



AX1/ISD/STEX/126/2025-26

Date: 13.01.2026

The Vice President BSE Ltd., P.J Towers, Dalal Street, Mumbai-400 001	The Vice President National Stock Exchange of India Ltd., Exchange Plaza, Bandra Kurla Complex, 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 ended 31st December 2025.

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
Digitally signed
by VISHAL
SETHIA
SETHIA
Date:
2026.01.13
14:29:18 +05'30'

(Vishal Sethia)

Company Secretary & Compliance Officer

Encl: As above

प्रधान कार्यालय / Head Office: "Lokmangal", 1501, Shivajinagar, Pune – 411005

कॉर्पोरेट कार्यालय / Corporate Office: 134/1, Mont Claire, Baner- Pashan Link Road, Pashan, Pune - 411021

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Confidential



Bank of Maharashtra

Financial Results

For Quarter / Nine-months
Ended,
31st December 2025.



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Macro-Economic Highlights

Positives

GDP Growth

GDP growth forecast for FY 2025-26 has been revised **upward to 7.3%** from 6.8%, indicating strong economic momentum. (RBI)

Monetary Policy

RBI has reduced the Repo Rate by 25 bps to **5.25%**, maintaining its neutral stance. With this, a cumulative reduction of 125 bps has been done in 2025.

GST Collections

India's GST collections **rose 6.1%** in December 2025 to Rs. 1.75 lakh crore (y-o-y). April-December FY26 rose by 8.6% to Rs. 16.5 lakh crore.

Inflation

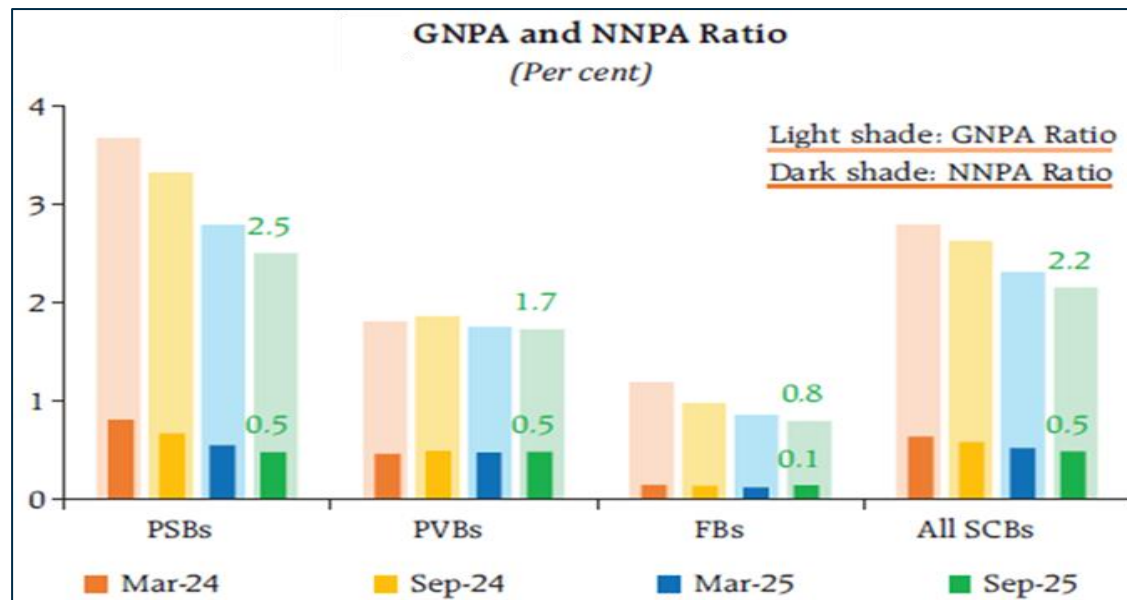
Inflation forecast for FY 2025-26 **lowered to 2.0%** from 2.6%, due to easing food prices and improved supply conditions.

Strong Forex Reserves

As on 2nd January 2026, India's foreign exchange reserves **stood at US\$ 686.8 billion**, sufficient to cover more than 11 months of merchandise imports.

Export Surge

Exports **increased by 5.43%** to USD 562.13 billion in April-November 2025 in comparison to April-November 2024



Key Challenges

Geopolitical Tensions

U.S. tariffs, the Russia-Ukraine conflict, and escalating Middle East instability may disrupt supply chains and slowdown global growth.

Net Interest Margins

Falling interest rates may impact net interest margins of the banks.

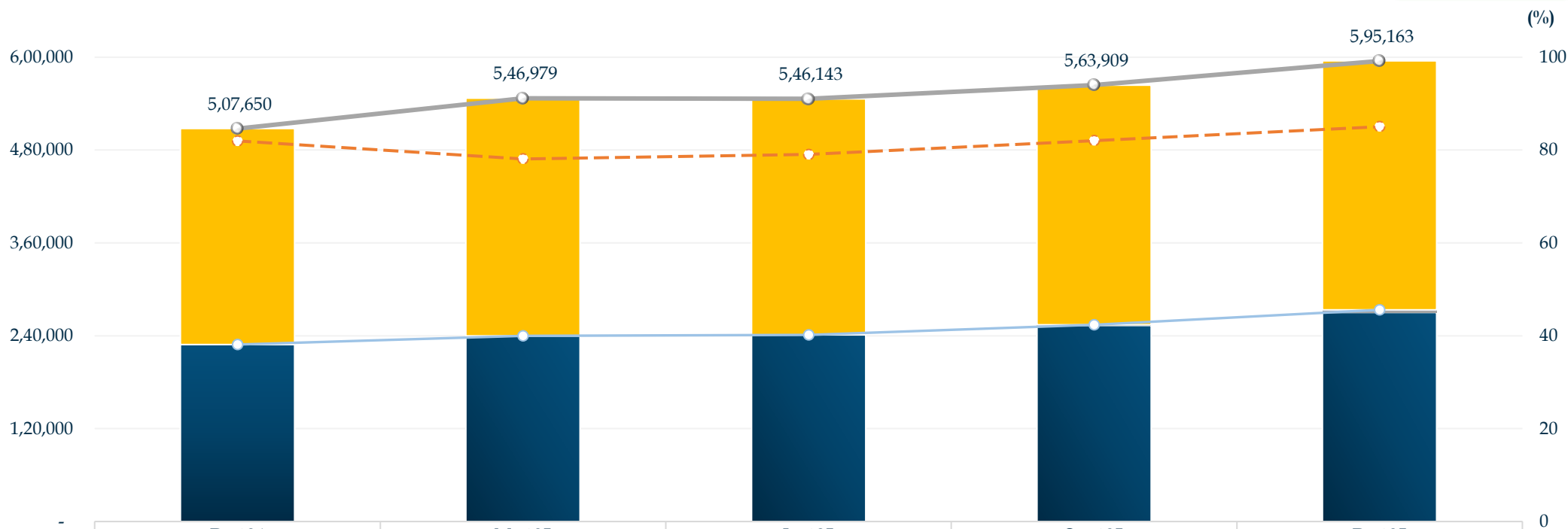
(Y-o-Y) (Q: Dec` 25 vis-à-vis Q: Dec` 24)

Net Profit	Operating Profit	Net Interest Income	Return on Assets	Cost to Income
Increased by 26.51% 	Increased by 18.78% 	Increased by 16.27% 	1.86 (1.78) 	37.19 (38.27) 
Total Business	Total Deposits	Savings Deposits	Current Deposits	Term Deposits
Increased by 17.24% 	Increased by 15.29% 	Increased by 14.49% 	Increased by 20.00% 	Increased by 14.69% 
Gross Advances	Retail Advances	MSME Advances	Gross NPA	Net NPA
Increased by 19.62% 	Increased by 36.40% 	Increased by 7.54% 	1.60 (1.80) 	0.15 (0.20) 

Total Business

17.24 % (Y-o-Y)

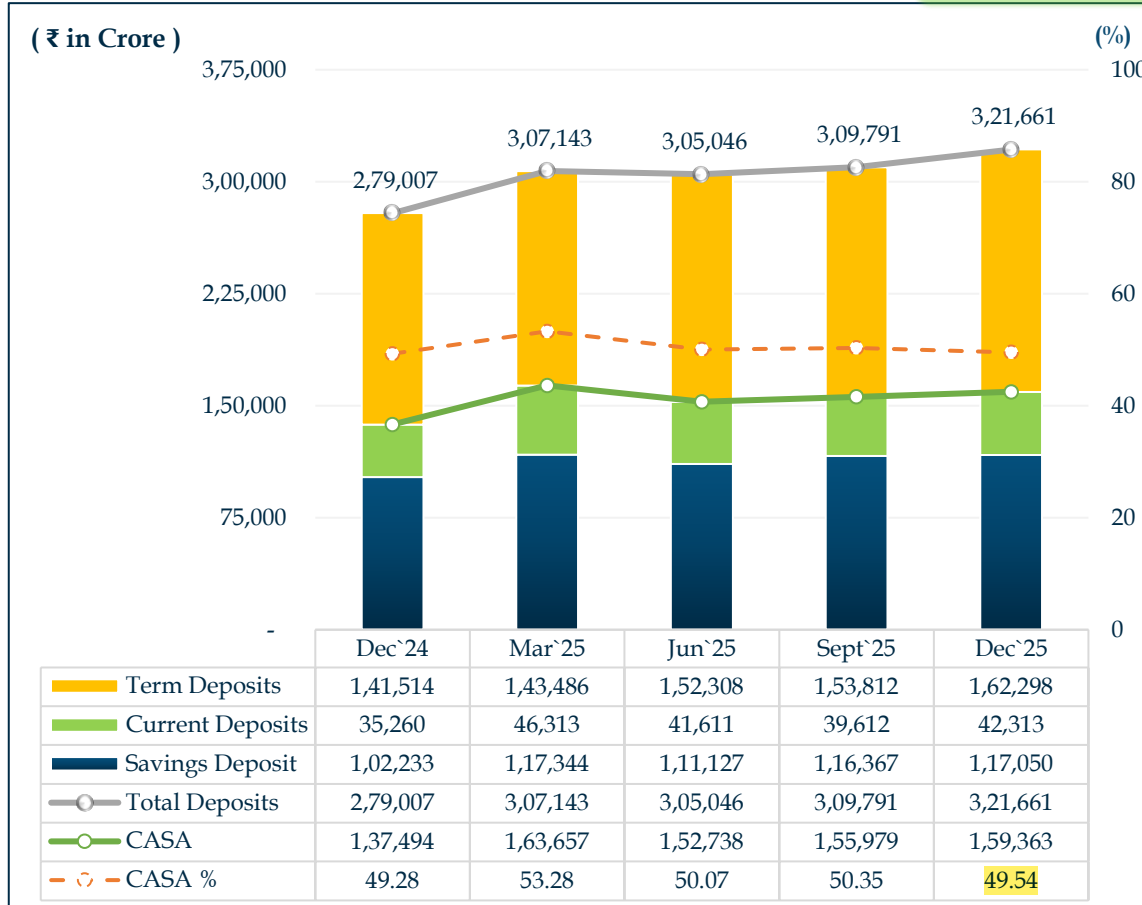
(₹ in Crore)



	Dec'24	Mar'25	Jun'25	Sept'25	Dec'25
Total Deposit	2,79,007	3,07,143	3,05,046	3,09,791	3,21,661
Overseas Advances	-	-	-	888	3,517
Domestic Advances	2,28,642	2,39,837	2,41,097	2,53,230	2,69,986
Global Advances	2,28,642	2,39,837	2,41,097	2,54,118	2,73,502
Total Business	5,07,650	5,46,979	5,46,143	5,63,909	5,95,163
Global C/D Ratio (%)	81.95	78.09	79.04	82.03	85.03

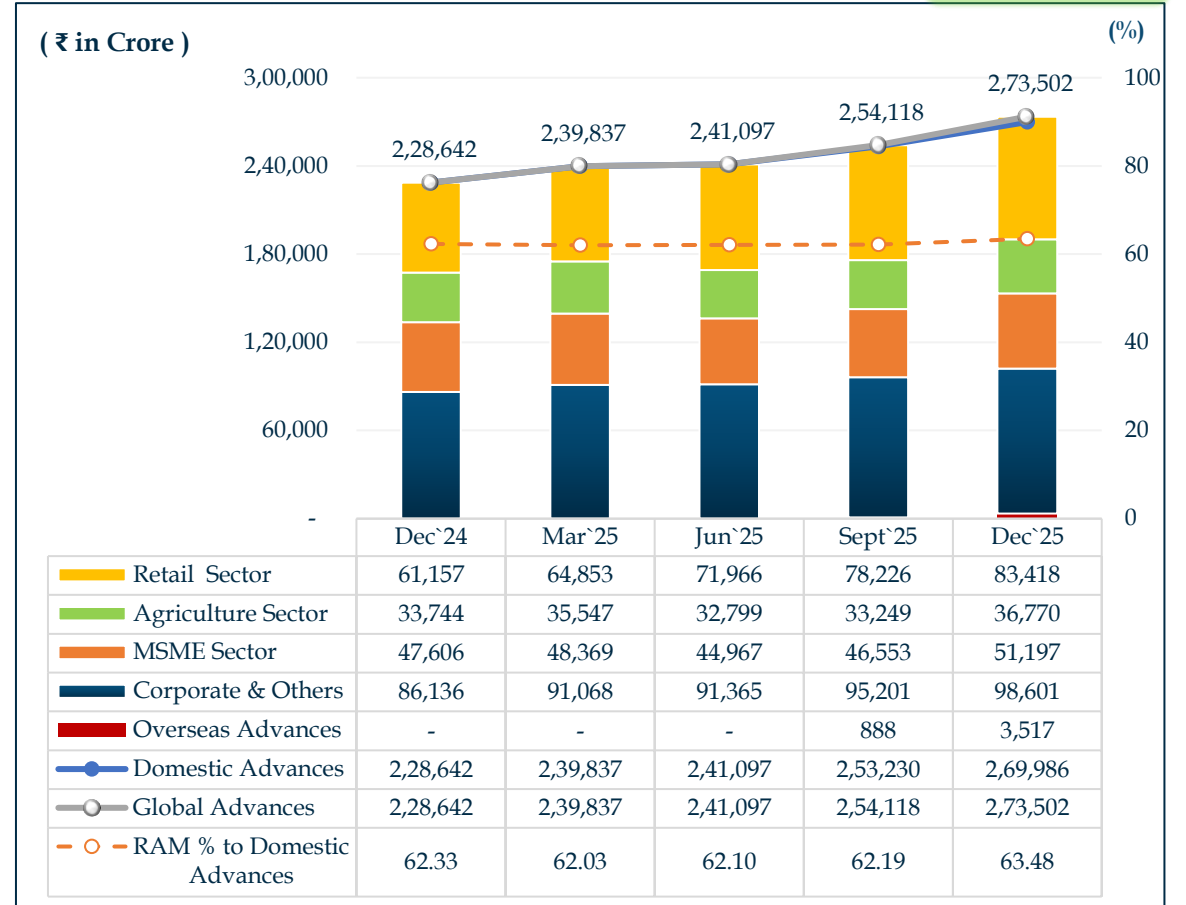
Total Deposit

15.29 % (Y-o-Y)



