



AX1/ISD/STEX/13/2025-26

Date: 25<sup>th</sup> April, 2025

<b>The General Manager</b> <b>Department of Corporate Services,</b> <b>BSE Ltd.,</b> <b>P.J Towers,</b> <b>Dalal Street, Fort,</b> <b>Mumbai-400 001</b>	<b>The Vice President</b> <b>Listing Department,</b> <b>National Stock Exchange of India Ltd.,</b> <b>Exchange Plaza,</b> <b>Bandra Kurla Complex,</b> <b>Bandra (East), Mumbai-400 051</b>
<b>BSE Scrip Code: 532525</b>	<b>NSE Scrip Code: MAHABANK</b>

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 31<sup>st</sup> March, 2025.

A copy of the Investor Presentation will also be made available on the Bank's website i.e. [www.bankofmaharashtra.in](http://www.bankofmaharashtra.in)

Kindly take the same on your records.

Thanking you.

Yours faithfully,

**For Bank of Maharashtra**

**(Nehal Rawat)**

**Company Secretary & Compliance Officer**

Encl: As above



# Bank of Maharashtra

# Financial Results

For Quarter / Year Ended,  
31<sup>st</sup> March 2025.



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# Macro-Economic Highlights

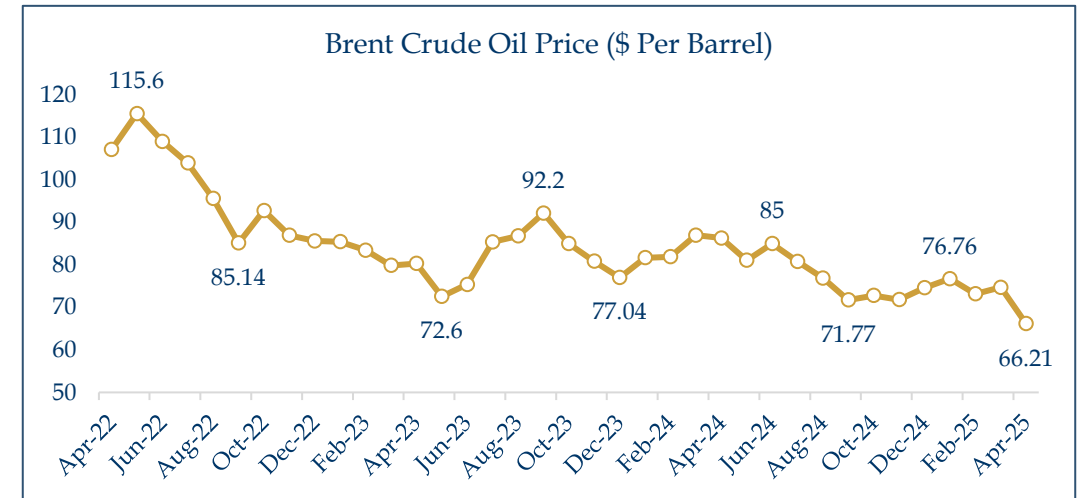
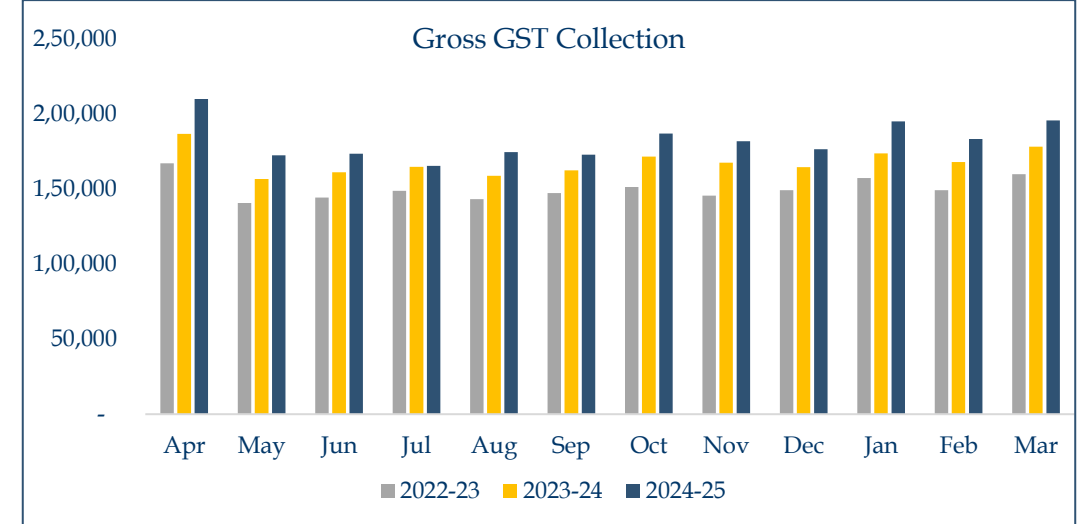
## Positives

- ❑ Real GDP growth for 2025-26 is projected at 6.5 per cent. (RBI Report).
- ❑ CPI inflation rate declined to 3.34% in March 2025, marking the lowest monthly inflation rate since August 2019. It is projected to average 4 % in 2025-26 .
- ❑ RBI has reduced the repo rate to 6 %, signaling a shift in the monetary policy stance from “neutral” to “accommodate” to support economic growth. Liquidity has also been eased out in view of various steps taken by RBI.
- ❑ Fiscal Deficit is estimated at 4.4% of GDP for FY 2025-26, indicating prudent fiscal management.
- ❑ India`s foreign exchange reserves reached to \$677.84 Billion as of 11th April 2025.
- ❑ GST collections surged by 9.9% YoY to Rs 1.96 lakh crore during the month of March-25.
- ❑ IMD forecasts above-average monsoon rainfall for 2025, with expectations at 105% of the long-period average, boosting expectations for strong agricultural output and food price stability.
- ❑ Prevailing lower crude oil prices will help to reduce import costs and narrow down the trade deficit.

## Challenges

- ❑ U.S. Tariffs, the Russia-Ukraine war, and rising Middle East tensions are causing disruption in supply chains and hindering global growth.

(₹ in Crore )





## Major Highlights

Business Performance

Financial Performance

Asset Quality

Capital

### Net Profit

Q4 `25 viz Q4` 24

Increased by  
22.62%



### Operating Profit

FY `25 viz FY `24

Increased by  
36.12%



### Operating Profit

Increased by  
14.03%



Increased by  
16.41%



### Net Interest Income

Increased by  
20.59%



Increased by  
18.77%



### NIM %

4.01 (3.97)



4.00 (3.92)



### Return on Assets

1.78 (1.73)



1.75 (1.50)



### Total Business

FY `25 viz FY `24

Increased by  
15.30%



### Total Deposits

Increased by  
13.44%



### Savings Deposits

Increased by  
8.85%



### Current Deposits

Increased by  
32.44%



### Term Deposits

Increased by  
12.12%



### Gross Advances

FY `25 viz FY `24

Increased by  
17.76%



### Retail Advances

Increased by  
25.38%



### MSME Advances

Increased by  
14.84%



### Gross NPA

1.74 (1.88)



### Net NPA

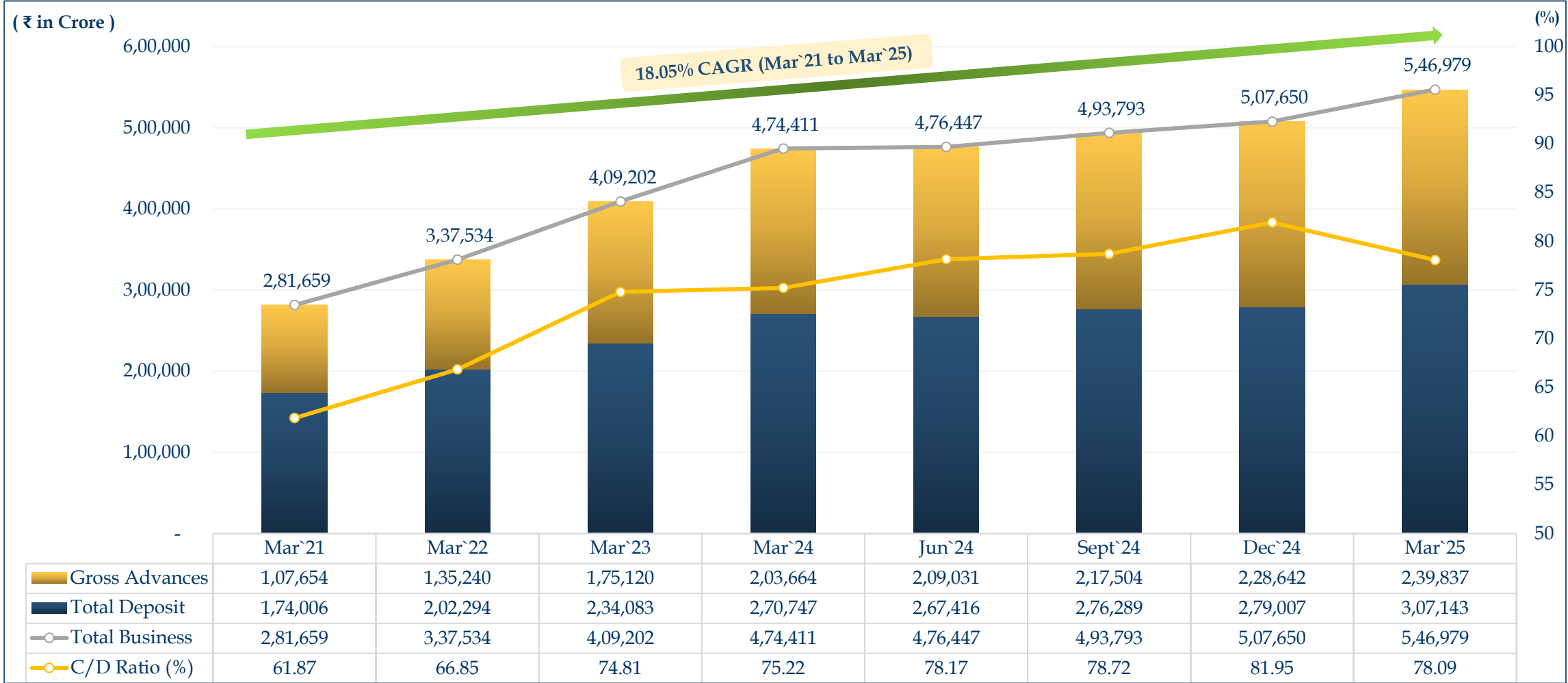
0.18 (0.20)





Total Business

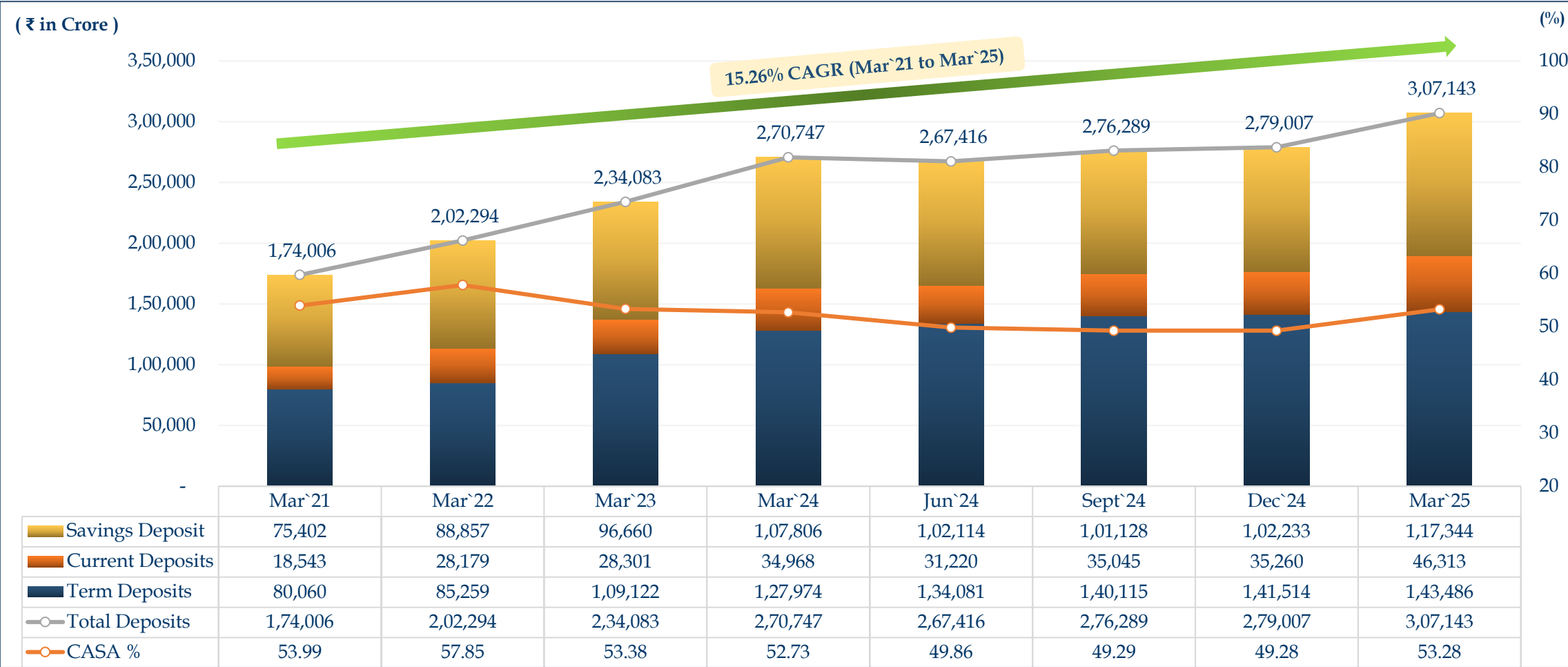
15.30% (Y-o-Y)





Total Deposit

13.44% (Y-o-Y)

