



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

AX1/ISD/STEX/105/2025-26

Date: 29<sup>th</sup> October 2025

<b>The Vice President</b> <b>BSE Ltd.,</b> <b>P.J Towers,</b> <b>Dalal Street,</b> <b>Mumbai-400 001</b>	<b>The Vice President</b> <b>National Stock Exchange of India Ltd.,</b> <b>Exchange Plaza,</b> <b>Bandra Kurla Complex,</b> <b>Bandra (East), Mumbai-400 051</b>
<b>BSE Scrip Code: 532525</b>	<b>NSE Scrip Code: MAHABANK</b>

Dear Sir / Madam,

**Sub: Schedule of Non Deal Road Shows/ Analysts/ Institutional Investors Meet of Bank of Maharashtra ("Bank")**

The Exchange is hereby informed that the Bank will be participating in non-deal road shows and meeting with prospective investors/ analysts through group / one-on-one meeting on 3<sup>rd</sup> November 2025, 4<sup>th</sup> November 2025, 6<sup>th</sup> November 2025, 7<sup>th</sup> November 2025, 13<sup>th</sup> November 2025, and 14<sup>th</sup> November 2025.

Notes:

1. The dates of the Analyst/ Institutional Investor Meet are subject to change. Changes may happen due to exigencies on the part of investors/ Bank.
2. Bank will be referring to publicly available documents for discussion during interaction in the meet/call.
3. No unpublished price sensitive information is proposed to be shared during the meeting(s).

The above is submitted in compliance of disclosure of material event / information under Regulation 30 and other applicable provisions of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations 2015, as amended read with corresponding circulars and notifications issued thereunder.

Also attached herewith the updated road show presentation of the Bank and the same will be uploaded on the website of the Bank at [www.bankofmaharashtra.in](http://www.bankofmaharashtra.in).

Thanking you.

Yours faithfully,

**For Bank of Maharashtra**

**(Vishal Sethia)**

**Company Secretary & Compliance Officer**

**Encl : As above**

**प्रधान कार्यालय / Head Office:** "Lokmangal", 1501, Shivajinagar, Pune – 411005

**कॉर्पोरेट कार्यालय / Corporate Office:** 134/1, Mont Claire, Baner- Pashan Link Road, Pashan, Pune - 411021

**टेली / Tel.:** 020 25511360 **ईमेल / Email:** investor\_services@mahabank.co.in **वेबसाइट/ Website:** www.bankofmaharashtra.in

**Confidential**



# Bank of Maharashtra

## *INVESTOR* PRESENTATION

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# Abbreviations



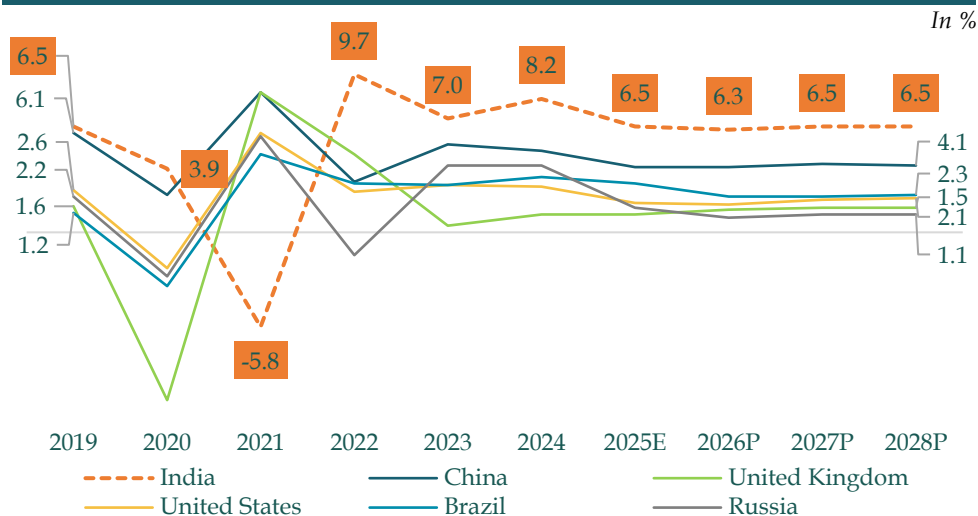
Abbreviation	Meaning
AFS	Available for Sale
CASA	Current Account & Savings Account
CRAR	Capital to Risk Weighted Asset Ratio
GNPA	Gross Non-Performing Asset
HFT	Held for Trading
LAD	Loan against Deposit
LAP	Loan against Property
NII	Net Interest Income
NNPA	Net Non-Performing Asset
PCR	Provision Coverage Ratio
RAM	Retail, Agri & MSME
ROA	Return on Asset
ROE	Return on Equity
RWA	Risk Weighted Asset
SLR	Statutory Liquidity Ratio
TWO	Technically Written Off

## India's Macro Overview

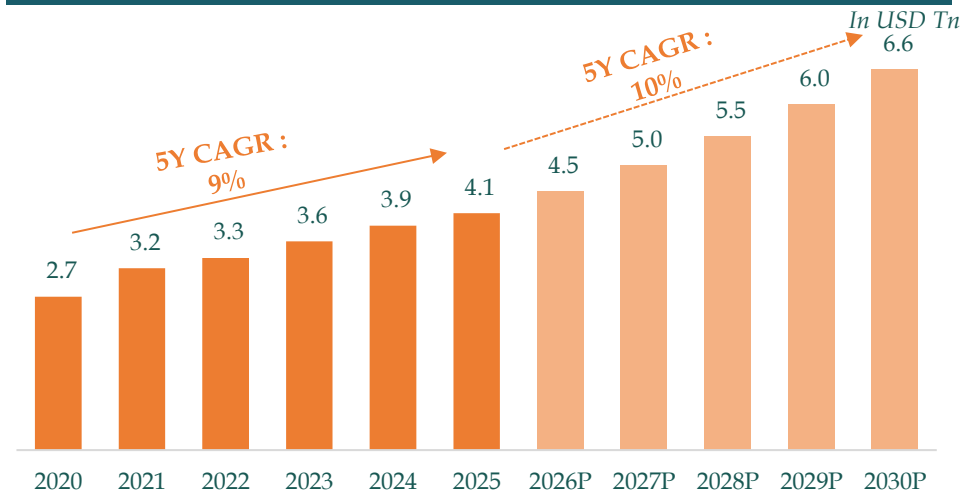
# India's Financial Sector Powering GDP: High Growth Meets Low Credit Formalization



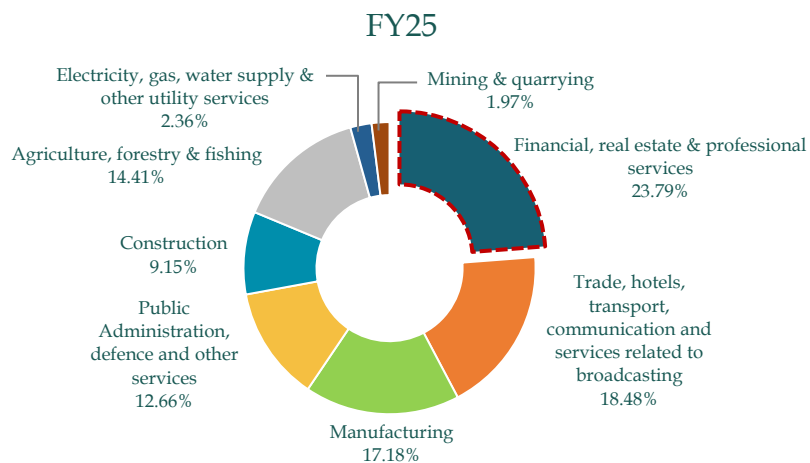
## India poised for leading global growth trajectory



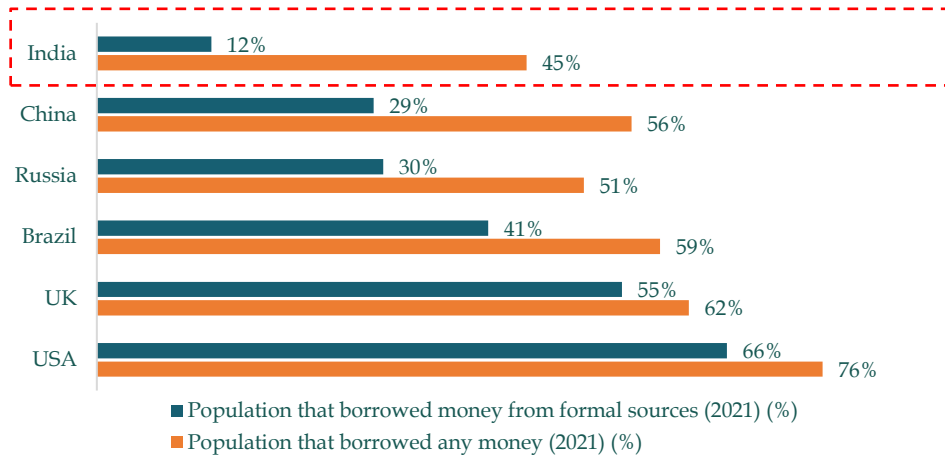
## Nominal GDP on a clear, accelerated path to \$6.6 Trillion



## Financial services industry is the highest contributor to the GDP<sup>1</sup>...



## ... despite a large section of informal credit, presenting huge opportunity<sup>2</sup>

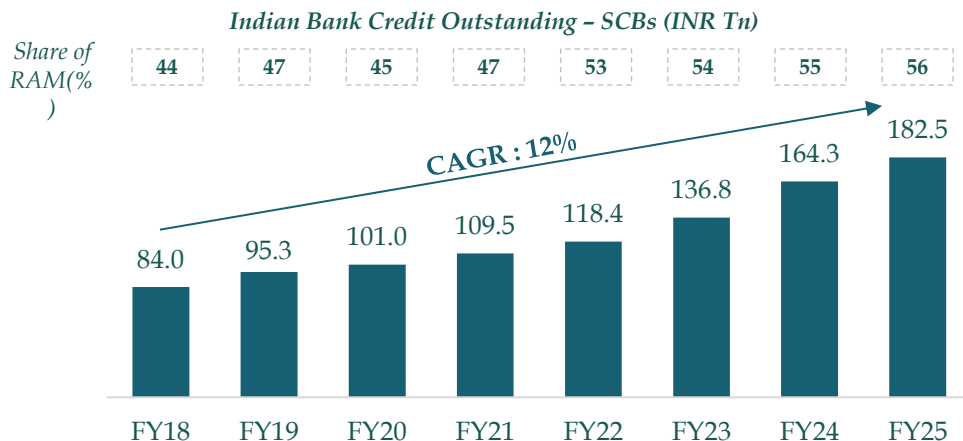


Note: <sup>1</sup> GDP for FY25, calculated on constant prices; <sup>2</sup> Global Findex data for India excludes northeast states, remote islands and selected districts; Data is for the population within the age group of 15+  
Source: RBI, CRISIL Intelligence, World Bank - The Global Findex Database 2021, Statistics Times

