



## Financial Results For Quarter / Financial Year Ended 31<sup>st</sup> March 2019



**Towards a prosperous tomorrow..**

**Performance Highlights, Loans & Advances, Investments, Financial Ratios, Resources, Suit Filed Account & Wilful Defaulters**  
**Asset, Liabilities & business Overview, Asset Quality, Income & Expenditure, Profitability, Capital & Capital Adequacy, Strategies & Initiatives**

- ▶ Performance Highlights
- ▶ Assets, Liabilities & Business Overview
- ▶ Loans & Advances
- ▶ Asset Quality
- ▶ Investments
- ▶ Income & Expenditure, Profitability
- ▶ Financial Ratios
- ▶ Resources
- ▶ Capital & Capital Adequacy
- ▶ Awards & accolades

# Performance Highlights (Y-o-Y)



Net profit of Rs 72.38 crore for the Q4 of FY19 as against net loss of Rs 113.49 crore in Q4 of FY 18

## NET PROFIT

NIM up by 23 basis point from 2.41 for Q4 of FY 18 to 2.64 for Q4 of FY 19

## NIM

CASA to Total Deposit increased from 47.74% in FY 18 to 49.65% in FY19

## CASA

## GROSS NPA

Gross NPA decreased from 19.48% (FY18) to 16.40% (FY19)

## NET NPA PCR

Net NPA decreased from 11.24% (FY18) to 5.52% (FY19).

PCR increased from 58.71% (FY18) to 81.49% (FY19)

## CET1 CRAR

CET1 increased from 8.97% (FY18) to 9.88% (FY19).

CRAR increased from 11% (FY18) to 11.86% (FY 19)

# Assets & Liabilities- An Overview



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

₹ in Crore

LIABILITIES	As on			% Growth	
	31.03.2018	31.12.2018	31.03.2019	Y-o-Y	Q-o-Q
Capital	2598	2598	2753	5.97%	5.95%
Reserves and Surplus	7346	2489	2986	(59.35%)	19.97%
Deposits	138981	136002	140650	1.20%	3.42%
Borrowings	4064	3461	10149	149.75%	193.24%
Other Liabilities & Provisions	3340	7197	7997	139.43%	11.11%
<b>TOTAL</b>	<b>156329</b>	<b>151747</b>	<b>164536</b>	<b>5.25%</b>	<b>8.43%</b>
<b>ASSETS</b>					
Cash and Balances with Reserve Bank of India	15809	7474	7920	(49.90%)	5.97%
Balances with Banks and Money at Call and Short	75	1759	1235	1548.75%	(29.80%)
Investments	43623	51074	59697	36.85%	16.88%
Advances	85797	78692	82666	(3.65%)	5.05%
Fixed Assets	1517	1494	1776	17.07%	18.85%
Other Assets	9508	11254	11242	18.24%	(0.11%)
<b>TOTAL</b>	<b>156329</b>	<b>151747</b>	<b>164536</b>	<b>5.25%</b>	<b>8.43%</b>

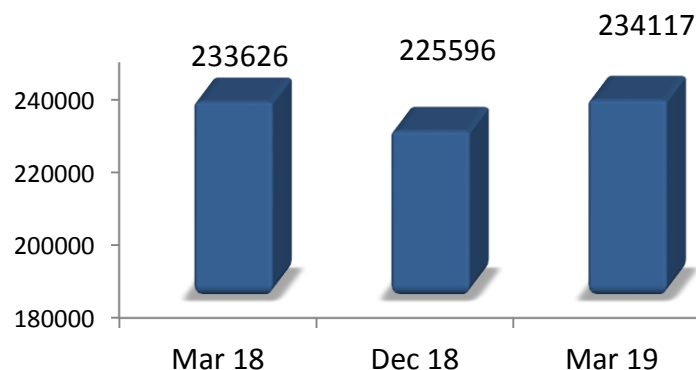
# Topline - Business



₹ in Crore

Particulars	As on			% Growth	
	Mar 18	Dec 18	Mar 19	Y-o-Y	Q-o-Q
Total Business	233626	225596	234117	0.21%	3.78%
Deposits	138981	136002	140650	1.20%	3.42%
of which CASA	66345	63756	69830	5.25%	9.53%
CASA Share (%) to Total Deposit	47.74%	46.88%	49.65%		
Gross Advances	94645	89594	93467	(1.25%)	4.32%
Gross Investment	44163	51542	60164	36.23%	16.73%

Business MIX [Rs in crore]

