

FINANCIAL RESULTS

QUARTER ENDED

30TH JUNE 2016



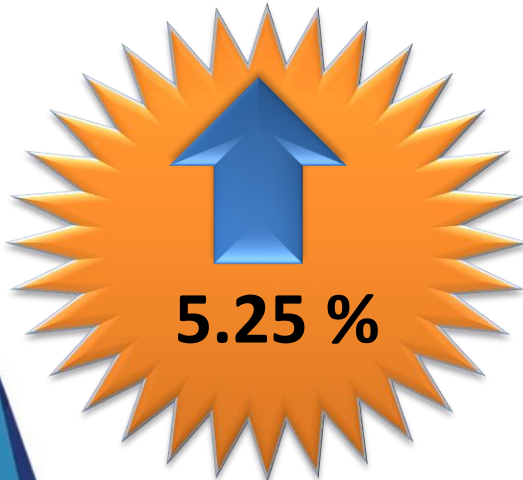
बैंक ऑफ महाराष्ट्र
Bank of Maharashtra

भारत सरकार का उद्यम

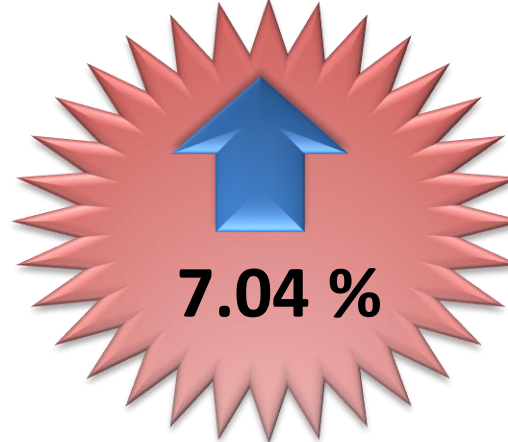
एक परिवार एक बैंक

Performance Highlights (Y-o-Y)

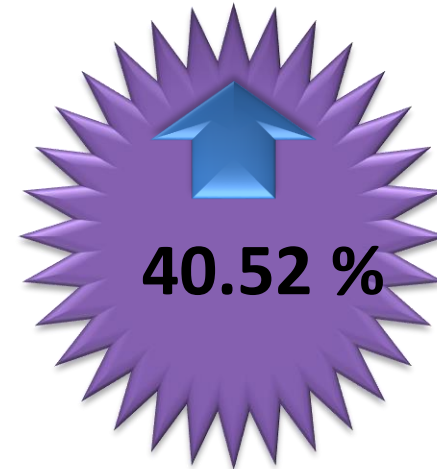
Total Business



Gross Advances



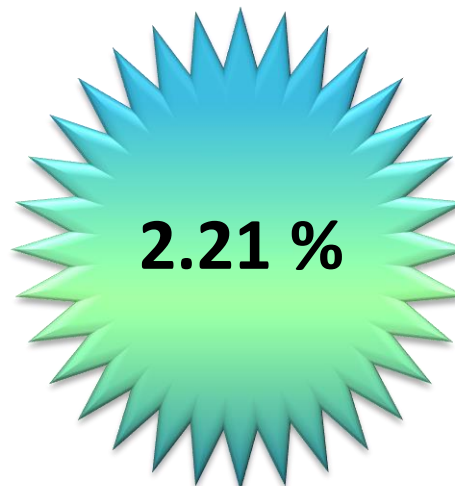
Non- Interest Income



CASA



NIM



CRAR Basel III



Capital Adequacy- Basel III

(₹ in Crore)

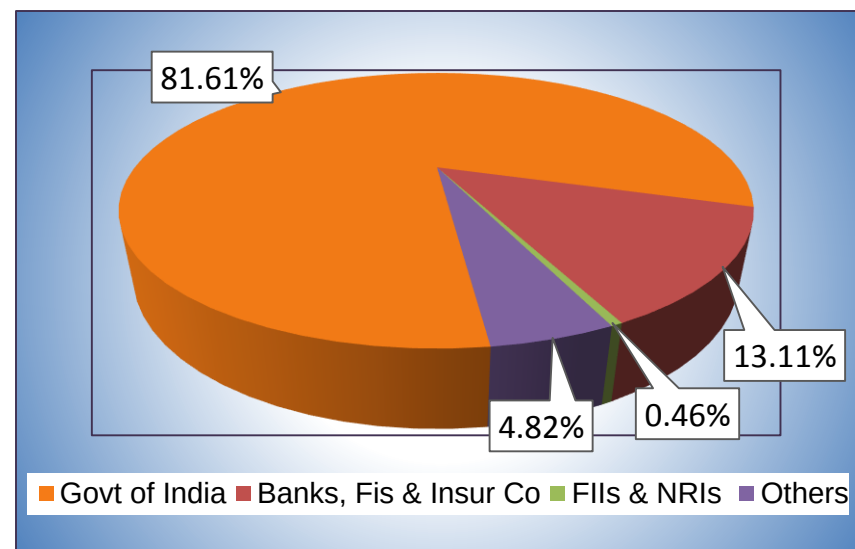
Particulars	Jun 15	Mar 16	Jun 16
Risk Weighted Assets	95369	101690	99028
% of RWA to Gross Advances	98.97%	91.41%	96.01%
Tier 1 Capital	8170	9177	8780
CET 1 Capital	6982	8009	7613
Additional Tier 1 Capital	1188	1168	1166
Tier 2 Capital	2904	2222	2641
Total Capital Funds	11074	11399	11420
Tier 1 Ratio	8.57%	9.02%	8.86%
CET 1 Ratio	7.32%	7.88%	7.69%
Additional Tier 1 Ratio	1.25%	1.15%	1.18%
Tier 2 Ratio	3.04%	2.18%	2.67%
CRAR (%)	11.61%	11.20%	11.53%

