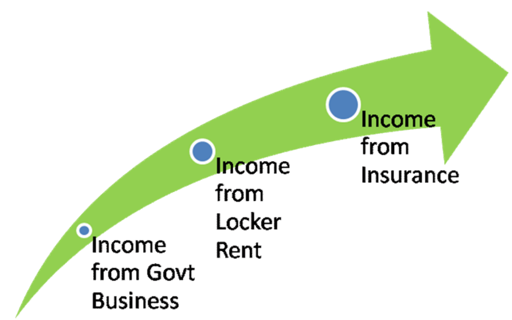
बैंक ऑफ महाराष्ट्र
Bank of Maharashtra
भारत सरकार का उद्यम
एक परिवार एक बैंक

Financial Results for Quarter/Nine Months ended 31st December 2017



SMALL STEPS TOWARDS BIG CHANGE

Performance Highlights (Y-o-Y) (Nine Months)

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Cash Recoveries+Upgradation

174.66%

Provision Coverage Ratio

1130 BPS

TOTAL OPERATING EXP

10.79%

BURDEN

14.49 %

COST OF FUNDS

66 BPS

Assets & Liabilities- An Overview

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₹ in Crore

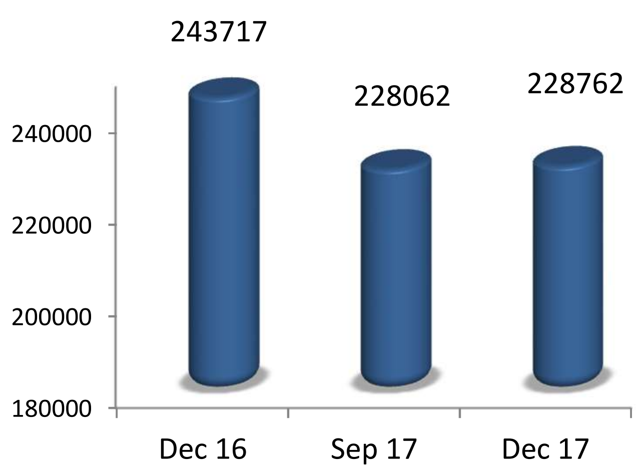
LIABILITIES	As on			% Growth	
	31.12.2016	30.09.2017	31.12.2017	Y-o-Y	Q-o-Q
Capital	1168	1257	1380	18.11%	9.78%
Reserves and Surplus	6689	5949	5523	(17.42%)	(7.15%)
Deposits	141500	135097	133593	(5.59%)	(1.11%)
Borrowings	8752	5844	5825	(33.45%)	(0.33%)
Other Liabilities & Provisions	4358	3500	3969	(8.92%)	13.41%
TOTAL	**162468**	**151647**	**150290**	(7.50%)	(0.89%)
ASSETS					
Cash and Balances with Reserve Bank of India	10629	18136	12722	19.69%	(29.85%)
Balances with Banks and Money at Call and Short	1953	1024	74	(96.22%)	(92.79%)
Investments	43561	37192	40490	(7.05%)	8.87%
Advances	97089	86662	87666	(9.71%)	1.16%
Fixed Assets	1598	1523	1493	(6.62%)	(2.00%)
Other Assets	7638	7110	7847	2.73%	10.36%
TOTAL	**162468**	**151647**	**150290**	(7.50%)	(0.89%)

Topline - Business

₹ in Crore

Particulars	As on			% Growth	
	Dec 16	Sep 17	Dec 17	Y-o-Y	Q-o-Q
Total Business	243717	228062	228762	(6.14%)	0.31%
Deposits	141500	135097	133593	(5.59%)	(1.11%)
of which CASA	*60195*	*59788*	*59927*	(0.44%)	0.23%
CASA Share (%)	42.54%	*44.26%*	*44.86%*		
Gross Advances	102217	92965	95169	(6.89%)	2.37%
Gross Investment	43668	37466	40949	(6.23%)	9.30%

Business Mix [Rs in crore]



Deposits & Advances

₹ in Crore

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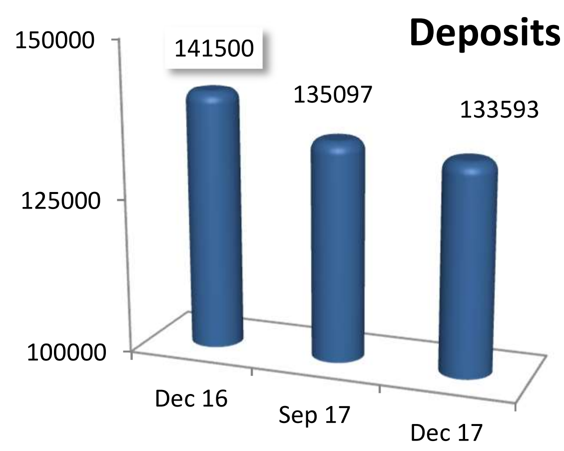

