

Financial Results for Quarter/ Financial Year ended 31st March 2018



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



SMALL STEPS TOWARDS BIG CHANGE



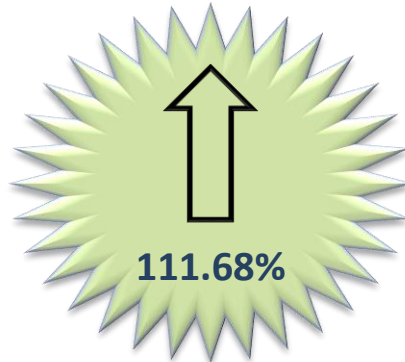
- ▶ **Performance Highlights**
- ▶ **Assets, Liabilities & Business Overview**
- ▶ **Loans & Advances**
- ▶ **Asset Quality**
- ▶ **Investments**
- ▶ **Income & Expenditure, Profitability**
- ▶ **Financial Ratios**
- ▶ **Suit Filed Accounts & Wilful Defaulters**
- ▶ **Capital & Capital Adequacy**
- ▶ **Resources**

Performance Highlights (Y-o-Y)



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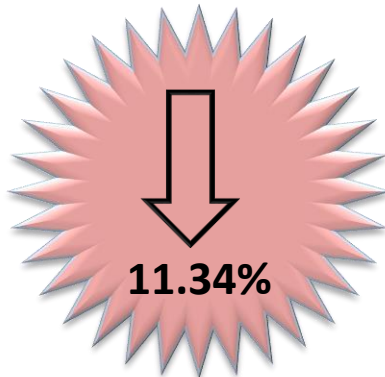
Cash Recoveries+Upgradation



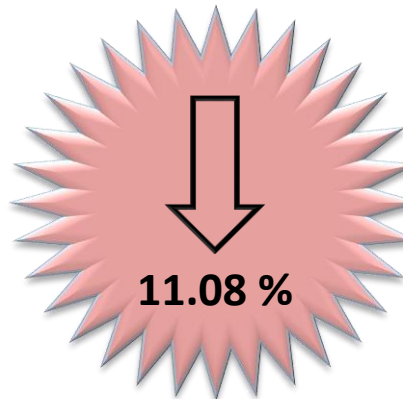
Operating Profit



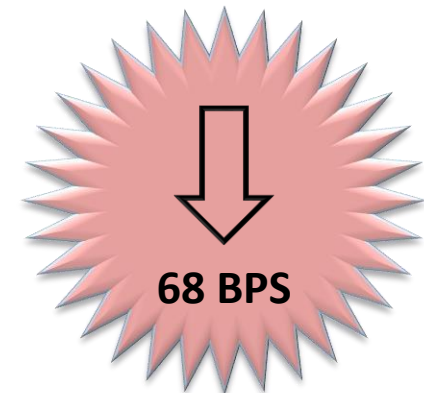
TOTAL EXPENDITURE



BURDEN



COST OF FUNDS



Assets & Liabilities- An Overview



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₹ in Crore

LIABILITIES	As on			% Growth	
	31.03.2017	31.12.2017	31.03.2018	Y-o-Y	Q-o-Q
Capital	1168	1380	2598	122.41%	88.30%
Reserves and Surplus	6211	5523	7346	18.26%	32.99%
Deposits	139053	133593	138981	(0.05%)	4.03%
Borrowings	8137	5825	4064	(50.06%)	(30.23%)
Other Liabilities & Provisions	4755	3969	3340	(29.76%)	(15.85%)
TOTAL	159324	150290	156329	(1.88%)	4.02%
ASSETS					
Cash and Balances with Reserve Bank of India	15275	12722	15809	3.50%	24.27%
Balances with Banks and Money at Call and Short	1367	74	75	(94.52%)	1.44%
Investments	38590	40490	43623	13.04%	7.74%
Advances	95515	87666	85797	(10.17%)	(2.13%)
Fixed Assets	1586	1493	1517	(4.38%)	1.61%
Other Assets	6990	7847	9508	36.01%	21.17%
TOTAL	159324	150290	156329	(1.88%)	4.02%

Topline - Business



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₹ in Crore

Particulars	As on			% Growth	
	Mar 17	Dec 17	Mar 18	Y-o-Y	Q-o-Q
Total Business	240590	228762	233626	(2.89%)	2.13%
Deposits	139053	133593	138981	(0.05%)	4.03%
of which CASA	62419	59927	66345	6.29%	10.71%
CASA Share (%) to Total Deposit	44.89%	44.86%	47.74%	285 BPS	288 BPS
Gross Advances	101537	95169	94645	(6.79%)	(0.55%)
Gross Investment	38842	40949	44163	13.70%	7.85%

Business MIX [Rs in crore]



