**AX1/ISD/STEX/12/2026-27** **Date: 20.04.2026**

| | |
|---|---|
| **The Vice President**<br>**BSE Ltd.,**<br>**P.J Towers,**<br>**Dalal Street,**<br>**Mumbai-400 001** | **The Vice President**<br>**National Stock Exchange of India Ltd.,**<br>**Exchange Plaza,**<br>**Bandra Kurla Complex,**<br>**Bandra (East), Mumbai-400 051** |
| **BSE Scrip Code: 532525** | **NSE Scrip Code: MAHABANK** |

Dear Sir/ Madam,

**Sub: Investor Presentation.**

Pursuant to Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find herewith the enclosed copy of Investor Presentation with regard to the Financial Results of the Bank for the quarter and year ended on 31st March, 2026.

A copy of the Investor Presentation will also be made available on the Bank's website i.e. www.bankofmaharashtra.bank.in

Kindly take the same on your records.

Thanking you.

Yours faithfully,
**For Bank of Maharashtra**

VISHAL SETHIA
Digitally signed by VISHAL SETHIA
Date: 2026.04.20 15:13:54 +05'30'

**(Vishal Sethia)**
**Company Secretary & Compliance Officer**

Encl: As above

Bank of Maharashtra

# Financial Results

## For the Quarter and Year Ended 31st March 2026

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# Macro-Economic Highlights

## Positives

### GDP Growth

As per RBI**, growth is estimated at 7.6% for FY26,** indicating strong economic momentum. Revised forecasts for FY27– RBI 6.9%, IMF – 6.5%, World Bank – 6.6%.

### Monetary Policy

In its April MPC meeting, RBI has maintained the Repo Rate at **5.25%,** maintaining its neutral stance.

### GST Collections

India`s GST collections reached Rs. 22.27 lakh crore in FY26 with **growth of 8.3% (y-o-y)**.

### Inflation

CPI Inflation forecast for FY 2026-27 is projected at 4.6%, well within the target range of RBI.

### Strong Forex Reserves

As on 10th April 2026, India's foreign exchange reserves **stood at US$ 700.95 billion**, sufficient to cover more than 11 months of merchandise imports.

### Export Surge

Exports **increased by 5.79% (y-o-y)** to USD 790.86 billion in FY26 (April-Feb) **(y-o-y)**

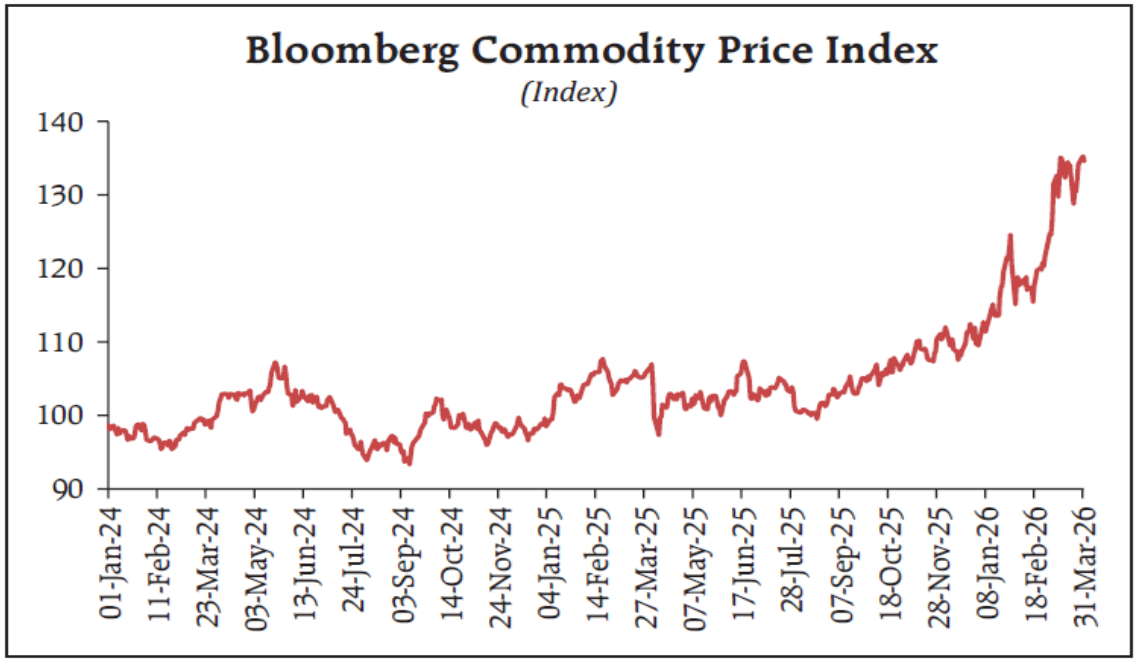
## Key Challenges

### Geopolitical Tensions

Escalation in West Asia conflict may disrupt supply chains and slowdown global growth.

### High Commodity Prices & Depreciating INR

Higher levels of crude oil prices and depreciating USDINR could pose headwinds to growth and inflation.




*Data Source: RBI, PIB, Moneycontrol, Bloomberg*



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## Q4 FY26 vs Q4 FY25 *Quarter-on-Quarter YoY*

### PROFITABILITY

| Net Profit | Operating Profit | Net Interest Income | Return on Assets | Cost to Income |
|---|---|---|---|---|
| +34.89% ↑ | +16.92% ↑ | +18.81% ↑ | 1.97 (1.78) ↑ | 36.51 (38.50) ↓ |

## FY26 vs FY25 *Full Year YoY*

### PROFITABILITY

| Net Profit | Operating Profit | Net Interest Income | Return on Assets | Cost to Income |
|---|---|---|---|---|
| +27.17% ↑ | +16.17% ↑ | +17.13% ↑ | 1.86 (1.75) ↑ | 37.08 (38.37) ↓ |

### BUSINESS & ASSET QUALITY

| Total Business | Total Deposits | Savings Deposits | Current Deposits | Term Deposits |
|---|---|---|---|---|
| +17.47% ↑ | +14.14% ↑ | +7.62% ↑ | +24.80% ↑ | +16.02% ↑ |

| Gross Advances | Retail Advances | MSME Advances | Gross NPA % | Net NPA % |
|---|---|---|---|---|
| +21.74% ↑ | +32.39% ↑ | +10.71% ↑ | 1.45 (1.74) ↓ | 0.13 (0.18) ↓ |



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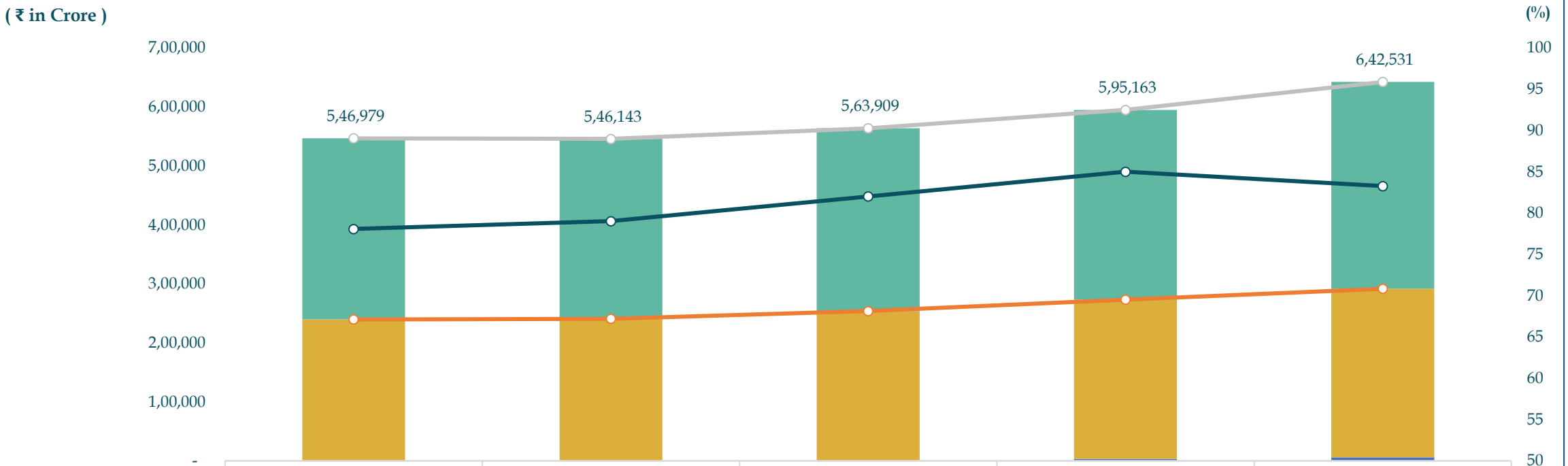
# Total Business

17.47 % (Y-o-Y)




| | Mar`25 | Jun`25 | Sept`25 | Dec`25 | Mar`26 |
|---|---|---|---|---|---|
| Total Deposit | 3,07,143 | 3,05,046 | 3,09,791 | 3,21,661 | 3,50,564 |
| Domestic Advances | 2,39,837 | 2,41,097 | 2,53,230 | 2,69,986 | 2,85,825 |
| Overseas Advances | - | - | 888 | 3,517 | 6,142 |
| Global Advances | 2,39,837 | 2,41,097 | 2,54,118 | 2,73,502 | 2,91,967 |
| Total Business | 5,46,979 | 5,46,143 | 5,63,909 | 5,95,163 | 6,42,531 |
| Global C/D Ratio (%) | 78.09 | 79.04 | 82.03 | 85.03 | 83.28 |



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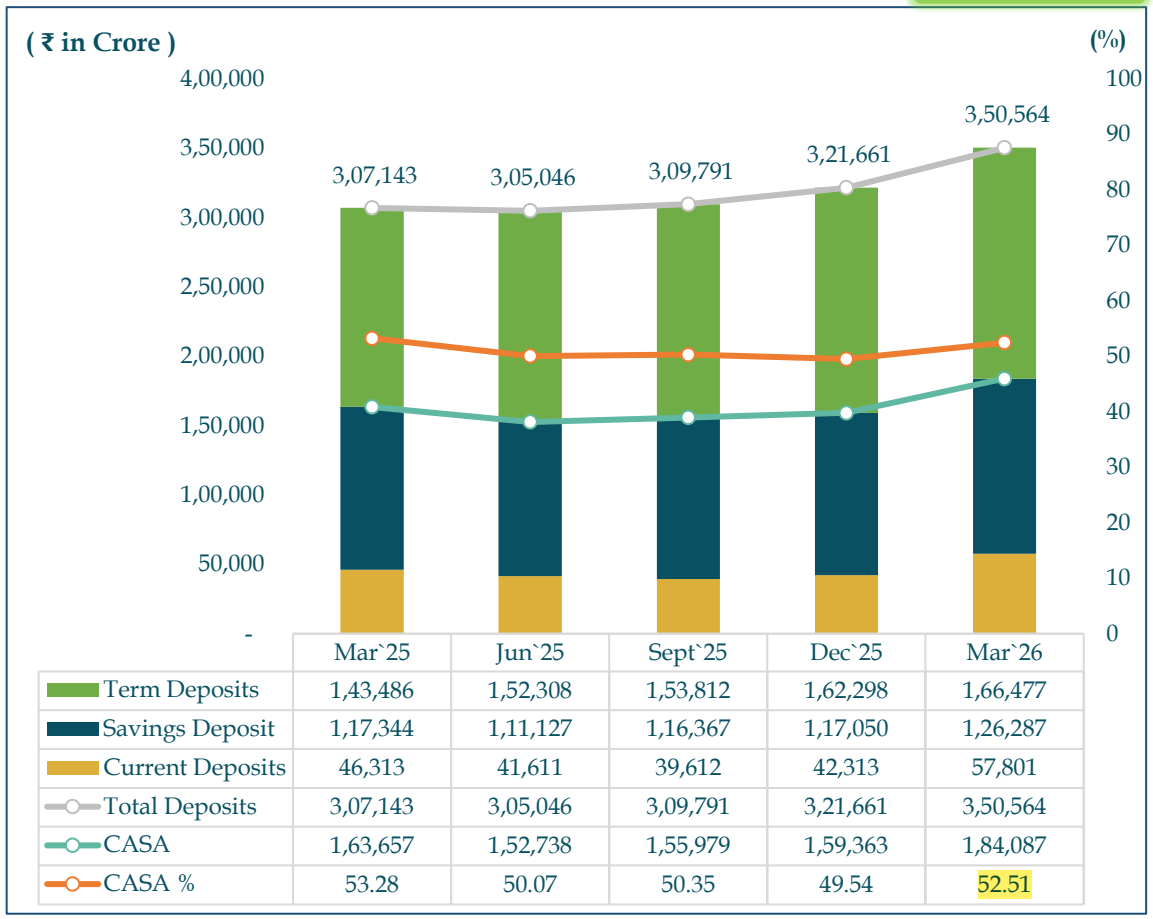
## Total Deposit

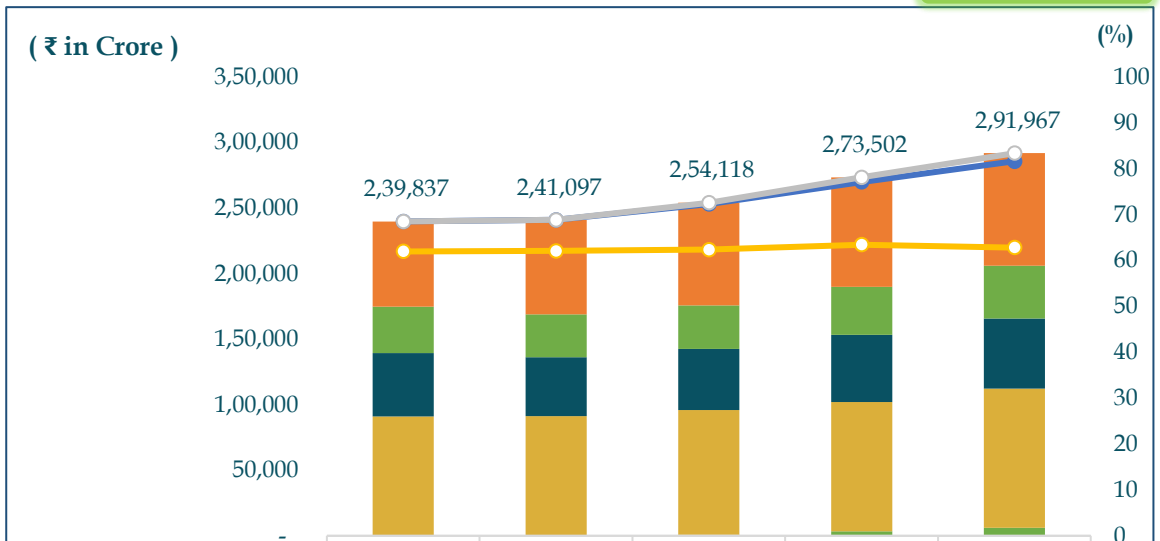
14.14 % (Y-o-Y)




| | Mar`25 | Jun`25 | Sept`25 | Dec`25 | Mar`26 |
|---|---|---|---|---|---|
| Term Deposits | 1,43,486 | 1,52,308 | 1,53,812 | 1,62,298 | 1,66,477 |
| Savings Deposit | 1,17,344 | 1,11,127 | 1,16,367 | 1,17,050 | 1,26,287 |
| Current Deposits | 46,313 | 41,611 | 39,612 | 42,313 | 57,801 |
| Total Deposits | 3,07,143 | 3,05,046 | 3,09,791 | 3,21,661 | 3,50,564 |
| CASA | 1,63,657 | 1,52,738 | 1,55,979 | 1,59,363 | 1,84,087 |
| CASA % | 53.28 | 50.07 | 50.35 | 49.54 | 52.51 |

## Global Advances

21.74 % (Y-o-Y)




| | Mar`25 | Jun`25 | Sept`25 | Dec`25 | Mar`26 |
|---|---|---|---|---|---|
| Retail Sector | 64,853 | 71,966 | 78,226 | 83,418 | 85,857 |
| Agriculture Sector | 35,547 | 32,799 | 33,249 | 36,770 | 40,212 |
| MSME Sector | 48,369 | 44,967 | 46,553 | 51,197 | 53,547 |
| Corporate & Others | 91,068 | 91,365 | 95,201 | 98,601 | 1,06,209 |
| Overseas Advances | - | - | 888 | 3,517 | 6,142 |
| Domestic Advances | 2,39,837 | 2,41,097 | 2,53,230 | 2,69,986 | 2,85,825 |
| Global Advances | 2,39,837 | 2,41,097 | 2,54,118 | 2,73,502 | 2,91,967 |
| RAM % to Domestic Advances | 62.03 | 62.10 | 62.41 | 63.48 | 62.84 |