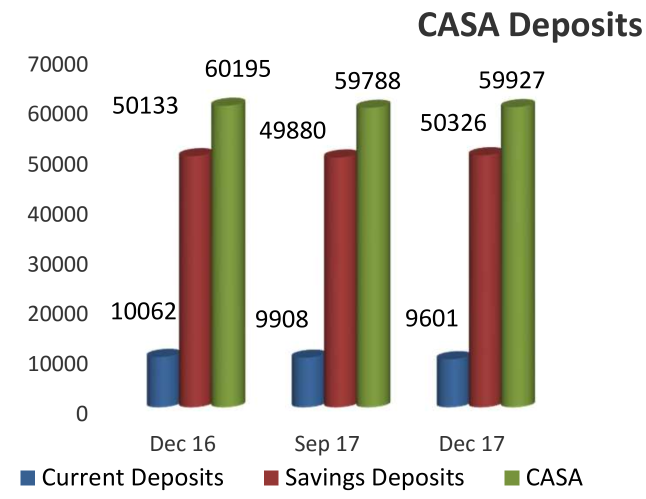

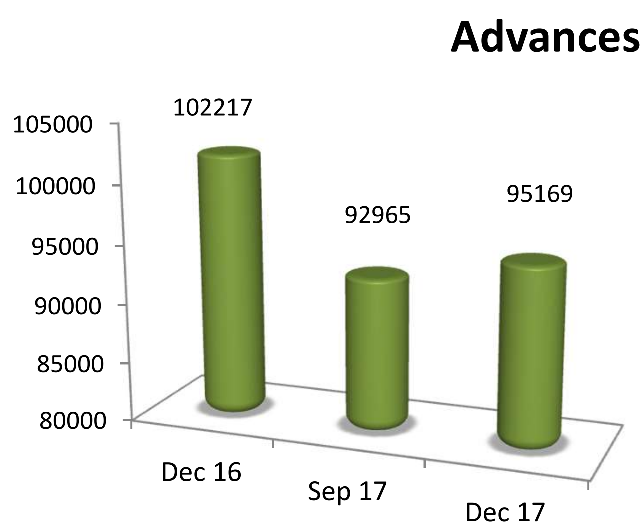

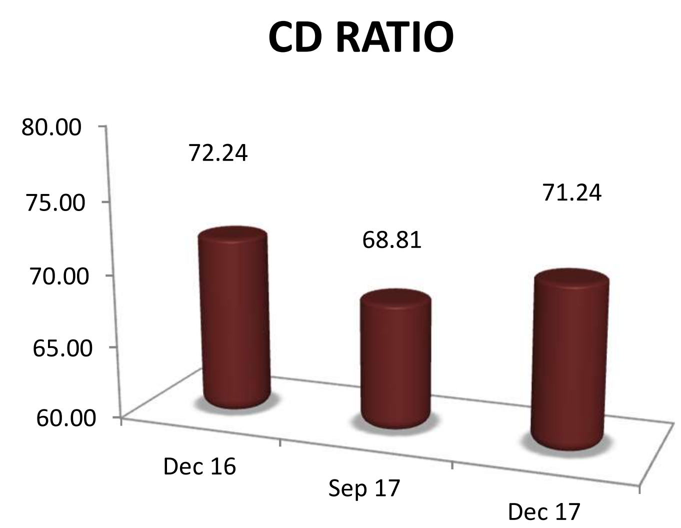

Advances

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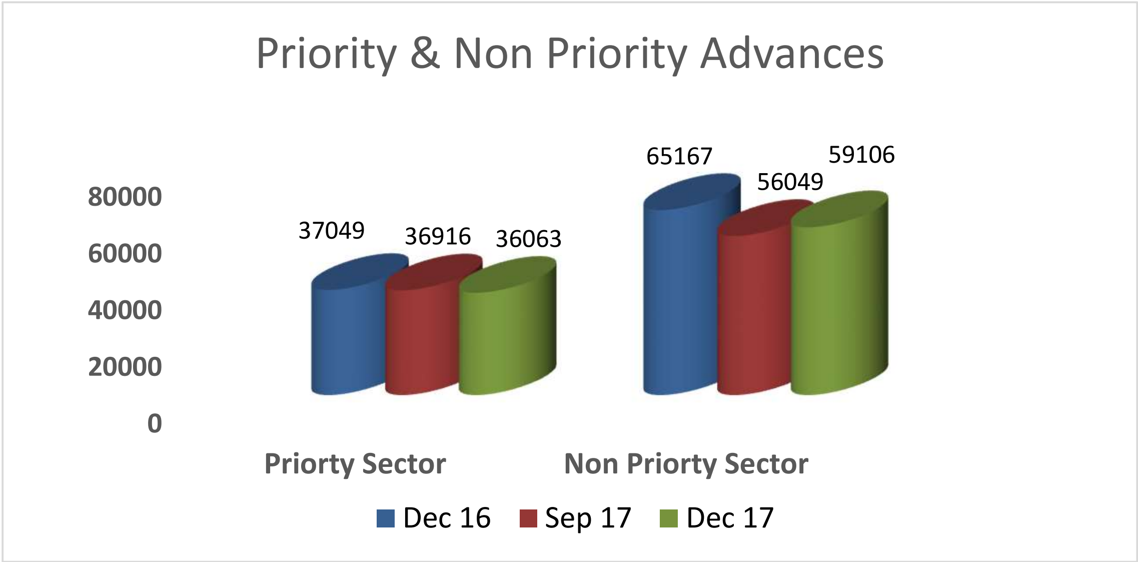
₹ in Crore

Particulars	As on			% Growth	
	Dec 16	Sep 17	Dec 17	Y-o-Y	Q-o-Q
Gross Advances	102217	92965	95169	(6.89%)	2.37%
of which					
Priorty Sector	37049	36916	36063	(2.66%)	(2.31%)
Non-Priorty Sector	65167	56049	59106	(9.30%)	5.45%



Advances

Bank of Maharashtra

बैंक ऑफ महाराष्ट्र

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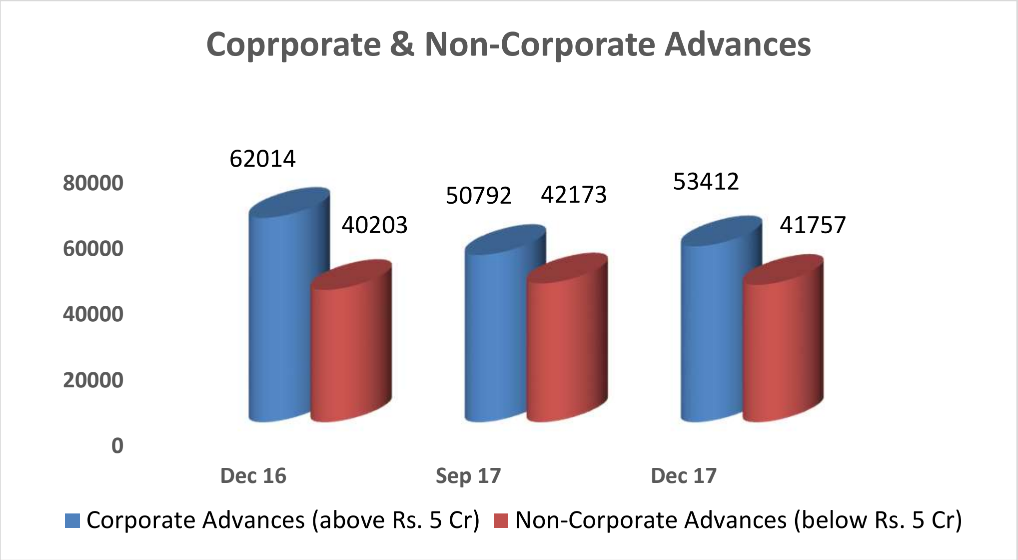
₹ in Crore