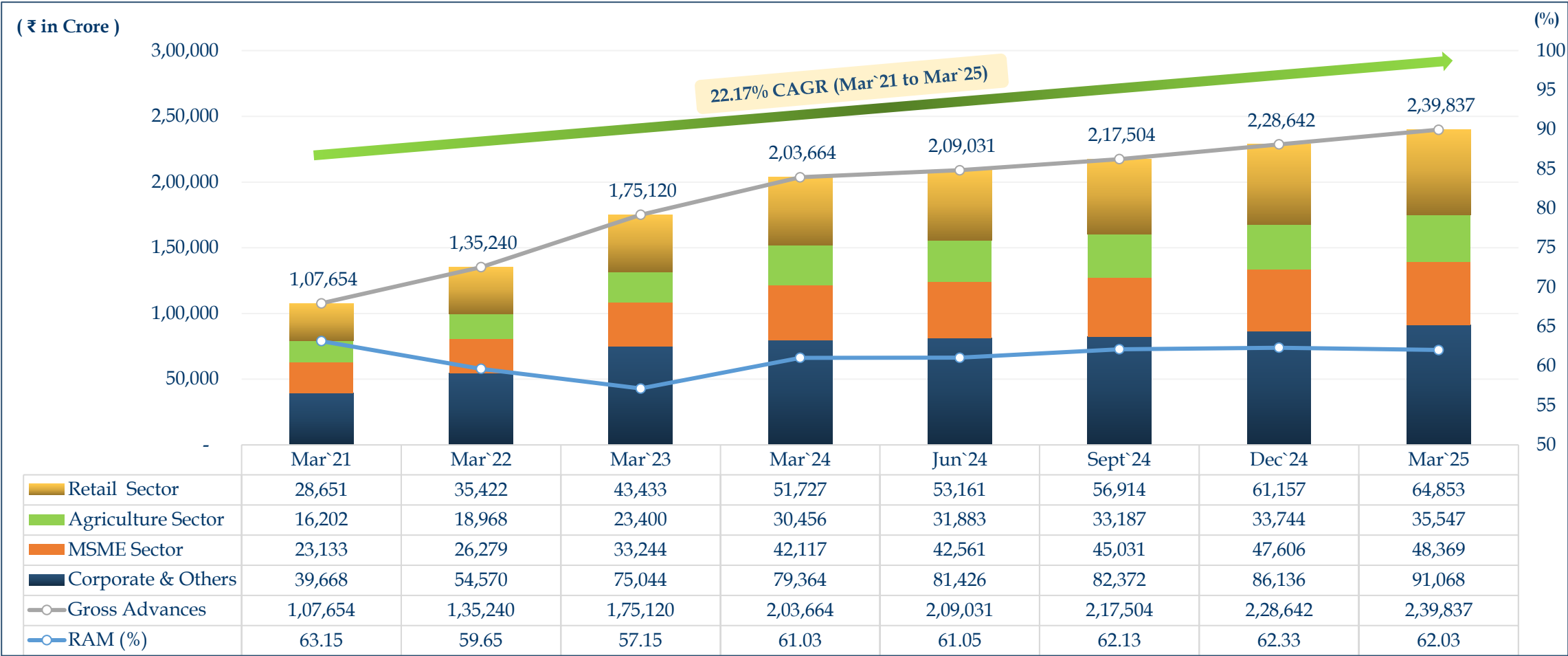






Gross Advances

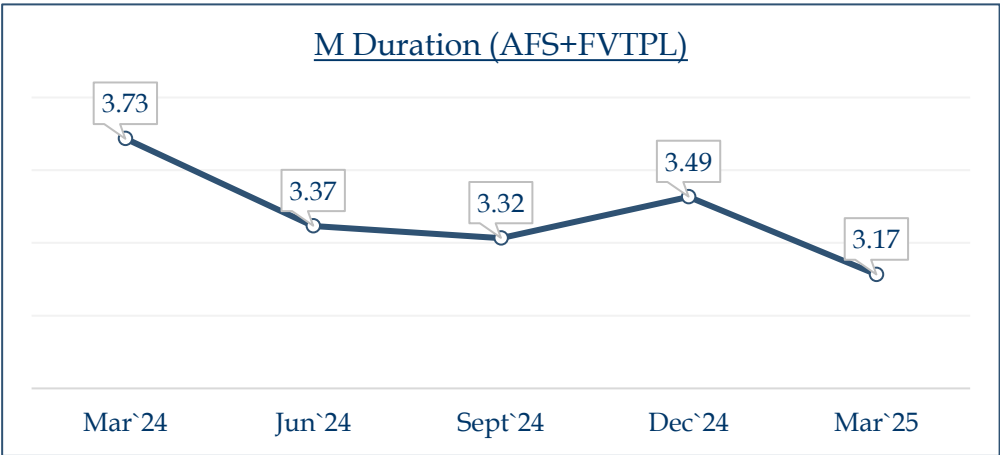
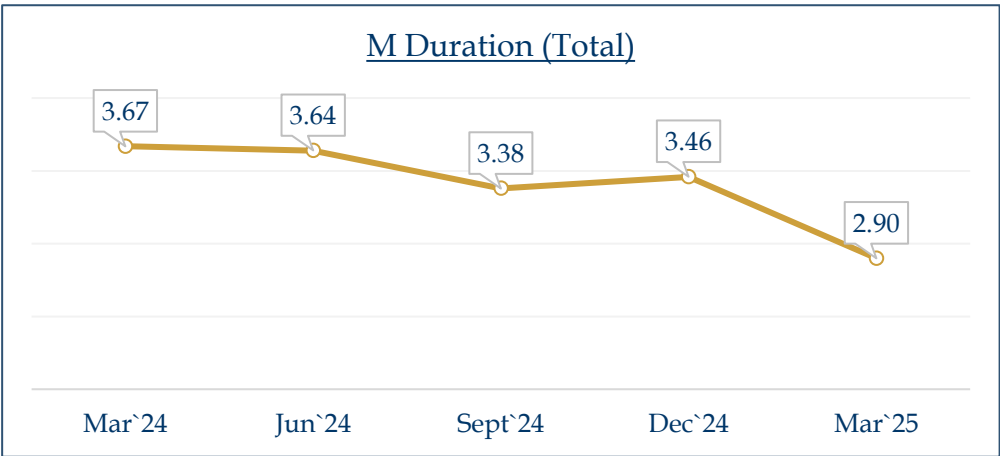
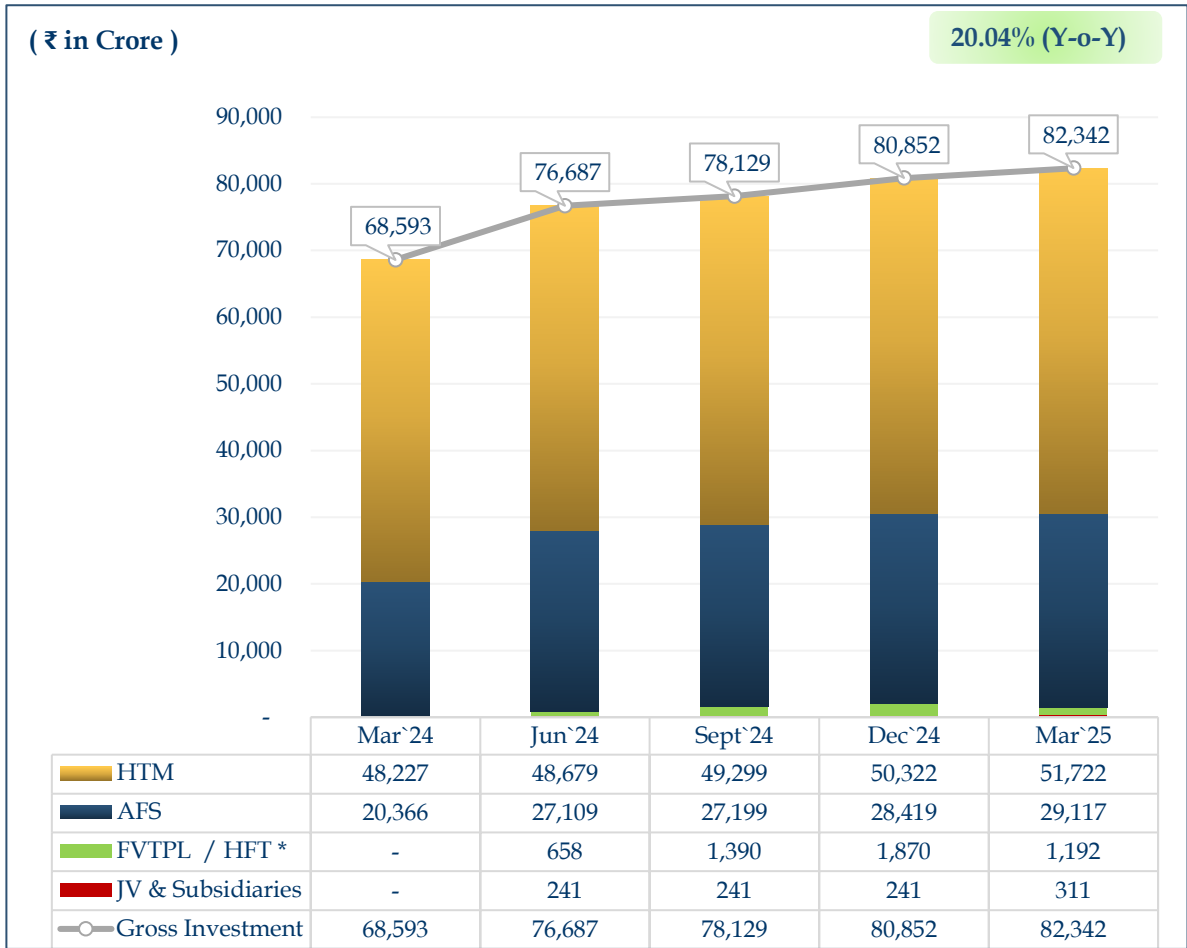
17.76% (Y-o-Y)





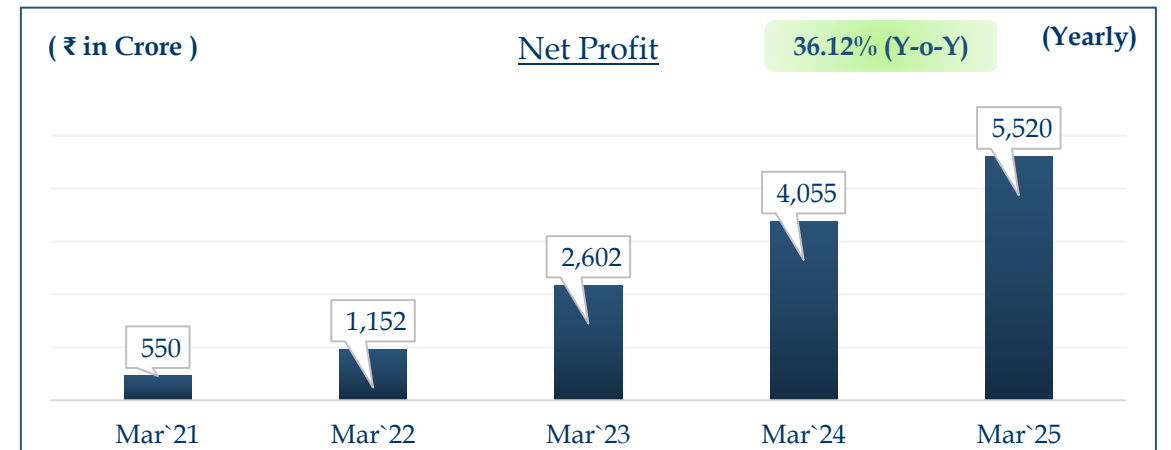
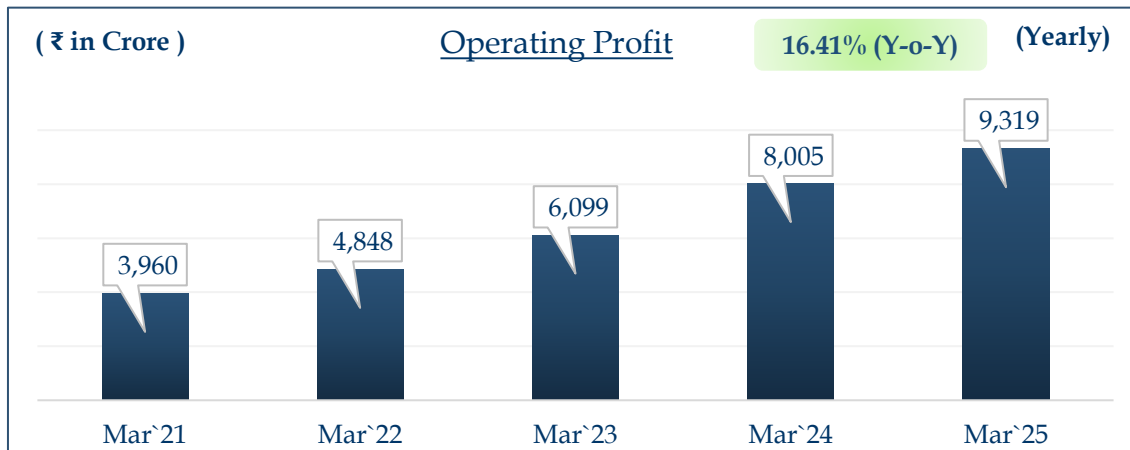
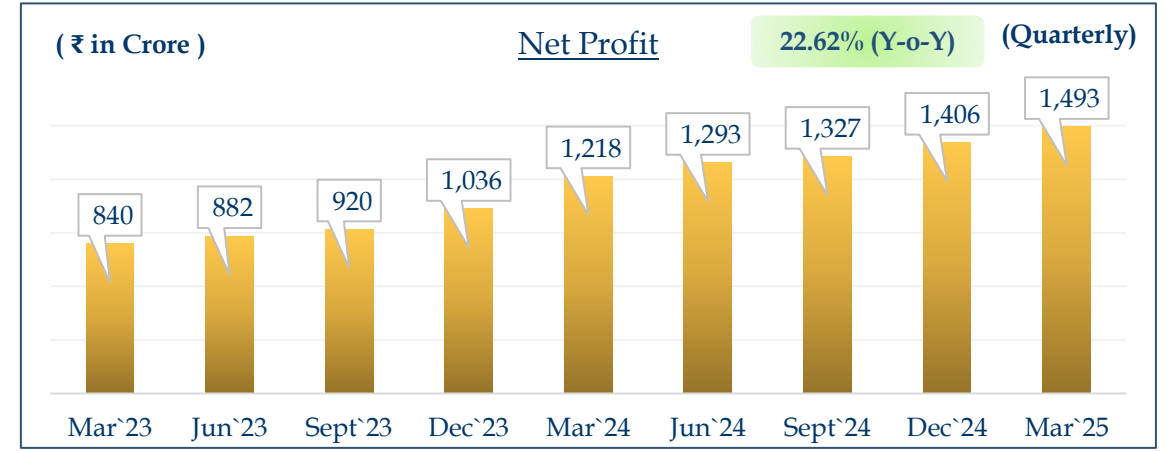
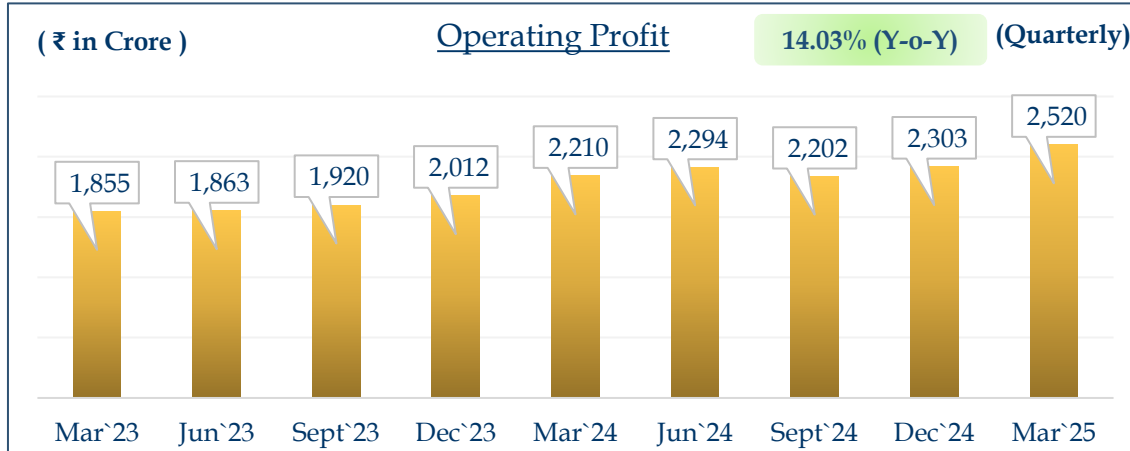


Investments



\* Upto 31<sup>st</sup> March, 2024 - HFT

## Profitability

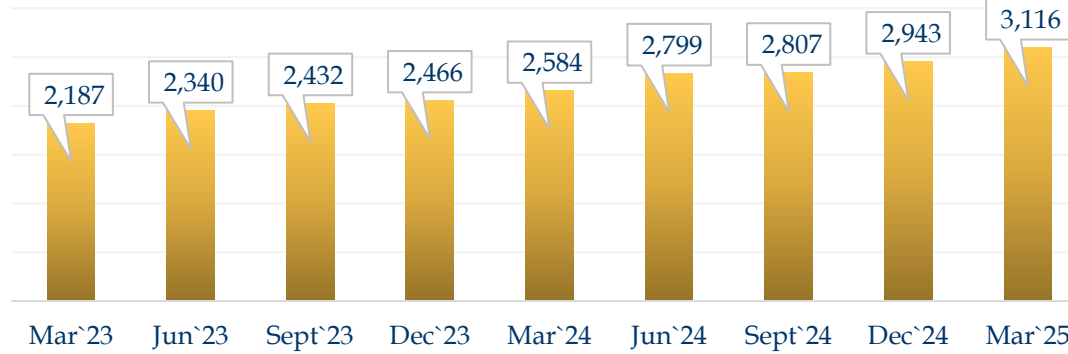


## Profitability

(₹ in Crore)

Net Interest Income

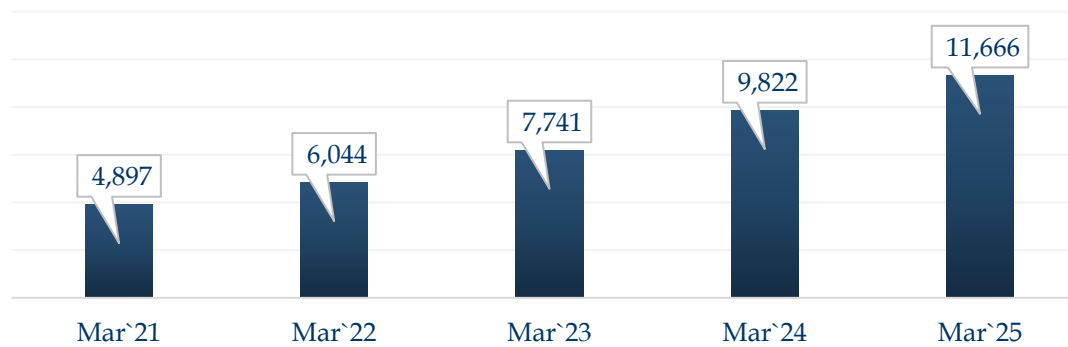
20.59% (Y-o-Y) (Quarterly)