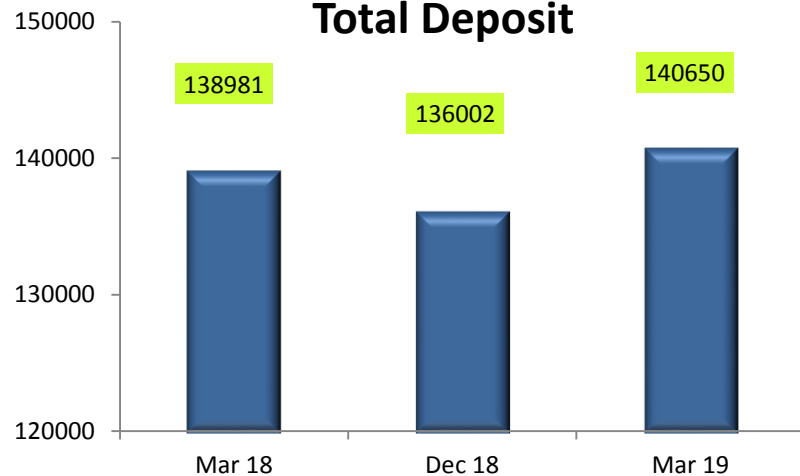


# Deposits & Advances

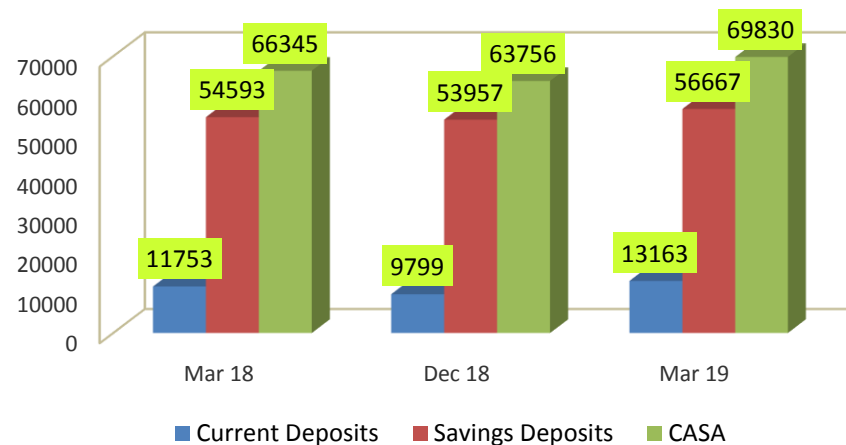


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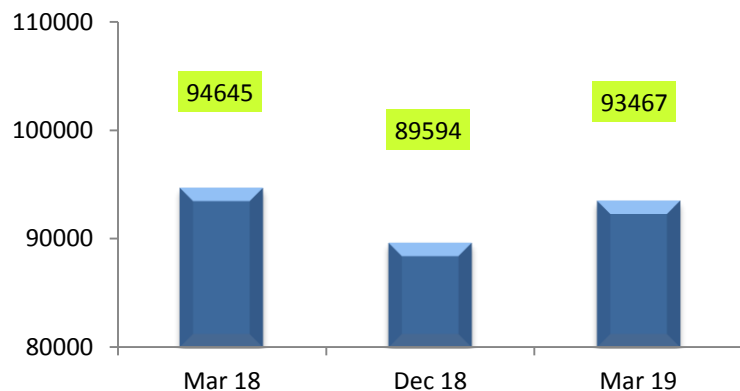
## Total Deposit



