



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



AX1/ISD/STEX/44/2024-25

Date: 12th June, 2024

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: Schedule of Non Deal Road Shows/ Analyst/ Institutional Investor Meet of Bank of Maharashtra

The Exchange is hereby informed that the Bank will be participating in Non-deal Road shows and meeting with prospective investors from 18.06.2024 to 21.06.2024.

Please note that no unpublished price sensitive information is proposed to be shared during the meeting(s). A copy of the investor presentation is enclosed. The same is also available on the website of the Bank at www.bankofmaharashtra.in.

Note: The dates of the Analyst/ Institutional Investor Meet are subject to change. Changes may happen due to exigencies on the part of investors/ Bank.

The above is submitted in compliance of disclosure of material event / information under Regulation 30 and other applicable provisions of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations 2015, as amended read with corresponding circulars and notifications issued thereunder.

Thanking you.

Yours faithfully,

For Bank of Maharashtra

(Nehal Rawat)
Company Secretary & Compliance Officer

Encl : Investor Presentation



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Bank of Maharashtra

भारत सरकार का उद्यम

एक परिवार एक बैंक

INVESTOR PRESENTATION



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Abbreviation	Meaning
AFS	Available for Sale
CASA	Current Account & Savings Account
CRAR	Capital to Risk Weighted Asset Ratio
GNPA	Gross Non-Performing Asset
HFT	Held for Trading
LCR	Liquidity Coverage Ratio
LAD	Loan against Deposit
LAP	Loan against Property
NII	Net Interest Income
NNPA	Net Non-Performing Asset
NSFR	Net Stable Funding Ratio
PCR	Provision Coverage Ratio
PPOP	Pre Provision Operating Profit
RAM	Retail, Agri & MSME
ROA	Return on Asset
ROE	Return on Equity
RWA	Risk Weighted Asset
SLR	Statutory Liquidity Ratio
TWO	Technically Written Off

Bank of Maharashtra - An Overview

Brief Snapshot

- ❖ Founded in 1935, Bank of Maharashtra (“BoM”) has a legacy of more than 89 years
- ❖ BoM has a customer base of approximately 3.02 Crore as of Mar`24
- ❖ Offers diversified products & services to Retail, Wholesale, Small and Medium enterprises, and agriculture customers
- ❖ Wide distribution network comprising 2,556 full-service domestic outlets including 67 fixed customer service points, with 46% in Maharashtra. It also has 1,901 ATMs & 3,342 Business Correspondents as of Mar`24
- ❖ BoM has 13,499 employees across verticals as on Mar`24

Credit Rating

**Long Term Ratings
(Tier II Bonds)**

Rating Agency:

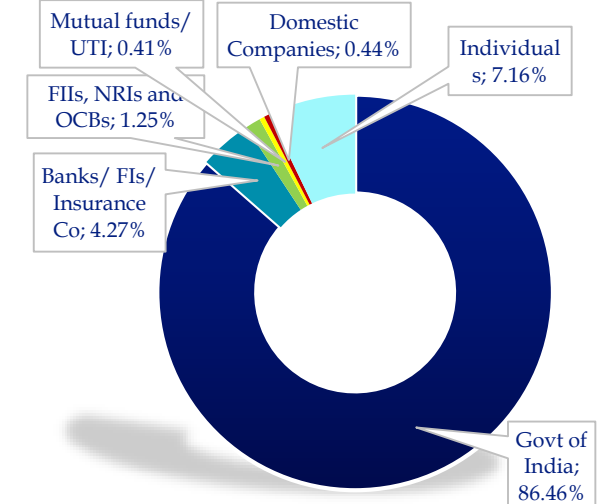
ICRA/ CARE/
INFOMERICS / ACUITE

Rating: AA+ (Stable)

Short Term Ratings

Rating Agency: CRISIL
Rating: A1+

Shareholding Pattern (As of Mar`24)



Bank of Maharashtra statistics (As of Mar`24)

Gross Advances:
₹ 2,03,664 Cr

Deposits:
₹ 2,70,747 Cr

NII¹:
₹ 9,822 Cr

Net Interest Margin¹:
3.92%

Operating Profit¹:
₹ 8,005 Cr

Net Profit¹:
₹ 4,055 Cr

CASA:
52.73 %

GNPA | NNPA:
1.88% | 0.20%

PCR incl. TWO:
98.34%
PCR excl. TWO:
89.88%

Book Value per share:
₹ 24.26*

ROA¹ | ROE¹:
1.50% | 23.83%

Tier 1 | CRAR:
13.72 % | 17.38 %

01

Consistent improvement in financial performance

BoM has achieved financial turnaround over the past 3 years.

Growth in Gross Advances (16% Y-o-Y)² and Deposits (16% Y-o-Y)².

02

A relatively stable and granular RAM portfolio

more than half of the asset base (61% of gross advances)¹ results in a diversified asset base with a focus on the retail and mid-corporate segment.

The bank's RAM loan portfolio grew by (24% Y-o-Y)².

03

One of the Highest CASA ratio (52.73%)¹ in the banking industry

Higher CASA resulting in one of the **lowest cost of deposits (4.34%)¹** among PSBs and healthy NIMs (3.92%)³.

04

Steadily improving asset quality

Reduction in GNPA, NNPA aided by lower addition of fresh slippages.

BoM's NNPA ratio is one of the lowest in the Banking Industry.

05

Healthy adoption of digital channels

Emphasis on leveraging & improving digital technological capabilities.

06

Strong network across Pan India

2,556 banking outlets across all States and UTs **with dominance in industrially developed states of Western India i.e. Maharashtra & Gujarat.**

07

Well capitalized with **CRAR¹ at 17.38%** for future growth

08

Highly qualified management team with demonstrated track record and experience.

1. As of 31st Mar, 2024

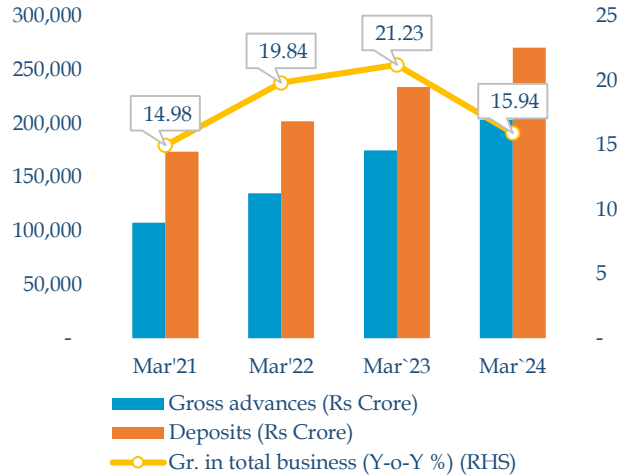
2. Y-o-Y Growth for 31st Mar, 2024 over 31st Mar, 2023