Global Advances

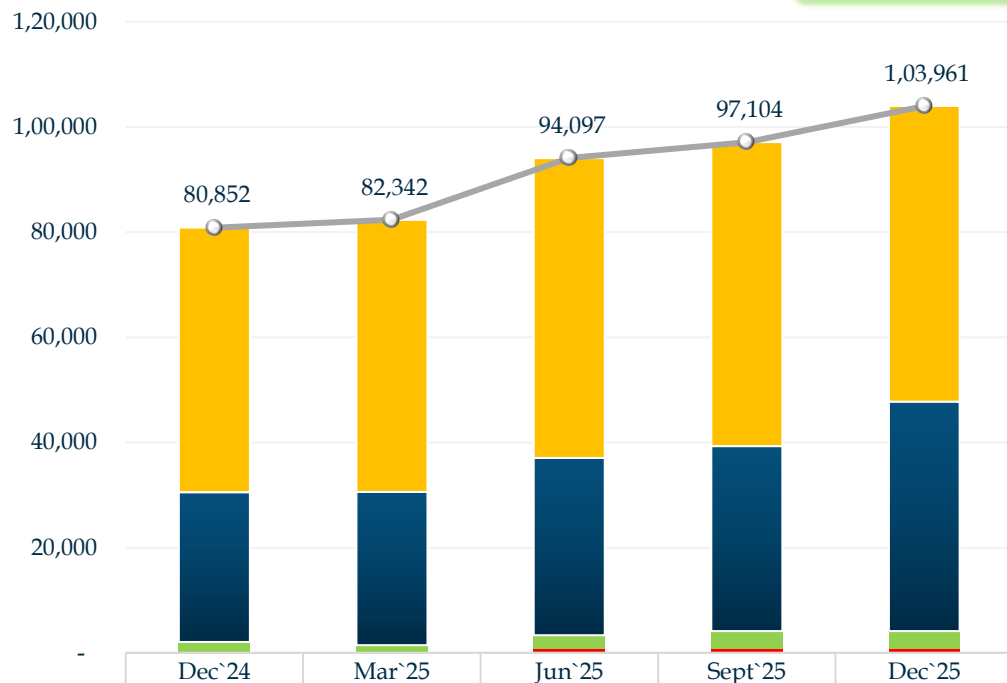
19.62 % (Y-o-Y)



Investments

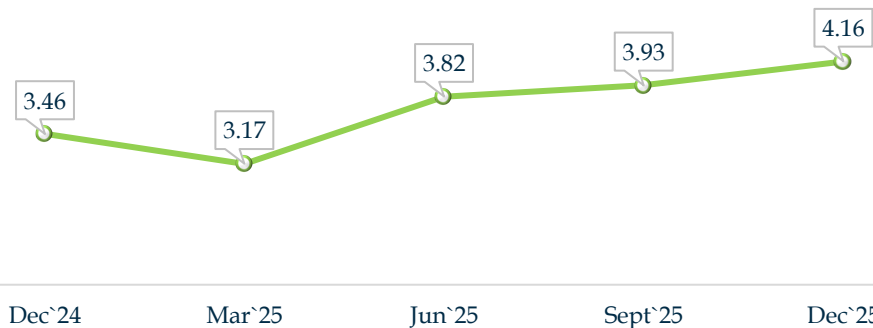
(₹ in Crore)

28.58 % (Y-o-Y)

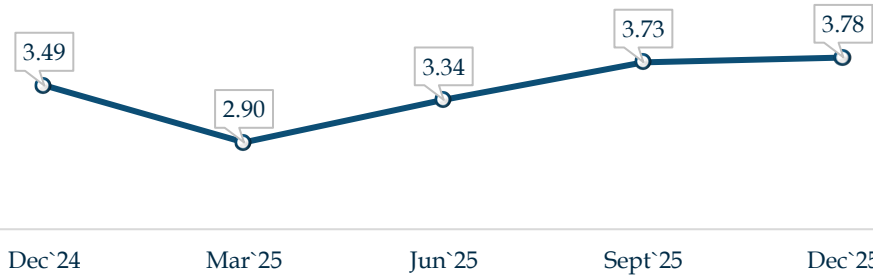


HTM	50,322	51,722	57,053	57,788	56,156
AFS	28,419	29,117	33,694	35,139	43,637
FVTPL / HFT *	1,870	1,192	2,588	3,416	3,406
JV & Subsidiaries	241	311	762	762	762
Gross Investment	80,852	82,342	94,097	97,104	1,03,961

M Duration (Total)

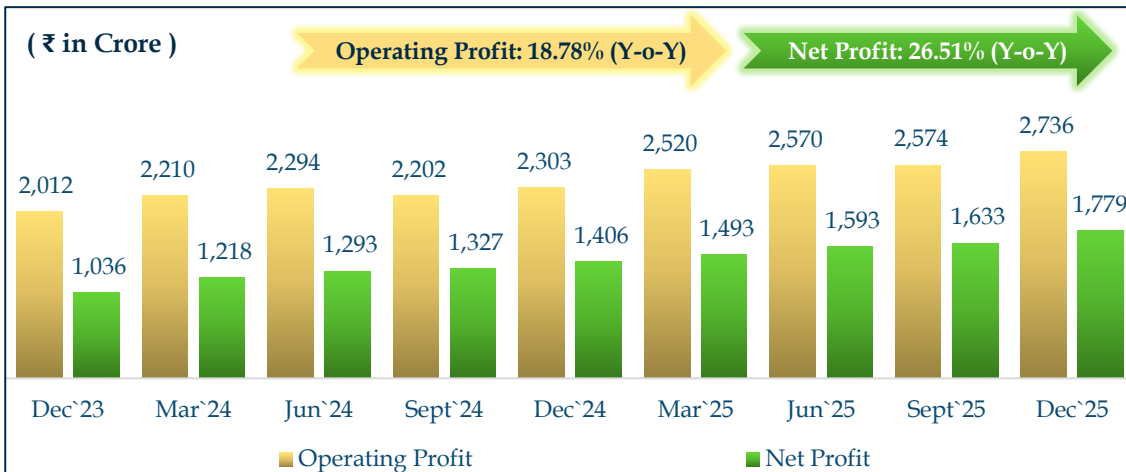


M Duration (AFS+HFT)

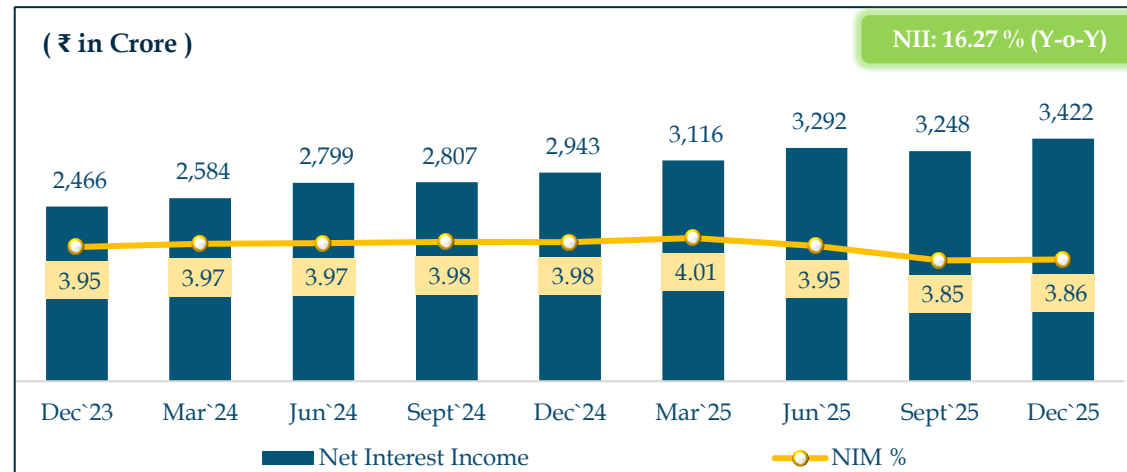


Profitability

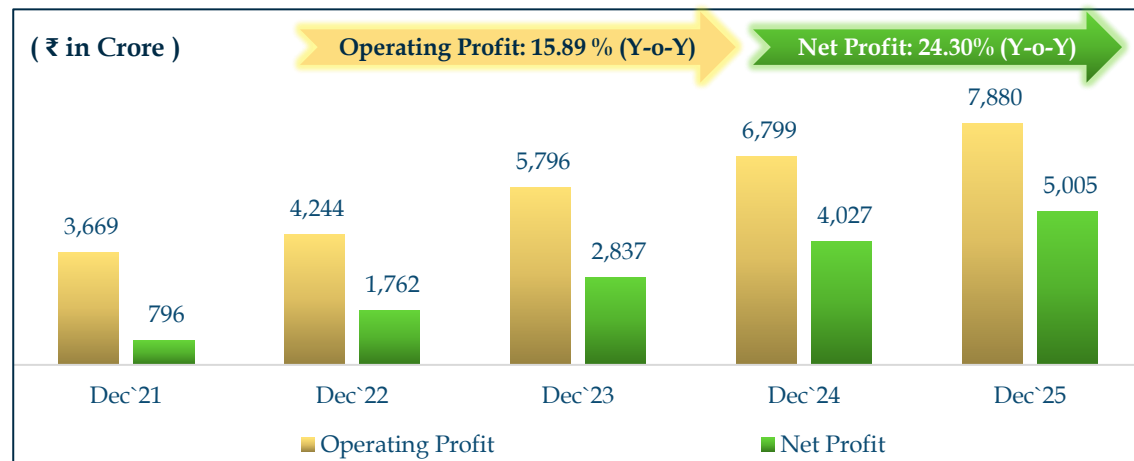
(Quarterly)



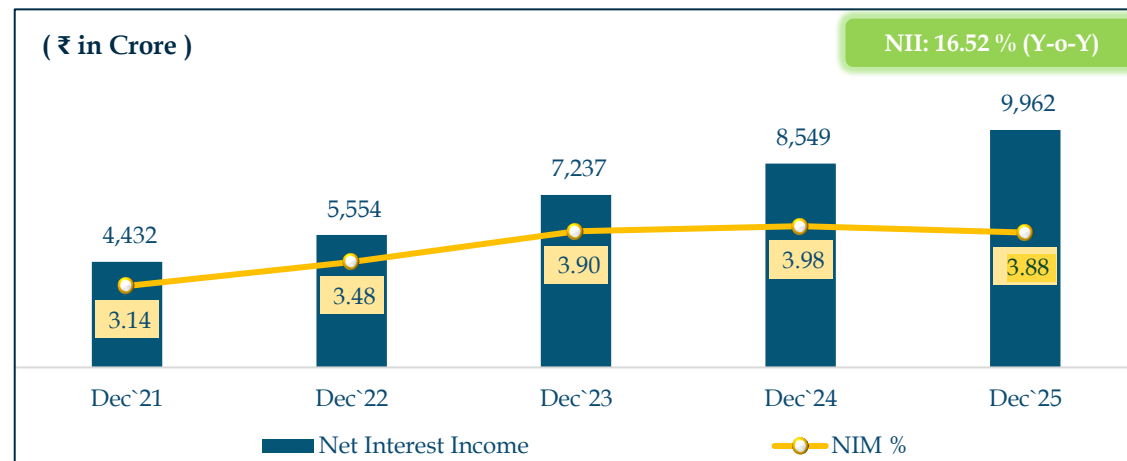
(Quarterly)



(Nine-months ended)



(Nine-months ended)