(₹ in Crore)

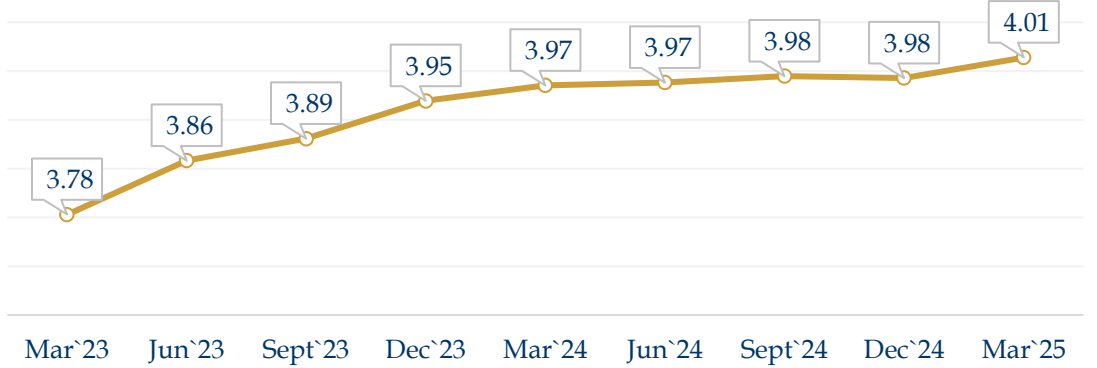
Net Interest Income

18.77% (Y-o-Y) (Yearly)



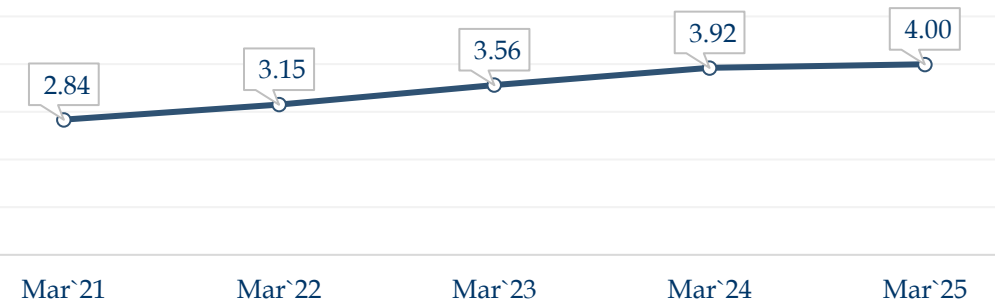
NIM %

(Quarterly)



NIM %

(Yearly)

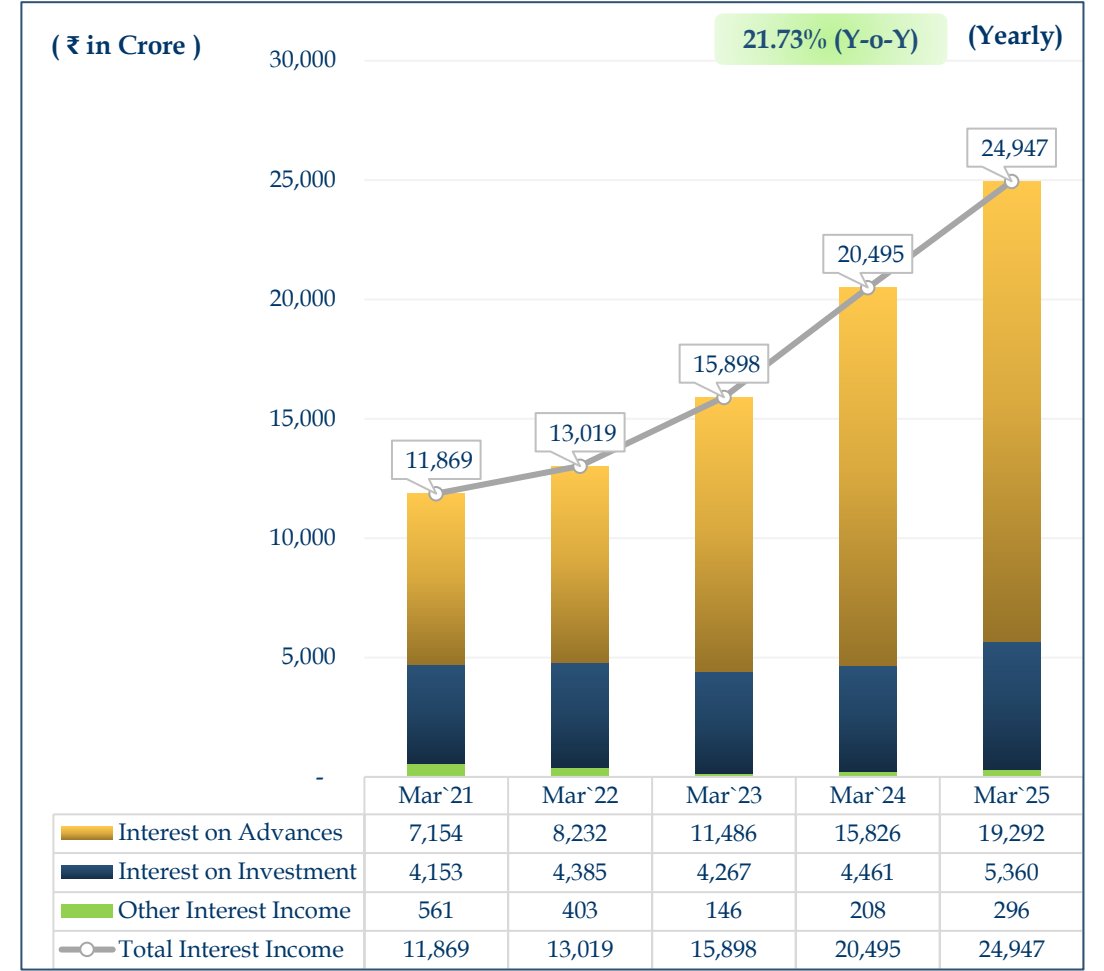
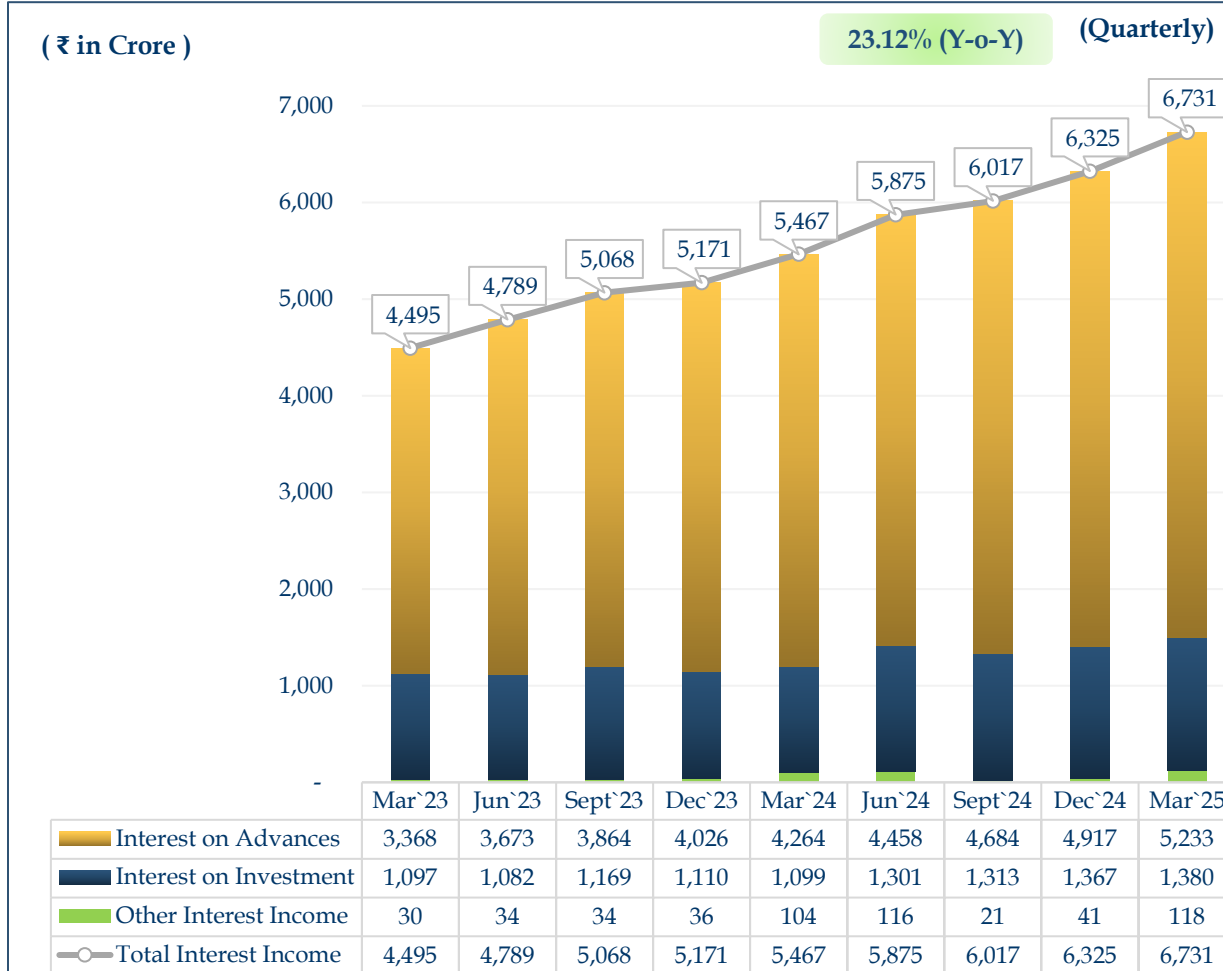


## Statement of Income and Expenditure

( ₹ in Crore )

Particulars	Quarter Ended				Year Ended		
	Mar`24	Dec`24	Mar`25	Y-o-Y (%)	Mar`24	Mar`25	Y-o-Y (%)
<b>Total Income</b>	6,488	7,112	7,711	19	23,493	28,402	21
Interest Income	5,467	6,325	6,731	23	20,495	24,947	22
Non-Interest Income	1,022	788	981	(4)	2,998	3,454	15
<b>Total Expenses</b>	4,279	4,809	5,192	21	15,487	19,083	23
Interest Expenses	2,882	3,381	3,614	25	10,673	13,282	24
Operating Expenses	1,396	1,428	1,577	13	4,814	5,801	20
<b>Operating Profit</b>	2,210	2,303	2,520	14	8,005	9,319	16
Provision & Contingencies other than taxes	942	841	983	4	3,646	3,597	(1)
<b>Profit Before Taxes</b>	1,267	1,462	1,536	21	4,359	5,722	31
Provision for Taxes [Net of DTA]	50	56	43	(13)	304	203	(33)
<b>Net Profit</b>	1,218	1,406	1,493	23	4,055	5,520	36

## Interest Earnings



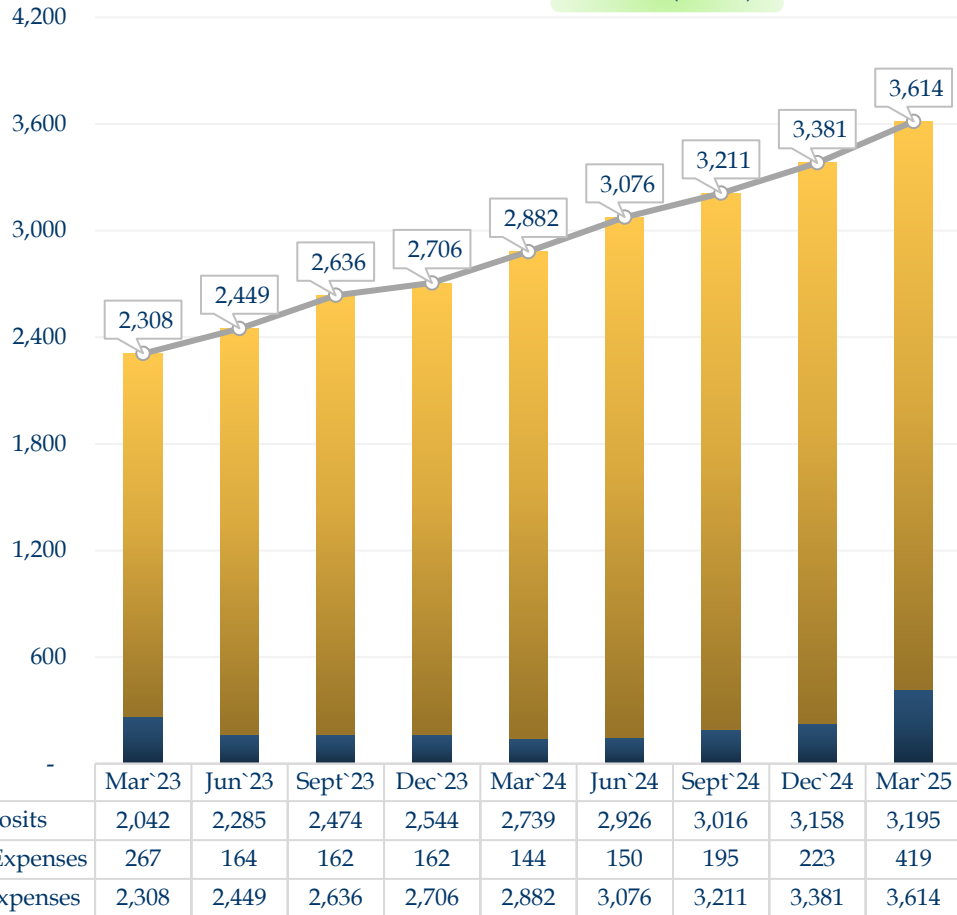
## Non-Interest Income

( ₹ in Crore )

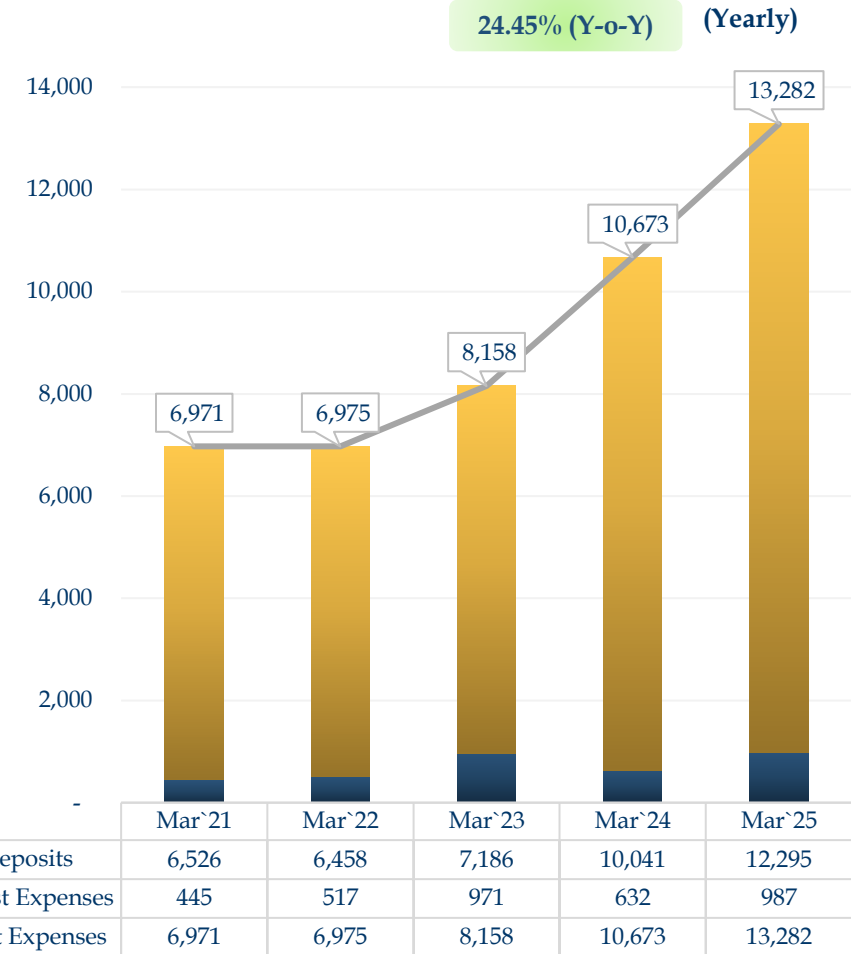
Particulars	Quarter Ended				Year Ended		
	Mar`24	Dec`24	Mar`25	Y-o-Y (%)	Mar`24	Mar`25	Y-o-Y (%)
Commission from Advances	284	221	263	(7)	769	897	17
Other Commissions	250	197	252	0	813	844	4
<b>Fee Based Income</b>	<b>535</b>	<b>417</b>	<b>515</b>	<b>(4)</b>	<b>1,582</b>	<b>1,741</b>	<b>10</b>
Net Profit on Investment	138	34	72	(48)	321	220	(31)
Net profit from FEX	11	16	25	129	42	63	52
<b>Treasury Income</b>	<b>149</b>	<b>50</b>	<b>97</b>	<b>(35)</b>	<b>363</b>	<b>283</b>	<b>(22)</b>
Recovery in written off accounts	300	308	343	14	986	1,375	40
Other Miscellaneous Income	37	13	25	(32)	67	55	(18)
<b>Total Non-Interest Income</b>	<b>1,022</b>	<b>788</b>	<b>981</b>	<b>(4)</b>	<b>2,998</b>	<b>3,454</b>	<b>15</b>

