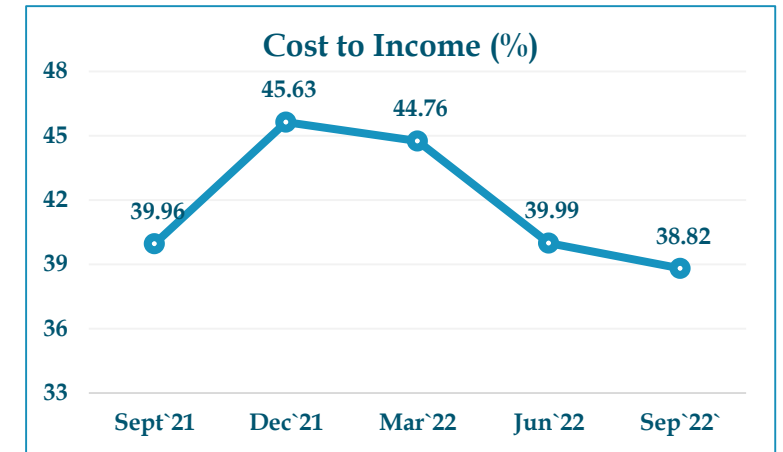
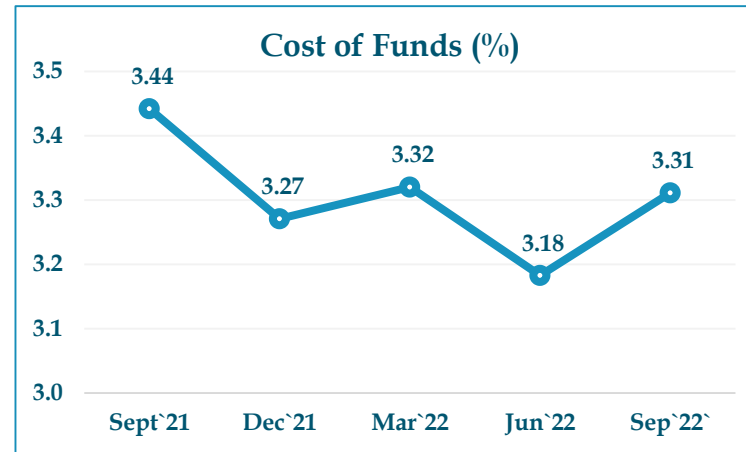
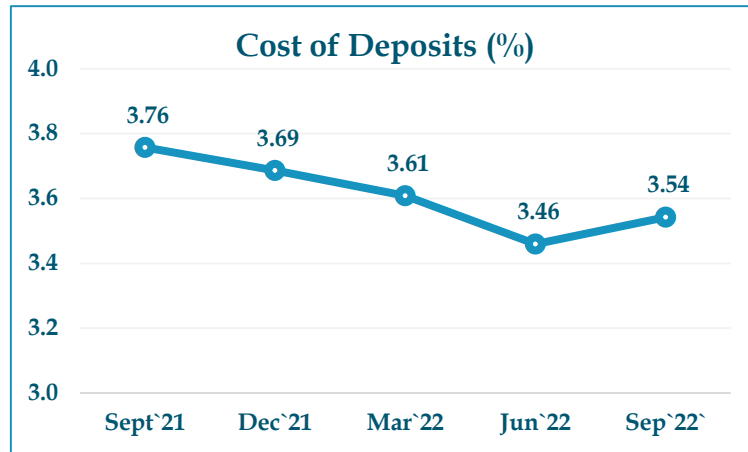
## Provisions & Contingencies

(₹ In Crore)

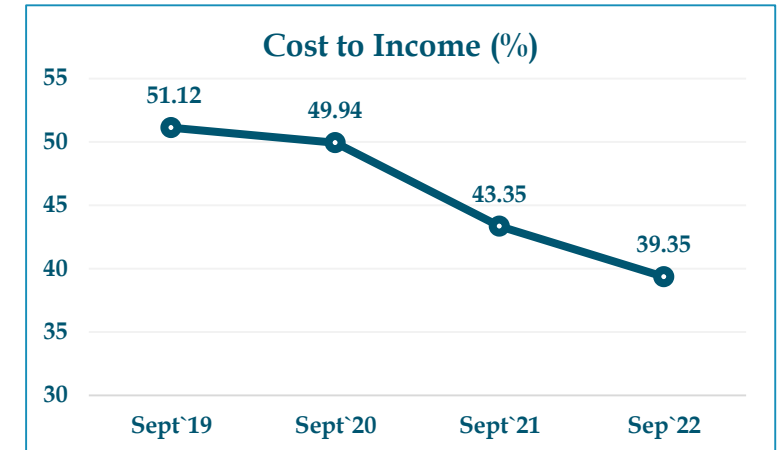
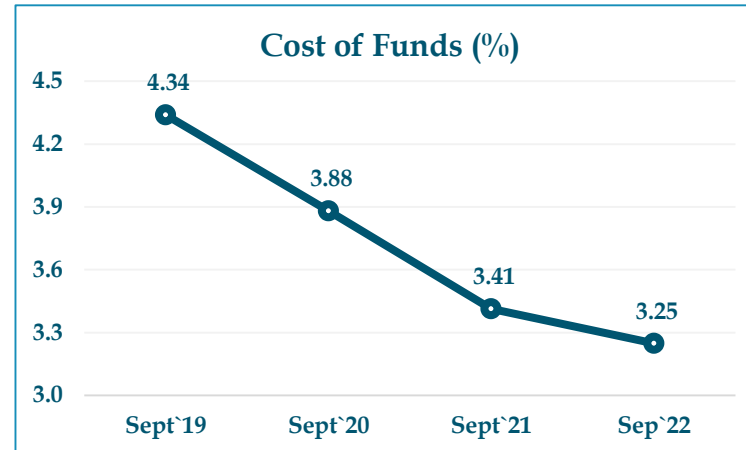
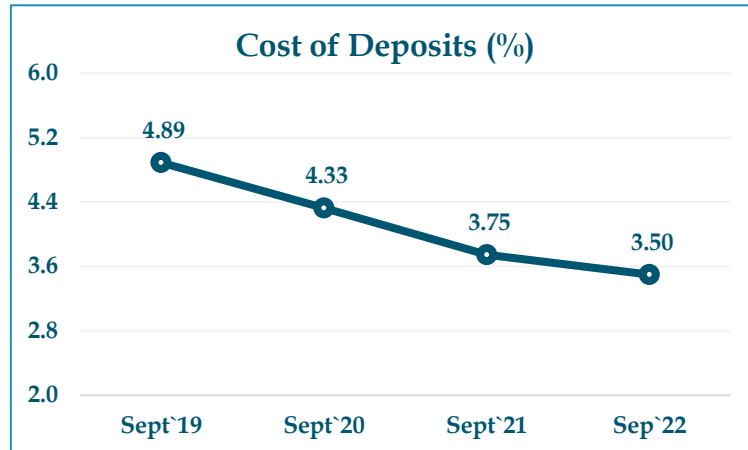
Particulars	Quarter Ended			Half-Year ended		Year Ended
	Sept`21	Jun`22	Sep`22`	Sept`21	Sep`22	Mar`22
Prov for Non Performing Assets	922	637	532	1,423	1,169	2,578
Prov for Standard/Restructured Assets	22	(257)	(66)	280	(323)	302
Prov for Non-performing Investment	(0)	186	31	(0)	217	103
Other provisions (net of write back)	(6)	(18)	83	(11)	64	(92)
<b>Provision &amp; Contingencies other than taxes</b>	<b>938</b>	<b>548</b>	<b>579</b>	<b>1,691</b>	<b>1,128</b>	<b>2,892</b>
Income Tax [net of DTA & write back]	198	201	348	344	549	804
<b>TOTAL PROVISIONS</b>	<b>1,136</b>	<b>750</b>	<b>927</b>	<b>2,035</b>	<b>1,677</b>	<b>3,696</b>

## Key Financial Ratios

### Quarterly

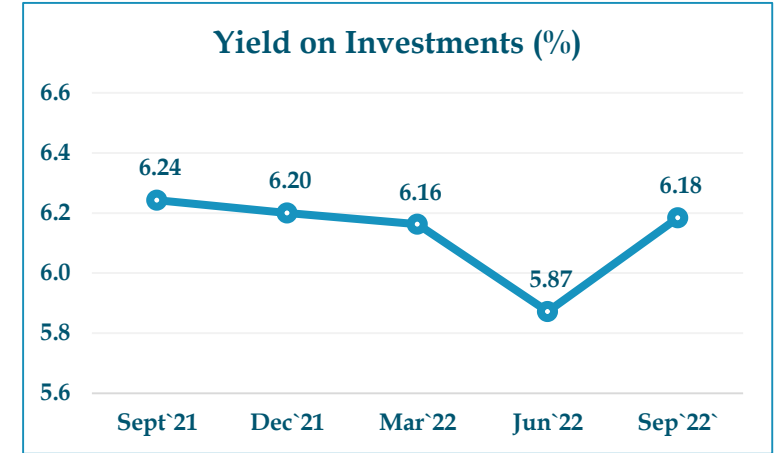
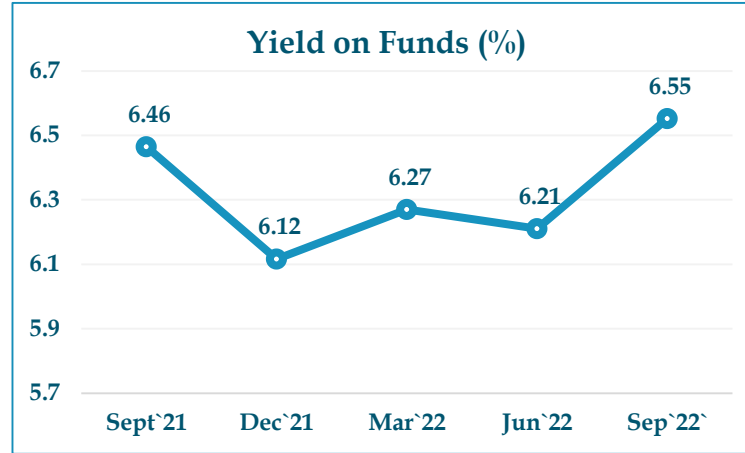
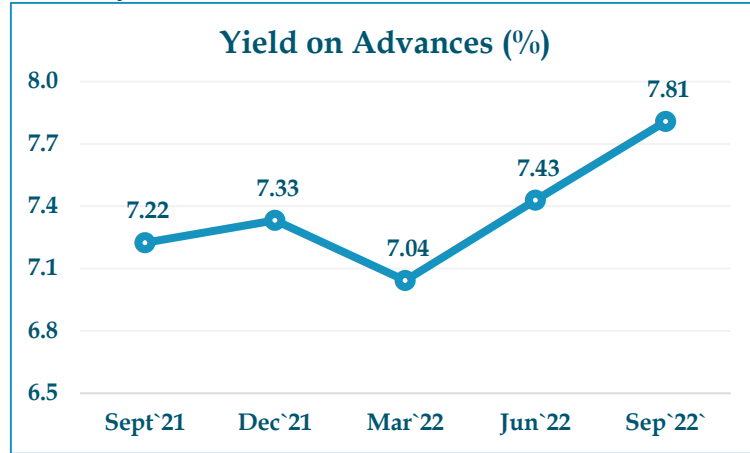


