



# Performance Analysis Q2 FY 2018



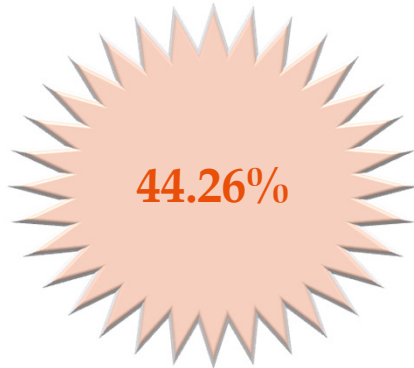
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Bank of Maharashtra

भारत सरकार का उद्यम

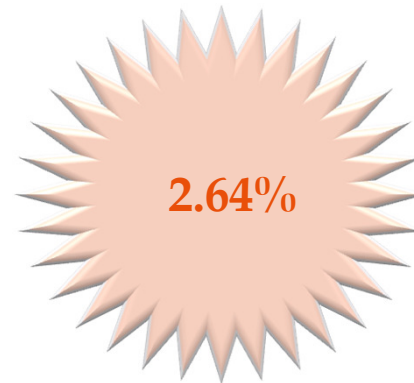
*एक परिवार एक बैंक*

# Performance Highlights Q2 FY18 (Y-o-Y)

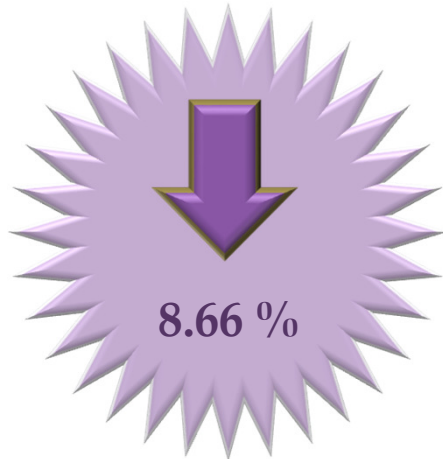
**CASA Dep Share**



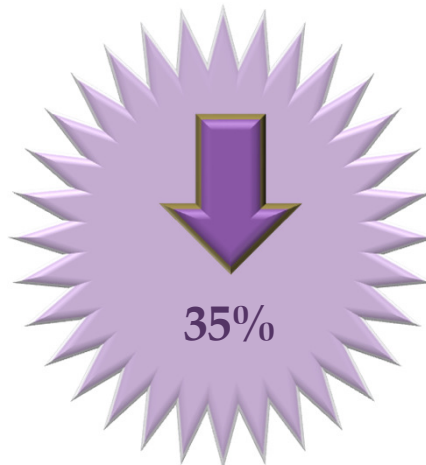
**NIM**



**TOTAL OPERATING EXP**



**BURDEN**



**COST TO INCOME RATIO**



# Assets & Liabilities- An Overview

( ₹ in Crore)

| Particulars                      | As on         | As on         | As on         | % Growth     |
|----------------------------------|---------------|---------------|---------------|--------------|
|                                  | 30.09.2016    | 31.03.2017    | 30.09.2017    | Y-o-Y        |
| <b>Liabilities</b>               |               |               |               |              |
| Capital                          | 1168          | 1168          | 1257          | 7.61%        |
| Reserves & Surplus               | 6876          | 6211          | 5949          | (13.48%)     |
| Deposits                         | 130391        | 139053        | 135097        | 3.61%        |
| Borrowings                       | 8645          | 8137          | 5844          | (32.40%)     |
| Other Lia.and Provisions         | 3895          | 4755          | 3500          | (10.15%)     |
| <b>TOTAL</b>                     | <b>150975</b> | <b>159324</b> | <b>151647</b> | <b>0.44%</b> |
| <b>Assets</b>                    |               |               |               |              |
| Cash and Bal. with RBI           | 9128          | 15275         | 18136         | 98.68%       |
| Bal.with Banks and Money at call | 1478          | 1367          | 1024          | (30.73%)     |
| Investments                      | 35347         | 38590         | 37192         | 5.22%        |
| Advances                         | 97683         | 95515         | 86662         | (11.28%)     |
| Fixed Assets                     | 1629          | 1586          | 1523          | (6.50%)      |
| Other Assets                     | 5711          | 6990          | 7110          | 24.50%       |
| <b>TOTAL</b>                     | <b>150975</b> | <b>159324</b> | <b>151647</b> | <b>0.44%</b> |



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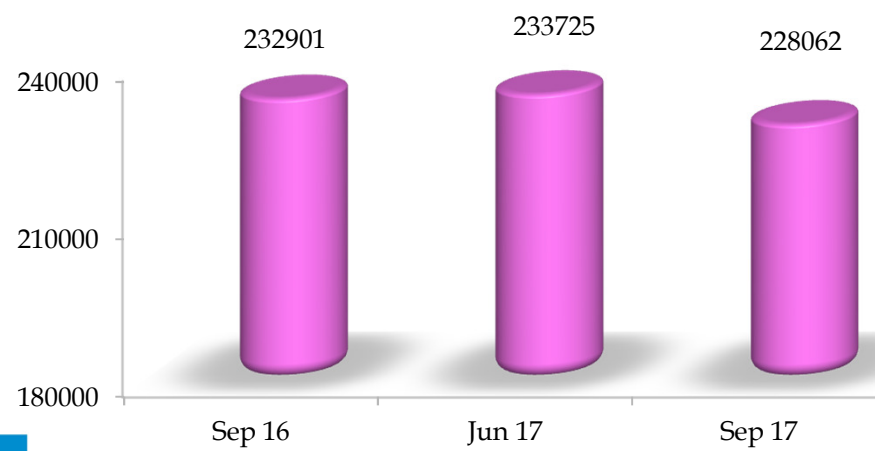
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# Business

( ₹ in Crore)

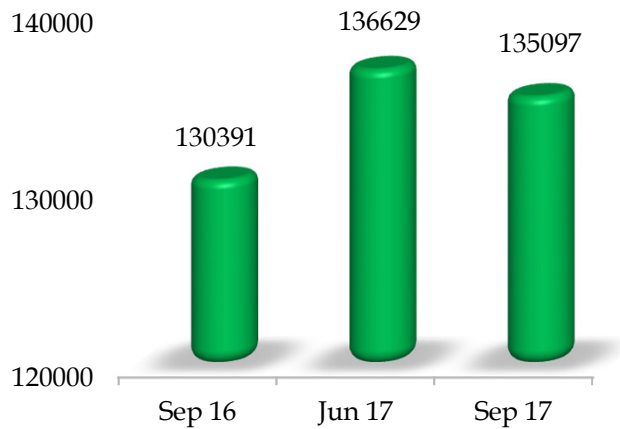
| Particulars      | As on  |        |        | % Growth |         |
|------------------|--------|--------|--------|----------|---------|
|                  | Sep 16 | Jun 17 | Sep 17 | Y-o-Y    | Q-o-Q   |
| Total Business   | 232901 | 233725 | 228062 | -2.08%   | -2.42%  |
| Deposits         | 130391 | 136629 | 135097 | 3.61%    | -1.12%  |
| of which CASA    | 51880  | 60235  | 59788  | 15.24%   | -0.74%  |
| Gross Advances   | 102509 | 97096  | 92965  | -9.31%   | (4.25%) |
| Gross Investment | 35445  | 40563  | 37466  | 5.70%    | -7.64%  |