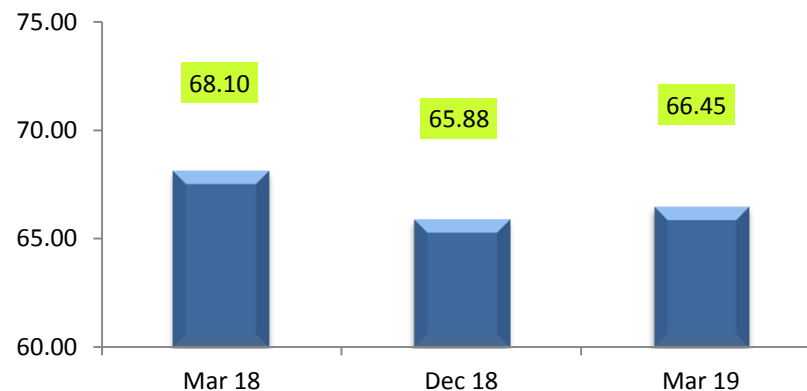
## Casa Deposit



## Advances



## CD Ratio

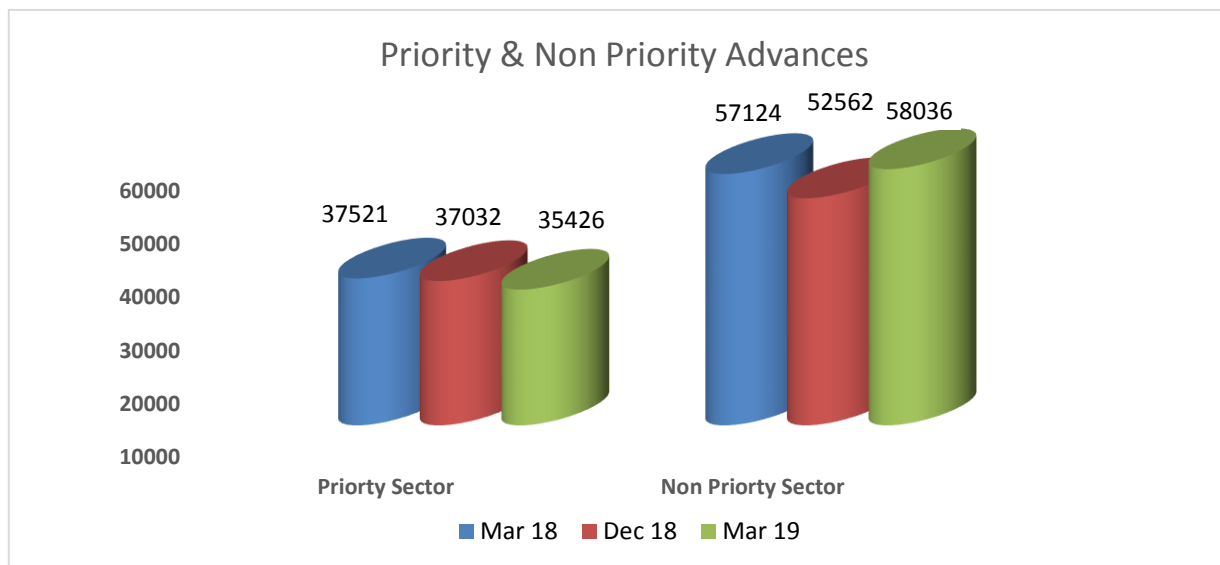


# Advances



₹ in Crore

Particulars	As on			% Growth	
	Mar 18	Dec 18	Mar 19	Y-o-Y	Q-o-Q
Gross Advances	94645	89594	93467	(1.24%)	4.32%
of which					
Priority Sector	37521	37032	35426	(5.58%)	(4.34%)
Non-Priority Sector	57124	52562	58036	1.60%	10.41%



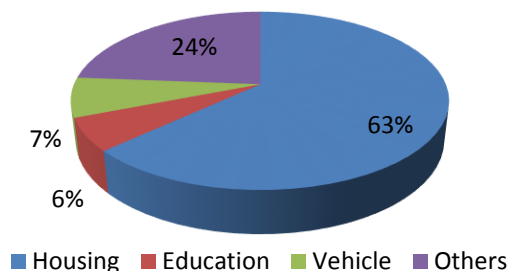
# Advances under RAM Sector



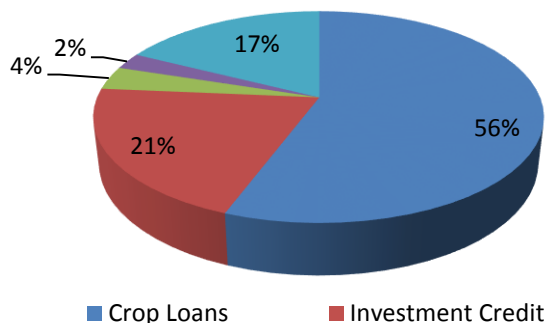
₹ in Crore

Particulars	As on			% Growth	
	Mar 18	Dec 18	Mar 19	Y-o-Y	Q-o-Q
Gross Advances	94645	89594	93467	(1.24%)	4.32%
of which					
Retail Sector	16547	16049	18805	13.65%	17.17%
Agriculture Sector	14861	14944	15120	1.74%	1.18%
MSME Sector (Incl. Priority & Non-Priority)	15939	15070	13727	(13.88%)	(8.91%)
<b>Total RAM</b>	<b>47347</b>	<b>46063</b>	<b>47652</b>	<b>0.64%</b>	<b>3.45%</b>
Corporate & Others	47298	43531	45815	(3.14%)	5.25%
<b>RAM + Corporate &amp; others</b>	<b>94645</b>	<b>89594</b>	<b>93467</b>	<b>(1.24%)</b>	<b>4.32%</b>
<b>RAM % to Gross Advances</b>	<b>50.03%</b>	<b>51.41%</b>	<b>50.98%</b>		

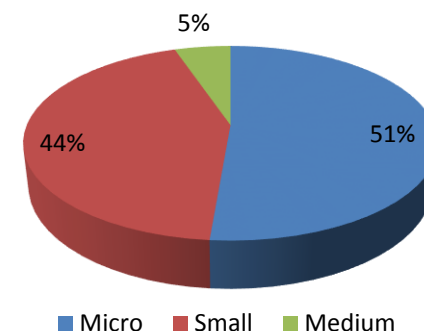
Retail



Agriculture



MSME



# Funded Exposure to Select Sectors



₹ in Crore

Sector	Mar 18	Dec 18	Mar 19	% Growth	% Growth
	Amount	Amount	Amount	Y-o-Y	Q-o-Q
CRE	3189	2323	2414	(24.29%)	3.94%
NBFC	12704	8296	10151	(20.10%)	22.36%
Infra.	9447	7962	9427	(0.21%)	18.40%
of which Power	3853	3808	5209	35.21%	36.80%
Telecom	644	11	11	(98.35%)	(3.36%)
Roads	2848	2765	2656	(6.74%)	(3.93%)
Ports	333	337	322	(3.32%)	(4.35%)
Others	1769	1041	1229	(30.54%)	18.02%
Total	25340	18581	21992	(13.21%)	18.36%

# Assets Quality



₹ in Crore

Particulars	As on						% Change	
	Mar 18		Dec 18		Mar 19			
	Amount	% of G Adv	Amount	% of G Adv	Amount	% of G Adv	Y-o-Y	Q-o-Q
Standard	76212	80.52%	74085	82.69%	78142	83.60%	2.53%	5.48%
Sub-Standard	4130	4.36%	3779	4.22%	4165	4.46%	0.85%	10.22%
Doubtful	13126	13.87%	11138	12.43%	10296	11.02%	(21.56%)	(7.56%)
Loss	1178	1.24%	592	0.66%	863	0.92%	(26.69%)	45.84%
Total NPA	18433	19.48%	15509	17.31%	15324	16.40%	-16.86%	(1.19%)
Total Advances	94645		89594		93467			
Provision Coverage Ratio (including TWO)	58.71%		81.08%		81.49%			
Provision Coverage Ratio (excluding TWO)	47.81%		70.17%		70.39%			