Statement of Income and Expenditure

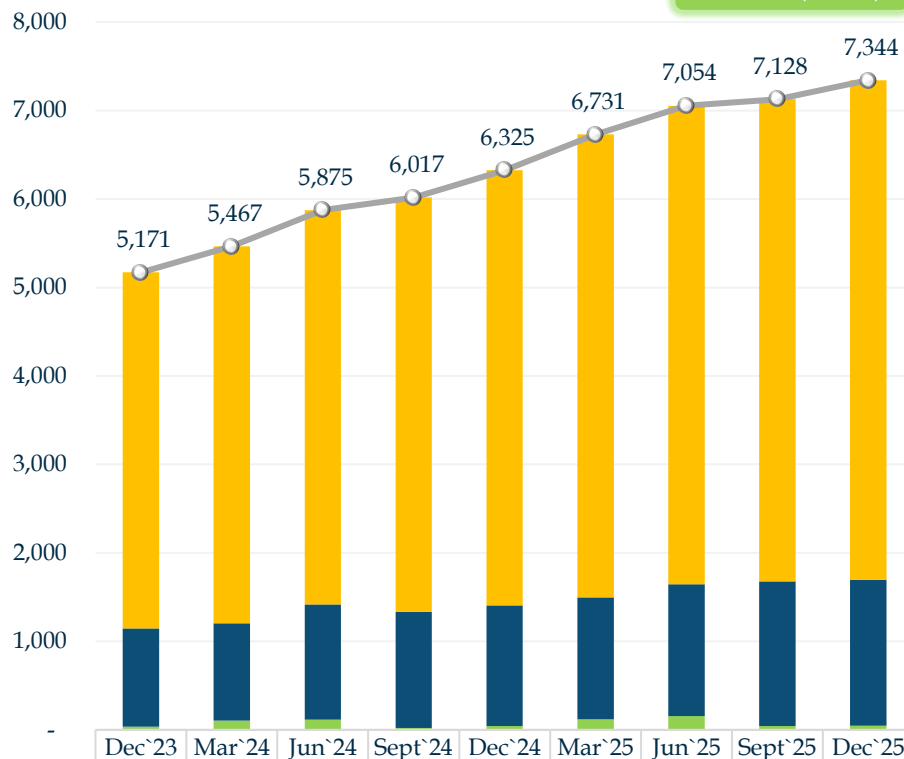
(₹ in Crore)

Particulars	Quarter ended				Nine-months ended			Year ended
	Dec`24	Sept`25	Dec`25	Y-o-Y (%)	Dec`24	Dec`25	Y-o-Y (%)	Mar`25
Total Income	7,112	7,974	8,277	16	20,690	24,129	17	28,402
Interest Income	6,325	7,128	7,344	16	18,217	21,526	18	24,947
Non-Interest Income	788	845	933	18	2,474	2,603	5	3,454
Total Expenses	4,809	5,399	5,541	15	13,891	16,250	17	19,083
Interest Expenses	3,381	3,881	3,922	16	9,668	11,565	20	13,282
Operating Expenses	1,428	1,519	1,620	13	4,223	4,685	11	5,801
Operating Profit	2,303	2,574	2,736	19	6,799	7,880	16	9,319
Provision & Contingencies other than taxes	841	756	728	(13)	2,613	2,351	(10)	3,597
Profit Before Taxes	1,462	1,818	2,007	37	4,186	5,528	32	5,722
Provision for Taxes [Net of DTA]	56	185	228	308	159	523	228	203
Net Profit	1,406	1,633	1,779	27	4,027	5,005	24	5,520

Interest Earnings

(Quarterly)

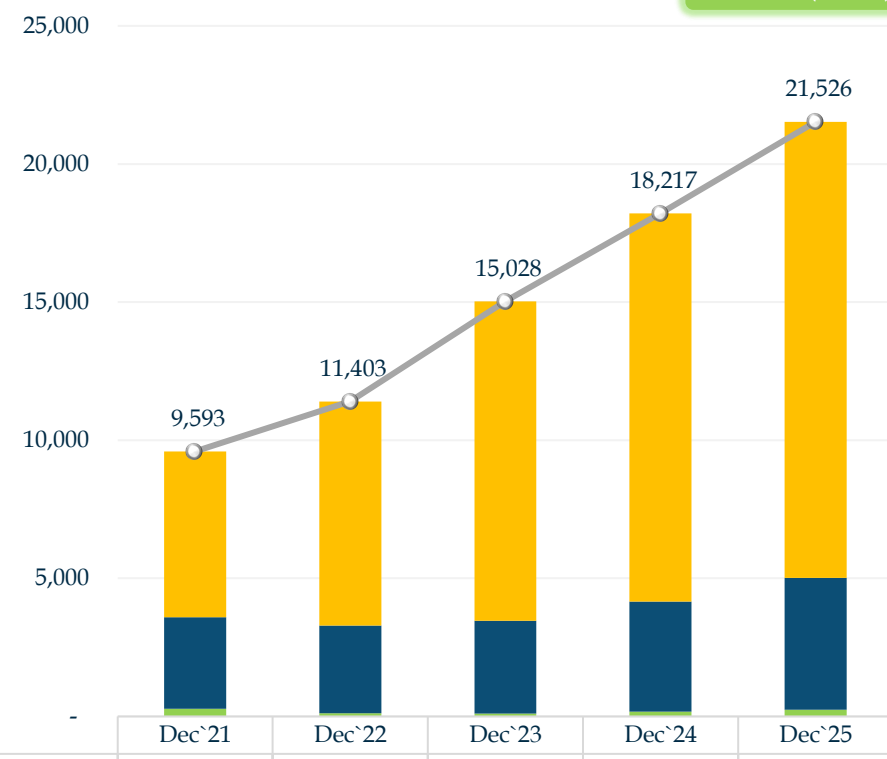
(₹ in Crore)



16.12 % (Y-o-Y)

(Nine-months ended)

(₹ in Crore)



18.17 % (Y-o-Y)

	Dec`21	Dec`22	Dec`23	Dec`24	Dec`25
Interest on Advances	5,999	8,117	11,562	14,058	16,505
Interest on Investment	3,310	3,170	3,362	3,981	4,777
Other Interest Income	284	116	104	178	244
Total Interest Income	9,593	11,403	15,028	18,217	21,526

Non-Interest Income

(₹ in Crore)

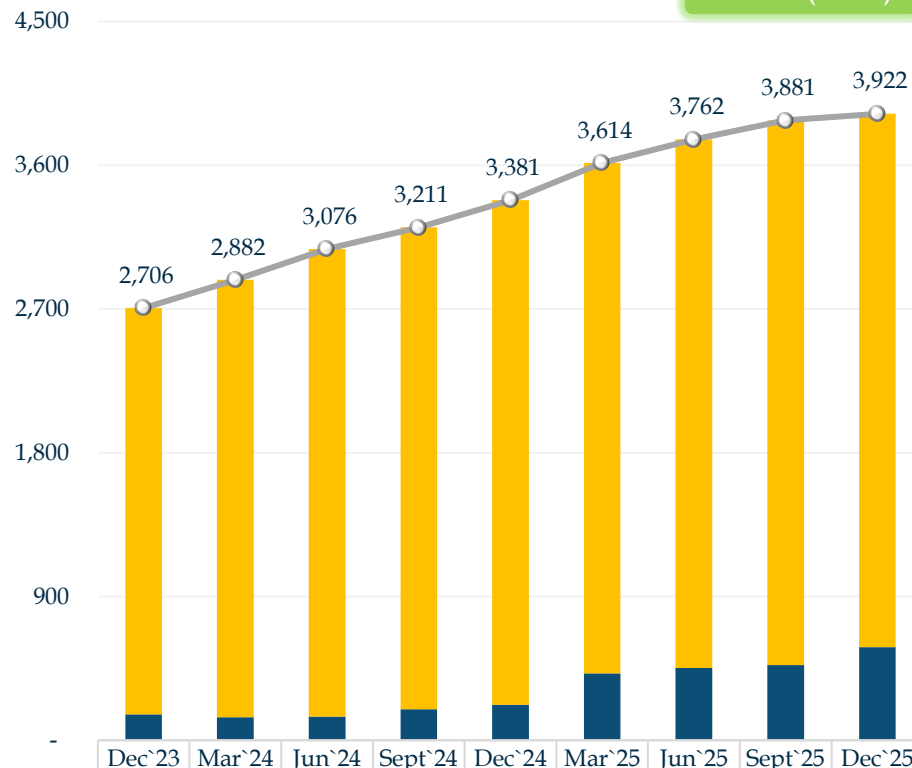
Particulars	Quarter ended				Nine-months ended			Year ended
	Dec`24	Sept`25	Dec`25	Y-o-Y (%)	Dec`24	Dec`25	Y-o-Y (%)	Mar`25
Comm. from Advances	221	254	319	44	633	793	25	897
Other Commissions	197	183	209	6	592	571	(4)	844
Fee Based Income	417	437	528	26	1,226	1,364	11	1,741
Net Profit on Investment	34	99	* (179)	(630)	148	* 62	(58)	220
Net profit from FEX	16	21	35	124	38	107	183	63
Treasury Income	50	120	(143)	(389)	186	169	(9)	283
Recovery in written off accounts	308	281	540	76	1,032	1,044	1	1,375
Other Miscellaneous Income	13	8	8	(40)	30	27	(12)	55
Total Non-Interest Income	788	845	933	18	2,474	2,603	5	3,454

* Excluding one-of item, the profit for the quarter will be Rs. 112 cr. & for 9- Months Rs.352 cr.

Interest Expenses

(Quarterly)

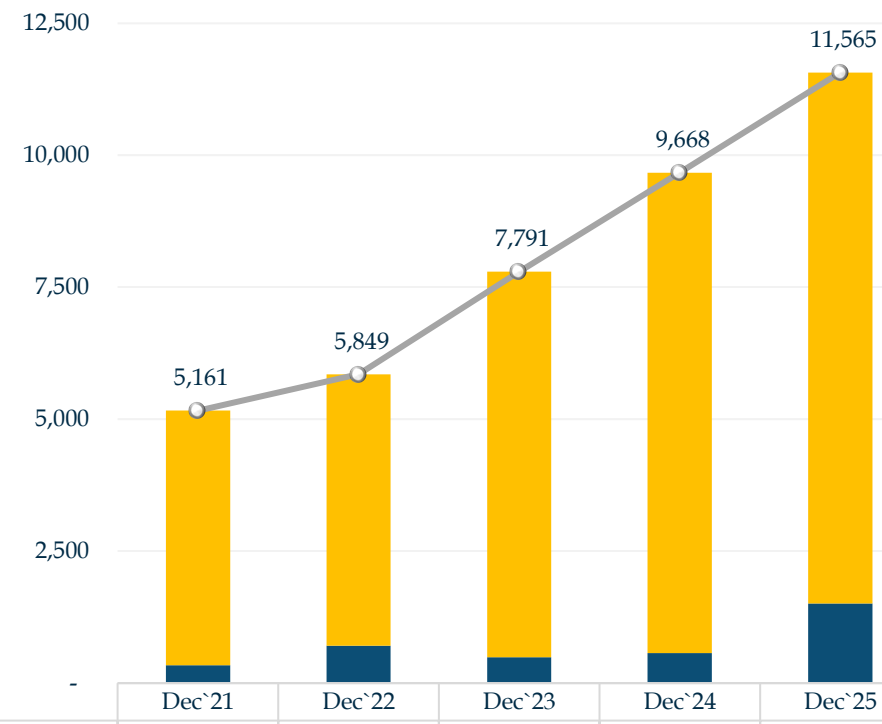
(₹ in Crore)



15.99 % (Y-o-Y)

(Nine-months ended)

(₹ in Crore)

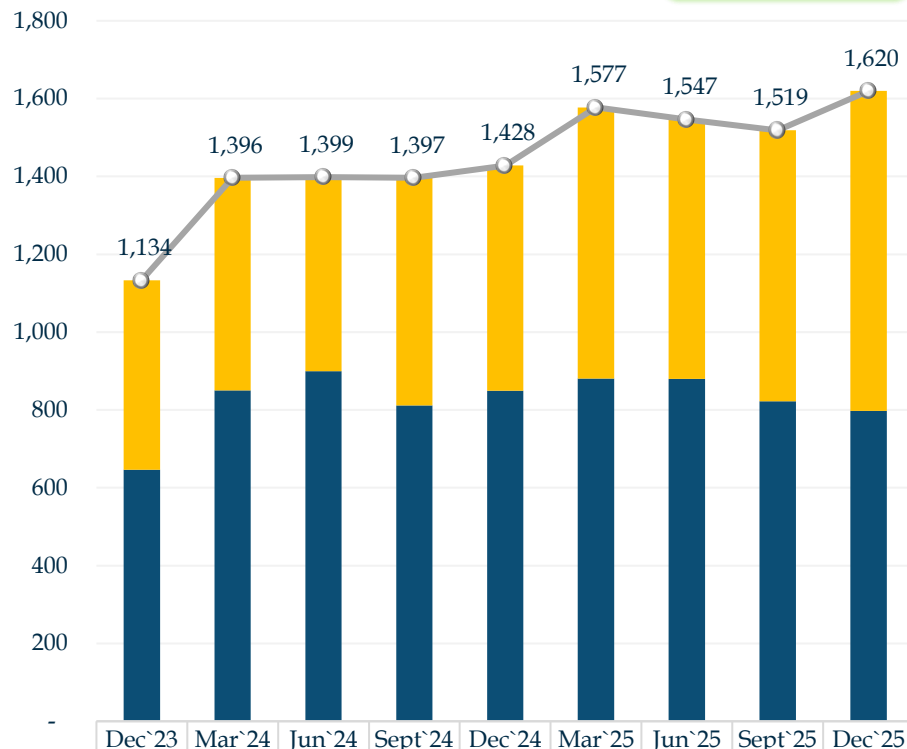


19.63 % (Y-o-Y)

Operating Expenses

(Quarterly)

