



Financial Results Quarter / Year ended March 2017



बैंक ऑफ महाराष्ट्र
Bank of Maharashtra

भारत सरकार का उद्यम

एक परिवार एक बैंक

Performance Highlights (FY 2016-17)

DEPOSITS

Rs.139053 Cr.

ADVANCES

Rs.101537 Cr.

CASA

Rs.62419 Cr.

NON INT INCOME

Rs. 1508 Cr.

NIM

1.99 %

CRAR BASEL III

11.18%

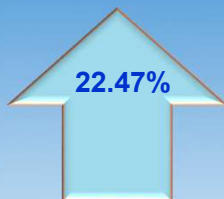


Topline - Business

(Rs. in Crore)

Y-o-Y Growth

CASA Growth



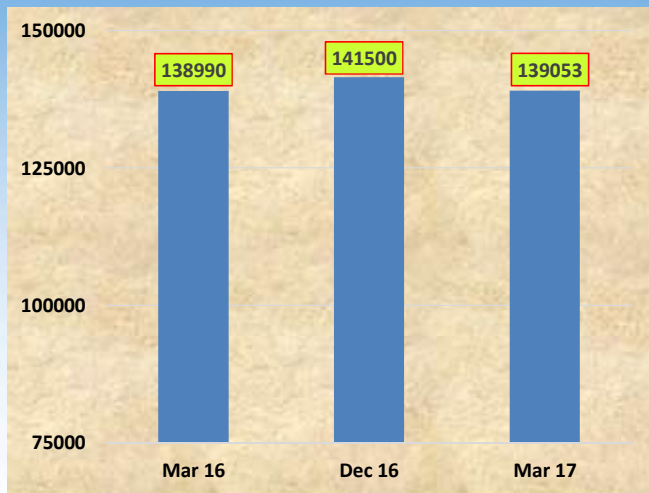
INVESTMENT Growth



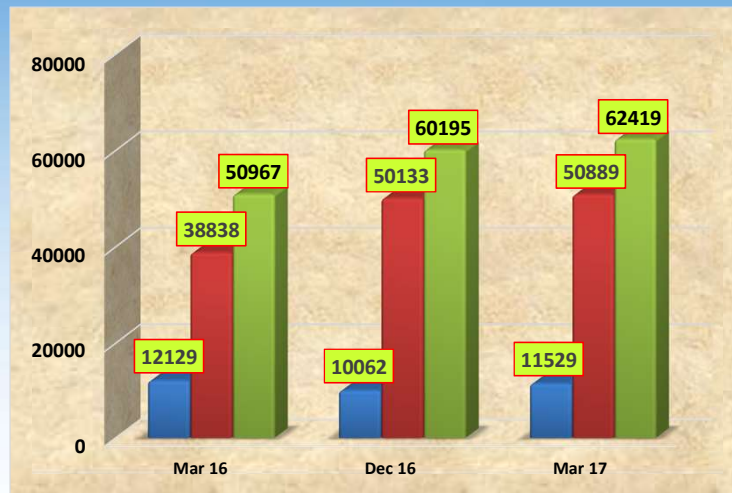
Particulars	As on			% Growth	
	Mar 16	Dec 16	Mar 17	Y-o-Y	Q-o-Q
Total Business	250230	243717	240590	(3.85%)	(1.28%)
Deposits	138990	141500	139053	0.05%	(1.73%)
of which CASA	50967	60195	62419	22.47%	3.69%
Gross Advances	111240	102217	101537	(8.72%)	(0.67%)
Gross Investment	36332	43668	38842	6.91%	(11.05%)



Total Deposits



CASA



CASA Share (%) :

