



# FINANCIAL RESULTS

Q1 FY 2019-20

बैंक ऑफ महाराष्ट्र  
Bank of Maharashtra

भारत सरकार का उद्यम

*एक परिवार एक बैंक*

[www.bankofmaharashtra.in](http://www.bankofmaharashtra.in)



## Major Highlights for Q1 FY 2019-20

1. Total Business increased to Rs 231972.52 crore as on 30<sup>th</sup> June, 2019 as against Rs 219458.33 crore as on 30<sup>th</sup> June, 2018
2. Total Deposit increased to Rs 138940.94 crore as on 30<sup>th</sup> June, 2019 as against Rs 135410.85 crore as on 30<sup>th</sup> June, 2018
3. CASA deposit increased to Rs 66801.15 crore as on 30<sup>th</sup> June, 2019 as against Rs 62736.50 crore as on 30<sup>th</sup> June, 2018
4. Gross Advances increased to Rs 93031.58 crore as on 30<sup>th</sup> June, 2019 as against Rs 84047.48 crore as on 30<sup>th</sup> June, 2018
5. Yield on investment increased to 7.19 % for the quarter ended 30.06.2019 as against 7.10% for the quarter ended 30<sup>th</sup> June, 2018.
6. Net Interest Income increased to Rs 996.83 crore (Increase of Rs. 138.34 crore showing growth of 16.11 %) for the quarter ended 30.06.2019 as against Rs 858.49 crore for the quarter ended 30<sup>th</sup> June, 2018.
7. Provision Coverage Ratio (incl TWO) increased to 81.24% as on 30<sup>th</sup> June, 2019 as against 62.19% as on 30<sup>th</sup> June, 2018.
8. Net NPA Ratio declined to 5.98% from 12.20% as on 30.06.2018
9. Operating Profit increased by 40% Y-o-Y to Rs.658 crores
10. Earned Net Profit of Rs.81 crores against net loss of Rs. 1119 crores in Q1 F. Y. 19.

# Performance Highlights (Y-o-Y) (Jun 19 vis-a-vis Jun 18)

Total Deposits

2.61%

NIM

26 bps

CASA

6.48%

Cost to Income %

747 bps

Gross Advances

10.69%

Provision Coverage Ratio

81.24%

Net NPA

622 bps

Net Profit

81.09 Cr

# Assets & Liabilities - An Overview



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( ₹ in Crore )

LIABILITIES	As on			% Growth	
	30.06.2018	31.03.2019	30.06.2019	Y-o-Y	Q-o-Q
Capital	2598	2753	5824	124.14%	111.56%
Reserves and Surplus	6210	2986	4626	(25.51%)	54.93%
Deposits	135411	140650	138941	2.61%	(1.22%)
Borrowings	3632	10149	3205	(11.74%)	(68.42%)
Other Liabilities & Provisions	3194	7997	3204	0.31%	(59.94%)
<b>TOTAL</b>	<b>151045</b>	<b>164536</b>	<b>155800</b>	<b>3.15%</b>	<b>(5.31%)</b>
ASSETS					
Cash and Balances with	13560	7920	8041	(40.70%)	1.53%
Balances with Banks and Money at Call and Short Notice	69	1235	82	19.39%	(93.33%)
Investments	51221	59697	52488	2.47%	(12.08%)
Advances (Net)	75395	82666	81205	7.71%	(1.77%)
Fixed Assets	1523	1776	1729	13.52%	(2.63%)
Other Assets	9277	11242	12255	32.09%	9.01%
<b>TOTAL</b>	<b>151045</b>	<b>164536</b>	<b>155800</b>	<b>3.15%</b>	<b>(5.31%)</b>



# Topline - Business

( ₹ in Crore)

Particulars	As on			% Growth	
	June 18	Mar 19	June 19	Y-o-Y	Q-o-Q
<b>Total Business</b>	219458	234117	231973	5.70%	(0.92%)
<b>Deposits</b>	135411	140650	138941	2.61%	(1.22%)
<b>of which CASA</b>	62737	69830	66801	6.48%	(4.34%)
<b>CASA Share (%) to Total Deposit</b>	46.33%	49.65%	48.08%	175 BPS	-157 BPS
<b>Gross Advances</b>	84047	93467	93032	10.69%	(0.47%)
<b>Gross Investment</b>	51900	60164	52861	1.85%	(12.14%)



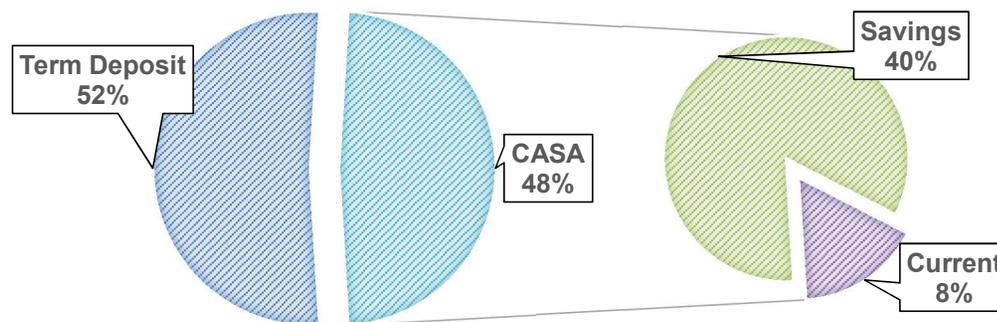
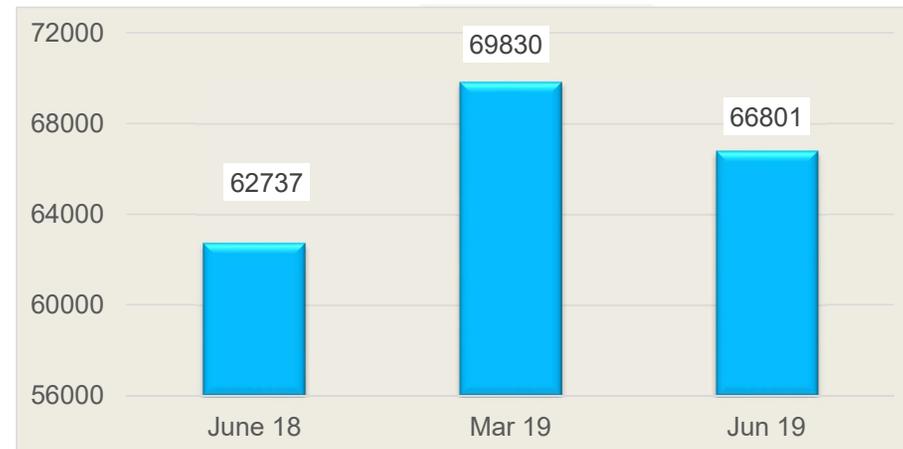


