

Financial Results Quarter / Half Year ended September 2018



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

LOANS



CUSTOMER SERVICE

- ☐ Excellent
- ☐ Very Good
- ☐ Good
- ☐ Average
- ☐ Poor



Recovery



- ▶ **Performance Highlights**
- ▶ **Capital, Assets, Liabilities & Business Overview**
- ▶ **Loans & Advances**
- ▶ **Asset Quality**
- ▶ **Investments**
- ▶ **Income & Expenditure, Profitability**
- ▶ **Financial Ratios**
- ▶ **Recovery Performance**
- ▶ **Capital & Capital Adequacy**
- ▶ **Digital Footprints & Performance under Government Schemes**
- ▶ **Resources**

Performance Highlights (Y-o-Y) (Qtr)



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Net Profit

27.00
Crore

CASA(%)

46.25%

Priority Sector Advances

41.84%

NIM(%)

2.76%

Operating Profit

↑
14.82%

PCR

↑
14.68%

Cost of Deposit

↓
41 BPS

Net NPA%

↓
2.07%

Assets & Liabilities-An Overview



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₹ in Crore

Particulars	As on	As on	As on	% Growth	
<u>Liabilities</u>	30.09.2017	30.06.2018	30.09.2018	Y-o-Y	Q-o-Q
Capital	1257	2598	2598	106.68%	0.00%
Reserves & Surplus	5949	6210	6221	4.57%	0.17%
Deposits	135097	135411	135527	0.32%	0.09%
Borrowings	5844	3632	5346	(8.52%)	47.21%
Other Lia.and Provisions	3500	3194	3010	(13.91%)	(5.77%)
TOTAL	151647	151045	152702	10.70%	1.10%
<u>Assets</u>					
Cash and Bal. with RBI	18136	13560	7413	(59.13%)	(45.33%)
Bal.with Banks and Money at ca	1024	69	66	(93.56%)	(4.42%)
Investments	37192	51221	51061	37.29%	(0.31%)
Advances	86662	75395	82370	(4.95%)	9.25%
Fixed Assets	1523	1523	1512	(0.73%)	(0.75%)
Other Assets	7110	9277	10281	44.59%	10.81%
TOTAL	151647	151045	152702	0.70%	1.10%

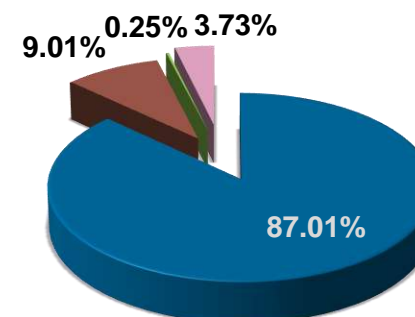
Share Holding Pattern



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Particulars	30.09.2017		30.09.2018	
	No. of Share	% Holding	No. of Share	% Holding
Govt of India	104.24	82.91%	226.09	87.01%
Banks, Financial & Insur Co	15.31	12.18%	23.41	9.01%
FII's & NRIs	0.50	0.40%	0.65	0.25%
Others	5.67	4.51%	9.69	3.73%
Total	125.72	100.00%	259.85	100.00%

As on 30 Sep 2018	
Share Cap (Rs. In Cr)	2,598.45
No. of Shares (Cr)	259.85
Net Worth (Rs. In Cr)	4,799.87
BV per share (Rs.)	18.47
Return on Equity (%) (Annualised)[HY]	(45.50)



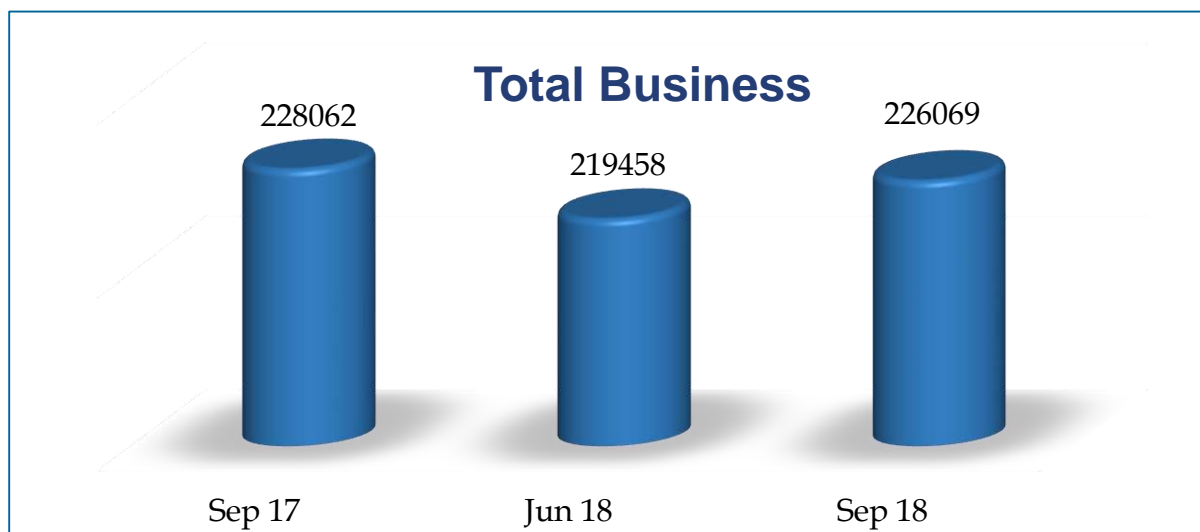
■ Govt of India
■ FII's & NRIs

■ Banks, Fis & Insur Co
■ Others

Topline - Business

₹ in Crore

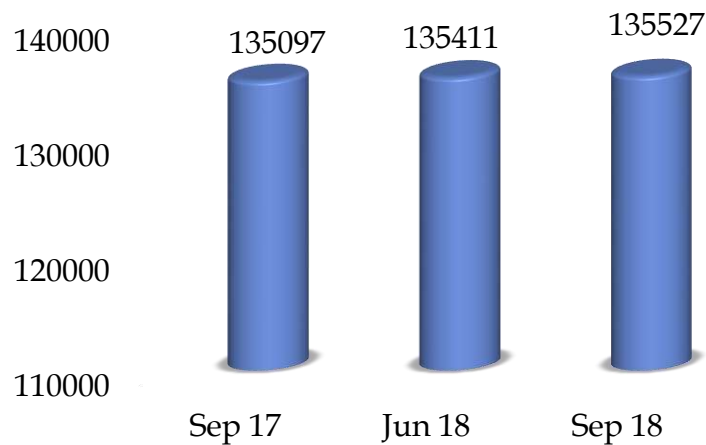
Particulars	As on			% Growth	
	Sep 17	Jun 18	Sep 18	Y-o-Y	Q-o-Q
Total Business	228062	219458	226069	(0.87%)	3.01%
Deposits	135097	135411	135527	0.32%	0.09%
of which CASA	59788	62737	62675	4.83%	(0.10%)
Gross Advances	92965	84047	90542	(2.61%)	7.73%
Gross Investment	37466	51900	51662	37.89%	(0.46%)



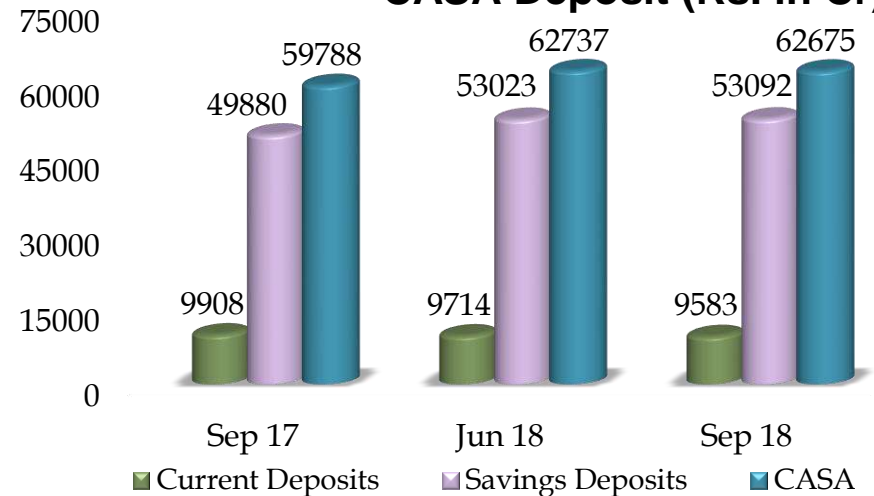
- ❖ CASA deposits up by Rs. 2886.52 [4.83%].
- ❖ Saving Deposit showing a growth of Rs. 3142.76 crore i.e. 6.44% on Y-O-Y basis.

Deposits & Advances

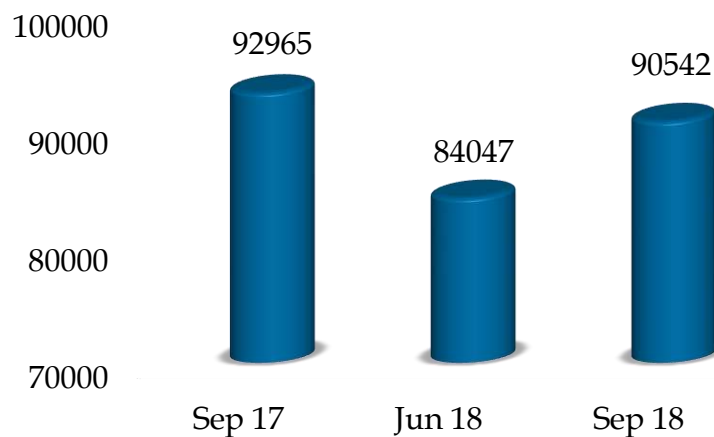
Total Deposit (Rs. In Cr)



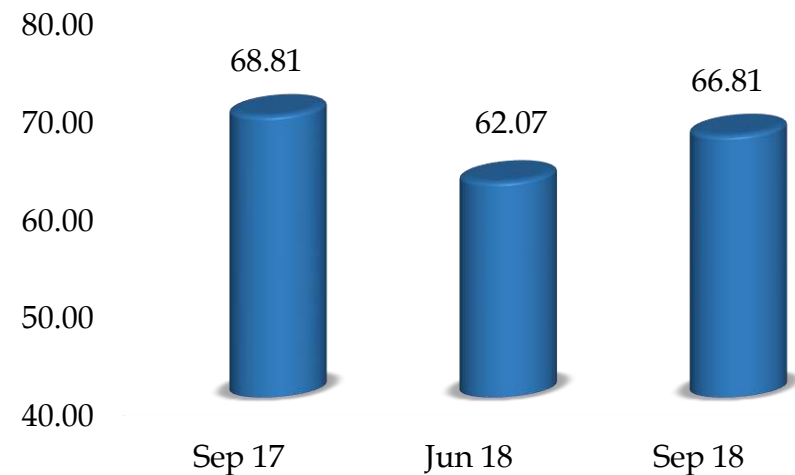
CASA Deposit (Rs. in Cr)