Mar 16 – 36.67%

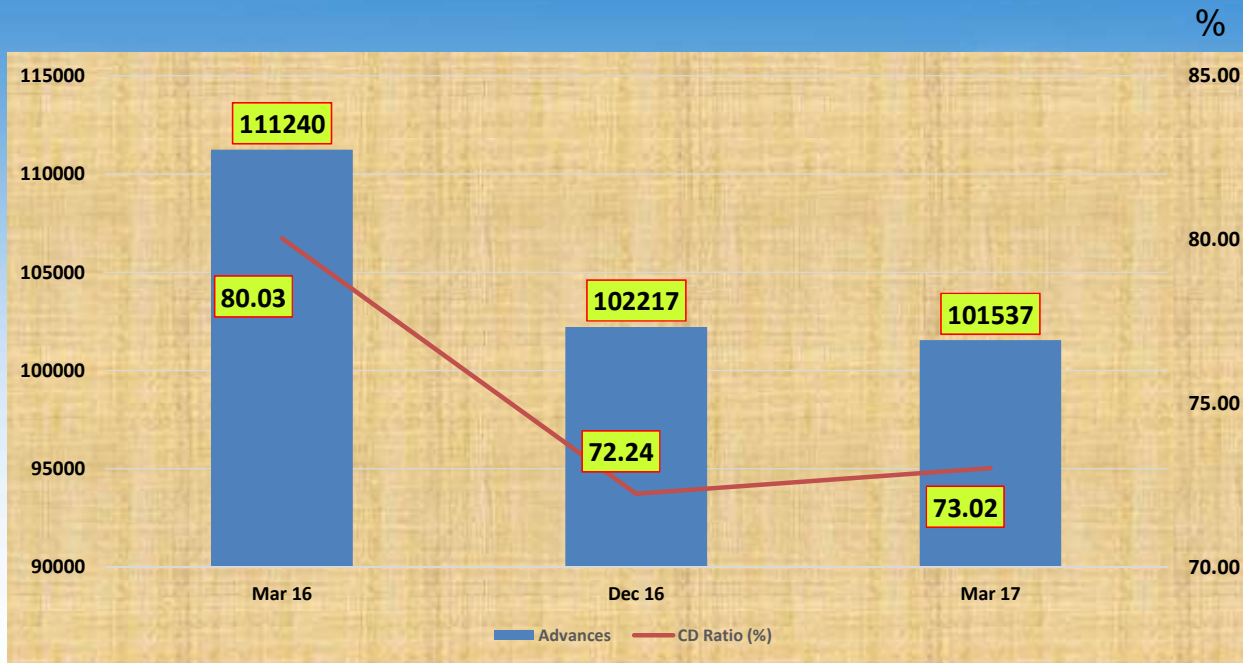
Dec 16 – 42.54%

Mar 17 – 44.89%



Advances & CD Ratio

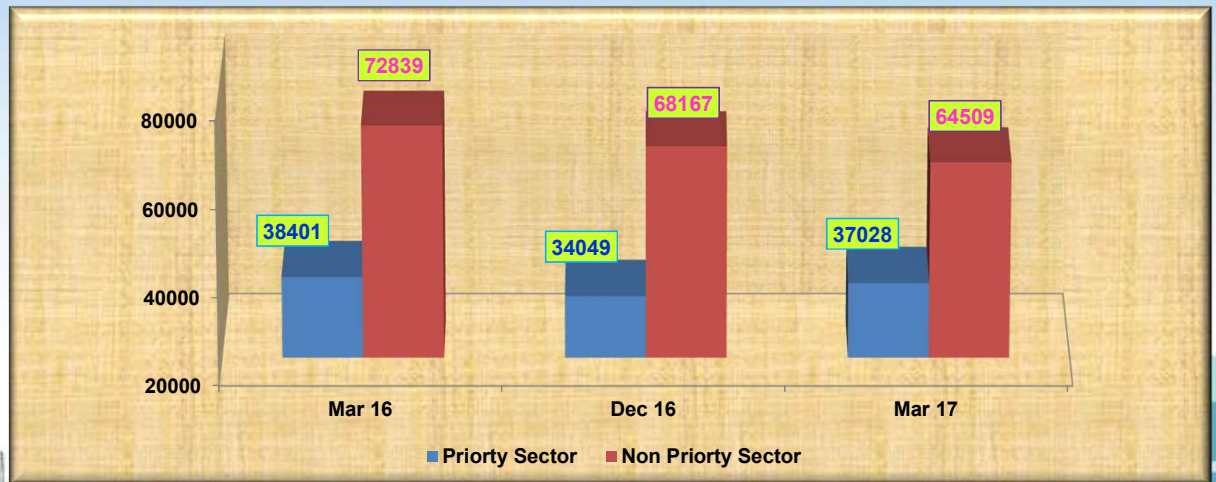
(Rs. in Crore)



Advances

(Rs. in Crore)

Particulars	As on			% Growth	
	Mar 16	Dec 16	Mar 17	Y-o-Y	Q-o-Q
Gross Advances	111240	102217	101537	(8.72%)	(0.67%)
<i>of which</i>					
Priority Sector	38401	37049	37028	(3.58%)	(0.06%)
Non-Priority Sector	72839	65167	64509	(11.44%)	(1.01%)



Advances: Priority Sector

(Rs. in Crore)

