

# Financial Results for Quarter / Nine Month ended December 2018



# Performance Highlights (Y-o-Y) (9M)



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

**PCR**

**81.08%**

**CASA(%)**

**46.88%**

**NIM(%)**

**2.50%**

**Operating  
Profit**

**3.15%**

**Cost of Deposit**

**40 BPS**

**Gross NPA**

**14.45%**

**Net NPA**

**56.45%**

# Assets & Liabilities-An Overview



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

₹ in Crore

Particulars	As on	As on	As on	% Growth	
<u>Liabilities</u>	31.12.2017	30.09.2018	31.12.2018	Y-o-Y	Q-o-Q
Capital	1380	2598	2598	88.26%	0.00%
Reserves & Surplus	5523	6221	2489	(54.93%)	(59.99%)
Deposits	133593	135527	136002	1.80%	0.35%
Borrowings	5825	5346	3461	(40.58%)	(35.26%)
Other Lia.and Provisions	3969	3010	7197	81.42%	139.12%
<b>TOTAL</b>	<b>150290</b>	<b>152702</b>	<b>151747</b>	<b>0.97%</b>	<b>(0.63%)</b>
<u>Assets</u>					
Cash and Bal. with RBI	12722	7413	7474	(41.25%)	0.83%
Bal.with Banks and Money at ca	74	66	1759	2282.48%	2567.91%
Investments	40490	51061	51074	26.14%	0.03%
Advances	87666	82370	78692	(10.24%)	(4.47%)
Fixed Assets	1493	1512	1494	0.09%	(1.19%)
Other Assets	7847	10281	11254	43.43%	9.47%
<b>TOTAL</b>	<b>150290</b>	<b>152702</b>	<b>151747</b>	<b>0.97%</b>	<b>(0.63%)</b>

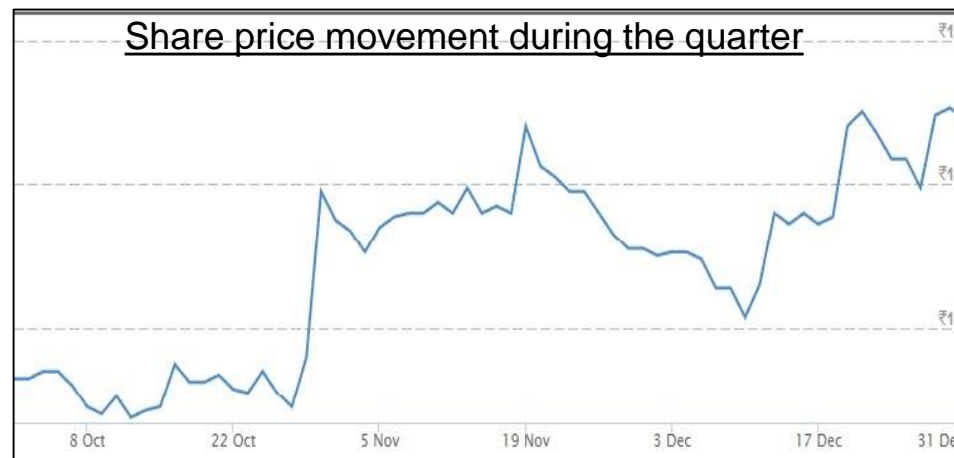
# Share Holding Pattern



**बैंक ऑफ महाराष्ट्र**  
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भारत सरकार का उद्यम  
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Particulars	31.12.2017		31.12.2018	
	No. of Share	% Holding	No. of Share	% Holding
<b>Govt of India</b>	104.24	75.54%	226.09	87.01%
<b>Banks, Financial &amp; Insur Co</b>	26.26	19.03%	23.39	9.00%
<b>FII's &amp; NRIs</b>	0.51	0.37%	0.73	0.28%
<b>Others</b>	6.98	5.06%	9.63	3.71%
<b>Total</b>	<b>137.99</b>	<b>100.00%</b>	<b>259.84</b>	<b>100.00%</b>

As on 31st Dec 2018	
Share Cap (Rs. In Cr)	2,598.45
No. of Shares (Cr)	259.85
Net Worth (Rs. In Cr)	5,493.51



- ❖ During the quarter ended 31.12.2018, GOI has infused additional capital of Rs. 4498.00 crore, pending for allotment.
- ❖ Lowest price during the quarter : Rs. 10.75 (11.10.2018)
- Highest price during the quarter: Rs. 15.05 (28.12.2018)