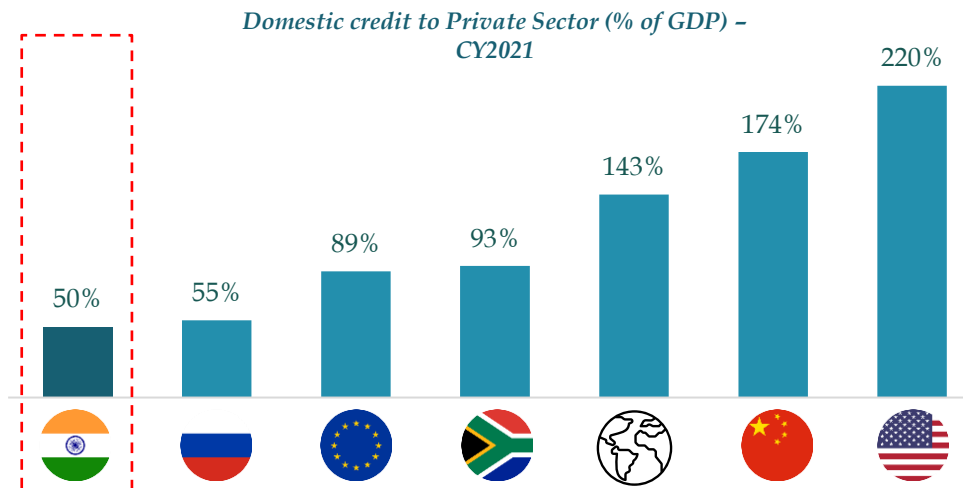
# Indian Banking Sector: Strong, Sustainable Growth, Improved Asset Quality, and Soaring Profitability



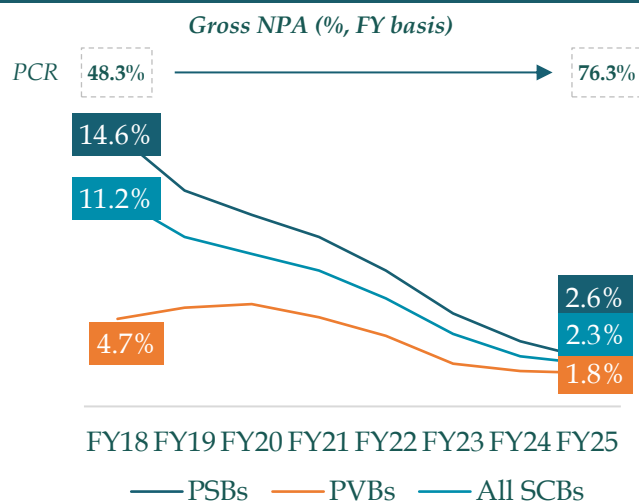
Bank credit has shown impressive growth with RAM gaining share ...



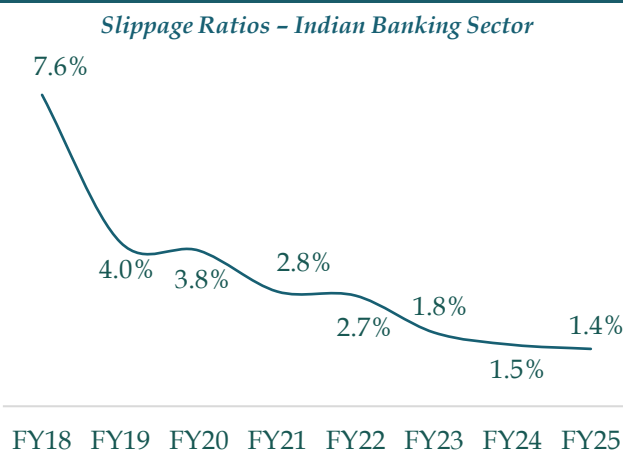
... yet it remains underpenetrated



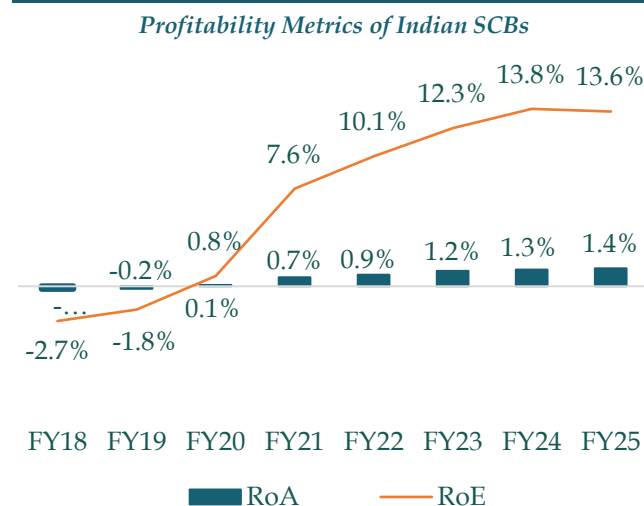
Secular improvement in asset quality ...



... along with steady decline in slippages<sup>1</sup> ...



... has led to pristine profitability<sup>1</sup> for banks



Note: <sup>1</sup> FY25 data has been annualized using September 2024 metrics; Figures represent data as of March-end for each fiscal year; RAM - Retail, Agriculture and MSME; PCR - Provision Coverage Ratio  
Source: RBI's Report On Trend And Progress of Banking In India, World Bank Database, Economic Survey of India

## Bank of Maharashtra – An Overview



# Bank of Maharashtra | Overview



<b>Scale</b>	<b>₹ 5,63,909 Cr</b> Total Business CAGR: 16.68%	<b>₹ 3,09,791 Cr</b> Total Deposits CAGR: 13.68%	<b>₹ 2,54,118 Cr</b> Global Advances CAGR: 21.03%	<b>₹ 3,73,729 Cr</b> Total Assets CAGR: 15.34%
<b>Profitability</b>	<b>₹ 3,226 Cr</b> PAT <sup>1</sup> Y-o-Y: 23.11%	<b>3.90 %</b> Net Interest Margin <sup>1</sup>	<b>22.30 %</b> ROE <sup>1</sup> %	<b>1.81 %</b> ROA <sup>1</sup> %
<b>Asset Quality</b>	<b>1.72 %</b> Gross NPA	<b>0.18 %</b> Net NPA	<b>98.34 %</b> PCR	<b>1.02 % / 0.94 %</b> Credit Cost % / Slippage Ratio %
<b>Capitalization &amp; Liability Profile</b>	<b>₹ 28,934 Cr</b> Net Worth	<b>18.13 % / 14.96 %</b> CRAR/ Tier-1 Capital	<b>50.35 %</b> CASA %	<b>4.29 %</b> Cost of Funds %
<b>Resources</b>	<b>2,665</b> Branches	<b>2,571</b> ATMs	<b>28 / 7</b> States /UTs	<b>15,507</b> Employees

Particulars	Agency	Rating
Long Term Rating (Tier II Bonds)	ICRA / CARE / INFOMERICS / ACUITE / BRICKWORK	AA+ (Stable)
Short Term Rating	CRISIL	A1+
International Rating	S&P Global/FITCH	BBB- (Stable)* /BB-*