Deposits & Advances

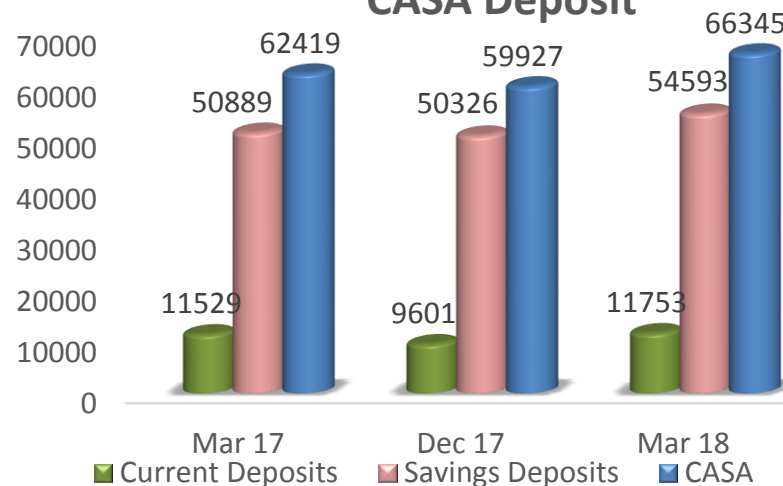


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Deposit



CASA Deposit



Advances



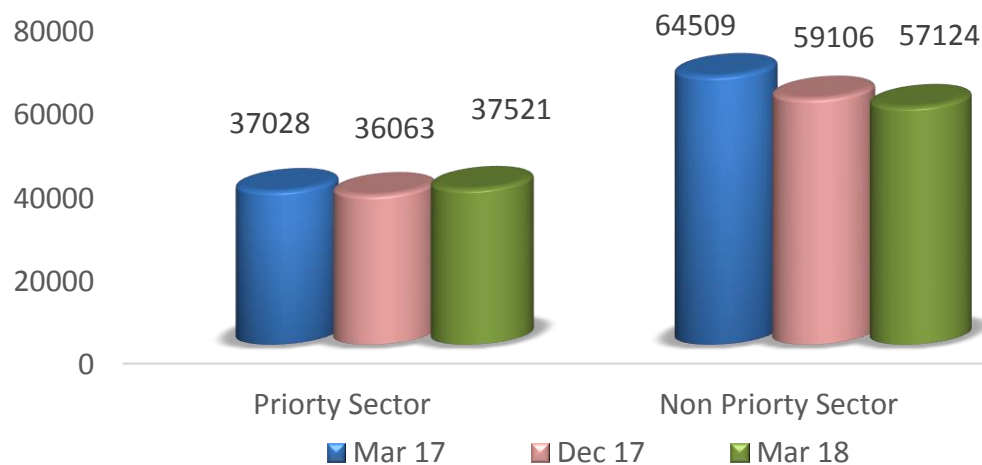
CD RATIO %



₹ in Crore

Particulars	As on			% Growth	
	Mar 17	Dec 17	Mar 18	Y-o-Y	Q-o-Q
Gross Advances	101537	95169	94645	(6.79%)	(0.55%)
of which					
Priority Sector	37028	36063	37521	1.33%	4.04%
Non-Priority Sector	64509	59106	57124	(11.45%)	(3.35%)

Priority & Non Priority Advances



Advances

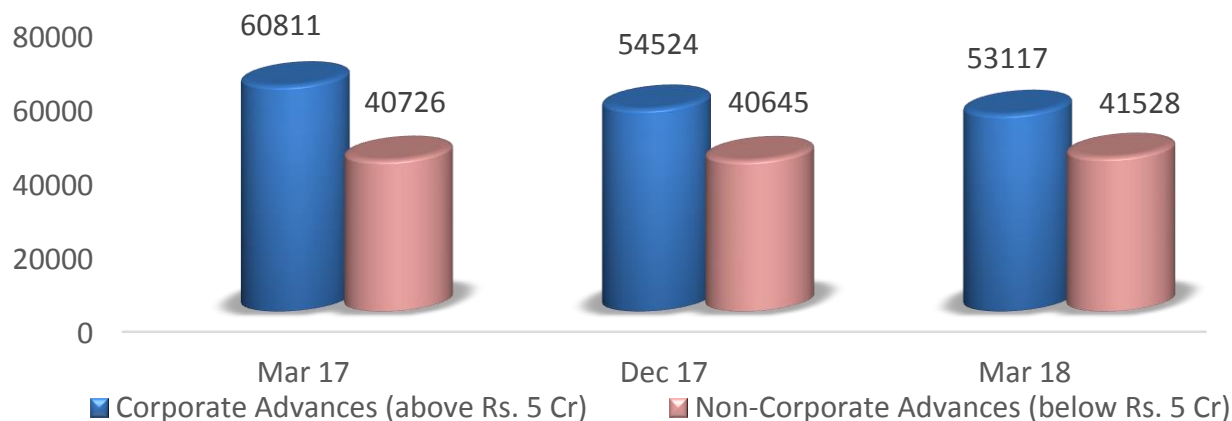


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₹ in Crore

Particulars	As on						% Growth	
	Mar 17		Dec 17		Mar 18		Y-o-Y	Q-o-Q
Gross Advances	101537		95169		94645		(6.79%)	(0.55%)
of which								
	Amount	%	Amount	%	Amount	%		
Corporate/Wholesale Advances (Adv above Rs. 5 Cr)	60811	60	54524	57	53117	56	(12.65%)	(2.58%)
Non-Corporate Advances (Adv up to Rs.. 5Cr)	40726	40	40645	43	41528	44	1.97%	2.17%