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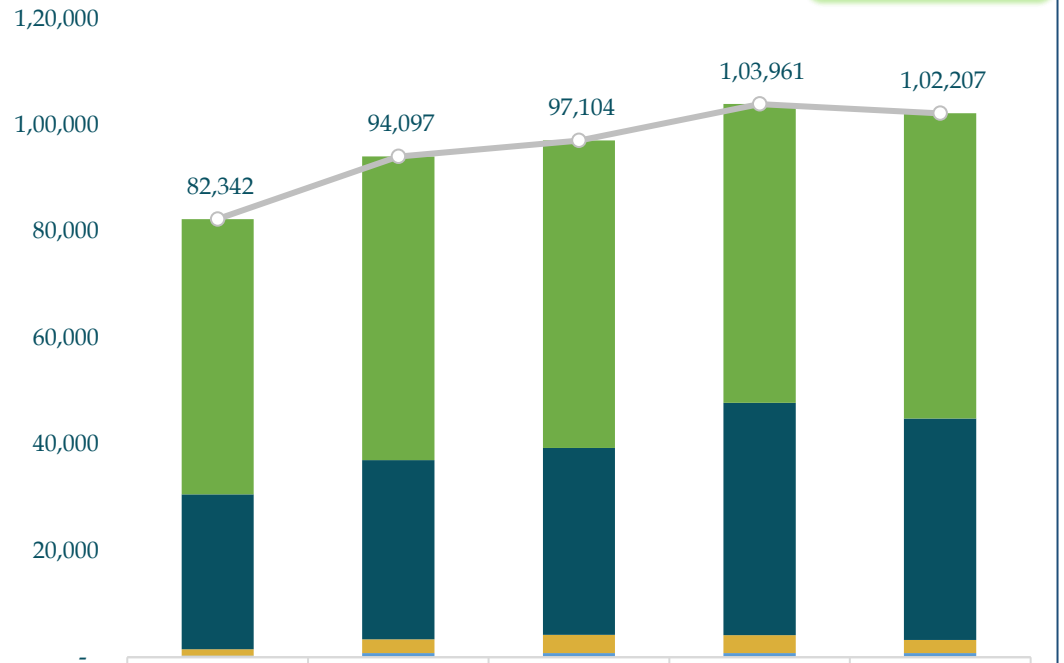
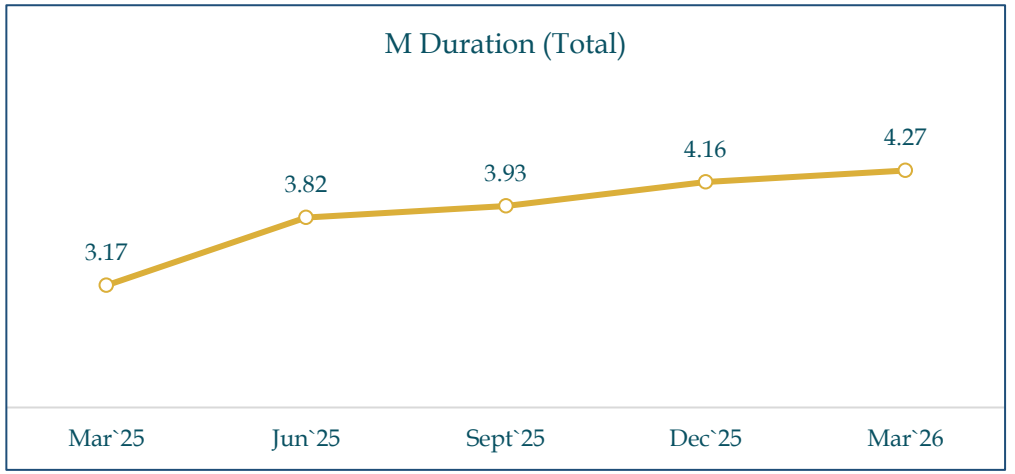
# Investments

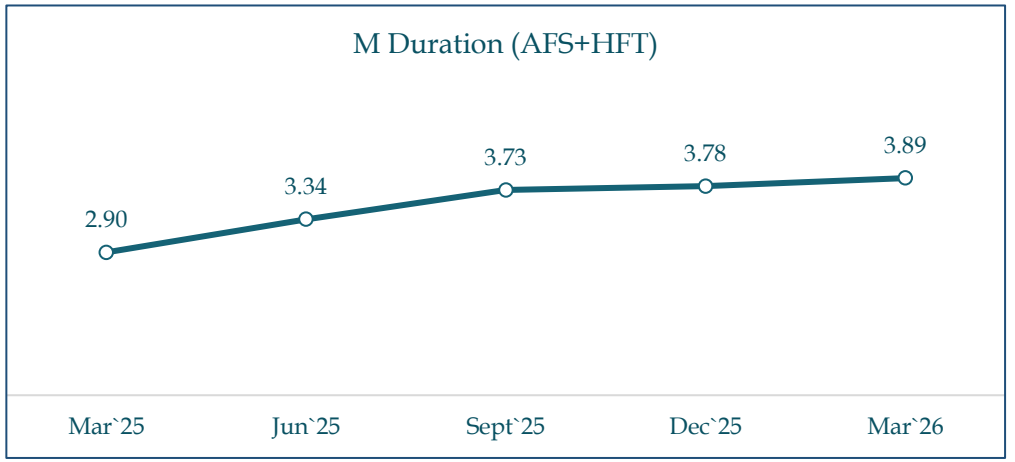
( ₹ in Crore )

24.13 % (Y-o-Y)




| | Mar`25 | Jun`25 | Sept`25 | Dec`25 | Mar`26 |
|---|---|---|---|---|---|
| HTM | 51,722 | 57,053 | 57,788 | 56,156 | 57,370 |
| AFS | 29,117 | 33,694 | 35,139 | 43,637 | 41,606 |
| FVTPL / HFT * | 1,192 | 2,588 | 3,416 | 3,406 | 2,469 |
| JV & Subsidiaries | 311 | 762 | 762 | 762 | 762 |
| Gross Investment | 82,342 | 94,097 | 97,104 | 1,03,961 | 1,02,207 |



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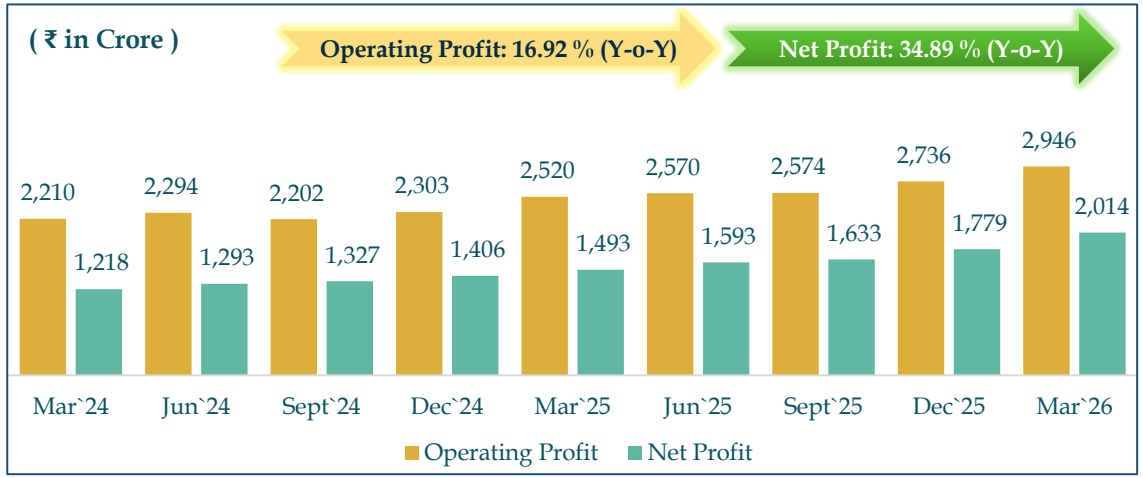
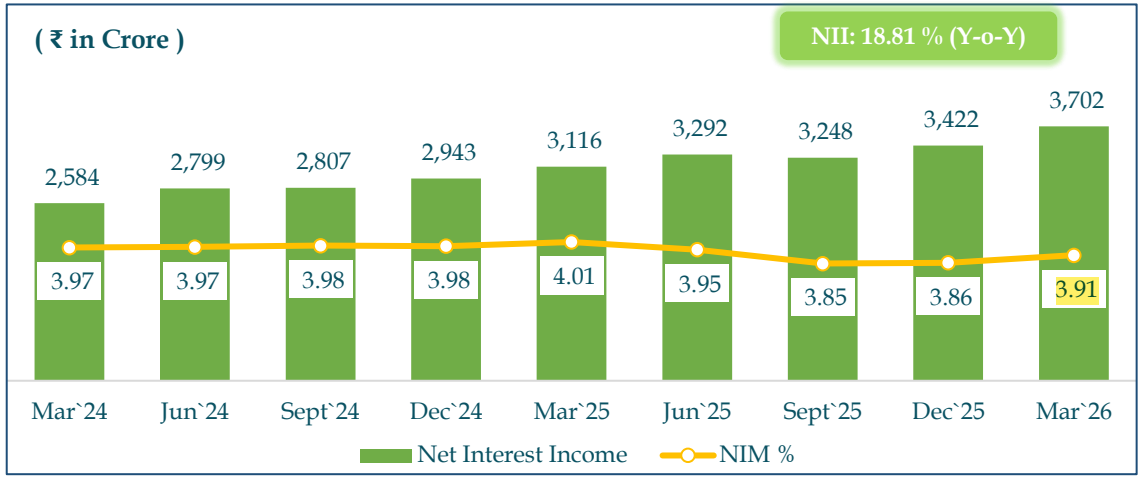
# Profitability

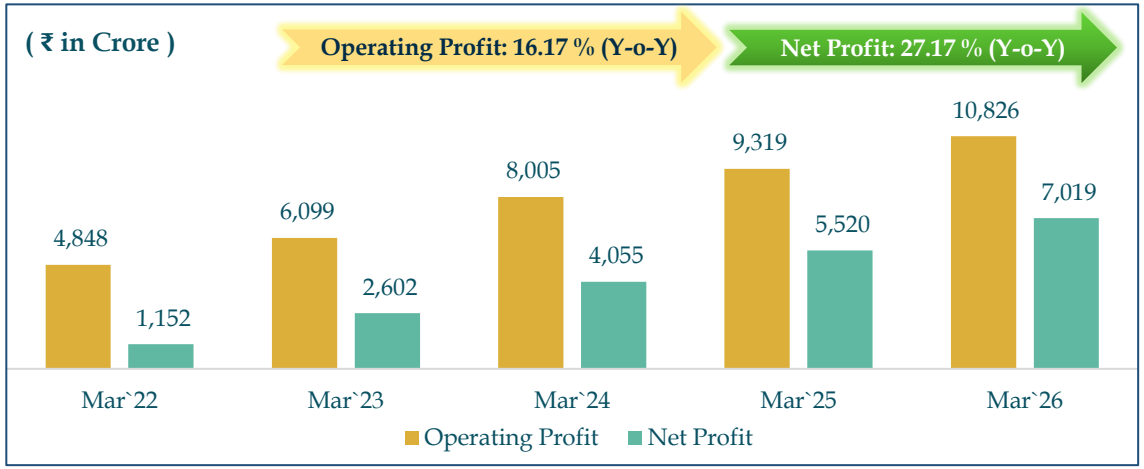
(Quarterly)



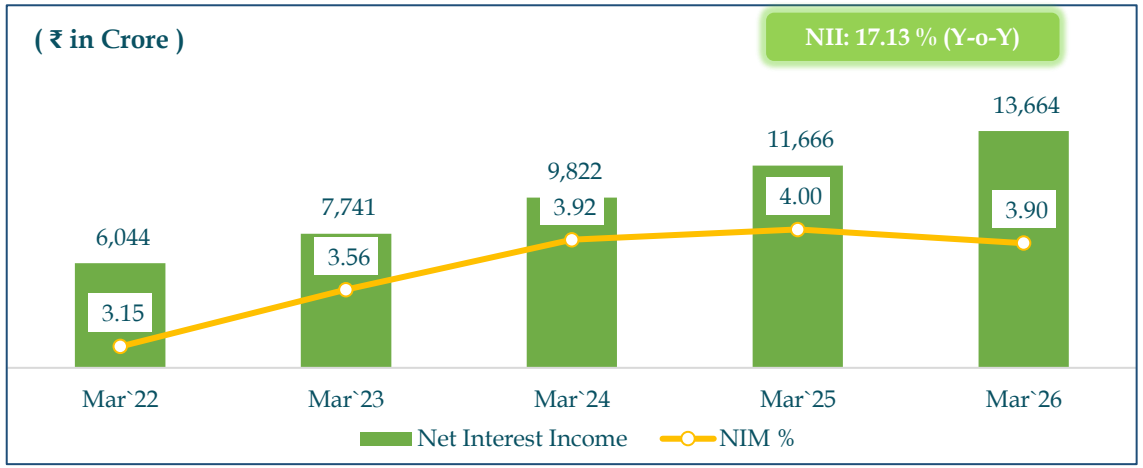

(Quarterly)




(Year Ended)




(Year Ended)



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## Statement of Income and Expenditure

( ₹ in Crore )

| Particulars | Quarter ended | | | | Year ended | | |
|---|---|---|---|---|---|---|---|
| | Mar`25 | Dec`25 | Mar`26 | Y-o-Y (%) | Mar`25 | Mar`26 | Y-o-Y (%) |
| **Total Income** | **7,711** | **8,277** | **8,693** | 13 | **28,402** | **32,823** | 16 |
| Interest Income | 6,731 | 7,344 | 7,755 | 15 | 24,947 | 29,282 | 17 |
| Non-Interest Income | 981 | 933 | 938 | (4) | 3,454 | 3,541 | 3 |
| **Total Expenses** | **5,192** | **5,541** | **5,747** | 11 | **19,083** | **21,997** | 15 |
| Interest Expenses | 3,614 | 3,922 | 4,053 | 12 | 13,282 | 15,618 | 18 |
| Operating Expenses | 1,577 | 1,620 | 1,694 | 7 | 5,801 | 6,379 | 10 |
| **Operating Profit** | **2,520** | **2,736** | **2,946** | 17 | **9,319** | **10,826** | 16 |
| Provision & Contingencies | 1,027 | 956 | 932 | (9) | 3,799 | 3,807 | 0 |
| **Net Profit** | **1,493** | **1,779** | **2,014** | 35 | **5,520** | **7,019** | 27 |



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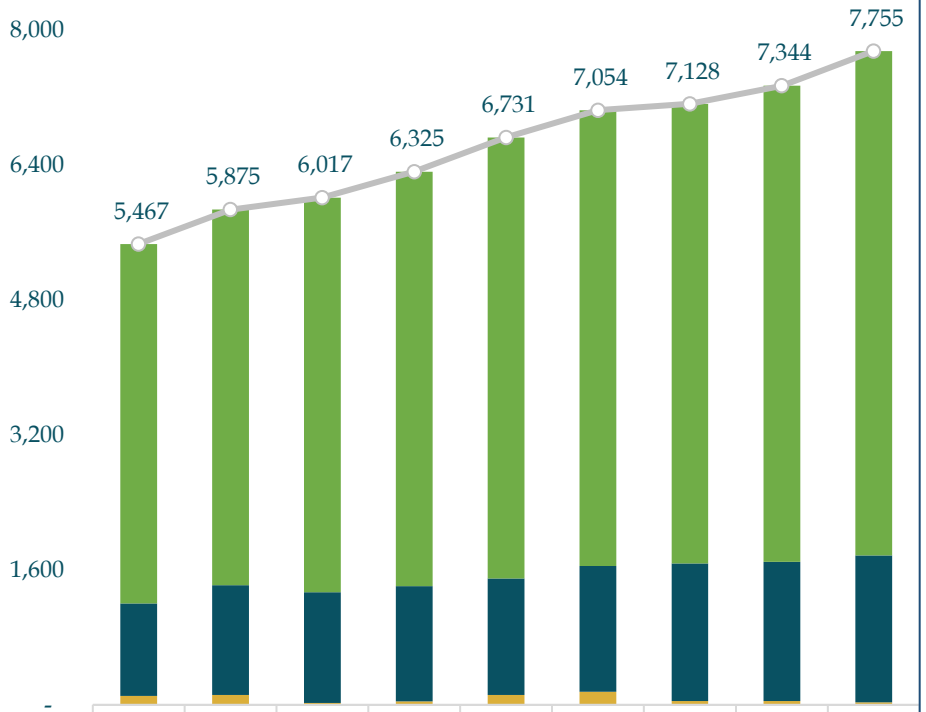
# Interest Earnings

