

# MahaBank makes every family a Maha-Happy family.

Millions of families have experienced joy with Bank of Maharashtra. By expanding our network, introducing customer-friendly products and adding technology to banking, we wish to reach out to many more people. Because it's in realizing people's dreams that we realize ours.



**बैंक ऑफ महाराष्ट्र**  
**Bank of Maharashtra**

भारत सरकार का उद्यम  
*एक परिवार एक बैंक*



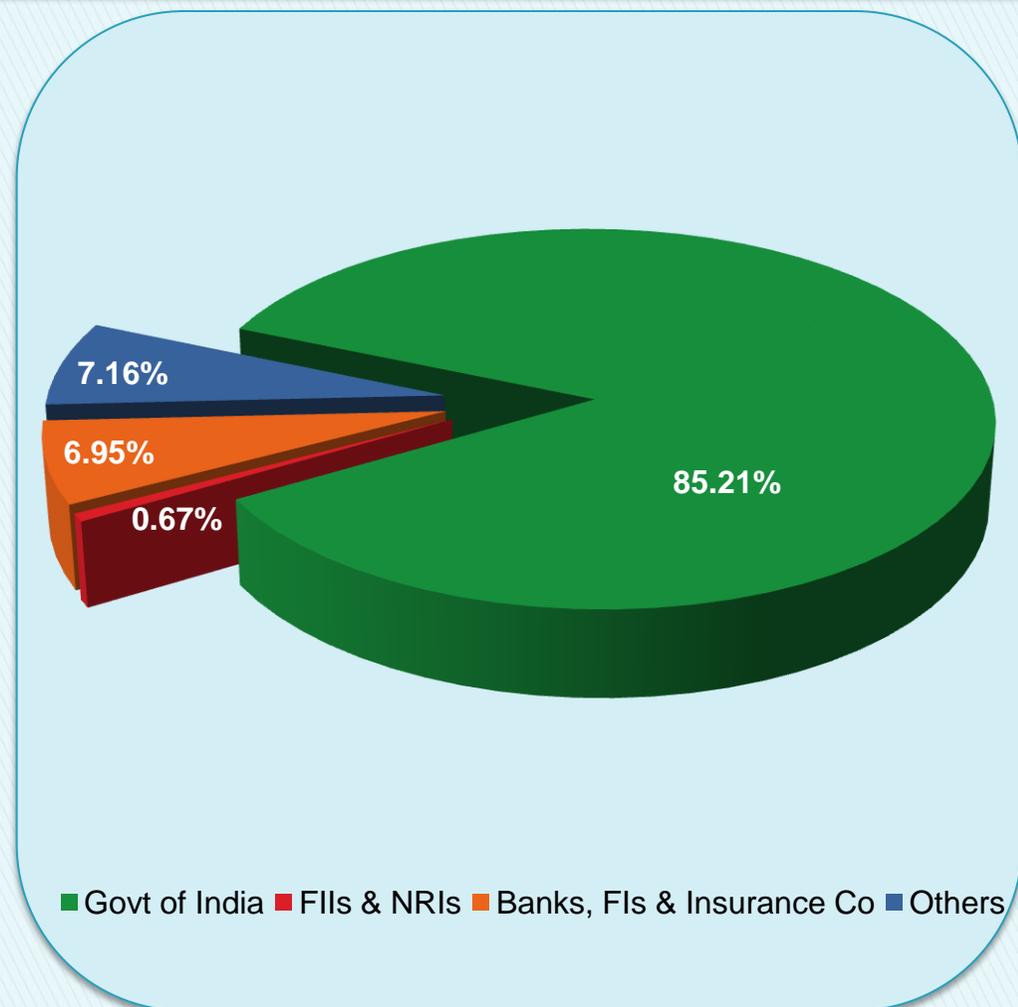
# FINANCIAL RESULTS - QUARTER ENDED JUNE 2014



# Share Holding Pattern

As on June 2014	
Share Capital ( · in Cr)	839.10
No. of Shares (Cr)	83.91
Net Worth ( · in Cr)	6322.75
BV per share ( · )	68.34
Return On Equity (%) (Annualised)	8.22%

Particulars	% Holding as of June 2014
Govt of India	85.21%
FII's & NRIs	0.67%
Banks, FIs & Insurance	6.95%
Others	7.16%
<b>Total</b>	<b>100%</b>





# Performance Highlights (Y-o-Y)

( ₹ in Crore)