Corporate & Non-Corporate Advances



Advances : Priority Sector



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₹ in Crore

PARTICULARS	Mar 17		Dec 17		Mar 18		Growth Y-o-Y		Growth Q-o-Q	
	Adv	% to ANBC	Adv	% to ANBC	Adv	% to ANBC	Amt	%	Amt	%
ANBC	115432		106046		105371		(10061)	(9.55%)	(675)	(1%)
Priority Sector (including investment)	40388	34.99%	39163	36.93%	40709	38.63%	321	0.79%	1546	4%
Priority Sector (excluding investment)	37028	32.08%	36063	34.01%	37521	35.61%	493	1.31%	1458	4%
of which										
Agriculture	15291	13.25%	14956	14.10%	14861	14.10%	(430)	(2.89%)	(95)	(1%)
MSME (Priority)	14797	12.82%	14340	13.52%	15939	15.13%	1142	7.16%	1599	10%
Others	6940	6.01%	6767	6.38%	6721	6.38%	(219)	(3.26%)	(46)	(1%)
RIDF Investment	3361	2.91%	3100	2.92%	3188	3.03%	(173)	(5.43%)	(3100)	(97%)



Advances : Retail Sector

₹ in Crore

Particulars	As on			% Growth	
	Mar 17	Dec 17	Mar 18	Y-o-Y	Q-o-Q
Total Retail Credit	15792	13537	16547	4.78%	22.24%
of which					
Housing	13595	10748	13573	(0.17%)	26.28%
Education	891	982	995	11.69%	1.39%
Vehicle	669	980	1068	59.56%	8.94%
Others	636	827	911	43.20%	10.26%

Advances : MSME Sector



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₹ in Crore

Particulars	As on			Growth	
	Mar 17	Dec 17	Mar 18	Y-o-Y	Q-o-Q
MSME Advances (Priority + Non-Priority)	20419	18514	15939	(21.94%)	(13.91%)
Manufacturing	5965	5594	5229	(12.34%)	(6.52%)
Services	14454	12920	10710	(25.90%)	(17.11%)
Total	20419	18514	15939	(21.94%)	(13.91%)
Micro	10593	10004	9145	(13.67%)	(8.59%)
Small	8401	7316	5932	(29.39%)	(18.92%)
Medium	1425	1194	862	(39.51%)	(27.81%)
Total	20419	18514	15939	(21.94%)	(13.91%)

Funded Exposure to Select Sectors



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₹ in Crore

Sector	Mar 17	Dec 17	Mar 18	% Growth	% Growth
	Amount	Amount	Amount	Y-o-Y	Q-o-Q
CRE	5883	4273	3189	(45.79%)	(25.37%)
NBFC	12180	10832	12704	4.30%	17.28%
Infra.	11054	10419	9447	(14.54%)	(9.33%)
of which Power	5687	4737	3853	(32.26%)	(18.67%)
Telecom	150	1249	644	328.08%	(48.41%)
Roads	3107	2716	2848	(8.34%)	4.87%
Ports	361	341	333	(7.54%)	(2.35%)
Others	1749	1376	1769	1.12%	28.56%
Total	29117	25524	25340	(12.97%)	(0.72%)

Break-up of exposure to Power Sector

Particulars	Central Govt.	State Govt.	Private	Total
Exposure as on 31.03.2018	527	606	2719	3853

Assets Quality



₹ in Crore

Particulars	As on						% Change	
	Mar 17		Dec 17		Mar 18			
	Amount	% of G Adv	Amount	% of G Adv	Amount	% of G Adv	Y-o-Y	Q-o-Q
Standard	84348	83.07%	77041	80.95%	76212	80.52%	(9.65%)	(1.08%)
Sub-Standard	5284	5.20%	4011	4.21%	4130	4.36%	(21.84%)	2.98%
Doubtful	11726	11.55%	13858	14.56%	13126	13.87%	11.93%	(5.29%)
Loss	178	0.18%	260	0.27%	1178	1.24%	560.21%	353.46%
Total NPA	17189	16.93%	18128	19.05%	18433	19.48%	7.24%	1.68%
Total Advances	101537		95169		94645			
Provision Coverage Ratio (including TWO)	44.48%		53.40%		58.71%		1423 BPS	531 BPS
Provision Coverage Ratio (excluding TWO)	34.79%		41.26%		47.81%		1302 BPS	655 BPS

Movement of NPA



₹ in Crore

Particulars	Period Ended		
	Mar 17	Dec 17	Mar 18
Opening Gross NPA	10386	17189	17189
Less Cash Recoveries	810	1325	1765
Less Upgradation	149	329	265
Less Write Off	1357	1817	2460
Total Reduction [A]	2316	3471	4490
Add Slippages	9035	3857	5144
Add Variation	84	553	591
Total Addition [B]	9119	4411	5735
Gross NPA	17189	18128	18433
Gross NPA [%]	16.93%	19.05%	19.48%
Net NPA	11230	10670	9641
Net NPA [%]	11.76%	12.17%	11.24%
Delinquency Ratio (%)	6.07%	4.57%	6.09%

Sector-wise Credit Deployment & NPA



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₹ in Crore

Sectors	As on								
	Mar 17			Dec 17			Mar 18		
	Adv	Sector NPA	Sector NPA %	Adv	Sector NPA	Sector NPA %	Adv	Sector NPA	Sector NPA %
Agriculture*	15491	1875	12.11%	14956	2331	15.59%	15067	2490	16.53%
Retail	15792	485	3.07%	13537	665	4.91%	16547	640	3.87%
SME	18994	4379	23.05%	17320	4149	23.95%	15078	3090	20.49%
Sub Total [A]	50278	6740	13.40%	45813	7145	15.60%	46692	6220	13.32%
% of [A] to Tot. Adv.	49.52			48.14			49.33		
Medium	1425	505	35.45%	1194	447	37.47%	862	374	43.36%
Large Corporate	45854	9635	21.01%	46303	10287	22.22%	44985	11124	24.73%
Others	3980	309	7.76%	1860	249	13.38%	2106	715	33.97%
Sub Total [B]	51259	10449	20.39%	49356	10983	22.25%	47953	12213	25.47%
% of [B] to Tot. Adv.	50.48			51.86			50.67		
Total	101537	17189	16.93%	95169	18128	19.05%	94645	18433	19.48%

