



बैंक ऑफ महाराष्ट्र
Bank of Maharashtra

भारत सरकार का उद्यम

एक परिवार एक बैंक

FINANCIAL RESULTS

For Quarter/Year Ended March 31st, 2022

www.bankofmaharashtra.in



/mahabank



Net Profit



Return on Asset



Net Interest
Income



NIM %



Cost of Deposit



Cost of Funds

Q4 `22
viz
Q4 `21

Increased by
115.19%



Improved by 30
basis points



Increased by
16.56%



Increased by 6
basis points



Improved by 36
basis points



Improved by 28
basis points



FY `22
viz
FY `21

Increased by
109.28 %



Improved by 25
basis points



Increased by
23.42%



Increased by 31
basis points



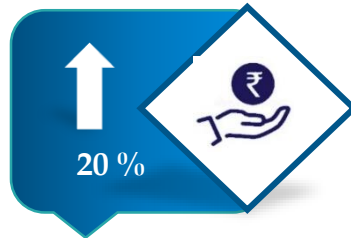
Improved by 47
basis points



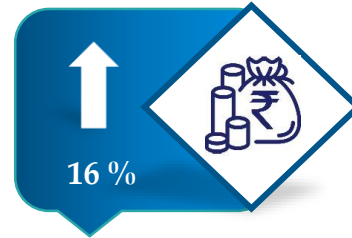
Improved by 42
basis points



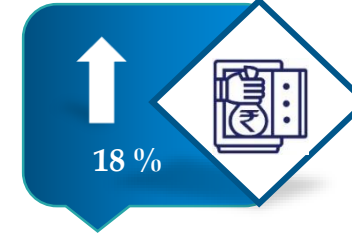
(Y-o-Y) (Q: Mar` 22 vis-à-vis Q: Mar` 21)



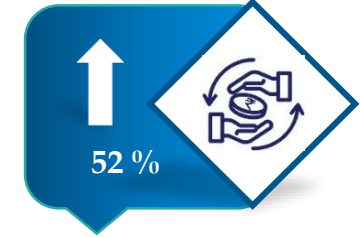
Total Business



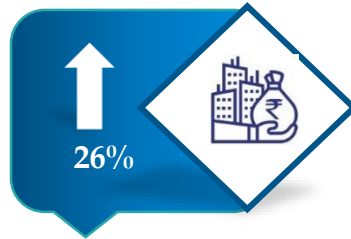
Total Deposit



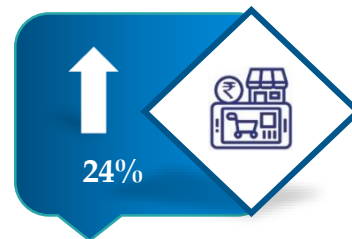
Saving Deposit



Current Deposit



Gross Advances



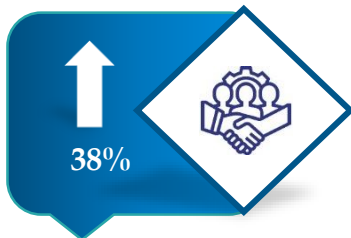
Retail Advances



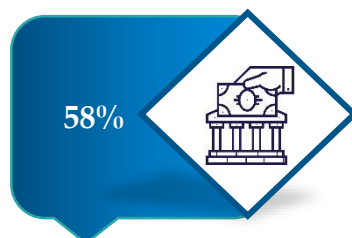
Agri. Advances



MSME Advances



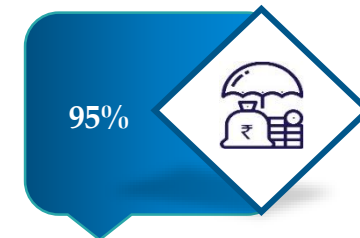
Corporate & Others
Advances



CASA

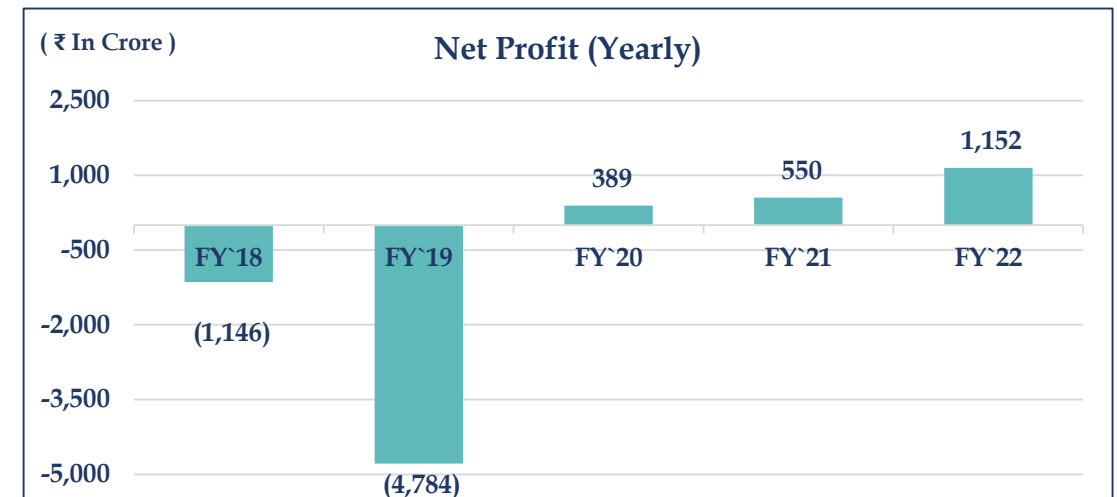
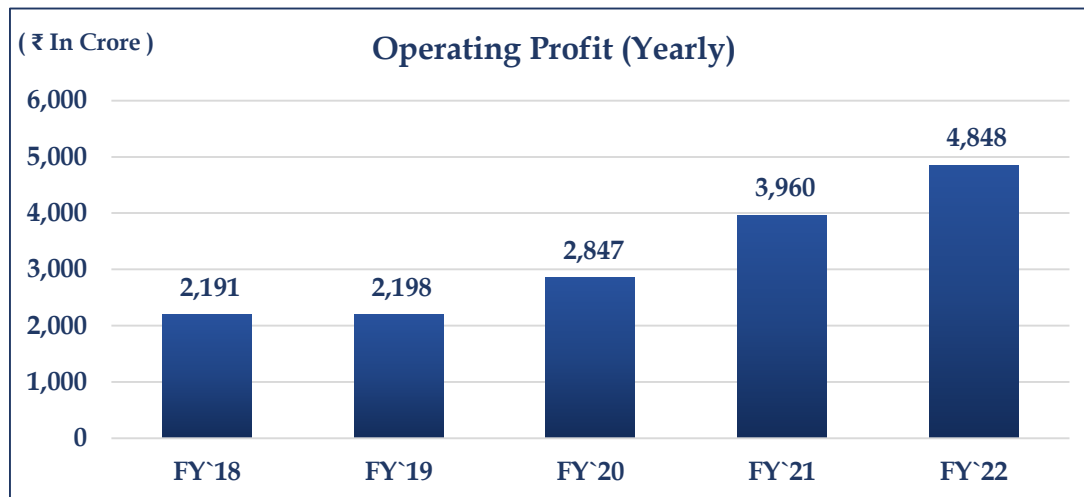
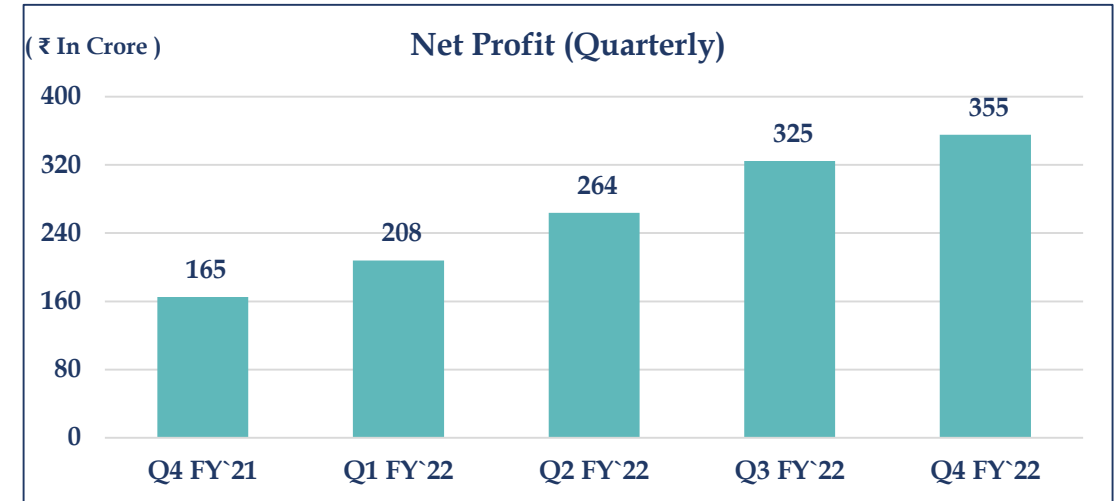
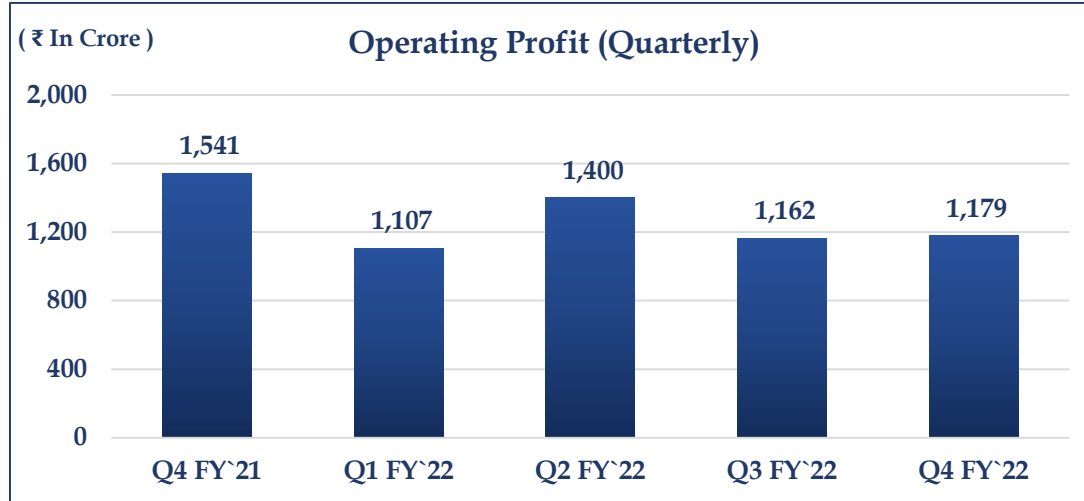


Net NPA

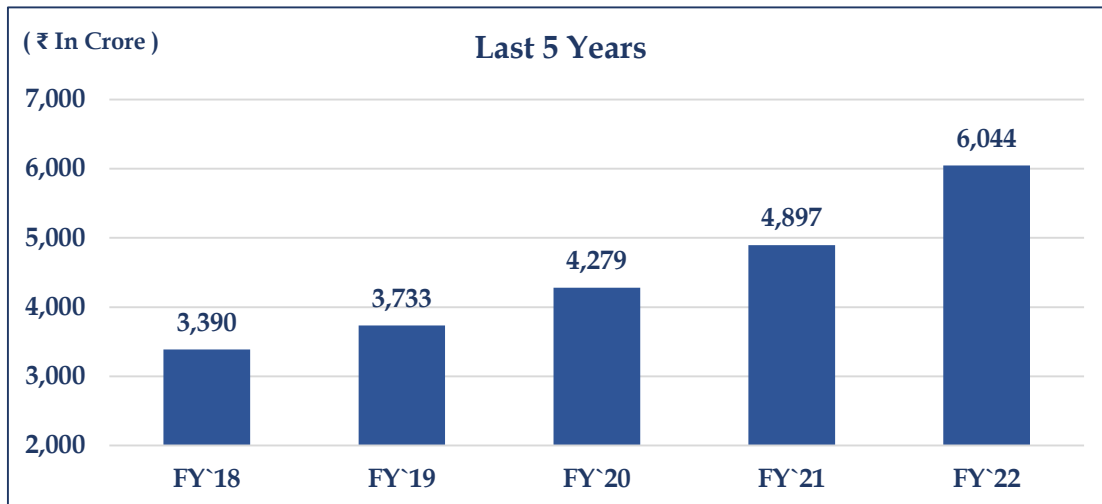
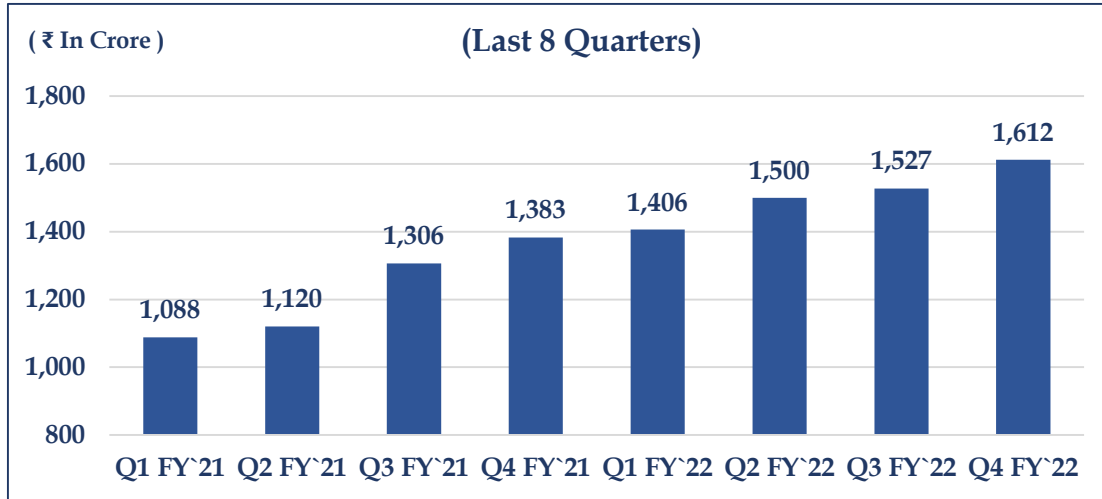


Provision Coverage
Ratio

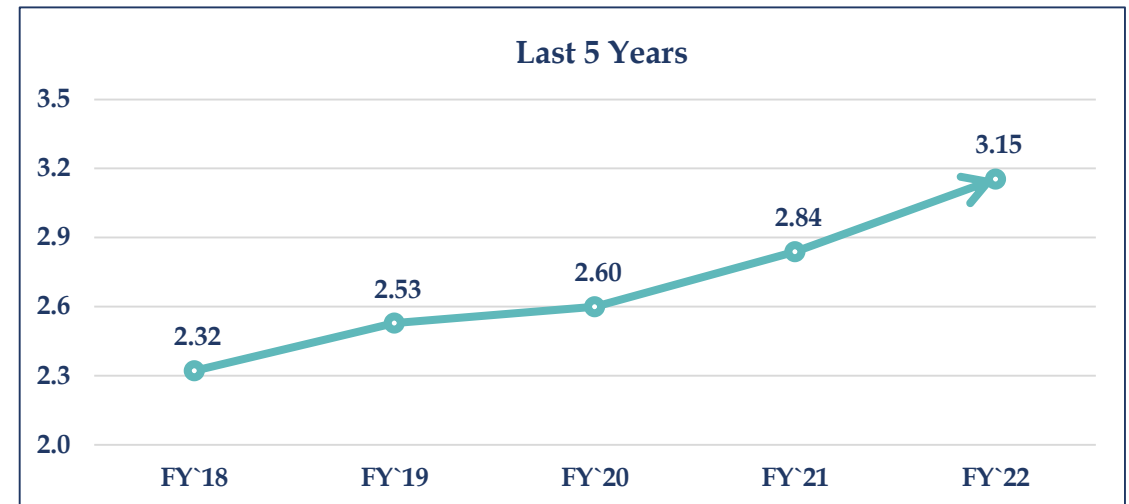
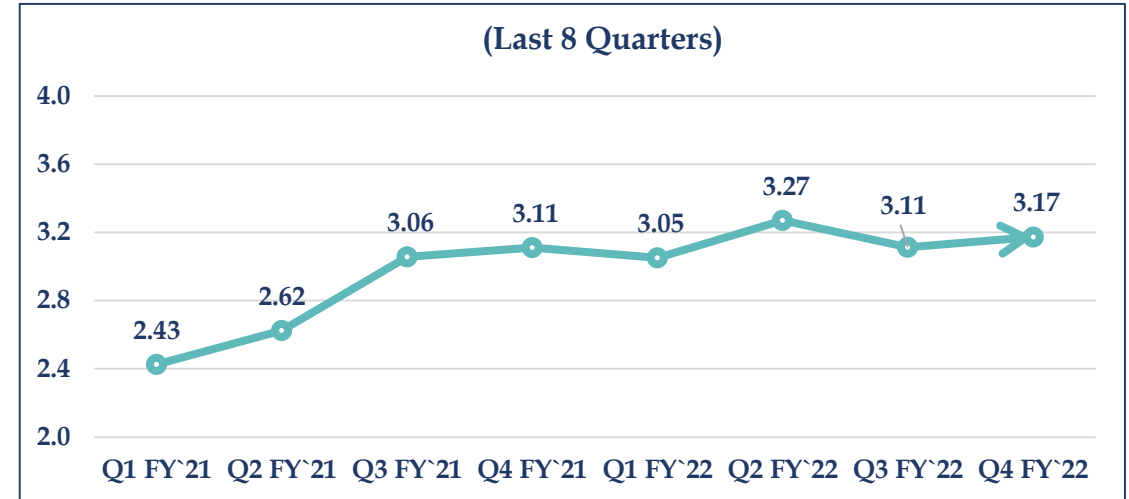
Profitability