3. FY 23-24 Data for 12 Months ending Mar`24

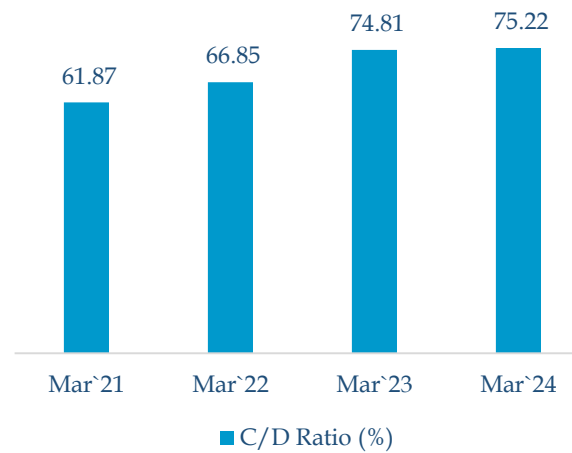


Key Financial Highlights

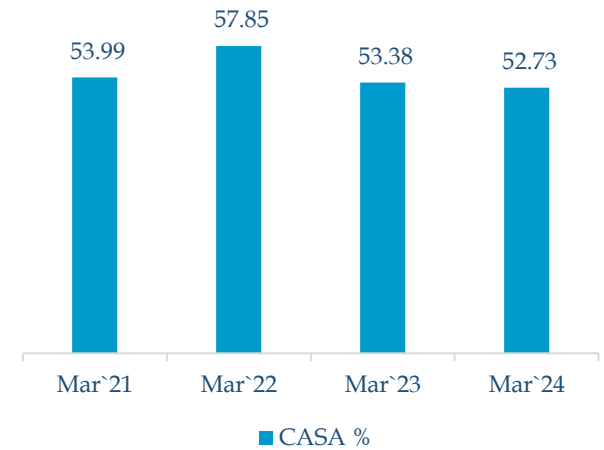
Business Expansion Pace Continues



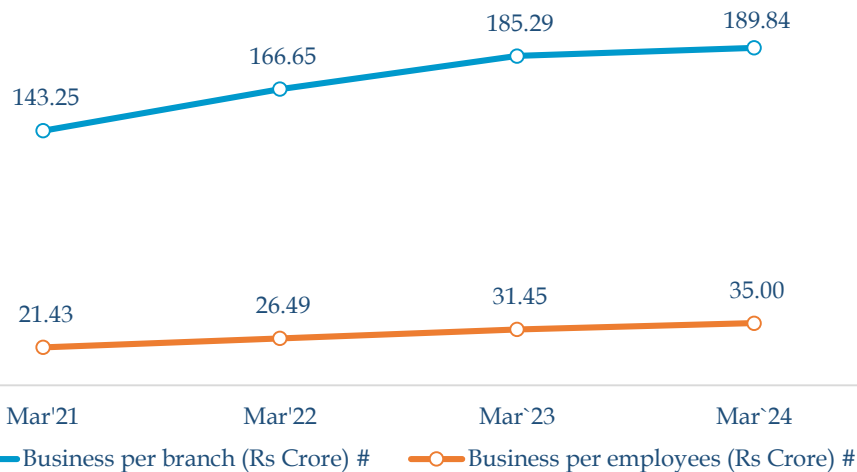
Headroom to Further Expand CD Ratio



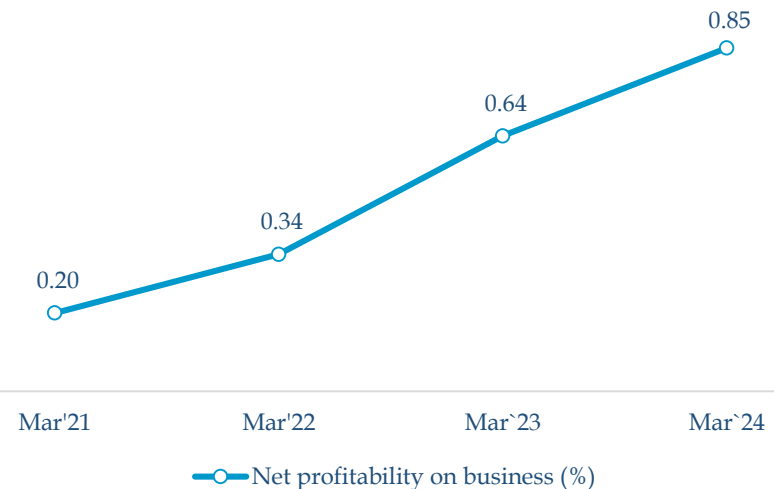
One of the Highest CASA Share among Banks



Improvement in Productivity



Profitability Improves

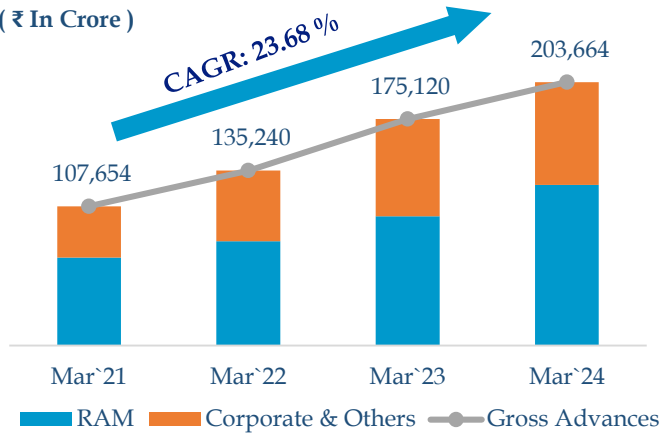


Diversified Credit Portfolio



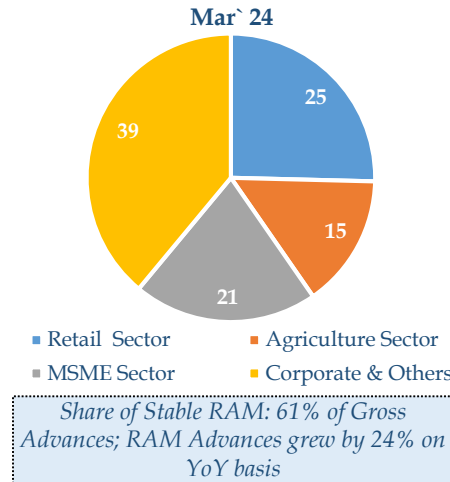
Domestic Gross Advances – Growth driven by Corporate & MSME

(₹ In Crore)



Particulars	YoY Growth ¹ %
Retail	19%
Agriculture	30%
MSME	27%
Corporate	6%
Gross Advances	16%

Advances Profile %



Yield on Advances %



Retail Credit Growth

(₹ In Crore)

Particulars	Mar'23	Mar'24	Y-o-Y Growth	Other Retail Loan (Break-up)	Mar'24
Housing	25,181	29,786	18%	Gold	23%
Education	1,829	2,279	25%	LAP, Top-Up & Others	28%
Vehicle	2,386	2,771	16%	Staff Loans	18%
Others	14,037	16,890	20%	Personal	18%
Total Retail Loans	43,433	51,727	19%	LAD	8%
				Aadhar	5%

Housing advance contributes 58% of Retail advances

Agriculture Credit Growth

(₹ In Crore)

Particulars	Mar'23	Mar'24	Y-o-Y Growth
Farm Credit (Crop, Investment & Allied)	13,524	16,525	22%
Agri Infrastructure	536	747	39%
Agri Ancillary Activities	9,340	13,184	41%
Total Agri Loans	23,400	30,456	30%

Growth in agriculture advances driven by Agri. ancillary activities

MSME Credit Growth

(₹ In Crore)

Particulars	Mar'23	Mar'24	Y-o-Y Growth
Micro	20,808	24,960	20%
Small	9,312	12,463	34%
Medium	3,124	4,694	50%
Total MSME Loans	33,244	42,117	27%

BoM's emphasis is on increasing Mid - Corporate advance book

Stable Ratings Profile despite Challenging Environment



External Rating-wise Advances – Above ₹ 25Cr

(₹ In Crore)

Particulars	Mar'23			Mar'24		
	No. of Borrowers	O/s Amount	% of O/s Amount	No. of Borrowers	O/s Amount	% of O/s Amount
Total Eligible Exposure for External Rating	439	84,148	100	483	92,080	100
AAA	26	7,744	9	11	5,439	6
AA	71	22,056	26	72	27,416	30
A	114	21,014	25	110	22,846	25
BBB	102	10,962	13	101	11,553	13
BB & Below	53	3,742	4	48	4,246	5
Total Rated	366	65,517	78	342	71,500	78
Govt.Guaranteed exposure (Unrated)	20	15,557	18	20	14,649	16
Total Rated plus Govt Guarantee	386	81,074	96	362	86,148	94
Other Unrated	53	3,074	4	121	5,931	6

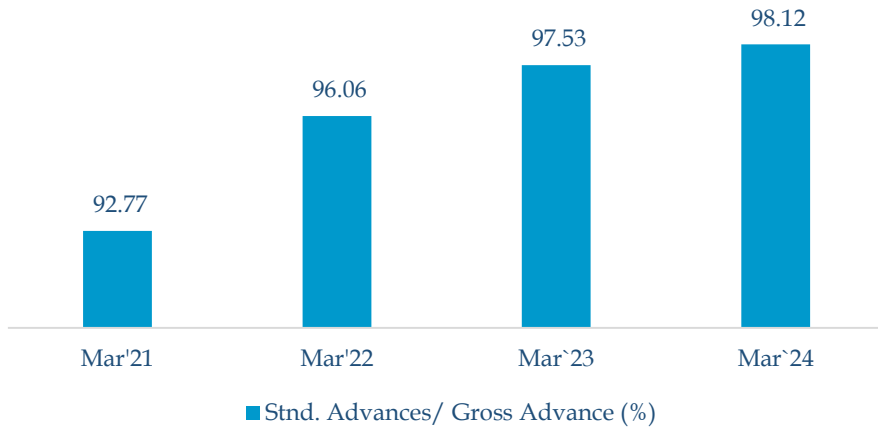
The Govt. Guaranteed exposures constitute ~16% of total corporate advances (above ₹ 25Cr loan ticket size) as on Mar'24