1. Data for H1- FY 26
2. CAGR – FY21 to Sep`25
3. Y-o-Y - Growth for Sep`24 over Sep`25

\*SACP/Solo Viability Rating

All data as of Sep`25

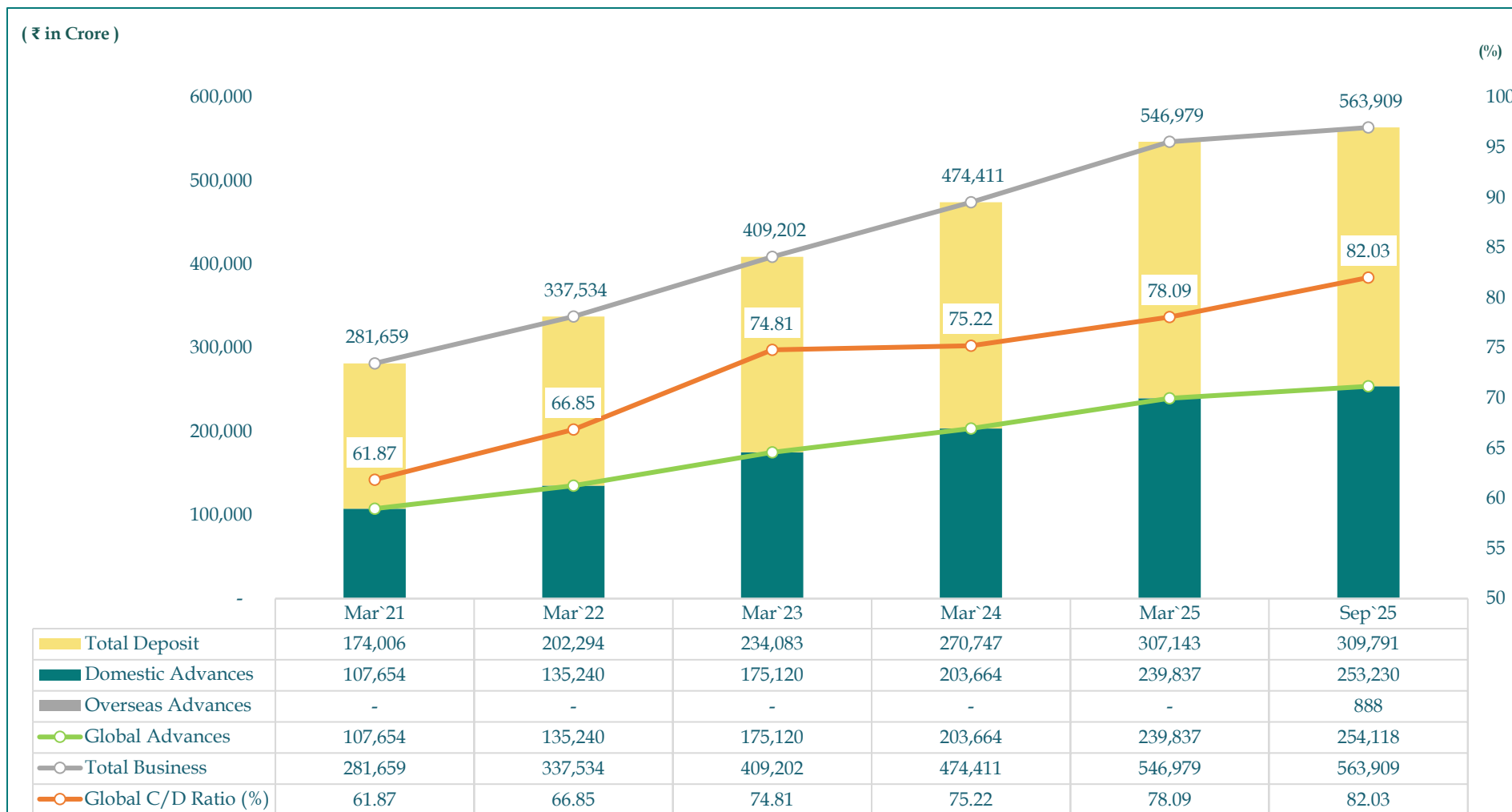
# Core Competencies & Key Strategies



<b>90+ Year Legacy</b>	<b>1935</b> Year of Incorporation	<b>30 Mn</b> Customers	<ul style="list-style-type: none"> <li>Strengthening deposit base through institutional and retail growth.</li> <li>Key focus on salaried segments - particularly permanent employees of Central / State Govt, PSUs, Govt. Institutions, etc.</li> </ul>
<b>Retail Business</b>	<b>31%</b> Share of Retail Loan	<b>62%</b> RAM Portfolio of Total Advances CAGR: 20.62%	<ul style="list-style-type: none"> <li>Expanded partnerships with builders, car dealers, DSAs, and education loan counsellors.</li> <li>Introduced cluster-based Industry specific lending.</li> <li>Strengthened co-lending model with fintech tie-ups</li> </ul>
<b>Strong Deposit Profile</b>	<b>50.35 %</b> CASA %	<b>69.29%</b> Retail Term Deposit % <sup>1</sup>	<ul style="list-style-type: none"> <li>Lowest Cost of Deposit in Industry &amp; Healthy NIM</li> <li>Focus on low-cost deposits.</li> <li>Providing customized CASA products</li> </ul>
<b>Diversified Presence</b>	<b>57%</b> Branches outside Maharashtra	<b>47%</b> Branches in Metro & Urban Zones	<ul style="list-style-type: none"> <li>PAN India presence</li> <li>Since April 2021, bank has opened 782 branches with 92% of them located outside Maharashtra</li> </ul>

1. Retail Term Deposit as % of Total Term Deposit; Retail Term Deposit: Term Deposit of accounts <INR 3 Crore

# Total Business grown 2x since Mar'21 at a CAGR of 17%



## Key Investment Highlights

# Key Investment Highlights



Granular portfolio with strong growth over the years



High quality liability profile with best-in-class CASA ratio over the years



PAN India presence with focus on geographical diversification



Better Asset Quality

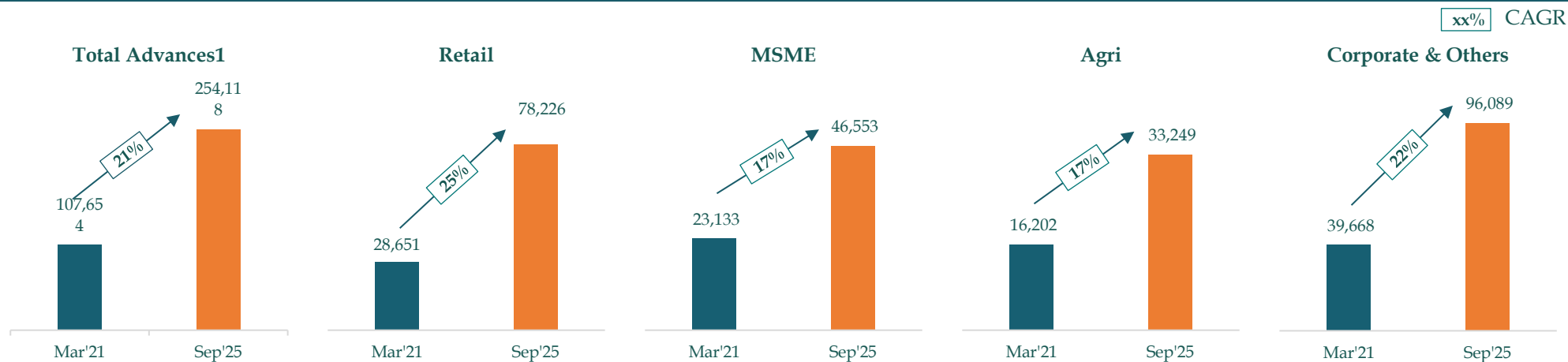


Consistently delivering high margins and profits

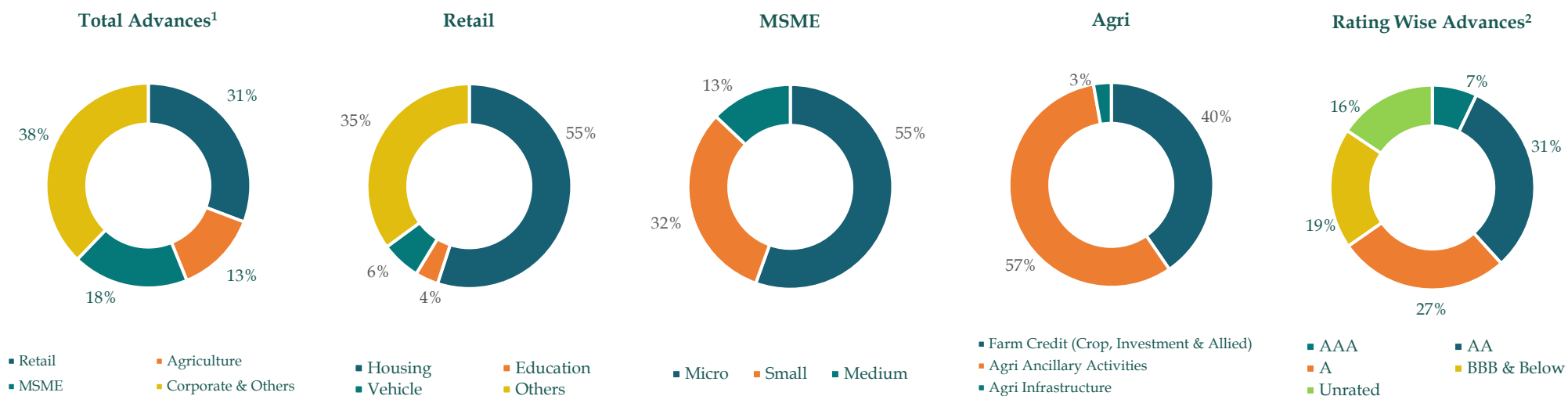
# Granular portfolio with strong growth over the years



## Advances Growth Trajectory (INR Cr)



## Advances Mix (Sep'25)

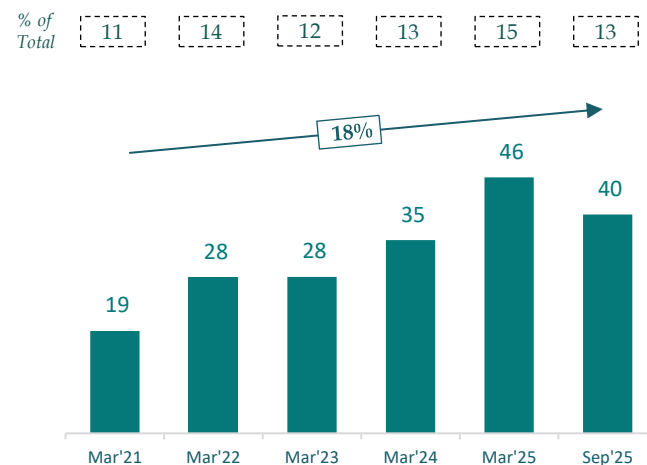


1. Others include 888 Cr of Global Advances  
 2. External Rating wise Advances; 19% includes BBB and BB & Below ratings; 16% includes Government Guaranteed Advances (10%) & other unrated (6%)

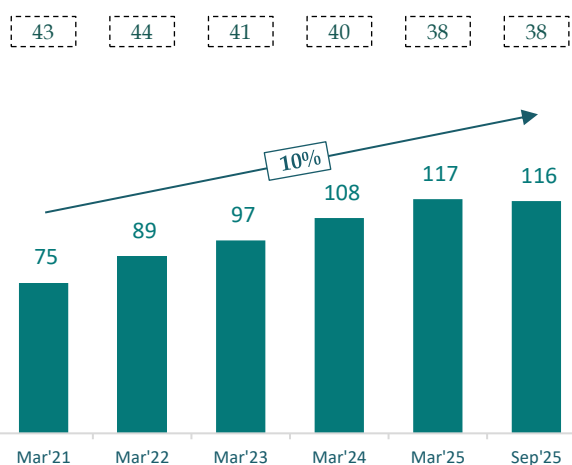
# High quality liability profile with best-in-class CASA ratio over the years