*Agriculture includes Priority and Non-priority figures

Retail Sector-NPA

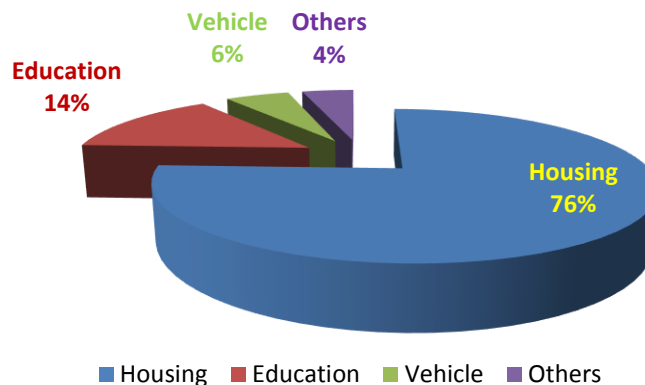


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₹ in Crore

Sector	As on Mar 17			As on Dec 17			As on Mar 18		
	G Adv	Sector NPA	Sector NPA %	G Adv	Sector NPA	Sector NPA %	G Adv	Sector NPA	Sector NPA %
Total Retail Credit	15792	485	3.07%	13537	665	4.92%	16547	637	3.85%
of which									
Housing	13595	369	2.72%	10748	508	4.72%	13573	487	3.59%
Education	891	52	5.87%	982	90	9.21%	995	89	8.91%
Vehicle	669	33	4.89%	980	37	3.74%	1068	34	3.15%
Others	636	31	4.85%	827	31	3.70%	911	28	3.05%

Share in Retail Sector NPA - Mar 18





Agriculture Debt Waiver Scheme (Maharashtra)

₹ in Crore

Particulars	Dec 17		Mar 18	
	No. Of Accounts (in Lakhs)	Amount (Rs. Cr)	No. Of Accounts (in Lakhs)	Amount (Rs. Cr)
Total No. of cases eligible	3.94	3606.00	3.94	3605.67
Total receipts	1.59	912.00	1.91	1070.93
Recoveries in NPA	0.11	42.00	0.17	53.00
Sacrifice on Account of Interest waiver	0.25	8.39	0.33	11.29

Suit Filed Accounts



₹ in Crore

Particulars	Number of Accounts as on 31.03.18	Amount as on 31.03.18	Recovery Nine Month ended 31.12.17	Recovery during the Quarter ended 31.03.18	Recovery FY 17-18
SUIT FILED	2488	8571.12	22.75	32.03	54.78
DECREED	1165	1649.16	25.12	101.02	126.14
SARFAESI [13(2)]	9021	8176.89	339.45	129.17	468.62
NCLT (Including A/cs in RBI lists)	58	8721.76	16.07	0	16.07

Willful Defaulters

Particulars	As on 31.03.17		As on 31.12.17		As on 31.03.18	
	Number	Amount	Number	Amount	Number	Amount
Total Number of Cases	94	819	137	986	212	1518
Suit Filed	94	819	137	986	212	1518
FIR	90	395	100	540	116	852
SARFAESI Action Initiated	86	815	120	971	168	1488
NCLT	0	0	0	0	1	153

Figures reported are not mutually exclusive.

Details of NCLT Cases



₹ in Crore

NCLT Cases as on 31.03.2018	RBI List 1	RBI List 2	Total
	Amount	Amount	Amount
No. of Accounts	10	10	20
Balance as on 31.03.2018	4225	1945	6170
Total Security	4982	1889	6871
Secured Balance	3561	1732	5293
Unsecured Balance	664	213	877
Provision held for the Quarter	2549	1261	3809
Provision required as per IRAC till 31.03.2018	2462	1140	3602

Types of Restructuring under RBI Scheme



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₹ in Crore

Details of Restructured Accounts as on 31.03.2018	Standard		NPA		TOTAL	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
CDR	1	20	12	909	13	929
SDR	0	0	23	3692	23	3692
Outside SDR	0	0	2	219	2	219
S4A	5	385	0	0	5	385
Sub-Total	6	405	37	4820	43	5225
5/25	8	1646	4	1483	12	3130

Accounts reported are mutually exclusive

Movement of all Restructured Standard Advances



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₹ in Crore

Particulars	As on		
	Mar 17	Dec 17	Mar 18
Opening Standard Restructured Advances	4,395.48	2,395.10	2395.1
Add: Additions in Restructured Accounts	312.91	48.61	13.79
Add: Upgradations	9.10	1.24	1.85
Less: Downgradations	(1,459.79)	(60.95)	(228.31)
Less: Ceased to attract	(589.15)	(401.02)	(524.76)
Add/Less: Additional Disbursement/Repayment/Write Off/ Sale to ARC	(273.45)	(315.25)	(296.95)
Closing Restructured Standard Advances	2,395.10	1,667.73	1360.72

Investments (Gross)