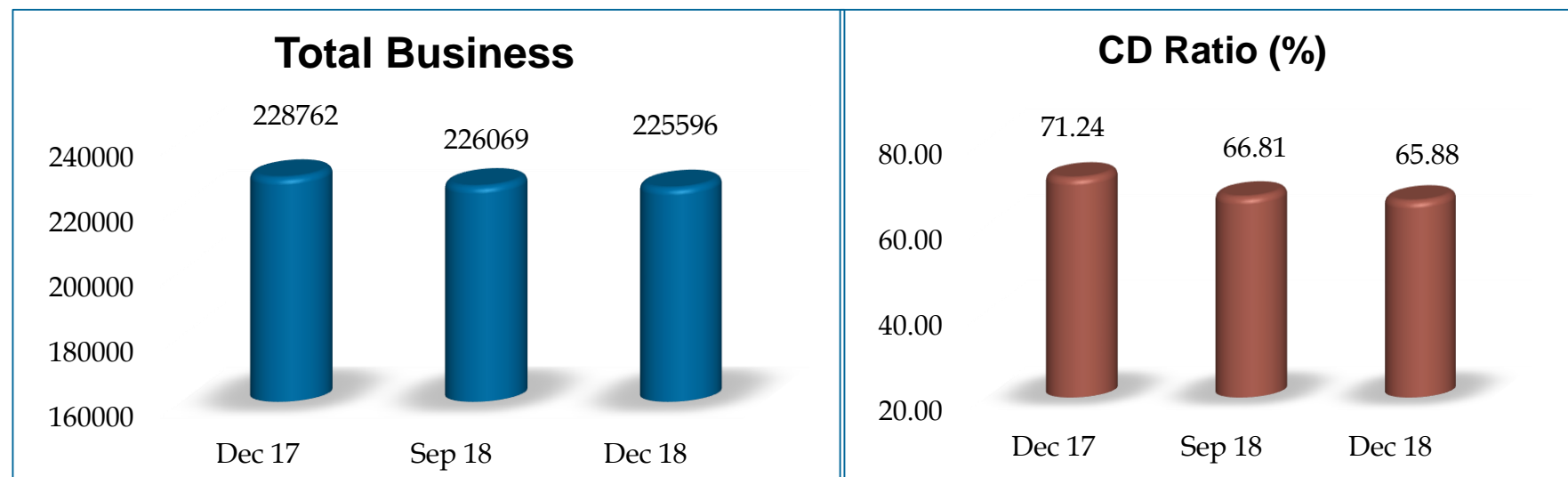
# Topline - Business



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₹ in Crore

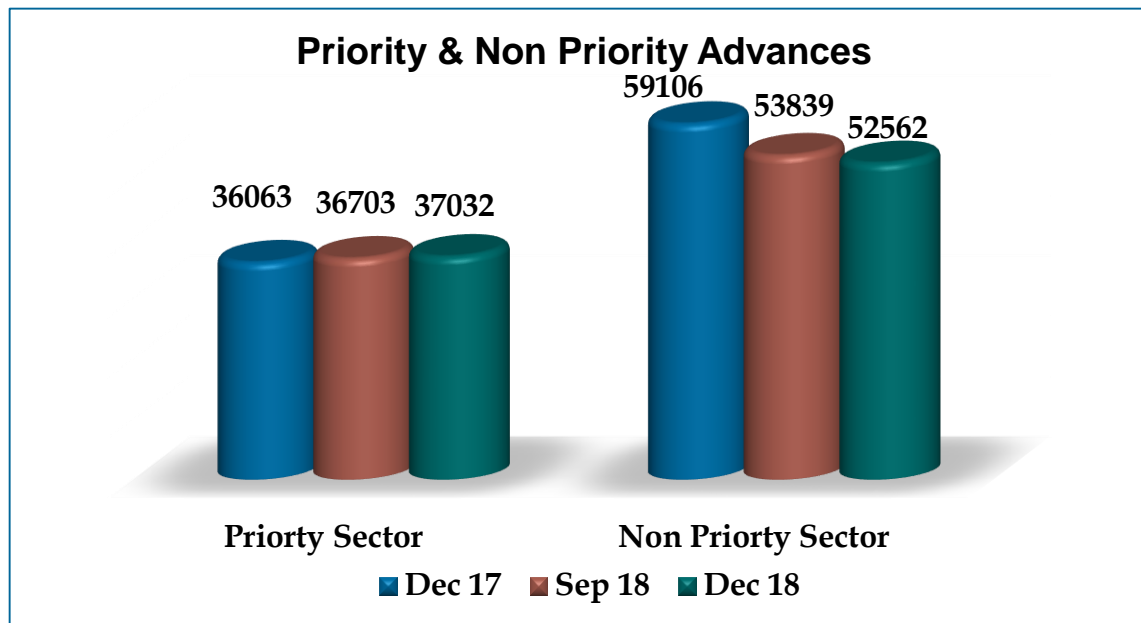
Particulars	As on			% Growth	
	Dec 17	Sep 18	Dec 18	Y-o-Y	Q-o-Q
<b>Total Business</b>	228762	226069	225596	(1.38%)	(0.21%)
<b>Deposits</b>	133593	135527	136002	1.80%	0.35%
<b>of which CASA</b>	59927	62675	63756	6.39%	1.73%
<b>CASA %</b>	44.86%	46.25%	46.88%		
<b>Gross Advances</b>	95169	90542	89594	(5.86%)	(1.05%)
<b>Gross Investment</b>	40949	51662	51542	25.87%	(0.23%)



❖ CASA deposits up by Rs. 3828.85 [6.39%] on Y-o-Y basis.

₹ in Crore

Particulars	As on			% Growth	
	Dec 17	Sep 18	Dec 18	Y-o-Y	Q-o-Q
Gross Advances	95169	90542	89594	(5.86%)	(1.05%)
of which					
Priority Sector	36063	36703	37032	2.69%	0.90%
Non-Priority Sector	59106	53839	52562	(11.07%)	(2.37%)
Priority Sec. % of ANBC	36.93%	41.84%	42.12%		