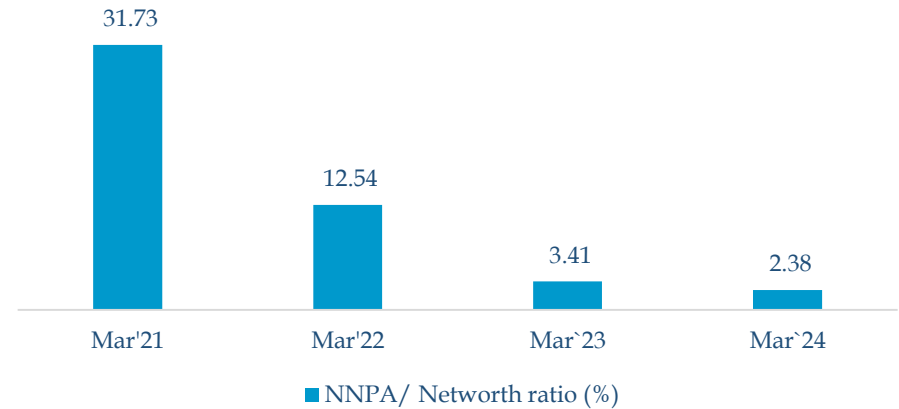
Asset Quality



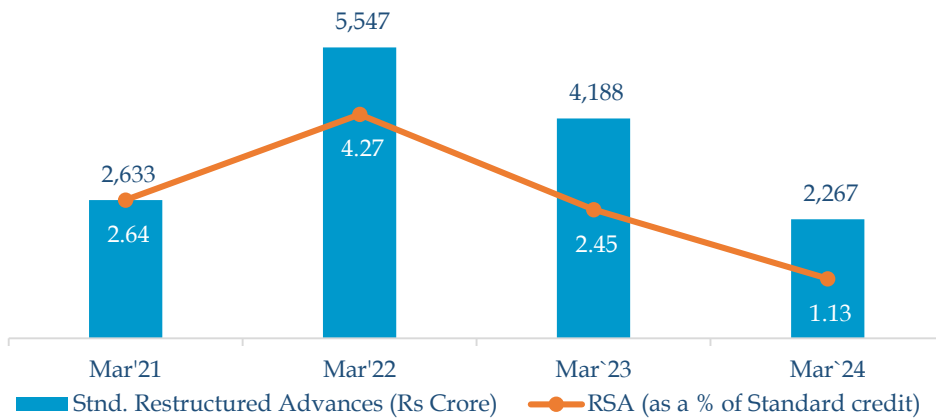
Rising Trend in Standard Advances



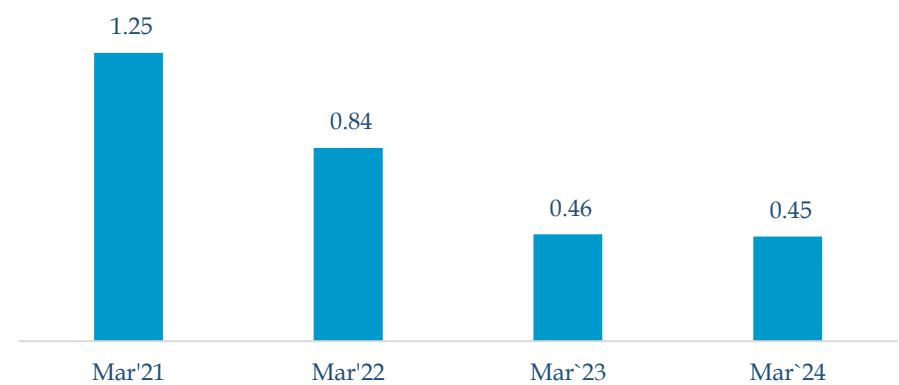
Unprovided NPAs Pose Insignificant Risk to Network



Standard Restructured Advances Proportion Falls



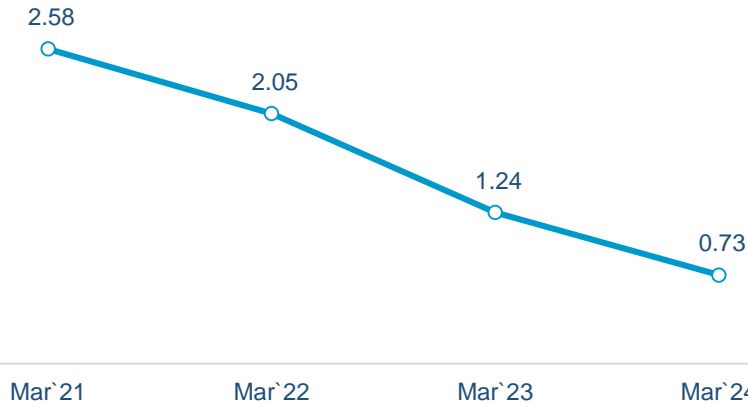
Special Mention Accounts (SMA) Proportion Falls Substantially *



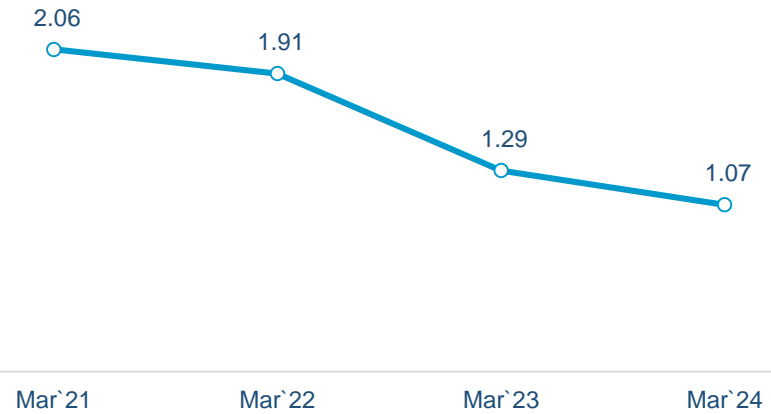
Unprovided NPAs and standard stressed advance proportions shrunk substantially

*Rs.1 crore and above

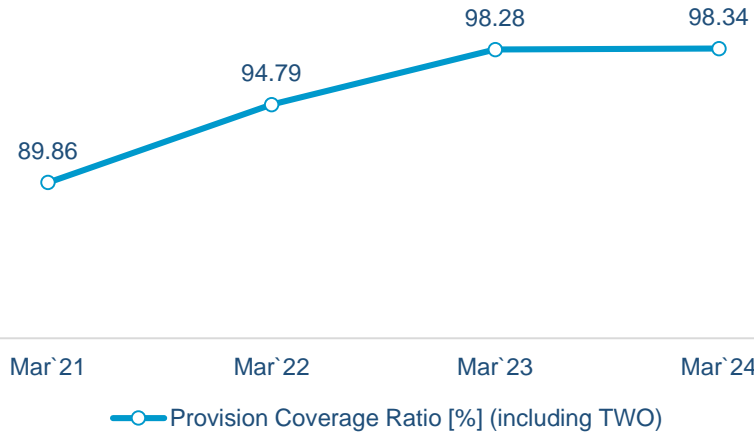
A Declining Trend in Delinquency Ratio



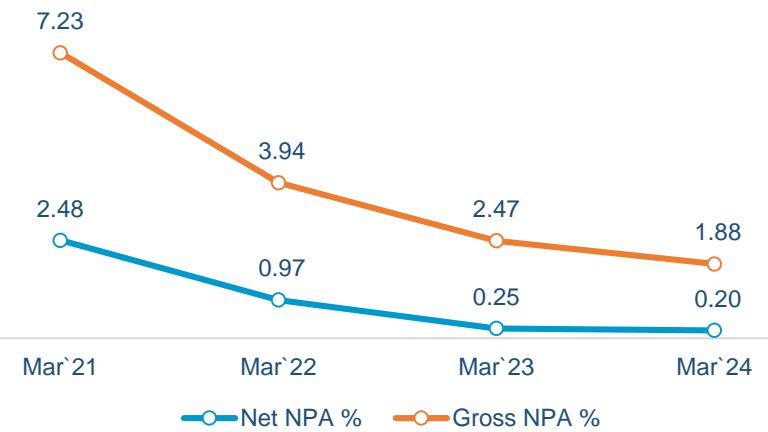
Lower Delinquency Rate Leads to Lower Credit Cost



