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

WELCOME TO ANALYSTS MEET

FINANCIAL RESULTS QUARTER / YEAR ENDED 31ST MARCH 2016

Performance Highlights (Y-o-Y)

Total Business

12.05%

Gross Advances

9.91%

Total Deposits

13.82%

CASA

12.52%

NIM

2.59%

CRAR Basel III

11.20%

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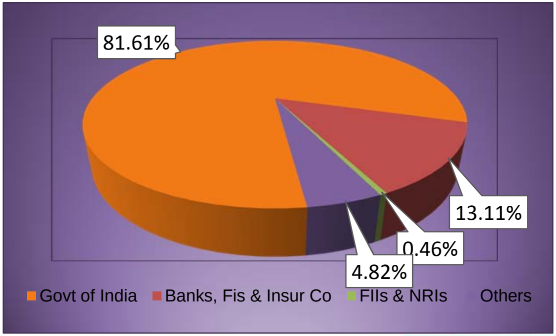
Share Holding Pattern

(₹ in Crore)

PARTICULARS	31.03.2015			31.03.2016	
	No. of Share	% Holding		No. of Share	% Holding
Govt of india	84.84	79.80%		95.35	81.61%
Bank FIS & Insurance Co.	15.13	14.23%		15.31	13.11%
FII & NRI	0.67	0.63%		0.54	0.46%
Others	5.68	5.34%		5.63	4.82%
Total	**106.32**	**100.00%**		**116.83**	**100.00%**

As on Mar 2016	
Share Cap (Rs. In Cr)	1,168.33
No. of Shares (Cr)	116.83
Net Worth (Rs. In Cr)	7,403.05
BV per share (Rs.)	63.36
Return on Equity (%)	1.24



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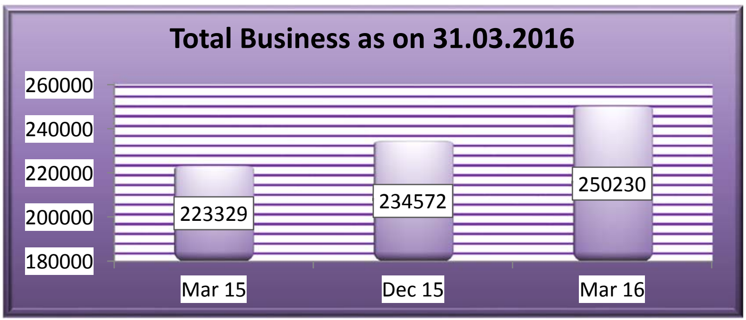
Topline - Business

(₹ In Crore)

Particulars	As on			% Growth	
	Mar 15	Dec 15	Mar 16	Y-o-Y	Q-o-Q
Total Business	223329	234572	250230	12.05%	6.68%
Deposits	122119	130353	138990	13.82%	6.63%
of which CASA Deposit	*45297*	*45764*	*50967*	*12.52%*	*11.37%*
Gross Advances	101210	104219	111240	9.91%	6.74%
Gross Investment	32819	35254	36332	10.70%	3.06%



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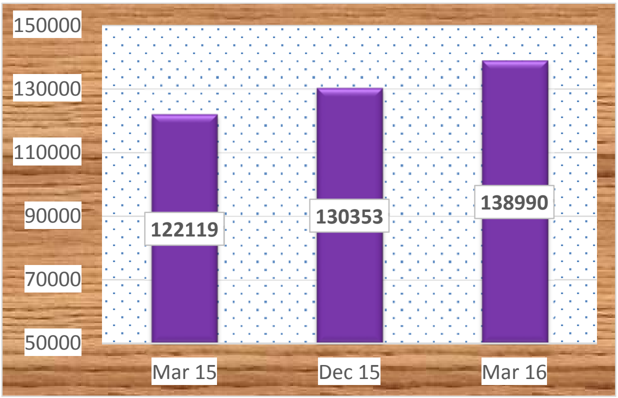
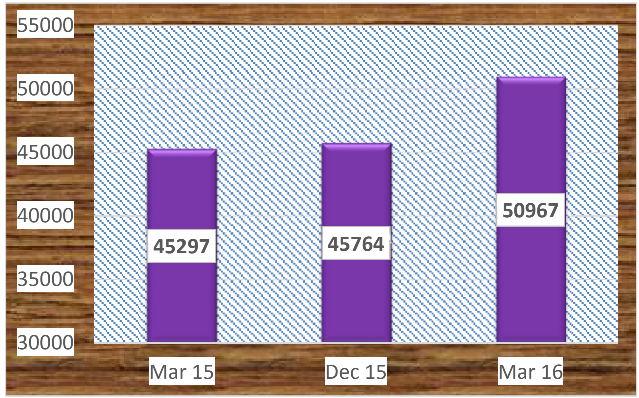
Deposits