Share Holding Pattern

(₹ in Crore)

PARTICULARS	30.06.2015			30.06.2016	
	No. of Share	% Holding		No. of Share	% Holding
Govt of india	84.84	79.80%		95.35	81.61%
Bank FIS & Insurance Co.	15.18	14.28%		15.31	13.11%
FII & NRI	0.67	0.63%		0.54	0.46%
Other	5.63	5.29%		5.63	4.82%
Total	106.32	100.00%		116.83	100.00%

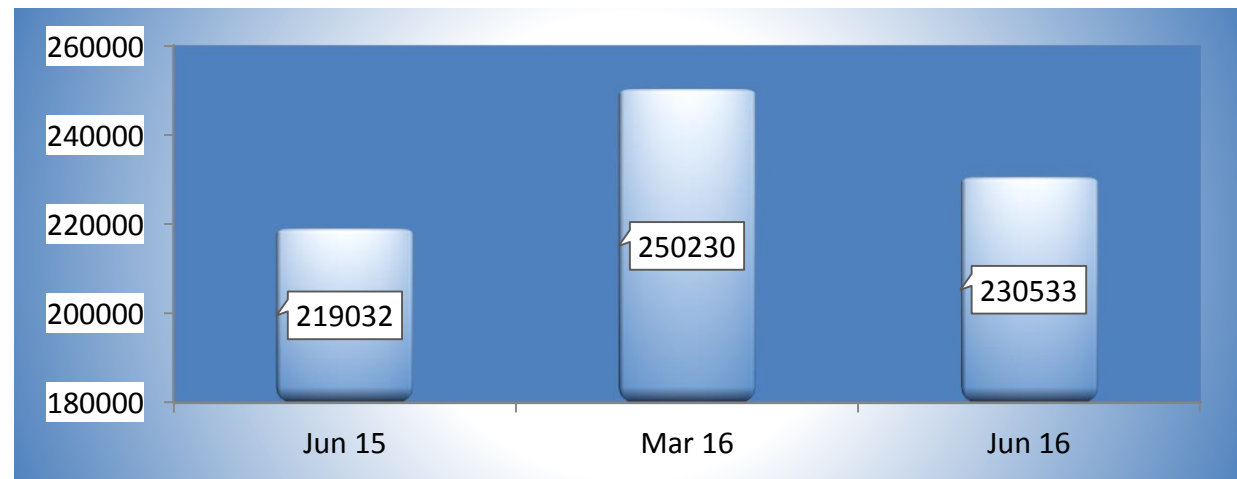
As on June 2016	
Share Cap (Rs. In Cr)	1,168.33
No. of Shares (Cr)	116.83
Net Worth (Rs. In Cr)	7,027.88
BV per share (Rs.)	60.15
Return on Equity (%)	(22.62)



Topline - Business

(₹ in Crore)

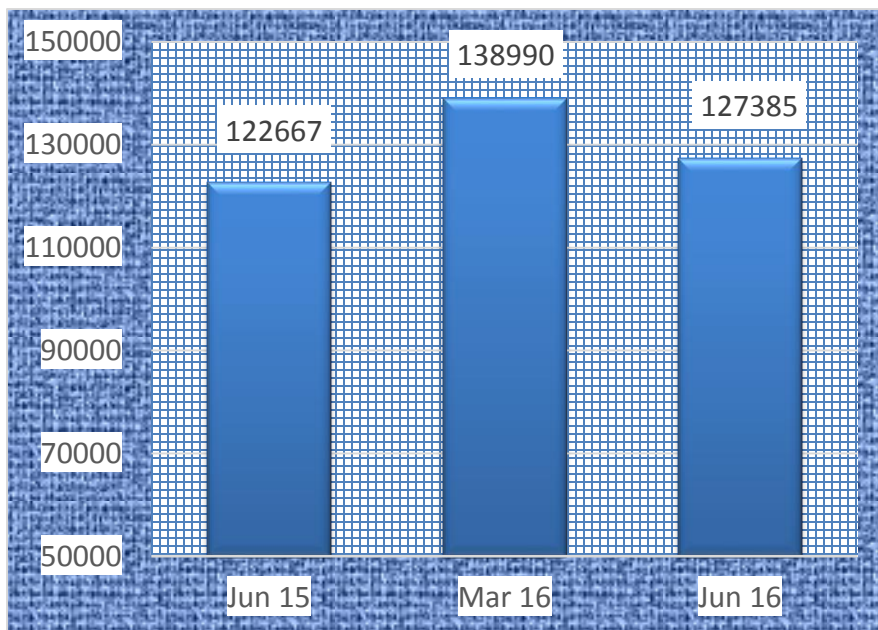
Particulars	As on			% Growth	
	Jun 15	Mar 16	Jun 16	Y-o-Y	Q-o-Q
Total Business	219032	250230	230533	5.25%	-7.87%
Deposits	122667	138990	127385	3.85%	-8.35%
<i>of which CASA</i>	43812	50967	49455	12.88%	-2.97%
Gross Advances	96365	111240	103148	7.04%	-7.27%
Gross Investments	36886	36332	34821	-5.60%	-4.16%



