

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

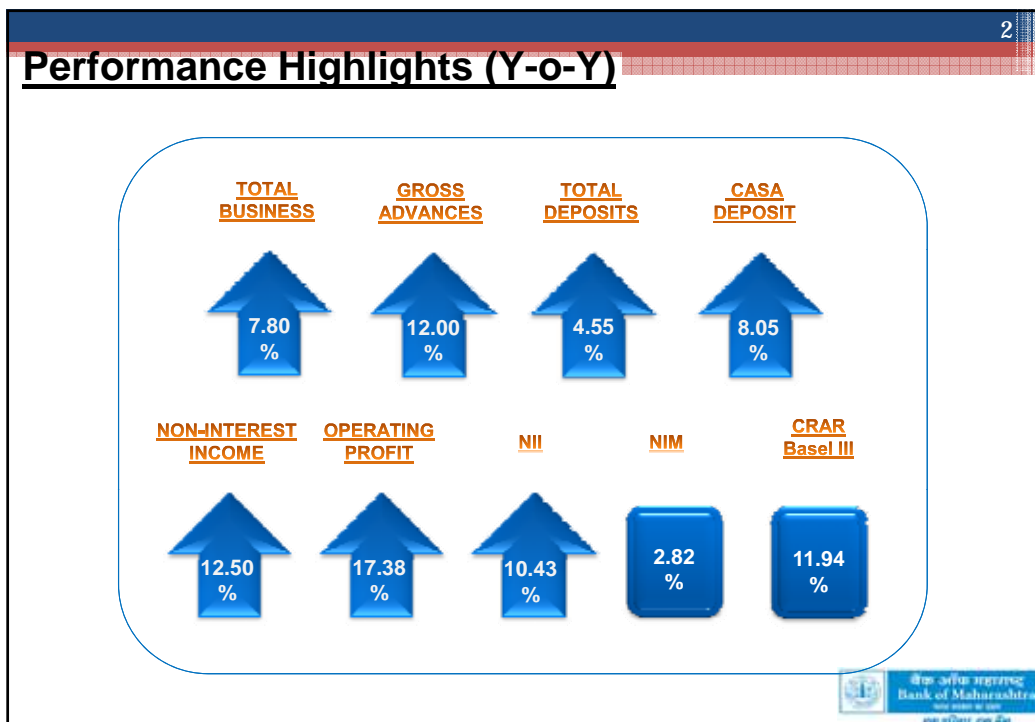
**ATTENTION MULTIPLIED**      **ADVANTAGES MULTIPLIED**

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**Financial Results - Year/ Quarter Ended March 2015**

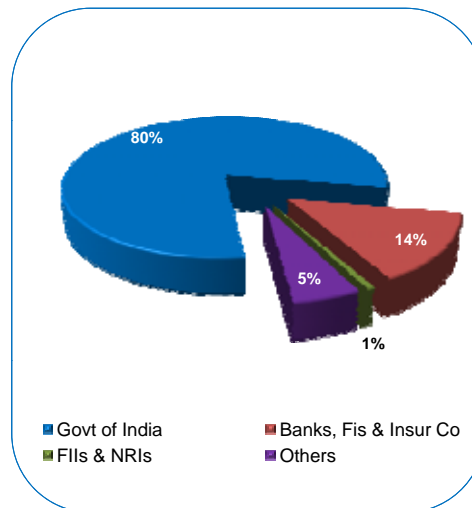


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## Share Holding Pattern

As on March 2015	
Share Capital (₹ in Cr)	1063.18
No. of Shares (Cr)	106.32
Net Worth (₹ in Cr)	6975.78
BV per share (₹)	65.61
Return On Equity (%) (Annualised)	6.68

- During the year, Bank has allotted equity shares to GOI of ₹ 588 crore in conversion of its PNCPs and to LIC of India of ₹ 400 crore against fresh infusion of capital on 11<sup>th</sup> July 2014.
- Shares were allotted at a price of ₹ 44.09 per share including premium of ₹ 34.09 per share.
- % share holding of LIC of India have increased from 6.68% to 13.81% whereas GOI holding decreased from 85.21% to 79.80%.



