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

WELCOME

Financial Performance for the Quarter ended 30th June 2013

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

VISION

To be a vibrant, forward looking, techno-savy, customer centric bank serving diverse sections of the society, enhancing shareholders' and employees' value while moving towards global presence.

MISSION

- To ensure quick and efficient response to customer expectations.
- To innovate products and services to cater to diverse sections of society.
- To adopt latest technology on a continuous basis.
- To build proactive, professional and involved workforce.
- To enhance the shareholders' wealth through best practices and corporate governance.
- To enter international arena through branch network.

ACHIEVEMENTS & INITIATIVES

- Crossed the Business Level of ₹1,88,000 cr
- Opened almost 4 lakh new Current & Saving accounts excluding basic saving accounts in the June Quarter
- Opened 28 branches in first quarter of the Fiscal 2013-14 taking total number of branch outlets to 1756
- Opened 6 new branches in rural areas fostering financial inclusion.
- Acceptance of Maharashtra Govt. Taxes across counter at all the branches

ACHIEVEMENTS & INITIATIVES

- Door Step Banking started at Pune & Mumbai
- NPS Lite "Swavlamban" started at all the branches
- Scheme for financing for ST Production Loans and Working Capital requirement for agricultural lending, under tie up various Institutions /companies/dealers
- Appointment of DSAs for Housing and Vehicle Loans on pilot basis in 10 Zones
- Concession of 0.5% in Education Loans for girl students and wards of existing home loan borrowers

AWARDS & ACCOLADES: 2013

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

IPE BFSI Awards 2013

- Best in Public Sector
- Best Bank with Most Admired Services
- Best Security Initiative
- Business Sustainability Initiative of the Year
- Best CEO
- Best Executive Director
- Best Corporate Social Responsibility

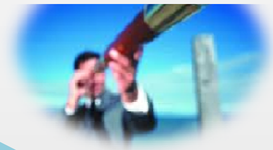
"Business Excellence in Banking Award"– By Times Research Private Limited

AGENDA

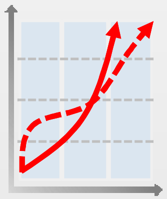
FINANCIAL PERFORMANCE

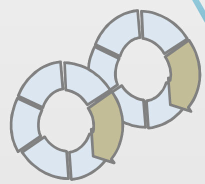
Quarter ended 30th June 2013

Key Indicators



Looking Forward





Financials

Resources

Deployment

Efficiency Ratios

KEY BUSINESS PARAMETERS(YoY):

(₹ in Crore)

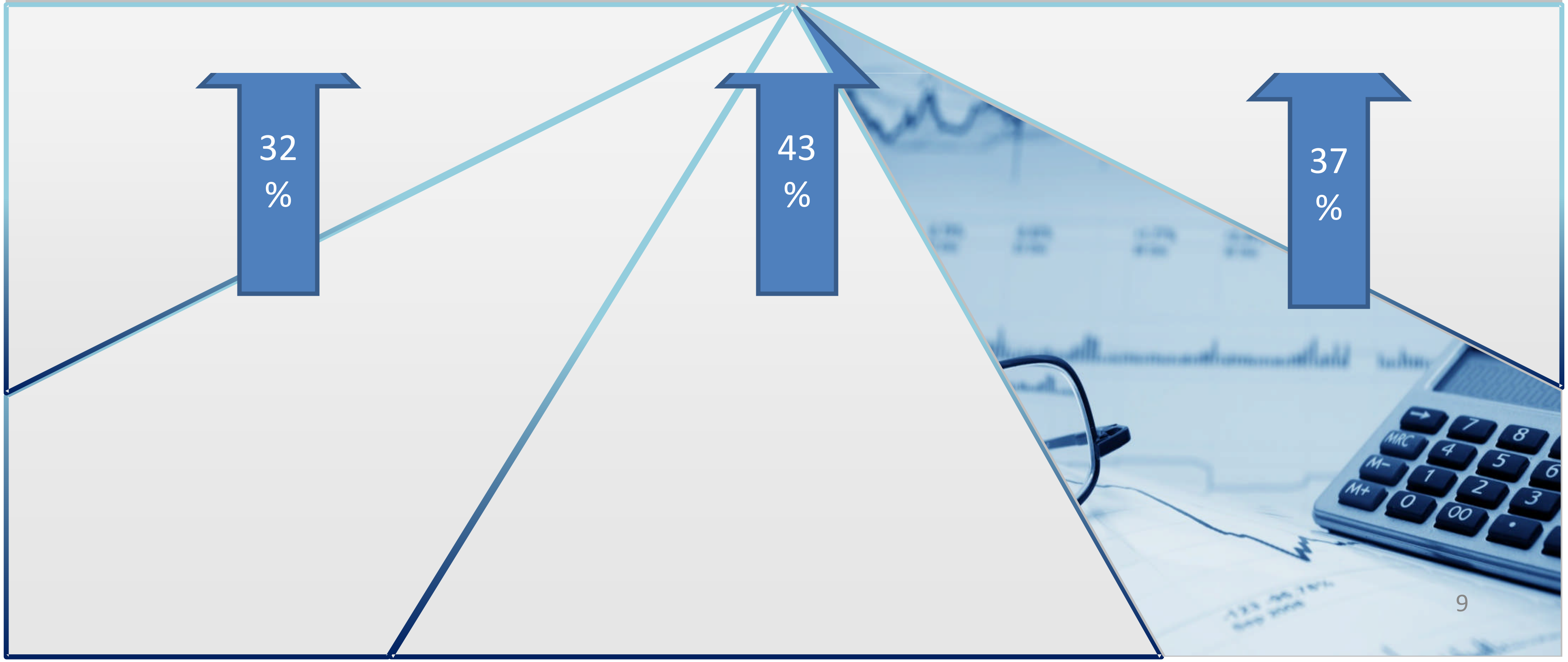
OPERATING PROFIT	698.91	58.77 %
NET PROFIT	266.33	89.61 %
TOTAL INCOME	2974.31	34.14 %
INTEREST SPREAD	908.02	39.46 %
GROSS NPA %		1.80 %
NET NPA %		0.80 %
TOTAL DEPOSIT	105446.65	32.01 %
GROSS ADVANCES	83010.44	43.60 %
TOTAL BUSINESS	188457.09	36.88 %
CASA DEPOSITS	37247.60	17.80 %
NIM		3.02%

BUSINESS PROFILE : Jun13(Jun 12)

DEPOSITS	GROSS ADVANCES	TOTAL BUSINESS
105446.65	83010.44	188457.09
(79879.78)	(57804.78)	(137684.56)

Quarter ended 30th June 2013

(₹ in Crore)



Profitability : Jun13(Jun 12)

NET PROFIT

266.33
(140.46)

(₹ in Crore)

%

Tangible Net Worth as on 30-06-2013

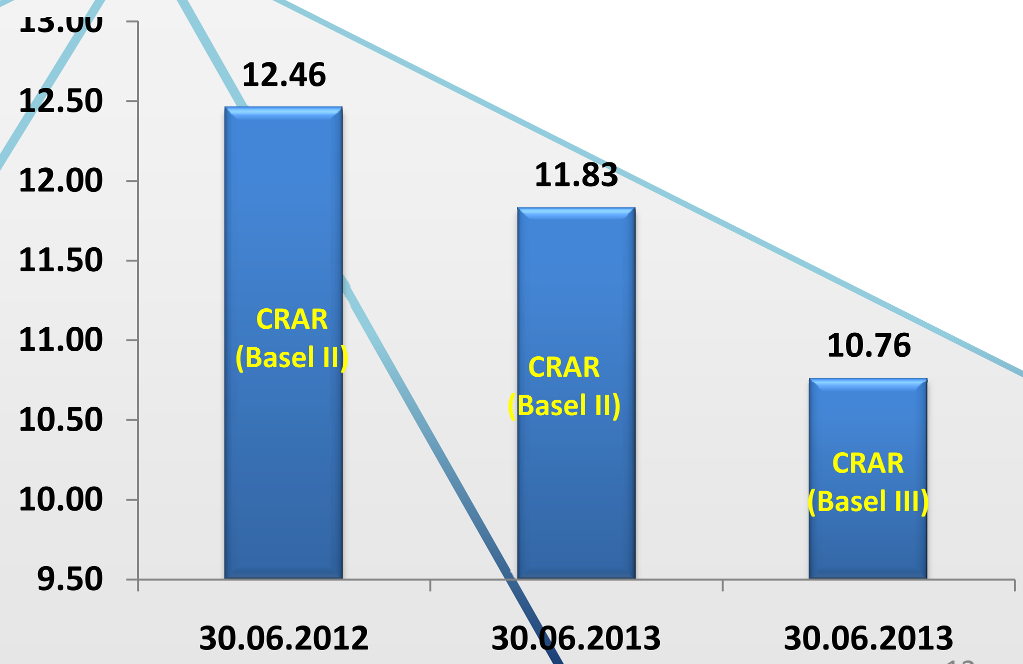
Particulars			(Rs. in Crore)
Share Capital			
	Equity Share Capital	661.48	
	Perpetual Non-Cummulative Preference Share	588.00	
			1249.48
Add: Reserve & Surplus(Excluding RevaluationReserves)			
i)	Statutory Reserve	1018.16	
ii)	Capital Reserve	139.81	
iii)	Share Premium	1262.14	
iv)	Revenue Reserve	1201.56	
v)	Special Reserve	243.00	
vi)	Investment Reserve	0.00	
vii)	Balance of profit	412.76	
	Sub Total		4277.42
Capital & Free Reserve			5526.89
Less : Intangible Assets			4.43
Less : DTA (Net)			45.76
Less : Unamortised Portion of Pension & Gratuity			179.33
Tangible Net Worth			**5297.37**

Particulars	30.06.2012	30.06.2013
Tier I Capital	4243.97	5469.37
Tier II Capital	2171.31	3620.92
Total Capital	6415.29	9090.29
Total Risk Weighted Asset	51497.28	76855.16
CRAR (Basel II)	12.46	11.83
CRAR (Basel III)	N.A	10.76

(₹ in Crore)

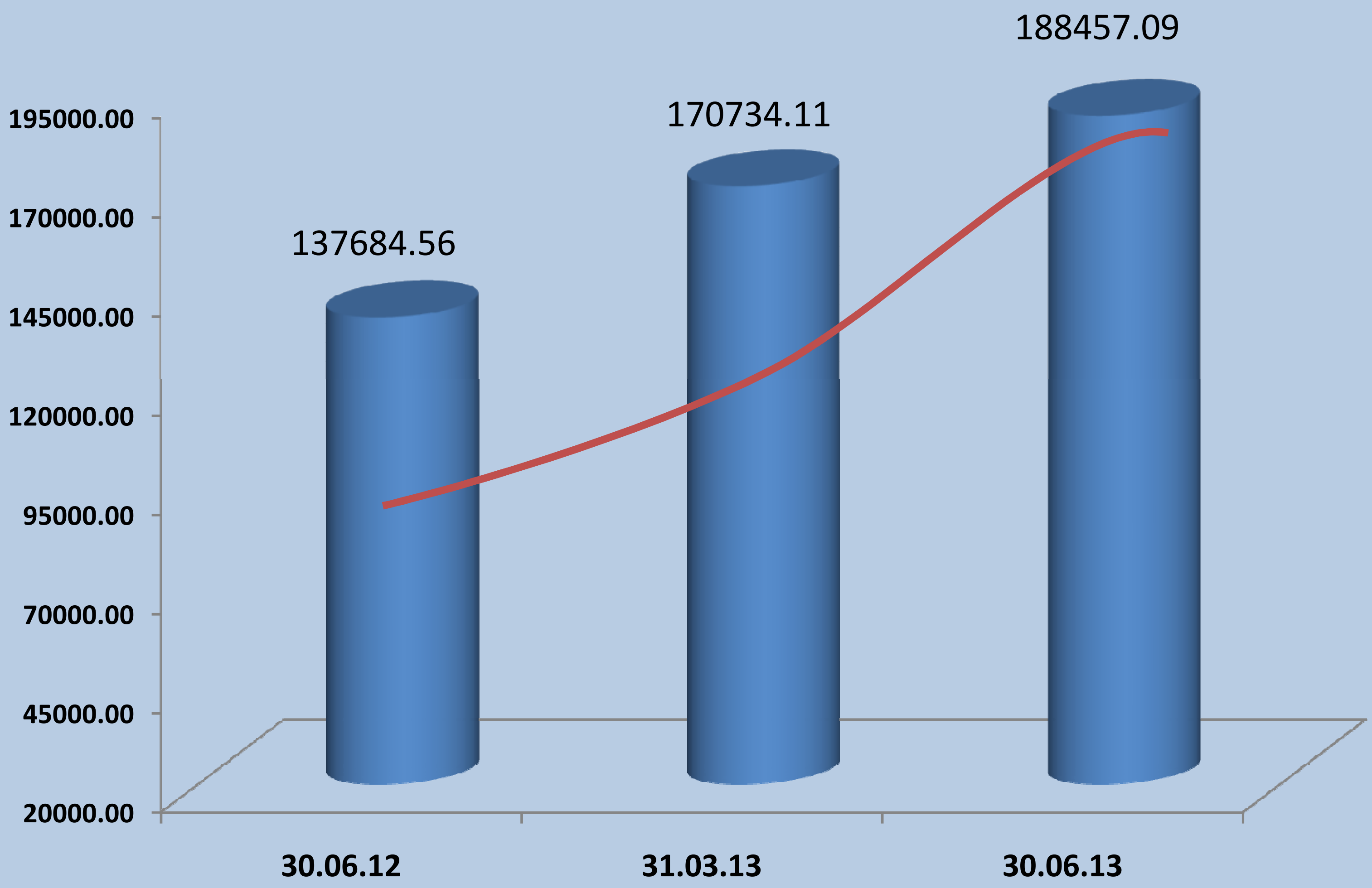
बैंक ऑफ महाराष्ट्र
Bank of Maharashtra
भारत सरकार का उद्यम
एक परिवार एक बैंक

