



Financial Results Quarter / Half Year ended September 2016



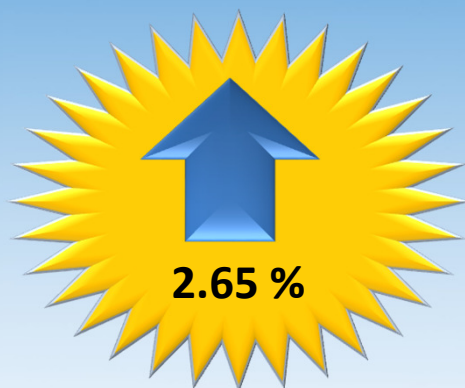
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Bank of Maharashtra

भारत सरकार का उद्यम

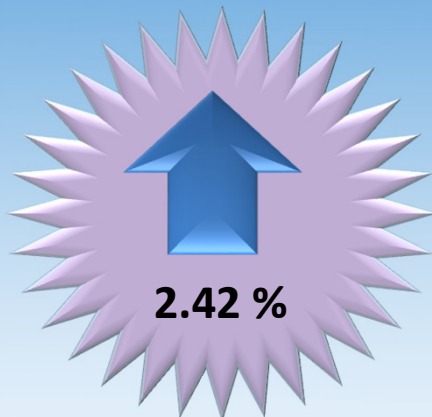
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Performance Highlights (Y-o-Y) (HY)

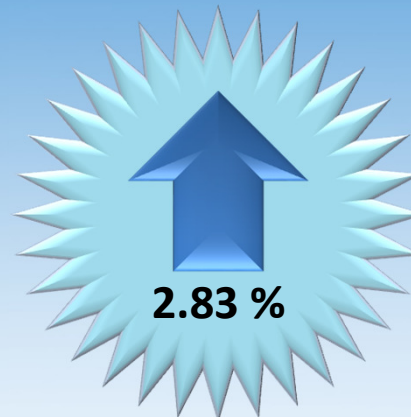
TOTAL BUSINESS



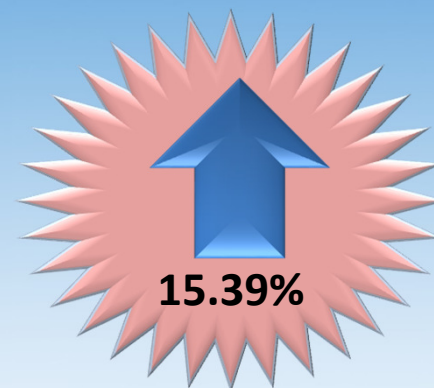
GROSS ADVANCES



TOTAL DEPOSIT



CASA



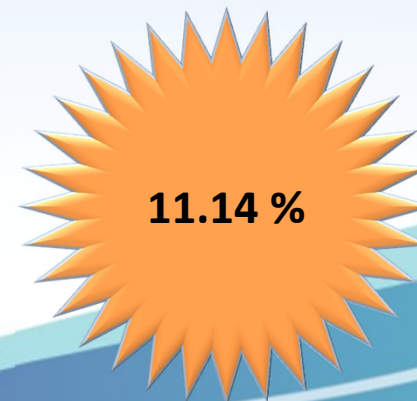
NON INT INCOME



NIM



CRAR BASEL III

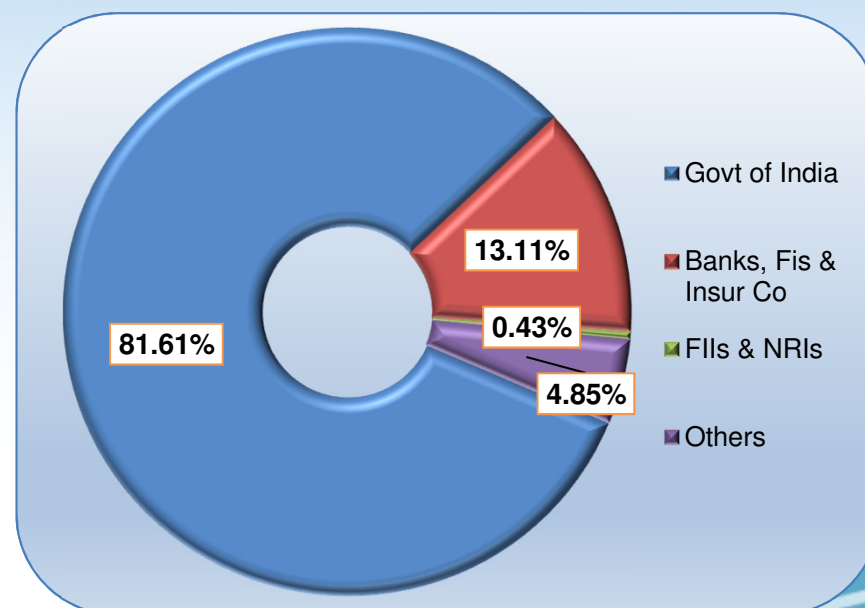


Share Holding Pattern

(₹ in Crore)

Particulars	30.09.2015		30.09.2016	
	No. of Share	% Holding	No. of Share	% Holding
Govt of India	84.84	79.80%	95.35	81.61%
Banks, Financial & Insur Co	15.31	14.40%	15.31	13.11%
FII's & NRIs	0.55	0.51%	0.51	0.43%
Others	5.62	5.28%	5.66	4.85%
Total	106.32		116.83	

As on 30 Sep 2016	
Share Cap (Rs. In Cr)	1,168.33
No. of Shares (Cr)	116.83
Net Worth (Rs. In Cr)	6,715.28
BV per share (Rs.)	57.48
Return on Equity (%) (Annualised)[HY]	(21.78)



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Capital Adequacy (Basel III)

(₹ in Crore)

Particulars	As on		
	Sep 15	Jun 16	Sep 16
Risk Weighted Assets	97821	99028	99472
% of RWA to Gross Advances	97.93%	96.01%	97.04%
Tier I Capital	8171	8780	8436
CET I Capital	6982	7613	7273
Additional Tier I Capital	1189	1166	1163
Tier II Capital	2804	2641	2648
Total Capital Funds	10975	11420	11084
Tier I Ratio	8.36%	8.86%	8.48%
CET I Ratio	7.14%	7.69%	7.31%
Additional Tier I Ratio	1.22%	1.18%	1.17%
Tier II Ratio	2.87%	2.67%	2.66%
CRAR	11.23%	11.53%	11.14%