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## Capital Adequacy

[ ₹ in Crore]

Particulars	As on		
	Mar 14	Dec 14	Mar 15
<b>Risk Weighted Assets</b>	<b>84384</b>	<b>88961</b>	<b>93435</b>
<b>Total Capital Funds *</b>	<b>9104</b>	<b>10058</b>	<b>11158</b>
Tier I Capital	6278	6852	8188
Tier II Capital	2827	3206	2971
<b>Under Basel III (CRAR)</b>	<b>10.79%</b>	<b>11.31%</b>	<b>11.94%</b>
Tier I Capital	7.44%	7.71%	8.76%
Tier II Capital	3.35%	3.60%	3.18%
<b>Under Basel II (CRAR)</b>	<b>12.11%</b>	<b>11.94%</b>	<b>12.79%</b>
Tier I Capital	7.75%	7.77%	8.83%
Tier II Capital	4.36%	4.17%	3.96%

\* As per Basel III

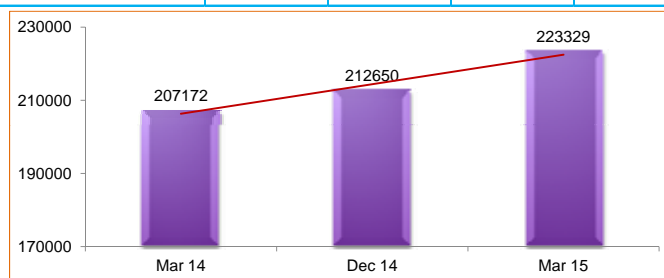


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## Topline - Business

[ ₹ in Crores ]

Particulars	As on			% Growth	
	Mar 14	Dec 14	Mar 15	Y-o-Y	Q-o-Q
Total Business	207172	212650	223329	7.80%	5.02%
Deposits	116803	119650	122119	4.55%	2.06%
of which CASA Deposit	41921	41541	45297	8.05%	9.04%
Gross Advances	90369	93000	101210	12.00%	8.83%
Gross Investment	37316	36971	36769	-1.47%	-0.55%