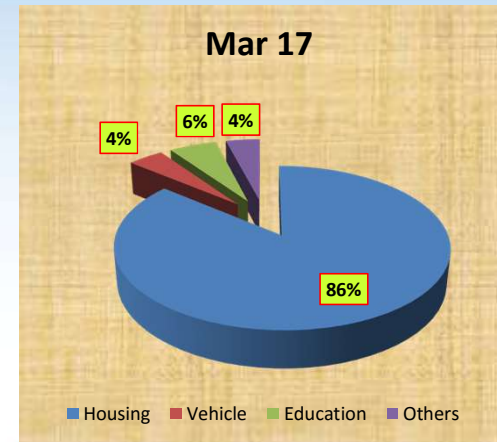
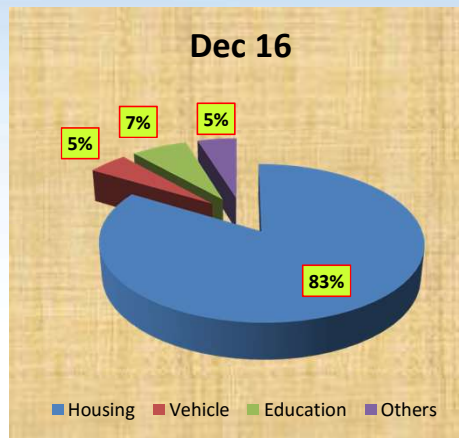
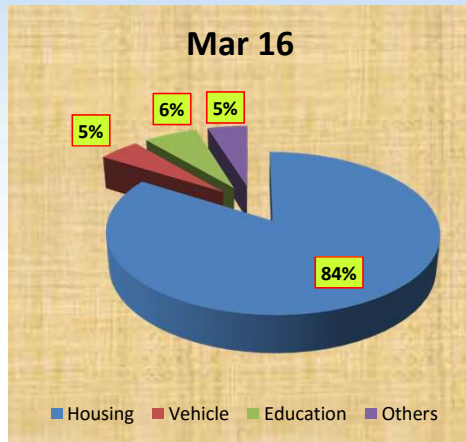
Particulars	As on					
	Mar 16	% to ANBC	Dec 16	% to ANBC	Mar 17	% to ANBC
ANBC	104180		106171		115432	
Priority Sector	41485	39.82%	40394	38.05%	40388	34.99%
<i>of which</i>						
Agriculture	11910	11.43%	15204	14.32%	15291	13.25%
Total Agri including RIDF	17174	16.49%	17836	16.80%	17960	15.56%
MSE	15116	14.51%	13913	13.10%	14050	12.17%
Others	9196	8.83%	8645	8.14%	8378	7.26%

Retail Credit

(Rs. in Crore)

Particulars	As on			% Growth	
	Mar 16	Dec 16	Mar 17	Y-o-Y	Q-o-Q
Total Retail Credit	12568	12818	15792	25.65%	23.20%
<i>of which</i>					
Housing	10550	10717	13595	28.86%	26.86%
Education	804	874	891	10.82%	1.95%
Vehicle	614	617	669	8.98%	8.50%
Others	600	610	636	6.13%	4.30%

Share in Retail Credit



Assets Quality

(Rs. in Crore)

Particulars	As on						% Rise	
	Mar 16		Dec 16		Mar 17		Y-o-Y	Q-o-Q
	Amount	% of G Adv	Amount	% of G Adv	Amount	% of G Adv		
Standard	100854	90.66%	86799	84.92%	84348	83.07%	(16.37%)	(2.82%)
Sub-Standard	5343	4.80%	8024	7.85%	5284	5.20%	(1.09%)	(34.14%)
Doubtful	4499	4.04%	6932	6.78%	11726	11.55%	160.64%	69.17%
Loss	544	0.49%	462	0.45%	178	0.18%	(67.22%)	(61.40%)
Gross NPA	10386	9.34%	15418	15.08%	17189	16.93%	65.50%	11.49%
Gross Advances	111240		102217		101537			
Provision Coverage Ratio	45.04%		42.10%		44.48%			



Movement Of NPA

(Rs. in Crore)