# Advances under RAM Sector

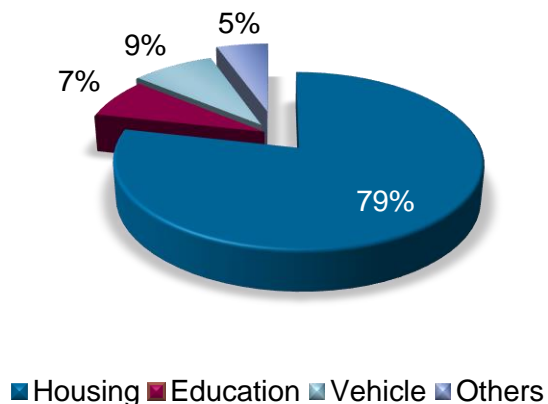


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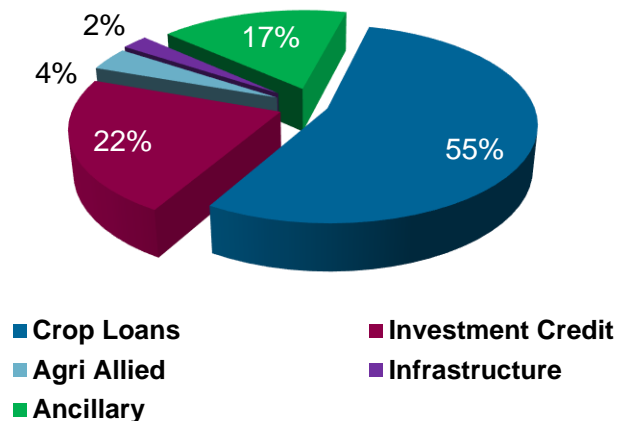
₹ in Crore

Particulars	As on			% Growth	
	Dec 17	Sep 18	Dec 18	Y-o-Y	Q-o-Q
Gross Advances	95169	90542	89594	(5.86%)	(1.05%)
<i>of which</i>					
Retail Sector	13537	14435	14682	8.46%	1.71%
Agriculture Sector	14956	14940	15055	0.66%	0.77%
MSME Sector (Incl. Priority & Non-Priority)	18514	14779	15070	(18.60%)	1.97%
<b>Total RAM</b>	<b>47007</b>	<b>44154</b>	<b>44807</b>	<b>(4.68%)</b>	<b>1.48%</b>
Corporate & Others	48163	46388	44787	(7.01%)	(3.45%)
<b>RAM + Corporate &amp; others</b>	<b>95169</b>	<b>90542</b>	<b>89594</b>	<b>(5.86%)</b>	<b>(1.05%)</b>
<b>RAM % to Gross Advances</b>	<b>49.39%</b>	<b>48.77%</b>	<b>50.01%</b>		

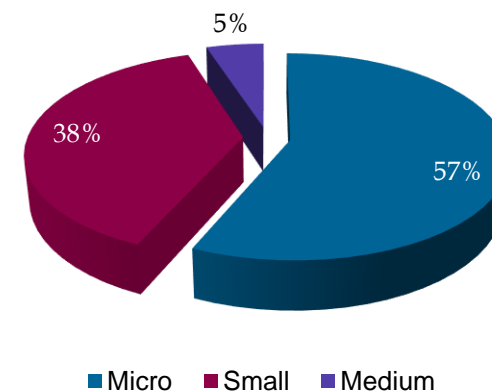
**Retail**



**Agriculture**



**MSME**



# Funded Exposure to Select Sector



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₹ in Crore

Sector	Dec 17	Sep 18	Dec 18	% Growth	% Growth
				Y-o-Y	Q-o-Q
CRE	4273	2408	2323	(45.64%)	(3.53%)
NBFC	7598	9733	8296	9.19%	(14.76%)
Infra.	10419	8993	7962	(23.58%)	(11.46%)
of which Power	4737	4177	3808	(19.61%)	(8.83%)
Telecom	1249	498	11	(99.12%)	(97.79%)
Roads	2716	2883	2765	1.80%	(4.09%)
Ports	341	338	337	(1.17%)	(0.30%)
Others	1376	1097	1041	(24.35%)	(5.10%)
<b>Total</b>	<b>22290</b>	<b>21134</b>	<b>18581</b>	<b>(16.64%)</b>	<b>(12.08%)</b>



# Asset Quality



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₹ in Crore

Particulars	As on						% Change	
	Dec 17		Sep 18		Dec 18		Y-o-Y	Q-o-Q
	Amount	% of G Adv	Amount	% of G Adv	Amount	% of G Adv		
Standard	77041	80.95%	73669	81.36%	74085	82.69%	(3.84%)	0.56%
Sub-Standard	4011	4.21%	4047	4.47%	3779	4.22%	(5.78%)	(6.62%)
Doubtful	13858	14.56%	11854	13.09%	11138	12.43%	(19.63%)	(6.04%)
Loss	260	0.27%	972	1.07%	592	0.66%	128.09%	(39.08%)
Total NPA	<b>18128</b>	<b>19.05%</b>	<b>16873</b>	<b>18.64%</b>	<b>15509</b>	<b>17.31%</b>	<b>(14.45%)</b>	<b>(8.08%)</b>
Total Advances	<b>95169</b>		<b>90542</b>		<b>89594</b>			
Provision Coverage Ratio (including TWO)	<b>53.40%</b>		<b>64.37%</b>		<b>81.08%</b>			
Provision Coverage Ratio (excluding TWO)	<b>41.26%</b>		<b>48.31%</b>		<b>70.17%</b>			

❖ Gross NPA down to 17.31%.

❖ PCR improved to 81.08%.

