Bank of Maharashtra
Investor Services Department
Corporate Office: Montclaire, 134/1, Baner- Pashan Link Road,
Pashan, Pune 411021
E-mail: investor_services@bankofmaharashtra.bank.in
Phone nos - 020-71658139 www.bankofmaharashtra.bank.in

AX1/ISD/STEX/40/2026-27 **Date: 10th July, 2026**

The Vice President **BSE Ltd.,** **P.J Towers,** **Dalal Street, Fort,** **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 on 30th June, 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: 2026.07.10 14:27:23 +05'30'
(Vishal Sethia)
Company Secretary & Compliance Officer

Encl : As above

Bank of Maharashtra

Financial Results

For Quarter Ended, 30th June 2026

Contents

UnClassified

Macro-Economic Highlights

Positives

GDP Growth

As per RBI, **real GDP growth is projected at 6.6% for FY 2026-27,** indicating strong economic momentum.

Monetary Policy

In its Jun`26 MPC meeting, RBI has maintained the Repo Rate at **5.25%,** maintaining its neutral stance.

GST Collections

India`s GST collections reached Rs. 6.32 lakh crore from Apr`26 to Jun`26, marking a **growth of 8.4% (y-o-y)**.

Inflation

CPI Inflation forecast for FY 2026-27 is projected at 5.1%, well within the target range of RBI.

Strong Forex Reserves

As on 26th June 26, India's foreign exchange reserves **stood at US$ 666.93 billion**, sufficient to cover more than 11 months of merchandise imports.

Export Surge

Exports **increased by 14.66% (y-o-y)** to USD 162.69 billion in April-May FY 2026-27 **(y-o-y).**

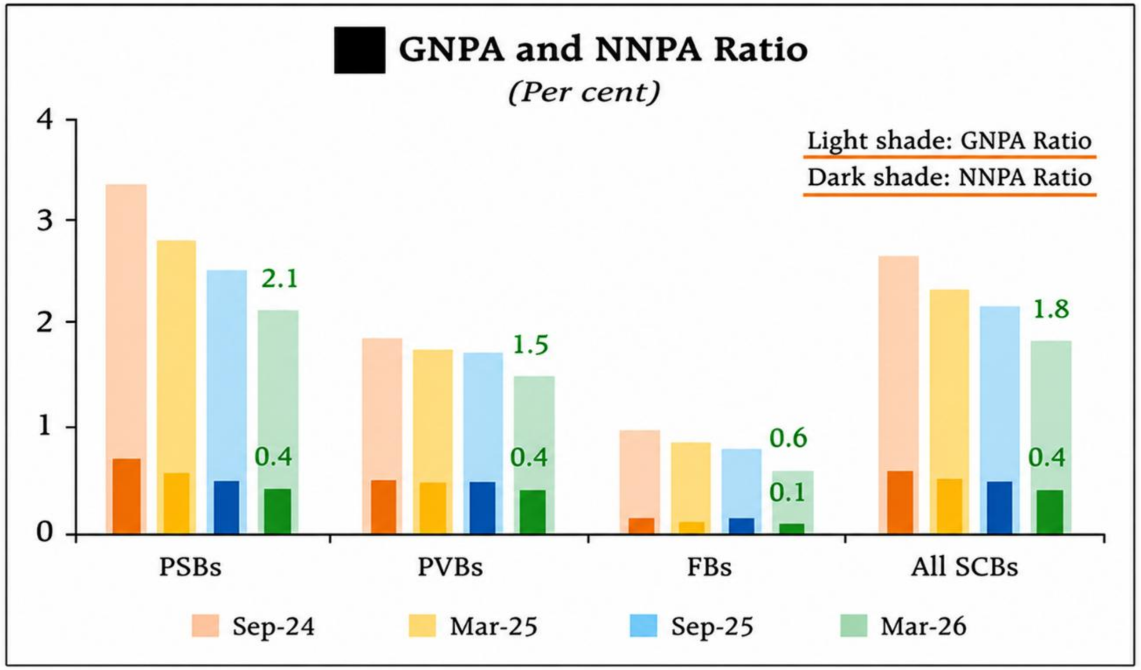
Key Challenges

External Pressures

Geopolitical tensions, including the Iran–US war, crude price volatility, and a weakening rupee are straining India's external balance.

Domestic Vulnerabilities

Inflation remains sensitive to food and fuel shocks, and El Nino-driven uneven monsoons may impact agriculture produce and overall price stability.



Data Source: RBI, PIB

Q1 FY 26-27 vs Q1 FY 25-26

PROFITABILITY

Net Profit	Operating Profit	Net Interest Income	Return on Assets
+26.84%	+21.29%	+14.53%	1.90 (1.80)

BUSINESS & ASSET QUALITY

Total Business	Total Deposits	Savings Deposits	Term Deposits
+19.10%	+12.93%	+15.61%	+16.62%

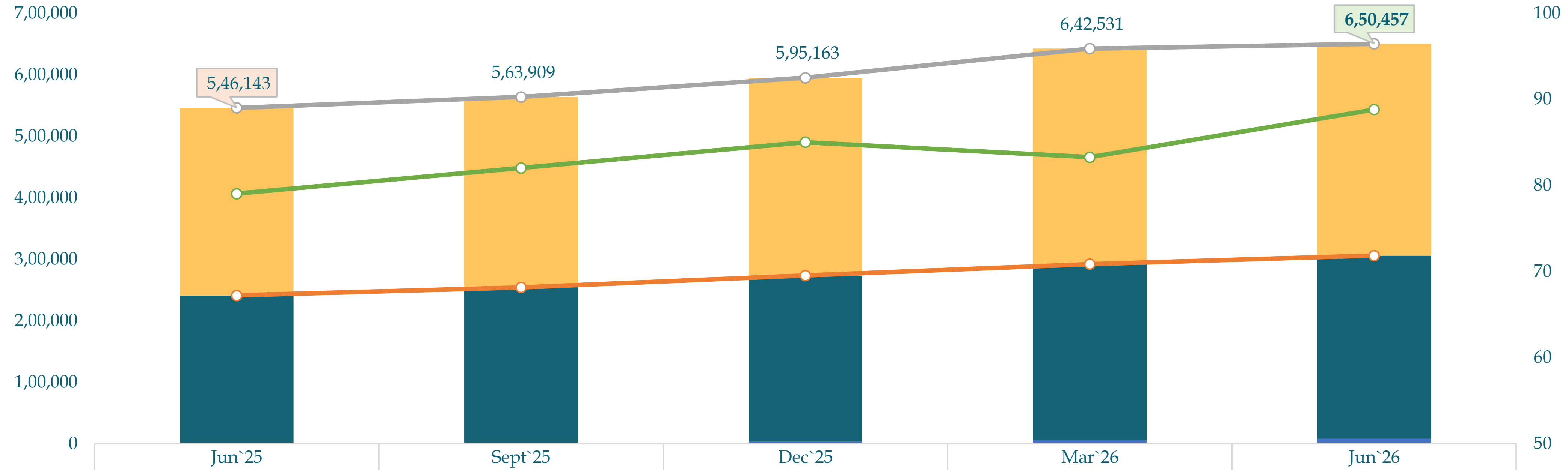
Gross Advances	Retail Advances	Agri Advances	MSME Advances
+26.90%	+24.59%	+28.94%	+23.17%

RAM Advances	Gross NPA %	Net NPA %	PCR %
+25.11%	1.45 (1.74)	0.13 (0.18)	98.55 (98.36)

Total Business

19.10 % (Y-o-Y)

(₹ in Crore)

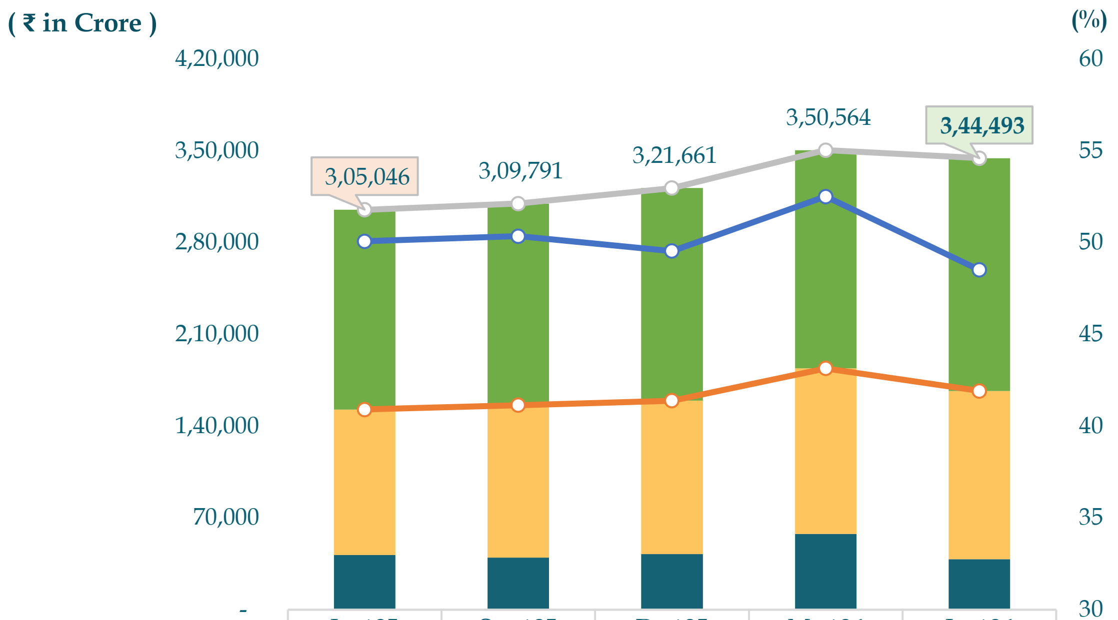


	Jun`25	Sept`25	Dec`25	Mar`26	Jun`26
Total Deposit	3,05,046	3,09,791	3,21,661	3,50,564	3,44,493
Domestic Advances	2,41,097	2,53,230	2,69,986	2,85,825	2,97,858
Overseas Advances	-	888	3,517	6,142	8,106
Global Advances	2,41,097	2,54,118	2,73,502	2,91,967	3,05,964
Total Business	5,46,143	5,63,909	5,95,163	6,42,531	6,50,457
Global C/D Ratio (%)	79.04	82.03	85.03	83.28	88.82