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₹ in Crore

PARTICULARS	As on			% Change	
	Mar 17	Dec 17	Mar 18	Y-O-Y	Q-o-Q
A. SLR Investments					
(i) HFT	0	109	0	-	(100.00%)
(ii) AFS	3201	7846	7386	130.72%	(5.87%)
(iii) HTM	28412	27415	27084	(4.67%)	(1.21%)
Total SLR Investment	31613	35370	34470	9.04%	(2.55%)
B. Non SLR Investments					
(i) HFT	0	23	1	100.00%	(97.80%)
(ii) AFS	5667	4325	5938	4.78%	37.28%
(iii) HTM	1561	1231	3754	140.44%	205.00%
Total Non SLR Investment	7229	5579	9693	34.09%	73.73%
C. Gross Investment	38842	40949	44163	13.70%	7.85%
M Duration (Total)	5.12	5.35	5.38		
M Duration for (AFS+HFT)	3.48	3.87	4.02		
SLR Securities as % of NDTL	21.78	25.75	24.55		

Profitability



₹ in Crore

Particulars	Year ended		Quarter Ended			%Variation (Qtr)	
	Mar 17	Mar 18	Mar 17	Dec 17	Mar 18	Y-o-Y for Q4	Q-o-Q
Total Income	13570	12602	3355	2995	3094	(7.76%)	3.34%
Total Expenses	11743	10411	2929	2575	2548	(13.01%)	(1.07%)
Operating Profit	1827	2191	426	419	547	28.32%	30.38%
Provisions & Contingencies other than taxes	3970	5457	1833	1474	2041	11.30%	38.43%
Profit before tax	(2143)	(3266)	(1407)	(1055)	(1494)		
Tax Expense	(771)	(2,120)	(952)	(458)	(1,380)		
Net Profit	(1373)	(1146)	(455)	(597)	(113)		

Y-o-Y is comparison between Q418 to Q417
Q-o-Q is comparison between Qtr ended March18 to March17

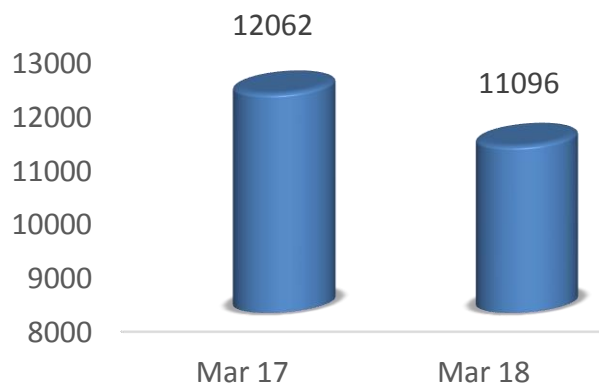
Interest Earnings



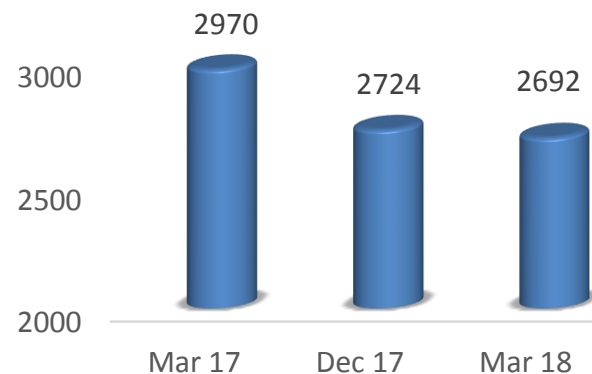
₹ in Crore

Particulars	Year Ended		Quarter Ended			% Change (Qtr)	
	Mar 17	Mar 18	Mar 17	Dec 17	Mar 18	Y-o-Y for Q4	Q-o-Q
Interest on Advances	8470	7073	1953	1757	1616	(17.27%)	(8.04%)
Interest on Investment	2829	2962	749	720	788	5.21%	9.47%
Other Interest Income	763	1061	268	248	289	7.59%	16.62%
Total Interest Income	12062	11096	2970	2724	2692	(9.36%)	(1.17%)

Interest Income (Year Ended)



Interest Income (Qtr Ended)



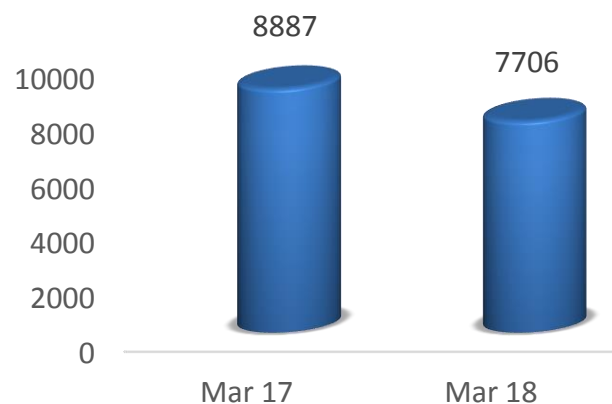
Interest Expenditure



₹ in Crore

Particulars	Year Ended		Quarter Ended			% Change (Qtr)	
	Mar 17	Mar 18	Mar 17	Dec 17	Mar 18	Y-o-Y for Q4	Q-o-Q
Interest on Deposits	8076	7133	2006	1732	1684	(16.09%)	(2.82%)
Other Interest Exp.	812	574	201	139	128	(36.35%)	(8.43%)
Total Interest Exp	8887	7707	2207	1872	1811	(17.93%)	(3.24%)