Advances (Rs. In Cr)



CD RATIO (%)



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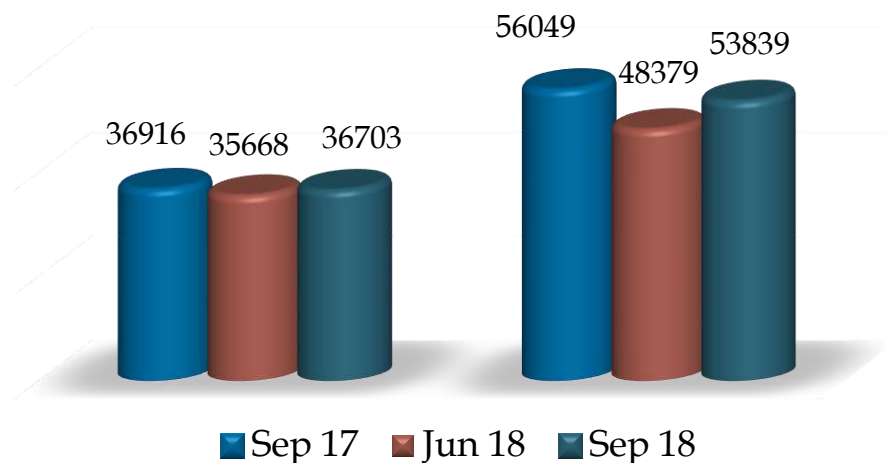
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₹ in Crore

Particulars	As on			% Growth	
	Sep 17	June 18	Sep 18	Y-o-Y	Q-o-Q
Gross Advances	92965	84047	90542	(2.61%)	7.73%
of which					
Priority Sector	36916	35668	36703	(0.58%)	2.90%
Non-Priority Sector	56049	48379	53839	(3.94%)	11.29%

Priority & Non Priority Advances



- ❖ The Gross Advances increased by 7.73% on Q-o-Q basis.
- ❖ Priority Sector advances increased by 2.90% on Q-o-Q basis.

₹ in Crore

Composition	As on					
	30.09.17	% to Gross Adv	30.06.18	% to Gross Adv	30.09.18	% to Gross Adv
Retail, Agriculture & MSME - RAM Sector	47819	51.44	45911	54.63	45050	49.76
<i>Non Priority & Non Corporate</i>	2807	3.02	2099	2.50	1572	1.74
Corporate Sector	42339	45.54	36037	42.88	43920	48.51
Of Which						
i) Exposure to PSUs (With Govt. Guarantee)	1041	1.12	1388	1.65	1265	1.40
ii) Exposure to PSUs (Without Govt. Guarantee)	5432	5.84	2186	2.60	3924	4.33
iii) Exposure with NBFCs	9498	10.22	6412	7.63	9733	10.75

Advances : Priority Sector



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₹ in Crore

PARTICULARS	Sep 17		June 18		Sep 18		Growth Y-o-Y		Growth Q-o-Q	
	Adv	% to ANBC	Adv	% to ANBC	Adv	% to ANBC	Amt	%	Amt	%
ANBC	106135		100828		96594		(9541)	(8.99%)	(4234)	(4.38%)
Priority Sector (including investment)	40071	37.75%	38663	38.35%	40416	41.84%	345	0.86%	1753	4.34%
Priority Sector (excluding investment)	36916	34.78%	35668	35.38%	36703	38.00%	(213)	(0.58%)	1035	2.82%
of which										
Agriculture	15678	14.77%	14310	14.19%	14940	15.47%	(738)	(4.71%)	630	4.22%
MSME	14401	13.57%	14834	14.71%	14779	15.30%	378	2.62%	(55)	(0.37%)
Others	6837	6.44%	6525	6.47%	6984	7.23%	147	2.15%	459	6.57%

- ❖ Priority Sector up by 4% on Q-o-Q basis
- ❖ Priority Sector advances as on 30.09.2018 stood at 41.84% as against the regulatory minimum level of 40%.

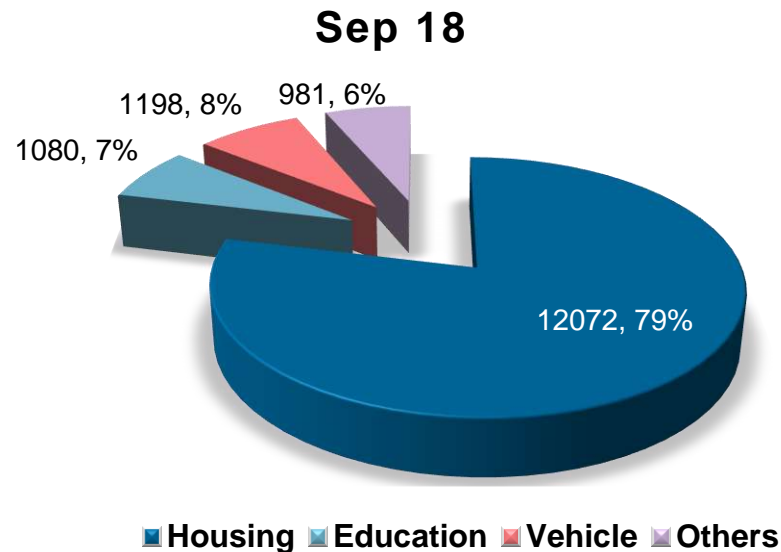
Advances : Retail Sector



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₹ in Crore

Particulars	As on			% Growth	
	Sep 17	June 18	Sep 18	Y-o-Y	Q-o-Q
Total Retail Credit	13303	16767	15331	15.25%	(8.56%)
of which					
Housing	10687	13624	12072	12.96%	(11.39%)
Education	969	1009	1080	11.45%	7.07%
Vehicle	915	1176	1198	30.99%	1.89%
Others	732	958	981	33.95%	2.39%



- ❖ Retail credit up by 15.25% on Y-o-Y basis.
- ❖ Bank has set up 120 retail elite branches to improve retail advances.
- ❖ Housing loan comprises 79% of the retail advances.
- ❖ Vehicle Loan up by 30.99% on Y-o-Y basis.
- ❖ Introduced Maha Scholar for student of premier educational institutions.

Advances under RAM Sector

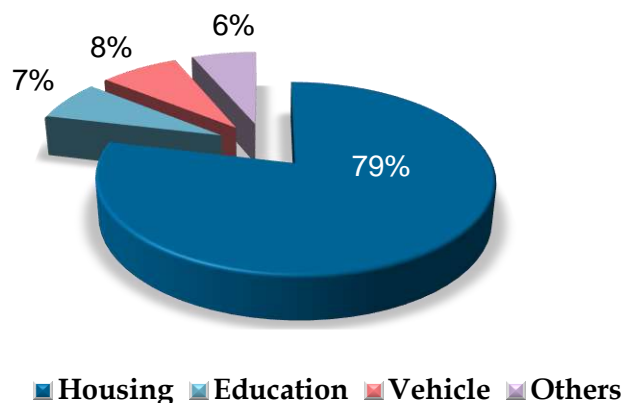


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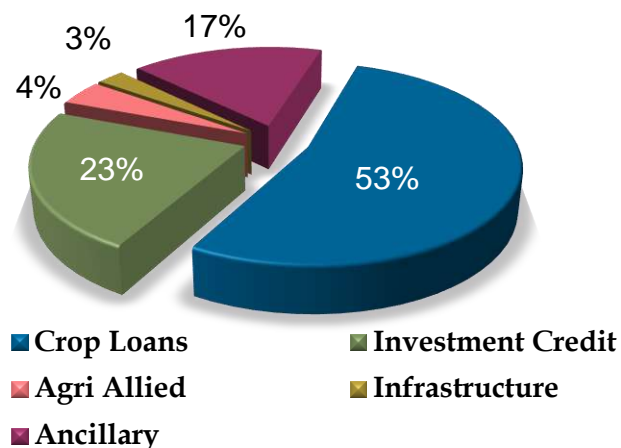
₹ in Crore

Particulars	As on			% Growth	
	Sep 17	June 18	Sep 18	Y-o-Y	Q-o-Q
Gross Advances	92965	84047	90542	(2.61%)	7.73%
<i>of which</i>					
Retail Sector	13303	16767	15331	15.25%	(8.56%)
Agriculture Sector	15678	14310	14940	(4.71%)	4.40%
MSME Sector (Incl. Priority & Non-Priority)	18838	14834	14779	(21.55%)	(0.37%)
Total RAM	47819	45911	45050	(5.79%)	(1.88%)
Corporate & Others	45146	38136	45492	0.77%	19.29%
RAM + Corporate & others	92965	84047	90542	(2.61%)	7.73%
RAM % to Gross Advances	51.44	54.63	49.76	(3.27%)	(8.91%)

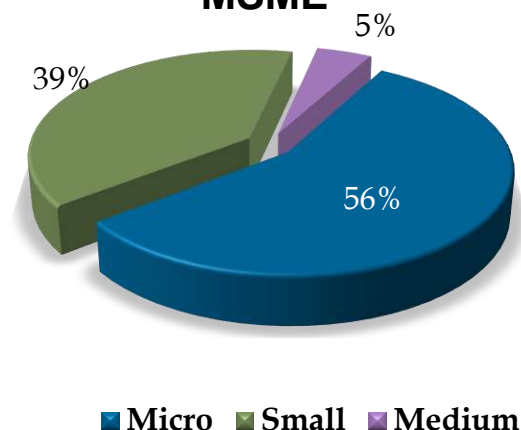
Retail



Agriculture



MSME



Advances : MSME Sector



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₹ in Crore

Particulars	As on			Growth	
	Sep 17	June 18	Sep 18	Y-o-Y	Q-o-Q
MSME Advances	18838	14834	14779	(21.55%)	(0.37%)
Manufacturing	5631	4966	4534	(19.47%)	(8.69%)
Services	13208	9868	10245	(22.44%)	3.82%
Total	18839	14834	14779	(21.55%)	(0.37%)
Micro	10040	8424	8352	(16.82%)	(0.86%)
Small	7622	5539	5740	(24.69%)	3.63%
Medium	1176	871	688	(41.53%)	(21.06%)
Total	18838	14834	14779	(21.55%)	(0.37%)

Funded Exposure to Select Sector



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₹ in Crore

Sector	Sep 17	June 18	Sep 18	% Growth	% Growth
				Y-o-Y	Q-o-Q
CRE	4730	2828	2408	(49.09%)	(14.85%)
NBFC	9498	6412	9733	2.47%	51.79%
Infra.	9230	9944	8993	(2.57%)	(9.56%)
of which Power	4542	4314	4177	(8.04%)	(3.18%)
Telecom	356	1093	498	39.89%	(54.44%)
Roads	2763	3009	2883	4.34%	(4.19%)
Ports	334	318	338	1.20%	6.29%
Others	1235	1209	1097	(11.17%)	(9.26%)
Total	23458	19184	21134	(9.91%)	10.16%

Asset Quality



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₹ in Crore

Particulars	As on						% Change	
	Sep 17		June 18		Sep 18		Y-o-Y	Q-o-Q
	Amount	% of G Adv	Amount	% of G Adv	Amount	% of G Adv		
Standard	75726	81.46%	66247	78.82%	73669	81.36%	(2.72%)	11.20%
Sub-Standard	4067	4.38%	4209	5.01%	4047	4.47%	(0.51%)	(3.85%)
Doubtful	12985	13.97%	12859	15.30%	11854	13.09%	(8.71%)	(7.81%)
Loss	187	0.20%	733	0.87%	972	1.07%	418.91%	32.66%
Total NPA	17239	18.54%	17800	21.18%	16873	18.64%	-2.13%	(5.21%)
Total Advances	92965		84047		90542			
Provision Coverage Ratio (including TWO)	49.69%		62.19%		64.37%		14.68%	2.18%
Provision Coverage Ratio (excluding TWO)	36.37%		48.46%		48.31%		11.94%	15 BPS

- ❖ Gross NPA down by 5.21% on Y-o-Y basis.
- ❖ Standard Advances increased by 11.20% on Q-o-Q basis.
- ❖ PCR improved by 14.68%.