Provision Coverage Ratios Improve



Accompanied by Fall in Net Non-Performing Assets



Asset Quality – Sectoral & Segmental NPA Position



Retail Sector - NPA (₹ In Crore)

Particulars	Mar`24		
	Advances	Sector NPA	Sector NPA %
Total Retail Credit	51,727	221	0.43
<i>of which</i>			
Housing	29,786	114	0.38
Education	2,279	9	0.39
Vehicle	2,771	10	0.36
Others	16,890	89	0.53

MSME Sector - NPA (₹ In Crore)

Particulars	Mar`24		
	Advances	Sector NPA	Sector NPA %
Total MSME Credit	42,117	1,063	2.52
<i>of which</i>			
Micro	24,960	844	3.38
Small	12,463	166	1.34
Medium	4,694	52	1.12

Sector wise Credit Deployment and NPA (₹ In Crore)

Particulars	Mar`24		
	Advances	Sector NPA	Sector NPA %
Retail Sector	51,727	221	0.43
Agriculture Sector	30,456	2,426	7.96
MSME Sector	42,117	1,063	2.52
Total of RAM	1,24,300	3,710	2.98
RAM to Gross Advances (%)	61.03	-	-
Corporate & Others	79,364	123	0.16
Corporate to Gross Advances (%)	38.97	-	-
Total Advances	2,03,664	3,833	1.88

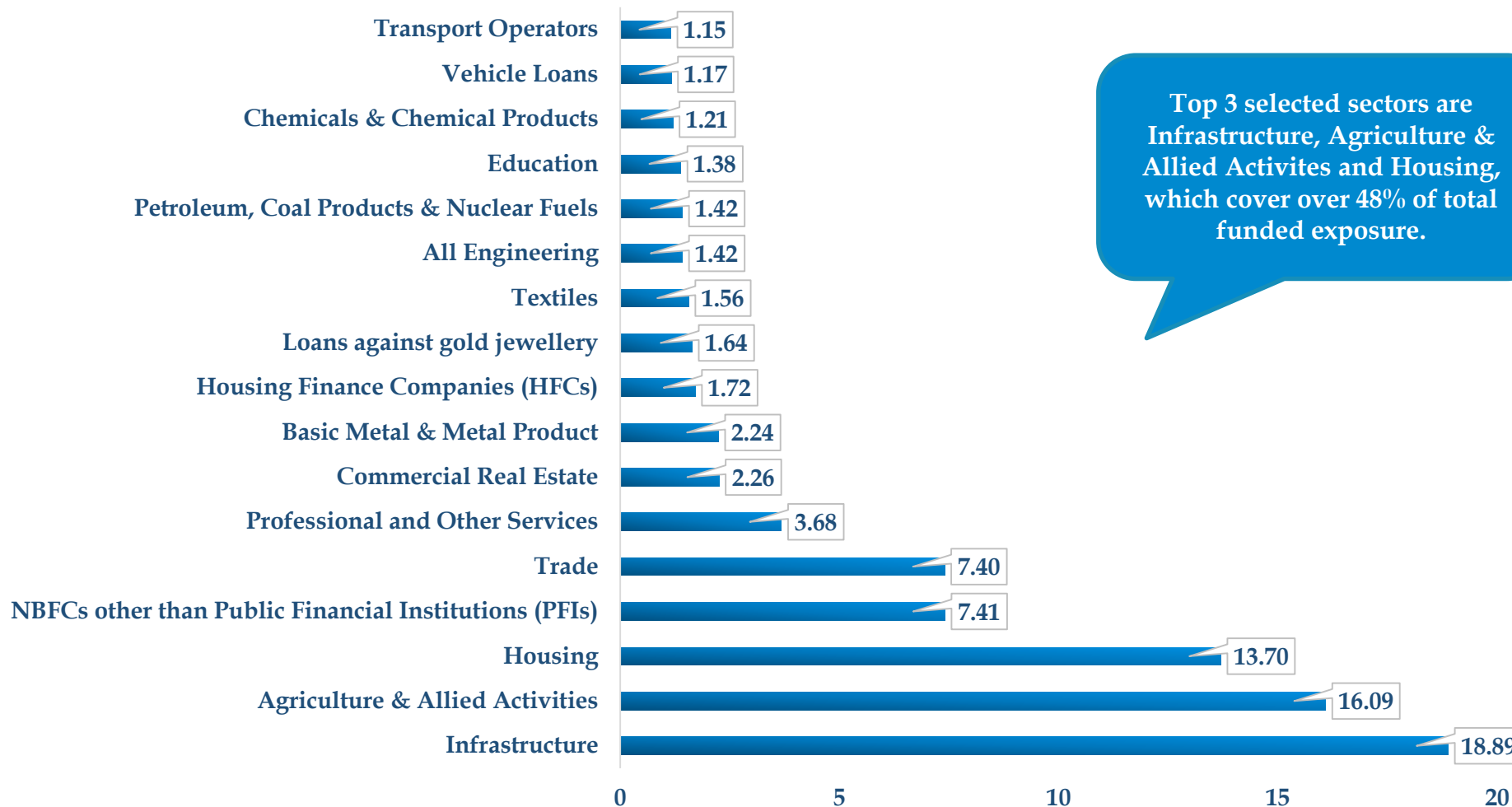
Movement of Gross NPA (Quarterly) (₹ In Crore)

Particulars	Mar`23	Mar`24
Opening Level of Gross NPAs	4,612	3,858
Total Reductions	833	599
<i>of which : Recovery + Upgradation</i>	433	278
Gross Addition	555	574
<i>of which : Variable</i>	6	4
<i>: Fresh Slippages (Net)</i>	549	570
Net Increase/ Decrease	(278)	(25)
Closing Level of Gross NPAs	4,334	3,833

Asset Quality – Industrial Exposures Above 1.0%



Funded Exposure to select industries (More than 1.0%)- Mar`24



A Balanced Approach to Treasury Operations

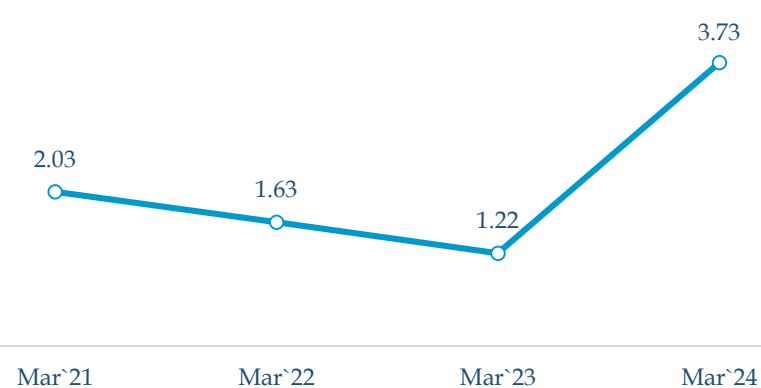


Particulars (₹ In Crore)	Mar`21	Mar`22	Mar`23	Mar`24
Interest on Investments	4,153	4,385	4,267	4,461
Yield on investments	6.72 %	6.24 %	6.11 %	6.47 %
Gross Investments	68,647	69,093	69,215	68,593
M-Duration (AFS+HFT/ Total Portfolio)	2.03 / 4.08	1.63 / 3.55	1.22 / 3.20	3.73 / 3.67

Majority of Investments in SLR Portfolio



Modified Duration (AFS+HFT)