TOTAL  
BUSINESS



TOTAL  
DEPOSIT



GROSS  
ADVANCES



CASA



TOTAL  
INCOME



INTEREST  
INCOME



NIM



CRAR  
Basel III





# Topline - Business

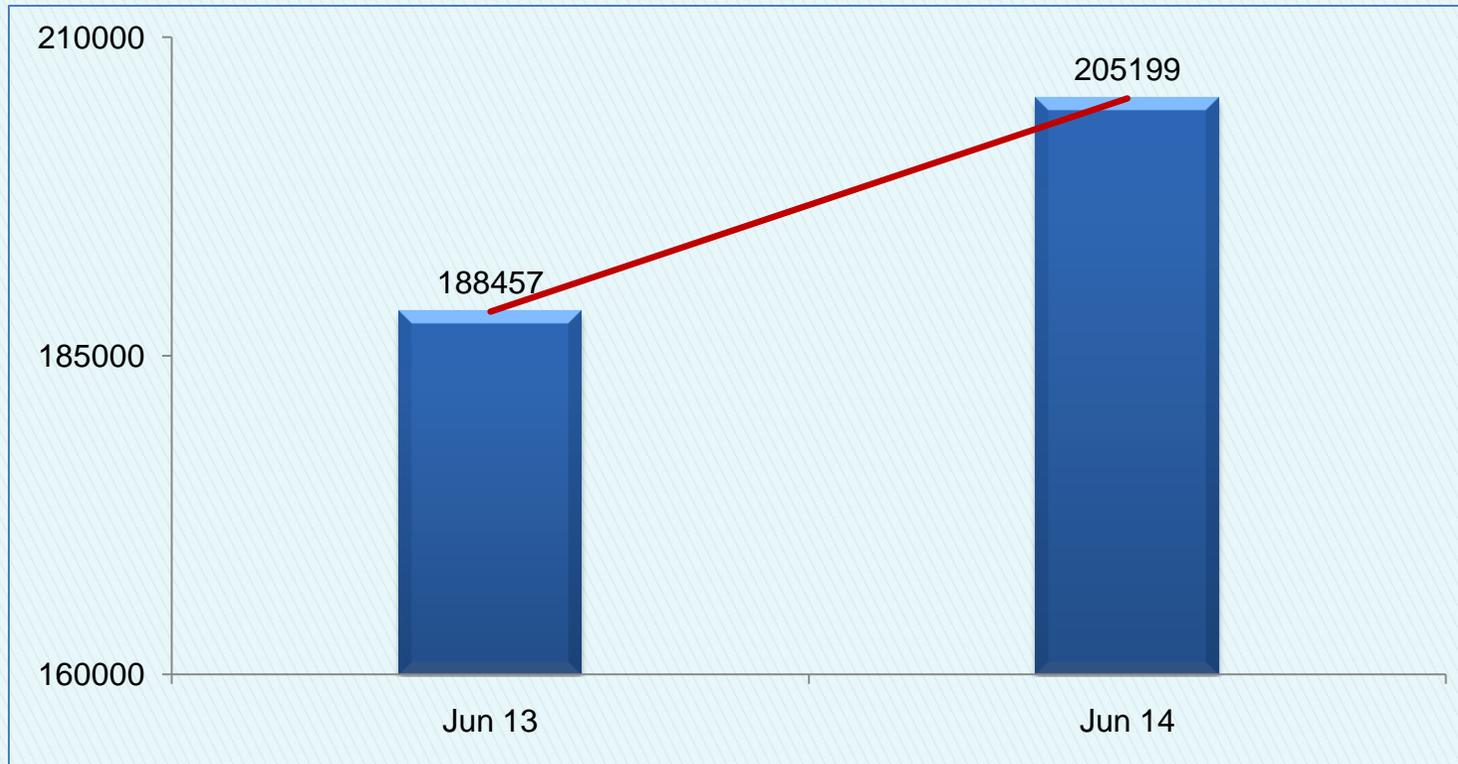
( ₹ in Crore)

Particulars	As on			Y-o-Y
	Jun13	Mar 14	Jun 14	Growth
Total Business	188457	207172	205199	8.88%
Deposits	105447	116803	116365	10.35%
of which CASA Deposit	37248	41921	39576	6.25%
Gross Advances	83010	90369	88835	7.02%

# Total Business



( ₹ in Crore )