## Current Deposits



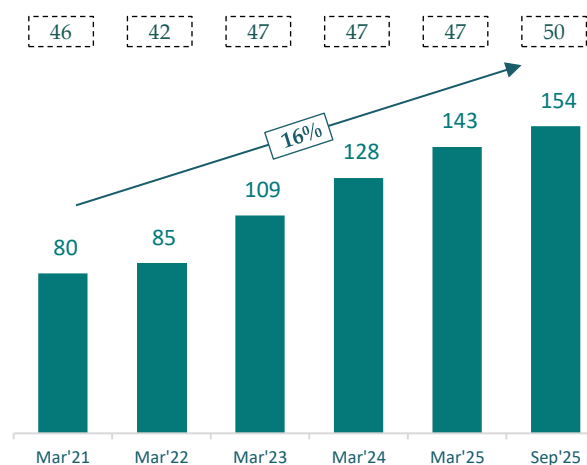
## Savings Deposits



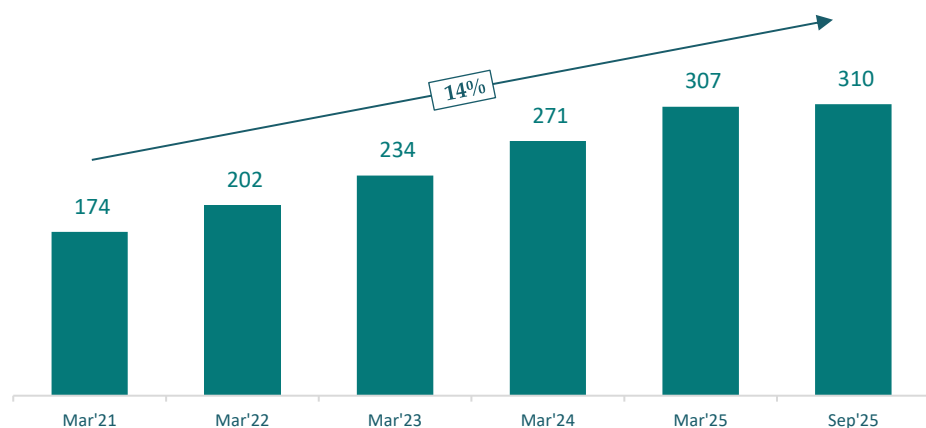
(₹ in '000 Crore)

xx% CAGR

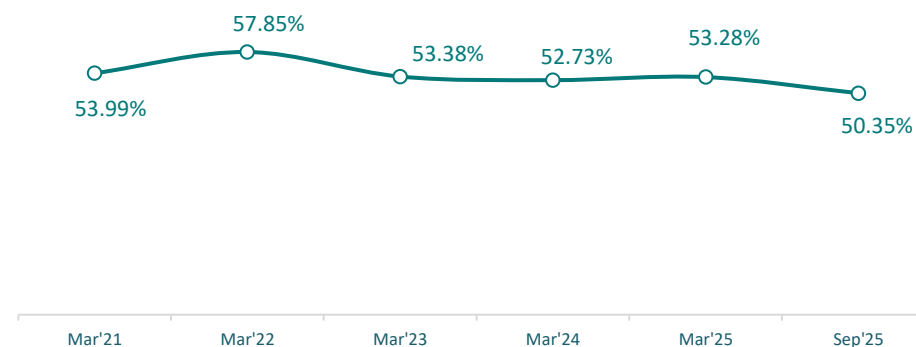
## Term Deposits



## Total Deposits



## CASA %

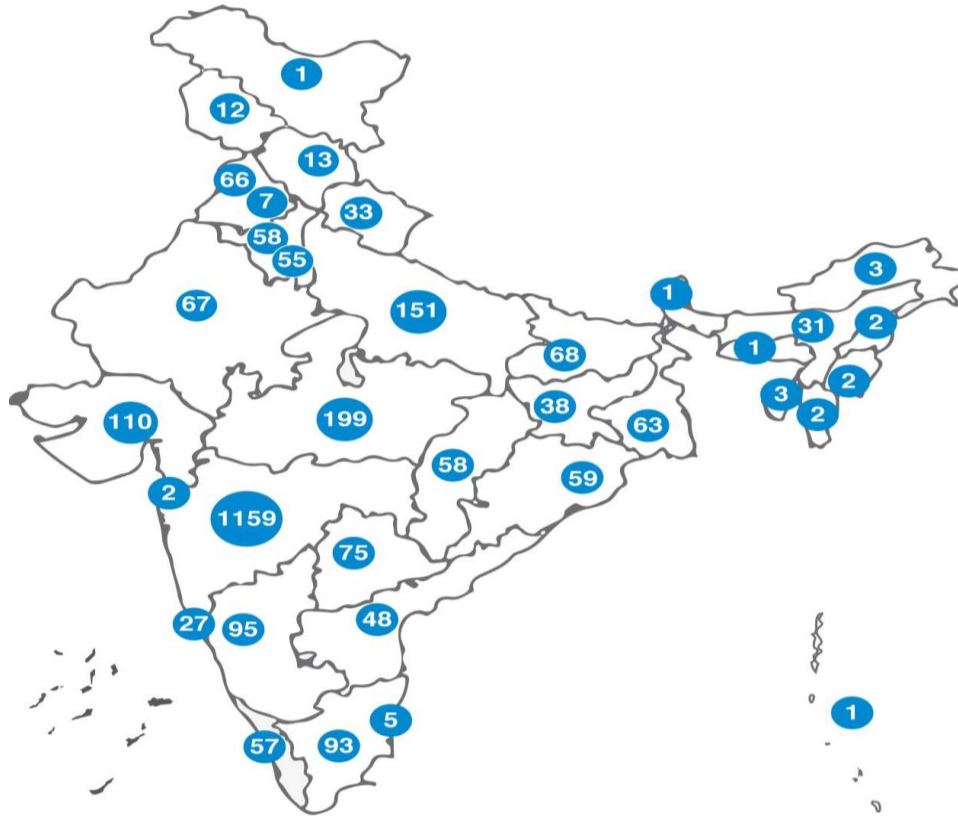


# PAN India presence with focus on geographical diversification

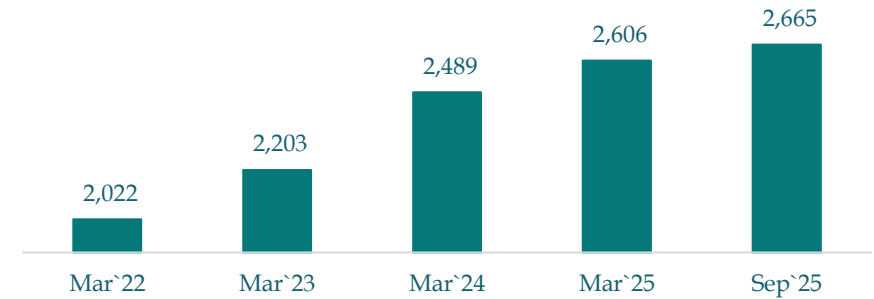


Focus on diversifying presence with 57% branches outside Maharashtra

Expanding footprints with steady increase in branch network...

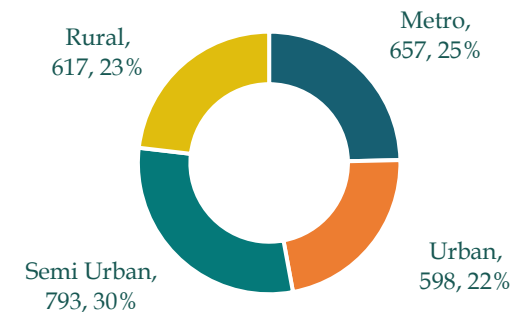


# of Branches



... with balanced mix across geographies

Branch Mix - Sep`25



# of branches opened since 1<sup>st</sup> April`21

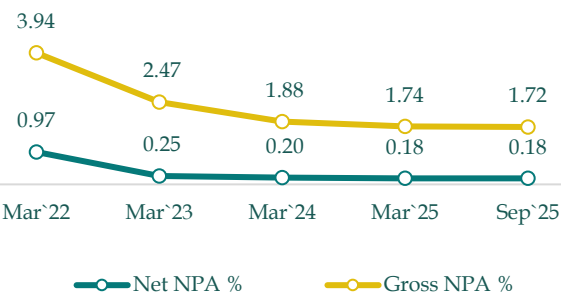
Total Branches Opened	Non-Maharashtra branches	%
782	718	92%



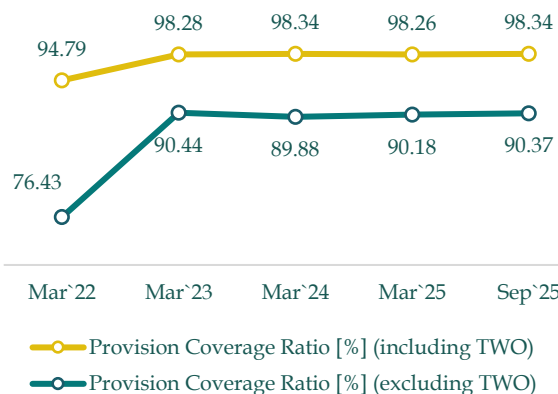
# Better Asset Quality (1)



