



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



AX1/ISD/STEX/62/2025-26

Date: 15th July, 2025

The General Manager Department of Corporate Services, BSE Ltd., P.J Towers, Dalal Street, Fort, Mumbai-400 001	The Vice President Listing Department, National Stock Exchange of India Ltd., Exchange Plaza, Bandra Kurla Complex, Bandra (East), Mumbai-400 051
BSE Scrip Code: 532525	NSE Scrip Code: MAHABANK

Dear Sir/ Madam,

Sub: Press Release on Performance of the Bank for the Quarter ended 30th June, 2025

Pursuant to Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find herewith the enclosed copy of Press Release with regard to the Financial Results of the Bank for the Quarter ended 30th June, 2025.

A copy of the Press release is also uploaded on the Bank's website i.e. www.bankofmaharashtra.in

Kindly take the same on your records.

Thanking you.

Yours faithfully,
For Bank of Maharashtra

(Vishal Sethia)
Company Secretary

Encl: As above



PRESS RELEASE

Date: 15th July, 2025

FINANCIAL RESULTS FOR THE QUARTER ENDED 30th JUNE, 2025

Results at a Glance

Quarter ended 30th June, 2025 vis-a-vis Quarter ended 30th June, 2024

- Total Business grew by 14.63 % to ₹ 546,143 crore.
- Total Deposits up by 14.07 % to ₹ 305,046 crore.
- CASA improved to 50.07% of Total Deposit.
- Gross Advances increased by 15.34 % to ₹ 241,097 crore.
- CD Ratio increased to 79.04%
- Gross NPA improved to 1.74 % as on 30.06.2025.
- Net NPA improved to 0.18 % as on 30.06.2025.
- Provision Coverage Ratio stood at 98.36 %.
- Net Profit up by 23.14 % to ₹ 1,593 crore.
- Operating profit increased by 12.01 % to ₹ 2,570 crore.
- Net Interest Income increased by 17.60 % to ₹ 3,292 crore.
- Net Interest Margin (NIM) stood at 3.95 % as on 30.06.2025.
- Cost to Income Ratio improved to 37.57 %.
- Return on Assets (ROA) improved to 1.80 %.
- Return on Equity (RoE) stood at 23.00 %.
- CRAR improved to 20.06 % of which Tier I is 16.63 %.



Profitability

- Net Profit up by 23.14 % to ₹ 1,593 crore in Q1FY26 on Y-o-Y basis as against ₹ 1,293 crore for Q1FY25.
- Operating Profit improved to ₹ 2,570 crore for Q1FY26 as against ₹ 2,294 crore for Q1FY25.
- Net Interest Income (NII) grew by 17.60 % on Y-o-Y basis to ₹ 3,292 crore in Q1FY26 as against ₹ 2,799 crore for Q1FY25.
- Fee based income increased by 8.49 % on Y-o-Y basis to ₹ 399 crore for Q1FY26.
- Cost to Income Ratio improved to 37.57 % for Q1FY26 as against 37.87% for Q1FY25.
- Return on Assets (ROA) improved to 1.80 % for Q1FY26 as against 1.72 % for Q1FY25.
- Return on Equity (ROE) stood at 23.00 % for Q1FY26 against 27.62 % for Q1FY25.

Advances

- Gross Advances grew by 15.34 % on Y-o-Y basis to ₹ 241,097 crore in Q1FY26 as against ₹ 209,031 crore in Q1FY25.
- RAM (Retail, Agri. & MSME) Business improved to 62.10% of Gross Advances. Retail advances grew by 35.37 % to ₹ 71,966 crore on Y-o-Y basis. MSME advances grew by 5.65 % on Y-o-Y basis to ₹ 44,967 crore.

Capital Adequacy:

- Total Basel III Capital adequacy ratio improved to 20.06% with Common Equity Tier1 ratio of 15.62 % for Q1FY26.

Asset quality:

- Gross NPA improved to 1.74 % as on 30.06.2025 against 1.85% as on 30.06.2024. The same was 1.74% as on 31.03.2025.
- Net NPA improved to 0.18 % as on 30.06.2025 against 0.20 % as on 30.06.2024. The same was 0.18% as on 31.03.2025.
- Provision Coverage ratio stood at 98.36 % as on 30.06.2025 as against 98.36% as on 30.06.2024. The same was 98.26 % as on 31.03.2025.



Top Line Business

(₹ in crore)

Particulars	As on		Growth (%)
	Jun 24	Jun 25	Y-o-Y
Total Business	476,447	546,143	14.63
Deposits	267,416	305,046	14.07
of which CASA	133,334	152,738	14.55
CASA Share (%) to Total Deposit	49.86	50.07	
Gross Advances	209,031	241,097	15.34

Profitability

(₹ in crore)

Particulars	Quarter Ended			Change (%)
	Jun 24	Mar 25	Jun 25	Y-o-Y
Total Income	6,769	7,711	7,879	16.40
Total Expenses	4,474	5,192	5,309	18.66
Operating Profit	2,294	2,520	2,570	12.03
Provisions & Cont. other than taxes	950	983	867	(8.74)
Profit before tax	1,344	1,536	1,703	26.71
Tax Expense	50	43	110	120
Net Profit	1,293	1,493	1,593	23.20

Balance Sheet

(₹ in crore)

LIABILITIES	As on	
	Jun 24	Jun 25
Capital	7,081	7,692
Reserves and Surplus	14,083	22,501
Deposits	267,416	305,046
Borrowings	9,448	23,730
Other Liabilities & Provisions	7,204	8,324
TOTAL	305,232	367,293
ASSETS		
Cash and Balances with Reserve Bank of India	14,350	23,291
Balances with Banks and Money at Call & Short Notice	142	3,460
Investments	76,374	93,779
Advances (Net)	205,573	237,326
Fixed Assets	2,245	2,894
Other Assets	6,548	6,543
TOTAL	305,232	367,293

A presentation for investor is being separately placed on the Bank's website
www.bankofmaharashtra.in