# Movement of NPA



₹ in Crore

Particulars	Period Ended			Quarterly Movement		
	Mar 18	Dec 18	Mar 19	Mar 18	Dec 18	Mar 19
Opening Gross NPA	17189	18433	18433	18128	16873	15509
Less Cash Recoveries	1765	1585	2024	547	466	572
Less Upgradation	265	232	262	228	319	395
Less Write Off	2460	4842	5127	618	1705	325
Total Reduction [A]	4490	6659	7413	1392	2490	1292
Add Slippages	5144	3612	4173	1660	1098	1085
Add Variation	591	123	131	37	28	21
Total Addition [B]	5735	3735	4304	1697	1126	1107
Gross NPA	18433	15509	15324	18433	15509	15324
Gross NPA [%]	19.48%	17.31%	16.40%	19.48%	17.31%	16.40%
Net NPA	9641	4647	4559	9641	4647	4559
Net NPA [%]	11.24%	5.91%	5.52%	11.24%	5.91%	5.52%

# Sector-wise Credit Deployment & NPA



₹ in Crore

Sectors	As on								
	Mar 18			Dec 18			Mar 19		
	Adv	Sector NPA	Sector NPA %	Adv	Sector NPA	Sector NPA %	Adv	Sector NPA	Sector NPA %
Agriculture	15067	2490	16.53%	14944	2971	19.88%	15120	2914	19.27%
Retail	16547	640	3.87%	16049	835	5.20%	18805	663	3.53%
MSE	15078	3090	20.49%	14306	3045	21.28%	13011	2197	16.89%
Sub Total [A]	<b>46692</b>	<b>6220</b>	<b>13.32%</b>	<b>45299</b>	<b>6851</b>	<b>15.12%</b>	<b>46936</b>	<b>5774</b>	<b>12.30%</b>
% of [A] to Tot. Adv.	49.33			50.56			50.22		
Medium	862	374	43.36%	764	172	22.58%	716	104	14.47%
Large Corporate	44985	11124	24.73%	41924	8291	19.78%	44134	9347	21.18%
Others	2106	715	33.97%	1607	195	12.11%	1680	100	5.95%
Sub Total [B]	<b>47953</b>	<b>12213</b>	<b>25.47%</b>	<b>44295</b>	<b>8658</b>	<b>19.55%</b>	<b>46531</b>	<b>9550</b>	<b>20.52%</b>
% of [B] to Tot. Adv.	50.67			49.44			49.78		
Total	<b>94645</b>	<b>18433</b>	<b>19.48%</b>	<b>89594</b>	<b>15509</b>	<b>17.31%</b>	<b>93467</b>	<b>15324</b>	<b>16.40%</b>

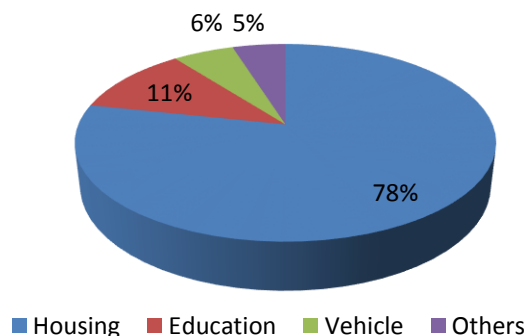
# Retail Sector-NPA



₹ in Crore

Sector	As on			As on			As on		
	Mar 18			Dec 18			Mar 19		
	G Adv	Sector NPA	Sector NPA %	G Adv	Sector NPA	Sector NPA %	G Adv	Sector NPA	Sector NPA %
Total Retail Credit	16547	611	3.69%	16049	836	5.21%	18805	663	3.53%
of which									
Housing	13573	462	3.41%	12893	647	5.02%	12052	520	4.31%
Education	995	88	8.84%	1094	114	10.41%	1087	74	6.84%
Vehicle	1068	33	3.13%	1258	45	3.54%	1317	37	2.82%
Others	911	27	2.98%	804	31	3.86%	4349	32	0.74%

Share in Retail Sector NPA- Mar 19



# Details of NCLT Cases



₹ in Crore

NCLT Cases as on 31.03.2019	RBI List 1	RBI List 2	Total	Other NCLT Cases	Grand Total
No. of Accounts	7	12	19	84	103
No of Cases where Resolution Plan has approved	2	0	2	4	6
Number of accounts referred under IBC as on 31.03.2019	7	12	19	84	103
Outstanding as on 31st Mar 2019	2906.76	2551.91	5458.67	4878.59	10337.26
Provision made till 31st Mar 2019	2906.76	2464.11	5370.87	4668.71	10039.58
Provision coverage as on 31st Mar 2019 in these accounts.	100.00	96.56	98.39	95.70	97.12