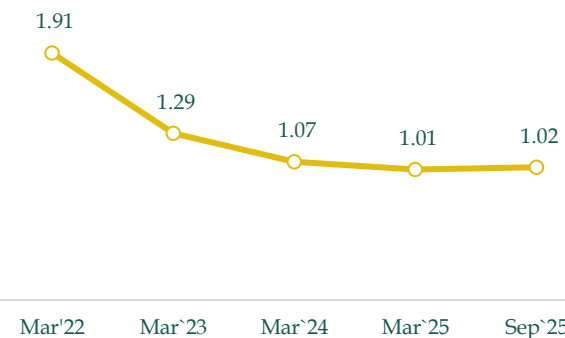
### Gross & Net NPA %



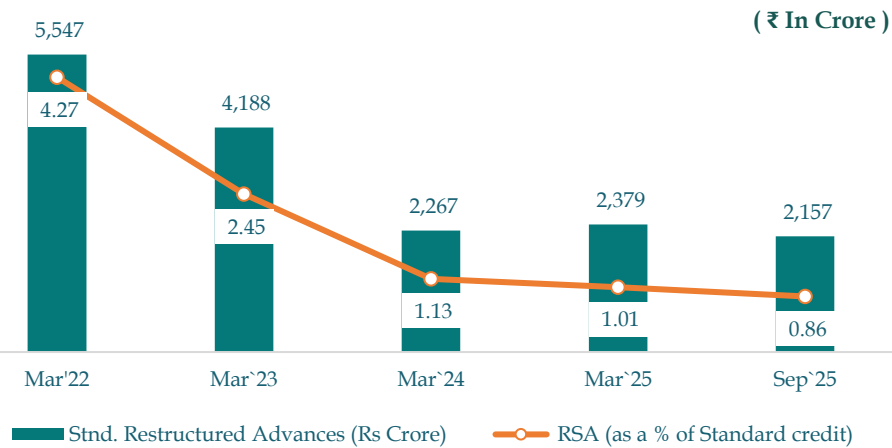
### Provision Coverage Ratio



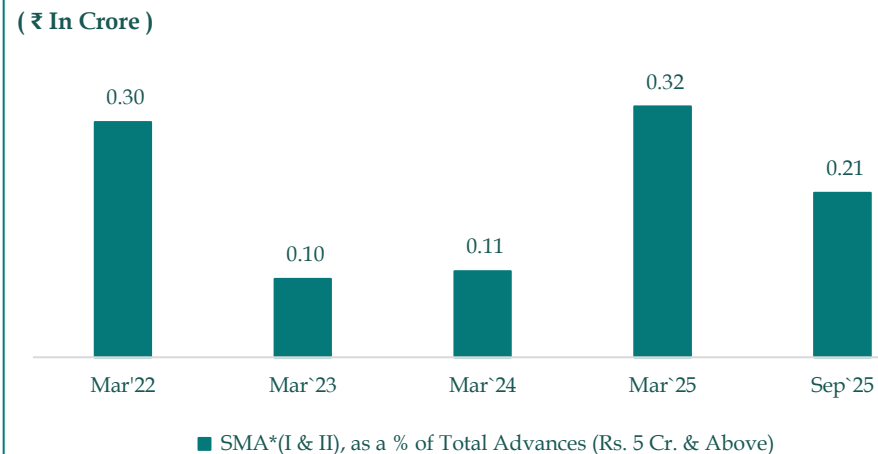
### Credit Cost %



### Standard Restructured Advances Proportion Falls



### Special Mention Accounts (SMA) \*

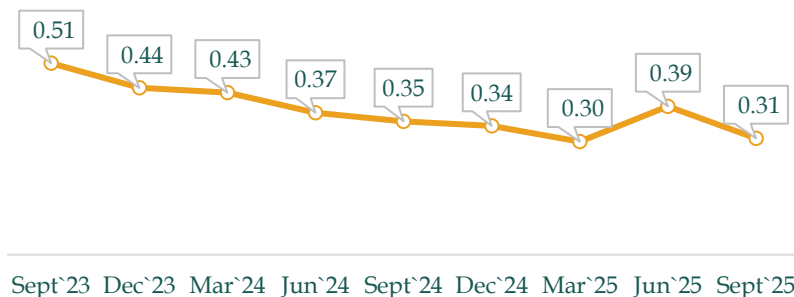


## Retail Sector - NPA

( ₹ in Crore )

Particulars	Sept'24			Sept'25		
	Advances	Sector NPA	Sector NPA %	Advances	Sector NPA	Sector NPA %
<b>Total Retail Credit</b>	<b>56,914</b>	<b>201</b>	<b>0.35</b>	<b>78,226</b>	<b>240</b>	<b>0.31</b>
<i>of which</i>	-					
Housing	33,394	87	0.26	43,041	78	0.18
Education	2,509	7	0.26	2,860	2	0.08
Vehicle	3,268	9	0.26	4,872	7	0.14
Others	17,743	99	0.56	27,454	153	0.56

Retail Sector NPA %

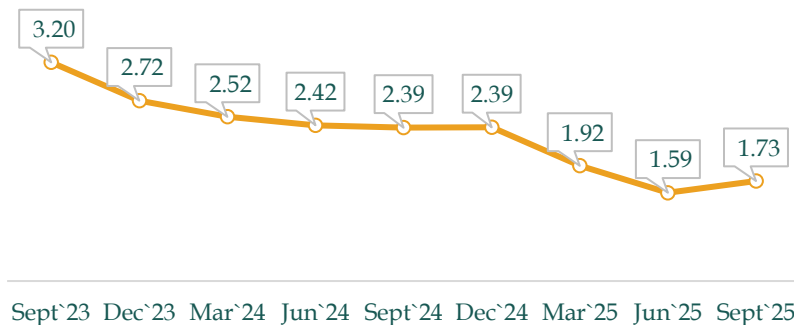


## MSME Sector - NPA

( ₹ in Crore )

Particulars	Sept'24			Sept'25		
	Advances	Sector NPA	Sector NPA %	Advances	Sector NPA	Sector NPA %
<b>Total MSME Credit</b>	<b>45,031</b>	<b>1,076</b>	<b>2.39</b>	<b>46,553</b>	<b>807</b>	<b>1.73</b>
<i>of which</i>						
Micro	22,512	795	3.53	25,828	667	2.58
Small	14,813	206	1.39	14,704	104	0.71
Medium	7,706	75	0.97	6,022	36	0.59

MSME Sector NPA %





## Sector-wise Credit Deployment & NPA

( ₹ in Crore )

Particulars	Sept`24			Mar`25			Sept`25		
	Advances	Sector NPA	Sector NPA %	Advances	Sector NPA	Sector NPA %	Advances	Sector NPA	Sector NPA %
Retail Sector	56,914	201	0.35	64,853	194	0.30	78,226	240	0.31
Agriculture Sector	33,187	2,609	7.86	35,547	2,950	8.30	33,249	3,287	9.89
MSME Sector	45,031	1,076	2.39	48,369	929	1.92	46,553	807	1.73
<b>Total of RAM</b>	<b>135,132</b>	<b>3,886</b>	<b>2.88</b>	<b>148,768</b>	<b>4,073</b>	<b>2.74</b>	<b>158,029</b>	<b>4,334</b>	<b>2.74</b>
Corporate & Others	82,372	124	0.15	91,068	112	0.12	95,201	38	0.04
<b>Domestic Advances</b>	<b>217,504</b>	<b>4,010</b>	<b>1.84</b>	<b>239,837</b>	<b>4,185</b>	<b>1.74</b>	<b>253,230</b>	<b>4,372</b>	<b>1.73</b>
Overseas Advances	-	-	-	-	-	-	888	-	-
<b>Global Advances</b>	<b>217,504</b>	<b>4,010</b>	<b>1.84</b>	<b>239,837</b>	<b>4,185</b>	<b>1.74</b>	<b>254,118</b>	<b>4,372</b>	<b>1.72</b>

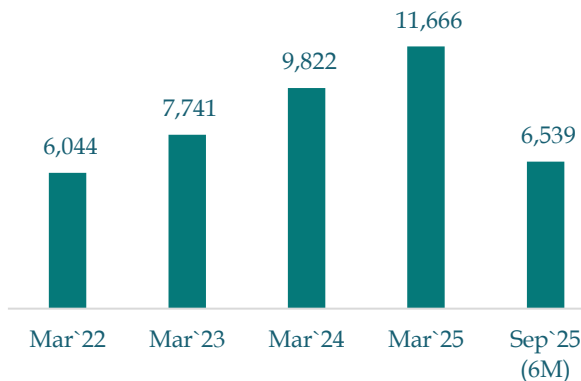
# Consistently delivering high margins and profits



(₹ in Crore)

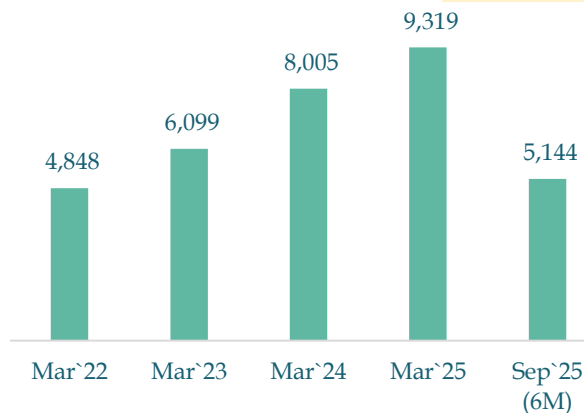
## Net Interest Income

Y-o-Y: 16.65%



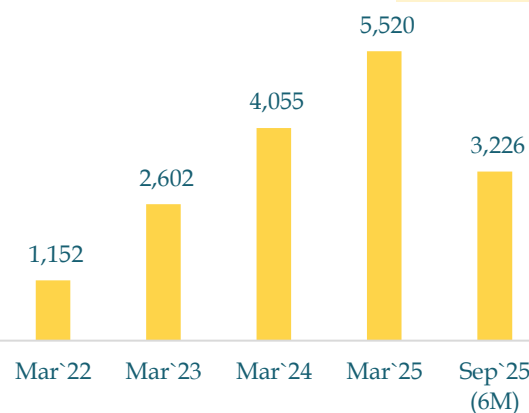
## Operating Profit

Y-o-Y: 14.41%

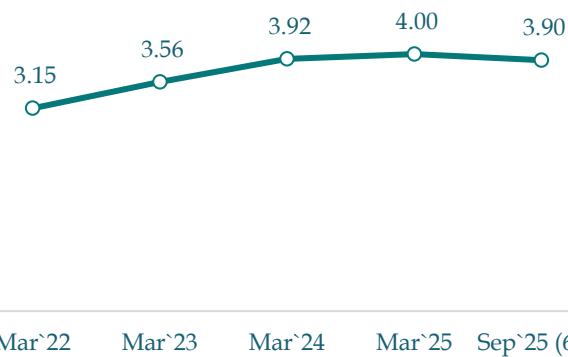


## Net Profit

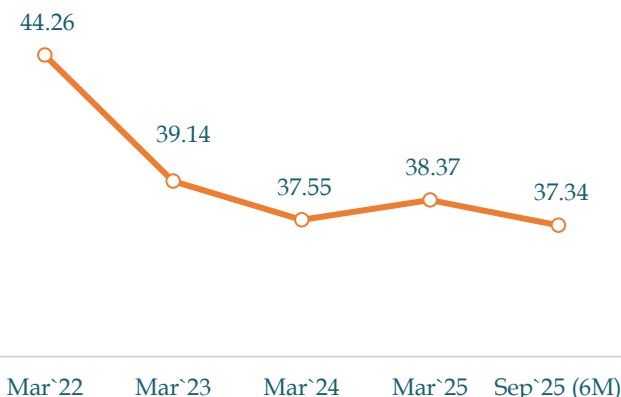
Y-o-Y: 23.11%



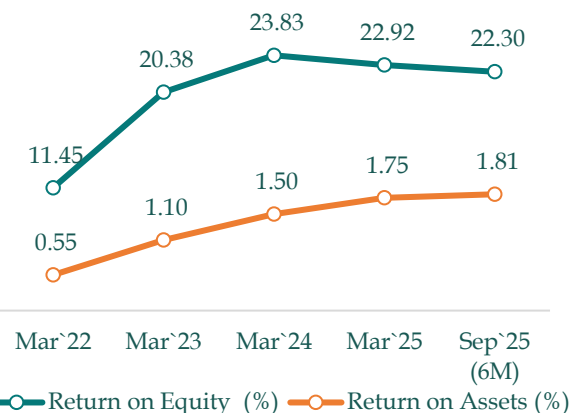
## NIM %



## Cost to Income (%)



## ROE / ROA %



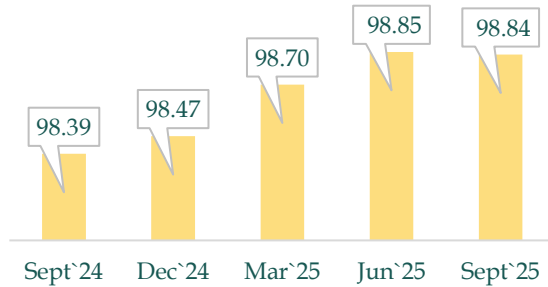
1. Data for H1- FY 26
2. CAGR - FY21 to Sep'25
3. Y-o-Y - Growth for Sep'24 over Sep'25