NPA Position – Sector Wise

₹ in Crore

Sector	As on					
	Sep 17		June 18		Sep 18	
	Gross NPA	% to Respective Portfolio	Gross NPA	% to Respective Portfolio	Gross NPA	% to Respective Portfolio
Retail Credit	667	5.01	817	4.87	831	5.42
of which : Housing Loan	505	3.79	636	3.79	640	4.17
Education	88	0.66	106	0.63	112	0.73
Vehicle	38	0.29	43	0.25	44	0.29
Others	36	0.26	32	0.19	35	0.22
Agriculture	2282	14.56	2820	19.71	3032	20.29
MSME	4723	25.07	3332	22.46	3283	22.21
Corporate	9341	23.26	10263	30.99	9527	23.21
Others	226	4.53	568	11.31	200	4.50
Total	17239	18.54	17800	21.18	16873	18.64
Priority	6009	16.28	6672	18.71	6878	18.74
Non Priority	11230	20.04	11128	23.00	9995	18.56
Total	17239	18.54	17800	21.18	16873	18.64

❖ MSME NPA decreased by Rs. 1440 crore over September 2017 (30.49%).

Movement of NPA



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₹ in Crore

Particulars	Half Year Ended		Quarter Ended		
	Sep 17	Sep 18	Sep 17	Jun 18	Sep 18
Opening Gross NPA	17189	18433	18049	18433	17800
Less Recovery in Ledger Balance	1015	1215	429	858	439
Less Upgradation	297	216	271	266	428
Less Write Off	1684	3151	1368	1685	1475
Total Reduction [A]	2996	4582	2069	2810	2342
Add Slippages	2511	2903	1026	2071	1365
Add Variation	536	119	234	106	50
Total Addition [B]	3047	3021	1259	2177	1415
Gross NPA	17239	16873	17239	17800	16873
Gross NPA [%]	18.54%	18.64%	18.54%	21.18%	18.64%
Net NPA	10990	8743	10990	9195	8743
Net NPA [%]	12.68%	10.61%	12.68%	12.20%	10.61%

❖ Recovery in ledger balance up by 19.69% on Y-o-Y basis.

Movement of NPA

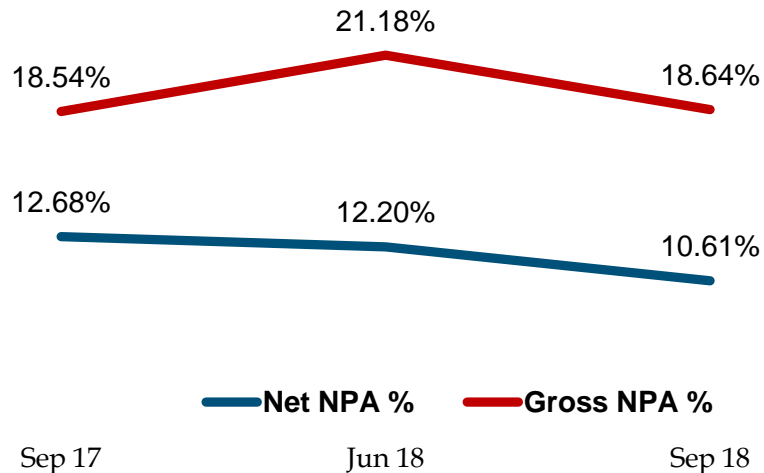


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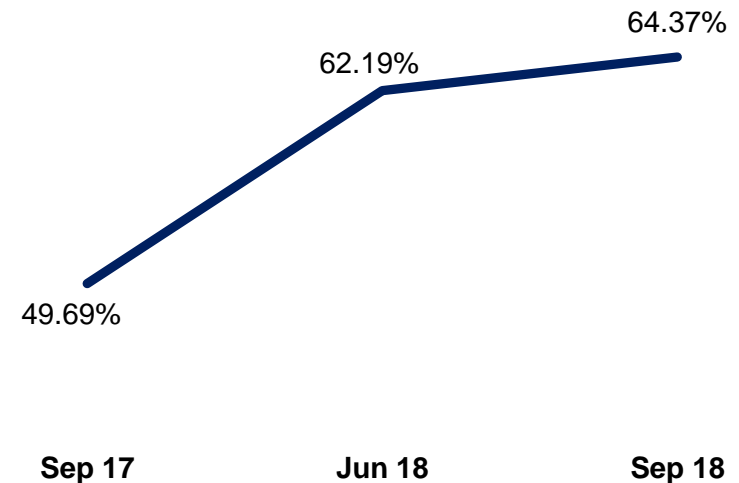
₹ in Crore

Particulars	Sep 17	June 18	Sep 18
Gross NPA	17239	17800	16873
Net NPA	10990	9195	8743
Provision Coverage Ratio (%)	49.69%	62.19%	64.37%

NPA Movement %



Provision Coverage Ratio%

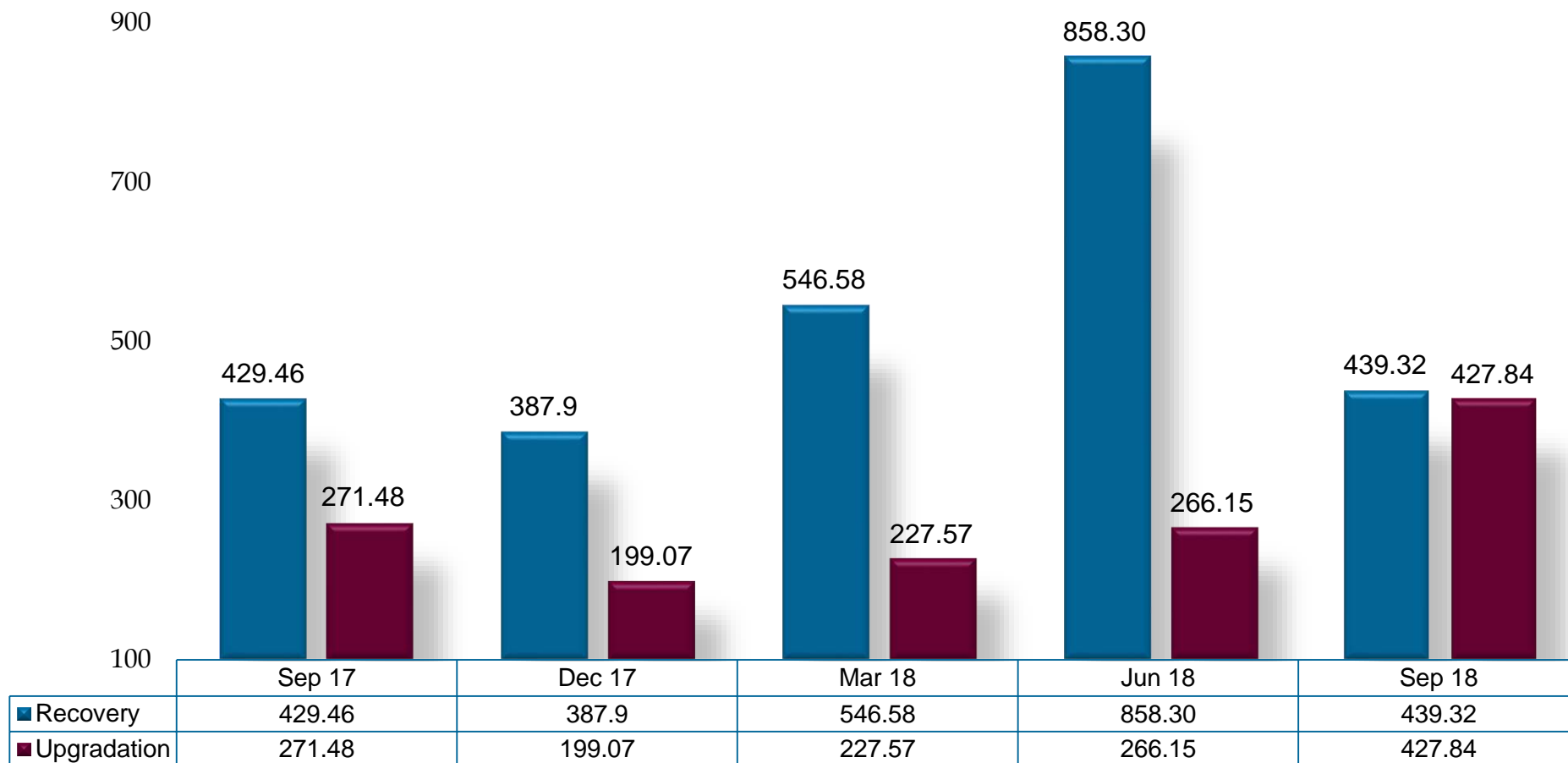


Recovery & upgradations During the Quarter



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■ Recovery ■ Upgradation



Sector wise credit deployment & NPA



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₹ in Crore

Sectors	As on								
	Sep 17			June 18			Sep 18		
	Adv	Sector NPA	Sector NPA %	Adv	Sector NPA	Sector NPA %	Adv	Sector NPA	Sector NPA %
Agriculture*	15678	2282	14.56%	14310	2820	19.71%	14940	3032	20.29%
Retail	13303	667	5.01%	16767	817	4.87%	15331	831	5.42%
MSME	18838	4723	25.07%	14834	3332	22.46%	14779	3283	22.21%
Of which Micro	10040	1919	19.12%	8424	1425	16.91%	8352	1770	21.19%
Small	7622	2364	31.01%	5539	1499	27.07%	5740	1380	24.04%
Medium	1176	440	37.40%	871	408	46.85%	688	133	19.30%
Sub Total [A]	47819	7672	16.04%	45911	6970	15.18%	45050	7145	15.86%
% of [A] to Tot. Adv.	51.44			54.63			49.76		
Large Corporate	40163	9341	23.26%	33115	10263	30.99%	41044	9527	23.21%
Others	4983	226	4.53%	5021	568	11.31%	4448	200	4.50%
Sub Total [B]	45146	9567	21.19%	38136	10831	28.40%	45492	9728	21.38%
% of [B] to Tot. Adv.	48.56			45.37			50.24		
Total	92965	17239	18.54%	84047	17800	21.18%	90542	16873	18.64%