Particulars	Ason						% Growth	
	Dec 16		Sep 17		Dec 17		Y-o-Y	Q-o-Q
Gross Advances	102217		92965		95169		(6.89%)	2.37%
of which								
	Amount	**%**	**Amount**	**%**	**Amount**	**%**		
Corporate/Wholesale Advances(Adv above Rs. 5 Cr)	62014	61	50792	55	54524	57	(12.08%)	7.35%
Non-Corporate Advances (Adv up to Rs.. 5Cr)	40203	39	42173	45	40645	43	1.10%	(3.62%)



Advances : Priority Sector

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₹ in Crore

	Dec 16		Sep 17		Dec 17		Growth Y-o-Y		Growth Q-o-Q	
PARTICULARS	Adv	% to ANBC	Adv	% to ANBC	Adv	% to ANBC	Amt	%	Amt	%
ANBC	106172		106135		106046		(126)	(0.12%)	(89)	(0.08%)
Priorty Sector (including investment)	40394	38.05%	40071	37.75%	39163	36.93%	(1231)	(3.05%)	(908)	(2.27%)
Priorty Sector (excluding investment)	37049	34.90%	36916	34.78%	36063	34.01%	(986)	(2.66%)	(853)	(2.31%)
of which										
Agriculture	15204	14.32%	15678	14.77%	14956	14.10%	(248)	(1.63%)	(722)	(4.61%)
MSME (Priority)	14782	13.92%	14461	13.63%	14340	13.52%	(442)	(2.99%)	(121)	(0.84%)
Others	7063	6.65%	6777	6.39%	6767	6.38%	(296)	(4.19%)	(10)	(0.15%)
RIDF	3345	3.15%	3155	2.97%	3100	2.92%	(245)	(7.32%)	(55)	(1.74%)

Advances : Retail Sector

₹ in Crore

Particulars	As on			% Growth	
	Dec 16	Sep 17	Dec 17	Y-o-Y	Q-o-Q
Total Retail Credit	**12818**	**13303**	**13537**	5.61%	1.76%
of which					
Housing	10717	10687	10748	0.29%	0.58%
Education	874	969	982	12.30%	1.29%
Vehicle	617	915	980	58.91%	7.20%
Others	610	732	827	35.46%	12.85%

Advances : MSME Sector

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₹ in Crore

Particulars	As on			Growth	
	Dec 16	Sep 17	Dec 17	Y-o-Y	Q-o-Q
MSME Advances (Priority + Non-Priority)	**20554**	**18838**	**18514**	(9.93%)	(1.72%)
Manufacturing	6001	5531	5594	(6.78%)	1.14%
Services	14553	13307	12920	(11.22%)	(2.91%)
Total	**20554**	**18838**	**18514**	(9.93%)	(1.72%)
Micro	10512	10041	10004	(4.83%)	(0.37%)
Small	8602	7621	7316	(14.95%)	(4.00%)
Medium	1440	1176	1194	(17.08%)	1.53%

Funded Exposure to Select Sectors

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₹ in Crore

Sector	Dec 16 Amount	Sep 17 Amount	Dec 17 Amount	% Growth Y-o-Y	% Growth Q-o-Q
CRE	6477	4730	4934	(23.82%)	4.33%
NBFC	14022	9498	10832	(22.75%)	14.05%
Infra.	12746	9230	10419	(18.26%)	12.88%
of which Power	*7560*	*4542*	4737	(37.34%)	4.29%
Telecom	*181*	*356*	1249	590.32%	250.41%
Roads	*3206*	*2763*	2716	(15.27%)	(1.69%)
Ports	*369*	*334*	341	(7.41%)	2.14%
Others	*1431*	*1235*	1376	(3.89%)	11.42%
Total	**33246**	**23457**	**26185**	(21.24%)	11.63%

Break-up of exposure to Power Sector

Particulars	Central Govt.	State Govt.	Private	Total
Exposure as on 31.12.17	524	1365	2848	**4737**

Assets Quality

₹ in Crore

Particulars	Ason						% Rise	
	Dec 16		Sep 17		Dec 17			
	Amount	% of G Adv	Amount	% of G Adv	Amount	% of G Adv	Y-o-Y	Q-o-Q
Standard	86799	84.92%	75726	81.46%	77041	80.95%	(11.24%)	1.74%
Sub-Standard	8024	7.85%	4067	4.38%	4011	4.21%	(50.02%)	(1.40%)
Doubtful	6932	6.78%	12985	13.97%	13858	14.56%	99.93%	6.73%
Loss	462	0.45%	187	0.20%	260	0.27%	(43.81%)	38.60%
Total NPA	**15418**	**15.08%**	**17239**	**18.54%**	**18128**	**19.05%**	**17.58%**	**5.16%**
Total Advances	**102217**		**92965**		**95169**			
Provision Coverage Ratio (including TWO)	**42.10%**		**49.69%**		**53.40%**			
Provision Coverage Ratio (excluding TWO)	**32.95%**		**36.37%**		**41.26%**			

Movement Of NPA

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₹ in Crore

Particulars	Period Ended		
	Dec 16	Sep 17	Dec 17
Opening Gross NPA	10386	17189	17189
Less Cash Recoveries*	477	1015	1325
Less Upgradation	125	297	329
Less Write Off	552	1684	1817
Total Reduction [A]	1154	2996	3471
Add Slippages	6105	2511	3857
Add Variation	81	536	553
Total Addition [B]	6186	3047	4411
Gross NPA	15418	17239	18128
Gross NPA [%]	15.08%	18.54%	19.05%
Net NPA	10359	10990	10670
Net NPA [%]	10.67%	12.68%	12.17%
Delinquacy Ratio (%)	6.07%	2.98%	4.57%
Credit Cost (%)	2.66%	4.35%	4.89%