Total Deposits



CASA

(₹ in Crore)



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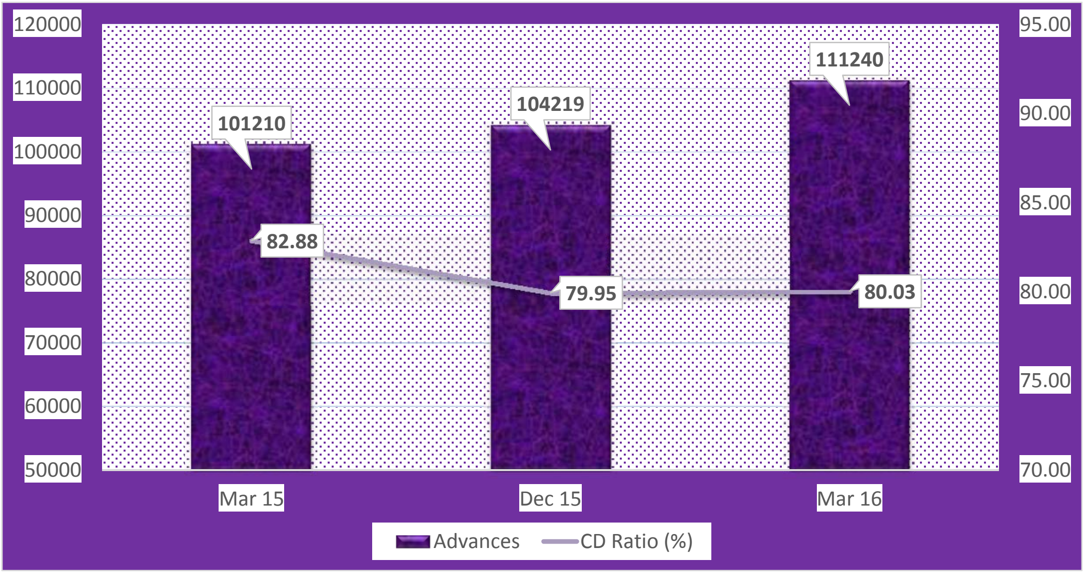
Gross Advances & CD Ratio

(₹ in Crore)



Investments

(₹ in Crore)

Particulars	As on		
	Mar 15	Dec 15	Mar 16
A. SLR Investments			
(i) HFT	478	25	0
(ii) AFS	1345	3931	3883
(iii) HTM	27446	27140	26337
Total SLR Investment	**29269**	**31096**	**30220**
B. Non SLR Investments			
(i) HFT	51	40	0
(ii) AFS	3402	4015	3919
(iii) HTM	98	103	2192
Total Non SLR Investment	**3551**	**4158**	**6111**
C. Gross Investment *	**32820**	**35254**	**36331**
Yield on Investment %	**7.92**	**7.87**	**7.88**
M - Duration (Total)	**4.43**	**4.32**	**4.44**

*Figures for Mar-15 are rearranged after excluding RIDF, as per RBI guidelines

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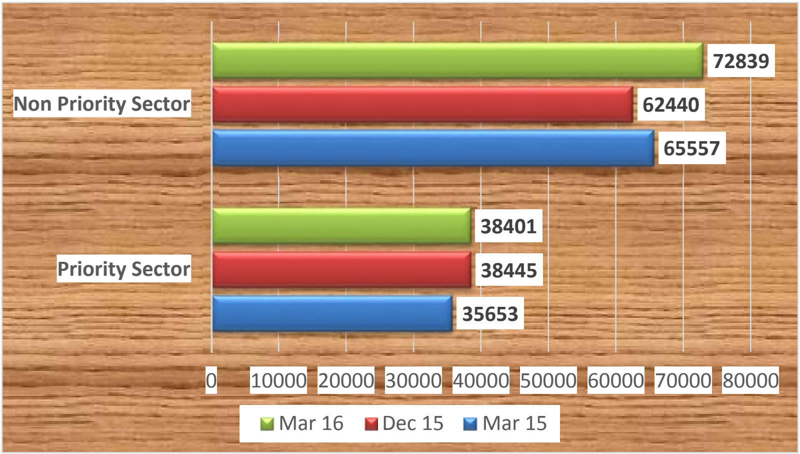
Advances