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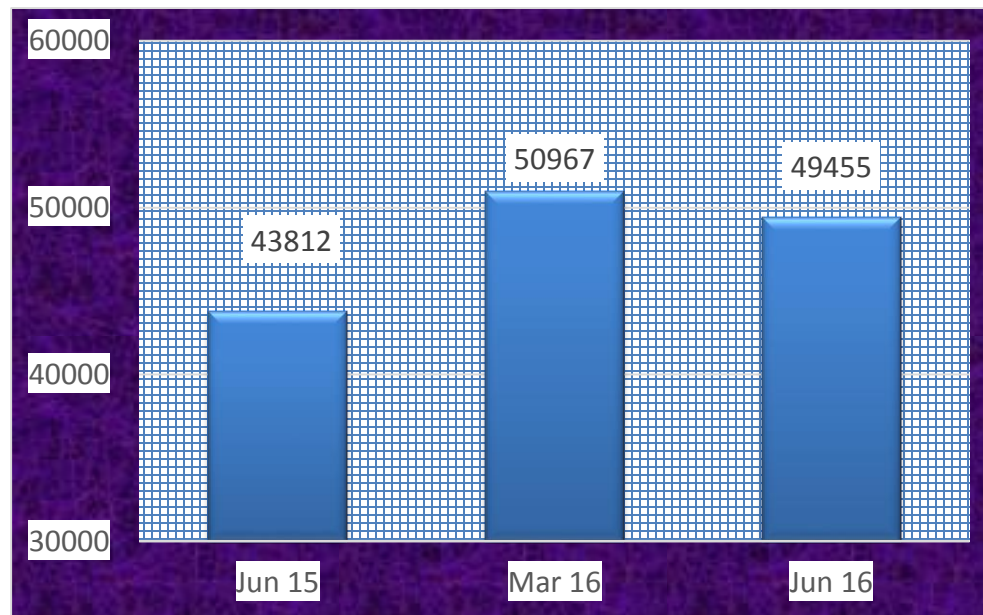
Deposits

Total Deposits



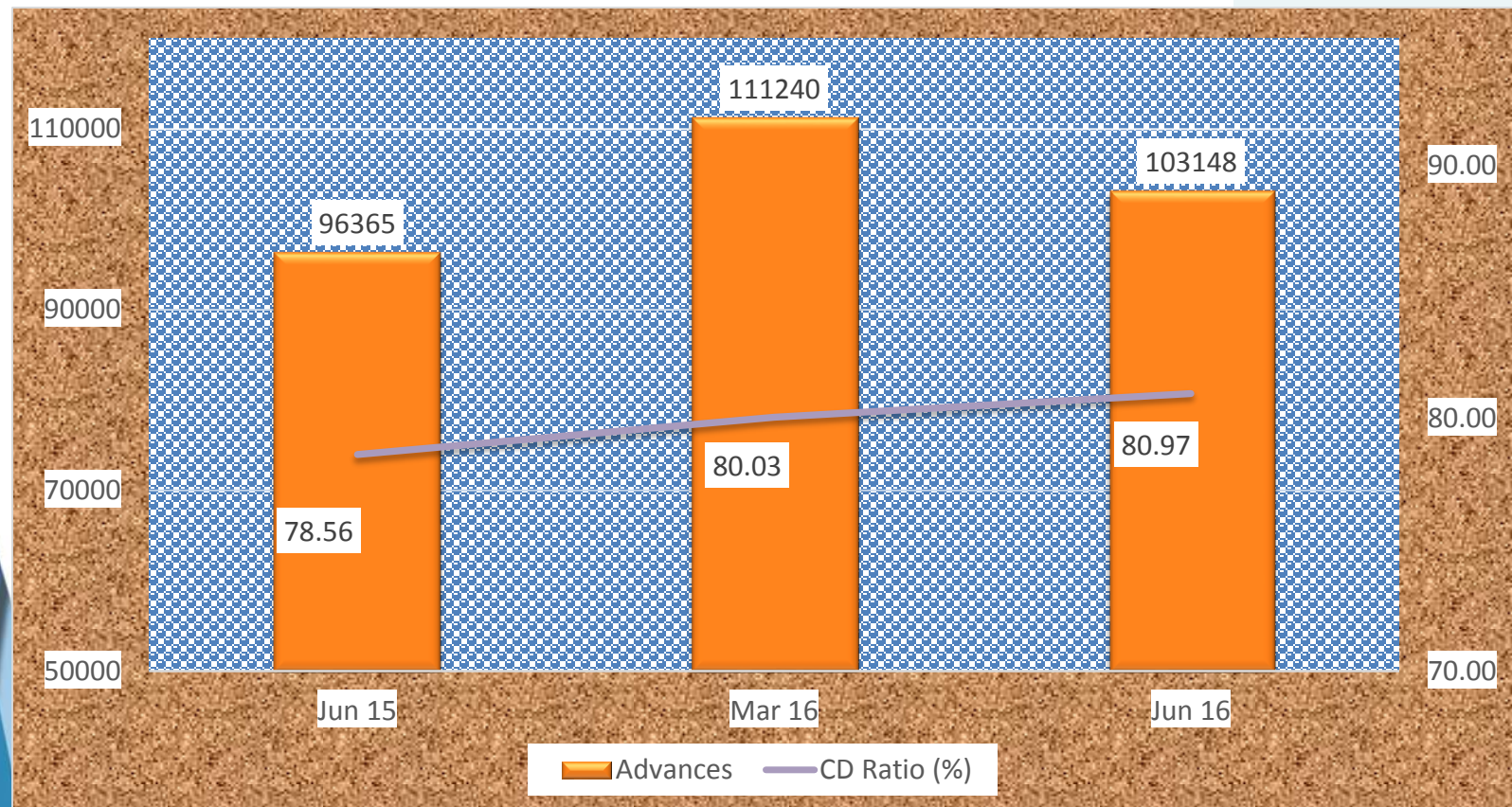
CASA

(₹ in Crore)