*Recoveries under (Dec 2017): OTS - Rs. 248.66 Cr
Karjmukti Scheme - Rs. 1.55 Cr

Sector-wise Credit Deployment & NPA

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₹ in Crore

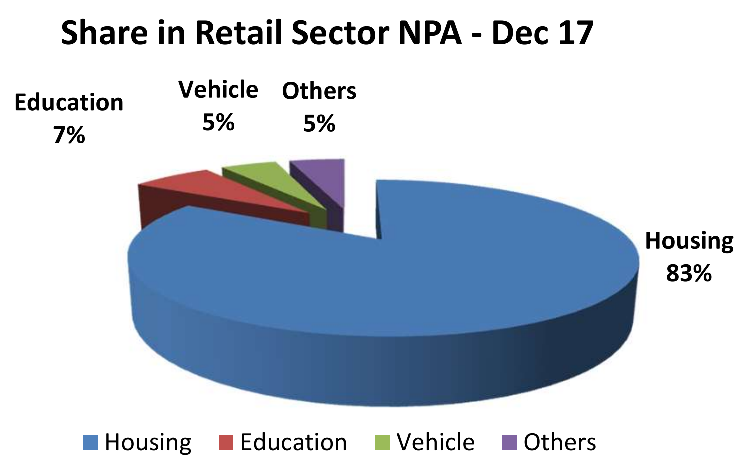
Sectors	As on								
	Dec 2016			Sep 2017			Dec 2017		
	Adv	Sector NPA	Sector NPA %	Adv	Sector NPA	Sector NPA %	Adv	Sector NPA	Sector NPA %
Agriculture*	15204	1896	12.47%	15678	2282	14.56%	14956	2331	15.59%
Retail	12818	565	4.41%	13303	667	5.01%	13537	665	4.91%
SME	19114	4554	23.83%	17662	4283	24.25%	17320	4149	23.95%
Sub Total [A]	**47135**	**7015**	**14.88%**	**46643**	**7232**	**15.51%**	**45813**	**7145**	**15.60%**
% of [A] to Tot. Adv.	46.11	45.50		50.17	41.95		48.14	39.41	
Medium	1440	503	34.90%	1176	440	37.41%	1194	447	37.47%
Large Corp & Others	53641	7900	14.73%	45146	9567	21.19%	48162	10536	21.88%
Sub Total [B]	**55081**	**8403**	**15.26%**	**46322**	**10007**	**21.60%**	**49356**	**10983**	**22.25%**
% of [B] to Tot.	53.89	54.50		49.83	58.05		51.86	60.59	
Total	**102217**	**15418**	**15.08%**	**92965**	**17239**	**18.54%**	**95169**	**18128**	**19.05%**

*Agriculture includes Priority and Non-priority figures

Retail Sector-NPA

₹ in Crore

Sector	As on Dec 2016			As on Sep 2017			As on Dec 2017		
	G Adv	Sector NPA	Sector NPA %	G Adv	Sector NPA	Sector NPA %	G Adv	Sector NPA	Sector NPA %
Total Retail Credit	12818	564	4.40%	13303	666	5.00%	13537	665	4.92%
of which									
Housing	10717	438	4.09%	10687	504	4.72%	10748	508	4.72%
Education	874	59	6.73%	969	88	9.12%	982	90	9.21%
Vehicle	617	40	6.43%	915	38	4.18%	980	37	3.74%
Others	610	27	4.46%	732	35	4.72%	827	31	3.70%



Suit Filed Accounts

₹ in Crore

Particulars	Number of Accounts as on 31.12.17	Amount as on 31.12.17	Recovery FY 16-17	Recovery H.Y. ended 30.09.17	Recovery FY 17-18 (till 31.12.2017)
SUIT FILED	2389	9339.19	21.74	11.56	22.75
DECREED	1156	1488.46	31.71	16.47	25.12
SARFAESI [13(2)]	8544	7196.04	646.82	304.23	339.45
NCLT (Including A/cs in RBI lists)	37	6743.62	0	0	16.07

Willful Defaulters

Particulars	FY 16-17		Half year ended 30.09.17		FY 17-18 (till 31.12.17)	
	Number	Amount	Number	Amount	Number	Amount
Total Number of Cases	**94**	821.75	104	862.7	137	985.16
Suit Filed	**94**	821.75	104	862.7	137	985.16
FIR	**66**	661.97	68	681.71	101	806.17
SARFAESI Action Initiated	**65**	723.05	75	768.15	78	871.36
NCLT	**0**	0	0	0	0	0

Details of NCLT Cases

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₹ in Crore

Particulars	List 1	List 2	Total
	Amount	Amount	Amount
Number of Accounts (No.)	10	10	20
Balance as on quarter end	4185	1947	6132
Total Security	6683	2542	9225
Secured Balance	4029	1805	5835
Unsecured Balance	155	142	297
Provision held for the Quarter	2309	915	3223
Provision required as per IRAC till period end	1859	708	2567
Additional Provision required till period end under IBC	0	0	0
Provision required as per IRAC till 31.03.18	2055	765	2820
Additional Provision required till 31.03.18 under IBC	225	206	431
Provision Coverage as on 31.12.17 in these accounts (including TWO)	55.17%	46.97%	52.57%

Watchlist Accounts & Slippages

₹ in Crore

Particulars	Dec 16		Sep 17		Dec 17	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
SMA-1	65367	9739	58337	6969	79408	6658
SMA-2	136845	6528	215482	6262	185488	7333
Total	202212	16267	273819	13231	264896	13991
Slippages during Qtr		1718		1025		1536
% of Slippage		10.56%		7.75%		10.98%

Types of Restructuring

₹ in Crore

Details of Restructured Accounts as on 31.12.2017	Standard		NPA		TOTAL	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
CDR	2	102	13	857	15	959
SDR	1	98	22	3590	23	3689
Outside SDR	1	147	1	86	2	232
S4A	5	390	0	0	5	390
Sub-Total	9	738	36	4533	45	5271
5/25	6	1337	4	1483	10	2820

Movement of Standard Restructured Advances

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₹ in Crore

Particulars	As on		
	Dec 16	Sep-17	Dec-17
Opening Standard Restrrucutured Advances	4395.48	2395.1	2395.1
Add: Additions in Restructured Accounts	432.07	49.86	48.61
Add: Upgradations	3.87	2.82	1.24
Less: Downgradations	1071.32	20.63	60.95
Less: Ceased to attract	406.03	182.57	401.02
Add/Less: Additional Disbursment/Repayment/ Write Off/ Sale to ARC	-92.33	-61.05	-315.25
Closing Restructured Standard Advances	3261.74	2183.53	1667.73

Investments (Gross)

