



BANK OF MAHARASHTRA

AUDITED FINANCIAL RESULTS FOR THE QUARTER / YEAR ENDED 31st MARCH 2011
(in crore)

S. N.	PARTICULARS	QUARTER ENDED		YEAR ENDED		CONSOLIDATED FOR YEAR ENDED	
		31.03.2011	31.03.2010	31.03.2011	31.03.2010	31.03.2011	31.03.2010
		(Audited)	(Audited)	(Audited)	(Audited)	(Audited)	(Audited)
1	Interest earned (a+b+c+d)	1545.62	1246.49	5563.08	4735.56	5563.09	4735.58
	a) Interest / discount on advances / bills	1137.83	867.42	4006.14	3369.63	4006.14	3369.63
	b) Income on Investment	393.07	359.94	1520.29	1297.90	1520.30	1297.92
	c) Interest on balances with Reserve Bank of India & other inter bank funds	8.46	12.39	25.13	58.23	25.13	58.23
	d) Others	6.26	6.74	11.52	9.80	11.52	9.80
2	Other Income	156.99	164.69	530.86	591.24	536.10	591.89
3	TOTAL INCOME (1+2)	1702.61	1411.18	6093.94	5326.80	6099.19	5327.47
4	Interest Expended	970.58	846.96	3594.69	3439.31	3594.29	3438.96
5	Operating Expenses (i+ii)	666.17	301.94	1644.22	1072.95	1645.39	1073.80
	i) Payments to and provisions for employees	529.62	171.81	1157.08	655.50	1158.20	656.32
	ii) Other operating expenses	136.55	130.13	487.14	417.45	487.19	417.48
6	TOTAL EXPENDITURE (excluding Provisions and Contingencies) (4+5)	1636.75	1148.90	5238.91	4512.26	5239.68	4512.76
7	OPERATING PROFIT (before Provisions and Contingencies) (3-6)	65.86	262.28	855.03	814.54	859.51	814.71
8	Provisions (other than tax) and Contingencies	23.19	119.95	467.21	245.72	466.61	245.72
9	Exceptional Items	0.00	0.00	0.00	0.00	0.00	0.00
10	Profit (+) / Loss(-) from Ordinary Activities before tax (7-8-9)	42.67	142.33	387.82	568.82	392.90	568.99
11	Tax Expense	-26.74	3.27	57.43	129.25	58.10	129.32
12	NET PROFIT(+)/ LOSS(-) from Ordinary Activities after tax (10-11)	69.41	139.06	330.39	439.57	334.80	439.67
13	Extraordinary items (net of tax expense)	0.00	0.00	0.00	0.00	0.00	0.00
14	NET PROFIT(+)/ LOSS(-) for the period(12-13)	69.41	139.06	330.39	439.57	334.80	439.67
15	Paid-up equity share capital (Equity shares of face value Rs. 10.00 each)	481.71	430.52	481.71	430.52	481.71	430.52
16	Reserves excluding revaluation reserves	2457.65	1973.32	2457.65	1973.32	2457.65	1982.27
17	Analytical ratios						
	i) Percentage of shares held by Government of India	79.24	76.77	79.24	76.77	79.24	76.77
	ii) (a) Capital Adequacy Ratio (%) Basel - I	11.75	11.33	11.75	11.33	11.75	11.33
	(b) Capital Adequacy Ratio (%) Basel - II	13.35	12.78	13.35	12.78	N.A.	N.A.
	iii) Earning per share (in Rupees) (Basic and Diluted EPS before and after Extraordinary items, net of tax expense - not annualized for quarter)	1.29	3.23	6.86	10.21	6.96	10.21
	iv) NPA Ratios						
	a) Gross NPA	1173.70	1209.79	1173.70	1209.79	1173.70	1209.79
	b) Net NPA	618.95	662.43	618.95	662.43	618.95	662.43
	c) % of Gross NPA	2.47	2.96	2.47	2.96	2.47	2.96
	d) % of Net NPA	1.32	1.64	1.32	1.64	1.32	1.64
	v) Return on Assets (annualized) (%)	0.38	0.82	0.47	0.72	0.48	0.70
18	Public share holding						
	No. of shares	100,000,000	100,000,000	100,000,000	100,000,000	100,000,000	100,000,000
	Percentage of share holding	20.76	23.23	20.76	23.23	20.76	23.23
19	Promoters and Promoter Group Shareholding						
	a) Pledged / Encumbered						
	Number of Shares	Nil	Nil	Nil	Nil	Nil	Nil
	Percentage of shares (as a percentage of total shareholding of promoter and promoter group)	Nil	Nil	Nil	Nil	Nil	Nil
	Percentage of shares (as a percentage of total share capital of the company)	Nil	Nil	Nil	Nil	Nil	Nil
	b) Non-encumbered						
	Number of Shares	38,17,12,553	33,05,20,000	38,17,12,553	33,05,20,000	38,17,12,553	33,05,20,000
	Percentage of shares (as a percentage of total shareholding of promoter and promoter group)	100.00	100.00	100.00	100.00	100.00	100.00
	Percentage of shares (as a percentage of total share capital of the company)	79.24	76.77	79.24	76.77	79.24	76.77