# NPA Position – Sector Wise



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₹ in Crore

Sector	As on					
	Dec 17		Sep 18		Dec 18	
	Gross NPA	% to Respective Portfolio	Gross NPA	% to Respective Portfolio	Gross NPA	% to Respective Portfolio
<b>Retail Credit</b>	<b>667</b>	<b>4.17</b>	<b>831</b>	<b>4.63</b>	<b>835</b>	<b>4.45</b>
of which : Housing Loan	508	4.72	640	5.73	643	5.67
Education	90	9.21	112	10.34	114	10.40
Vehicle	37	3.74	44	3.63	43	3.45
Others	32	3.89	35	3.58	35	3.50
<b>Agriculture</b>	<b>2331</b>	<b>15.38</b>	<b>3032</b>	<b>19.96</b>	<b>2971</b>	<b>19.88</b>
<b>MSME</b>	<b>4596</b>	<b>24.82</b>	<b>3283</b>	<b>22.18</b>	<b>3218</b>	<b>21.35</b>
<b>Corporate</b>	<b>10287</b>	<b>23.57</b>	<b>9527</b>	<b>23.21</b>	<b>8291</b>	<b>21.15</b>
<b>Others</b>	<b>247</b>	<b>13.27</b>	<b>200</b>	<b>12.74</b>	<b>195</b>	<b>12.11</b>
<b>Total</b>	<b>18128</b>	<b>19.05</b>	<b>16873</b>	<b>18.63</b>	<b>15509</b>	<b>17.31</b>
Priority	6009	16.66	6878	18.74	6755	18.24
Non Priority	12119	20.50	9995	18.56	8754	16.65
<b>Total</b>	<b>18128</b>	<b>19.05</b>	<b>16873</b>	<b>18.63</b>	<b>15509</b>	<b>17.31</b>

❖ MSME NPA decreased by Rs. 1378 crore over December 2017 (29.98%).

# Movement of NPA



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₹ in Crore

Particulars	Nine Month Ended		Quarter Ended		
	Dec 17	Dec 18	Dec 17	Sep 18	Dec 18
<b>Opening Gross NPA</b>	<b>17189</b>	<b>18433</b>	<b>17239</b>	<b>17800</b>	<b>16873</b>
Less Recovery in Ledger Balance	1325	1585	388	439	466
Less Upgradation	329	232	199	428	319
Less Write Off	1817	4842	145	1475	1705
<b>Total Reduction [A]</b>	<b>3471</b>	<b>6659</b>	<b>731</b>	<b>2342</b>	<b>2490</b>
Add Slippages	3857	3612	1536	1365	1098
Add Variation	553	123	84	50	28
<b>Total Addition [B]</b>	<b>4411</b>	<b>3735</b>	<b>1620</b>	<b>1415</b>	<b>1126</b>
<b>Gross NPA</b>	<b>18128</b>	<b>15509</b>	<b>18128</b>	<b>16873</b>	<b>15509</b>
Gross NPA [%]	19.05%	17.31%	19.05%	18.64%	17.31%
Net NPA	10670	4647	10670	8743	4647
Net NPA [%]	12.17%	5.91%	12.17%	10.61%	5.91%

❖ Recovery in ledger balance up by 19.62% on Y-o-Y basis.

# Details of NCLT cases



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₹ in Crore

NCLT Cases as on 31.12.2018	RBI List 1	RBI List 2	Total	Other NCLT Cases	Grand Total
No. of Accounts	7	10	17	71	88
No of Cases where Resolution Plan has approved	1	0	1	4	5
Number of accounts referred under IBC as on 31.12.2018	7	10	17	71	88
Outstanding as on 31.12.2018	2907	1948	4855	4363	9218
Provision made till 31.12.2018	2905	1944	4849	4198	9047
Provision coverage as on 31.12.2018 in these accounts.	100%	100%	100%	96%	98%

❖ The overall PCR is at 98% for accounts where cases are filed with NCLT.

# Movement of all Restructured Standard Advances

₹ in Crore

Particulars	As on		
	Dec 17	Sep 18	Dec 18
Opening Standard Restructured Advances	2,395	916	439
Add: Additions in Restructured Accounts	49	2	0
Add: Upgradations	1	5	3
Less: Downgradations	61	(132)	11
Less: Ceased to attract	(401)	-	(266)
Add/Less: Additional Disbursement/Repayment/Write Off/ Sale to ARC	(315)	(352)	(40)
Closing Restructured Standard Advances	1,668	439	147



# Investments [Gross]



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₹ in Crore

PARTICULARS	As on			% Change	
	Dec 17	Sep 18	Dec 18	Y-O-Y	Q-o-Q
<b>A. SLR Investments</b>					
(i) HFT	109	0	49	-	
(ii) AFS	7846	10948	6618	(15.65%)	(39.55%)
(iii) HTM	27415	26727	23904	(12.81%)	(10.56%)
<b>Total SLR Investment</b>	<b>35370</b>	<b>37675</b>	<b>30571</b>	<b>(13.57%)</b>	<b>(18.86%)</b>
<b>B. Non SLR Investments</b>					
(i) HFT	22.89	0.35	0.10	(99.56%)	(71.43%)
(ii) AFS	4325	10235	12722	194.12%	24.30%
(iii) HTM	1231	3751	8249	570.21%	119.91%
<b>Total Non SLR Investment</b>	<b>5579</b>	<b>13986</b>	<b>20971</b>	<b>275.89%</b>	<b>49.94%</b>
<b>C. Gross Investment</b>	<b>40949</b>	<b>51661</b>	<b>51542</b>	<b>25.87%</b>	<b>(0.23%)</b>
<b>M Duration (Total)</b>	<b>5.35</b>	<b>4.52</b>	<b>4.60</b>		
<b>SLR securities as % of NDTL</b>	<b>25.75</b>	<b>26.88</b>	<b>22.06</b>		

❖ NPI reduced by 66.71% on Y-o-Y basis.

❖ M duration down by 75 BPS on Y-o-Y basis.