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₹ in Crore

Particulars	As on			% Growth	
	Dec 16	Sep 17	Dec 17	Y-o-Y	Q-o-Q
A. SLR					
(i) HFT	0	0	109		
(ii) AFS	8177	5282	7846	(4.04%)	48.56%
(iii) HTM	28305	27605	27415	(3.14%)	(0.69%)
Total SLR Investment	**36482**	**32887**	**35370**	**(3.05%)**	**7.55%**
B. Non SLR					
(i) HFT	0	1	23		
(ii) AFS	5616	3018	4325	(22.98%)	43.34%
(iii) HTM	1571	1561	1231	(21.64%)	(21.14%)
Total Non SLR Investment	**7187**	**4579**	**5579**	**(22.37%)**	**21.84%**
C. Gross Investment	**43668**	**37466**	**40949**	(6.23%)	9.30%
M - Duration (Total)	**4.17**	**5.40**	**5.35**		
SLR Investment as % of NDTL	**25.30**	**23.98**	**25.75**		

Investments (Net)

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₹ in Crore

Particulars	As on			% Growth	
	Dec 16	Sep 17	Dec 17	Y-o-Y	Q-o-Q
Government Securities	37961	34403	36449	(3.98%)	5.95%
Shares	271	354	402	48.29%	13.59%
Debentures & Bonds	1686	1664	2069	22.71%	24.34%
Subsidiaries & JVs	73	73	73	0.00%	0.00%
Others	3569	697	1496	(58.07%)	114.60%
Net Investments	43561	37192	40490	(7.05%)	8.87%

Particulars	Dec 16	Sep 17	Dec 17
Security Receipts	102.28	259.27	258.99
DISCOM Bonds	476.80	467.58	461.58
Credit Conversion Invst	623.94	739.81	1241.81
NPI	117.80	687.14	735.72
Of which			
NPI-Investment	86.30	130.73	143.18
NPI-credit Conversion	31.50	556.41	592.54
MTM on security Receipts	98.57	255.56	255.28
Prov. For DISCOM BONDS	75.74	132.68	131.69

Profitability

₹ in Crore

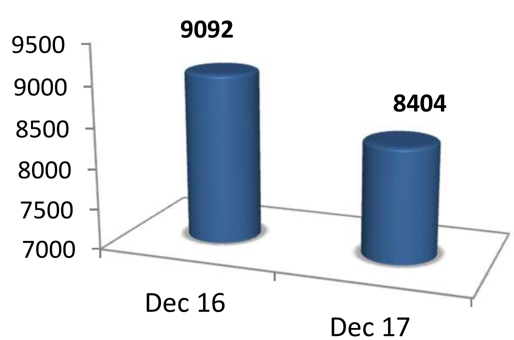
Particulars	Nine Months Ended		Quarter Ended			% Increase (Qtr)	
	Dec 16	Dec 17	Dec 16	Sep 17	Dec 17	Y-o-Y	Q-o-Q
Total Income	10215	9508	3474	3304	2995	(13.80%)	(9.36%)
Total Expenses	8814	7863	2959	2612	2575	(12.97%)	(1.40%)
Operating Profit	**1401**	**1645**	**515**	**692**	**419**	**(18.57%)**	**(39.38%)**
Provisions & Contingencies other	2137	3417	585	791	1474	151.80%	86.38%
Profit before tax	**(736)**	**(1772)**	**(70)**	**(99)**	**(1055)**		
Tax Expense	181	**(740)**	112	**(76)**	**(458)**		
Net Profit	**(917)**	**(1032)**	**(183)**	**(23)**	**(597)**		

Interest Earnings

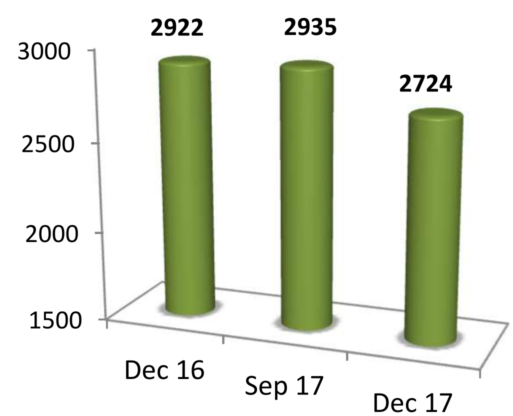
₹ in Crore

Particulars	Nine Months Ended		Quarter Ended			% Growth(Qtr)	
	Dec 16	Dec 17	Dec 16	Sep 17	Dec 17	Y-o-Y	Q-o-Q
Interest on Advances	6517	5457	2061	1876	1757	(14.74%)	(6.32%)
Interest on Investment	2081	2175	716	735	720	0.52%	(2.05%)
Other Interest Income	494	773	145	324	248	71.02%	(23.67%)
Total Interest Income	**9092**	**8404**	**2922**	**2935**	**2724**	**(6.75%)**	**(7.17%)**

Interest Income (Nine Months)



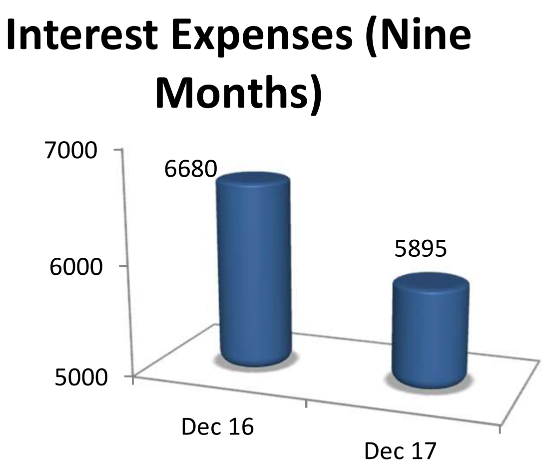
Interest Income (Qtr)