### Half-Year Ended

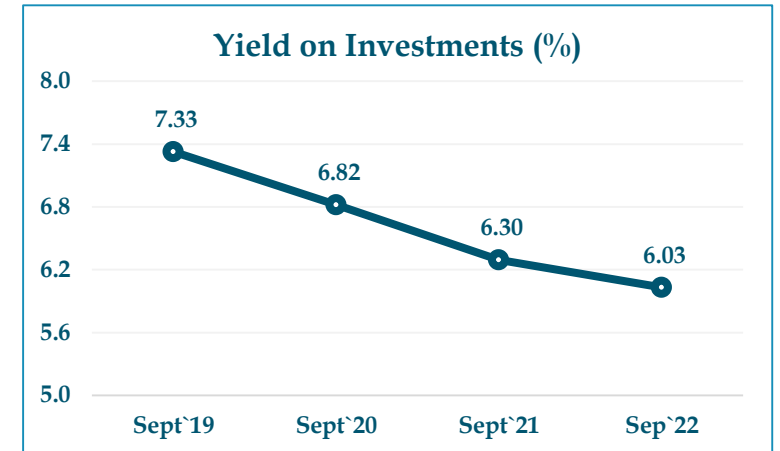
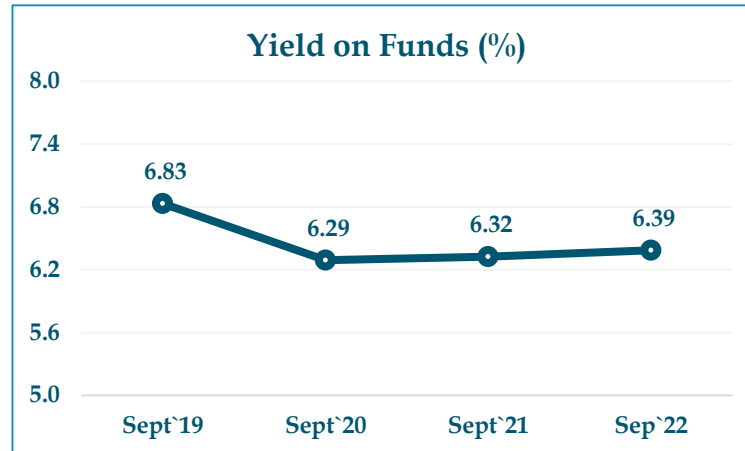
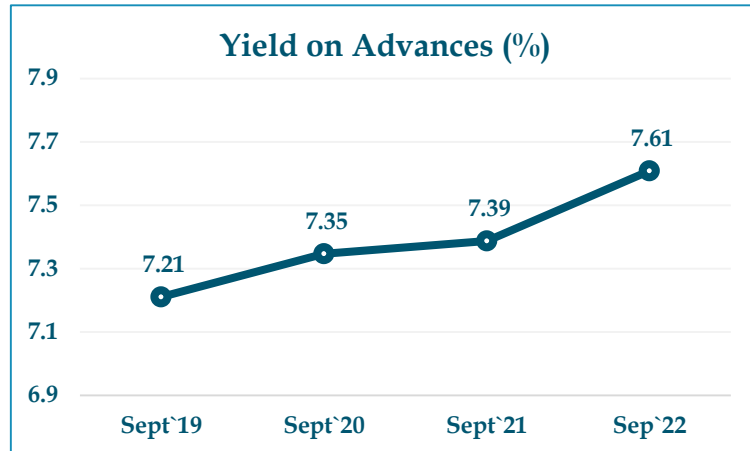


## Key Financial Ratios

### Quarterly



### Half-Year Ended



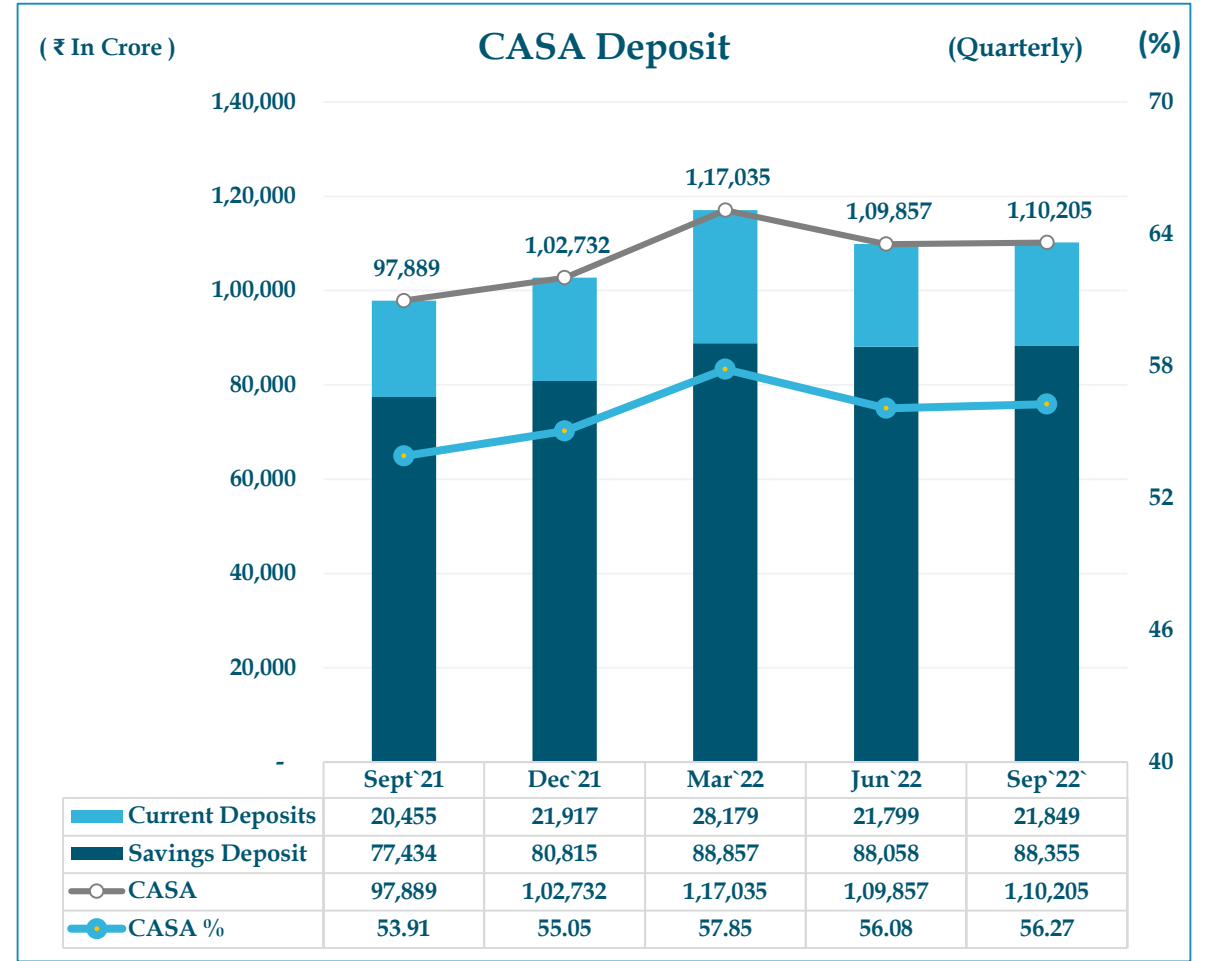
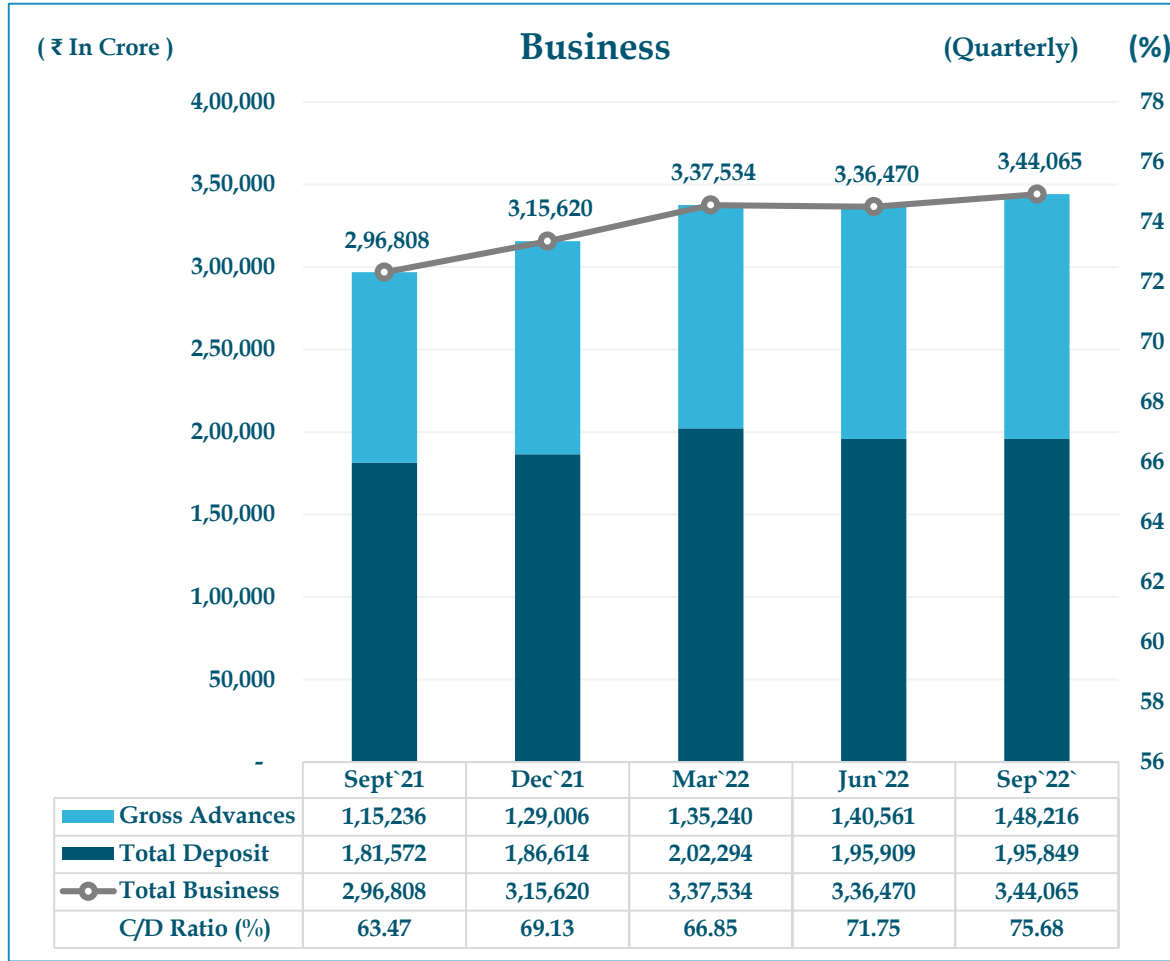
## Assets & Liabilities - An Overview