Zen Lyfe
Making Life Simpler

Total Deposit

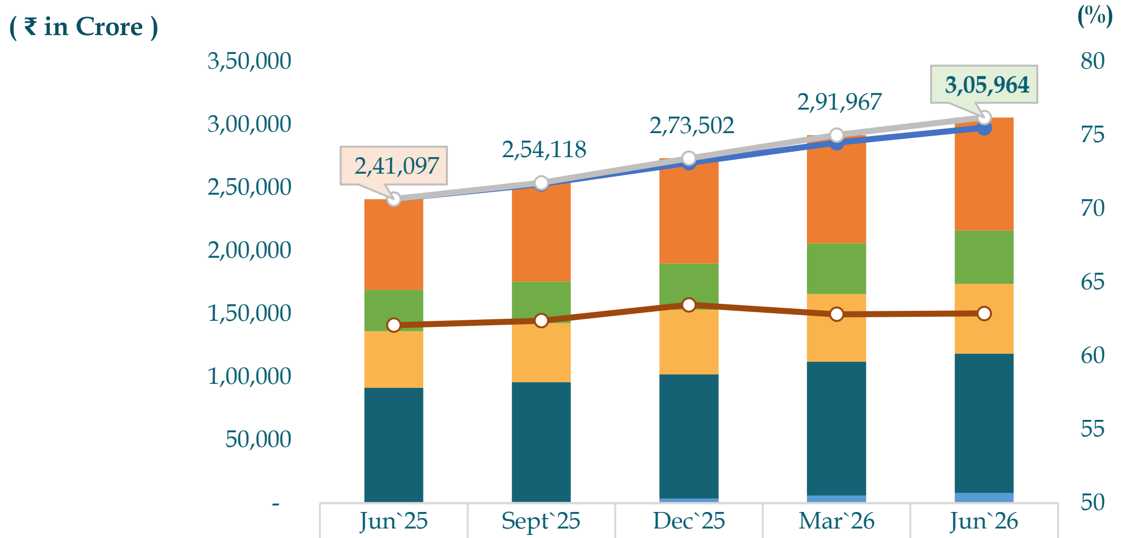
12.93 % (Y-o-Y)



	Jun`25	Sept`25	Dec`25	Mar`26	Jun`26
Term Deposits	1,52,308	1,53,812	1,62,298	1,66,477	1,77,618
Savings Deposit	1,11,127	1,16,367	1,17,050	1,26,287	1,28,472
Current Deposits	41,611	39,612	42,313	57,801	38,403
Total Deposits	3,05,046	3,09,791	3,21,661	3,50,564	3,44,493
CASA	1,52,738	1,55,979	1,59,363	1,84,087	1,66,875
CASA %	50	50	50	53	49

Global Advances

26.90 % (Y-o-Y)



	Jun`25	Sept`25	Dec`25	Mar`26	Jun`26
Retail Sector	71,966	78,226	83,418	85,857	89,661
Agriculture Sector	32,799	33,249	36,770	40,212	42,290
MSME Sector	44,967	46,553	51,197	53,547	55,386
Corporate & Others	91,365	95,201	98,601	1,06,209	1,10,521
Overseas Advances	-	888	3,517	6,142	8,106
Domestic Advances	2,41,097	2,53,230	2,69,986	2,85,825	2,97,858
Global Advances	2,41,097	2,54,118	2,73,502	2,91,967	3,05,964
RAM % to Domestic Advances	62.10	62.41	63.48	62.84	62.89

UnClassified

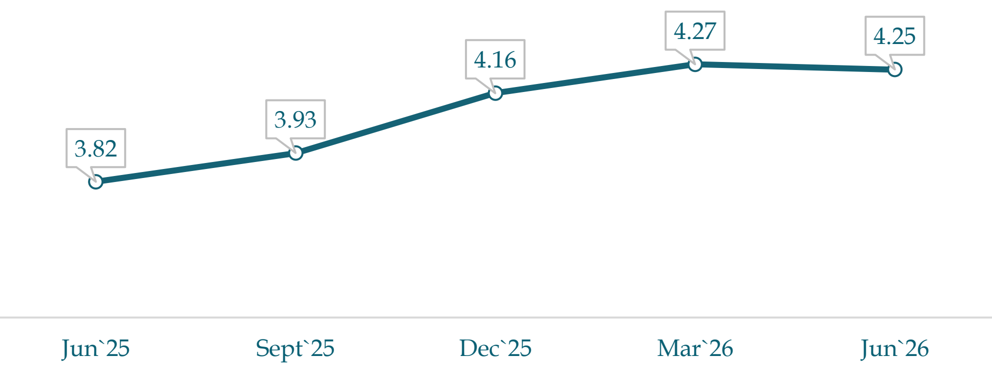
Investments

(₹ in Crore)

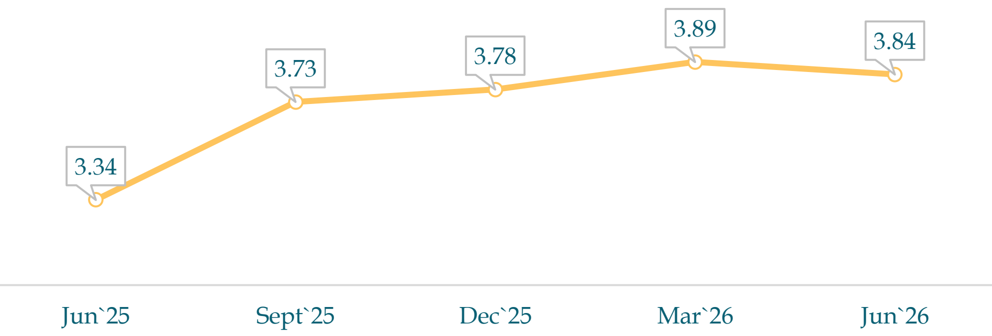
7.49 % (Y-o-Y)

	Jun`25	Sept`25	Dec`25	Mar`26	Jun`26
HTM	57,053	57,788	56,156	57,370	58,156
AFS	33,694	35,139	43,637	41,606	40,294
FVTPL / HFT *	2,588	3,416	3,406	2,469	1,937
JV & Subsidiaries	762	762	762	762	762
Gross Investment	94,097	97,104	1,03,961	1,02,207	1,01,149

M Duration (Total)

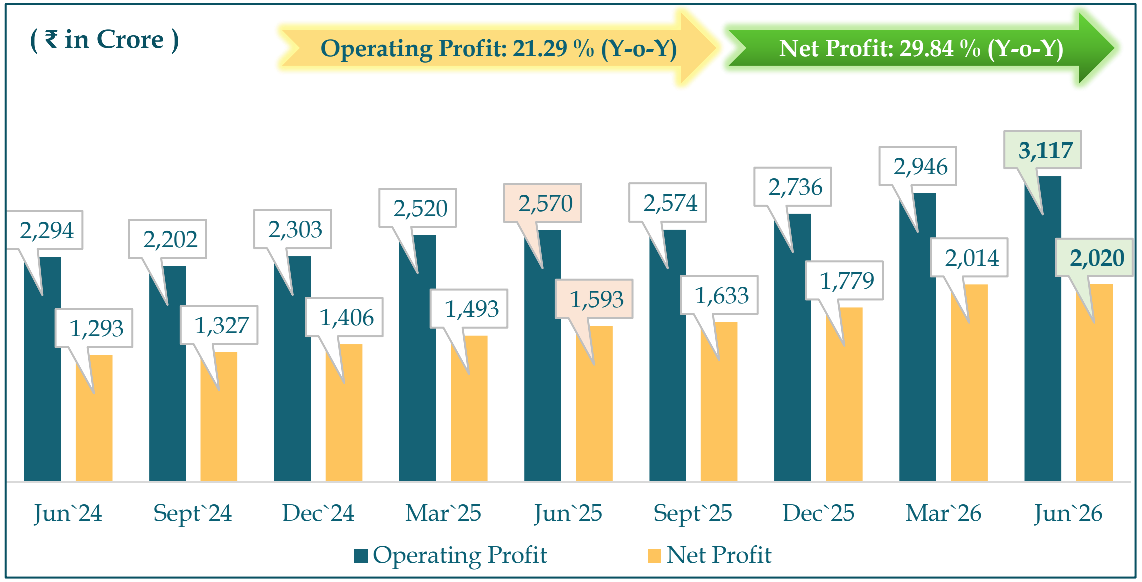


M Duration (AFS+HFT)

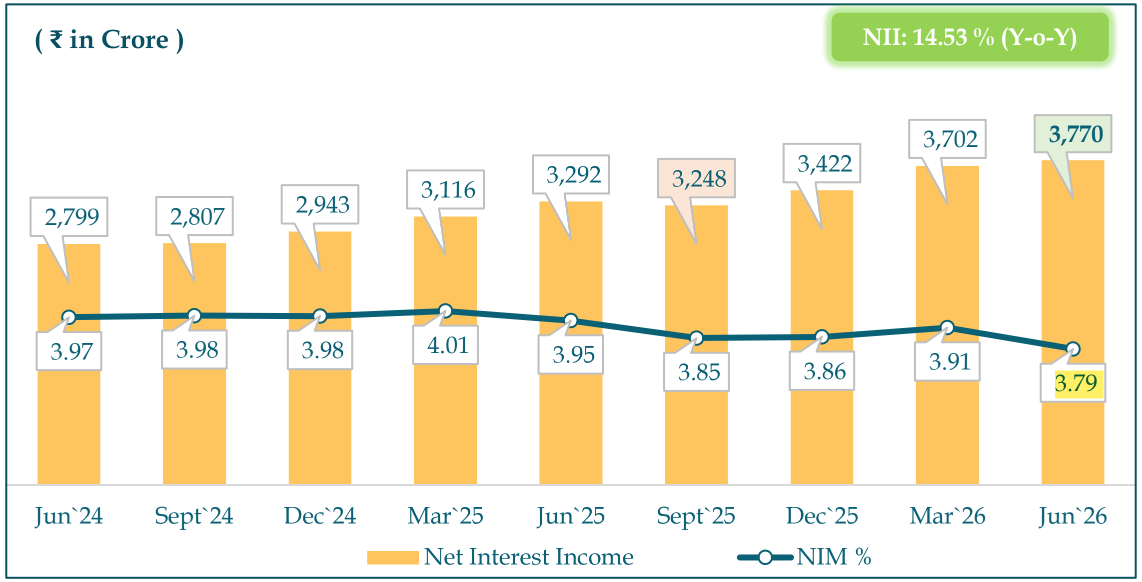


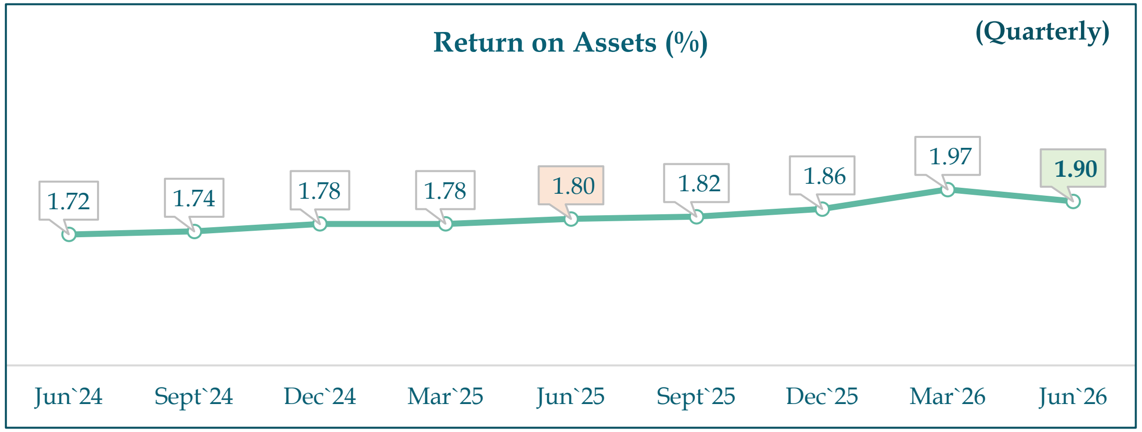
Profitability

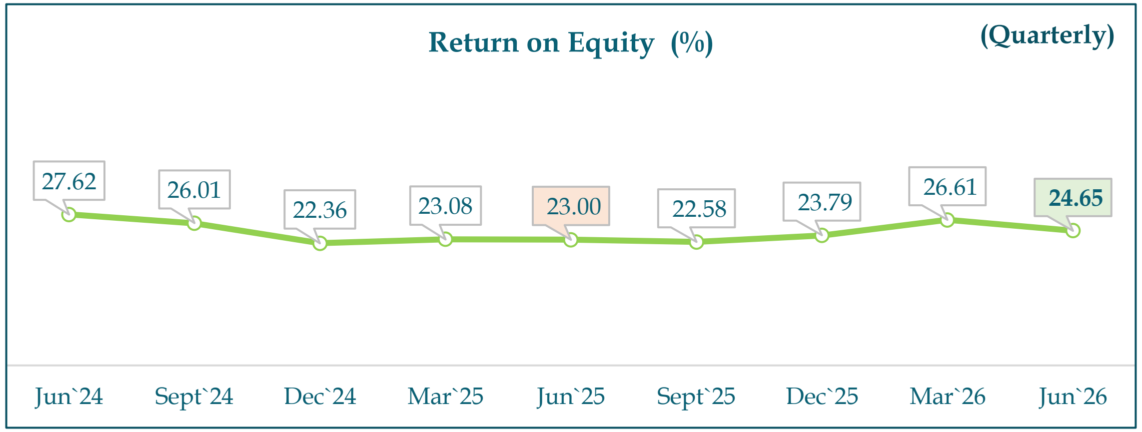
(Quarterly)