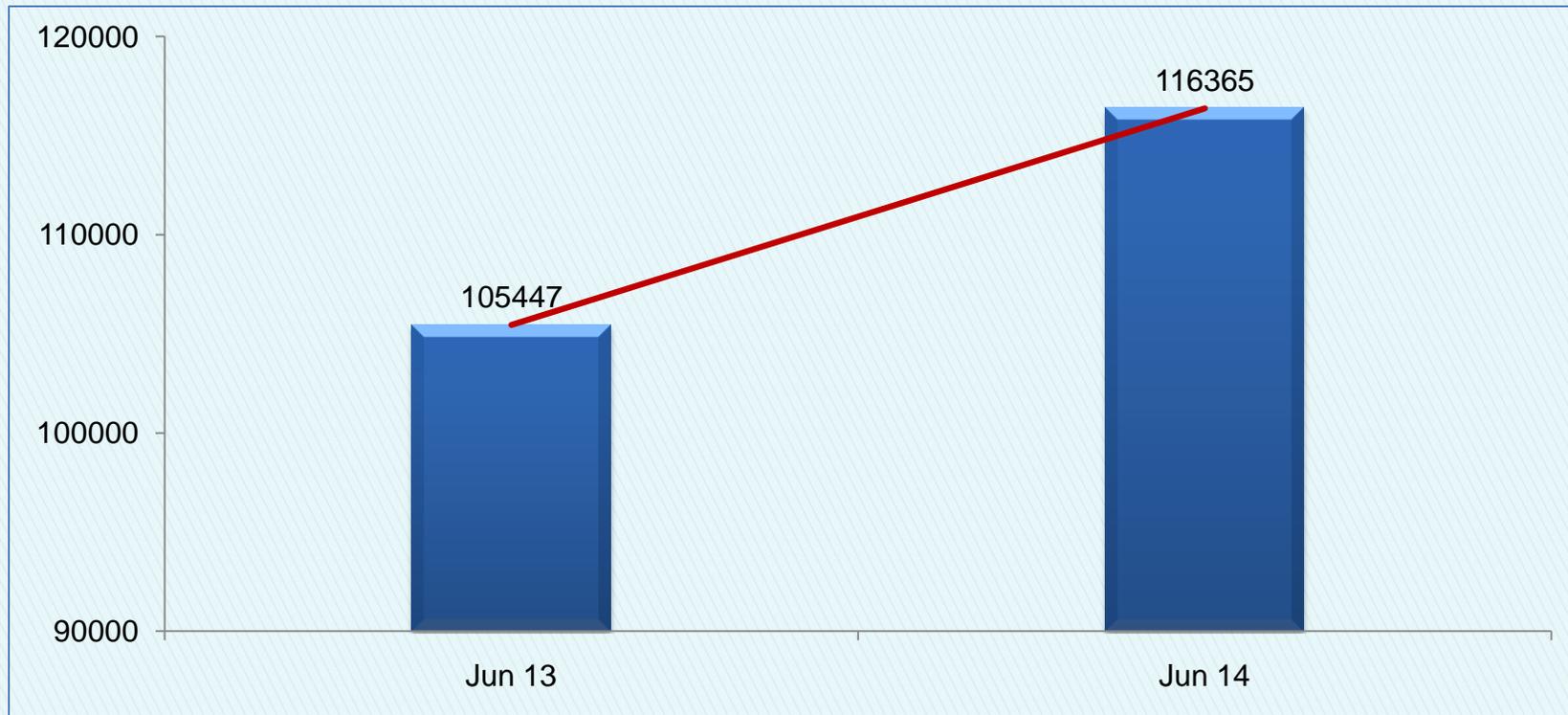


↑ 8.88% Y-o-Y

# Total Deposits



( ₹ in Crore )



↑ 10.35% Y-o-Y



# Deposit Composition

( ₹ in Crore)

Particulars	As on			% Growth	
	30.06.14	31.03.14	30.06.14	Y-o-Y	Q-o-Q
Current	9950	10675	8463	-14.95	-20.72
% to total deposits	9.44	9.14	7.27		
Savings	27297	31246	31113	13.98	-0.43
% to total deposits	25.89	26.75	26.74		
Term	68199	74882	76789	12.60	2.55
% to total deposits	64.68	64.11	65.98		
<b>Total Deposits</b>	<b>105447</b>	<b>116803</b>	<b>116365</b>	10.35	-0.38
CASA to Total Deposits (%)	35.32	35.89	34.01		

# CASA Deposit



( ₹ in Crore )

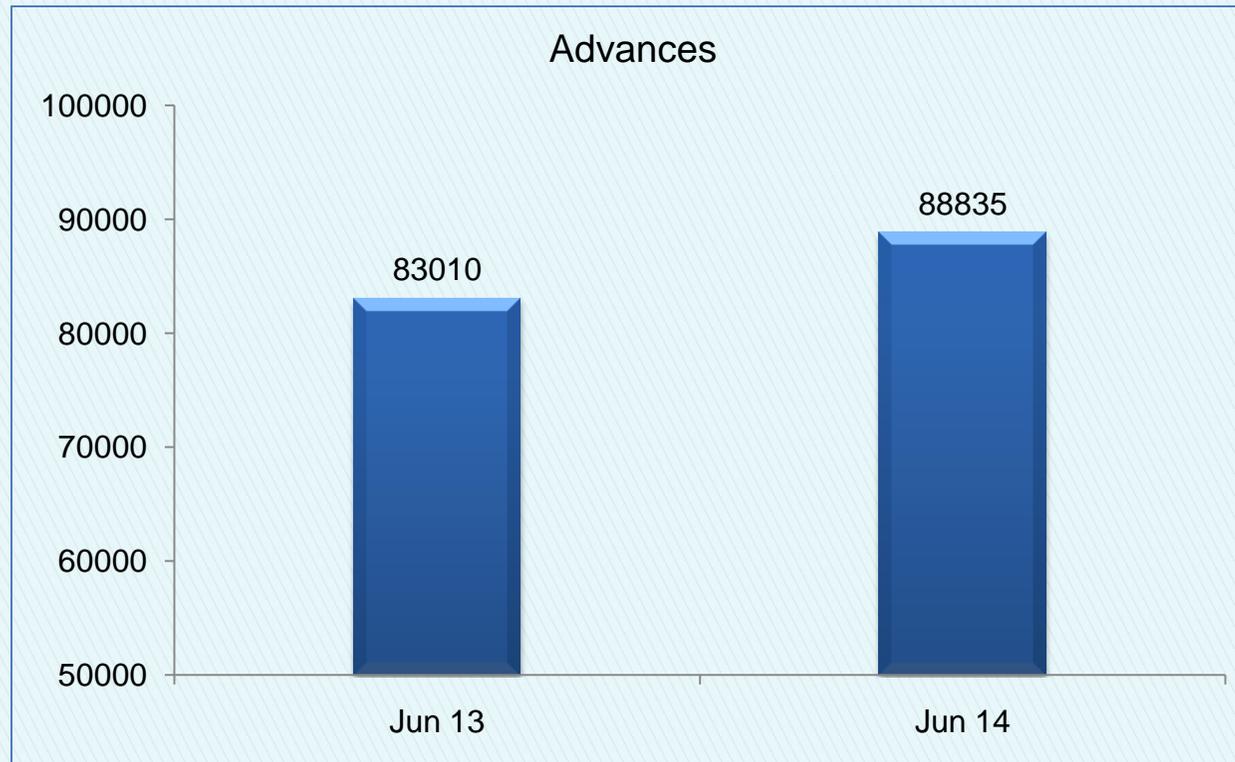


6.25% Y-o-Y

# Advances



( ₹ in Crore)