Particulars	Year Ended		Quarter Ended		
	Mar 16	Mar 17	Mar 16	Dec 16	Mar 17
Opening Gross NPA	6402	10386	8302	14434	15418
Less Cash Recoveries	645	810	355	353	507
Less Upgradation	191	149	311	227	513
Less Write Off	903	1357	20	201	821
Total Reduction [A]	1740	2316	686	780	1841
Add Slippages	5623	9035	2712	1718	3522
Add Variation	100	84	58	46	89
Total Addition [B]	5724	9119	2770	1764	3612
Gross NPA	10386	17189	10386	15418	17189
<i>Gross NPA [%]</i>	<i>9.34%</i>	<i>16.93%</i>	<i>9.34%</i>	<i>15.08%</i>	<i>16.93%</i>
Net NPA	6832	11230	6832	10359	11230
<i>Net NPA [%]</i>	<i>6.35%</i>	<i>11.76%</i>	<i>6.35%</i>	<i>10.67%</i>	<i>11.76%</i>



Sector-wise Credit Deployment

(Rs. in Crore)

Sectors	As on									Y-o-Y Growth	
	Mar 16			Dec 16			Mar 17				
	Adv	Sector NPA	Sector NPA %	Adv	Sector NPA	Sector NPA %	Adv	Sector NPA	Sector NPA %	Absolute	%
Agriculture	14852	1206	8.12%	15515	1896	12.22%	15491	1875	12.11%	640	4.31%
Retail	12568	394	3.14%	12818	565	4.41%	15792	485	3.07%	3224	25.65%
MSE	17172	3159	18.40%	19114	4554	23.83%	18994	4379	23.05%	1822	10.61%
Sub Total [A]	44592	4759	10.67%	47447	7015	14.78%	50278	6740	13.40%	5686	12.75%
% of [A] to tot. Adv.	40.09			46.42			49.52				
Medium	1896	339	17.90%	1440	503	34.90%	1425	505	35.45%	(471)	(24.85%)
Large Corp & Others	64752	5287	8.16%	53330	7900	14.81%	49834	9944	19.95%	(14919)	(23.04%)
Sub Total [B]	66648	5626	8.44%	54770	8403	15.34%	51259	10449	20.39%	(15390)	(23.09%)
% of [B] to tot. Adv.	59.91			53.58			50.48				
Total	111240	10386	9.34%	102217	15418	15.08%	101537	17189	16.93%	(9704)	(8.72%)

*Agriculture includes Priority and Non Priority figures



Investments

(Rs. in Crore)

Particulars	As on		
	Mar 16	Dec 16	Mar 17
A. SLR			
(i) HFT	0	0	0
(ii) AFS	3883	8177	3201
(iii) HTM	26337	28305	28412
Total SLR Investment	30220	36482	31613
B. Non SLR			
(i) HFT	0	0	0
(ii) AFS	3919	5616	5667
(iii) HTM	2192	1571	1561
Total Non SLR Investment	6111	7187	7229
C. Gross Investment	36331	43668	38842
M - Duration (Total)	4.44	4.17	5.12
SLR as % of NDTL	22.36	*25.30	*21.78

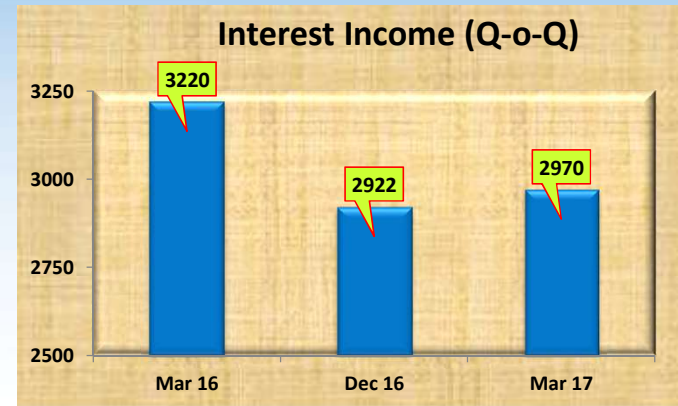
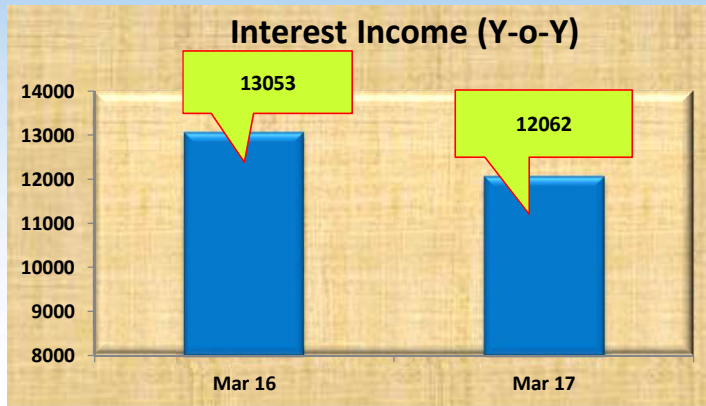
* Including CMB