(Quarterly)







UnClassified

Statement of Income and Expenditure

(₹ in Crore)

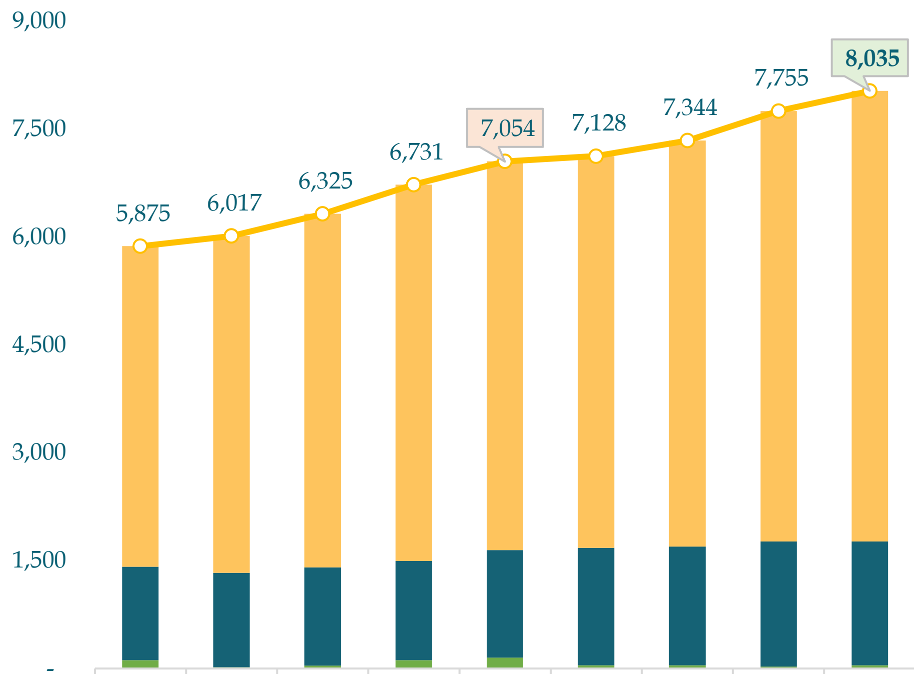
Particulars	Quarter ended				Year ended
	Jun`25	Mar`26	Jun`26	Y-o-Y (%)	Mar`26
Total Income	**7,879**	**8,693**	**9,063**	15	**32,823**
Interest Income	7,054	7,755	8,035	14	29,282
Non-Interest Income	825	938	1,029	25	3,541
Total Expenses	**5,309**	**5,747**	**5,946**	12	**21,997**
Interest Expenses	3,762	4,053	4,265	13	15,618
Operating Expenses	1,547	1,694	1,681	9	6,379
Operating Profit	**2,570**	**2,946**	**3,117**	21	**10,826**
Provision & Contingencies	977	932	1,097	12	3,807
Net Profit	**1,593**	**2,014**	**2,020**	27	**7,019**

Interest Earnings

(Quarterly)

(₹ in Crore)

13.90 % (Y-o-Y)



	Jun`24	Sept`24	Dec`24	Mar`25	Jun`25	Sept`25	Dec`25	Mar`26	Jun`26
Interest on Advances	4,458	4,684	4,917	5,233	5,407	5,451	5,647	5,985	6,266
Interest on Investment	1,301	1,313	1,367	1,380	1,493	1,634	1,651	1,742	1,724
Other Interest Income	116	21	41	118	154	44	46	28	44
Total Interest Income	5,875	6,017	6,325	6,731	7,054	7,128	7,344	7,755	8,035

Non-Interest Income

(₹ in Crore)

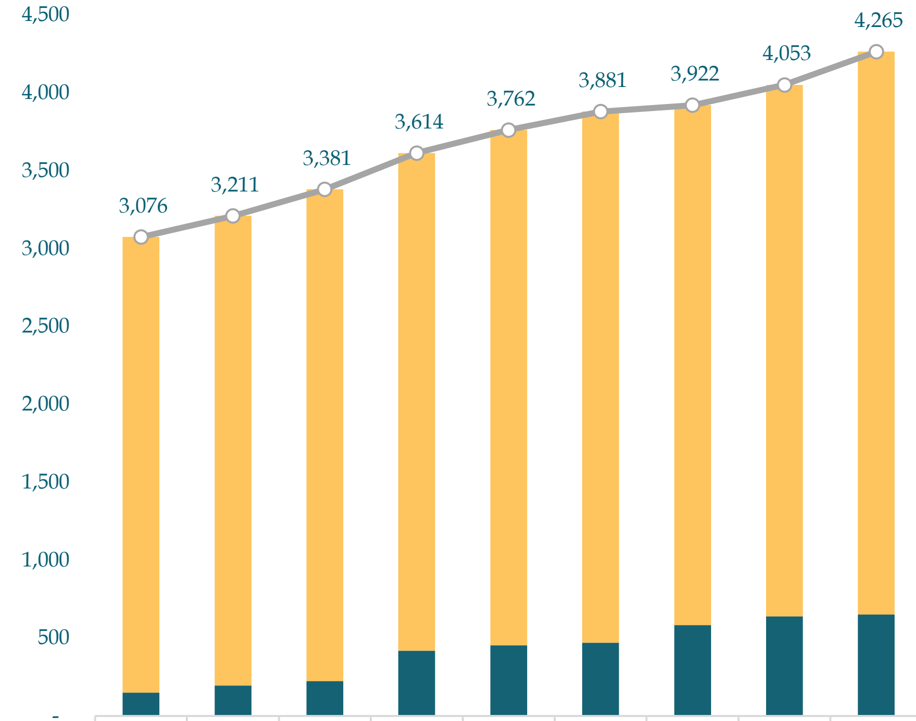
Particulars	Quarter ended				Year Ended
	Jun`25	Mar`26	Jun`26	Y-o-Y (%)	Mar`26
Comm. from Advances	205	272	264	29	1,044
Other Commissions	194	226	187	(4)	818
Fee Based Income	**399**	**498**	**451**	**13**	**1,862**
Net Profit on Investment	141	15	234	66	77
Net profit from FEX	51	18	33	(36)	126
Treasury Income	**193**	**33**	**266**	**38**	**202**
Recovery in written off accounts	223	380	305	37	1,423
Other Miscellaneous Income	10	27	7	(34)	53
Total Non-Interest Income	**824**	**938**	**1,029**	**25**	**3,541**

Interest Expenses

(Quarterly)

(₹ in Crore)

13.36 % (Y-o-Y)



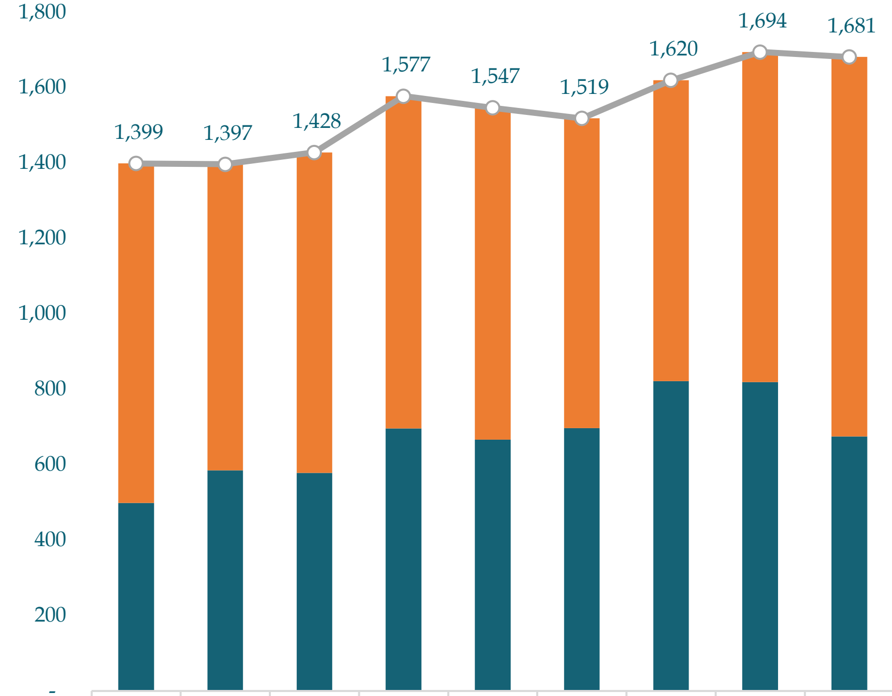
	Jun`24	Sept`24	Dec`24	Mar`25	Jun`25	Sept`25	Dec`25	Mar`26	Jun`26
Interest on Deposits	2,926	3,016	3,158	3,195	3,310	3,410	3,339	3,413	3,614
Other Interest Expenses	150	195	223	419	452	470	583	639	651
Total Interest Expenses	3,076	3,211	3,381	3,614	3,762	3,881	3,922	4,053	4,265

Operating Expenses

(Quarterly)

(₹ in Crore)

8.71 % (Y-o-Y)



	Jun`24	Sept`24	Dec`24	Mar`25	Jun`25	Sept`25	Dec`25	Mar`26	Jun`26
Staff Expenses	900	812	850	881	880	822	798	876	1,007
Other Operating Expenses	499	585	578	696	666	697	822	819	674
Total Operating Expenses	1,399	1,397	1,428	1,577	1,547	1,519	1,620	1,694	1,681

Provisions & Contingencies

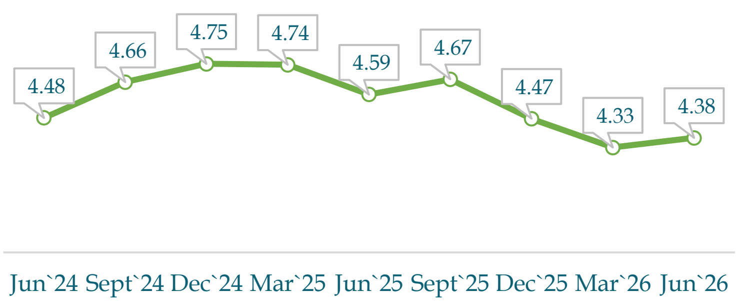
(₹ in Crore)