# Types of Restructuring under RBI Scheme

₹ in Crore

Details of Restructured Accounts as on 31.03.2019	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	2066	11	2066
Outside SDR	0	0	2	219	2	219
S4A	3	306	2	13	5	318
Sub-Total	3	306	22	2738	25	3044
5/25	7	1607	5	484	12	2091

Accounts reported are mutually exclusive

# Movement of all Restructured Standard Advances



₹ in Crore

Particulars	As on		
	Mar 18	Dec 18	Mar 19
Opening Standard Restructured Advances	2,395.10	438.98	147.15
Add: Additions in Restructured Accounts	13.79	0.18	438.85
Add: Upgradations	1.85	2.59	2.17
Less: Downgradations	(228.31)	11.04	-
Less: Ceased to attract	(524.76)	(265.60)	-
Add/Less: Additional Disbursement/Repayment/Write Off/ Sale to ARC	(296.95)	(40.04)	(72.72)
Closing Restructured Standard Advances	1,360.72	147.15	515.45

# Investments (Gross)



₹ in Crore

PARTICULARS	As on			% Change	
	Mar 18	Dec 18	Mar 19	Y-O-Y	Q-o-Q
<b>A. SLR Investments</b>					
(i) HFT	0	49	0	-	(100.00%)
(ii) AFS	7386	6618	7118	(3.63%)	7.56%
(iii) HTM	27084	23904	27053	(0.11%)	13.17%
<b>Total SLR Investment</b>	<b>34470</b>	<b>30571</b>	<b>34171</b>	(0.87%)	11.78%
<b>B. Non SLR Investments</b>					
(i) HFT	0.50	0.10	0.45	(10.00%)	350.00%
(ii) AFS	5938	12722	17620	196.73%	38.50%
(iii) HTM	3754	8249	8372	123.02%	1.49%
<b>Total Non SLR Investment</b>	<b>9693</b>	<b>20971</b>	<b>25992</b>	168.17%	23.94%
<b>C. Gross Investment</b>	<b>44163</b>	<b>51542</b>	<b>60163</b>	36.23%	16.73%
<b>M Duration (Total)</b>	<b>5.38</b>	<b>4.60</b>	<b>4.32</b>		
<b>SLR Securities as % of NDTL</b>	<b>24.55</b>	<b>22.06</b>	<b>24.06</b>		

# Profitability



₹ in Crore

Particulars	Year ended		Quarter Ended			%Variation (Qtr)	
	Mar 18	Mar 19	Mar 18	Dec 18	Mar 19	Y-o-Y	Q-o-Q
Total Income	12602	12397	3094	3056	3161	2.14%	3.42%
Total Expenses	10411	10199	2548	2625	2660	4.39%	1.33%
Operating Profit	<b>2191</b>	<b>2198</b>	<b>547</b>	<b>432</b>	<b>501</b>	<b>(8.33%)</b>	<b>16.08%</b>
Provisions & Contingencies other than taxes	5457	7327	2041	4422	415	(79.67%)	(90.62%)
Profit before tax	<b>(3266)</b>	<b>(5129)</b>	<b>(1494)</b>	<b>(3990)</b>	<b>86</b>		
Tax Expense	(2,120)	(345)	(1,380)	(226)	14		
Net Profit	<b>(1146)</b>	<b>(4784)</b>	<b>(113)</b>	<b>(3764)</b>	<b>72</b>		

Operating Profit decreased for the quarter ended March -19 in comparison to March -18 mainly on account of AS-10 "Property, Plant & Equipment"

Y-o-Y is comparison between Q419 & Q418  
Q-o-Q is comparison between Qtr ended March19 & March18

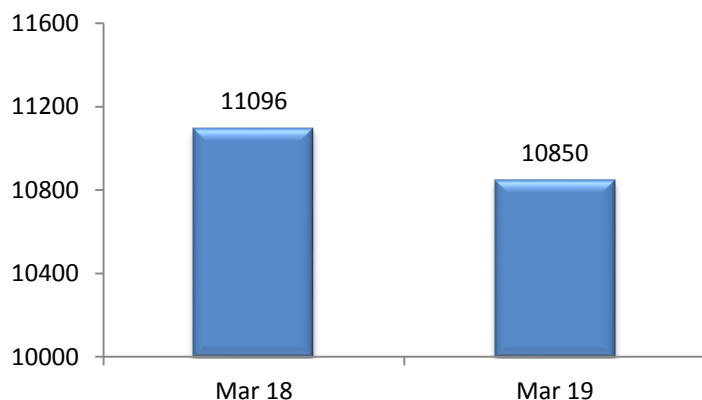
# Interest Earnings



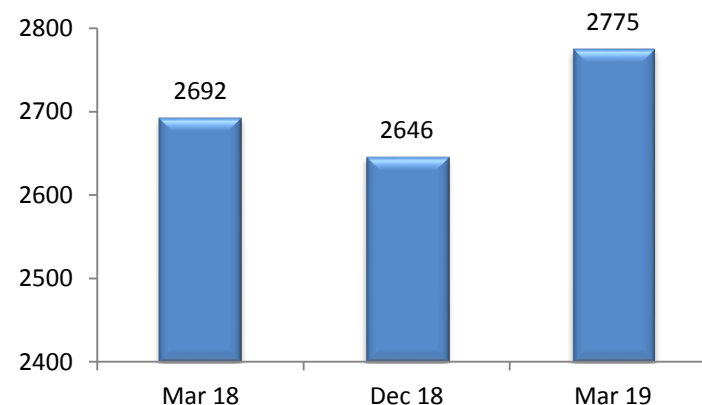
₹ in Crore

Particulars	Year Ended		Quarter Ended			% Change (Qtr)	
	Mar 18	Mar 19	Mar 18	Dec 18	Mar 19	Y-o-Y for Q4	Q-o-Q
Interest on Advances	7073	6567	1616	1663	1641	1.53%	(1.36%)
Interest on Investment	2962	3690	788	879	1019	29.29%	15.92%
Other Interest Income	1061	593	289	104	116	(59.79%)	11.75%
Total Interest Income	11096	10850	2692	2646	2775	3.08%	4.90%