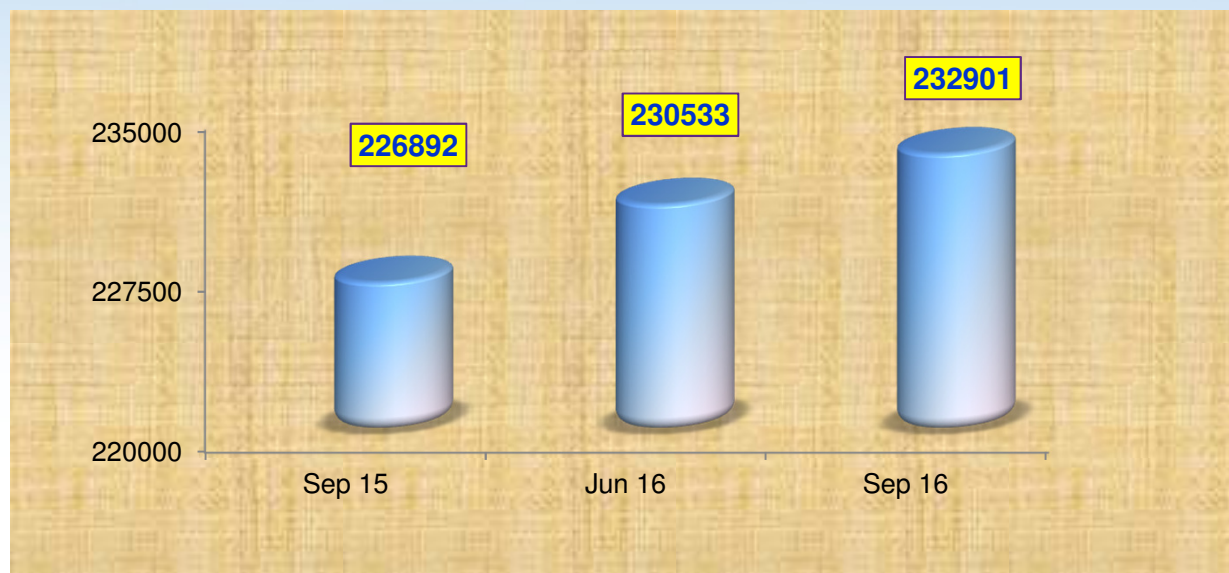


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Topline - Business

(₹ in Crore)

Particulars	As on			% Growth	
	Sep 15	Jun 16	Sep 16	Y-o-Y	Q-o-Q
Total Business	226892	230533	232901	2.65%	1.03%
Deposits	126800	127385	130391	2.83%	2.36%
of which CASA	44960	49455	51880	15.39%	4.90%
Gross Advances	100092	103148	102509	2.42%	(0.62%)
Gross Investment	35327	34821	35445	0.33%	1.79%

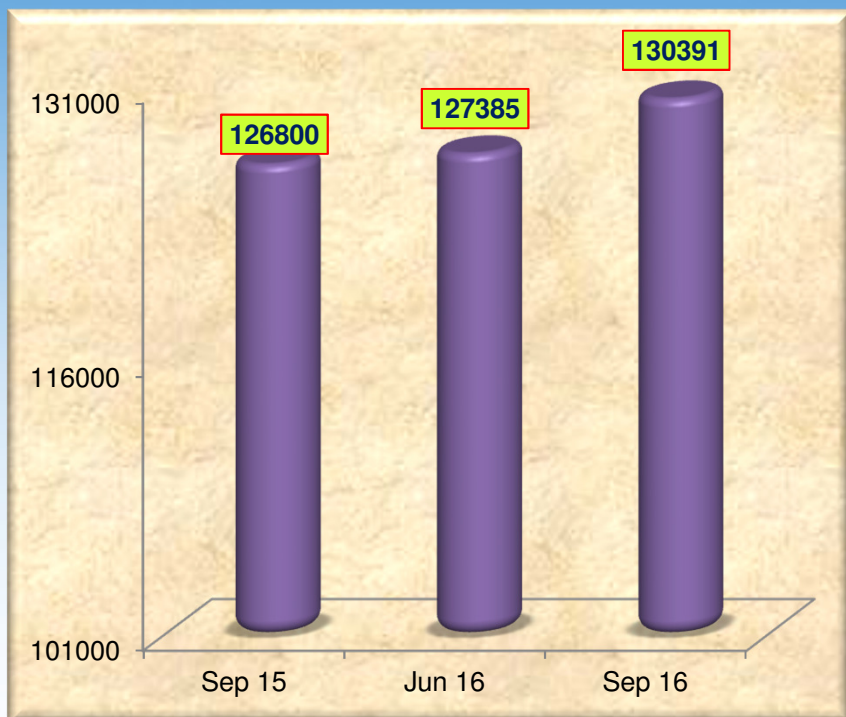


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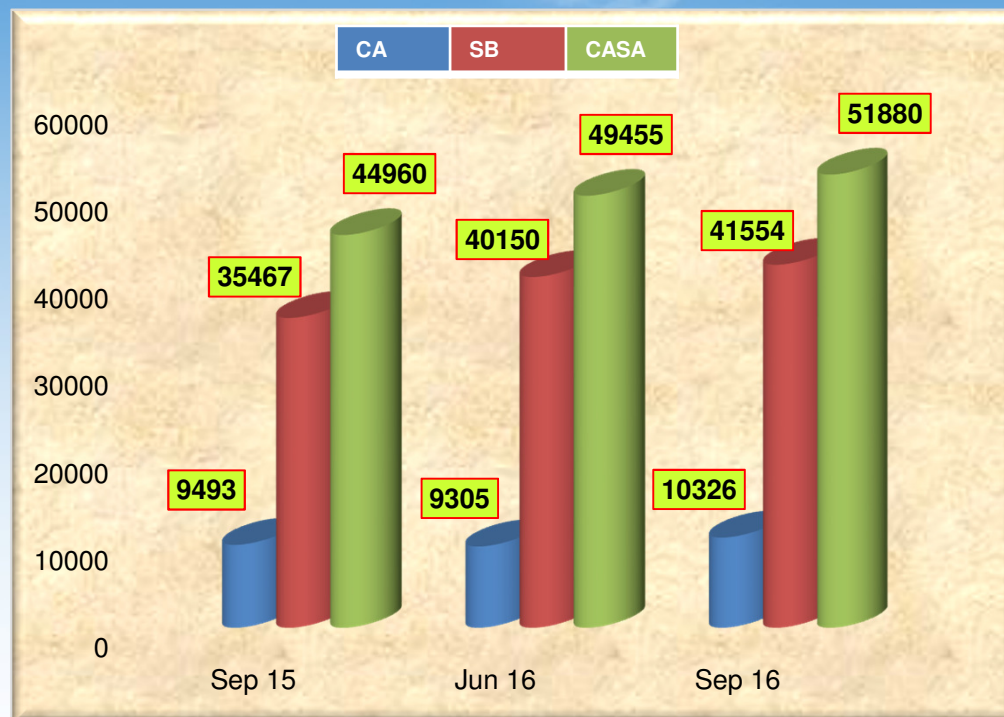
Deposits

(₹ in Crore)

Total Deposits



CASA



CASA % :