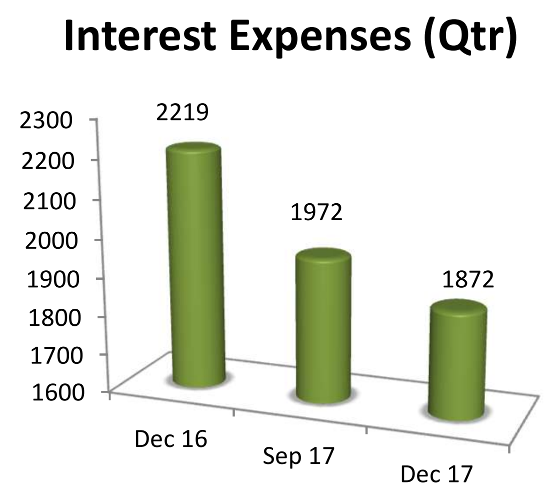


Interest Expenditure

₹ in Crore

Particulars	Nine Months Ended		Quarter Ended			% Growth (Qtr)	
	Dec 16	Dec 17	Dec 16	Sep 17	Dec 17	Y-o-Y	Q-o-Q
Interest on Deposits	6069	5450	2025	1827	1732	(14.45%)	(5.16%)
Other Interest Exp.	611	446	194	145	139	(28.25%)	(3.90%)
Total Interest Exp	**6680**	**5895**	**2219**	**1972**	**1872**	**(15.66%)**	**(5.06%)**





NII & NIM

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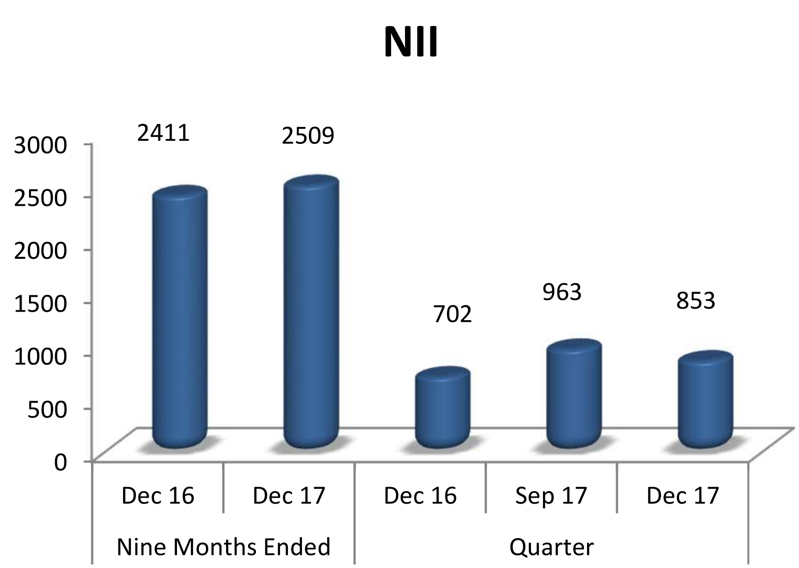
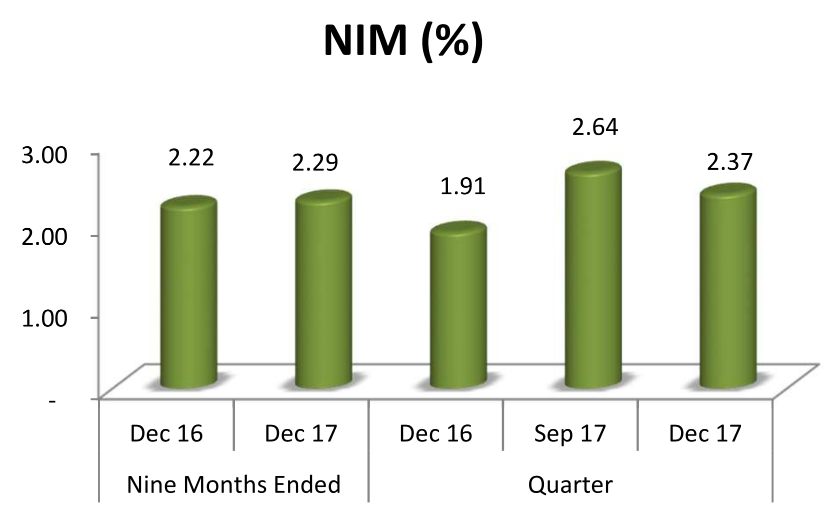
Bank of Maharashtra
भारत सरकार का उद्यम
एक परिवार एक बैंक

₹ in Crore

Particulars	Nine Months Ended		Quarter Ended			% Growth (Qtr)	
	Dec 16	Dec 17	Dec 16	Sep 17	Dec 17	Y-o-Y	Q-o-Q
Net Interest Income	2411	2509	702	963	853	21.43%	(11.48%)
NIM (%) (on Avg Interest Assets)	2.22	2.29	1.91	2.64	2.37		





Non-Interest Income

₹ in Crore

Particulars	Nine Months Ended		Quarter Ended			% Increase (Qtr)	
	Dec 16	Dec 17	Dec 16	Sep 17	Dec 17	Y-o-Y	Q-o-Q
Fee Based Income	536	529	170	185	172	1.01%	(7.12%)
Of which							
Fee Income from Govt. Business	14	14	5	6	4	(20.00%)	(33.33%)
Fee Income from Advances	293	274	86	91	82	(4.65%)	(9.89%)
Other Fee Income	229	241	78	88	85	8.97%	(3.41%)
Treasury Income	530	431	367	152	63	(82.75%)	(58.33%)
Of which							
Net Profit from sale of Investment	451	347	338	124	35	(89.68%)	(71.89%)
Exchange profit	79	84	29	28	28	(1.69%)	2.19%
Recovery in written off accounts	19	69	8	13	30	276.11%	119.75%
Miscellaneous Income	39	75	7	18	6	(23.13%)	(68.79%)
Total Non-Interest Income	**1124**	**1104**	**552**	**369**	**270**	**(51.08%)**	**(26.76%)**

Operating Expenditure

₹ in Crore

Expenditure Item	Nine Months Ended		Quarter Ended			% Increase (Qtr)	
	Dec 16	Dec 17	Dec 16	Sep 17	Dec 17	Y-o-Y	Q-o-Q
Staff Expenses	1353	1219	462	381	446	(3.48%)	16.80%
of which							
AS15	575	439	193	136	170	(27.80%)	1.50%
Other Operating Expenses	781	749	278	259	258	(7.17%)	(0.32%)
Total Op. Expenditure	**2134**	**1968**	**739**	**640**	**703**	**(4.87%)**	**9.88%**