Net Interest Income



NIM %

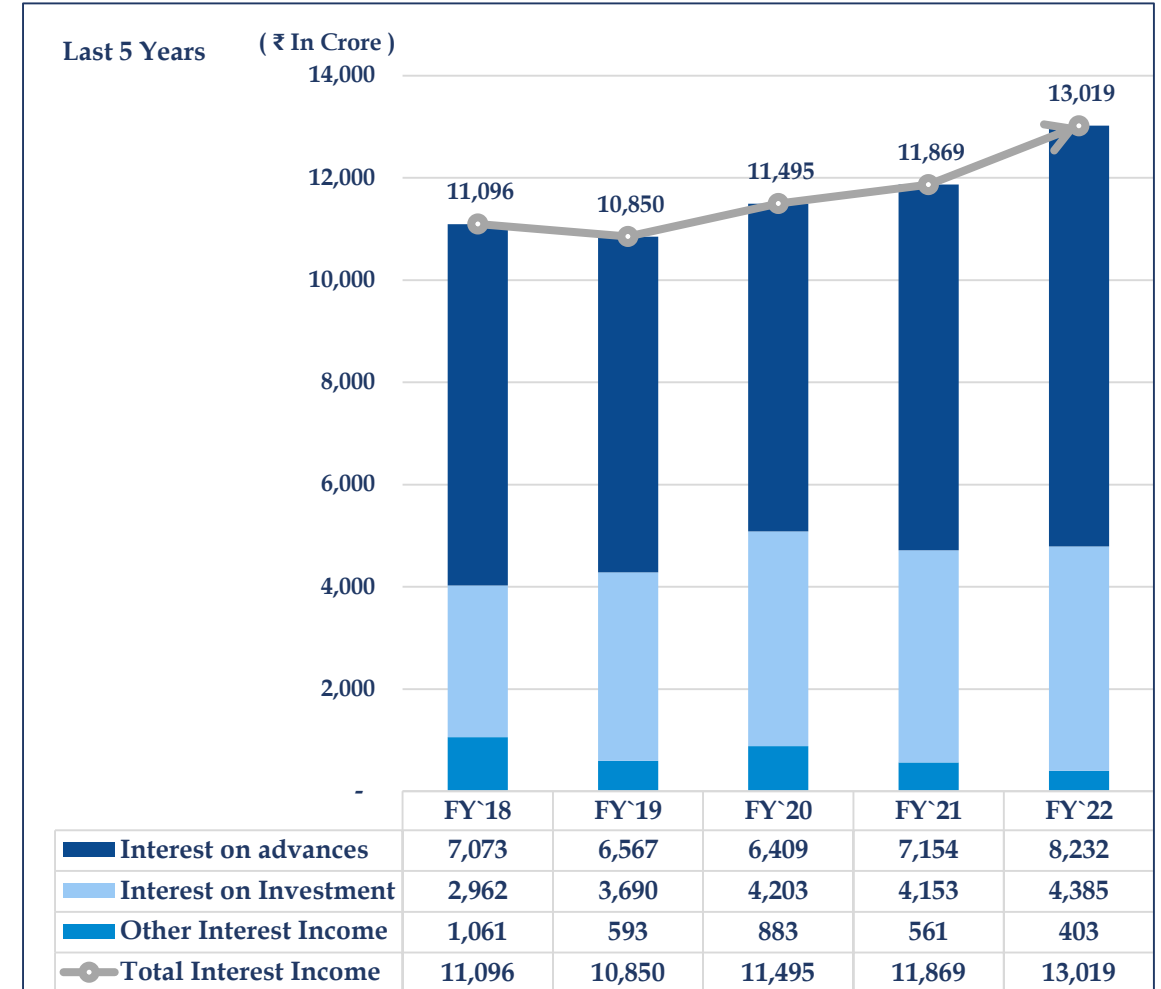
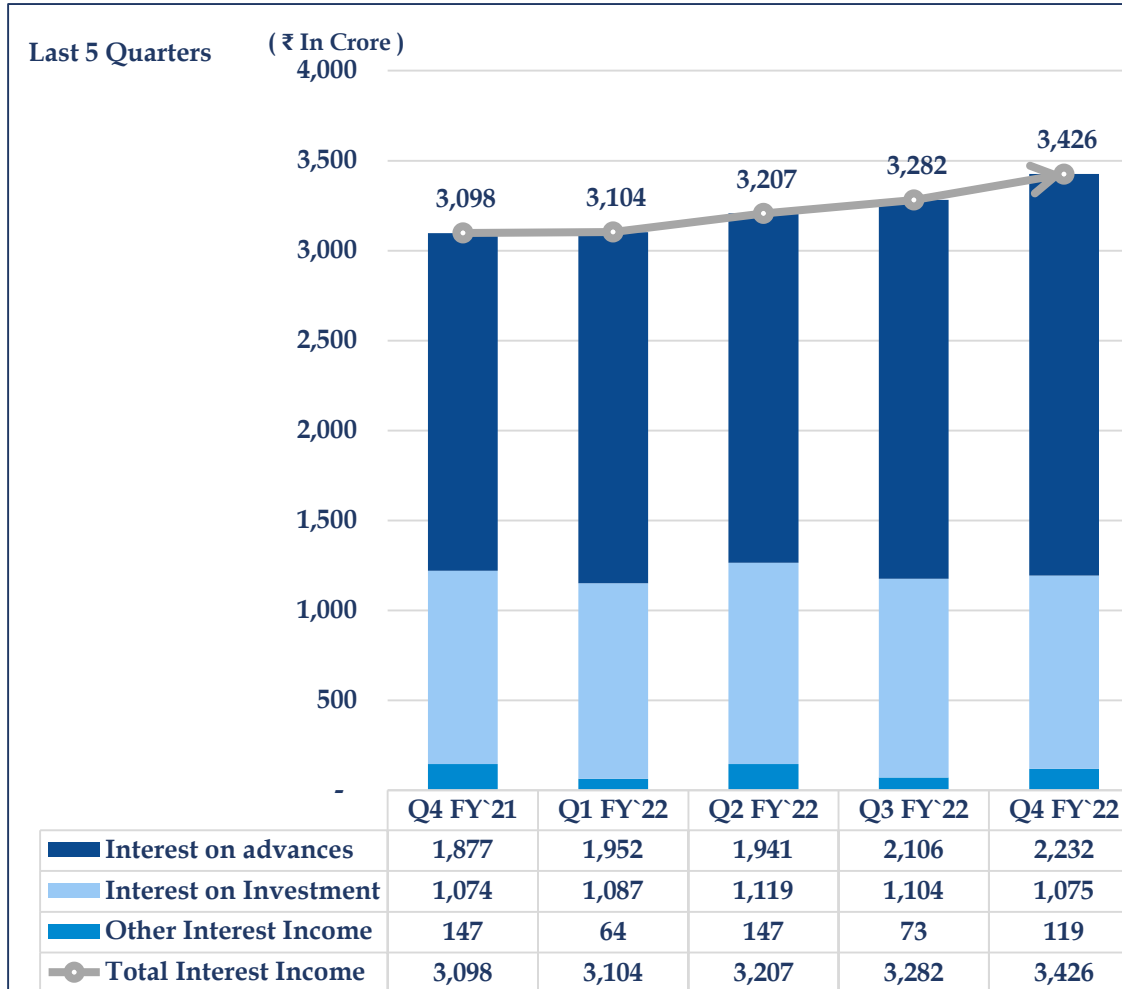


Statement of Income and Expenditure

(₹ In Crore)

PARTICULARS	Q4 FY`21	Q3 FY`22	Q4 FY`22	Y-o-Y (%)	FY`21	FY`22	Y-o-Y (%)
Total Income	4,335	3,893	3,949	(9)	14,496	15,672	8
Interest Income	3,098	3,282	3,426	11	11,869	13,019	10
Non-Interest Income	1,237	611	522	(58)	2,628	2,652	1
Total Expenses	2,793	2,731	2,770	(1)	10,536	10,824	3
Interest Expenses	1,715	1,755	1,814	6	6,971	6,975	0
Operating Expenses	1,079	976	955	(11)	3,565	3,849	8
Operating Profit	1,541	1,162	1,179	(24)	3,960	4,848	22
Provision & Contingencies other than taxes	1,341	836	365	(73)	3,006	2,892	(4)
Profit Before Taxes	200	326	814	307	954	1,956	105
Provision for Taxes [Net of DTA]	35	2	458	1,211	404	804	99
Net Profit	165	325	355	115	550	1,152	109

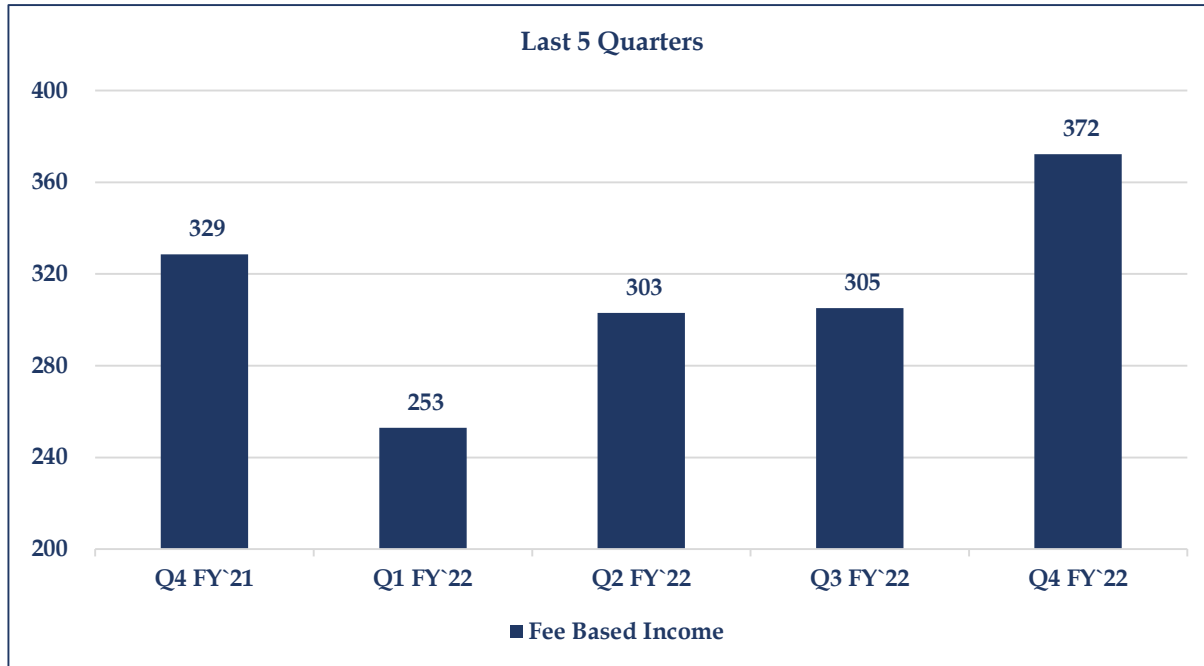
Interest Earnings



Non-Interest Income

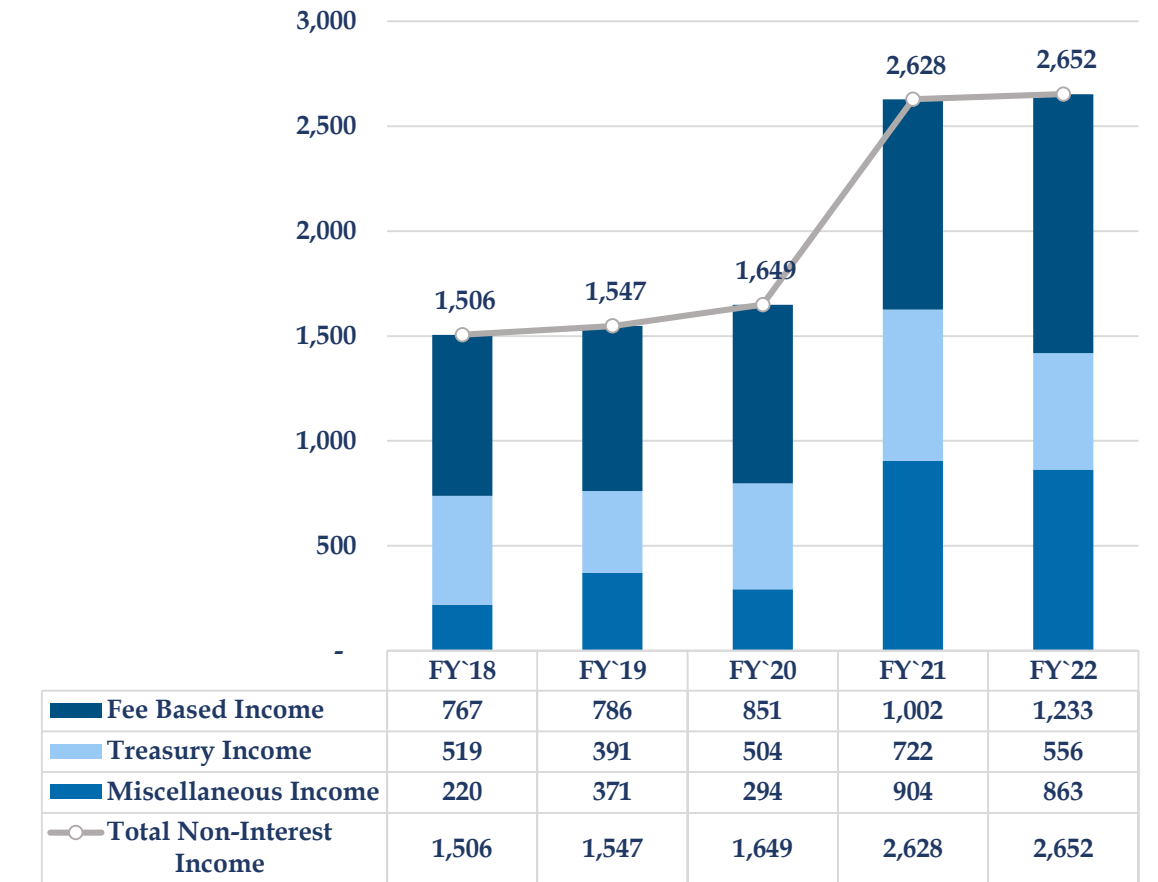
(₹ In Crore)

PARTICULARS	Q4 FY'21	Q1 FY'22	Q2 FY'22	Q3 FY'22	Q4 FY'22
Fee Based Income	329	253	303	305	372
Treasury Income	211	300	113	114	28
Miscellaneous Income	697	134	415	192	122
Total Non-Interest Income	1,237	687	832	611	522



Last 5 Years

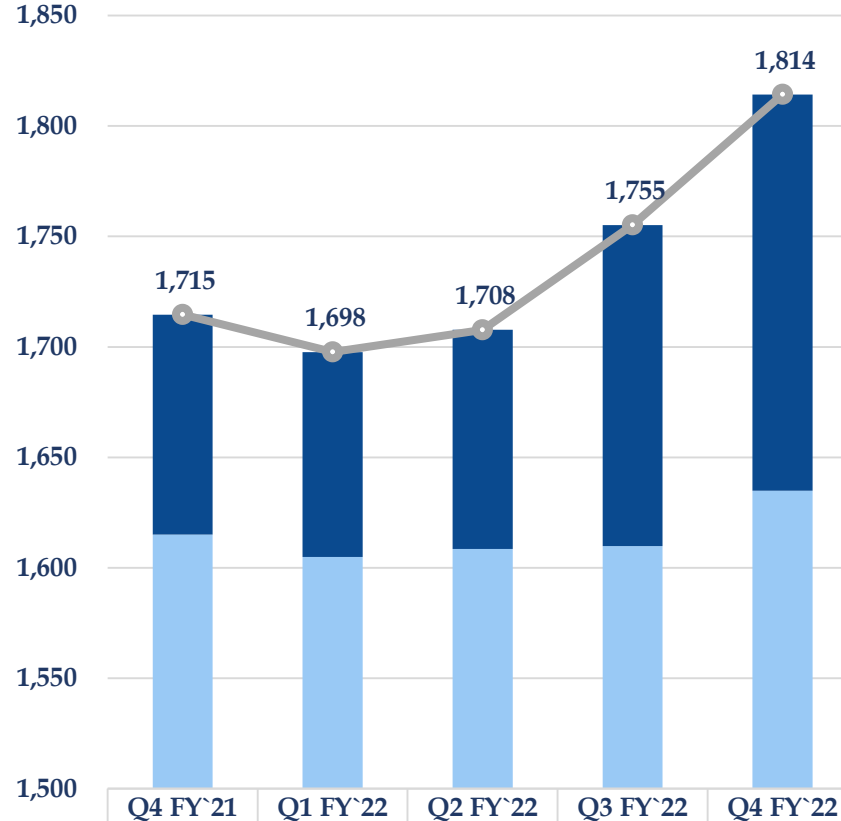
(₹ In Crore)