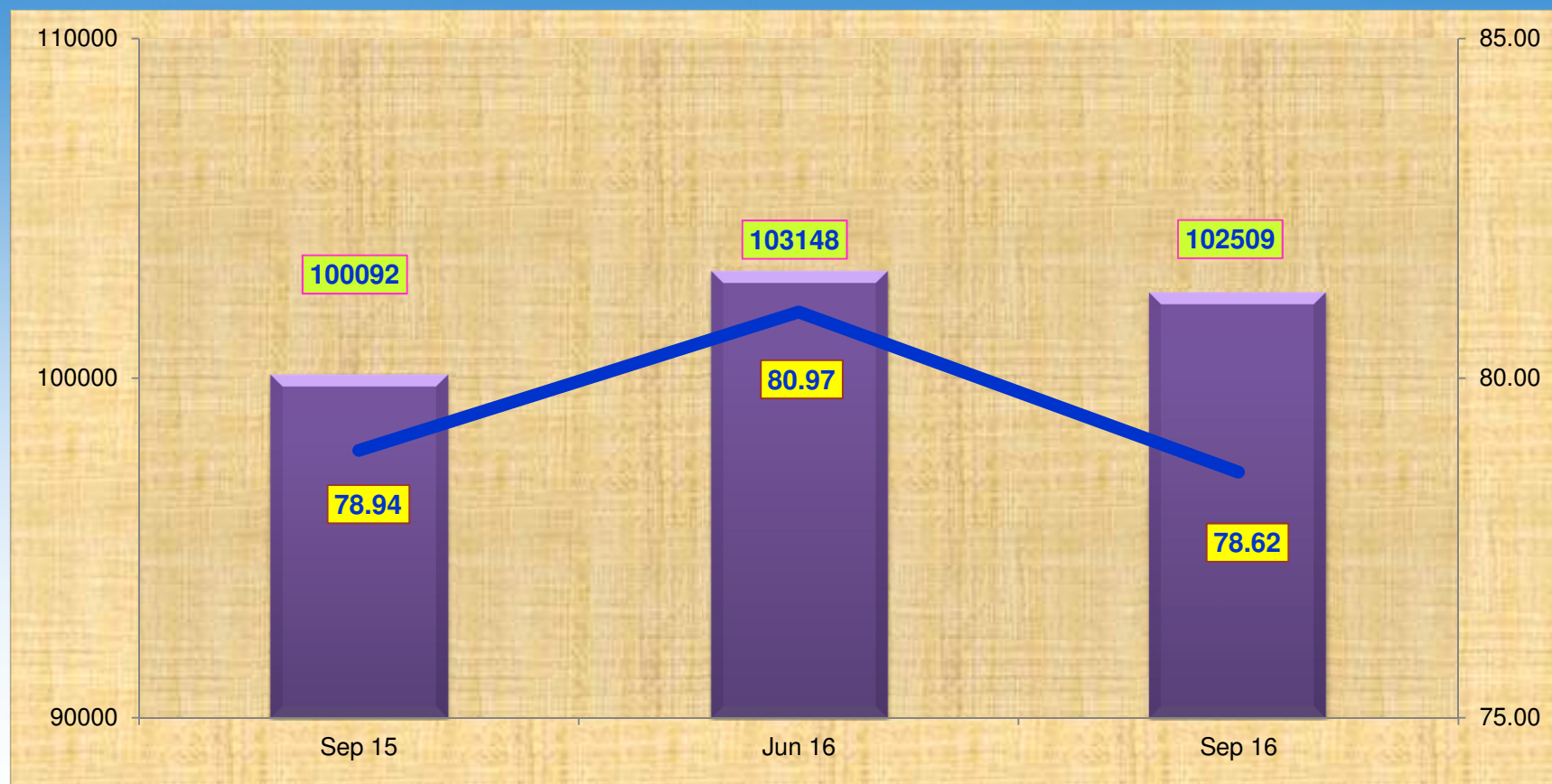
Sep 15 – 35.46% Jun 16 – 38.82% Sep 16 – 39.78%



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Advances & CD Ratio

(₹ in Crore)



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Investments

(₹ in Crore)

Particulars	As on		
	Sep 15	Jun 16	Sep 16
A. SLR			
(i) HFT	0	0	57
(ii) AFS	3846	1496	2162
(iii) HTM	26279	27756	26928
Total SLR Investment	30126	29252	29147
B. Non SLR			
(i) HFT	10	0	0
(ii) AFS	5092	3976	4728
(iii) HTM	100	1593	1569
Total Non SLR Investment	5202	5569	6298
C. Gross Investment	35327	34821	35445
M - Duration (Total)	4.20	4.60	4.54
SLR as % of NDTL	23.52	21.90	21.95

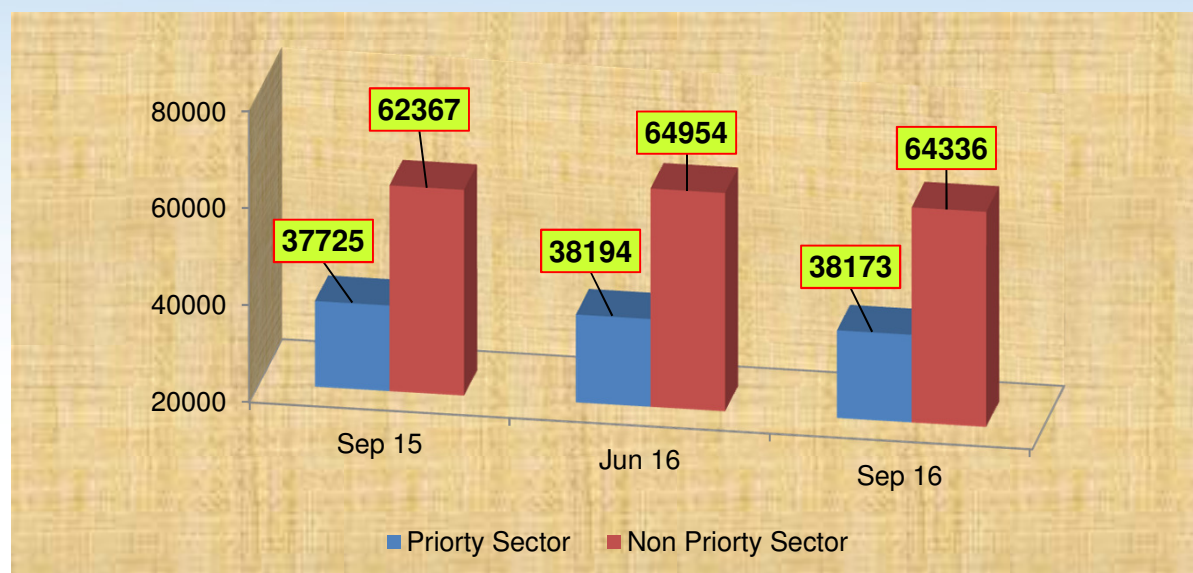


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Advances

(₹ in Crore)

