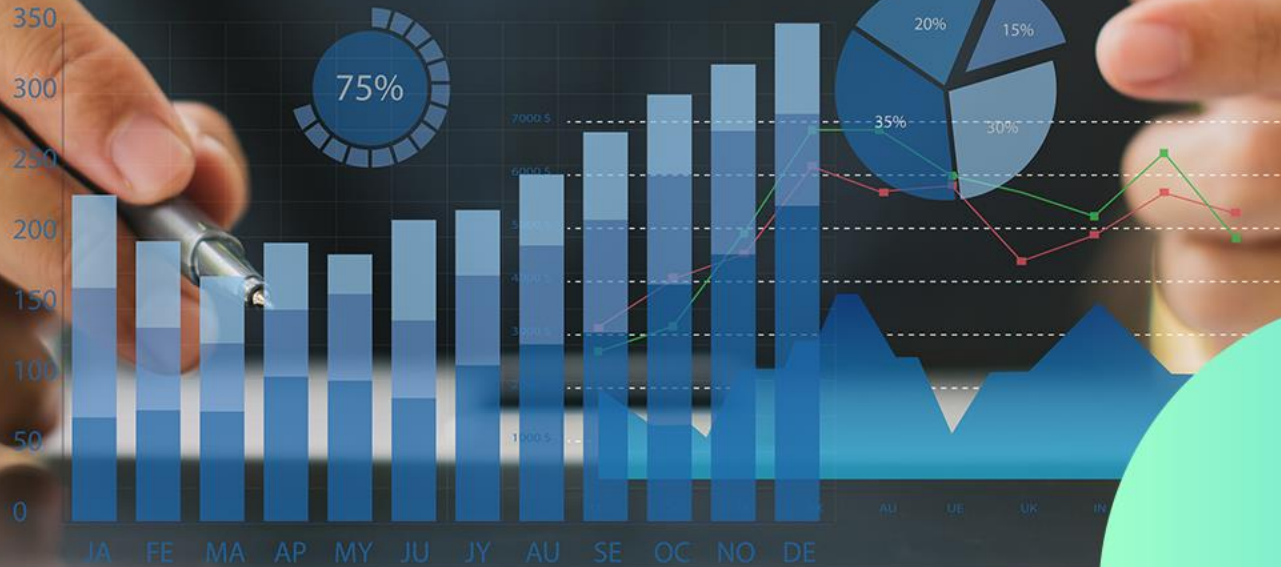




बैंक ऑफ महाराष्ट्र
Bank of Maharashtra

भारत सरकार का उद्यम

एक परिवार एक बैंक



FINANCIAL RESULTS

Quarter/Nine Months
Ended Dec'31, 2021



Major Financial Highlights

(Y-o-Y) (Q: Dec'21 vis-à-vis Q: Dec'20)

Net Profit Grew By
111 % to Rs. 325
Crore



Operating Profit
Increased By 28 %



Cost Of Deposit
Reduced By 40
Basis Points



Cost To Income Ratio
Improved To 45.63 %



Net NPA
Reduced to 1.24 %



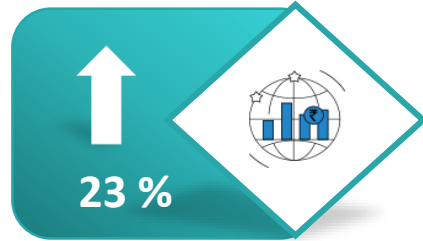
Provision Coverage Ratio
Improved to 93.77%





Business Performance

(Y-o-Y) (Q: Dec'21 vis-à-vis Q: Dec'20)



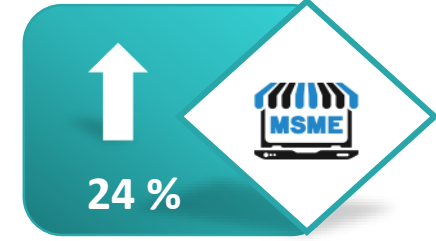
Gross Advances



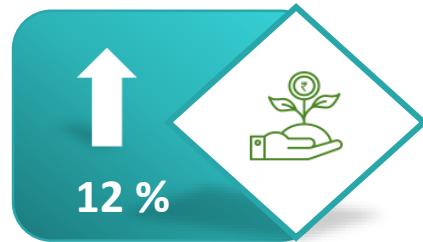
Retail



Agriculture



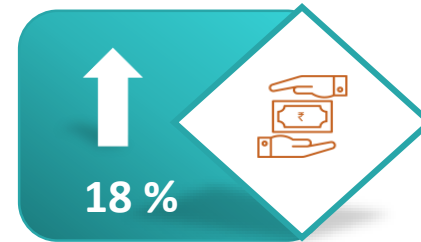
MSME



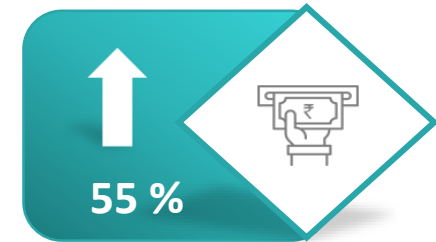
Net Investments



Total Deposit



Saving Deposit



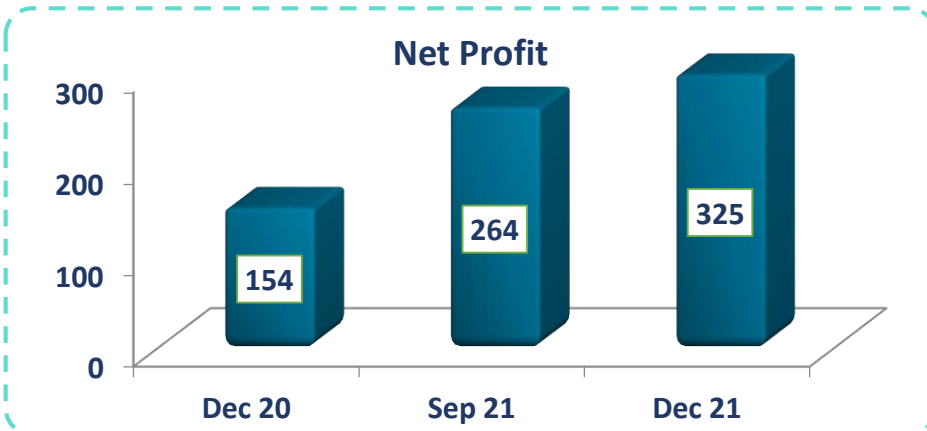
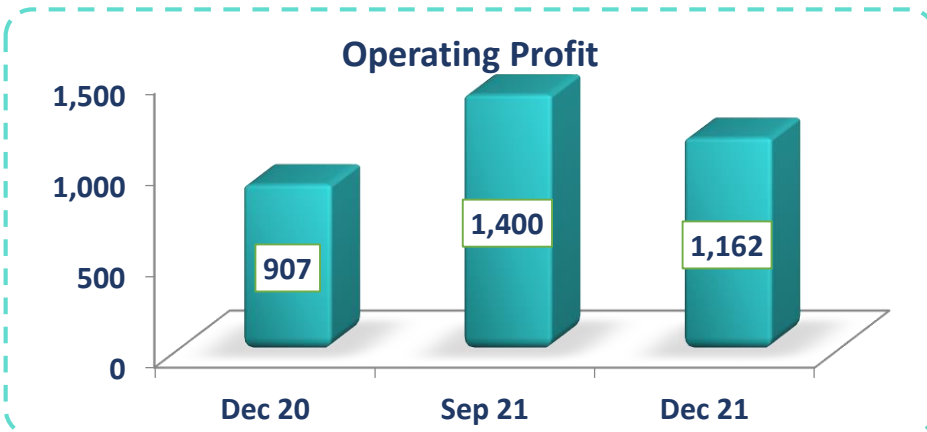
Current Deposit



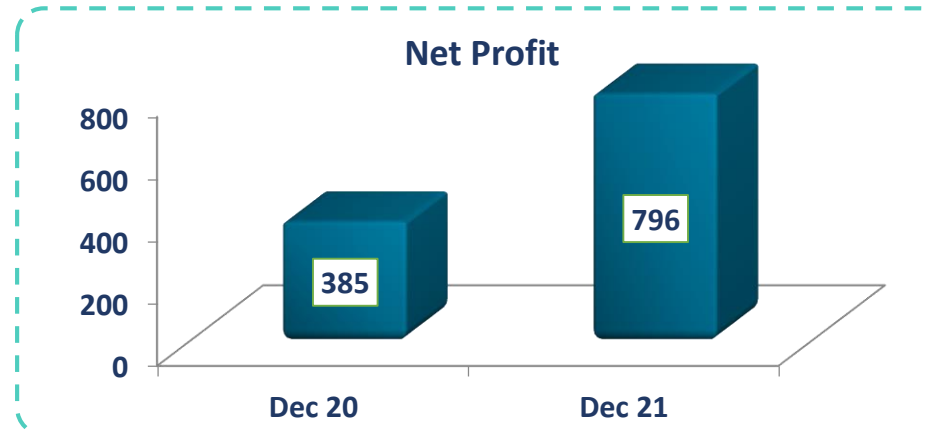
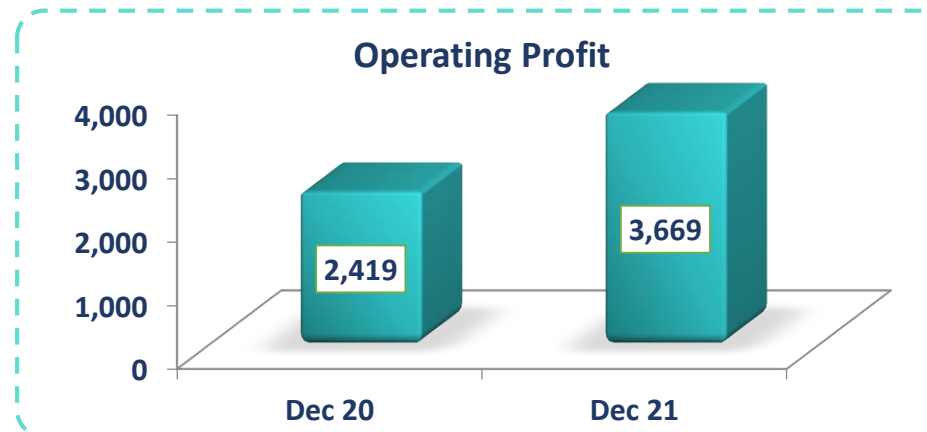
Profitability

(₹ In Crore)

Quarter Ended



Nine Months Ended



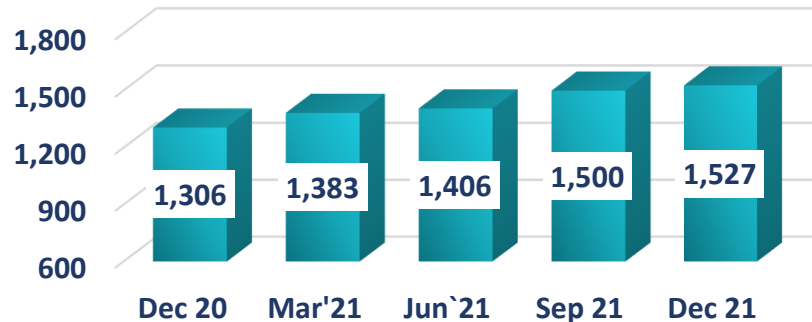


NII & NIM (%)

(₹ In Crore)

Quarter Ended

Net Interest Income

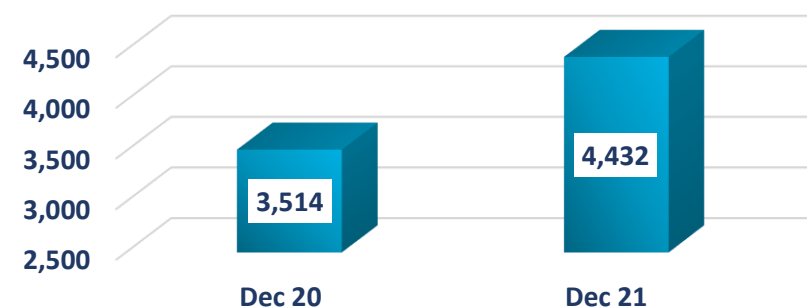


Net Interest Margin (%)



Nine Months Ended

Net Interest Income



Net Interest Margin (%)





Statement of Income and Expense

(₹ In Crore) Particulars	Quarter Ended				Nine Months Ended		
	Dec`20	Sept`21	Dec`21	Y-o-Y(%)	Dec`20	Dec`21	Y-o-Y(%)
Total Income	3,582	4,039	3,893	8.70	10,162	11,723	15.37
Interest Income	3,007	3,207	3,282	9.15	8,771	9,593	9.37
Non-Interest Income	575	832	611	6.35	1,391	2,130	53.18
Total Expenses	2,675	2,639	2,731	2.09	7,743	8,054	4.02
Interest Expenses	1,701	1,708	1,755	3.20	5,256	5,161	(1.82)
Operating Expenses	974	932	976	0.15	2,486	2,894	16.38
Operating Profit	907	1,400	1,162	28.21	2,419	3,669	51.68
Provision & Contingencies other than taxes	502	855	752	49.79	1,665	2,254	35.38
Profit Before Taxes	404	545	410	1.41	754	1,415	87.67
Provision for Taxes [Net of DTA] (Tax Expense)	250	281	86	(65.84)	369	619	67.76
Net Profit	154	264	325	110.70	385	796	106.75