* Agriculture includes priority & non priority figures

Retail Sector NPA

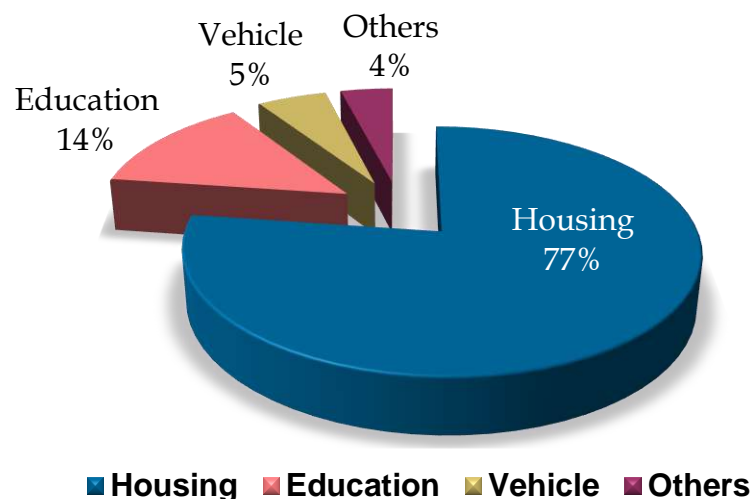


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₹ in Crore

Sector	As on			As on			As on		
	Sep 17			June 18			Sep 18		
	G Adv	Sector NPA	Sector NPA %	G Adv	Sector NPA	Sector NPA %	G Adv	Sector NPA	Sector NPA %
Total Retail Credit	13303	666	5.00%	16767	817	4.87%	15331	828	5.40%
of which									
Housing	10687	504	4.72%	13624	636	4.67%	12072	640	5.30%
Education	969	88	9.12%	1009	106	10.55%	1080	112	10.37%
Vehicle	915	38	4.18%	1176	43	3.62%	1198	44	3.67%
Others	732	35	4.72%	958	32	3.36%	981	34	3.47%

Share in Retail Sector NPA - Sep 18



Suit Filed Accounts



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₹ in Crore

PARTICULARS	Number of Accounts as on 30.09.18	Amount as on 30.09.18	Recovery FY 18-19	Recovery Q1 FY 18-19	FY 18-19 (till 30.09.2018)
SUIT FILED	3498	11165	68	6	68
DECREED	831	5718			
SARFAESI	8034	7425	505	332	505
NCLT	82	10517	922	780	922

PARTICULARS	FY 17-18		Q1 FY 18-19		FY 18-19 (till 30.09.18)	
	Number	Amount	Number	Amount	Number	Amount
Total Number of Cases	212	1518	212	1518	212	1518
Suit Filed	195	1177	195	1177	195	1177
FIR	116	852	116	852	116	852
SARFAESI Action Initiated	168	1488	168	1488	168	1488
NCLT	7	643	7	643	7	643

Details of NCLT cases

₹ in Crore

NCLT Cases as on 30.09.2018	RBI List 1	RBI List 2	Total	Other NCLT Cases	Grand Total
No. of Accounts	7	10	17	62	79
No of Cases where Resolution Plan has approved	4	0	4	4	8
Number of accounts referred under IBC as on 30.09.2018	7	10	17	62	79
Outstanding as on 30th Sep 2018	2907	1944	4847	4343.77	9195.1
Provision made till 30th Sep 2018	2116.72	1577.88	3694.60	2864.68	6559.28
Provision coverage as on 30 th Sep 2018 in these accounts.	72.82%	81.15%	76.22%	65.95%	71.34%

❖ The overall PCR is at 71.34% for NCLT cases.

Watchlist Accounts & Slippages

₹ in Crore

Particulars	Sep 17	June 18	Sep 18
	Amount	Amount	Amount
Gross Advances	92965	84047	90542
SMA-1*	6969	3822	3390
SMA-2*	6262	1942	2039
Total	13231	5764	5429
% of Stressed Assets to Gross Advances	14.23	6.86	6.00

*At beginning of quarter

Types of Restructuring under RBI Scheme



₹ in Crore

Details of Restructured Accounts as on 30.09.2018	Standard		NPA		TOTAL	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
CDR	0	0	11	859	11	859
SDR	0	0	14	2634	14	2634
Outside SDR	0	0	2	219	2	219
S4A	4	328	1	10	5	338
Others	4	69	100	1224	104	1294
Sub-Total	8	397	128	4946	136	5344
5/25	7	1659	4	484	11	2143

Accounts reported are mutually exclusive

Movement of all Restructured Standard Advances

₹ in Crore

Particulars	As on		
	Sep 17	June 18	Sep 18
Opening Standard Restructured Advances	2,292.21	1,360.72	915.85
Add: Additions in Restructured Accounts	8.98	0.14	1.73
Add: Upgradations	20.04	3.73	5.09
Less: Downgradations	(55.35)	(418.64)	(131.97)
Less: Ceased to attract	(82.14)	(28.42)	-
Add/Less: Additional Disbursement/Repayment/Write Off/ Sale to ARC	(0.21)	(1.68)	(351.72)
Closing Restructured Standard Advances	2,183.53	915.85	438.98

Investments [Gross]



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₹ in Crore

PARTICULARS	As on			% Change	
	Sep 17	June 18	Sep 18	Y-O-Y	Q-o-Q
A. SLR Investments					
(i) HFT	0	209	0	-	(100.00%)
(ii) AFS	5282	8990	10948	107.29%	21.78%
(iii) HTM	27605	26754	26727	(3.18%)	(0.10%)
Total SLR Investment	32887	35953	37675	14.56%	4.79%
B. Non SLR Investments					
(i) HFT	0.65	0.46	0.35	(46.15%)	(23.91%)
(ii) AFS	3018	12195	10235	239.18%	(16.07%)
(iii) HTM	1561	3751	3751	140.33%	0.00%
Total Non SLR Investment	4579	15946	13986	205.44%	(12.29%)
C. Gross Investment	37466	51899	51661	37.89%	(0.46%)
M Duration (Total)	5.40	4.49	4.52		
SLR as % of NDTL	23.98	25.33	26.88		

❖ NPI reduced by 57.76% on Y-o-Y basis.

❖ M duration down by 88 BPS on Y-o-Y basis.

Investments [Net]



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₹ in Crore

Particulars	As on			% Growth	
	Sep 17	June 18	Sep 18	Y-o-Y	Q-o-Q
Government Securities	34403	39524	41153	19.62%	4.12%
Shares	354	332	297	(16.16%)	(10.54%)
Debentures & Bonds	1664	1890	2164	30.08%	14.50%
Subsidiaries & JVs	73	73	73	(0.57%)	0.00%
Others	697	9402	7374	957.52%	(21.57%)
Net Investments	37192	51221	51061	37.29%	(0.31%)

Particulars	Sep 17	June 18	Sep 18
Security Receipts	259	247	259
DISCOM Bonds	468	461	25
Credit Conversion Invst	717	1238	793
NPI	687	746	290
<i>Of which</i>			
NPI-Investment in Equity	5	10	10
Investment in NCDs	120	128	128
NPI-credit Conversion	562	608	152
MTM on security Receipts	256	243	256
Prov. For DISCOM BONDS	133	217	25

Profitability



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₹ in Crore

Particulars	Half Year Ended		Quarter Ended			% Increase (Qtr)	
	Sep 17	Sep 18	Sep 17	June 18	Sep 18	Y-o-Y	Q-o-Q
Total Income	6513	6180	3304	2987	3193	(3.35%)	6.89%
Total Expenses	5288	4915	2612	2517	2398	(8.17%)	(4.70%)
Operating Profit	1225	1265	692	470	794	14.82%	68.89%
Provisions & Contingencies other than taxes	1943	2491	791	1633	858	8.44%	(47.47%)
Profit before tax	(717)	(1226)	(99)	(1163)	(63)		
Tax Expense	(282)	(134)	(76)	(44)	(90)		
Net Profit	(435)	(1092)	(23)	(1119)	27		

Interest Earnings

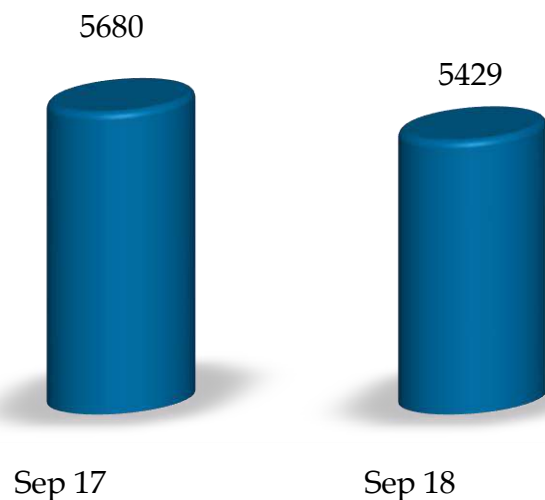


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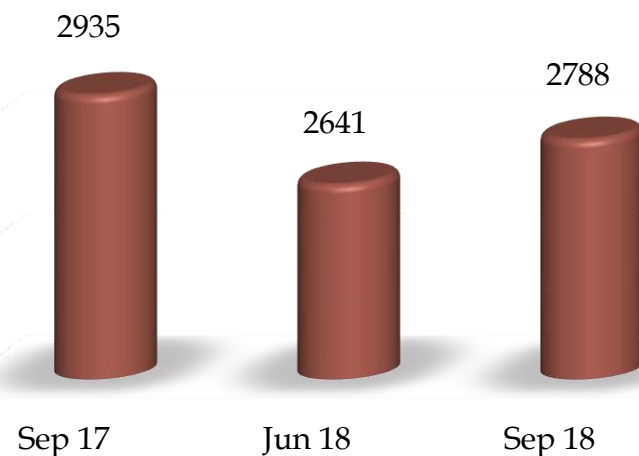
₹ in Crore

Particulars	Half Year Ended		Quarter Ended			% Growth (Qtr)	
	Sep 17	Sep 18	Sep 17	Jun 18	Sep 18	Y-o-Y	Q-o-Q
Interest on Advances	3700	3263	1876	1620	1643	(12.38%)	1.48%
Interest on Investment	1455	1792	735	817	975	32.71%	19.30%
Other Interest Income	525	373	324	204	170	(47.71%)	(16.74%)
Total Interest Income	5680	5429	2935	2641	2788	(4.99%)	5.59%

Interest Income(HY)



Interest Income (QTR)



- ❖ Interest on advances increased by 1.48% on Q-o-Q basis.
- ❖ Interest on Investment increased by 32.71% on Y-o-Y basis.