## Total Business

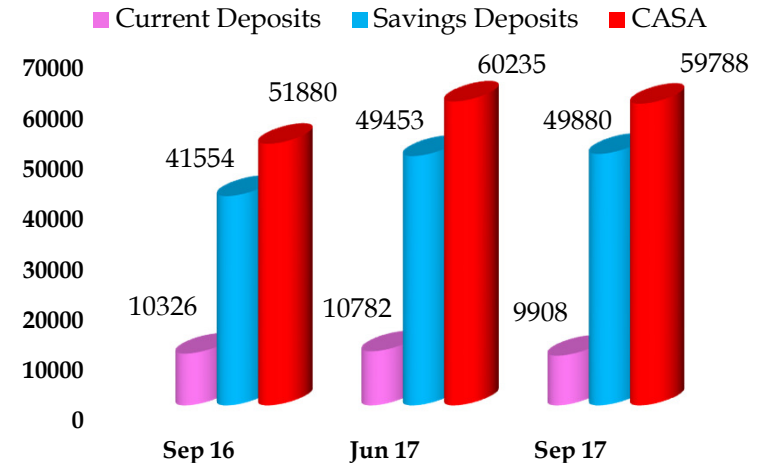


# Deposits & Advances

## Total Deposits (Rs. in Cr)

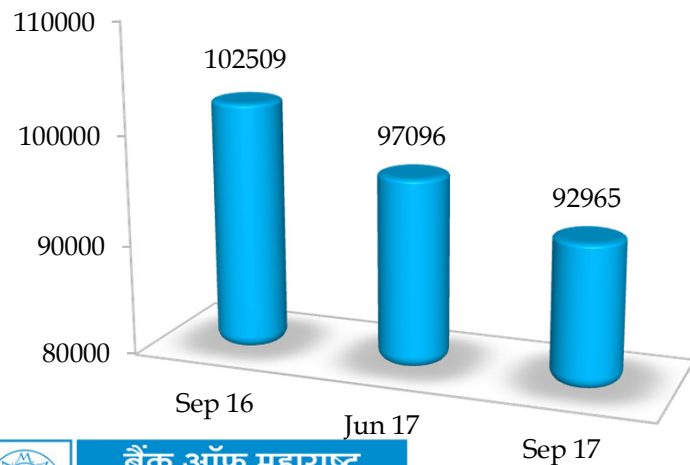


## CASA (Rs. in Cr)

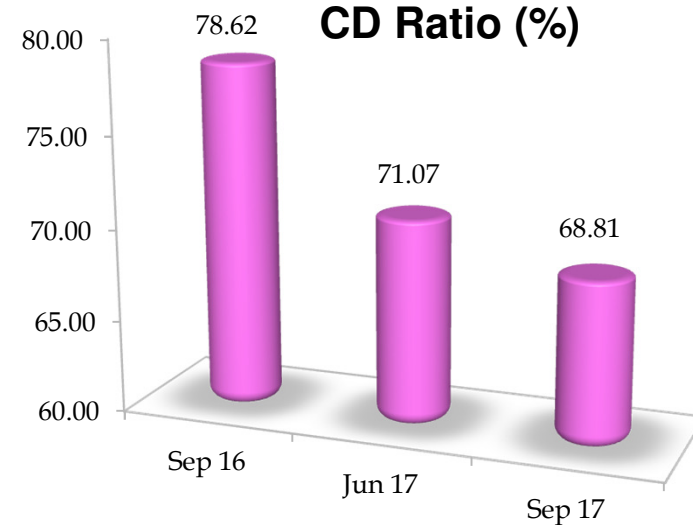


CASA %: Sep 16 – 39.78%; Jun 17 – 44.09%; Sep 17 – 44.26%

## Gross Advances (Rs. in Cr)



## CD Ratio (%)

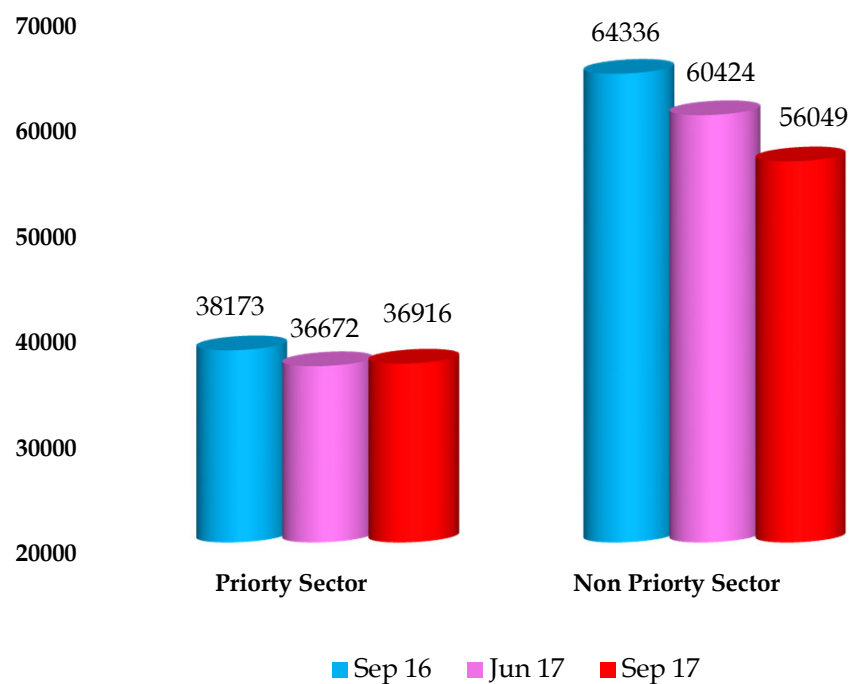


# Advances

( ₹ in Crore)

| Particulars         | As on  |        |        | % Growth |         |
|---------------------|--------|--------|--------|----------|---------|
|                     | Sep 16 | Jun 17 | Sep 17 | Y-o-Y    | Q-o-Q   |
| Gross Advances      | 102509 | 97096  | 92965  | (9.31%)  | (4.25%) |
| <i>of which</i>     |        |        |        |          |         |
| Priority Sector     | 38173  | 36672  | 36916  | (3.29%)  | 0.67%   |
| Non-Priority Sector | 64336  | 60424  | 56049  | (12.88%) | (7.24%) |

Priority & Non Priority Advances



# Priority & Retail Sector Advances

( ₹ in Crore)

| Priority Sector Adv | Sep 16 |           | Jun 17 |           | Sep 17 |           | % Growth |          |
|---------------------|--------|-----------|--------|-----------|--------|-----------|----------|----------|
|                     | Adv    | % to ANBC | Adv    | % to ANBC | Adv    | % to ANBC | Y-o-Y    | Q-o-Q    |
| ANBC                | 102675 |           | 106526 |           | 106135 |           |          |          |
| Priority Sector     | 38173  | 37.18%    | 36672  | 34.43%    | 36916  | 34.78%    | (3.29%)  | 0.67%    |
| <i>of which</i>     |        |           |        |           |        |           |          |          |
| <i>Agriculture</i>  | 17974  | 17.51%    | 17713  | 16.63%    | 18056  | 17.01%    | 0.46%    | 1.94%    |
| MSME                | 15432  | 15.03%    | 13678  | 12.84%    | 14401  | 13.57%    | (6.68%)  | 5.29%    |
| Others              | 7175   | 6.99%     | 7768   | 7.29%     | 6837   | 6.44%     | (4.71%)  | (11.99%) |

| Particulars         | As on  |        |        | % Growth |          |
|---------------------|--------|--------|--------|----------|----------|
|                     | Sep 16 | Jun 17 | Sep 17 | Y-o-Y    | Q-o-Q    |
| Total Retail Credit | 12820  | 16116  | 13303  | 3.77%    | (17.46%) |
| <i>of which</i>     |        |        |        |          |          |
| Housing             | 10698  | 13659  | 10687  | (0.11%)  | (21.76%) |
| Education           | 870    | 906    | 969    | 11.44%   | 6.96%    |
| Vehicle             | 612    | 856    | 915    | 49.51%   | 6.84%    |
| Others              | 640    | 695    | 732    | 14.40%   | 5.38%    |