(₹ in Crore)

Particulars	As on			% Growth	
	Mar 15	Dec 15	Mar 16	Y-o-Y	Q-o-Q
Gross Advances	101210	104219	111240	9.91%	6.74%
of which					
Priorty Sector	35653	38445	38401	7.71%	-0.11%
Non-Priorty Sector	65557	65774	72839	11.11%	10.74%



Advances : Priority Sector

(₹ in Crore)

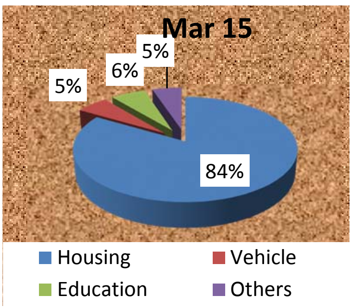
PARTICULARS	As on					
	Mar 15	% to ANBC	Dec 15	% to ANBC	Mar 16	% to ANBC
ANBC (As of previous year)	**93621**		**104180**		**104180**	
Priority Sector *	**39094**	**41.76%**	**41779**	**40.10%**	**41485**	**39.82%**
of which						
Direct Agriculture	10270	10.97%	11663	11.20%	11910	11.43%
Indirect Agriculture (Incl RIDF)	5251	5.61%	5112	4.91%	5265	5.05%
Total Agri	**15521**	**16.58%**	**16776**	**16.10%**	**17174**	**16.49%**
MSE (Incl RIDF)	16796	*17.94%*	15489	14.87%	15116	14.51%
Others	6777	7.24%	9515	9.13%	9196	8.83%

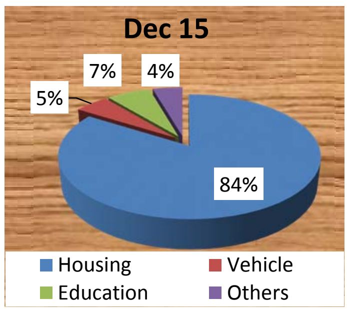
*** Including RIDF**

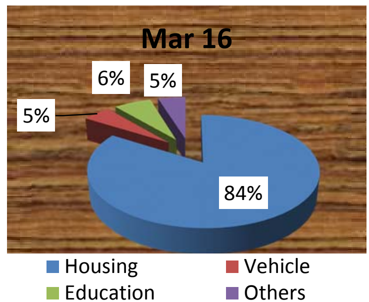
Retail Credit

(₹ in Crore)

Particulars	As on			% Growth	
	Mar 15	Dec 15	Mar 16	Y-o-Y	Q-o-Q
Total Retail Credit	**11,817.11**	**12,234.21**	**12,567.96**	**6.35%**	**2.73%**
of which					
Housing	9,868.34	10,272.30	10,550.01	6.91%	2.70%
Vehicle	648.96	618.44	614.22	-5.35%	-0.68%
Education	702.79	799.10	804.06	14.41%	0.62%







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Exposure to select sector

(₹ in Crore)

Sector	As on Mar 15	% to G Adv	As on Mar 16	% to G Adv
CRE	7047	6.96%	6961	6.26%
NBFC	13322	13.16%	17385	15.63%
Infra.	15030	14.85%	13939	12.53%
of which Power	*10324*	10.20%	*8147*	7.32%
Total	**35399**	**34.98%**	**38285**	**34.42%**

Break-up of exposure to Power Sector

Sector	As on Mar 15	% to G Adv	As on Mar 16	% to G Adv
Central Govt	836	0.83%	776	0.70%
State Govt	5258	5.19%	3239	2.91%
Private	4230	4.18%	4132	3.71%
Total	**10324**	**10.20%**	**8147**	**7.32%**

Asset Quality

(₹ in Crore)

Particulars	As on					
	Mar 15		Dec 15		Mar 16	
	Amount	% of G Adv	Amount	% of G Adv	Amount	% of G Adv
Standard	94808	93.67%	95917	92.03%	100854	90.66%
Sub-Standard	2975	2.94%	4031	3.87%	5343	4.80%
Doubtful	2375	2.35%	3936	3.78%	4499	4.04%
Loss	1052	1.04%	335	0.32%	544	0.49%
Gross NPA	**6402**	**6.33%**	**8302**	**7.97%**	**10386**	**9.34%**
Gross Advances	**101210**		**104219**		**111240**	
Provision Coverage Ratio (%)	**46.57**		**46.14**		**45.04**	