Interest Earnings

(Rs. in Crore)

Particulars	Year Ended		% Growth	Quarter Ended			% Growth (Qtr)	
	Mar 16	Mar 17		Mar 16	Dec 16	Mar 17	Y-o-Y	Q-o-Q
Interest on Advances	9935	8470	(14.74%)	2396	2061	1953	(18.49%)	(5.22%)
Interest on Investment	2735	2829	3.45%	688	716	749	8.82%	4.58%
Other Interest Income	383	763	99.11%	135	145	268	98.37%	85.38%
Total Interest Income	13053	12062	(7.59%)	3220	2922	2970	(7.74%)	1.67%

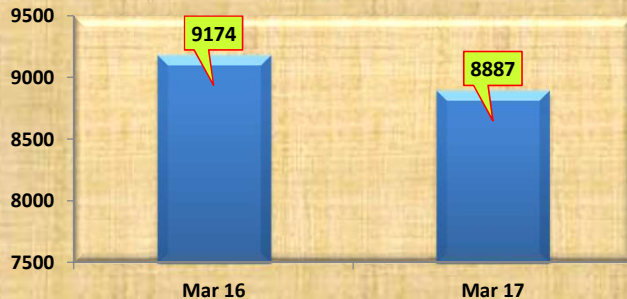


Interest Expenditure

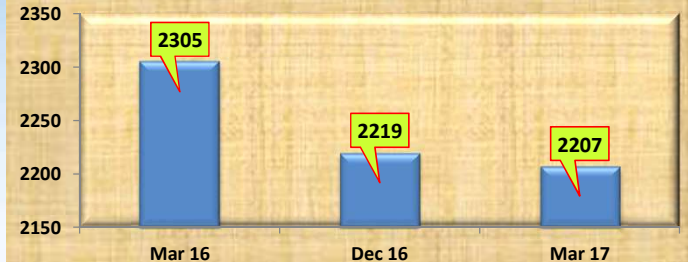
(Rs. in Crore)

Particulars	Year Ended		% Growth	Quarter Ended			% Growth[Qtr]	
	Mar 16	Mar 17		Mar 16	Dec 16	Mar 17	Y-o-Y	Q-o-Q
Interest on Deposits	8422	8076	(4.11%)	2138	2025	2006	(6.14%)	(0.92%)
Other Interest Exp.	752	812	7.88%	167	194	201	20.12%	3.21%
Total Interest Exp	9174	8887	(3.13%)	2305	2219	2207	(4.24%)	(0.56%)

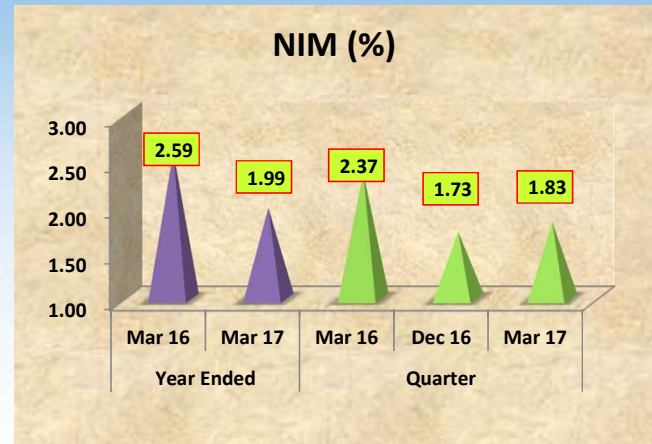
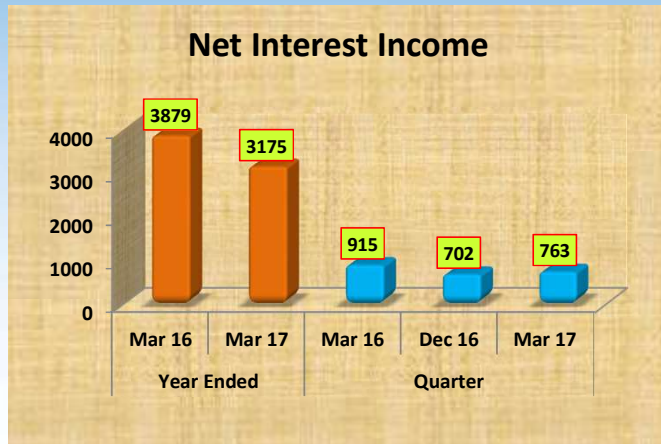
Interest Expenditure (Y-o-Y)