Other Operating Expenditure

₹ in Crore

Expenditure Item (Excl Staff Exp)	Nine Months Ended		Quarter Ended			% Increase (Qtr)	
	Dec 16	Dec 17	Dec 16	Sep 17	Dec 17	Y-o-Y	Q-o-Q
Rent, taxes, lighting	145.46	148.75	48.06	51.24	47.50	(1.17%)	(7.30%)
Printing & Stationery	14.75	14.23	5.50	3.53	5.31	(3.45%)	50.42%
Advt. & Publicity	10.95	9.72	4.36	3.22	2.95	(32.34%)	(8.39%)
Depreciation on fixed assets	84.88	74.83	30.85	24.44	27.55	(10.70%)	12.73%
Directors Fees & Expenses	0.72	0.41	0.26	0.14	0.09	(65.38%)	(35.71%)
Auditors Fees	14.24	10.04	4.75	0.27	4.42	(6.95%)	1537.04%
Law Charges	11.38	12.36	3.87	4.28	4.02	3.88%	(6.07%)
Postage, Telegram, Telephone etc.	29.72	27.17	10.43	8.50	9.07	(13.04%)	6.71%
Repairs & Maintenance	61.64	66.04	22.75	25.31	25.30	11.21%	(0.04%)
Insurance	99.45	101.91	32.00	34.07	33.09	3.41%	(2.88%)
Other Expenditure	307.78	283.76	115.00	103.74	98.60	(14.26%)	(4.95%)
Total Non-int. Exp.	**780.97**	**749.22**	**277.83**	**258.74**	**257.90**	**(7.17%)**	**(0.32%)**

Provisions & Contingencies

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₹ in Crore

Particulars	Nine Months Ended		Quarter Ended		
	Dec 16	Dec 17	Dec 16	Sep 17	Dec 17
Non Performing Assets	2057	3336	532	835	1344
Standard/Restructured Assets	40	(64)	42	30	(62)
Depreciation on Investments	(11)	94	14	(4)	108
Non-performing Investment	14	19	1	1	6
Other provisions (net of write back)	37	30	(3)	(71)	78
Provision & Contingencies other than taxes	**2137**	**3417**	**585**	**791**	**1474**
Income Tax (net of DTA & write back)	181	(740)	112	(76)	(458)
Total Provisions	**2318**	**2677**	**697**	**715**	**1016**

Key Financial Ratios

Particulars	Nine Months Ended		Quarter Ended		
	Dec 16	Dec 17	Dec 16	Sep 17	Dec 17
Cost of Deposits (%)	6.17	5.41	5.99	5.44	5.22
Yield on Advances (%)	8.66	7.99	8.32	8.45	7.81
Yield on Investments (%)	7.77	7.29	7.63	7.29	7.26
Cost of Funds (%)	5.65	4.99	5.46	5.01	4.80
Yield on Funds (%)	7.69	7.11	7.18	7.46	6.99
NIM (%)	2.22	2.29	1.91	2.64	2.37
Return on Equity (%)	(18.54)	(35.10)	(11.07)	(1.92)	(58.08)
Return on Assets (%)	(0.78)	(0.87)	(0.45)	(0.06)	(1.53)
Earning Per Share (Rs) (Not annualised)	(7.85)	(8.44)	(1.56)	(0.19)	(4.65)
Book value Per Share (Rs)	56.20	31.41	56.20	39.38	31.41

Resources

Category of Branch	As on		
	Dec 16	Sep 17	Dec 17
Metro	503	492	482
Urban	343	340	336
Semi- Urban	433	434	428
Rural	617	617	617
Total Branches	**1896**	**1883**	**1863**

Category of Staff	As on		
	Dec 16	Sep 17	Dec 17
Officers	6466	6491	6389
Clerks	4794	4784	4756
Sub-staff	1910	1796	1775
Total	**13170**	**13071**	**12920**

Consolidation & Rationalisation of Zones/ Branches	Planned for FY18	Actual upto 30.09.2017	Actual upto 31.12.2017
No. Of Branches consolidated	65	14	34
No. Of Zones consolidated	8	3	3

Digital Footprints

No. of Registered Users (in lakhs)	Dec 16 (Qtr)	Sep 17 (Qtr)	Dec 17 (Qtr)
	No.	No.	No.
Maha Mobile	2.39	3.59	4.03
UPI	0.38	0.69	0.72
Internet Banking	6.17	7.18	7.37
ATM (cards issued)	61.33	68.31	69.49
BHIM	NA	5.77	5.66

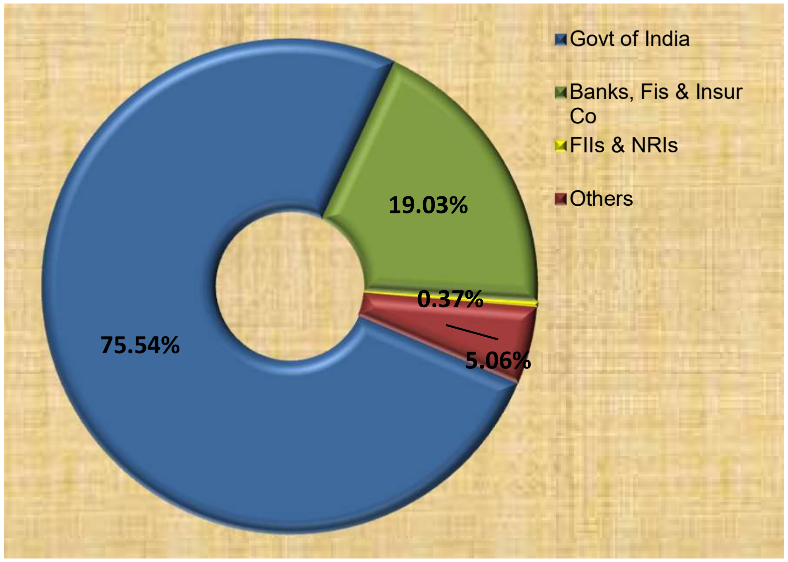
Transactions	Dec 16 (Qtr)		Sep 17 (Qtr)		Dec 17 (Qtr)	
	No. (in Lakhs)	Amount (Rs Cr.)	No.(in Lakhs)	Amount (Rs Cr.)	No.(in Lakhs)	Amount (Rs Cr.)
Maha Mobile	3.75	388	4.26	473	4.19	1095
UPI	NA	NA	7.02	188	36.10	304
Internet Banking	102.89	20119	91.26	21063	84.41	21405
ATM on us	32.85	1318	49.26	2126	52.09	2343
ATM off us	52.47	1471	70.87	2478	76.31	2764
BHIM	NA	NA	5.80	147	5.89	174
Total Digital Transactions	469.92		485.53		415.95	
% of Digital Transactions to Total Transactions	44.68		45.17		44.25	