(Quarterly)

( ₹ in Crore )

15.22 % (Y-o-Y)

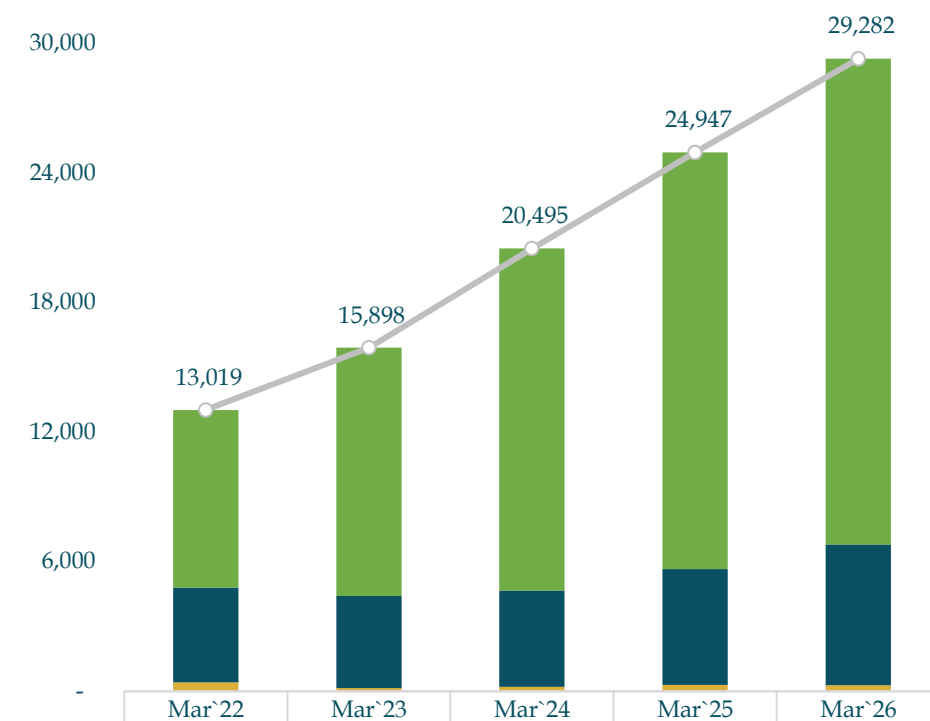



| | Mar`24 | Jun`24 | Sept`24 | Dec`24 | Mar`25 | Jun`25 | Sept`25 | Dec`25 | Mar`26 |
|---|---|---|---|---|---|---|---|---|---|
| Interest on Advances | 4,264 | 4,458 | 4,684 | 4,917 | 5,233 | 5,407 | 5,451 | 5,647 | 5,985 |
| Interest on Investment | 1,099 | 1,301 | 1,313 | 1,367 | 1,380 | 1,493 | 1,634 | 1,651 | 1,742 |
| Other Interest Income | 104 | 116 | 21 | 41 | 118 | 154 | 44 | 46 | 28 |
| Total Interest Income | 5,467 | 5,875 | 6,017 | 6,325 | 6,731 | 7,054 | 7,128 | 7,344 | 7,755 |

(Year Ended)

( ₹ in Crore )

17.37 % (Y-o-Y)




| | Mar`22 | Mar`23 | Mar`24 | Mar`25 | Mar`26 |
|---|---|---|---|---|---|
| Interest on Advances | 8,232 | 11,486 | 15,826 | 19,292 | 22,490 |
| Interest on Investment | 4,385 | 4,267 | 4,461 | 5,360 | 6,520 |
| Other Interest Income | 403 | 146 | 208 | 296 | 271 |
| Total Interest Income | 13,019 | 15,898 | 20,495 | 24,947 | 29,282 |



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## Non-Interest Income

( ₹ in Crore )

| Particulars | Quarter ended | | | | Year Ended | | |
|---|---|---|---|---|---|---|---|
| | Mar`25 | Dec`25 | Mar`26 | Y-o-Y (%) | Mar`25 | Mar`26 | Y-o-Y (%) |
| Comm. from Advances | 263 | 319 | 272 | 3 | 897 | 1,044 | 16 |
| Other Commissions | 252 | 209 | 226 | (10) | 844 | 818 | (3) |
| **Fee Based Income** | **515** | **528** | **498** | **(3)** | **1,741** | **1,862** | **7** |
| Net Profit on Investment | 72 | (179) | 15 | (79) | 220 | 77 | (65) |
| Net profit from FEX | 25 | 35 | 18 | (28) | 63 | 126 | 99 |
| **Treasury Income** | **97** | **(143)** | **33** | **(66)** | **283** | **202** | **(29)** |
| Recovery in written off accounts | 343 | 540 | 380 | 11 | 1,375 | 1,423 | 4 |
| Other Miscellaneous Income | 25 | 8 | 27 | 6 | 55 | 53 | (4) |
| **Total Non-Interest Income** | **981** | **933** | **938** | **(4)** | **3,454** | **3,541** | **3** |



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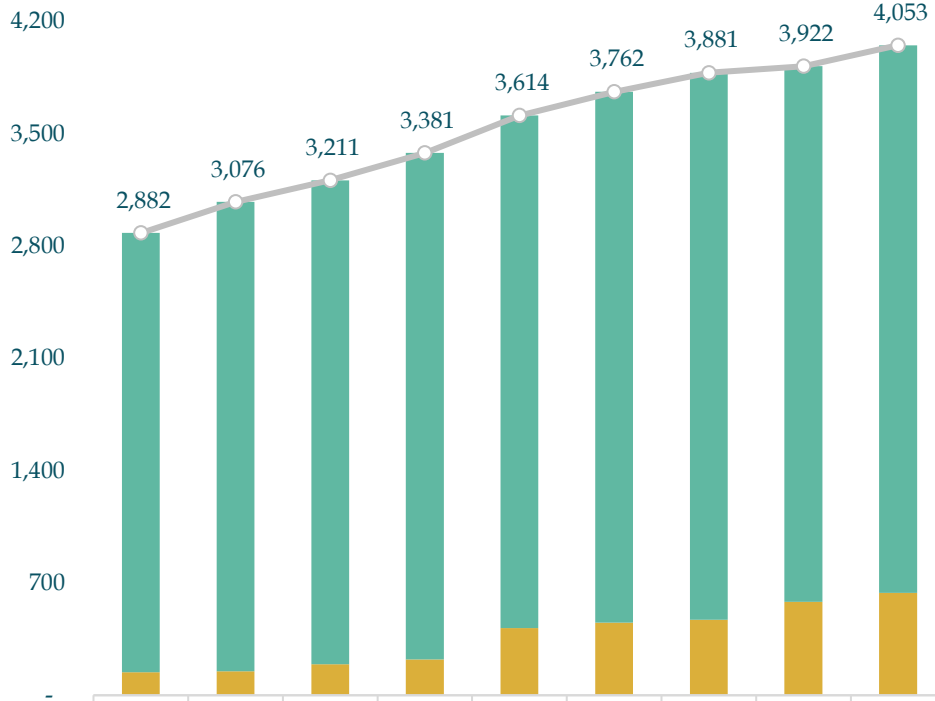
# Interest Expenses

(Quarterly)

( ₹ in Crore )

17.59 % (Y-o-Y)

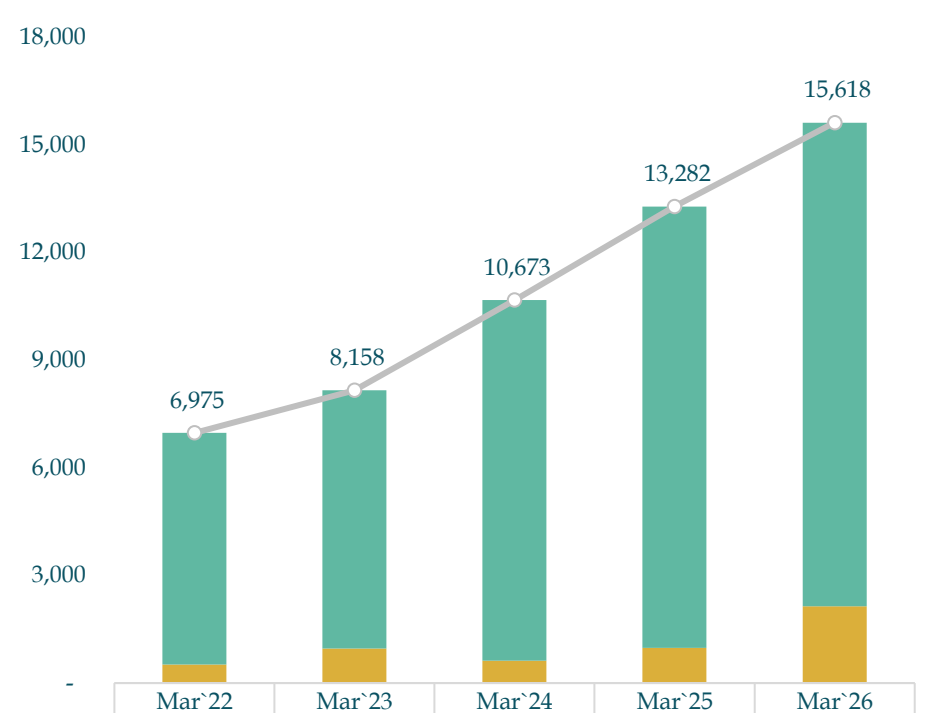



| | Mar`24 | Jun`24 | Sept`24 | Dec`24 | Mar`25 | Jun`25 | Sept`25 | Dec`25 | Mar`26 |
|---|---|---|---|---|---|---|---|---|---|
| Interest on Deposits | 2,739 | 2,926 | 3,016 | 3,158 | 3,195 | 3,310 | 3,410 | 3,339 | 3,413 |
| Other Interest Expenses | 144 | 150 | 195 | 223 | 419 | 452 | 470 | 583 | 639 |
| Total Interest Expenses | 2,882 | 3,076 | 3,211 | 3,381 | 3,614 | 3,762 | 3,881 | 3,922 | 4,053 |

(Year Ended)

( ₹ in Crore )

12.13 % (Y-o-Y)




| | Mar`22 | Mar`23 | Mar`24 | Mar`25 | Mar`26 |
|---|---|---|---|---|---|
| Interest on Deposits | 6,458 | 7,186 | 10,041 | 12,295 | 13,472 |
| Other Interest Expenses | 517 | 971 | 632 | 987 | 2,145 |
| Total Interest Expenses | 6,975 | 8,158 | 10,673 | 13,282 | 15,618 |



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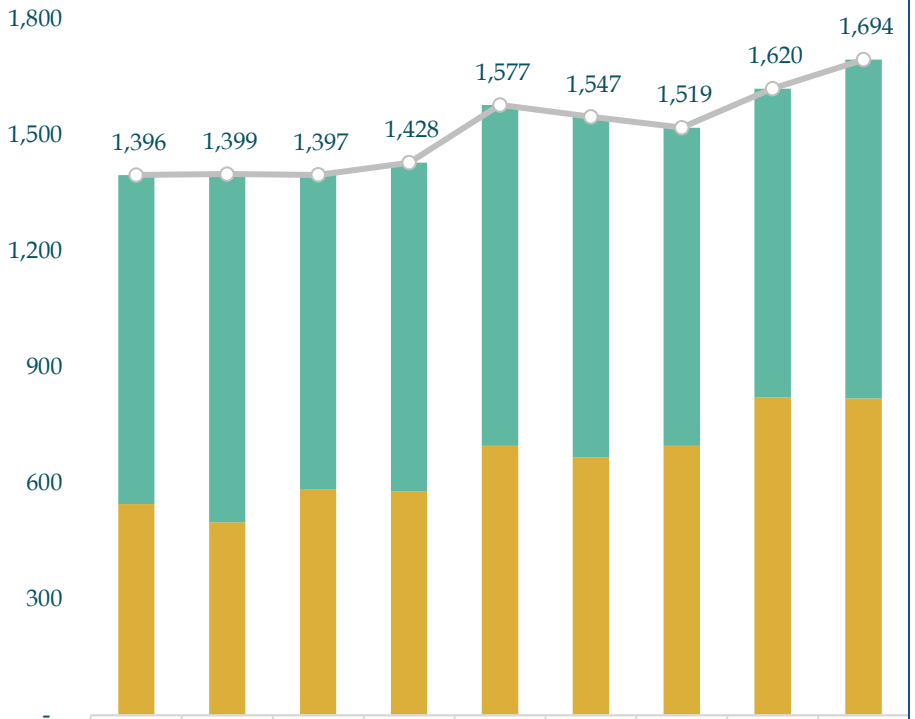
# Operating Expenses

(Quarterly)

( ₹ in Crore )

7.42 % (Y-o-Y)

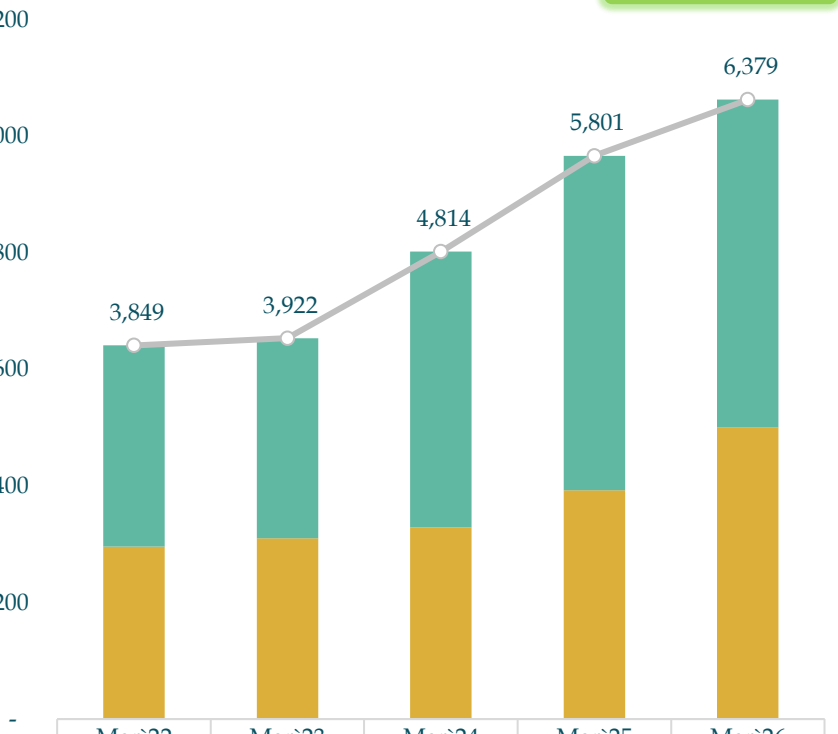



| | Mar`24 | Jun`24 | Sept`24 | Dec`24 | Mar`25 | Jun`25 | Sept`25 | Dec`25 | Mar`26 |
|---|---|---|---|---|---|---|---|---|---|
| Staff Expenses | 850 | 900 | 812 | 850 | 881 | 880 | 822 | 798 | 876 |
| Other Operating Expenses | 546 | 499 | 585 | 578 | 696 | 666 | 697 | 822 | 819 |
| Total Operating Expenses | 1,396 | 1,399 | 1,397 | 1,428 | 1,577 | 1,547 | 1,519 | 1,620 | 1,694 |

(Year Ended)

( ₹ in Crore )

16.17 % (Y-o-Y)




| | Mar`22 | Mar`23 | Mar`24 | Mar`25 | Mar`26 |
|---|---|---|---|---|---|
| Staff Expenses | 2,071 | 2058 | 2,838 | 3,442 | 3,376 |
| Other Operating Expenses | 1,778 | 1864 | 1,976 | 2,358 | 3,003 |
| Total Operating Expenses | 3,849 | 3,922 | 4,814 | 5,801 | 6,379 |



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## Provisions & Contingencies

( ₹ in Crore )

| Particulars | Quarter Ended | | | Year Ended | |
|---|---|---|---|---|---|
| | Mar`25 | Dec`25 | Mar`26 | Mar`25 | Mar`26 |
| Prov for Non Performing Assets | 640 | 660 | 664 | 2,417 | 2,626 |
| Prov for Standard/Restructured Assets | 324 | 79 | 69 | 1,105 | 417 |
| Prov for Non-performing Investment | (9) | 0 | (4) | (8) | (4) |
| Other provisions (net of write back) | 29 | (11) | (111) | 83 | (71) |
| Income Tax [net of DTA & write back] | 43 | 228 | 315 | 203 | 838 |
| **TOTAL PROVISIONS** | **1,027** | **956** | **932** | **3,799** | **3,807** |