# Profitability



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₹ in Crore

Particulars	Nine Month Ended		Quarter Ended			% Increase (Qtr)	
	Dec 17	Dec 18	Dec 17	Sep 18	Dec 18	Y-o-Y	Q-o-Q
Total Income	9508	9236	2995	3193	3056	2.06%	(4.27%)
Total Expenses	7863	7540	2575	2398	2625	1.92%	9.43%
<b>Operating Profit</b>	<b>1645</b>	<b>1696</b>	<b>419</b>	<b>794</b>	<b>432</b>	<b>2.96%</b>	<b>(45.64%)</b>
Provisions & Contingencies other than taxes	3417	6912	1474	858	4422	199.95%	415.51%
<b>Profit before tax</b>	<b>(1772)</b>	<b>(5216)</b>	<b>(1055)</b>	<b>(63)</b>	<b>(3990)</b>		
Tax Expense	(740)	(359)	(458)	(90)	(226)		
<b>Net Profit</b>	<b>(1032)</b>	<b>(4856)</b>	<b>(597)</b>	<b>27</b>	<b>(3764)</b>		

# Interest Earnings

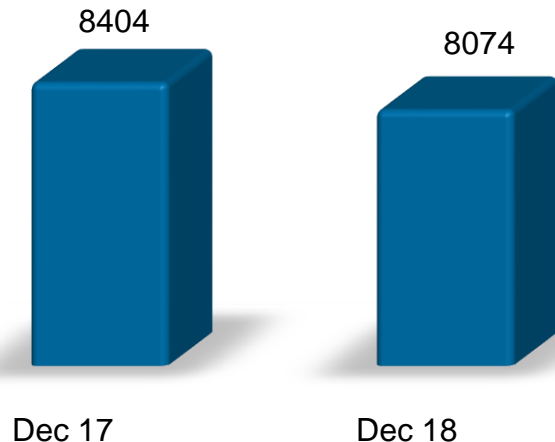


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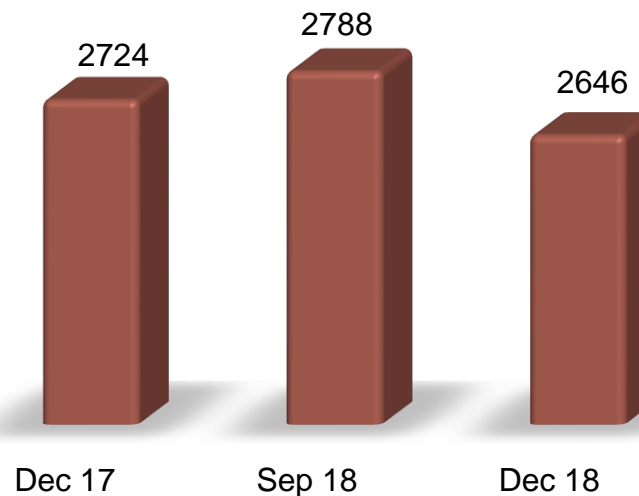
₹ in Crore

Particulars	Nine Month Ended		Quarter Ended			% Growth (Qtr)	
	Dec 17	Dec 18	Dec 17	Sep 18	Dec 18	Y-o-Y	Q-o-Q
Interest on Advances	5457	4926	1757	1643	1663	(5.35%)	1.19%
Interest on Investment	2175	2671	720	975	879	22.09%	(9.89%)
Other Interest Income	773	477	248	170	104	(58.04%)	(38.75%)
<b>Total Interest Income</b>	<b>8404</b>	<b>8074</b>	<b>2724</b>	<b>2788</b>	<b>2646</b>	<b>(2.89%)</b>	<b>(5.11%)</b>

**Interest Income (9 Month)**



**Interest Income (Qtr)**



# Interest Expended



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₹ in Crore

Particulars	Nine Month Ended		Quarter Ended			% Growth (Qtr)	
	Dec 17	Dec 18	Dec 17	Sep 18	Dec 18	Y-o-Y	Q-o-Q
<b>Interest Expenses</b>	<b>5895</b>	<b>5341</b>	<b>1872</b>	<b>1785</b>	<b>1773</b>	(5.25%)	(0.66%)
Deposits	5450	5071	1732	1692	1685	(2.74%)	(0.40%)
Others	446	269	139	94	89	(36.48%)	(5.49%)
<b>Operating Expenses</b>	<b>1968</b>	<b>2199</b>	<b>703</b>	<b>613</b>	<b>851</b>	<b>21.00%</b>	<b>38.81%</b>
Staff Exp	1219	1333	446	348	512	14.87%	46.94%
Other Operating Expenses	749	866	258	265	339	31.58%	28.13%
<b>Total Expenses</b>	<b>7863</b>	<b>7540</b>	<b>2575</b>	<b>2398</b>	<b>2625</b>	1.92%	9.43%