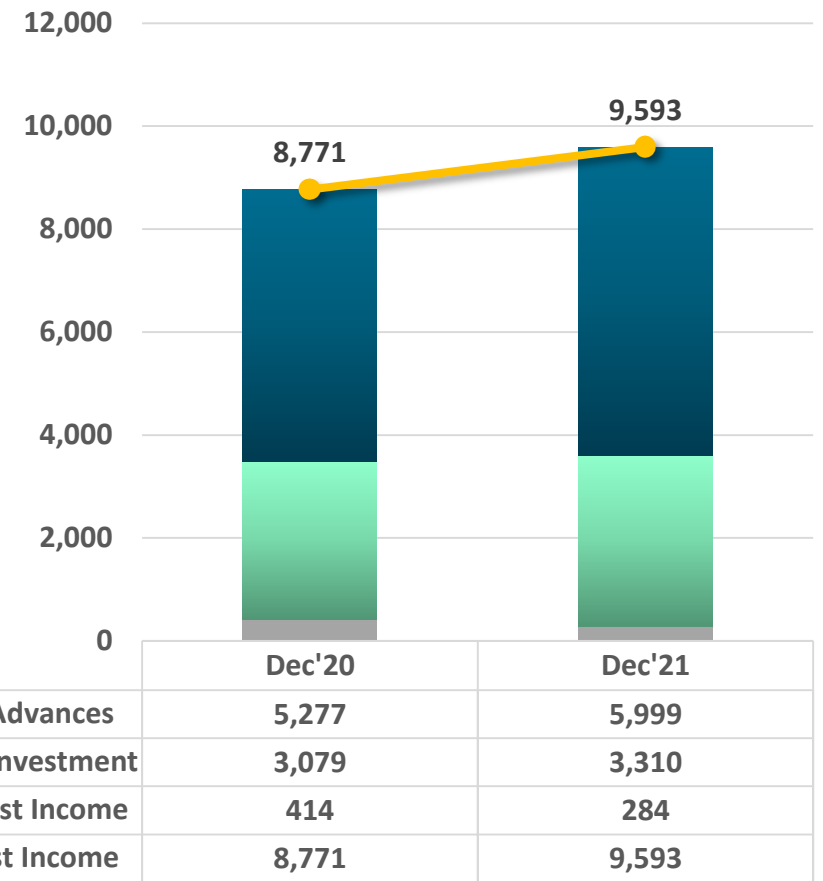
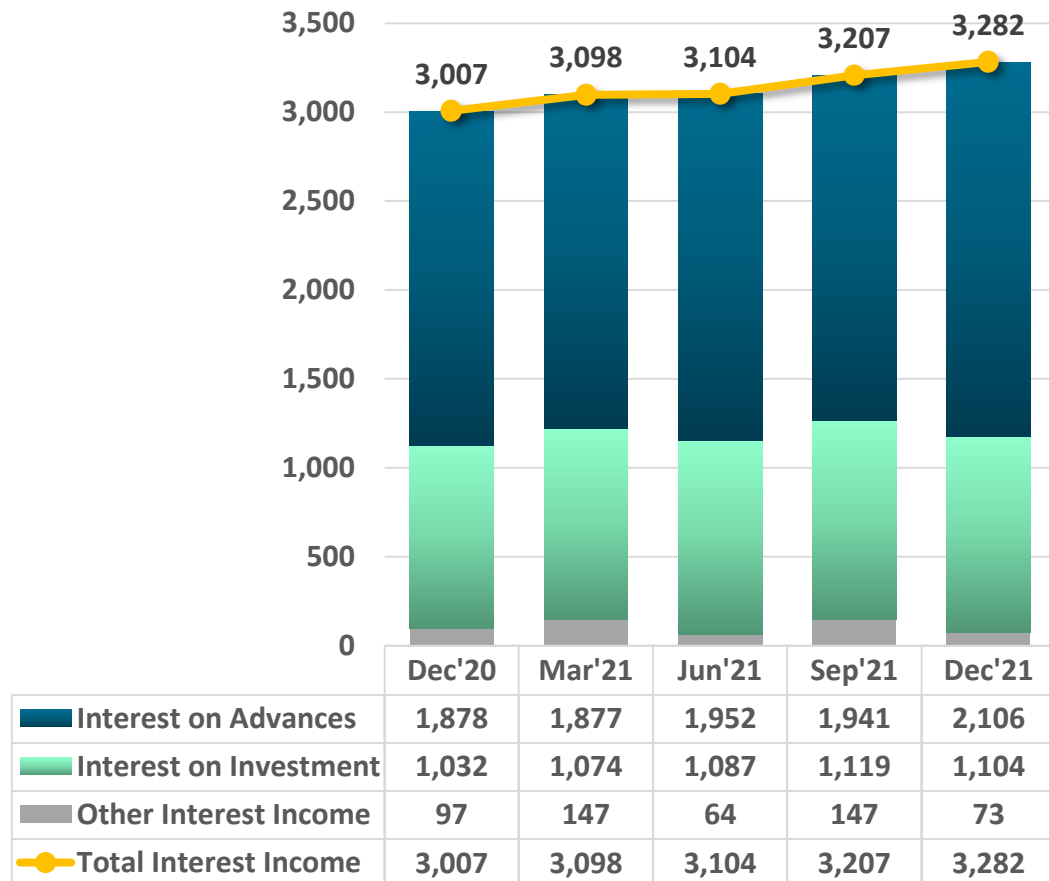


Interest Earnings

Quarter Ended

(₹ In Crore)

Nine Months Ended





Non-Interest Income

(₹ In Crore) Particulars	Quarter Ended				Nine Months Ended		
	Dec`20	Sept`21	Dec`21	Y-o-Y(%)	Dec`20	Dec`21	Y-o-Y(%)
Fee Based Income	286	303	305	6.51	712	861	20.86
Treasury Income	211	113	114	(45.80)	511	528	3.36
Miscellaneous Income	77	415	192	148.11	167	741	343.00
Non-Interest Income	575	832	611	6.35	1,391	2,130	53.18

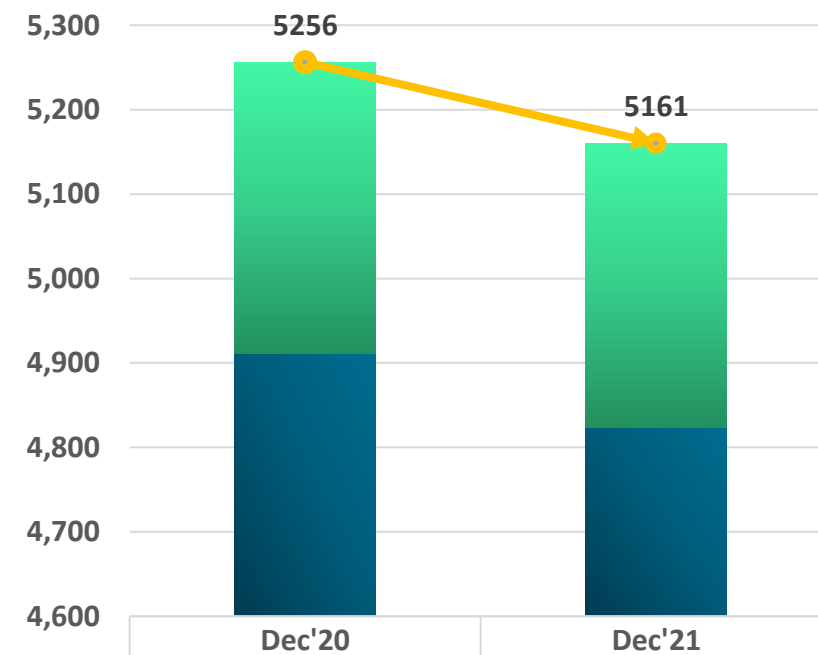
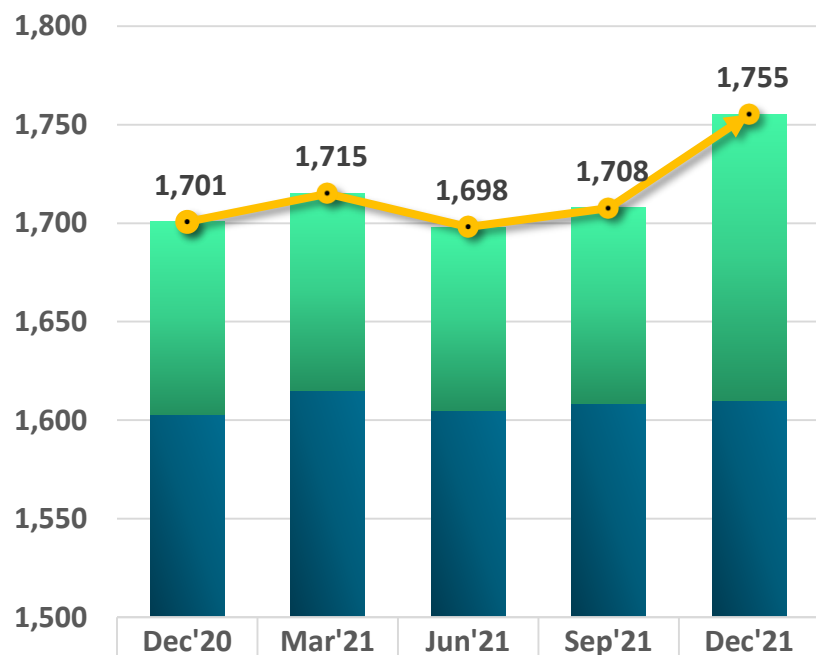


Interest Expense

Quarter Ended

(₹ In Crore)

Nine Months Ended



	Dec'20	Mar'21	Jun'21	Sep'21	Dec'21
Other Interest Expense	98	100	93	99	145
Interest on Deposit	1,603	1,615	1,605	1,609	1,610
Total Interest Expense	1,701	1,715	1,698	1,708	1,755

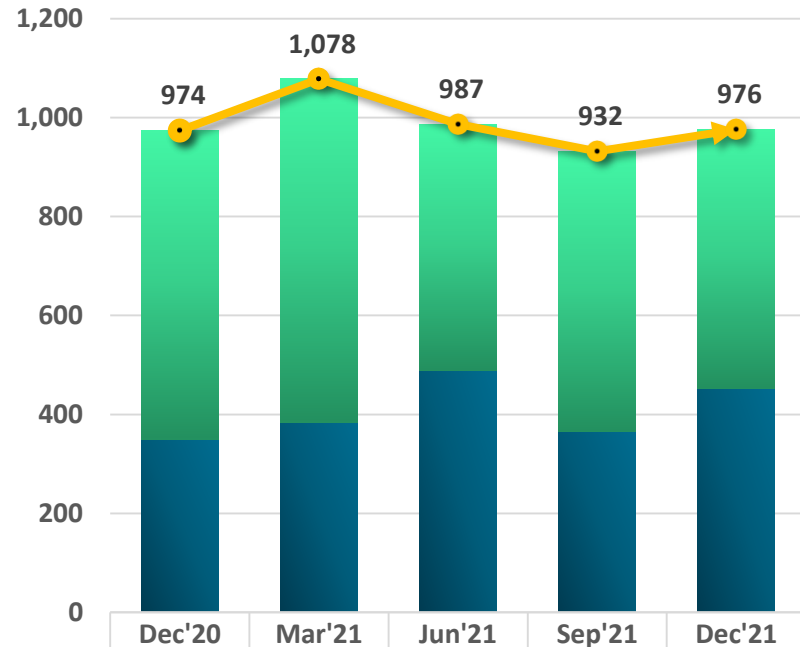
	Dec'20	Dec'21
Other Interest Expense	345	337
Interest on Deposit	4,911	4,823
Total Interest Expense	5,256	5,161



Operating Expense

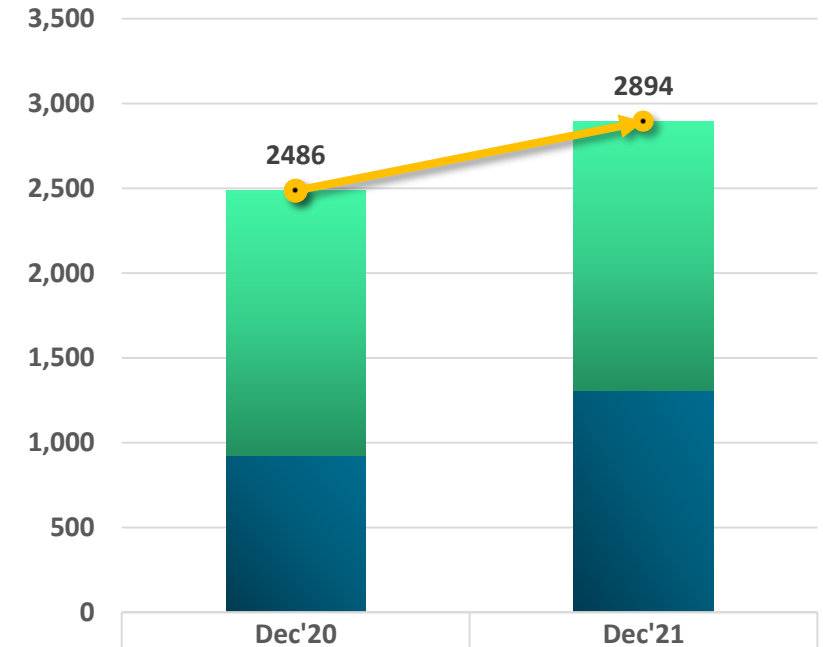
Quarter Ended

(₹ In Crore)



Staff Expense	624	694	497	567	524
Other Operating Expense	350	384	490	365	451
Total Operating Expense	974	1,078	987	932	976

Nine Months Ended



Staff Expense	1561	1588
Other Operating Expense	926	1306
Total Operating Expense	2486	2894



Other Operating Expense

(₹ In Crore)

Expenditure Item
(Excluding Staff Exp.)