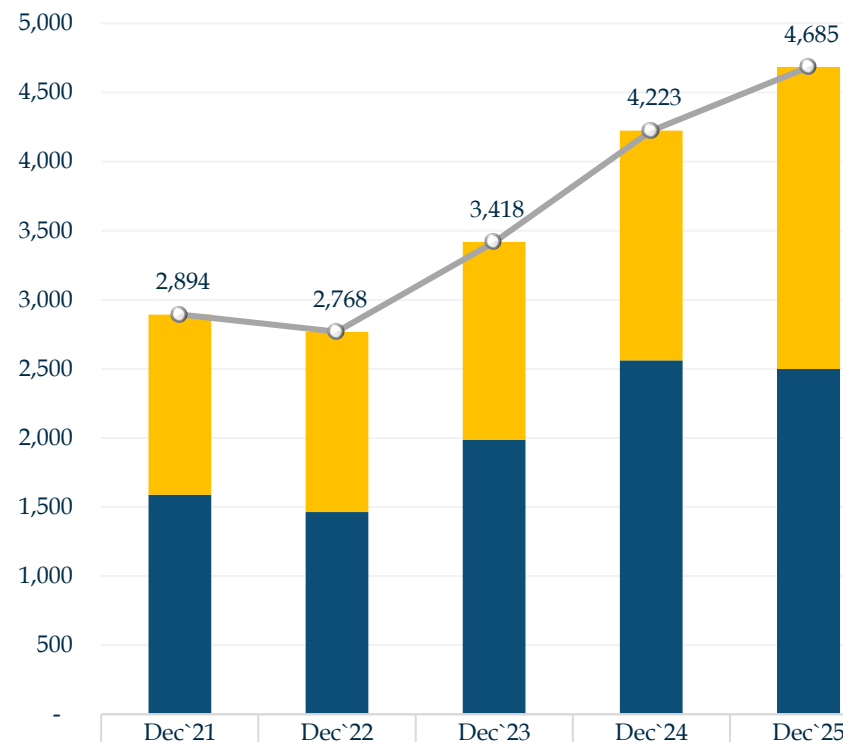
(₹ in Crore)



Other Operating Expenses	487	546	499	585	578	696	666	697	822
Staff Expenses	647	850	900	812	850	881	880	822	798
Total Operating Expenses	1,134	1,396	1,399	1,397	1,428	1,577	1,547	1,519	1,620

(Nine-months ended)

(₹ in Crore)



Other Operating Expenses	1,306	1,305	1,430	1,662	2,185
Staff Expenses	1,588	1,463	1,988	2,561	2,500
Total Operating Expenses	2,894	2,768	3,418	4,223	4,685

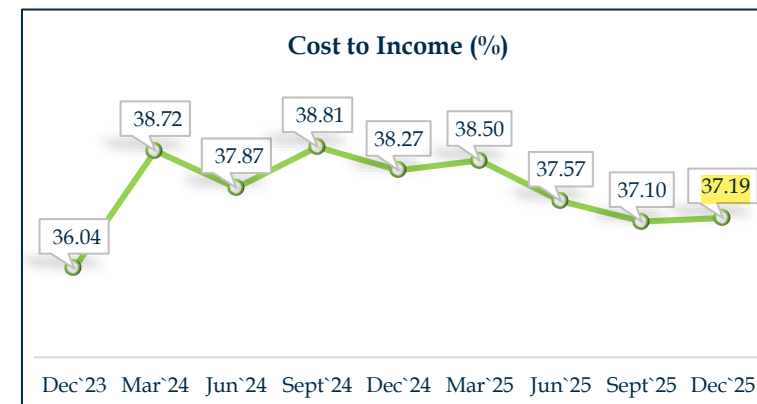
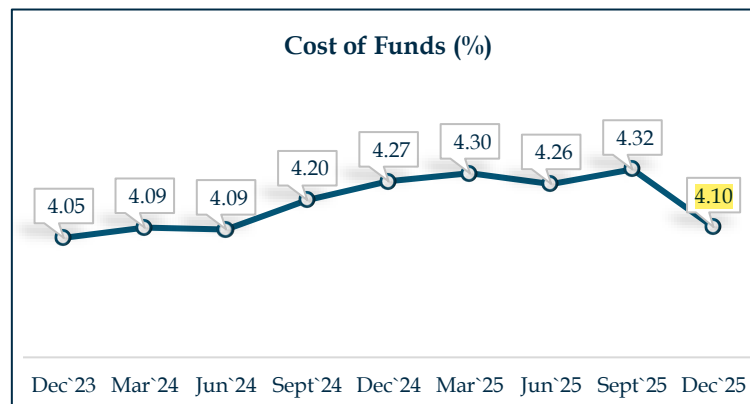
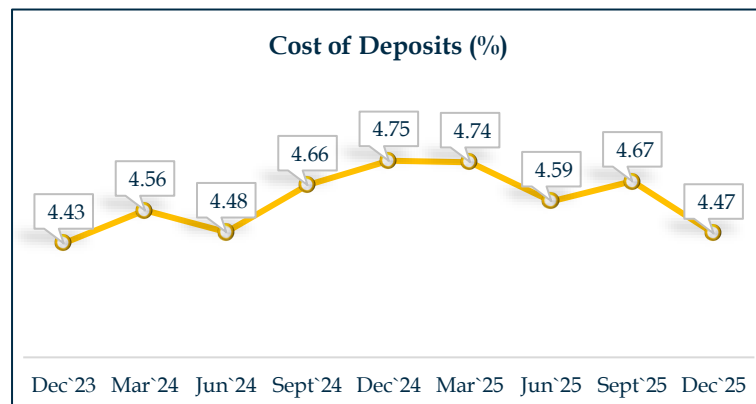
Provisions & Contingencies

(₹ in Crore)

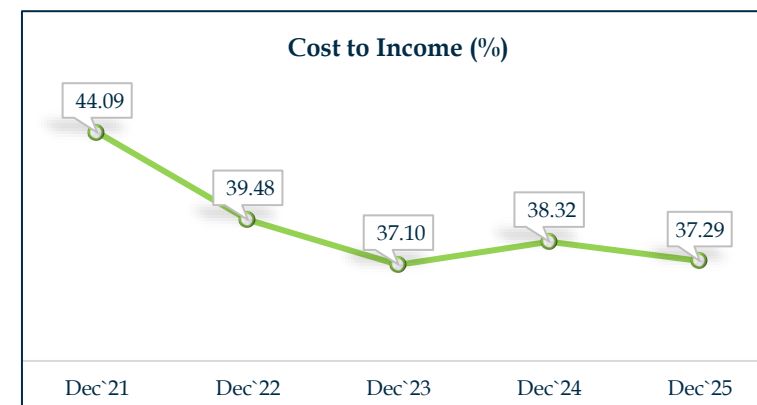
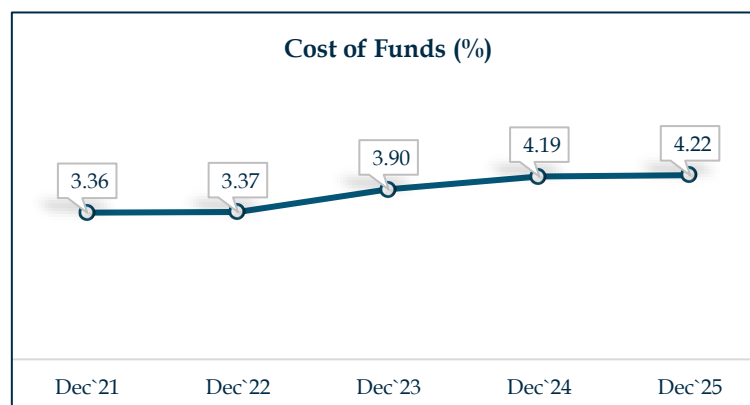
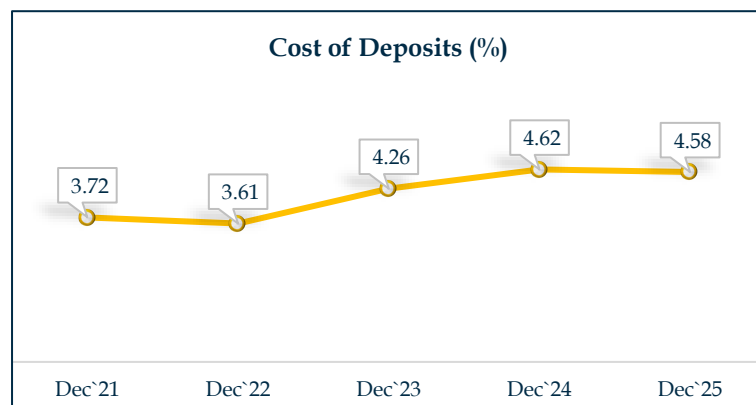
Particulars	Quarter Ended			Nine-months ended		Year Ended
	Dec`24	Sept`25	Dec`25	Dec`24	Dec`25	Mar`25
Prov for Non Performing Assets	593	583	660	1,778	1,962	2,417
Prov for Standard/Restructured Assets	244	158	79	781	348	1,105
Prov for Non-performing Investment	1	0	0	1	0	(8)
Other provisions (net of write back)	3	15	(11)	54	41	83
Provision & Contingencies other than taxes	841	756	728	2,613	2,351	3,597
Income Tax [net of DTA & write back]	56	185	228	159	523	203
TOTAL PROVISIONS	897	941	956	2,773	2,875	3,799

Key Financial Ratios

(Quarterly)

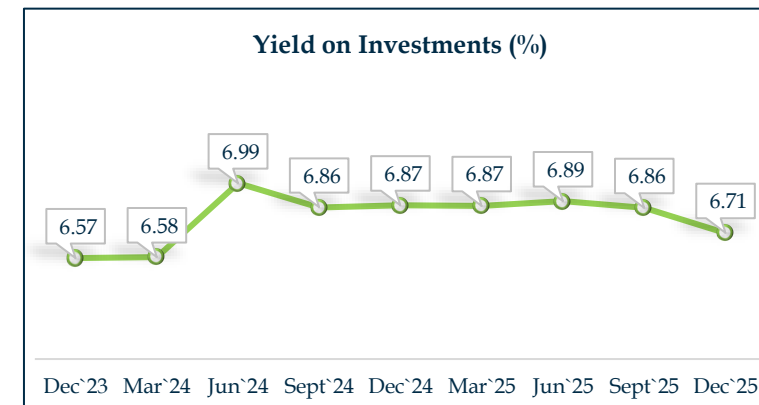
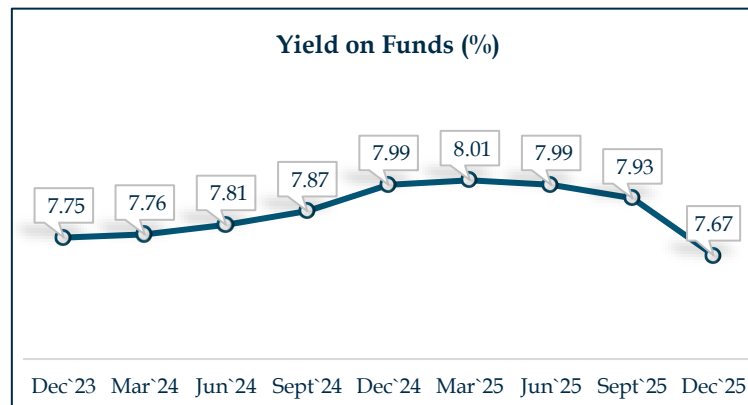
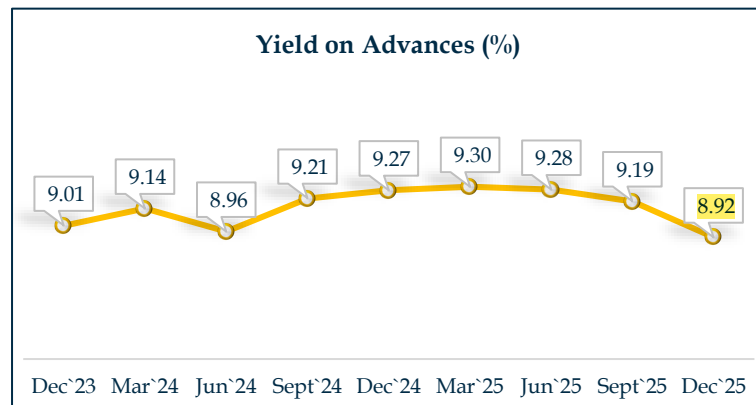


(Nine-months ended)

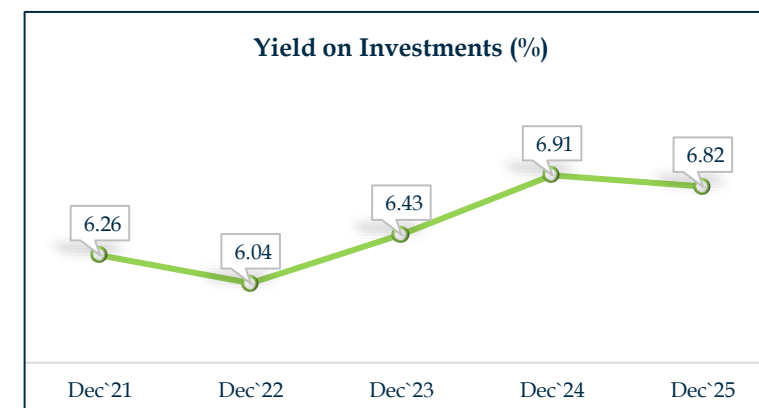
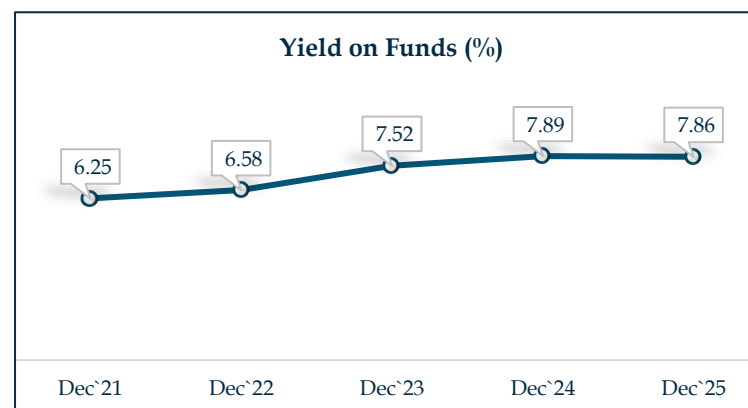
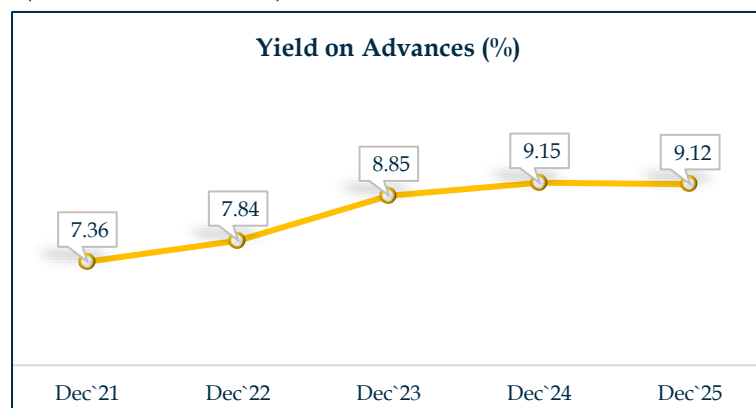