(₹ In Crore)

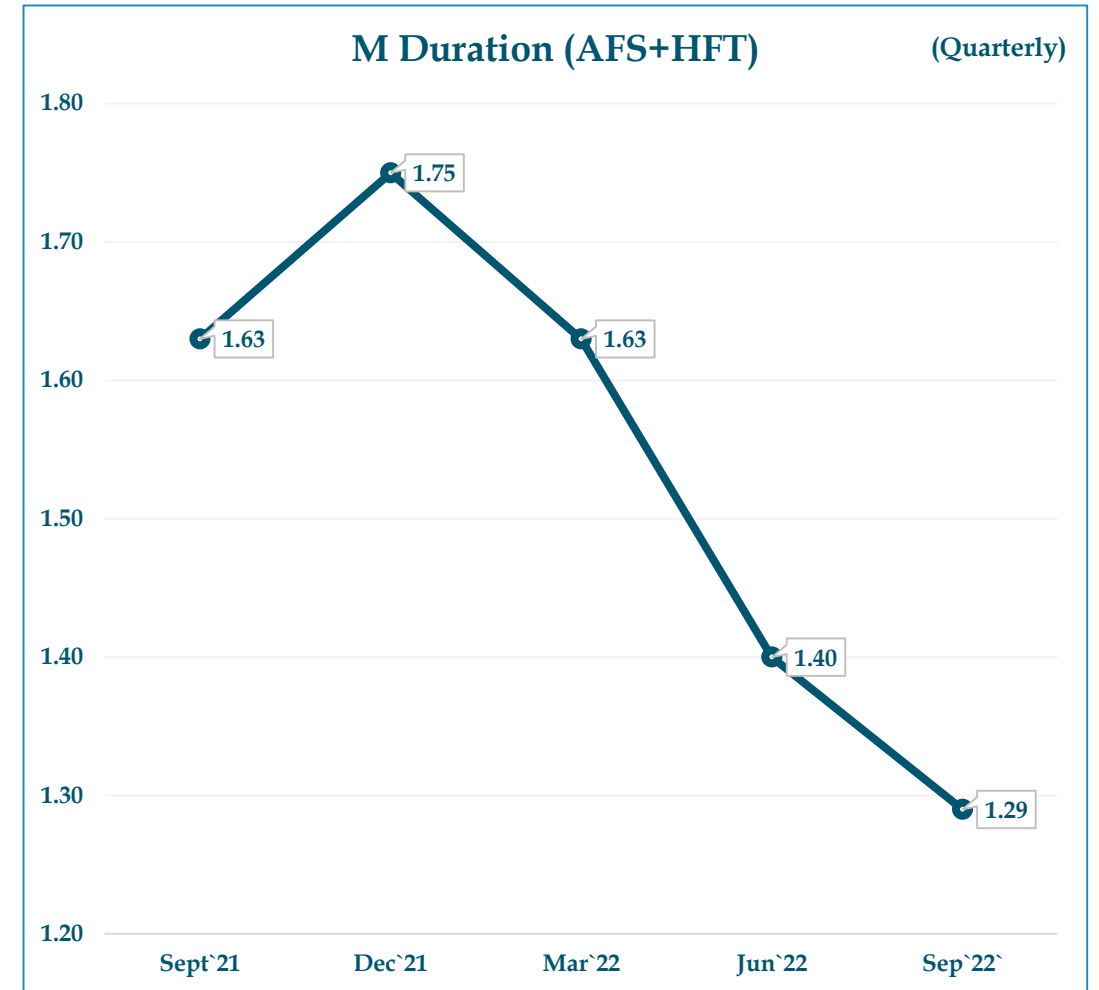
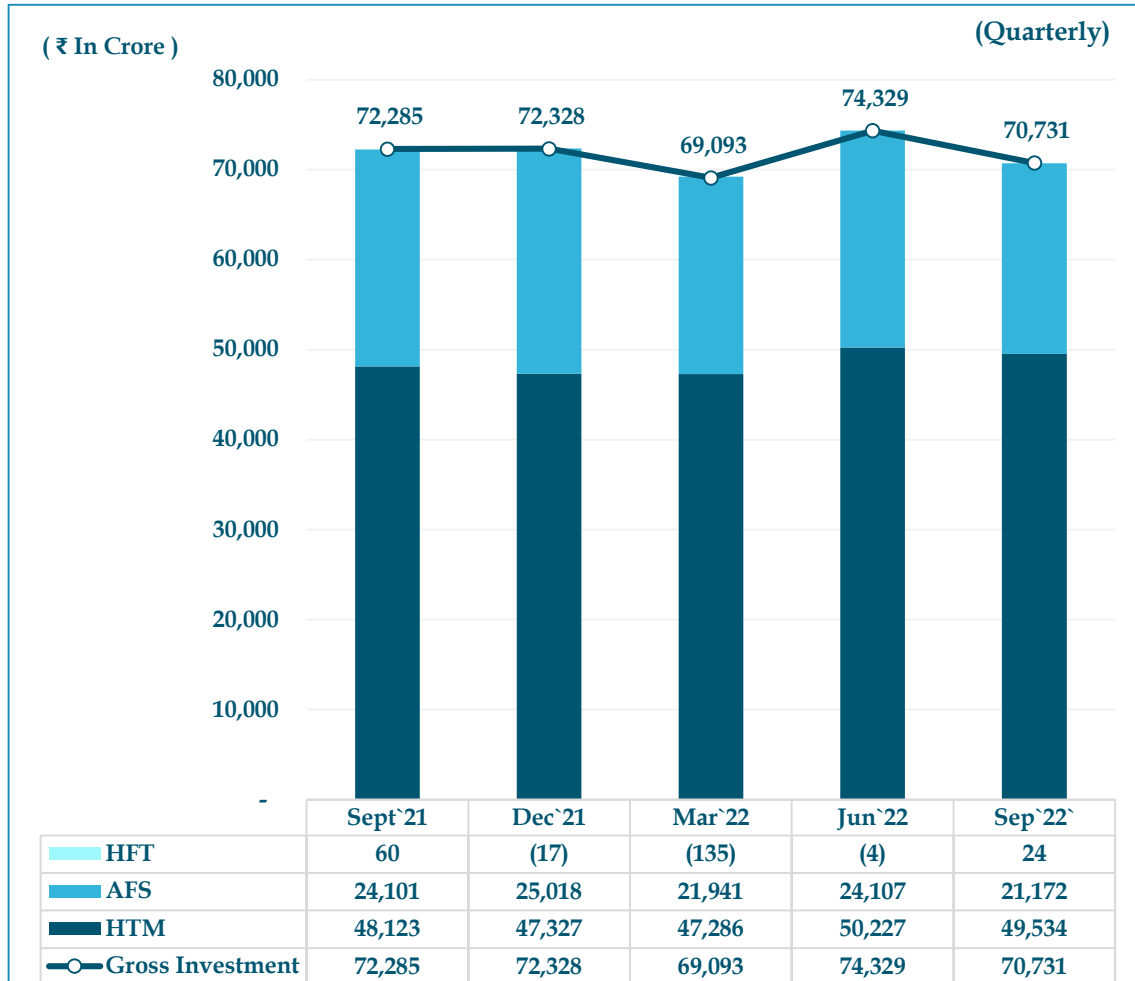
As on

Assets	Sept`21	Jun`22	Sep`22`	Mar`22
Cash & Balance with RBI	13,838	13,761	14,483	19,722
Balances with Bank & Call Money	53	294	29	194
Total Investments (Net of Depreciation & Provision)	71,774	73,823	70,184	68,590
Total Advances (Net of Provision)	1,10,728	1,36,496	1,44,163	1,31,170
Total Fixed Assets (Net of Depreciation)	1,621	2,193	2,194	2,242
Other Assets	10,107	8,488	7,955	8,693
<b>Total</b>	<b>2,08,122</b>	<b>2,35,056</b>	<b>2,39,009</b>	<b>2,30,611</b>
Liabilities	Sept`21	Jun`22	Sep`22`	Mar`22
Capital	6,731	6,731	6,731	6,731
Reserves & Surplus	6,278	7,606	8,141	7,154
Deposits	1,81,572	1,95,909	1,95,849	2,02,294
Borrowings	7,873	19,316	22,911	7,747
Other Liabilities & Provisions	5,668	5,493	5,377	6,685
<b>Total</b>	<b>2,08,122</b>	<b>2,35,056</b>	<b>2,39,009</b>	<b>2,30,611</b>