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# Exposure to Select Sectors

( ₹ in Crore)

| Sector         | As on        |              |              | % Growth        |                |
|----------------|--------------|--------------|--------------|-----------------|----------------|
|                | Sep 16       | Jun 17       | Sep 17       | Y-o-Y           | Q-o-Q          |
| CRE            | 6939         | 5292         | 4730         | (31.84%)        | (10.63%)       |
| NBFC           | 14952        | 8750         | 9498         | (36.48%)        | 8.54%          |
| Infrastructure | 12099        | 9792         | 9230         | (23.71%)        | (5.74%)        |
| of which Power | 7260         | 5443         | 4542         | (37.43%)        | (16.55%)       |
| Telecom        | 0            | 972          | 850          | -               | (12.53%)       |
| <b>Total</b>   | <b>33990</b> | <b>23834</b> | <b>23457</b> | <b>(30.99%)</b> | <b>(1.58%)</b> |

## Break-up of exposure to Power Sector

| Sector       | As on       |             |             | % Growth        |                 |
|--------------|-------------|-------------|-------------|-----------------|-----------------|
|              | Sep 16      | Jun 17      | Sep 17      | Y-o-Y           | Q-o-Q           |
| Central Govt | 583         | 0           | 0           | -               | -               |
| State Govt   | 2175        | 1883        | 1528        | (29.75%)        | (18.86%)        |
| Private      | 4502        | 3561        | 3015        | (33.04%)        | (15.35%)        |
| <b>Total</b> | <b>7260</b> | <b>5444</b> | <b>4542</b> | <b>(37.43%)</b> | <b>(16.56%)</b> |



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# Industry wise Advances

( ₹ in Crore)

| Industry                                   | Sep-16       | Jun-17       | Sep-17       | Y-o-Y Growth (%) |
|--|--------------|--------------|--------------|------------------|
| Infrastructure                             | 10619        | 8992         | 8497         | (19.98)          |
| Basic Metal & Metal Product                | 5230         | 5143         | 6349         | 21.39            |
| All Engineering                            | 3504         | 3327         | 3159         | (9.87)           |
| Chemicals & Chemical Products              | 3188         | 2425         | 2385         | (25.19)          |
| Textiles                                   | 2265         | 2191         | 2216         | (2.16)           |
| Vehicles, Vehicle Parts & Transport Equip. | 1569         | 1504         | 1571         | 0.17             |
| Mining & Quarrying (incl. Coal)            | 1582         | 1413         | 1199         | (24.17)          |
| Cement & Cement Products                   | 1345         | 1061         | 707          | (47.45)          |
| Petroleum, Coal Products & Nuclear Fuels   | 1211         | 611          | 631          | (47.93)          |
| Other Industries                           | 488          | 508          | 460          | (5.79)           |
| <b>Total</b>                               | <b>33595</b> | <b>29586</b> | <b>29328</b> | <b>(12.70)</b>   |



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# Advances to Infrastructure

( ₹ in Crore)

| Particulars                           | Sep-16       | Jun-17      | Sep-17      | Y-o-Y Growth (%) |
|---------------------------------------|--------------|-------------|-------------|------------------|
| Power                                 | 6499         | 5050        | 4431        | (31.83)          |
| Of which:                             |              |             |             |                  |
| State-owned Power Utilities           | 1821         | 1633        | 1519        | (16.59)          |
| Telecommunication                     | 153          | 97          | 305         | 99.43            |
| Roads                                 | 2362         | 2368        | 2286        | (3.26)           |
| Airports                              | 302          | 2           | 2           | (99.18)          |
| Ports                                 | 352          | 339         | 334         | (5.07)           |
| Railways (other than Indian Railways) | 17           | 16          | 16          | (1.15)           |
| Other Infrastructure                  | 933          | 1119        | 1123        | 20.25            |
| <b>Total</b>                          | <b>10619</b> | <b>8992</b> | <b>8497</b> | <b>(19.98)</b>   |

# Assets Quality

( ₹ in Crore)

| Particulars                     | As on         |               |               |               |               |               | % Rise        |                |
|---------------------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|----------------|
|                                 | Sep 16        |               | Jun 17        |               | Sep 17        |               | Y-o-Y         | Q-o-Q          |
|                                 | Amount        | % of G Adv    | Amount        | % of G Adv    | Amount        | % of G Adv    |               |                |
| Standard                        | 88075         | 85.92%        | 79047         | 81.41%        | 75726         | 81.46%        | (14.02%)      | (4.20%)        |
| Sub-Standard                    | 7623          | 7.44%         | 4428          | 4.56%         | 4067          | 4.38%         | (46.64%)      | (8.14%)        |
| Doubtful                        | 6182          | 6.03%         | 13195         | 13.59%        | 12985         | 13.97%        | 110.02%       | (1.59%)        |
| Loss                            | 629           | 0.61%         | 426           | 0.44%         | 187           | 0.20%         | (70.19%)      | (56.06%)       |
| <b>Gross NPA</b>                | <b>14434</b>  | <b>14.08%</b> | <b>18049</b>  | <b>18.59%</b> | <b>17239</b>  | <b>18.54%</b> | <b>19.44%</b> | <b>(4.49%)</b> |
| <b>Gross Advances</b>           | <b>102509</b> |               | <b>97096</b>  |               | <b>92965</b>  |               |               |                |
| <b>Provision Coverage Ratio</b> | <b>42.19%</b> |               | <b>47.32%</b> |               | <b>49.69%</b> |               |               |                |



# Movement of NPA

( ₹ in Crore)

| Particulars                | Half Year Ended |              | Quarter Ended |              |              |
|----------------------------|-----------------|--------------|---------------|--------------|--------------|
|                            | Sep 16          | Sep 17       | Sep 16        | Jun 17       | Sep 17       |
| <b>Opening Gross NPA</b>   | <b>10386</b>    | <b>17189</b> | <b>13040</b>  | <b>17189</b> | <b>18049</b> |
| Less Cash Recoveries       | 326             | 1015         | 230           | 630          | 429          |
| Less Upgradation           | 112             | 297          | 290           | 177          | 271          |
| Less Write Off             | 351             | 1684         | 349           | 315          | 1368         |
| <b>Total Reduction [A]</b> | <b>789</b>      | <b>2996</b>  | <b>870</b>    | <b>1122</b>  | <b>2069</b>  |
| Add Slippages              | 4774            | 2511         | 2185          | 1626         | 1026         |
| Add Variation              | 63              | 536          | 80            | 356          | 234          |
| <b>Total Addition [B]</b>  | <b>4837</b>     | <b>3047</b>  | <b>2264</b>   | <b>1982</b>  | <b>1259</b>  |
| <b>Gross NPA</b>           | <b>14434</b>    | <b>17239</b> | <b>14434</b>  | <b>18049</b> | <b>17239</b> |
| Gross NPA [%]              | 14.08%          | 18.54%       | 14.08%        | 18.59%       | 18.54%       |
| Net NPA                    | 9713            | 10990        | 9713          | 11268        | 10990        |
| Net NPA [%]                | 9.94%           | 12.68%       | 9.94%         | 12.48%       | 12.68%       |