Quarter Ended

Nine Months Ended

Dec`20

Sept`21

Dec`21

Dec`20

Dec`21

Rent, taxes, lighting	55	47	57	161	169
Insurance	50	55	55	146	167
Depreciation on fixed assets	48	74	56	138	171
Repairs & Maintenance	47	42	52	111	142
Postage, Telegram, Telephone etc.	13	13	6	42	32
Auditors Fees	5	4	4	16	13
Printing & Stationery	5	6	6	12	16
Law Charges	5	6	6	11	15
Other Expense	121	119	207	287	580
Total Other Operating Expense	350	365	451	926	1,306



Provisions & Contingencies

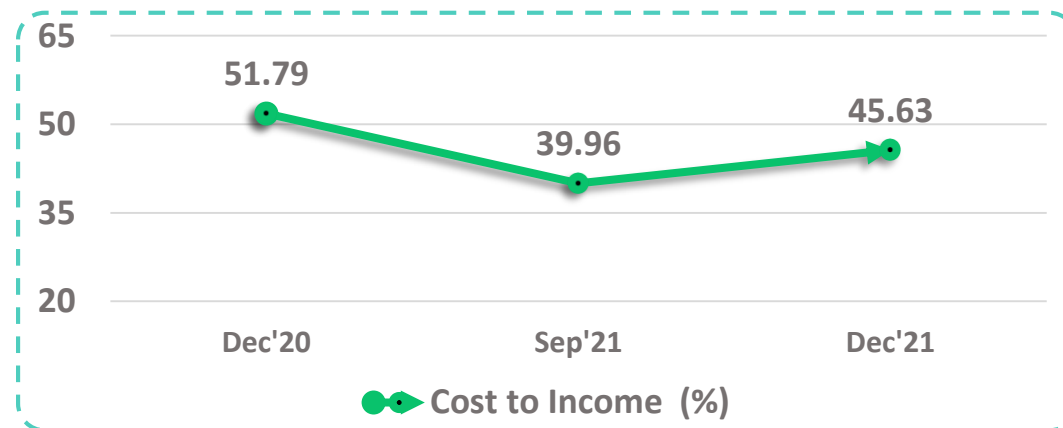
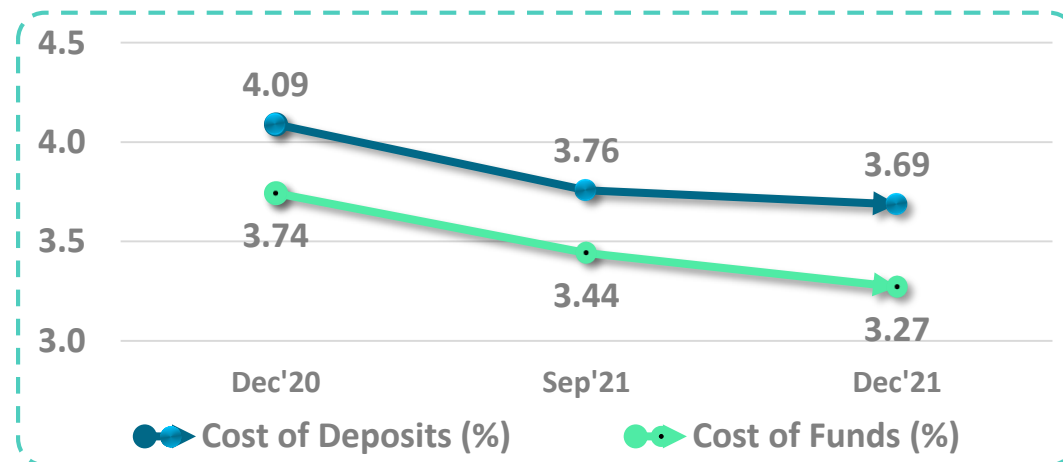
(₹ In Crore)

Particulars	Quarter Ended			Nine Months Ended	
	Dec`20	Sept`21	Dec`21	Dec`20	Dec`21
Prov for Non Performing Assets	386	922	587	837	2,010
Prov for Standard/Restructured Assets	91	22	141	562	420
Prov for Non-performing Investment	44	(0)	96	161	95
Other provisions (net of write back)	(19)	(89)	(71)	104	(272)
Provision & Contingencies other than taxes	502	855	752	1,665	2,254
Income Tax [net of DTA & write back]	250	281	86	369	619
TOTAL PROVISIONS	753	1,136	838	2,034	2,873

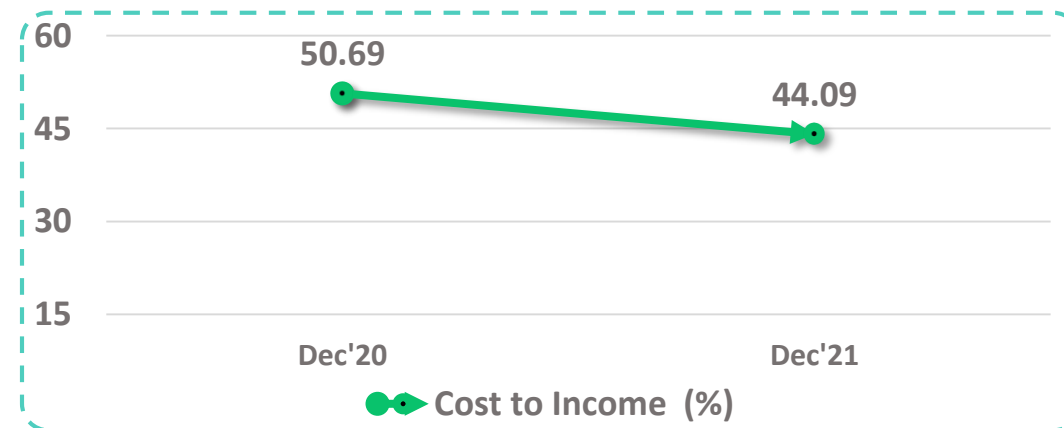
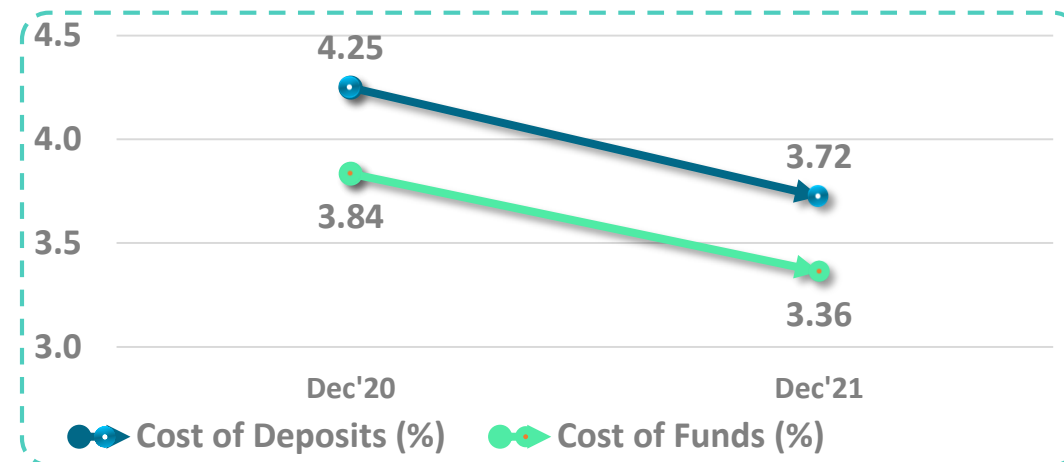


Key Financial Ratios

Quarter Ended



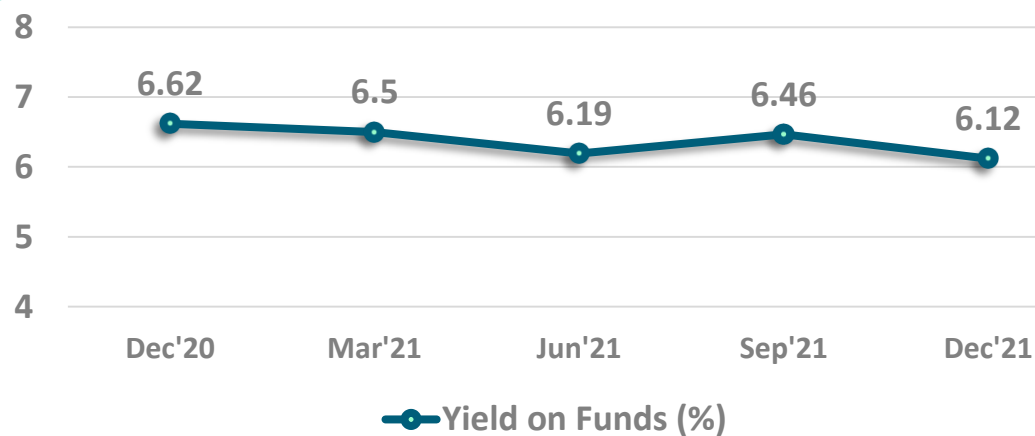
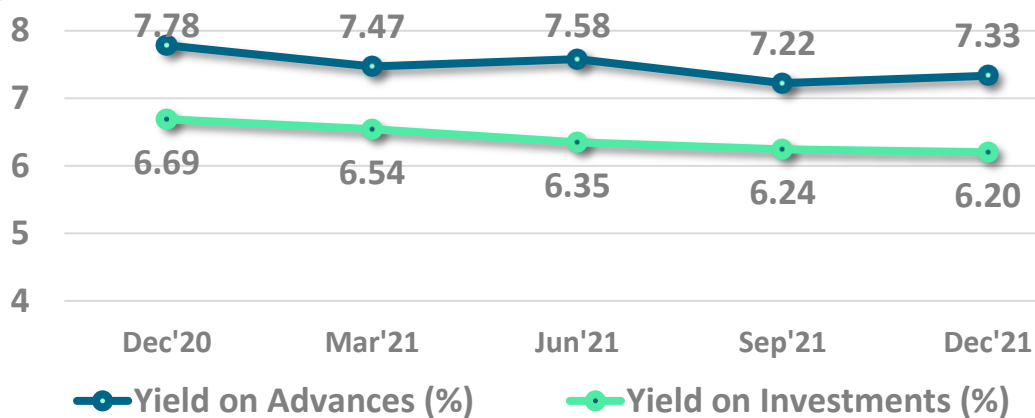
Nine Months Ended



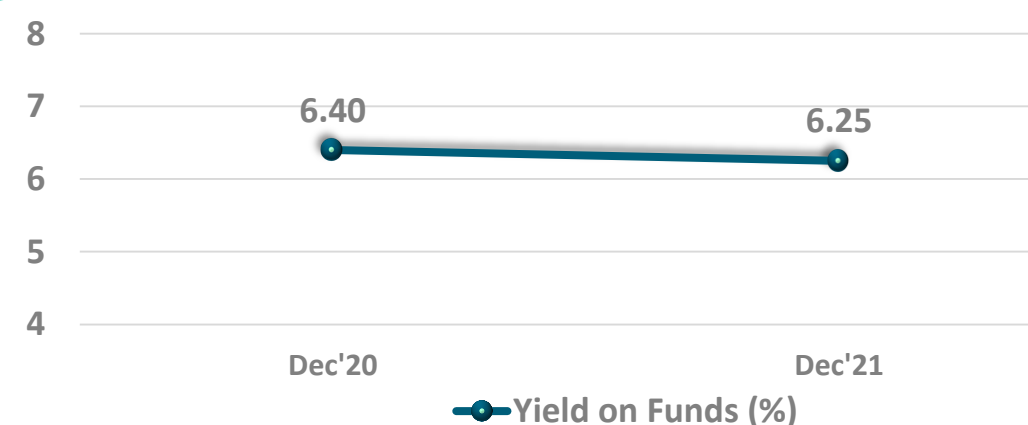
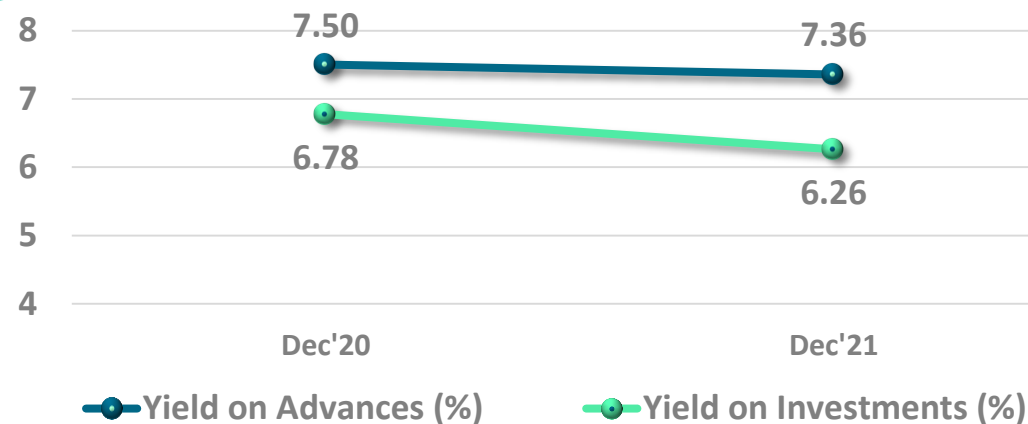


Key Financial Ratios

Quarter Ended



Nine Months Ended

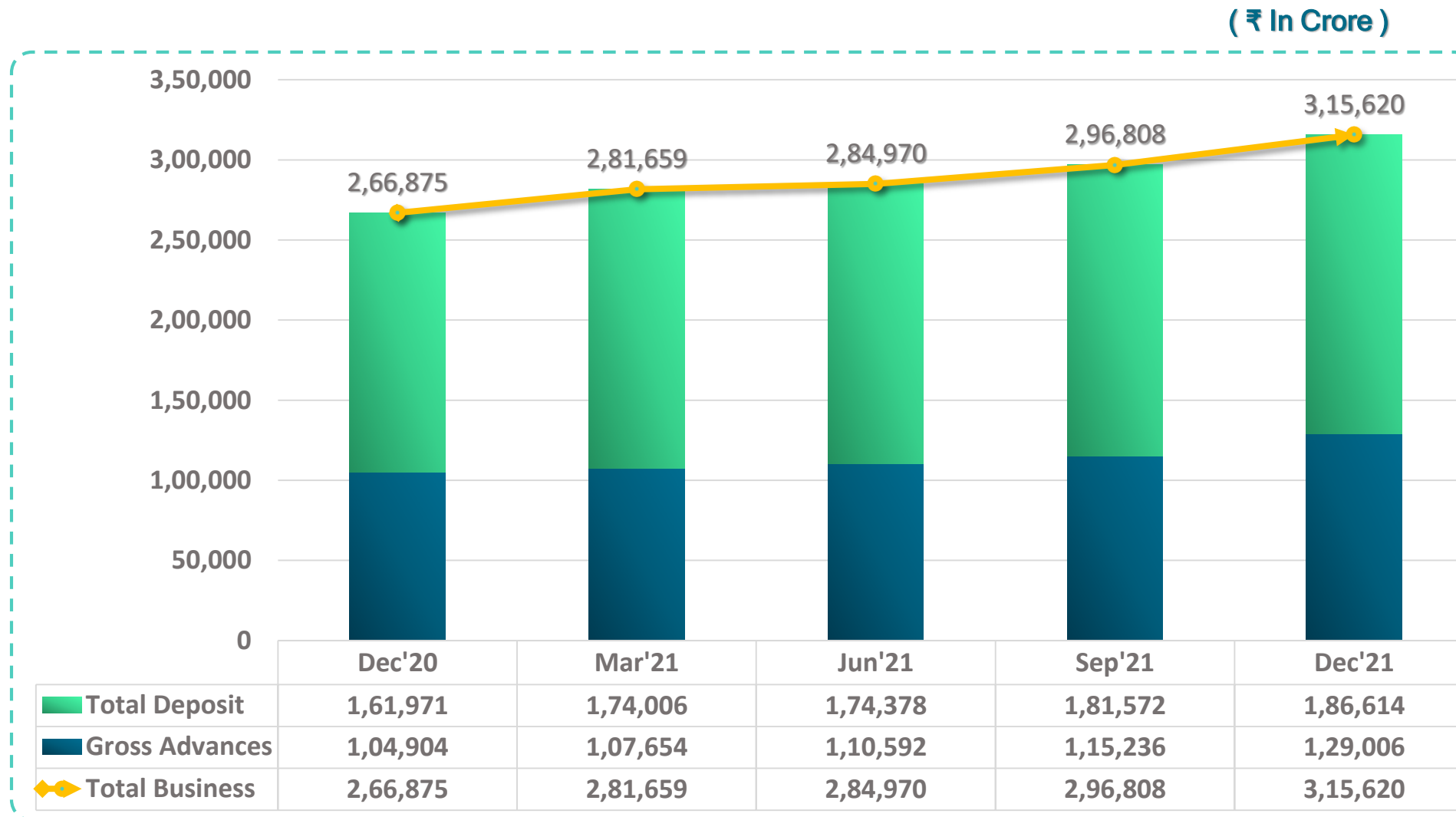




(₹ In Crore)