# Deposits

## Total Deposits



## CASA





# Gross Advances & CD Ratio

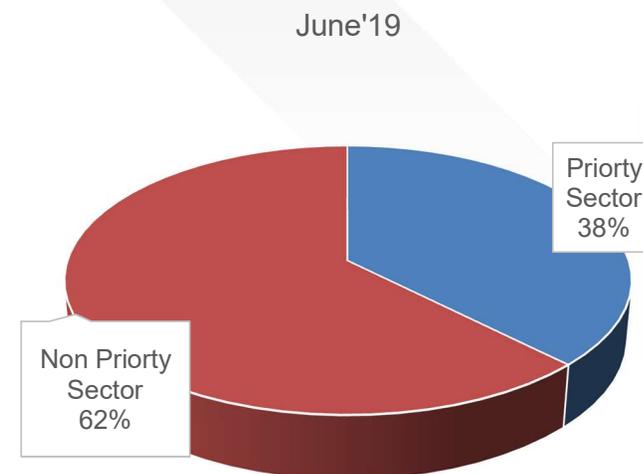




# Advances

( ₹ in Crore)

Particulars	As on			% Growth	
	Jun 18	Mar 19	Jun 19	Y-o-Y	Q-o-Q
Gross Advances	84047	93467	93032	10.69%	-0.47%
<i>of which</i>					
Priority Sector	35668	35426	34925	-2.08%	-1.41%
Non-Priority Sector	48379	58036	58107	20.11%	0.12%



Priority Sector Lending including Investment (as on 30.06.2019)– 45.14% of ANBC

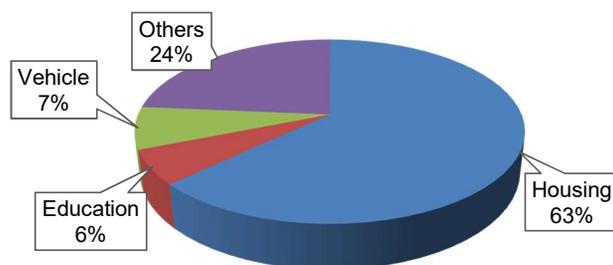


# Credit Portfolio

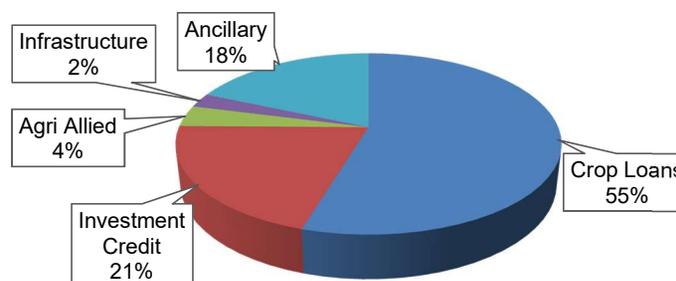
( ₹ in Crore)

Particulars	As on			% Growth	
	Jun 18	Mar 19	Jun 19	Y-o-Y	Q-o-Q
Gross Advances	84047	93467	93032	10.69%	(0.47%)
<i>of which</i>					
Retail Sector	19330	18805	18415	(4.73%)	(2.07%)
Agriculture Sector	14309	15120	14776	3.26%	(2.28%)
MSME Sector	14834	13727	13547	(8.68%)	(1.31%)
<b>Total RAM</b>	<b>48473</b>	<b>47652</b>	<b>46738</b>	<b>(3.58%)</b>	<b>(1.92%)</b>
Corporate & Others	35574	45815	46294	30.13%	1.04%
<b>RAM + Corporate &amp; others</b>	<b>84047</b>	<b>93467</b>	<b>93032</b>	<b>10.69%</b>	<b>(0.47%)</b>
<b>RAM % to Gross Advances</b>	<b>57.67%</b>	<b>50.98%</b>	<b>50.24%</b>		

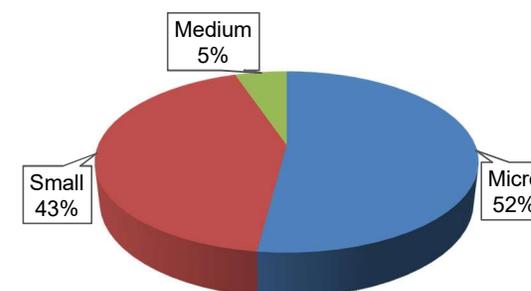
**Retail**



**Agriculture**



**MSME**





## Funded Exposure to select sector

( ₹ in Crore)

Sector	Jun 18	Mar 19	Jun 19	% Growth	% Growth
	Amount	Amount	Amount	Y-o-Y	Q-o-Q
CRE	2828	2414	2501	(11.57%)	3.58%
NBFC	6412	10151	11709	82.60%	15.34%
Infra.	9944	9427	10082	1.39%	6.95%
of which Powe	4314	5209	5645	30.85%	8.36%
Telecom	1093	11	0	(100.00%)	(100.00%)
Roads	3009	2656	2667	(11.38%)	0.38%
Ports	318	322	322	1.37%	0.01%
Others	1209	1229	1449	19.81%	17.90%
Total	19184	21992	24292	26.62%	10.46%



## Exposure to NBFCs

Particulars	As on					
	Jun 18		Mar 19		Jun 19	
	HFC	Other NBFC	HFC	Other NBFC	HFC	Other NBFC
AAA	714	493	1,978	2,473	2,852	2,499
AA	801	2,901	717	1,901	928	1,739
A	186	846	854	1,243	241	1,391
BBB	71	586	20	199	15	162
BB & Below	-	34	-	263	603	340
<b>Total Rated Borrowers</b>	<b>1,772</b>	<b>4,860</b>	<b>3,569</b>	<b>6,078</b>	<b>4,639</b>	<b>6,131</b>
<b>Total Un-rated Borrowers</b>	<b>12</b>	<b>-</b>	<b>12</b>	<b>-</b>	<b>12</b>	<b>-</b>



# Special Mention Account (SMA)

( ₹ in Crore)