## Interest Expenditure

(₹ in Crore)

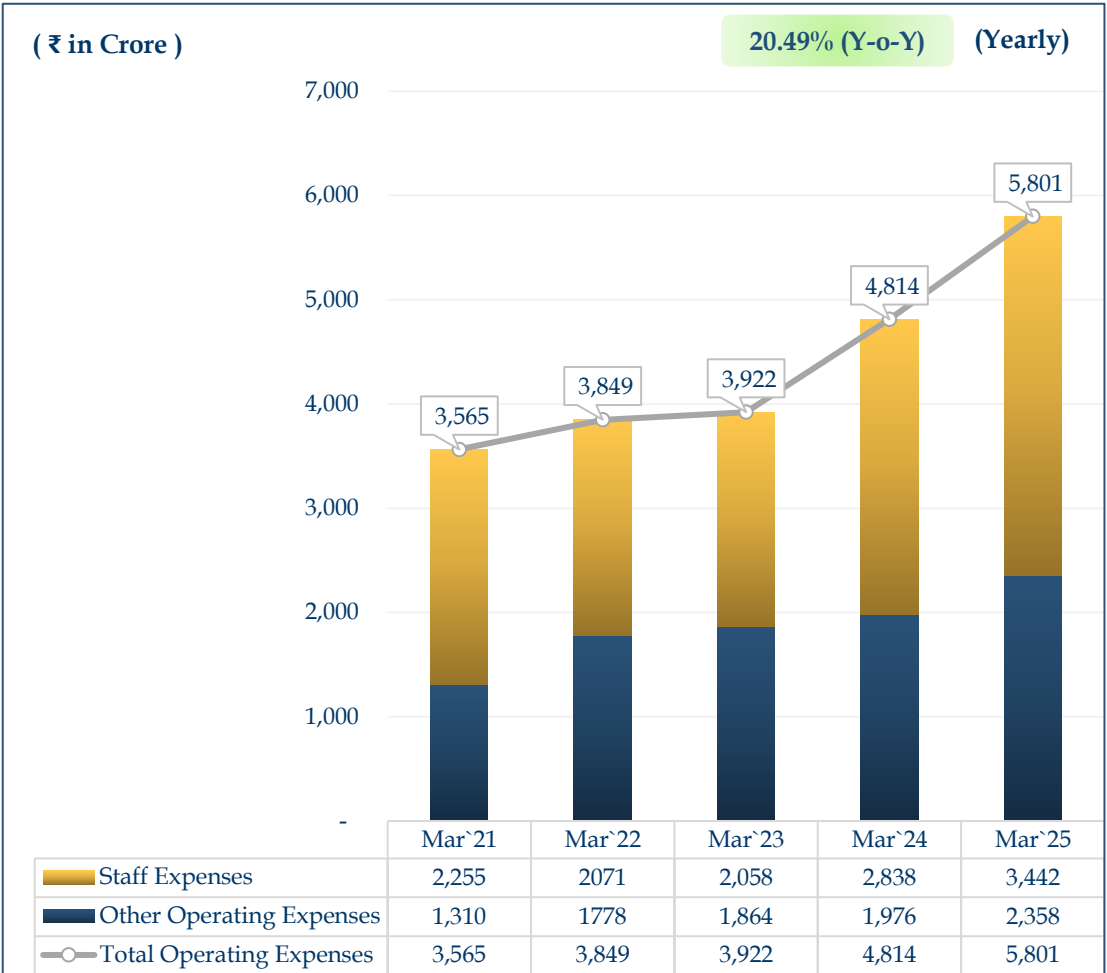
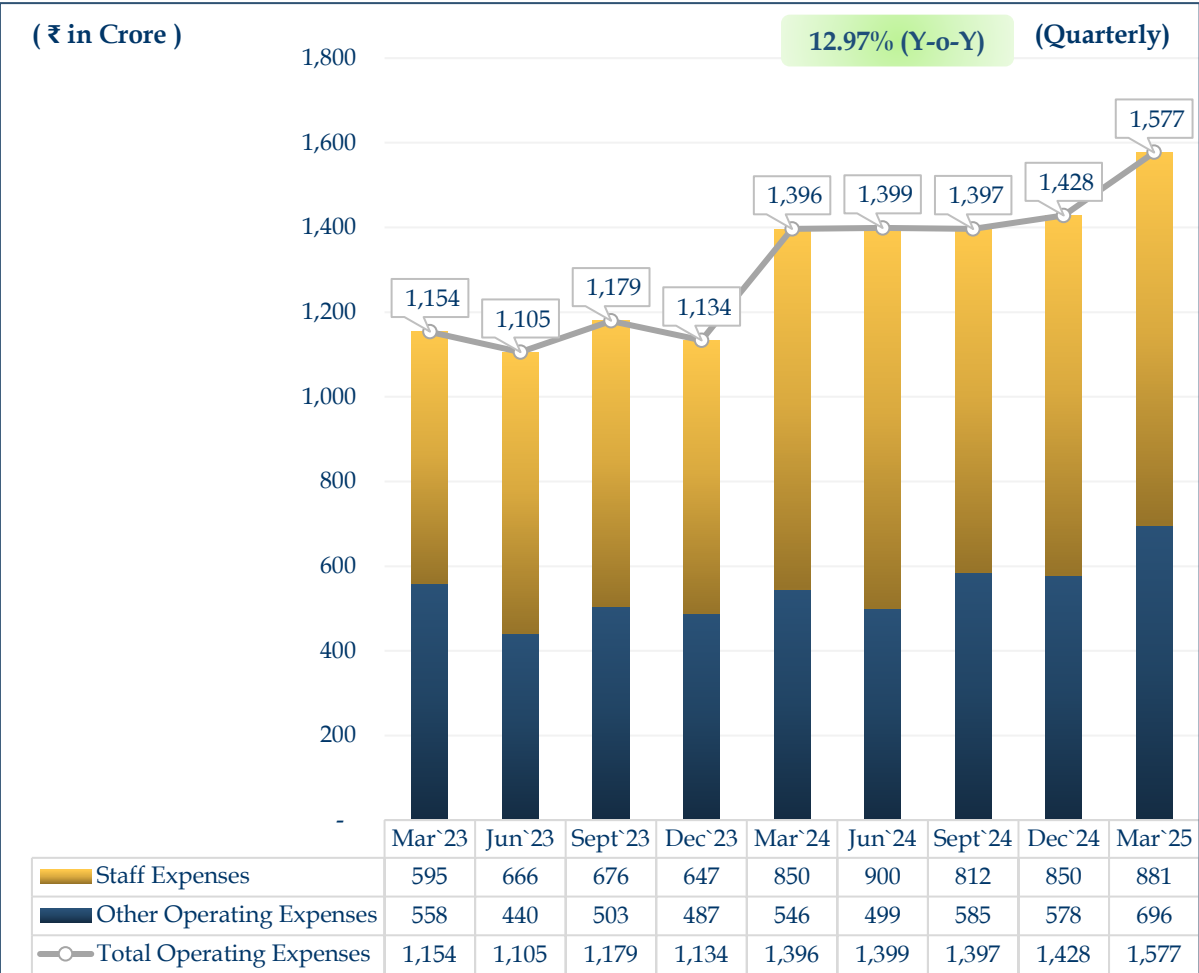


(₹ in Crore)





### Operating Expenditure



## Other Operating Expenses

( ₹ in Crore )

Particulars	Quarter Ended				Year Ended		
	Mar`24	Dec`24	Mar`25	Y-o-Y (%)	Mar`24	Mar`25	Y-o-Y (%)
Rent, Taxes & Lighting	75	83	89	20	280	327	16
Printing & Stationery	11	9	10	(10)	32	37	17
Advertising & Publicity	12	12	17	42	34	48	44
Depreciation on Fixed Assets	53	71	99	85	223	291	30
Audit Fees (incl. branch auditors)	2	4	6	192	16	20	25
Law Charges	18	21	26	45	68	81	19
Postage, Telephone etc.	13	15	13	0	45	50	11
Repairs & Maintenance	68	86	91	34	259	316	22
Insurance & Guarantee Fee	71	91	89	25	279	364	30
Other Expenditure	222	185	255	15	740	825	11
<b>Total Other Operating Exp.</b>	<b>546</b>	<b>578</b>	<b>696</b>	<b>28</b>	<b>1,976</b>	<b>2,358</b>	<b>19</b>

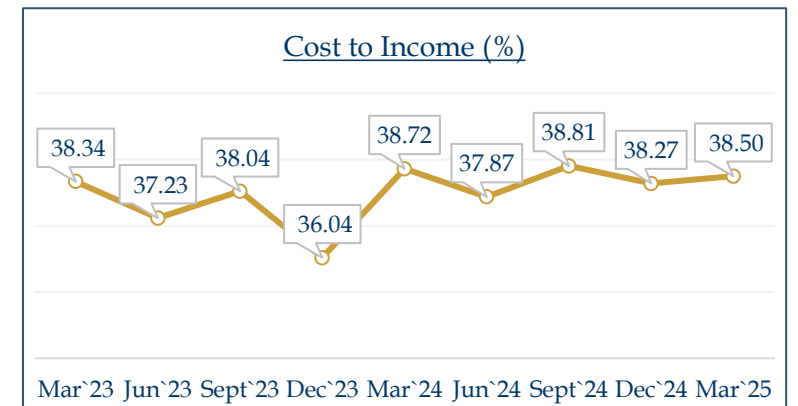
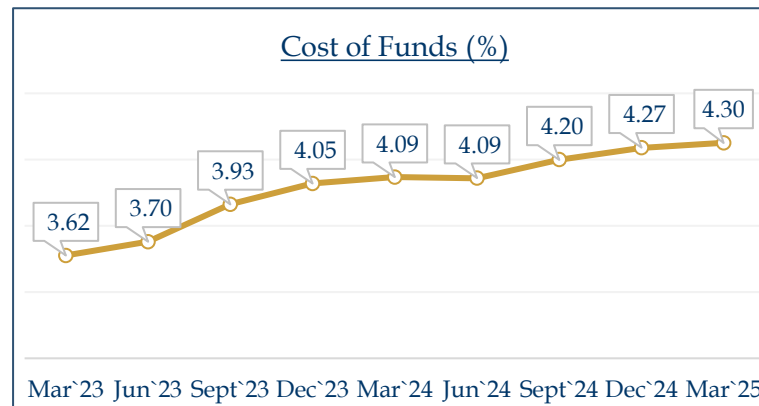
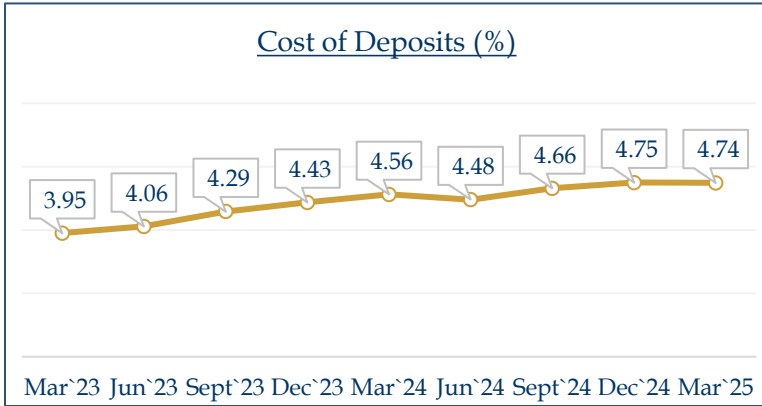
## Provisions & Contingencies

( ₹ in Crore )

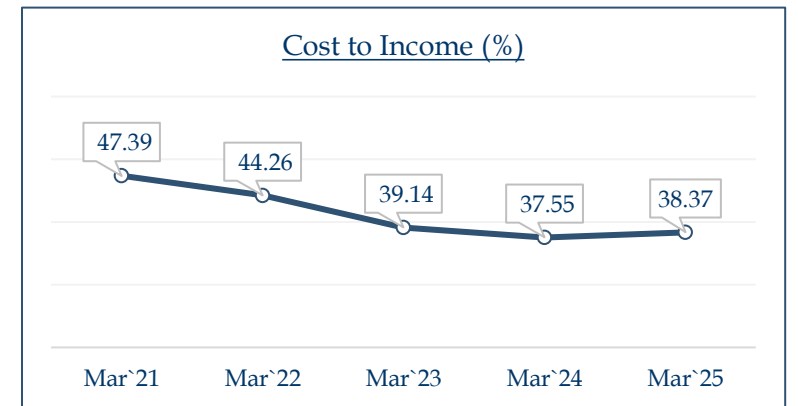
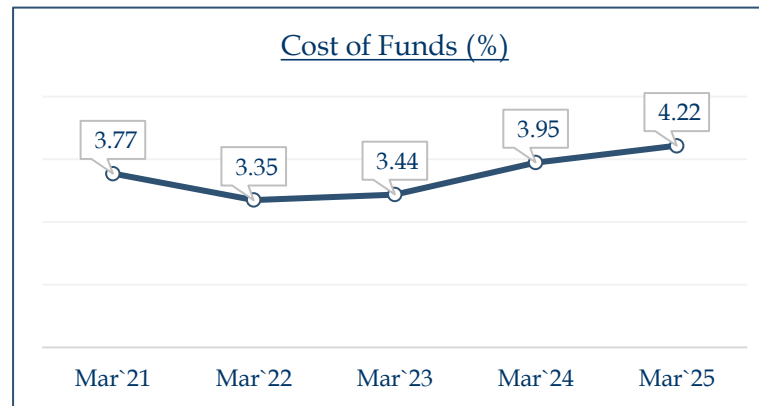
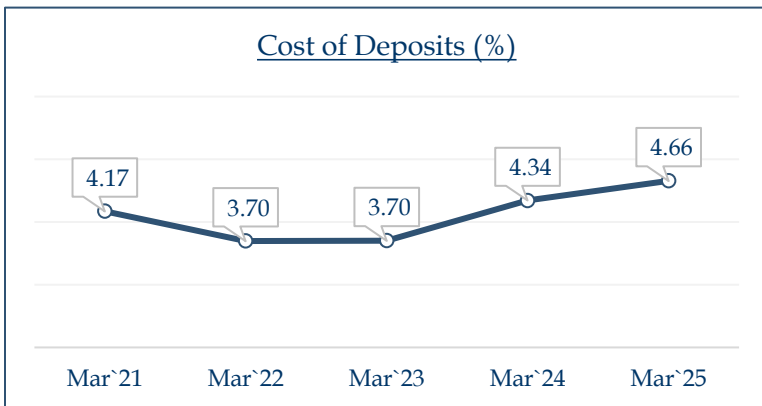
Particulars	Quarter Ended			Year Ended	
	Mar`24	Dec`24	Mar`25	Mar`24	Mar`25
Prov for Non Performing Assets	457	593	640	2,174	2,417
Prov for Standard/Restructured Assets	491	244	324	1,319	1,105
Prov for Non-performing Investment	(0)	1	(9)	3	(8)
Other provisions (net of write back)	(5)	3	29	150	83
<b>Provision &amp; Contingencies other than taxes</b>	942	841	983	3,646	3,597
Income Tax [net of DTA & write back]	50	56	43	304	203
<b>TOTAL PROVISIONS</b>	<b>992</b>	<b>897</b>	<b>1,027</b>	<b>3,950</b>	<b>3,799</b>