Interest Expenses (Year Ended)



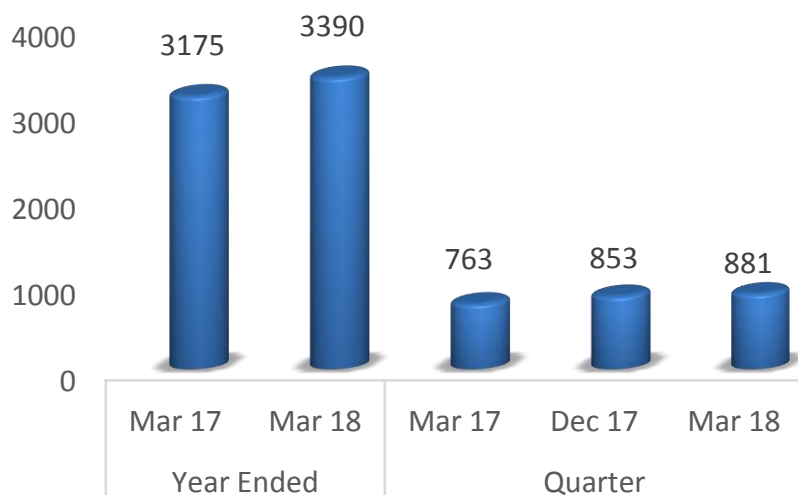
Interest Expenses (Qtr Ended)



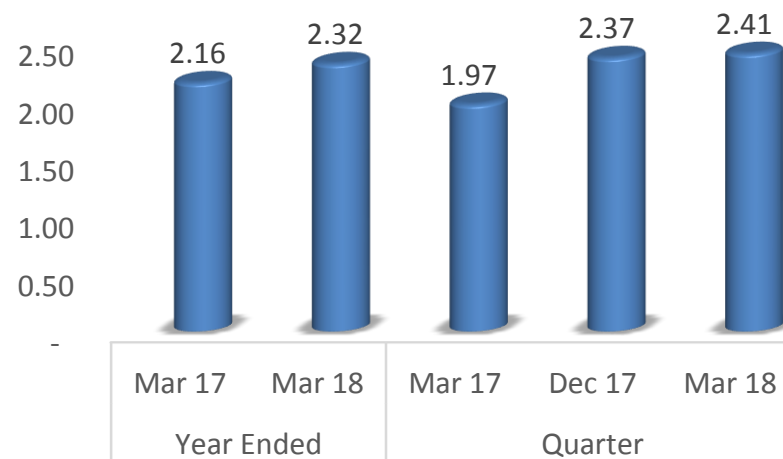
₹ in Crore

Particulars	Year Ended		Quarter Ended			% Change (Qtr)	
	Mar 17	Mar 18	Mar 17	Dec 17	Mar 18	Y-o-Y for Q4	Q-o-Q
Net Interest Income	3175	3390	763	853	881	15.43%	3.35%
NIM (%) (on Avg Interest earning Assets)	2.16	2.32	1.97	2.37	2.41		

NII



NIM (%)



Non-Interest Income



₹ in Crore

Particulars	Year Ended		Quarter Ended			% Variation (Qtr)	
	Mar 17	Mar 18	Mar 17	Dec 17	Mar 18	Y-o-Y for Q4	Q-o-Q
Fee Based Income	734	767	198	172	238	20.58%	38.86%
Of which							
Fee Income from Govt. Business	19	19	5	4	5	0.00%	25.00%
Fee Income from Advances	422	405	129	82	131	1.55%	59.76%
Other Fee Income	292	343	63	85	103	63.49%	21.18%
Treasury Income	683	519	153	63	87	(43.00%)	37.71%
Of which							
Net Profit from sale of Investment	581	409	130	35	62	(52.60%)	76.12%
Exchange profit	102	110	23	28	26	10.57%	(9.46%)
Recovery in written off accounts	38	138	19	30	70	273.22%	134.90%
Miscellaneous Income	54	82	15	6	7	(53.84%)	24.64%
Total Non-Interest Income	1508	1506	384	270	402	4.59%	48.82%

Operating Expenditure



₹ in Crore

Expenditure Item	Year Ended		Quarter Ended			% Variation (Qtr)	
	Mar 17	Mar 18	Mar 17	Dec 17	Mar 18	Y-o-Y for Q4	Q-o-Q
Staff Expenses	1807	1618	454	446	399	(12.09%)	(10.35%)
of which							
AS 15	787	561	211	170	122	(42.16%)	(28.29%)
Other Operating Expenses	1048	1086	267	258	337	26.05%	30.71%
Total Op. Expenditure	2856	2704	722	703	737	2.04%	4.71%

Y-o-Y is comparison between Q418 to Q417
Q-o-Q is comparison between Qtr ended March18 to March17