Particulars	Jun-18		Mar-19		Jun-19	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
SMA-1	55214	3822	44420	3335	31185	2042
SMA-2	35399	1942	27506	1131	17557	1310
Total	90613	5764	71926	4466	48742	3351

# Asset Quality



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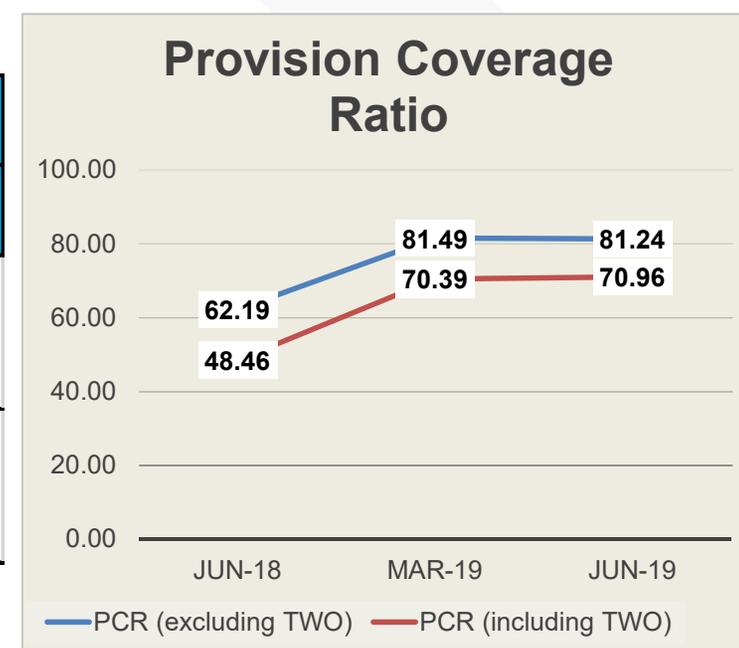
( ₹ in Crore)

Particulars	As on					
	Jun 18		Mar 19		Jun 19	
	Amount	% of G Adv	Amount	% of G Adv	Amount	% of G Adv
Standard	66247	78.82%	78142	83.60%	76382	82.10%
Sub-Standard	4209	5.01%	4165	4.46%	4311	4.63%
Doubtful	12859	15.30%	10296	11.02%	11337	12.19%
Loss	733	0.87%	863	0.92%	1002	1.08%
<b>Total NPA</b>	<b>17800</b>	<b>21.18%</b>	<b>15324</b>	<b>16.40%</b>	<b>16650</b>	<b>17.90%</b>
<b>Total Advances</b>	<b>84047</b>		<b>93467</b>		<b>93032</b>	



# Provision Coverage Ratio (PCR)

Particulars	As on		
	Jun 18	Mar 19	Jun 19
PCR (%) (excl technical written-off)	48.46%	70.39%	70.96%
PCR (%) (incl technical written-off)	62.19%	81.49%	81.24%





## Movement of NPA

( ₹ in Crore)

Particulars	Quarter Ended		
	June 18	Mar 19	June 19
<b>Opening Gross NPA</b>	<b>18433</b>	<b>15509</b>	<b>15324</b>
Less Cash Recoveries	858	572	330
Less Upgradation	266	395	106
Less Write Off	1685	325	9
<b>Total Reduction [A]</b>	<b>2810</b>	<b>1292</b>	<b>445</b>
Add Slippages	2071	1085	1731
Add Variation	106	21	39
<b>Total Addition [B]</b>	<b>2177</b>	<b>1107</b>	<b>1770</b>
Gross NPA	17800	15324	16650
Gross NPA [%]	21.18%	16.40%	17.90%
Net NPA	9195	4559	4856
Net NPA [%]	12.20%	5.52%	5.98%



# Sector-wise Credit Deployment & NPA

( ₹ in Crore )

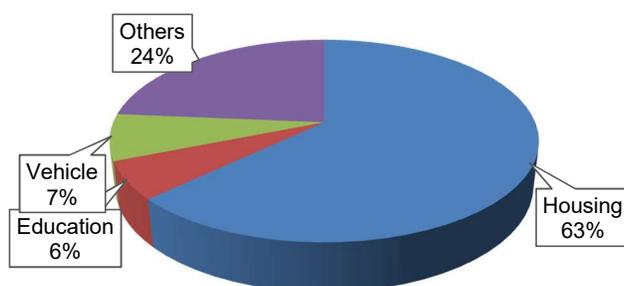
Sectors	As on								
	June 18			Mar 19			June 19		
	Adv	Sector NPA	Sector NPA %	Adv	Sector NPA	Sector NPA %	Adv	Sector NPA	Sector NPA %
Agriculture	14309	2820	19.71%	15120	2914	19.27%	14776	3334	22.56%
Retail	19330	828	4.28%	18805	663	3.53%	18415	768	4.17%
SME	13963	2924	20.94%	13011	2301	17.69%	12839	2420	18.85%
Sub Total [A]	<b>47603</b>	<b>6572</b>	<b>13.81%</b>	<b>46936</b>	<b>5878</b>	<b>12.52%</b>	<b>46031</b>	<b>6522</b>	<b>14.17%</b>
% of [A] to Tot. Adv.	56.64			50.22			49.48		
Medium	871	408	46.84%	716	104	14.53%	708	132	18.61%
Large Corporate	33475	10252	30.63%	44028	9317	21.16%	44482	9943	22.35%
Others	2099	568	27.06%	1787	100	5.60%	1811	185	10.22%
Sub Total [B]	<b>36445</b>	<b>11228</b>	<b>30.81%</b>	<b>46531</b>	<b>9520</b>	<b>20.46%</b>	<b>47001</b>	<b>10260</b>	<b>21.83%</b>
% of [B] to Tot. Adv.	43.36			49.78			50.52		
Total	<b>84048</b>	<b>17800</b>	<b>21.18%</b>	<b>93467</b>	<b>15324</b>	<b>16.40%</b>	<b>93032</b>	<b>16650</b>	<b>17.90%</b>



## Retail Sector-NPA

( ₹ in Crore)

Sector	As on			As on			As on		
	June 18			Mar 19			June 19		
	G Adv	Sector NPA	Sector NPA %	G Adv	Sector NPA	Sector NPA %	G Adv	Sector NPA	Sector NPA %
Total Retail Credit	19330	828	4.87%	18805	663	3.53%	18415	767	4.17%
<i>of which</i>									
Housing	13624	642	4.67%	12052	520	4.31%	11598	596	5.14%
Education	1009	107	10.55%	1087	74	6.84%	1103	85	7.71%
Vehicle	1176	44	3.62%	1317	37	2.82%	1362	44	3.23%
Others	3521	36	3.36%	4349	32	0.74%	4352	42	0.97%