Particulars	Quarter Ended			Year Ended
	Jun`25	Mar`26	Jun`26	Mar`26
Prov for Non Performing Assets	719	664	755	2,626
Prov for Standard/Restructured Assets	112	69	76	417
Prov for Non-performing Investment	0	(4)	(4)	(4)
Other provisions (net of write back)	36	(111)	13	(71)
Income Tax [net of DTA & write back]	110	315	257	838
TOTAL PROVISIONS	**977**	**932**	**1,097**	**3,807**

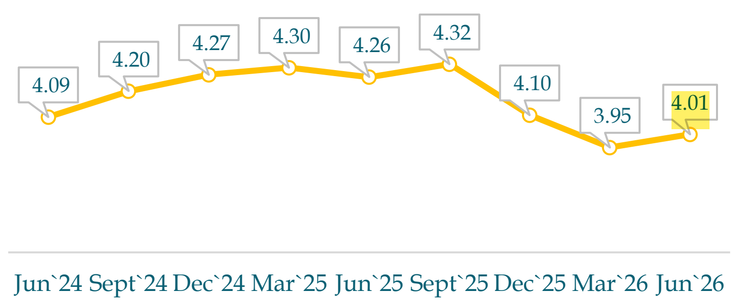
Key Financial Ratios

(Quarterly)

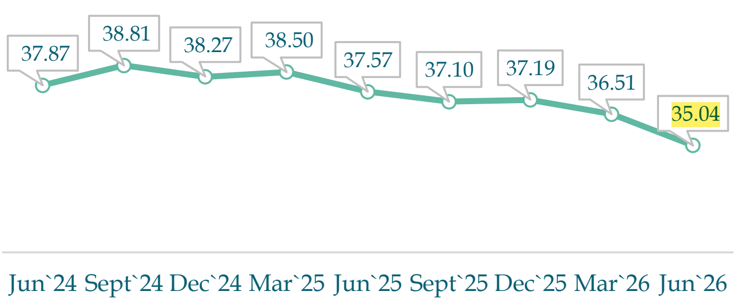
Cost of Deposits (%)



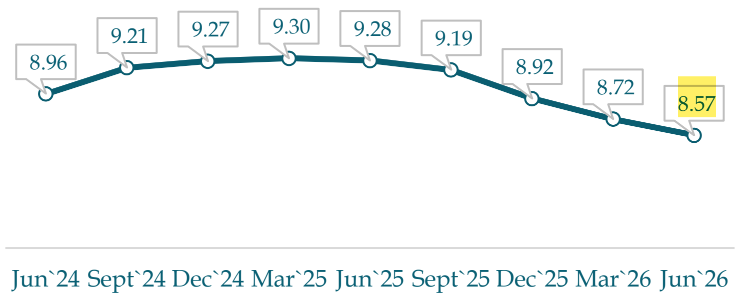
Cost of Funds (%)



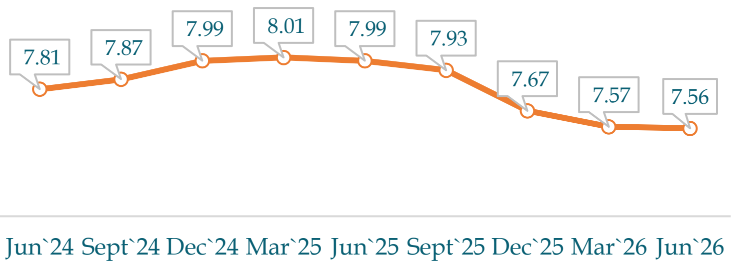
Cost to Income (%)



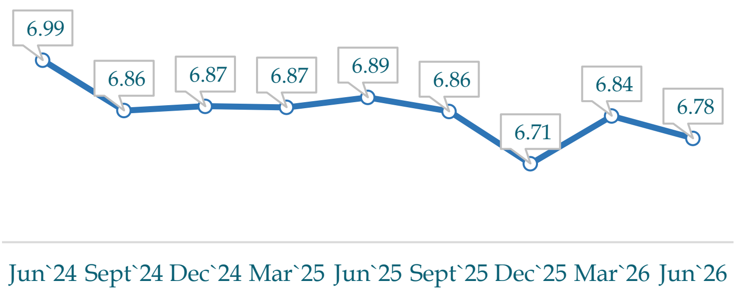
Yield on Advances (%)



Yield on Funds (%)



Yield on Investments (%)



Assets & Liabilities – An Overview

(₹ in Crore)

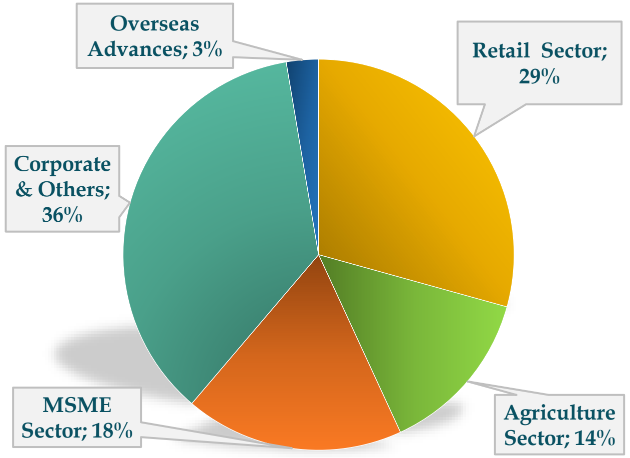
Assets	Jun\`25	Sept\`25	Dec\`25	Mar\`26	Jun\`26
Cash & Balance with RBI	23,291	17,276	10,678	26,645	14,880
Balances with Bank & Call Money	3,460	662	142	1,100	496
Total Investments (Net of Depreciation & Provision)	93,779	96,422	1,03,000	1,01,480	1,00,476
Total Advances (Net of Provision)	2,37,326	2,50,188	2,69,527	2,88,104	3,01,934
Total Fixed Assets (Net of Depreciation)	2,894	2,904	2,858	2,962	2,948
Other Assets	6,543	6,276	7,019	7,071	5,569
Total	**3,67,292**	**3,73,729**	**3,93,224**	**4,27,363**	**4,26,303**

Liabilities	Jun\`25	Sept\`25	Dec\`25	Mar\`26	Jun\`26
Capital	7,692	7,692	7,692	7,692	7,692
Reserves & Surplus	22,501	23,915	25,618	25,416	27,884
Deposits	3,05,046	3,09,791	3,21,661	3,50,564	3,44,493
Borrowings	23,730	24,924	30,358	35,234	38,749
Other Liabilities & Provisions	8,324	7,407	7,895	8,457	7,486
Total	**3,67,292**	**3,73,729**	**3,93,224**	**4,27,363**	**4,26,303**

Credit Portfolio – Balanced Loan Growth

(₹ in Crore)

Particulars	Jun`25	Mar`26	Jun`26	Growth (Y-o-Y) %
Domestic Advances	**2,41,097**	**2,85,825**	**2,97,858**	**23.54**
of which				
Retail Sector	71,966	85,857	89,661	24.59
Agriculture Sector	32,799	40,212	42,290	28.94
MSME Sector	44,967	53,547	55,386	23.17
Total of RAM	**1,49,732**	**1,79,616**	**1,87,337**	**25.11**
RAM % to Domestic Advances	*62.10*	*62.84*	*62.89*	
Corporate & Others	91,365	1,06,209	1,10,521	20.97
Overseas Advances	-	6,142	8,106	-
Global Advances	**2,41,097**	**2,91,967**	**3,05,964**	**26.90**



% Share of Global Advances, as on 30th June 2026

Other Retail Loan (Break-up) - Jun`26	Amount (Rs. In Cr.)	% of Total other Retail Loan
Gold	11,546	41
LAP, Top-Up & Others	6,766	24
Staff Loans	4,135	15
Personal	4,039	14
LAD	1,098	4
Aadhar	782	3
Total	**28,366**	**100**

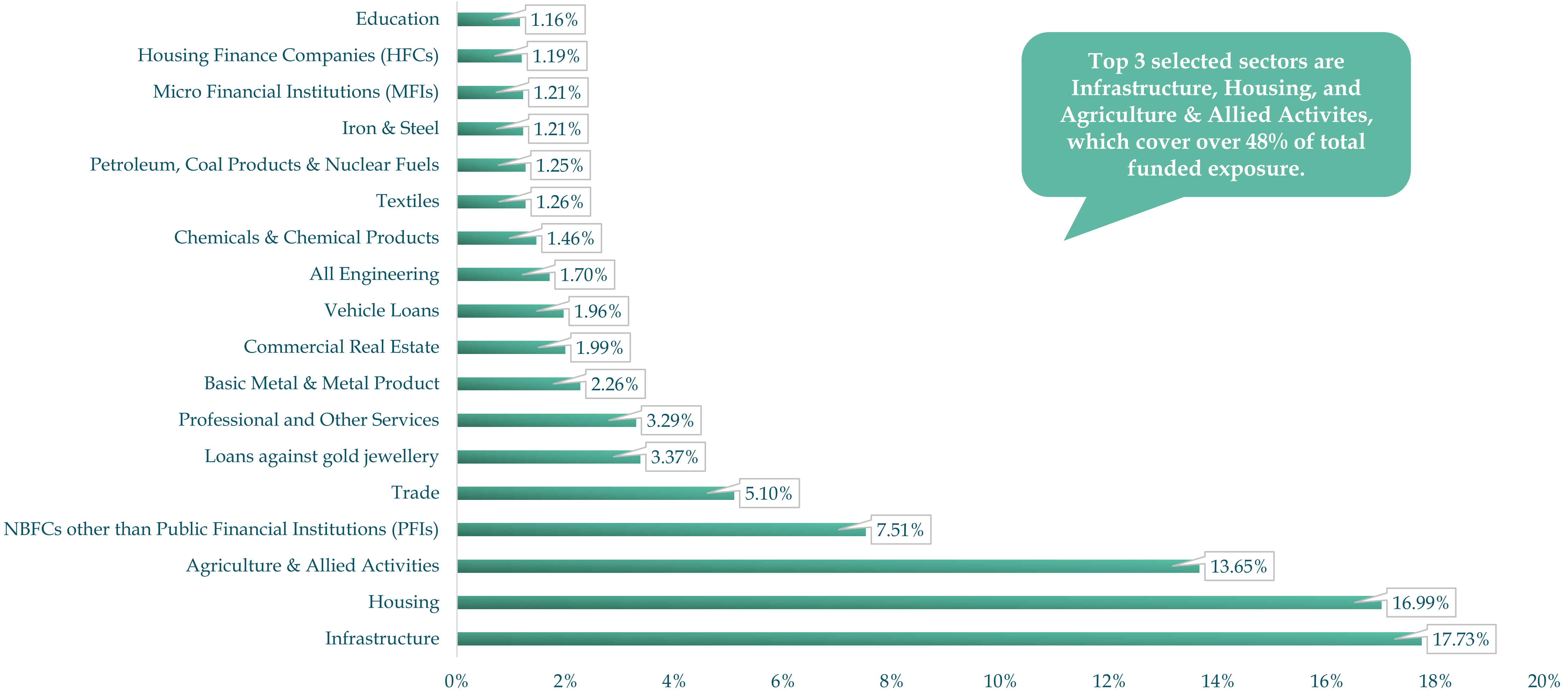
(₹ in Crore)

RETAIL CREDIT				
Particulars	Jun`25	Mar`26	Jun`26	Growth (Y-o-Y) %
Total Retail Credit	**71,966**	**85,857**	**89,661**	24.59
of which				
Housing	40,001	49,479	51,601	29.00
Education	2,705	2,992	2,996	10.75
Vehicle	4,269	6,318	6,698	56.89
Others	24,991	27,067	28,366	13.51

AGRICULTURE CREDIT				
Particulars	Jun`25	Mar`26	Jun`26	Growth (Y-o-Y) %
Total Agriculture Credit	**32,799**	**40,212**	**42,290**	28.94
of which				
Farm Credit (Crop, Investment & Allied)	14,420	15,974	17,976	24.67
Agri Infrastructure	826	1,081	1,211	46.66
Agri Ancillary Activities	17,553	23,157	23,102	31.61

MSME CREDIT				
Particulars	Jun`25	Mar`26	Jun`26	Growth (Y-o-Y) %
Total MSME Credit	**44,967**	**53,547**	**55,386**	23.17
of which				
Micro	25,276	30,339	30,054	18.90
Small	13,434	15,407	16,103	19.87
Medium	6,256	7,800	9,228	47.50

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



Top 3 selected sectors are Infrastructure, Housing, and Agriculture & Allied Activites, which cover over 48% of total funded exposure.