## Digital Initiatives and Growth Outlook

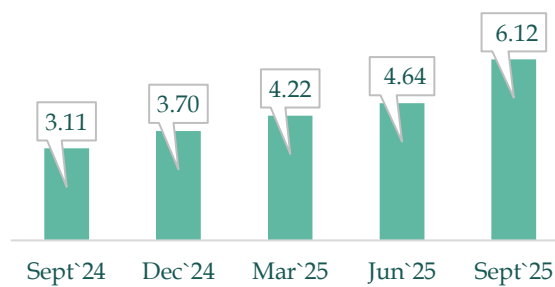
# Digital Footprints



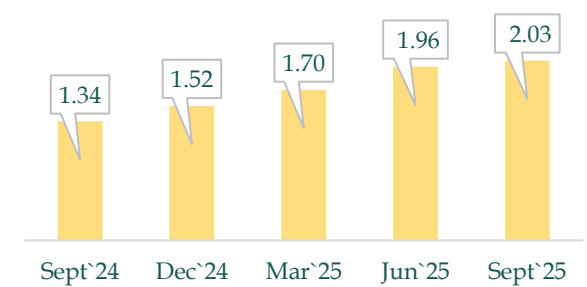
Digital transaction (%)



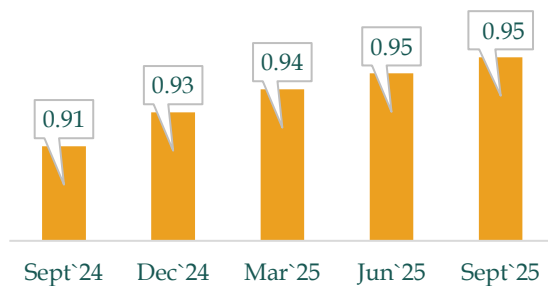
UPI/BHIM Users (Mio)



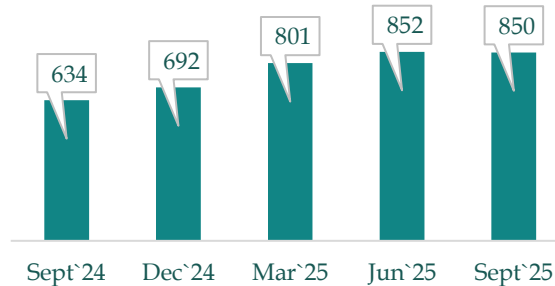
Whats App Users (Mio.)



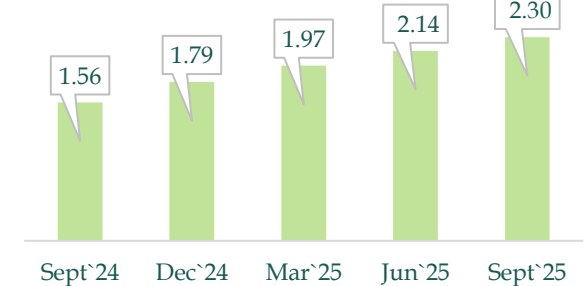
QR Merchant Onboarding (Mio.)



UPI/BHIM Transactions (Mio)



Mobile Banking Users (Lakhs)





## E-Rupee (CBDC)

- Digital Rupee is issued by RBI
- Offers features like physical cash.
- Stored in the user's digital wallet
- Can be used to receive/ send money, and / or make payment for transactions, just like any physical note

## Digital Sanctions

### **Global Edge A/C Opening through Video KYC**

- Seamless account opening, enabling customers to complete the entire on-boarding process digitally without visiting the branch. This ensures faster activation of account while maintaining full compliance with RBI Regulations.

### **KCC Jan Samarth for Maharashtra**

- Straight Through Process for Kisan Credit Card loan (up to Rs. 1.60 Lakhs) for borrower to avail short-term credit requirements for cultivation of crop, post-harvest expenses, produce marketing loan etc.

### **Business Channel Partner Direct Sales Agent (DSAs) Interface**

- The platform will be Web App / Mobile App / Tablet responsive providing end-to-end Digital Sourcing for Straight Through and Assisted Digital Lending Journeys including Leads, Origination and Processing solution for ETB, NTB as well as Assisted Product Journeys.

### **PM Surya Ghar (Rooftop Solar)**

- Loan against Roof Top Solar to housing loan borrowers.

# Our Growth Strategies



Improvement in credit quality through business and technological integration

Emphasis on core Retail, Agriculture, and MSME business & through collaboration (Co-lending partnership)

Adopting Digital Platform for onboarding of customers, operations & compliance

Increase in share of wallet / No. of products per customer

Strategize and innovate to increase non-interest income

Containing delinquency and improving NPA & Written-off loan recovery

Focus on increasing profitability

Open new branches, Digital Banking Units & Customer Service Points to broad base the bank's network

Capacity building up of Staff to take future challenges



## Financial Summary

# Key Ratios



( ₹ in Crore )

Particulars	Mar-21	Mar-22	Mar-23	Mar-24	Mar-25	Sep-25
<b>Key Liabilities</b>						
Net worth	8,019	10,176	12,765	17,178	25,881	28,934
Deposits	1,74,006	2,02,294	2,34,083	2,70,747	3,07,143	3,09,791
CASA %	53.99%	57.85%	53.38%	52.73%	53.28%	50.35%
<b>Key Assets</b>						
Net Advances	1,02,405	1,31,170	1,71,221	2,00,240	2,36,084	2,50,188
<b>Key P&amp;L</b>						
NIM %	2.84%	3.15%	3.56%	3.92%	4.00%	3.90%
RoA %	0.30%	0.55%	1.10%	1.50%	1.75%	1.81%
RoE %	7.17%	11.45%	20.38%	23.83%	22.92%	22.30%
GNPA	7.23%	3.94%	2.47%	1.88%	1.74%	1.72%
Capital Adequacy	14.49%	16.48%	18.14%	17.38%	20.53%	18.13%
Tier 1	10.98%	12.38%	14.25%	13.72%	16.86%	14.96%
Yield on Advances	7.48%	7.29%	8.04%	8.94%	9.21%	9.24%
Cost of Deposits	4.17%	3.70%	3.70%	4.34%	4.66%	4.64%
Cost of Funds	3.77%	3.35%	3.44%	3.95%	4.22%	4.29%