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# Sector-wise NPAs

( ₹ in Crore)

| Sector                | Sep 2016      |              |               | Jun 2017     |              |               | Sep 2017     |              |               |
|-----------------------|---------------|--------------|---------------|--------------|--------------|---------------|--------------|--------------|---------------|
|                       | Adv           | Sector NPA   | Sector NPA %  | Adv          | Sector NPA   | Sector NPA %  | Adv          | Sector NPA   | Sector NPA %  |
| Agriculture*          | 15566         | 1730         | 11.11%        | 15226        | 2095         | 13.76%        | 15678        | 2282         | 14.56%        |
| Retail                | 12820         | 598          | 4.66%         | 16116        | 610          | 3.79%         | 13303        | 666          | 5.01%         |
| MSE                   | 19558         | 3955         | 20.22%        | 18422        | 4425         | 24.02%        | 17662        | 4283         | 24.25%        |
| <b>Sub Total [A]</b>  | <b>47945</b>  | <b>6282</b>  | <b>13.10%</b> | <b>49764</b> | <b>7130</b>  | <b>14.33%</b> | <b>46643</b> | <b>7231</b>  | <b>15.50%</b> |
| % of [A] to Tot. Adv. | 46.77         |              |               | 51.25        |              |               | 50.17        |              |               |
| Medium                | 1520          | 518          | 34.11%        | 1245         | 445          | 35.76%        | 1176         | 440          | 37.41%        |
| Large Corp & Others   | 53044         | 7634         | 14.39%        | 46087        | 10474        | 22.73%        | 45146        | 9568         | 21.19%        |
| <b>Sub Total [B]</b>  | <b>54564</b>  | <b>8152</b>  | <b>14.94%</b> | <b>47332</b> | <b>10919</b> | <b>23.07%</b> | <b>46322</b> | <b>10008</b> | <b>21.61%</b> |
| % of [B] to Tot. Adv. | 53.23         |              |               | 48.75        |              |               | 49.83        |              |               |
| <b>Total</b>          | <b>102509</b> | <b>14434</b> | <b>14.08%</b> | <b>97096</b> | <b>18049</b> | <b>18.59%</b> | <b>92965</b> | <b>17239</b> | <b>18.54%</b> |

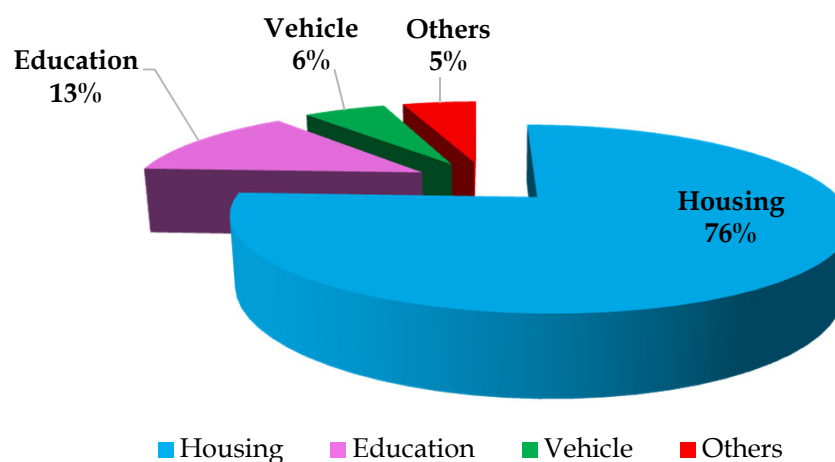
\*Agriculture includes both Priority and Non-priority

# Retail Sector-NPA

( ₹ in Crore)

| Sector                       | As on    |            |              |          |            |              |          |            |              |
|------------------------------|----------|------------|--------------|----------|------------|--------------|----------|------------|--------------|
|                              | Sep 2016 |            |              | Jun 2017 |            |              | Sep 2017 |            |              |
|                              | G Adv    | Sector NPA | Sector NPA % | G Adv    | Sector NPA | Sector NPA % | G Adv    | Sector NPA | Sector NPA % |
| Total Retail Credit of which | 12820    | 598        | 4.66%        | 16116    | 610        | 3.79%        | 13303    | 666        | 5.00%        |
| Housing                      | 10698    | 461        | 4.31%        | 13659    | 458        | 3.35%        | 10687    | 504        | 4.72%        |
| Education                    | 870      | 64         | 7.33%        | 906      | 83         | 9.16%        | 969      | 88         | 9.12%        |
| Vehicle                      | 612      | 43         | 6.95%        | 856      | 38         | 4.44%        | 915      | 38         | 4.18%        |
| Others                       | 640      | 31         | 4.80%        | 695      | 31         | 4.46%        | 732      | 35         | 4.72%        |

Share in Retail Sector NPA - Sep 17



# Restructured Advances

**( ₹ in Crore)**

| Particulars                                   | Sep-16 | Jun-17 | Sep-17 |
|---|--------|--------|--------|
| Standard Restructured Advances                | 3518   | 2292   | 2184   |
| % of Standard Restructured Adv. to Gross Adv. | 3.43   | 2.36   | 2.35   |
| Restructured during the Quarter               | 310    | 17     | 4      |

| PARTICULARS AS ON 30.09.2017 | No. of Accounts | Amount |
|------------------------------|-----------------|--------|
| CDR                          | 23              | 1801   |
| SDR                          | 23              | 3940   |
| S4 A                         | 5               | 638    |



# Types of Restructuring

( ₹ in Crore)

| Particulars  | Sept 16 (Qtr)   |             | June 16 (Qtr)   |              | Sept 17 (Qtr)   |              |
|--------------|-----------------|-------------|-----------------|--------------|-----------------|--------------|
|              | No. of Accounts | Amount      | No. of Accounts | Amount       | No. of Accounts | Amount       |
| CDR          | 33              | 3180        | 23              | 2552         | 23              | 1801         |
| SDR          | 0               | 0           | 24              | 4099         | 23              | 3940         |
| S4A          | 0               | 0           | 6               | 771          | 5               | 638          |
| 5/25         | 0               | 0           | 11              | 2979         | 11              | 2965         |
| Others       | 34997           | 3780        | 37791           | 3889         | 37696           | 3616         |
| <b>Total</b> | <b>35030</b>    | <b>6960</b> | <b>37855</b>    | <b>14290</b> | <b>37758</b>    | <b>12960</b> |



# Watchlist Accounts & Slippages

( ₹ in Crore)

| Particulars       | March 17 (Qtr) | June 17 (Qtr) | Sept 17 (Qtr) |
|-------------------|----------------|---------------|---------------|
| SMA-1             | 9115           | 6988          | 7419          |
| SMA-2             | 7110           | 7806          | 7601          |
| Total             | 16225          | 14795         | 15019         |
|                   |                |               |               |
| Of which Slippage | 3520           | 1626          | 1027          |
| % of Slippage     | 21.69%         | 10.99%        | 6.84%         |



# NCLT Referred Cases

( ₹ in Crore)

| Particulars   | Amount |
|---|--------|
| Balance as on 30.06.2017                              | 4184   |
| Total Security  | 7375   |
| Secured Balance                                       | 4005   |
| Unsecured Balance                                     | 179    |
| Provision held for June 17 Quarter                    | 1784   |
| Additional Provision required till March 18 under IBC | 833    |
| Additional Provision made in Q2 under IBC             | 278    |