Other Operating Expenditure



₹ in Crore

Expenditure Item (Excl Staff Exp)	Year Ended		Quarter Ended			%Variation (Qtr)	
	Mar 17	Mar 18	Mar 17	Dec 17	Mar 18	Y-o-Y for Q4	Q-o-Q
Rent, taxes, lighting	197.56	201.57	52.10	47.50	52.82	1.38%	11.20%
Printing & Stationery	21.82	18.26	7.07	5.31	4.03	(43.00%)	(24.11%)
Advt. & Publicity	16.03	13.40	5.08	2.95	3.68	(27.56%)	24.75%
Depreciation on fixed assets	117.62	128.59	32.74	27.55	53.76	64.20%	95.14%
Directors Fees & Expenses	0.92	0.54	0.20	0.09	0.13	(35.00%)	44.44%
Auditors Fees	16.83	15.69	2.59	4.42	5.65	118.15%	27.83%
Law Charges	16.63	17.87	5.25	4.02	5.51	4.95%	37.06%
Postage, Telegram, Telephone etc.	40.92	40.64	11.20	9.07	13.47	20.27%	48.51%
Repairs & Maintenance	88.90	106.63	27.26	25.30	40.59	48.90%	60.43%
Insurance & Guarantee Fee	131.71	134.85	32.26	33.09	32.94	2.11%	(0.45%)
Other Expenditure	399.46	408.28	91.68	98.60	124.52	35.82%	26.29%
Total Non-int. Exp.	1048.40	1086.32	267.43	257.90	337.10	26.05%	30.71%



Amortisation of Provision of MTM losses and Additional Provision on Gratuity on account of revision in Gratuity limit.

₹ in Crore

Particulars	Total Provision Required as on 31.03.18		Provision to be made			
		Provision Made	Quarter Ended			
		Mar 18	June 18	Sep 18	Dec 18	
MTM Provison required for AFS Portfolio for Dec 2017	105.82	52.91	26.46	26.46	-	
MTM Provison required for AFS Portfolio for March 2018	64.08	16.02	16.02	16.02	16.02	
MTM Provision (A)	169.90	68.93	42.48	42.48	16.02	
Additional Provison of Gratuity (B)	147.86	36.97	36.97	36.97	36.97	
Total = (A + B)	317.76	105.90	79.45	79.45	52.99	

- As per RBI guidelines bank has spread provisioning for mark to market (MTM) losses for on investment held in AFS for the quarter ended December, 31st 2017 and March 31, 2018.
- As per IBA guidelines the Bank is allowed to amortize additional provision on Gratuity due to increase in limit from Rs. 10 Lakh to Rs. 20 Lakhs. Accordingly the Bank has assessed additional liability to the extent of Rs. 147.86 Crore to be amortized over four quarters starting from quarter ended March 2018.

Provisions & Contingencies



₹ in Crore

Particulars	Year Ended		Quarter Ended		
	Mar 17	Mar 18	Mar 17	Dec 17	Mar 18
Non Performing Assets	3,800.20	5,330.89	1,742.76	1,343.62	1,994.60
Standard/Restructured Assets	(44.25)	(131.93)	(83.90)	(61.72)	(68.33)
Depreciation on Investments	(7.70)	54.12	3.76	107.75	(40.27)
Non-performing Investment	147.55	129.22	133.27	6.44	109.91
Other provisions (net of write back)	74.28	74.88	37.43	78.00	44.88
Provision & Contingencies other than taxes	3,970.08	5,457.18	1,833.32	1,474.09	2,042.18
Income Tax (net of DTA & write back)	(770.56)	(2,120.14)	(951.83)	(458.02)	(1,380.34)
Total Provisions	3,199.52	3,337.04	881.49	1,016.07	660.24

Key Financial Ratios



Particulars	Year Ended		Quarter Ended		
	Mar 17	Mar 18	Mar 17	Dec 17	Mar 18
Cost of Deposits (%)	6.05	5.31	5.75	5.22	5.01
Yield on Advances (%)	8.50	7.79	7.98	7.81	7.15
Yield on Investments (%)	7.67	7.27	7.40	7.26	7.22
Cost of Funds (%)	5.56	4.88	5.29	4.80	4.58
Yield on Funds (%)	7.56	7.03	7.12	6.99	6.81
NIM (%)	2.16	2.32	1.97	2.37	2.41
Return on Equity (%)	(24.92)	(56.57)	(33.08)	(58.08)	(14.49)
Return on Assets (%)	(0.86)	(0.73)	(1.09)	(1.53)	(0.29)
Earning Per Share (Rs.) (Not annualised)	(11.75)	(8.98)	(3.90)	(4.65)	(0.79)
Book value Per Share (Rs.)	46.96	23.73	46.96	31.41	23.73

Capital Adequacy (Basel III)



₹ in Crore

Particulars	As on		
	Mar 17	Dec 17	Mar 18
Risk Weighted Assets	95473	83679	81737
% of RWA to Gross Advances	94.03%	87.93%	86.36%
Tier I Capital	8601	7587	7363
CET I Capital	6953	6052	7335
Additional Tier I Capital	1648	1535	28
Tier II Capital	2074	1860	1631
Total Capital Funds	10674	9446	8994
Tier I Ratio	9.01%	9.07%	9.01%
CET I Ratio	7.28%	7.23%	8.97%
Additional Tier I Ratio	1.73%	1.83%	0.03%
Tier II Ratio	2.17%	2.22%	2.00%
CRAR	11.18%	11.29%	11.00%

- During the FY 17-18, Bank has raised capital of Rs. 313.55 Crore by way of QIP and GOI has infused capital of Rs. 3173 Crore by way of preferential allotment.
- Bank has repaid Basel III compliant AT1 Bonds of Rs. 1500 Crore by exercising call option under regulatory event (PCA) in March 2018 as per advice of Government of India.