## Details of NCLT Cases

NCLT Cases as on 30.06.2019	RBI List 1	RBI List 2	Total	Other NCLT Cases	Grand Total
No. of Accounts	7	12	19	90	109
No of Cases where Resolution Plan has approved	3	0	3	7	10
Number of accounts referred under IBC as on 30th June, 2019	7	12	19	90	109
Outstanding as on 30th June, 2019	2909	2557	5466	5450	10916
Provision made till 30th June, 2019	2909	2557	5466	5288	10754
Provision coverage as on 30th June, 2019 in these accounts.	100.00%	100.00%	100.00%	97.03%	98.52%



## Types of Restructuring under RBI Scheme

( ₹ in Crore)

Details of Restructured Accounts as on 30.06.2019	Standard		NPA		TOTAL	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
CDR	0	0	7	441	7	441
SDR	0	0	11	2064	11	2064
Outside SDR	0	0	2	219	2	219
S4A	3	294	2	13	5	307
Others	83	320	82	972	165	1292
Sub-Total	86	614	104	3708	190	4322
5/25	7	1585	4	484	11	2069

Accounts reported are mutually exclusive



## Movement of all Restructured Standard Advances

( ₹ in Crore)

Particulars	As on		
	June 18	Mar 19	June 19
Opening Standard Restructured Advances	1,360.72	147.15	515.45
Add: Additions in Restructured Accounts	0.14	438.85	212.68
Add: Upgradations	3.73	2.17	0.81
Less: Downgradations	(418.64)	-	45.17
Less: Ceased to attract	(28.42)	-	3.78
Add/Less: Additional Disbursement/Repayment/Write Off/ Sale to ARC	(1.68)	(72.72)	(21.19)
Closing Restructured Standard Advances	915.85	515.45	658.80

## RBI Resolution Plan- Circular dated 7<sup>th</sup> June, 2019



Particulars	No of accounts
No of accounts wherein our bank is having exposure and overall borrowings from the banking sector is Rs.2000 crore and beyond	142
Out of which	
Out of above, accounts wherein no default is reported as on 30/06/2019	118
Accounts wherein default is reported as on 30/06/2019	24

( ₹ in Crore)

Particulars	No of accounts	Amount
Accounts wherein default is reported as on 30/06/2019	24	5044.53
Out of above		
Accounts in NPA category	15	2562.84
out of above, accounts wherein ICA has been signed by the bank	5	1057.47
Resolutin plan has been initiated	10	1505.37
Accounts in Stressed category	9	2481.69
out of above, accounts wherein ICA has been signed by the bank	6	1732.44
out of above, accounts wherein ICA has not been signed by the bank	3	749.25



## Investments (Gross)

( ₹ in Crore)

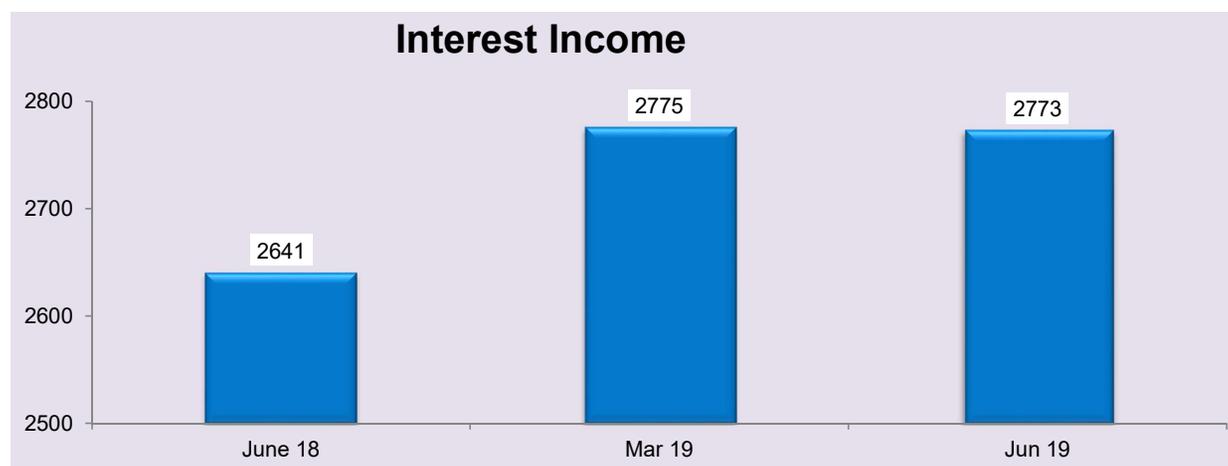
PARTICULARS	As on			% Change	
	June 18	Mar 19	June 19	Y-O-Y	Q-o-Q
<b>A. SLR Investments</b>					
(i) HFT	209	0	0	-	209.00%
(ii) AFS	8990	7118	4300	(52.17%)	(39.60%)
(iii) HTM	26754	27053	26460	(1.10%)	(2.19%)
<b>Total SLR Investment</b>	<b>35953</b>	<b>34171</b>	<b>30759</b>	<b>(14.45%)</b>	<b>(9.98%)</b>
<b>B. Non SLR Investments</b>					
(i) HFT	0	0	0	(21.74%)	(20.00%)
(ii) AFS	12195	17620	13734	12.62%	(22.05%)
(iii) HTM	3751	8372	8367	123.07%	(0.06%)
<b>Total Non SLR Investment</b>	<b>15946</b>	<b>25992</b>	<b>22102</b>	<b>38.60%</b>	<b>(14.97%)</b>
<b>C. Gross Investment</b>	<b>51899</b>	<b>60163</b>	<b>52861</b>	<b>1.85%</b>	<b>(12.14%)</b>
<b>M Duration (Total)</b>	<b>4.49</b>	<b>4.32</b>	<b>4.55</b>		
<b>SLR as % of NDTL</b>	<b>25.33</b>	<b>24.06</b>	<b>21.44</b>		



## Interest Earnings

( ₹ in Crore)