↑ 7.80 % Y-o-Y

↑ 5.02 % Q-o-Q



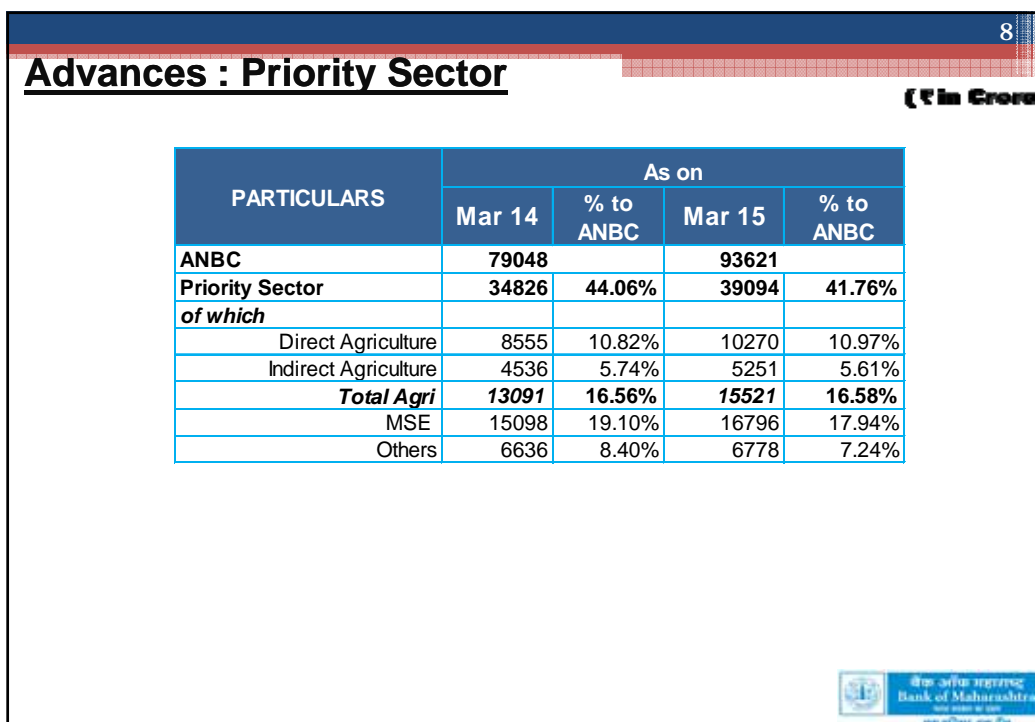
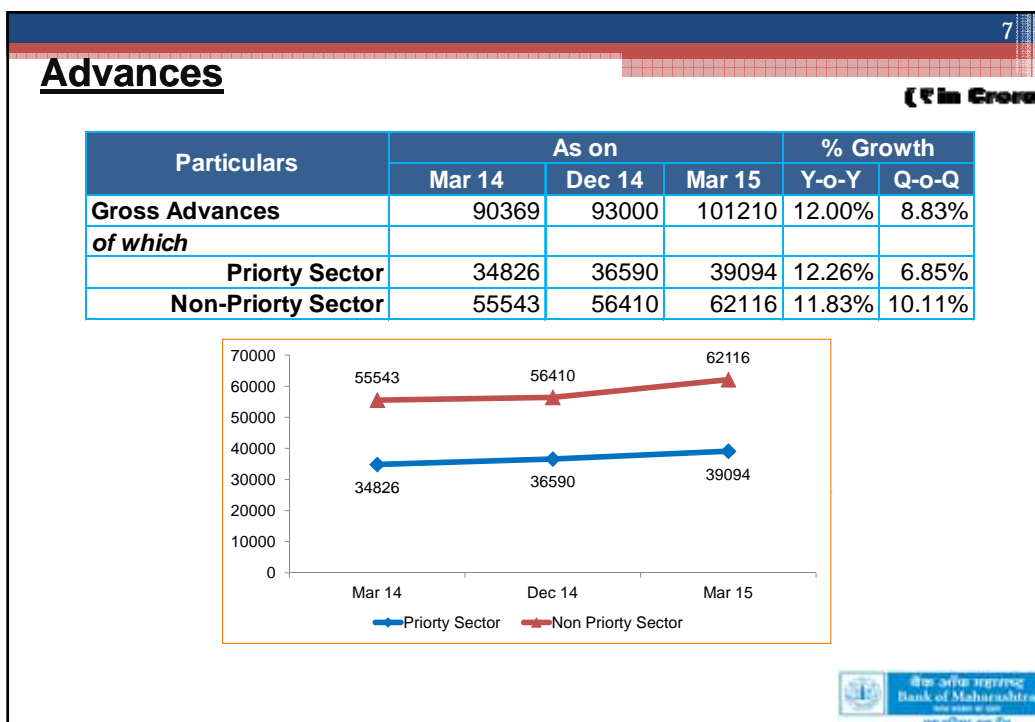
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## Composition Of Deposits

[ ₹ in Crores ]

Particulars	As on			% Growth	
	Mar 14	Dec 14	Mar 15	Y-o-Y	Q-o-Q
Current	10675	9116	11407	6.85%	25.13%
% to total deposits	9.14	7.62	9.34		
Savings	31246	32425	33890	8.46%	4.52%
% to total deposits	26.75	27.10	27.75		
Term	74882	78109	76822	2.59%	-1.65%
% to total deposits	64.11	65.28	62.90		
<b>Total Deposits</b>	<b>116803</b>	<b>119650</b>	<b>122119</b>	<b>4.55%</b>	<b>2.06%</b>
<b>CASA (in total deposits)</b>	<b>41921</b>	<b>41541</b>	<b>45297</b>	<b>8.05%</b>	<b>9.04%</b>
<b>CASA to Total Deposits (%)</b>	<b>35.89</b>	<b>34.72</b>	<b>37.09</b>		






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## Assets Quality

(₹ in Crores)

Particulars	As on				% Rise
	Mar 14		Mar 15		
	Amount	% of G Adv	Amount	% of G Adv	Y-o-Y
Standard	87509	96.84%	94808	93.67%	8.34%
Sub-Standard	2159	2.39%	2975	2.94%	37.78%
Doubtful	588	0.65%	2375	2.35%	304.14%
Loss	113	0.13%	1052	1.04%	830.00%
<b>Gross NPA</b>	<b>2860</b>	<b>3.16%</b>	<b>6402</b>	<b>6.33%</b>	<b>123.86%</b>
<b>Gross Advances</b>	<b>90369</b>		<b>101210</b>		<b>12.00%</b>
Standard Restructured	5650	6.25%	7234	7.15%	
Stressed Adv (G NPA + Std Restr)	8510	9.42%	13636	13.47%	