CAPITAL ADEQUACY



SUSTAINED BUSINESS GROWTH

(₹ in Crore)



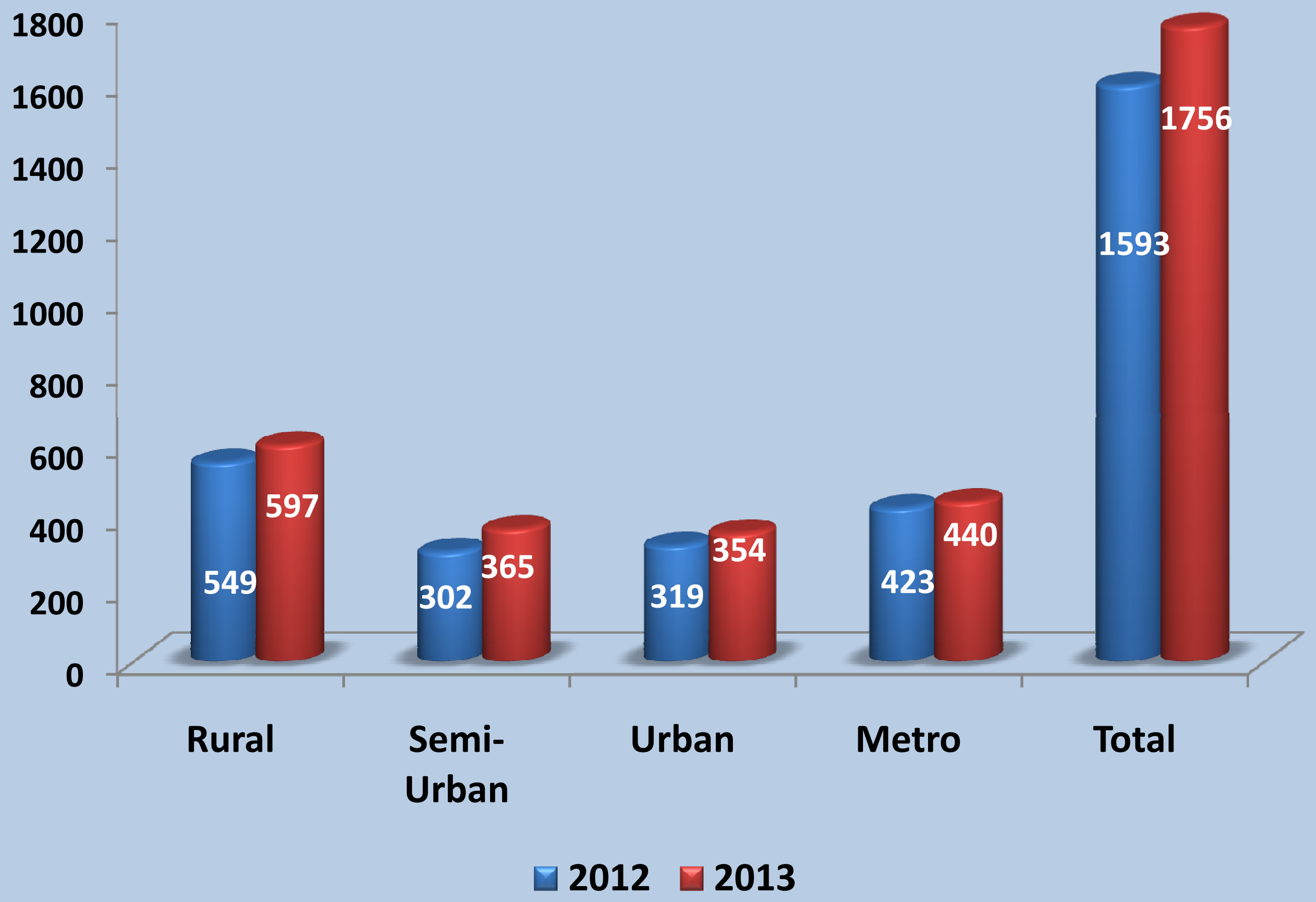
AREA WISE BRANCHES - BUSINESS

(₹ in Crore)

Cateogry	No of Brs	Business	Share in Br Network (%)	Share in Business (%)
Rural	597	16509	34.00	8.76
Semi-Urban	365	18622	20.79	9.88
Urban	354	30587	20.16	16.23
Metro	440	122739	25.06	65.13
TOTAL	1756	188457	100	100

AREA WISE BRANCHES

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



ZONE WISE BRANCH NETWORK

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

Sl No	Region	Rural	Semi-Urban	Urban	Metro	Total
1	Ahmedabad	7	10	16	27	60
2	Ahmed nagar	29	15	4	0	48
3	Akola	23	17	4	0	44
4	Amravati	25	13	14	0	52
5	Aurangabad	30	12	21	0	63
6	Bangalore	11	8	24	18	61
7	Bhopal	[illegible]	6	6	5	39
8	Chandigarh	3	12	26	5	46
9	Chandrapur	27	23	5	0	55
10	Chennai	1	7	22	11	41
11	Delhi	3	0	22	40	65
12	Goa	19	16	0	0	35
13	Hyderabad	6	3	17	19	45
14	Indore	20	4	7	9	40
15	Jabalpur	26	7	9	0	42
16	Jaipur	5	6	13	9	33
17	Jalgaon	16	13	9	0	38
18	Kolhapur	33	17	18	0	68

ZONE WISE BRANCH NETWORK

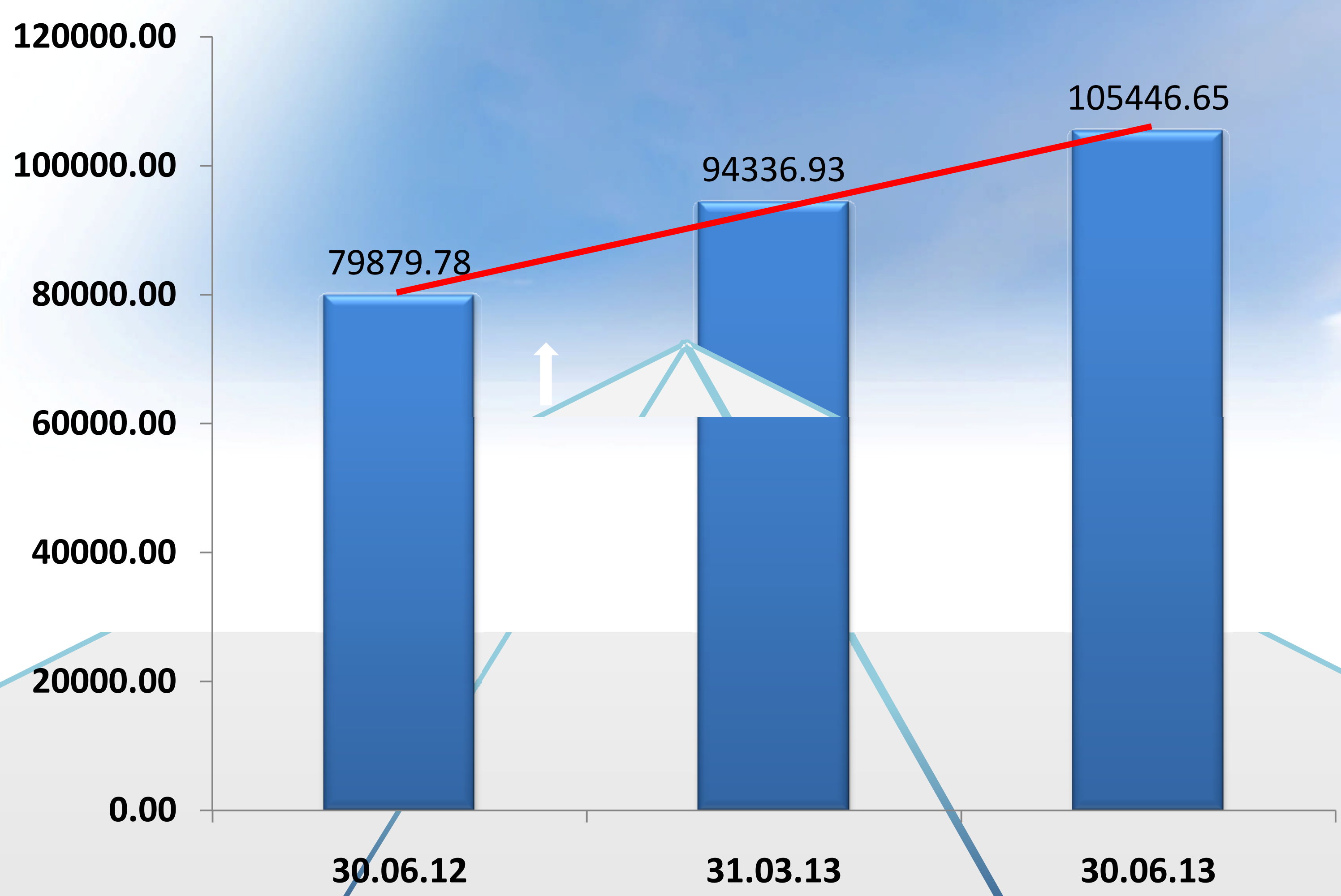
Sl No	Region	Rural	Semi-Urban	Urban	Metro	Total
19	Kolkata	4	14	30	23	71
20	Latur	18	16	12	0	46
21	Lucknow	2	17	23	16	58
22	Mumbai City	0	0	0	43	43
23	Mumbai Suburb	0	0	0	51	51
24	Nagpur	24	9	1	29	63
25	Nasik	46	17	1	17	81
26	Pune City	0	1	0	56	57
27	Pune East	28	19	0	13	60
28	Pune West	31	11	0	23	65
29	Raigad	21	8	12	0	41
30	Raipur	20	8	11	0	39
31	Ratnagiri	14	10	0	0	24
32	Satara	38	17	3	0	58
33	Solapur	24	14	15	0	53
34	Thane	21	15	9	26	71
	Total	**597**	**365**	**354**	**440**	**1756**