Interest Expenditure (Q-o-Q)



Particulars	Year Ended		Growth %	Quarter Ended			% Increase [Qtr]	
	Mar 16	Mar 17		Mar 16	Dec 16	Mar 17	Y-o-Y	Q-o-Q
Net Interest Income	3879	3175	(18.15%)	915	702	763	(16.56%)	8.73%
Net Interest Margin (%)	2.59	1.99		2.37	1.73	1.83		



Non-Interest Income

(Rs. in Crore)

Particulars	Year Ended		Growth	Quarter Ended			Growth [Qtr]	
	Mar 16	Mar 17		Mar 16	Dec 16	Mar 17	Y-o-Y	Q-o-Q
Fee Based Income	675	734	8.68%	217	170	198	(8.88%)	16.33%
Treasury Income	235	683	190.75%	99	367	153	55.32%	(58.32%)
<i>Of which</i>								
Net Profit from sale of Investment	157	581	270.01%	76	338	130	70.96%	(61.64%)
Exchange profit	78	102	30.94%	23	29	23	2.87%	(19.50%)
Recovery in written off accounts	68	38	(44.79%)	23	8	19	(19.07%)	136.72%
Miscellaneous Income	41	54	31.89%	9	7	15	73.79%	107.41%
Total Non-Interest Income	1019	1508	47.95%	347	552	384	10.74%	(30.39%)



Operating Expenditure

(Rs. in Crore)

Expenditure Item	Year Ended		% Growth	Quarter Ended			% Growth	
	Mar 16	Mar 17	Y-o-Y	Mar 16	Dec 16	Mar 17	Y-o-Y	Q-o-Q
Staff Expenses	1,541	1,807	17.28%	378	462	454	20.29%	(1.57%)
<i>of which</i>								
AS 15 Provisions	589	787	33.63%	129	193	211	63.22%	9.64%
Other Operating Expenses	1,012	1,048	3.61%	305	278	267	(12.34%)	(3.74%)
Total Op. Expenditure	2,553	2,856	11.86%	683	739	722	5.71%	(2.39%)



Profitability

(Rs. in Crore)

Particulars	Year Ended		% Growth	Quarter Ended			% Increase (Qtr)	
	Mar 16	Mar 17		Mar 16	Dec 16	Mar 17	Y-o-Y	Q-o-Q
Total Income	14072	13570	(3.57%)	3567	3474	3355	(5.94%)	(3.42%)
Total Expenses	11727	11743	0.14%	2987	2959	2929	(1.96%)	(1.02%)
Operating Profit	2345	1827	(22.09%)	579	515	426	(26.45%)	(17.26%)
Provisions & Contingencies other than taxes	1927	3970	105.98%	680	585	1833	169.80%	213.17%
Profit before tax	418	(2143)		(100)	(70)	(1407)		
Tax Expense	317	(771)		20	112	(952)		
Net Profit	101	(1373)		(120)	(183)	(455)		





Key Financial Ratios

Particulars	Year Ended		Quarter Ended		
	Mar 16	Mar 17	Mar 16	Dec 16	Mar 17
Cost of Deposits (%)	6.75	6.05	6.59	5.99	5.75
Yield on Advances (%)	10.11	8.50	9.44	8.32	7.98
Yield on Investments (%)	7.88	7.67	7.90	7.63	7.40
Cost of Funds (%)	6.12	5.56	5.97	5.46	5.29
Yield on Funds (%)	8.71	7.56	8.34	7.18	7.12
NIM (%)	2.59	1.99	2.37	1.73	1.83
Return on Equity (%)	1.39	(24.92)	(6.45)	(11.07)	(33.08)
Return on Assets (%)	0.07	(0.86)	(0.31)	(0.45)	(1.09)
Earning Per Share (Rs.) (Not annualised for quarter)	0.91	(11.75)	(1.03)	(1.56)	(3.90)
Book value Per Share (Rs.)	63.36	46.96	63.36	56.20	46.96



Capital Adequacy (Basel III)

(Rs. in Crore)