# NII & NIM

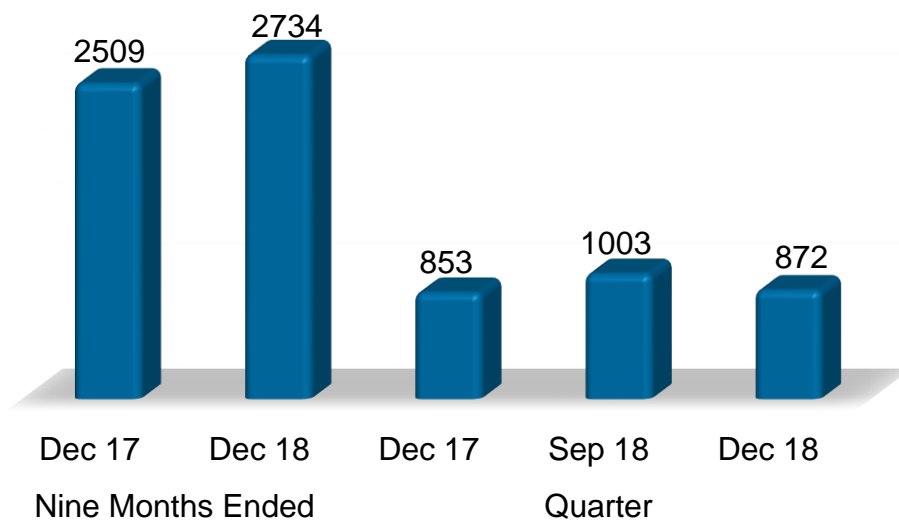


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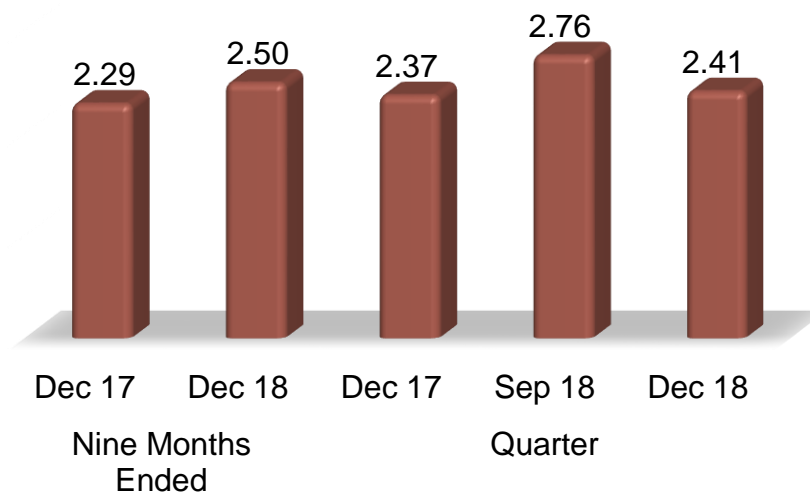
₹ in Crore

Particulars	Nine Month Ended		Quarter Ended			% Growth (Qtr)	
	Dec 17	Dec 18	Dec 17	Sep 18	Dec 18	Y-o-Y	Q-o-Q
Net Interest Income	2509	2734	853	1003	872	2.30%	(13.03%)
Net Interest Margin (%)	2.29	2.50	2.37	2.76	2.41		

## NII



## NIM (%)





# Non Interest Income



Particulars	Nine Month Ended		Quarter Ended			% Increase (Qtr)	
	Dec 17	Dec 18	Dec 17	Sep 18	Dec 18	Y-o-Y	Q-o-Q
<b>Fee Based Income</b>	529	546	172	183	173	0.93%	(5.28%)
<i>Of which</i>							
<i>Fee Income from Govt. Business</i>	14	13	4	4	4	0.00%	0.00%
<i>Fee Income from Advances</i>	274	245	82	82	80	(2.44%)	(2.44%)
<i>Other Fee Income</i>	241	288	85	97	89	4.71%	(8.25%)
<b>Treasury Income</b>	431	303	63	82	111	75.42%	34.72%
<i>Of which</i>							
Net Profit from sale of Investment	347	208	35	51	73	108.56%	42.33%
Exchange profit	84	95	28	31	38	34.72%	22.29%
<b>Recovery in written off accounts</b>	69	195	30	132	42	41.15%	(68.43%)
<b>Miscellaneous Income</b>	75	117	6	7	85	1410.36%	1118.73%
<b>Total Non-Interest Income</b>	<b>1104</b>	<b>1162</b>	<b>270</b>	<b>405</b>	<b>411</b>	<b>52.02%</b>	<b>1.50%</b>

# Operating Expenditure



₹ in Crore

Expenditure Item	Nine Month Ended		Quarter Ended			% Increase (Qtr)	
	Dec 17	Dec 18	Dec 17	Sep 18	Dec 18	Y-o-Y	Q-o-Q
Staff Expenses	1219	1333	446	348	512	14.87%	46.94%
Other Operating Expenses	749	866	258	265	339	31.58%	28.13%
<b>Total Op. Expenditure</b>	<b>1968</b>	<b>2199</b>	<b>703</b>	<b>613</b>	<b>851</b>	<b>21.00%</b>	<b>38.81%</b>

# Other Operating Expenditure



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₹ in Crore

Expenditure Item (Excl Staff Exp)	Nine Month Ended		Quarter Ended			% Increase (Qtr)	
	Dec 17	Dec 18	Dec 17	Sep 18	Dec 18	Y-o-Y	Q-o-Q
Rent, taxes, lighting	148.75	155.94	47.50	50.79	52.93	11.43%	4.21%
Printing & Stationery	14.23	12.28	5.31	4.02	3.89	(26.74%)	(3.23%)
Advt. & Publicity	9.72	12.86	2.95	3.95	6.55	122.03%	65.82%
Depreciation on fixed assets	74.83	122.24	27.55	16.22	81.48	195.75%	402.34%
Directors Fees & Expenses	0.41	0.42	0.09	0.12	0.18	100.00%	50.00%
Auditors Fees	10.04	13.59	4.42	3.66	4.60	4.07%	25.68%
Law Charges	12.36	15.97	4.02	5.07	6.07	51.00%	19.72%
Postage, Telegram, Telephone etc.	27.17	32.19	9.07	10.49	12.05	32.86%	14.87%
Repairs & Maintenance	66.04	92.60	25.30	28.77	31.51	24.55%	9.52%
Insurance	101.91	101.72	33.09	33.85	33.70	1.84%	(0.44%)
<b>Other Expenditure</b>	<b>283.76</b>	<b>306.08</b>	<b>98.60</b>	<b>107.91</b>	<b>106.39</b>	<b>7.90%</b>	<b>(1.41%)</b>
Of which Travelling, Halting, Sundry Charges others etc.	167.72	198.72	56.09	70.80	67.31	20.00%	(4.92%)
Clearing Housse, ATM Outsourcing, Professional fee etc.	68.26	59.05	26.01	22.72	16.46	(36.71%)	(27.55%)
Financial Inclusion exp etc.	18.31	17.24	5.91	6.47	5.76	(2.55%)	(10.91%)
Premises Cleaning, Security Service exp & others.	19.89	23.36	7.54	8.36	8.59	13.98%	2.76%
<b>Total Non-int. Exp.</b>	<b>749.22</b>	<b>865.89</b>	<b>257.90</b>	<b>264.85</b>	<b>339.35</b>	<b>31.58%</b>	<b>28.13%</b>