STATE WISE BRANCH NETWORK

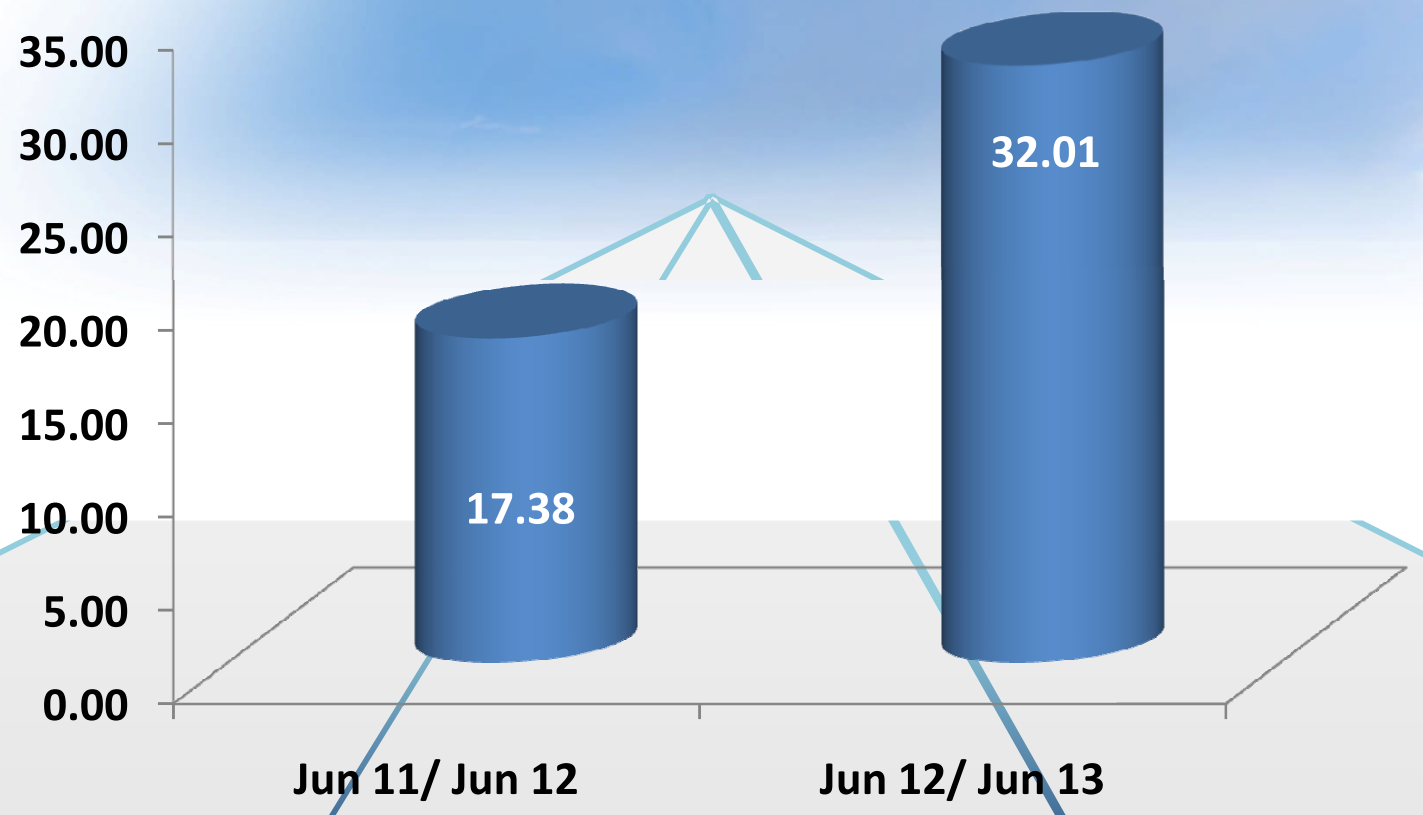
S No	State	Rural	Semi Urban	Urban	Metro	Total
1	Arunachal Pradesh	0	1	0	0	1
2	Assam	0	4	5	0	9
3	Andhra Pradesh	6	3	17	19	45
4	Bihar	0	2	5	3	10
5	Chhatisgarh	11	6	11	0	28
6	Delhi	0	0	0	36	36
7	Goa	5	11	0	0	16
8	Gujarat	7	10	16	27	60
9	Haryana	3	0	20	2	25
10	Himachal Pradesh	1	2	1	0	4
11	Jammu & Kashmir	0	0	2	0	2
12	Jharkhand	0	1	4	1	6
13	Karnataka	11	[illegible]	24	18	61
14	Kerala	0	2	7		9
15	Madhya Pradesh	77	19	22	14	132
16	Maharashtra	462	252	128	258	1100
17	Manipur	0	0	1	0	1
18	Meghalaya	0	0	1	0	1
19	Mizoram	0	0	1	0	1
20	Nagaland	0	1	0	0	1
21	Odisha	0	1	4	0	5
22	Punjab	1	10	11	5	27
23	Rajasthan	5	6	13	9	33
24	Sikkim	0	1	0	0	1
25	Tamil Nadu	1	5	14	11	31
26	Tripura	0	0	1	0	1
27	Uttar Pradesh	3	15	30	18	66
28	West Bengal	4	3	8	19	34
29	Uttarakhand	0	2	3	0	5
	Union Territory					
1	Chandigarh	0	0	4	0	4

DEPOSITS

(₹ in Crore)



GROWTH IN DEPOSITS Y-o-Y (%)

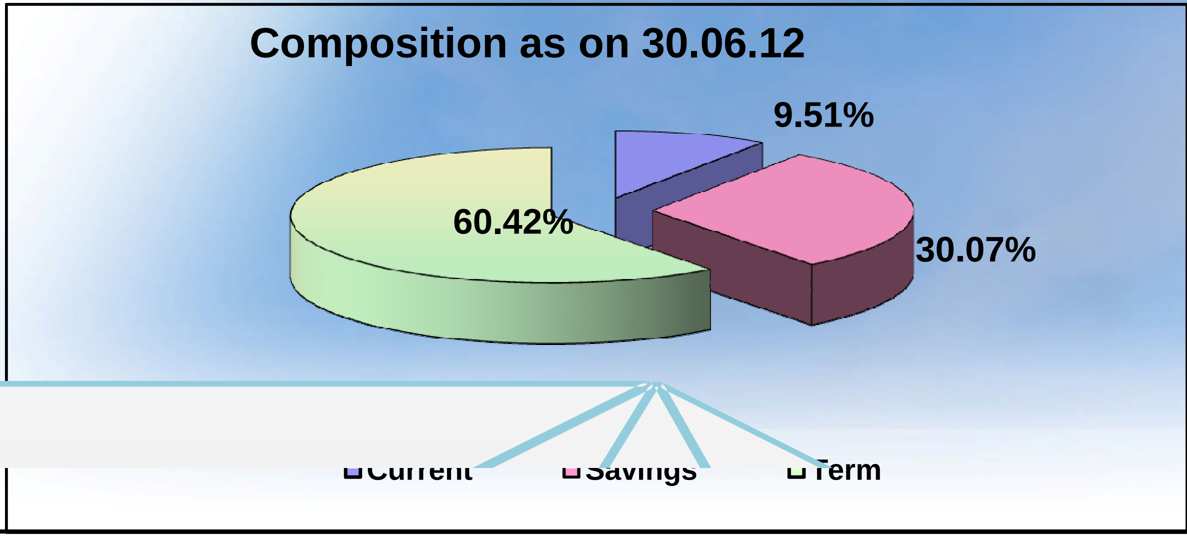


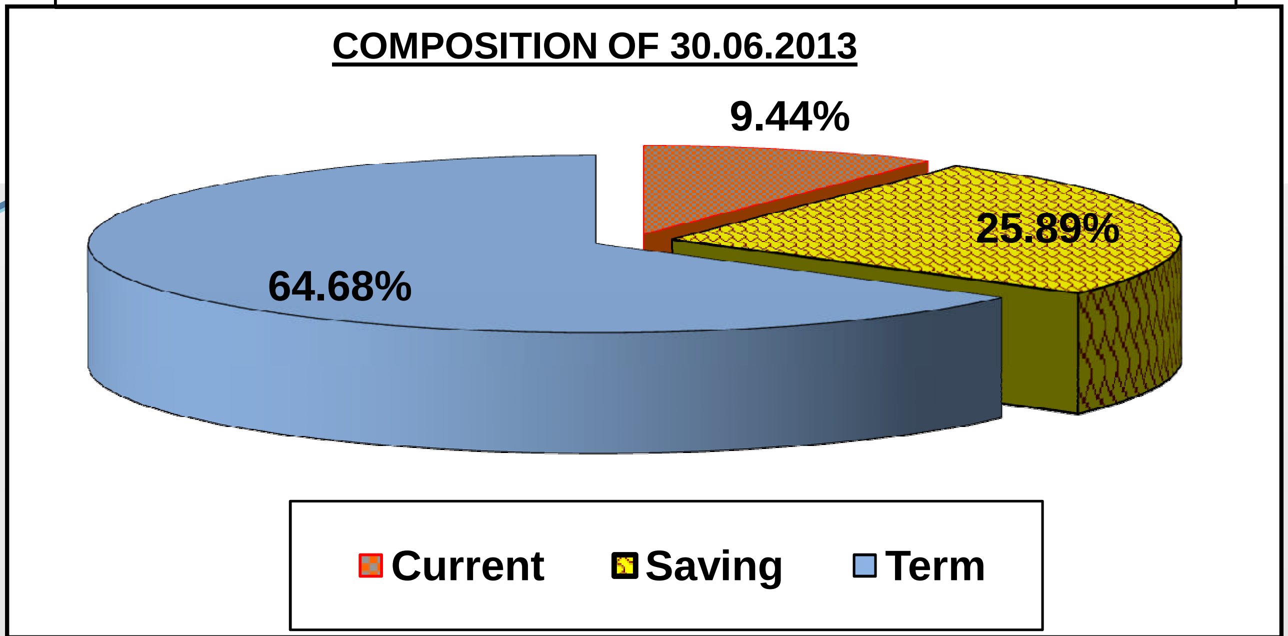
DEPOSITS

(₹ in Crore)

Particulars	30.06.2012	30.06.13	Gr over Jun 12	
	Actual	Actual	Abs	%
Deposits	**79880**	**105447**	**25567**	**32.01**
Current Deposits	7,597	9,950	2354	30.98
Savings Deposits	24,023	27,297	3274	13.63
CASA	**31,620**	**37,248**	**5628**	**17.80**
Term Deposits	48,260	68,199	19939	41.32
Bank Deposits	**43**	**278**	**235**	**542.07**
of which - Current Deposits	29	40	11	39.79
Term Deposits	15	238	224	1531.16
Aggregate Deposits (Excl. Bank)	**79,836**	**105,168**	**25332**	**31.73**