Interest Income (Year Ended)



Interest Income (Qtr Ended)



# Interest Expenditure



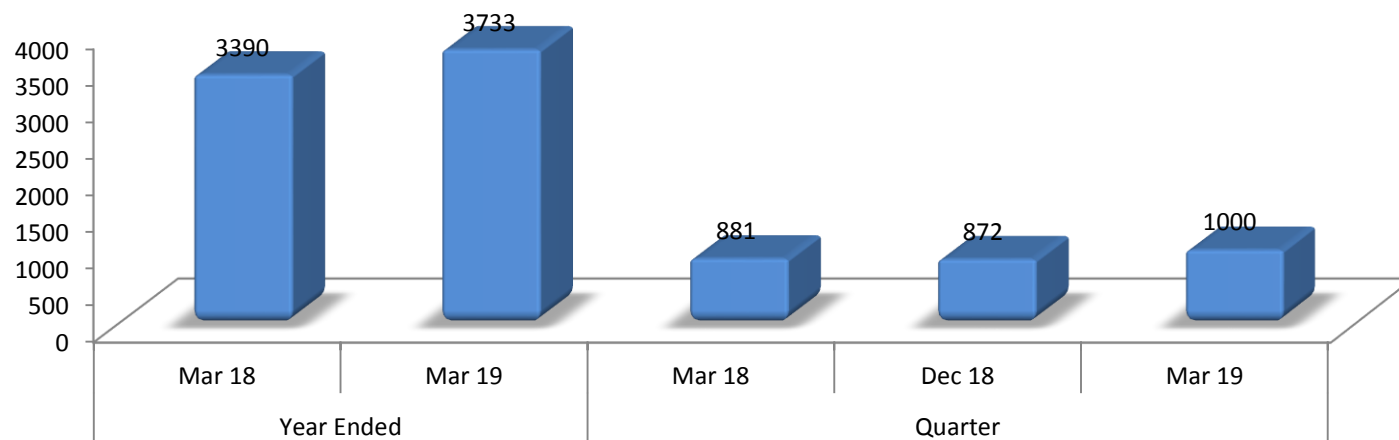
₹ in Crore

Particulars	Year Ended		Quarter Ended			% Change (Qtr)	
	Mar 18	Mar 19	Mar 18	Dec 18	Mar 19	Y-o-Y for Q4	Q-o-Q
Interest on Deposits	7133	6751	1684	1685	1680	(0.24%)	(0.32%)
Other Interest Exp.	574	365	128	89	96	(25.02%)	8.10%
Total Interest Exp	<b>7707</b>	<b>7116</b>	<b>1811</b>	<b>1773</b>	<b>1775</b>	<b>(1.98%)</b>	<b>0.10%</b>

₹ in Crore

Particulars	Year Ended		Quarter Ended			% Change (Qtr)	
	Mar 18	Mar 19	Mar 18	Dec 18	Mar 19	Y-o-Y for Q4	Q-o-Q
Net Interest Income	3390	3733	881	872	1000	13.47%	14.67%
NIM (%) (on Avg Interest earning Assets)	2.32	2.53	2.41	2.41	2.64		

## NII



# Non-Interest Income



₹ in Crore

PARTICULARS	Year Ended		Quarter Ended		
	31.03.18	31.03.19	31.03.18	31.12.18	31.03.19
Comm., Exchange & Brokerage	748	766	234	169	233
Comm., on Govt. Business	19	19	5	4	6
Fee Based Income	767	786	238	173	239
Recovery in written off accounts	138	245	70	42	50
Miscellaneous Income	82	126	7	85	9
Total Fee Based & Other Income (excl. trading profit)	<b>987</b>	<b>1157</b>	<b>315</b>	<b>300</b>	<b>298</b>
Net Profit on Investment	409	259	62	73	50
Net profit from FEX	110	132	26	38	37
Trading income	519	391	87	111	87
Total Other Income	1506	1547	402	411	386

# Operating Expenditure



₹ in Crore

Expenditure Item	Year Ended		Quarter Ended			% Variation (Qtr)	
	Mar 18	Mar 19	Mar 18	Dec 18	Mar 19	Y-o-Y for Q4	Q-o-Q
Staff Expenses	1618	1794	399	512	461	15.43%	(9.91%)
of which AS15 provision	561	630	122	215	170		
Other Operating Expenses	1086	1289	337	339	423	25.56%	24.73%
<b>Total Op. Expenditure</b>	<b>2704</b>	<b>3083</b>	<b>737</b>	<b>851</b>	<b>884</b>	<b>20.07%</b>	<b>3.90%</b>

- Increase in Operating Expenses is mainly on account of Depreciation on revalued portion of fixed assets routed through P/L;
- Increase in Q-o-Q is mainly on account of fresh revaluation of properties and decrease in remaining useful life of assets, the rate of depreciation increased.