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Movement Of NPA

(₹ in Crore)

Particulars	Year Ended		Quarter Ended		
	Mar 15	Mar 16	Mar 15	Dec 15	Mar 16
OPENING GROSS NPA	2860	6402	6187	7986	8302
Less- CASH RECOVERIES	430	645	294	244	355
LESS UPGRADATION	398	191	430	458	311
LESS WRITE OFF	264	903	113	96	20
TOTAL REDUCTION	**1091**	**1740**	**837**	**798**	**686**
ADD SLIPPAGES	4624	5623	1011	1054	2712
ADD VARIATION	9	100	42	59	58
GROSS NPA	**6402**	**10386**	**6402**	**8302**	**10386**
GROSS NPA [%]	6.33%	9.34%	6.33%	7.97%	9.34%
NET NPA	4127	6832	4127	5596	6832
NET NPA [%]	4.19%	6.35%	4.19%	5.52%	6.35%

Sector-wise Advances

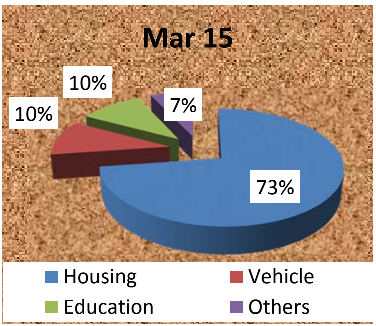
(₹ in Crore)

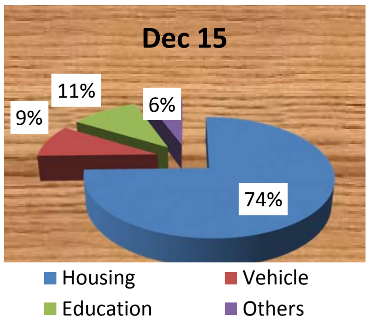
Sectors	As on								
	Mar 15			Dec 15			Mar 16		
	Adv	Sector NPA	Sector NPA %	Adv	Sector NPA	Sector NPA %	Adv	Sector NPA	Sector NPA %
Agriculture	12080	739	6.12%	14249	971	6.81%	14852	1206	8.12%
Retail	11817	270	2.29%	12234	420	3.43%	12568	387	3.08%
MSE	16800	2685	15.98%	17152	3114	18.15%	17172	3159	18.40%
Medium	3315	474	14.30%	1991	342	17.18%	1896	339	17.90%
Large Corp	57198	2234	3.91%	58592	3455	5.90%	64752	5294	8.18%
Total	**101210**	**6402**	**6.33%**	**104219**	**8302**	**7.97%**	**111240**	**10386**	**9.34%**

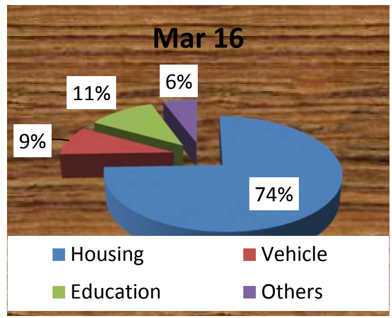
Retail Sector- NPA

(₹ in Crore)

Sector	As on								
	Mar 2015			Dec 2015			Mar 2016		
	G Adv	Sector NPA	Sector NPA %	G Adv	Sector NPA	Sector NPA %	G Adv	Sector NPA	Sector NPA %
Total Retail Credit	11817	270	2.29%	12234	420	3.43%	12568	387	3.08%
of which									
Housing	9868	196	1.99%	10272	313	3.05%	10550	292	2.76%
Vehicle	649	28	4.24%	618	38	6.22%	614	33	5.33%
Education	703	28	3.92%	799	45	5.61%	804	43	5.31%