Particulars	As on			% Growth	
	Sep 15	Jun 16	Sep 16	Y-o-Y	Q-o-Q
Gross Advances	100092	103148	102509	2.42%	(0.62%)
<i>of which</i>					
Priority Sector	37725	38194	38173	1.19%	(0.05%)
Non-Priority Sector	62367	64954	64336	3.16%	(0.95%)



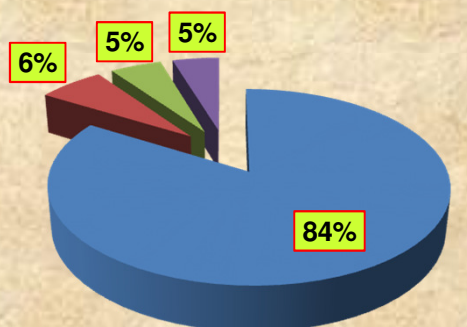
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Retail Credit

(₹ in Crore)

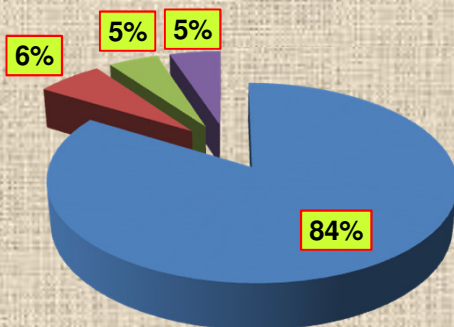
Particulars	As on			% Growth	
	Sep 15	Jun 16	Sep 16	Y-o-Y	Q-o-Q
Total Retail Credit	11971	12735	12820	7.09%	0.67%
<i>of which</i>					
Housing	10035	10670	10698	6.61%	0.26%
Education	776	814	870	12.02%	6.81%
Vehicle	607	617	612	0.69%	(0.83%)
Others	552	634	640	15.98%	0.99%

Sep 15



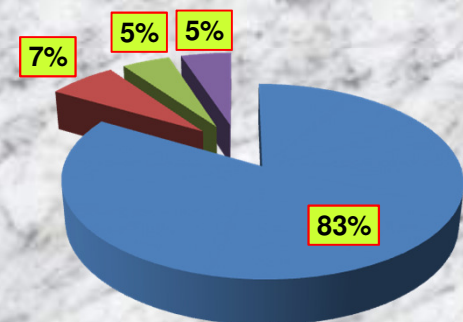
■ Housing ■ Education ■ Vehicle ■ Others

Jun 16



■ Housing ■ Education ■ Vehicle ■ Others

Sep 16



■ Housing ■ Education ■ Vehicle ■ Others



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Exposure to select sector

(₹ in Crore)

Sector	As on			% Growth	
	Sep 15	Jun 16	Sep 16	Y-o-Y	Q-o-Q
CRE	6929	6750	6939	0.15%	2.80%
NBFC	12795	15770	14952	16.86%	(5.19%)
Infra.	15179	12530	12099	(20.29%)	(3.44%)
<i>of which Power</i>	<i>10282</i>	<i>7360</i>	<i>7260</i>	<i>(29.39%)</i>	<i>(1.36%)</i>
Total	34903	35050	33990	(2.62%)	(3.03%)

Break-up of exposure to Power Sector

Sector	As on			% Growth	
	Sep 15	Jun 16	Sep 16	Y-o-Y	Q-o-Q
Central Govt	811	769	583	(28.15%)	(24.24%)
State Govt	5697	2984	2175	(61.83%)	(27.12%)
Private	3773	3597	4502	19.32%	25.17%
Total	10282	7350	7260	(29.39%)	(1.23%)



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Assets Quality

(₹ in Crore)

Particulars	As on						% Rise	
	Sep 15		Jun 16		Sep 16		Y-o-Y	Q-o-Q
	Amount	% of G Adv	Amount	% of G Adv	Amount	% of G Adv		
Standard	92106	92.02%	90108	87.36%	88075	85.92%	(4.38%)	(2.26%)
Sub-Standard	4325	4.32%	6803	6.60%	7623	7.44%	76.25%	12.05%
Doubtful	3245	3.24%	5446	5.28%	6182	6.03%	90.50%	13.51%
Loss	416	0.42%	790	0.77%	629	0.61%	51.15%	(20.43%)
Gross NPA	7986	7.98%	13040	12.64%	14434	14.08%	80.73%	10.69%
Gross Advances	100092		103148		102509			
Provision Coverage Ratio	45.63%		42.89%		42.19%			



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Movement Of NPA

(₹ in Crore)

Particulars	Half Year Ended		Quarter Ended		
	Sep 15	Sep 16	Sep 15	Jun 16	Sep 16
Opening Gross NPA	6402	10386	7575	10386	13040
Less Cash Recoveries	346	326	232	201	230
Less Upgradation	219	112	314	69	290
Less Write Off	784	351	783	2	349
Total Reduction [A]	1349	789	1329	272	870
Add Slippages	2843	4774	1687	2888	2185
Add Variation	90	63	54	38	80
Total Addition [B]	2933	4837	1740	2926	2264
Gross NPA	7986	14434	7986	13040	14434
Gross NPA [%]	7.98%	14.08%	7.98%	12.64%	14.08%
Net NPA	5442	9713	5442	8609	9713
Net NPA [%]	5.59%	9.94%	5.59%	8.73%	9.94%



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Sector-wise Credit Deployment

(₹ in Crore)

Sectors	As on									Y-o-Y Growth	
	Sep 2015			Jun 2016			Sep 2016				
	Adv	Sector NPA	Sector NPA %	Adv	Sector NPA	Sector NPA %	Adv	Sector NPA	Sector NPA %	Abs	%
Agriculture	13924	1000	7.18%	15459	1531	9.90%	15566	1730	11.11%	1642	11.79
Retail	11971	424	3.54%	12735	534	4.20%	12820	598	4.66%	849	7.09
MSE	17704	3033	17.13%	19741	3921	19.86%	19558	3955	20.22%	1855	10.48
Total Retail	43599	4457	10.22%	47935	5986	12.49%	47944	6282	13.10%	4346	9.97
% to tot. adv.	43.56			46.47			46.77				
Medium	2103	265	12.61%	1358	438	32.27%	1520	518	34.11%	(583)	(27.71)
Large Corp & Others	54391	3264	6.00%	53855	6615	12.28%	53045	7634	14.39%	(1346)	(2.47)
Total Corp.	56494	3529	6.25%	55213	7053	12.77%	54565	8152	14.94%	(1929)	(3.41)
% to tot. adv.	56.44			53.53			53.23				
Total	100092	7986	7.98%	103148	13040	12.64%	102509	14434	14.08%	2417	2.41