Gross Advances & CD Ratio

(₹ in Crore)



Investments

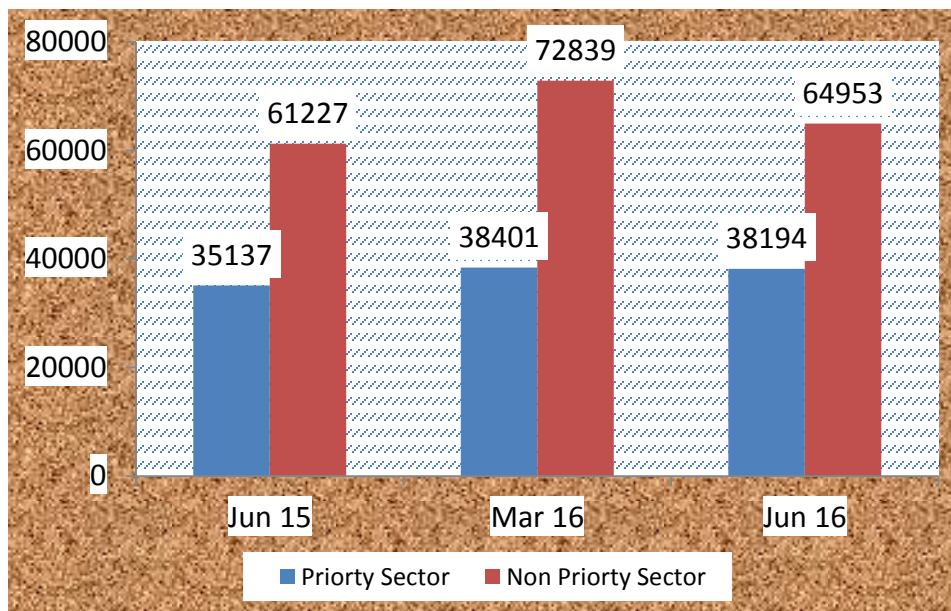
(₹ in Crore)

Particulars	As on		
	Jun 15	Mar 16	Jun 16
A. SLR Investments			
(i) HFT	457	0	0
(ii) AFS	3771	3883	1496
(iii) HTM	27807	26337	27756
Total SLR Investment	32035	30220	29252
B. Non SLR Investments			
(i) HFT	75	0	0
(ii) AFS	4677	3919	3976
(iii) HTM	99	2192	1593
Total Non SLR Investment	4851	6111	5569
C. Gross Investment	36886	36332	34821
Yield on Investment %	7.90	7.90	7.86
M - Duration (Total)	4.31	4.44	4.60
SLR as % of NDTL	25.33	21.18	22.35

Advances

(₹ in Crore)

Particulars	As on			% Growth	
	Jun 15	Mar 16	Jun 16	Y-o-Y	Q-o-Q
Gross Advances	96365	111240	103148	7.04%	-7.27%
<i>of which</i>					
Priority Sector	35137	38401	38194	8.70%	-0.54%
Non-Priority Sector	61228	72839	64954	6.09%	-10.82%



Advances : Priority Sector

(₹ in Crore)

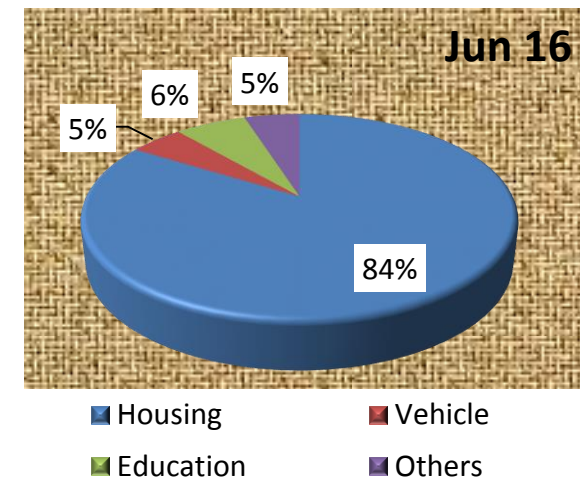
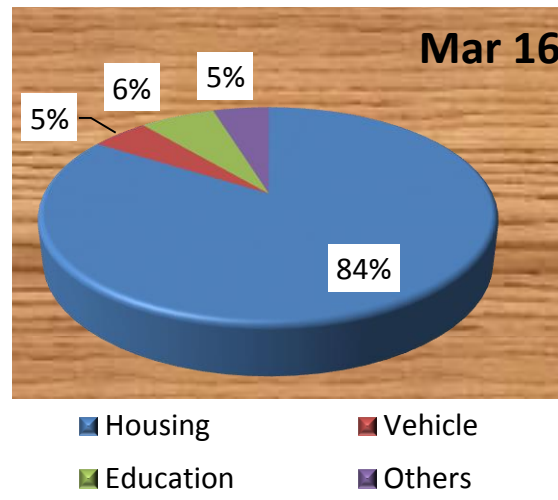
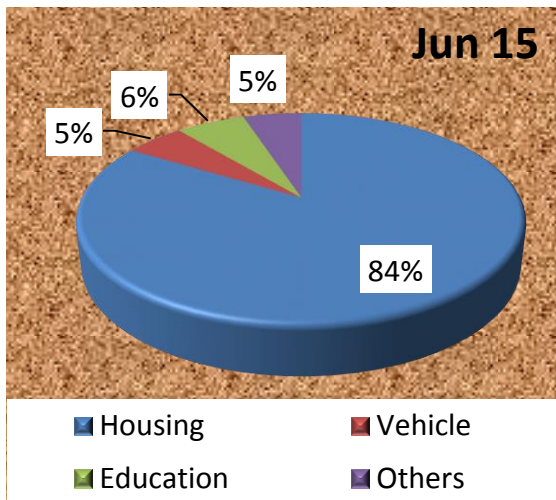
PARTICULARS	As on					
	Jun 15	% to ANBC	Mar 16	% to ANBC	Jun 16	% to ANBC
ANBC (As of previous year)	104180		104180		99264	
Priority Sector *	38367	36.83%	41485	39.82%	41065	41.37%
<i>of which</i>						
Agriculture	12116	11.63%	14852	14.26%	15317	15.43%
Total Agri including RIDF	15345	14.73%	17174	16.49%	17426	17.56%
MSE	16257	15.60%	15116	14.51%	14699	14.81%
Others	6765	6.49%	9195	8.83%	8940	9.01%