7.02 % Y-o-Y



# Sector-wise Advances

( ₹ in Crore)

Sector	As on						% Increase	
	Jun 13		Mar 14		Jun 14		Y-o-Y	Q-o-Q
	Advances	% to G. Advance	Advances	% to G. Advance	Advances	% to G. Advance		
Agriculture <sup>#</sup>	8513	10.26%	10276	11.37%	10675	12.02%	25.40%	3.88%
SME	12483	15.04%	15098	16.71%	14778	16.64%	18.39%	-2.12%
Other Priority	5603	6.75%	6635	7.34%	6633	7.47%	18.38%	-0.03%
Retail	8572	10.33%	10770	11.92%	11240	12.65%	31.12%	4.36%

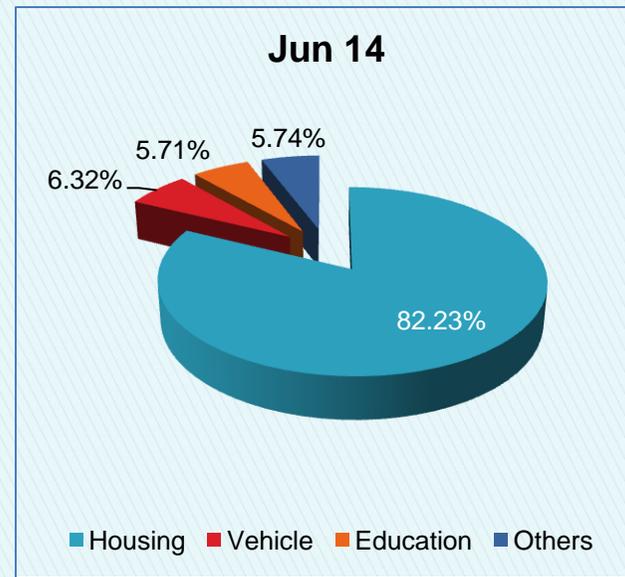
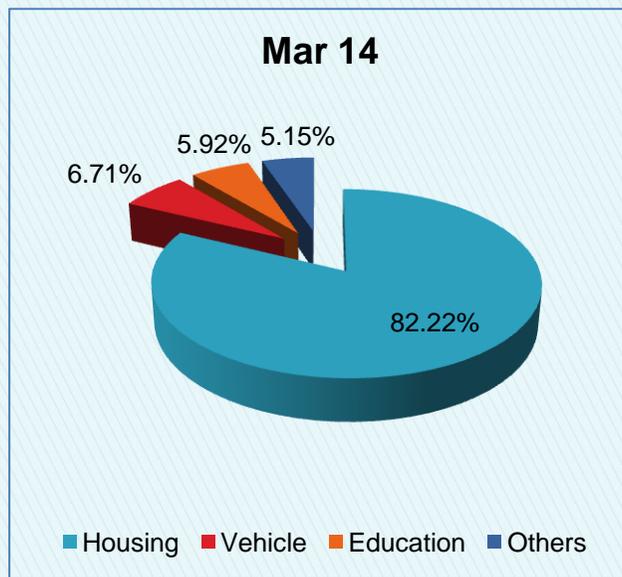
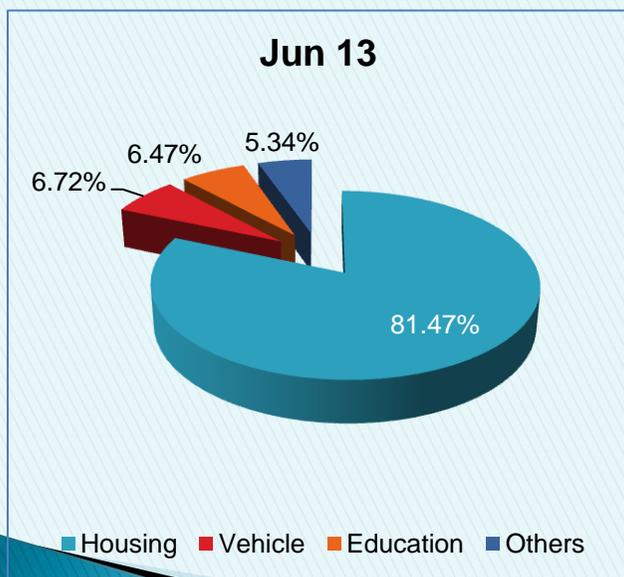
# Excluding RIDF



# Retail Credit

( ₹ in Crore)