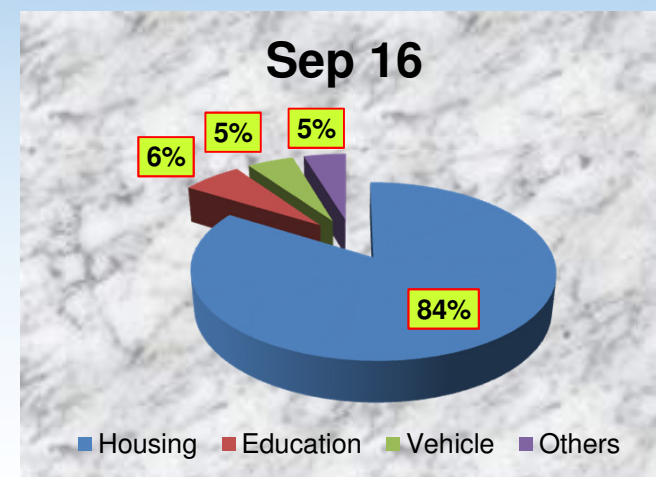
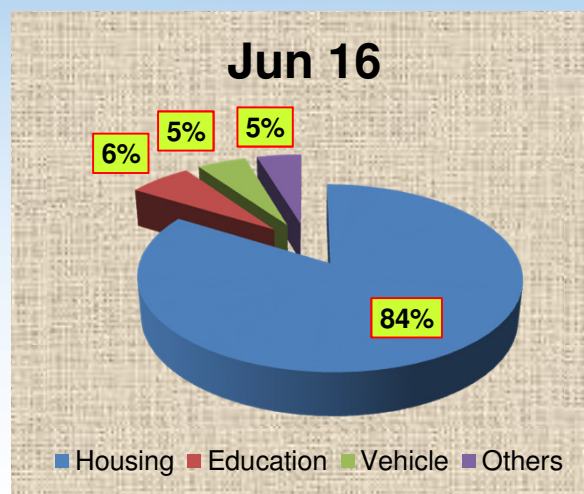
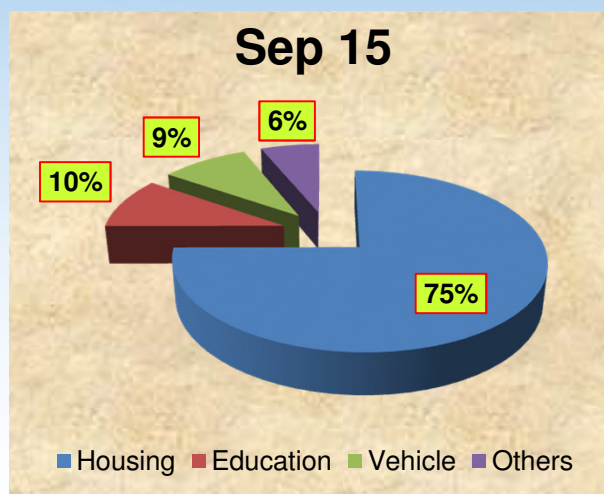


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Retail Sector-NPA

(₹ in Crore)

Sector	Sep 2015			Jun 2016			Sep 2016		
	G Adv	Sector NPA	Sector NPA %	G Adv	Sector NPA	Sector NPA %	G Adv	Sector NPA	Sector NPA %
Total Retail Credit of which	11971	424	3.54%	12735	534	4.20%	12820	598	4.66%
Housing	10035	318	3.16%	10670	407	3.81%	10698	461	4.31%
Education	776	41	5.29%	814	58	7.12%	612	43	6.95%
Vechile	607	39	6.40%	617	41	6.71%	870	64	7.33%



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Standard Restructured Advances

(₹ in Crore)

Particulars	Sep-15	Jun-16	Sep-16
Standard Restructured Advances	7145	3872	3518
% of Standard Restructured Adv. to Gross Adv.	7.14	3.75	3.43
Restructured during the Quarter	396	30	331



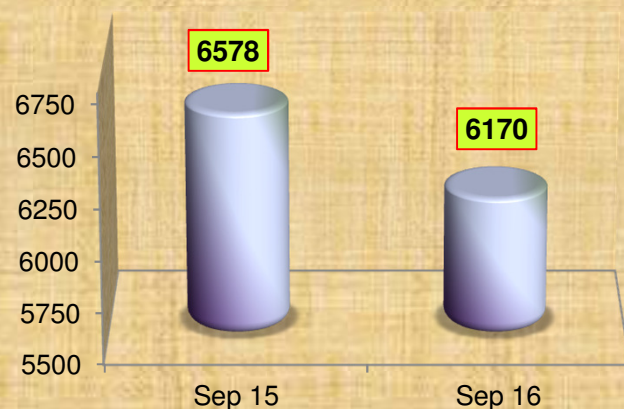
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Interest Earnings

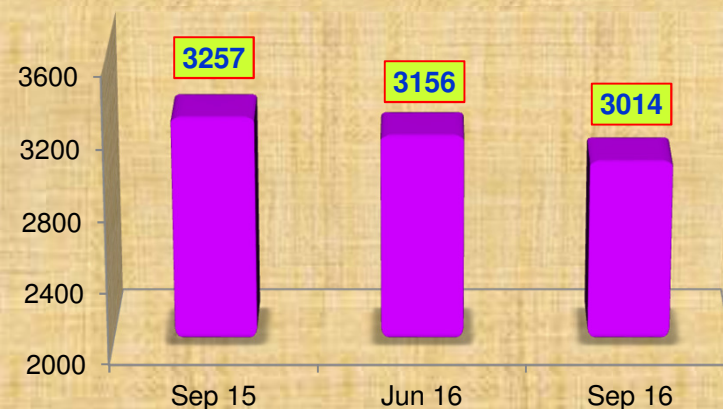
(₹ in Crore)

Particulars	Half Year Ended		Quarter Ended			% Increase (Qtr)	
	Sep 15	Sep 16	Sep 15	Jun 16	Sep 16	Y-o-Y	Q-o-Q
Interest on Advances	5023	4456	2475	2255	2201	(11.07%)	(2.40%)
Interest on Investment	1371	1365	707	722	643	(9.04%)	(10.94%)
Other Interest Income	185	349	75	179	170	125.76%	(5.06%)
Total Interest Income	6578	6170	3257	3156	3014	(7.47%)	(4.50%)

Interest Income(HY)



Interest Income(QTR)



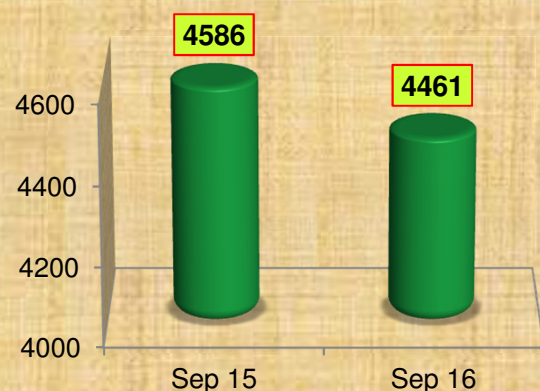
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Interest Expenditure