External Rating-wise Advances – Above 25 Cr

(₹ in Crore)

Particulars	Jun`25			Mar`26			Jun`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	**552**	**1,06,297**	**100**	**692**	**1,32,072**	**100**	**692**	**1,39,560**	**100**
AAA	11	4,927	5	18	16,418	12	16	19,894	14
AA	95	34,511	32	108	40,768	31	107	38,870	28
A	152	28,657	27	200	31,951	24	191	34,677	25
BBB	160	18,680	18	201	20,677	16	190	21,644	16
BB & Below	36	1,729	2	57	6,656	5	77	8,067	6
Total Rated	**454**	**88,504**	**84**	**584**	**1,16,470**	**88**	**581**	**1,23,152**	**88**
Govt. Guaranteed Advances(Unrated)	19	13,090	12	16	10,392	8	16	10,434	8
Total Rated plus Govt Guarantee	**473**	**1,01,594**	**96**	**600**	**1,26,862**	**96**	**597**	**1,33,586**	**96**
Other Unrated	79	4,703	4	92	5,210	4	95	5,974	4

Asset Quality

(₹ in Crore)

Particulars	Jun`25		Sept`25		Dec`25		Mar`26		Jun`26	
	Amount	% of Gross Adv.	Amount	% of Gross Adv.	Amount	% of Gross Adv.	Amount	% of Gross Adv.	Amount	% of Gross Adv.
Standard	2,36,892	98.26	2,49,746	98.28	2,69,115	98.40	2,87,721	98.55	3,01,529	98.55
Sub-Standard	1,673	0.69	1,708	0.67	1,810	0.66	1,673	0.57	1,802	0.59
Doubtful	2,322	0.96	2,442	0.96	2,358	0.86	2,333	0.80	2,432	0.79
Loss	211	0.09	222	0.09	221	0.08	240	0.08	201	0.07
Total Advances	**2,41,097**	**100**	**2,54,118**	**100**	**2,73,502**	**100**	**2,91,967**	**100**	**3,05,964**	**100**

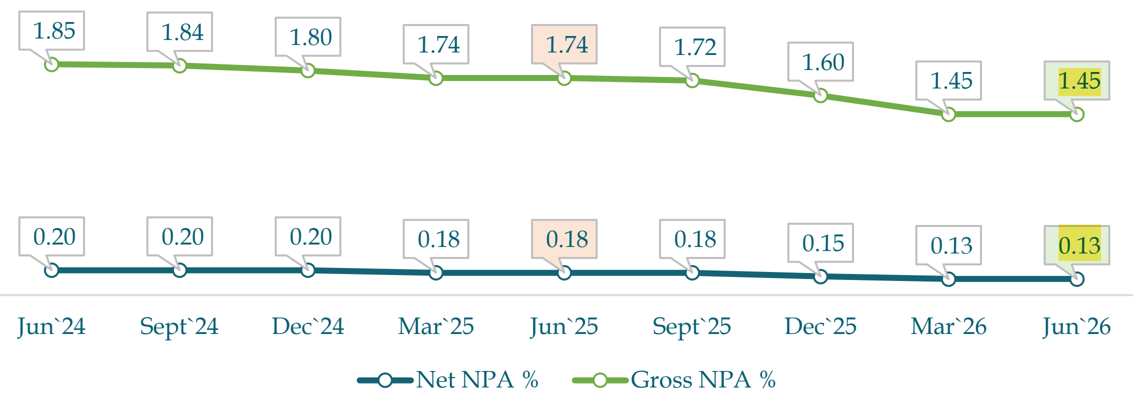
Special Mention Account (SMA) *

Particulars	Jun`25		Sept`25		Dec`25		Mar`26		Jun`26	
	Amount	% of Gross Adv.	Amount	% of Gross Adv.	Amount	% of Gross Adv.	Amount	% of Gross Adv.	Amount	% of Gross Adv.
SMA 1	114	0.05	226	0.09	176	0.06	241	0.08	147	0.05
SMA2	171	0.07	296	0.12	344	0.13	56	0.02	208	0.07
Total	**285**	**0.12**	**522**	**0.21**	**521**	**0.19**	**297**	**0.10**	**355**	**0.12**

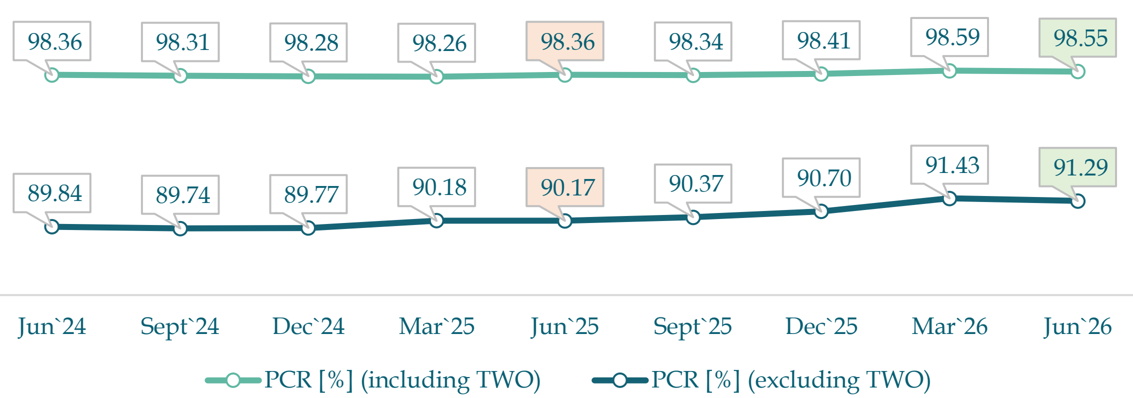
* Rs. 5 crore and above

Restructuring of Standard Advances	Jun`25	Sept`25	Dec`25	Mar`26	Jun`26
Retail- As on Date	1,086	1,023	985	945	897
Agriculture- As on date	122	127	105	101	100
MSME- As on date	194	81	66	61	56
Corporate- As on Date	880	926	939	972	948
Total	**2,282**	**2,157**	**2,095**	**2,079**	**2,001**

Gross & Net NPA (%)

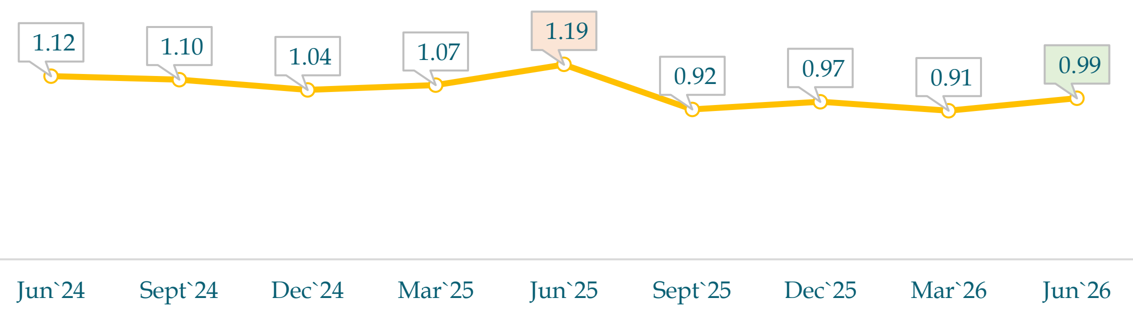


Provisions Coverage Ratio (%)



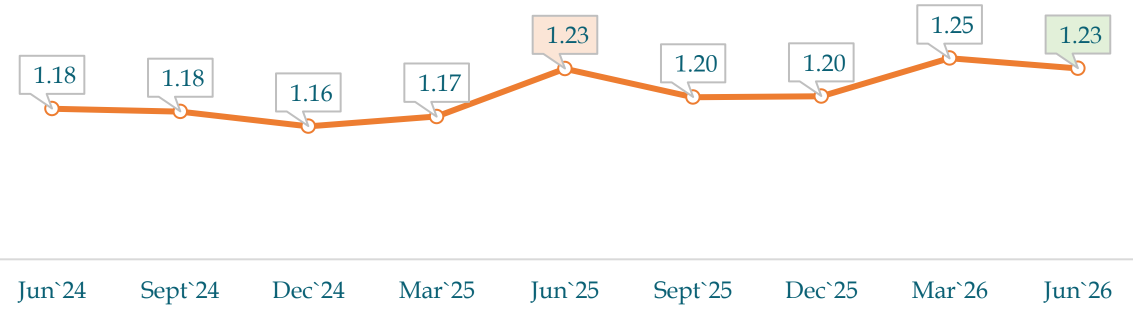
Credit Cost %

(Quarterly)



Slippage Ratio %

(Quarterly)



Movement of NPA

(₹ in Crore)

Particulars	Last 5 Quarters				
	Jun`25	Sept`25	Dec`25	Mar`26	Jun`26
Opening Level of Gross NPAs	**4,185**	**4,206**	**4,372**	**4,388**	**4,246**
Total Reductions	708	546	735	982	702
of which : Recovery + Upgradation	242	427	287	344	236
Gross Addition	730	712	751	841	890
of which : Variable	3	2	2	2	2
: Fresh Slippages (Net)	727	710	749	839	888
Net Increase/Decrease	**21**	**166**	**16**	**(142)**	**188**
Closing Level of Gross NPAs	4,206	4,372	4,388	4,246	4,434

Sector-wise Credit Deployment & NPA

(₹ in Crore)