Particulars	Quarter Ended			% Change	
	June 18	Mar 19	June 19	Y-o-Y	Q-o-Q
Interest on Advances	1620	1641	1522	(6.04%)	(7.24%)
Interest on Investment	817	1019	1028	25.81%	0.87%
Other Interest Income	204	116	223	9.12%	91.91%
<b>Total Interest Income</b>	<b>2641</b>	<b>2775</b>	<b>2773</b>	<b>4.98%</b>	<b>(0.09%)</b>

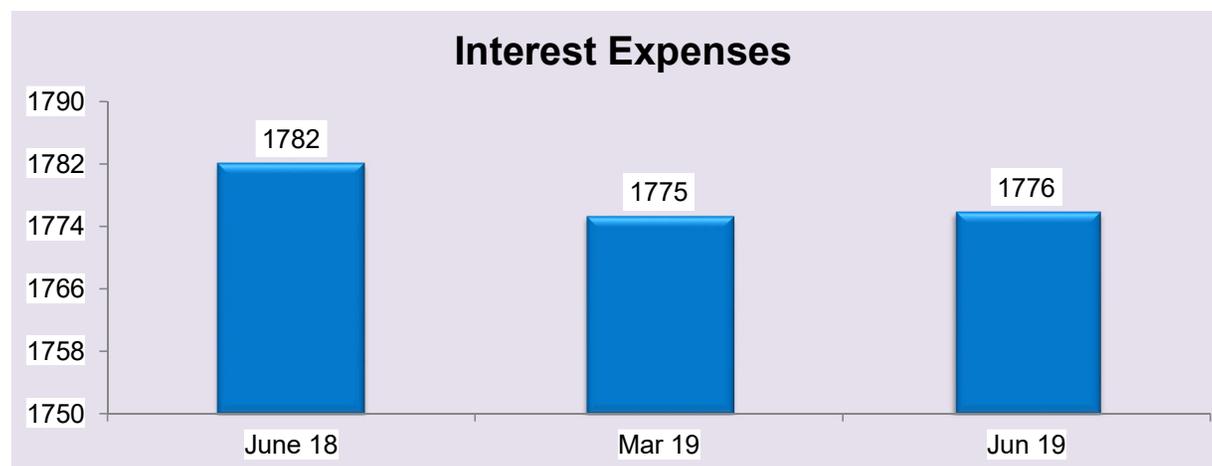




## Interest Expenditure

( ₹ in Crore)

Particulars	Quarter Ended			% Change	
	June 18	Mar 19	June 19	Y-o-Y	Q-o-Q
Interest on Deposits	1695	1680	1691	(0.25%)	0.63%
Other Interest Exp.	87	96	85	(2.25%)	(11.17%)
<b>Total Interest Exp</b>	<b>1782</b>	<b>1775</b>	<b>1776</b>	<b>(0.35%)</b>	<b>0.05%</b>

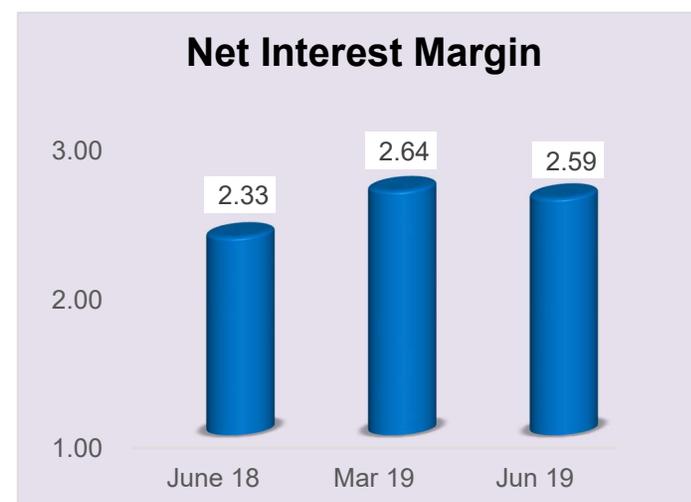
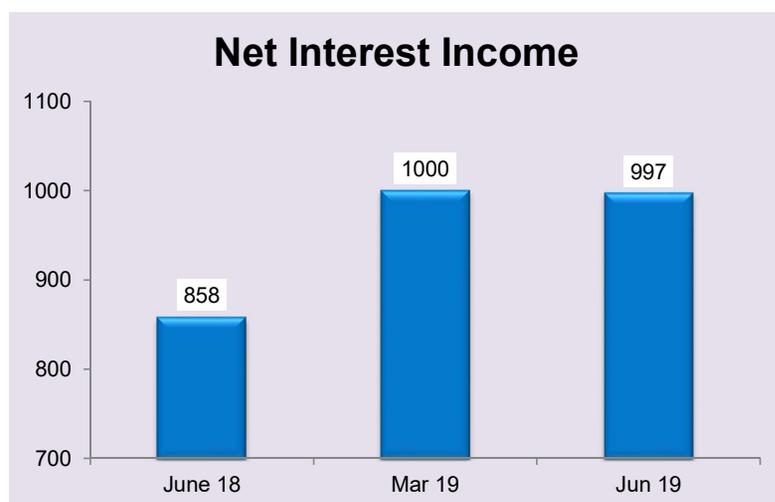




## NII & NIM

(₹ in Crore)

Particulars	Quarter Ended			% Change	
	June 18	Mar 19	June 19	Y-o-Y	Q-o-Q
Net Interest Income	858	1000	997	16.18%	(0.32%)
NIM (%) (on Avg Interest earning Assets)	2.33	2.64	2.59		





## Non-Interest Income

( ₹ in Crore)

Particulars	Quarter Ended			% Variation	
	June 18	Mar 19	June 19	Y-o-Y	Q-o-Q
Comm., Exchange & Brokerage	186	233	183	(1.31%)	(21.41%)
Comm., on Govt. Business	5	6	4	(12.29%)	(31.00%)
<i>Fee Based Income</i>	<b>190</b>	<b>239</b>	<b>187</b>	<b>(1.58%)</b>	<b>(21.65%)</b>
Recovery in written off accounts	21	50	53	151.96%	5.52%
Miscellaneous Income	25	9	25	0.32%	175.00%
<b>Total Fee Based &amp; Other Income (excl. trading profit)</b>	<b>236</b>	<b>298</b>	<b>265</b>	<b>12.25%</b>	<b>(11.15%)</b>
Net Profit on Investment	84	50	123	46.00%	144.08%
Net profit from FEX	25	37	31	23.39%	(14.59%)
<b>Trading income</b>	<b>110</b>	<b>87</b>	<b>154</b>	<b>40.76%</b>	<b>77.20%</b>
<b>Total Other Income</b>	<b>346</b>	<b>385</b>	<b>419</b>	<b>21.30%</b>	<b>8.84%</b>