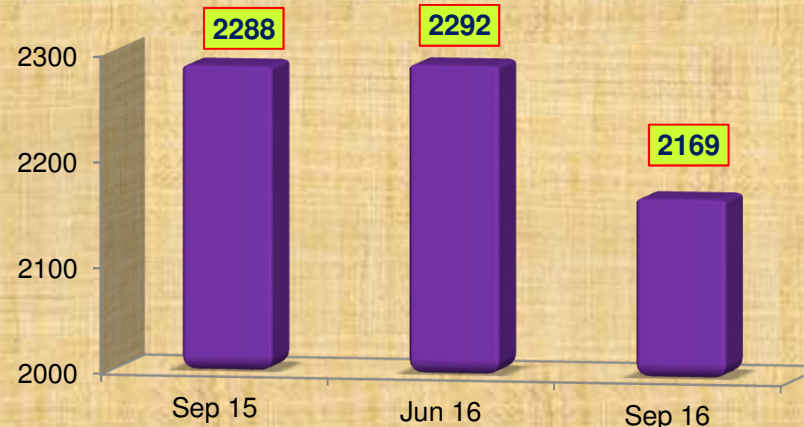
(₹ in Crore)

Particulars	Half Year Ended		Quarter Ended			% Increase (Qtr)	
	Sep 15	Sep 16	Sep 15	Jun 16	Sep 16	Y-o-Y	Q-o-Q
Interest on Deposits	4166	4044	2100	2082	1962	(6.56%)	(5.74%)
Other Interest Exp.	420	417	188	210	207	10.09%	(1.57%)
Total Interest Exp	4586	4461	2288	2292	2169	(5.19%)	(5.36%)

Interest Expenses(HY)



Interest Expenses(QTR)

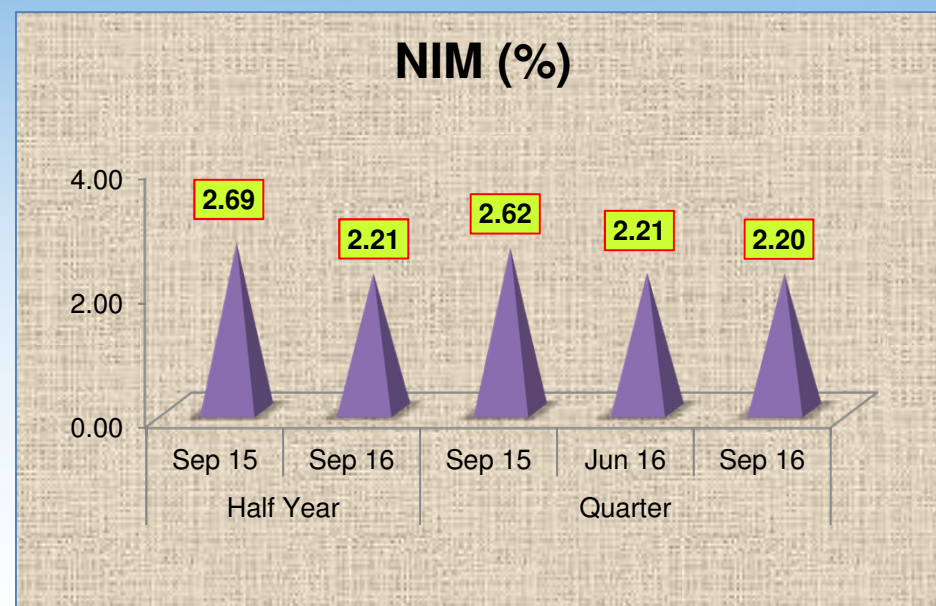
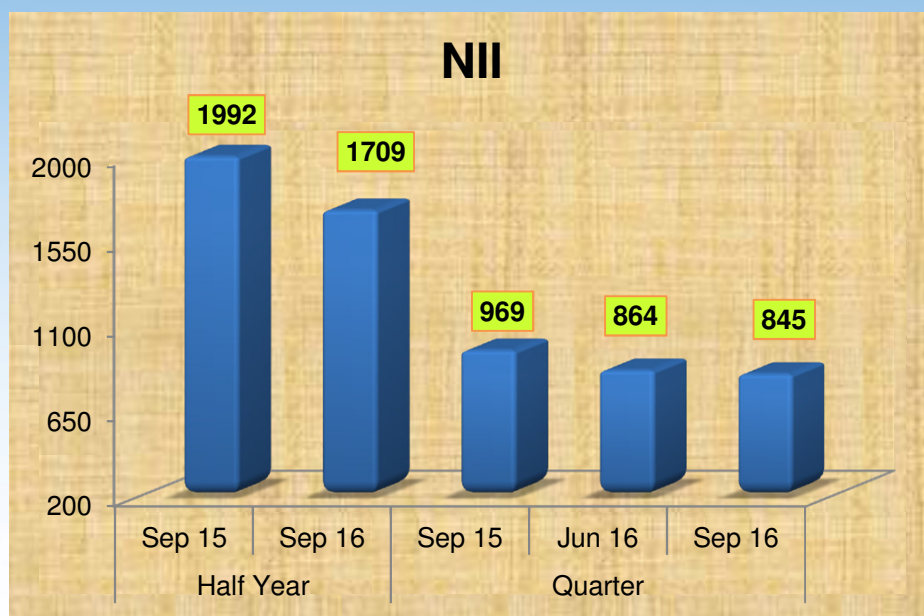


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NII & NIM

(₹ in Crore)

Particulars	Half Year Ended		Quarter Ended			% Increase (Qtr)	
	Sep 15	Sep 16	Sep 15	Jun 16	Sep 16	Y-o-Y	Q-o-Q
Net Interest Income	1992	1709	969	864	845	(12.84%)	(2.24%)
Net Interest Margin (%)	2.69	2.21	2.62	2.21	2.20		



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Non-Interest Income

(₹ in Crore)

Particulars	Half Year Ended		Quarter Ended			% Increase (Qtr)	
	Sep 15	Sep 16	Sep 15	Jun 16	Sep 16	Y-o-Y	Q-o-Q
Fee Based Income	304	366	158	184	182	15.71%	(0.76%)
Treasury Income	98	162	66	76	86	30.09%	13.64%
<i>Of which</i>							
Net Profit from sale of Investment	58	113	44	55	58	30.37%	4.32%
Exchange profit	40	50	22	21	29	29.55%	38.30%
Recovery in written off accounts	23	11	15	5	7	(53.67%)	48.03%
Miscellaneous Income	27	31	8	23	8	1.16%	(66.48%)
Total Non-Interest Income	451	571	246	288	283	15.02%	(1.54%)



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Operating Expenditure

(₹ in Crore)