PARTICULARS	As on			% Growth	
	Jun 13	Mar 14	Jun 14	Y-o-Y	Q-o-Q
<b>Total Retail Credit</b>	8572	10770	11240	31.12%	4.37%
<i>of which</i>					
<b>Housing</b>	6984	8854	9243	32.35%	4.38%
<b>Vehicle</b>	576	723	711	23.31%	-1.71%
<b>Education</b>	555	637	641	15.65%	0.64%





# Assets Quality

( ₹ in Crore)

Particulars	As on					
	Jun 13		Mar 14		Jun 14	
	Amount	% of G Adv	Amount	% of G Adv	Amount	%
Standard	81511	98.19%	87509	96.84%	85074	95.77%
Sub-Standard	800	0.96%	2159	2.39%	2680	3.02%
Doubtful	494	0.59%	588	0.65%	1013	1.14%
Loss	206	0.25%	113	0.13%	68	0.08%
<b>Gross NPA</b>	<b>1500</b>	<b>1.81%</b>	<b>2860</b>	<b>3.16%</b>	<b>3761</b>	<b>4.23%</b>
<b>Gross Advances</b>	<b>83010</b>		<b>90369</b>		<b>88835</b>	



# Movement Of NPA

( ₹ in Crore)

Particulars	Quarter Ended		
	Jun 13	Mar 14	Jun 14
<b>Opening Gross NPA</b>	<b>1137.55</b>	<b>3515.59</b>	<b>2859.85</b>
Less Cash Recoveries	58.03	688.73	96.38
Less Upgradation	48.13	592.08	115.88
Less Write Off	91.39	295.17	93.96
<b>Total Reduction</b>	<b>197.55</b>	<b>1575.98</b>	<b>306.22</b>
Add Slippages	556.13	913.11	1202.86
Add Variation	3.61	7.14	4.80
<b>Gross NPA</b>	<b>1499.74</b>	<b>2859.86</b>	<b>3761.29</b>
<b>Gross NPA [%]</b>	<b>1.80</b>	<b>3.16</b>	<b>4.23</b>
Net NPA	655.96	1807.32	2563.19
<b>Net NPA [%]</b>	<b>0.80</b>	<b>2.03</b>	<b>2.94</b>

# Restructured Accounts

( ₹ in Crore)

Particulars	O/s balance	% to G. Adv.
Total Restructured Accounts as on 31.03.2014	7167	8.07%
Restructured / Additions during Quarter ended 30.06.2014	712	0.80%
Total Restructured Accounts as on 30.06.2014	7879	8.72%



# Investments

( ₹ in Crore)

Particulars	As on		
	Jun 13	Mar 14	Jun 14
<b>A. SLR Investments</b>			
(i) HFT	638	108	417
(ii) AFS	5371	2138	682
(iii) HTM	22208	28065	28368
<b>Total SLR Investment</b>	<b>28217</b>	<b>30312</b>	<b>29467</b>
<b>B. Non SLR Investments</b>			
(i) HFT	0	0	0
(ii) AFS	1386	2616	3037
(iii) HTM	3902	4388	4330
<b>Total Non SLR Investment</b>	<b>5288</b>	<b>7004</b>	<b>7367</b>
<i>of which -RIDF</i>	3710	4283	4225
<b>C. Gross Investment</b>	<b>33505</b>	<b>37316</b>	<b>36834</b>
<b>Yield on Invst % (Excl RIDF)</b>	<b>7.61</b>	<b>7.75</b>	<b>7.82</b>
<b>M - Duration</b>	<b>4.70</b>	<b>4.54</b>	<b>4.47</b>



# Profitability [Q-o-Q]

( ₹ in Crore)

NII



PAT



INTEREST  
EXPENDITURE



OPERATING  
EXPENDITURE



# Interest Earnings



( ₹ in Crore)

Particulars	Quarter Ended			% Increase	
	Jun 13	Mar 14	Jun 14	Y-o-Y	Q-o-Q
Interest Income	2749	3074	3096	12.60%	0.72%



0.72 % Q-o-Q



# Non-Interest Income

( ₹ in Crore)

Particulars	Quarter Ended			% Increase	
	Jun 13	Mar 14	Jun 14	Y-o-Y	Q-o-Q
Comm. Exchange & Brokerage*	108	186	126	16.62%	-32.21%
Treasury Income	78	37	35	-54.75%	-5.52%
<i>Of which</i>					
Net Profit from sale of Investment	58	17	18	-68.94%	3.44%
Exchange profit	20	20	17	-12.55%	-13.44%
Recovery in written off accounts	22	69	12	-44.60%	-82.21%
Miscellaneous Income	17	7	17	-1.09%	138.95%
<b>Total Non-Interest Income</b>	<b>225</b>	<b>299</b>	<b>190</b>	<b>-15.36%</b>	<b>-36.27%</b>

\* Figure for March quarter includes Fees & Charges levied on annual basis



# Interest Expenditure

( ₹ in Crore )

Particulars	Quarter Ended			% Increase	
	Jun 13	Mar 14	Jun 14	Y-o-Y	Q-o-Q
Interest Expenditure	1841	2205	2181	18.46%	-1.08%



↓ 1.08 % Q-o-Q



# Operating Expenditure

( ₹ in Crore )