Key Financial Ratios

(Quarterly)

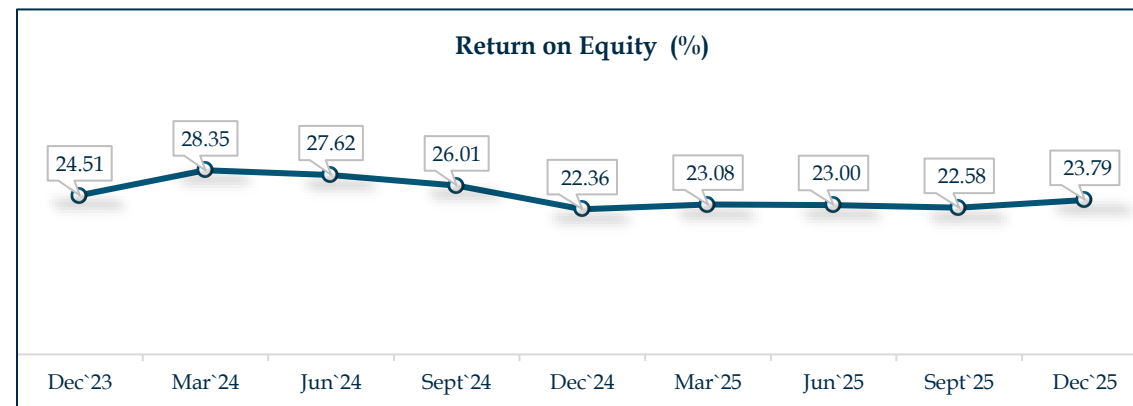
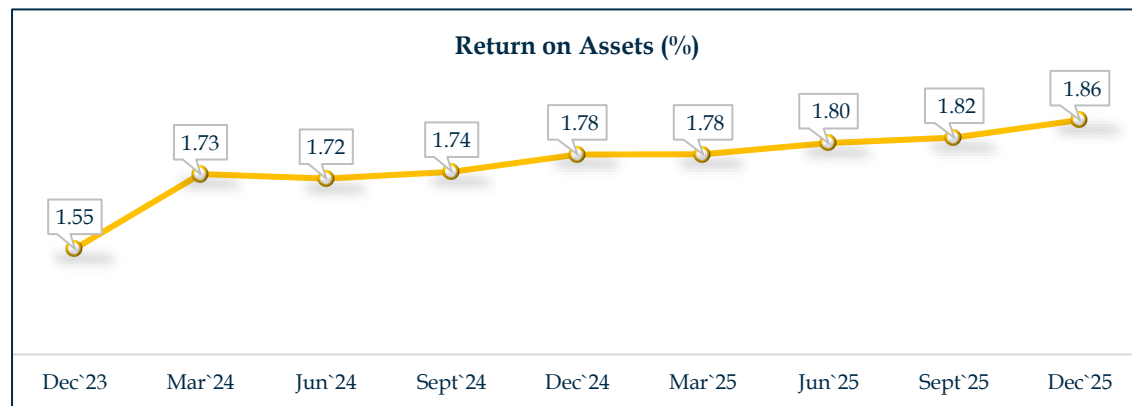


(Nine-months ended)

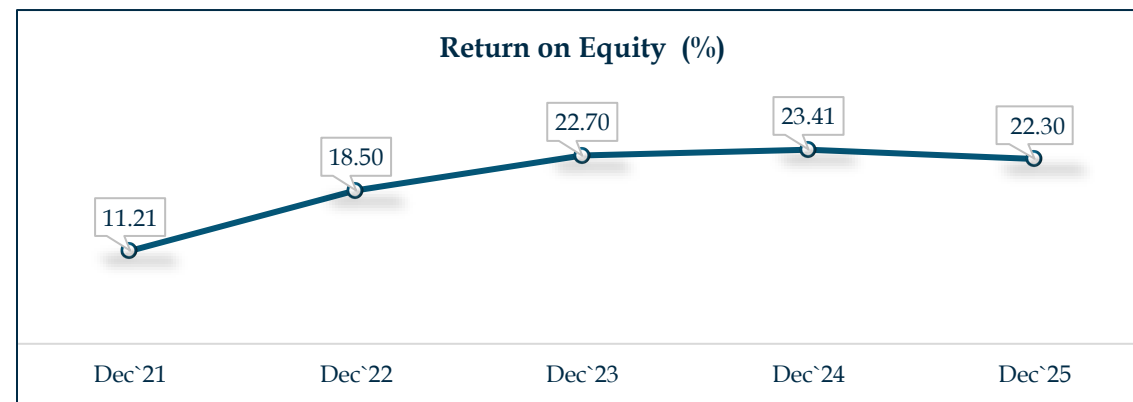
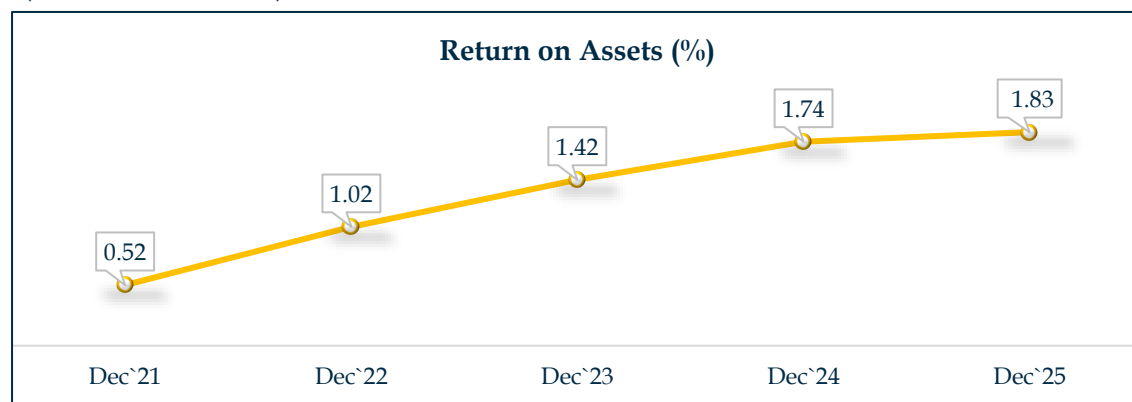


Key Financial Ratios

(Quarterly)



(Nine-months ended)



Assets & Liabilities – An Overview

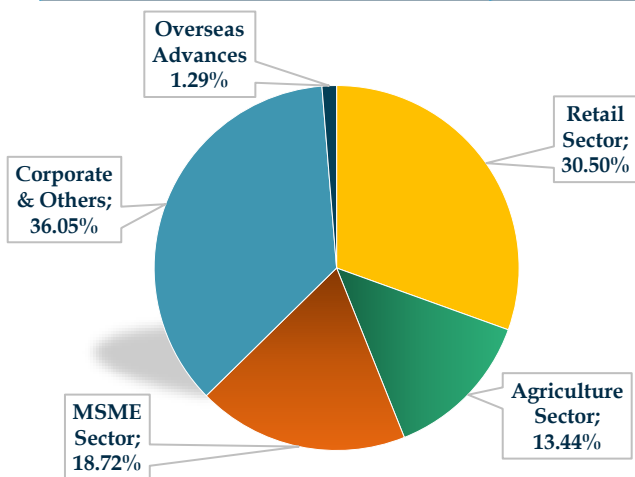
(₹ in Crore)

Assets	Dec`24	Mar`25	Jun`25	Sept`25	Dec`25
Cash & Balance with RBI	15,466	37,993	23,291	17,276	10,678
Balances with Bank & Call Money	20	4,202	3,460	662	142
Total Investments (Net of Depreciation & Provision)	80,544	82,005	93,779	96,422	1,03,000
Total Advances (Net of Provision)	2,24,961	2,36,084	2,37,326	2,50,188	2,69,527
Total Fixed Assets (Net of Depreciation)	2,379	2,916	2,894	2,904	2,858
Other Assets	6,324	5,943	6,543	6,276	7,019
Total	3,29,695	3,69,142	3,67,292	3,73,729	3,93,224
Liabilities	Dec`24	Mar`25	Jun`25	Sept`25	Dec`25
Capital	7,692	7,692	7,692	7,692	7,692
Reserves & Surplus	19,843	20,798	22,501	23,915	25,618
Deposits	2,79,007	3,07,143	3,05,046	3,09,791	3,21,661
Borrowings	15,164	23,853	23,730	24,924	30,358
Other Liabilities & Provisions	7,989	9,658	8,324	7,407	7,895
Total	3,29,695	3,69,142	3,67,292	3,73,729	3,93,224

Credit Portfolio - Balanced Loan Growth

(₹ in Crore)

Particulars	Dec`24	Sept`25	Dec`25	Growth (Y-o-Y) %
Domestic Advances	2,28,642	2,53,230	2,69,986	18.08
of which				
Retail Sector	61,157	78,226	83,418	36.40
Agriculture Sector	33,744	33,249	36,770	8.97
MSME Sector	47,606	46,553	51,197	7.54
Total of RAM	1,42,507	1,58,029	1,71,385	20.26
RAM % to Domestic Advances	62.33	62.41	63.48	
Corporate & Others	86,136	95,201	98,601	14.47
Overseas Advances	-	888	3,517	-
Global Advances	2,28,642	2,54,118	2,73,502	19.62



Other Retail Loan (Break-up) - Dec`25	Amount (Rs. In Cr.)	% of Total other Retail Loan
Gold	12,258	43
LAP, Top-Up & Others	6,382	22
Staff Loans	3,839	13
Personal	4,277	15
LAD	1,190	4
Aadhar	814	3
Total	28,760	100

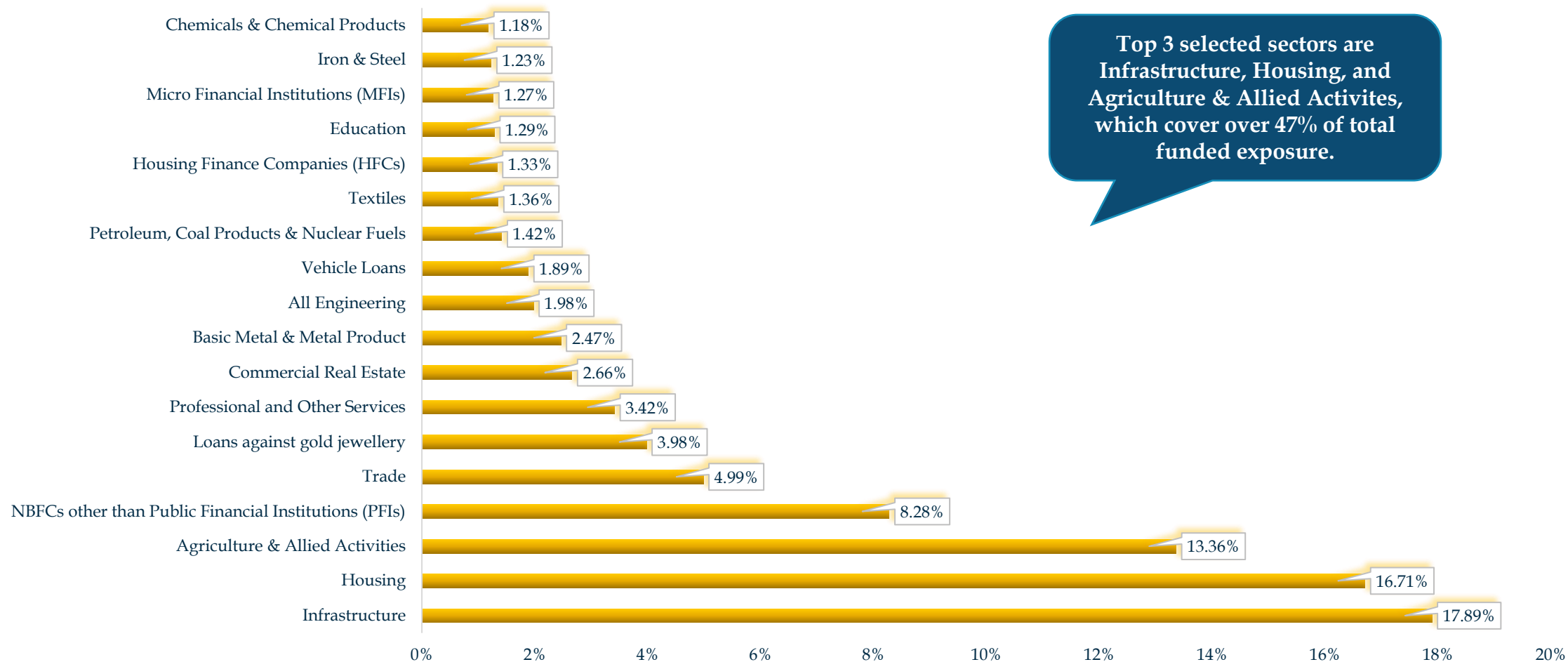
(₹ in Crore)