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## Movement Of NPA

(₹ in Crores)

Particulars	Year Ended		Quarter Ended		
	Mar 14	Mar 15	Mar 14	Dec 14	Mar 15
<b>Opening Gross NPA</b>	<b>1137.55</b>	<b>2859.85</b>	<b>3515.59</b>	<b>4350.62</b>	<b>6186.66</b>
Less Cash Recoveries	364.87	430.13	688.73	151.51	293.84
Less Upgradation	101.39	397.62	592.08	363.11	430.21
Less Write Off	400.72	263.68	295.17	0.49	112.77
Total Reduction [A]	866.98	1091.43	1575.98	515.11	836.82
Add Slippages	2587.89	4624.33	913.11	2340.77	1010.62
Add Variation	1.39	9.31	7.14	10.38	41.60
Total Addition [B]	2589.28	4633.64	920.25	2351.15	1052.22
<b>Net Addition [B - A]</b>	<b>1722.30</b>	<b>3542.21</b>	<b>-655.73</b>	<b>1836.04</b>	<b>215.40</b>
<b>Gross NPA</b>	<b>2859.85</b>	<b>6402.06</b>	<b>2859.86</b>	<b>6186.66</b>	<b>6402.06</b>
Gross NPA [%]	3.16	6.33	3.16	6.65	6.33
Net NPA	1807.32	4126.57	1807.32	4265.44	4126.57
Net NPA [%]	2.03	4.19	2.03	4.71	4.19

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**Sector-wise NPA****(₹ in Crores)**

Details	As on								
	March 2014			December 2014			March 2015		
	Adv	Sector NPA	Sector NPA %	Adv	Sector NPA	Sector NPA %	Adv	Sector NPA	Sector NPA %
Agriculture	10276	630	6.13%	11549	812	7.03%	12080	739	6.12%
Retail	12344	209	1.70%	13369	317	2.37%	11817	270	2.29%
SME	15356	855	5.57%	15217	2512	16.51%	16800	2685	15.98%
Medium	3499	190	5.44%	3798	440	11.59%	3315	474	14.30%
Large Corp	48894	976	2.00%	49067	2106	4.29%	57198	2234	3.91%
<b>Total</b>	<b>90369</b>	<b>2860</b>	<b>3.16%</b>	<b>93000</b>	<b>6187</b>	<b>6.65%</b>	<b>101210</b>	<b>6402</b>	<b>6.33%</b>



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**Restructured Accounts: Industry-Wise****(₹ in Crores)**

Industry	O/s as on 31.03.14	% to Total	O/s as on 31.12.14	% to Total	O/s as on 31.03.15	% to Total
Agri and Agri processing	482.66	7.88%	562.95	7.05%	645.67	7.38%
Education Trusts / Institution	111.73	1.82%	115.33	1.44%	203.95	2.33%
Infrastructure - other than power	1054.82	17.22%	1481.44	18.55%	1674.53	19.15%
Iron and Steel	365.10	5.96%	481.59	6.03%	499.72	5.71%
Pharmaceuticals	129.08	2.11%	184.95	2.32%	243.19	2.78%
Power	2789.26	45.53%	2823.52	35.35%	2773.52	31.71%
SME	177.06	2.89%	176.70	2.21%	335.89	3.84%
Sugar	42.93	0.70%	583.22	7.30%	613.44	7.01%
Textile	214.80	3.51%	365.01	4.57%	361.58	4.13%
Others	758.33	12.38%	1211.92	15.17%	1394.30	15.94%
<b>Total</b>	<b>6125.77</b>		<b>7986.63</b>		<b>8745.79</b>	

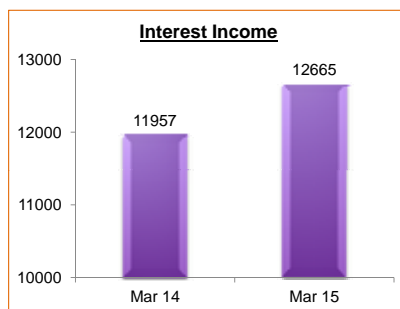


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## Interest Earnings

(₹ in Crores)