Particulars	Jun`25			Mar`26			Jun`26		
	Advances	Sector NPA	Sector NPA %	Advances	Sector NPA	Sector NPA %	Advances	Sector NPA	Sector NPA %
Retail Sector	71,966	282	0.39	85,857	232	0.27	89,661	305	0.34
Agriculture Sector	32,799	3,166	9.65	40,212	3,104	7.72	42,290	3,206	7.58
MSME Sector	44,967	714	1.59	53,547	823	1.54	55,386	884	1.60
Total of RAM	**1,49,732**	**4,163**	**2.78**	**1,79,616**	**4,159**	**2.32**	**1,87,337**	**4,395**	**2.35**
Corporate & Others	91,365	43	0.05	1,06,209	87	0.08	1,10,521	40	0.04
Domestic Advances	**2,41,097**	**4,206**	**1.74**	**2,85,825**	**4,246**	**1.49**	**2,97,858**	**4,434**	**1.49**
Overseas Advances	-	-	-	6,142	-	-	8,106	-	-
Global Advances	**2,41,097**	**4,206**	**1.74**	**2,91,967**	**4,246**	**1.45**	**3,05,964**	**4,434**	**1.45**

Retail Sector - NPA

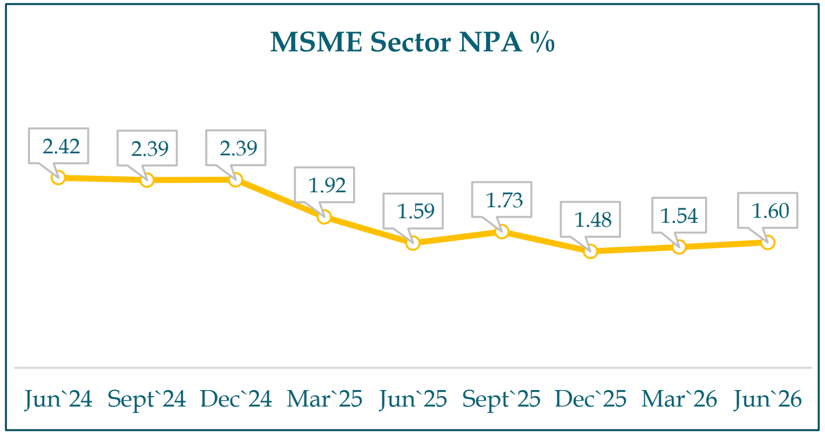
(₹ in Crore)

Particulars	Jun`25			Mar`26			Jun`26		
	Advances	Sector NPA	Sector NPA %	Advances	Sector NPA	Sector NPA %	Advances	Sector NPA	Sector NPA %
Total Retail Credit	**71,966**	**282**	**0.39**	**85,857**	**232**	**0.27**	**89,661**	**305**	**0.34**
of which									
Housing	40,001	66	0.16	49,479	73	0.15	51,601	115	0.22
Education	2,705	2	0.08	2,992	4	0.12	2,996	4	0.14
Vehicle	4,269	7	0.16	6,318	9	0.14	6,698	13	0.20
Others	24,991	207	0.83	27,067	147	0.54	28,366	172	0.61

MSME Sector - NPA

(₹ in Crore)

Particulars	Jun`25			Mar`26			Jun`26		
	Advances	Sector NPA	Sector NPA %	Advances	Sector NPA	Sector NPA %	Advances	Sector NPA	Sector NPA %
Total MSME Credit	**44,967**	**714**	**1.59**	**53,547**	**823**	**1.54**	**55,386**	**884**	**1.60**
of which	-	-	-	-	-	-	-	-	-
Micro	25,276	653	2.58	30,339	651	2.14	30,054	670	2.23
Small	13,434	50	0.38	15,407	136	0.88	16,103	193	1.20
Medium	6,256	11	0.17	7,800	36	0.46	9,228	21	0.23

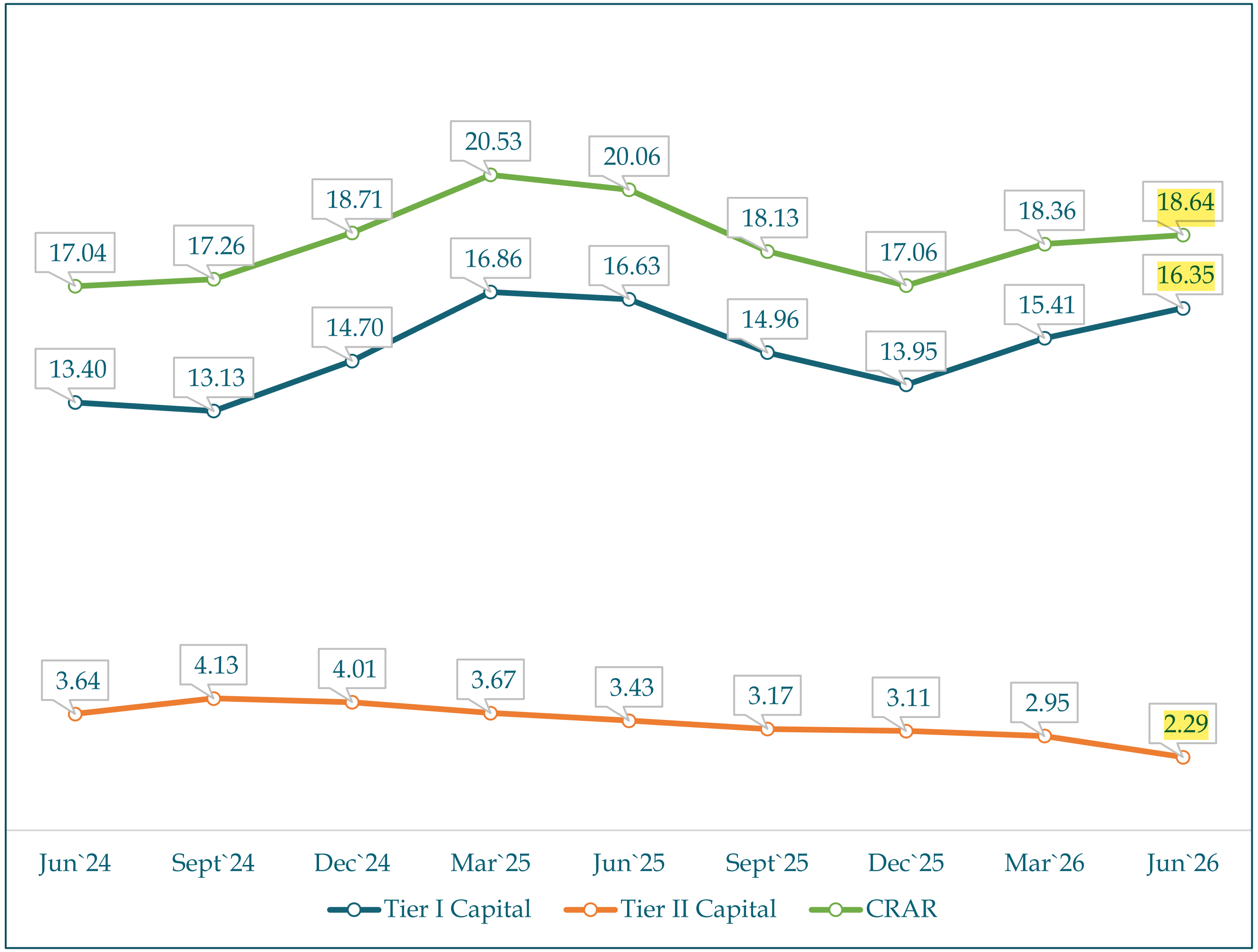


UnClassified

Capital Adequacy (%)

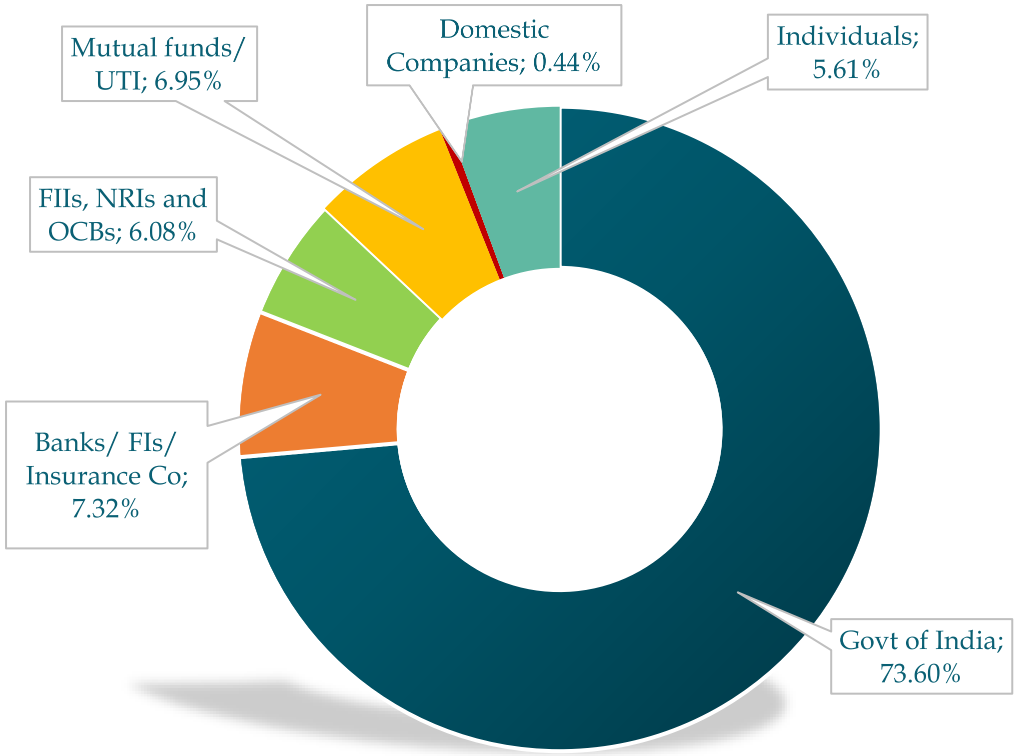
(₹ in Crore)

Particulars	Jun`25	Mar`26	Jun`26
RWA for Credit Risk	1,47,692	1,86,728	1,90,579
RWA for Market Risk	1,755	1,485	1,318
RWA for Operational Risk	21,531	21,531	25,499
Total RWA	**1,70,978**	**2,09,745**	**2,17,396**
CET I %	15.62	14.59	15.56
AT I %	1.01	0.82	0.79
TIER I %	**16.63**	**15.41**	**16.35**



Equity Holding(%) & Ratios

Shareholding Pattern



As on 30th June 2026

(Quarterly)

Particulars	Jun`25	Sept`25	Dec`25	Mar`26	Jun`26
No. of Shares (in crore)	769	769	769	769	769
Market Capitalization (in crore)	43,926	43,057	47,726	47,172	70,332
Net Worth (in crore)	27,699	28,934	29,923	30,272	32,780
Return on Equity (%)	23.00	22.58	23.79	26.61	24.65
Return on Assets (%)	1.80	1.82	1.86	1.97	1.90
Earning Per Share (Rs.) (Not Annualized)	2.07	2.12	2.31	2.62	2.63
Book Value Per Share (Rs.) (excl. Rev. Res.)	36.01	37.62	38.90	39.36	42.62

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 Global	BBB- (Stable)

New Initiatives in Digital Banking

Zen Lyfe

- FurEver Account Open/manage
- NCMC services (Recharge/View Balance)
- AEPS enable/disable service
- Change Account Home Branch
- PMJJBY /SBY enroll and manage
- Open deposit account using CC
- Step up authentication for medium risk transaction
- The app is available in 11 Languages

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

Vehicle Loan for (NTB)

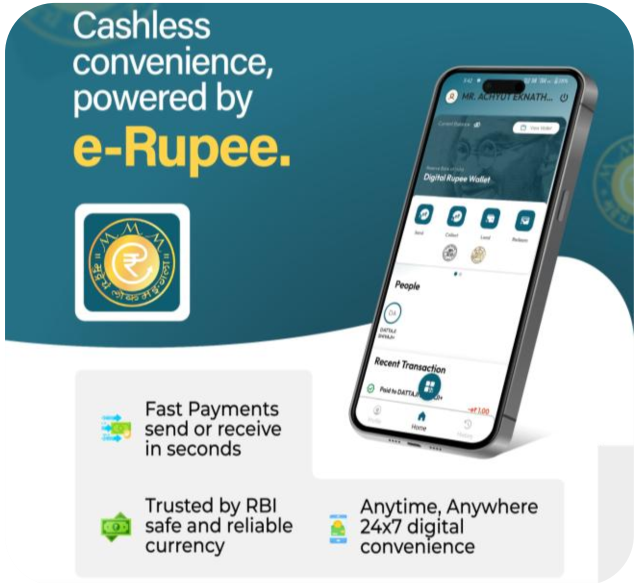
➢ End-to-end digital onboarding process enabling NTB customers to apply, verify, and receive vehicle loan approval within minutes.