## Key Financial Ratios

(Quarterly)



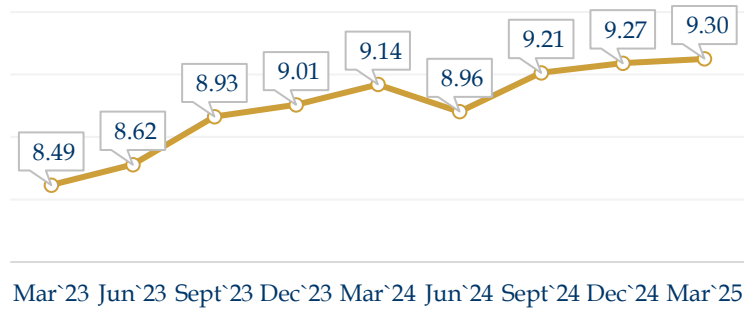
(Yearly)



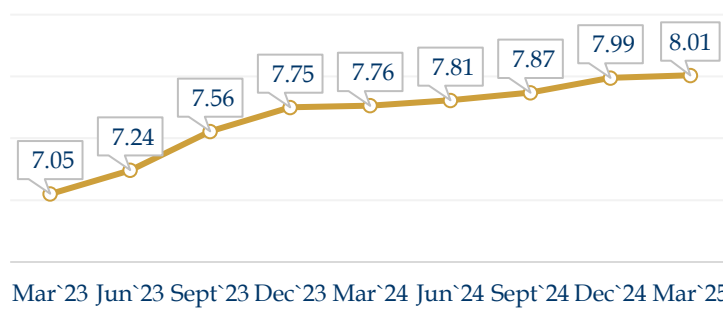
## Key Financial Ratios

(Quarterly)

Yield on Advances (%)



Yield on Funds (%)

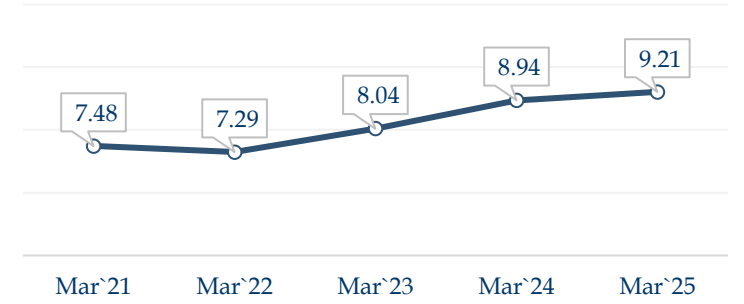


Yield on Investments (%)

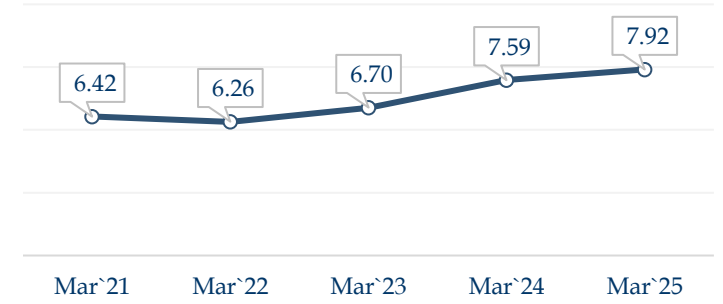


(Yearly)

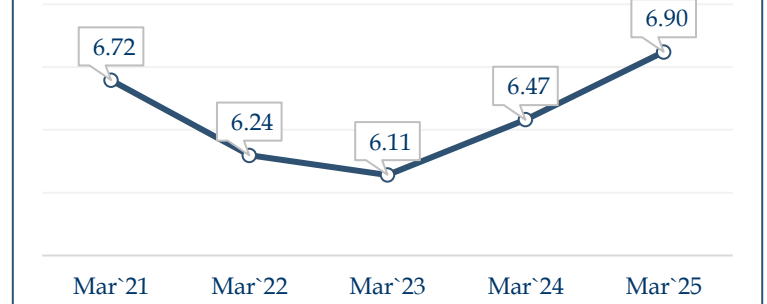
Yield on Advances (%)



Yield on Funds (%)

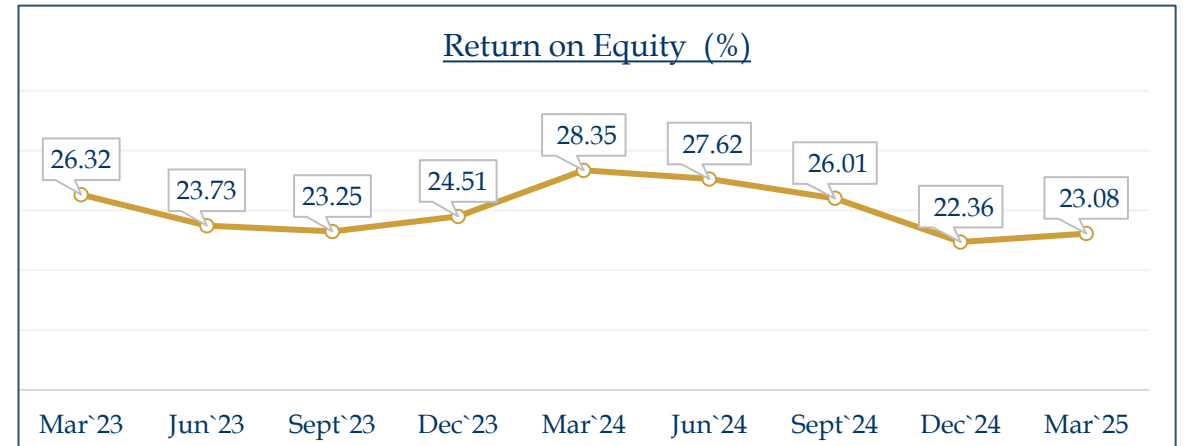
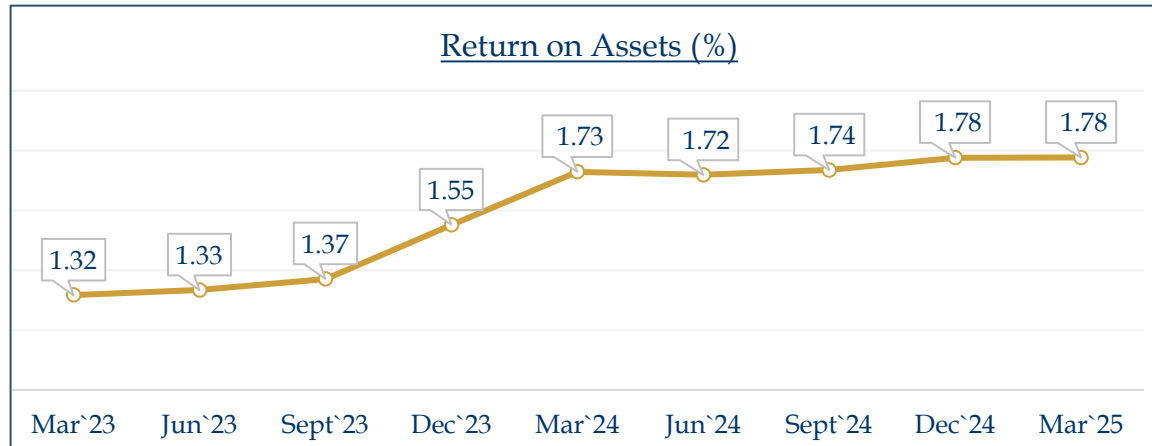


Yield on Investments (%)

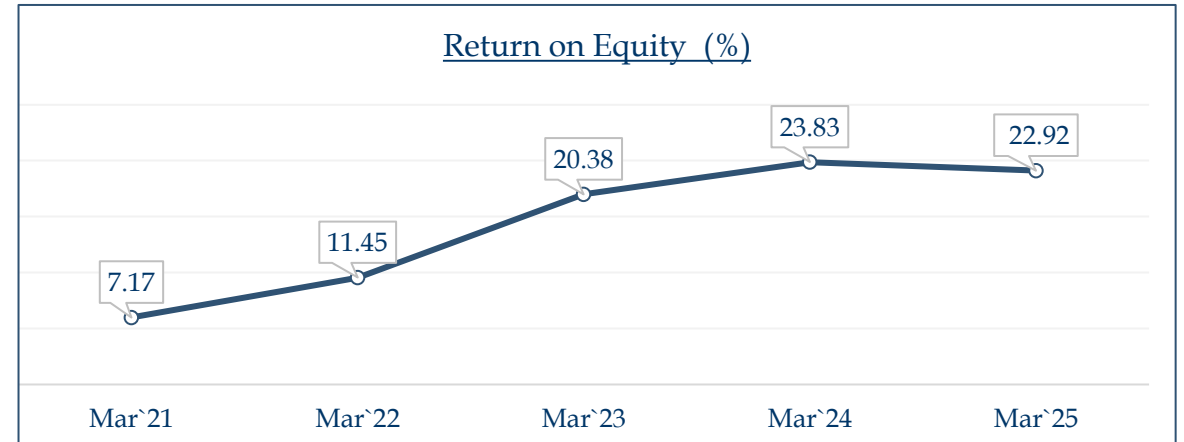
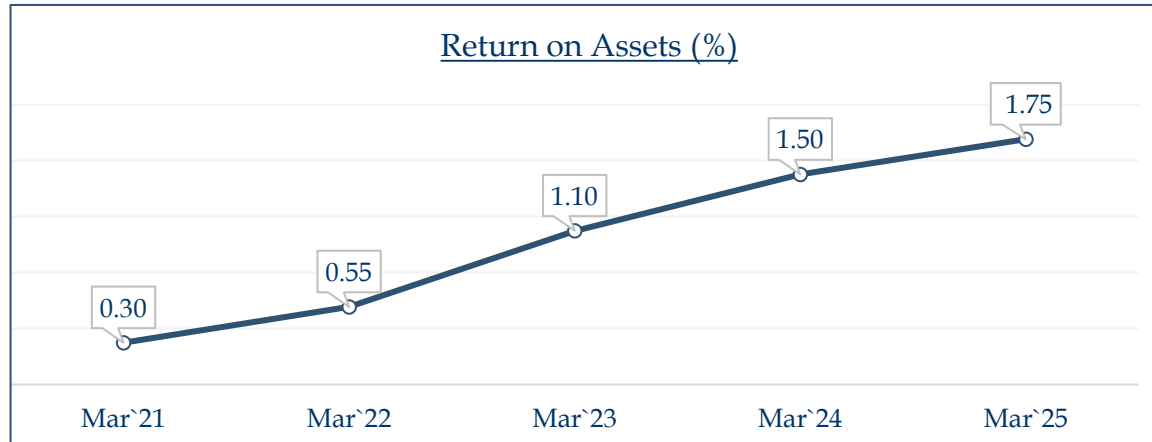


## Key Financial Ratios

(Quarterly)



(Yearly)



## Assets & Liabilities – An Overview

( ₹ in Crore )

Assets	Mar`21	Mar`22	Mar`23	Mar`24	Mar`25
Cash & Balance with RBI	12,882	19,722	18,508	21,161	37,993
Balances with Bank & Call Money	59	194	21	9,150	4,202
Total Investments (Net of Depreciation & Provision)	68,112	68,590	68,867	68,274	82,005
Total Advances (Net of Provision)	1,02,405	1,31,170	1,71,221	2,00,240	2,36,084
Total Fixed Assets (Net of Depreciation)	1,674	2,242	2,157	2,210	2,916
Other Assets	11,532	8,693	6,878	6,103	5,943
<b>Total</b>	<b>1,96,665</b>	<b>2,30,611</b>	<b>2,67,651</b>	<b>3,07,138</b>	<b>3,69,142</b>
Liabilities	Mar`21	Mar`22	Mar`23	Mar`24	Mar`25
Capital	6,560	6,731	6,731	7,081	7,692
Reserves & Surplus	5,573	7,154	8,880	12,593	20,798
Deposits	1,74,006	2,02,294	2,34,083	2,70,747	3,07,143
Borrowings	4,239	7,747	10,766	7,719	23,853
Other Liabilities & Provisions	6,287	6,685	7,193	8,998	9,658
<b>Total</b>	<b>1,96,665</b>	<b>2,30,611</b>	<b>2,67,651</b>	<b>3,07,138</b>	<b>3,69,142</b>

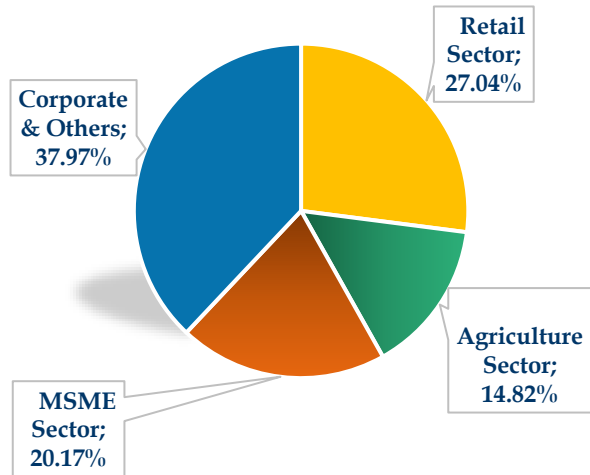


(₹ in Crore)

## Credit Portfolio - Balanced Loan Growth

(₹ in Crore)

Particulars	Mar`24	Dec`24	Mar`25	Growth (Y-o-Y) %
<b>Gross Advances</b>	<b>2,03,664</b>	<b>2,28,642</b>	<b>2,39,837</b>	<b>17.76</b>
<i>of which</i>				
Retail Sector	51,727	61,157	64,853	25.38
Agriculture Sector	30,456	33,744	35,547	16.71
MSME Sector	42,117	47,606	48,369	14.84
<b>Total of RAM</b>	<b>1,24,300</b>	<b>1,42,507</b>	<b>1,48,768</b>	<b>19.68</b>
<b>RAM % to Gross Advances</b>	<b>61.03</b>	<b>62.33</b>	<b>62.03</b>	<b>-</b>
Corporate & Others	79,364	86,136	91,068	14.75