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Std Restructured Advances

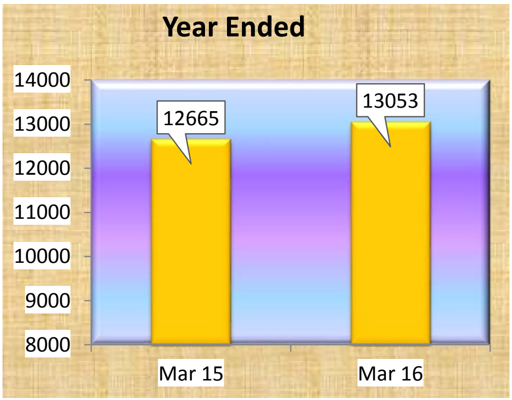
(₹ in Crore)

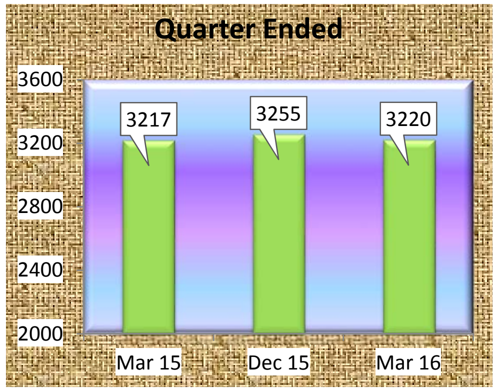
Particulars	As on		
	Mar 15	Dec 15	Mar 16
Standard Restructured Advances	7234	5715	4395
% of Std Restructured Adv to Gross Adv	7.15%	5.48%	3.95%
Restructured during the quarter	963	38	258

Interest Earnings

(₹ in Crore)

Particulars	Year Ended		% Increase	Quarter Ended			% Increase
	Mar 15	Mar 16	Y-o-Y	Mar 15	Dec 15	Mar 16	Q-o-Q
Interest on Advances	9821	9935	1.16%	2497	2516	2396	-4.76%
Interest on Investment	2540	2735	7.69%	659	676	688	1.75%
Others	304	383	25.97%	61	63	135	114.46%
Total Interest Income	**12665**	**13053**	3.07%	**3217**	**3255**	**3220**	**-1.10%**

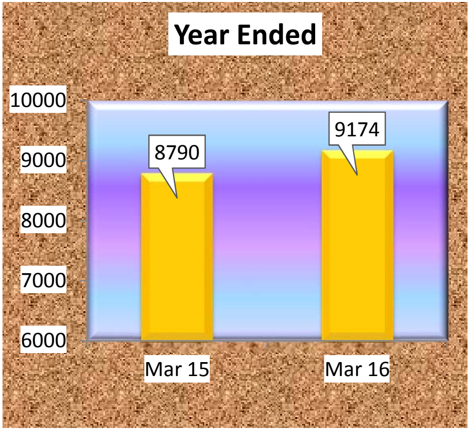


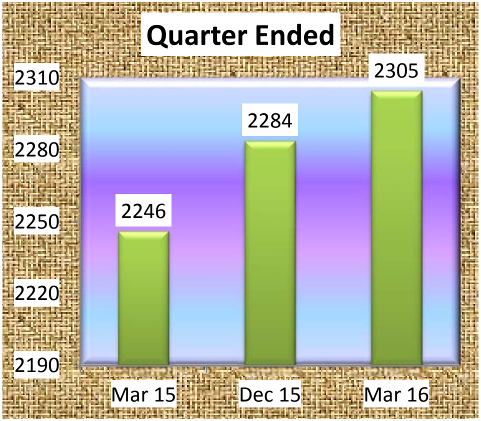


Interest Expenditure

(₹ in Crore)

Particulars	Year Ended		% Increase	Quarter Ended			% Increase
	Mar 15	Mar 16	Y-o-Y	Mar 15	Dec 15	Mar 16	Q-o-Q
Interest on Deposits	8085	8422	4.17%	2033	2118	2138	0.92%
Others	706	752	6.62%	213	166	167	0.79%
Total Interest Exp	**8790**	**9174**	4.37%	**2246**	**2284**	**2305**	**0.91%**