# Other Operating Expenditure



₹ in Crore

Expenditure Item (Excl Staff Exp)	Year Ended		Quarter Ended			%Variation (Qtr)	
	Mar 18	Mar 19	Mar 18	Dec 18	Mar 19	Y-o-Y for Q4	Q-o-Q
Rent, taxes, lighting	201.57	207.03	52.82	52.93	51.09	(3.28%)	(3.48%)
Printing & Stationery	18.26	17.49	4.03	3.89	5.21	29.28%	33.93%
Advt. & Publicity	13.40	15.10	3.68	6.55	2.24	(39.13%)	(65.80%)
Depreciation on fixed assets	128.59	241.37	53.76	81.48	119.13	121.60%	46.21%
Directors Fees & Expenses	0.54	0.63	0.13	0.18	0.21	61.54%	16.67%
Auditors Fees	15.69	19.06	5.65	4.60	5.47	(3.19%)	18.91%
Law Charges	17.87	22.81	5.51	6.07	6.84	24.14%	12.69%
Postage, Telegram, Telephone etc.	40.64	46.29	13.47	12.05	14.10	4.68%	17.01%
Repairs & Maintenance	106.63	133.11	40.59	31.51	40.51	(0.20%)	28.56%
Insurance & Guarantee Fee	134.85	135.47	32.94	33.70	33.75	2.46%	0.15%
Other Expenditure	408.29	450.80	124.52	106.39	144.72	16.22%	36.03%
<b>Total Non-int. Exp.</b>	<b>1086.33</b>	<b>1289.16</b>	<b>337.10</b>	<b>339.35</b>	<b>423.27</b>	<b>25.56%</b>	<b>24.73%</b>

# Provisions & Contingencies



₹ in Crore

Particulars	Year Ended		Quarter Ended		
	Mar 18	Mar 19	Mar 18	Dec 18	Mar 19
Non Performing Assets	5,330.89	7,226.82	1,994.60	4,538.00	236.82
Standard/Restructured Assets	(131.93)	22.46	(68.33)	(25.00)	141.46
Depreciation on Investments	54.12	82.81	(40.27)	(140.00)	(9.19)
Non-performing Investment	129.22	(181.54)	109.91	(12.00)	(1.54)
Other provisions (net of write back)	74.88	176.40	44.88	60.00	47.40
Provision & Contingencies other than taxes	<b>5,457.18</b>	<b>7,326.95</b>	<b>2,042.18</b>	<b>4,422.00</b>	<b>414.95</b>
Income Tax (net of DTA & write back)	(2,120.14)	(345.44)	(1,380.34)	(225.52)	14.01
Total Provisions	<b>3,337.04</b>	<b>6,981.51</b>	<b>660.24</b>	<b>4,196.00</b>	<b>428.96</b>

# Key Financial Ratios



Particulars	Year Ended		Quarter Ended		
	Mar 18	Mar 19	Mar 18	Dec 18	Mar 19
Cost of Deposits (%)	5.31	4.99	5.01	5.01	4.93
Yield on Advances (%)	7.79	7.68	7.15	7.58	7.66
Yield on Investments (%)	7.27	7.26	7.22	7.29	7.34
Cost of Funds (%)	4.88	4.47	4.58	4.53	4.33
Yield on Funds (%)	7.03	6.82	6.81	6.76	6.77
NIM (%)	2.32	2.53	2.41	2.41	2.64
Return on Equity (%)	(42.43)	(207.99)	(14.49)	(1512.50)	5.04
Return on Assets (%)	(0.73)	(3.01)	(0.29)	(9.62)	0.18
Earning Per Share (Rs.) (Not annualised)	(8.98)	(14.26)	(0.79)	(14.49)	0.13