# Provisions & Contingencies

₹ in Crore

Particulars	Nine Month Ended		Quarter Ended		
	Dec 17	Dec 18	Dec 17	Sep 18	Dec 18
Non Performing Assets	3336	6990	1344	942	4538
Standard/Restructured Assets	(64)	(119)	(62)	(36)	(25)
Depreciation on Investments	94	92	108	97	(140)
Non-performing Investment	19	(180)	6	(204)	(12)
Other provisions (net of write back)	30	129	78	59	60
<b>Provision &amp; Contingencies other than taxes</b>	<b>3417</b>	<b>6912</b>	<b>1474</b>	<b>858</b>	<b>4422</b>
Income Tax (net of DTA & write back)	(740)	(359)	(458)	(90)	(226)
<b>Total Provisions</b>	<b>2677</b>	<b>6553</b>	<b>1016</b>	<b>767</b>	<b>4196</b>

# Key Financial Ratios



Particulars	Nine Month Ended		Quarter Ended		
	Dec 17	Dec 18	Dec 17	Sep 18	Dec 18
Cost of Deposits (%)	5.41	5.01	5.22	5.03	5.01
Yield on Advances (%)	7.99	7.68	7.81	7.92	7.58
Yield on Investments (%)	7.29	7.22	7.26	7.28	7.29
Credit Cost Ratio (%) (Not Annualised)	7.84	12.12			
Cost of Funds (%)	4.99	4.52	4.80	4.53	4.53
Yield on Funds (%)	7.11	6.84	6.99	7.07	6.76
NIM (%)	2.29	2.50	2.37	2.76	2.41
Non-interest income to Total Income (%)	11.61	12.58	9.02	12.67	13.44
Cost to Income Ratio (%)	54.47	56.45	62.65	43.56	66.34
Return on Equity (%)	(35.10)	(639.91)	(58.08)	2.25	(1441.69)
Return on Assets (%)	(0.87)	(4.11)	(1.53)	0.07	(9.62)
Leverage Ratio (%)	4.73	4.15	4.73	3.74	4.15
Earning Per Share (₹) (Not annualised)	(8.44)	(18.61)	(4.65)	0.10	(14.31)



# Capital Optimised Credit

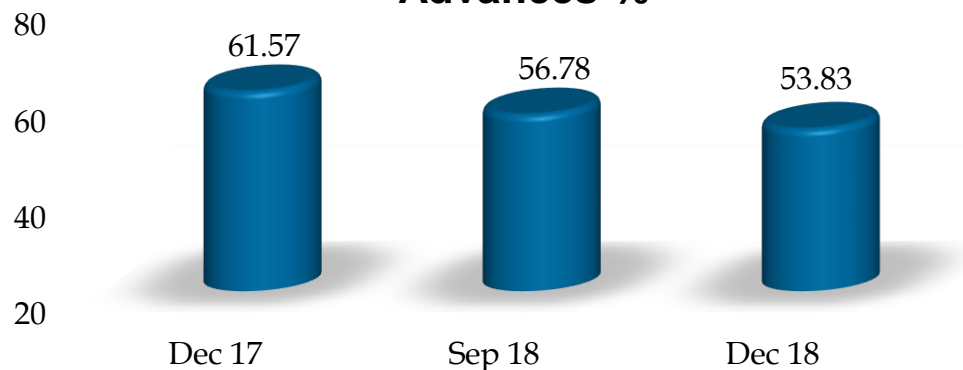


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₹ in Crore

Particulars	Dec 17	Sep 18	Dec 18
Gross Advances	95169	90542	89594
RWA for credit risk (fund based)	58597	51411	48228
% RWA for credit risk to Gross Adv	61.57	56.78	53.83
% RWA for market risk to Gross Adv	6.25	6.78	6.49
% RWA for operational risk to Gross Adv	9.30	9.17	9.21

**RWA for Credit Risk (Fund Based) to Gross Advances %**



# Capital Adequacy BASEL-III



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₹ in Crore

Particulars	As on		
	Dec 17	Sep 18	Dec 18
<b>Risk Weighted Assets</b>	<b>83679</b>	<b>76042</b>	<b>73304</b>
<b>% of RWA to Gross Advances</b>	<b>87.93%</b>	<b>83.99%</b>	<b>81.82%</b>
Tier I Capital	7587	5967	6577
CET I Capital	6052	5939	6549
Additional Tier I Capital	1535	28	28
Tier II Capital	1860	1539	1523
<b>Total Capital Funds</b>	<b>9447</b>	<b>7506</b>	<b>8099</b>
<b>Tier I Ratio</b>	<b>9.07%</b>	<b>7.85%</b>	<b>8.97%</b>
CET I Ratio	7.23%	7.81%	8.93%
Additional Tier I Ratio	1.83%	0.04%	0.04%
<b>Tier II Ratio</b>	<b>2.22%</b>	<b>2.02%</b>	<b>2.08%</b>
<b>CRAR</b>	<b>11.29%</b>	<b>9.87%</b>	<b>11.05%</b>