## BUSINESS MIX



## Investments



## Credit Portfolio – Balanced Loan Growth

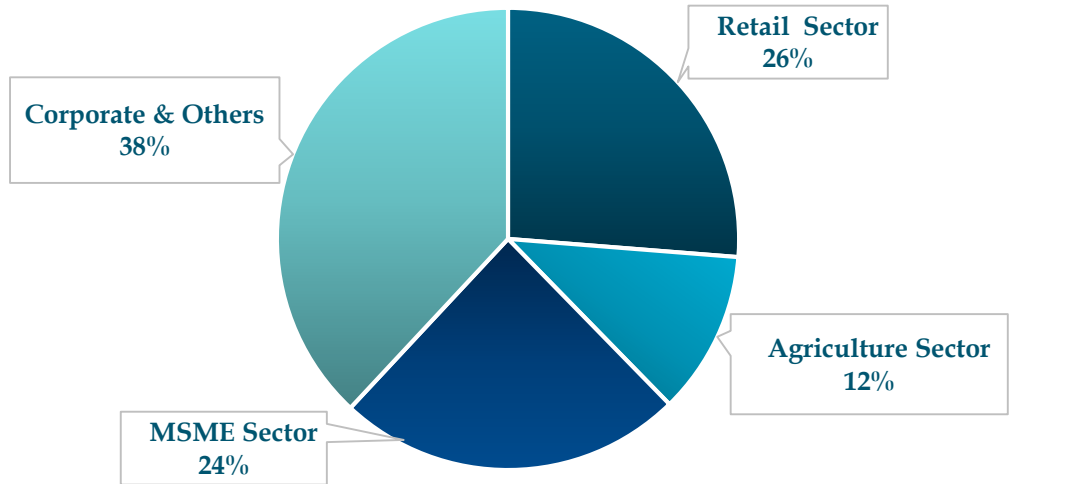
( ₹ In Crore )

Particulars	Sept`21	Jun`22	Sep`22`	Growth (Y-o-Y) %
<b>Gross Advances</b>	<b>1,15,236</b>	<b>1,40,561</b>	<b>1,48,216</b>	<b>28.62</b>
<i>of which</i>				
Retail Sector	30,480	36,117	38,590	26.60
Agriculture Sector	17,040	19,336	19,014	11.58
MSME Sector	22,995	26,121	28,647	24.58
<b>Total of RAM</b>	<b>70,515</b>	<b>81,574</b>	<b>86,250</b>	<b>22.31</b>
<b>RAM % to Gross Advances</b>	<b>61.19</b>	<b>58.03</b>	<b>58.19</b>	
Corporate & Others	44,721	58,986	61,965	38.56

RETAIL CREDIT				
Particulars	Sept`21	Jun`22	Sep`22`	Growth (Y-o-Y) %
<b>Total Retail Credit</b>	<b>30,480</b>	<b>36,117</b>	<b>38,590</b>	<b>26.61</b>
<i>of which</i>				
Housing	19,112	21,807	22,891	19.77
Education	1,325	1,486	1,644	24.09
Vehicle	1,844	2,220	2,314	25.51
Others	8,200	10,604	11,741	43.19

AGRICULTURE CREDIT				
Particulars	Sept`21	Jun`22	Sep`22`	Growth (Y-o-Y) %
<b>Total Agriculture Credit</b>	<b>17,040</b>	<b>19,336</b>	<b>19,014</b>	<b>11.58</b>
<i>of which</i>				
Farm Credit (Crop, Investment & Allied)	12,188	12,023	11,776	(3.38)
Agri Infrastructure	493	505	493	(0.12)
Agri Ancillary Activities	4,358	6,807	6,745	54.78

MSME CREDIT				
Particulars	Sept`21	Jun`22	Sep`22`	Growth (Y-o-Y) %
<b>Total MSME Credit</b>	<b>22,995</b>	<b>26,121</b>	<b>28,647</b>	<b>24.58</b>
<i>of which</i>				
Micro	14,752	17,179	18,891	28.05
Small	7,011	6,595	7,160	2.13
Medium	1,231	2,347	2,596	110.82



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

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



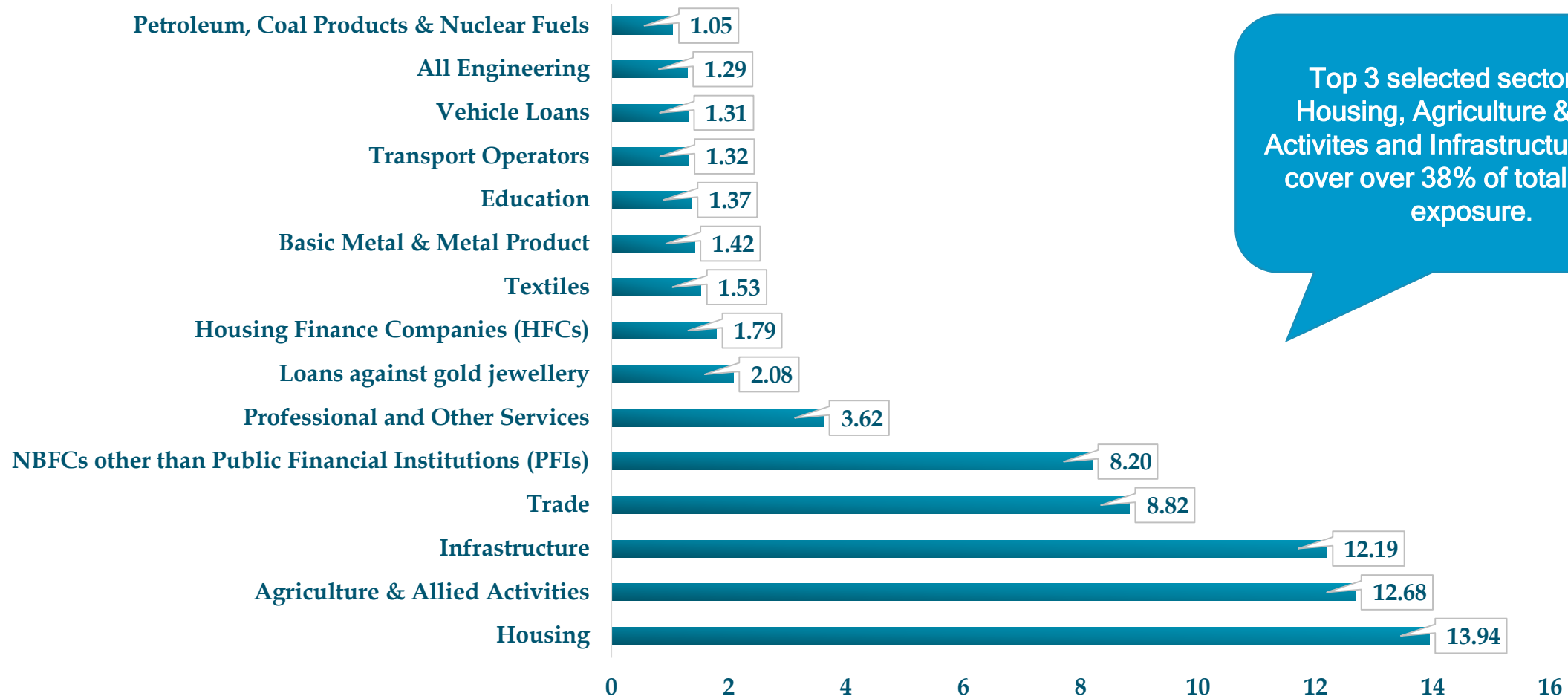
## External Rating-wise Advances - Above 25 Cr

(₹ In Crore)

Particulars	Sep`21			Jun`22			Sep`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>350</b>	<b>49,890</b>	<b>100.00</b>	<b>388</b>	<b>65,032</b>	<b>100.00</b>	<b>384</b>	<b>68,665</b>	<b>100.00</b>
AAA	23	5,914	11.85	27	6,301	9.69	25	5,509	8.02
AA	65	8,940	17.92	55	14,693	22.59	59	15,372	22.39
A	92	13,815	27.69	111	19,504	29.99	108	20,106	29.28
BBB	67	7,014	14.06	93	7,620	11.72	79	8,893	12.95
BB & Below	67	4,952	9.93	60	3,927	6.04	61	3,952	5.76
<b>Total Rated</b>	<b>314</b>	<b>40,635</b>	<b>81.45</b>	<b>346</b>	<b>52,044</b>	<b>80.03</b>	<b>332</b>	<b>53,833</b>	<b>78.40</b>
Govt.Guaranteed exposure (Unrated) *	17	8,143	16.32	17	11,484	17.66	20	13,373	19.48
<b>Total Rated plus Govt Guarantee</b>	<b>331</b>	<b>48,778</b>	<b>97.77</b>	<b>363</b>	<b>63,528</b>	<b>97.69</b>	<b>352</b>	<b>67,205</b>	<b>97.87</b>
Other Unrated	19	1,112	2.23	25	1,504	2.31	32	1,459	2.13

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

## Funded exposure to selected sectors & industries with total exposure (more than 1%) - Sep` 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	Sept`21	Dec`21	Mar`22	Jun`22	Sep`22`
Standard	1,08,833	1,22,901	1,29,913	1,35,301	1,43,177
Sub-Standard	2,362	2,566	1,986	1,940	1,787
Doubtful	3,406	3,100	3,108	3,095	2,951
Loss	635	438	233	224	301
<b>Total Advances</b>	<b>1,15,236</b>	<b>1,29,006</b>	<b>1,35,240</b>	<b>1,40,561</b>	<b>1,48,216</b>

### Special Mention Account \*

Particulars	Sept`21	Dec`21	Mar`22	Jun`22	Sep`22`
SMA 1	1,335	1,430	882	339	371
SMA2	590	850	208	230	323
<b>Total</b>	<b>1,925</b>	<b>2,279</b>	<b>1,090</b>	<b>569</b>	<b>694</b>

\* Rs. 100.00 lakh and above

Particulars	Sept`21	Dec`21	Mar`22	Jun`22	Sep`22`
SMA-1(% of Gross Advance)	1.16	1.11	0.65	0.24	0.25
SMA-2(% of Gross Advance)	0.51	0.66	0.15	0.16	0.22

## Sector-wise Credit Deployment & NPA

(₹ In Crore)

Particulars	Sep`21			Jun`22			Sep`22		
	Advances	Sector NPA	Sector NPA %	Advances	Sector NPA	Sector NPA %	Advances	Sector NPA	Sector NPA %
Retail Sector	30,480	503	1.65	36,117	338	0.94	38,590	340	0.88
Agriculture Sector	17,040	3,258	19.12	19,336	2,895	14.97	19,014	2,743	14.43
MSME Sector	22,995	1,892	8.23	26,121	1,371	5.25	28,647	1,367	4.77
<b>Total of RAM</b>	<b>70,515</b>	<b>5,653</b>	<b>8.02</b>	<b>81,574</b>	<b>4,604</b>	<b>5.64</b>	<b>86,250</b>	<b>4,451</b>	<b>5.16</b>
RAM to Gross Advances (%)	61.19	-	-	58.03	-	-	58.19	-	-
<b>Corporate &amp; Others</b>	<b>44,721</b>	<b>751</b>	<b>1.68</b>	<b>58,986</b>	<b>656</b>	<b>1.11</b>	<b>61,965</b>	<b>588</b>	<b>0.95</b>
Corporate & Others to Gross Advances (%)	38.81	-	-	41.97	-	-	41.81	-	-
<b>Total Advances</b>	<b>1,15,236</b>	<b>6,403</b>	<b>5.56</b>	<b>1,40,561</b>	<b>5,260</b>	<b>3.74</b>	<b>1,48,216</b>	<b>5,039</b>	<b>3.40</b>