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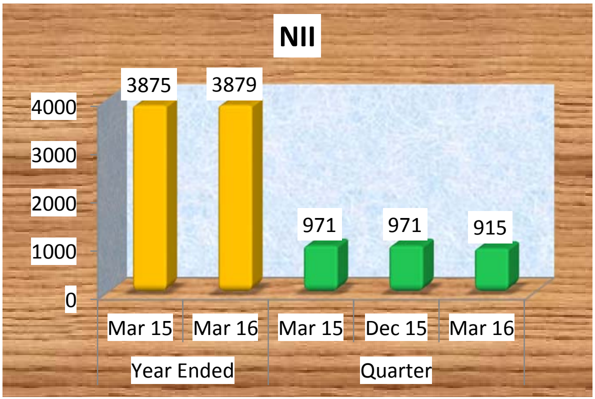
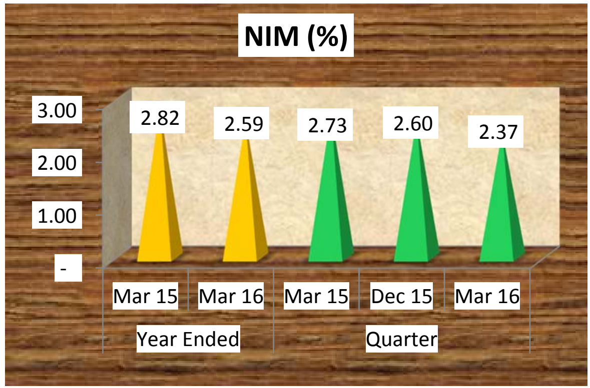
NII & NIM

(₹ in Crore)

Particulars	Year Ended		% Increase	Quarter Ended			% Increase
	Mar 15	Mar 16	Y-o-Y	Mar 15	Dec 15	Mar 16	Q-o-Q
Net Interest Income	3875	3879	0.10%	971	971	915	-5.81%
Net Interest Margin (%)	2.82	2.59		2.73	2.60	2.37	





Non-Interest Income

(₹ in Crore)

Particulars	Year Ended		% Increase	Quarter Ended			% Increase
	Mar 15	Mar 16	Y-o-Y	Mar 15	Dec 15	Mar 16	Q-o-Q
Fee Based Income	593.17	675.30	13.85%	179.73	154.62	216.92	40.29%
Treasury Income	280.90	234.77	-16.42%	149.38	38.68	98.53	154.73%
Of which							
Net Profit from sale of Investment	205.78	156.94	-23.73%	128.22	23.11	75.90	228.43%
Exchange profit	75.12	77.83	3.61%	21.16	15.57	22.63	45.34%
Recovery in written off accounts	97.61	68.49	-29.83%	46.57	22.03	23.02	4.49%
Miscellaneous Income	34.30	40.74	18.78%	5.91	5.48	8.70	58.76%
Total Non-Interest Income	**1005.98**	**1019.30**	1.32%	**381.59**	**220.81**	**347.17**	**57.23%**

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Operating Expenditure

(₹ in Crore)

Expenditure Item	Year Ended		% Increase	Quarter Ended			% Increase
	Mar 15	Mar 16	Y-o-Y	Mar 15	Dec 15	Mar 16	Q-o-Q
Staff Expenses	1633 *	1541	-5.65%	422	411	378	-8.14%
of which							
AS-15	655 *	589	-10.10%	166	158	129	-17.99%
Other Operating Expenses	893	1012	13.34%	254	239	305	27.55%

*Includes Rs 102.48 crore towards amortization relating to enhancement in gratuity limit and reopening of pension option. 20% provision made every year since 2010-11 & full provision was made in 2014-15.

Other Operating Expenditure

(₹ in Crore)

Expenditure Item (Excl Staff Exp)	Year Ended		% Increase	Quarter Ended			% Increase
	Mar 15	Mar 16	Y-o-Y	Mar 15	Dec 15	Mar 16	Q-o-Q
Rent, taxes, lighting	171.52	196.20	14.39%	46.21	49.14	49.16	0.04%
Printing & Stationery	21.58	21.58	0.00%	6.51	5.97	5.61	-6.03%
Advt. & Publicity	18.47	18.07	-2.17%	6.56	4.27	5.97	39.81%
Depreciation on fixed assets	115.28	149.20	29.42%	26.32	26.35	74.91	184.29%
Directors Fees & Expenses	0.63	0.69	9.52%	0.06	0.22	0.21	-4.55%
Auditors Fees	18.80	18.14	-3.51%	3.65	5.30	2.26	-57.36%
Law Charges	11.46	14.00	22.16%	4.06	2.96	4.92	66.22%
Postage, Telegram, Telephone etc.	36.05	36.13	0.22%	9.78	9.18	8.83	-3.81%
Repairs & Maintenance	72.88	76.36	4.77%	23.84	19.17	22.54	17.58%
Insurance	116.84	119.88	2.60%	28.01	30.19	29.89	-0.99%
Other Expenditure	309.20	361.59	16.94%	98.95	86.45	100.79	16.59%
Total Other Op. Exp.	**892.71**	**1011.84**	13.34%	**253.95**	**239.20**	**305.09**	**27.55%**