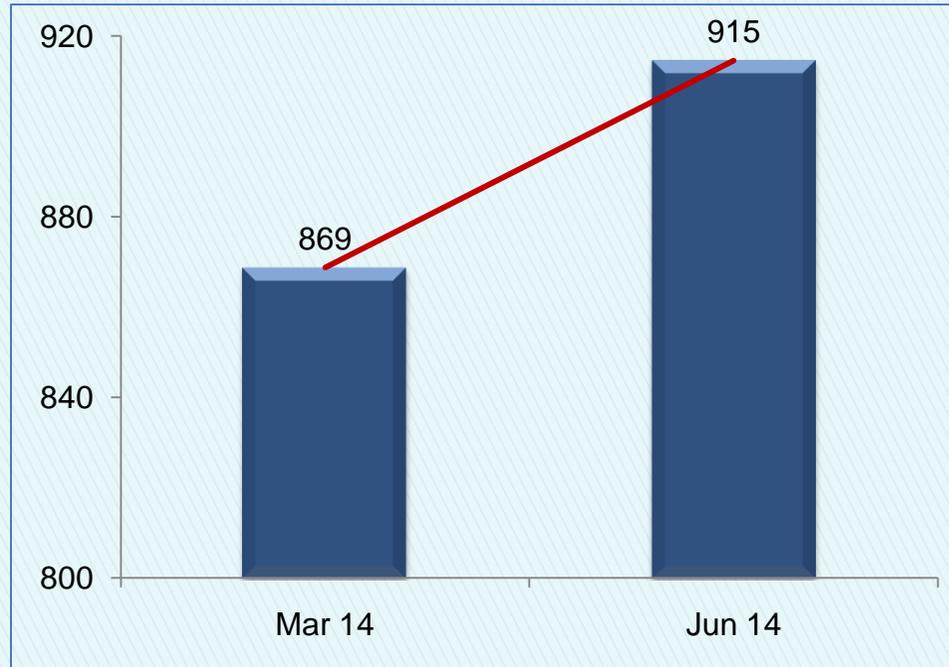
Expenditure Item	Quarter Ended			% Increase	
	Jun 13	Mar 14	Jun 14	Y-o-Y	Q-o-Q
<b>Staff Expenses</b>	266	473	423	59.38%	-10.48%
<i>of which</i>					
Salary	162	195	209	29.50%	7.48%
Provision - AS 15 & Wage revision	104	278	214	105.90%	-23.06%
<b>Other Operating Expenses</b>	169	228	210	24.75%	-7.56%
<b>Total Operating Expenditure</b>	434	700	634	45.93%	-9.53%



# Net Interest Income

( ₹ in Crore )

Particulars	Quarter Ended			% Increase	
	Jun 13	Mar 14	Jun 14	Y-o-Y	Q-o-Q
Net Interest Income	908	869	915	0.72%	5.27%



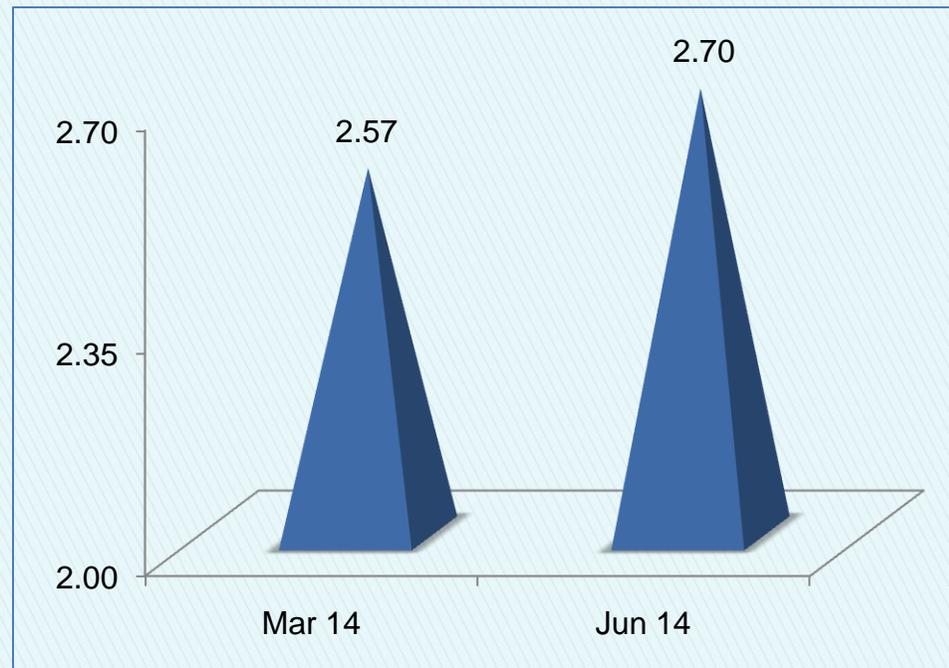
5.27 % Q-o-Q



# Net Interest Margin

( ₹ in Crore)

Particulars	Quarter Ended		
	Jun 13	Mar 14	Jun 14
Net Interest Margin (%)	3.02	2.57	2.70