Expenditure Item	Half Year Ended		Quarter Ended			% Increase (Qtr)	
	Sep 15	Sep 16	Sep 15	Jun 16	Sep 16	Y-o-Y	Q-o-Q
Staff Expenses	752	891	366	445	446	21.78%	0.24%
<i>of which</i>							
AS 15 & Wage revision	323	383	159	187	196	23.54%	5.00%
Other Operating Expenses	468	503	235	249	255	8.36%	2.47%
Total Op. Expenditure	1220	1394	601	694	701	16.53%	1.04%



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Other Operating Expenditure

(₹ in Crore)

Expenditure Item (Excl Staff Exp)	Half Year Ended		Quarter Ended			% Increase (Qtr)	
	Sep 15	Sep 16	Sep 15	Jun 16	Sep 16	Y-o-Y	Q-o-Q
Rent, taxes, lighting	97.90	97.40	53.38	48.73	48.67	(8.82%)	(0.12%)
Printing & Stationery	10.00	9.25	4.86	5.37	3.88	(20.16%)	(27.75%)
Advt. & Publicity	7.83	6.59	3.86	2.57	4.02	4.15%	56.42%
Depreciation on fixed assets	47.94	54.03	21.13	25.37	28.66	35.64%	12.97%
Directors Fees & Expenses	0.26	0.46	0.19	0.24	0.22	15.79%	(8.33%)
Auditors Fees	10.58	9.49	5.64	4.65	4.84	(14.18%)	4.09%
Law Charges	6.12	7.51	3.25	3.49	4.02	23.69%	15.19%
Postage, Telegram, Telephone etc.	18.12	19.29	9.14	10.30	8.99	(1.64%)	(12.72%)
Repairs & Maintenance	34.65	38.89	17.45	20.01	18.88	8.19%	(5.65%)
Insurance	59.80	67.44	29.33	34.81	32.63	11.25%	(6.26%)
Other Expenditure	174.35	192.78	86.76	92.96	99.82	15.05%	7.38%
Total Non-int. Exp.	467.55	503.13	234.99	248.50	254.63	8.36%	2.47%



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Provisions & Contingencies

(₹ in Crore)

Particulars	Half Year Ended		Quarter Ended		
	Sep 15	Sep 16	Sep 15	Jun 16	Sep 16
Non Performing Assets	1074	1525	432	869	656
Standard/Restructured Assets	(244)	(2)	9	(3)	1
Depreciation on Investments	12	(26)	(70)	(16)	(9)
Non-performing Investment	16	14	7	2	12
Other provisions (net of write back)	45	40	41	(8)	49
Provision & Contingencies other than taxes	903	1551	419	843	709
Income Tax (net of DTA & write back)	190	69	123	14	56
Total Provisions	1092	1621	542	856	764



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Profitability

(₹ in Crore)

Particulars	Half Year Ended		Quarter Ended			% Increase (Qtr)	
	Sep 15	Sep 16	Sep 15	Jun 16	Sep 16	Y-o-Y	Q-o-Q
Total Income	7029.61	6741.45	3503.48	3444.15	3297.30	(5.89%)	(4.26%)
Total Expenses	5805.67	5855.44	2889.31	2985.42	2870.02	(0.67%)	(3.87%)
Operating Profit	1223.94	886.01	614.17	458.73	427.28	(30.43%)	(6.86%)
Provisions & Contingencies other than taxes	902.89	1551.36	418.98	842.50	708.86	69.19%	(15.86%)
Profit before tax	321.05	(665.35)	195.19	(383.77)	(281.58)	(244.26%)	(26.63%)
Tax Expense	189.58	69.20	123.16	13.63	55.57	(54.88%)	(307.70%)
Net Profit	131.47	(734.55)	72.03	(397.40)	(337.15)	(568.07%)	(15.16%)



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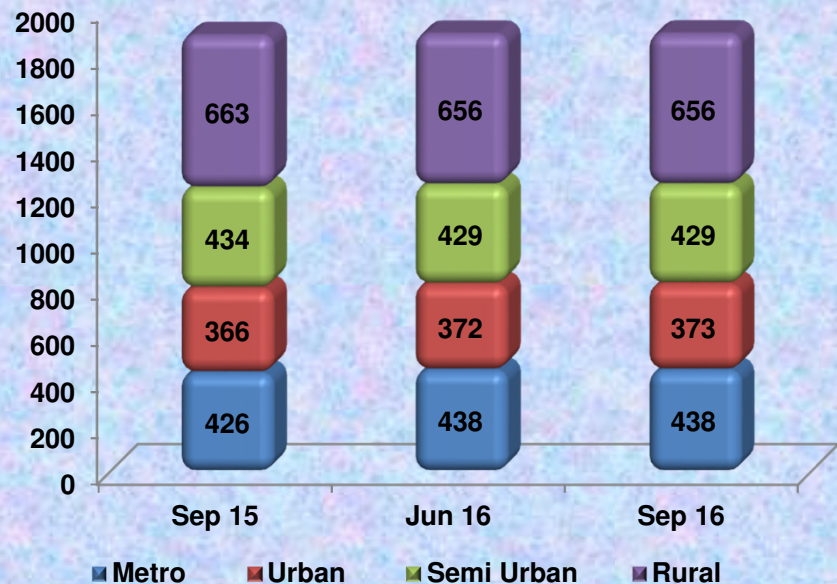
Key Financial Ratios

Particulars	Half Year Ended		Quarter Ended		
	Sep 15	Sep 16	Sep 15	Jun 16	Sep 16
Cost of Deposits (%)	6.83	6.25	6.81	6.32	6.17
Yield on Advances (%)	10.41	8.84	10.45	8.77	8.91
Yield on Investments (%)	7.91	7.85	7.92	7.86	7.69
Cost of Funds (%)	6.20	5.76	6.18	5.87	5.64
Yield on Funds (%)	8.90	7.96	8.80	8.08	7.84
NIM (%)	2.69	2.21	2.62	2.21	2.20
Return on Equity (%)	3.70	(21.78)	4.05	(22.52)	(20.00)
Return on Assets (%)	0.18	(0.95)	0.19	(1.02)	(0.88)
Earning Per Share (₹) (Not annualised)	1.24	(6.29)	0.68	(3.40)	(2.89)
Book value Per Share (₹)	66.52	57.48	66.52	60.17	57.48