## Movement of NPA

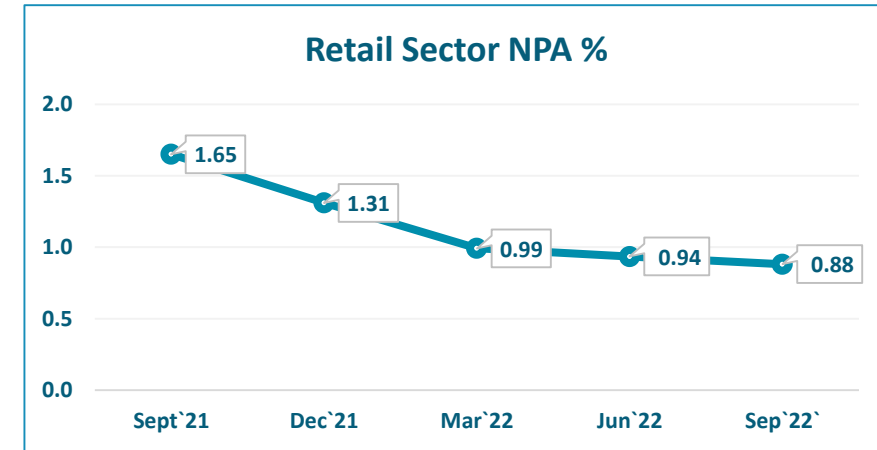
(₹ In Crore)

Particulars	Sept`21	Dec`21	Mar`22	Jun`22	Sep`22`
<b>Opening Level of Gross NPAs</b>	<b>7,022</b>	<b>6,403</b>	<b>6,105</b>	<b>5,327</b>	<b>5,260</b>
Total Reductions	1,236	1,024	1,574	798	880
<i>of which : Recovery + Upgradation</i>	645	500	674	388	418
Gross Addition	618	726	796	730	659
<i>of which : Variable</i>	64	149	57	33	65
<i>: Fresh Slippages</i>	553	577	739	697	594
<b>Net Increase/Decrease</b>	<b>(618)</b>	<b>(298)</b>	<b>(778)</b>	<b>(68)</b>	<b>(221)</b>
Closing Level of Gross NPAs	6,403	6,105	5,327	5,259	5,039

## Retail Sector - NPA

(₹ In Crore)

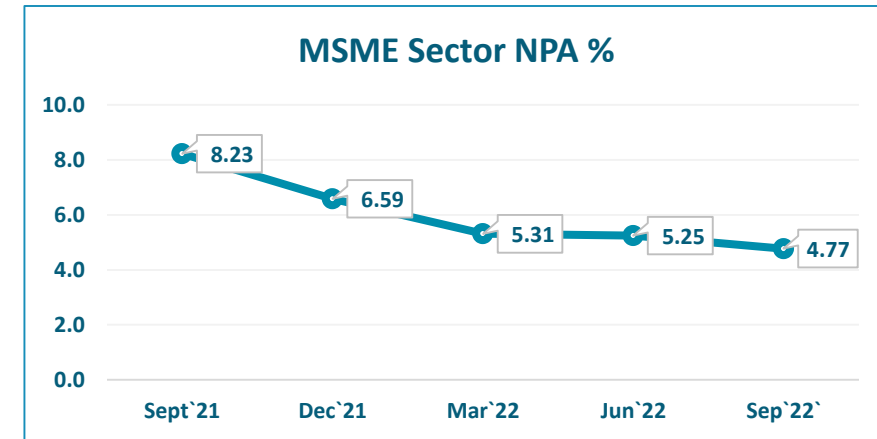
Particulars	Sep`21			Jun`22			Sep`22		
	Advances	Sector NPA	Sector NPA %	Advances	Sector NPA	Sector NPA %	Advances	Sector NPA %	Sector NPA %
Total Retail Credit	30,480	503	1.65	36,117	338	0.94	38,590	340	0.88
<i>of which</i>									
Housing	19,112	332	1.74	21,807	201	0.92	22,891	199	0.87
Education	1,325	18	1.38	1,486	28	1.90	1,644	27	1.63
Vehicle	1,844	35	1.91	2,220	24	1.07	2,314	24	1.02
Others	8,200	117	1.43	10,604	85	0.80	11,741	91	0.78



## MSME Sector - NPA

(₹ In Crore)

Particulars	Sep`21			Jun`22			Sep`22		
	Advances	Sector NPA	Sector NPA %	Advances	Sector NPA	Sector NPA %	Advances	Sector NPA	Sector NPA %
Total MSME Credit	22,995	1,892	8.23	26,121	1,371	5.25	28,647	1,367	4.77
<i>of which</i>									
Micro	14,752	1,221	8.27	17,179	978	5.69	18,891	1,044	5.53
Small	7,011	550	7.85	6,595	271	4.10	7,160	161	2.25
Medium	1,231	121	9.81	2,347	123	5.22	2,596	162	6.23



## Restructuring of Advances

(₹ In Crore)

### Sector-wise COVID Restructuring under RP 1.0 as on 30.09.2022

Sector	RP Invoked				RP Implemented (as on 30.09.21)			RP Implemented (as on 30.06.22)			RP Implemented (as on 30.09.22)		
	Amount	Std Advance as on 30.09.22	% 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	547	38,249	1.43	0.38	596	1.56	0.42	576	1.62	0.44	547	1.43	0.38
Agriculture	57	16,271	0.35	0.04	57	0.35	0.04	58	0.36	0.04	57	0.35	0.04
MSME	27	27,280	0.10	0.02	59	0.22	0.04	27	0.12	0.02	27	0.10	0.02
Corporate	502	61,377	0.82	0.35	710	1.16	0.50	525	1.36	0.56	502	0.82	0.35
<b>Total</b>	<b>1,134</b>	<b>1,43,177</b>	<b>0.79</b>		<b>1,422</b>			<b>1,186</b>			<b>1,134</b>		

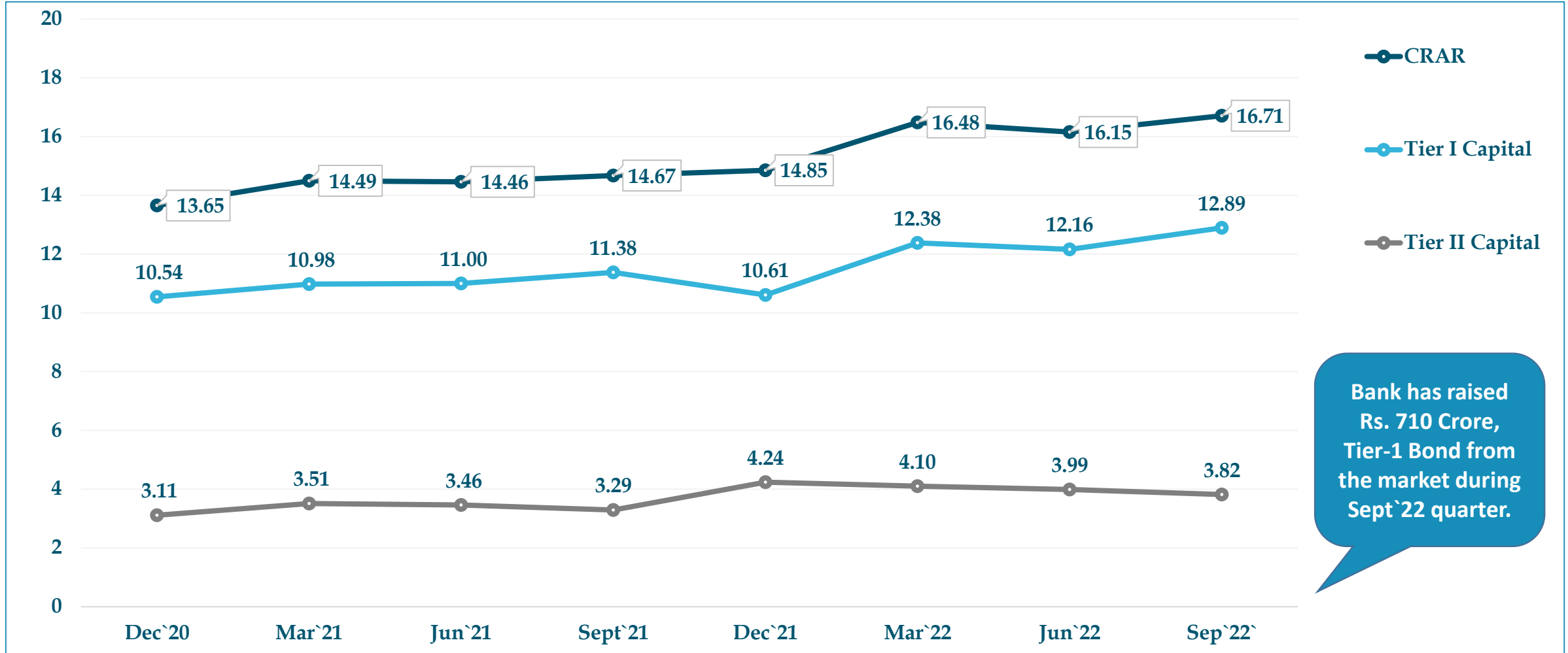
### Sector-wise COVID Restructuring under RP 2.0 as on 30.09.2022

#### RP Invoked and Implemented

Sector	Restructured upto 30.09.22	% to respective sector STD advance	Std Advance as on 30.09.22	% to Total STD advances 30.09.22
Retail	1,611	4.21	38,249	1.13
Agriculture	172	1.06	16,271	0.12
MSME	1,160	4.25	27,280	0.81
Corporate	-	0.00	61,377	0.00
<b>Total</b>	<b>2,943</b>	<b>2.06</b>	<b>1,43,177</b>	<b>2.06</b>