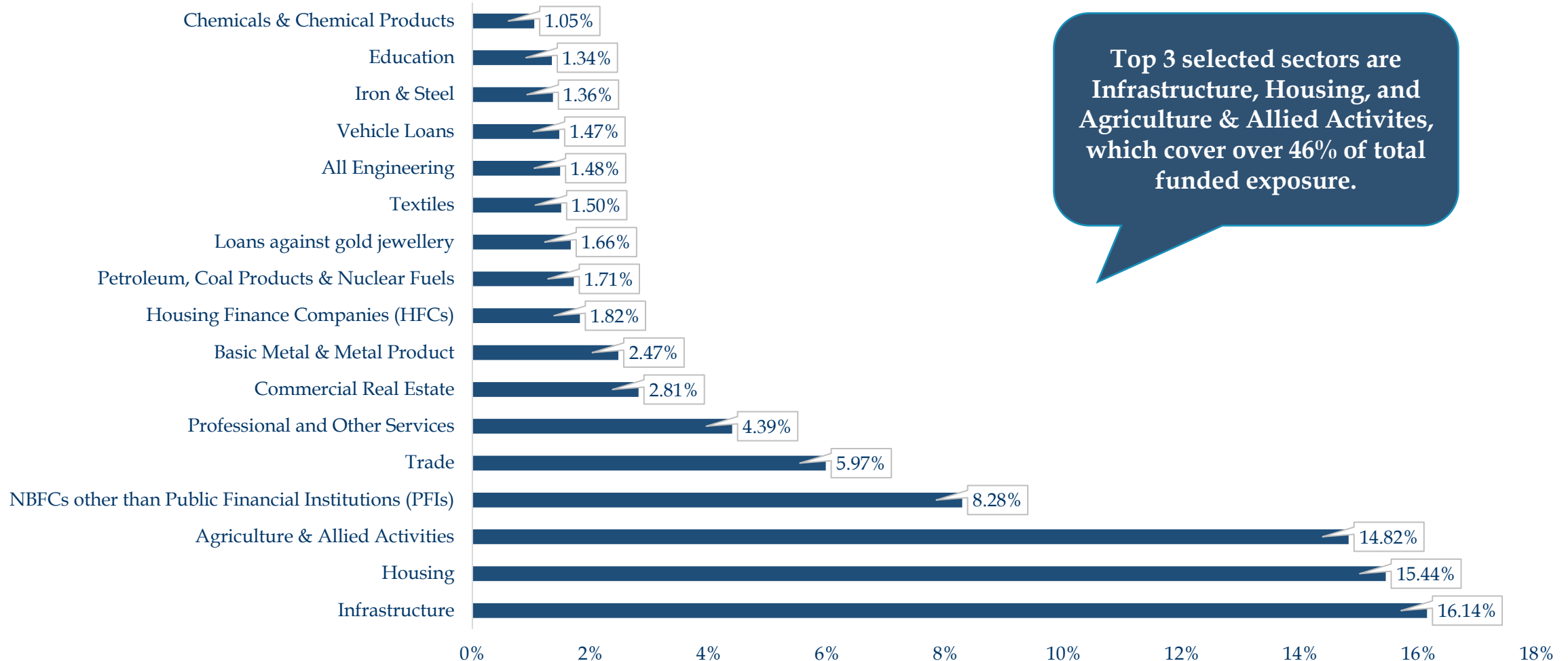
Other Retail Loan (Break-up) - Mar`25	Amount (Rs. In Cr.)	% of Total other Retail Loan
Gold	4,535	23
LAP, Top-Up & Others	5,765	29
Staff Loans	3,534	18
Personal	3,741	19
LAD	1,359	7
Aadhar	834	4
<b>Total</b>	<b>19,768</b>	<b>100</b>

RETAIL CREDIT				
Particulars	Mar`24	Dec`24	Mar`25	Growth (Y-o-Y) %
<b>Total Retail Credit</b>	<b>51,727</b>	<b>61,157</b>	<b>64,853</b>	<b>25.38</b>
<i>of which</i>				
Housing	29,786	35,982	38,346	28.74
Education	2,279	2,604	2,676	17.40
Vehicle	2,771	3,790	4,063	46.60
Others	16,890	18,782	19,768	17.04

AGRICULTURE CREDIT				
Particulars	Mar`24	Dec`24	Mar`25	Growth (Y-o-Y) %
<b>Total Agriculture Credit</b>	<b>30,456</b>	<b>33,744</b>	<b>35,547</b>	<b>16.71</b>
<i>of which</i>				
Farm Credit (Crop, Investment & Allied)	16,525	18,030	17,200	4.08
Agri Infrastructure	747	750	794	6.26
Agri Ancillary Activities	13,184	14,964	17,553	33.14

MSME CREDIT				
Particulars	Mar`24	Dec`24	Mar`25	Growth (Y-o-Y) %
<b>Total MSME Credit</b>	<b>42,117</b>	<b>47,606</b>	<b>48,369</b>	<b>14.84</b>
<i>of which</i>				
Micro	24,960	24,334	24,328	(2.53)
Small	12,463	15,276	15,549	24.76
Medium	4,694	7,996	8,492	80.91

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



### External Rating-wise Advances – Above 25 Cr

(₹ in Crore)

Particulars	Mar`24			Dec`24			Mar`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
<b>Total Eligible Advances for External Rating</b>	483	92,080	100	508	1,00,977	100	540	1,05,401	100
AAA	11	5,439	6	10	4,589	5	11	5,118	5
AA	72	27,416	30	89	34,234	34	90	34,302	33
A	110	22,846	25	122	23,689	23	144	28,056	27
BBB	101	11,553	13	127	14,336	14	149	16,186	15
BB & Below	48	4,246	5	57	4,480	4	46	4,344	4
<b>Total Rated</b>	<b>342</b>	<b>71,500</b>	<b>78</b>	<b>405</b>	<b>81,328</b>	<b>80</b>	<b>440</b>	<b>88,006</b>	<b>84</b>
Govt. Guaranteed Advances(Unrated)	20	14,649	16	21	15,000	15	21	12,726	12
<b>Total Rated plus Govt Guarantee</b>	<b>362</b>	<b>86,148</b>	<b>94</b>	<b>426</b>	<b>96,328</b>	<b>95</b>	<b>461</b>	<b>1,00,732</b>	<b>96</b>
Other Unrated	121	5,931	6	82	4,649	5	79	4,669	4

## Asset Quality

( ₹ in Crore )

Particulars	Mar`24		Jun`24		Sept`24		Dec`24		Mar`25	
	Amount	% of Gross Adv.	Amount	% of Gross Adv.	Amount	% of Gross Adv.	Amount	% of Gross Adv.	Amount	% of Gross Adv.
Standard	1,99,831	98.12	2,05,158	98.15	2,13,495	98.16	2,24,518	98.20	2,35,652	98.26
Sub-Standard	1,181	0.58	1,278	0.61	1,376	0.63	1,504	0.66	1,617	0.67
Doubtful	2,513	1.23	2,452	1.17	2,459	1.13	2,444	1.07	2,395	1.00
Loss	139	0.07	142	0.07	175	0.08	176	0.08	172	0.07
<b>Total Advances</b>	<b>2,03,664</b>	<b>100</b>	<b>2,09,031</b>	<b>100</b>	<b>2,17,504</b>	<b>100</b>	<b>2,28,642</b>	<b>100</b>	<b>2,39,837</b>	<b>100</b>

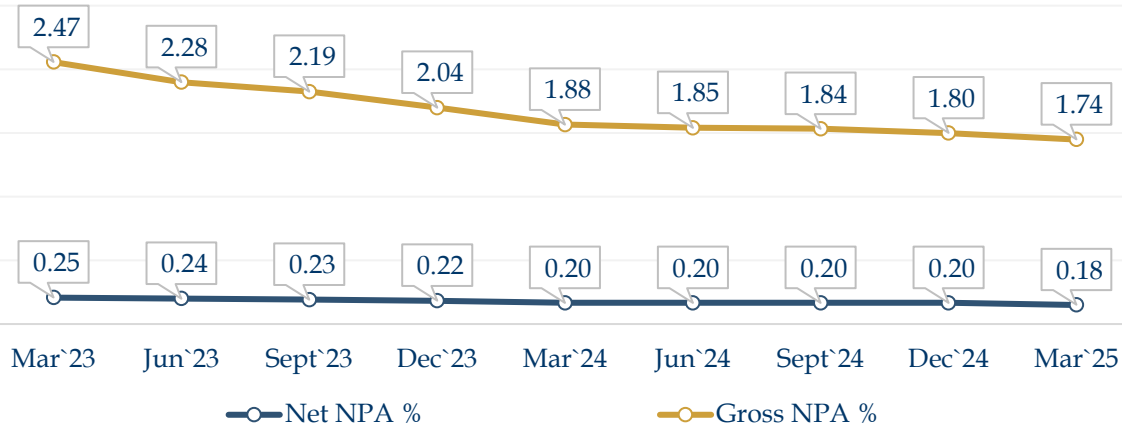
### Special Mention Account (SMA) \*

Particulars	Mar`24		Jun`24		Sept`24		Dec`24		Mar`25	
	Amount	% of Gross Adv.	Amount	% of Gross Adv.	Amount	% of Gross Adv.	Amount	% of Gross Adv.	Amount	% of Gross Adv.
SMA 1	112	0.05	153	0.07	185	0.09	271	0.12	214	0.10
SMA2	68	0.03	109	0.05	239	0.11	236	0.10	40	0.02
<b>Total</b>	<b>180</b>	<b>0.09</b>	<b>261</b>	<b>0.12</b>	<b>424</b>	<b>0.19</b>	<b>506</b>	<b>0.22</b>	<b>254</b>	<b>0.12</b>

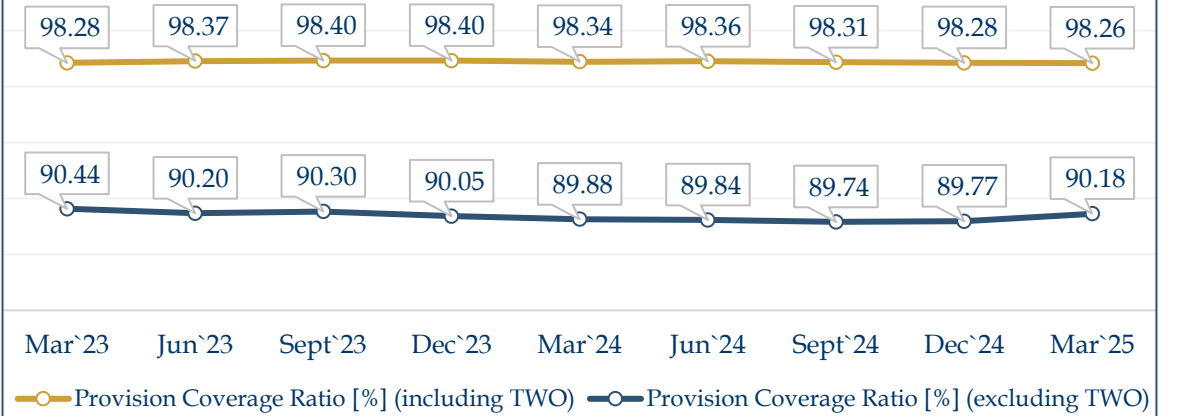
\* Rs. 5 crore and above

Restructuring of Standard Advances	Mar`24	Jun`24	Sept`24	Dec`24	Mar`25
Retail- As on Date	1,508	1,379	1,287	1,213	1,159
Agriculture- As on date	137	132	119	108	128
MSME- As on date	153	131	120	212	196
Corporate- As on Date	469	456	439	457	896
<b>Total</b>	<b>2,267</b>	<b>2,098</b>	<b>1,964</b>	<b>1,990</b>	<b>2,379</b>

Gross & Net NPA (%)

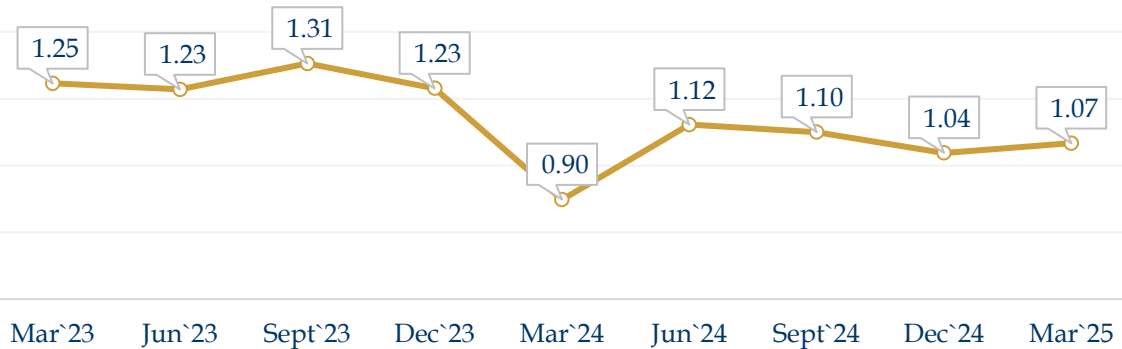


Provisions Coverage Ratio (%)



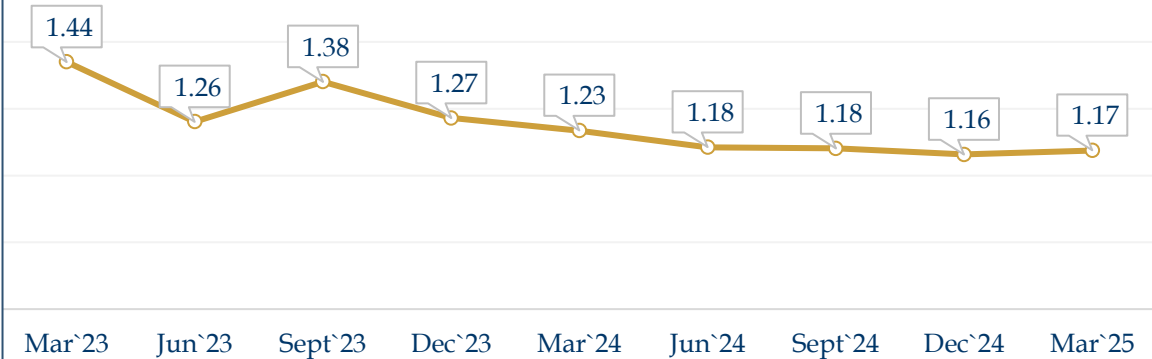
Credit Cost %

(Quarterly)



Slippage Ratio %

(Quarterly)





## Movement of NPA

(₹ in Crore)

Particulars	Last 5 Quarters				
	Mar`24	Jun`24	Sept`24	Dec`24	Mar`25
Opening Level of Gross NPAs	3,858	3,833	3,873	4,010	4,124
Total Reductions	599	556	472	510	603
<i>of which : Recovery + Upgradation</i>	278	213	222	226	366
Gross Addition	574	596	609	624	663
<i>of which : Variable</i>	4	4	3	3	4
<i>: Fresh Slippages (Net)</i>	570	592	606	621	660
<b>Net Increase/Decrease</b>	<b>(25)</b>	<b>40</b>	<b>137</b>	<b>114</b>	<b>60</b>
Closing Level of Gross NPAs	3,833	3,873	4,010	4,124	4,185

## Sector-wise Credit Deployment & NPA

(₹ in Crore)

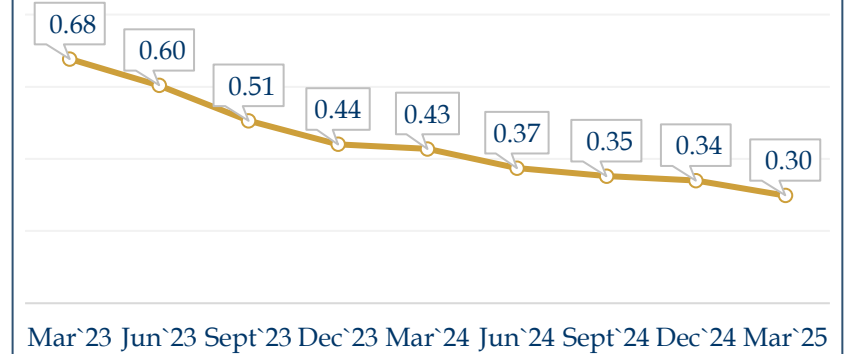
Particulars	Mar`24			Dec`24			Mar`25		
	Advances	Sector NPA	Sector NPA %	Advances	Sector NPA	Sector NPA %	Advances	Sector NPA	Sector NPA %
Retail Sector	51,727	221	0.43	61,157	208	0.34	64,853	194	0.30
Agriculture Sector	30,456	2,426	7.96	33,744	2,649	7.85	35,547	2,950	8.30
MSME Sector	42,117	1,063	2.52	47,606	1,140	2.39	48,369	929	1.92
<b>Total of RAM</b>	<b>1,24,300</b>	<b>3,710</b>	<b>2.98</b>	<b>1,42,507</b>	<b>3,997</b>	<b>2.80</b>	<b>1,48,768</b>	<b>4,073</b>	<b>2.74</b>
Corporate & Others	79,364	123	0.16	86,136	127	0.15	91,068	112	0.12
<b>Total Advances</b>	<b>2,03,664</b>	<b>3,833</b>	<b>1.88</b>	<b>2,28,643</b>	<b>4,124</b>	<b>1.80</b>	<b>2,39,837</b>	<b>4,185</b>	<b>1.74</b>

## Retail Sector - NPA

( ₹ in Crore )

Particulars	Mar`24			Dec`24			Mar`25		
	Advances	Sector NPA	Sector NPA %	Advances	Sector NPA	Sector NPA %	Advances	Sector NPA	Sector NPA %
Total Retail Credit	51,727	221	0.43	61,157	208	0.34	64,853	194	0.30
of which									
Housing	29,786	114	0.38	35,982	82	0.23	38,346	76	0.20
Education	2,279	9	0.39	2,604	6	0.24	2,676	3	0.10
Vehicle	2,771	10	0.36	3,790	6	0.15	4,063	4	0.09
Others	16,890	89	0.53	18,782	114	0.61	19,768	112	0.56