Particulars	Year Ended		% Increase
	Mar 14	Mar 15	
Interest on Advances	9187.15	9820.78	6.90%
Interest on Investment	2543.03	2751.48	8.20%
Others	226.47	93.18	
<b>Total Interest Income</b>	<b>11956.65</b>	<b>12665.44</b>	<b>5.93%</b>

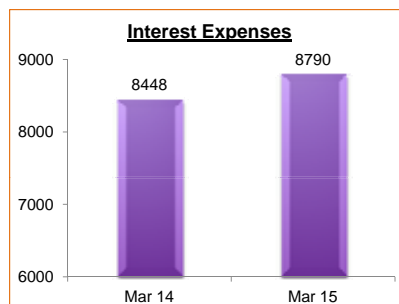


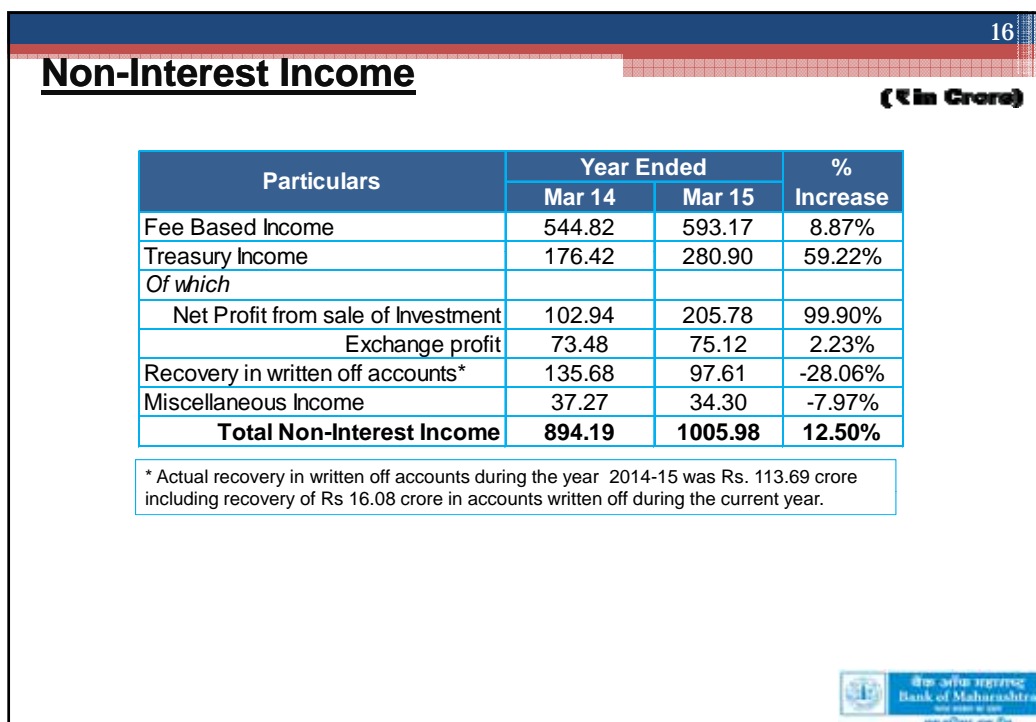
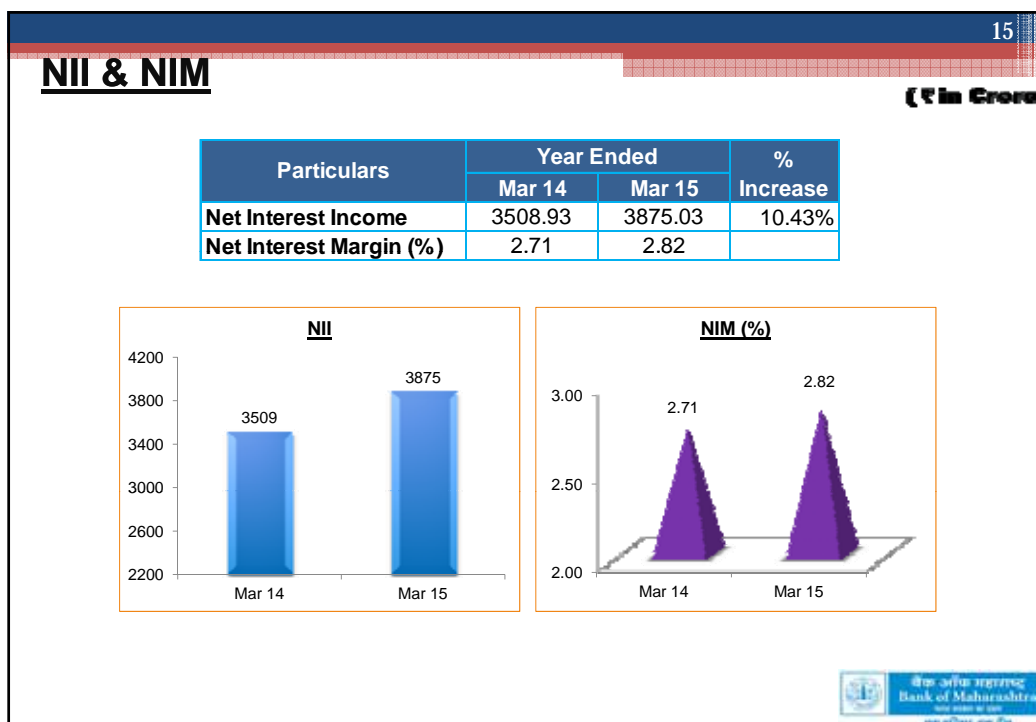
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## Interest Expenditure