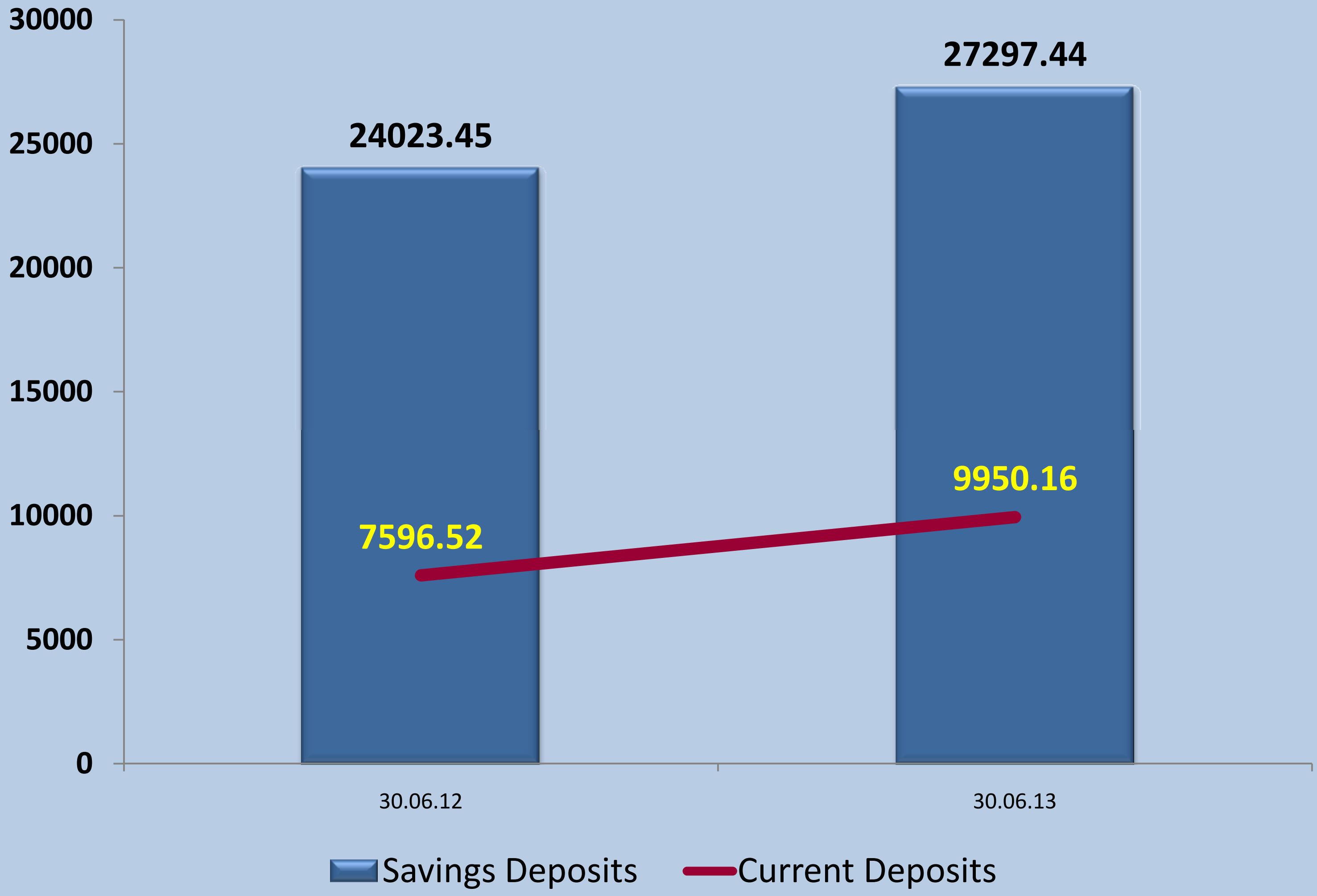
DEPOSITS


Composition as on 30.06.12
9.51%
60.42%
30.07%
Current
Savings
Term


COMPOSITION OF 30.06.2013
9.44%
25.89%
64.68%
Current
Saving
Term

Savings & Current Deposits

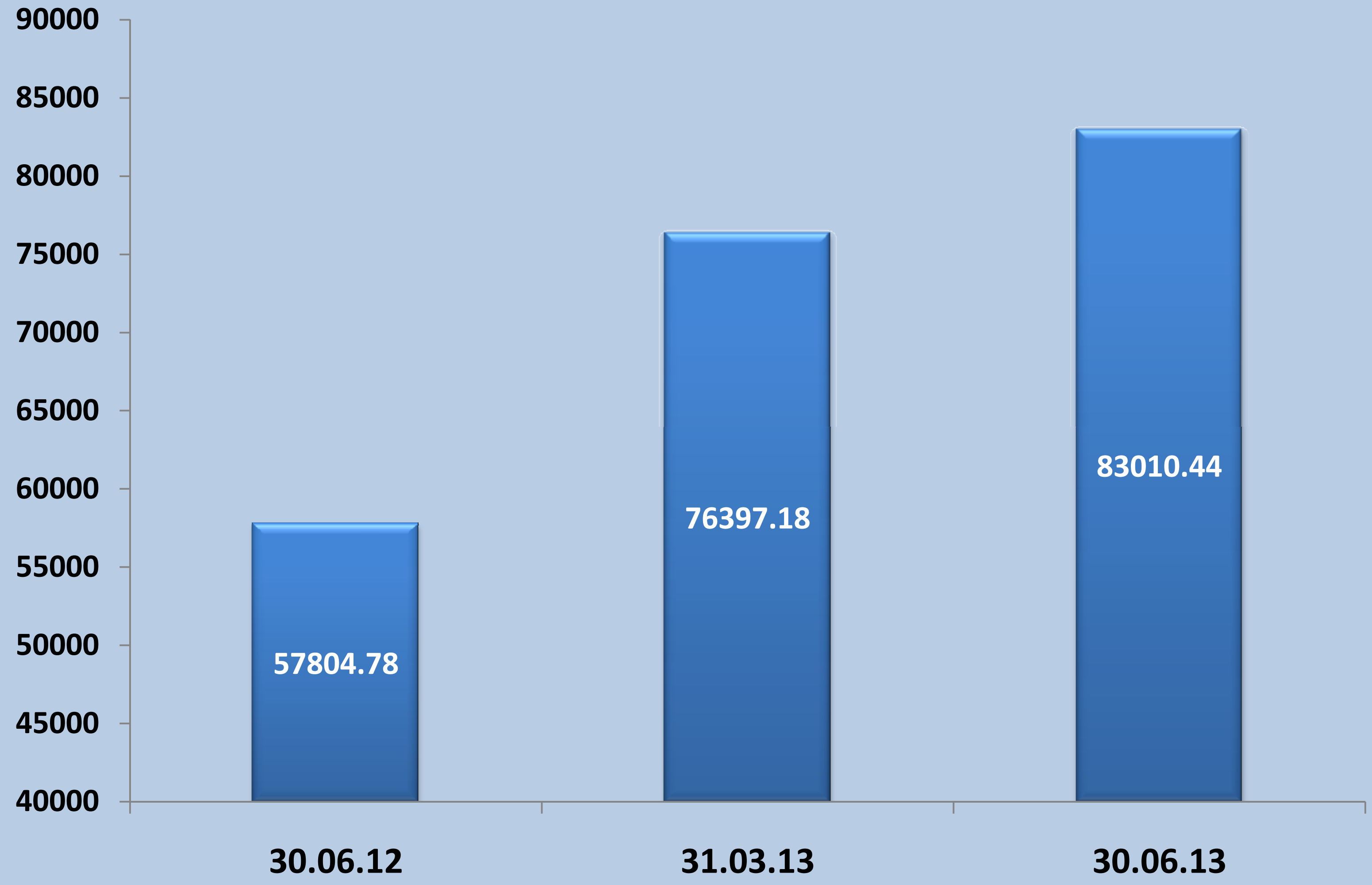
(₹ in Crore)



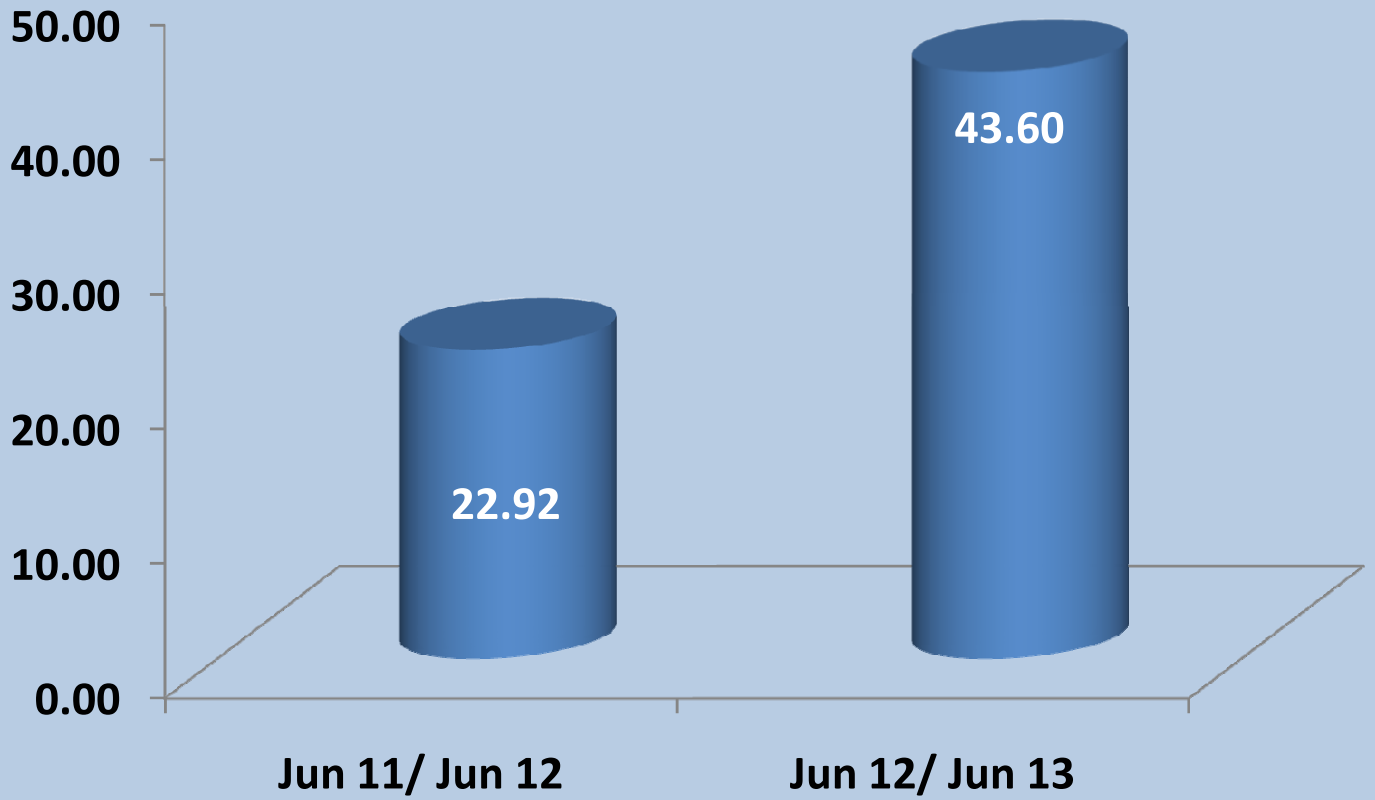
ADVANCES POSITION

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

(₹ in Crore)



GROWTH IN ADVANCES Y-o-Y (%)



Credit Portfolio - Industry wise

(₹ in Crore)

Industry Name	Total Credit O/S	% Share in Gross Advances	Total NPA	% Share in Total NPA
All Engineering	2527.10	3.04	20.52	1.37
of which				
Electronics	366.74	0.44	0.65	0.04
Engineering others	2160.36	2.60	19.87	1.32
Cotton Textiles	515.50	0.62	28.76	1.92
Jute Textiles	16.06	0.02	0.07	0.00
Other Textiles	1027.84	1.24	10.35	0.69
Sugar	388.13	0.47	0.00	0.00
Tea	0.00	0.00	0.00	0.00
Food Processing	208.86	0.25	1.69	0.11
Vegetable oils & Vanaspati	114.51	0.14	0.00	0.00
Tobacco & Tobacco Products	320.23	0.39	2.85	0.19
Paper & Paper Products	324.38	0.39	9.84	0.66
Rubber Products	413.85	0.50	4.33	0.29

Credit Portfolio - Industry wise

(₹ in Crore)

Industry Name	Total Credit O/S	% Share in Gross Advances	Total NPA	% Share in Total NPA
Chemical Dyes Paints	1369.56	1.65	32.11	2.14
of which				
Fertilizers	93.01	0.11	0.18	0.01
Petrochemicals	401.64	0.48	0.34	0.02
Drugs Pharmaceuticals	803.34	0.97	30.58	2.04
Chemicals Others	71.57	0.09	1.01	0.07
Cement	859.37	1.04	49.16	3.28
Leather	55.59	0.07	1.42	0.10
Gems & Jewellery	455.51	0.55	1.57	0.10
Construction	322.37	0.39	11.44	0.76
Petroleum	1791.35	2.16	0.02	0.00
Automobiles	1423.47	1.71	3.76	0.25
Computer Science	77.23	0.09	4.46	0.30
Infrastructure	13487.27	16.25	27.23	1.82
of which				
Power	9146.71	11.02	0.39	0.03
Telecom	639.62	0.77	0.03	0.00
Roads & Ports	1276.18	1.54	16.19	1.08
Other Industries (balancing fig)	53028.24	63.88	1280.15	85.36
Grand Total	**83010.44**	**100.00**	**1499.74**	**100.00**

Priority Sector Advances

(₹ in Crore)

Particulars	30.06.2012	30.062013	Growth (Abs)	Growth (%)
Priority Sector Advances	19631.94	26599.72	6967.78	35.49
% of ANBC	34.31	34.89	0.58	1.69
Direct Agriculture	5045.20	6936.64	1891.44	37.49
Indirect Agriculture	1144.07	1576.54	432.47	37.80
Total Agriculture	**6189.27**	**8513.18**	**2323.91**	**37.55**
% of ANBC	10.82	11.17	0.35	3.23
ANBC	**57214.79**	**76232.42**	**19017.63**	**33.24**

EXPOSURES AS ON 30.06.2013

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

(₹ in Crore)

Industry	As on 30.06.2012		As on 30.06.2013	
	Exposure	O/S Balances	Exposure	O/S Balances
HOUSING FINANCE COMPANIES	2959.32	2816.25	3271.43	2982.43
NBFC, AFC, IFC etc	7077.52	6406.17	5990.86	5289.00
POWER	8114.06	5935.65	10427.01	9146.71
TELECOM	621.87	448.34	691.56	639.62
AVIATION	12.93	10.81	99.51	99.45