# Investments

( ₹ in Crore)

| Particulars                        | As on        |              |              | % Growth       |                |
|------------------------------------|--------------|--------------|--------------|----------------|----------------|
|                                    | Sep 16       | Jun 17       | Sep 17       | Y-o-Y          | Q-o-Q          |
| <b>A. SLR</b>                      |              |              |              |                |                |
| (i) HFT                            | 57           | 0            | 0            |                |                |
| (ii) AFS                           | 2162         | 7834         | 5282         | 144.27%        | -32.58%        |
| (iii) HTM                          | 26928        | 25763        | 27605        | 2.51%          | 7.15%          |
| <b>Total SLR Investment</b>        | <b>29147</b> | <b>33596</b> | <b>32887</b> | <b>12.83%</b>  | <b>-2.11%</b>  |
| <b>B. Non SLR</b>                  |              |              |              |                |                |
| (i) HFT                            | 0            | 0            | 1            |                |                |
| (ii) AFS                           | 4728         | 5406         | 3018         | -36.18%        | -44.18%        |
| (iii) HTM                          | 1569         | 1561         | 1561         | -0.55%         | 0.00%          |
| <b>Total Non SLR Investment</b>    | <b>6298</b>  | <b>6967</b>  | <b>4579</b>  | <b>-27.29%</b> | <b>-34.27%</b> |
| <b>C. Gross Investment</b>         | <b>35445</b> | <b>40563</b> | <b>37466</b> | <b>5.70%</b>   | <b>-7.64%</b>  |
| <b>M - Duration</b>                | <b>4.54</b>  | <b>5.27</b>  | <b>5.40</b>  |                |                |
| <b>SLR Investment as % of NDTL</b> | <b>21.95</b> | <b>24.04</b> | <b>23.98</b> |                |                |

# Investments

( ₹ in Crore)

| Particulars            | As on        | As on        | As on        | % Growth     |                |
|------------------------|--------------|--------------|--------------|--------------|----------------|
|                        | Sep 16       | Jun 17       | Sep 17       | Y-o-Y        | Q-o-Q          |
| Government Securities  | 30627        | 35113        | 34403        | 12.33%       | (2.02%)        |
| Shares                 | 237          | 360          | 354          | 49.30%       | (1.71%)        |
| Debentures & Bonds     | 1550         | 1715         | 1664         | 7.34%        | (2.97%)        |
| Subsidiaries & JVs     | 73           | 73           | 73           | 0.00%        | 0.00%          |
| Others                 | 2859         | 3032         | 697          | (75.61%)     | (77.00%)       |
| <b>Net Investments</b> | <b>35347</b> | <b>40293</b> | <b>37192</b> | <b>5.22%</b> | <b>(7.70%)</b> |

| PARTICULARS       | Sep 16 | Jun 17 | Sep 17 |
|-------------------|--------|--------|--------|
| Security Receipts | 104    | 230    | 259    |
| DISCOM Bonds      | 477    | 477    | 468    |
| NPI               | 115    | 701    | 687    |



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# Key Financial Ratios

| Particulars                               | Half Year Ended |         | Quarter Ended |         |        |
|---|-----------------|---------|---------------|---------|--------|
|   | Sep 16          | Sep 17  | Sep 16        | Jun 17  | Sep 17 |
| Cost of Deposits (%)                      | 6.25            | 5.51    | 6.17          | 5.58    | 5.44   |
| Yield on Advances (%)                     | 8.84            | 8.09    | 8.91          | 7.70    | 8.45   |
| Yield on Investments (%)                  | 7.85            | 7.31    | 7.69          | 7.33    | 7.29   |
| Cost of Funds (%)                         | 5.76            | 5.08    | 5.64          | 5.14    | 5.01   |
| Yield on Funds (%)                        | 7.96            | 7.17    | 7.84          | 6.88    | 7.46   |
| NIM (%)                                   | 2.38            | 2.25    | 2.38          | 1.87    | 2.64   |
| Return on Equity (%)                      | (21.78)         | (18.32) | (20.00)       | (34.05) | (1.92) |
| Return on Assets (%)                      | (0.95)          | (0.55)  | (0.88)        | (1.03)  | (0.06) |
| Earning Per Share (₹)<br>(Not annualised) | (6.29)          | (3.65)  | (2.89)        | (3.53)  | (0.19) |
| Book value Per Share (₹)                  | 57.48           | 39.38   | 57.48         | 41.27   | 39.38  |



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# Profitability

( ₹ in Crore)

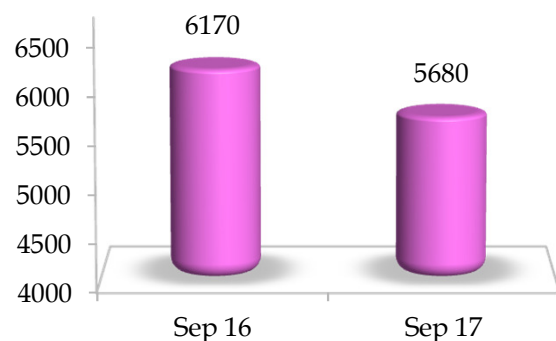
| Particulars                      | Half Year Ended |              | Quarter Ended |              |             | % Increase (Qtr) |               |
|----------------------------------|-----------------|--------------|---------------|--------------|-------------|------------------|---------------|
|                                  | Sep 16          | Sep 17       | Sep 16        | Jun 17       | Sep 17      | Y-o-Y            | Q-o-Q         |
| Total Income                     | 6741            | 6513         | 3297          | 3210         | 3304        | 0.19%            | 2.92%         |
| Total Expenses                   | 5855            | 5288         | 2870          | 2676         | 2612        | (9.00%)          | (2.41%)       |
| <b>Operating Profit</b>          | <b>886</b>      | <b>1225</b>  | <b>427</b>    | <b>533</b>   | <b>692</b>  | <b>61.91%</b>    | <b>29.68%</b> |
| Provisions & Contingencies other | 1551            | 1943         | 709           | 1152         | 791         | 11.58%           | (31.32%)      |
| <b>Profit before tax</b>         | <b>(665)</b>    | <b>(717)</b> | <b>(282)</b>  | <b>(618)</b> | <b>(99)</b> |                  |               |
| Tax Expense                      | 69              | (282)        | 56            | (206)        | (76)        |                  |               |
| <b>Net Profit</b>                | <b>(735)</b>    | <b>(435)</b> | <b>(337)</b>  | <b>(412)</b> | <b>(23)</b> |                  |               |

# Interest Earnings

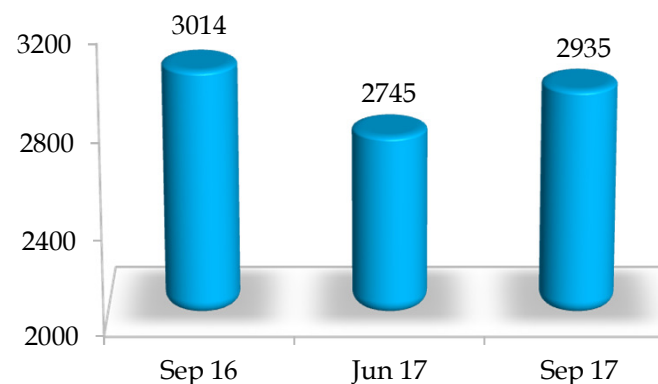
( ₹ in Crore)

| Particulars                  | Half Year Ended |             | Quarter Ended |             |             | % Growth       |              |
|------------------------------|-----------------|-------------|---------------|-------------|-------------|----------------|--------------|
|                              | Sep 16          | Sep 17      | Sep 16        | Jun 16      | Sep 17      | Y-o-Y          | Q-o-Q        |
| Interest on Advances         | 4456            | 3700        | 2201          | 1824        | 1876        | (14.78%)       | 2.82%        |
| Interest on Investment       | 1365            | 1455        | 643           | 720         | 735         | 14.27%         | 2.02%        |
| Other Interest Income        | 349             | 525         | 170           | 201         | 324         | 90.81%         | 61.38%       |
| <b>Total Interest Income</b> | <b>6170</b>     | <b>5680</b> | <b>3014</b>   | <b>2745</b> | <b>2935</b> | <b>(2.63%)</b> | <b>6.90%</b> |