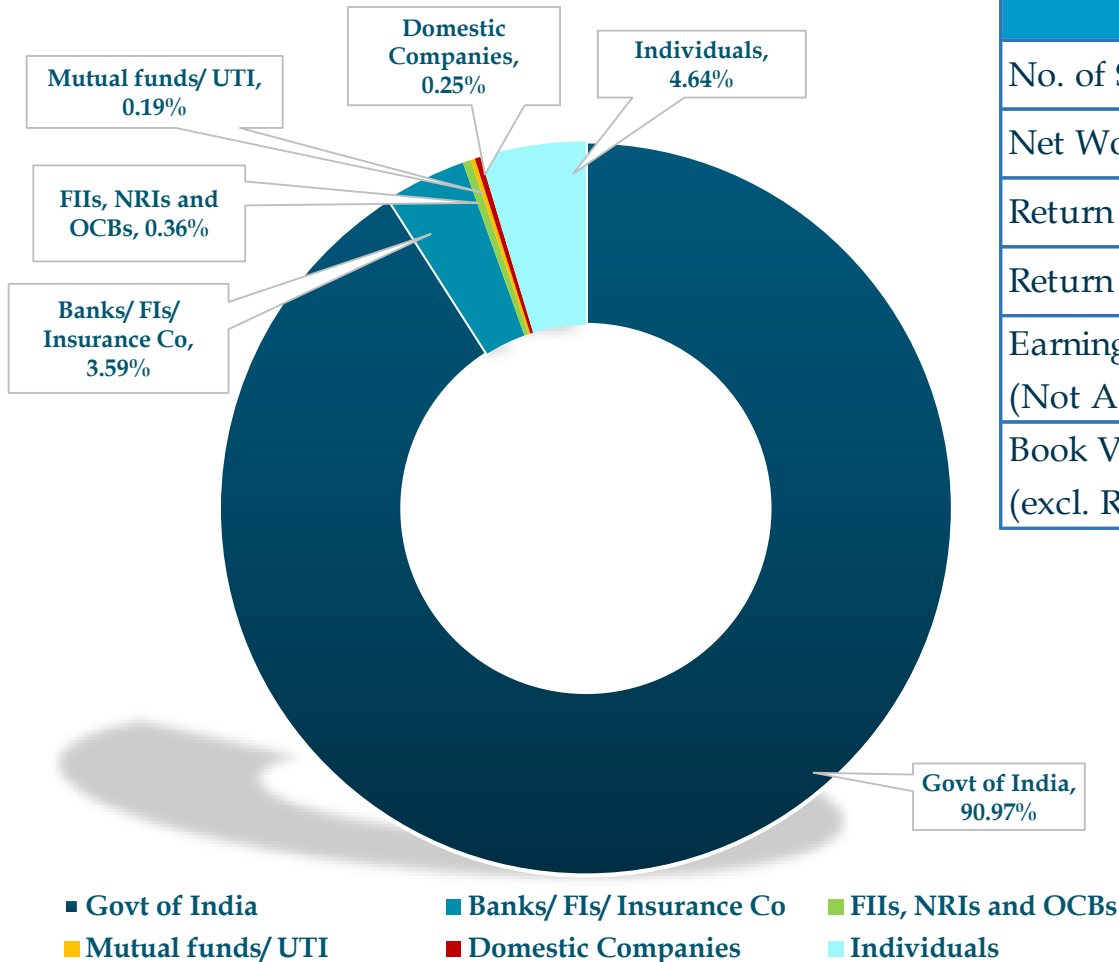
Restructuring of Standard Advances	Sept`21	Dec`21	Mar`22	Jun`22	Sep`22`
Retail- As on Date	2,077	2,428	2,162	2,181	2,119
Agriculture- As on date	509	563	345	319	348
MSME- As on date	2,390	2,504	2,257	1,818	1,582
Corporate- As on Date	1,019	1,117	784	625	796
<b>Total</b>	<b>5,996</b>	<b>6,611</b>	<b>5,547</b>	<b>4,942</b>	<b>4,845</b>

## Capital Adequacy (%)



## Equity Holding(%) & Ratios

Quarterly



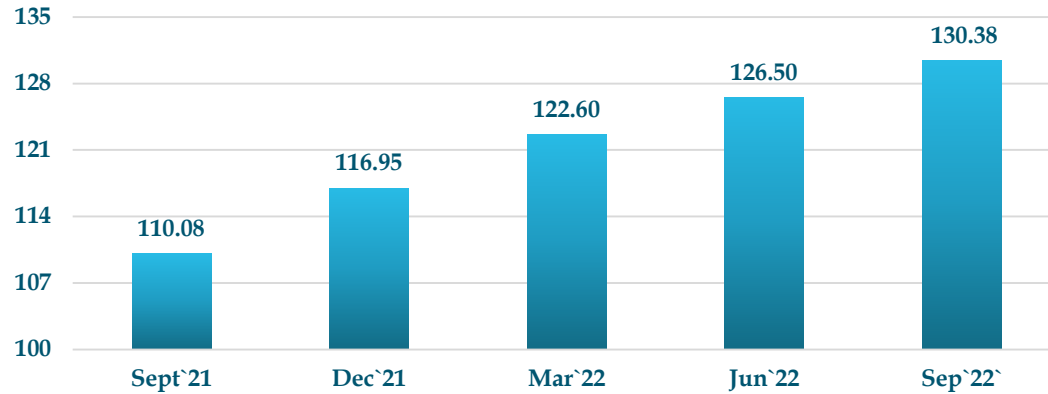
Particulars	Sept`21	Dec`21	Mar`22	Jun`22	Sep`22`
No. of Shares (in crore)	673.05	673.05	673.05	673.05	673.05
Net Worth (in crore)	9,501	9,280	10,176	10,793	11,682
Return on Equity (%)	11.45	13.49	13.96	16.75	18.32
Return on Assets (%)	0.53	0.60	0.65	0.81	0.92
Earning Per Share (Rs.) (Not Annualized)	0.39	0.48	0.53	0.67	0.79
Book Value Per Share (Rs.) (excl. Rev. Res.)	13.79	14.30	15.12	16.04	17.36

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

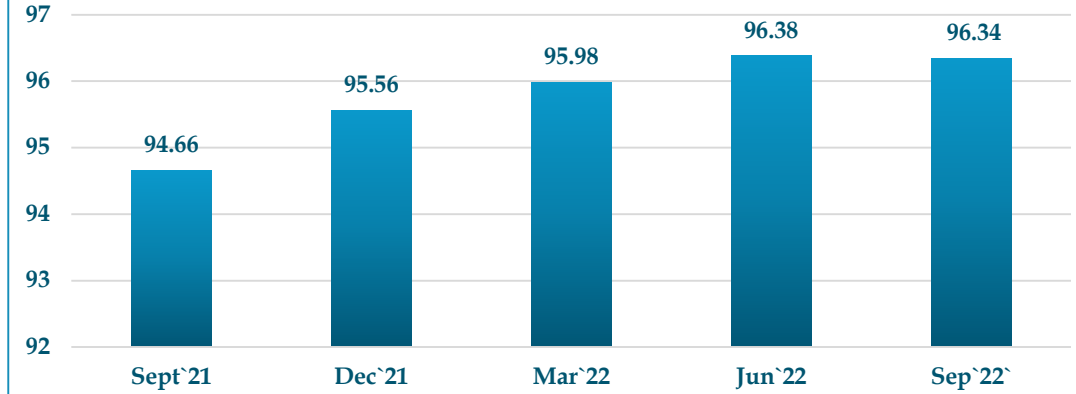


## Digital Footprints

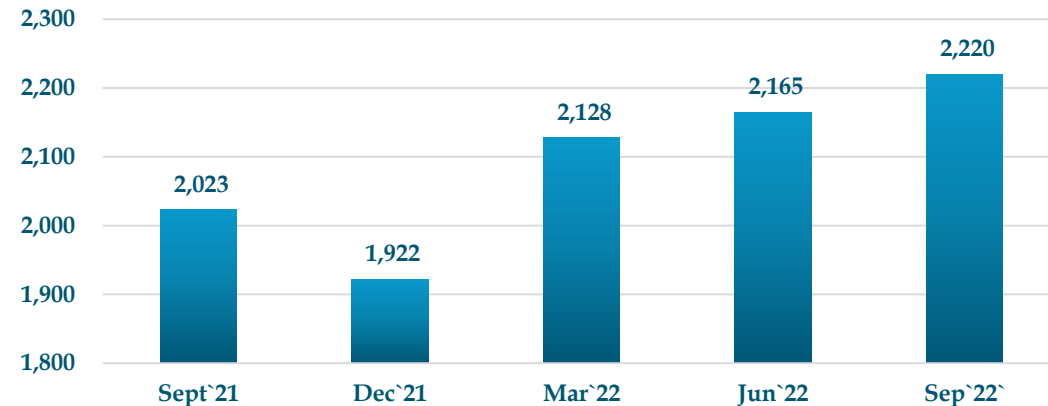
ATM Card Base (Lakhs)



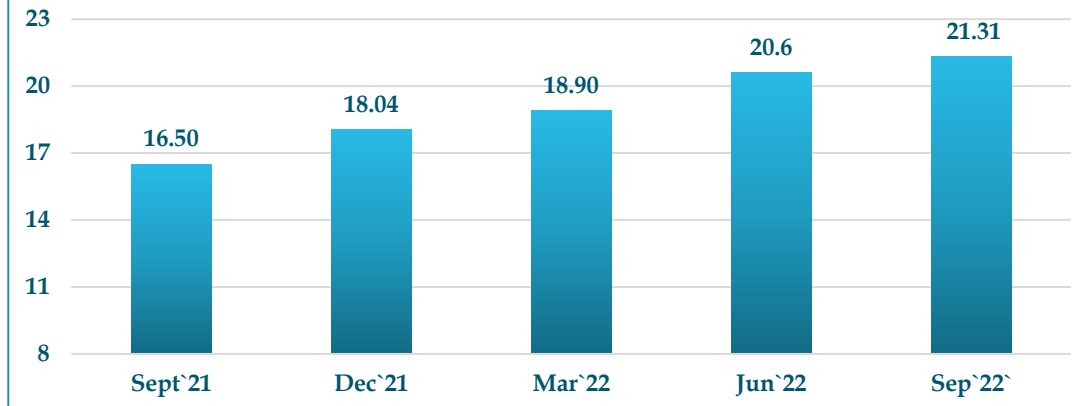
Digital transaction (%)