***Including RIDF & other eligible investments**

Retail Credit

(₹ in Crore)

Particulars	As on			% Growth	
	Jun 15	Mar 16	Jun 16	Y-o-Y	Q-o-Q
Total Retail Credit	11,875	12,568	12,735	7.24%	1.33%
<i>of which</i>					
Housing	9,931	10,550	10,670	7.45%	1.14%
Education	716	804	814	13.68%	1.26%
Vehicle	623	614	617	-1.07%	0.42%
Others	605	600	634	4.86%	5.71%



Movement Of NPA

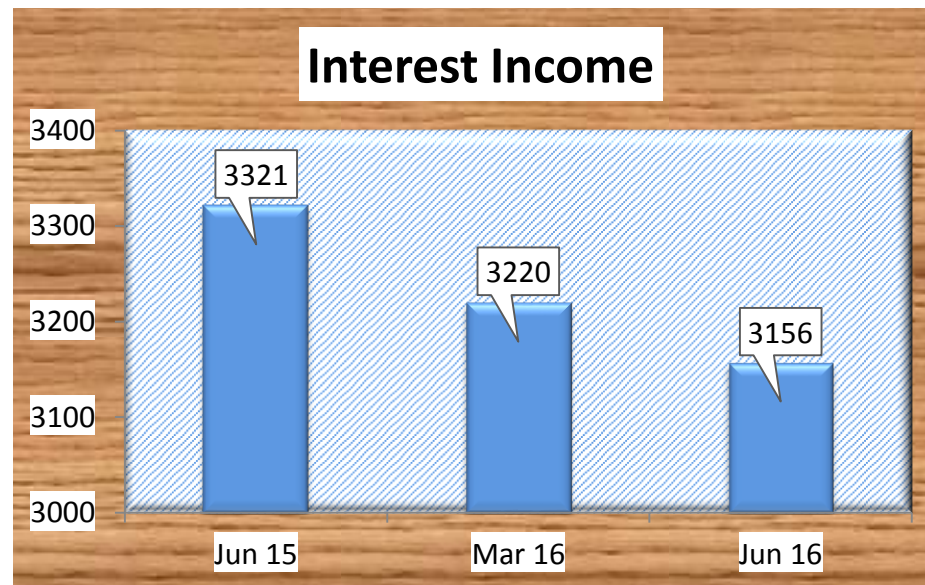
(₹ in Crore)

Particulars	Quarter Ended		
	Jun 15	Mar 16	Jun 16
OPENING GROSS NPA	6402	8302	10386
Less- CASH RECOVERIES	179	355	201
LESS UPGRADATION	134	311	69
LESS WRITE OFF	0	20	2
TOTAL REDUCTION	313	686	272
ADD SLIPPAGES	1405	2712	2888
ADD VARIATION	81	58	38
GROSS NPA	7575	10386	13040
GROSS NPA [%]	7.86	9.34	12.64
NET NPA	4708	6832	8609
NET NPA [%]	5.04	6.35	8.73

Interest Earnings

(₹ in Crore)