## Operating Expenditure

( ₹ in Crore )

Expenditure Item	Quarter Ended			% Variation	
	June 18	Mar 19	June 19	Y-o-Y	Q-o-Q
Staff Expenses	473	461	430	(9.10%)	(6.73%)
<i>of which AS 15 Provision</i>	187	170	108	(42.35%)	(36.59%)
Other Operating Expenses	262	423	328	25.06%	(22.54%)
<b>Total Op. Expenditure</b>	<b>735</b>	<b>884</b>	<b>758</b>	<b>3.08%</b>	<b>(14.29%)</b>



## Other Operating Expenditure

(₹ in Crore)

Expenditure Item (Excl Staff Exp)	Quarter Ended			%Variation	
	June 18	Mar 19	June 19	Y-o-Y	Q-o-Q
Rent, taxes, lighting	52.22	51.09	52.71	0.94%	3.17%
Printing & Stationery	4.37	5.21	4.10	(6.18%)	(21.31%)
Advt. & Publicity	2.36	2.24	2.60	10.17%	16.07%
Depreciation on fixed assets	24.54	119.13	52.56	114.18%	(55.88%)
Directors Fees & Expenses	0.12	0.21	0.22	83.33%	4.76%
Auditors Fees	5.33	5.47	5.96	11.82%	8.96%
Law Charges	4.83	6.84	3.95	(18.22%)	(42.25%)
Postage, Telegram, Telephone etc.	9.65	14.10	12.10	25.39%	(14.18%)
Repairs & Maintenance	32.32	40.51	45.76	41.58%	12.96%
Insurance & Guarantee Fee	34.17	33.75	41.50	21.45%	22.96%
Other Expenditure	91.78	144.72	106.20	15.71%	(26.62%)
<b>Total Non-interest Expenses</b>	<b>261.69</b>	<b>423.27</b>	<b>327.66</b>	<b>25.21%</b>	<b>(22.59%)</b>



## Provisions & Contingencies

( ₹ in Crore)

Particulars	Quarter Ended		
	June 18	Mar 19	June 19
Non Performing Assets	1510.1	236.73	1,037.44
Standard/Restructured Assets	(58.23)	141.45	(98.46)
Depreciation on Investments	134.97	(9.21)	(5.02)
Non-performing Investment	35.45	(1.61)	5.69
Other provisions (net of write back)	10.59	47.43	(18.93)
Provision & Contingencies other than taxes	<b>1632.88</b>	<b>414.79</b>	<b>920.72</b>
Income Tax (net of DTA & write back)	(43.56)	14.01	(343.36)
Total Provisions	<b>1589.32</b>	<b>428.80</b>	<b>577.36</b>



## Profitability

( ₹ in Crore)

Particulars	Quarter Ended		
	June 18	Mar 19	June 19
Total Income	2987	3161	3192
Total Expenses	2517	2660	2533
Operating Profit	<b>470</b>	<b>501</b>	<b>658</b>
Provisions & Contingencies other than taxes	1633	415	921
Profit before tax	<b>(1163)</b>	<b>86</b>	<b>(262)</b>
Tax Expense	(44)	14	(343)
Net Profit	<b>(1119)</b>	<b>72</b>	<b>81</b>

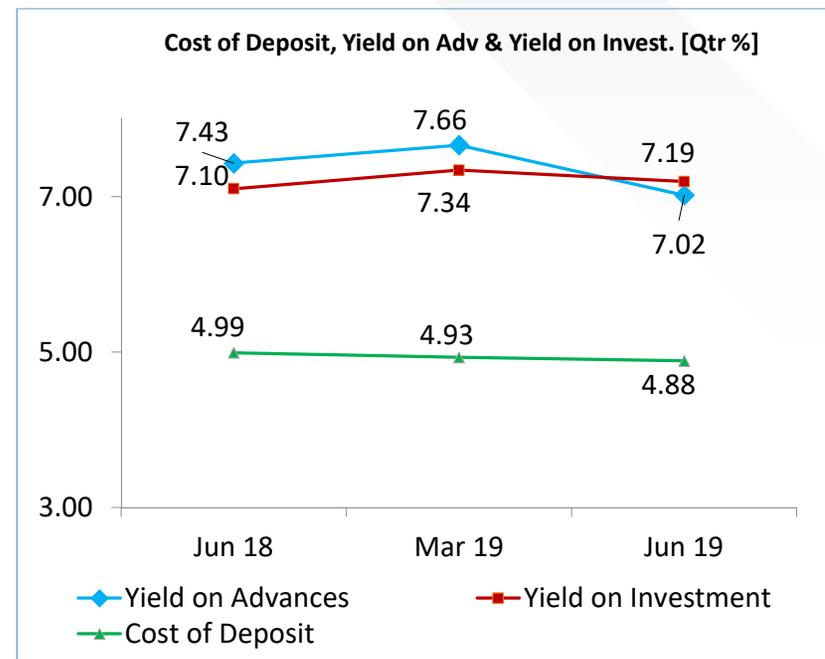
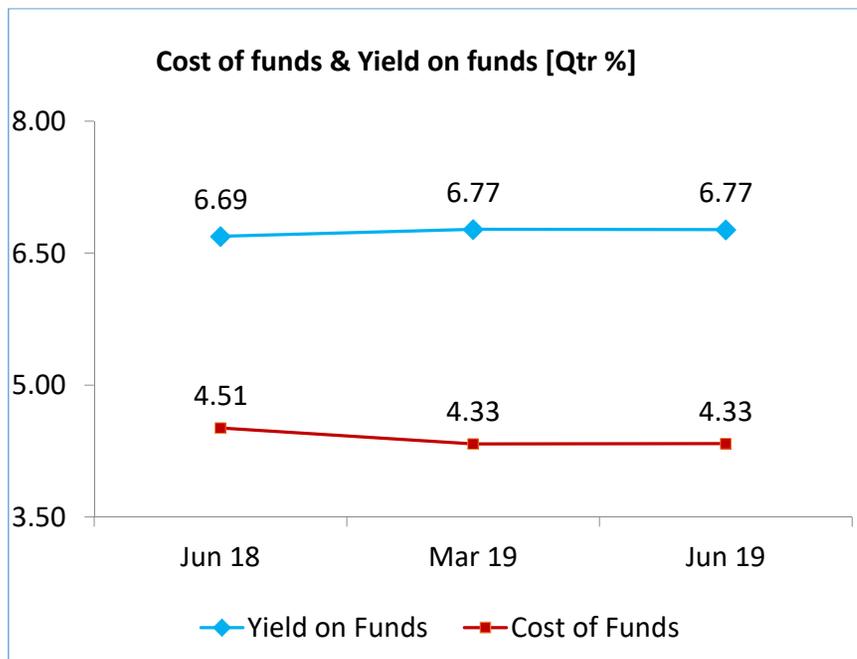