Liabilities	Dec`20	Sept`21	Dec`21
Capital	6,560	6,731	6,731
Reserves and Surplus	5,411	6,278	6,603
Deposits	1,61,971	1,81,572	1,86,614
Borrowings	4,765	7,873	16,140
Other Liabilities & Provisions	5,375	5,668	5,258
TOTAL	1,84,082	2,08,122	2,21,344

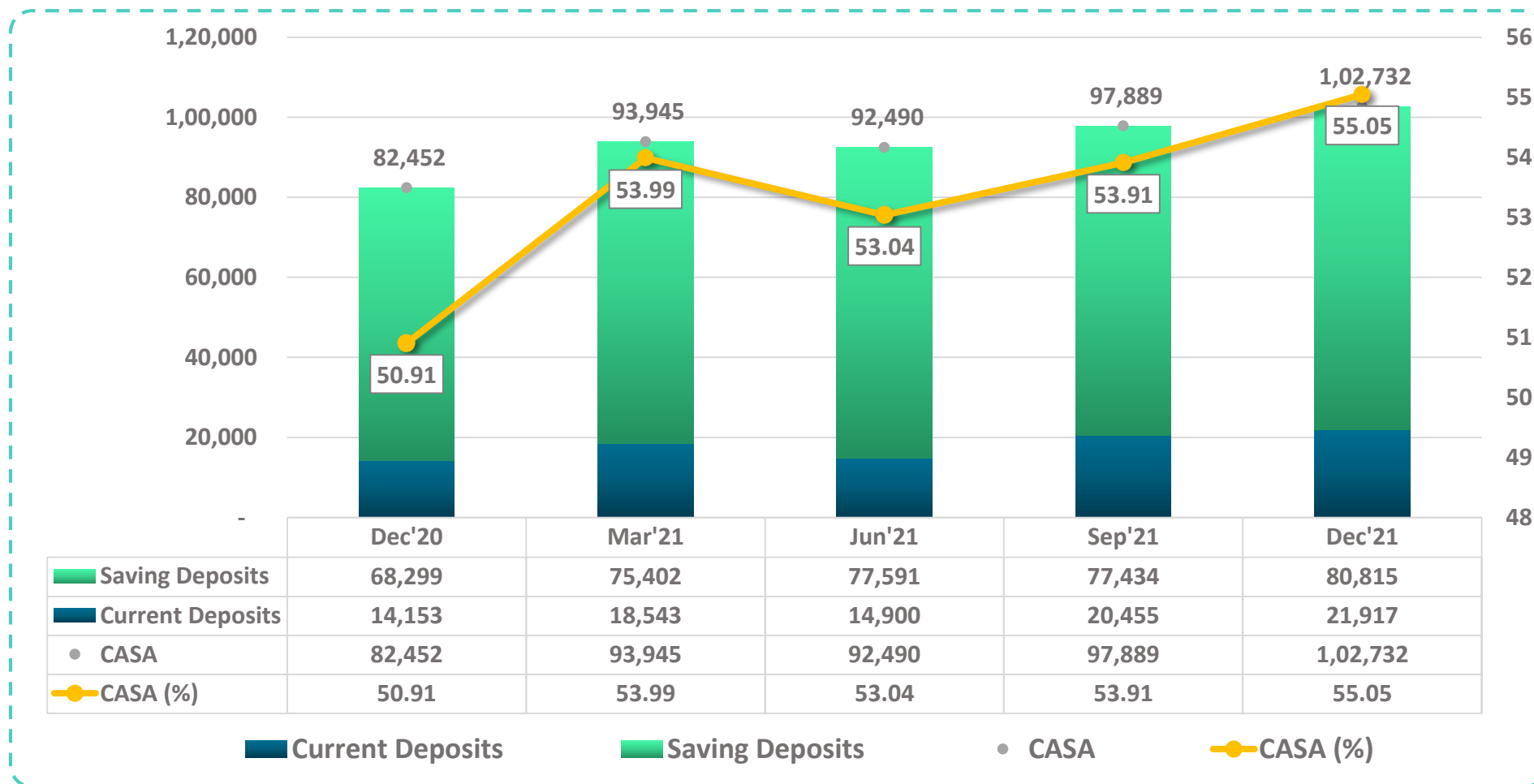
Assets	Dec`20	Sept`21	Dec`21
Cash and Balances with RBI	7,571	13,838	13,969
Balances with Bank & Call Money	74	53	110
Investments	64,091	71,774	71,745
Advances (Net)	99,401	1,10,728	1,24,425
Fixed Assets	1,661	1,621	1,597
Other Assets	11,284	10,107	9,498
TOTAL	1,84,082	2,08,122	2,21,344





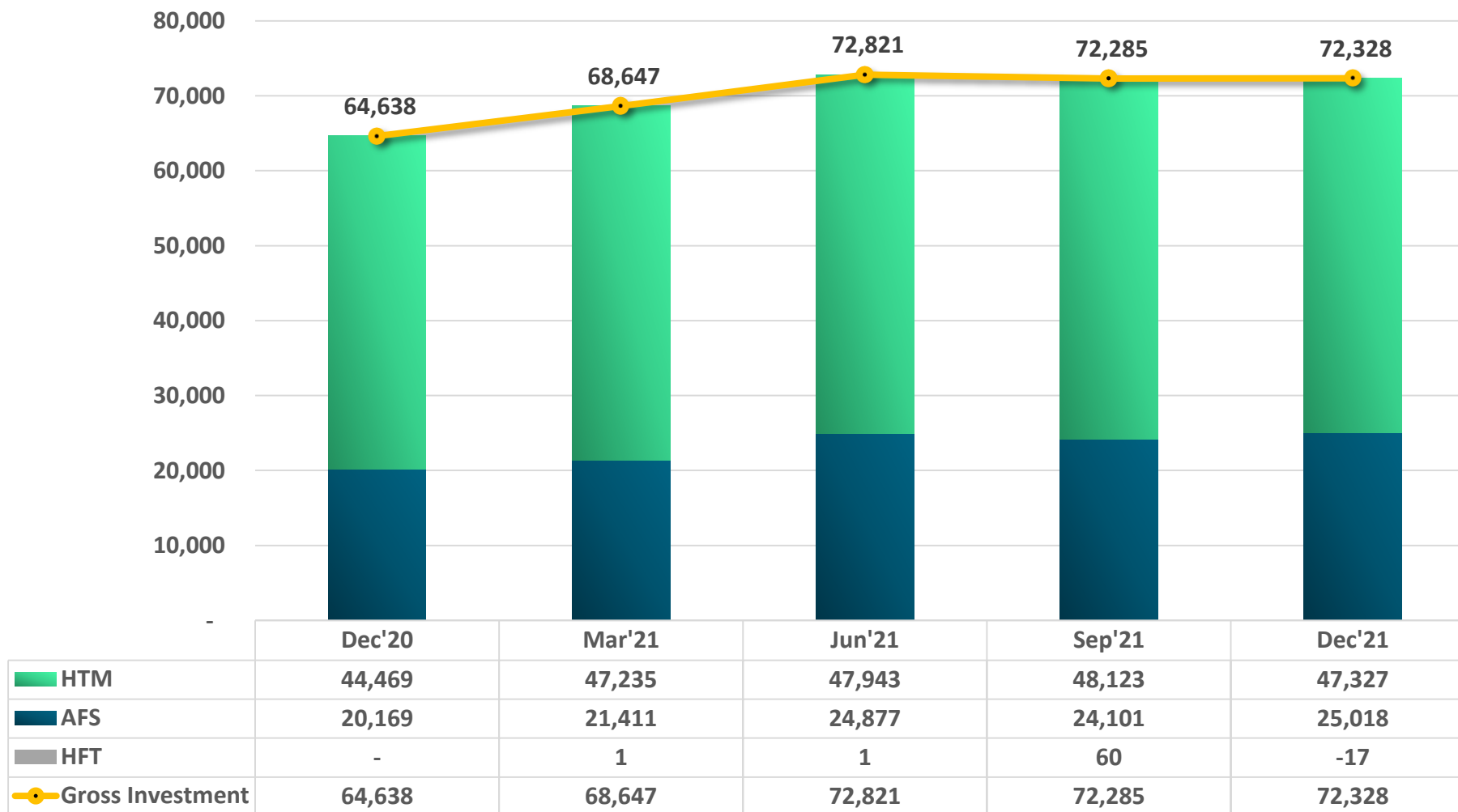
(₹ In Crore)

%





(₹ In Crore)





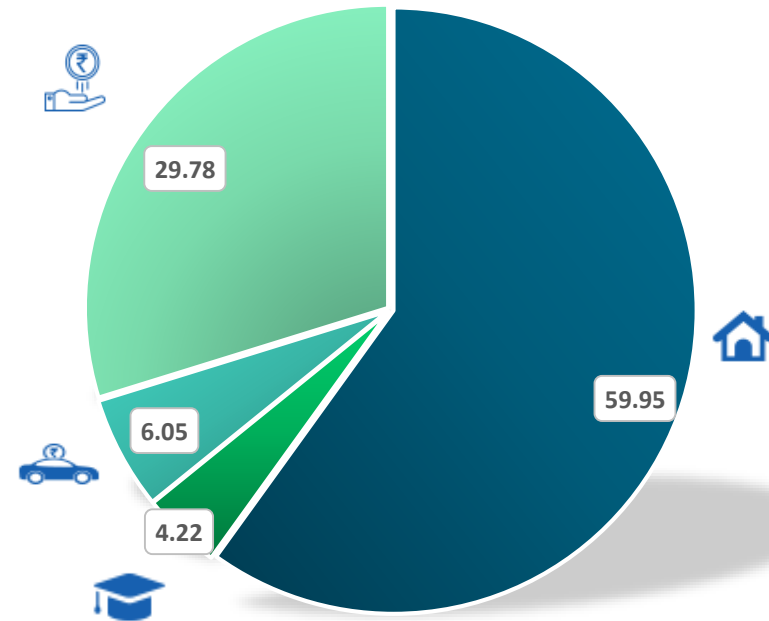
(₹ In Crore)

Particulars	Dec`20	Sept`21	Dec`21	Growth Y-o-Y(%)
Gross Advances	1,04,904	1,15,236	1,29,006	22.98
<i>of which</i>				
Retail Sector	27,540	30,480	32,743	18.89
Agriculture Sector	16,467	17,040	18,092	9.87
MSME Sector	20,304	22,995	25,092	23.58
Total of RAM	64,311	70,515	75,926	18.06
RAM % to Gross Advances	61.30	61.19	58.85	
Corporate & Others	40,593	44,721	53,080	30.76



(₹ In Crore)

Particulars	Dec`20	Sept`21	Dec`21	Growth Y-o-Y(%)
Gross Advances	1,04,904	1,15,236	1,29,006	22.98
Total Retail Credit	27,540	30,480	32,743	18.89
of which				
Housing	16,813	19,112	19,628	16.74
Education	1,265	1,325	1,382	9.23
Vehicle	1681	1844	1,981	17.88
Others	7781	8200	9,752	25.33



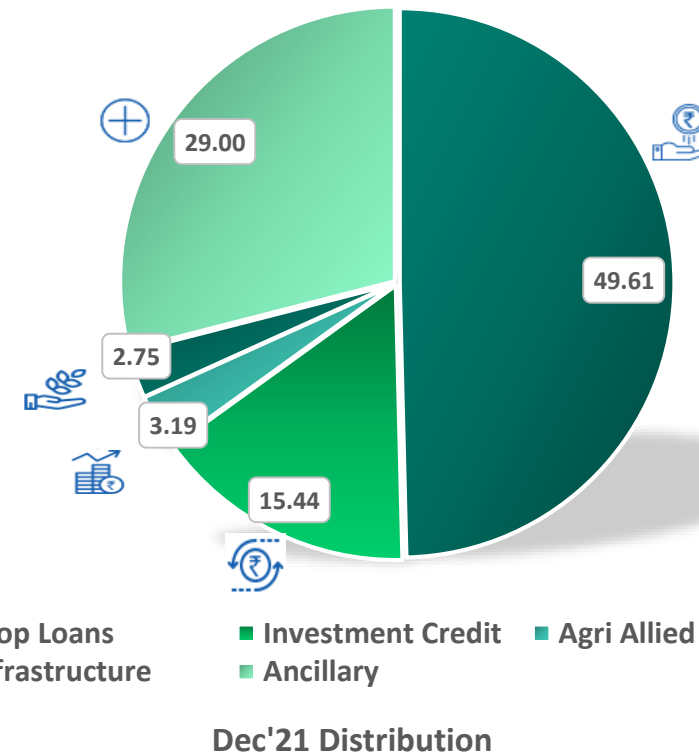
■ Housing ■ Education ■ Vehicle ■ Others

Dec'21 Distribution (%)



(₹ In Crore)