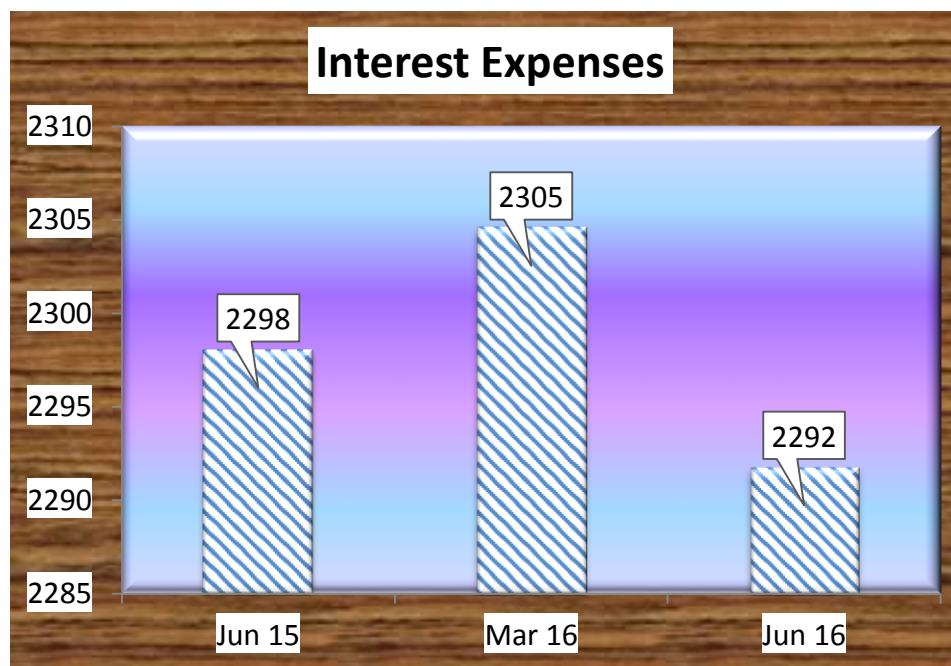
Particulars	Quarter Ended			% Increase
	Jun 15	Mar 16	Jun 16	Y-o-Y
Interest on Advances	2548	2396	2255	-11.49%
Interest on Investment	664	688	722	8.69%
Other Interest Income	109	136	179	64.15%
Total Interest Income	3321	3220	3156	-4.97%



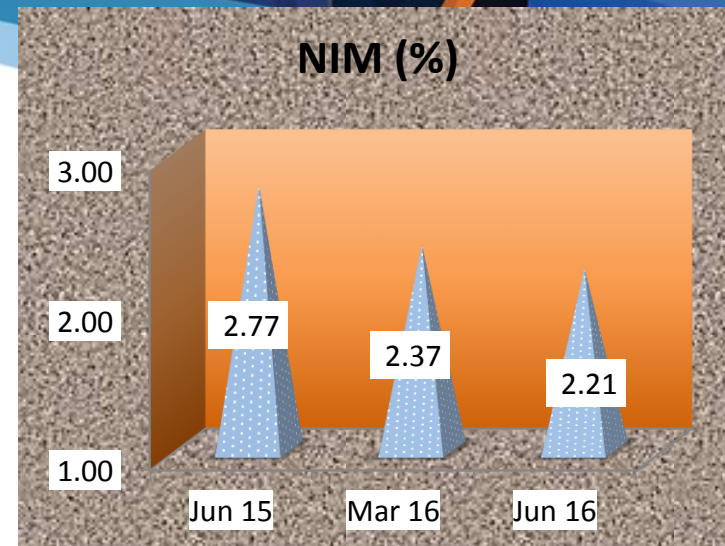
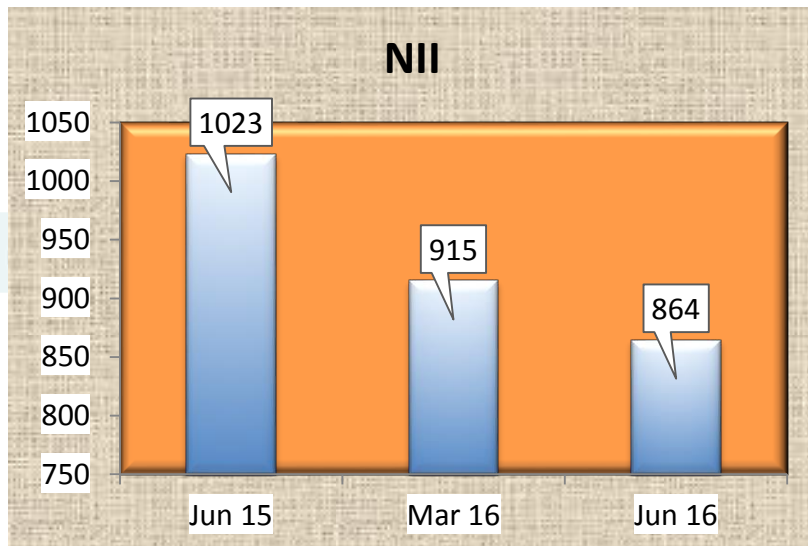
Interest Expenditure

(₹ in Crore)

Particulars	Quarter Ended			% Increase
	Jun 15	Mar 16	Jun 16	Y-o-Y
Interest on Deposits	2066	2138	2082	0.76%
Other Interest Exp	232	167	210	-9.44%
Total Interest Exp	2298	2305	2292	-0.27%



NII & NIM



(₹ in Crore)

Particulars	Quarter Ended			% Increase
	Jun 15	Mar 16	Jun 16	Y-o-Y
Net Interest Income	1023	915	864	-15.51%
Net Interest Margin (%)	2.77	2.37	2.21	

Non-Interest Income

(₹ in Crore)

Particulars	Quarter Ended			% Increase
	Jun 15	Mar 16	Jun 16	Y-o-Y
Fee Based Income	146	217	184	25.92%
Treasury Income	31	98	76	143.82%
<i>Of which</i>				
Net Profit from sale of Investment	14	76	55	299.28%
Exchange profit	17	23	21	20.16%
Recovery in written off accounts	9	23	5	-48.59%
Miscellaneous Income	19	9	23	24.73%
Total Non-Interest Income	205	347	288	40.52%