## Key Financial Ratios

Particulars	Quarter Ended		
	June 18	Mar 19	June 19
Cost of Deposits (%)	4.99	4.93	4.88
Yield on Advances (%)	7.43	7.66	7.02
Yield on Investments (%)	7.10	7.34	7.19
Cost of Funds (%)	4.51	4.33	4.33
Yield on Funds (%)	6.69	6.77	6.77
NIM (%)	2.33	2.64	2.59
Cost to Income (%)	60.97	63.83	53.50
Return on Equity (%)	(90.94)	5.04	5.55
Return on Assets (%)	(2.83)	0.18	0.20



## Key Financial Ratios





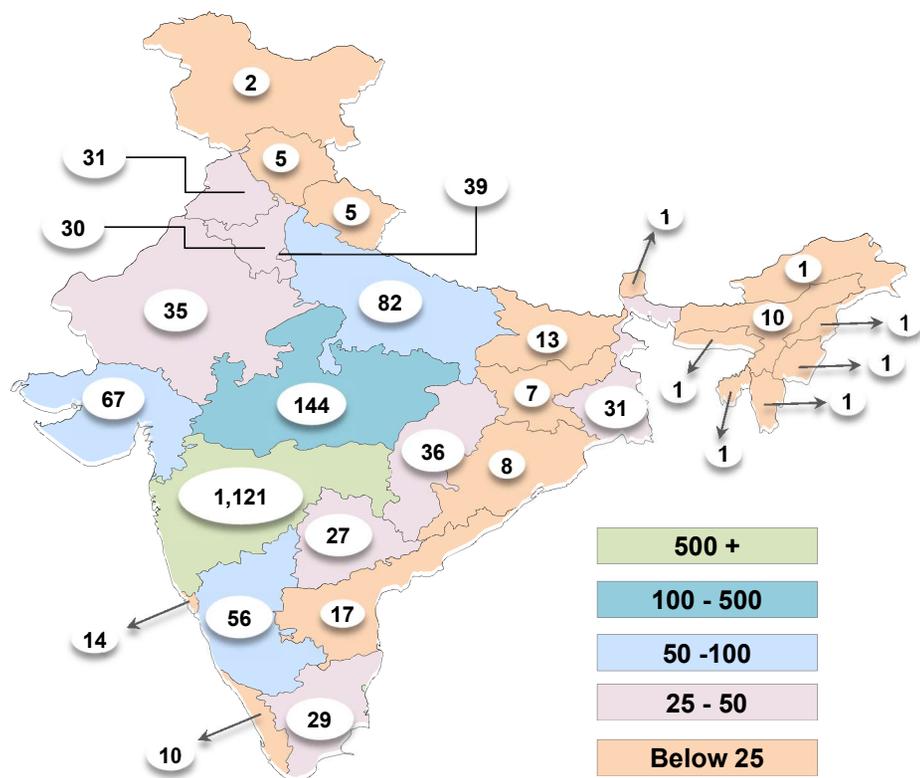
## Capital Adequacy ( Basel III )

( ₹ in Crore)

Particulars	As on		
	June 18	Mar 19	June 19
Risk Weighted Assets	<b>75331</b>	<b>72110</b>	<b>72409</b>
% of RWA to Gross Advances	<b>89.63%</b>	<b>77.15%</b>	<b>77.83%</b>
Tier I Capital	6075	7148	7032
CET I Capital	6047	7127	7011
Additional Tier I Capital	28	21	21
Tier II Capital	1564	1404	1436
Total Capital Funds	<b>7639</b>	<b>8551</b>	<b>8468</b>
Tier I Ratio	<b>8.06%</b>	<b>9.91%</b>	<b>9.71%</b>
CET I Ratio	8.03%	9.88%	9.68%
Additional Tier I Ratio	0.04%	0.03%	0.03%
Tier II Ratio	<b>2.08%</b>	<b>1.95%</b>	<b>1.98%</b>
CRAR	<b>10.14%</b>	<b>11.86%</b>	<b>11.69%</b>



## PAN India presence



## Branch Network

Category of Branch	As on		
	June 18	Mar 19	June 19
Metro	474	466	466
Urban	329	325	325
Semi- Urban	428	426	426
Rural	615	615	615
<b>Total Branches</b>	<b>1846</b>	<b>1832</b>	<b>1832</b>

## ATM Network

Particular	As on		
	June 18	Mar 19	June 19
Number of ATM	1874	1858	1860

## Staff

Category of Staff	As on		
	June 18	Mar 19	June 19
Officers	6599	6654	6928
Clerks	4511	4497	4540
Sub-staff	1790	1762	1694
<b>Total</b>	<b>12900</b>	<b>12913</b>	<b>13162</b>



## Digital Footprints

No. of Registered Users (in lakhs)	As on		
	June 18	Mar 19	June 19
	No.	No.	No.
Maha Mobile	4.92	6.12	6.55
UPI	0.84	1.03	1.08
Internet Banking	10.10	11.31	11.58
ATM (cards issued)	67.17	52.95	58.06
BHIM	5.04	8.56	9.19

Transactions	June 18 (Qtr)		Mar 19 (Qtr)		June 19 (Qtr)	
	No. (in Lakhs)	Amount (Rs Cr.)	No.(in Lakhs)	Amount (Rs Cr.)	No.(in Lakhs)	Amount (Rs Cr.)
Maha Mobile	3.48	638	5.24	720	5.76	815
UPI	55.03	966	250.77	3683	296.50	4747
Internet Banking	27.75	22897	30.40	28835	27.73	26639
ATM on us	48.02	2185	53.94	2360	52.33	2341
ATM off us	77.93	2894	75.23	2530	77.94	2733
BHIM	11.59	402.11	11.44	394	12.08	419