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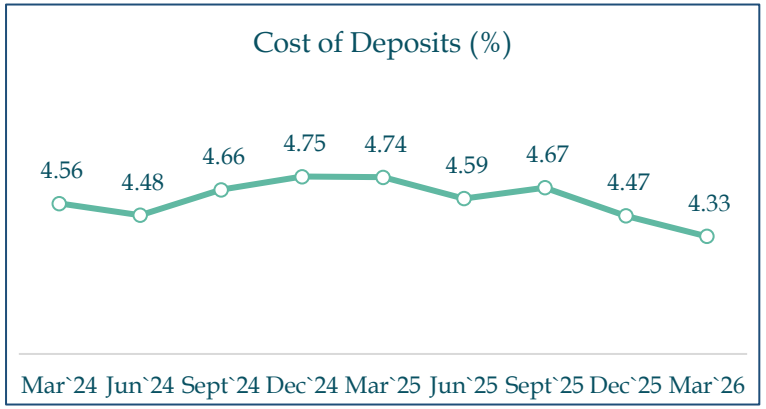
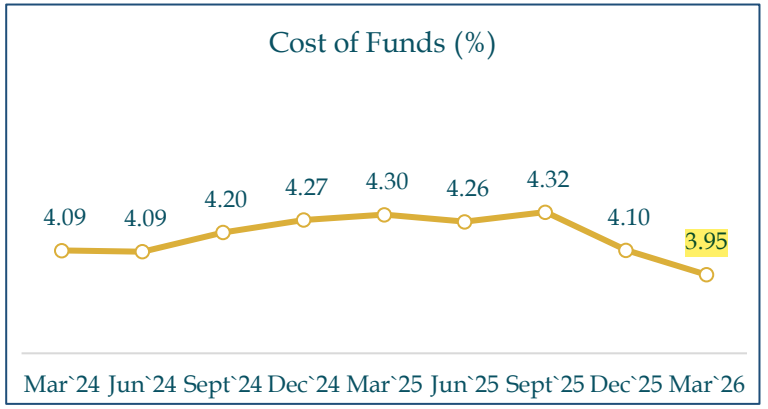
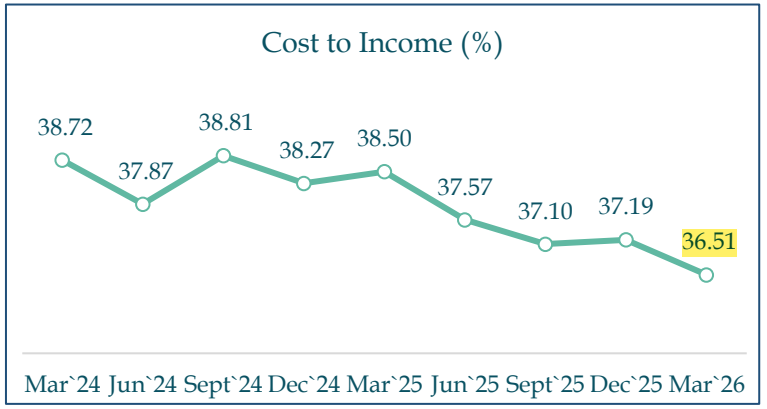
# Key Financial Ratios

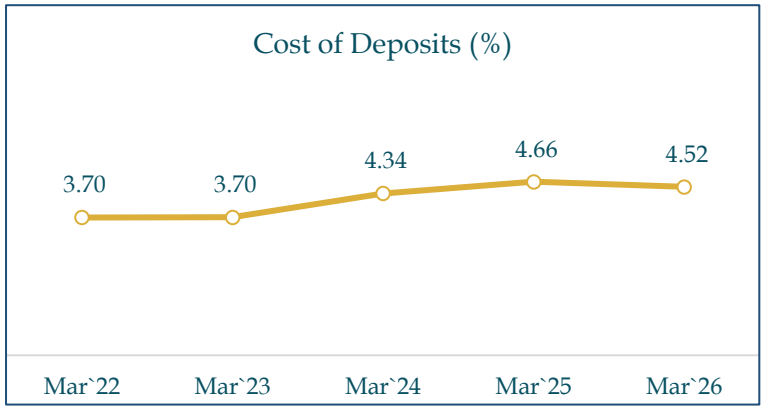
**(Quarterly)**

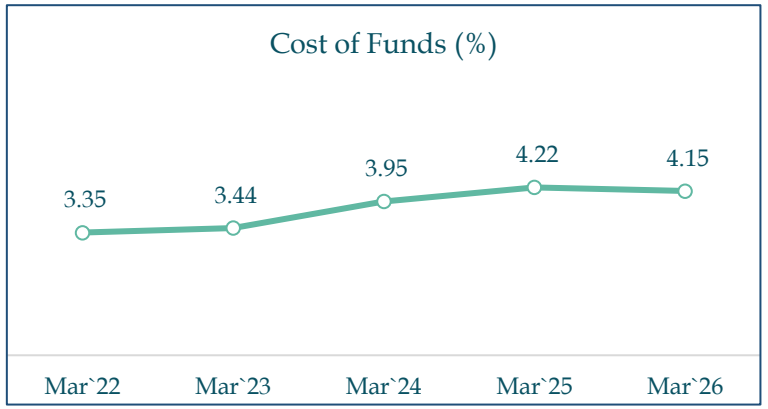


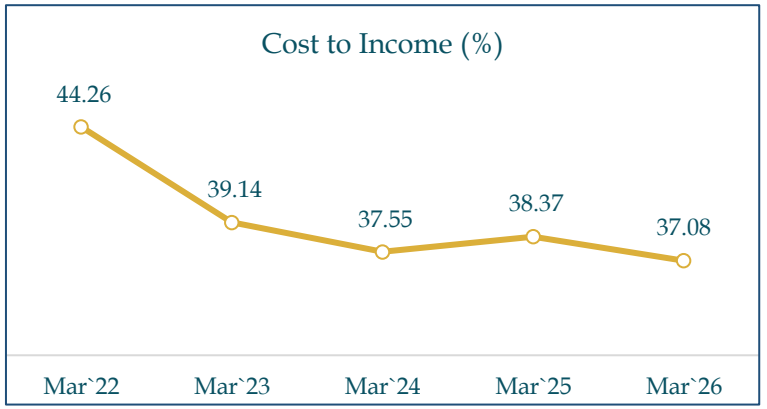




**(Year Ended)**



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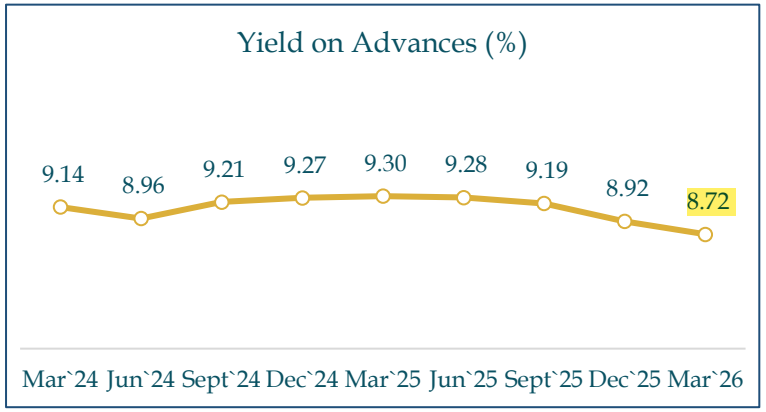
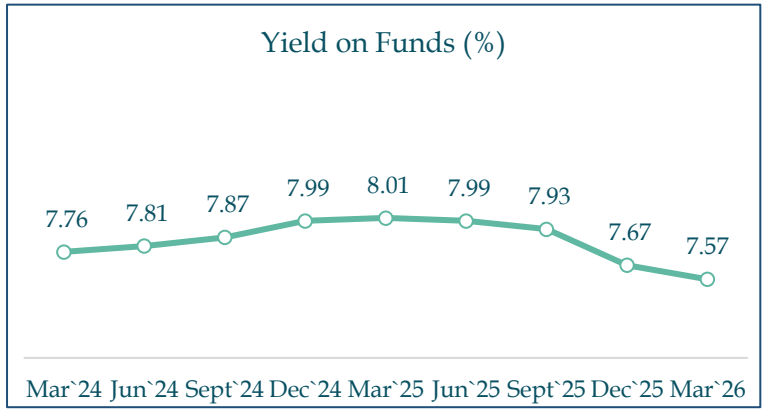
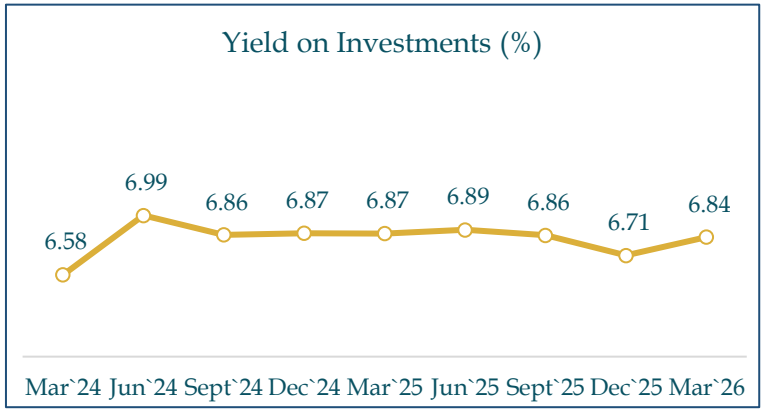
# Key Financial Ratios

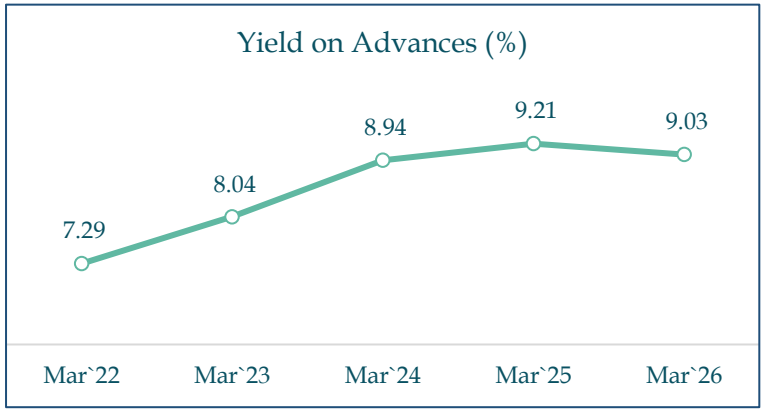
**(Quarterly)**

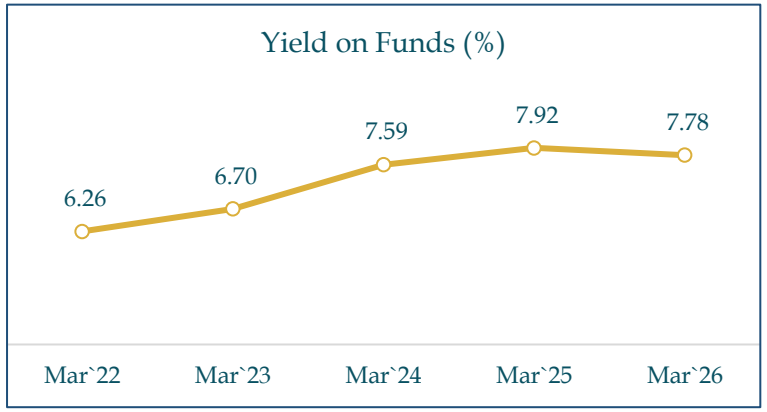


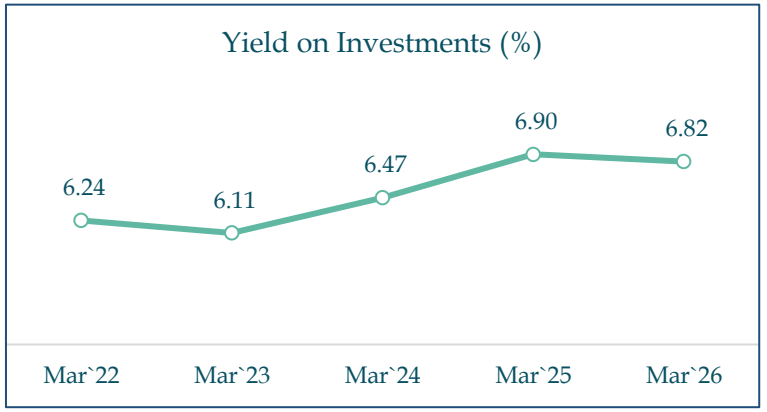




**(Year Ended)**



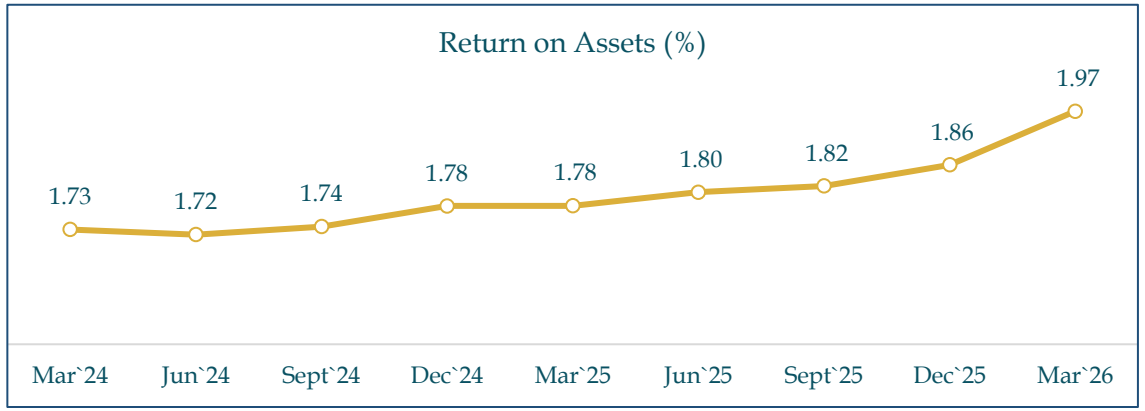



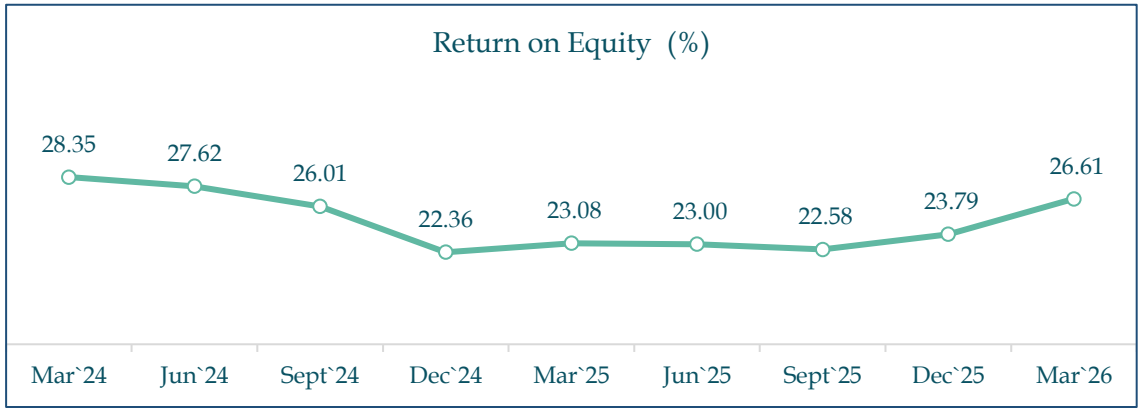



UnClassified

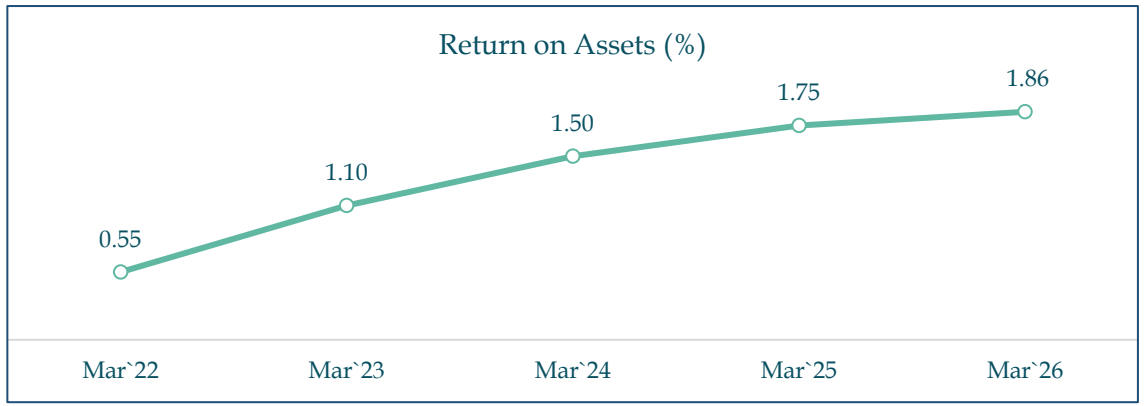
# Key Financial Ratios

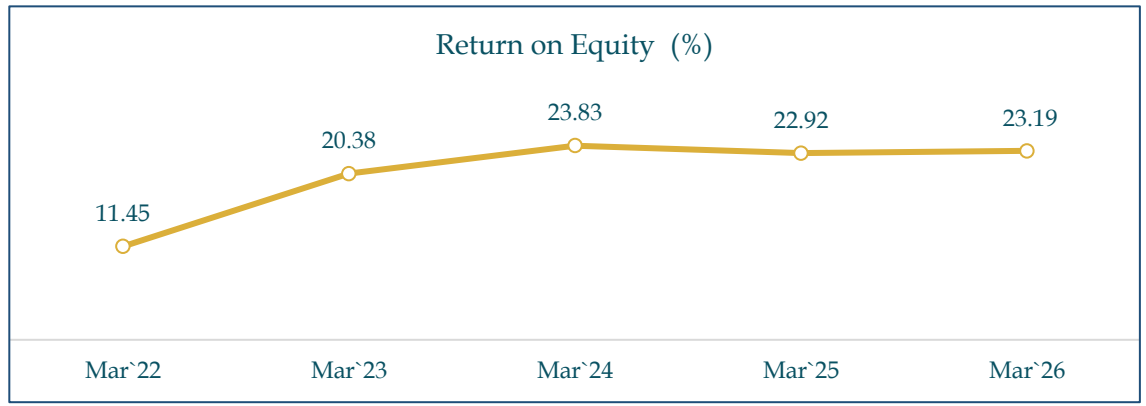
**(Quarterly)**




**(Year Ended)**






UnClassified

## Assets & Liabilities – An Overview

( ₹ in Crore )