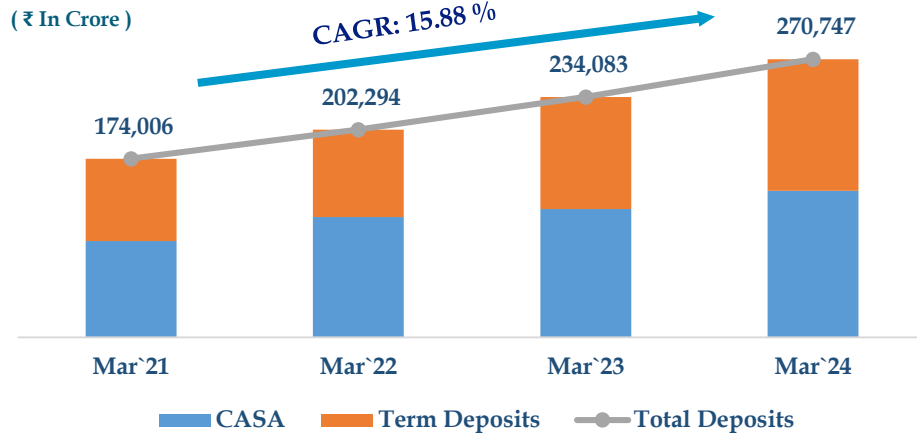


Majority of investments are in SLR portfolio with low duration to contain MTM losses (in investment trading portfolios)

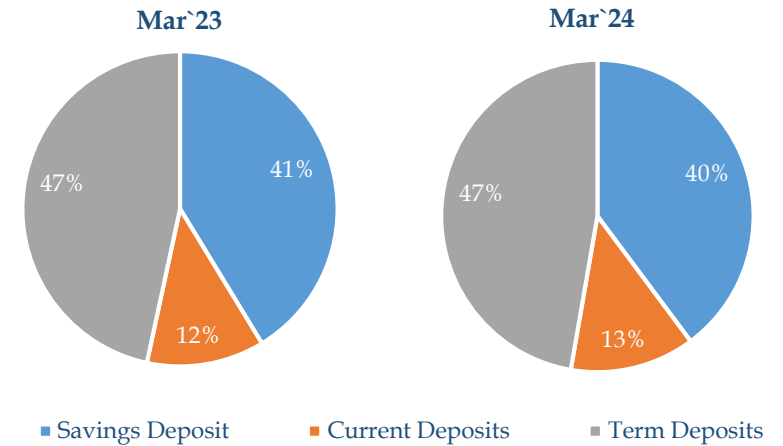
Diversified and Growing Liability Profile



Healthy Growth in Deposits

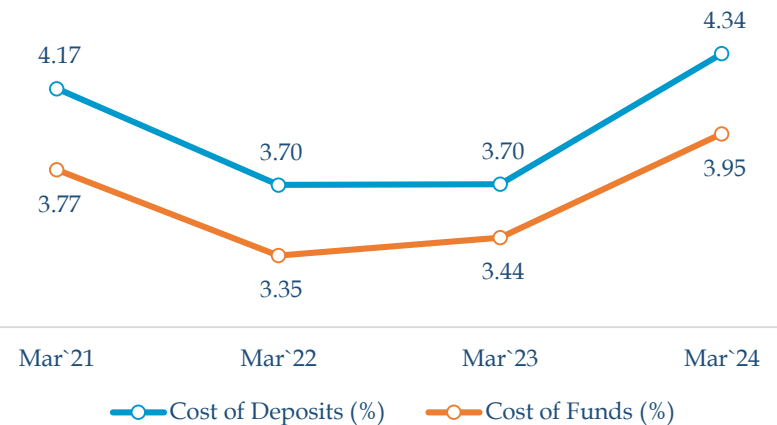


Deposit Composition



Particulars	Mar'23	Mar'24	YoY Growth %
CASA deposits	1,24,961	1,42,774	14
Current deposits	28,301	34,968	24
Savings deposits	96,660	1,07,806	12
Term Deposits	1,09,122	1,27,974	17
Total Deposits	2,34,083	2,70,747	16

Cost of Deposits & Cost of Funds



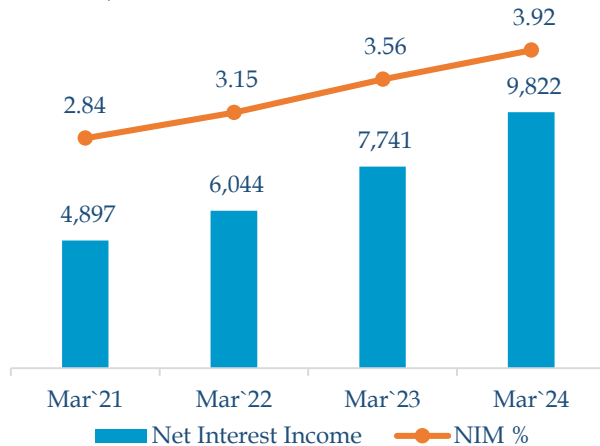
- Continuous CASA improvement in the past 5 years
- Retail term deposits form a major portion of the bank's Term Deposits

Consistent improvement in Profitability metrics



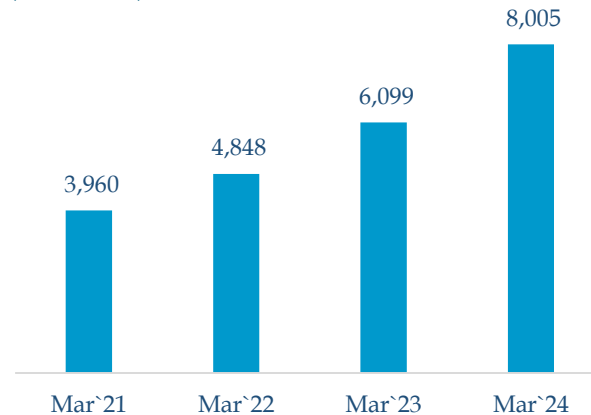
Net Interest Income & NIM

(₹ In Crore)



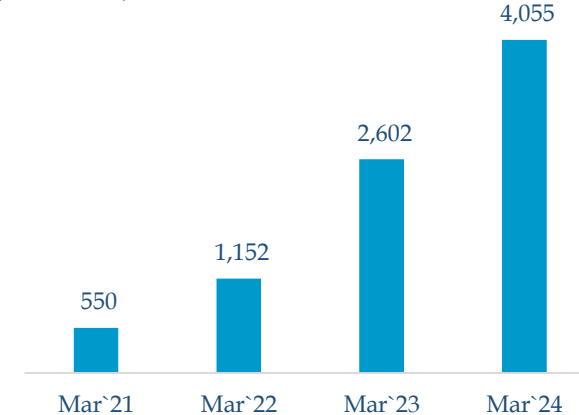
Operating Profit

(₹ In Crore)

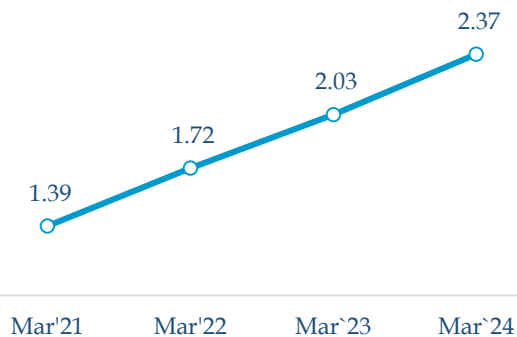


Net Profit

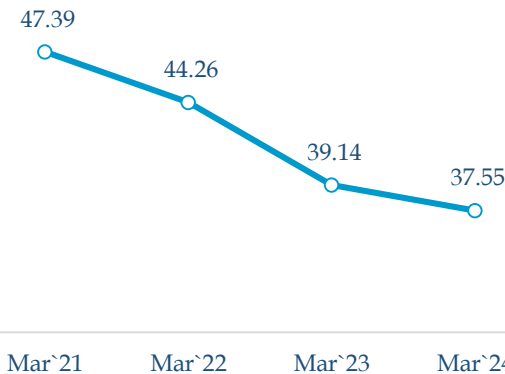
(₹ In Crore)