# Capital Adequacy ( Basel III )



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₹ in Crore

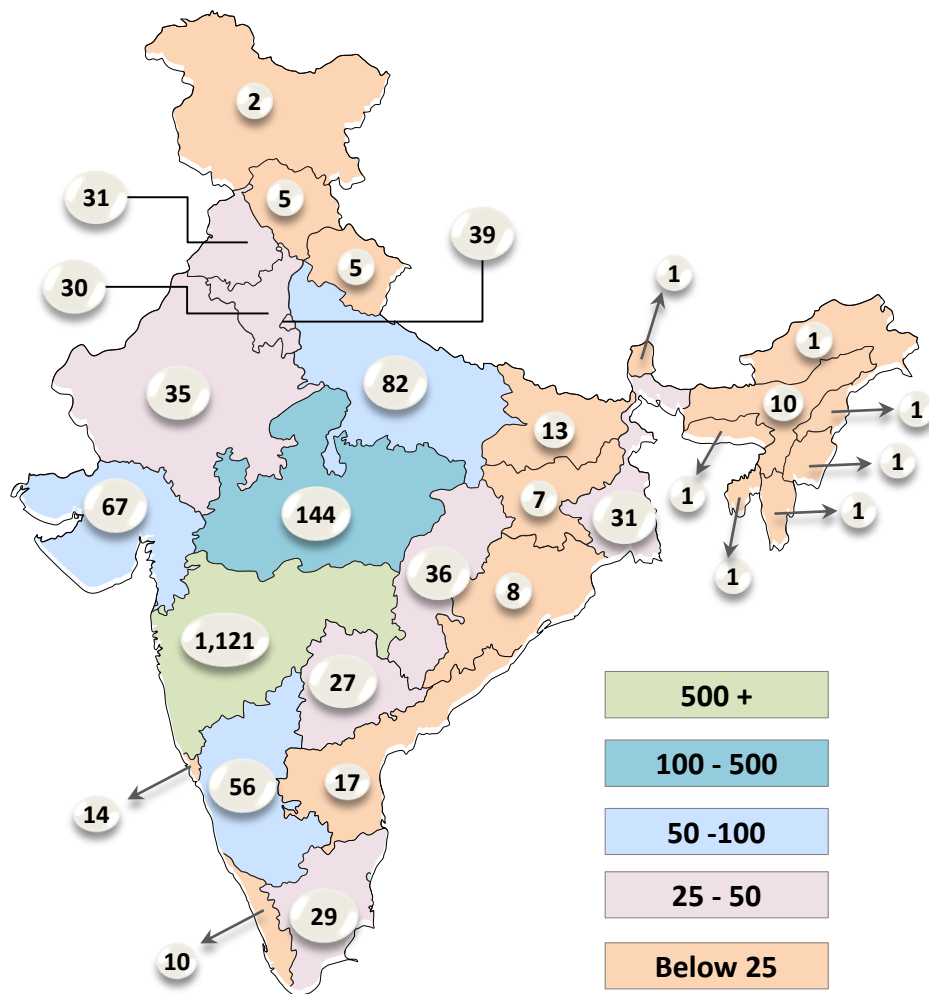
Particulars	As on		
	Mar 18	Dec 18	Mar 19
Risk Weighted Assets	81737	73304	72110
% of RWA to Gross Advances	86.36%	81.82%	77.15%
Tier I Capital	7363	6577	7148
CET I Capital	7335	6549	7127
Additional Tier I Capital	28	28	21
Tier II Capital	1631	1523	1404
Total Capital Funds	8994	8099	8551
Tier I Ratio	9.01%	8.97%	9.91%
CET I Ratio	8.97%	8.93%	9.88%
Additional Tier I Ratio	0.03%	0.04%	0.03%
Tier II Ratio	2.00%	2.08%	1.95%
CRAR	11.00%	11.05%	11.86%

# Resources

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

Category of Staff	As on		
	Mar 18	Dec 18	Mar 19
Officers	6518	6708	6654
Clerks	4639	4576	4497
Sub-staff	1775	1780	1762
<b>Total</b>	<b>12932</b>	<b>13064</b>	<b>12913</b>

# Wide Distribution Network with PAN India presence



## Branch Network

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

# Digital Footprints



No. of Registered Users (in lakhs)	As on		
	Mar 18	Dec 18	Mar 19
	No.	No.	No.
Maha Mobile	4.48	5.75	6.11
UPI	0.78	0.95	1.03
Internet Banking	7.40	10.96	11.31
ATM (cards issued)	69.44	41.52	52.95
BHIM	9.39	7.83	8.56

Transactions	Mar 18 (Qtr)		Dec 18 (Qtr)		Mar 19 (Qtr)	
	No. (in Lakhs)	Amount (Rs Cr.)	No.(in Lakhs)	Amount (Rs Cr.)	No.(in Lakhs)	Amount (Rs Cr.)
Maha Mobile	5.01	496	4.91	625	5.23	720
UPI	47.54	650	167.18	2480	250.77	3683
Internet Banking	36.21	20236	30.65	26737	30.39	28835
ATM on us	78.70	2887	55.46	2416	53.94	2360
ATM off us	53.48	2389	80.63	2773	75.23	2530
BHIM	9.38	309.08	14.16	498	11.44	394

# Share Price Movement



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# Performance Under Government Schemes



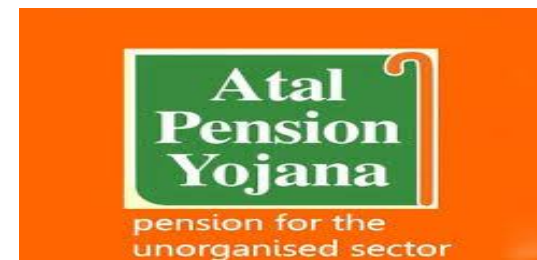
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17.15 Lakh Policies



Disbursement  
Rs 567.46 crore  
(Mar 19, Qtr)



1.54 Lakh Enrolments



8.65 Lakh Policies



56.30 Lakh Accounts

# Awards & accolades



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**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.

# Disclaimer



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# Notes





Performance Highlights, Loans & Advances, Investments, Financial Ratios, Resources, Suit Filed Account & Wilful Defaulters  
Assets, Liabilities & business Overview, Asset Quality, Income & Expenditure, Profitability, Capital & Capital Adequacy, Strategies & Initiatives

*Thank You*

Let's make a progressive move together..