(₹ in Crores)

Particulars	Year Ended		% Increase
	Mar 14	Mar 15	
Interest on Deposits	7697.04	8084.74	5.04%
Others	750.69	705.67	-6.00%
<b>Interest Expenditure</b>	<b>8447.73</b>	<b>8790.41</b>	<b>4.06%</b>







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**Operating Expenditure****(₹ in Crore)**

Expenditure Item	Year Ended		% Increase
	Mar 14	Mar 15	
<b>Staff Expenses</b>	<b>1595.76</b>	<b>1633.21</b>	<b>2.35%</b>
<i>of which</i>			
Salary	806.63	843.59	4.58%
Provision -AS 15 & Wage revision	789.13	789.62	0.06%
Other Operating Expenses	800.99	892.71	11.45%
<b>Total Operating Expenditure</b>	<b>2396.75</b>	<b>2525.92</b>	<b>5.39%</b>



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**Other Operating Expenditure****(₹ in Crore)**

Expenditure Item (Excl Staff Exp)	Year Ended		% Increase
	Mar 14	Mar 15	
Rent, taxes, lighting	162.18	171.52	5.76%
Printing & Stationery	23.07	21.58	-6.46%
Advt. & Publicity	15.15	18.47	21.91%
Depreciation on fixed assets	99.99	115.28	15.29%
Auditors Fees	18.00	18.80	4.44%
Law Charges	9.62	11.46	19.13%
Postage, Telegram, Telephone etc.	34.31	36.05	5.07%
Repairs & Maintenance	68.97	72.88	5.67%
Insurance	105.30	116.84	10.96%
Other Expenditure	263.35	309.20	17.41%
<b>Total Other Op. Exp.</b>	<b>800.99</b>	<b>892.71</b>	<b>11.45%</b>



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**Profitability****(₹ in Crore)**

Particulars	Year Ended		% Increase
	Mar 14	Mar 15	
Total Income	12850.85	13671.42	6.39%
Total Expenses	10844.48	11316.33	4.35%
<b>Operating Profit</b>	<b>2006.37</b>	<b>2355.09</b>	<b>17.38%</b>
Provisions & Contingencies other than taxes	1258.02	1541.71	22.55%
<b>Profit before tax</b>	<b>748.35</b>	<b>813.38</b>	<b>8.69%</b>
Tax Expense	362.38	362.69	0.09%
<b>Net Profit</b>	<b>385.97</b>	<b>450.69</b>	<b>16.77%</b>



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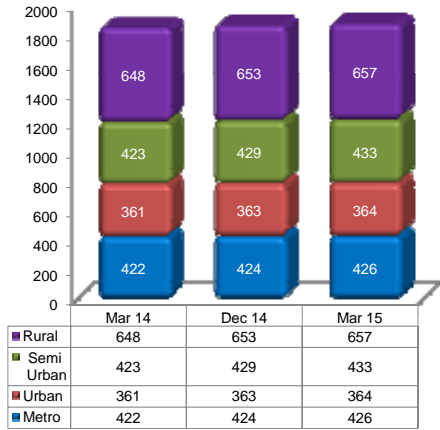
**Key Financial Ratios**