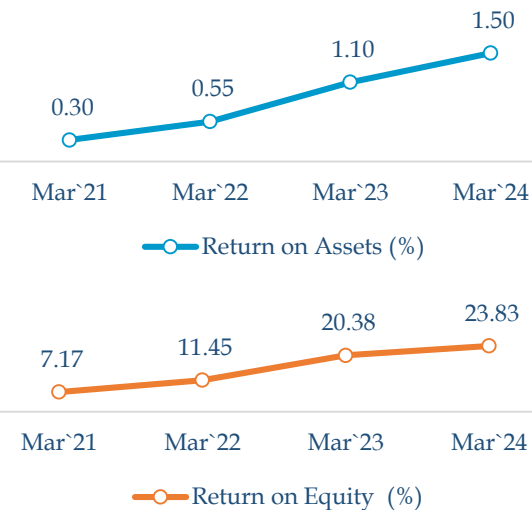
Core Operating Profit



Cost to Income Ratio



Consistent Improvement in Return Ratios



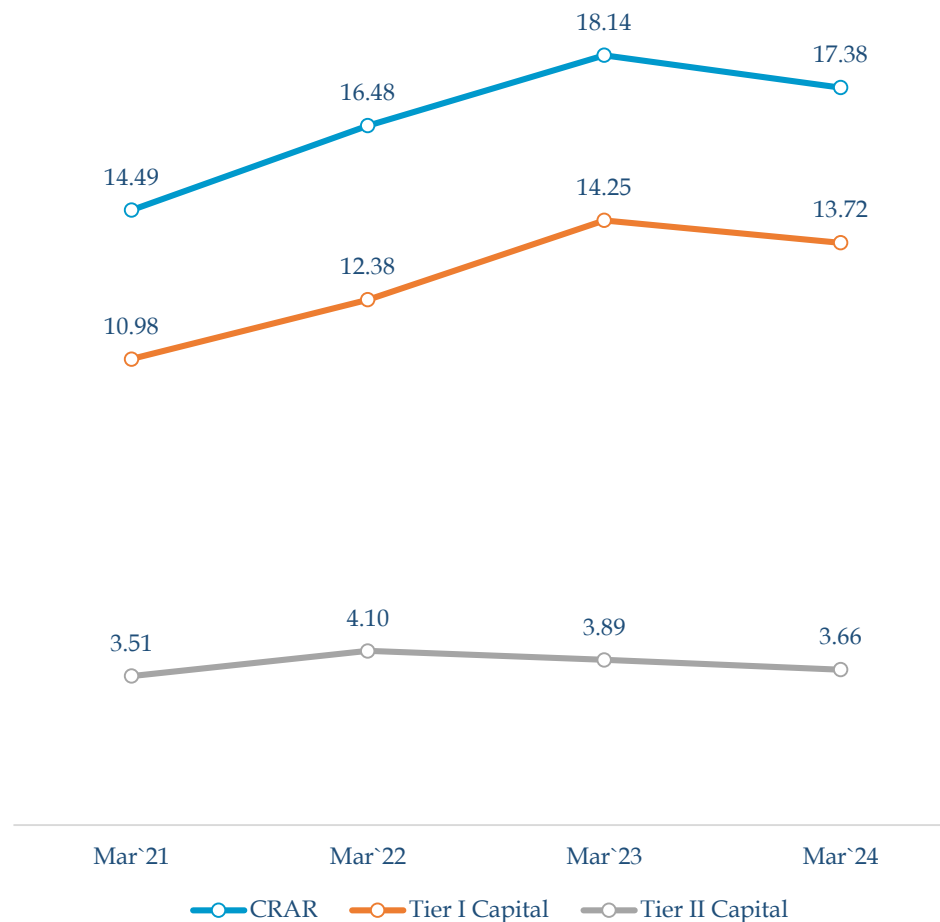
Core PPOP excluding PWO recovery and treasury gains (as a percentage to Avg. assets)



Capital Adequacy

BoM has Stable Capital Ratios %

Particulars	Mar`23	Dec`23	Mar`24
RWA for Credit Risk	96,823	1,11,491	1,24,129
RWA for Market Risk	3,495	6,110	7,514
RWA for Operational Risk	12,299	14,537	14,537
Total RWA	1,12,618	1,32,139	1,46,181
CET I %	12.66	11.56	12.50
AT I %	1.59	1.36	1.22
TIER I %	14.25	12.92	13.72
CRAR %	18.14	16.85	17.38



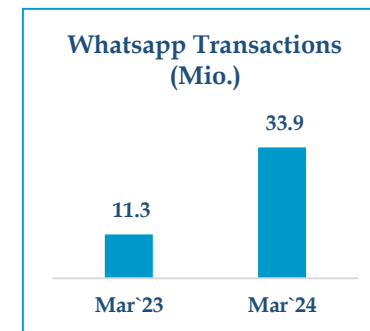
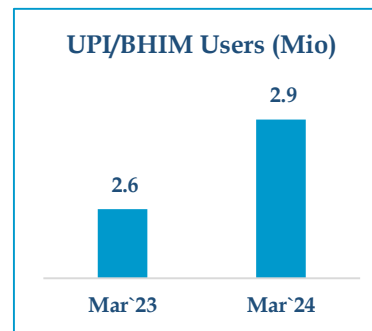
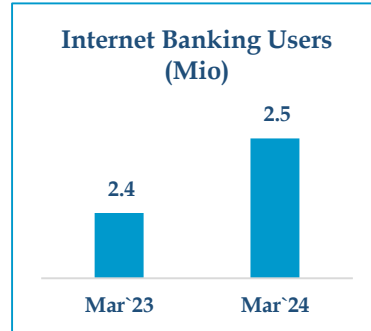
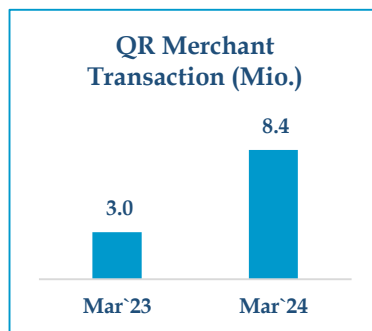
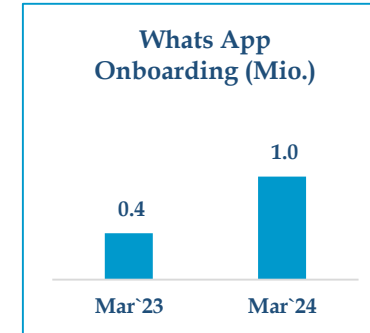
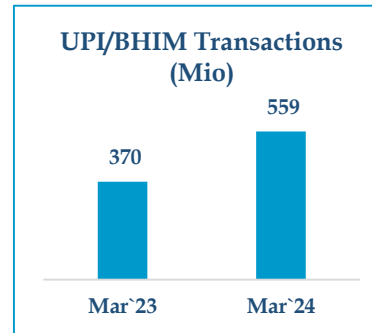
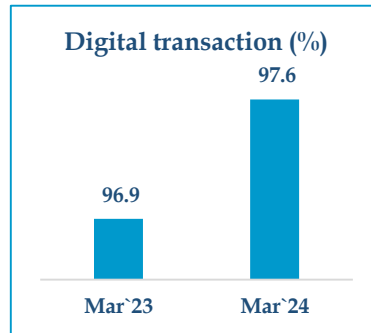
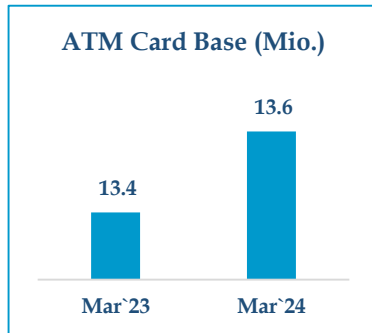


Technology & Digital Initiatives

Leveraging IT & Technology to build a Digital Bank



Digital initiatives of Bank of Maharashtra





Internet Banking

- Payment of Credit Card dues
- CIF based consolidated statement
- Open PPF Account
- Get timely update for Re-KYC



Digital Sanction

- PM SVANidhi Scheme – Completely Paperless Process



Mobile Banking

- e-FD and e-RD
- Reduced Beneficiary addition period
- Enrolment of Insurance
- Nomination Facility
- Online Bill Payment
- Download Balance/Loan Certificate
- Enrolment of Social Security Scheme
- Clearance of Payment of Cheques above Rs. 50,000



Credit Card

- Launch of Secured Credit Card against deposits
- Launch of Merchant Credit Card
- Payment of Credit Card dues through Internet Banking & UPI