| Assets | Mar`25 | Jun`25 | Sept`25 | Dec`25 | Mar`26 |
|---|---|---|---|---|---|
| Cash & Balance with RBI | 37,993 | 23,291 | 17,276 | 10,678 | 26,645 |
| Balances with Bank & Call Money | 4,202 | 3,460 | 662 | 142 | 1,100 |
| Total Investments (Net of Depreciation & Provision) | 82,005 | 93,779 | 96,422 | 1,03,000 | 1,01,480 |
| Total Advances (Net of Provision) | 2,36,084 | 2,37,326 | 2,50,188 | 2,69,527 | 2,88,104 |
| Total Fixed Assets (Net of Depreciation) | 2,916 | 2,894 | 2,904 | 2,858 | 2,962 |
| Other Assets | 5,943 | 6,543 | 6,276 | 7,019 | 7,071 |
| **Total** | **3,69,142** | **3,67,292** | **3,73,729** | **3,93,224** | **4,27,363** |

| Liabilities | Mar`25 | Jun`25 | Sept`25 | Dec`25 | Mar`26 |
|---|---|---|---|---|---|
| Capital | 7,692 | 7,692 | 7,692 | 7,692 | 7,692 |
| Reserves & Surplus | 20,798 | 22,501 | 23,915 | 25,618 | 25,416 |
| Deposits | 3,07,143 | 3,05,046 | 3,09,791 | 3,21,661 | 3,50,564 |
| Borrowings | 23,853 | 23,730 | 24,924 | 30,358 | 35,234 |
| Other Liabilities & Provisions | 9,658 | 8,324 | 7,407 | 7,895 | 8,457 |
| **Total** | **3,69,142** | **3,67,292** | **3,73,729** | **3,93,224** | **4,27,363** |

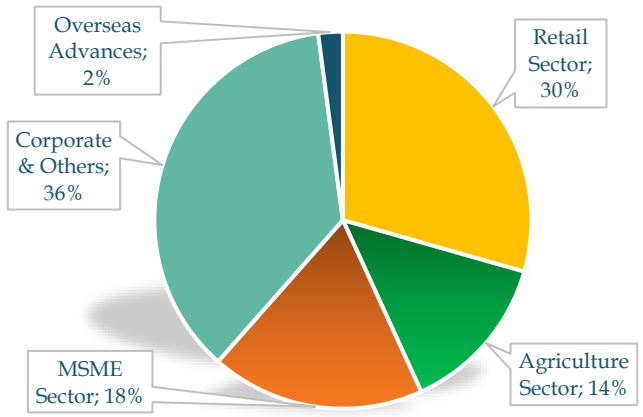


UnClassified

# Credit Portfolio – Balanced Loan Growth

( ₹ in Crore )

| Particulars | Mar`25 | Dec`25 | Mar`26 | Growth (Y-o-Y) % |
|---|---|---|---|---|
| **Domestic Advances** | **2,39,837** | **2,69,986** | **2,85,825** | **19.17** |
| *of which* | | | | |
| Retail Sector | 64,853 | 83,418 | 85,857 | 32.39 |
| Agriculture Sector | 35,547 | 36,770 | 40,212 | 13.12 |
| MSME Sector | 48,369 | 51,197 | 53,547 | 10.71 |
| **Total of RAM** | **1,48,768** | **1,71,385** | **1,79,616** | **20.74** |
| *RAM % to Domestic Advances* | *62.03* | *63.48* | *62.84* | |
| Corporate & Others | 91,068 | 98,601 | 1,06,209 | 16.63 |
| Overseas Advances | - | 3,517 | 6,142 | - |
| **Global Advances** | **2,39,837** | **2,73,502** | **2,91,967** | **21.74** |




**% Share of Global Advances, as on 31st March 2026**

| Other Retail Loan (Break-up) - Mar`26 | Amount (Rs. In Cr.) | % of Total other Retail Loan |
|---|---|---|
| Gold | 10,220 | 38 |
| LAP, Top-Up & Others | 6,665 | 25 |
| Staff Loans | 4,004 | 15 |
| Personal | 4,206 | 16 |
| LAD | 1,172 | 4 |
| Aadhar | 799 | 3 |
| **Total** | **27,067** | **100** |

( ₹ in Crore )

| RETAIL CREDIT | | | | |
|---|---|---|---|---|
| Particulars | Mar`25 | Dec`25 | Mar`26 | Growth (Y-o-Y) % |
| **Total Retail Credit** | **64,853** | **83,418** | **85,857** | 32.39 |
| *of which* | | | | |
| Housing | 38,346 | 45,895 | 49,479 | 29.03 |
| Education | 2,676 | 2,934 | 2,992 | 11.83 |
| Vehicle | 4,063 | 5,829 | 6,318 | 55.51 |
| Others | 19,768 | 28,760 | 27,067 | 36.92 |

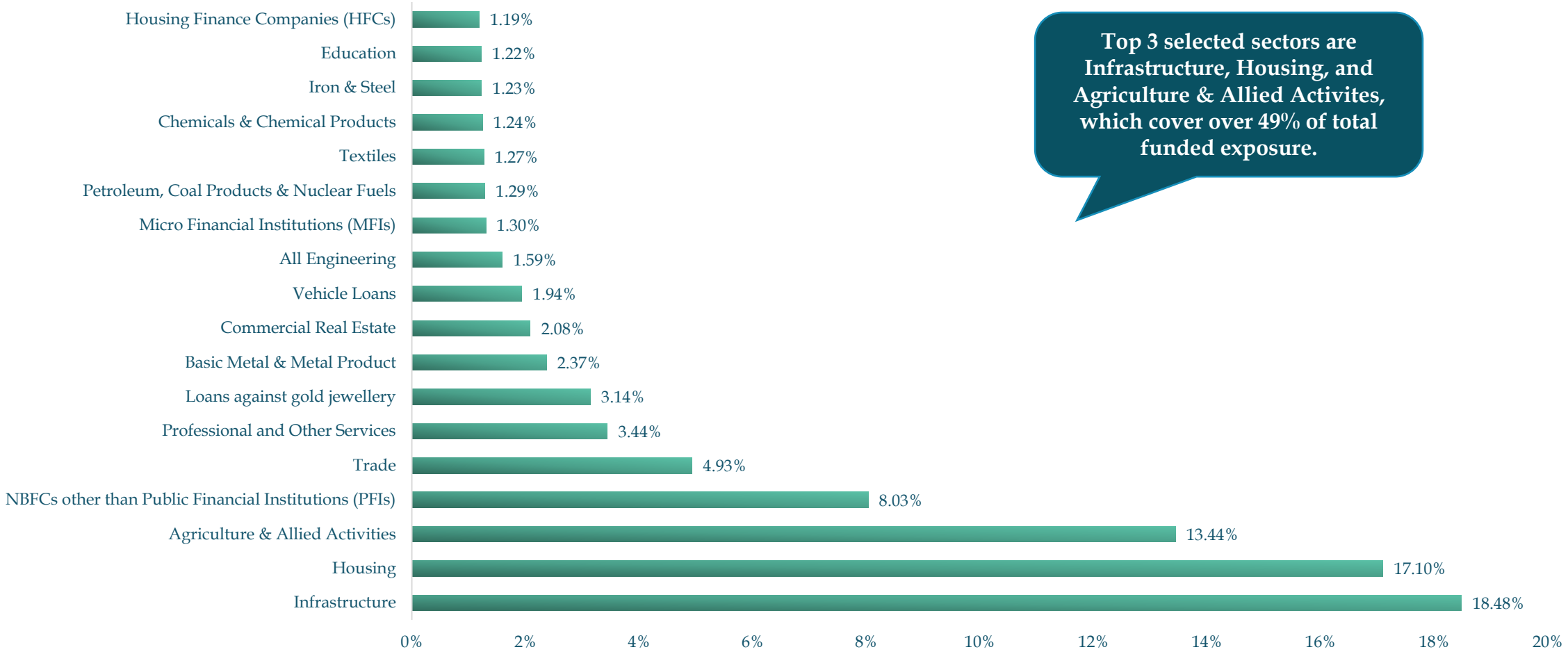
| AGRICULTURE CREDIT | | | | |
|---|---|---|---|---|
| Particulars | Mar`25 | Dec`25 | Mar`26 | Growth (Y-o-Y) % |
| **Total Agriculture Credit** | **35,547** | **36,770** | **40,212** | 13.12 |
| *of which* | | | | |
| Farm Credit (Crop, Investment & Allied) | 17,200 | 14,717 | 15,974 | (7.13) |
| Agri Infrastructure | 794 | 983 | 1,081 | 36.18 |
| Agri Ancillary Activities | 17,553 | 21,070 | 23,157 | 31.93 |

| MSME CREDIT | | | | |
|---|---|---|---|---|
| Particulars | Mar`25 | Dec`25 | Mar`26 | Growth (Y-o-Y) % |
| **Total MSME Credit** | **48,369** | **51,197** | **53,547** | 10.71 |
| *of which* | | | | |
| Micro | 24,328 | 29,180 | 30,339 | 24.71 |
| Small | 15,549 | 15,031 | 15,407 | (0.91) |
| Medium | 8,492 | 6,987 | 7,800 | (8.15) |



UnClassified

# Funded exposure to selected sectors & industries with total exposure (more than 1%) – Mar`26




**Top 3 selected sectors are Infrastructure, Housing, and Agriculture & Allied Activites, which cover over 49% of total funded exposure.**



UnClassified

## External Rating-wise Advances – Above 25 Cr

( ₹ in Crore )

| Particulars | Mar`25 | | | Dec`25 | | | Mar`26 | | |
|---|---|---|---|---|---|---|---|---|---|
| | 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 |
| **Total Eligible Advances for External Rating** | **540** | **1,05,401** | **100** | **621** | **1,19,062** | **100** | **692** | **1,32,072** | **100** |
| AAA | 11 | 5,118 | 5 | 13 | 9,292 | 8 | 18 | 16,418 | 12 |
| AA | 90 | 34,302 | 33 | 99 | 37,828 | 32 | 108 | 40,768 | 31 |
| A | 144 | 28,056 | 27 | 181 | 32,668 | 27 | 200 | 31,951 | 24 |
| BBB | 149 | 16,186 | 15 | 172 | 18,546 | 16 | 201 | 20,677 | 16 |
| BB & Below | 46 | 4,344 | 4 | 41 | 3,942 | 3 | 57 | 6,656 | 5 |
| **Total Rated** | **440** | **88,006** | **84** | **506** | **1,02,276** | **86** | **584** | **1,16,470** | **88** |
| Govt. Guaranteed Advances(Unrated) | 21 | 12,726 | 12 | 17 | 9,000 | 7 | 16 | 10,392 | 8 |
| **Total Rated plus Govt Guarantee** | **461** | **1,00,732** | **96** | **523** | **1,11,276** | **93** | **600** | **1,26,862** | **96** |
| Other Unrated | 79 | 4,669 | 4 | 98 | 7,786 | 7 | 92 | 5,210 | 4 |



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# Asset Quality

( ₹ in Crore )

| Particulars | Mar`25 | | Jun`25 | | Sept`25 | | Dec`25 | | Mar`26 | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Amount | % of Gross Adv. | Amount | % of Gross Adv. | Amount | % of Gross Adv. | Amount | % of Gross Adv. | Amount | % of Gross Adv. |
| Standard | 2,35,652 | 98.26 | 2,36,892 | 98.26 | 2,49,746 | 98.28 | 2,69,115 | 98.40 | 2,87,721 | 98.55 |
| Sub-Standard | 1,617 | 0.67 | 1,673 | 0.69 | 1,708 | 0.67 | 1,810 | 0.66 | 1,673 | 0.57 |
| Doubtful | 2,395 | 1.00 | 2,322 | 0.96 | 2,442 | 0.96 | 2,358 | 0.86 | 2,333 | 0.80 |
| Loss | 172 | 0.07 | 211 | 0.09 | 222 | 0.09 | 221 | 0.08 | 240 | 0.08 |
| **Total Advances** | **2,39,837** | **100** | **2,41,097** | **100** | **2,54,118** | **100** | **2,73,502** | **100** | **2,91,967** | **100** |

## Special Mention Account (SMA) *

| Particulars | Mar`25 | | Jun`25 | | Sept`25 | | Dec`25 | | Mar`26 | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Amount | % of Gross Adv. | Amount | % of Gross Adv. | Amount | % of Gross Adv. | Amount | % of Gross Adv. | Amount | % of Gross Adv. |
| SMA 1 | 214 | 0.10 | 114 | 0.05 | 226 | 0.09 | 176 | 0.06 | 241 | 0.08 |
| SMA2 | 40 | 0.02 | 171 | 0.07 | 296 | 0.12 | 344 | 0.13 | 56 | 0.02 |
| **Total** | **254** | **0.12** | **285** | **0.12** | **522** | **0.21** | **521** | **0.19** | **297** | **0.10** |

* Rs. 5 crore and above

| Restructuring of Standard Advances | Mar`25 | Jun`25 | Sept`25 | Dec`25 | Mar`26 |
|---|---|---|---|---|---|
| Retail- As on Date | 1,159 | 1,086 | 1,023 | 985 | 945 |
| Agriculture- As on date | 128 | 122 | 127 | 105 | 101 |
| MSME- As on date | 196 | 194 | 81 | 66 | 61 |
| Corporate- As on Date | 896 | 880 | 926 | 939 | 972 |
| **Total** | **2,379** | **2,282** | **2,157** | **2,095** | **2,079** |