# Provision & Contingencies

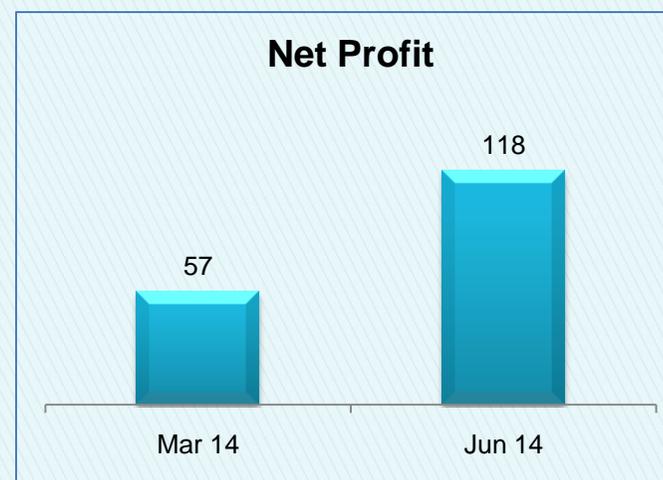
( ₹ in Crore)

Particulars	Quarter Ended		
	Jun 13	Mar 14	Jun 14
Non Performing Assets	189	43	240
Standard/Restructured Assets	64	197	23
Depreciation on Investments & Other Provisions	17	18	-26
<b>Provisions &amp; Contingencies other than taxes</b>	<b>270</b>	<b>257</b>	<b>236</b>
Tax Expense	163	153	117
<b>Total Provision</b>	<b>433</b>	<b>410</b>	<b>354</b>

# Profitability

( ₹ in Crore )

Particulars	Quarter Ended			% Increase	
	Jun 13	Mar 14	Jun 14	Y-o-Y	Q-o-Q
<b>Operating Profit</b>	<b>699</b>	<b>467</b>	<b>471</b>	<b>-32.56%</b>	<b>0.89%</b>
Provisions & Contingencies other than taxes	270	257	236	-12.39%	-8.20%
<b>Profit before tax</b>	<b>429</b>	<b>210</b>	<b>235</b>	<b>-45.23%</b>	<b>12.05%</b>
Tax Expense	163	153	117	-28.01%	-23.28%
<b>Net Profit</b>	<b>266</b>	<b>57</b>	<b>118</b>	<b>-55.76%</b>	<b>106.88%</b>



# Key Financial Ratios

Particulars	Quarter ended		
	Jun 13	Mar 14	Jun 14
Cost of Deposits (%)	6.72	7.20	7.05
Yield on Advances (%)	11.27	10.96	10.89
Yield on Investments (%)	7.29	7.46	7.49
Cost of Funds (%)	6.12	6.53	6.44
Yield on Funds (%)	9.14	9.11	9.14
NIM (%)	3.02	2.57	2.70
Earning Per Share (₹) [Not annualised for quarter]	3.81	0.50	1.40
Book Value Per Share (₹)	71.26	66.69	68.34



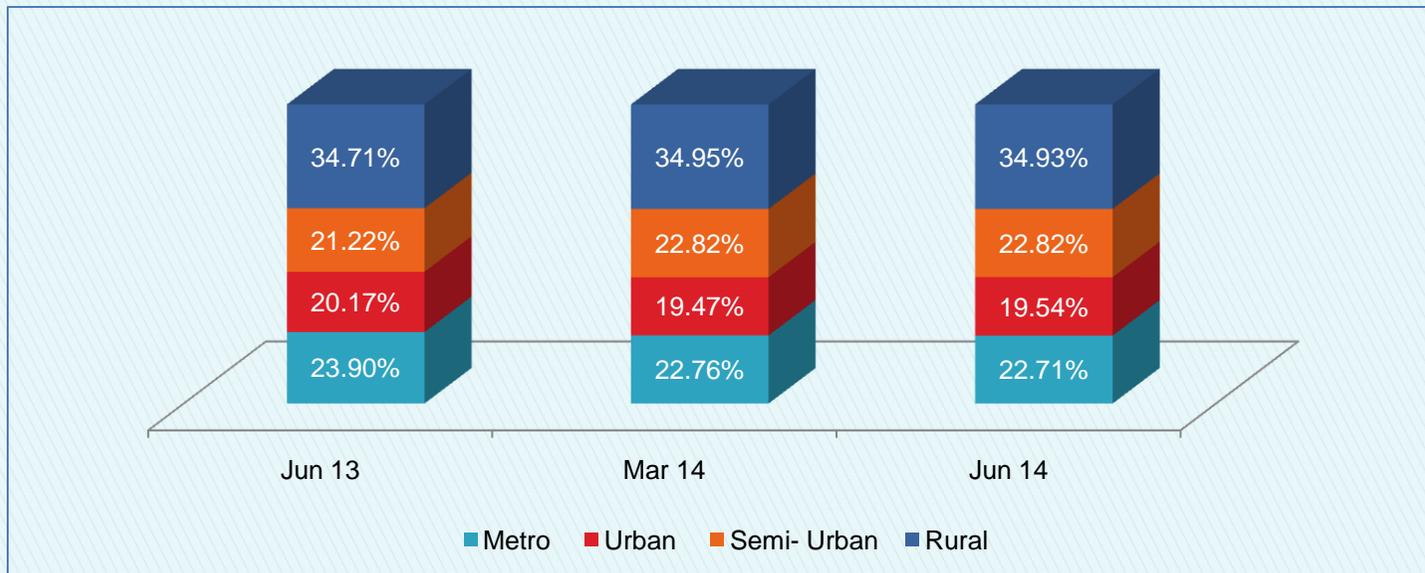
# Capital Adequacy

( ₹ in Crore)