Restructured Accounts

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

(₹ in Crore)

Particulars	Outstanding balance as on 30.06.2013	Diminution provision
Total restructured accounts as on 30.06.2013	4985.43	195.93
Restructured During Quarter ended 30.06.2013	385.51	12.35
Restructured During FY 2012-13	1955.57	92.73

NPA Coverage

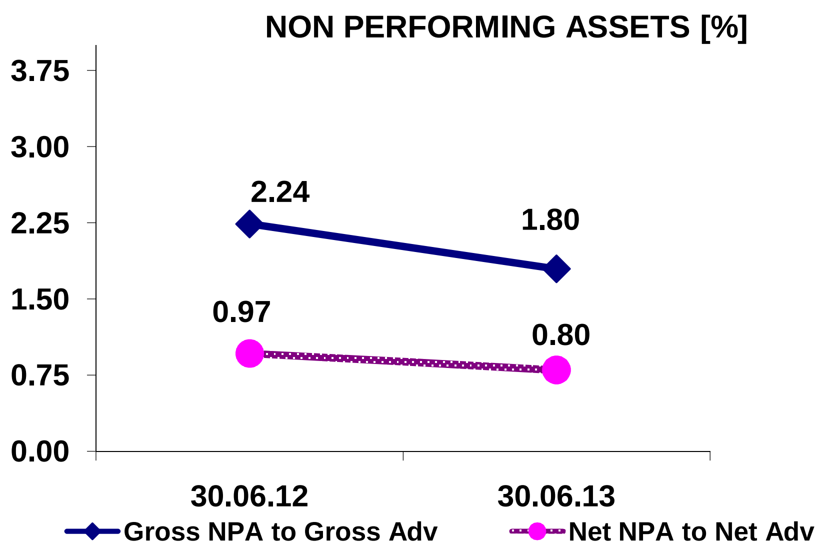
(₹ in Crore)

Particulars	AS ON	
	30.06.12	30.06.13
Gross Advances	57804.78	83010.44
Gross NPA	1294.45	1499.74
DICGC/ECGC settled amount	33.77	36.89
Provision held for NPA	707.61	806.86
Provision for Restructured Advances	190.91	195.93
Net Advances	56872.49	81974.71
Net NPA	549.29	655.96
% Gross NPA to Gross Advances	2.24	1.80
% NPA to Net Advances	0.97	0.80
Provision Coverage Ratio	79.33	76.50

Movement of NPA

(₹ in Crore)

	30.06.12	30.06.13
Gross NPA at the beginning of the period	**1297.03**	**1137.55**
Reduction in NPA	0.00	0.00
Cash Recovery in Ledger balance	59.93	58.03
Up-gradation	95.71	48.14
Write Off	288.29	91.39
Total reduction in NPA	**443.93**	**197.56**
Addition to NPA	0.00	0.00
Fresh slippages during the period	439.66	556.14
Addition to existing NPA	1.69	3.61
Total additions to NPA	**441.35**	**559.75**
Gross NPA at the end of the period	**1294.45**	**1499.74**



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

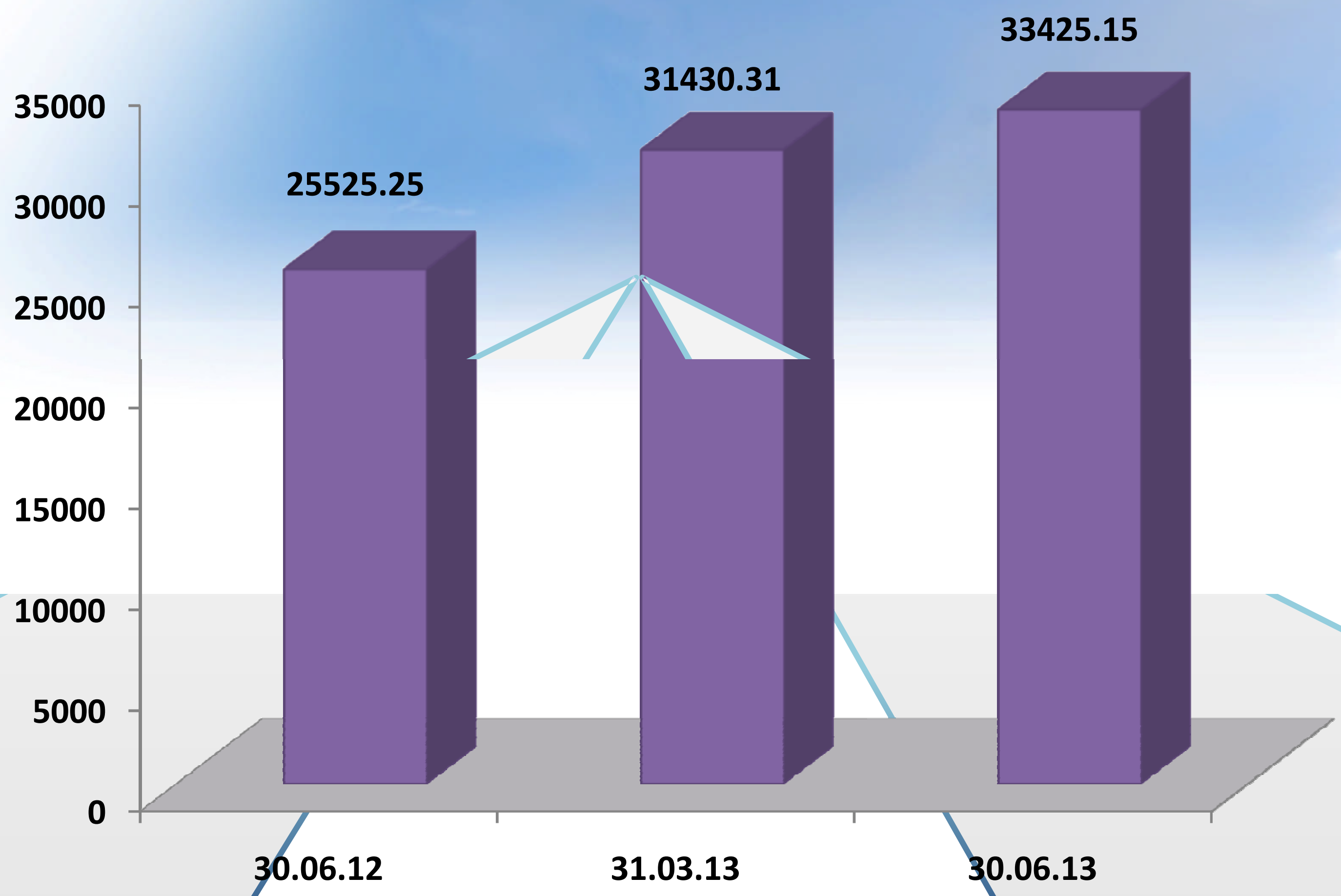
Investment portfolio- Net Investment

(₹ in Crore)

Composition as on			
CATEGORY	30.06.12	31.03.13	30.06.13
H T M	21179.35	25695.84	26109.88
% to Net Investment	82.97	81.75	78.11
A F S	3904.55	5337.19	6686.40
% to Net Investment	15.30	16.98	20.00
H F T	441.35	397.28	628.86
% to Net Investment	1.73	1.26	1.88
Net Investment	25525.25	31430.31	33425.14
Depreciation & Provision for NPI	86.73	67.40	79.98
Gross Investment	25611.98	31497.73	33505.12

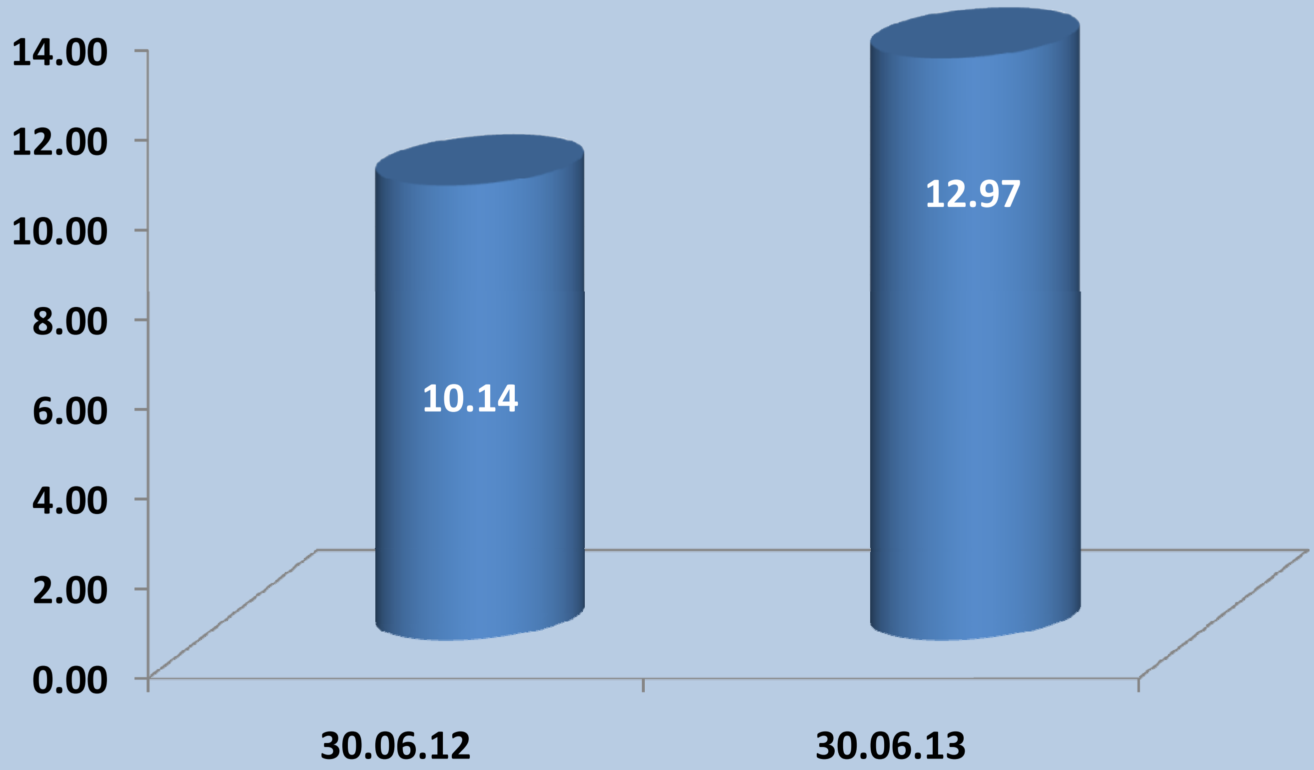
Investment portfolio- Net Investment

(₹ in Crore)



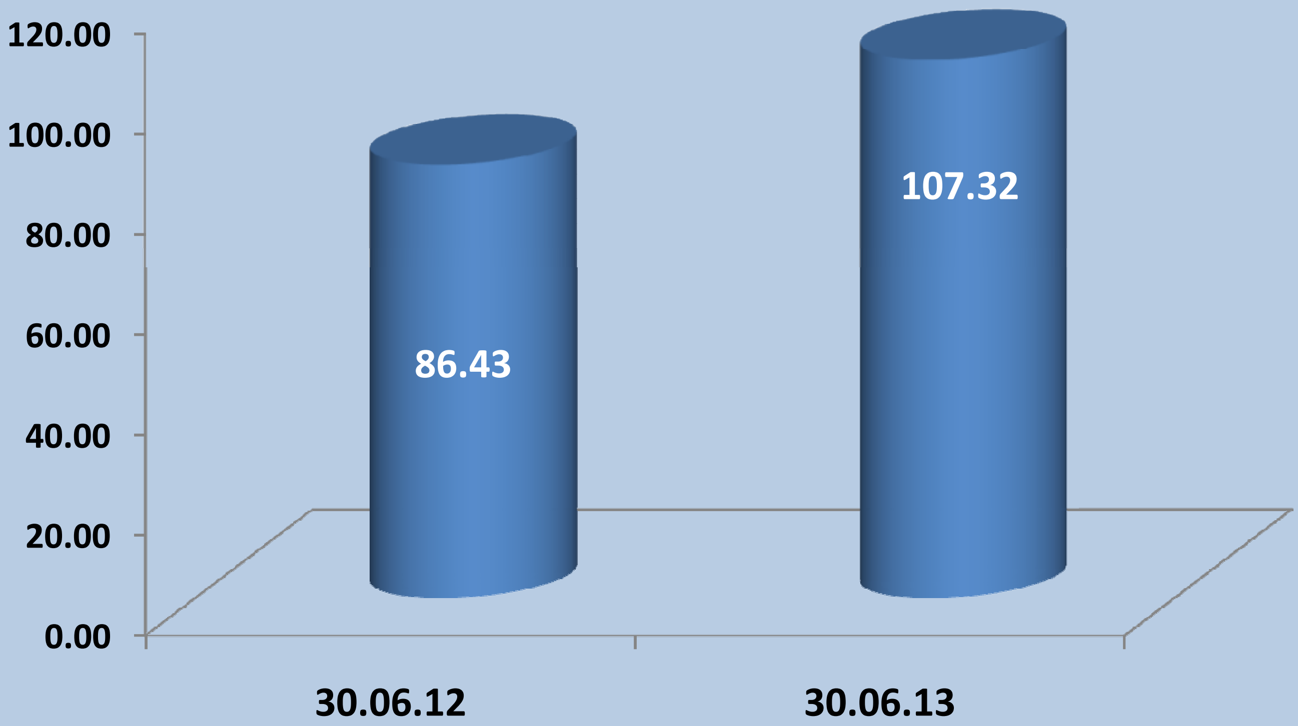
Business Per Employee

(₹ in Crore)