RETAIL CREDIT				
Particulars	Dec`24	Sept`25	Dec`25	Growth (Y-o-Y) %
Total Retail Credit	61,157	78,226	83,418	36.40
of which				
Housing	35,982	43,041	45,895	27.55
Education	2,604	2,860	2,934	12.68
Vehicle	3,790	4,872	5,829	53.82
Others	18,782	27,454	28,760	53.12

AGRICULTURE CREDIT				
Particulars	Dec`24	Sept`25	Dec`25	Growth (Y-o-Y) %
Total Agriculture Credit	33,744	33,249	36,770	8.97
of which				
Farm Credit (Crop, Investment & Allied)	18,030	13,438	14,717	(18.37)
Agri Infrastructure	750	932	983	31.02
Agri Ancillary Activities	14,964	18,879	21,070	40.81

MSME CREDIT				
Particulars	Dec`24	Sept`25	Dec`25	Growth (Y-o-Y) %
Total MSME Credit	47,606	46,553	51,197	7.54
of which				
Micro	24,334	25,828	29,180	19.91
Small	15,276	14,704	15,031	(1.60)
Medium	7,996	6,022	6,987	(12.62)

Funded exposure to selected sectors & industries with total exposure (more than 1%) – Dec`25



External Rating-wise Advances – Above 25 Cr

(₹ in Crore)

Particulars	Dec`24			Sept`25			Dec`25		
	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	508	1,00,977	100	569	1,13,388	100	621	1,19,062	100
AAA	10	4,589	5	13	8,043	7	13	9,292	8
AA	89	34,234	34	96	35,353	31	99	37,828	32
A	122	23,689	23	154	30,653	27	181	32,668	27
BBB	127	14,336	14	165	18,963	17	172	18,546	16
BB & Below	57	4,480	4	40	2,664	2	41	3,942	3
Total Rated	405	81,328	80	468	95,676	84	506	1,02,276	86
Govt. Guaranteed Advances(Unrated)	21	15,000	15	16	11,126	10	17	9,000	7
Total Rated plus Govt Guarantee	426	96,328	95	484	1,06,802	94	523	1,11,276	93
Other Unrated	82	4,649	5	85	6,586	6	98	7,786	7

Asset Quality

(₹ in Crore)

Particulars	Dec`24		Mar`25		Jun`25		Sept`25		Dec`25	
	Amount	% of Gross Adv.	Amount	% of Gross Adv.	Amount	% of Gross Adv.	Amount	% of Gross Adv.	Amount	% of Gross Adv.
Standard	2,24,518	98.20	2,35,652	98.26	2,36,892	98.26	2,49,746	98.28	2,69,115	98.40
Sub-Standard	1,504	0.66	1,617	0.67	1,673	0.69	1,708	0.67	1,810	0.66
Doubtful	2,444	1.07	2,395	1.00	2,322	0.96	2,442	0.96	2,358	0.86
Loss	176	0.08	172	0.07	211	0.09	222	0.09	221	0.08
Total Advances	2,28,642	100	2,39,837	100	2,41,097	100	2,54,118	100	2,73,502	100

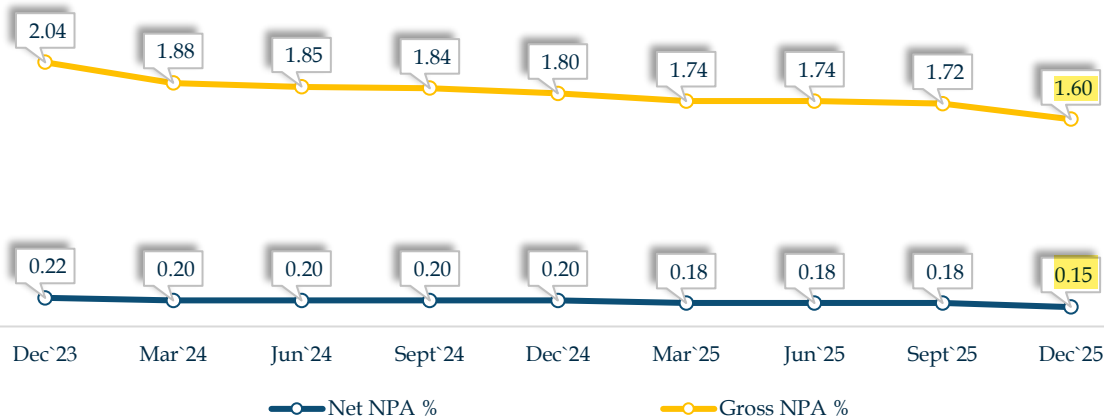
Special Mention Account (SMA) *

Particulars	Dec`24		Mar`25		Jun`25		Sept`25		Dec`25	
	Amount	% of Gross Adv.	Amount	% of Gross Adv.	Amount	% of Gross Adv.	Amount	% of Gross Adv.	Amount	% of Gross Adv.
SMA 1	271	0.12	214	0.10	114	0.05	226	0.09	176	0.06
SMA2	236	0.10	40	0.02	171	0.07	296	0.12	344	0.13
Total	506	0.22	254	0.12	285	0.12	522	0.21	521	0.19

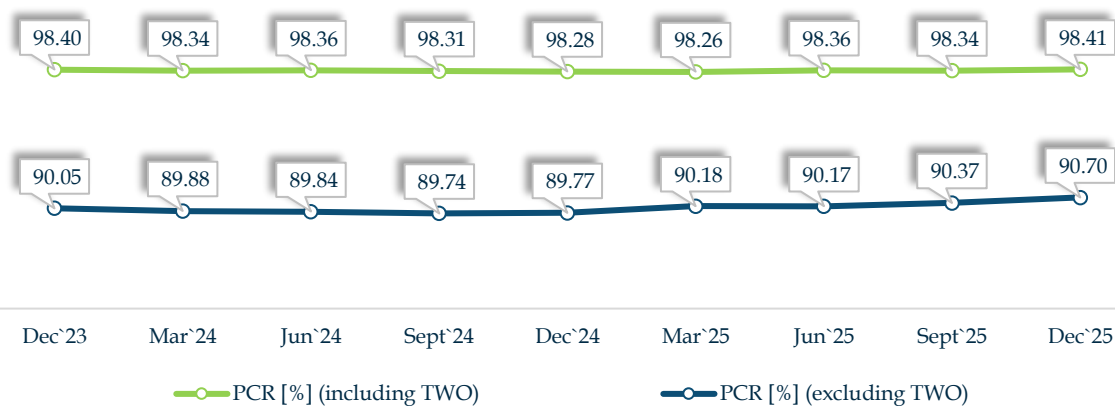
* Rs. 5 crore and above

Restructuring of Standard Advances	Dec`24	Mar`25	Jun`25	Sept`25	Dec`25
Retail- As on Date	1,213	1,159	1,086	1,023	985
Agriculture- As on date	108	128	122	127	105
MSME- As on date	212	196	194	81	66
Corporate- As on Date	457	896	880	926	939
Total	1,990	2,379	2,282	2,157	2,095

Gross & Net NPA (%)



Provisions Coverage Ratio (%)



Credit Cost % (Quarterly)



Slippage Ratio % (Quarterly)



Movement of NPA

(₹ in Crore)

Particulars	Last 5 Quarters				
	Dec`24	Mar`25	Jun`25	Sept`25	Dec`25
Opening Level of Gross NPAs	4,010	4,124	4,185	4,206	4,372
Total Reductions	510	603	708	546	735
<i>of which : Recovery + Upgradation</i>	226	366	242	427	287
Gross Addition	624	663	730	712	751
<i>of which : Variable</i>	3	4	3	2	2
<i>: Fresh Slippages (Net)</i>	621	660	727	710	749
Net Increase/Decrease	114	60	21	166	16
Closing Level of Gross NPAs	4,124	4,185	4,206	4,372	4,388

Sector-wise Credit Deployment & NPA

(₹ in Crore)

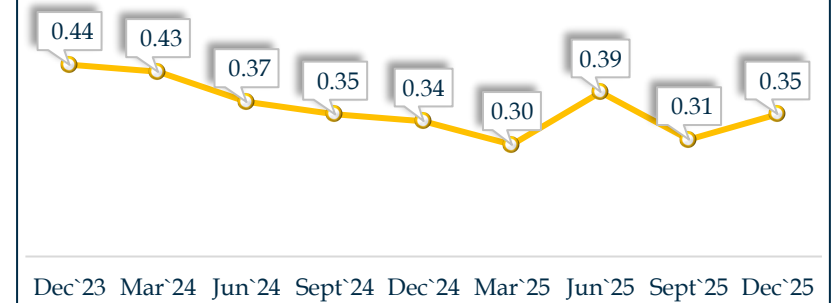
Particulars	Dec`24			Sept`25			Dec`25		
	Advances	Sector NPA	Sector NPA %	Advances	Sector NPA	Sector NPA %	Advances	Sector NPA	Sector NPA %
Retail Sector	61,157	208	0.34	78,226	240	0.31	83,418	294	0.35
Agriculture Sector	33,744	2,649	7.85	33,249	3,287	9.89	36,770	3,312	9.01
MSME Sector	47,606	1,140	2.39	46,553	807	1.73	51,197	759	1.48
Total of RAM	1,42,507	3,997	2.80	1,58,029	4,334	2.74	1,71,385	4,365	2.55
Corporate & Others	86,136	127	0.15	95,201	38	0.04	98,601	23	0.02
Domestic Advances	2,28,643	4,124	1.80	2,53,230	4,372	1.73	2,69,986	4,388	1.63
Overseas Advances	-	-	-	888	-	-	3,517	-	-
Global Advances	2,28,643	4,124	1.80	2,54,118	4,372	1.72	2,73,502	4,388	1.60

Retail Sector - NPA

(₹ in Crore)

Particulars	Dec`24			Sept`25			Dec`25		
	Advances	Sector NPA	Sector NPA %	Advances	Sector NPA	Sector NPA %	Advances	Sector NPA	Sector NPA %
Total Retail Credit	61,157	208	0.34	78,226	240	0.31	83,418	294	0.35
of which									
Housing	35,982	82	0.23	43,041	78	0.18	45,895	104	0.23
Education	2,604	6	0.24	2,860	2	0.08	2,934	7	0.24
Vehicle	3,790	6	0.15	4,872	7	0.14	5,829	8	0.13
Others	18,782	114	0.61	27,454	153	0.56	28,760	175	0.61

Retail Sector NPA %

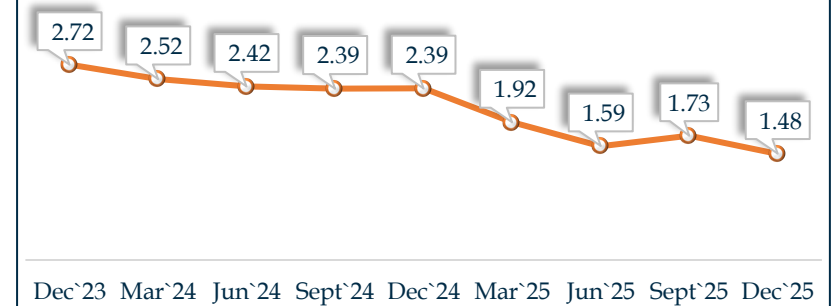


MSME Sector - NPA

(₹ in Crore)

Particulars	Dec`24			Sept`25			Dec`25		
	Advances	Sector NPA	Sector NPA %	Advances	Sector NPA	Sector NPA %	Advances	Sector NPA	Sector NPA %
Total MSME Credit	47,606	1,140	2.39	46,553	807	1.73	51,197	759	1.48
of which									
Micro	24,334	852	3.50	25,828	667	2.58	29,180	629	2.16
Small	15,276	217	1.42	14,704	104	0.71	15,031	121	0.80
Medium	7,996	71	0.89	6,022	36	0.59	6,987	9	0.13