### Retail Sector NPA %

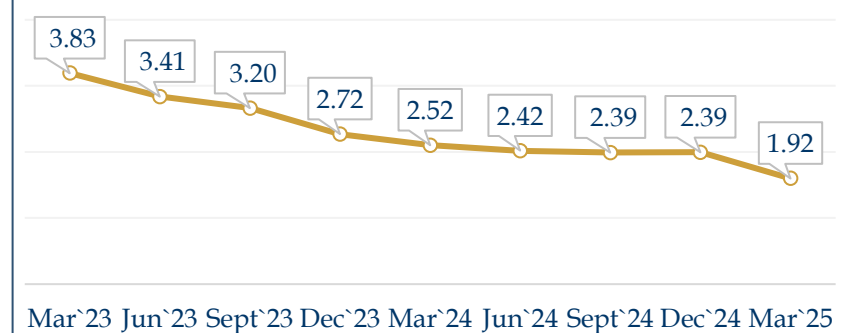


## MSME Sector - NPA

( ₹ in Crore )

Particulars	Mar`24			Dec`24			Mar`25		
	Advances	Sector NPA	Sector NPA %	Advances	Sector NPA	Sector NPA %	Advances	Sector NPA	Sector NPA %
Total MSME Credit	42,117	1,063	2.52	47,606	1,140	2.39	48,369	929	1.92
of which									
Micro	24,960	844	3.38	24,334	852	3.50	24,328	702	2.89
Small	12,463	166	1.34	15,276	217	1.42	15,549	167	1.08
Medium	4,694	52	1.12	7,996	71	0.89	8,492	59	0.70

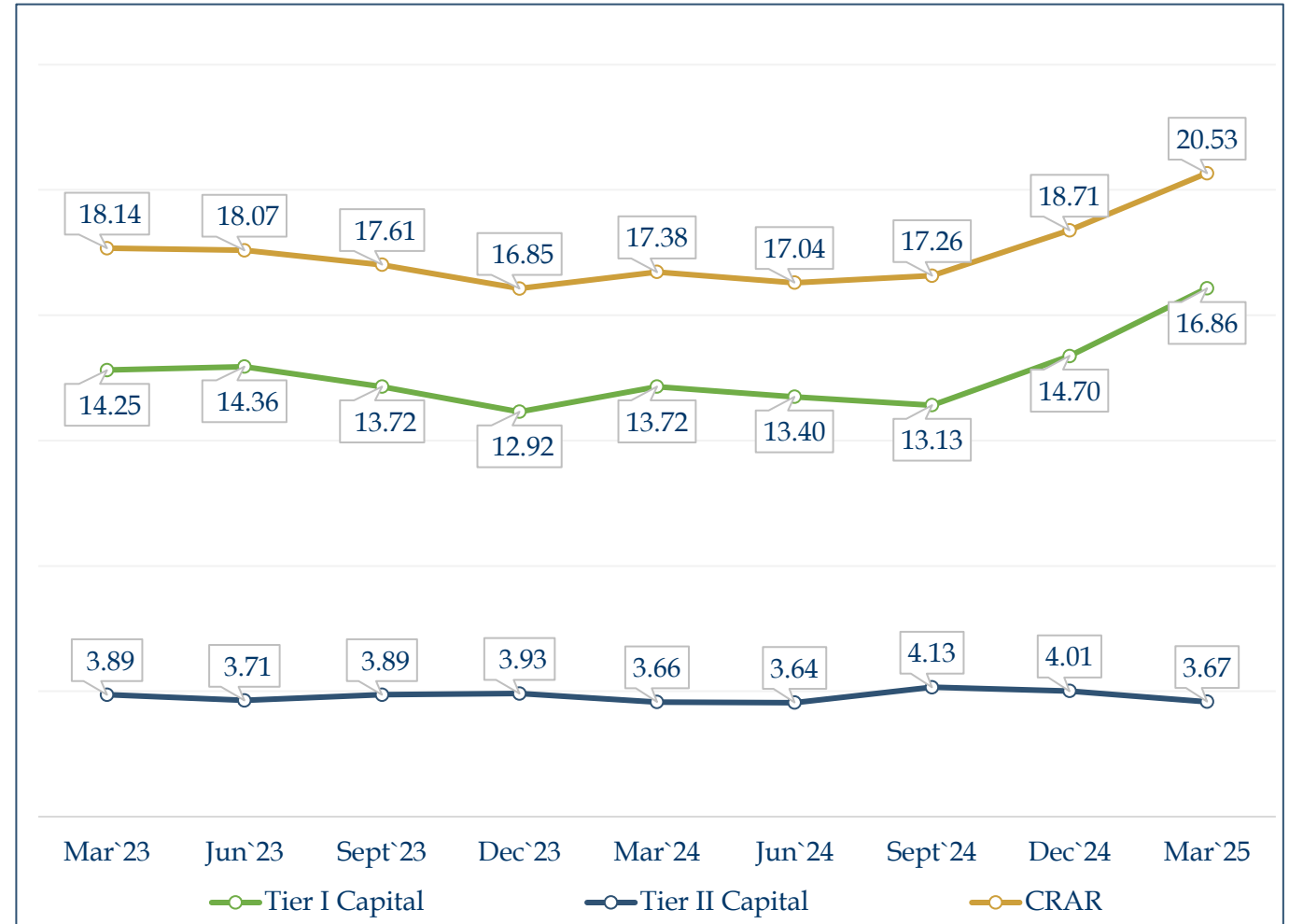
### MSME Sector NPA %





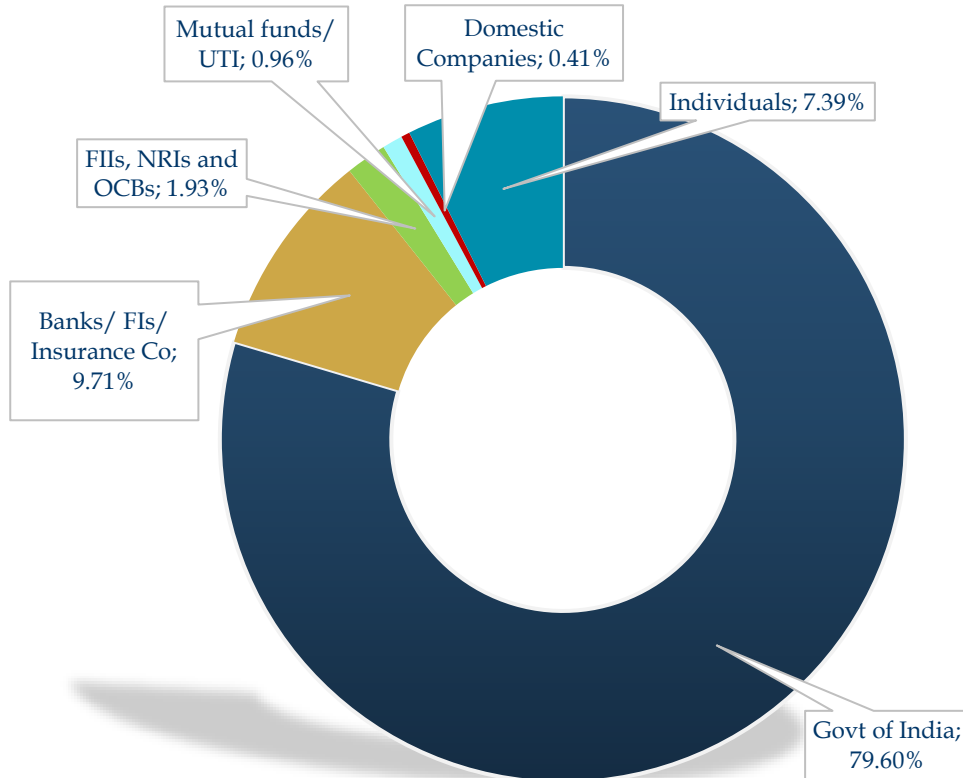
## Capital Adequacy (%)

Particulars	Mar`24	Dec`24	Mar`25
RWA for Credit Risk	1,24,129	1,42,125	1,48,712
RWA for Market Risk	7,514	1,096	848
RWA for Operational Risk	14,537	17,968	17,968
<b>Total RWA</b>	<b>1,46,181</b>	<b>1,61,189</b>	<b>1,67,528</b>
CET I %	12.50	13.60	15.83
AT I %	1.22	1.10	1.03
<b>TIER I %</b>	<b>13.72</b>	<b>14.70</b>	<b>16.86</b>



## Equity Holding(%) & Ratios

### Shareholding Pattern



As on 31<sup>st</sup> March 2025

Bank has raised equity capital of ₹ 3500 crores @ ₹ 57.36 on 05/10/2024 through QIP. Consequently, as on date, GOI holding has been reduced to 79.60%.

(Quarterly)

Particulars	Mar`24	Jun`24	Sept`24	Dec`24	Mar`25
No. of Shares (in crore)	708.14	708.14	708.14	769.16	769.16
Market Capitalization	44,153	45,894	42,694	40,142	35,643
Net Worth (in crore)	17,178	18,731	20,407	25,310	25,881
Return on Equity (%)	28.35	27.62	26.01	22.36	23.08
Return on Assets (%)	1.73	1.72	1.74	1.78	1.78
Earning Per Share (Rs.) (Not Annualized)	1.72	1.83	1.87	1.83	1.94
Book Value Per Share (Rs.) (excl. Rev. Res.)	24.26	26.45	28.82	32.91	33.65

Particulars	Agency	Rating
Long Term Rating (Tier II Bonds)	ICRA/ CARE/ INFOMERICS/ ACUTE/ BRICKWORK	AA+ (Stable)
Short Term Rating	CRISIL	A1+
International Rating	FITCH	BBB- (Stable)

Fitch has upgraded the bank's Viability Rating (VR) to 'bb-' from 'b+' and affirmed the Government Support Rating (GSR) at 'bbb-'

## New Initiatives in Digital Banking



### WhatsApp Banking

- FD/ RD Summary
- Nomination Update
- Cheque Stop Payment
- Check PPF Balance
- Debit Freeze in SB/CA/OD/CC Accounts
- FASTag Services



### Digital Sanctions

#### e-NACH Sponsor Module

- Bank has implemented e-NACH Sponsor Module for registering e-mandate.

#### Implementation of Payment Hub

- The solution monitor payments through various payment aggregators and provide a single point to issue refunds to multiple aggregators.

#### UPI Lite

- A wallet-based facility, which helps customers to avail instant payments up to Rs. 500/- per transaction without any hassle of entering UPI PIN each time.

#### Entity Locker

- A 'Digital Empowerment' solution that grants organizations access to authentic digital documents through their digital document wallet. It will enhance data security, ensure compliance and streamline digital onboarding and verification..

#### Gold Loan Branch Assisted Journey

- Branch can process Gold Loan application digitally for walk-in customers and it will help in reducing the TAT and ensuring compliance.

#### Generative AI

- This project focuses on leveraging Generative AI to develop chatbot support for internal bank circulars and RBI / regulatory guideline circulars.
- Sentiment analysis for improving operational & product efficiency by capturing customer feedback on Bank's social media platform, Play Store and App Store



### Mobile Banking

- Beneficiary account name look up
- Monthly Average Balance Check
- Instant Fund Transfer
- AePS enable/disable
- UPI in IOS
- Credit Card Closure Request
- Credit Score



## New Initiatives in Information Technology



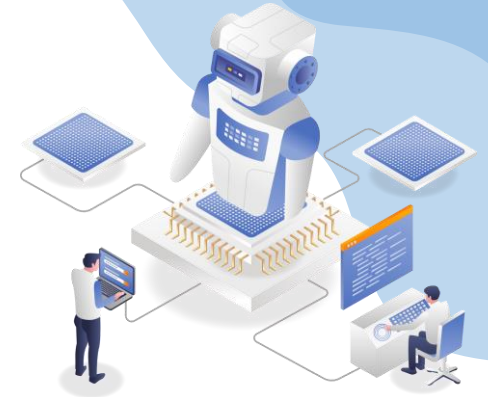
### To enhance Core Technology Infra

- Migrated **2,591 branches (including 50 zonal offices)** to **Software Defined WAN**, improving network reliability, performance, and cost-efficiency.
- The bank has successfully deployed the **DR automation Tool** to automate disaster recovery drills, this tool reduces manual intervention, improving recovery time by 25-30% for critical applications, and ensures robust operational resilience.
- **24x7 Command Center:** A centralized, real-time monitoring facility at the Data Centre in Erandwane with dashboards for critical systems, security, CBS, and UPI – ensuring operational resilience.



### To enhance the Delivery Channels

- Multiple phases (Phase 1 to 5) of **Lifestyle banking interfaces** and APIs have been implemented, enabling seamless digital experiences through internet banking and mobile banking.
- Implementation of a Financial Inclusion solution **FI Gateway** capable of handling up to **10,000 Business Correspondents (BCs)** with 134 services planned at BC points, expanding the bank's outreach.
- Bank has successfully implemented '**Google Apigee**' for API management. Which increases compliance as well as overall API security aspects.

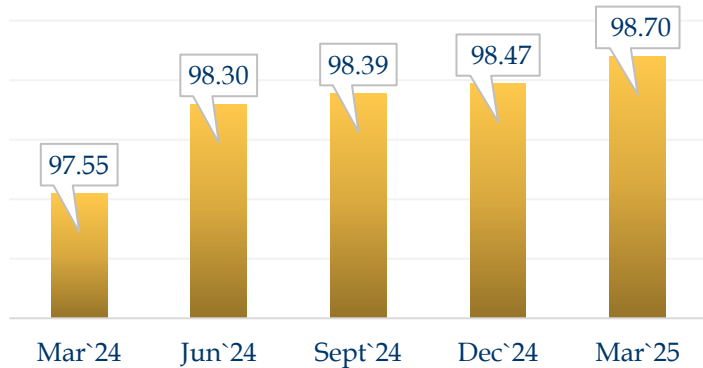


### To enhance Digital Process & Automation

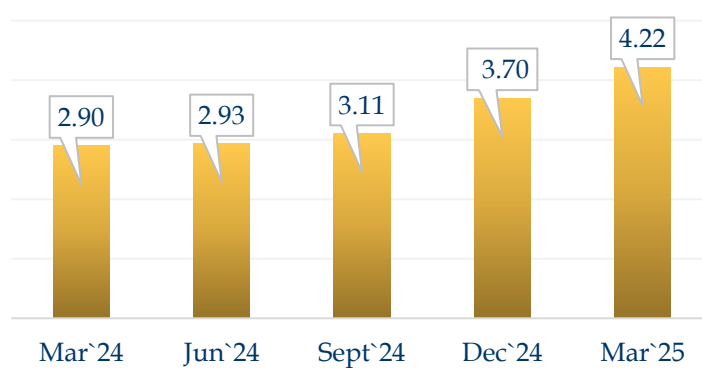
- **Master Craft Devops Implementation:** 10 modules live, with 8 more targeted; supports automated CI/CD pipelines, defect identification, and testing – bringing agility to project development and automation.
- **Vendor Payment System:** Digitization of bank expense management using maker-checker logic and GST/income tax compliance, automating financial processing.
- The bank has successfully deployed **Digital Insurance Journeys**, with LIC already live and other partners scheduled for go-live by April 2025.