Business Per Branch

(₹ in Crore)



Interest Earned & Expended

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

(₹ in Crore)

Particulars	*Quarter ended*		*Year ended*		*Growth (Jun 13/Jun 12)*	
	30.06.12	*31.03.13*	*30.06.13*	*31.03.13*	*Abs*	*%*
Interest Income	**2038.50**	**2781.47**	**2749.21**	**9615.38**	**710.71**	**34.86**
Interest on advances	1553.37	2144.05	2129.05	7298.50	575.68	37.06
Interest on Investment (net of amortisation)	473.96	602.84	592.24	2231.28	118.28	24.96
Interest on Inter Bank Funds & others	11.17	34.58	27.92	83.65	16.75	149.96
Interest Expended	**1387.41**	**1910.43**	**1841.19**	**6580.08**	**453.78**	**32.71**
Interest paid on Deposits	1279.10	1702.56	1622.37	5879.25	343.27	26.84
Interest paid on RBI/Inter Bank	33.29	89.78	62.95	312.27	29.66	89.11
Other Interest Expenditure	75.02	118.09	155.87	388.56	80.85	107.77
Net Interest Income	**651.09**	**871.04**	**908.02**	**3033.35**	**256.93**	**39.46**

INCOME & EXPENDITURE

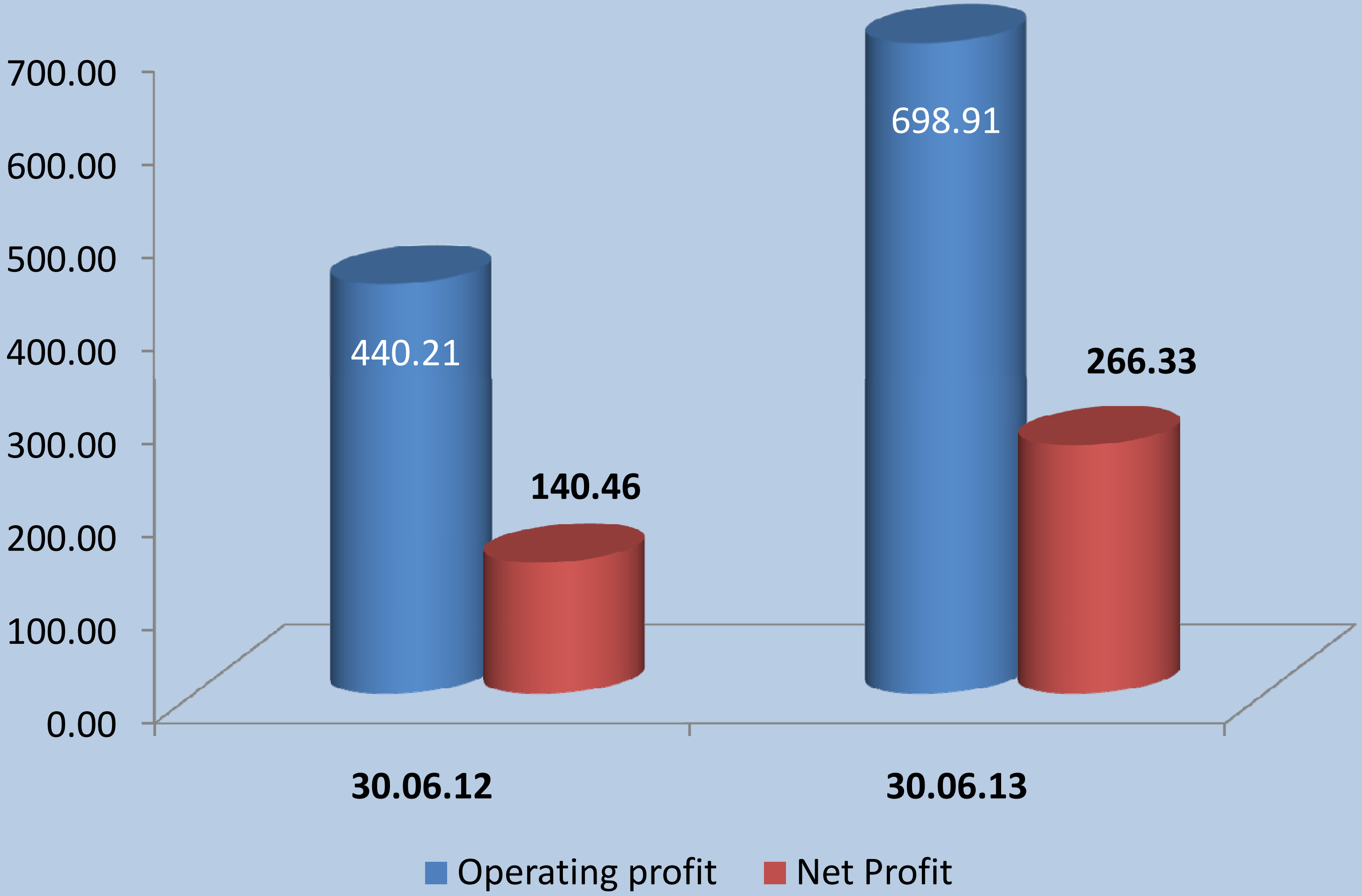
बैंक ऑफ महाराष्ट्र
Bank of Maharashtra
भारत सरकार का उद्यम
एक परिवार एक बैंक

(₹ in Crore)

Particulars	Jun-12	Mar-13	Jun-13	Growth (Y-o-Y)
Interest Income	2038.50	2781.47	2749.21	34.86
Interest Expended	1387.41	1910.43	1841.19	32.71
Net Interest Income	651.09	871.04	908.02	39.46
Non-Int Income	178.80	382.41	225.10	25.89
Operating Exp.	389.68	542.84	434.20	11.42
Burden	210.88	160.43	209.10	-0.84
Operating Profit	440.21	710.61	698.91	58.77
Net Profit	**140.46**	**258.99**	**266.33**	**89.61**

PROFITABILITY

(₹ in Crore)



Non Interest Income

(₹ in Crore)

Particulars	Quarter ended			Year ended	Growth (Jun 13/Jun 12)	
	30.06.12	31.03.13	30.06.13	31.03.13	Abs	%
Comm. & Brokerage	92.04	138.06	104.25	472.73	12.21	13.26
Comm. On Govt. Business	3.67	8.22	3.61	18.61	-0.06	-1.74
Sub Total	**95.71**	**146.28**	**107.85**	**491.34**	**12.14**	**12.69**
Net profit from FEX Txn.	23.05	11.47	19.52	60.42	-3.53	-15.30
Dividend Earned	0.79	1.84	1.68	4.99	0.89	113.02
Recovery in written off a/cs	21.81	107.60	22.11	157.09	0.30	1.37
Miscellaneous income	13.17	28.24	15.91	54.21	2.74	20.82
Total Comm. & Other Income (excl. trading profit)	**154.53**	**295.43**	**167.08**	**768.05**	**12.55**	**8.12**
Net profit on sale of investments	24.27	86.98	58.02	143.95	33.75	139.04
Total Other Income	**178.80**	**382.41**	**225.10**	**912.00**	**46.30**	**25.89**

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

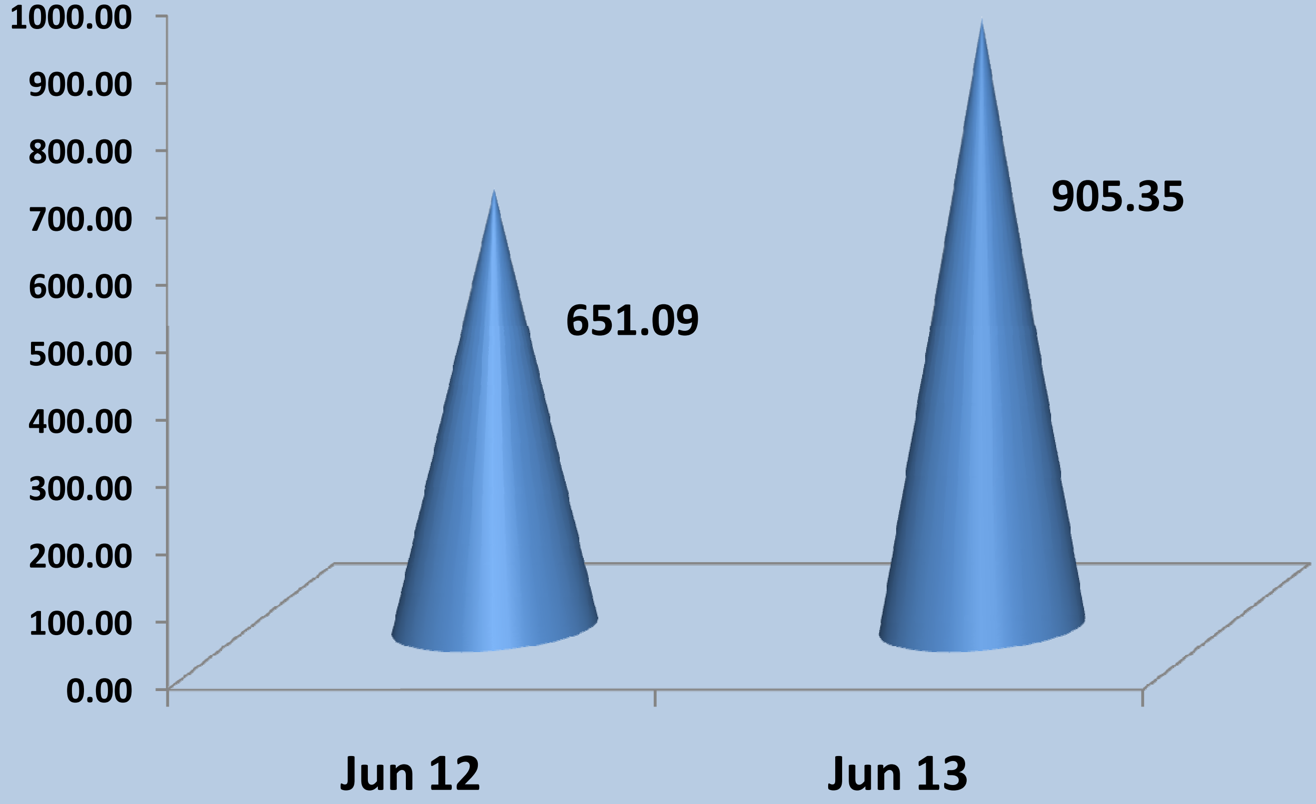
Other Operating Expenses

(₹ in Crore)