Provisions & Contingencies

(₹ in Crore)

Particulars	Year Ended		Quarter Ended		
	Mar 15	Mar 16	Mar 15	Dec 15	Mar 16
Non Performing Assets	1387.20	2110.29	467.59	244.91	791.34
Standard/Restructured Advances	139.57	(291.89)	(66.63)	58.51	(106.52)
Depreciation on Investments	(28.40)	26.42	(0.29)	38.39	(24.06)
Non-performing Investment	22.13	22.55	10.14	3.66	2.99
Other provisions (net of write back)	21.21	60.04	21.10	(0.46)	15.76
Provision & Contingencies other than taxes	**1541.71**	**1927.41**	**431.91**	**345.01**	**679.51**
Income Tax (net of DTA & write back)	362.69	317.08	131.77	107.83	19.67
Total Provisions	**1904.40**	**2244.49**	**563.68**	**452.84**	**699.18**

Profitability

(₹ in Crore)

Particulars	Year Ended		% Increase	Quarter Ended			% Increase
	Mar 15	Mar 16	Y-o-Y	Mar 15	Dec 15	Mar 16	Q-o-Q
Total Income	13671.42	14072.29	2.93%	3598.89	3475.98	3566.70	2.61%
Total Expenses	11316.33	11727.11	3.63%	2922.49	2934.08	2987.36	1.82%
Operating Profit	**2355.09**	**2345.18**	-0.42%	**676.40**	**541.90**	**579.34**	**6.91%**
Provisions & Contingencies other than taxes	1541.71	1927.41	25.02%	431.91	345.01	679.51	96.95%
Profit before tax	**813.38**	**417.77**	-48.64%	**244.49**	**196.89**	**(100.17)**	**-150.88%**
Tax Expense	362.69	317.08	-12.58%	131.77	107.83	19.67	81.76%
Net Profit	**450.69**	**100.69**	-77.66%	**112.72**	**89.06**	**(119.84)**	**-234.56%**

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Capital Adequacy

(₹ in Crore)

Particulars	Mar 15	Dec 15	Mar 16
Risk Weighted Assets	**93435**	**98896**	**101690**
Total Capital Funds (Basel III)	11152	11383	11399
Tier I Capital	8181	8569	9177
Tier II Capital	2971	2813	2221
Under Basel III (CRAR) (%)	**11.94**	**11.50**	**11.20**
Tier I Capital (%)	8.76	8.66	9.02
Tier II Capital (%)	3.18	2.84	2.18
Under Basel II (CRAR) (%)	**12.79**	**12.38**	**12.16**
Tier I Capital (%)	8.83	8.73	8.49
Tier II Capital (%)	3.96	3.65	3.67

Key Financial Ratios

Particulars		Year Ended			Quarter Ended		
		Mar 15	Mar 16		Mar 15	Dec 15	Mar 16
Cost of Deposits (%)		7.03	6.75		6.97	6.73	6.59
Yield on Advances (%)		10.99	10.11		10.75	10.18	9.44
Yield on Investments (%)		7.92	7.88		7.94	7.80	7.90
Cost of Funds (%)		6.39	6.12		6.31	6.11	5.97
Yield on Funds (%)		9.21	8.71		9.04	8.71	8.34
NIM (%)		2.82	2.59		2.73	2.60	2.37
Return on Equity (%)		6.68	1.24		6.43	4.71	(6.45)
Return on Assets (%)		0.33	0.07		0.32	0.24	(0.31)
Earning Per Share (₹)*		4.50	0.91		1.06	0.77	(1.03)
Book value Per Share (₹)		65.61	63.36		65.61	64.91	63.36