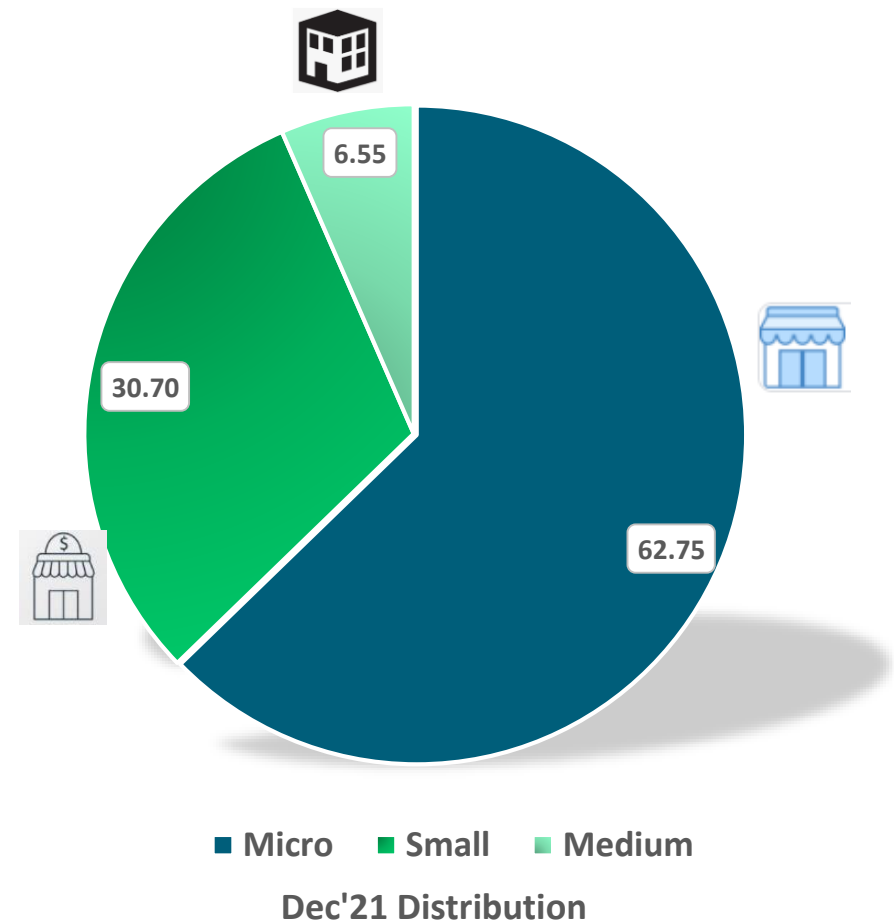
Particulars	Dec`20	Sept`21	Dec`21	Growth Y-o-Y(%)
Gross Advances	1,04,904	1,15,236	1,29,006	22.98
Total Agriculture Credit	16,467	17,040	18,092	9.87
<i>of which</i>				
Farm Credit (Crop, Investment & Allied)	11,982	12,188	12,347	3.05
Agri Infrastructure	445	493	498	11.96
Agri Ancillary Activities	4,040	4,358	5,247	29.87





(₹ In Crore)

Particulars	Dec`20	Sept`21	Dec`21	Growth Y-o-Y(%)
Gross Advances	1,04,904	1,15,236	1,29,006	22.98
Total MSME Credit	20,304	22,995	25,091	23.58
of which				
Micro	11,888	14,752	15,744	32.43
Small	7333	7011	7704	5.07
Medium	1083	1231	1644	51.74



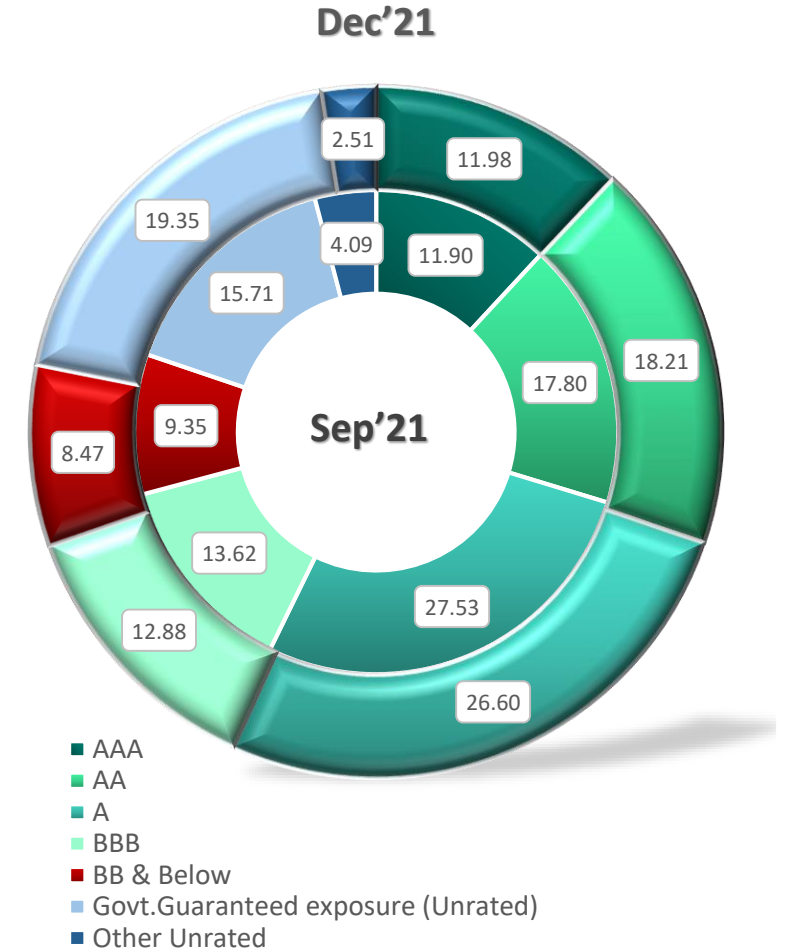


External Rating-wise Advances - Above 25 Cr

(₹ In Crore)

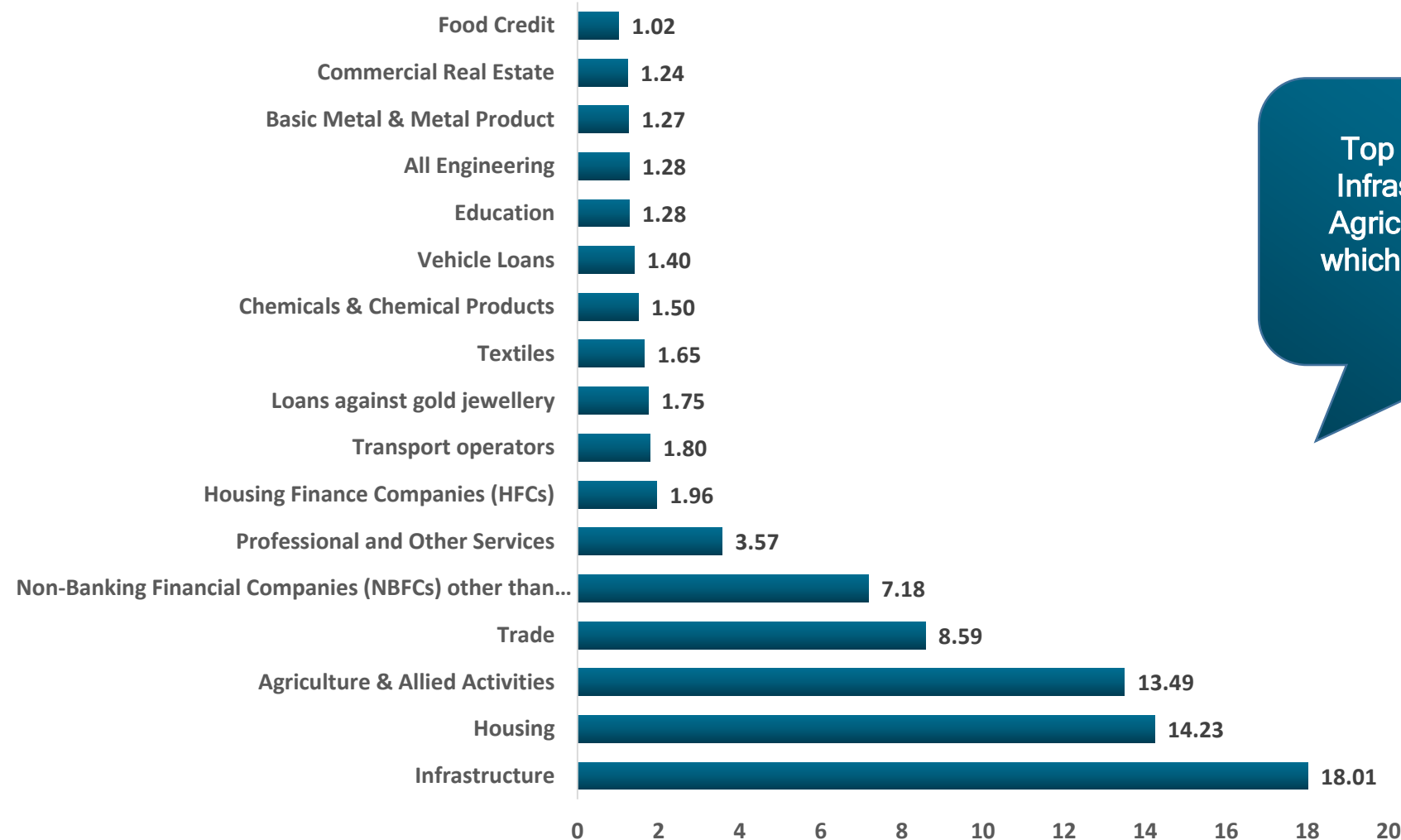
Particulars	Sept'21			Dec'21		
	No. of Borrowers	O/s Amount	% to O/s Amt.	No. of Borrowers	O/s Amount	% to O/s Amt.
Total Eligible Exposure for External Rating	258	49,682	100	284	57,984	100
AAA	13	5,914	11.90	15	6,946	11.98
AA	44	8,844	17.80	44	10,559	18.21
A	72	13,676	27.53	82	15,423	26.60
BBB	52	6,768	13.62	56	7,469	12.88
BB & Below	50	4,645	9.35	54	4,911	8.47
Total Rated	231	39,848	80	251	45,307	78
Govt.Guaranteed exposure (Unrated) *	15	7,803	15.71	16	11,220	19.35
Other Unrated	12	2,032	4.09	17	1,457	2.51

*(Including exposure backed by Treasury Deposits of State Govt.)





Funded Exposure to Selected Sectors & Industries (more than 1%) - Dec' 21

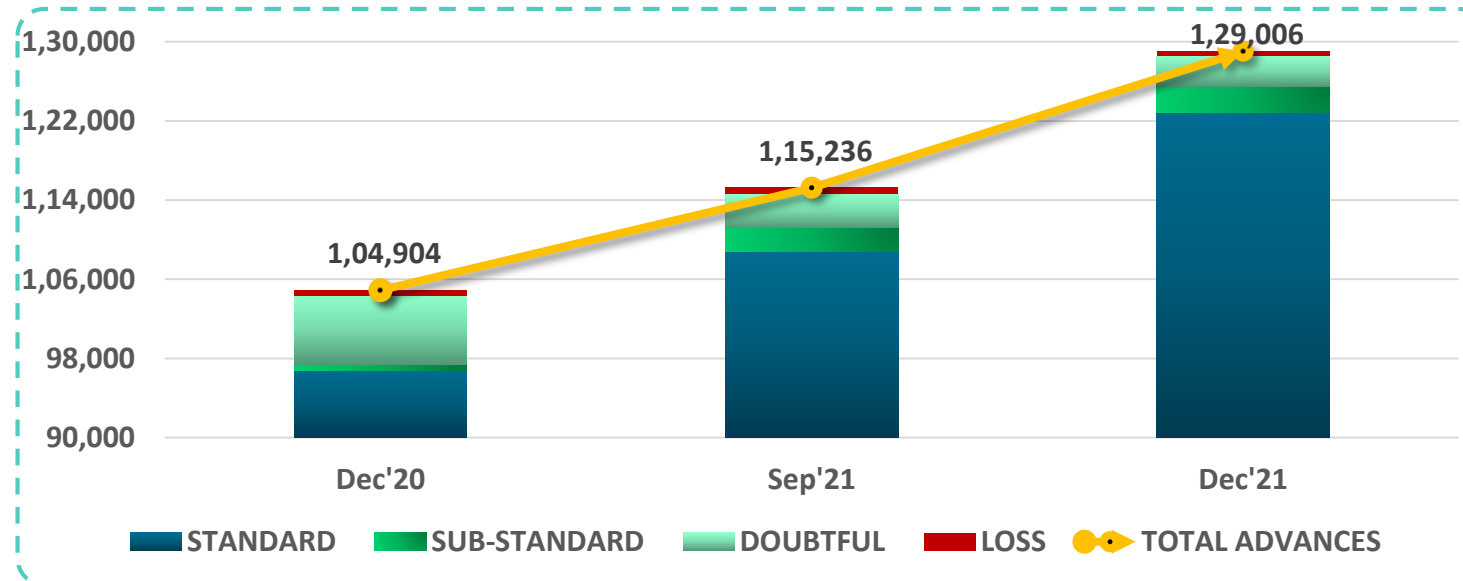


Top 3 selected sectors are Infrastructure, Housing and Agriculture & Allied Activities which cover over 45% of total funded exposure.