WhatsApp Banking

- Download forms
- Instant Access to Interest Rate Charts
- Know Your IFSC, Bank Holidays & Cyber Security Tips
- Hot-listing of Credit Card
- Modify Credit Card limit for POS, e-commerce, cashless & POS
- Dedicated customer support for NRIs



Nomination Channels

- Internet Banking
- Mobile Banking
- Bank's Official Website
- Home Branch Visit





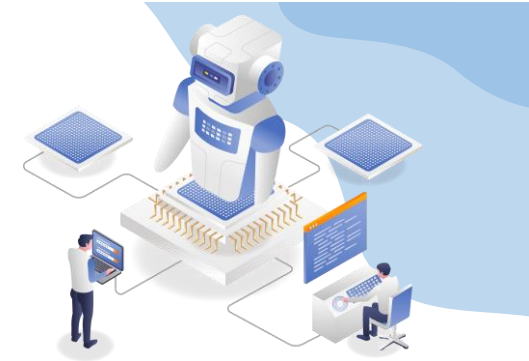
To enhance the Delivery Channels

- To enhance digital adoption and delivery channels Bank has provided **Tablets to all Branch Managers & ZO/ HO Executives** in the field.
- **1500 new ATMs & Recyclers** are being procured to serve the customers 24x7 with ease of access.



To enhance Core Technology Infra

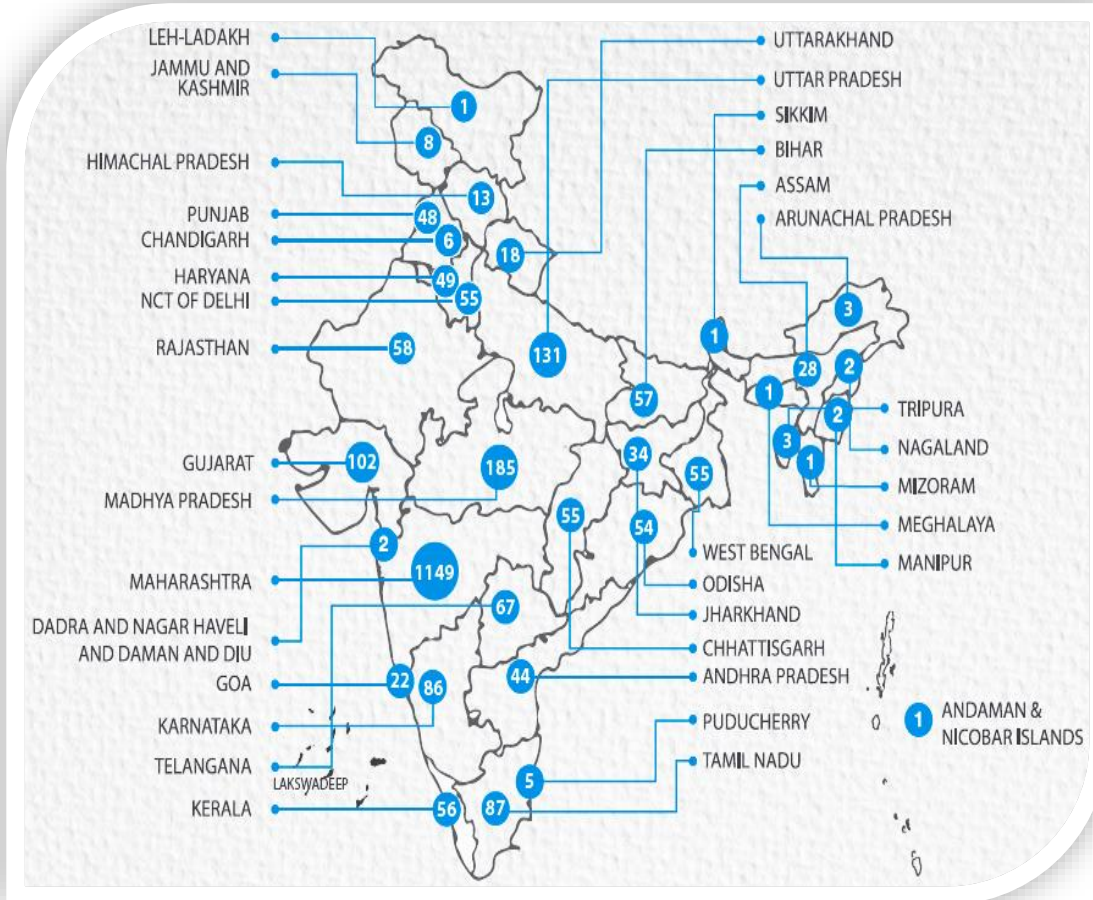
- Bank has established its own private cloud '**NAKSHATRA**' enabling real-time allocation of infra resources for deployment of Digital Solutions.
- Bank has rolled out **SD-WAN** (Software-defined Wide Area Network) in all its branches to manage and optimize the performance of networks and bandwidth to support seamless service delivery.
- Bank has **migrated all 3 Data Centers** (Near DR, Data Center & Disaster Recovery Centre) to State of the Art facility/ies during the year.



To enhance Digital Process & Automation

- More than 32 **processes are automated** through Robotic Process Automation (RPA) for seamless services and compliance.
- Bank has launched "**MIS - GANGA**" Portal, which will provide various MIS reports/dashboard to the field functionaries and Head Office staff at a single-click. The portal is made live during Q4 FY 2023-24

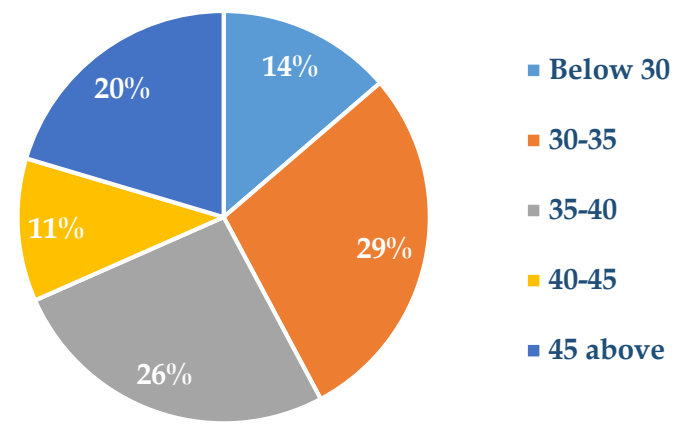
Expanding Footprints across India



- ❖ Well recognized and trusted brand with presence across 35 states and union territories; 46% of branches in Metro & Urban zones
- ❖ Bank has opened 292 new branches in FY 23-24, out of which 258 branches have been opened outside Maharashtra.

BoM's Population-wise branches	Mar`21	Mar`22	Mar`23	Mar`24
Metro	24%	24%	24%	24%
Urban	19%	20%	22%	22%
Semi Urban	23%	25%	27%	29%
Rural	34%	30%	27%	25%
Total Branches	1,964	2,022	2,203	2,489

Employee Age Profile % (in Years)



BoM offers leadership training to its Senior Management Staff from IIMs & ISB on a regular basis.



Management Team

Our Experienced Board Members



बैंक ऑफ महाराष्ट्र
Bank of Maharashtra

भारत सरकार का उद्यम



Shri Nidhu Saxena
Managing Director &
Chief Executive Director

Started his banking career at Bank of Baroda & later moved to UCO Bank. He has over 26 years of experience working in diversified areas of banking. Prior to joining Bank of Maharashtra, he was the Executive Director of Union Bank of India, where he was looking after Treasury, Domestic Foreign Business, International Banking, Human Resources, Stressed Assets, Retail Assets & Liabilities, MSME, CISO, Wealth Management & Audit Verticals. He has been on the Board of Union bank of India (UK) Ltd & Union Asset Management Co. He has also been a member of Academic Council of NIBM, Pune & Governing Body of IIBM, Guwahati.



Sanjeev Prakash
RBI Nominee Director

B.Sc. (Engineering), CAIIB, FRM (GARP). He is presently working as a Chief General Manager at RBI in the Department of Currency Management. Over the past 25 years in Reserve Bank, he has worked at various Regional Offices and the Bank's Central Office in Mumbai. His main areas of work in the Bank include supervision of banks, non-banks & financial conglomerates; Human Resources Management etc. He has also served as Executive Assistant to Deputy Governors. He was appointed on the Board of the Bank w.e.f 14.07.2023.