Share Holding Pattern

₹ in Crore

Particulars	31.12.2016	% Holding	31.12.2017	% Holding
Govt of India	953.52	81.61%	1042.41	75.54%
Banks, Fis & Insur Co	153.13	13.11%	262.63	19.03%
FIIs & NRIs	4.99	0.43%	5.07	0.37%
Others	56.69	4.85%	69.83	5.06%
Total	**1168.33**	**100.00%**	**1379.94**	**100.00%**

As on 31.12.2017	
Share Cap (Rs. In Cr)	1,379.94
No. of Shares (Cr)	137.99
Net Worth (Rs. In Cr)	4,334.53
BV per share (Rs.)	31.41
Return on Equity (%) (Annualised)	(35.10)

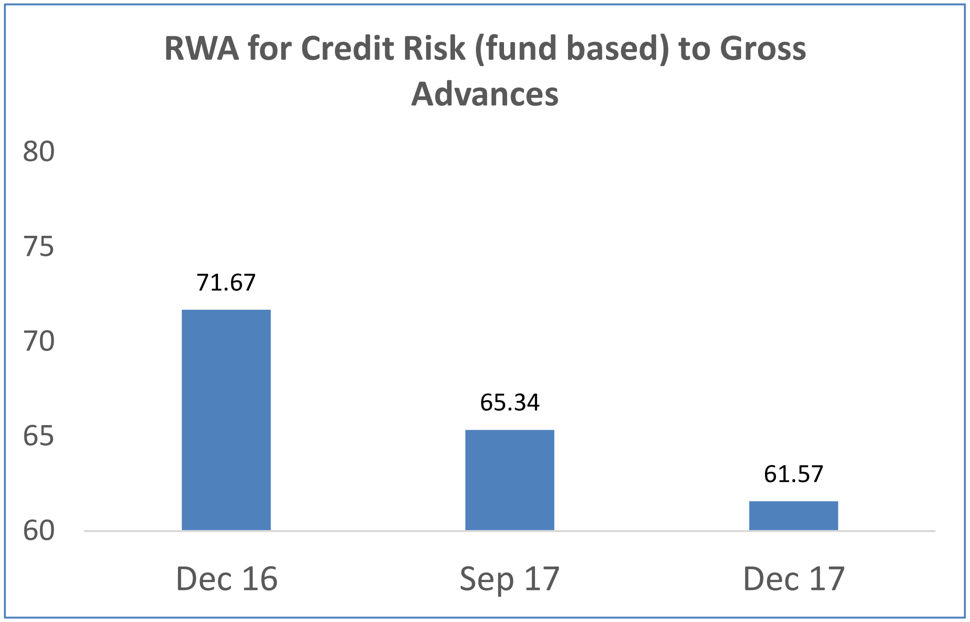


Capital Optimised Credit

Bank of Maharashtra

₹ in Crore

Particulars	Dec-16	Sep-17	Dec-17
Gross Advances	102217	92965	95169
RWA for credit risk (fund based)	73259	60741	58597
% RWA to Gross Advances	71.67	65.34	61.57



Capital Adequacy (Basel III)

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₹ in Crore

Particulars	As on		
	Dec 16	Sep 17	Dec 17
Risk Weighted Assets	**98792**	**83973**	**83679**
% of RWA to Gross Advances	**96.65%**	**90.33%**	**87.93%**
Tier I Capital	8766	7559	7587
CETI Capital	7102	6024	6052
Additional Tier I Capital	1664	1535	1535
Tier II Capital	2524	1911	1860
Total Capital Funds	**11290**	**9470**	**9446**
Tier I Ratio	**8.87%**	**9.00%**	**9.07%**
CETI Ratio	7.19%	7.17%	7.23%
Additional Tier I Ratio	1.68%	1.83%	1.83%
Tier II Ratio	**2.56%**	**2.28%**	**2.22%**
CRAR	**11.43%**	**11.28%**	**11.29%**

Financial Inclusion-Deposits

Particulars	Dec 16 (Qtr)	Sep 17 (Qtr)	Dec 17 (Qtr)
No. of PMJDY Accounts (in Lakhs)	38.30	49.36	50.85
Deposit Amount in PMJDY Accounts (Rs. in Cr)	1034	942	1024
Average Balance in PMJDY Accounts	2700	1907	2013
No. of Transactions routed through BCs (in lakhs)	77.98	58.43	85.61
Amount of transactions routed through BCs (Rs. in Cr)	3245	2982	4387
No. of Zero Balance accounts (in lacs)	14.52	17.85	17.34
No. of Accounts under Pradhan Mantri Suraksha Bima Yojana (in Lakhs)	13.59	14.00	14.11
No. of Accounts under Pradhan Mantri Jeevan Jyoti Bima Yojana (in Lakhs)	6.77	7.25	7.31
No. of Accounts under Atal Pension Yojana (in Lakhs)	0.57	0.80	0.98
No. of Aadhar seeded Accounts (in Lakhs)	96.35	129.37	140.28

Performance under Government Schemes

Particulars	Dec 16 (Qtr)			Sep 17 (Qtr)			Dec 17 (Qtr)		
	No of accounts	Amount disbursed during the quarter (Rs in Cr)	Amount outstanding as on 31.12.2016 (Rs in Cr)	No of accounts	Amount disbursed during the quarter (Rs in Cr)	Amount outstanding as on 30.09.2017 (Rs in Cr)	No of accounts	Amount disbursed during the quarter (Rs in Cr)	Amount outstanding as on 31.12.2017 (Rs in Cr)
Mudra loan under PMMY	9820	251.97	190.8	9878	282.65	245.99	34258	973.76	878.07
Stand up India	48	6.49	5.35	54	9.37	9.35	205	7.98	7.98

Strategies & Initiatives

Bank of Maharashtra

- New Internet Banking Portal is implemented for Retail Customers

- NCLT cell formed & 26 IRPs have been empanelled

- New scheme MAHA LAP introduced to cater to manufacturing & services sectors.

- 34 branches have been merged till Dec 2017 (20 in Q3) as part of branch rationalization plan.

- Successfully implementation of GST.
- Raised ` 313.55 crore through QIP

- Treasury & International Banking Division obtained ISO 9001:2015 Certificate

THANK YOU