*** (Not Annualized for Quarter)**

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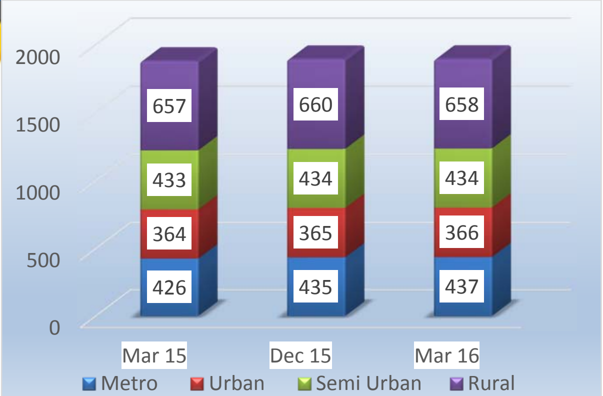
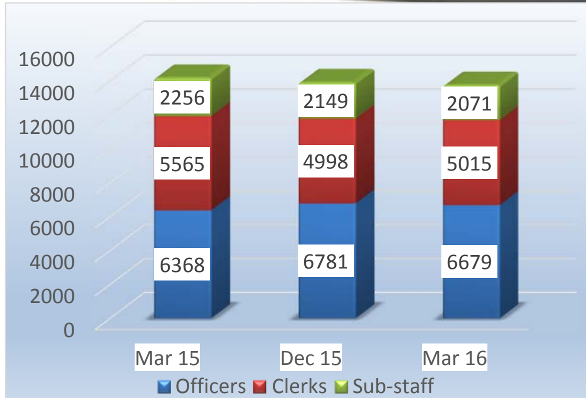
Resources

Branch Network



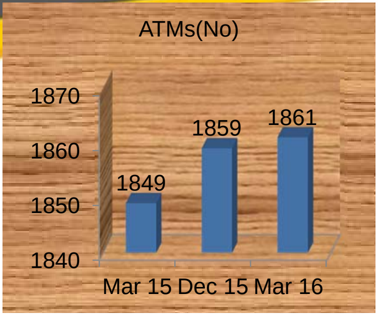
Category	As on		
	Mar 15	Dec 15	Mar 16
Metro	426	435	437
Urban	364	365	366
Semi- Urban	433	434	434
Rural	657	660	658
Total Branches	**1880**	**1894**	**1895**

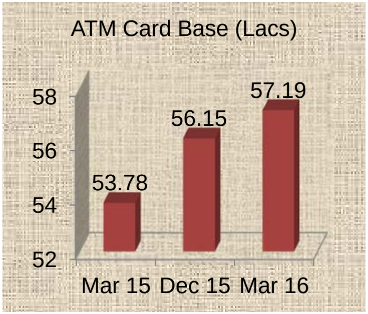
Staff Strength

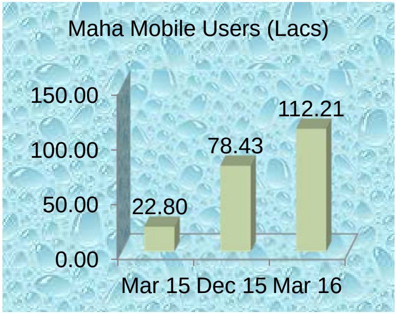


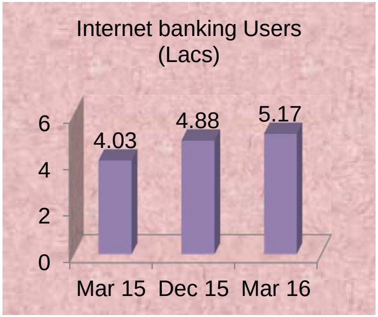
Category	As on		
	Mar 15	Dec 15	Mar 16
Officers	6368	6781	6679
Clerks	5565	4998	5015
Sub-staff	2256	2149	2071
Total	**14189**	**13928**	**13765**

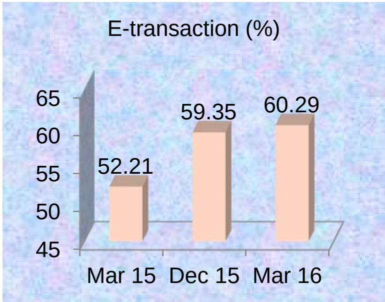
Customer Reach











Awards & Accolades

- ❖ **Two Prestigious IDRBT Awards – 11th "Banking Technology Excellence Awards 2014-15". Best Bank among midsized Banks for –**
  - ✓ **Use of Technology for Fraud Prevention & NPA Management**
  - ✓ **Managing IT Infrastructure**
- ➢ **Best Bank Award by CIMSME for Financial Inclusion for Emerging Bank – Winner**
- ➢ **CSR & Business Responsibility Award by CIMSME for Emerging Bank – Runner Up**
- ≈ **Best Bank : BFSI Awards 2015 : Public Sector (World HRD Congress)**

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