Asheesh Pandey
Executive Director

Mechanical Engineer (Hons) & MBA in Finance & Marketing. He joined as Executive Director of Bank of Maharashtra on 31.12.2021. He is an alumni of Indian Institute of Management - Bangalore. He started his career in Corporation Bank in 1998. Prior to assuming the current position, he worked as Chief General Manager & Chief Operations Officer at Union Bank of India, Mumbai. He has more than 26 years of experience in diverse portfolio ranging from Credit, Credit Monitoring, Treasury & Merchant Banking, Foreign Transactions & Joint Ventures, Marketing & Customer Relationships and Banking Operations



Rakesh Kumar
Shareholder Director

M.Sc. Shri Rakesh Kumar was nominated as Director on the Board of Bank w.e.f. June 30, 2021. He worked as Executive Director (Bank & Assurance Channel), LIC of India. He retired as Chief Executive and Director of LIC Cards Services Limited. He is having 37 years of experience in various areas such as Insurance & Banking, Marketing, Strategy, Administration and Human Resources etc.



Rohit Rishi
Executive Director

B.Tech(Textiles), MBA(Finance) and CAIIB. Shri Rohit Rishi started his banking career as Industrial Development Officer in Indian Bank in July 1995 and has over 28 years of experience working in diversified areas of banking. During his tenure, he worked in all key banking functions in various capacities mainly in credit management. As General Manager he took active part in amalgamation of Allahabad Bank into Indian Bank. He is reputed in the industry for his Credit Management, Leadership skills and cultivating performance-oriented and high delivery teams.



Shashank Shrivastava
Part-time Non-official Director

Fellow Chartered Accountant (FCA). He has vast experience of more than 30 years in field of Accounts, Audit, Taxation, Corporate consultancy and related area. He is Practicing CA by profession. He joined as Director of Bank of Maharashtra on 21.12.2021.



Abhijit Phukon
Government Nominee Director

PhD in Finance, Master in Economics, and Post Graduate Diploma in HRD & Marketing. Dr. Abhijit Phukon is an officer of Indian Economic Service (IES 2004 batch), presently serving as Economic Adviser and Chief Information Security Officer (CISO) in the Department of Financial Services (DFS), Ministry of Finance, Government of India. Prior to DFS, he served Department of Commerce, Department of Economic Affairs, Ministry of Power, Ministry of Corporate Affairs at various capacities including as Secretary, National Financial Reporting Authority (NFRA). While being in service in the Government, he instituted large scale reforms and policy frameworks in the economic and social sectors.



S. Baljit Singh
Part-time Non-official Director

B.Com, FCA, Post qualification course in Information System Audit, Diploma in Insurance & Risk Management. He has experience of more than 15 years in filed of Accounts, GST Audit, Branch Audit, Statutory Audit, Revenue Audit of Public Sector Banks & Regional Rural Banks, Income Tax, Corporate Consultancy etc. He is Practicing CA by profession. He joined as Director of Bank of Maharashtra on 21.12.2021.

Recent Awards



Best Mid Sized Bank in India during the 'Banking & Economy Summit' organised by Business Today at Gandhinagar, Gujarat.



National MSME Awards 2022 at the hands of Hon'ble Prime Minister, Shri Narendra Modi.



Brand Visibility Award for at Tech Leadership Conclave organised by ENQUBE in Mumbai..



Best Public Sector Bank 2023 award at Dhanam BFSI Summit & Award Nite 2024 by Dhanam Business Media at Ernakulam, Kerala.



Best Public Sector Bank Award – FE India's Best Banks Awards'23



CA CFO – Large Corporate – BFSI awarded by ICAI for FY 2022-23.



IBEX Award for Best Use in Technology under PSU category at IBEX India 2024 Technology Awards in Mumbai.



Retail Bank of the Year 2023



क्रेता-विक्रेता गौरव सम्मान समारोह 2023 in the 'GeM Star Buyers category'



Key Growth Strategies



Improvement in credit quality through business and technological integration

Emphasis on Retail, Agriculture, and MSME segments through collaboration (Co-lending partnership)

Growth of core retail business

Increase in share of wallet / No. of products per customer

Strategize and innovate to increase non-interest income

Containing delinquency and improving NPA & Written-off loan recovery

Focus on increasing profitability

Open new branches, Digital Banking Units & Customer Service Points to broad base the bank's network

Adopting Digital Platform for onboarding of customers, operations & compliance



Annexures

(₹ In Crore)

Particulars	Quarter Ended (Audited)				Year Ended (Audited)		
	Mar`23	*Dec`23	Mar`24	Y-o-Y (%)	Mar`23	Mar`24	Y-o-Y (%)
Total Income	5,317	5,851	6,488	22	18,179	23,493	29
Interest Income	4,495	5,171	5,467	22	15,898	20,495	29
Non-Interest Income	822	680	1,022	24	2,280	2,998	31
Total Expenses	3,462	3,839	4,279	24	12,080	15,487	28
Interest Expenses	2,308	2,706	2,882	25	8,158	10,673	31
Operating Expenses	1,154	1,134	1,396	21	3,922	4,814	23
Operating Profit	1,855	2,012	2,210	19	6,099	8,005	31
Provision & Contingencies other than taxes	945	943	942	(0)	2,654	3,646	37
Profit Before Taxes	911	1,069	1,267	39	3,445	4,359	27
Provision for Taxes [Net of DTA]	71	34	50	(30)	843	304	(64)
Net Profit	840	1,036	1,218	45	2,602	4,055	56

Interest and Non-Interest Income



(₹ In Crore)

Particulars	Quarter Ended (Audited)				Year Ended (Audited)		
	Mar`23	*Dec`23	Mar`24	Y-o-Y (%)	Mar`23	Mar`24	Y-o-Y (%)
Interest on Advances	3,368	4,026	4,264	27	11,486	15,826	38
Interest on Investment	1,097	1,110	1,099	0	4,267	4,461	5
Other Interest Income	30	36	104	246	146	208	43
Total Interest Income	4,495	5,171	5,467	22	15,898	20,495	29
Fee Based Income	383	341	535	40	1,309	1,582	21
Treasury Income	(68)	88	149	-	(25)	363	-
Recovery in written off accounts	488	238	300	(38)	943	986	4
Other Miscellaneous Income	20	13	37	90	53	67	28
Total Non- Interest Income	822	680	1,022	24	2,280	2,998	31

Provisions - Credit cost provision trending down



(₹ In Crore)

Particulars	Quarter Ended (Audited)			Year Ended (Audited)	
	Mar`23	*Dec`23	Mar`24	Mar`23	Mar`24
Provision for Non Performing Assets	545	581	457	2,253	2,174
Provision for Standard/Restructured Assets	280	254	491	(114)	1,319
Provision for Non-performing Investment	167	3	(0)	477	3
Other provisions (net of write back)	(48)	105	(5)	38	150
Provision & Contingencies other than taxes	945	943	942	2,654	3,646
Income Tax [net of DTA & write back]	71	34	50	843	304
TOTAL PROVISIONS	1,015	977	992	3,497	3,950

Balance Sheet Highlights



(₹ In Crore)

Assets	Year Ended (Audited)			
	Mar`21	Mar`22	Mar`23	Mar`24
Cash & Balance with RBI	12,882	19,722	18,508	21,161
Balances with Bank & Call Money	59	194	21	9,150
Total Investments (Net of Depreciation & Provision)	68,112	68,590	68,867	68,274
Total Advances (Net of Provision)	1,02,405	1,31,170	1,71,221	2,00,240
Total Fixed Assets (Net of Depreciation)	1,674	2,242	2,157	2,210
Other Assets	11,532	8,693	6,878	6,103
Total	1,96,665	2,30,611	2,67,651	3,07,138
Liabilities	Mar`21	Mar`22	Mar`23	Mar`24
Capital	6,560	6,731	6,731	7,081
Reserves & Surplus	5,573	7,154	8,880	12,593
Deposits	1,74,006	2,02,294	2,34,083	2,70,747
Borrowings	4,239	7,747	10,766	7,719
Other Liabilities & Provisions	6,287	6,685	7,193	8,998
Total	1,96,665	2,30,611	2,67,651	3,07,138





Thank You