Interest Expenses

Last 5 Quarters

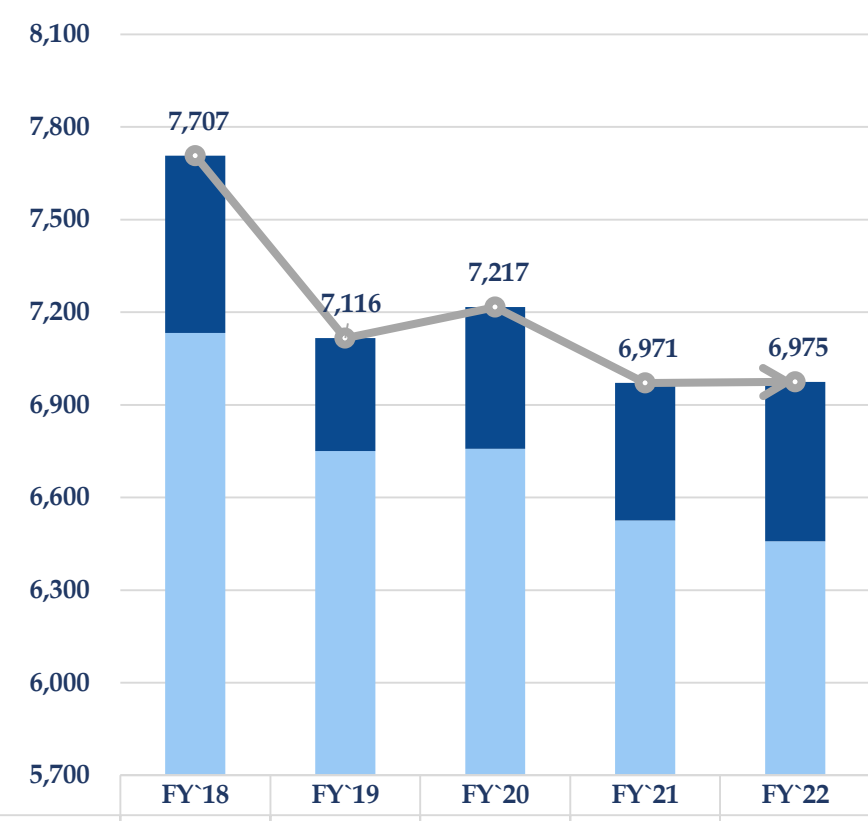
(₹ In Crore)



Other Interest Expenses	100	93	99	145	179
Interest on Deposits	1,615	1,605	1,609	1,610	1,635
Total Interest Expenses	1,715	1,698	1,708	1,755	1,814

Last 5 Years

(₹ In Crore)

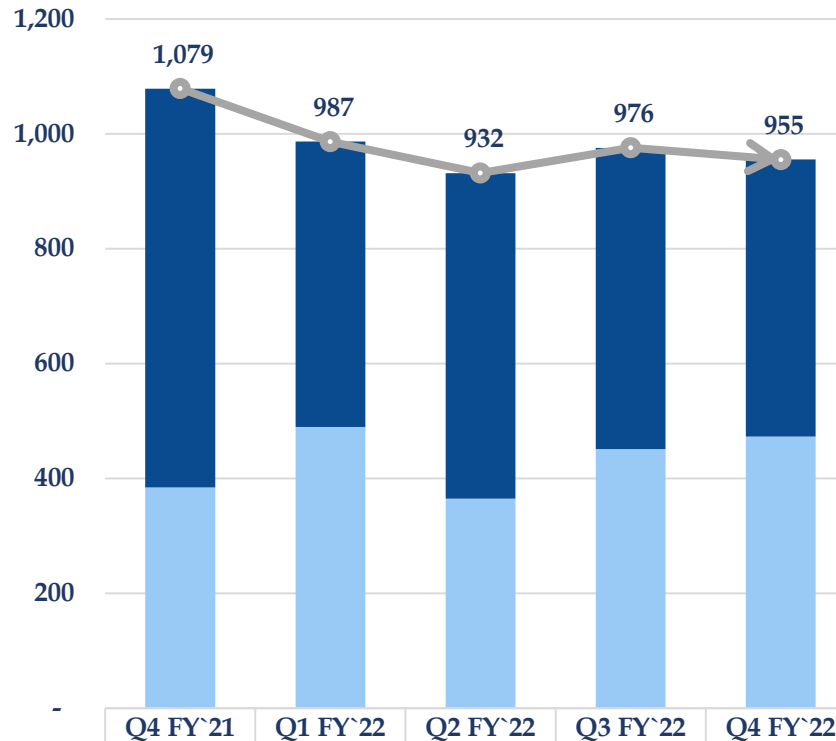


Other Interest Expenses	574	365	459	445	517
Interest on Deposits	7,133	6,751	6,757	6,526	6,458
Total Interest Expenses	7,707	7,116	7,217	6,971	6,975

Operating Expenses

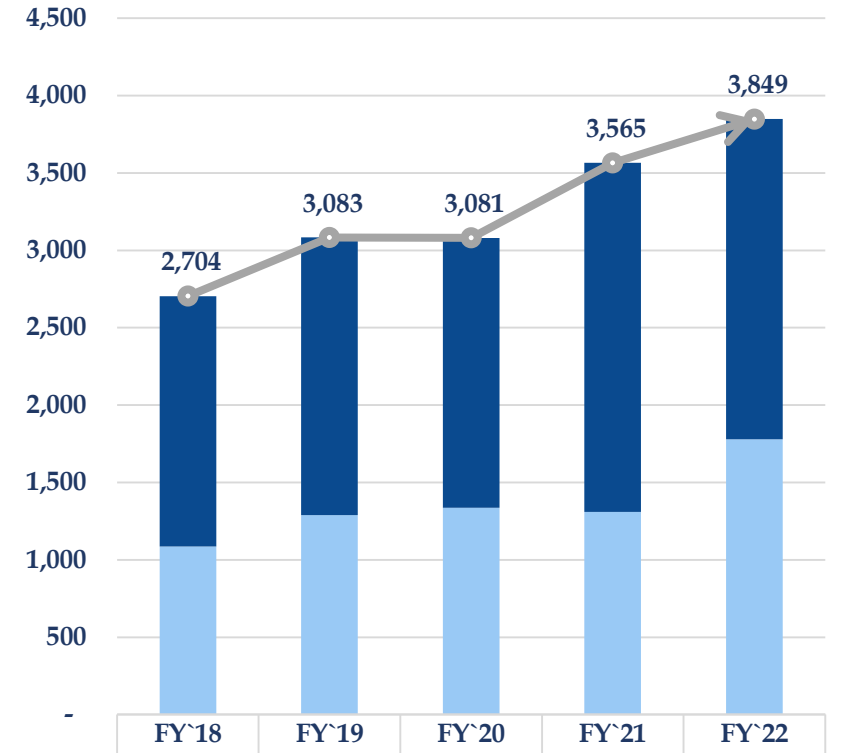
Last 5 Quarters

(₹ In Crore)



Last 5 Years

(₹ In Crore)



Other Operating Expenses

(₹ In Crore)

EXPENDITURE ITEM (Excluding staff expenses)	Q4 FY`21	Q3 FY`22	Q4 FY`22	FY`21	FY`22
Rent, taxes, lighting	57	57	59	218	228
Printing & Stationery	6	6	7	18	22
Depreciation on fixed assets	50	56	97	188	268
Auditors Fees	4	4	4	20	17
Law Charges	7	6	24	18	39
Postage, Telephone etc.	14	6	11	57	43
Repairs & Maintenance	57	52	51	168	193
Insurance & Guarantee Fee	52	55	57	199	224
Other Expenditure	137	208	162	424	743
Total Other Operating Exp.	384	451	473	1,310	1,778

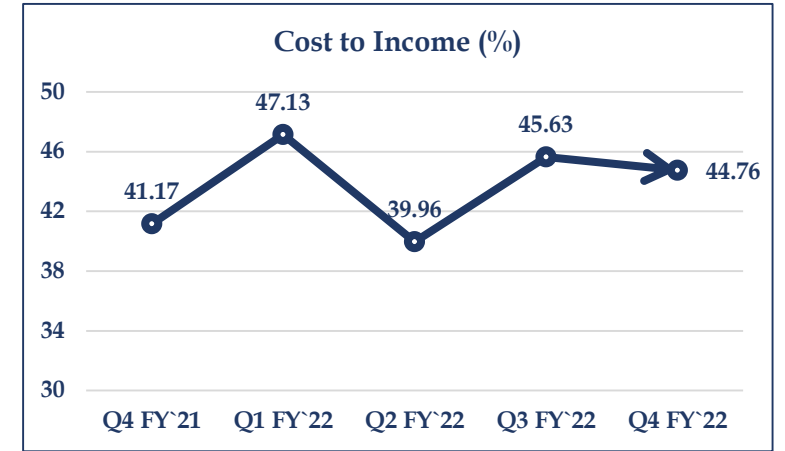
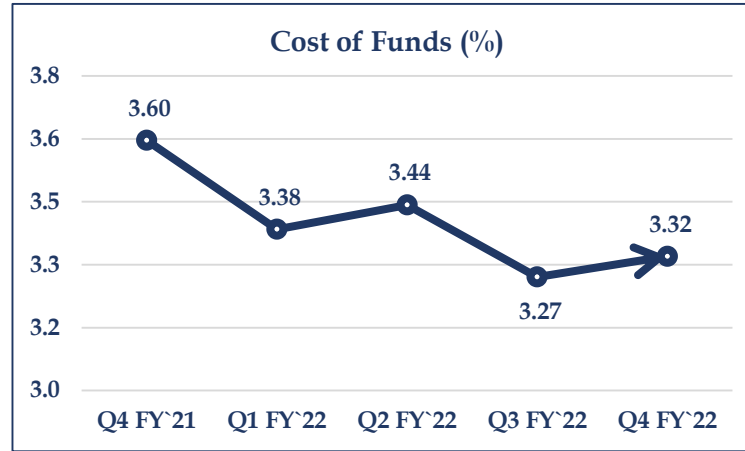
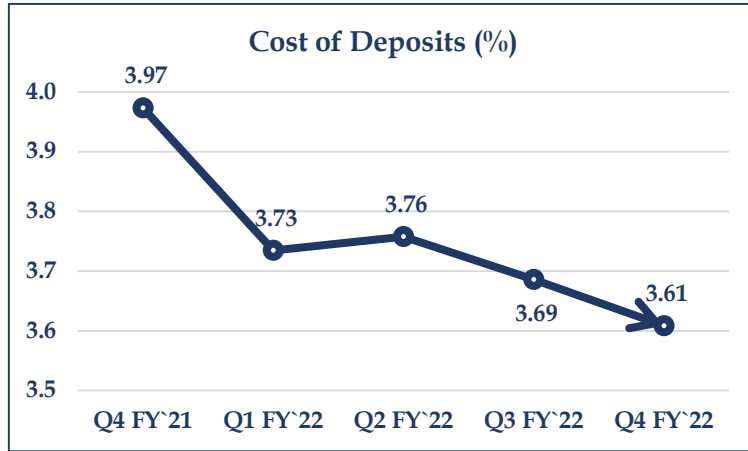
Provisions & Contingencies

(₹ In Crore)

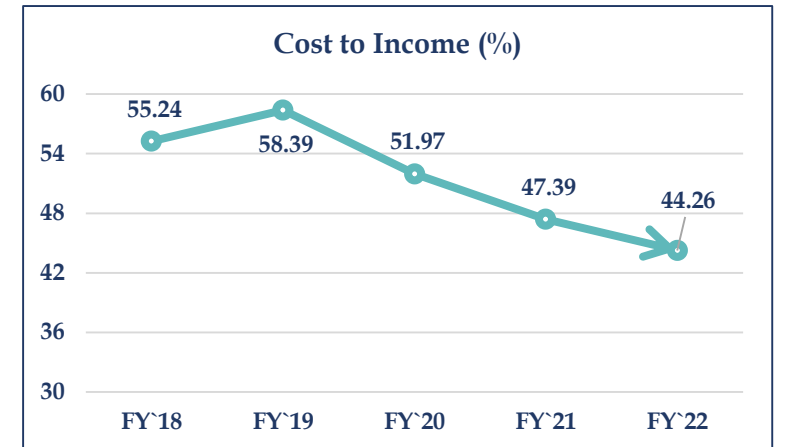
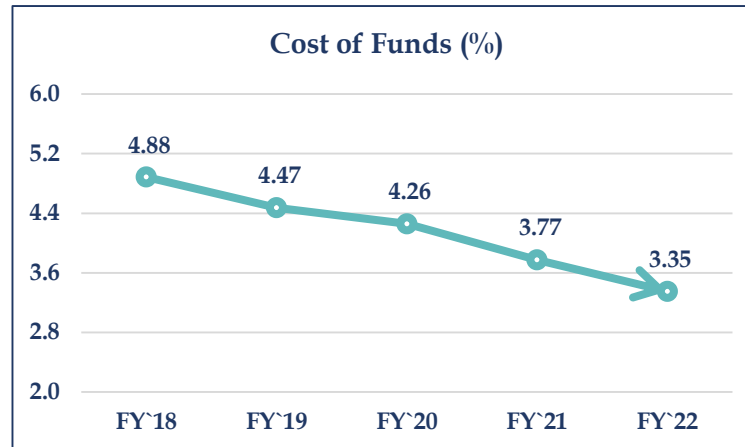
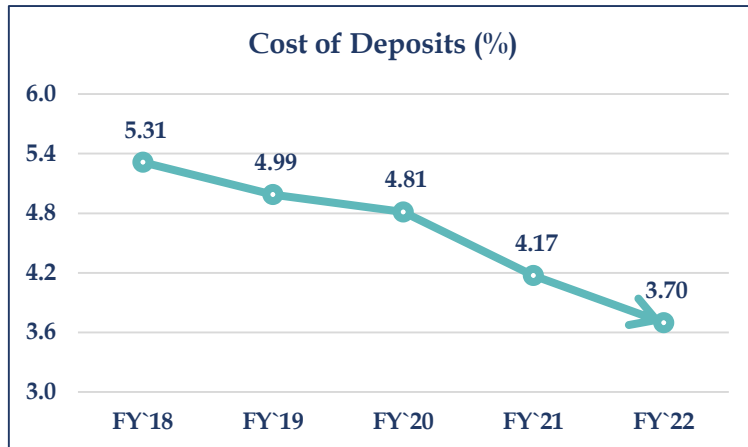
Particulars	Q4 FY`21	Q3 FY`22	Q4 FY`22	FY`21	FY`22
Prov for Non Performing Assets	1,376	587	568	2,214	2,578
Prov for Standard/Restructured Assets	80	141	(118)	642	302
Prov for Non-performing Investment	0	96	8	161	103
Other provisions (net of write back)	(115)	13	(93)	(11)	(92)
Provision & Contingencies other than taxes	1,341	836	365	3,006	2,892
Income Tax [net of DTA & write back]	35	2	458	404	804
TOTAL PROVISIONS	1,376	838	824	3,410	3,696

Key Financial Ratios

Last 5 Quarters

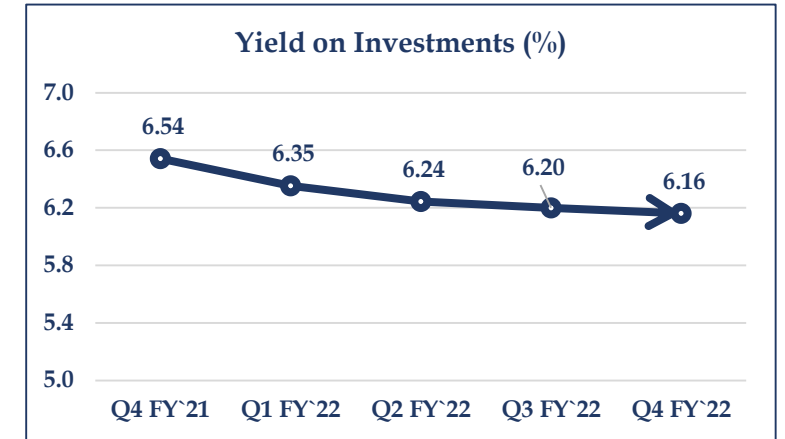
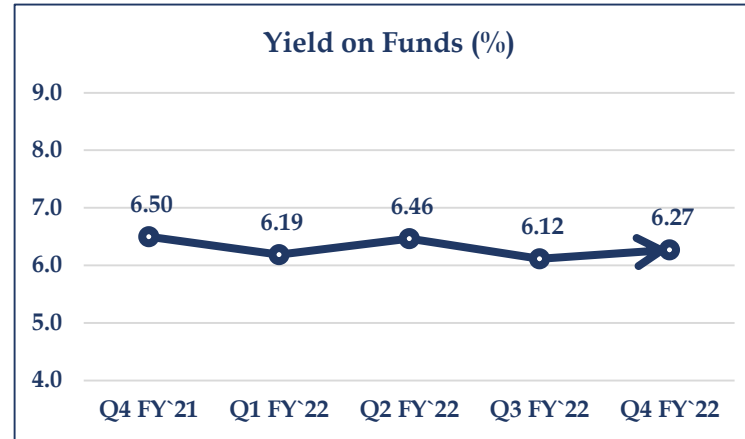
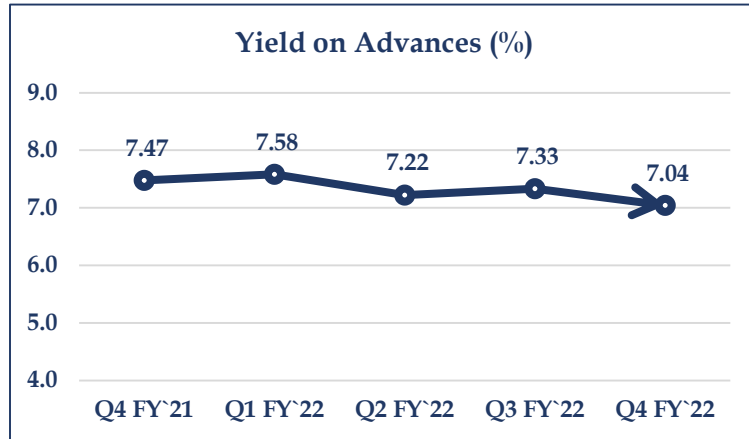