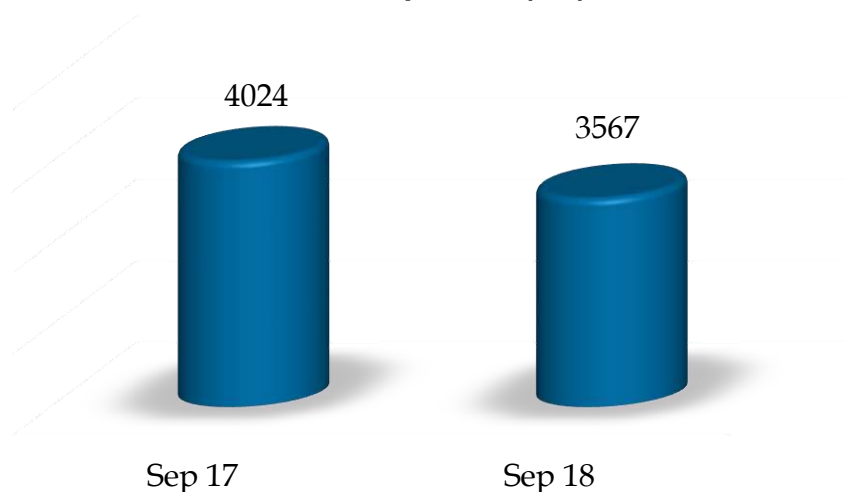
Interest Expenses



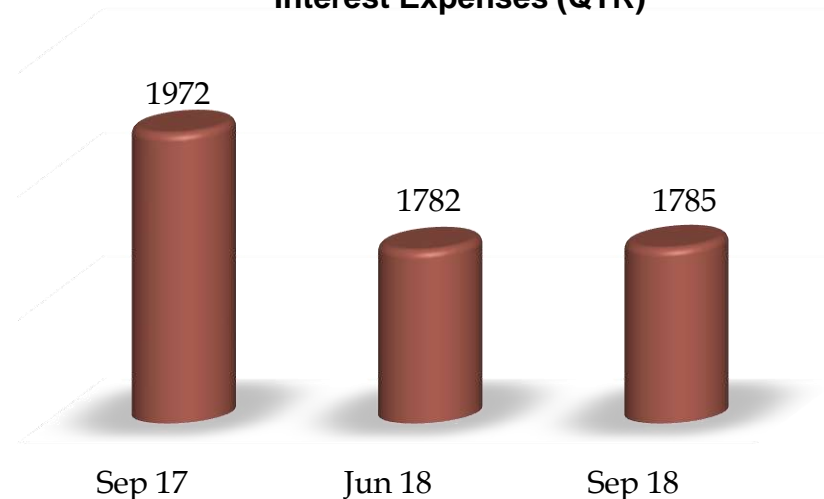
₹ in Crore

Particulars	Half Year Ended		Quarter Ended			% Growth (Qtr)	
	Sep 17	Sep 18	Sep 17	Jun 18	Sep 18	Y-o-Y	Q-o-Q
Interest on Deposits	3717	3386	1827	1695	1692	(7.39%)	(0.19%)
Other Interest Exp.	307	181	145	87	93	(35.55%)	7.15%
Total Interest Exp	4024	3567	1972	1782	1785	(9.46%)	0.17%

Interest Expenses (HY)



Interest Expenses (QTR)



- ❖ Interest on deposit is reduced by Rs. 331 crore (7.39%) on Y-o-Y basis. .
- ❖ Other interest expenditure is reduced substantially by Rs. 126 crore (35.55%) on Y-o-Y basis.

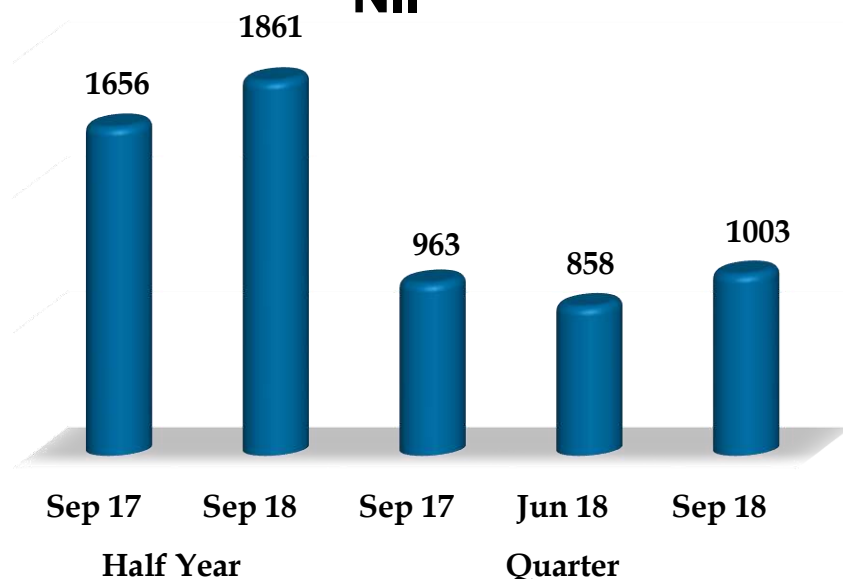
NII & NIM



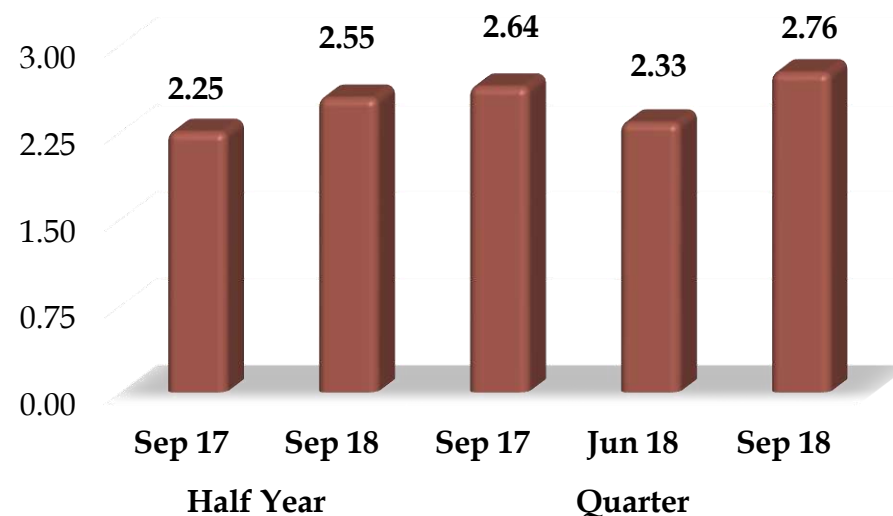
₹ in Crore

Particulars	Half Year Ended		Quarter Ended			% Growth (Qtr)	
	Sep 17	Sep 18	Sep 17	Jun 18	Sep 18	Y-o-Y	Q-o-Q
Net Interest Income	1656	1861	963	858	1003	4.13%	16.82%
Net Interest Margin (%)	2.25	2.55	2.64	2.33	2.76		

NII



NIM (%)



- ❖ Net Interest Income up by Rs. 205 crore (4.13%) on Y-o-Y basis.
- ❖ Net interest margin has improved by 30 BPS on Y-o-Y basis.

Non Interest Income



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₹ in Crore

Particulars	Half Year Ended		Quarter Ended			% Increase (Qtr)	
	Sep 17	Sep 18	Sep 17	Jun 18	Sep 18	Y-o-Y	Q-o-Q
Fee Based Income	357	373	185	190	183	(1.03%)	(3.89%)
<i>Of which</i>							
<i>Fee Income from Govt. Business</i>	10	9	6	5	4	(33.33%)	(20.00%)
<i>Fee Income from Advances</i>	192	165	91	83	82	(9.89%)	(1.20%)
<i>Other Fee Income</i>	155	199	88	102	97	10.23%	(4.90%)
Treasury Income	368	192	152	110	82	(45.74%)	-24.84%
<i>Of which</i>							
Net Profit from sale of Investment	312	135	124	84	51	(58.81%)	(39.31%)
Exchange profit	56	57	28	26	31	12.58%	22.78%
Recovery in written off accounts	39	153	13	21	132	882.41%	531.95%
Miscellaneous Income	69	33	19	26	7	(62.67%)	(72.89%)
Total Non-Interest Income	834	751	369	347	405	9.69%	16.76%

❖ Recovery in written off accounts up by 882.41% on Y-o-Y basis.

Operating Expenditure



₹ in Crore

Expenditure Item	Half Year Ended		Quarter Ended			% Increase (Qtr)	
	Sep 17	Sep 18	Sep 17	Jun 18	Sep 18	Y-o-Y	Q-o-Q
Staff Expenses	773	821	381	473	348	(8.69%)	(26.37%)
Other Operating Expenses	491	527	259	262	265	2.36%	1.21%
Total Op. Expenditure	1264	1348	640	735	613	(4.22%)	(16.55%)

❖ Operating Expenditure down by 16.55% on Q-o-Q basis.