Interest Income(HY)



Interest Income(QTR)

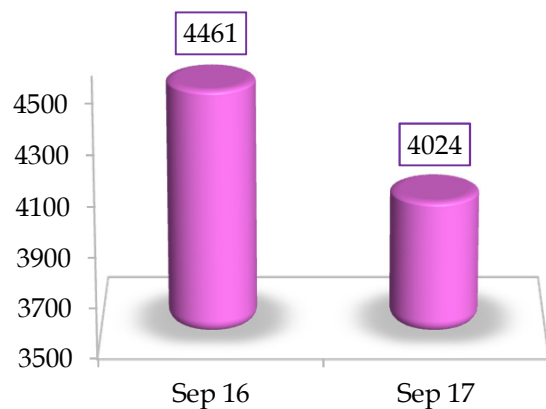


# Interest Expenditure

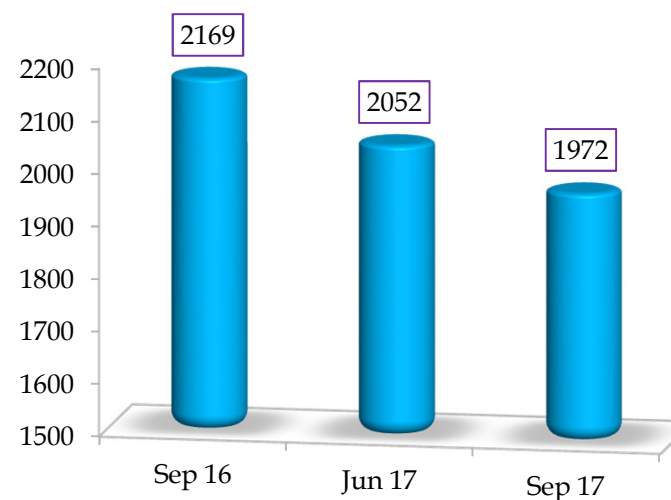
( ₹ in Crore)

| Particulars               | Half Year Ended |             | Quarter Ended |             |             | % Growth (Qtr) |                |
|---------------------------|-----------------|-------------|---------------|-------------|-------------|----------------|----------------|
|                           | Sep 16          | Sep 17      | Sep 16        | Jun 17      | Sep 17      | Y-o-Y          | Q-o-Q          |
| Interest on Deposits      | 4044            | 3717        | 1962          | 1891        | 1827        | (6.93%)        | (3.39%)        |
| Other Interest Exp.       | 417             | 306         | 207           | 161         | 145         | -29.93%        | (9.91%)        |
| <b>Total Interest Exp</b> | <b>4461</b>     | <b>4024</b> | <b>2169</b>   | <b>2052</b> | <b>1972</b> | <b>(9.12%)</b> | <b>(3.90%)</b> |

Interest Expenses(HY)



Interest Expenses(QTR)



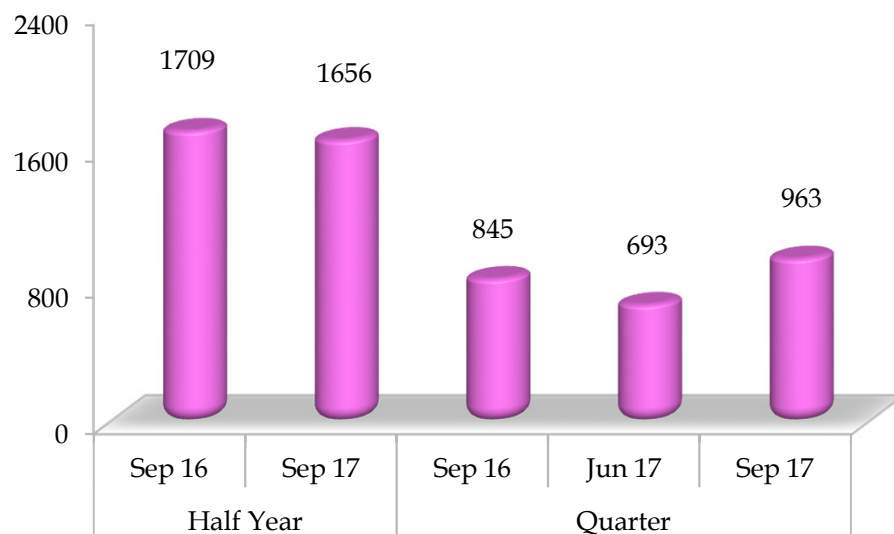


# NII & NIM

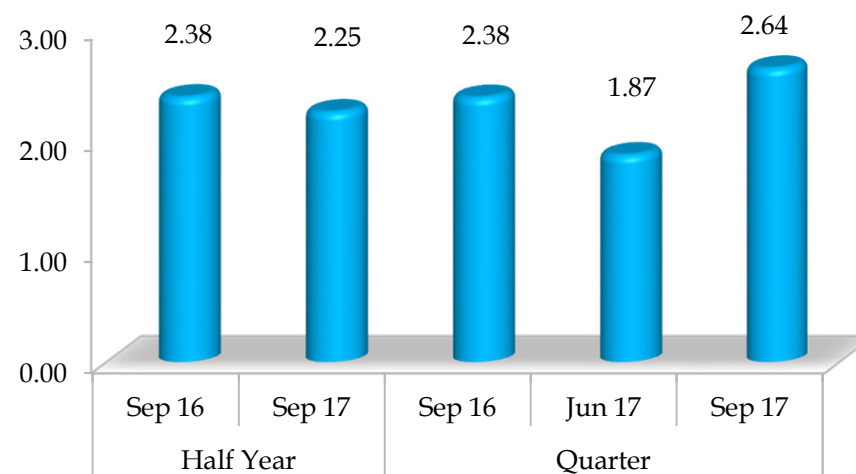
( ₹ in Crore)

| Particulars             | Half Year Ended |        | Quarter Ended |        |        | % Growth (Qtr) |        |
|-------------------------|-----------------|--------|---------------|--------|--------|----------------|--------|
|                         | Sep 16          | Sep 17 | Sep 16        | Jun 17 | Sep 17 | Y-o-Y          | Q-o-Q  |
| Net Interest Income     | 1709            | 1656   | 845           | 693    | 963    | 14.03%         | 39.02% |
| Net Interest Margin (%) | 2.38            | 2.25   | 2.38          | 1.87   | 2.64   |                |        |