Last 5 Years

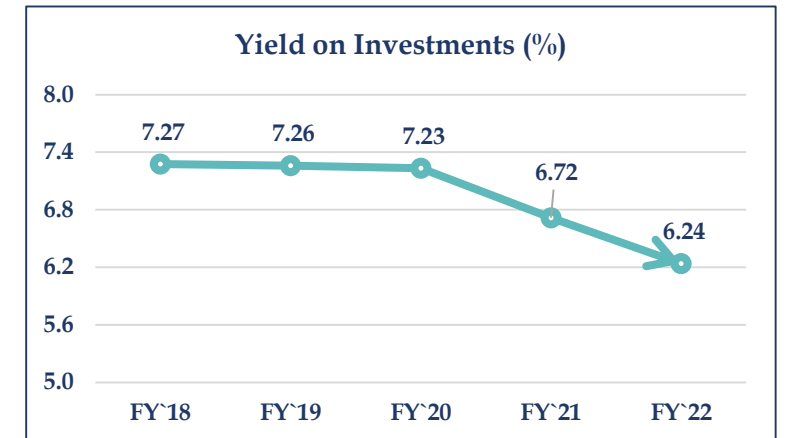
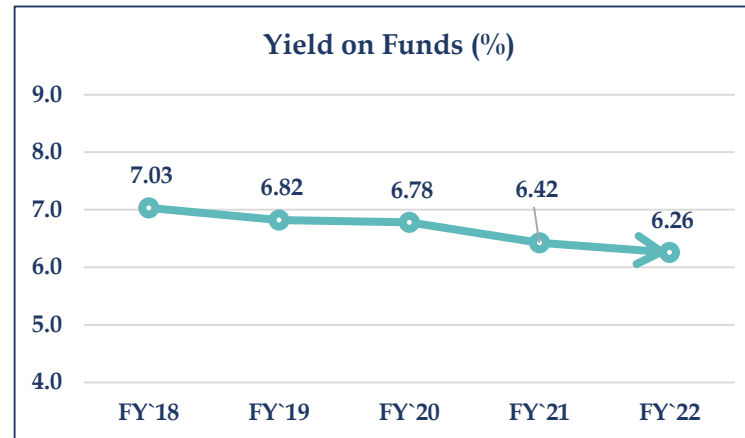
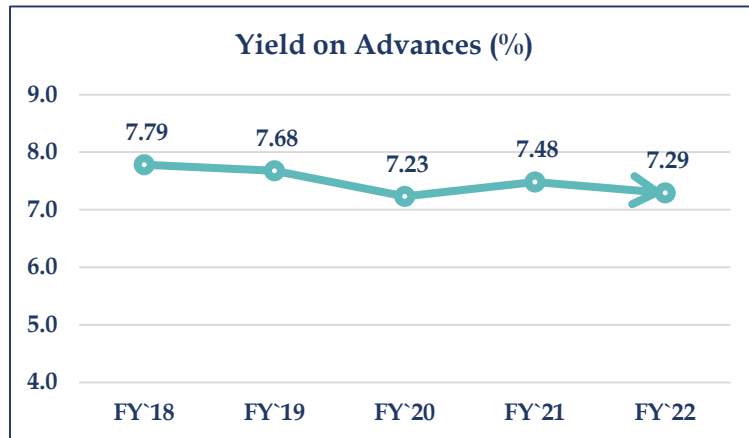


Key Financial Ratios

Last 5 Quarters



Last 5 Years

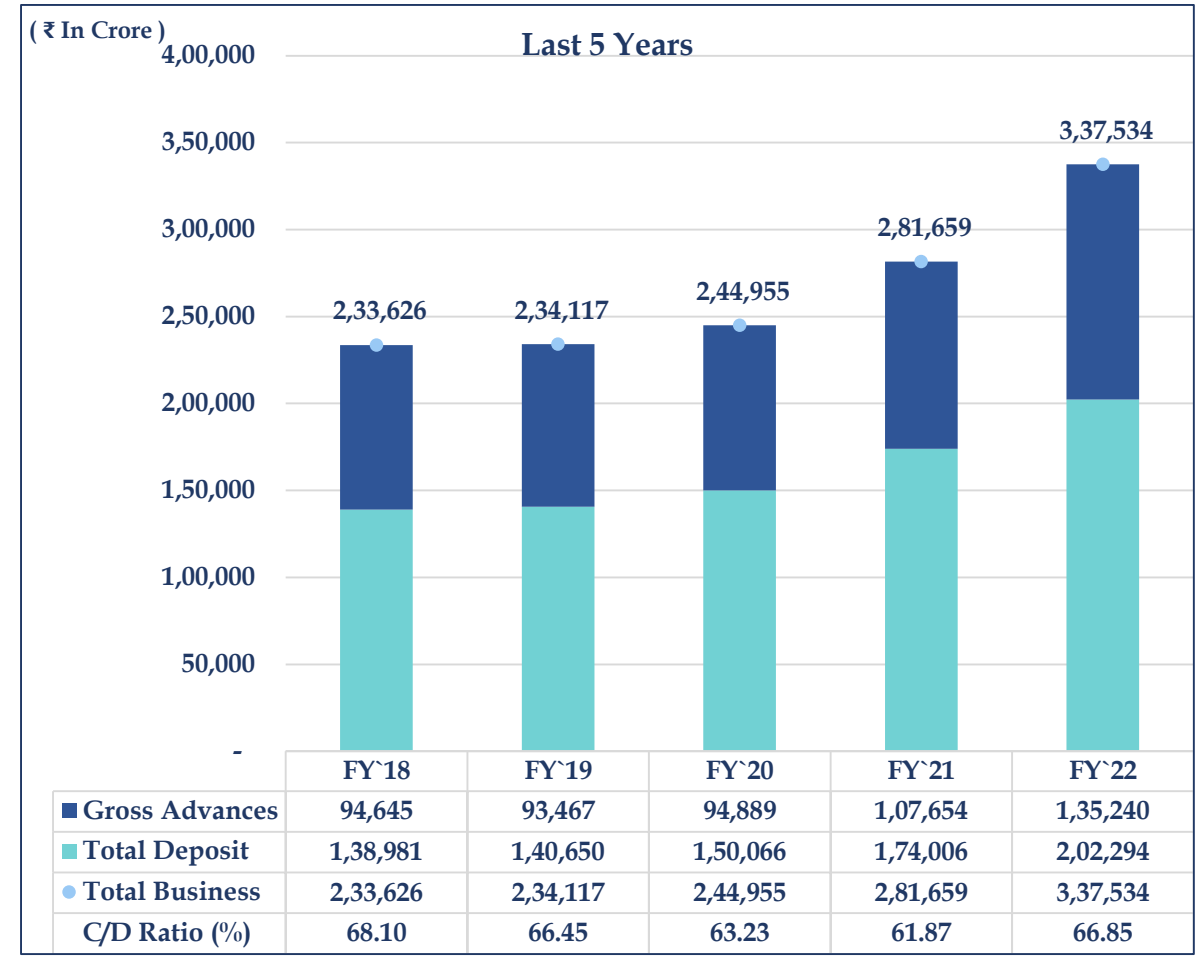
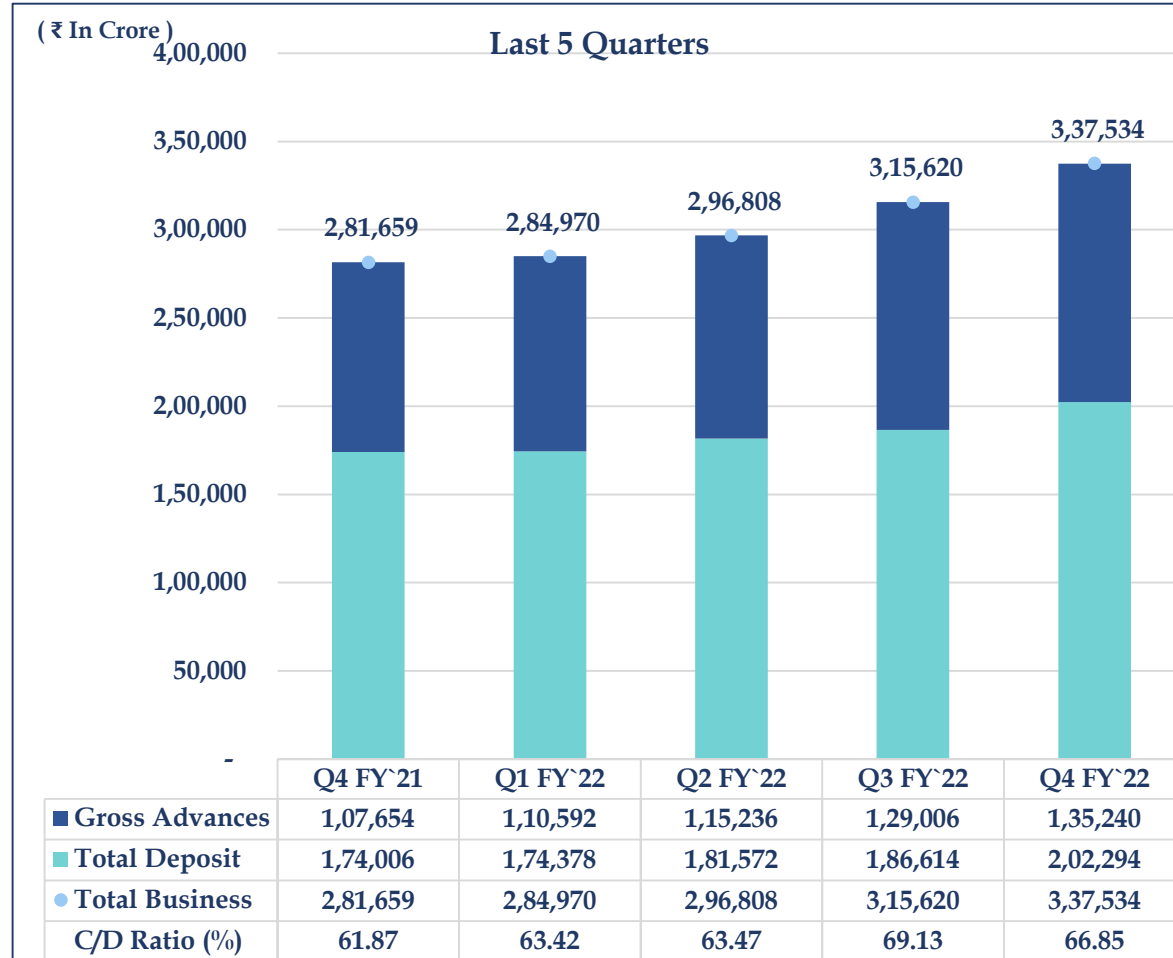


Assets & Liabilities - An Overview

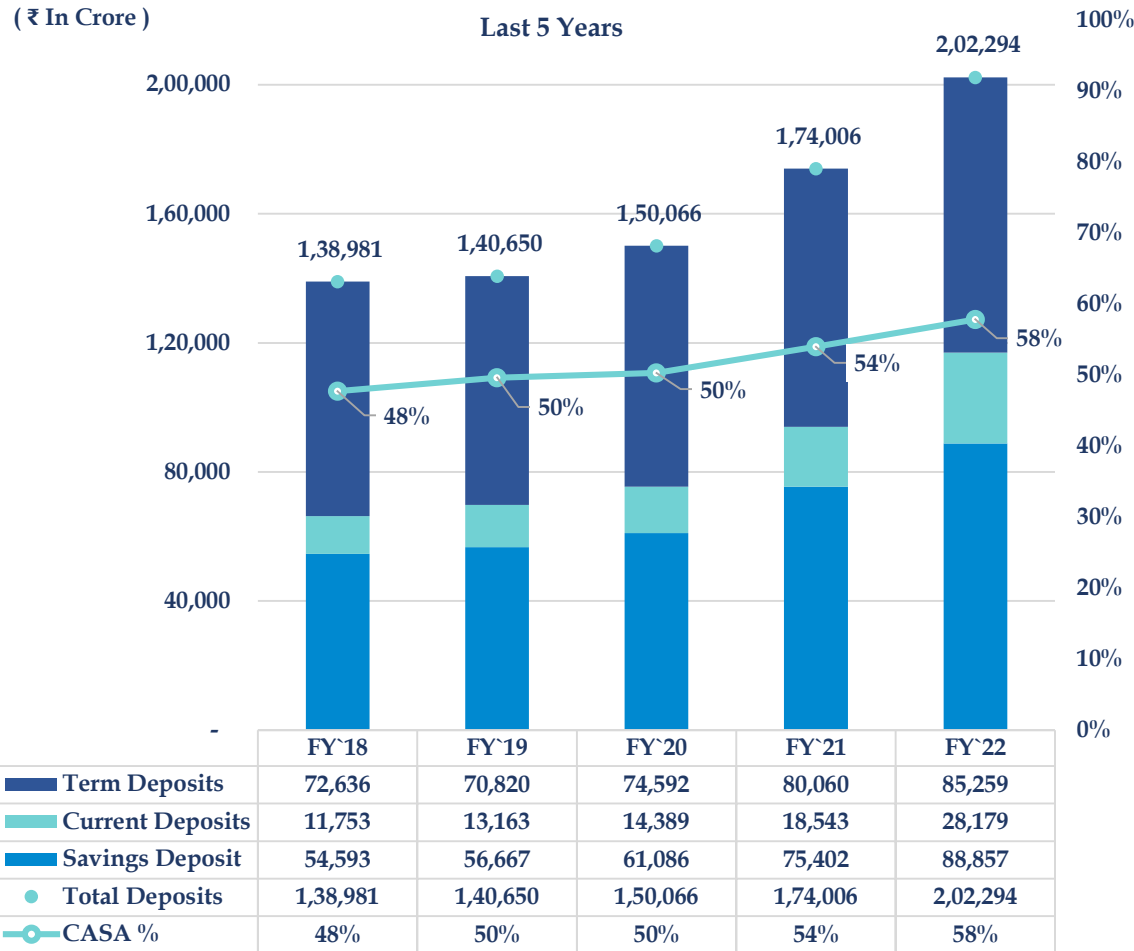
(₹ In Crore)

Assets	FY`18	FY`19	FY`20	FY`21	FY`22
Cash & Balance with RBI	15,809	7,920	10,354	12,882	19,722
Balances with Bank & Call Money	75	1,235	93	59	194
Total Investments (Net of Depreciation & Provision)	43,623	59,697	57,741	68,112	68,590
Total Advances (Net of Provision)	85,797	82,666	86,872	1,02,405	1,31,170
Total Fixed Assets (Net of Depreciation)	1,517	1,776	1,676	1,674	2,242
Other Assets	9,508	11,242	12,132	11,532	8,693
Total	1,56,329	1,64,536	1,68,867	1,96,665	2,30,611
Liabilities	FY`18	FY`19	FY`20	FY`21	FY`22
Capital	2,598	2,753	5,824	6,560	6,731
Reserves & Surplus	7,346	2,986	4,931	5,573	7,491
Deposits	1,38,981	1,40,650	1,50,066	1,74,006	2,02,294
Borrowings	4,064	10,149	3,670	4,239	7,747
Other Liabilities & Provisions	3,340	7,997	4,375	6,287	6,349
Total	1,56,329	1,64,536	1,68,867	1,96,665	2,30,611