UPI

- ICCW – Enabled cash withdrawal through Bank's ATM
- Enabled Cash Withdrawal through BC channel

Central Bank Digital Currency

- Introduction of PIN-less Transactions (Android & iOS) - ₹ 500 per transaction, max. ₹ 2000 per day
- Implemented Time-based one-time password (TOTP) authentication for the DTSP front-end portal.
- Implementation of continuous SIM monitoring.



New Initiatives in Information Technology

To enhance Resource Skill

- Initiated trainings
  - CBAP
  - PMP
  - Agile Framework

To enhance the Delivery Channels

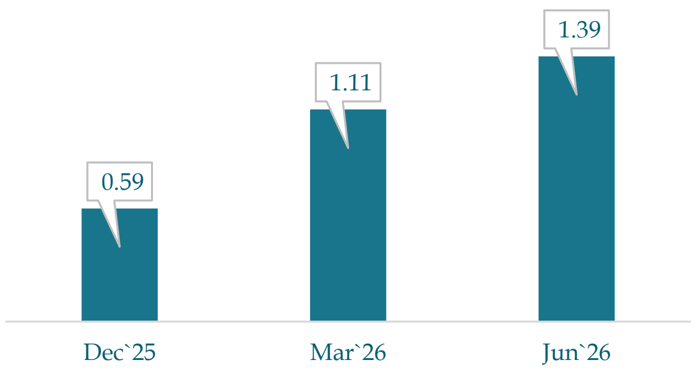
- Private cloud Infrastructure was also upgraded with latest version.
- Debit card Switch and Debit card Management System upgraded to PCI-SSF compliant version

To enhance Digital Process & Automation

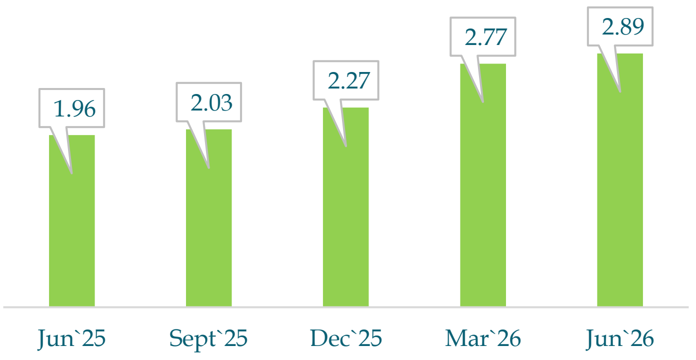
- All APIs onboarded on API Management Portal for centralized governance, monitoring, security and lifecycle management.

Digital Footprints

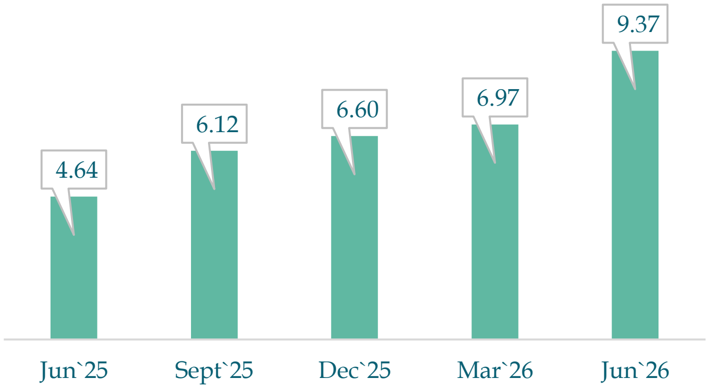
Zen Lyfe (Mobile Banking Users in Mio)*



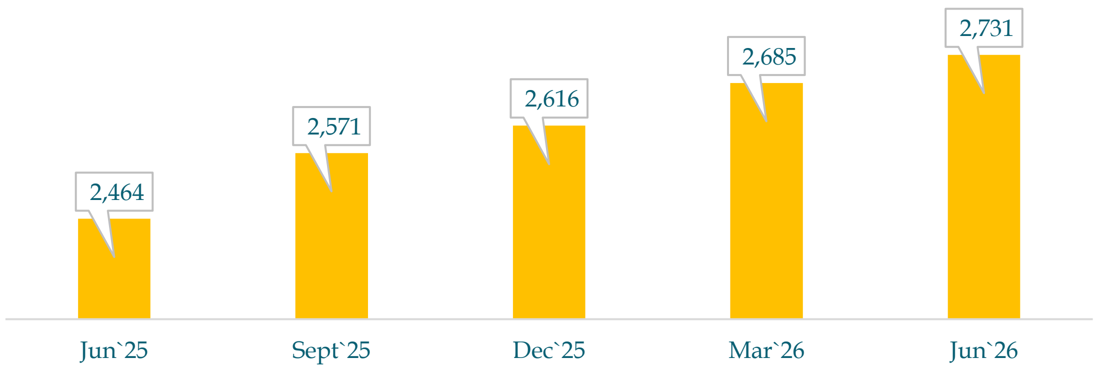
Whats App Users (Mio.)



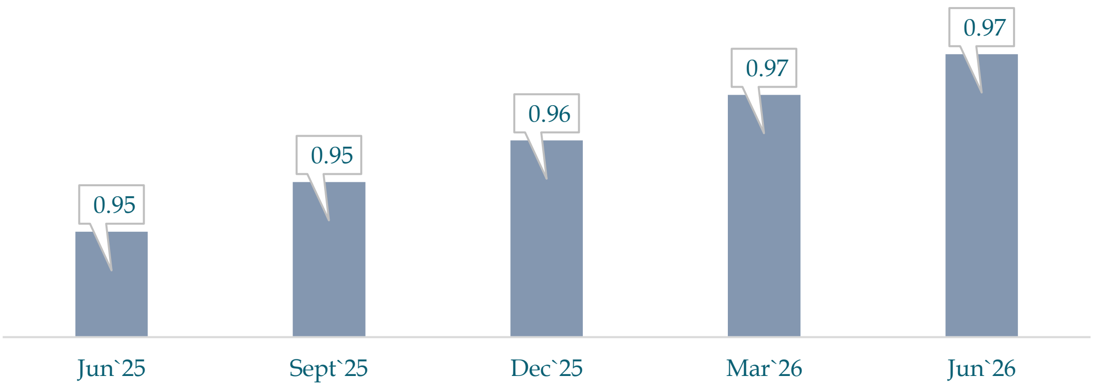
UPI/BHIM Users (Mio)



ATMs (Actuals)

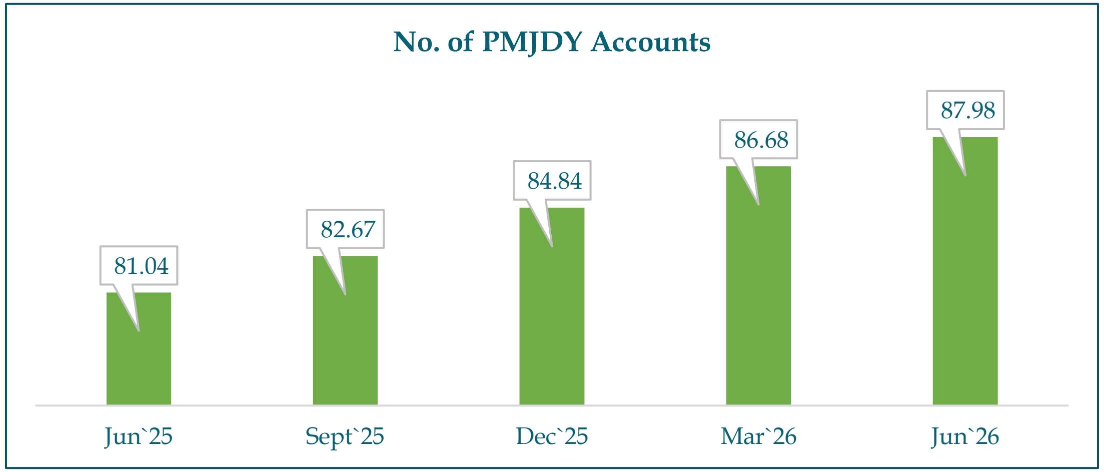


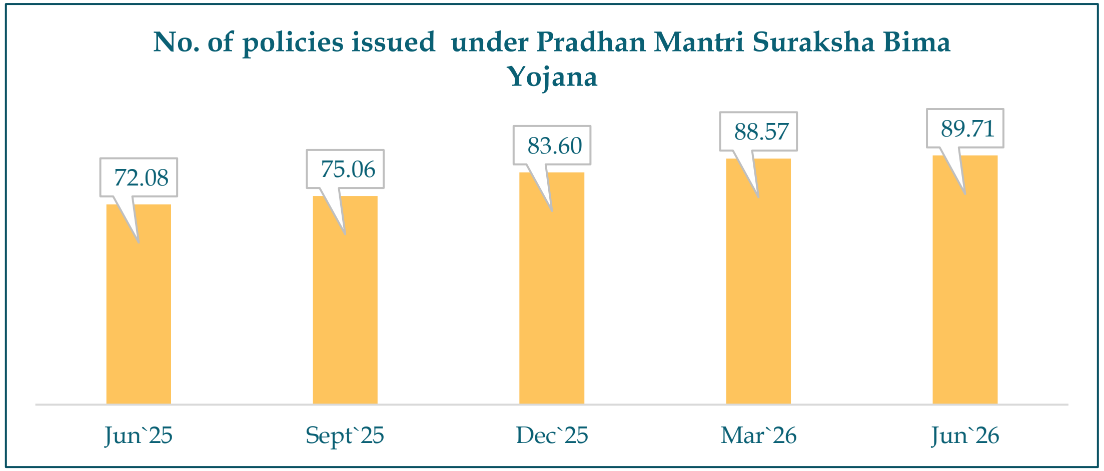
QR Merchant Onboarding (Mio.)