## NII



## NIM (%)



# Non-Interest Income

( ₹ in Crore)

| Particulars                             | Half Year Ended |            | Quarter Ended |            |            | % Increase (Qtr) |                 |
|---|-----------------|------------|---------------|------------|------------|------------------|-----------------|
|   | Sep 16          | Sep 17     | Sep 16        | Jun 17     | Sep 17     | Y-o-Y            | Q-o-Q           |
| <b>Fee Based Income</b>                 | 366             | 357        | 182           | 172        | 185        | 1.25%            | 7.31%           |
| <b>Treasury Income</b>                  | 162             | 368        | 86            | 216        | 152        | 76.03%           | (29.63%)        |
| <i>Of which</i>                         |                 |            |               |            |            |                  |                 |
| Profit from sale of Investment          | 113             | 312        | 58            | 188        | 124        | 115.96%          | (33.93%)        |
| Exchange profit                         | 50              | 56         | 29            | 28         | 28         | (3.57%)          | (0.86%)         |
| <b>Recovery in written off accounts</b> | 11              | 39         | 7             | 26         | 13         | 99.56%           | (47.97%)        |
| <b>Miscellaneous Income</b>             | 31              | 69         | 8             | 51         | 19         | 136.21%          | (63.42%)        |
| <b>Total Non-Interest Income</b>        | <b>571</b>      | <b>834</b> | <b>283</b>    | <b>465</b> | <b>369</b> | <b>30.12%</b>    | <b>(20.66%)</b> |



# Operating Expenditure

( ₹ in Crore)

| Expenditure Item                | Half Year Ended |             | Quarter Ended |            |            | % Increase (Qtr) |              |
|---------------------------------|-----------------|-------------|---------------|------------|------------|------------------|--------------|
|                                 | Sep 16          | Sep 17      | Sep 16        | Jun 17     | Sep 17     | Y-o-Y            | Q-o-Q        |
| Staff Expenses                  | 891             | 773         | 446           | 392        | 381        | (14.52%)         | (2.62%)      |
| <i>of which</i>                 |                 |             |               |            |            |                  |              |
| Defined Retirement Benefit Prov | 383             | 268         | 187           | 133        | 135        | (27.80%)         | (1.50%)      |
| Other Operating                 | 503             | 491         | 255           | 233        | 259        | 1.61%            | 11.25%       |
| <b>Total Op. Expenditure</b>    | <b>1394</b>     | <b>1264</b> | <b>701</b>    | <b>624</b> | <b>640</b> | <b>(8.66%)</b>   | <b>2.55%</b> |



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# Other Operating Expenditure

( ₹ in Crore)

| Expenditure Item<br>(Excl Staff Exp) | Half Year Ended |               | Quarter Ended |               |               | % Increase (Qtr) |               |
|--------------------------------------|-----------------|---------------|---------------|---------------|---------------|------------------|---------------|
|                                      | Sep 16          | Sep 17        | Sep 16        | Jun 17        | Sep 17        | Y-o-Y            | Q-o-Q         |
| Rent, taxes, lighting                | 97.40           | 101.25        | 48.67         | 50.01         | 51.24         | 5.28%            | 2.46%         |
| Printing & Stationery                | 9.25            | 8.92          | 3.88          | 5.39          | 3.53          | (9.02%)          | (34.51%)      |
| Advt. & Publicity                    | 6.59            | 6.77          | 4.02          | 3.55          | 3.22          | (19.90%)         | (9.30%)       |
| Depreciation on fixed assets         | 54.03           | 47.28         | 28.66         | 22.84         | 24.44         | (14.72%)         | 7.01%         |
| Directors Fees & Expenses            | 0.46            | 0.32          | 0.22          | 0.18          | 0.14          | (36.36%)         | (22.22%)      |
| Auditors Fees                        | 9.49            | 5.62          | 4.84          | 5.35          | 0.27          | (94.42%)         | (94.95%)      |
| Law Charges                          | 7.51            | 8.34          | 4.02          | 4.06          | 4.28          | 6.47%            | 5.42%         |
| Postage, Telegram,<br>Telephone etc. | 19.29           | 18.10         | 8.99          | 9.60          | 8.50          | (5.45%)          | (11.46%)      |
| Repairs & Maintenance                | 38.89           | 40.74         | 18.88         | 15.43         | 25.31         | 34.06%           | 64.03%        |
| Insurance                            | 67.44           | 68.82         | 32.63         | 34.75         | 34.07         | 4.41%            | (1.96%)       |
| Other Expenditure                    | 192.79          | 185.16        | 99.83         | 81.42         | 103.74        | 3.92%            | 27.41%        |
| <b>Total Non-int. Exp.</b>           | <b>503.14</b>   | <b>491.32</b> | <b>254.64</b> | <b>232.58</b> | <b>258.74</b> | <b>1.61%</b>     | <b>11.25%</b> |



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# Provisions & Contingencies

( ₹ in Crore)

| Particulars   | Half Year Ended |             | Quarter Ended |             |            |
|---|-----------------|-------------|---------------|-------------|------------|
|   | Sep 16          | Sep 17      | Sep 16        | Jun 17      | Sep 17     |
| Non Performing Assets                                     | 1525            | 1993        | 656           | 1158        | 835        |
| Standard/Restructured Assets                              | (2)             | (2)         | 1             | (32)        | 30         |
| Depreciation on Investments                               | (26)            | (13)        | (9)           | (9)         | (4)        |
| Non-performing Investment                                 | 14              | 13          | 12            | 12          | 1          |
| Other provisions<br>(net of write back)                   | 40              | (48)        | 49            | 23          | (71)       |
| <b>Provision &amp; Contingencies<br/>other than taxes</b> | <b>1551</b>     | <b>1943</b> | <b>709</b>    | <b>1152</b> | <b>791</b> |
| Income Tax (net of DTA & write<br>back)                   | 69              | (282)       | 56            | (206)       | (76)       |
| <b>Total Provisions</b>                                   | <b>1621</b>     | <b>1661</b> | <b>764</b>    | <b>946</b>  | <b>715</b> |



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# Resources

| Category              | As on       |             |             |
|-----------------------|-------------|-------------|-------------|
|                       | Sep 16      | Jun 17      | Sep 17      |
| Metro                 | 502         | 502         | 492         |
| Urban                 | 343         | 343         | 340         |
| Semi- Urban           | 434         | 434         | 434         |
| Rural                 | 617         | 618         | 617         |
| <b>Total Branches</b> | <b>1896</b> | <b>1897</b> | <b>1883</b> |

| Category     | As on        |              |              |
|--------------|--------------|--------------|--------------|
|              | Sep 16       | Jun 17       | Sep 17       |
| Officers     | 6550         | 6567         | 6491         |
| Clerks       | 4874         | 4851         | 4784         |
| Sub-staff    | 1948         | 1816         | 1796         |
| <b>Total</b> | <b>13372</b> | <b>13234</b> | <b>13071</b> |

| Consolidation & Rationalisation of Zones/ Branches | Planned for FY18 | Actual upto 30.09.2017 |
|--|------------------|------------------------|
| Branches consolidated                              | 65               | 14                     |
| Zones consolidated                                 | 8                | 3                      |



# Digital Footprints

|                         | Sep 16 (Qtr) | Jun 17 (Qtr) | Sep 17 (Qtr) |
|-------------------------|--------------|--------------|--------------|
| No. of Registered Users | No.          | No.          | No.          |
| Maha Mobile             | 1 59 731     | 3 26 711     | 3 59 686     |
| UPI                     | 4 275        | 64 371       | 69 390       |
| Internet Banking        | 5 72 084     | 7 05 528     | 7 18 882     |
| ATM (cards issued)      | 58 90 103    | 66 76 547    | 68 41 599    |
| BHIM                    | --           | 4 40 281     | 5 77 121     |