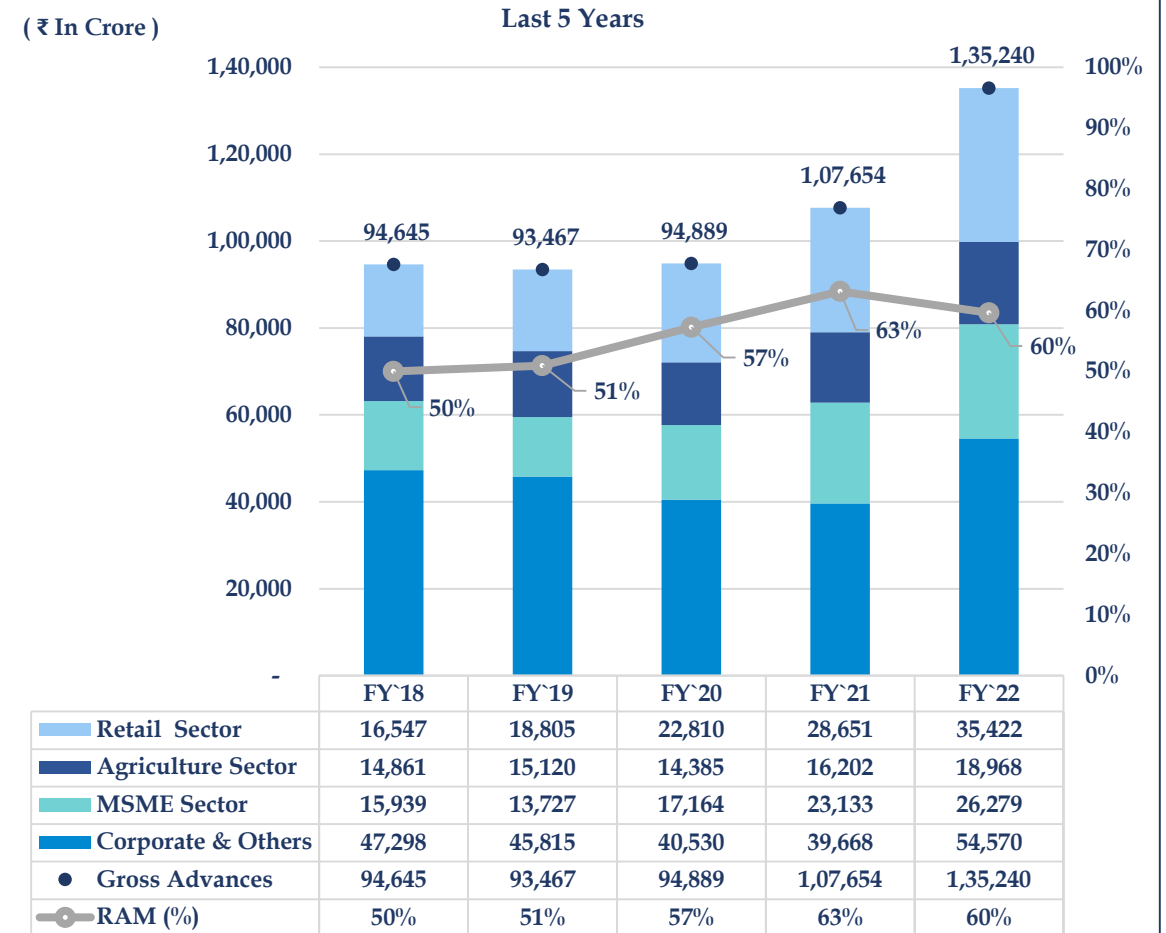
BUSINESS MIX



Total Deposits



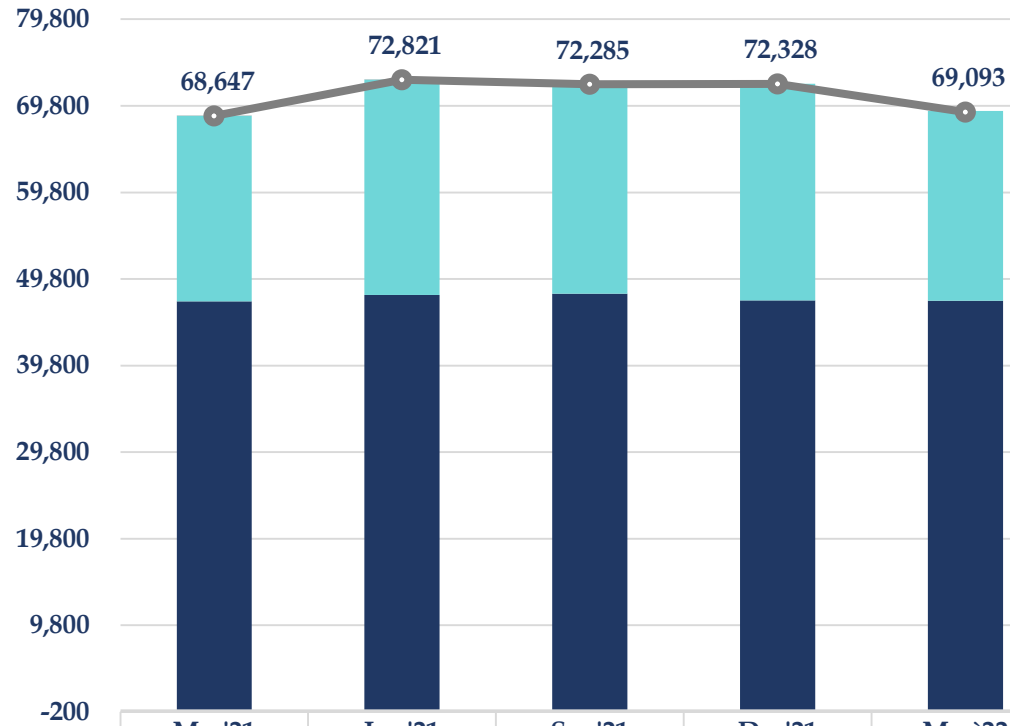
Gross Advances



Investments

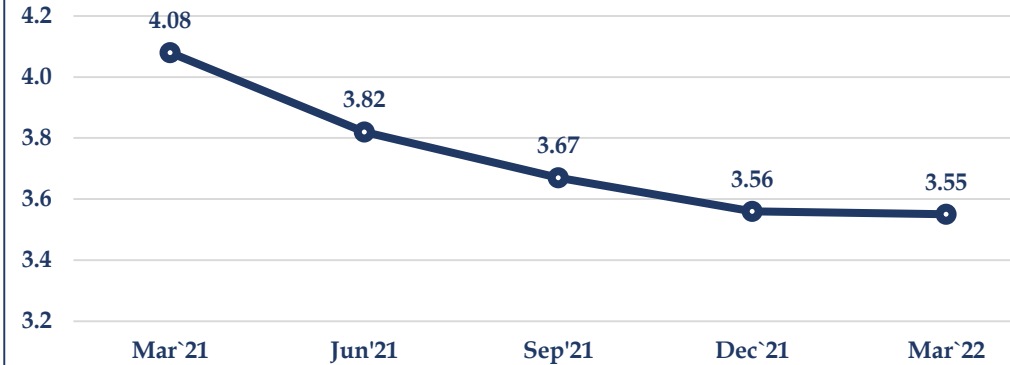
(₹ In Crore)

Last 5 Quarters

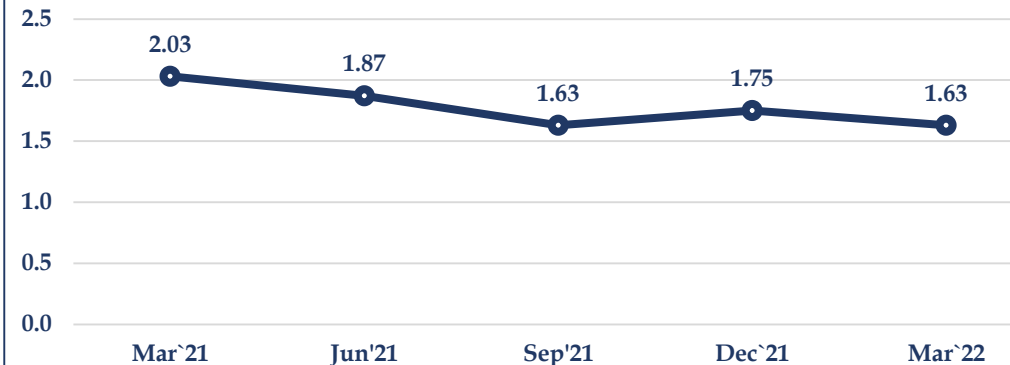


HFT	1	1	60	(17)	(135)
AFS	21,411	24,877	24,101	25,018	21,941
HTM	47,235	47,943	48,123	47,327	47,286
Gross Investment	68,647	72,821	72,285	72,328	69,093

M Duration (Total)



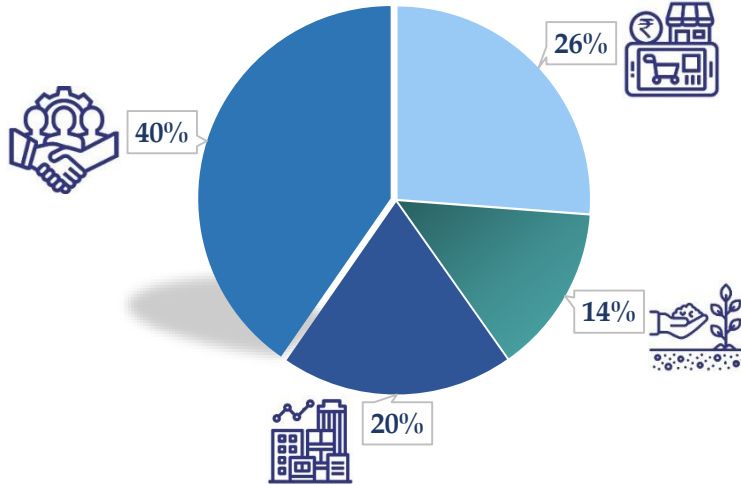
M Duration (AFS+HFT)



Credit Portfolio – Balanced Loan Growth

(₹ In Crore)

Particulars	Mar`21	Dec`21	Mar`22	Growth (Y-o-Y) %
Gross Advances	1,07,654	1,29,006	1,35,240	25.62
<i>of which</i>				
Retail Sector	28,651	32,743	35,422	23.63
Agriculture Sector	16,202	18,092	18,968	17.07
MSME Sector	23,133	25,092	26,279	13.60
Total of RAM	67,986	75,926	80,669	18.66
RAM % to Gross Advances	63.15	58.85	59.65	
Corporate & Others	39,668	53,080	54,570	37.57



■ Retail Sector ■ Agriculture Sector ■ MSME Sector ■ Corporate & Others

% Share in Gross Advances, as on 31st March, 2022

RETAIL CREDIT				
Particulars	Mar`21	Dec`21	Mar`22	Growth (Y-o-Y) %
Total Retail Credit	28,651	32,743	35,422	23.63
<i>of which</i>				
Housing	17,909	19,628	21,103	17.83
Education	1,288	1,382	1,459	13.29
Vehicle	1,800	1,981	2,090	16.11
Others	7,654	9,752	10,770	40.71

AGRICULTURE CREDIT				
Particulars	Mar`21	Dec`21	Mar`22	Growth (Y-o-Y) %
Total Agriculture Credit	16,202	18,092	18,968	17.07
<i>of which</i>				
Farm Credit (Crop, Investment & Allied)	11,469	12,347	12,361	7.78
Agri Infrastructure	493	498	505	2.47
Agri Ancillary Activities	4,240	5,247	6,102	43.92

MSME CREDIT				
Particulars	Mar`21	Dec`21	Mar`22	Growth (Y.o.Y)
Total MSME Credit	23,133	25,091	26,279	13.60
<i>of which</i>				
Micro	14,440	15,744	16,608	15.01
Small	7,172	7,704	7,836	9.25
Medium	1,521	1,644	1,835	20.67

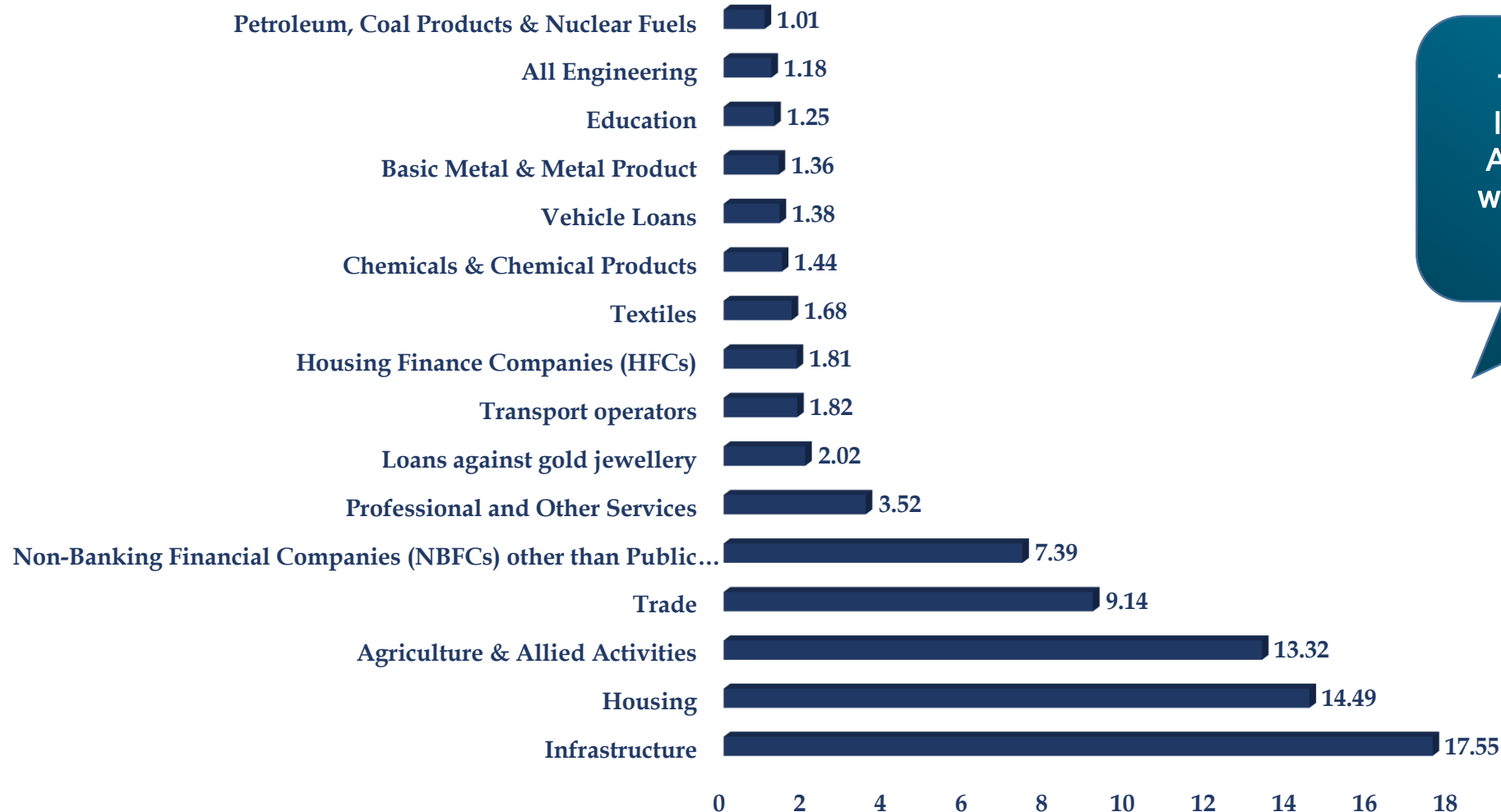
External Rating-wise Advances – Above 25 Cr

(₹ In Crore)

Particulars	Mar`21			Dec`21			Mar`22		
	No. of Borrowers	O/s Amount	% of O/s Amount	No. of Borrowers	O/s Amount	% of O/s Amount	No. of Borrowers	O/s Amount	% of O/s Amount
Total Eligible Exposure for External Rating	243	44,572	100%	284	57,984	100%	280	59,693	100%
AAA	14	6,251	14%	15	6,946	12%	14	6,184	10%
AA	33	7,349	16%	44	10,559	18%	47	12,430	21%
A	71	12,500	28%	82	15,423	27%	85	16,932	28%
BBB	50	7,280	16%	56	7,469	13%	59	7,973	13%
BB & Below	51	4,389	10%	54	4,911	8%	42	3,838	6%
Total Rated	219	37,769	85%	251	45,307	78%	247	47,356	79%
Govt.Guaranteed exposure (Unrated) *	12	5,835	13%	16	11,220	19%	18	10,857	18%
Total Rated plus Govt Guarantee	231	43,604	98%	267	56,528	97%	265	58,214	97%
Other Unrated	12	968	2%	17	1,457	0.03	15	1,479	3%

*(Including exposure backed by Treasury Deposits of State Govt.)

Funded exposure to selected sectors & industries with total exposure (more than 1%) – Mar` 22

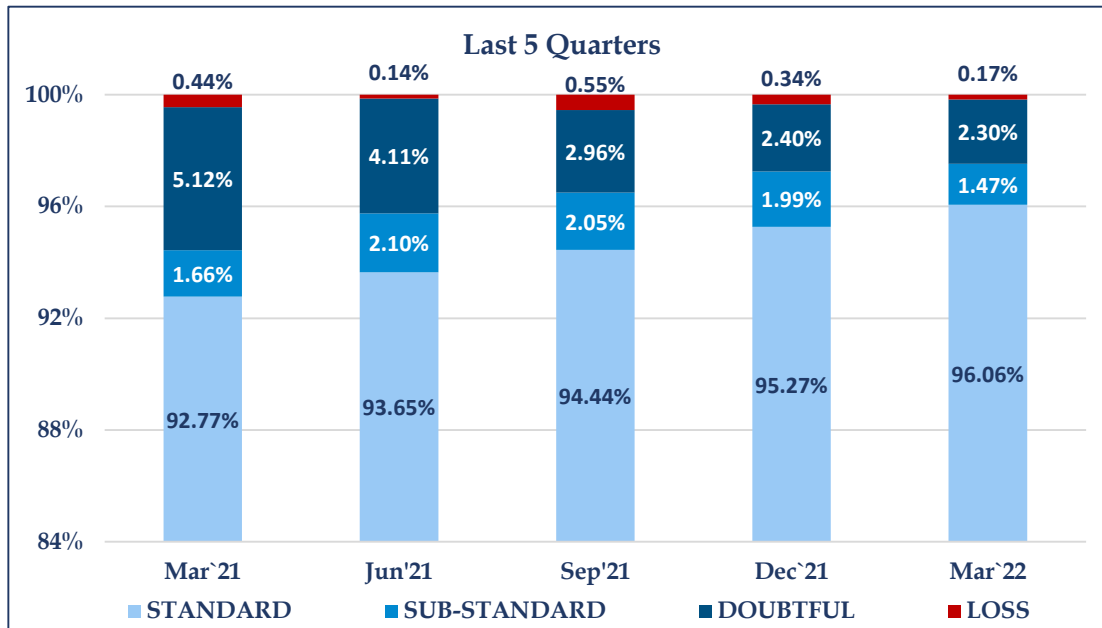


Top 3 selected sectors are Infrastructure, Housing and Agriculture & Allied Activities which cover over 45% of total funded exposure.