Particulars	Year Ended	
	Mar 14	Mar 15
Cost of Deposits (%)	7.13	7.03
Yield on Advances (%)	11.13	10.99
Yield on Investments (%)	7.42	7.61
Cost of Funds (%)	6.53	6.39
Yield on Funds (%)	9.24	9.21
NIM (%)	2.71	2.82
Return on Equity (%)	5.93	6.68
Return on Assets (%)	0.30	0.33
Earning Per Share (₹) (Not annualised for quarter)	4.56	4.50
Book value Per Share (₹)	66.69	65.61

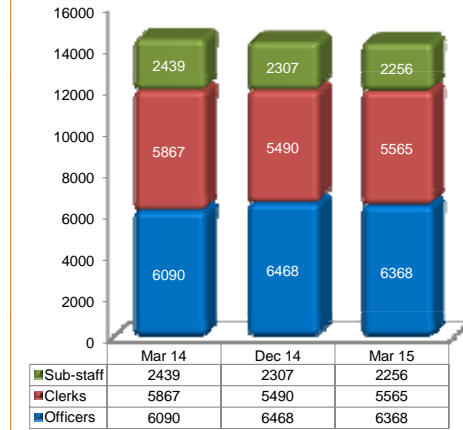


## Resources

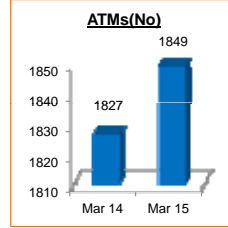
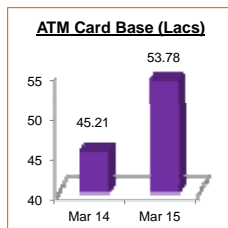
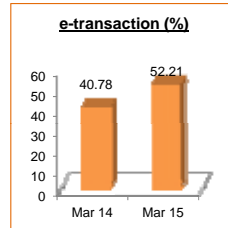
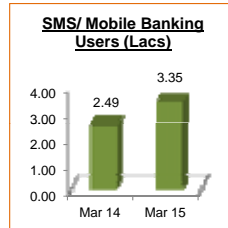
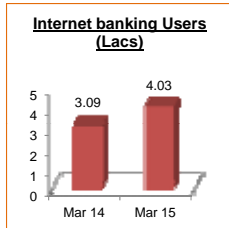
**Branch Network**



**Staff Strength**



## Customer Reach



## New Business Initiatives

- **“ Purple Privileges” Account for HNIs-with features like** Assistance of Dedicated Relationship Manager, specially designed Purple Lounges etc.
- **Mobile Banking app- “MahaMobile”** -Designed to be intuitive and user friendly, will enable the Bank’s customers to view all their deposit and loan accounts, do fund transfers, bill payments and raise a variety of service requests on their mobile anytime, anywhere.
- **3 Modernized Branches Titled “Utkarsha Branches”** to ensure improved productivity for maximizing customer satisfaction and delightful Banking experience for customers of all segments.
- **“MAHA e-SBTR”** (e-Secured Bank & Treasury Receipt) facility for payment of Registration Fee and Stamp Duty in the state of Maharashtra.
- **“Maha Secure”** –A next Generation Digital Banking Solution, secured by REL-ID Technology, a high end product introduced to attract the technology savvy customers and youngsters. The Maha Secure banking app will enable secure access to internet banking.
- **“Maha Sarvajan Savings Bank Deposit Account”**- A Basic Savings Bank Account to make basic Banking facilities available to all sections of population under all Income groups.
- New **“ Maha Combo Loan Scheme”** for House and car taken together for targeting retail customers.



## Awards & Accolades

- **Skoch Summit**
  - Gold Award on use of technology
  - Order of the Merit for India’s Best Financial Inclusion & Deepening Projects -2014
- **BFSI Awards 2014 by World HRD Congress**
  - Best Bank in Public Sector
  - Bank with Best Technology Orientation
  - Corporate Communication Award
- **Best Bank Award for Managing IT Risk among Mid Size Banks – IDRBT Banking Technology Awards 2014**
- **Best MSME Bank Award- Large bank- Runner-up- BY CIMSMS (Chamber of Indian Micro, Small, Medium & Medium Enterprises)**
- **India’s Best Bank Award in Growth Category – Financial Express**



***THANK YOU !!***