## Digital Footprints

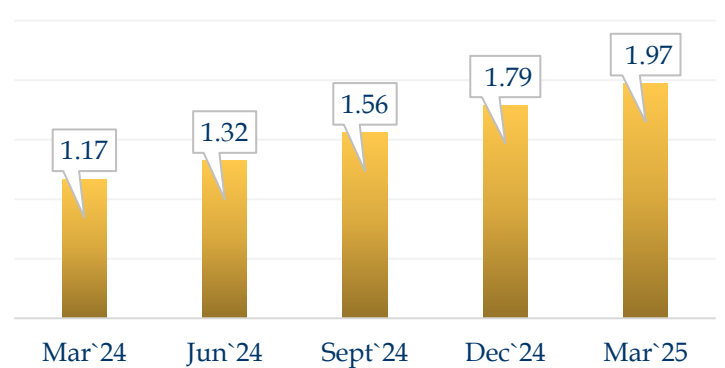
Digital transaction (%)



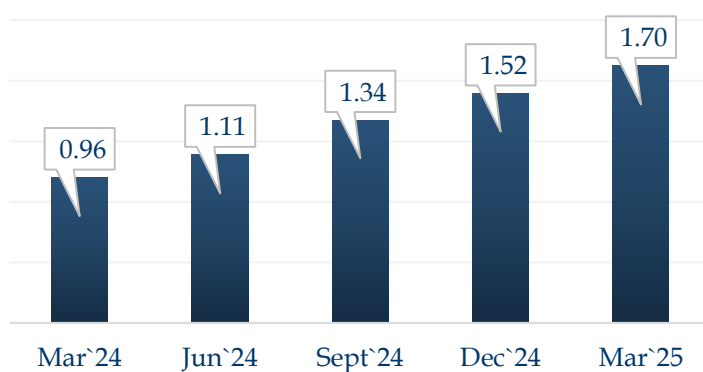
UPI/BHIM Users (Mio)



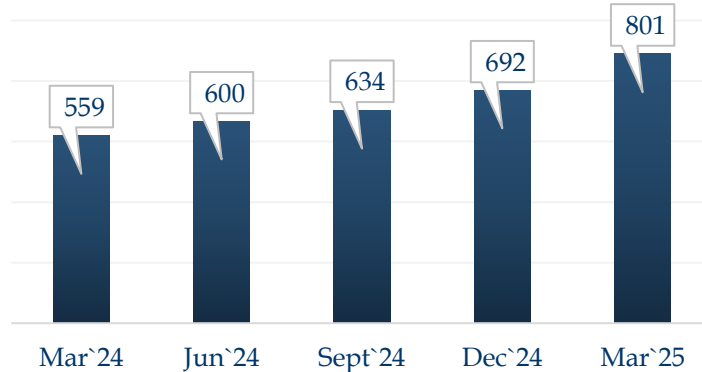
Mobile Banking Users (Mio)



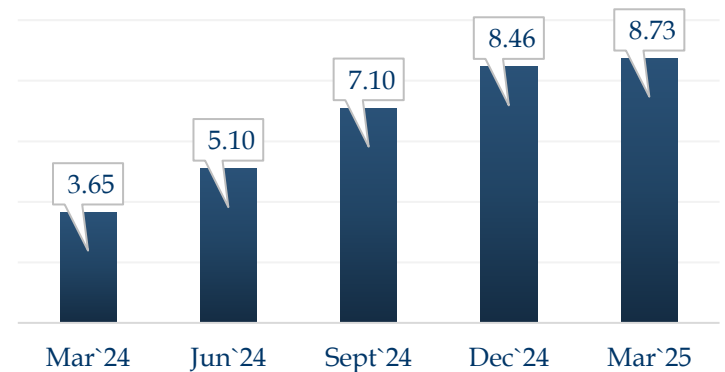
Whatsapp Users (Mio.)



UPI/BHIM Transactions (Mio)

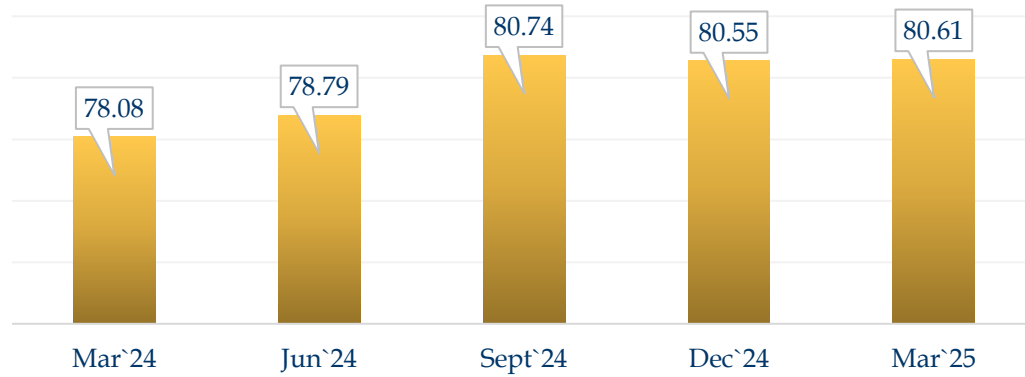


Mobile Banking Transactions (Mio)

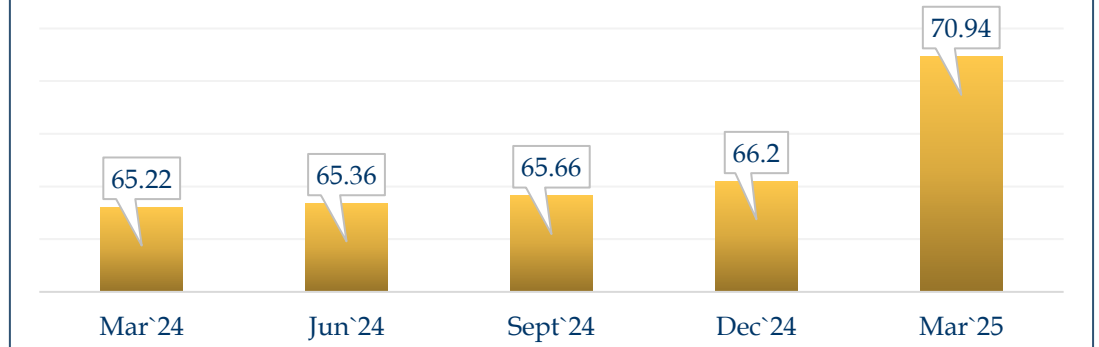


## Financial Inclusion (in Lakhs)

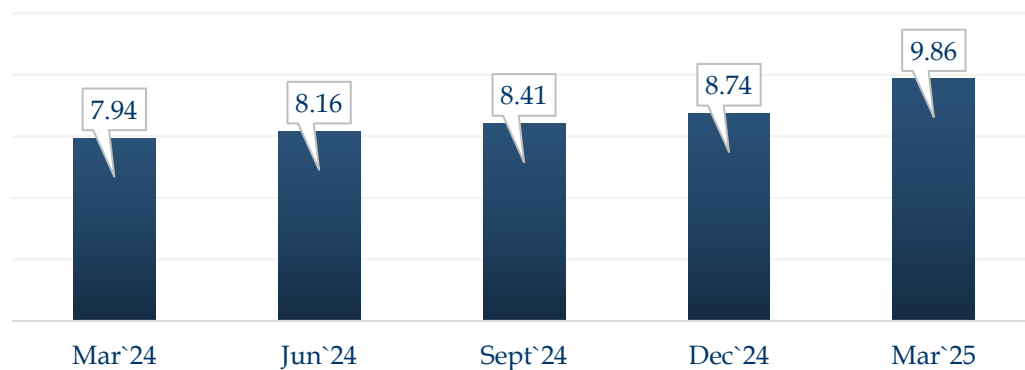
No. of PMJDY Accounts



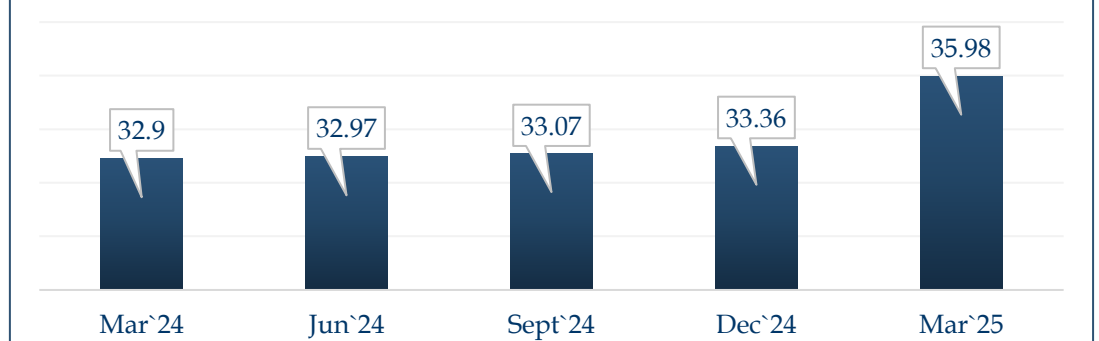
No. of policies issued under Pradhan Mantri Suraksha  
Bima Yojana



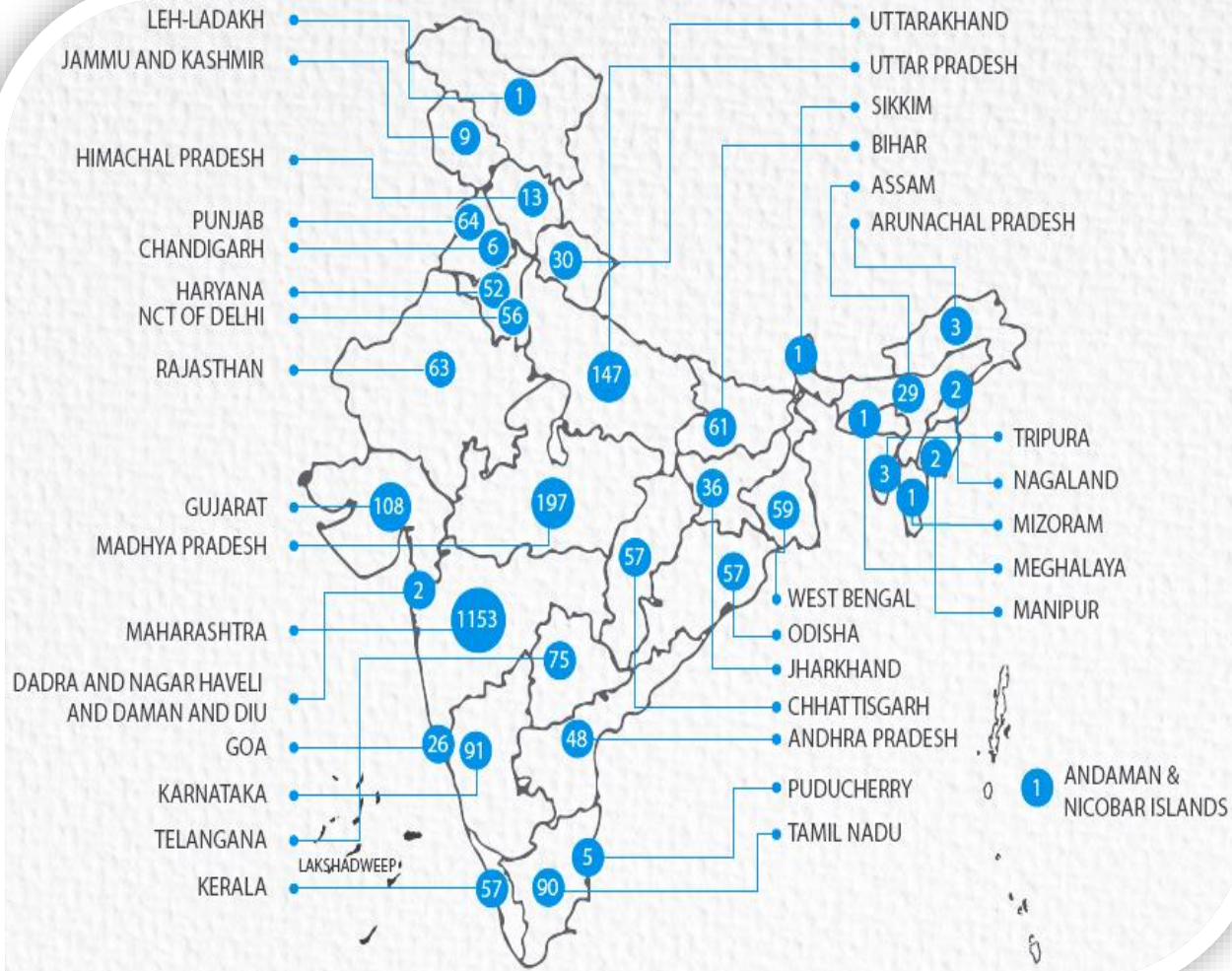
No. of Enrollments under Atal Pension Yojana



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

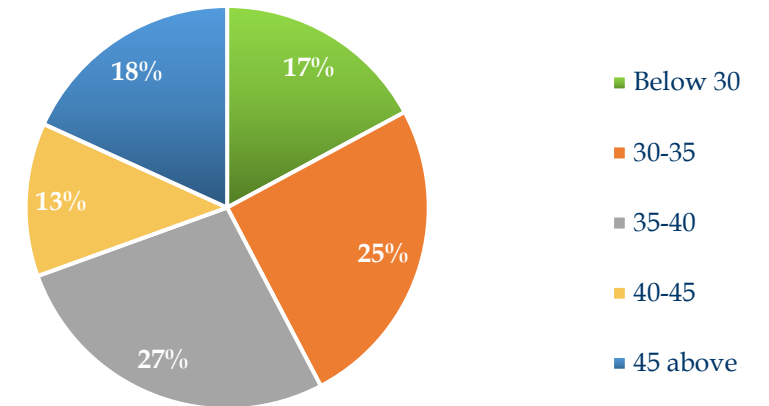






Category	No. of Branches				
	Mar`24	Jun`24	Sept`24	Dec`24	Mar`25
Metro	611	614	619	632	645
Urban	548	549	553	564	578
Semi Urban	720	725	727	746	770
Rural	610	611	609	609	613
<b>Total Branches</b>	<b>2,489</b>	<b>2,499</b>	<b>2,508</b>	<b>2,551</b>	<b>2,606</b>

Employee Age Profile % (in Years)



Total No. of employees are 14591, out of which 69% 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 & single use plastic and No further 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. 66.29 Cr** as on 31.03.25.
- Maha Super Green Car Loan Scheme - E Vehicle : **Rs. 54.93 Cr** as on 31.03.25
- Roof Top Solar Scheme - PM Surya Ghar: **Rs. 70.27 Cr** as on 31.03.25
- Renewable energy - **Rs. 3,260 Cr** as on 31.03.25

### E-Waste

- Total E-waste collected as on 31.03.25 ~**176 Ton**
- Total E-waster recycled as on 31.03.25 ~**159 Ton**
- Total reduction of Carbon Emissions as on 31.03.25 ~ **233 Ton**

### Tree Plantation

- Total **11,521 trees** have been planted nationwide as contribution towards making the environment better.

### Adoption of Green Energy

- Installed **Solar panel** at Head office & Bank owned premises
- **10,11,334** units of electricity generated as on 31.03.25 through solar installations.
- The amount saved on electricity through solar installations as on 31.03.25 - **Rs. 1.19 Crore**

### Credit Assistance

- **Rs. 35,547 Cr** - Total Loan to agricultural sector as on 31.03.25, increased by 16% YoY.
- **Rs. 94,805 Cr** - Total Loan to priority sector as on 31.03.25, increased by 10% YoY.
- **Rs. 19,542 Cr** - total loan to Women beneficiaries under different schemes as on 31.03.2025, increased by 29% YoY.

### Corporate Social Responsibility

- Total amount of **Rs. 44.55 Cr.** approved for Corporate Social Responsibility (CSR) initiatives (Social Activities considered under Donation and Sponsorship) for FY 2024-25
- Total amount of **Rs. 2.03 Cr.** has been used under various Social initiatives such as Education, Healthcare, Community Development, Skill Development and environmental / biodiversity conservation, etc. during FY 2024-25.

### Human Resources

- Total Workforce of the Bank is **14,591** as on 31.03.25
- Total no. of women employee is **4088** as on 31.03.25 which is approximately 28 % of total workforce.
- Total **138,450** man-hours of training provided to the employees of the Bank during **March 2025 quarter** by Bank's training institutes.

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categories for the  
consecutive year.



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Sized Public Sector  
Bank** at the Dun &  
Bradstreet BFSI &  
FinTech Summit 2025



**Bank of Maharashtra**, has  
been honored with the  
prestigious '**Best CFO in  
Mid Cap 2024**' award by  
Dalal Street Investment  
Journal



**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



**Finnoviti Innovation  
Award** for Robotics  
Process Automation  
under BFSI category at  
Finnoviti Technology  
Award 2024



**Best Public Sector Bank  
2023** award at Dhanam BFSI  
Summit & Award Nite 2024  
by Dhanam Business Media



**APY Annual Award of  
Excellence Achiever** for  
outstanding performance  
in Atal Pension Yojana for  
FY 2023-24



**Retail Bank of the Year  
2023**  
at India Banking Summit  
& Awards 2023



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in ESG & Sustainability  
initiatives and Operational  
Efficiencies using emerging  
technologies



# Notes

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