Operating Expenditure

(₹ in Crore)

Expenditure Item	Quarter Ended			% Increase
	Jun 15	Mar 16	Jun 16	Y-o-Y
Staff Expenses	386	378	445	15.40%
<i>of which</i>				
AS-15 & Wage Revision	164	129	187	13.55%
Other Operating Expenses	232	305	249	7.08%
Total Operating Expenditure	618	683	694	12.28%

Profitability

(₹ in Crore)

Particulars	Quarter Ended			% Increase
	Jun 15	Mar 16	Jun 16	Y-o-Y
Total Income	3526.13	3566.70	3444.15	-2.32%
Total Expenses	2916.36	2987.36	2985.42	2.37%
Operating Profit	609.77	579.34	458.73	-24.77%
Provisions & Contingencies other than taxes	483.91	679.51	842.50	74.10%
Profit before tax	125.86	(100.17)	(383.77)	-404.92%
Tax Expense	66.42	19.67	13.63	-79.48%
Net Profit	59.44	(119.84)	(397.40)	-768.57%

Key Financial Ratios

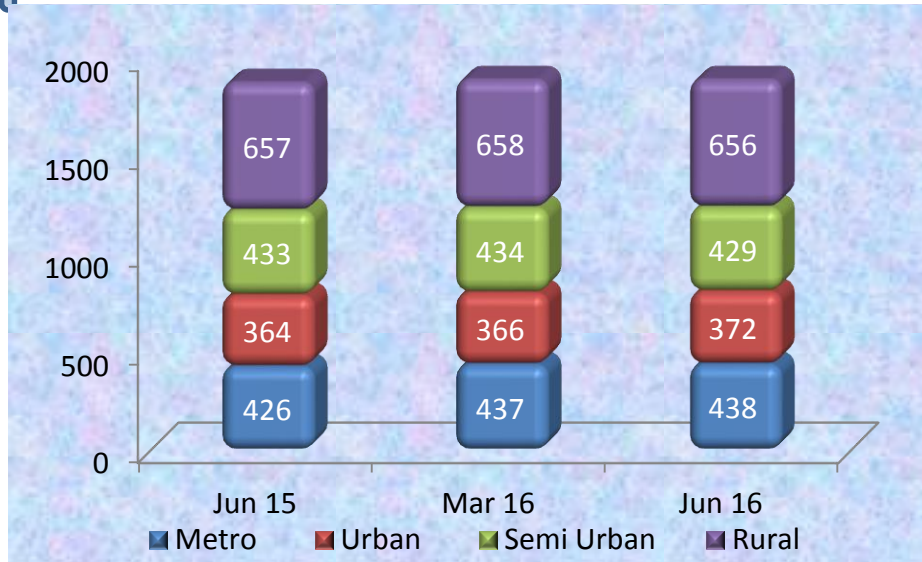
Particulars	Quarter Ended		
	Jun 15	Mar 16	Jun 16
Cost of Deposits (%)	6.85	6.59	6.32
Yield on Advances (%)	10.40	9.44	8.77
Yield on Investments (%)	7.90	7.90	7.86
Cost of Funds (%)	6.22	5.97	5.87
Yield on Funds (%)	8.99	8.34	8.08
NIM (%)	2.77	2.37	2.21
Return on Equity (%)	3.37	(6.45)	(22.52)
Return on Assets (%)	0.16	(0.31)	(1.02)
Earning Per Share (₹)*	0.56	(1.03)	(3.40)
Book value Per Share (₹)	66.05	63.36	60.17