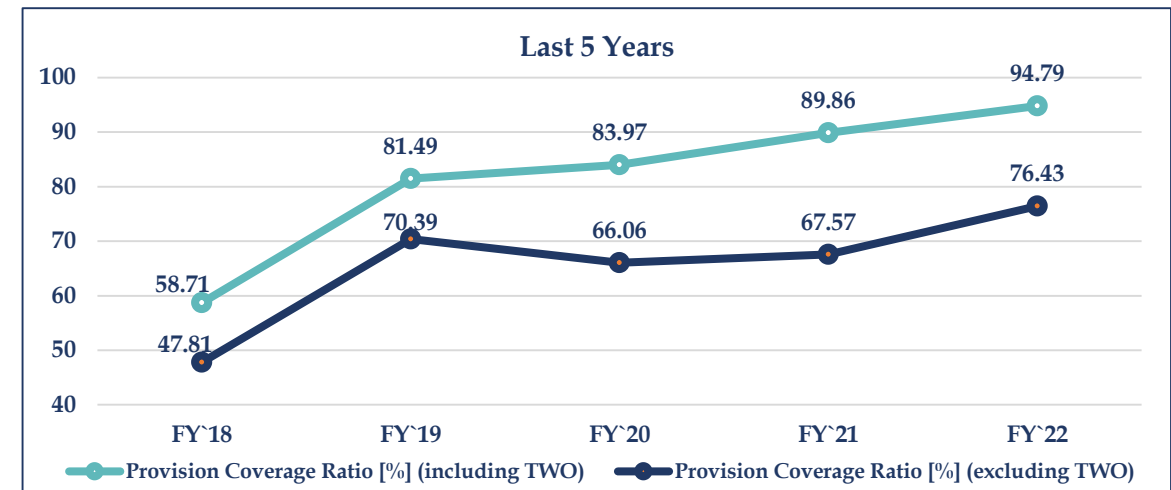
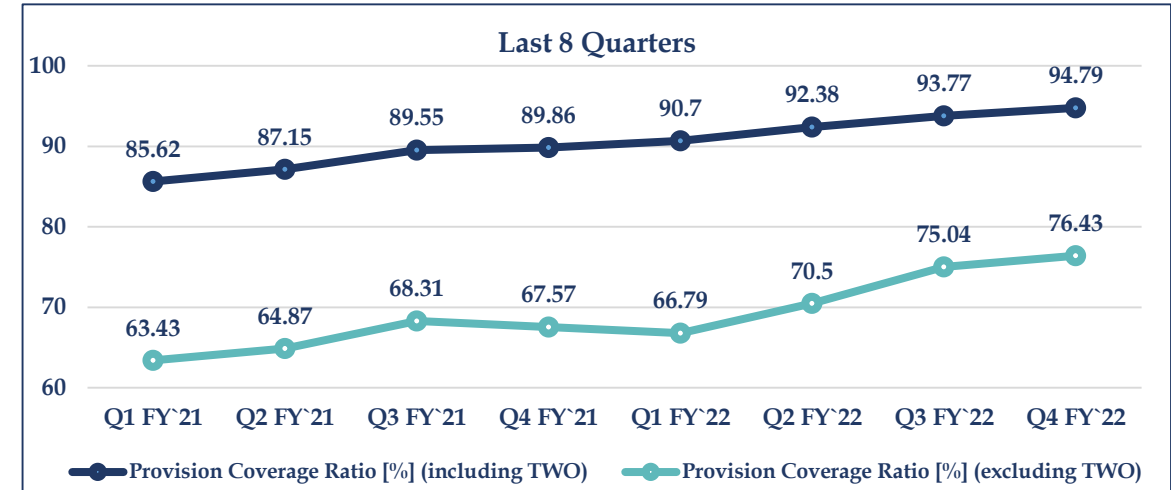
Improved Asset Quality backed by High PCR

(₹ In Crore)

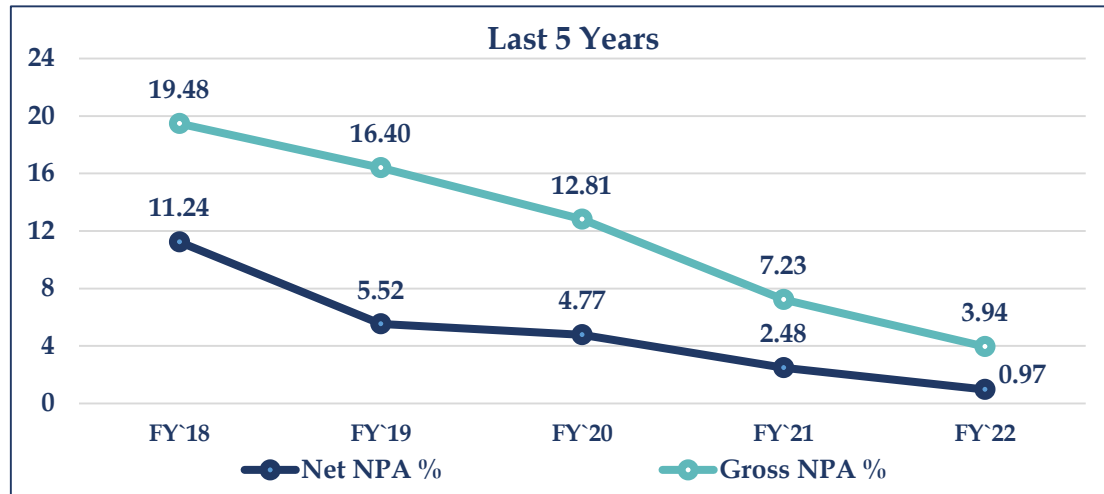
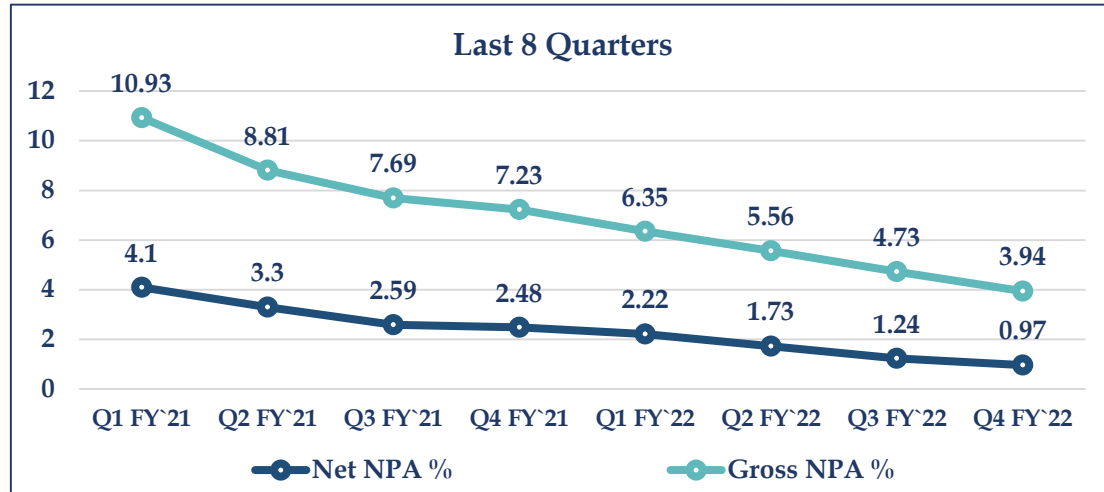
Particulars	Mar'21	Jun'21	Sept'21	Dec'21	Mar'22
Standard	99,874	1,03,571	1,08,833	1,22,901	1,29,913
Sub-Standard	1,790	2,323	2,362	2,566	1,986
Doubtful	5,513	4,548	3,406	3,100	3,108
Loss	476	151	635	438	233
Total Advances	1,07,654	1,10,592	1,15,236	1,29,006	1,35,240



Provision Coverage Ratio (%)



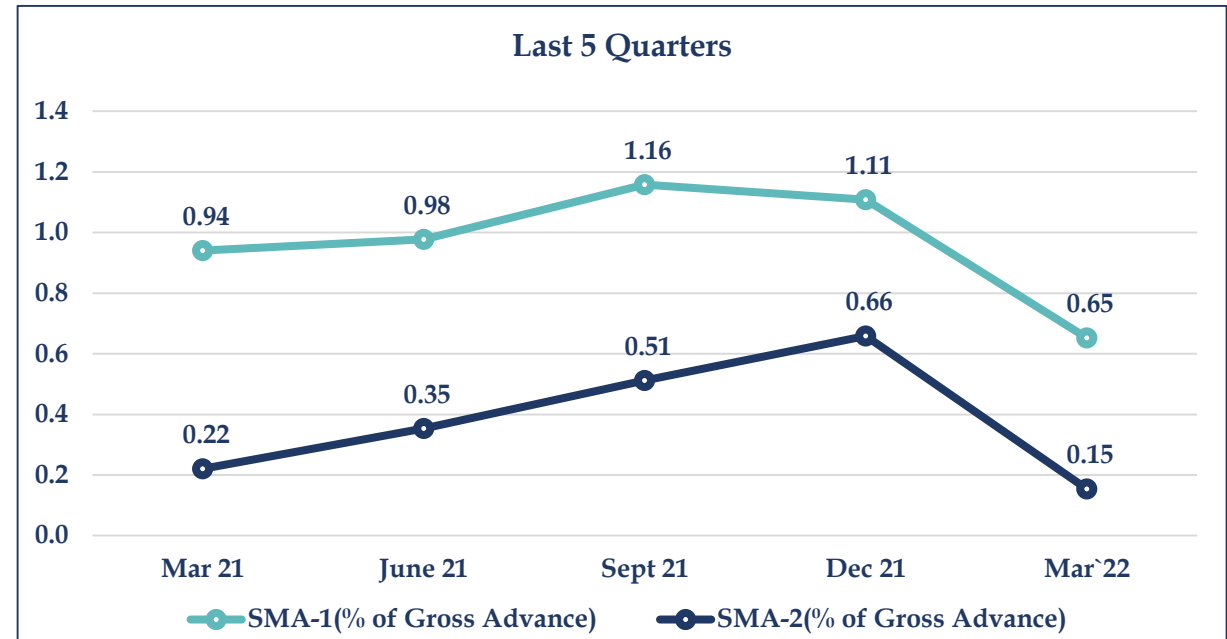
Gross & Net NPA (%)



Special Mention Account *

(₹ In Crore)

Particulars	Mar 21	June 21	Sept 21	Dec 21	Mar`22
SMA 1	1,012	1,081	1,335	1,430	882
SMA2	238	391	590	850	208
Total	1,250	1,472	1,925	2,279	1,090



* Rs. 100.00 lakh and above

Movement of NPA

(₹ In Crore)

Particulars	Q4 FY`21	Q1 FY`22	Q2 FY`22	Q3 FY`22	Q4 FY`22	FY`18	FY`19	FY`20	FY`21	FY`22
Opening Level of Gross NPAs	8,072	7,780	7,022	6,403	6,105	17,189	18,433	15,324	12,152	7,780
Total Reductions	2,372	1,695	1,236	1,024	1,574	4,490	7,413	7,213	6,575	4,635
<i>of which : Recovery + Upgradation</i>	738	649	645	500	674	2,030	2,286	1,515	1,644	1,517
Gross Addition	2,079	937	618	726	796	5,735	4,304	4,041	2,202	2,182
<i>of which : Variable</i>	28	97	64	149	57	591	131	49	65	133
<i>: Fresh Slippages</i>	2,051	840	553	577	739	5,144	4,173	3,991	2,138	2,049
Net Increase/Decrease	(293)	(758)	(618)	(298)	(778)	1,245	(3,109)	(3,172)	(4,372)	(2,452)
Closing Level of Gross NPAs	7,780	7,022	6,403	6,105	5,327	18,433	15,324	12,152	7,780	5,327

Sector-wise Credit Deployment & NPA

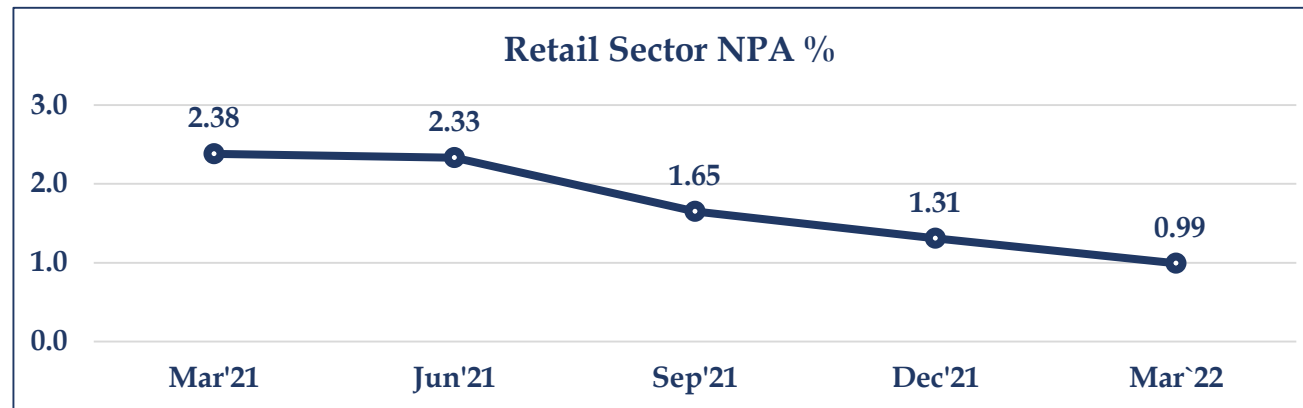
(₹ In Crore)

Particulars	Mar`21			Dec`21			Mar`22		
	Advances	Sector NPA	Sector NPA %	Advances	Sector NPA	Sector NPA %	Advances	Sector NPA	Sector NPA %
Retail Sector	28,651	682	2.38	32,743	429	1.31	35,422	352	0.99
Agriculture Sector	16,202	3,450	21.29	18,092	3,345	18.49	18,968	2,845	15.00
MSME Sector	23,133	2,407	10.40	25,092	1,653	6.59	26,279	1,396	5.31
Total of RAM	67,986	6,539	9.62	75,926	5,427	7.15	80,669	4,593	5.69
RAM to Gross Advances (%)	63.15	-		58.85	-		59.65	-	
Corporate & Others	39,668	1,241	3.13	53,080	677	1.28	54,570	735	1.35
Corporate & Others to Gross Advances (%)	36.85	-		41.15	-		40.35	-	
Total Advances	1,07,654	7,780	7.23	1,29,006	6,105	4.73	1,35,240	5,327	3.94

Retail Sector - NPA

(₹ In Crore)

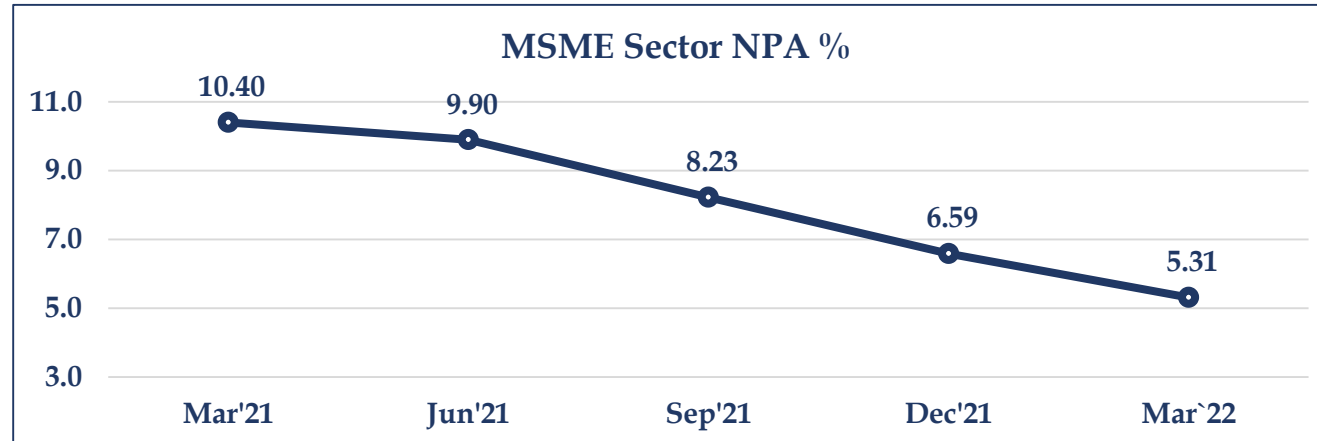
Particulars	Mar`21			Dec`21			Mar`22		
	Advances	Sector NPA	Sector NPA %	Advances	Sector NPA	Sector NPA %	Advances	Sector NPA	Sector NPA %
Total Retail Credit	28,651	682	2.38	32,743	429	1.31	35,422	352	0.99
<i>of which</i>									
Housing	17,909	493	2.75	19,628	265	1.35	21,103	216	1.02
Education	1,288	56	4.32	1,382	24	1.73	1,459	23	1.60
Vehicle	1,800	44	2.43	1,981	30	1.54	2,090	26	1.24
Others	7,654	90	1.18	9,752	110	1.13	10,770	87	0.80