Particulars	As on		
	Mar 16	Dec 16	Mar 17
Risk Weighted Assets	101690	98792	95473
% of RWA to Gross Advances	91.41%	96.65%	94.03%
Tier I Capital	9177	8766	8601
CET I Capital	8009	7102	6953
Additional Tier I Capital	1168	1664	1648
Tier II Capital	2222	2524	2074
Total Capital Funds	11399	11290	10674
Tier I Ratio	9.02%	8.87%	9.01%
CET I Ratio	7.88%	7.19%	7.28%
Additional Tier I Ratio	1.15%	1.68%	1.73%
Tier II Ratio	2.18%	2.56%	2.17%
CRAR	11.20%	11.43%	11.18%



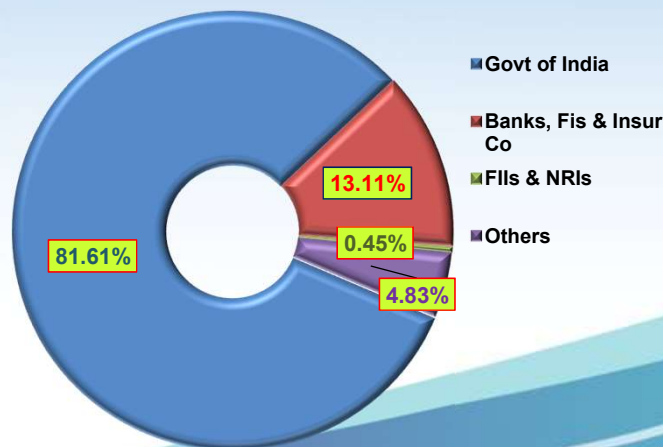
Share Holding Pattern

(Crore)

Particulars	31.03.2016		31.03.2017	
	No. of Share	% Holding	No. of Share	% Holding
Govt of India	95.35	81.61%	95.35	*81.61%
Banks, Financial & Insurance Co.	15.31	13.11%	15.31	13.11%
FIIIs & NRIs	0.54	0.46%	0.53	0.45%
Others	5.63	4.82%	5.64	4.83%
Total	116.83	100.00%	116.83	100.00%

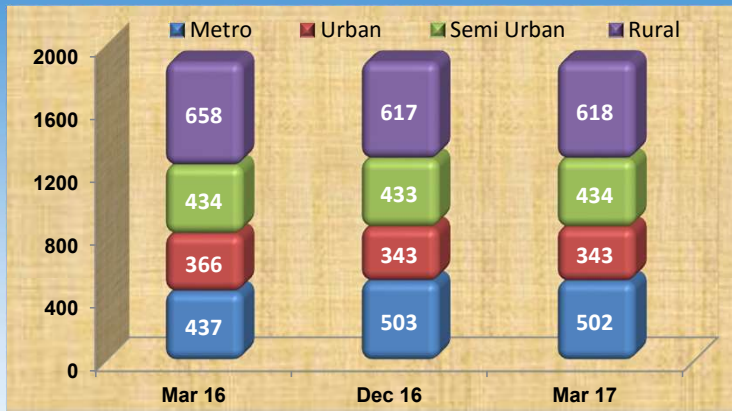
*After allotment of shares for fresh infusion of Funds of Rs. 300 Crore, the GOI holding will increase to 82.91%

As on 31.03.2017	
Share Cap (Rs. In Cr)	1,168.33
No. of Shares (Cr)	116.83
Net Worth (Rs. In Cr)	5,486.46
BV per share (Rs.)	46.96
Return on Equity (%) (Annualised)	(24.92)



Resources

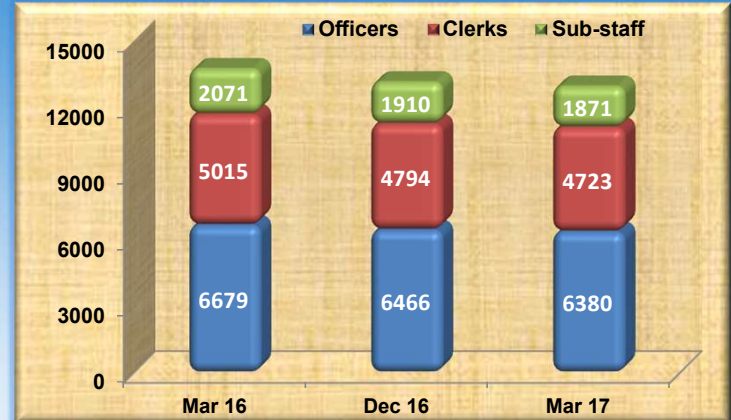
Branch Network



Category *	As on		
	Mar 16	Dec 16	Mar 17
Metro	437	503	502
Urban	366	343	343
Semi- Urban	434	433	434
Rural	658	617	618
Total Branches	1895	1896	1897

* Categorisation of Branches from Sep.16 is based on Census 2011, Hence not comparable with prior period.