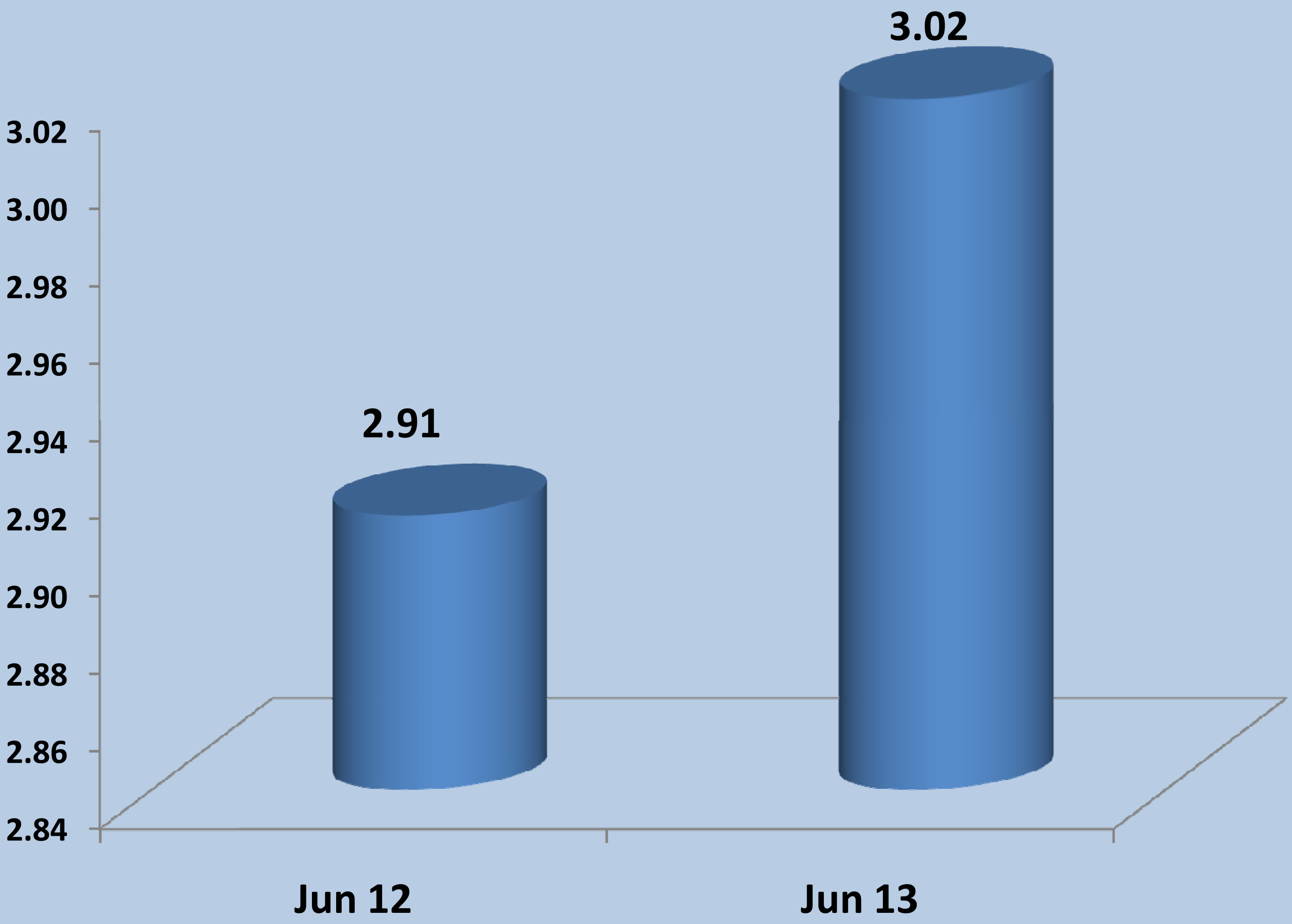
Particulars	Quarter ended 30.06.12	31.03.13	30.06.13	Year endec 31.03.13	Growth (Jun 13/Jun 12) Abs	%
Staff Expenditure	259.49	363.21	265.53	1187.82	6.04	2.33
Rent, taxes, lighting	29.21	36.21	36.44	132.75	7.23	24.76
Printing & Stationery	4.50	5.62	6.05	18.65	1.55	34.43
Advt. & Publicity	2.21	8.08	2.70	16.22	0.49	22.34
Depreciation on fixed assets	13.17	27.31	17.83	73.93	4.66	35.41
Directors Fees & Expenses	0.14	0.29	0.23	0.75	0.09	62.91
Auditors Fees	1.30	2.12	4.99	13.20	3.69	284.14
Law Charges	1.92	3.16	2.51	9.89	0.59	30.75
Postage, Telephone etc.	6.54	9.25	9.13	29.73	2.59	39.54
Repairs & Maintenance	13.02	9.32	7.94	39.88	-5.08	-39.05
Insurance	17.79	21.93	30.69	77.47	12.90	72.51
Other Expenditure	40.39	56.34	50.16	196.35	9.77	24.19
Total Other Operating Expenses	**389.68**	**542.84**	**434.20**	**1796.64**	**44.52**	**11.42**

Net Interest Income

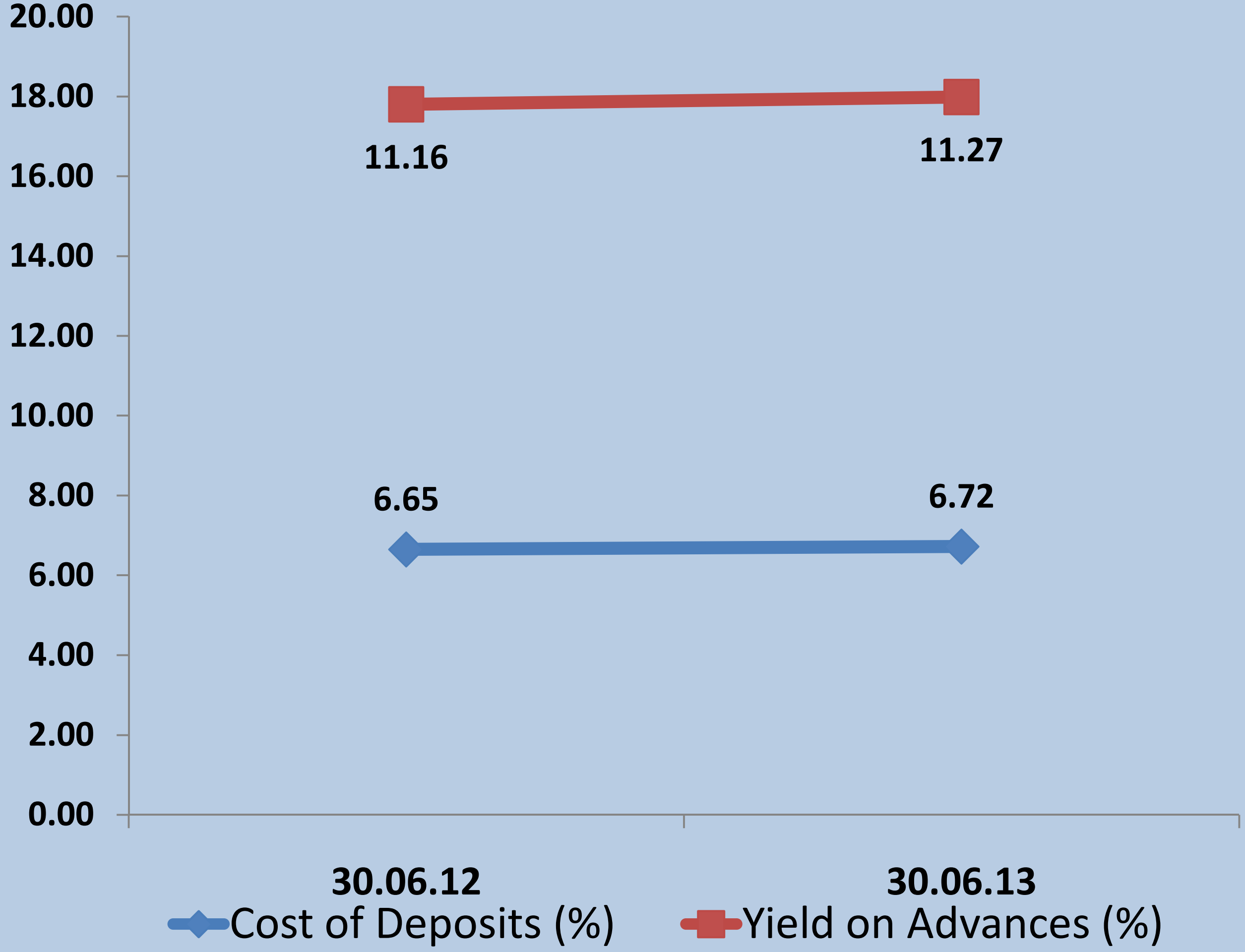
(₹ in Crore)



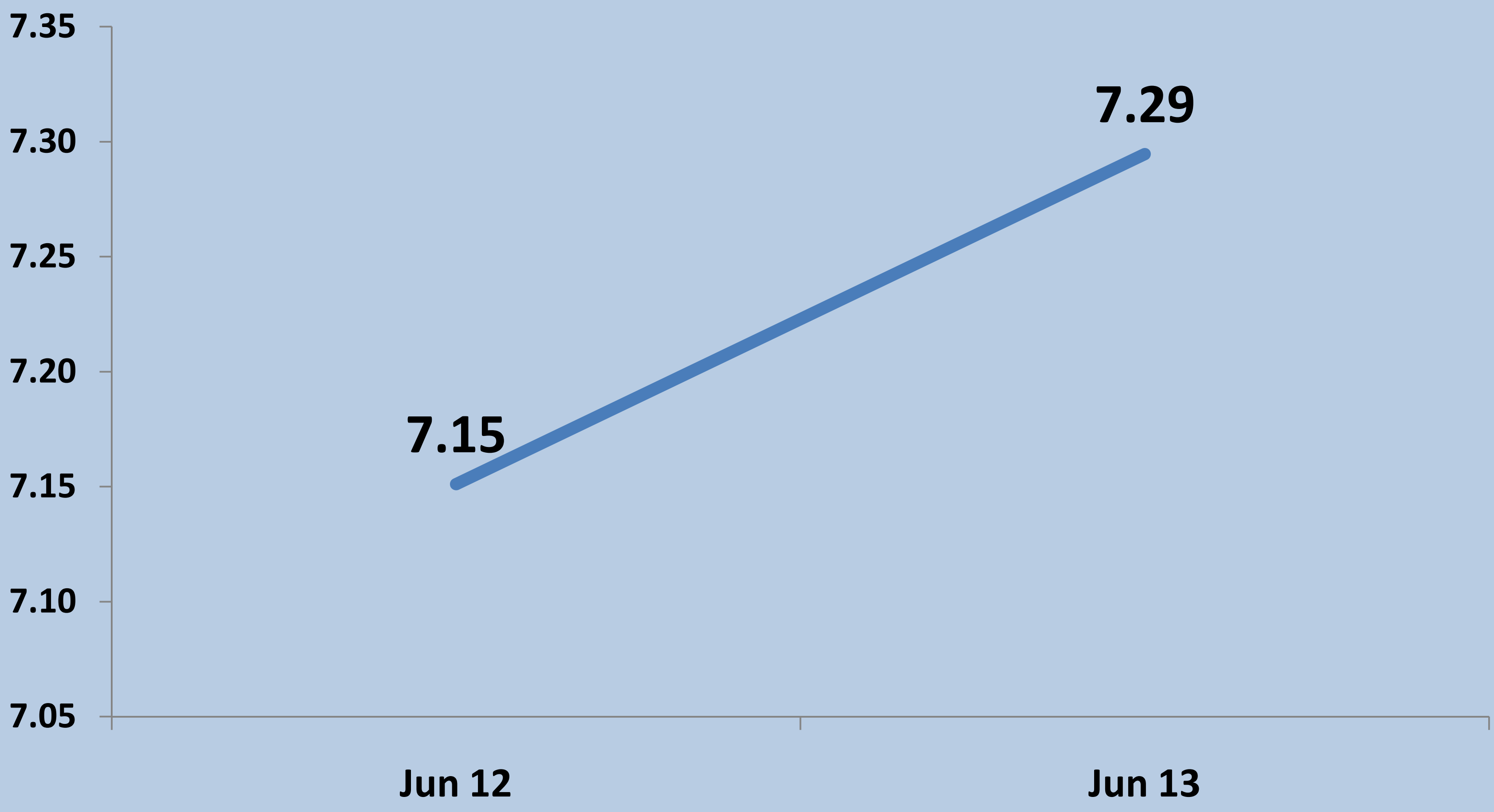
Net Interest Margin (%)