MSME Sector - NPA

(₹ In Crore)

Particulars	Mar`21			Dec`21			Mar`22		
	Advances	Sector NPA	Sector NPA %	Advances	Sector NPA	Sector NPA %	Advances	Sector NPA	Sector NPA %
Total MSME Credit	23,133	2,407	10.40	25,091	1,653	6.59	26,279	1,396	5.31
<i>of which</i>									
Micro	14,440	1,361	9.43	15,744	1,094	6.95	16,608	939	5.66
Small	7,172	916	12.78	7,704	433	5.62	7,836	375	4.78
Medium	1,521	129	8.47	1,644	126	7.66	1,835	82	4.46



Restructuring of Advances

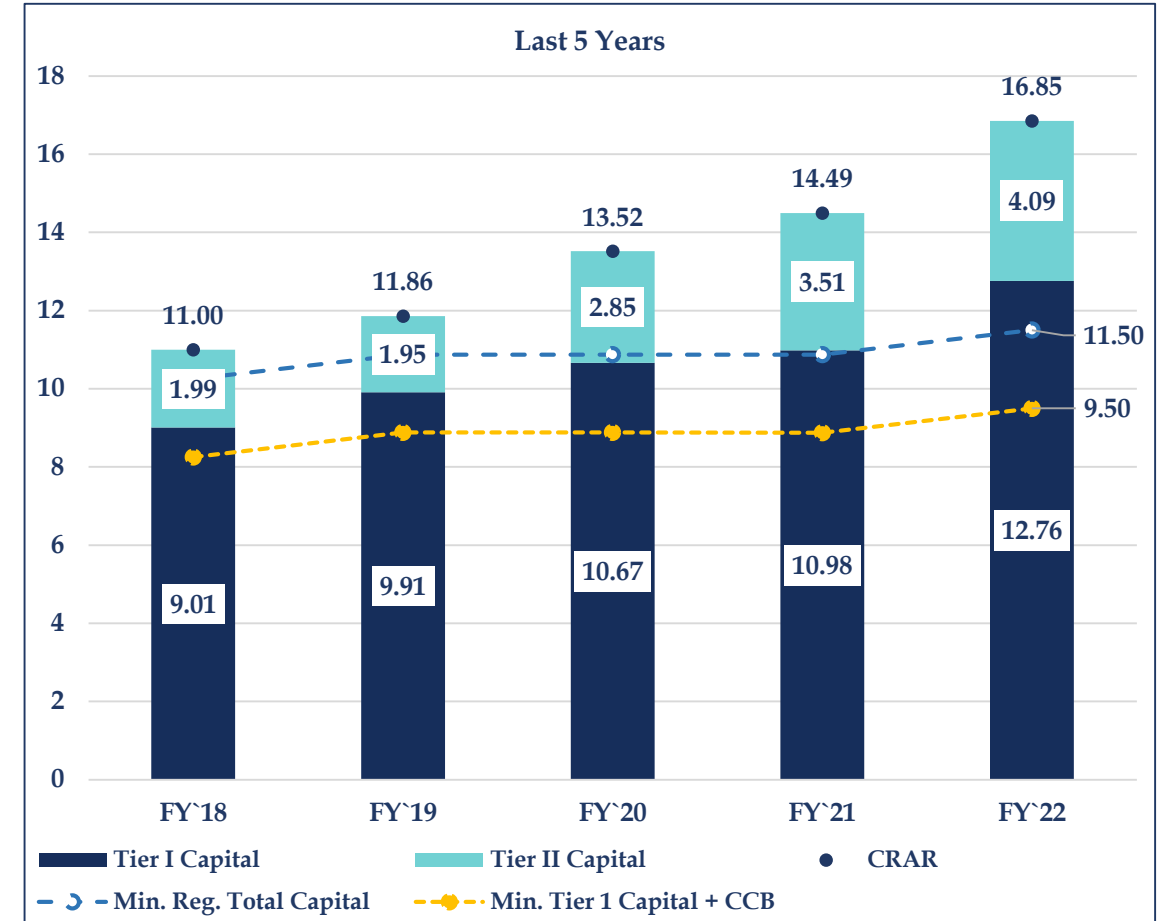
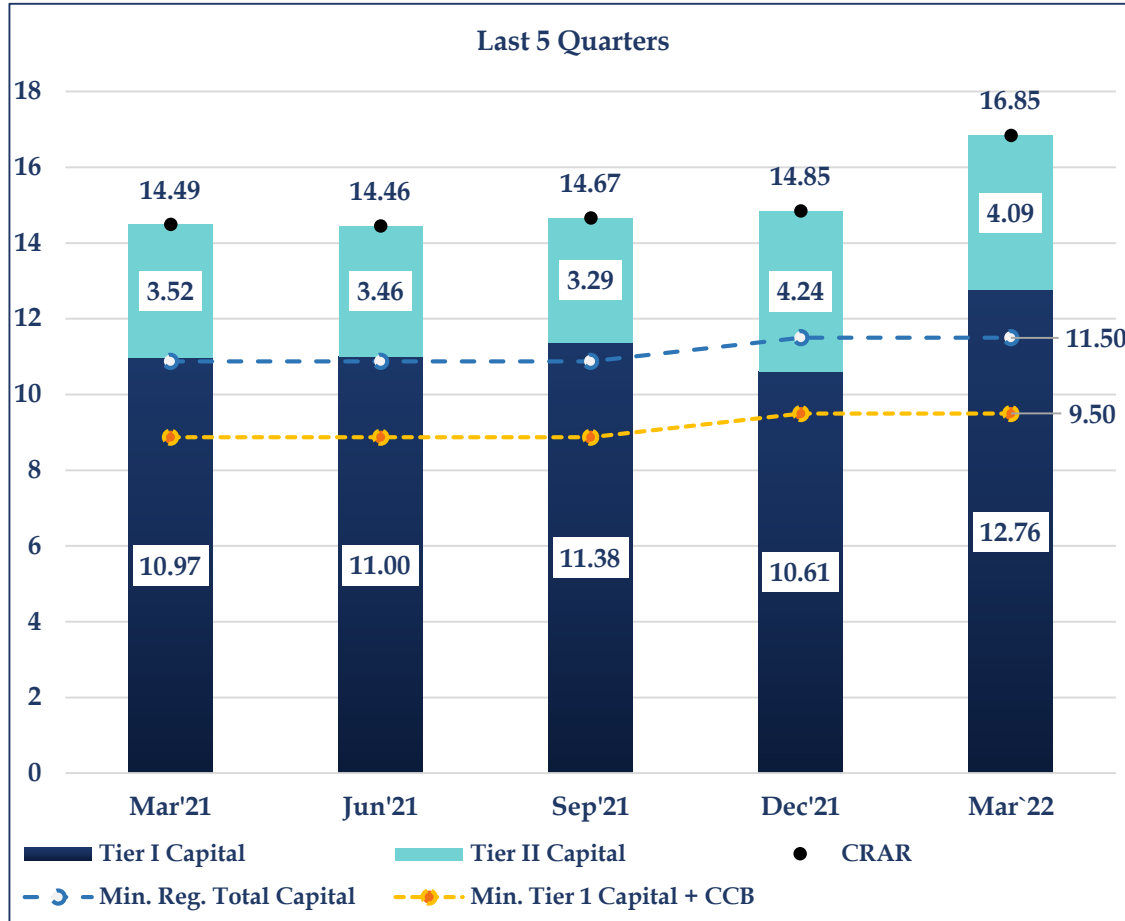
(₹ In Crore)

Sector-wise COVID Restructuring under RP 1.0 as on 31.03.2022													
RP Invoked					RP Implemented (as on 31.03.21)			RP Implemented (as on 31.12.21)			RP Implemented (as on 31.03.22)		
Sector	Amount	Std Advance as on 31.03.22	% to respective sector STD advance	% to Total STD advances	Amount	% to respective sector STD advance	% to Total STD advances	Amount	% to respective sector STD advance	% to Total STD advances	Amount	% to respective sector STD advance	% to Total STD advances
Retail	603	35,071	1.72	0.46	603	2.16	0.60	595	2.13	0.48	567	1.62	0.44
Agriculture	56	16,124	0.35	0.04	56	0.44	0.06	57	0.38	0.05	57	0.36	0.04
MSME	58	24,883	0.23	0.04	58	0.28	0.06	57	0.24	0.05	30	0.12	0.02
Corporate	734	53,835	1.36	0.56	204	0.53	0.20	1,018	1.92	0.83	734	1.36	0.56
Total	1,451	1,29,912			921			1,726			1,388		

Sector-wise COVID Restructuring under RP 2.0 as on 31.03.2022				
RP Invoked and Implemented				
Sector	Restructured upto 31.03.22	% to respective sector	Std Advance as on 31.03.22	% to Total STD advances 31.03.22
Retail	1,595	4.55	35,071	1.23
Agriculture	186	1.15	16,124	0.14
MSME	1,383	5.56	24,883	1.06
Corporate	-	0.00	53,835	0.00
Total	3,163		1,29,912	

Restructuring of Standard Advances	Mar`21	Jun`21	Sept`21	Dec`21	Mar`22
Retail- As on Date	639	1,611	2,077	2,428	2,162
Agriculture- As on date	442	545	509	563	345
MSME- As on date	1,349	1,788	2,390	2,504	2,257
Corporate- As on Date	204	1,001	1,019	1,117	784
Total	2,633	4,946	5,996	6,611	5,547

Capital Adequacy (%)

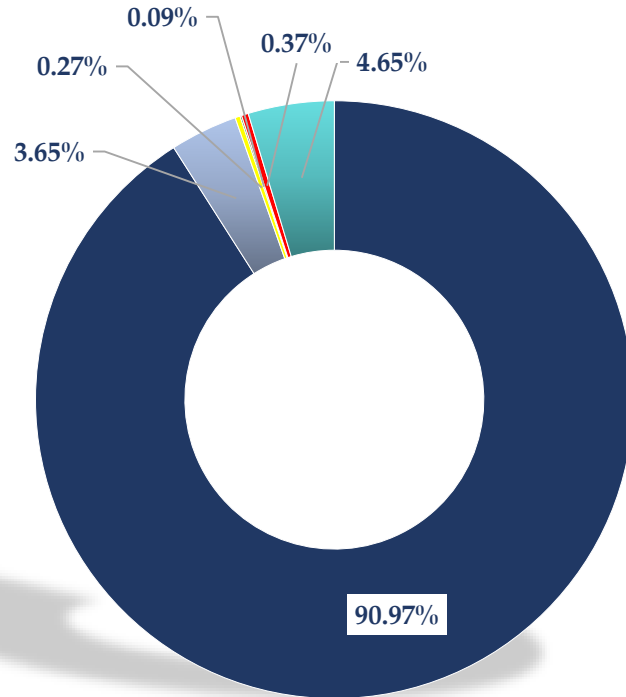


Bank has raised Rs. 290 Crore, Tier-1 Bond in the month of March 2022.

Bank has raised Rs. 1000 Crore, Tier-2 Bond from LIC in the month of October 2021.

Bank has raised capital of Rs. 403.70 crore through QIP in July 2021 @ Rs. 23.70 per share.

Equity Holding(%) & Ratios



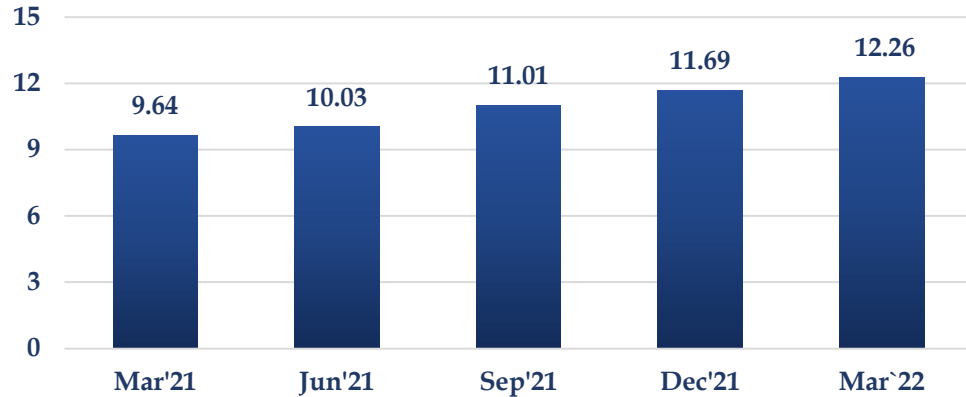
■ Govt of India ■ Banks/ FIs/ Insurance Co ■ FII, NRIs and OCBs
■ Mutual funds/ UTI ■ Domestic Companies ■ Individuals

As on 31st March, 2022

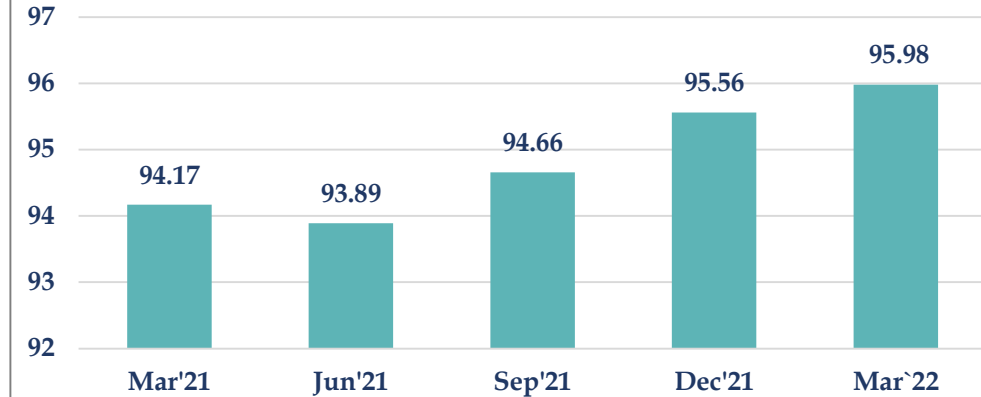
Particulars	FY'18	FY'19	FY'20	FY'21	FY'22
No. of Shares (in crore)	259.85	572.41	582.41	656.02	673.05
Net Worth (in crore)	6,160	5,860	6,986	8,019	10,512
Return on Equity (%)	(42.43)	(207.99)	6.32	7.17	11.08
Return on Assets (%)	(0.73)	(3.01)	0.23	0.30	0.55
Earning Per Share (Rs.)	(8.98)	(14.26)	0.67	0.88	1.72
Book Value Per Share (Rs.) (excl. Revaluation Reserve)	23.73	10.24	11.99	12.22	15.62
Book Value Per Share (Rs.) (incl. Revaluation Reserve)	28.08	12.64	14.17	14.01	17.96

Digital Footprints

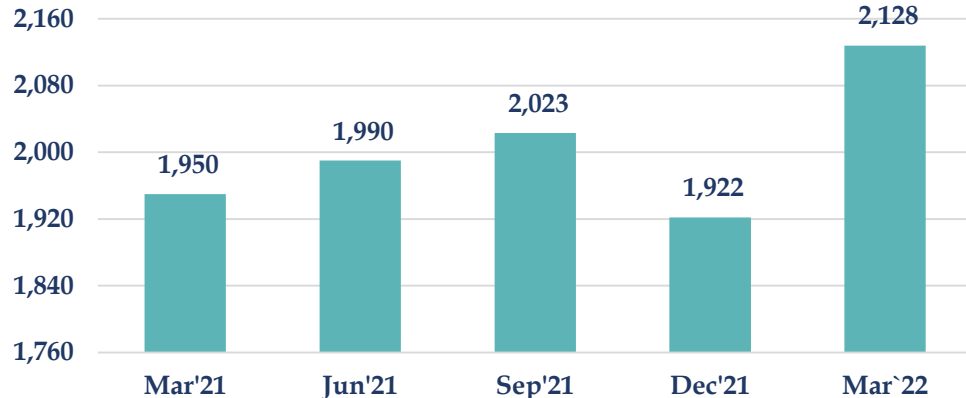
ATM Card Base (Millions)



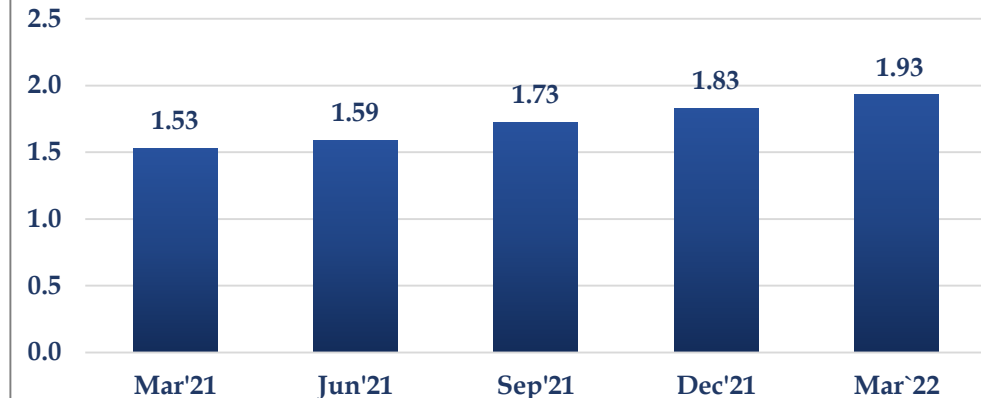
E-transaction (%)



ATMs (Actuals)