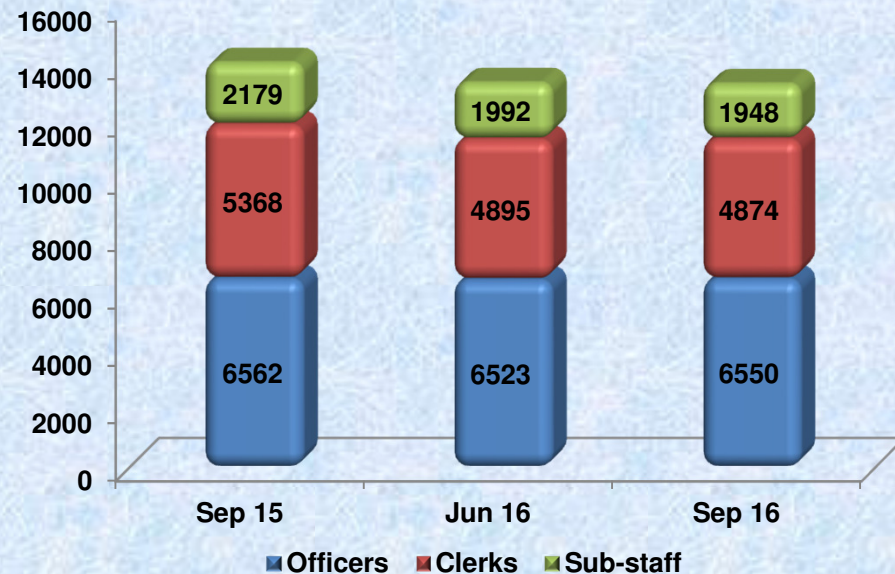


Resources

Branch Network



Staff Strength



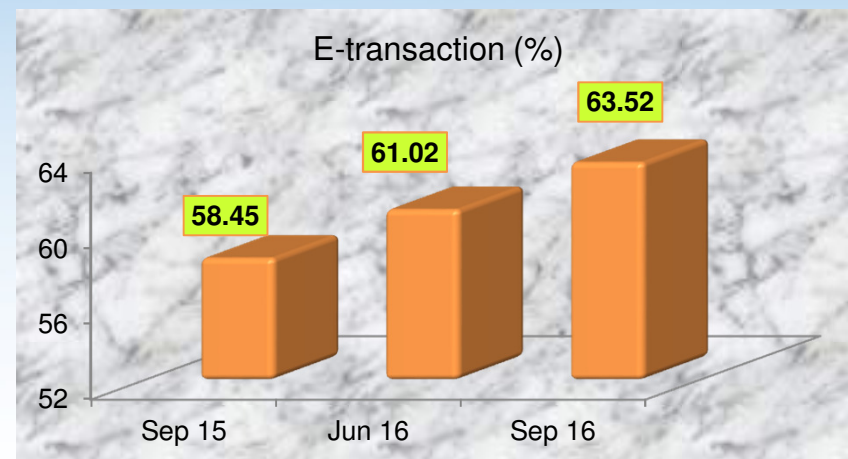
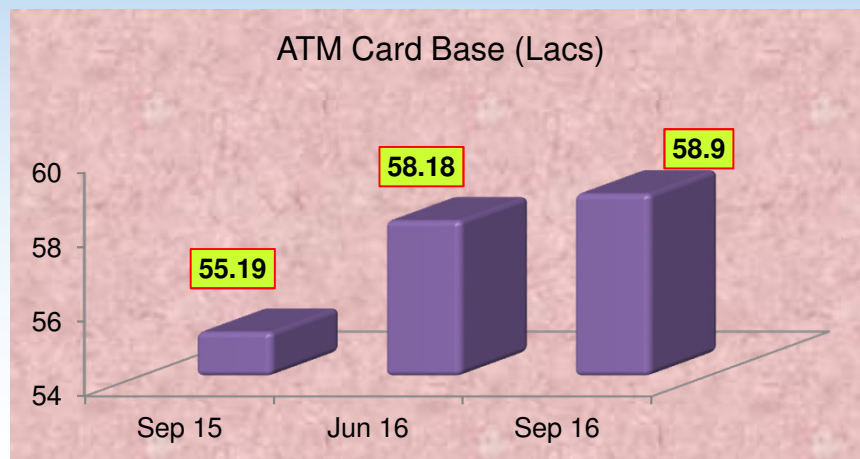
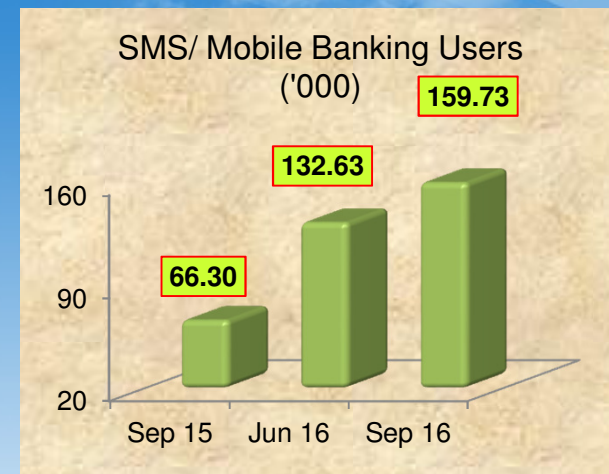
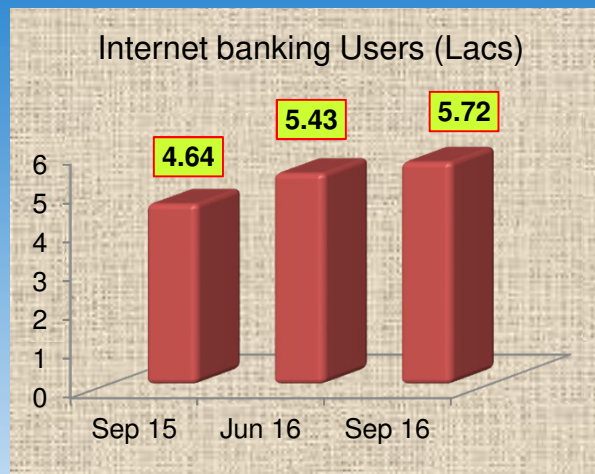
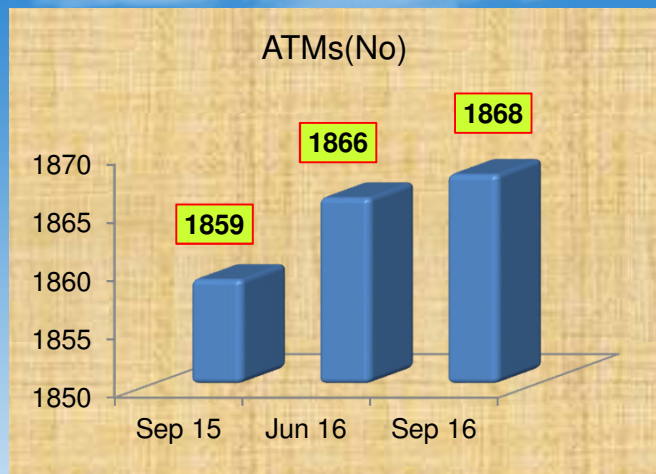
Category	As on		
	Sep 15	Jun 16	Sep 16
Metro	426	438	438
Urban	366	372	373
Semi- Urban	434	429	429
Rural	663	656	656
Total Branches	1889	1895	1896

Category	As on		
	Sep 15	Jun 16	Sep 16
Officers	6562	6523	6550
Clerks	5368	4895	4874
Sub-staff	2179	1992	1948
Total	14109	13410	13372



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Customer Reach





“Thank You !”



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