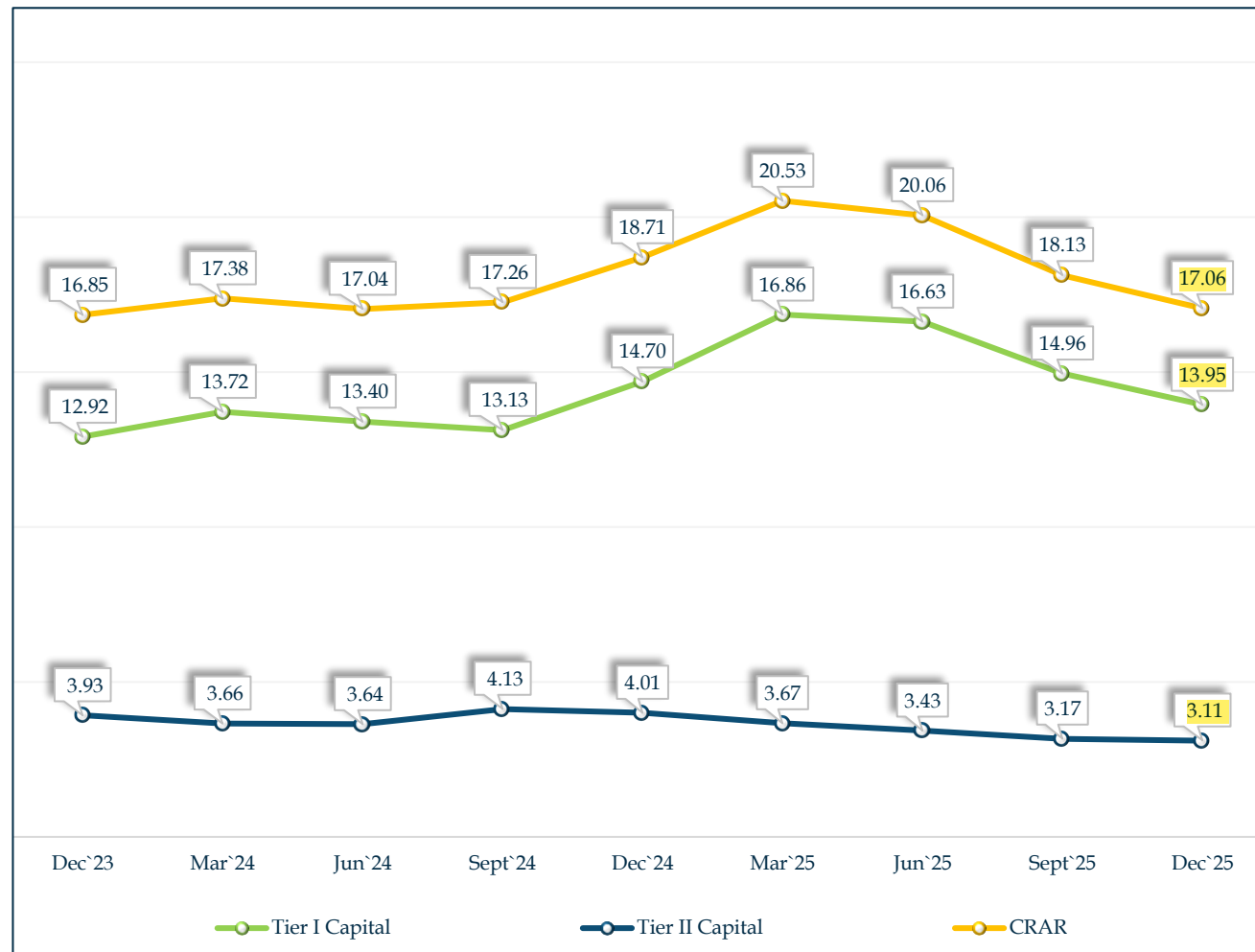
MSME Sector NPA %



Capital Adequacy (%)

(₹ in Crore)

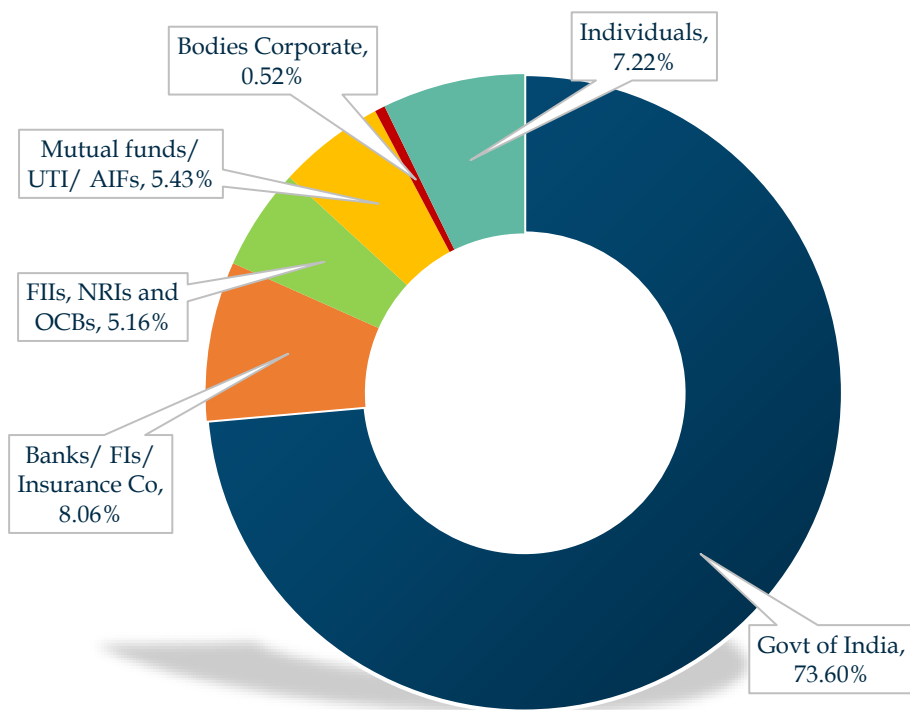
Particulars	Dec`24	Sept`25	Dec`25
RWA for Credit Risk	1,42,125	1,63,251	1,77,278
RWA for Market Risk	1,096	2,931	2,028
RWA for Operational Risk	17,968	21,531	21,531
Total RWA	1,61,189	1,87,714	2,00,837
CET I %	13.60	14.05	13.10
AT I %	1.10	0.91	0.85
TIER I %	14.70	14.96	13.95



Equity Holding(%) & Ratios

(Quarterly)

Shareholding Pattern


As on 31st December 2025

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

Particulars	Dec`24	Mar`25	Jun`25	Sept`25	Dec`25
No. of Shares (in crore)	769	769	769	769	769
Market Capitalization (in crore)	40,142	35,643	43,926	43,057	47,726
Net Worth (in crore)	25,310	25,881	27,699	28,934	29,923
Return on Equity (%)	22.36	23.08	23.00	22.58	23.79
Return on Assets (%)	1.78	1.78	1.80	1.82	1.86
Earning Per Share (Rs.) (Not Annualized)	1.83	1.94	2.07	2.12	2.31
Book Value Per Share (Rs.) (excl. Rev. Res.)	32.91	33.65	36.01	37.62	38.90

Particulars	Agency	Rating
Long Term Rating (Tier II Bonds)	ICRA / CARE / INFOMERICS / ACUTE / 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.

New Initiatives in Digital Banking



Zen Lyfe

- New Age mobile application
- For Fund Transfer
- Online FD/ RD opening and close
- LAD on On-line FDs
- All account statement
- Smart Payment Solutions like bill splitting
- Event booking and management
- Enhanced Security Features
- Standing Instructions Services



Digital Sanctions

Implementation of Digital MUDRA STP Term Loan (up to 10 Lac)

- End to end, paperless and regulatory compliant credit delivery to MSME enterprises with loan amount up to 10 lakhs

KCC Jan Samarth for Maharashtra

- Straight Through Process for Kisan Credit Card loan (up to Rs. 1.60 Lakhs) for borrower to avail short-term credit requirements for cultivation of crop, post-harvest expenses, produce marketing loan etc.

Integration with RBIH ULI platform services

- Bank has implemented 6 API including PAN , Aadhaar, Udyam, Land ownership and MIS Digital Gold for STP processing



Card on File Tokenization (CoFT)

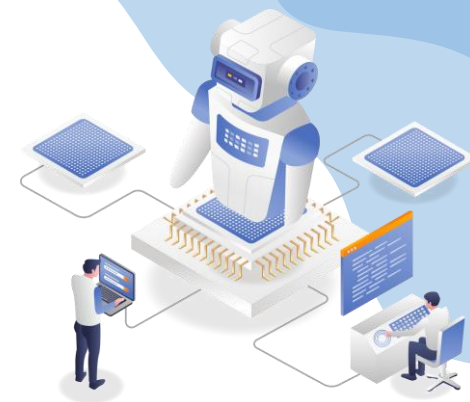
- Enhancing payment security
- Replacing stored card details with unique digital tokens
- Enable secure token generation, storage, and management
- Quick Merchants Checkout

New Initiatives in Information Technology



To enhance Core Technology Infra

- Bank has been upgraded Debit Card Management System (DCMS) '**Cortex**' to **Version 4.3**, delivering improved system performance and strengthened security controls.
- Bank has successfully migrated its major digital touchpoints to the **".bank.in"** domain, enhancing trust, security, and brand credibility.



To enhance Digital Process & Automation

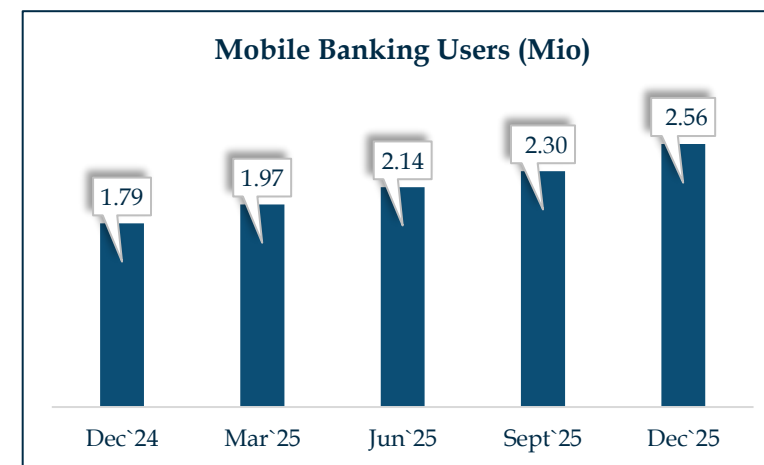
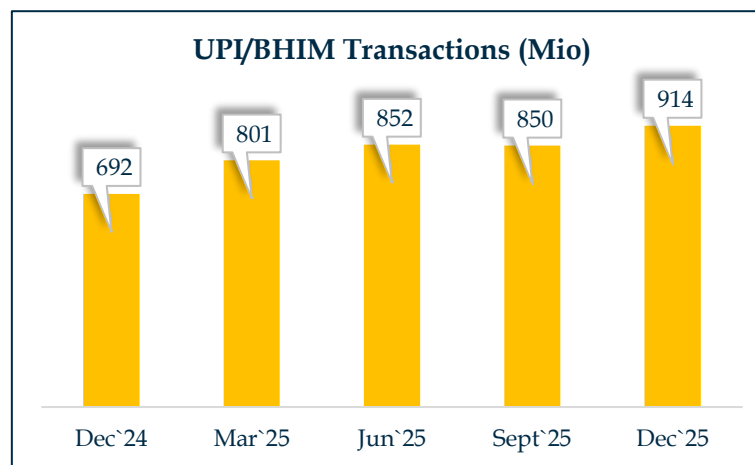
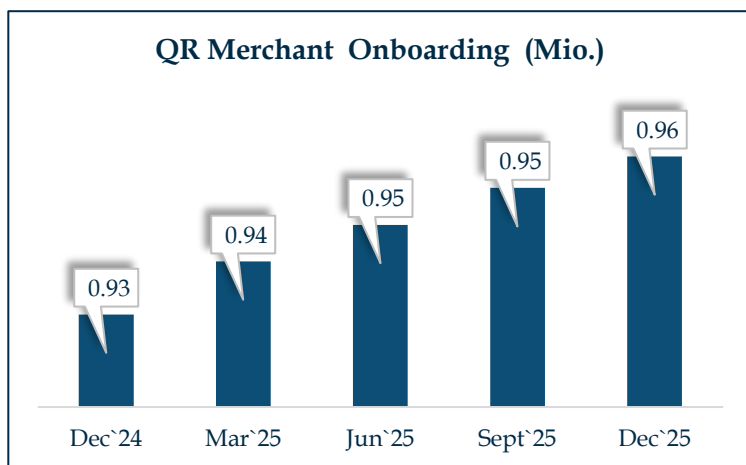
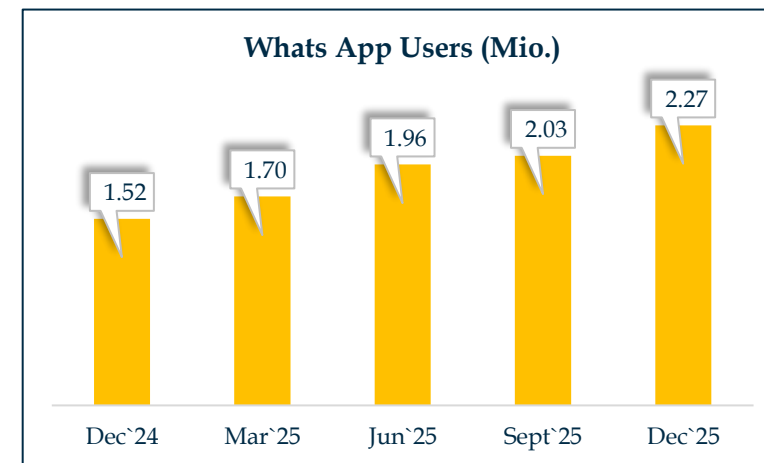
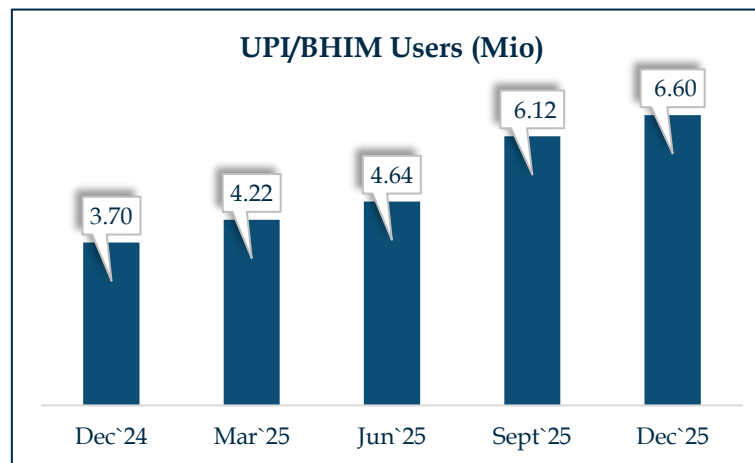
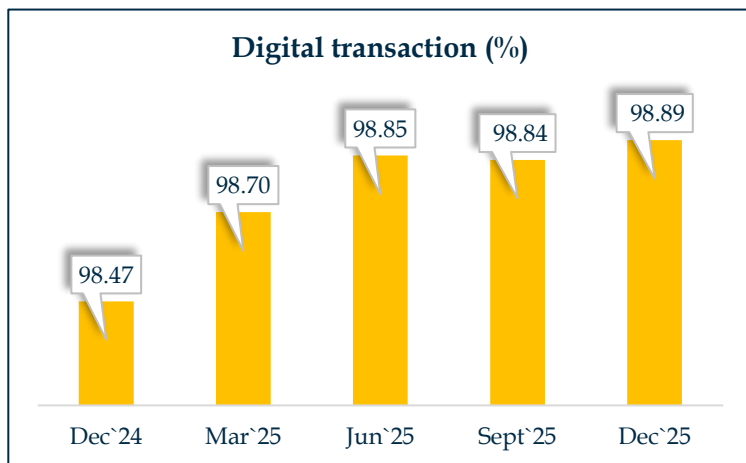
- Bank have deployed **Bulk E-mail** facility to enable secure and efficient dissemination of bulk communications to stakeholders, including the delivery of e-statements to customers.
- Bank has implemented '**Saral GST - Vendor Payment System**' application for processing bank expenses, incorporating a maker-checker mechanism and ensuring compliance with applicable GST and Income Tax regulations.