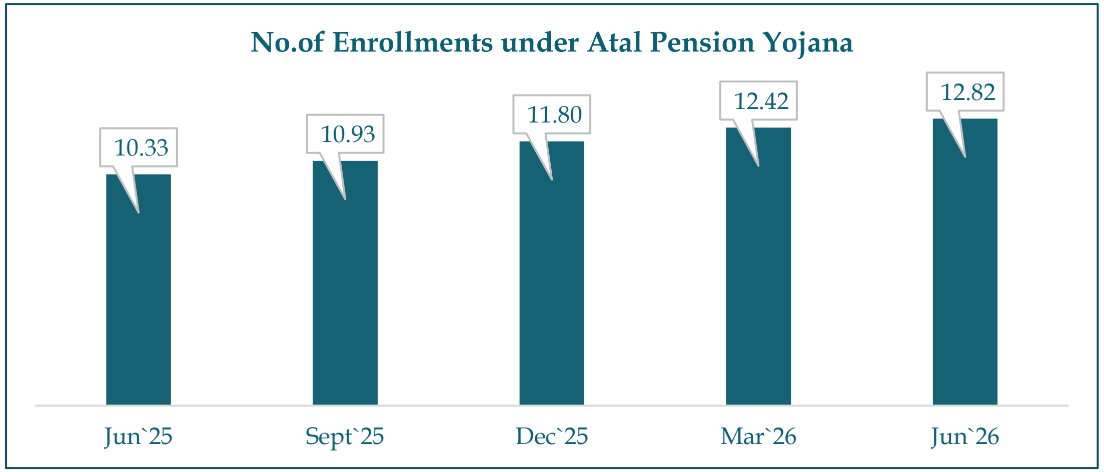


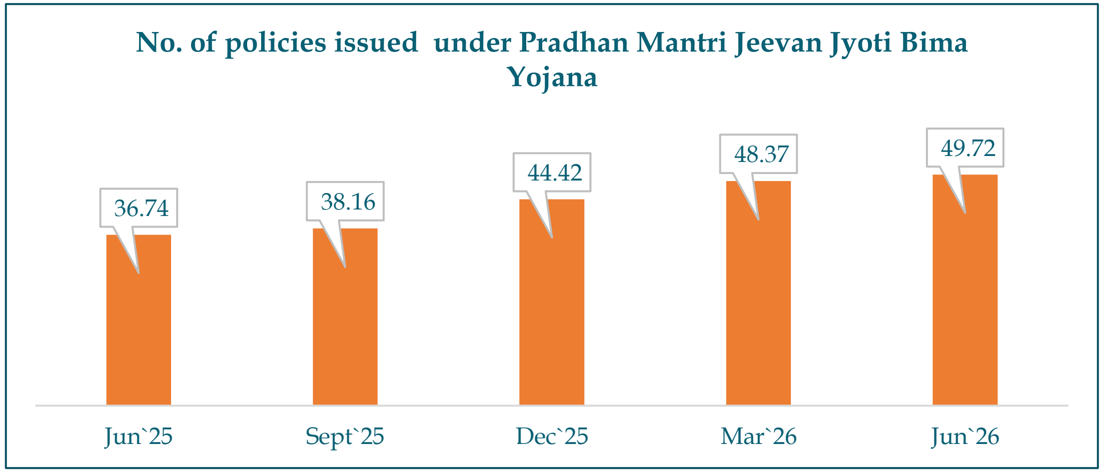
** Bank has launched new mobile banking application Zen Lyfe as part of technology upgrade.*

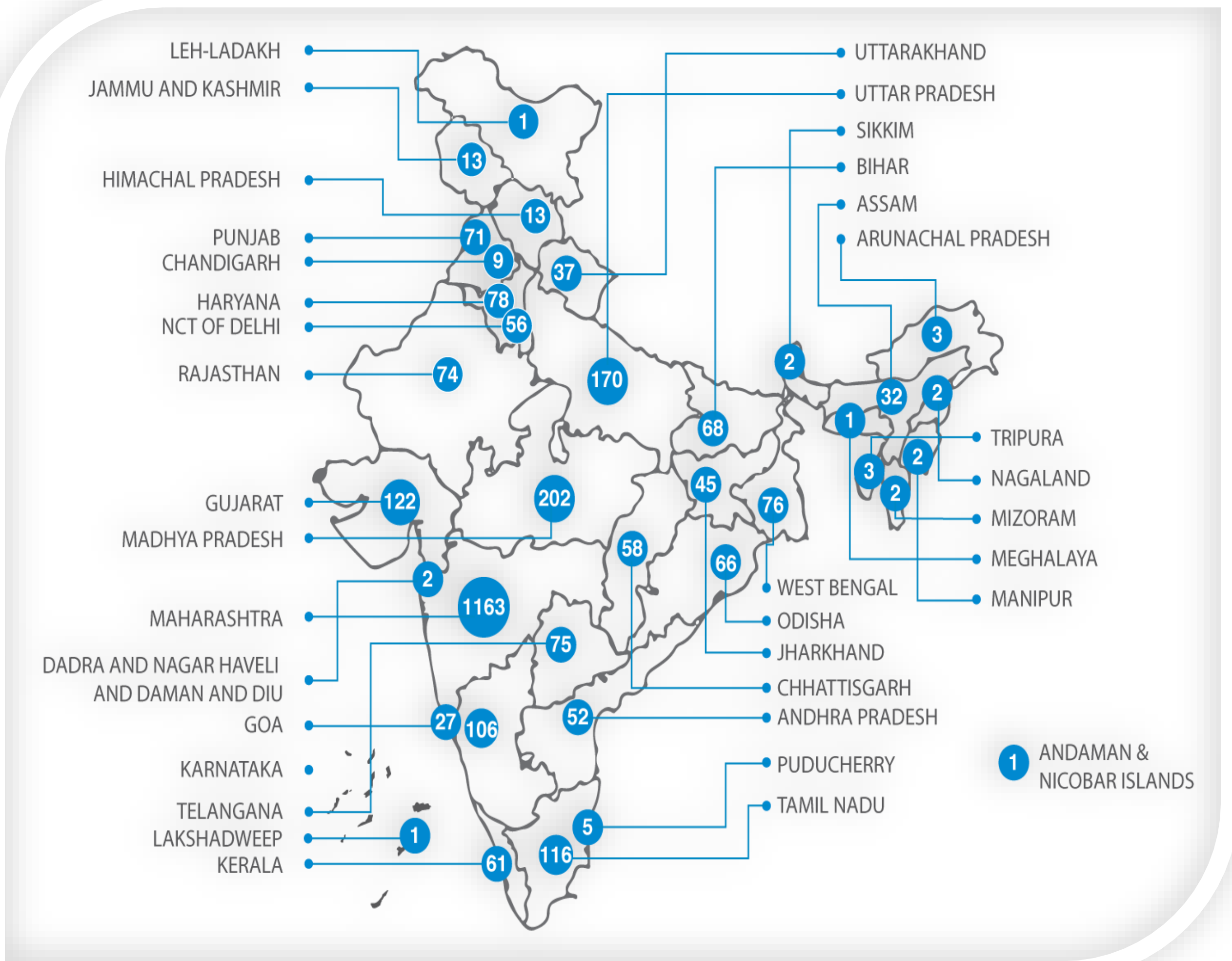
Financial Inclusion (in Lakhs)





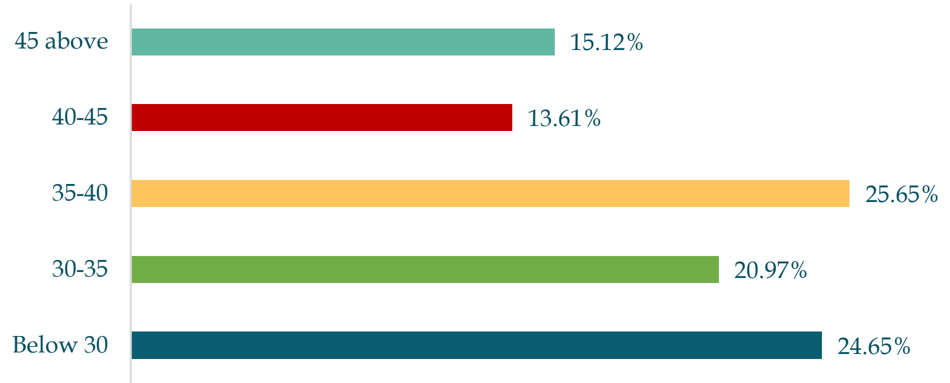






Category	No. of Branches (Domestic)				
	Jun`25	Sept`25	Dec`25	Mar`26	Jun`26
Metro	648	657	672	692	701
Urban	591	598	608	625	637
Semi Urban	787	793	809	829	836
Rural	615	617	630	639	641
Total Branches	**2,641**	**2,665**	**2,719**	**2,785**	**2,815**

Employee Age Profile % (in Years)



Total No. of employees are 17,129, out of which 71% of employees are below the age of 40 years.

Maha Green Pehal

- Collection of Climate Risk related data across Bank through **Maha Green Pehal 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. 202.96 Cr** as on 30.06.26
- Maha Super Green Car Loan Scheme: E-Vehicle: **Rs. 464.76 Cr** as on 30.06.26
- Roof Top Solar Scheme – PM Surya Ghar: **Rs. 376.42 Cr** as on 30.06.26
- Renewable energy– **Rs. 5,659.13 Cr** as on 30.06.26
- Green Deposit- **Rs. 96.45 Cr** as on 30.06.26

E-Waste

- Total E-waste collected as on 30.06.26 ~ **316 Ton**
- Total E-waste recycled as on 30.06.26 ~ **316 Ton**
- Total reduction of Carbon Emissions as on 30.06.26 ~ **418 Ton**

Tree Plantation

- Total **16,522 trees** have been planted nationwide as contribution towards making the environment better as on 30.06.2026.

Adoption of Green Energy

- Installed **Solar panel** at Head office & total **24 premises.**
- **18,38,379 units (kWh)** of electricity generated through solar installations as on 30.06.26
- **Rs. 2.3 Crore** saved on electricity through solar installations as on 30.06.26

Credit Assistance

- **Rs. 42,289 Cr** – Total Loan to agricultural sector as on 30.06.26
- **Rs. 1,17,101 Cr** – Total Loan to priority sector as on 30.06.26
- **Rs. 28,776 Cr –** Total loan to Women beneficiaries under different schemes as on 30.06.26

Corporate Social Responsibility

- Total amount of **Rs. 3.8 Cr** has been contributed by Bank under various Social & Environmental initiatives /activities as on 30.06.26

Human Resources

- Total Workforce of the Bank is **17,129** as on 30.06.26
- Total no. of women employee is **5,199** as on 30.06.26 which is approximately **30%** of total workforce.
- Total **1,19,750 man-hours** of training provided to the employees of the Bank during June 2026 quarter by Bank's training institutes.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AGRI MACHINERY RENTAL SCHEME
Higher loan amount
Longer repayment period


GST CREDIT SCHEME
GST
Attractive interest rate
Loan upto ₹25 Cr


WHATSAPP BANKING
Balance Enquiry
Mini statement
Account Statement
Know Customer ID (CIF)
Send 'Hi' to
70660 36640

Zen Lyfe
Making Life Simpler

"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

APY Annual Award of Excellence - FY2025-26 for surpassing Atal Pension Yojana targets

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


Bank of Maharashtra
Zen Lyfe
Making Life Simpler
Bank of Maharashtra
Thank You!