Resources

Category of Branch	As on		
	Mar 17	Dec 17	Mar 18
Metro	502	482	474
Urban	343	336	329
Semi- Urban	434	428	428
Rural	618	617	615
Total Branches	1897	1863	1846

Category of Staff	As on		
	Mar 17	Dec 17	Mar 18
Officers	6380	6389	6518
Clerks	4723	4756	4639
Sub-staff	1871	1775	1775
Total	12974	12920	12932

Consolidation & Rationalisation of Zones/ Branches	Planned for FY 17-18	Actual upto 31.12.2017	Actual for FY 17-18
No. Of Branches Merged/Closed	65	34	51
No. Of Zones Merged/Closed	8	3	3

Digital Footprints



No. of Registered Users (in lakhs)	As on		
	Mar 17	Dec 17	Mar 18
	No.	No.	No.
Maha Mobile	2.92	4.03	4.48
UPI	0.58	0.72	0.78
Internet Banking	6.98	7.37	7.40
ATM (cards issued)	64.54	69.49	69.44
BHIM	2.93	5.66	9.39

Transactions	Mar 17 (Qtr)		Dec 17 (Qtr)		Mar 18 (Qtr)	
	No. (in Lakhs)	Amount (Rs Cr.)	No. (in Lakhs)	Amount (Rs Cr.)	No. (in Lakhs)	Amount (Rs Cr.)
Maha Mobile	4.47	499	4.19	1095	5.01	496
UPI	8.20	405	36.10	304	47.54	650
Internet Banking	114.98	23910	84.41	21405	72.42	20236
ATM on us	62.87	2156	52.09	2343	78.70	2887
ATM off us	37.79	1540	76.31	2764	53.48	2389
BHIM	20.78	64.38	5.89	174	9.38	309
Total Digital Transactions (Lakh)	582.85		415.95		494.14	
% of Digital Transactions to Total Transactions	40.62		44.25		41.37	

Share Holding Pattern

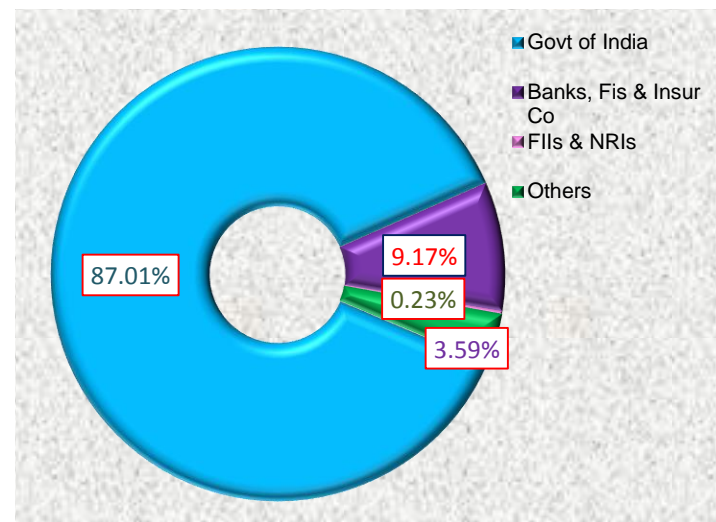


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₹ in Crore

Particulars	31.03.2017	% Holding	31.03.2018	% Holding
Govt of India	953.52	81.61%	2260.92	87.01%
Banks, Fis & Insur Co	153.13	13.11%	238.19	9.17%
FIs & NRIs	4.99	0.43%	6.09	0.23%
Others	56.69	4.85%	93.25	3.59%
Total	1168.33	100.00%	2598.45	100.00%

As on 31.03.2018	
Share Cap (Rs. In Cr)	2,598.45
No. of Shares (Cr)	259.85
Net Worth (Rs. In Cr)	6,159.92
BV per share (Rs.)	23.73
Return on Equity (%) (Annualised)	(56.57)



Financial Inclusion-Deposits



Particulars	As on		
	Mar-17	Dec-18	Mar-18
No. of PMJDY Accounts (in Lakhs)	42.28	50.85	51.57
Deposit Amount in PMJDY Accounts (Rs. in Cr)	932	1024	1149
Average Balance in PMJDY Accounts	2204	2013	2228
No. of Transactions routed through BCs (in lakhs)	109.75	85.61	110.74
Amount of transactions routed through BCs (Rs. in Cr)	4703	4387	5764
No. of Zero Balance accounts (in lacs)	16.34	17.34	16.02
No. of Accounts under Pradhan Mantri Suraksha Bima Yojana (in Lakhs)	13.76	14.11	14.23
No. of Accounts under Pradhan Mantri Jeevan Jyoti Bima Yojana (in Lakhs)	6.83	7.31	7.37
No. of Accounts under Atal Pension Yojana (in Lakhs)	0.67	0.98	1.12

Performance under Government Schemes



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Particulars	2016-17			2017-18					
	Mar 17 (Qtr)			Dec 17 (Qtr)			Mar 18 (Qtr)		
	No of accounts	Amount disbursed during the quarter (Rs in Cr)	Amount outstanding as on 31.03.17 (Rs in Cr)	No of accounts	Amount disbursed during the quarter (Rs in Cr)	Amount outstanding as on 31.12.2017 (Rs in Cr)	No of accounts	Amount disbursed during the quarter (Rs in Cr)	Amount outstanding as on 31.03.2018 (Rs in Cr)
Mudra loan under PMMY	32814	1073.49	1518.59	34258	973.76	1124.06	19929	675.95	1718.03
Stand up India	46	6.51	26.77	217	10.75	57.99	345	14.19	72.19

Disclaimer



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Thank you!