To enhance the Delivery Channels

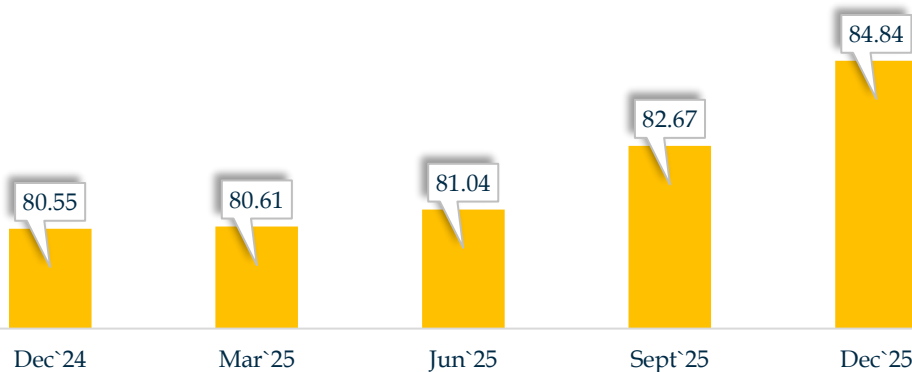
- Bank has successfully implemented **CTS continuous clearing Phase-1** and put into production in compliance with NPCI/RBI guidelines, ensuring uninterrupted and seamless customer services.
- Bank has deployed '**MT MX Converter**' configuration for SWIFT ISO 20022 has been completed and made operational in line with SWIFT's ISO 20022 migration requirements.

Digital Footprints

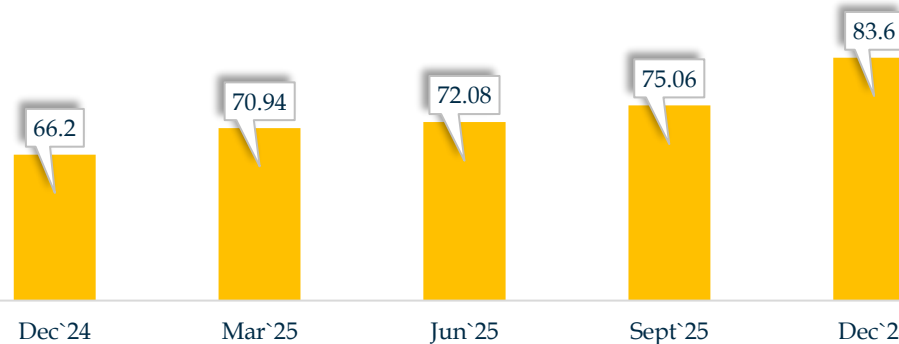


Financial Inclusion (in Lakhs)

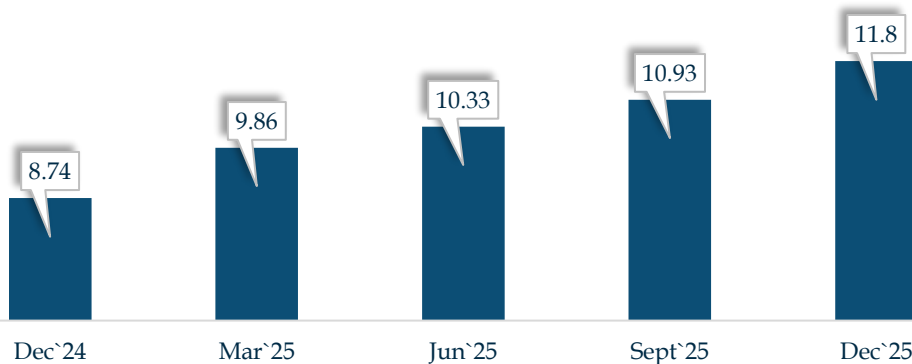
No. of PMJDY Accounts



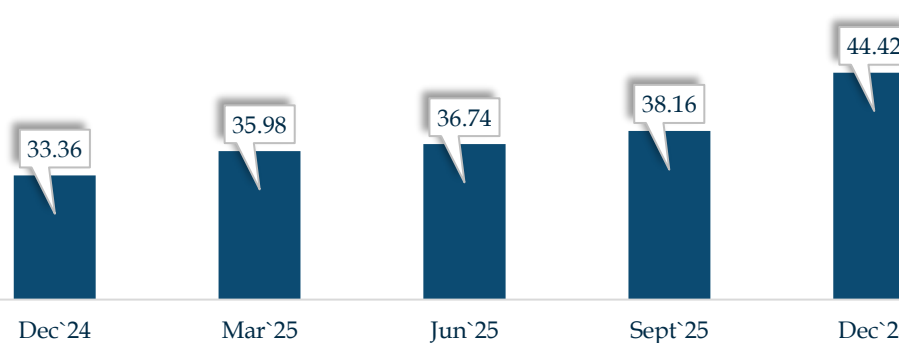
No. of policies issued under Pradhan Mantri Suraksha Bima Yojana

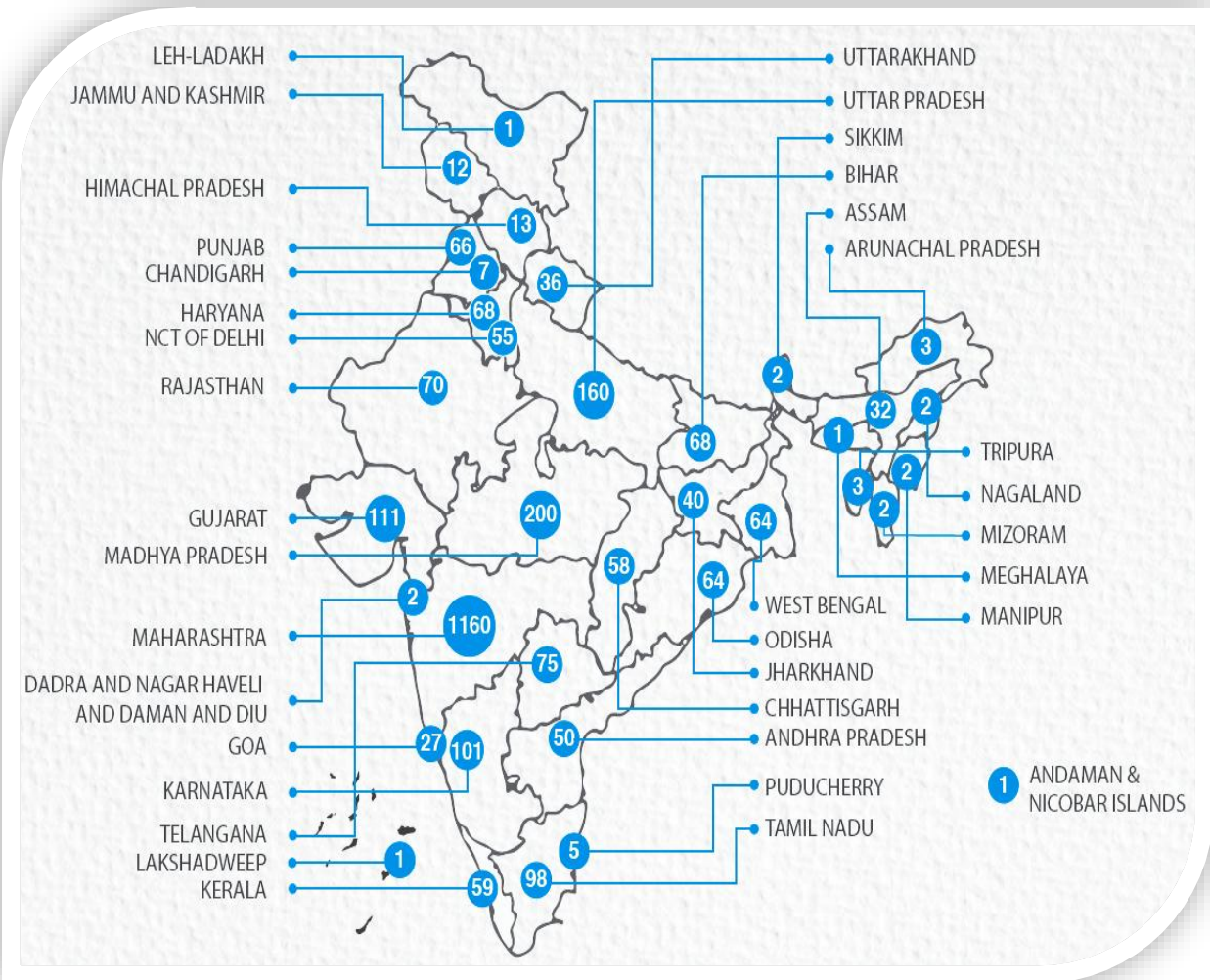


No. of Enrollments under Atal Pension Yojana



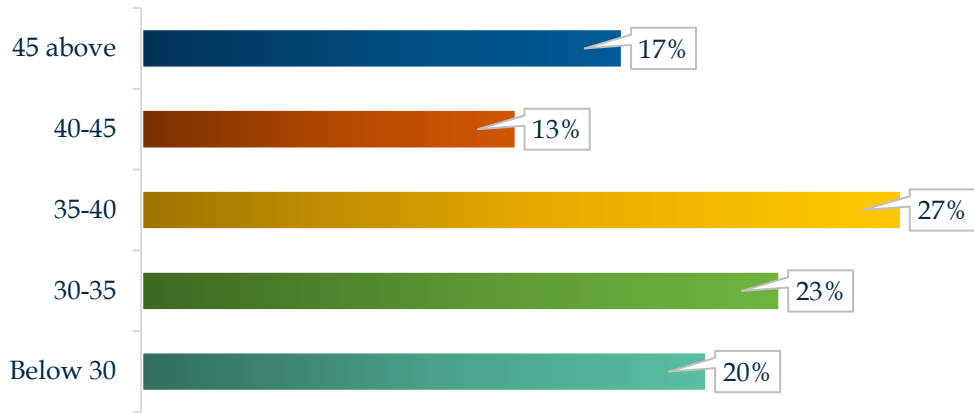
No. of policies issued under Pradhan Mantri Jeevan Jyoti Bima Yojana





Category	No. of Branches				
	Dec`24	Mar`25	Jun`25	Sept`25	Dec`25
Metro	632	645	648	657	672
Urban	564	578	591	598	608
Semi Urban	746	770	787	793	809
Rural	609	613	615	617	630
Total Branches	2,551	2,606	2,641	2,665	2,719

Employee Age Profile % (in Years)



Total No. of employees are 15474, out of which 70% of employees are below the age of 40 years.

Maha Green Pahal

- 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. 142 Cr** as on 31.12.25.
- Maha Super Green Car Loan Scheme: E-Vehicle: **Rs. 296 Cr** as on 31.12.25
- Roof Top Solar Scheme - PM Surya Ghar: **Rs. 208 Cr** as on 31.12.25
- Renewable energy- **Rs. 5509 Cr** as on 31.12.25
- Green Deposit as on 31.12.25- **Rs. 63 Cr**

E-Waste

- Total E-waste collected as on 31.12.25 ~ **316 Ton**
- Total E-waster recycled as on 31.12.25 ~ **316 Ton**
- Total reduction of Carbon Emissions as on 31.12.25 ~ **418 Ton**

Tree Plantation

- Total **15022 trees** have been planted nationwide as contribution towards making the environment better.

Adoption of Green Energy

- Installed **Solar panel** at Head office & total 24 premises
- 14,79,334 units** of electricity generated as on 31.12.25 through solar installations.
- The amount saved on electricity through solar installations as on 31.12.25 - **Rs. 1.81 Crore**

Credit Assistance

- Rs. 36,770 Cr** - Total Loan to agricultural sector as on 31.12.25
- Rs. 1,07,634 Cr** - Total Loan to priority sector as on 31.12.25
- Rs. 23,527 Cr** - Total loan to Women beneficiaries under different schemes as on 31.12.25

Corporate Social Responsibility

- Total amount of **Rs. 2.24 Cr** has been contributed by Bank under various Social & Environmental initiatives /activities as on 31.12.25

Human Resources

- Total Workforce of the Bank is **15,474** as on 31.12.25
- Total no. of women employee is **4,523** as on 31.12.25 which is approximately 29% of total workforce.
- Total **1,33,024 man-hours** of training provided to the employees of the Bank during December 2025 quarter by Bank's training institutes.

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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



Public Sector Excellence Award 2025 in the Banks (Mid) – Central PSU category at the Dun & Bradstreet PSU & Government Summit.



Best Mid-sized Bank Award in the Best Bank Awards by Business Today at the hands of Shri Rahul Narvekar, Hon'ble Speaker, Maharashtra Legislative Assembly



SKOCH GOLD Award 2025 in the BFSI Category for the initiative "Art Ledger - An Employee Engagement Program"



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



IBA Technology Award under seven different categories for the consecutive year.



THANK YOU