Other Operating Expenditure



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₹ in Crore

Expenditure Item (Excl Staff Exp)	Half Year Ended		Quarter Ended			% Increase (Qtr)	
	Sep 17	Sep 18	Sep 17	June 18	Sep 18	Y-o-Y	Q-o-Q
Rent, taxes, lighting	101.25	103.01	51.24	52.22	50.79	(0.88%)	(2.74%)
Printing & Stationery	8.92	8.39	3.53	4.37	4.02	13.88%	(8.01%)
Advt. & Publicity	6.77	6.31	3.22	2.36	3.95	22.67%	67.37%
Depreciation on fixed assets	47.28	40.76	24.44	24.54	16.22	(33.63%)	(33.90%)
Directors Fees & Expenses	0.32	0.24	0.14	0.12	0.12	(14.29%)	0.00%
Auditors Fees	5.62	8.99	0.27	5.33	3.66	1255.56%	(31.33%)
Law Charges	8.34	9.90	4.28	4.83	5.07	18.46%	4.97%
Postage, Telegram, Telephone etc.	18.10	20.14	8.50	9.65	10.49	23.41%	8.70%
Repairs & Maintenance	40.74	61.09	25.31	32.32	28.77	13.67%	(10.98%)
Insurance	68.82	68.02	34.07	34.17	33.85	(0.65%)	(0.94%)
Other Expenditure	185.16	199.69	103.74	91.78	107.91	4.02%	17.57%
Of which Travelling, Halting, Sundry Charges others etc.	109.91	131.41	61.20	60.61	70.80	15.68%	16.80%
Clearing Housse, ATM Outsourcing, Professional fee etc.	48.95	42.59	30.80	17.30	25.30	(17.86%)	46.26%
Financial Inclusion exp etc.	12.40	11.48	4.84	7.59	3.89	(19.62%)	(48.74%)
Premises Cleaning, Security Service exp & others.	13.90	14.21	6.91	6.29	7.93	14.80%	26.14%
Total Non-int. Exp.	491.32	526.54	258.74	261.69	264.85	2.36%	1.21%

Provisions & Contingencies

₹ in Crore

Particulars	Half Year Ended		Quarter Ended		
	Sep 17	Sep 18	Sep 17	Jun 18	Sep 18
Non Performing Assets	1993	2452	835	1510	942
Standard/Restructured Assets	(2)	(94)	30	(58)	(36)
Depreciation on Investments	(13)	232	(4)	135	97
Non-performing Investment	13	(168)	1	35	(204)
Other provisions (net of write back)	(48)	69	(71)	11	59
Provision & Contingencies other than taxes	1943	2491	791	1633	858
Income Tax (net of DTA & write back)	(282)	(134)	(76)	(44)	(90)
Total Provisions	1661	2357	715	1589	767

Key Financial Ratios



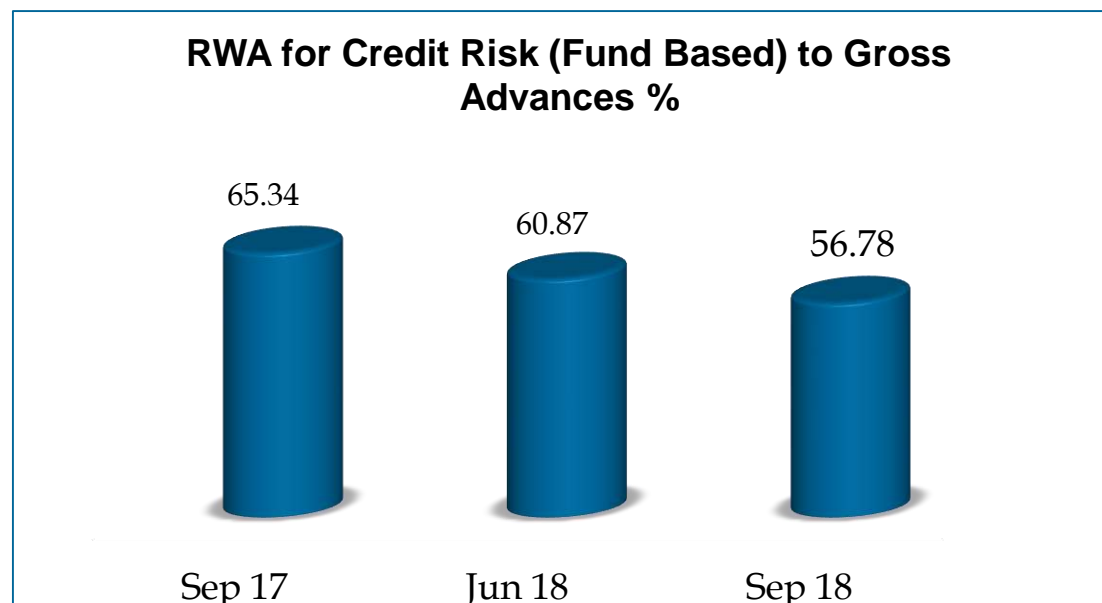
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Particulars	Half Year Ended		Quarter Ended		
	Sep 17	Sep 18	Sep 17	Jun 18	Sep 18
Cost of Deposits (%)	5.51	5.01	5.44	4.99	5.03
Yield on Advances (%)	8.09	7.66	8.45	7.43	7.92
Yield on Investments (%)	7.31	7.19	7.29	7.10	7.28
Credit Cost Ratio (%) (Not Annualised)	2.18	2.99	0.94	1.73	1.13
Cost of Funds (%)	5.08	4.52	5.01	4.51	4.53
Yield on Funds (%)	7.17	6.88	7.46	6.69	7.07
NIM (%)	2.25	2.55	2.64	2.33	2.76
Non-interest income to Total Income (%)	12.80	12.16	11.17	11.60	12.67
Cost to Income Ratio (%)	50.79	51.59	48.06	60.97	43.56
Return on Equity (%)	(18.32)	(45.50)	(1.92)	(90.94)	2.25
Return on Assets (%)	(0.55)	(1.38)	(0.06)	(2.83)	0.07
Leverage Ratio (%)	4.73	3.74	4.73	3.83	3.74
Earning Per Share (₹) (Not annualised)	(3.65)	(4.20)	(0.19)	(4.31)	0.10
Book value Per Share (₹)	39.38	18.47	39.38	18.94	18.47

Capital Optimised Credit

₹ in Crore

Particulars	Sep 17	June 18	Sep 18
Gross Advances	92965	84047	90542
RWA for credit risk (fund based)	60741	51158	51411
% RWA for credit risk to Gross Advances	65.34	60.87	56.78



❖ RWA for credit risk has come down by 8.56%.

Capital Adequacy BASEL-III



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₹ in Crore

Particulars	As on		
	Sep 17	June 18	Sep 18
Risk Weighted Assets	83973	75331	76042
% of RWA to Gross Advances	90.33%	89.63%	83.99%
Tier I Capital	7559	6075	5967
CET I Capital	6024	6047	5939
Additional Tier I Capital	1535	28	28
Tier II Capital	1911	1564	1539
Total Capital Funds	9470	7639	7506
Tier I Ratio	9.00%	8.06%	7.85%
CET I Ratio	7.17%	8.02%	7.81%
Additional Tier I Ratio	1.83%	0.04%	0.04%
Tier II Ratio	2.28%	2.08%	2.02%
CRAR	11.28%	10.14%	9.87%

- ❖ CET 1 (including CCB) stood at 7.81%.
- ❖ % of RWA to Gross advances reduce by 5.66% on Y-o-Y basis

Digital Footprints



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No. of Registered Users	Sep 17	June 18	Sep 18
	No.	No.	No.
Maha Mobile	359686	492594	528449
UPI	69390	83733	89555
Internet Banking	718882	1009932	1059281
ATM (cards issued)	6841599	6717825	6855307
BHIM	577121	543927	654255

₹ in Crore

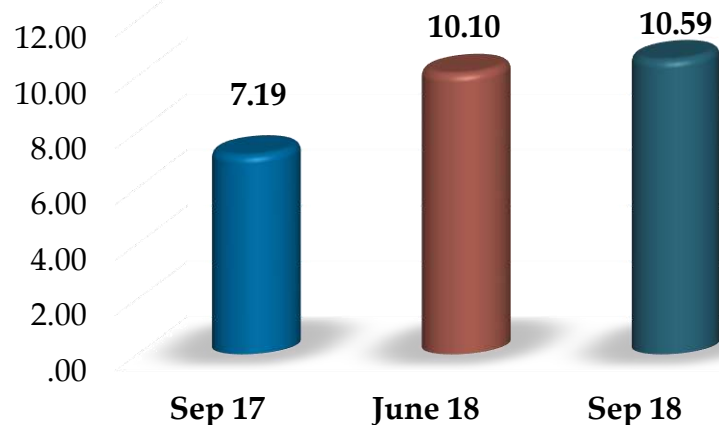
Transactions	Quarter ended					
	Sep 17		Jun 18		Sep 18	
	No.	Amount	No.	Amount	No.	Amount
Maha Mobile	4 26 656	473	3 47 553	638	4 27 308	532
UPI	7 02 139	188	55 03 605	966	90 92 774	1468
Internet Banking	30 41 994	21062	30 51 719	20440	29 50 989	22677
ATM on us	49 26 373	2126	47 94 876	2184	51 75 205	2226
ATM off us	70 87 046	2 478	77 78 174	2 891	77 97 776	2680
BHIM	5 80 083	147	11 59 415	402	12 75 220	440

Performance under Digital Banking



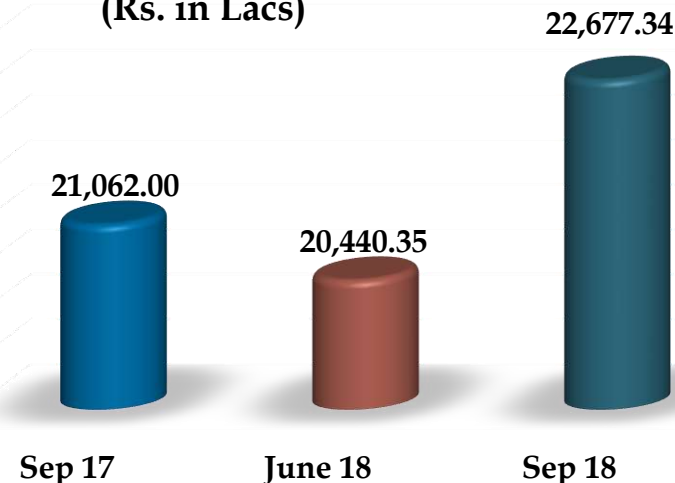
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**Internet Banking Users
(No. In Lakhs)**



YOY -
Up by
47.35%

**Internet Banking Transactions
(Rs. in Lacs)**



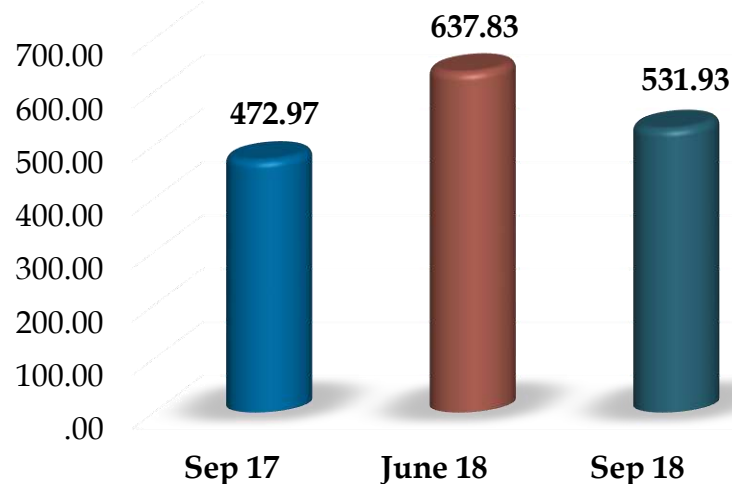
YOY -
Up by
7.67%

**Mobile Banking Users
No. In Lakhs**



YOY -
Up by
46.92%

Mobile Banking Transactions (Rs. in Crore)