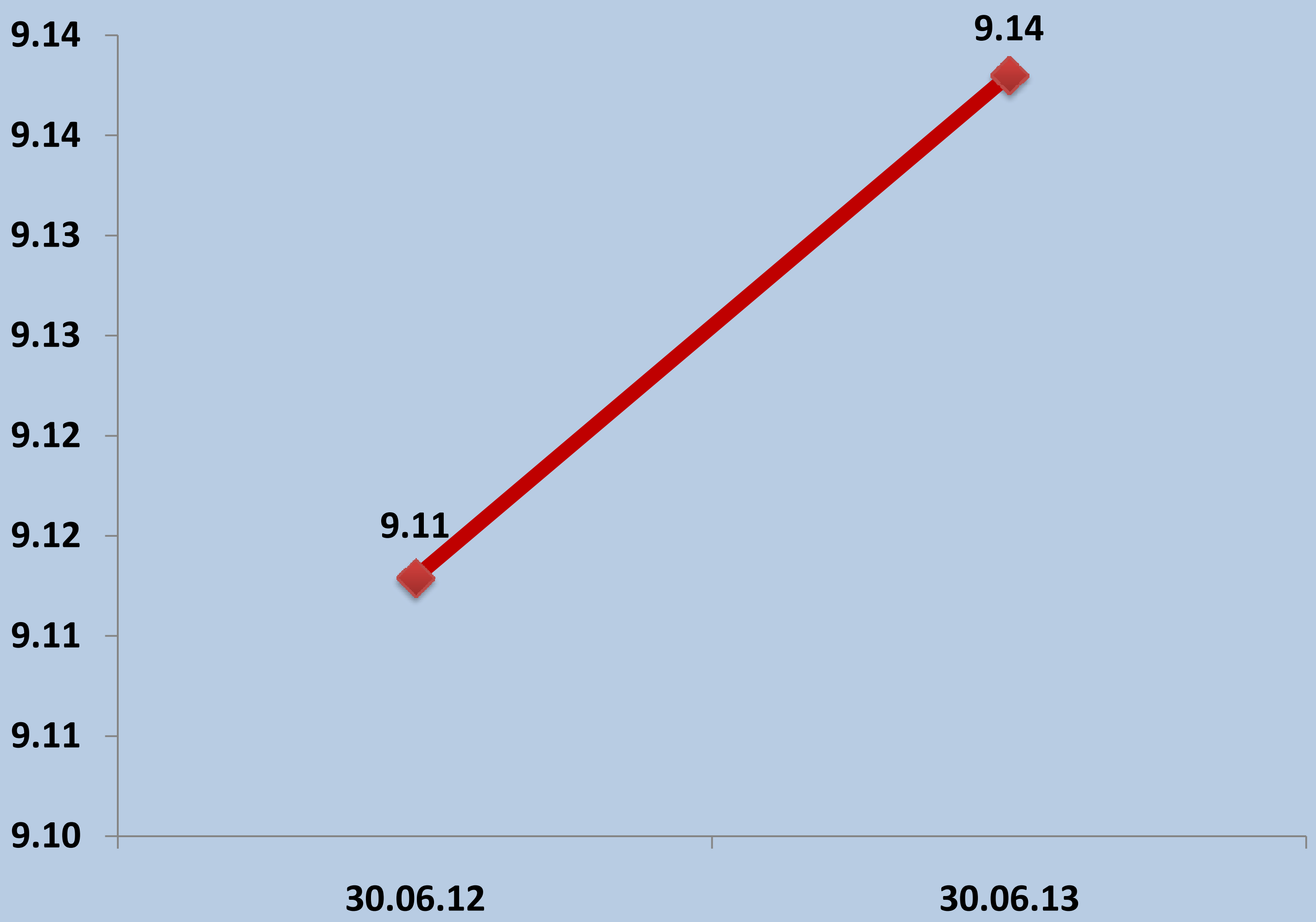
Cost of Deposits Vs Yield on Advances (%)



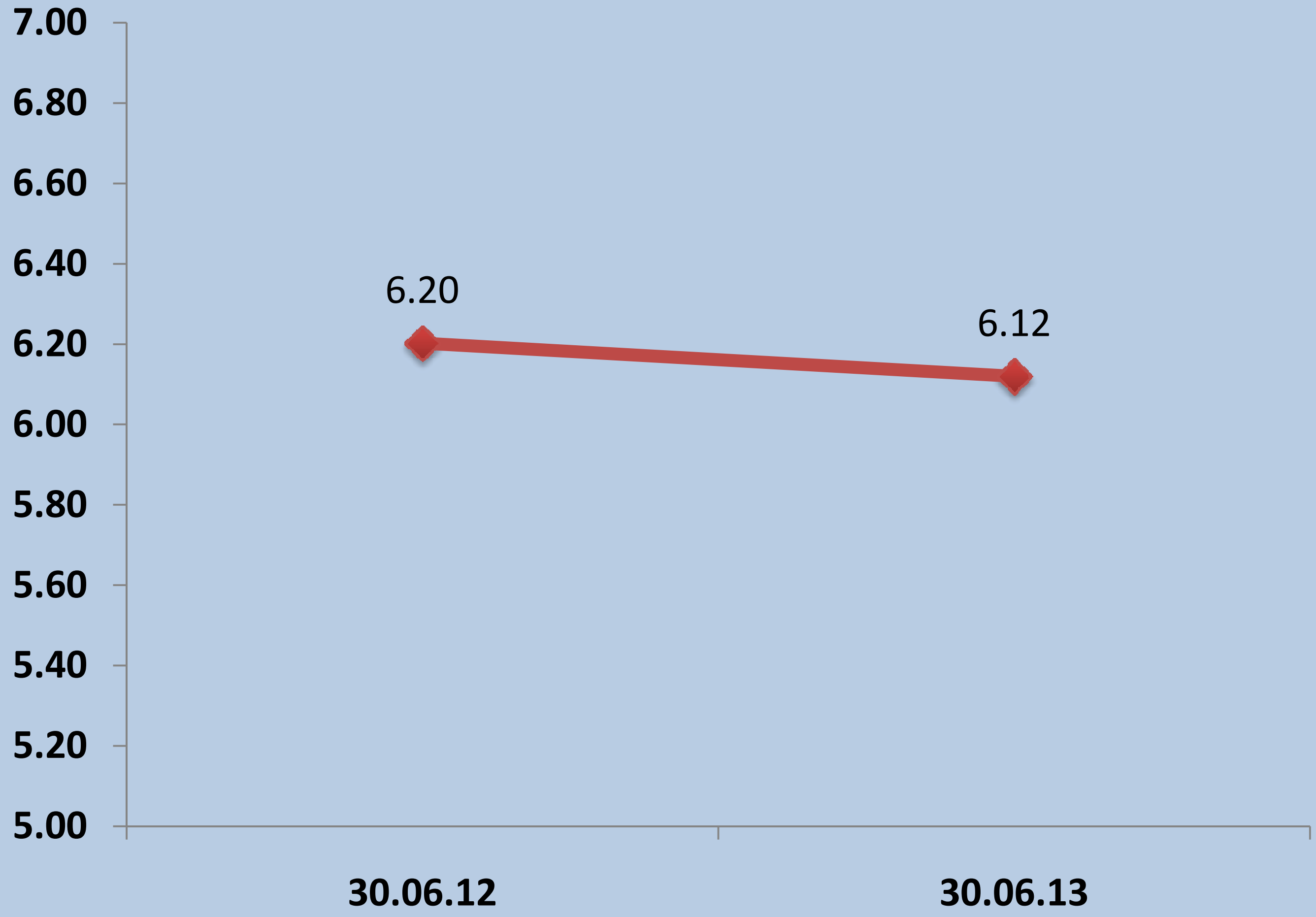
Yield on Investment (%)



Yield on Funds (%)



Cost of Funds (%)



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

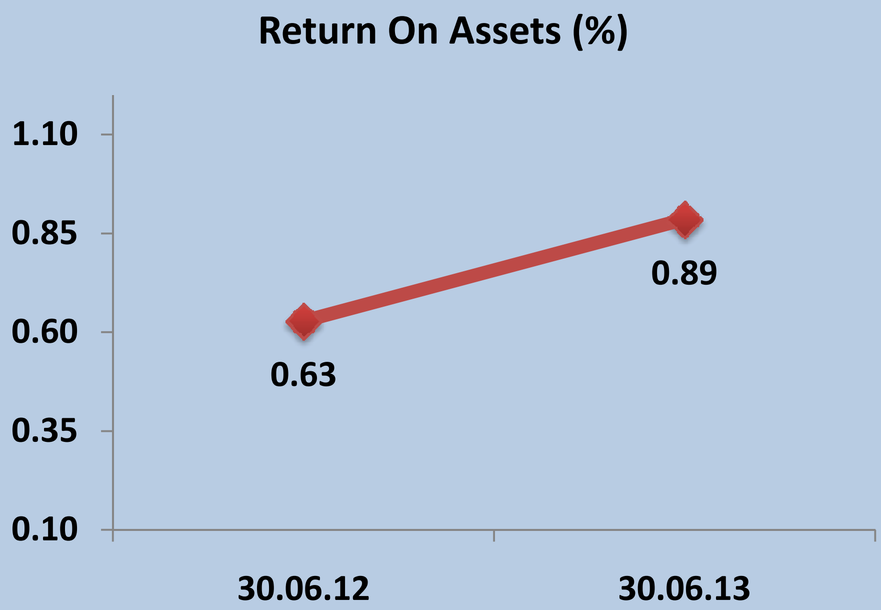
Earning / Profitability Ratios(%)

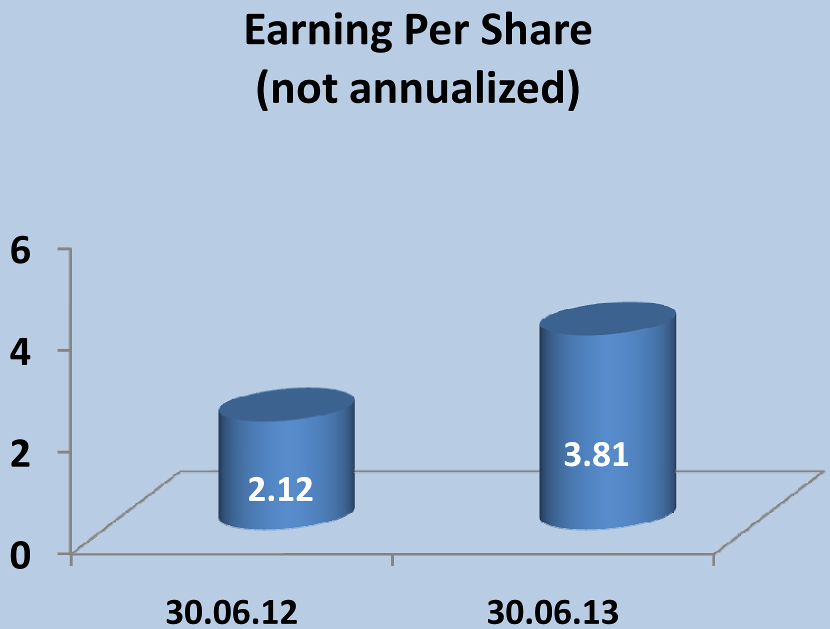
Particulars	Quarter ended		
	30.06.12	31.03.13	30.06.13
Non-Int income to total income [%]	8.06	12.09	7.57
Cost to Income Ratio [%]	46.96	43.31	38.32
Staff Cost to Income Ratio [%]	31.27	28.98	23.43
Profit Per Branch Annualised [Rs. in Lacs]	35.27	59.95	60.67
Profit Per Emp. Annualised [Rs. in Lacs]	4.14	7.62	7.33
Business Per Branch [Rs. in crore]	86.43	98.80	107.32
Business Per Employee [Rs. in crore]	10.14	12.56	12.97

Earning / Profitability Ratios (%)

Particulars	Quarter ended			Year ended
	30.06.12	31.03.13	30.06.13	31.03.13
Asset Utilisation [Op. Profit/AWF]	1.97	2.44	2.32	2.08
Return on Assets [Net Profit/AWF]	0.63	0.89	0.89	0.74
Return on Equity [Net Profit/Equity]	14.95	24.15	21.40	17.32
Earning Per Share (Not Annualized)	2.12	4.14	3.81	11.88
Book Value Per Share [Closing Tangible Net Worth/No. of Shares]	56.76	67.10	71.26	67.10
Net-Interest Income to Total Income	29.36	27.53	30.53	28.82
Non-Interest Income to Total Income	8.06	12.09	7.57	8.66

EPS & ROA (%)


Return On Assets (%)
1.10
0.85
0.60
0.35
0.10
0.63
0.89
30.06.12
30.06.13


Earning Per Share
(not annualized)
6
4
2
0
2.12
3.81
30.06.12
30.06.13

THANK YOU