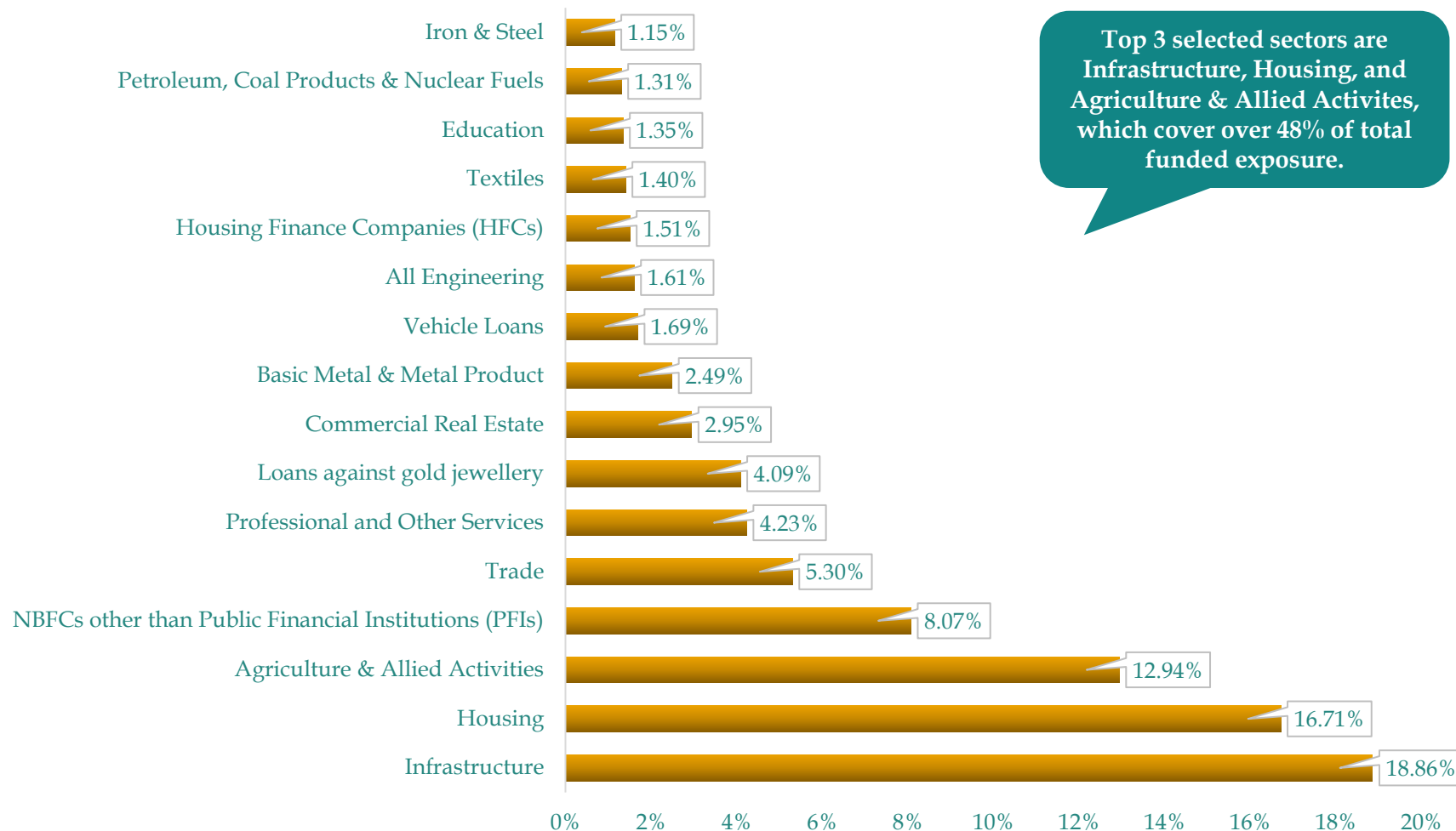


## Annexures

# Funded exposure to selected sectors & industries with total exposure (more than 1%)

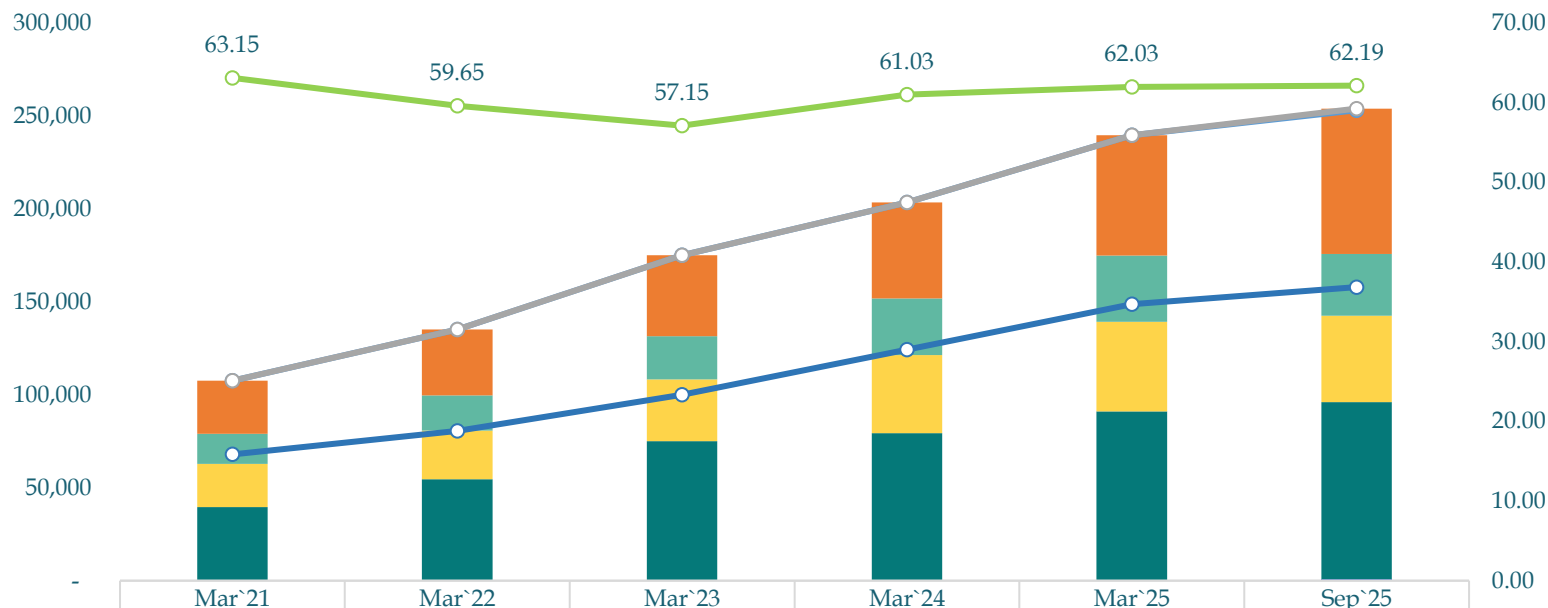


Sept`25





## Global Advances



Retail Sector	28,651	35,422	43,433	51,727	64,853	78,226
Agriculture Sector	16,202	18,968	23,400	30,456	35,547	33,249
MSME Sector	23,133	26,279	33,244	42,117	48,369	46,553
Corporate & Others	39,668	54,570	75,044	79,364	91,068	95,201
Overseas Advances	-	-	-	-	-	888
Domestic Advances	107,654	135,240	175,120	203,664	239,837	253,230
Global Advances	107,654	135,240	175,120	203,664	239,837	254,118
RAM	67,986	80,669	100,076	124,300	148,768	158,029
RAM % to Domestic Advances	63.15	59.65	57.15	61.03	62.03	62.19

# Stable Ratings Profile despite Challenging Environment

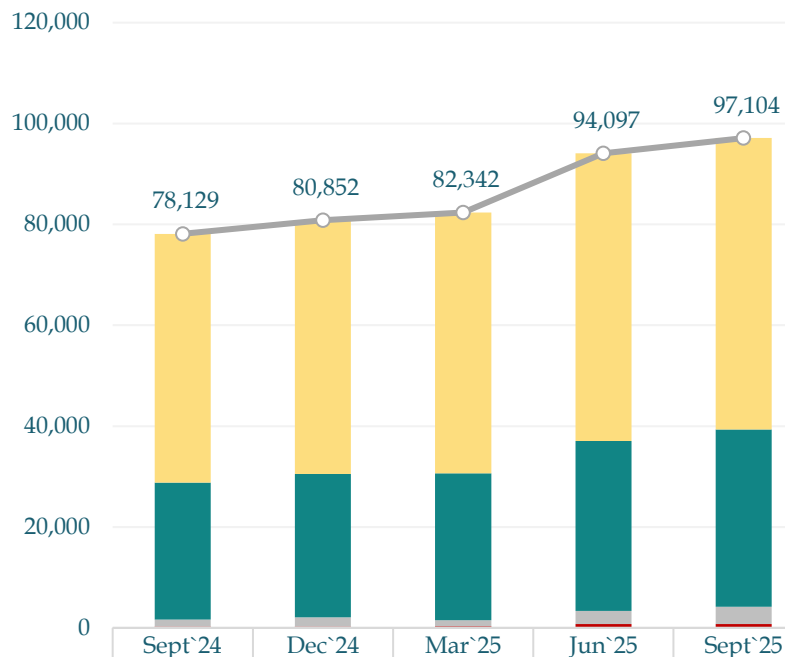


## External Rating-wise Advances – Above 25 Cr

Particulars	Sept`24			Sept`25		
	No. of Borrowers	O/s Amount	% of O/s Amount	No. of Borrowers	O/s Amount	% of O/s Amount
<b>Total Eligible Advances for External Rating</b>	<b>486</b>	<b>95,880</b>	<b>100</b>	<b>569</b>	<b>1,13,388</b>	<b>100</b>
AAA	8	3,766	4	13	8,043	7
AA	92	32,704	34	96	35,353	31
A	119	23,511	24	154	30,653	27
BBB	116	13,365	14	165	18,963	17
BB & Below	61	4,789	5	40	2,664	2
<b>Total Rated</b>	<b>396</b>	<b>78,135</b>	<b>81</b>	<b>468</b>	<b>95,676</b>	<b>84</b>
Govt. Guaranteed Advances(Unrated)	22	13,949	15	16	11,126	10
<b>Total Rated plus Govt Guarantee</b>	<b>418</b>	<b>92,084</b>	<b>96</b>	<b>484</b>	<b>1,06,802</b>	<b>94</b>
Other Unrated	68	3,796	4	85	6,586	6

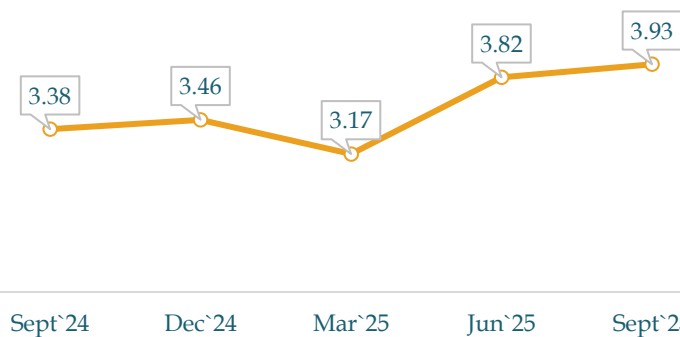


(₹ in Crore)

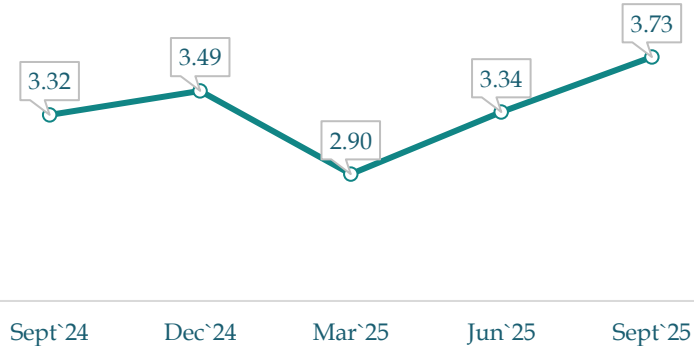


HTM	49,299	50,322	51,722	57,053	57,788
AFS	27,199	28,419	29,117	33,694	35,139
FVTPL / HFT	1,390	1,870	1,192	2,588	3,416
JV & Subsidiaries	241	241	311	762	762
Gross Investment	78,129	80,852	82,342	94,097	97,104

M Duration (Total)



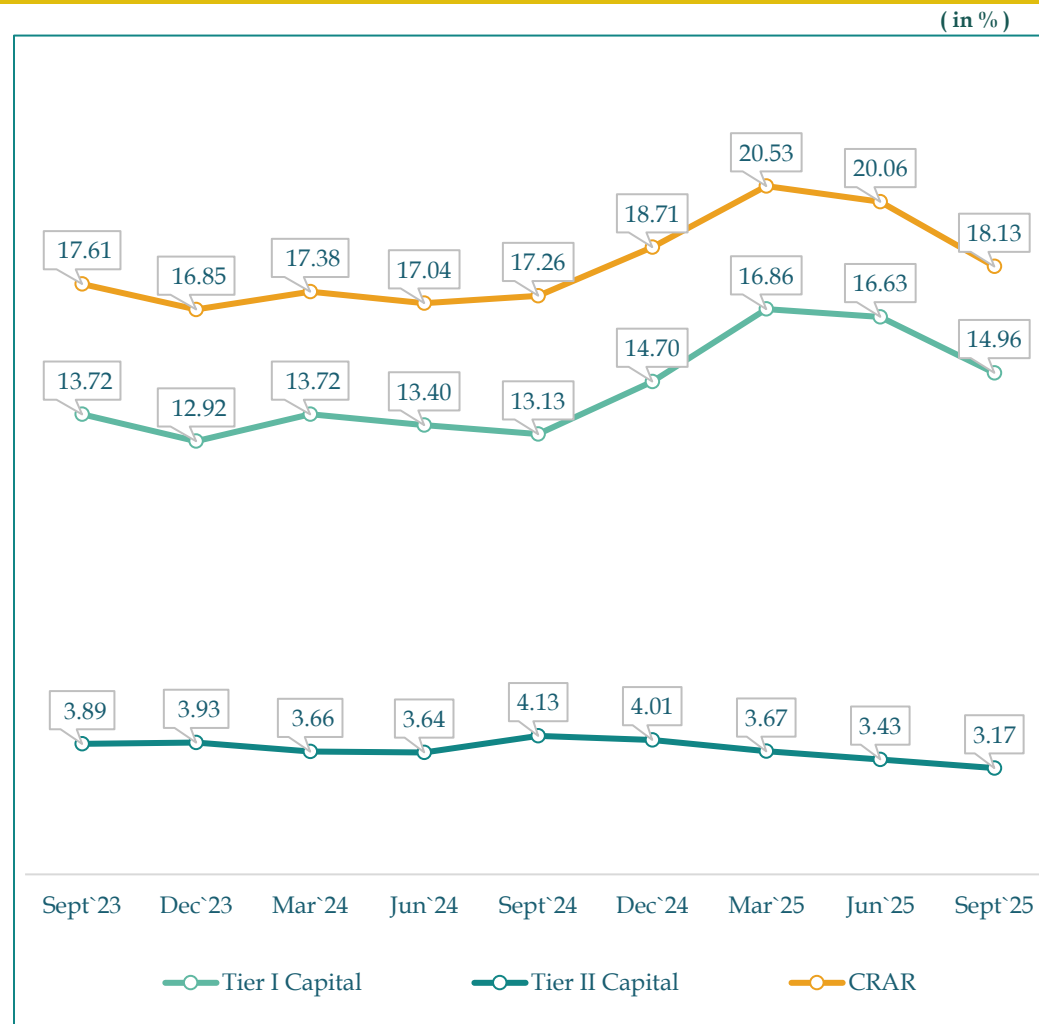
M Duration (AFS+HFT)