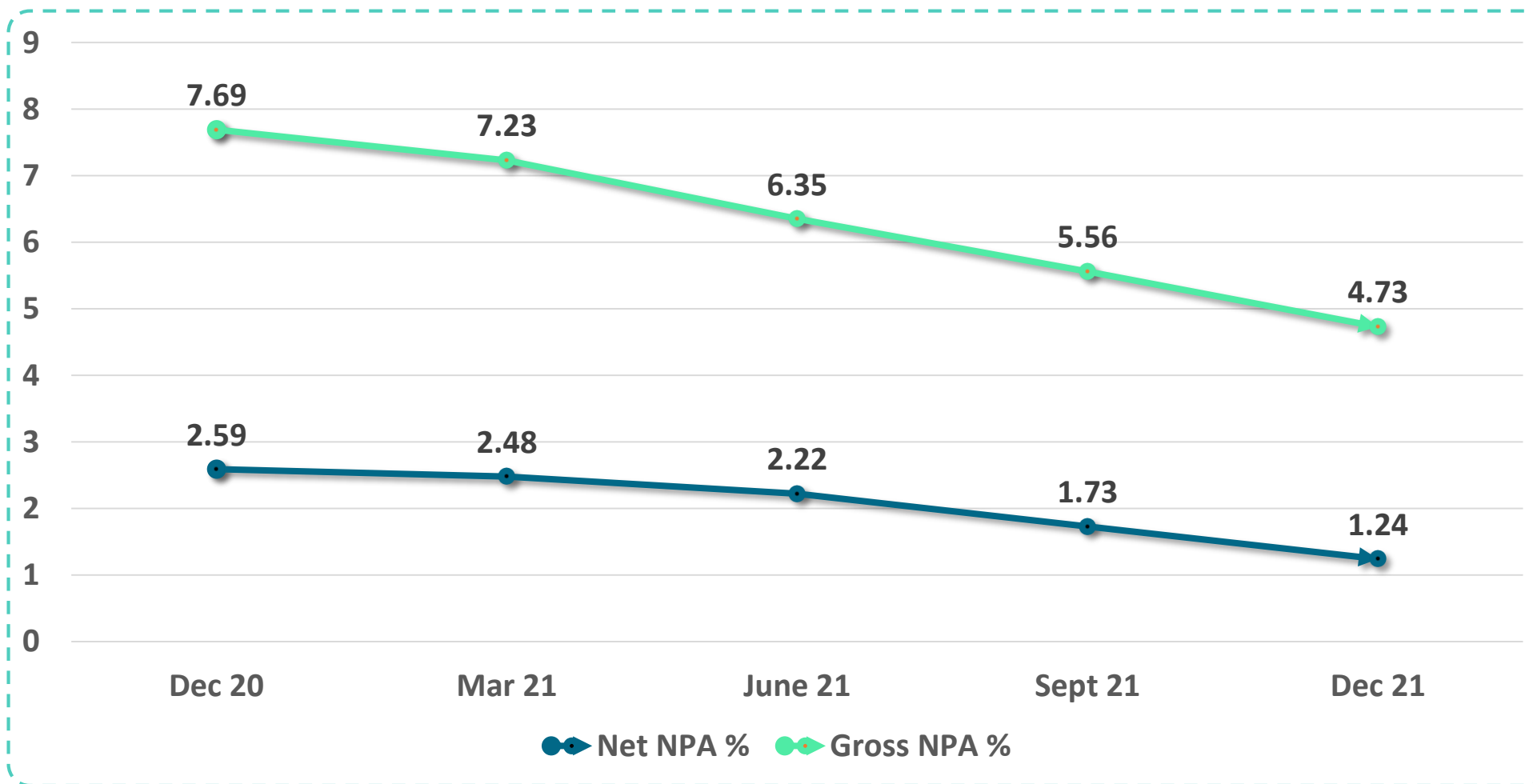
(₹ In Crore)

Particulars	Dec`20	Sept`21	Dec`21
STANDARD	96,832	1,08,833	1,22,901
SUB-STANDARD	520	2,362	2,566
DOUBTFUL	7,050	3,406	3,100
LOSS	503	635	438
Total Advances	1,04,904	1,15,236	1,29,006



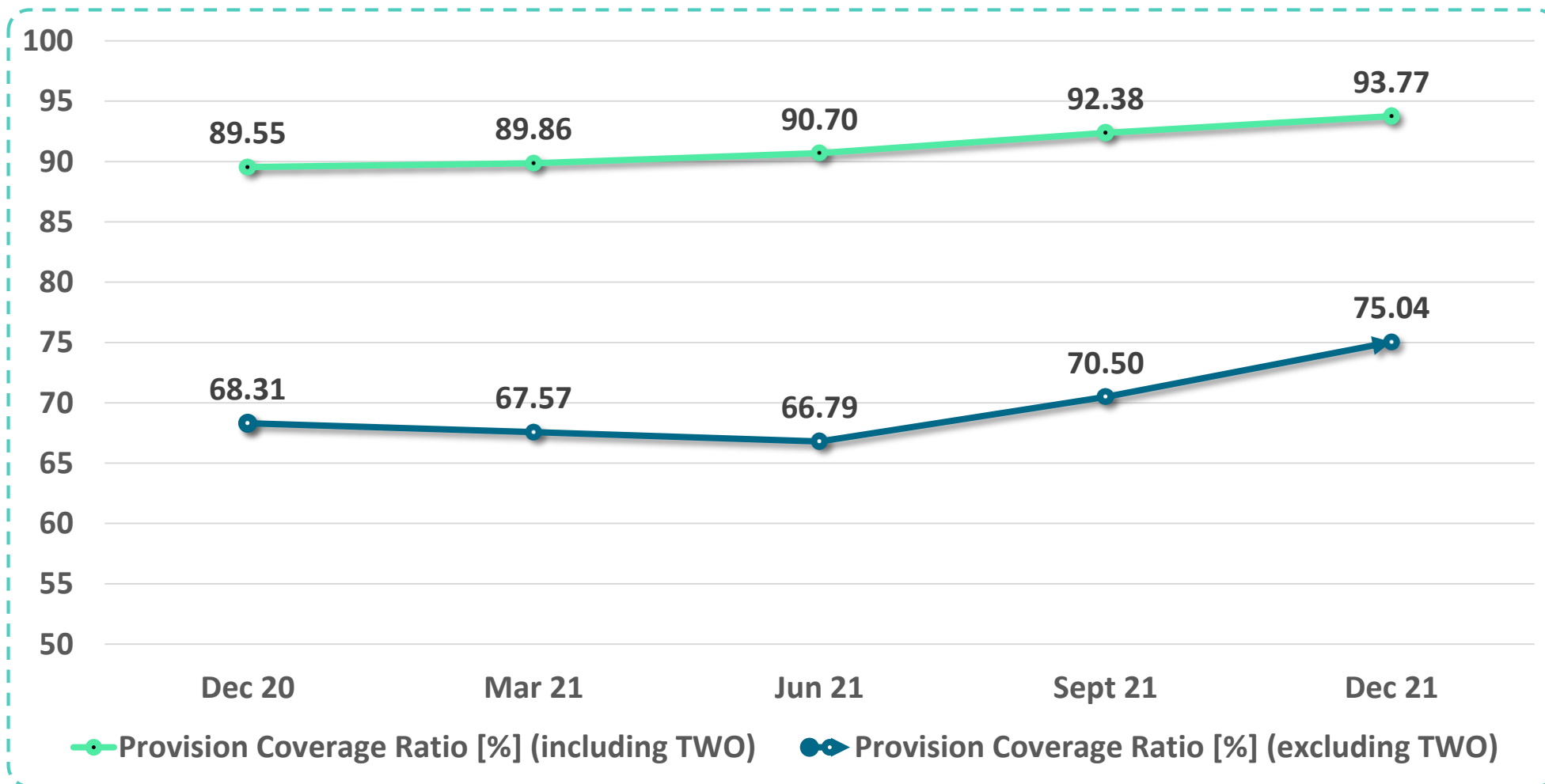


Gross & Net NPA (%)





Provisions Coverage Ratio (%)





Movement of NPA

(₹ In Crore)

Particulars

Quarter Ended

Nine Months Ended

Dec`20

Sept`21

Dec`21

Dec`20

Dec`21

Opening Level of Gross NPAs	9,105	7,022	6,403	12,152	7,780
Total Reductions	1049	1,236	1,024	4,233	3,376
<i>of which : Recovery + Upgradation</i>	275	645	500	927	1,290
Gross Addition	16	618	726	154	1,701
<i>of which : Variable</i>	5	64	149	53	201
<i>: Fresh Slippages</i>	11	553	577	100	1,499
Net Increase	(1,033)	(618)	(298)	(4,080)	(1,675)
Closing Level of Gross NPAs	8,072	6,403	6,105	8,072	6,105



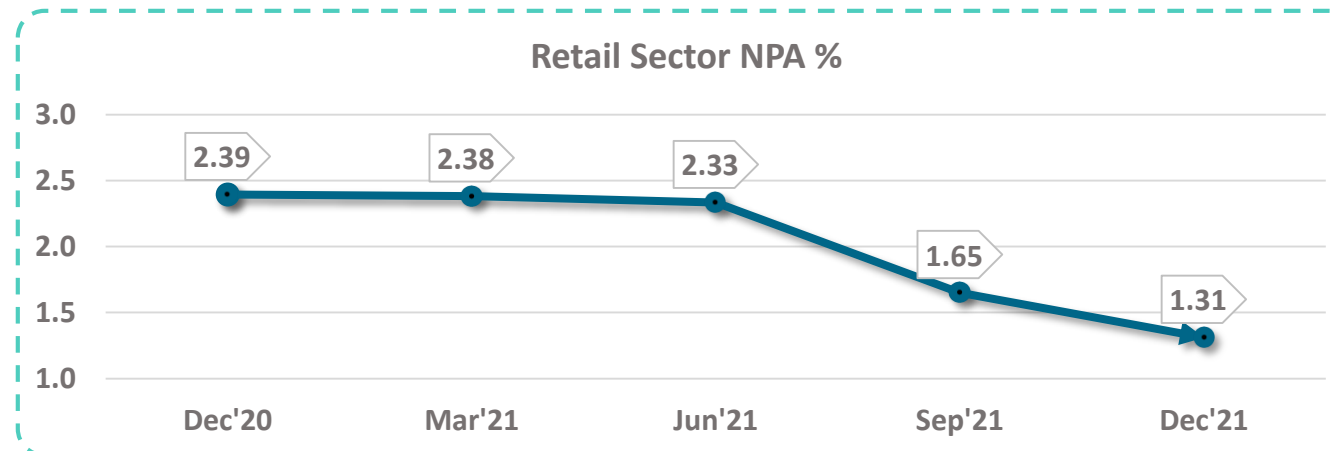
(₹ In Crore)

Particulars	Dec`20			Sept`21			Dec`21		
	Advance	Sector NPA	Sector NPA (%)	Advance	Sector NPA	Sector NPA (%)	Advance	Sector NPA	Sector NPA (%)
Retail	27,540	659	2.39	30,480	503	1.65	32,743	429	1.31
Agriculture	16,467	3,340	20.28	17,040	3,258	19.12	18,092	3,345	18.49
MSME	20,304	2,059	10.14	22,995	1,892	8.23	25,092	1,653	6.59
Total of RAM	64,310	6,058	9.42	70,515	5,653	8.02	75,926	5,427	7.15
RAM to Total Advance (%)	61.30			61.19			58.85		
Corporate & Others	40,594	2,014	4.96	44,721	751	1.68	53,080	677	1.28
Corporate & Others to Total Advance (%)	38.70			38.81			41.15		
Total	1,04,904	8,072	7.70	1,15,236	6,403	5.56	1,29,006	6,105	4.73



(₹ In Crore)

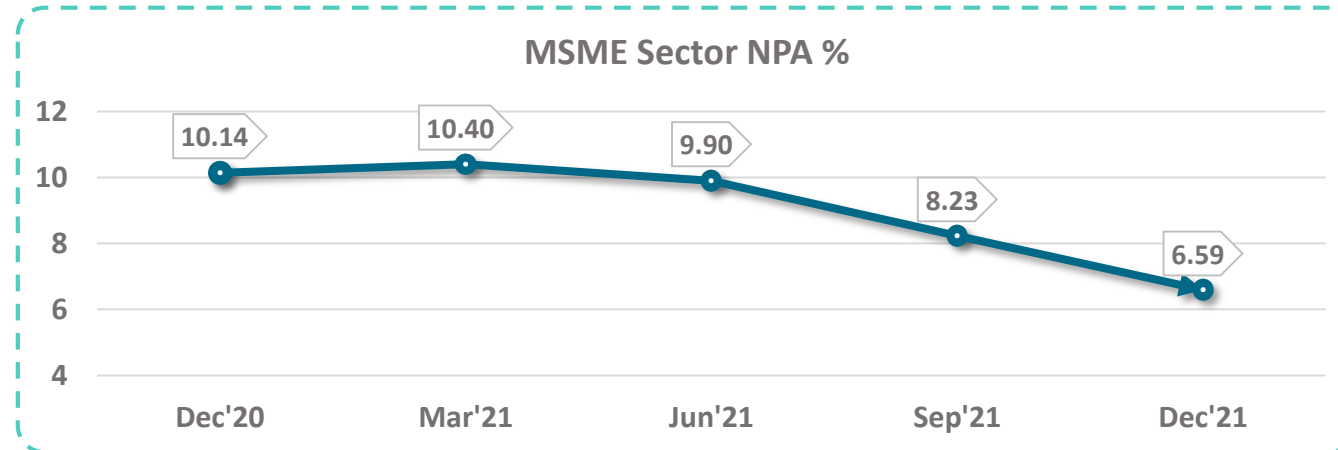
Particulars	Dec`20			Sept`21			Dec`21		
	Advance	Sector NPA	Sector NPA (%)	Advance	Sector NPA	Sector NPA (%)	Advance	Sector NPA	Sector NPA (%)
Total Retail Credit	27,540	659	2.39	30,480	503	1.65	32,743	429	1.31
of which									
Housing	16,813	527	3.14	19,112	332	1.74	19,628	265	1.35
Education	1,265	56	4.45	1,325	18	1.38	1,382	24	1.73
Vehicle	1,681	36	2.13	1,844	35	1.91	1,981	30	1.54
Others	7,781	40	0.51	8,200	117	1.43	9,752	110	1.13





(₹ In Crore)

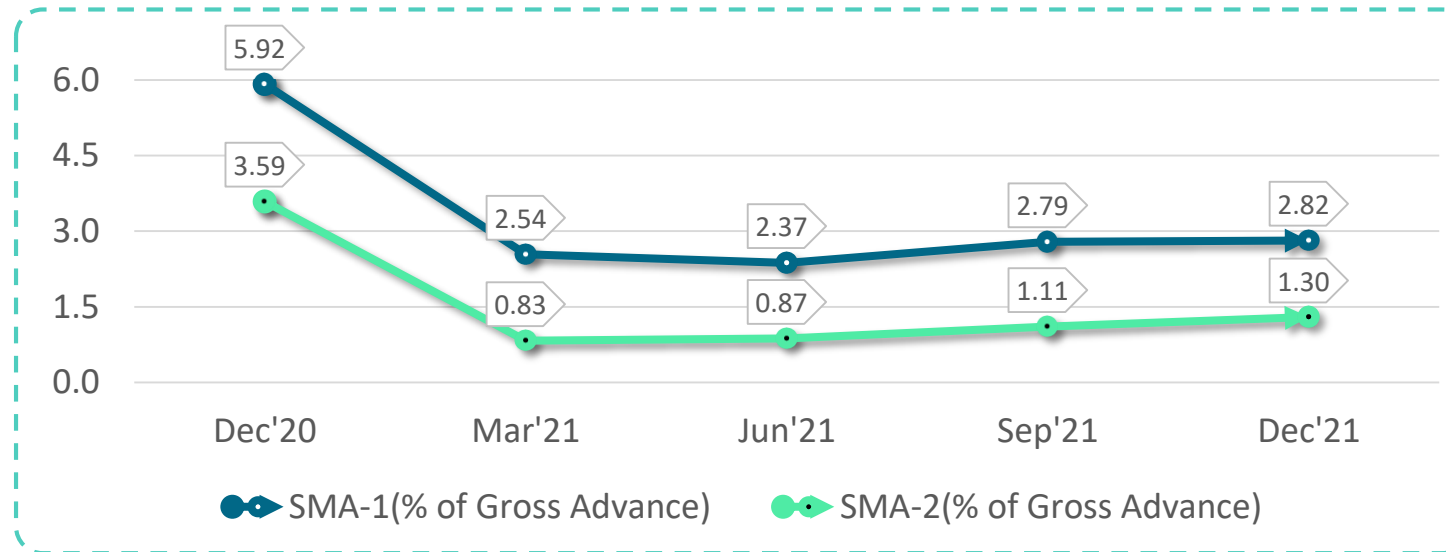
Particulars	Dec`20			Sept`21			Dec`21		
	Advance	Sector NPA	Sector NPA (%)	Advance	Sector NPA	Sector NPA (%)	Advance	Sector NPA	Sector NPA (%)
Total MSME Credit	20,304	2,059	10.14	22,995	1,892	8.23	25,091	1,653	6.59
of which									
Micro	11,888	1,078	9	14,752	1,221	8	15,744	1,094	7
Small	7,333	868	12	7,011	550	8	7,704	433	6
Medium	1,083	113	10	1,231	121	10	1,644	126	8