Particulars	As on		
	Jun 13	Mar 14	Jun 14
Risk Weighted Assets	77089	84384	84818
Total Capital Funds *	8293	9105	9119
Tier I Capital	5212	6278	6295
Tier II Capital	3081	2827	2824
<b>Under Basel III (CRAR)</b>	<b>10.76%</b>	<b>10.79%</b>	<b>10.75%</b>
Tier I Capital	6.76%	7.44%	7.42%
Tier II Capital	4.00%	3.35%	3.33%
<b>Under Basel II (CRAR)</b>	<b>11.83%</b>	<b>12.11%</b>	<b>12.10%</b>
Tier I Capital	7.12%	7.75%	7.75%
Tier II Capital	4.71%	4.36%	4.35%
<i>* As per Basel III</i>			

# Branch Network

Particulars	As on		
	Jun 13	Mar 14	Jun 14
Rural	597	648	649
Semi Urban	365	423	424
Urban	347	361	363
Metro	411	422	422
<b>Total</b>	<b>1720</b>	<b>1854</b>	<b>1858</b>

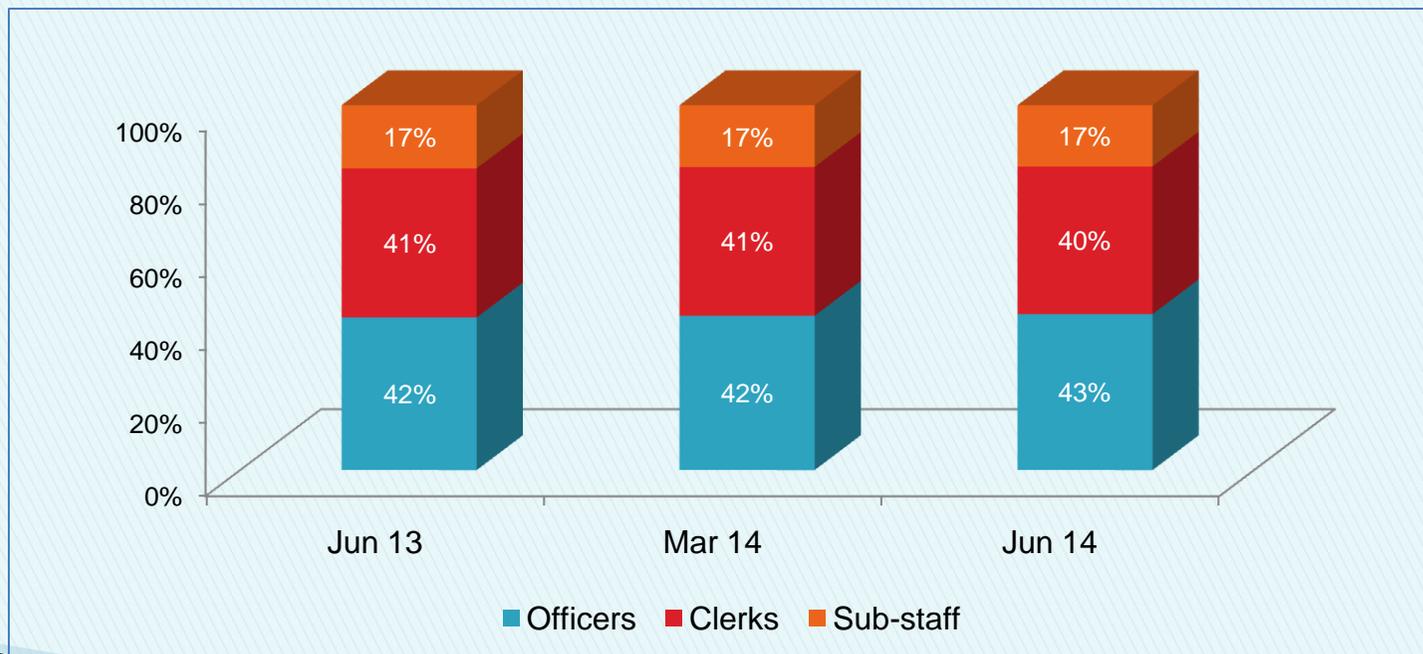


As per RBI guidelines, Bank have excluded 36 branches(back offices) from Branch Network.



# Human Resource

Particulars	As on		
	Jun 13	Mar 14	Jun 14
Officers	6079	6090	5971
Clerks	5936	5867	5653
Sub-staff	2515	2439	2345
<b>Total</b>	<b>14530</b>	<b>14396</b>	<b>13969</b>





# Awards & Accolades

- **36<sup>th</sup> Skoch Summit**
  - Gold Award on use of technology
  - Order of the Merit Award
  
- **BFSI Awards 2014 by World HRD Congress**
  - Best Bank in Public Sector
  - Bank with Most Admired Services
  - Bank with Best Customer Orientation
  - Bank with Best Technology Orientation
  - Corporate Communication Award



# Disclaimer

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***THANK YOU !!***