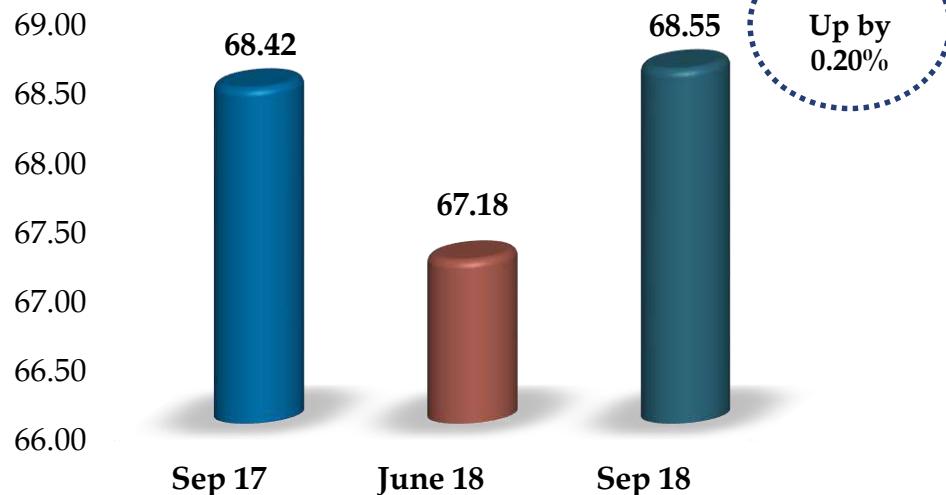
YOY -
Up by
12.47%

Performance under Digital Banking

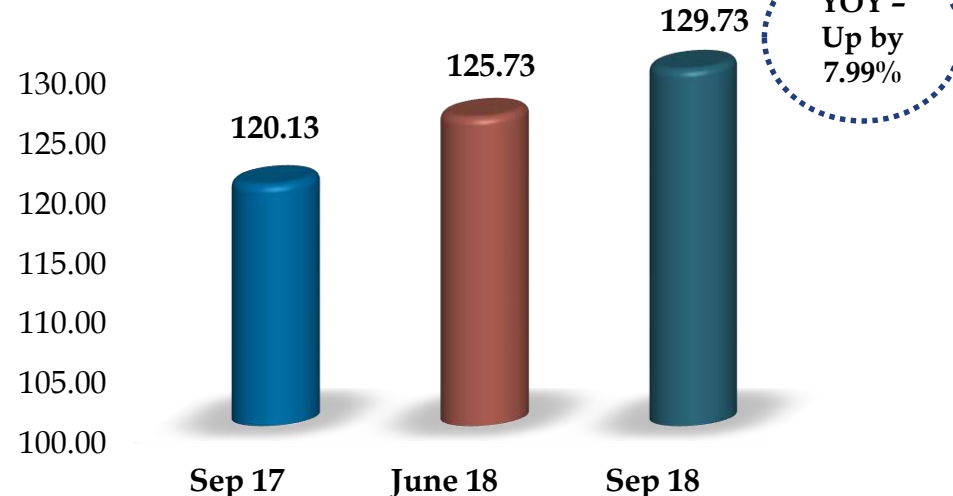


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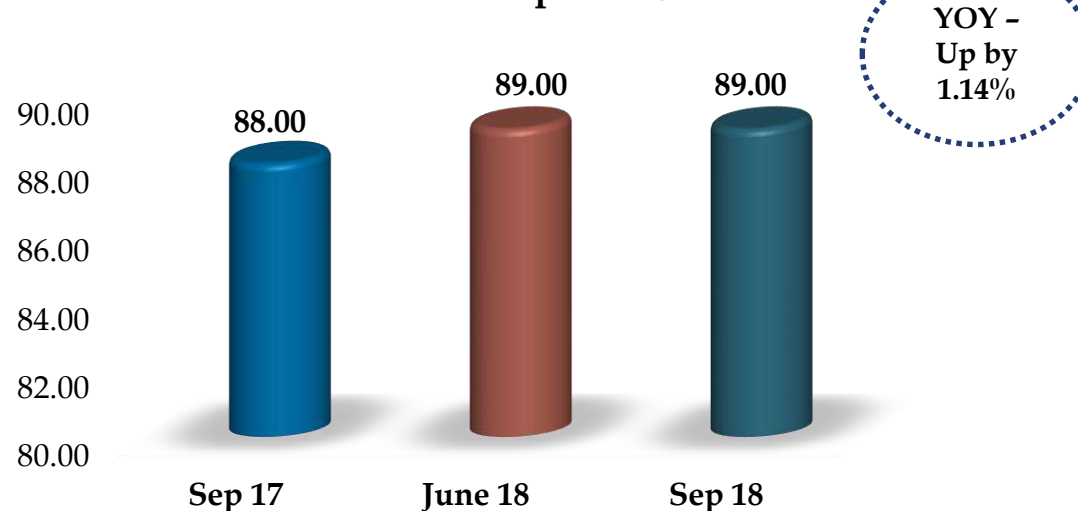
ATM Card Base (No. in Lakhs)



ATM Transactions (Rs. In Crore)



ATM Up time %



Resources & Productivity Ratios



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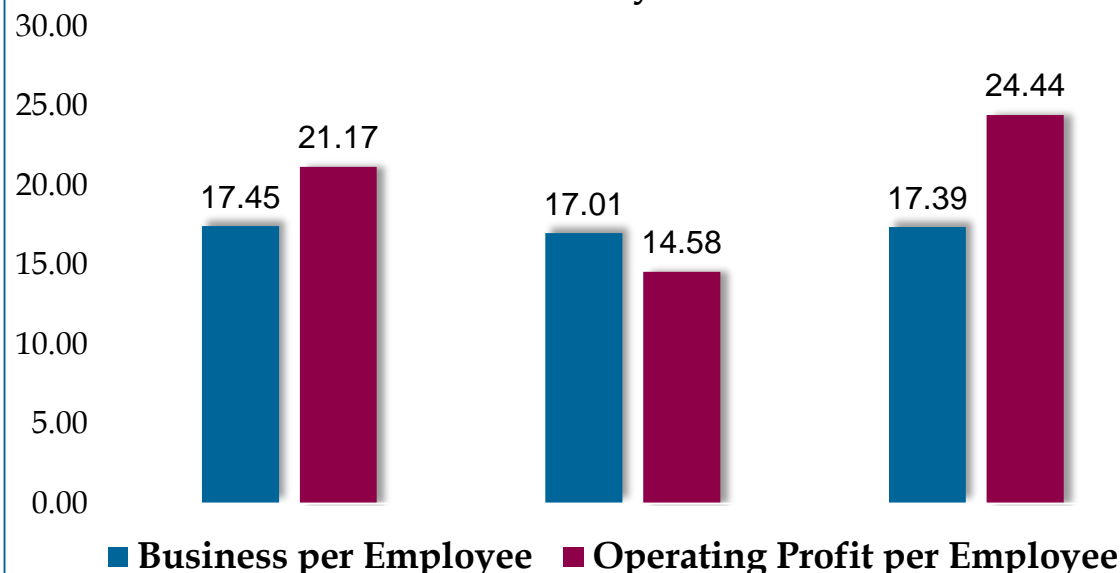
Category	As on		
	Sep 17	Jun 18	Sep 18
Metro	492	474	474
Urban	340	329	329
Semi- Urban	434	428	428
Rural	617	615	615
Total Branches	1883	1846	1846

Category	As on		
	Sep 17	Jun 18	Sep 18
Officers	6491	6599	6783
Clerks	4784	4511	4400
Sub-staff	1796	1790	1817
Total	13071	12900	13000

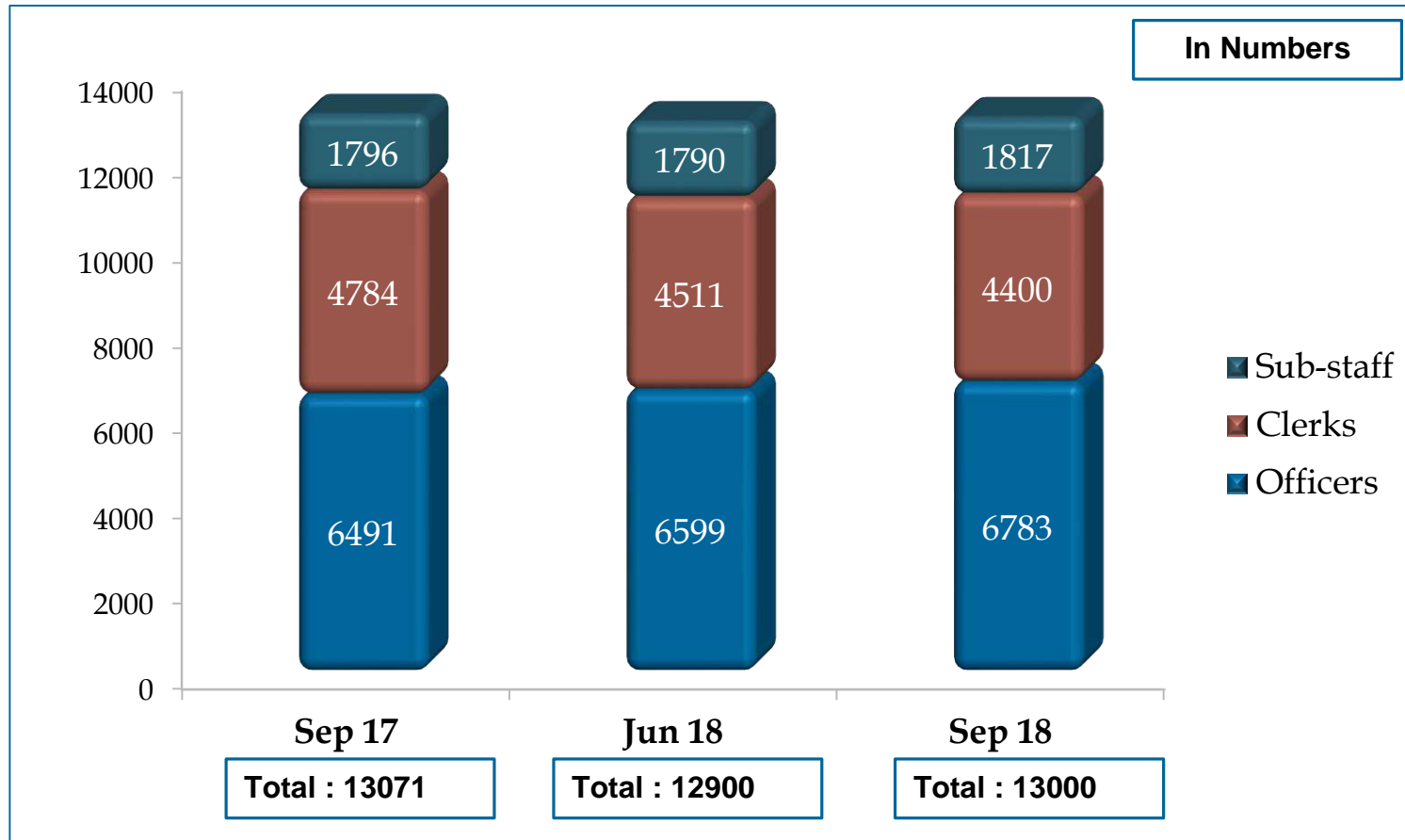
₹ in Crore

Qtr Ended	Particulars	
	Business per Employee	Operating Profit per Employee
Sep 17	17.45	21.17
Jun 18	17.01	14.58
Sep 18	17.39	24.44