(₹ In Crore)

Particulars	Dec`20	Mar`21	Jun`21	Sept`21	Dec`21
SMA 1	6,206	2,735	2,624	3,212	3,634
SMA2	3,767	891	963	1,276	1,672
Total	9,973	3,626	3,587	4,487	5,306



* Rs. 10.00 lakh and above

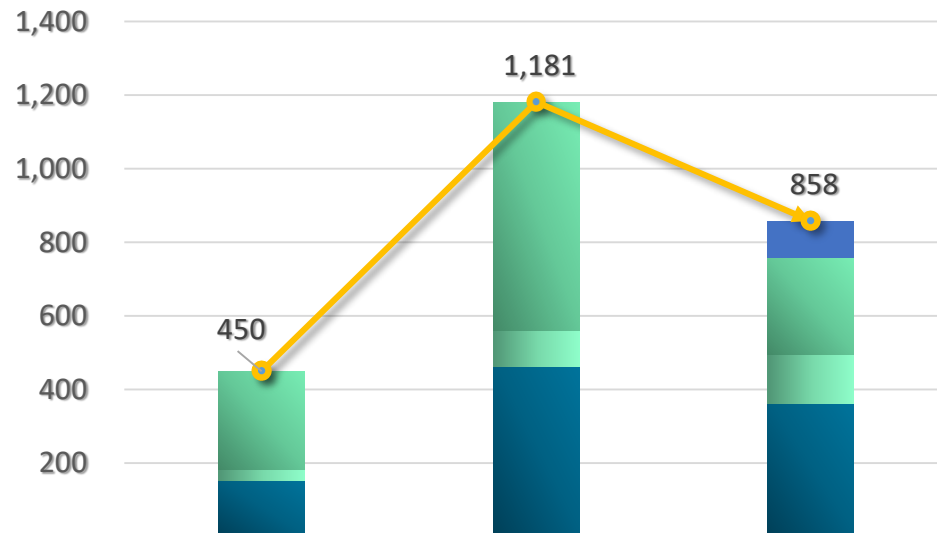


Restructuring of Std. Advances

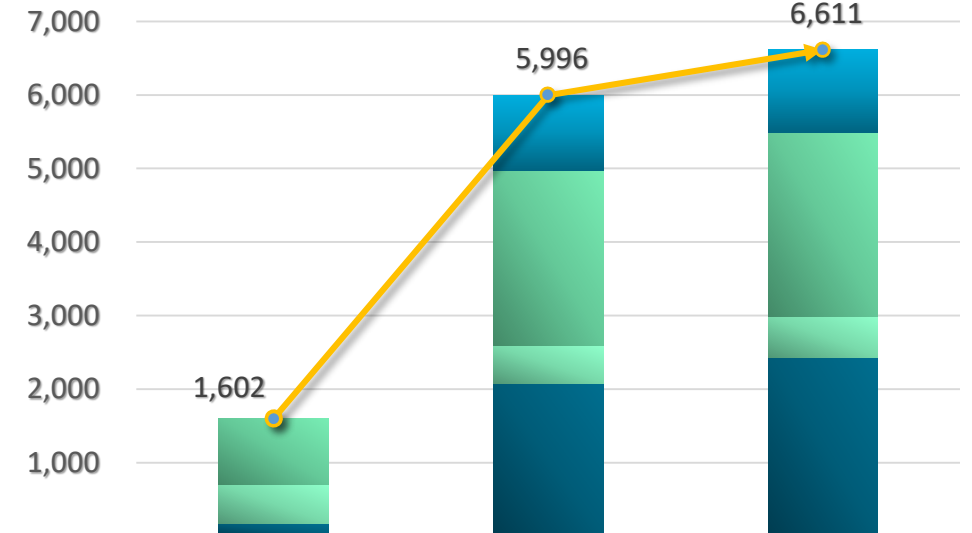
Quarter Ended

(₹ In Crore)

As on Date



	Dec'20	Sep'21	Dec'21
Corporate	-	-	99
MSME	268	622	263
Agriculture	29	97	133
Retail	153	462	362
Total	450	1,181	858



	Dec'20	Sep'21	Dec'21
Corporate	-	1,019	1,117
MSME	901	2,390	2,504
Agriculture	533	509	563
Retail	168	2,077	2,428
Total	1,602	5,996	6,611



Restructuring of Advances

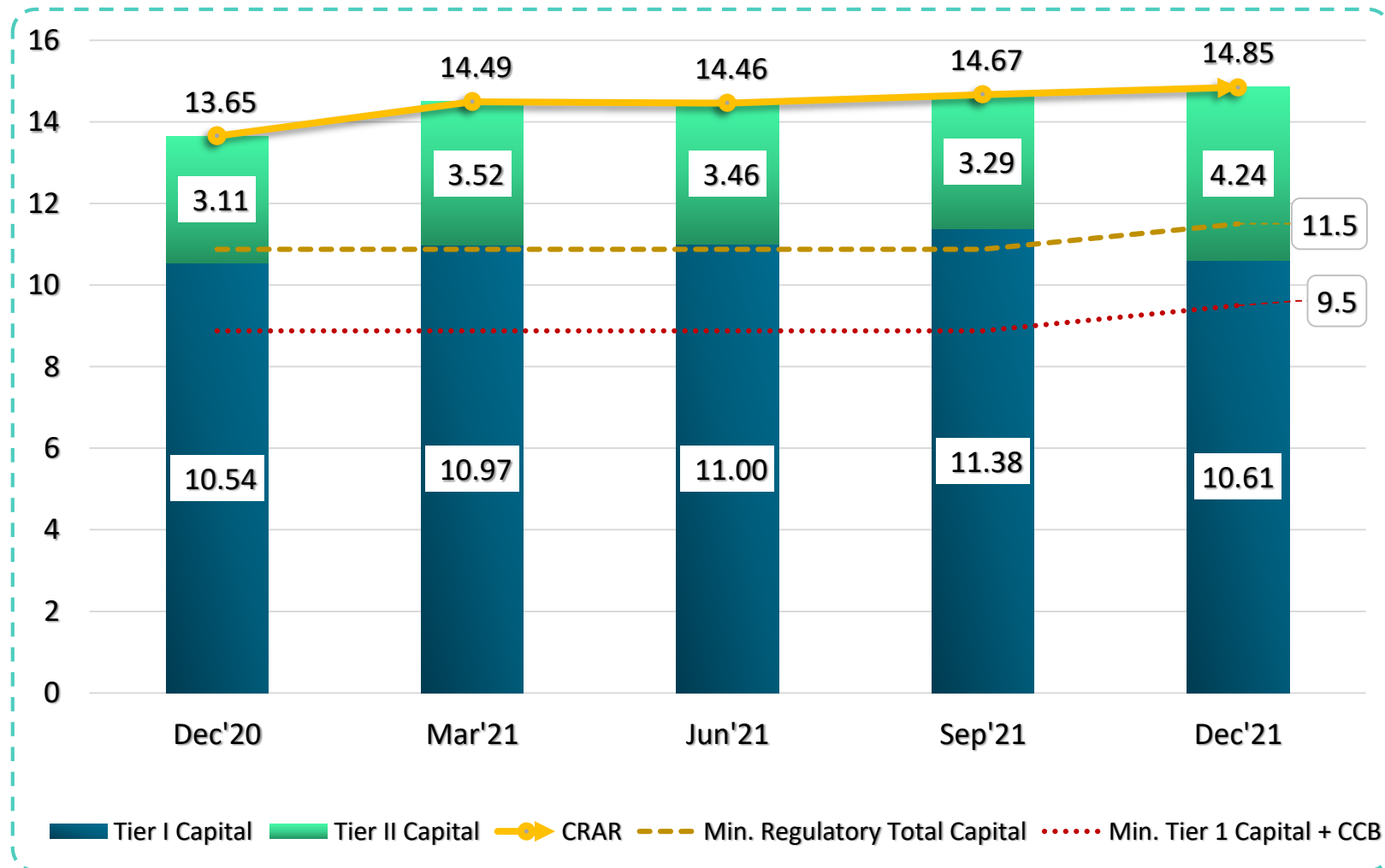
(₹ In Crore)

Sector-wise COVID Restructuring under RP 1.0 as on 31.12.2021																
RP Invoked					RP Implemented (as on 31.03.21)			RP Implemented (as on 30.06.21)			RP Implemented (as on 30.09.21)			RP Implemented (as on 31.12.21)		
Sector	Amount	Std Advance as on 31.03.21	% to respective sector STD advance	% to Total STD advances	Amount	% to respective sector STD advance	% to Total STD advances	Amount	% to respective sector STD advance	% to Total STD advances	Amount	% to respective sector STD advance	% to Total STD advances	Amount	% to respective sector STD advance	% to Total STD advances
Retail	603	27,969	2.16	0.60	603	2.16	0.60	599	2.13	0.58	596	2.13	0.60	595	2.13	0.48
Agriculture	56	12,752	0.44	0.06	56	0.44	0.06	49	0.39	0.05	57	0.41	0.05	57	0.38	0.05
MSME	58	20,726	0.28	0.06	58	0.28	0.06	56	0.29	0.05	59	0.27	0.05	57	0.24	0.05
Corporate	1,005	38,358	2.62	1.01	204	0.53	0.20	1,001	2.32	0.97	1,019	2.28	0.88	1,018	1.92	0.83
Total	1,722	99,805			921			1,706			1,731			1,726		

Sector-wise COVID Restructuring under RP 2.0 as on 31.12.2021						
RP Invoked and Implemented						
Sector	Restructured upto 31.12.21	% to respective sector STD advance	Std Advance as on 30.9.21	% to Total STD advances 30.9.21	Std Advance as on 31.12.21	% to Total STD advances 31.12.21
Retail	1,765	5.46	29,977	1.62	32,314	1.44
Agriculture	222	1.51	13,782	0.20	14,747	0.18
MSME	1,323	5.64	21,103	1.22	23,438	1.08
Corporate	-	-	43,970	-	52,402	-
Total	3,309		1,08,832		1,22,901	



Capital Adequacy

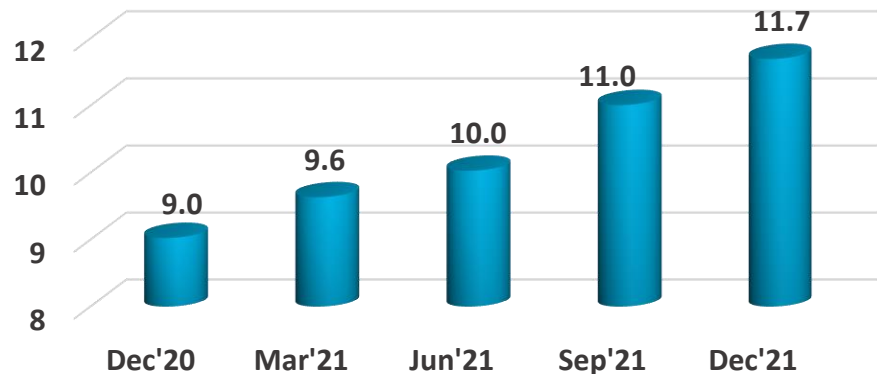


Bank has raised Rs. 1000 Crore, Tier-2 Bond from LIC in the month of October 2021.