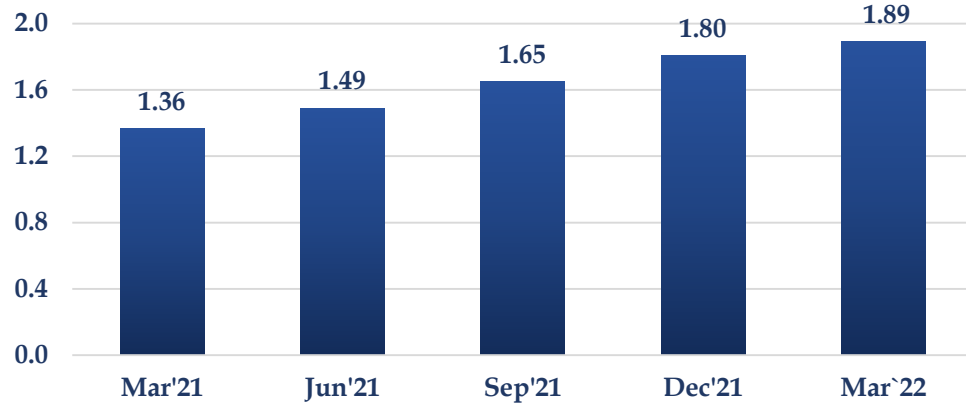


Internet Banking Users (Millions)

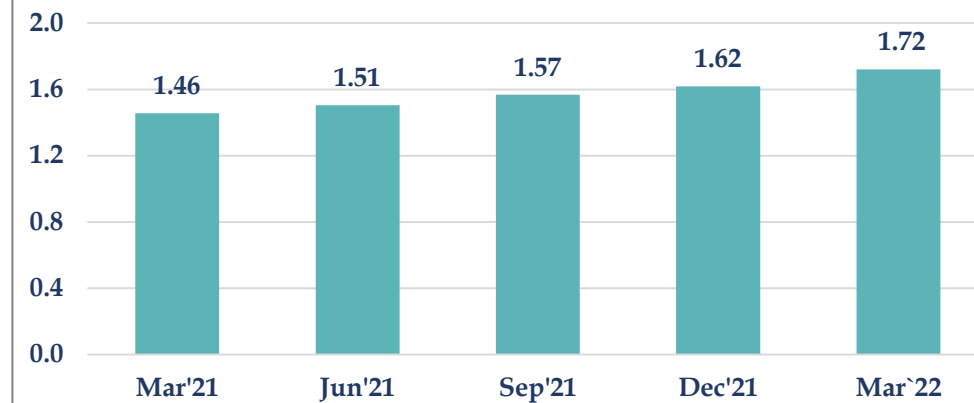


Digital Footprints

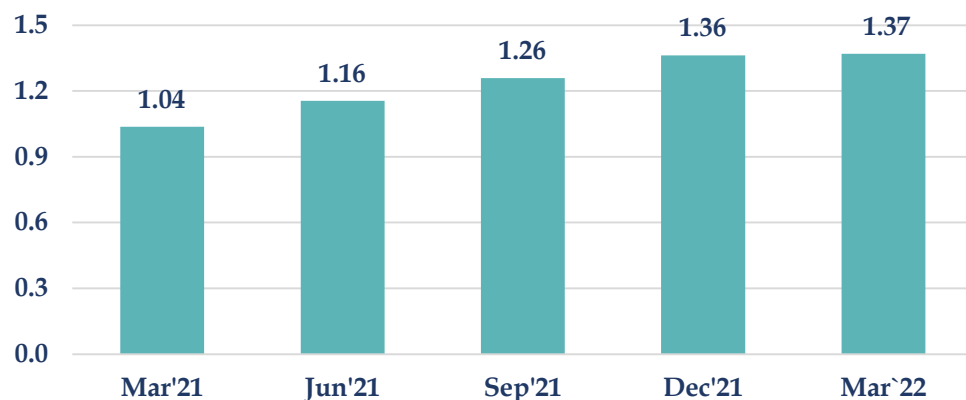
Mobile Banking Users (Millions)



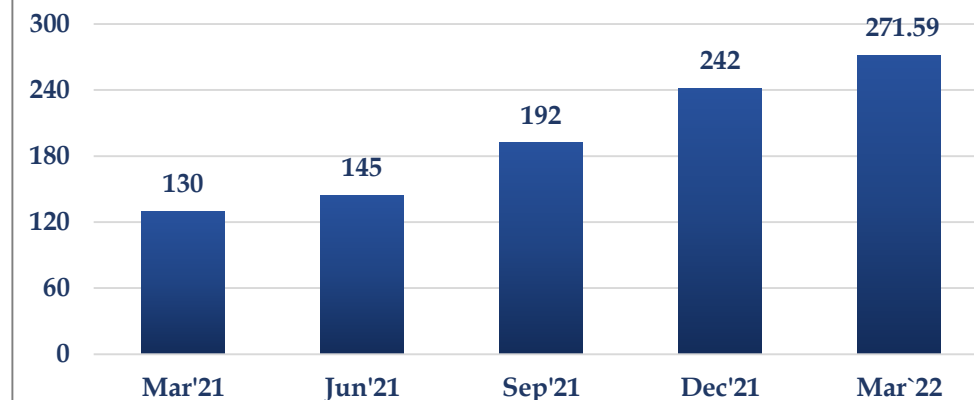
UPI/BHIM Users (Millions)



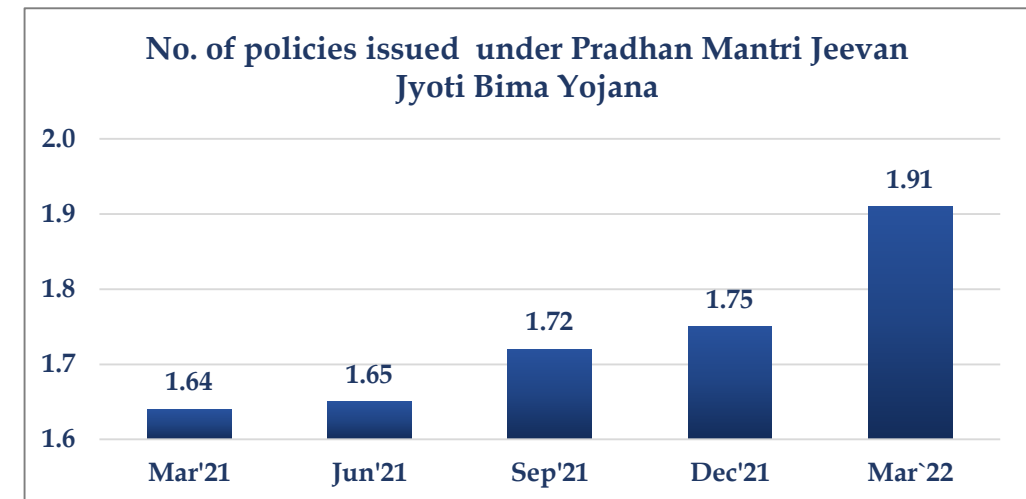
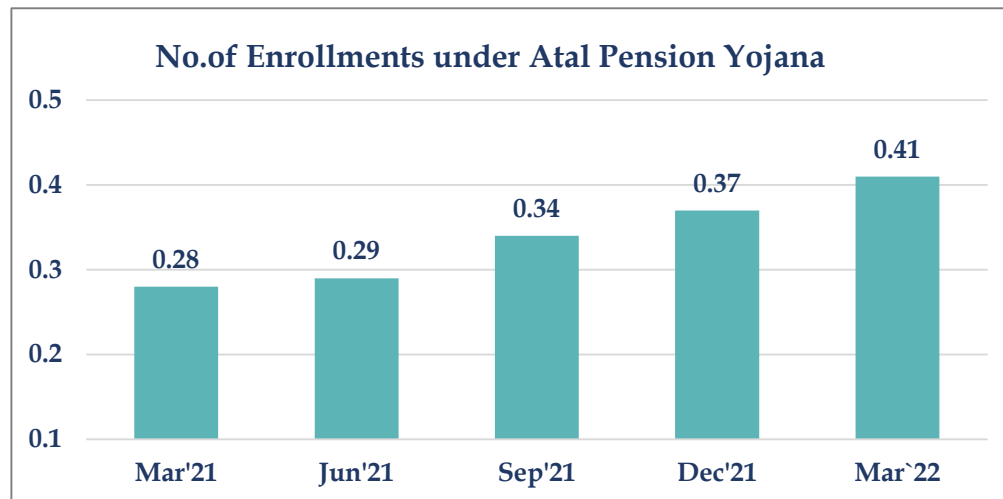
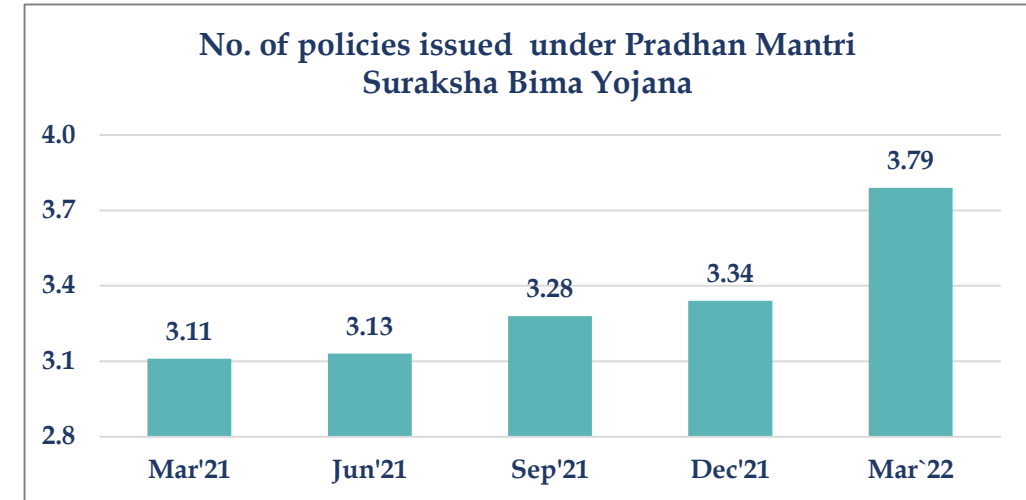
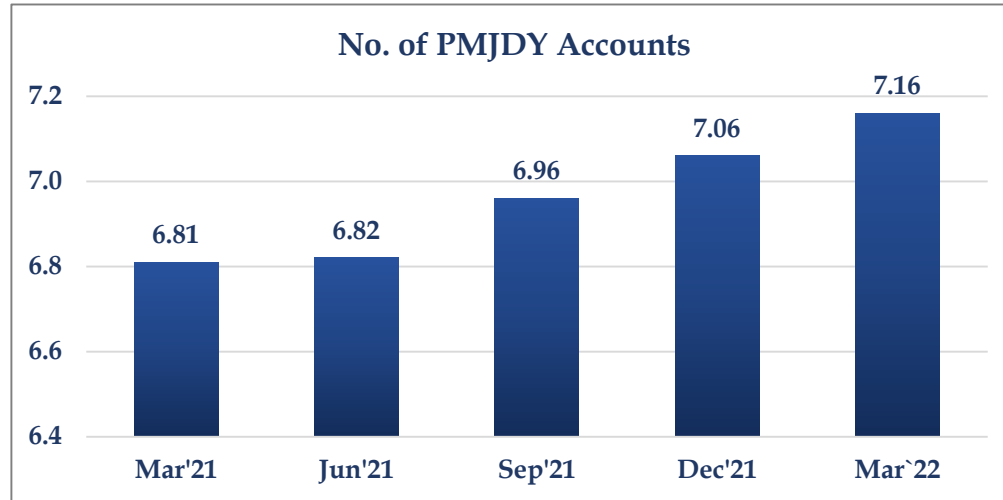
Mobile Banking Transactions (Millions)

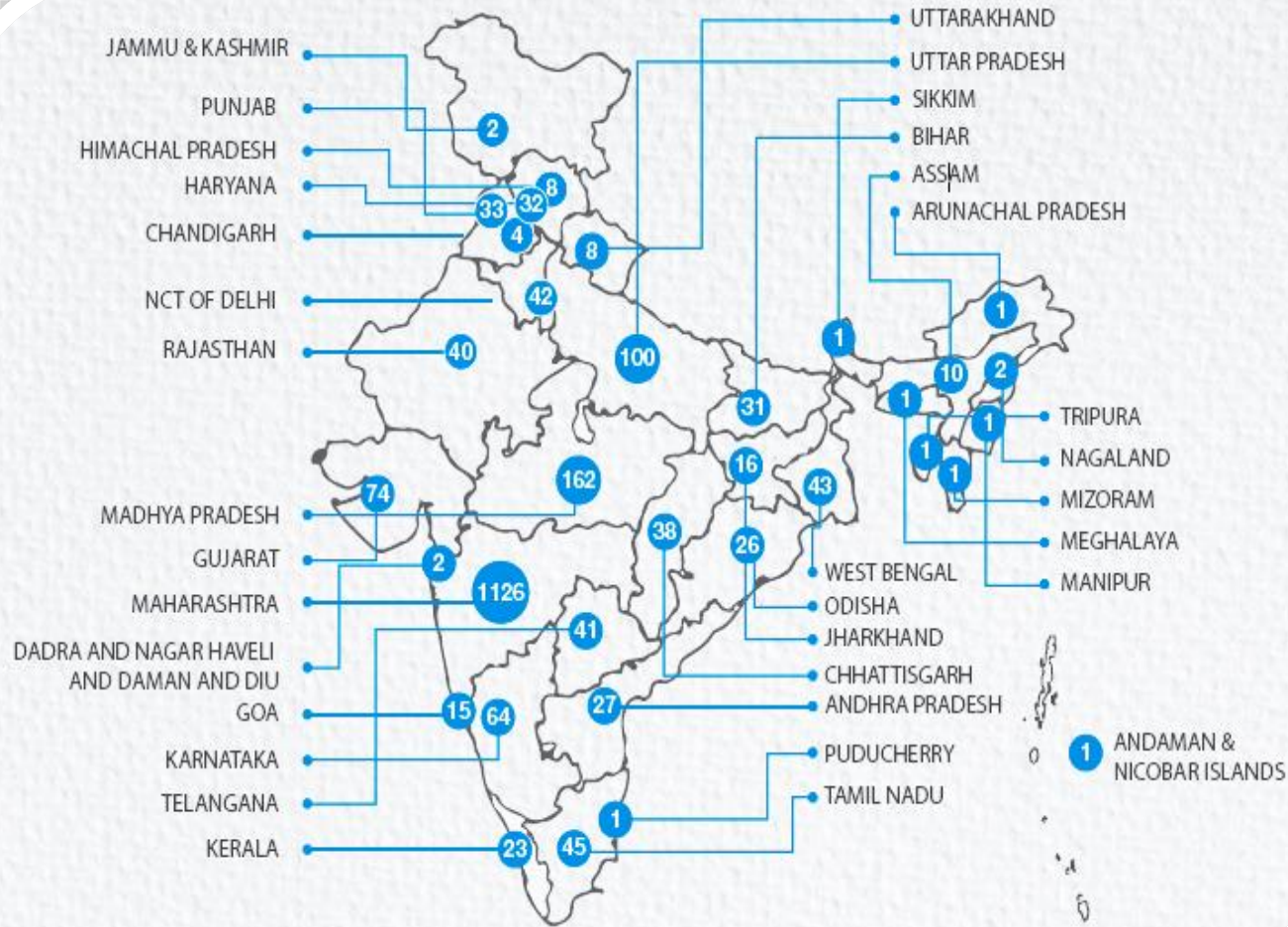


UPI/BHIM Transactions (Millions)



Financial Inclusion (in Mio)





Bank has decided to
expand its services to all
parts of India.

Category	No. of Branches		
	Mar 20	Mar 21	Mar 22
Metro	458	471	488
Urban	331	372	412
Semi Urban	428	461	511
Rural	616	660	611
Branches	1,833	1,964	2,022

Digital Home & Car Loan



MAHABANK GOLD LOAN



CREDIT CARD



MAHA KRISHI SAMRUDHI YOJANA



MSME Loans



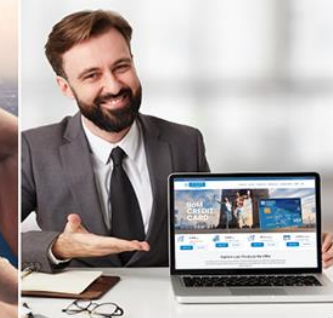
WHATSAPP BANKING



CHAT BOT



ONLINE LOANS





Best Performing Bank
under SHG Bank
Linkage for the FY
2019-20



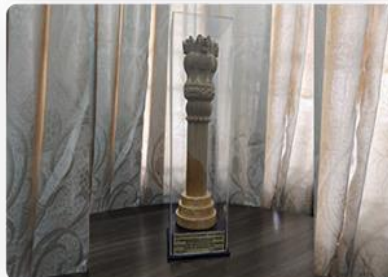
'Best IT Risk & Cyber Security
Initiatives' Award 2021 in
17th Annual Banking
Technology Conference



'Best Fintech Adoption'
Award 2021 in the 17th
Annual Banking
Technology Conference



1st position 'Utkarsh Awards'
for achieving percentage of
digital payment transactions



Bank conferred with Best
Bank at National Level
under Public Sector
Category by SFBC.



Bank received "Rajbhasha
Kirti Puraskar" for better
implementation of
Rajbhasha Hindi.



बैंक ऑफ महाराष्ट्र
Bank of Maharashtra

भारत सरकार का उद्यम

एक परिवार एक बैंक

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