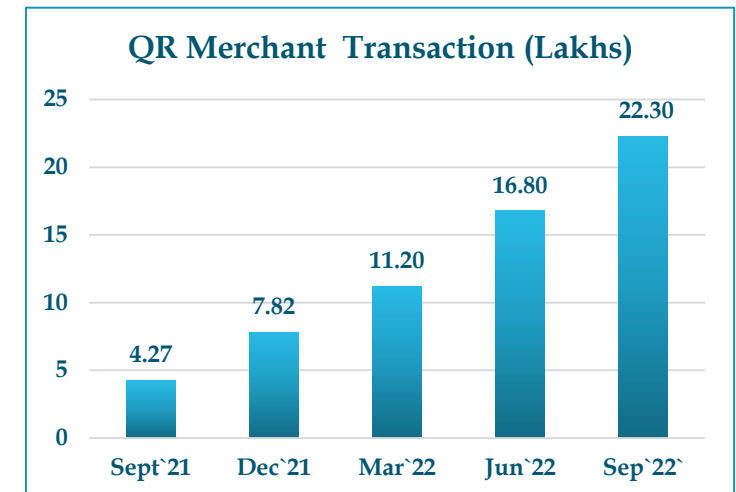
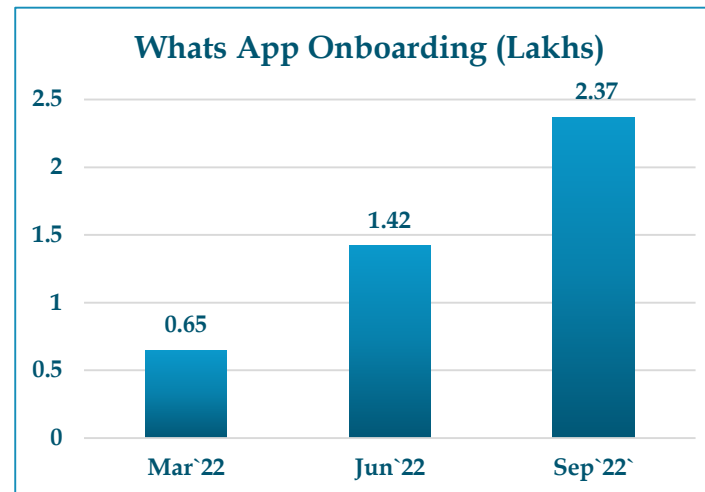
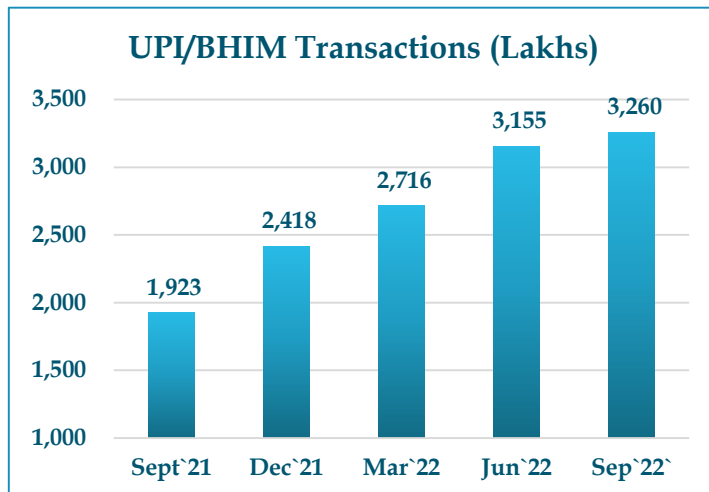
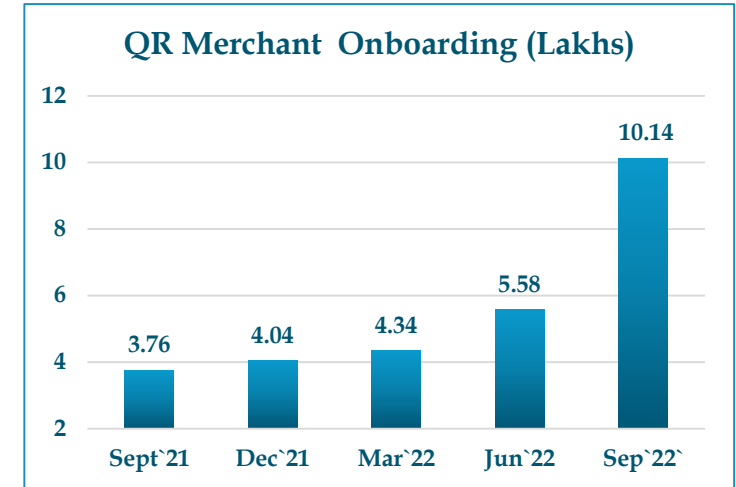
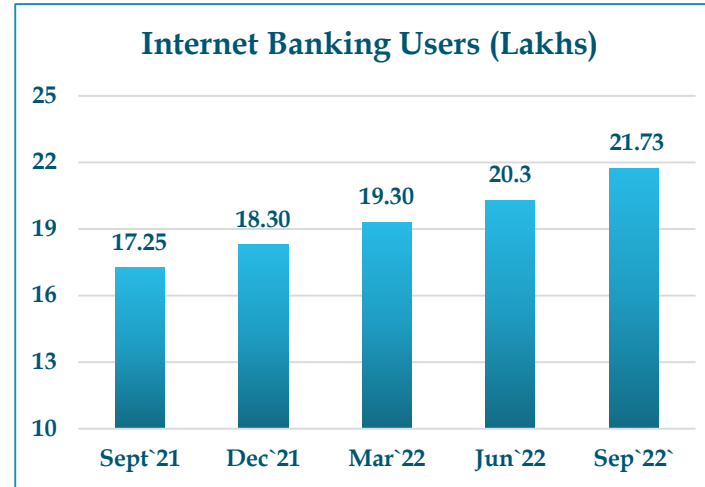
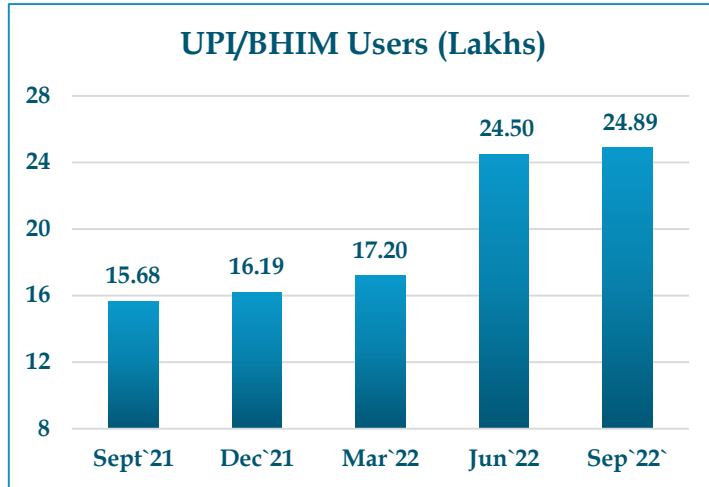
ATMs (Actuals)



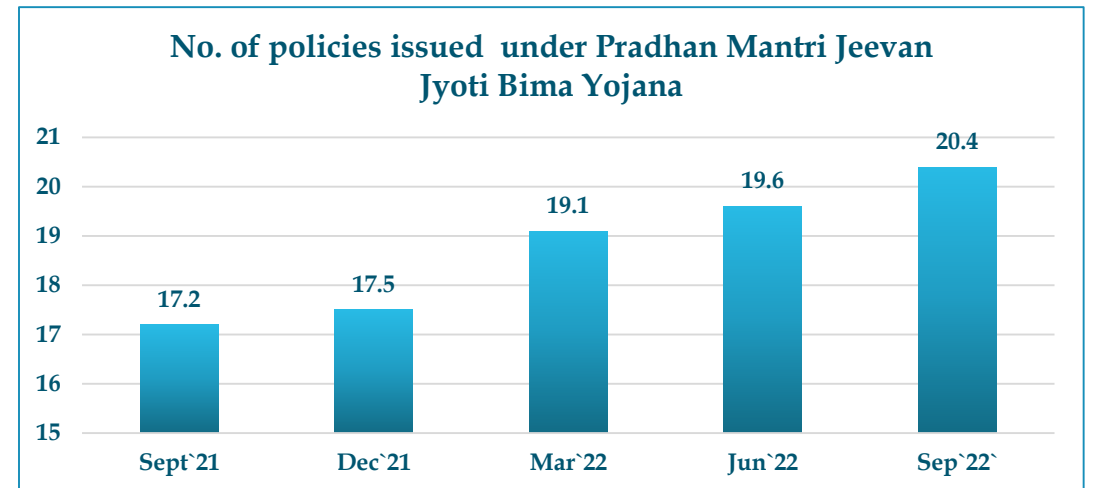
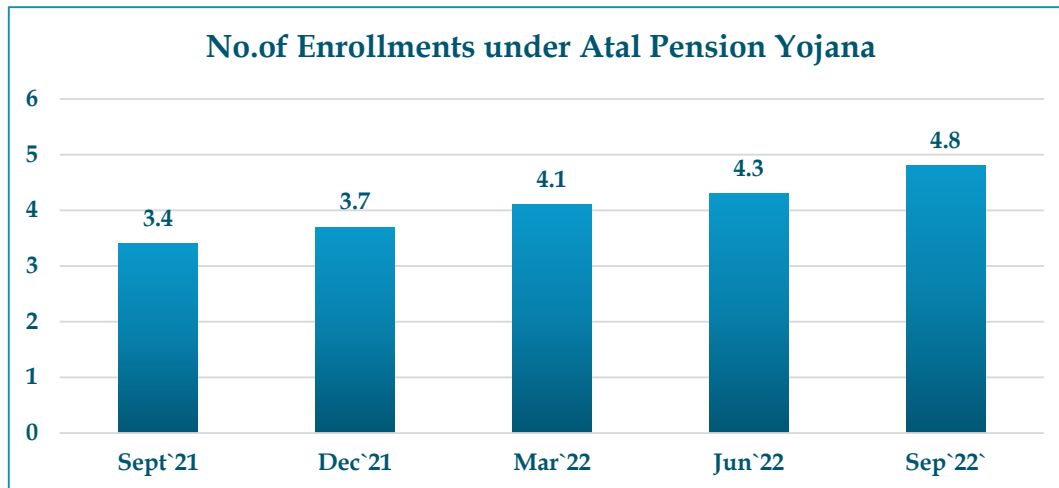
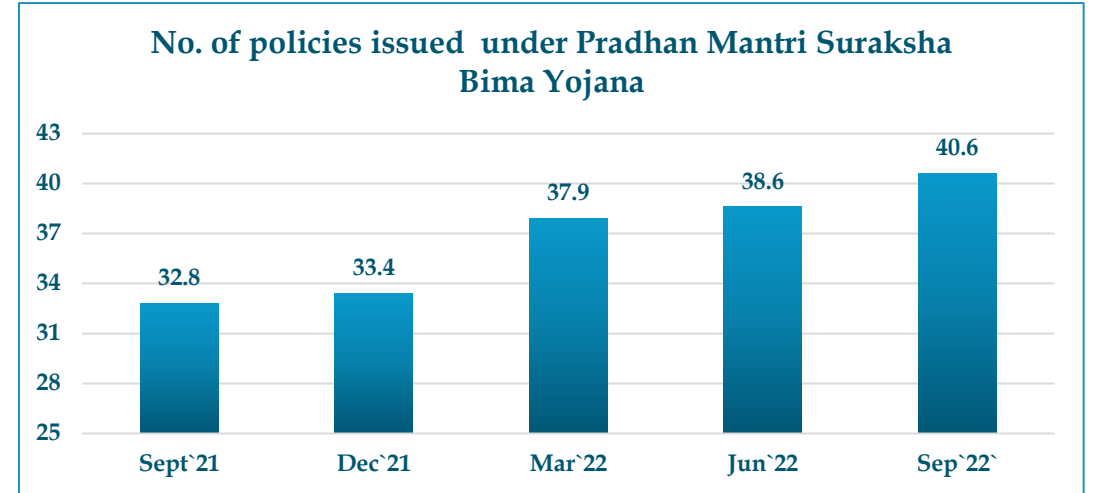
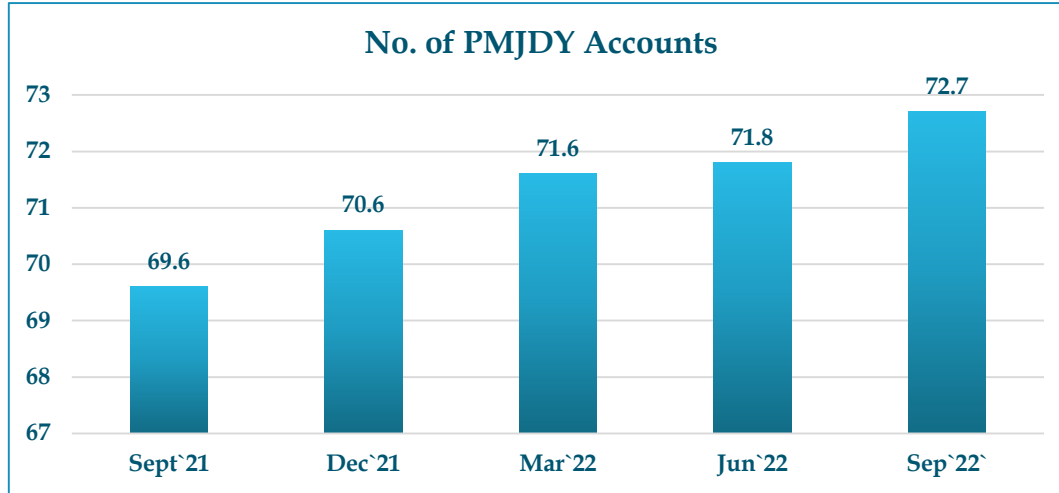
Mobile Banking Users (Lakhs)