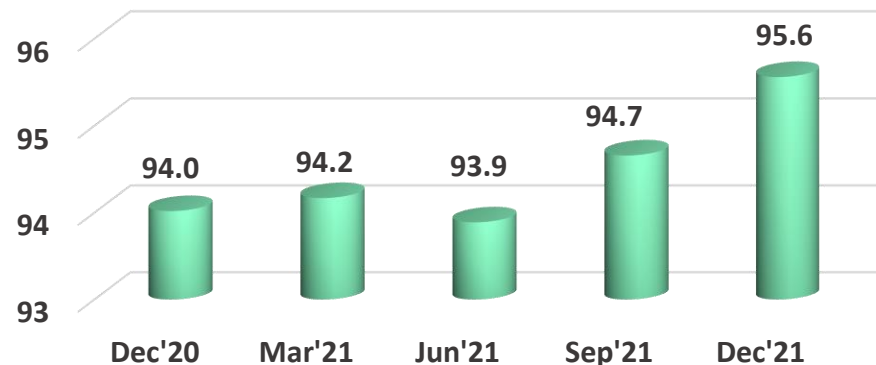
Bank has raised capital of Rs. 403.70 crore through QIP in July 2021 @Rs. 23.70 per share



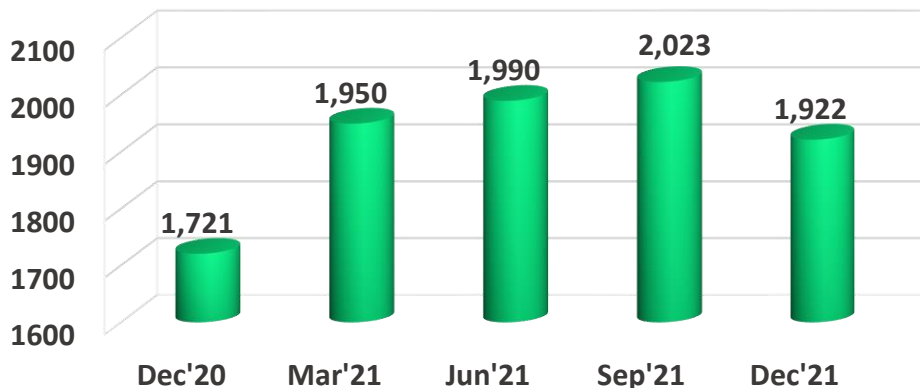
ATM Card Base



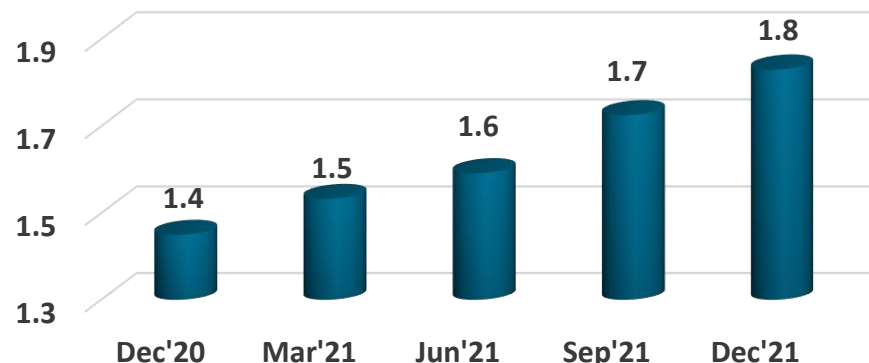
E-transaction (%)



ATMs (Actuals)

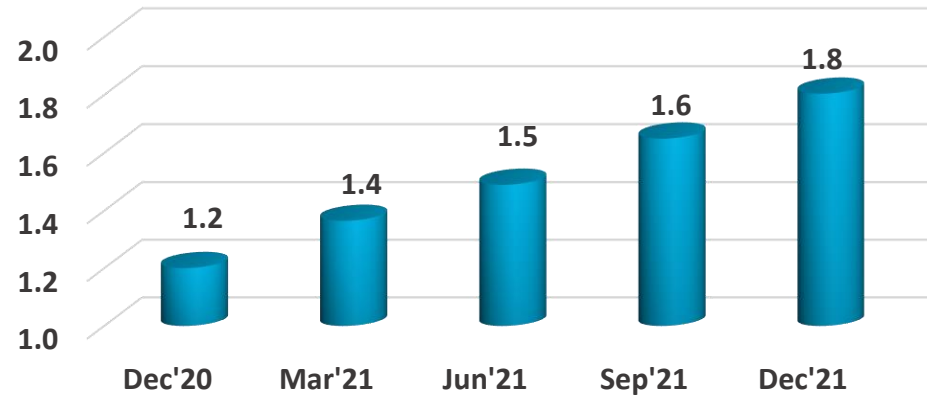


Internet Banking Users

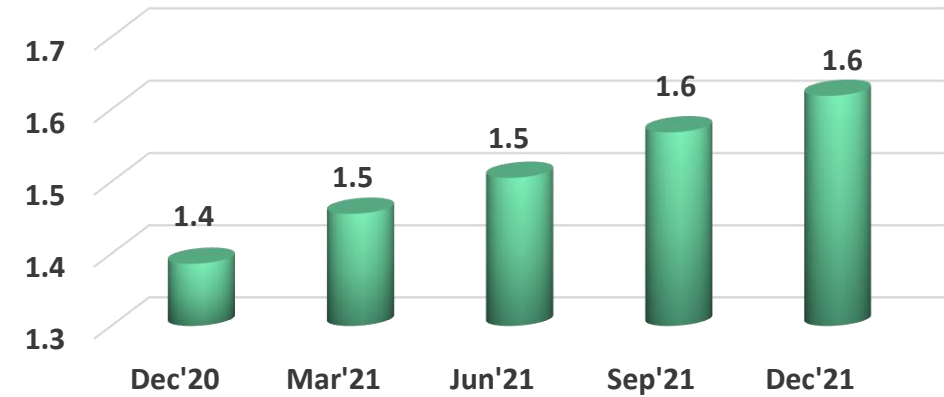




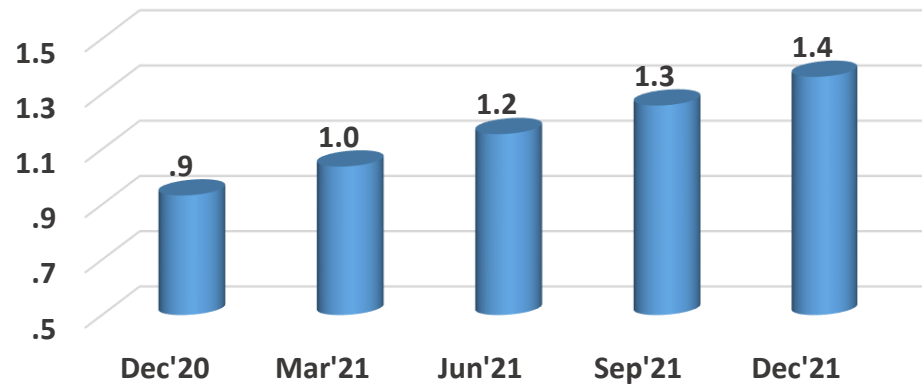
Mobile Banking Users



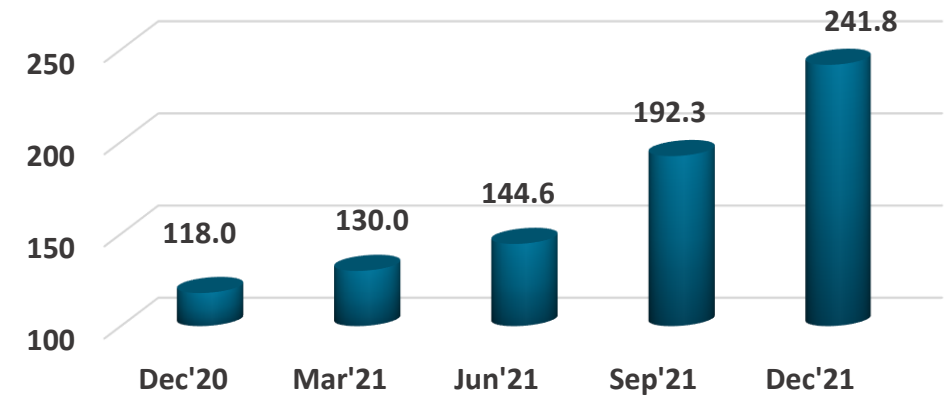
UPI/BHIM Users



Mobile Banking Transactions

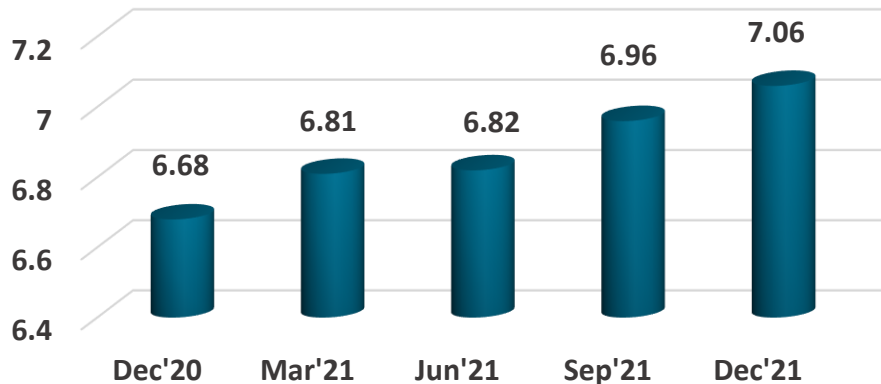


UPI/BHIM Transactions

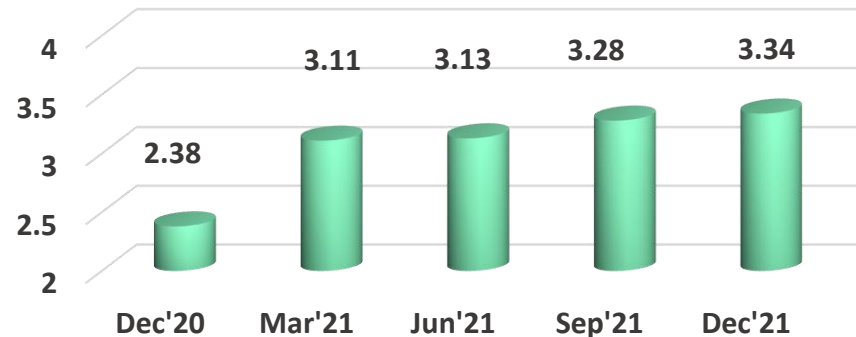




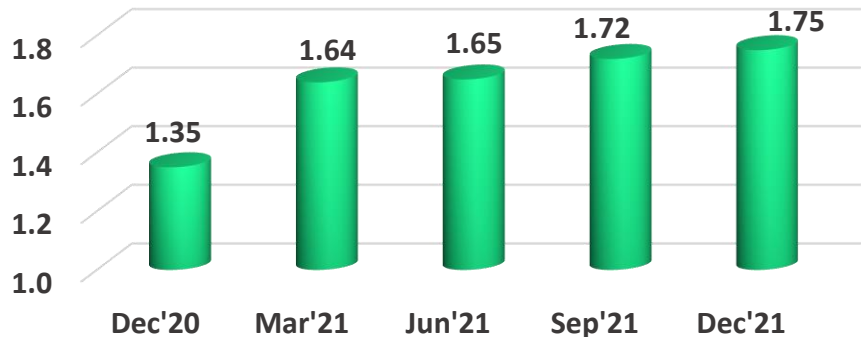
No. of PMJDY Accounts



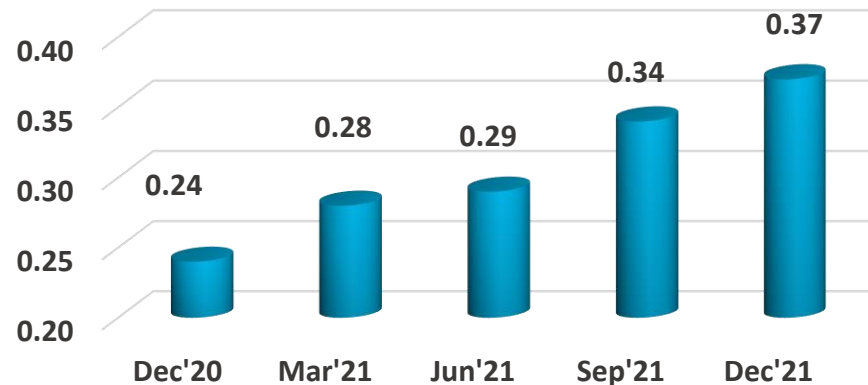
No. of policies issued under Pradhan Mantri Suraksha Bima Yojana



No. of policies issued under Pradhan Mantri Jeevan Jyoti Bima Yojana

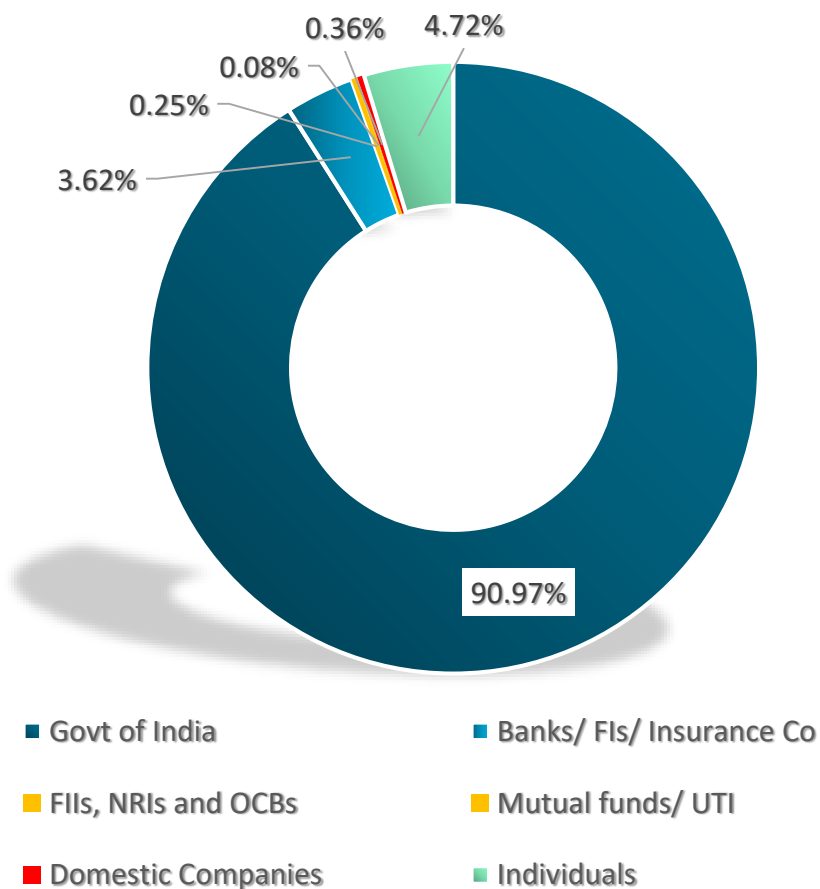


No. of Enrollments under Atal Pension Yojana





Equity Holding(%) & Ratios



Particulars	Quarter Ended		
	Dec`20	Sept`21	Dec`21
No. of Share (crore)	656.00	673.05	673.05
Networth (Rs in crore)	7,794	9,280	9,627
Book Value per share	11.88	13.79	14.30
Return on Equity (%) (Quarter ended)	7.91	11.45	13.49



बैंक ऑफ महाराष्ट्र
Bank of Maharashtra

भारत सरकार का उद्यम

एक परिवार एक बैंक

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3 EMI FREE

Digital Home & Car Loan

@6.40%

@6.80%



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CARD**



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Provident
Fund**



**DIGITAL
BANKING**



**MSME
LOANS**



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Awards



- 🏆 Bank of Maharashtra receives 1st position 'Utkarsh Awards' for achieving highest percentage of digital payment transactions.
- 🏆 Outstanding Banking Partner Award for MSMEs by Zee Business
- 🏆 Best Employer Brand Award 2021 by World HRD Congress
- 🏆 Best IT Risk & Cyber Security Initiatives Award at IBA's Annual Banking Technology Awards
- 🏆 Rajbhasha Kirti Puraskar



बैंक ऑफ महाराष्ट्र
Bank of Maharashtra

भारत सरकार का उद्यम

एक परिवार एक बैंक

THANK
YOU!