## Maintaining stable Capital Ratios

Particulars	Sept`24	Jun`25	Sept`25
RWA for Credit Risk	1,35,729	1,47,692	1,63,251
RWA for Market Risk	858	1,755	2,931
RWA for Operational Risk	17,968	21,531	21,531
<b>Total RWA</b>	<b>1,54,555</b>	<b>1,70,978</b>	<b>1,87,714</b>
CET I %	11.97	15.62	14.05
AT I %	1.16	1.01	0.91
<b>TIER I %</b>	<b>13.13</b>	<b>16.63</b>	<b>14.96</b>





# Our Experienced Board Members



**Nidhu Saxena**

*Managing Director &  
Chief Executive Officer*



**Rohit Rishi**

*Executive Director*



**Sanjeev Prakash**

*RBI Nominee Director*



**Abhijit Phukon**

*Government Nominee Director*



**Praveen Kumar**

*Shareholder Director*



## Green Finance

- Super Green Housing Loan Scheme - Green Building : **Rs. 102 Cr** as on 30.09.2025.
- Super Green Car Loan Scheme - E Vehicle : **Rs. 193 Cr** as on 30.09.2025
- Roof Top Solar Scheme - PM Surya Ghar: **Rs. 139 Cr** as on 30.09.2025
- Renewable energy - **Rs. 4,345 Cr** as on 30.09.2025
- Green Deposit - **Rs. 54 Cr.** as on 30.09.2025

## E-Waste

- Total E-waste collected as on 30.09.2025 ~ **251 Ton**
- Total E-waste recycled as on 30.09.2025 ~ **251 Ton**
- Total reduction of Carbon Emissions as on 30.09.25 ~ **331 Ton**

## Tree Plantation

- Total **13,522 trees** have been planted nationwide as contribution towards making the environment better.

## Adoption of Green Energy

- Installed **Solar panel** at Head office & total 24 premises
- **13,12,626** units of electricity generated as on 30.09.2025 through solar installations.
- The amount saved on electricity through solar installations as on 30.09.2025 - **Rs. 1.54 Crore**

## Credit Assistance

- **Rs. 33,472 Cr** - Total Loan to agricultural sector as on 30.09.2025
- **Rs. 98,549 Cr** - Total Loan to priority sector as on 30.09.2025
- **Rs. 21,884 Cr** - total loan to Women beneficiaries under different schemes as on 30.09.2025

## Corporate Social Responsibility

- Total amount of **Rs. 1.35 Cr.** has been contributed by Bank under various Social, Environmental & other initiatives/activities as on 30.09.2025

Bank of Maharashtra has been assigned an ESG Rating of A+ by Resurgent ESG Services.

# P & L Highlights



( ₹ In Crore )

Particulars	Quarter Ended				Half -Year Ended		
	Sept`24*	Jun`25*	Sept`25*	Y-o-Y (%)	Sept`24*	Sept`25*	Y-o-Y (%)
<b>Total Income</b>	<b>6,809</b>	<b>7,879</b>	<b>7,974</b>	<b>17</b>	<b>13,578</b>	<b>15,852</b>	<b>17</b>
Interest Income	6,017	7,054	7,128	18	11,892	14,182	19
Non-Interest Income	792	825	845	7	1,686	1,670	(1)
<b>Total Expenses</b>	<b>4,607</b>	<b>5,309</b>	<b>5,399</b>	<b>17</b>	<b>9,081</b>	<b>10,708</b>	<b>18</b>
Interest Expenses	3,211	3,762	3,881	21	6,286	7,643	22
Operating Expenses	1,397	1,547	1,519	9	2,795	3,065	10
<b>Operating Profit</b>	<b>2,202</b>	<b>2,570</b>	<b>2,574</b>	<b>17</b>	<b>4,496</b>	<b>5,144</b>	<b>14</b>
Provision & Contingencies other than taxes	822	867	756	(8)	1,773	1,623	(8)
<b>Profit Before Taxes</b>	<b>1,380</b>	<b>1,703</b>	<b>1,818</b>	<b>32</b>	<b>2,724</b>	<b>3,521</b>	<b>29</b>
Provision for Taxes [Net of DTA]	53	110	185	249	103	295	185
<b>Net Profit</b>	<b>1,327</b>	<b>1,593</b>	<b>1,633</b>	<b>23</b>	<b>2,620</b>	<b>3,226</b>	<b>23</b>

\* Reviewed

# Interest and Non-Interest Income



( ₹ In Crore )

Particulars	Quarter Ended				Half -Year Ended		
	Sept`24 <sup>*</sup>	Jun`25 <sup>*</sup>	Sept`25 <sup>*</sup>	Y-o-Y (%)	Sept`24*	Sept`25*	Y-o-Y (%)
Interest on Advances	4,684	5,407	5,451	16	9,141	10,858	19
Interest on Investment	1,313	1,493	1,634	24	2,614	3,127	20
Other Interest Income	21	154	44	113	137	198	44
<b>Total Interest Income</b>	<b>6,017</b>	<b>7,054</b>	<b>7,128</b>	<b>18</b>	<b>11,892</b>	<b>14,182</b>	<b>19</b>
Fee Based Income	440	399	437	(1)	808	836	3
Treasury Income	89	193	120	34	136	312	129
Recovery in written off accounts	253	223	281	11	724	503	(31)
Other Miscellaneous Income	9	10	8	(13)	17	19	10
<b>Total Non- Interest Income</b>	<b>792</b>	<b>824</b>	<b>845</b>	<b>7</b>	<b>1,686</b>	<b>1,670</b>	<b>(1)</b>

\* Reviewed

# Provisions – Credit cost provision trending down



( ₹ In Crore )

Particulars	Quarter Ended			Half - Year Ended	
	Sept`24*	Jun`25*	Sept`25*	Sept`24*	Sept`25*
Prov for Non Performing Assets	598	719	583	1,185	1,302
Prov for Standard/Restructured Assets	193	112	158	537	269
Prov for Non-performing Investment	0	0	0	0	0
Other provisions (net of write back)	31	36	15	51	52
<b>Provision &amp; Contingencies other than taxes</b>	<b>822</b>	<b>867</b>	<b>756</b>	<b>1,773</b>	<b>1,623</b>
Income Tax [net of DTA & write back]	53	110	185	103	295
<b>TOTAL PROVISIONS</b>	<b>875</b>	<b>977</b>	<b>941</b>	<b>1,876</b>	<b>1,918</b>

\* Reviewed

# Balance Sheet Highlights



( ₹ In Crore )

	Year Ended (Audited)			Quarter Ended
Assets	Mar`23	Mar`24	Mar`25	Sept`25*
Cash & Balance with RBI	18,508	21,161	37,993	17,276
Balances with Bank & Call Money	21	9,150	4,202	662
Total Investments (Net of Depreciation & Provision)	68,867	68,274	82,005	96,422
Total Advances (Net of Provision)	1,71,221	2,00,240	2,36,084	2,50,188
Total Fixed Assets (Net of Depreciation)	2,157	2,210	2,916	2,904
Other Assets	6,878	6,103	5,943	6,276
<b>Total</b>	<b>2,67,651</b>	<b>3,07,138</b>	<b>3,69,142</b>	<b>3,73,729</b>
Liabilities	Mar`23	Mar`24	Mar`25	Sept`25*
Capital	6,731	7,081	7,692	7,692
Reserves & Surplus	8,880	12,593	20,798	23,915
Deposits	2,34,083	2,70,747	3,07,143	3,09,791
Borrowings	10,766	7,719	23,853	24,924
Other Liabilities & Provisions	7,193	8,998	9,658	7,407
<b>Total</b>	<b>2,67,651</b>	<b>3,07,138</b>	<b>3,69,142</b>	<b>3,73,729</b>

\* Reviewed

# Recent Awards



**Public Sector Bank of the Year** in the Institutional Category at the prestigious FE Best Banks Awards, presented by Shri Amit Shah, Hon'ble Minister of Home Affairs



**Public Sector Excellence Award 2025** in the Banks (Mid) – Central PSU category at the Dun & Bradstreet PSU & Government Summit.



**Best Mid-sized Bank Award** in the Best Bank Awards by Business Today at the hands of Shri Rahul Narvekar, Hon'ble Speaker, Maharashtra Legislative Assembly



**Second Runner-Up in the Data Quality Recognition** category under the prestigious EASE 7.0 Reforms



**IBA Technology Award** under seven different categories for the consecutive year.



**SKOCH GOLD Award** 2025 in the BFSI Category for the initiative "Art Ledger - An Employee Engagement Program"



**Finnoviti Innovation Award** for Robotics Process Automation under BFSI category at Finnoviti Technology Award 2024



**Retail Bank of the Year 2023** at India Banking Summit & Awards 2023



**IBEX Award** for excellence in ESG & Sustainability initiatives and Operational Efficiencies using emerging technologies



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