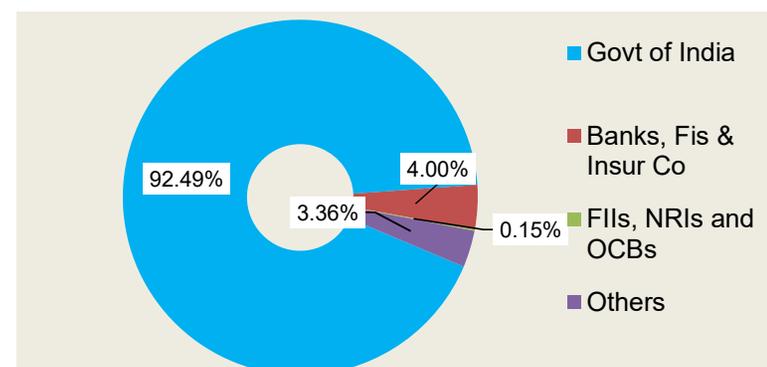
# Share Holding Pattern

( ₹ in Crore)

PARTICULARS	30.06.2018		30.06.2019	
	No. of Share	% Holding	No. of Share	% Holding
Govt of india	226.09	87.01%	538.66	92.49%
Bank FIS & Insurance Co.	23.52	9.05%	23.30	4.00%
FII, NRI & OCBs	0.62	0.24%	0.88	0.15%
Others	9.62	3.70%	19.57	3.36%
<b>Total</b>	<b>259.85</b>	<b>100.00%</b>	<b>582.41</b>	<b>100.00%</b>

## As on 30th June 2019

Share Cap (Rs. In Cr)	5,824.11
No. of Shares (Cr)	582.41
Net Worth (Rs. In Cr)	5,848.66
BV per share (Rs.)	10.04
Return on Equity (%)	5.55





## Awards & Accolades



**EASE Banking Reform Awards, 2019: First Runner-up**



**IBA Technology Award: Best Financial inclusion Initiative**



**Bank received Skotch Order-Of-Merit Award for Qualifying amongst Top 100-Projects in India for Mahasecure.**



सत्यमेव जयते

**राजभाषा विभाग**  
DEPARTMENT OF  
OFFICIAL LANGUAGE

**Rajbhasha Kirti Puraskar for better implementation of Rajbhasha Hindi**

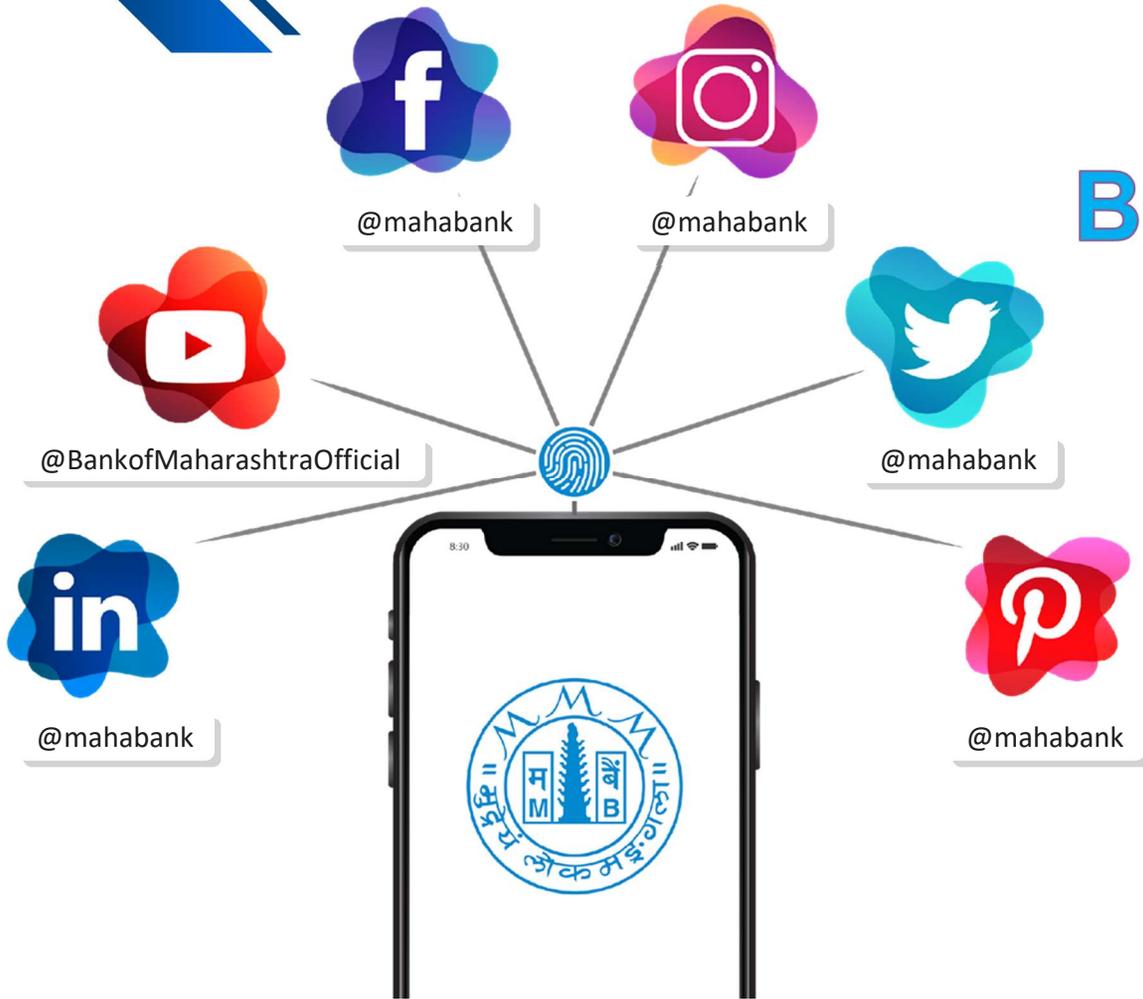


**SKOCH AWARD in the field of Financial Inclusion for deployment of technology, employment of BCs, number of transactions, Aadhaar seeding, Payment to BCs and other parameters.**



# BOM in Digital World

Wherever I go,  
my Bank goes with me!





## Safe Harbor

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



बैंक ऑफ महाराष्ट्र  
Bank of Maharashtra

भारत सरकार का उद्यम

एक परिवार एक बैंक

Thank You