# Digital Footprints



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No. of Registered Users	Dec 17	Sep 18	Dec 18
	No.(in lacs)	No.(in lacs)	No.(in lacs)
Maha Mobile	4	5	6
UPI	1	1	1
Internet Banking	7	11	11
ATM (cards issued)	69	69	42
BHIM	6	7	8

₹ in Crore

Transactions	Quarter ended					
	Dec 17		Sep 18		Dec 18	
	No. (lacs)	Amount	No. (lacs)	Amount	No. (lacs)	Amount
Maha Mobile	4	1095	4	532	5	625
UPI	36	304	91	1468	167	2480
Internet Banking	84	21405	30	22677	31	26737
ATM on us	52	2343	52	2226	55	2415
ATM off us	76	2 764	78	2 680	81	2770
BHIM	6	174	13	440	14	498

# Resources & Productivity Ratios



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Category	As on		
	Dec 17	Sep 18	Dec 18
Metro	482	474	474
Urban	336	329	329
Semi- Urban	428	428	428
Rural	617	615	615
<b>Total Branches</b>	<b>1863</b>	<b>1846</b>	<b>1846</b>

Category	As on		
	Dec 17	Sep 18	Dec 18
Officers	6389	6783	6708
Clerks	4756	4400	4576
Sub-staff	1775	1817	1780
<b>Total</b>	<b>12920</b>	<b>13000</b>	<b>13064</b>

**Rs. In lacs**

Qtr Ended	Particulars	
	Business per Employee	Operating Profit per Employee
Dec 17	1770.61	12.98
Sep 18	1738.99	24.44
Dec 18	1726.85	13.22

# Performance Under Government Schemes



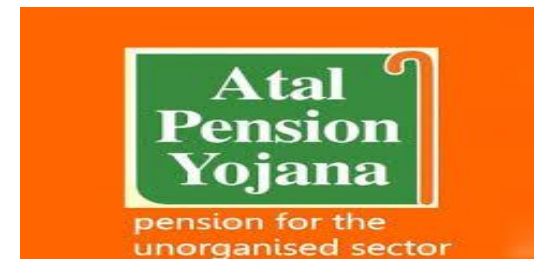
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14.72 Lakh Policies



Disbursement  
₹ 655 crore  
(Dec 18, Qtr)



1.42 Lakh Enrolments



7.61 Lakh Policies



54.32 Lakh Accounts



# Bancassurance & Govt. Business



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₹ in Crore

Category	Dec 17		Sep 18		Dec 18	
	No. of Policies	Commission Received	No. of Policies	Commission Received	No. of Policies	Commission Received
Bancassurance	108045	11.11	72097	8.40	108134	15.27
of which Life	3506	4.45	4493	4.02	7836	8.62
Non Life	104539	6.66	67604	4.38	100298	6.65

Category	Dec 17	Sep 18	Dec 18
	Commission Received	Commission Received	Commission Received
Income from Govt. Business	14.08	9.11	12.98
Of Which from Pension A/cs	8.68	6.35	8.92
Tax Collection	5.40	2.76	4.06
<b>Total</b>	<b>14.08</b>	<b>9.11</b>	<b>12.98</b>

# Awards and Accolades



बैंक ऑफ महाराष्ट्र  
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- ❖ IBA Technology Award: Best Financial inclusion Initiative
- ❖ Rajbhasha Kirti Puraskar for better implementation of Rajbhasha Hindi
- ❖ Rajbhasha Gaurav Award: From Aashirwad in Mumbai
- ❖ Implementation of the project Chhatrapati Shivaji Maharaj Shetkari Sanman Yojana – 2017 (CSMSSY)
- ❖ "Second Prize" for the best implementation of the official language by the well-known literary, cultural institution "AASHIRWAD", Mumbai on 27.09.2017
- ❖ During the year 2017, our Patna branch (Kolkata Zone) was awarded "First Prize" for the best implementation of the Official Language by TOLIC, Patna and our Kota Branch (Jaipur Zone) was awarded "First Prize" for the best implementation of the Official Language by TOLIC, Kota.
- ❖ Bank received the IDRBT Banking Technology Excellence Award for the year 2015-16 for "Use of Technology for Financial Inclusion" among Medium Sized Banks.
- ❖ Bank received VMware's IT Excellence Award for Category "Innovative Company"
- ❖ Bank received DSCI Excellence Award 2016 for 'Security in Bank'
- ❖ SKOCH AWARD 2016 in the field of Financial Inclusion for deployment of technology, employment of BCs, number of transactions, Aadhaar seeding, Payment to BCs and other parameters.
- ❖ Bank received Skotch Order-Of-Merit Award for Qualifying amongst Top 100-Projects in India for Mahasecure.
- ❖ Bank was conferred as BEST BANK-PUBLIC SECTOR in BFSI Awards-2015 by World HRD Congress in recognition of the best performance in Banking Category.
- ❖ Financial Express India's Best Bank Award
- ❖ Skoch Order-of-Merit Award Amongst India's Best – 2015 in Smart Technology for "Migration to Bank's Own EFT Switch"

# Disclaimer

The information contained herein speaks only as of the particular date or dates included in the accompanying slides. Bank has taken all the precautions for accuracy of data. However, bank is not responsible and will not be held liable to any one for any unintended error. Bank of Maharashtra does not undertake an obligation to, and disclaims any duty to, update any of the information provided.

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*Thank you*