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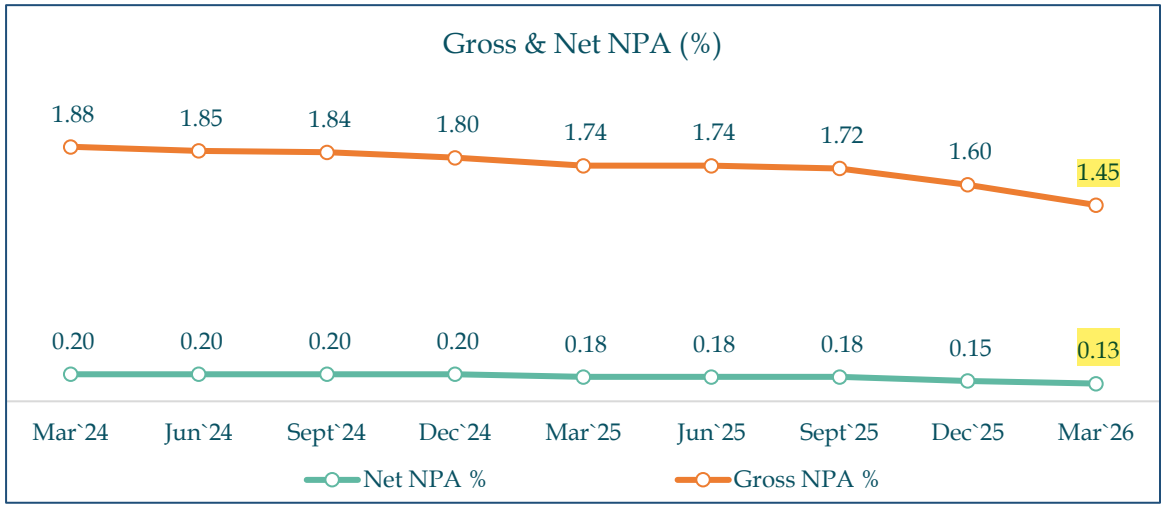
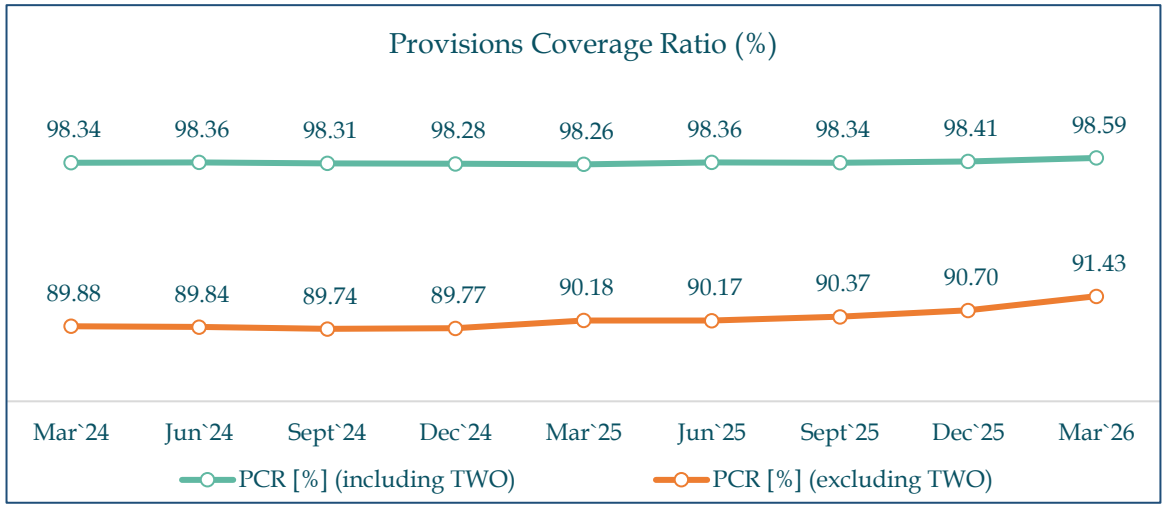
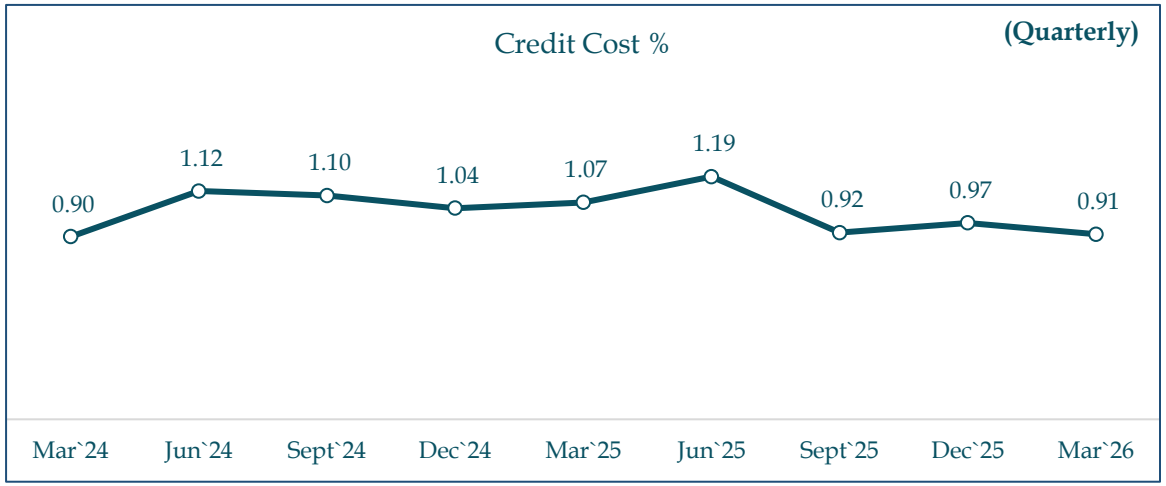
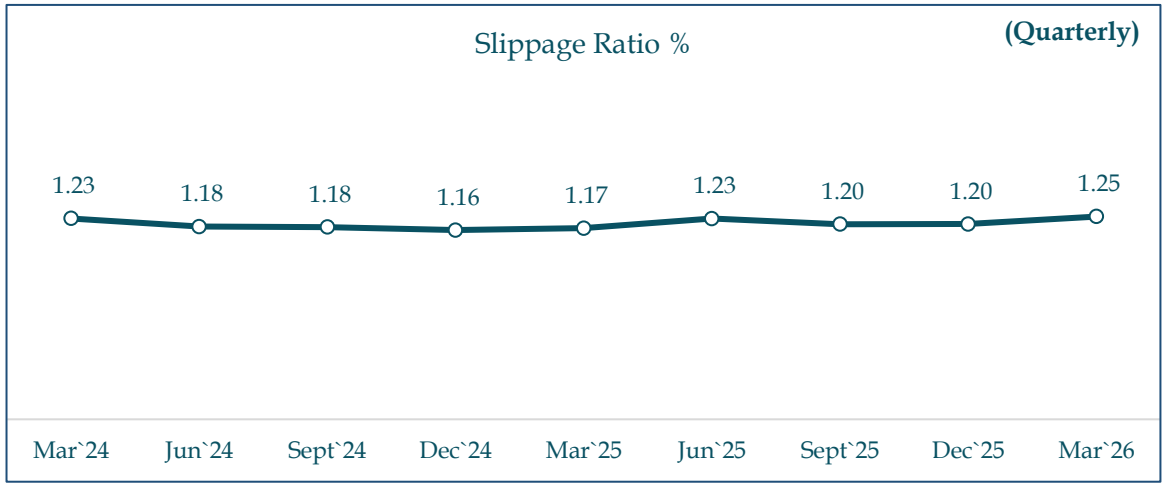





UnClassified

## Movement of NPA

( ₹ in Crore )

| Particulars | Last 5 Quarters | | | | |
|---|---|---|---|---|---|
| | Mar`25 | Jun`25 | Sept`25 | Dec`25 | Mar`26 |
| **Opening Level of Gross NPAs** | **4,124** | **4,185** | **4,206** | **4,372** | **4,388** |
| Total Reductions | 603 | 708 | 546 | 735 | 982 |
| *of which : Recovery + Upgradation* | 366 | 242 | 427 | 287 | 344 |
| Gross Addition | 663 | 730 | 712 | 751 | 841 |
| *of which : Variable* | 4 | 3 | 2 | 2 | 2 |
| *: Fresh Slippages (Net)* | 660 | 727 | 710 | 749 | 839 |
| **Net Increase/Decrease** | **60** | **21** | **166** | **16** | **(142)** |
| Closing Level of Gross NPAs | 4,185 | 4,206 | 4,372 | 4,388 | 4,246 |

## Sector-wise Credit Deployment & NPA

( ₹ in Crore )

| Particulars | Mar`25 | | | Dec`25 | | | Mar`26 | | |
|---|---|---|---|---|---|---|---|---|---|
| | Advances | Sector NPA | Sector NPA % | Advances | Sector NPA | Sector NPA % | Advances | Sector NPA | Sector NPA % |
| Retail Sector | 64,853 | 194 | 0.30 | 83,418 | 294 | 0.35 | 85,857 | 232 | 0.27 |
| Agriculture Sector | 35,547 | 2,950 | 8.30 | 36,770 | 3,312 | 9.01 | 40,212 | 3,104 | 7.72 |
| MSME Sector | 48,369 | 929 | 1.92 | 51,197 | 759 | 1.48 | 53,547 | 823 | 1.54 |
| **Total of RAM** | **1,48,768** | **4,073** | **2.74** | **1,71,385** | **4,365** | **2.55** | **1,79,616** | **4,159** | **2.32** |
| Corporate & Others | 91,068 | 112 | 0.12 | 98,601 | 23 | 0.02 | 1,06,209 | 87 | 0.08 |
| **Domestic Advances** | **2,39,837** | **4,185** | **1.74** | **2,69,986** | **4,388** | **1.63** | **2,85,825** | **4,246** | **1.49** |
| Overseas Advances | - | - | - | 3,517 | - | - | 6,142 | - | - |
| **Global Advances** | **2,39,837** | **4,185** | **1.74** | **2,73,502** | **4,388** | **1.60** | **2,91,967** | **4,246** | **1.45** |

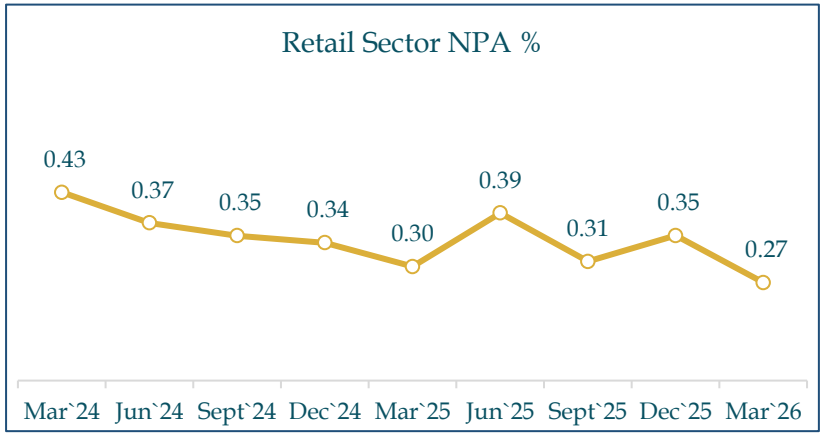


UnClassified

## Retail Sector - NPA

( ₹ in Crore )

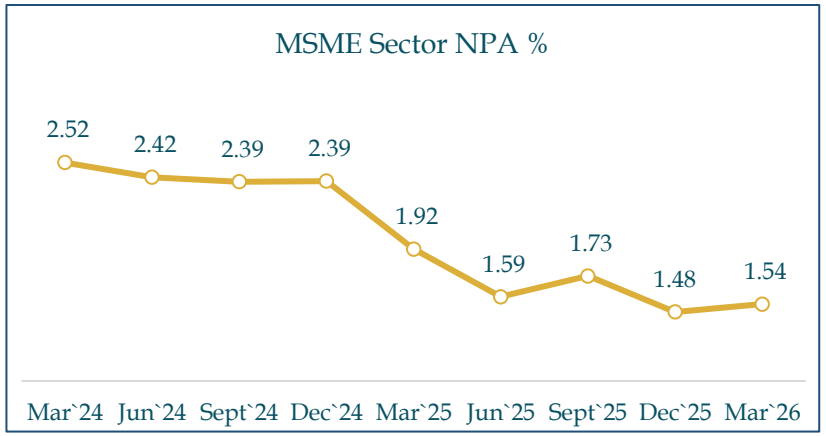
| Particulars | Mar`25 | | | Dec`25 | | | Mar`26 | | |
|---|---|---|---|---|---|---|---|---|---|
| | Advances | Sector NPA | Sector NPA % | Advances | Sector NPA | Sector NPA % | Advances | Sector NPA | Sector NPA % |
| **Total Retail Credit** | **64,853** | **194** | **0.30** | **83,418** | **294** | **0.35** | **85,857** | **232** | **0.27** |
| *of which* | | | | | | | | | |
| Housing | 38,346 | 76 | 0.20 | 45,895 | 104 | 0.23 | 49,479 | 73 | 0.15 |
| Education | 2,676 | 3 | 0.10 | 2,934 | 7 | 0.24 | 2,992 | 4 | 0.12 |
| Vehicle | 4,063 | 4 | 0.09 | 5,829 | 8 | 0.13 | 6,318 | 9 | 0.14 |
| Others | 19,768 | 112 | 0.56 | 28,760 | 175 | 0.61 | 27,067 | 147 | 0.54 |




## MSME Sector - NPA

( ₹ in Crore )

| Particulars | Mar`25 | | | Dec`25 | | | Mar`26 | | |
|---|---|---|---|---|---|---|---|---|---|
| | Advances | Sector NPA | Sector NPA % | Advances | Sector NPA | Sector NPA % | Advances | Sector NPA | Sector NPA % |
| **Total MSME Credit** | **48,369** | **929** | **1.92** | **51,197** | **759** | **1.48** | **53,547** | **823** | **1.54** |
| *of which* | | | | | | | | | |
| Micro | 24,328 | 702 | 2.89 | 29,180 | 629 | 2.16 | 30,339 | 651 | 2.14 |
| Small | 15,549 | 167 | 1.08 | 15,031 | 121 | 0.80 | 15,407 | 136 | 0.88 |
| Medium | 8,492 | 59 | 0.70 | 6,987 | 9 | 0.13 | 7,800 | 36 | 0.46 |



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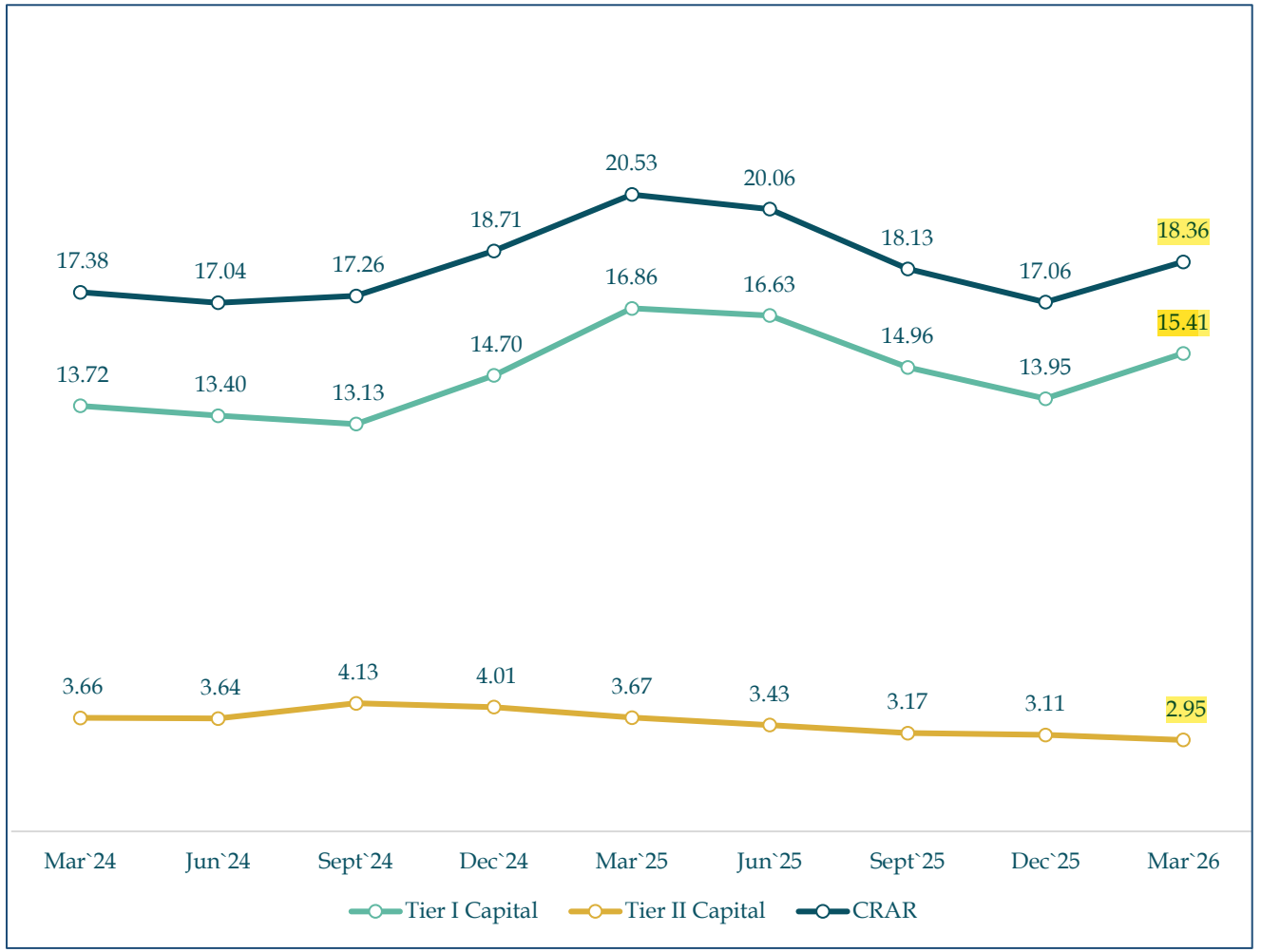
# Capital Adequacy (%)