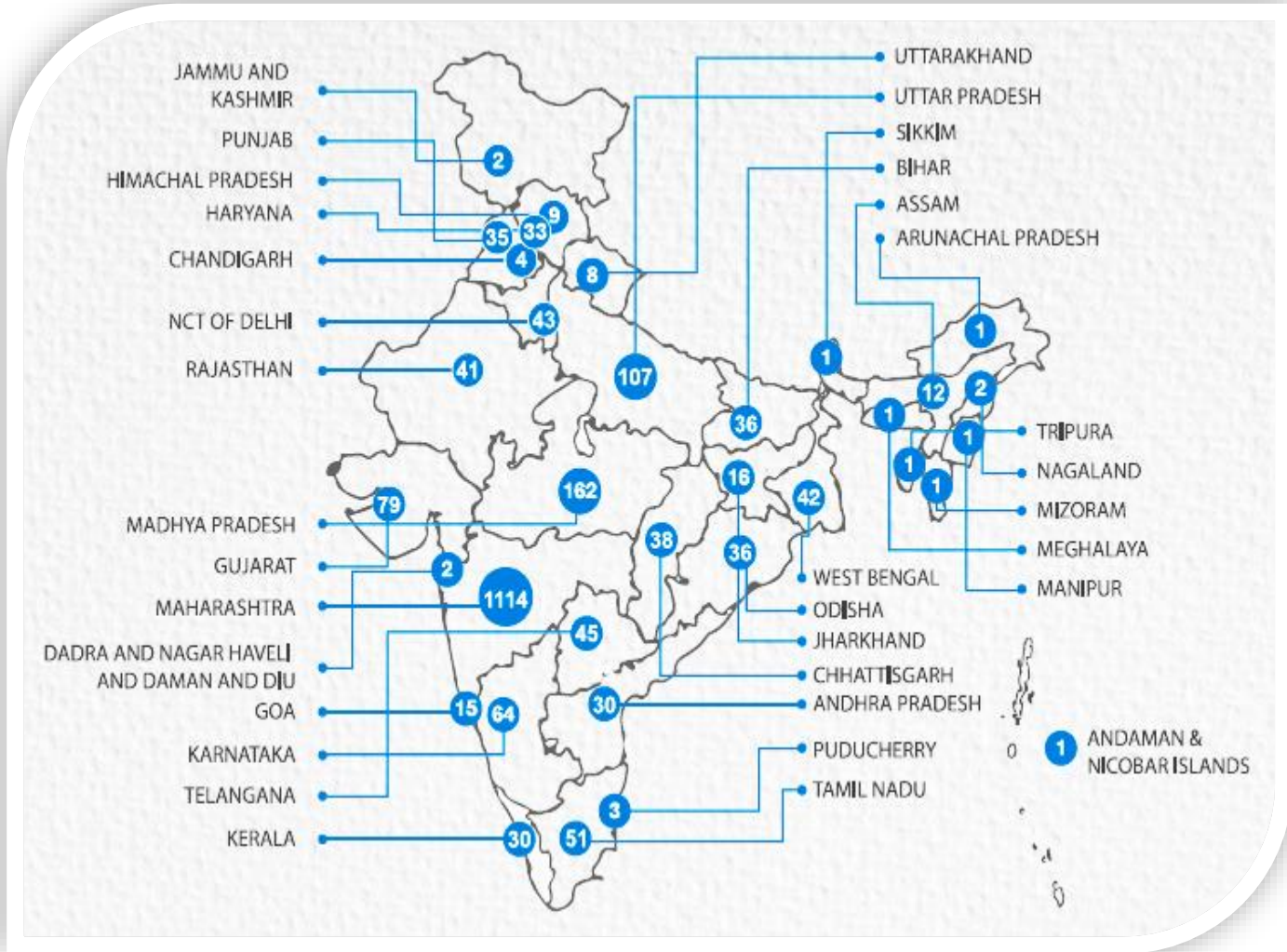


## Digital Footprints



## Financial Inclusion (in Lakhs)





Bank has been continuously expanding its presence PAN India.

Category	No. of Branches				
	Sept`21	Dec`21	Mar`22	Jun`22	Sep`22`
Metro	482	486	488	484	488
Urban	401	405	412	419	431
Semi Urban	492	502	511	521	542
Rural	610	611	611	605	605
<b>Total Branches</b>	<b>1,985</b>	<b>2,004</b>	<b>2,022</b>	<b>2,029</b>	<b>2,066</b>

## Environmental, Social & Governance (ESG) Initiatives

01

In an effort to support climate change, the Bank has introduced “Maha Super Green Car Loan scheme” & “Maha Super Green Housing Loan scheme” with a concession of 25 bps & 10 bps in applicable ROI.

02

Sustainable finance for promoting:

- Renewable energy
- Electric vehicles

03

Bank has formulated guidelines to monitor climate risk and it is also working on detailed policy for the same.

04

Bank has installed solar plants at 7 places owned by the bank with an cumulative capacity of 316.48 Kwp, an initiative towards reducing carbon foot print.

05

ROI for finance to SHGs under Day-NRLM as well as other than Day-NRLM has been reduced.

**3 EMIs FREE** **0 PROCESSING FEE\***

**MAHA SUPER HOUSING LOAN**

**LOWEST INTEREST RATE**

**Mahabank  
GOLD LOAN**

**CREDIT  
CARD**

**MAHA SUPER  
CAR LOAN**

Drive your dream car with the lowest interest car loan

**ATTRACTIVE Rate of Interest**

**QUICK PROCESSING** **NO PREPAYMENT CHARGES** **LONGER REPAYMENT PERIOD**

**MSME LOANS**

- Know Your Balance
- Get Mini Statement
- Know Cheque Status
- Request Cheque Book
- Know Your CIF

**MAHABANK  
WHATSAPP BANKING  
7066036640**

**CHATBOT**

**Online Loans  
Apply Digitally**



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



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



**'Best Bank 2021'** Award at the hands of Shri. P Rajeeve, Hon'ble Minister for Industries and Commerce, Government of Kerala



**Agri Infra Fund Award** under 'Target Achievers Category' at the hands of Shri Narendra Singh Tomar, Hon'ble Union Cabinet Minister of Agriculture



"Best Innovative Bank -Runner up" and the "Best Bank for Implementing COVID Related Govt Schemes - Runner up" under Public Sector Category, in MSME Banking Excellence Awards, 2021, by Chamber of Indian Micro Small and Medium Enterprises.



**Award for Outstanding performance in SHG credit linkage for FY 2021-22**



**'EASE'**  
2<sup>nd</sup> Runner up Award from DFS & IBA under AP for Smart Lending for Aspiring India



In the 75 Years' Milestone Felicitation for Amrit Mahaotsav, Bank was awarded a Special Trophy as Lead Performer at "Dun & Bradstreet PSU & Government Summit 2022" held on 29 Sept. 2022



**'Kirti Puraskar'** (The Highest Honor of Official Language) for the year 2021-22 by the Ministry of Home Affairs, GOI, for excellent implementation of Official Language.

75  
Azadi Ka  
Amrit Mahotsav



बैंक ऑफ महाराष्ट्र  
Bank of Maharashtra

भारत सरकार का उद्यम

एक परिवार एक बैंक

THANK YOU



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