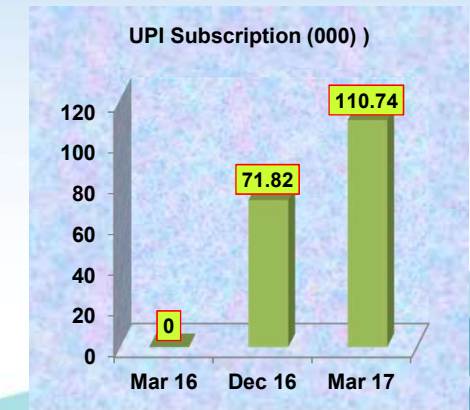
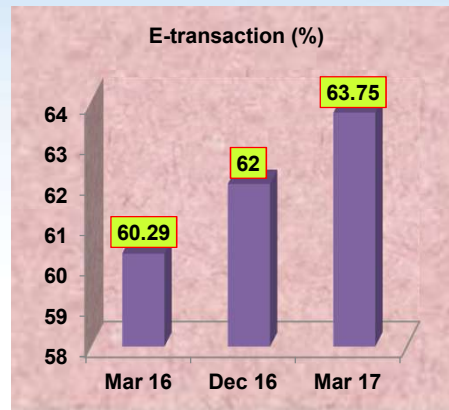
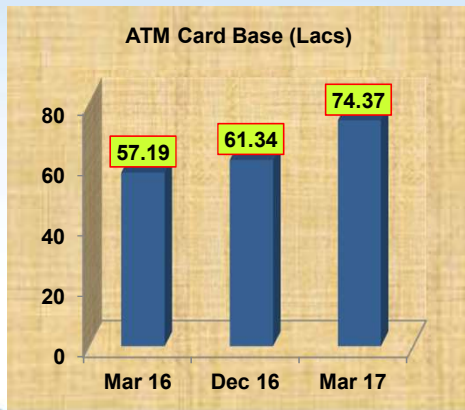
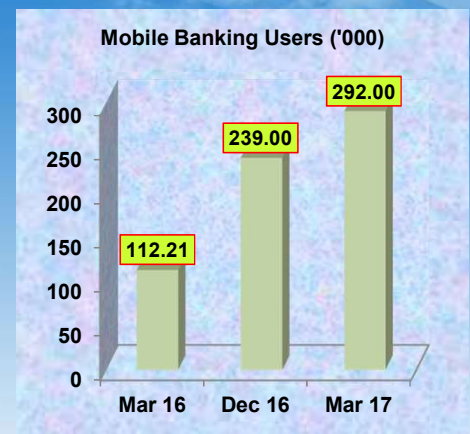
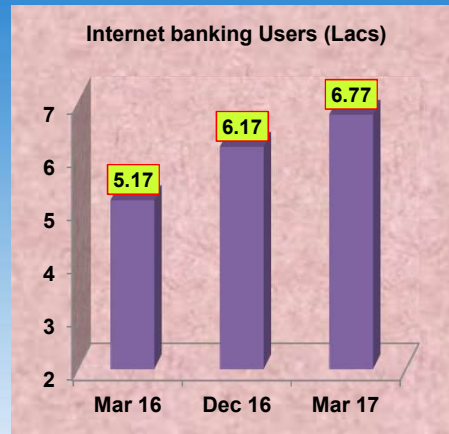
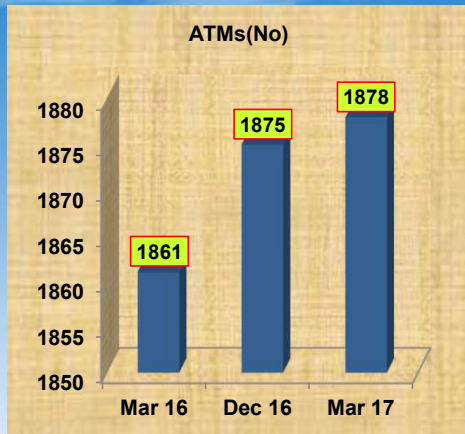
Staff Strength



Category	As on		
	Mar 16	Dec 16	Mar 17
Officers	6679	6466	6380
Clerks	5015	4794	4723
Sub-staff	2071	1910	1871
Total	13765	13170	12974



Customer Reach





बैंक ऑफ महाराष्ट्र
Bank of Maharashtra

भारत सरकार का उद्यम

एक परिवार एक बैंक

“Thank You !”