( ₹ in Crore )

| Particulars | Mar`25 | Dec`25 | Mar`26 |
|---|---|---|---|
| RWA for Credit Risk | 1,48,712 | 1,77,278 | 1,86,728 |
| RWA for Market Risk | 848 | 2,028 | 1,485 |
| RWA for Operational Risk | 17,968 | 21,531 | 21,531 |
| **Total RWA** | **1,67,528** | **2,00,837** | **2,09,745** |
| CET I % | 15.83 | 13.10 | 14.59 |
| AT I % | 1.03 | 0.85 | 0.82 |
| **TIER I %** | **16.86** | **13.95** | **15.41** |



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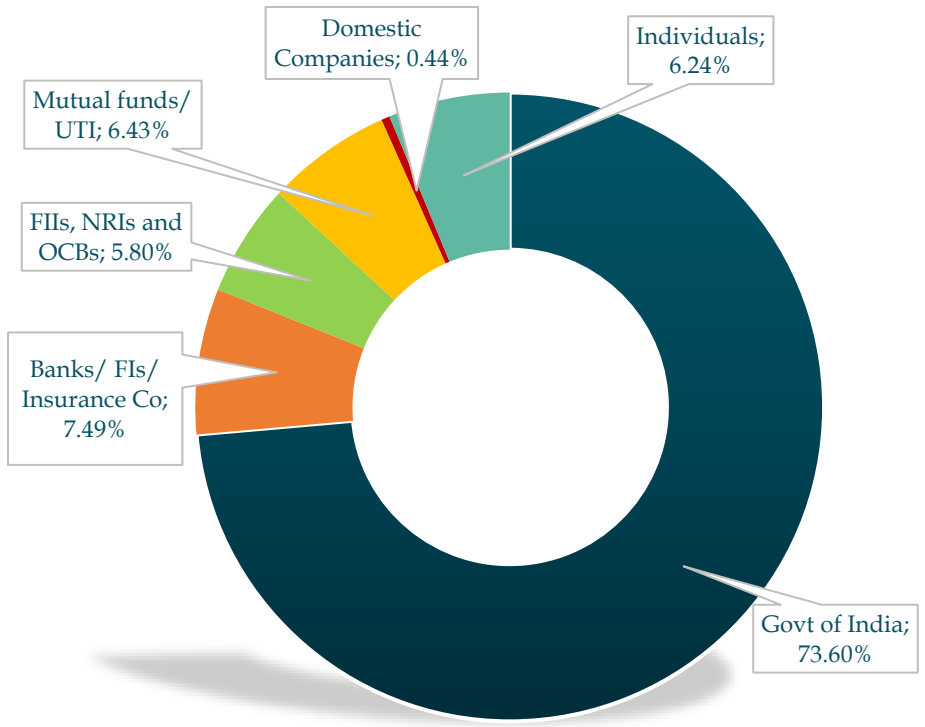
# Equity Holding(%) & Ratios

## Shareholding Pattern




**As on 31st March 2026**

GOI Holding reduced from 79.6% to 73.6% via OFS in this year, achieving SEBI`s 25% minimum public shareholding compliance.

(Quarterly)

| Particulars | Mar`25 | Jun`25 | Sept`25 | Dec`25 | Mar`26 |
|---|---|---|---|---|---|
| No. of Shares (in crore) | 769 | 769 | 769 | 769 | 769 |
| Market Capitalization (in crore) | 35,643 | 43,926 | 43,057 | 47,726 | 47,172 |
| Net Worth (in crore) | 25,881 | 27,699 | 28,934 | 29,923 | 31,289 |
| Return on Equity (%) | 23.08 | 23.00 | 22.58 | 23.79 | 26.61 |
| Return on Assets (%) | 1.78 | 1.80 | 1.82 | 1.86 | 1.97 |
| Earning Per Share (Rs.) (Not Annualized) | 1.94 | 2.07 | 2.12 | 2.31 | 2.62 |
| Book Value Per Share (Rs.) (excl. Rev. Res.) | 33.65 | 36.01 | 37.62 | 38.90 | 39.36 |

| Particulars | Agency | Rating |
|---|---|---|
| Long Term Rating (Tier II Bonds) | ICRA / CARE / INFOMERICS / ACUITE / BRICKWORK | AA+ (Stable) |
| Short Term Rating | CRISIL | A1+ |
| International Rating | S&P | BBB- (Stable) |

The current rating assigned by S&P is three notches above the existing rating given by Fitch.



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# New Initiatives in Digital Banking

## Zen Lyfe

- The app is available in 11 Languages
- FD Maturity Management
- Account Opening for 3 in 1 DeMat cum trading
- Standing Instruction Management (Pause/ Revoke/ Delete)
- Certificate Services (Balance/ Loan Interest/Deposit Interest/ TDS)
- Self Transaction Limit Management
- Cheque Book Request

## Central Bank Digital Currency

- Pay to on-line Merchant using BoM CBDC App
- Pay to UPI linked Mobile Number using BoM CBDC App

## UPI

- Central Mapper
- Credit line on UPI

## DigiLEAP (Digital Liability Express Account Platform)

- Bank has implemented Tab based account opening solution to provide seamless liability account opening through branches.

## TRRACS (Trade Regulatory Reporting And Compliance System)

- Bank has implemented TRRACS solution as an initiative to strengthen the compliance through seamless reporting of EDPMS & IDPMS transactions.

## TRUST (Trade Related Unified Solution & Technology)

- Bank has implemented new Centralized Trade Finance Solution offering enhanced features with strict regulatory compliance.

## FasTAG

- Enable Annual Pass on BoM
- Scan and Pay to rechange BoM FasTAG

## Digital Sanctions

### Implementation of Digital MUDRA STP CC (up to Rs. 10 Lac) (NTB)

➢The digital Mudra Cash credit facility is a digital initiative aimed at extending end to end paperless, and regulatory compliant working capital finance of up to Rs. 10 lakhs to new to bank customers

### Self Help Group Loans

➢The Digital SHG Loan Project aims to streamline and digitize the process of credit facilitation to Self Help Groups (SHGs) by leveraging digital technology.

### Vehicle Loan for (NTB)

➢End-to-end digital onboarding process enabling NTB customers to apply, verify, and receive vehicle loan approval within minutes.



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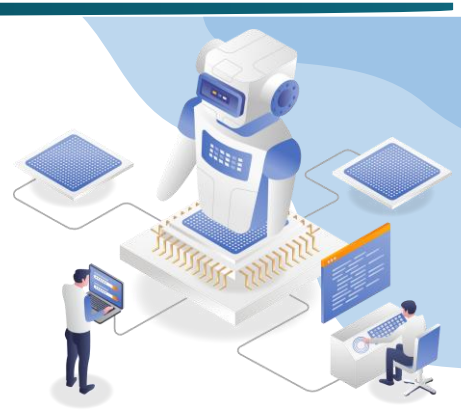
# New Initiatives in Information Technology

## To enhance the Delivery Channels

- Enabled Re-KYC, inoperative account activation, geotagging and geofencing at Business Correspondent points, reducing turnaround time and improving last-mile service delivery.

## To enhance Core Technology Infra

- Cyber & Network Security: Upgraded perimeter security by migrating to next-gen Palo Alto firewalls and strengthened internal firewall capacity, enhancing overall cyber resilience.
- Infrastructure Modernisation: Completed migration to IBM Flash Storage at Data Center, significantly improving performance, scalability and disaster recovery readiness..

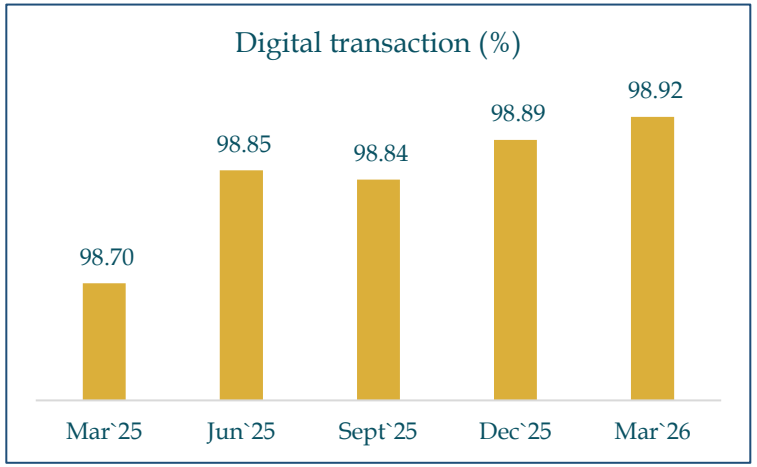


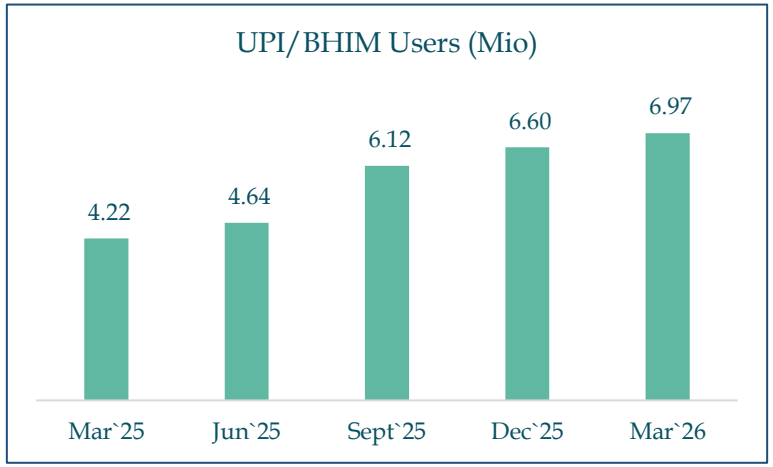
## To enhance Digital Process & Automation

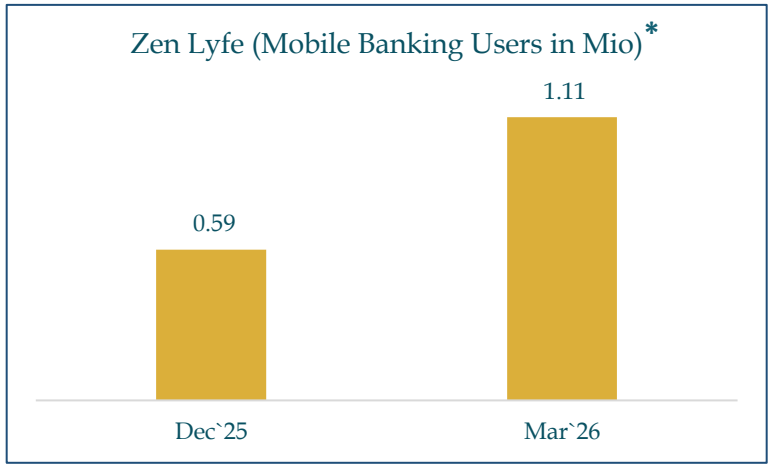
- CAB-based governance covers change requests for IT systems including CBS, LLMS, and In-House Development, enhancing risk alignment and audit traceability.
- Bank adopted an API gateway to streamline API traffic management. This technology provides better insight into API operations, boosts uptime, and ensures efficient, reliable service for customers.

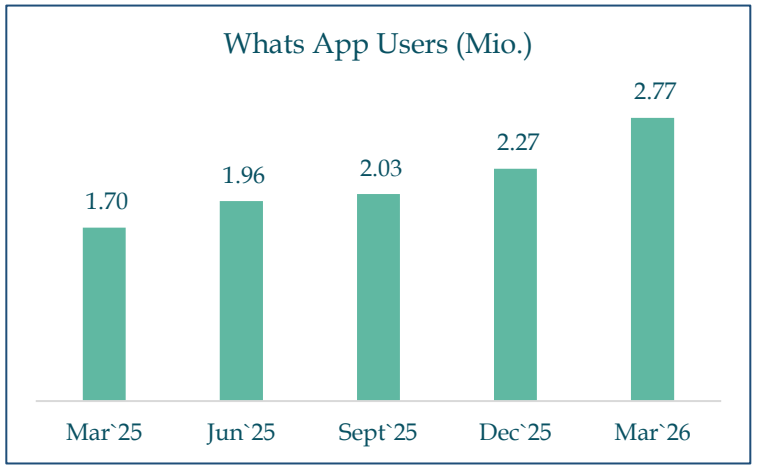
- Achieved a hat trick in **IBA Awards** by winning Maximum numbers of Award for Best Mid Size Bank in multiple categories for **three consecutive years** across PSBs, private banks, and NBFCs.
- Conferred **IBEX Awards** in **multiple categories** for excellence in banking performance, IT initiatives, and customer centric services for second year in a row.