**( ₹ in Crore)**

|                  | Sep 16 (Qtr) |        | Jun 17 (Qtr) |        | Sep 17 (Qtr) |        |
|------------------|--------------|--------|--------------|--------|--------------|--------|
| Transactions     | No.          | Amount | No.          | Amount | No.          | Amount |
| Maha Mobile      | 2 37 823     | 269    | 4 25 488     | 503    | 4 26 656     | 473    |
| UPI              | 9 583        | 4      | 4 22 721     | 187    | 7 02 139     | 188    |
| Internet Banking | 90 80 138    | 18747  | 82 18 115    | 19915  | 91 25 981    | 21063  |
| ATM on us        | 85 20 142    | 2545   | 55 33 835    | 1617   | 72 08 136    | 2126   |
| ATM off us       | 1 09 57 802  | 2220   | 1 05 99 445  | 3726   | 1 18 76 944  | 2478   |
| BHIM             | --           | --     | 3 66 966     | 104    | 5 80 083     | 147    |

## Financial Inclusion-Deposits

| Particulars   | Sep 16<br>(Qtr) | Jun 17<br>(Qtr) | Sep 17<br>(Qtr) |
|---|-----------------|-----------------|-----------------|
| No. of PMJDY Accounts (Lacs )                                 | 35.78           | 45.40           | 49.36           |
| Balance in PMJDY Accounts (Rs. in Cr)                         | 625             | 934             | 942             |
| Average Balance in PMJDY Accounts                             | 1747            | 2057            | 1907            |
| Overdraft in PMJDY A/cs (Amt. in Cr)                          | 0.34            | 0.31            | 0.32            |
| No. of Transactions routed through BCs (Lacs)                 | 46.82           | 27.82           | 58.43           |
| Amount of transactions routed through BCs (Rs. in Cr)         | 2088            | 1521            | 2982            |
| No. of Zero Balance accounts (in lacs)                        | 14              | 17.03           | 17.85           |
| No. of Accounts under Pradhan Mantri Suraksha Bima Yojana     | 13 50 975       | 13 84 286       | 14 00 382       |
| No. of Accounts under Pradhan Mantri Jeevan Jyoti Bima Yojana | 6 73 789        | 6 88 075        | 7 25 497        |
| No. of Accounts under Atal Pension Yojana                     | 55 209          | 71 972          | 79 725          |
| No. of Aadhar seeded Accounts (Lacs)                          | 90.17           | 112.68          | 129.37          |

| Particulars           | Sep 16 (Qtr)   |                          | Jun 17 (Qtr)   |                          | Sep 17 (Qtr)   |                          |
|-----------------------|----------------|--------------------------|----------------|--------------------------|----------------|--------------------------|
|                       | No of accounts | Amount disbursed (Rs Cr) | No of accounts | Amount disbursed (Rs Cr) | No of accounts | Amount disbursed (Rs Cr) |
| Mudra loan under PMMY | 21606          | 412                      | 8330           | 180                      | 17742          | 447                      |
| Stand up India        | 51             | 6                        | 38             | 6                        | 47             | 4                        |



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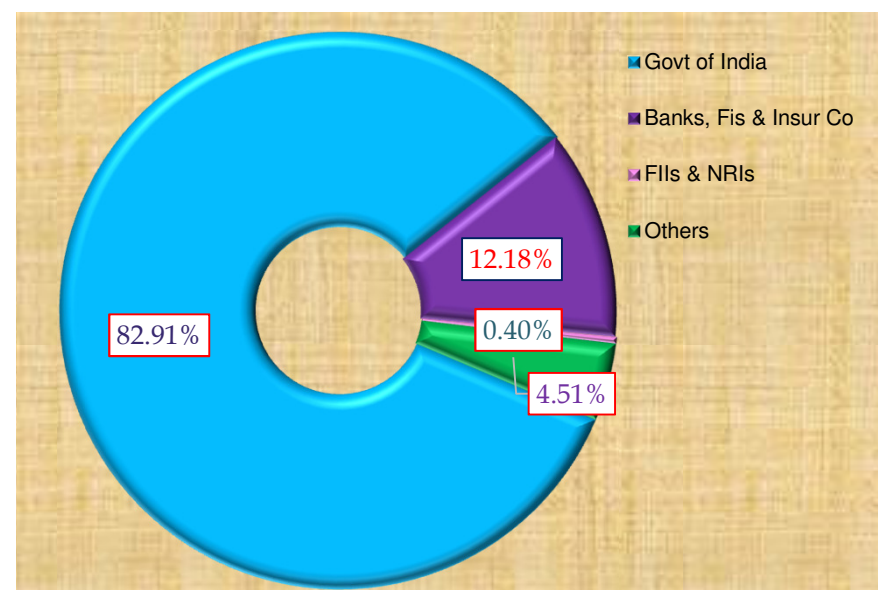


# Share Holding Pattern

( ₹ in Crore)

| Particulars                 | 30.09.2016    |           | 30.09.2017    |           |
|-----------------------------|---------------|-----------|---------------|-----------|
|                             | No. of Share  | % Holding | No. of Share  | % Holding |
| Govt of India               | 95.35         | 81.61%    | 104.24        | 82.91%    |
| Banks, Financial & Insur Co | 15.31         | 13.11%    | 15.31         | 12.18%    |
| FII's & NRIs                | 0.54          | 0.46%     | 0.50          | 0.40%     |
| Others                      | 5.63          | 4.82%     | 5.67          | 4.51%     |
| <b>Total</b>                | <b>116.83</b> |           | <b>125.72</b> |           |

| As on 30 Sep 2017                        |          |
|--|----------|
| Share Cap (Rs. In Cr)                    | 1,257.22 |
| No. of Shares (Cr)                       | 125.72   |
| Net Worth (Rs. In Cr)                    | 4,950.59 |
| BV per share (Rs.)                       | 39.38    |
| Return on Equity (%)<br>(Annualised)[HY] | (18.32)  |



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# Capital Adequacy ( Basel III )

( ₹ in Crore)

| Particulars                | As on         |               |               |
|----------------------------|---------------|---------------|---------------|
|                            | Sep 16        | Jun 17        | Sep 17        |
| Risk Weighted Assets       | 99472         | 88904         | 83973         |
| % of RWA to Gross Advances | 97.04%        | 91.56%        | 90.33%        |
| <b>Tier I Capital</b>      | 8436          | 7869          | 7559          |
| CET I Capital              | 7273          | 6222          | 6024          |
| Additional Tier I Capital  | 1163          | 1648          | 1535          |
| Tier II Capital            | 2648          | 1977          | 1911          |
| <b>Total Capital Funds</b> | <b>11084</b>  | <b>9846</b>   | <b>9470</b>   |
| <b>Tier I Ratio</b>        | <b>8.48%</b>  | <b>8.85%</b>  | <b>9.00%</b>  |
| CET I Ratio                | 7.31%         | 7.00%         | 7.17%         |
| Additional Tier I Ratio    | 1.17%         | 1.85%         | 1.83%         |
| <b>Tier II Ratio</b>       | <b>2.66%</b>  | <b>2.23%</b>  | <b>2.28%</b>  |
| <b>CRAR</b>                | <b>11.14%</b> | <b>11.08%</b> | <b>11.28%</b> |



# Safe Harbour

The information contained herein speaks only as of the particular date or dates included in the accompanying slides. Bank has taken all the precautions for accuracy of data. However, bank is not responsible and will not be held liable to any one for any unintended error. Bank of Maharashtra does not undertake an obligation to, and disclaims any duty to, update any of the information provided.

Bank of Maharashtra and its management may make certain statements that constitute forward looking statement and Bank of Maharashtra undertakes no obligation to update any forward looking statement to reflect the impact of circumstances or events that arise after the date of the forward looking statement.

This is for general information purpose only.

The background of the slide is a light purple color with a repeating pattern of stylized purple flowers and green leaves. The flowers are arranged in clusters, and the leaves are simple, rounded shapes. The overall aesthetic is soft and elegant.

***Thank You***