***Not annualized**

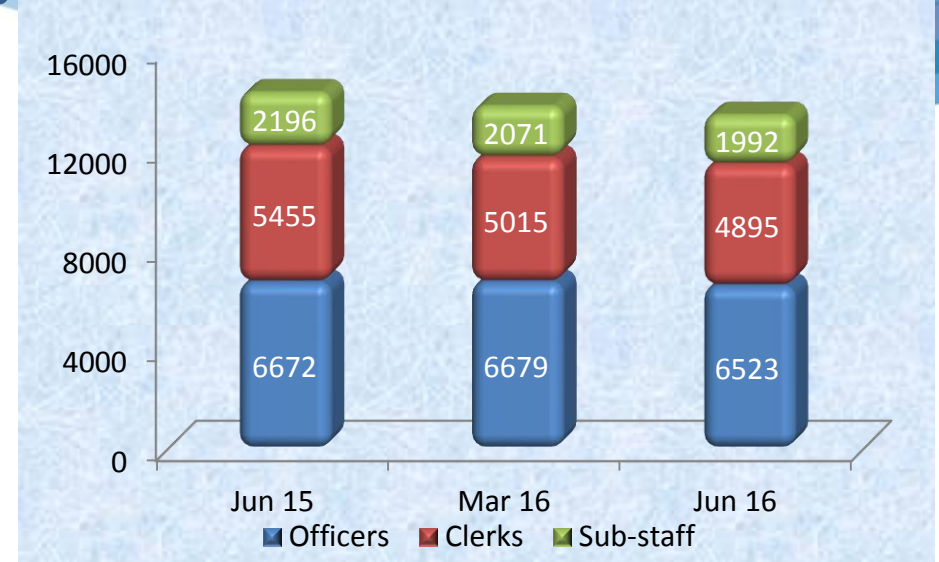


Resources

Branch Network



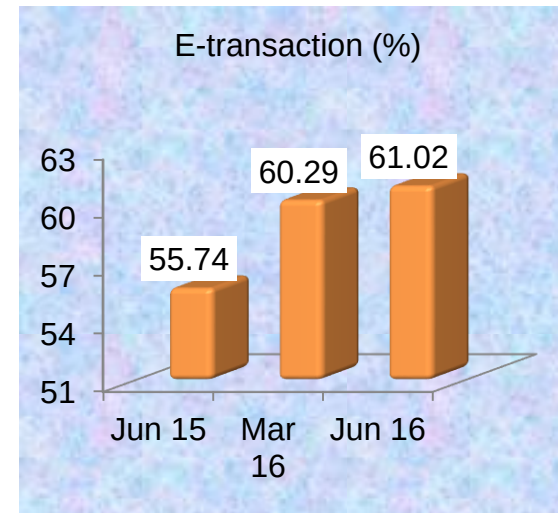
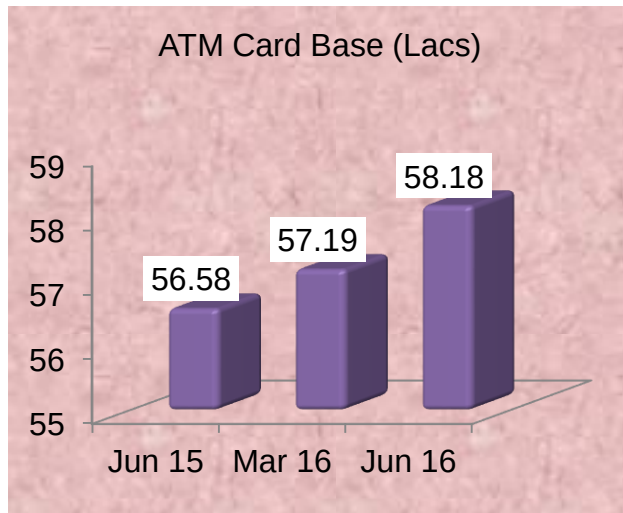
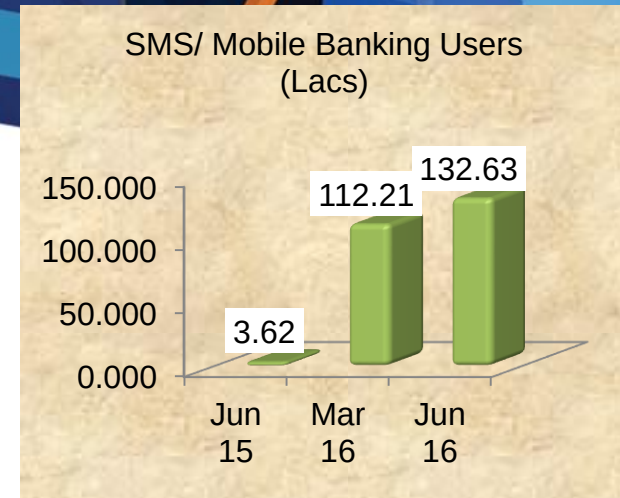
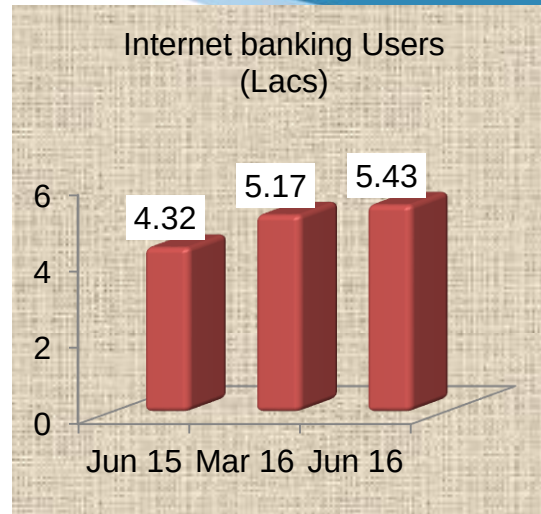
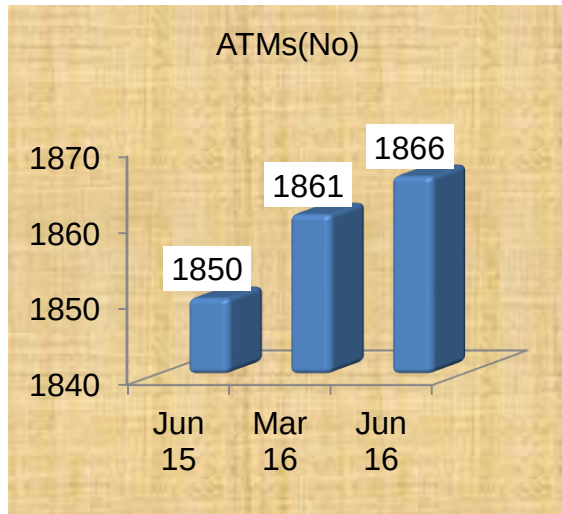
Staff Strength



Category	As on		
	Jun 15	Mar 16	Jun 16
Metro	426	437	438
Urban	364	366	372
Semi- Urban	433	434	429
Rural	657	658	656
Total Branches	1880	1895	1895

Category	As on		
	Jun 15	Mar 16	Jun 16
Officers	6672	6679	6523
Clerks	5455	5015	4895
Sub-staff	2196	2071	1992
Total	14323	13765	13410

Customer Reach





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“THANK YOU”