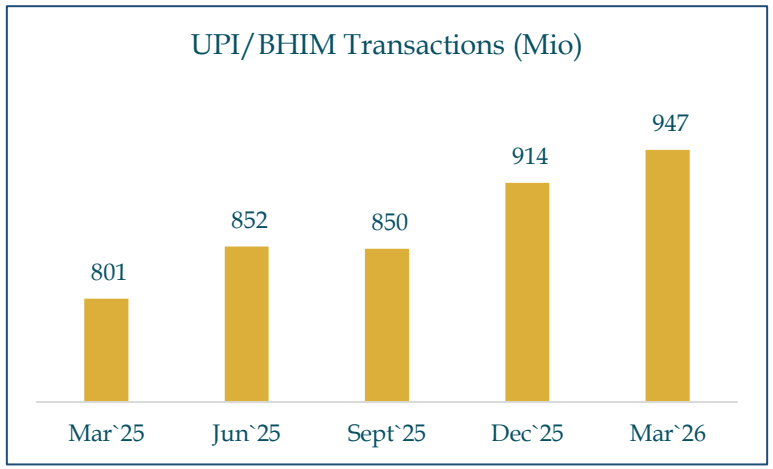
# Digital Footprints

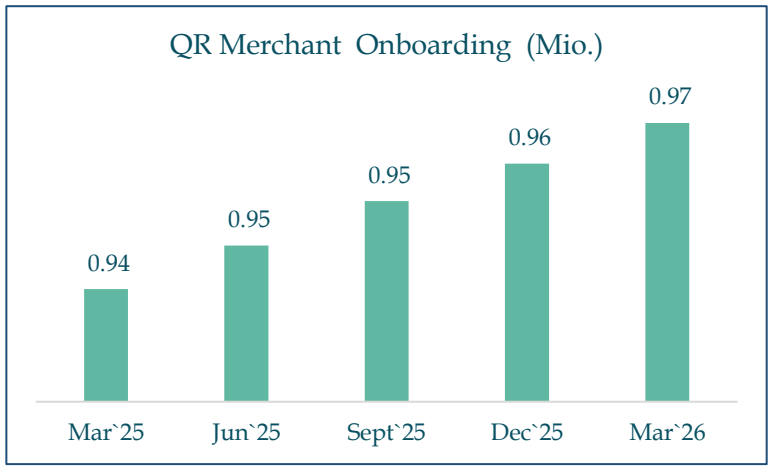



** Bank has launched new mobile banking application Zen Lyfe as part of technology upgrade.*



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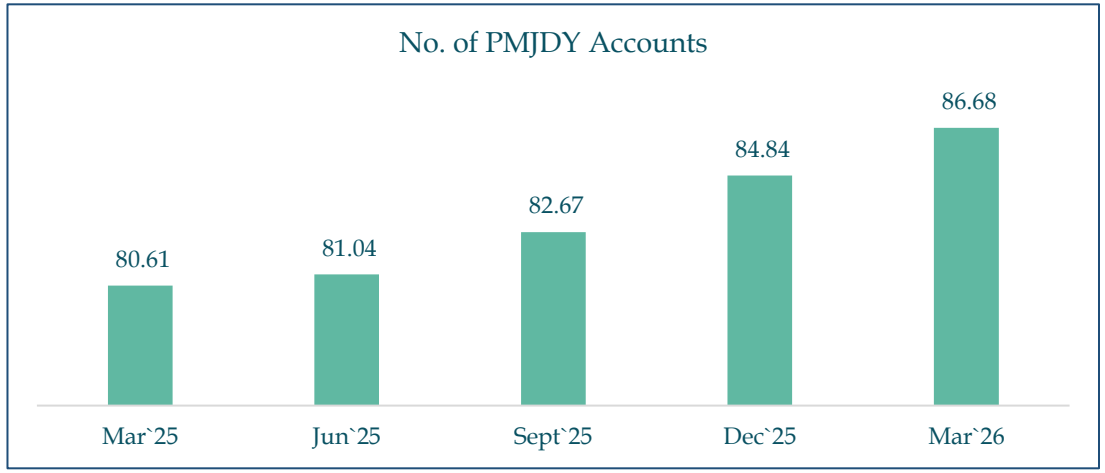
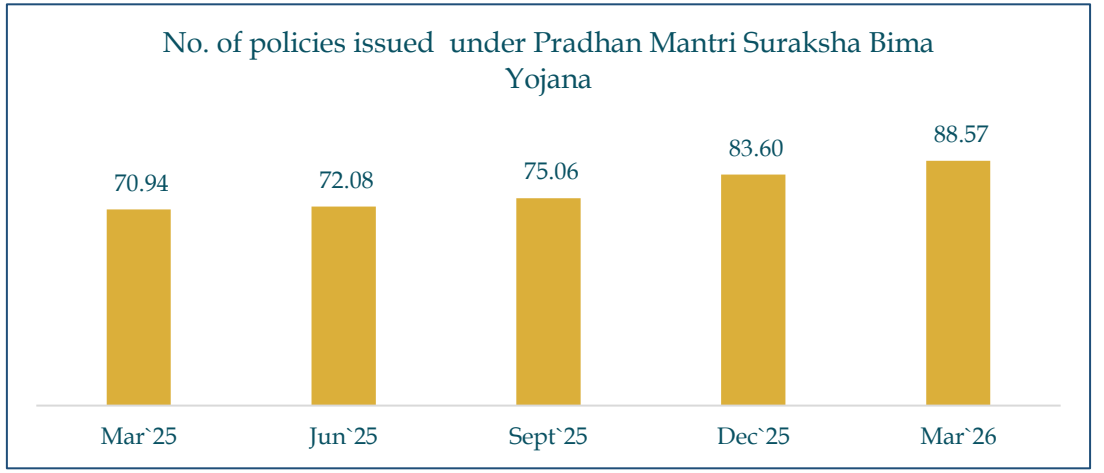
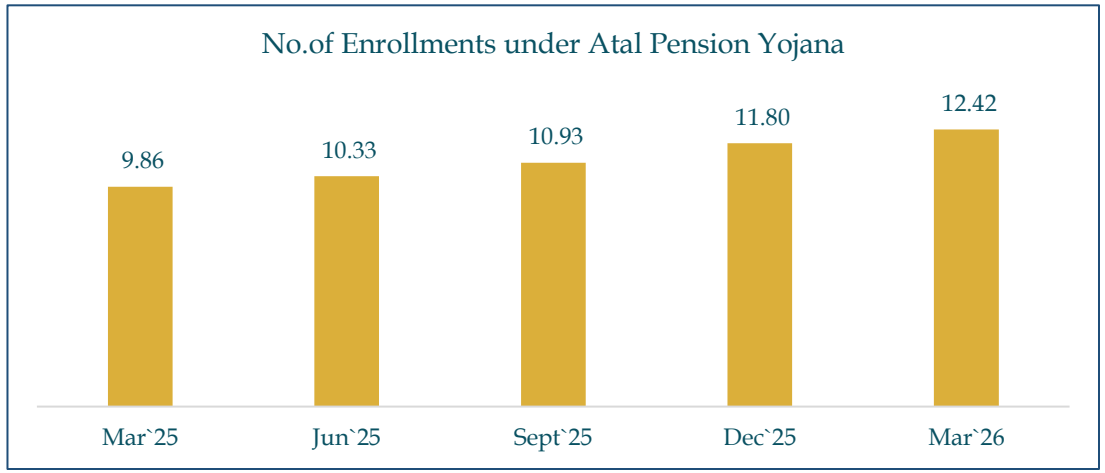
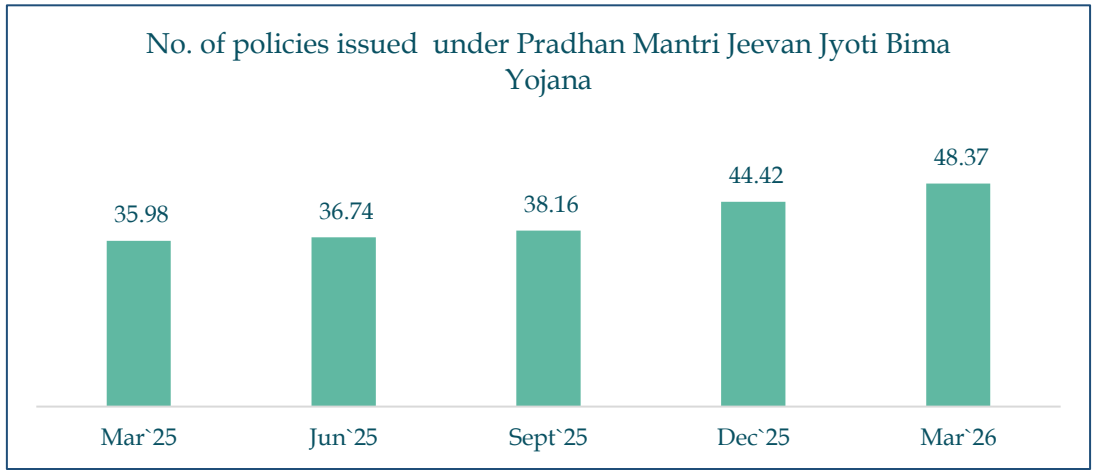
# Financial Inclusion (in Lakhs)



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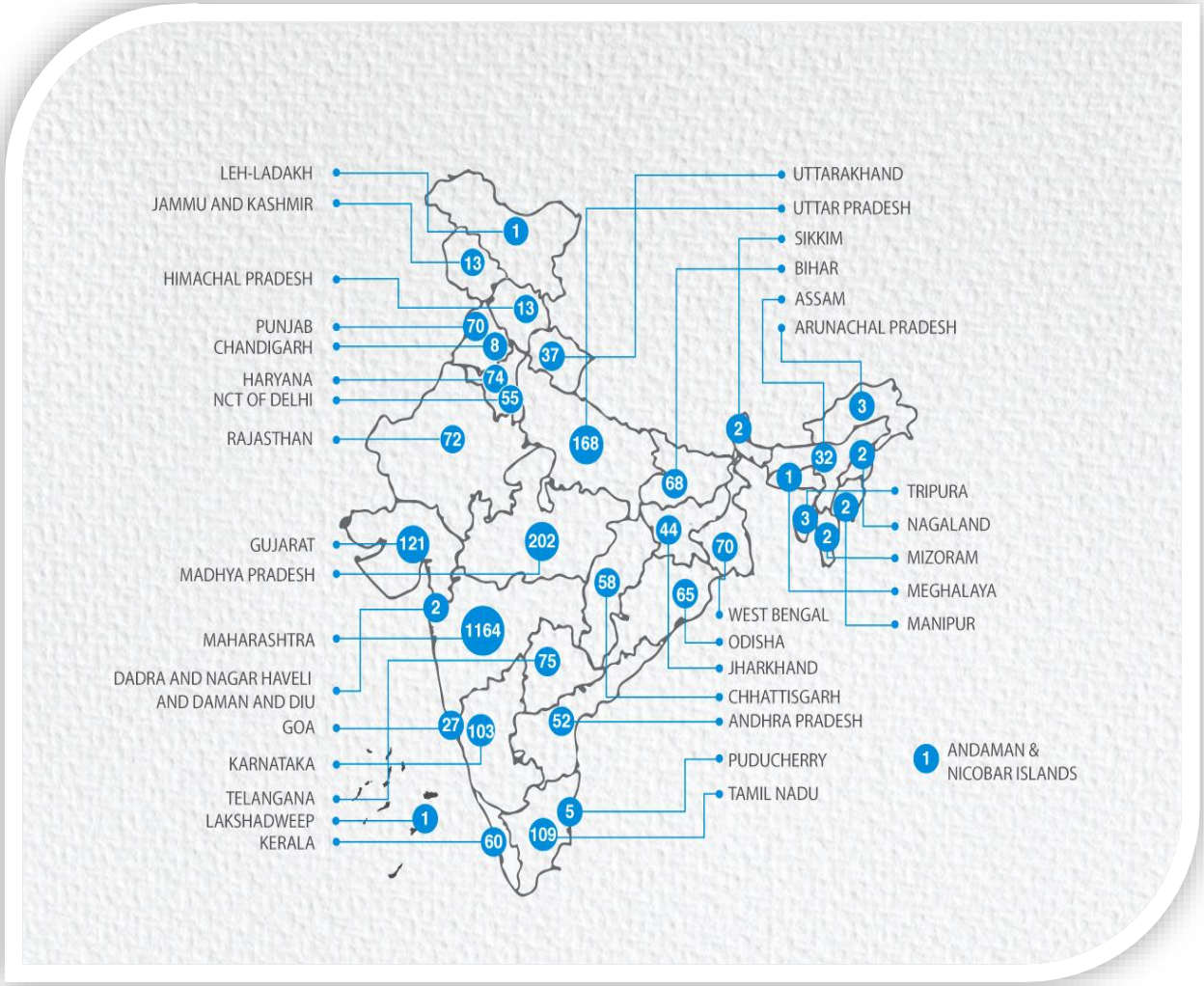
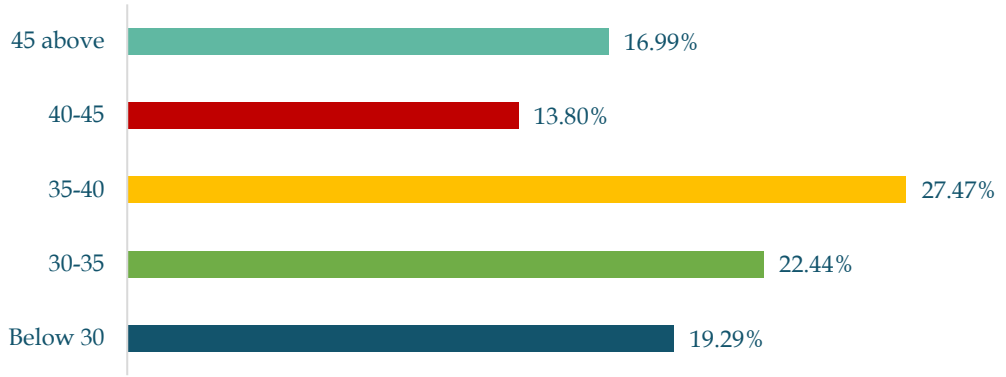



| Category | No. of Branches | | | | |
|---|---|---|---|---|---|
| | Mar`25 | Jun`25 | Sept`25 | Dec`25 | Mar`26 |
| Metro | 645 | 648 | 657 | 672 | 692 |
| Urban | 578 | 591 | 598 | 608 | 625 |
| Semi Urban | 770 | 787 | 793 | 809 | 829 |
| Rural | 613 | 615 | 617 | 630 | 639 |
| **Total Branches** | **2,606** | **2,641** | **2,665** | **2,719** | **2,785** |

**Employee Age Profile % (in Years)**




Total No. of employees are 15596, out of which 69% of employees are below the age of 40 years.



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## Maha Green Pehal

- Collection of Climate Risk related data across Bank through **Maha Green Pahal portal under "MAHADARPAN"**
- Discontinuation of plastic folders and purchase of Diesel Vehicle.
- Implementation of E-meeting portal for saving paper usage.
- Dedicated Green Cell unit for climate risk management initiatives.

## Green Finance

- Maha Super Green Housing Loan Scheme-Green Building: **Rs. 174 Cr** as on 31.03.26
- Maha Super Green Car Loan Scheme: E-Vehicle: **Rs. 368 Cr** as on 31.03.26
- Roof Top Solar Scheme – PM Surya Ghar: **Rs. 285 Cr** as on 31.03.26
- Renewable energy– **Rs. 5358 Cr** as on 31.03.26
- Green Deposit- **Rs. 78 Cr** as on 31.03.26

## E-Waste

- Total E-waste collected as on 31.03.26 ~ **316 Ton**
- Total E-waste recycled as on 31.03.26 ~ **316 Ton**
- Total reduction of Carbon Emissions as on 31.03.26 ~ **418 Ton**

## Tree Plantation

- Total **16022 trees** have been planted nationwide as contribution towards making the environment better as on 31.03.2026.

## Adoption of Green Energy

- Installed **Solar panel** at Head office & total **24 premises.**
- **16,28,400 units** of electricity generated through solar installations as on 31.03.26
- **Rs. 2 Crore** saved on electricity through solar installations as on 31.03.26

## Credit Assistance

- **Rs. 40,212 Cr** – Total Loan to agricultural sector as on 31.03.26
- **Rs. 1,13,225 Cr** – Total Loan to priority sector as on 31.03.26
- **Rs. 26,200 Cr –** Total loan to Women beneficiaries under different schemes as on 31.03.26

## Corporate Social Responsibility

- Total amount of **Rs. 3.53 Cr** has been contributed by Bank under various Social & Environmental initiatives /activities as on 31.03.26

## Human Resources

- Total Workforce of the Bank is **15,596** as on 31.03.26
- Total no. of women employee is **4,558** as on 31.03.26 which is approximately **29%** of total workforce.
- Total **2,23,776 man-hours** of training provided to the employees of the Bank during March 2026 quarter by Bank's training institutes.



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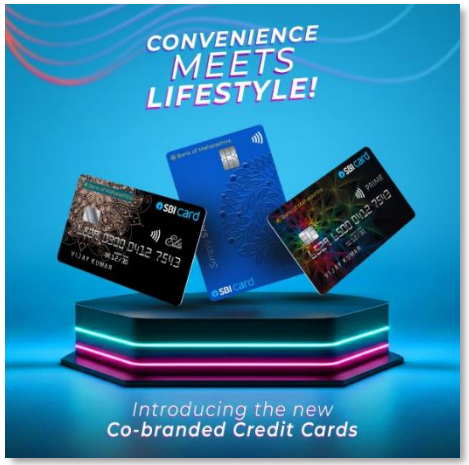
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Rental Scheme (MARS)
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Now unlock the funds to conquer them!
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Competitive Interest Rate
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PM Surya Ghar Muft Bijli Yojana
Get solar power at home!

Keep your projects on track!
Contractor Loan
Attractive Interest Rate
Get funds up to ₹10 Crore for your projects

The Ultimate NRI Trio is Here!
NRE Account
NRO Account
FCNR Account

**"Best Mid-Sized Bank" award** at the Business Today Banking & Economy Summit 2026.

**Public Sector Bank of the Year** in the Institutional Category at the prestigious FE Best Banks Awards, presented by Shri Amit Shah, Hon'ble Minister of Home Affairs

**IBEX India BFSI Tech Awards 2026** with four prestigious recognitions across digital innovation, cybersecurity, risk management and operational excellence.

**Dhanam Best Bank of the Year Award** at South India's premier BFSI event - Dhanam BFSI Summit & Award Nite 2025.

**'Best Public Sector Bank at the National Level** for 2025' by the State Forum of Bankers Club, Kerala.

**IBA Awards** in five different categories at the 21st Annual Banking Technology Conference, Expo and Citations 2024–25.

**SKOCH Gold Award 2025 for Social Media Transformation** in the BFSI sector

National Award for the outstanding performance in **SHG–Bank Linkage (2024–25) under DAY-NRLM** from the Ministry of Rural Development, GoI

भारत सरकार के राष्ट्रीयकृत बैंकों की श्रेणी में 33वाँ आशीर्वाद भाषा-सेतु पुरस्कार प्रदान किया गया। यह पुरस्कार साहित्यिक सामाजिक सांस्कृतिक संस्था आशीर्वाद मुंबई द्वारा हिंदी भाषा में उल्लेखनीय कार्य हेतु दिया गया।



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Bank of Maharashtra

# Thank You