Productivity Ratios



Man Power

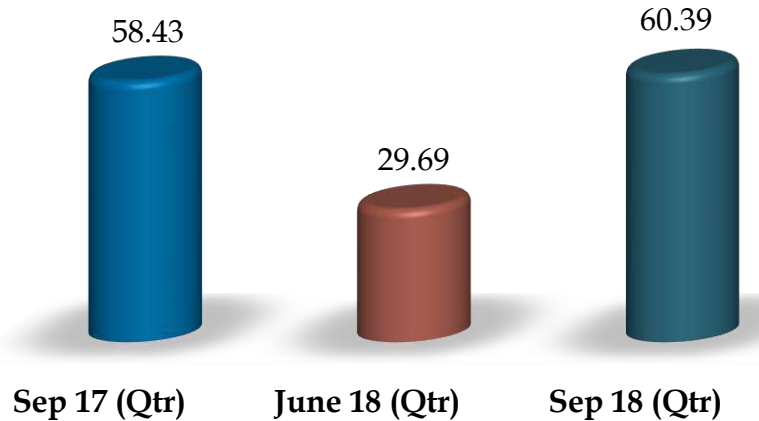


Financial Inclusion (1/2)

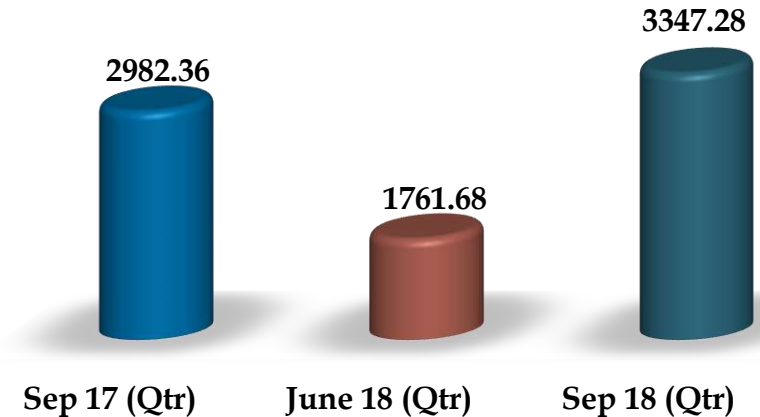


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No. of Transactions routed through BCs (Lacs)



Amount of transactions routed through BCs (Rs. in Crore)



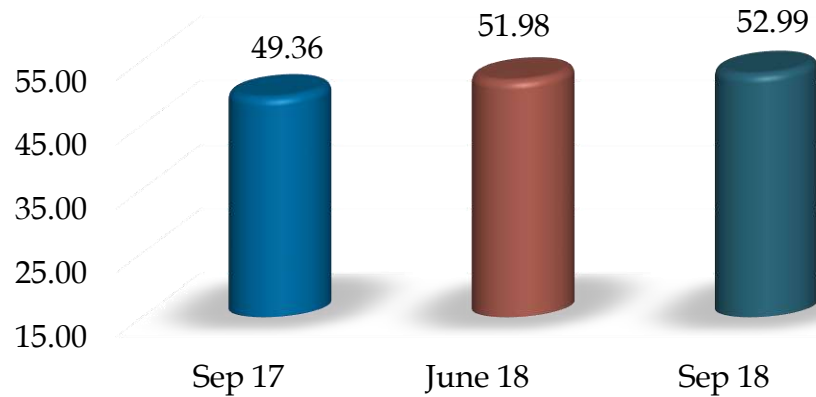
- ❖ IBA award for Best Financial Inclusion initiative in Medium Bank.
- ❖ Stood 1st among all Public Sector Banks in APY Campaign for Uttar Pradesh State.
- ❖ Best Performing Bank in the People First Campaign for Rajasthan State.
- ❖ Best Performing Bank in the People First Campaign for Bihar State.
- ❖ Best Performing Bank in the People First Campaign for Tamil Nadu State.
- ❖ Best Performing Bank in the People First Campaign for Karnataka State.

Financial Inclusion (2/2)

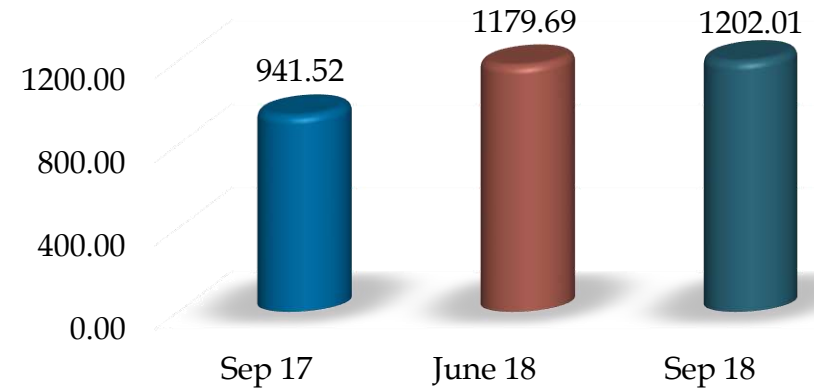


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भारत सरकार का उद्यम
एक परिवार एक बैंक

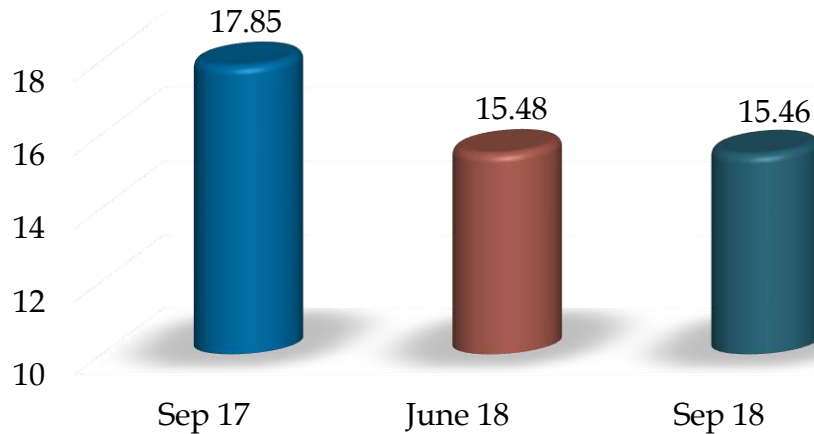
No. of PMJDY Accounts (in Lacs)



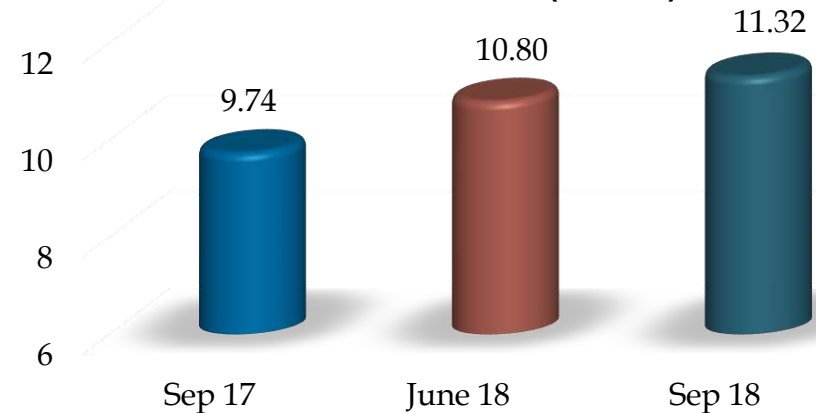
Deposit in PMJDY Accounts (Rs. in Cr)



No. of Zero Balance accounts (in lacs) (PMJDY)



No. of Rupay Debit Cards issued to PMJDY Account holders (In Lacs)



Performance Under Government Schemes



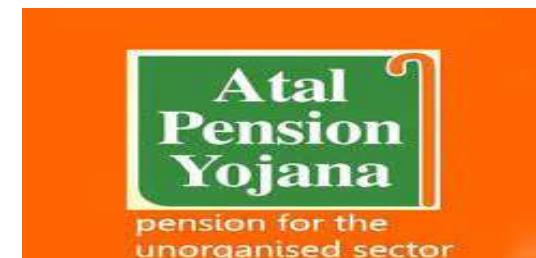
बैंक ऑफ महाराष्ट्र
Bank of Maharashtra
भारत सरकार का उद्यम
एक परिवार एक बैंक



14.57 Lakh Policies



Disbursement
₹387.62 crore
(Sep 18, Qtr)



1.30 Lakh Enrolments



7.54 Lakh Policies



52.99 Lakh Accounts

Bancassurance & Govt. Business



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

₹ in Crore

Category	Sep 17		Jun 18		Sep 18	
	No. of Policies	Commission Received	No. of Policies	Commission Received	No. of Policies	Commission Received
Bancassurance	59932	8.55	29111	3.97	72097	8.40
of which Life	2420	3.42	1388	1.59	4493	4.02
Non Life	57512	5.13	27723	2.38	67604	4.38

Category	Sep 17	Jun 18	Sep 18
	Commission Received	Commission Received	Commission Received
Income from Govt. Business	9.74	3.56	9.11
Of Which from Pension A/cs	0	1.92	6.35
Tax Collection	0	1.64	2.76
Total	9.74	3.56	9.11

Disclaimer

The information contained herein speaks only as of the particular date or dates included in the accompanying slides. Bank has taken all the precautions for accuracy of data. However, bank is not responsible and will not be held liable to any one for any unintended error. Bank of Maharashtra does not undertake an obligation to, and disclaims any duty to, update any of the information provided.

Bank of Maharashtra and its management may make certain statements that constitute forward looking statement and Bank of Maharashtra undertakes no obligation to update any forward looking statement to reflect the impact of circumstances or events that arise after the date of the forward looking statement.

This is for general information purpose only.

Notes

Notes

Thank you!