



AX1/ISD/STEX/63/2025-26

Date: 15th July, 2025

The General Manager Department of Corporate Services, BSE Ltd., P.J Towers, Dalal Street, Fort, Mumbai-400 001	The Vice President Listing Department, National Stock Exchange of India Ltd., Exchange Plaza, Bandra Kurla Complex, Bandra (East), Mumbai-400 051
BSE Scrip Code: 532525	NSE Scrip Code: MAHABANK

Dear Sir/ Madam,

Sub: Investor Presentation.

Pursuant to Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find herewith the enclosed copy of Investor Presentation with regard to the Financial Results of the Bank for the Quarter ended 30th June 2025.

A copy of the Investor Presentation will also be made available on the Bank's website i.e. www.bankofmaharashtra.in

Kindly take the same on your records.

Thanking you.

Yours faithfully,
For Bank of Maharashtra

(Vishal Sethia)
Company Secretary

Encl: As above



Bank of Maharashtra

Financial Results

For Quarter Ended,
30th June 2025.





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Macro-Economic Highlights

Positives

GDP Growth

Real GDP growth for 2025-26 is projected at **6.5%**, signaling strong economic momentum.

Monetary Policy

RBI cut the Repo Rate by **50 bps to 5.5%**, with a cumulative reduction of 100 bps this year, to promote growth while managing inflation.

Liquidity

Cash Reserve Ratio reduced by **100 bps to 3%** in staggered steps starting from September 2025, enhancing liquidity in banking system.

Inflation

Inflation fell to **2.1% in June 2025**, the lowest since January 2019, reflecting price stability.

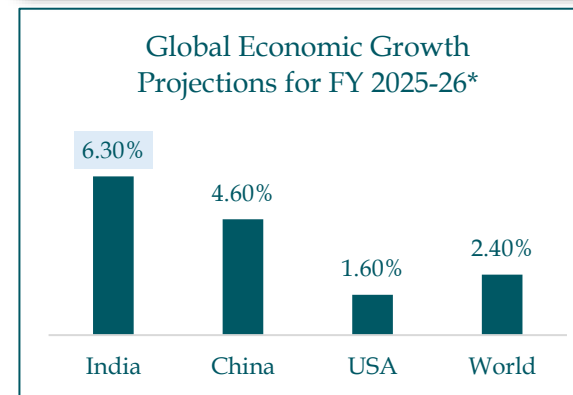
Strong Forex Reserves

India's foreign exchange reserves stood at **\$699.73 Billion** as of July 4, 2025, ensuring financial stability.

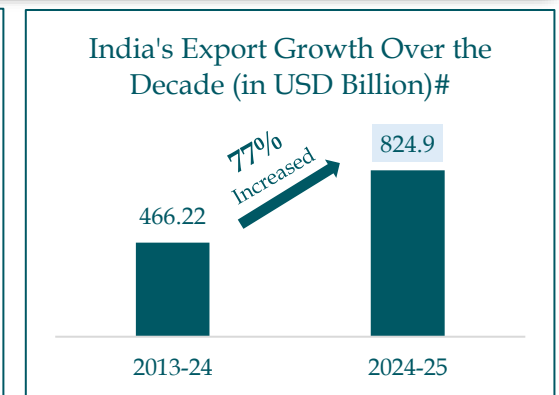
Export Surge

Exports in FY 2024-25 reached **USD 825 billion**, driven by engineering goods, electronics, and pharmaceuticals.

India became the **4th largest global economy in 2025**, driven by domestic reforms and global positioning under the vision of *Aatmanirbhar Bharat*.



* Source: World Economic Situation & Prospects 2025



Source: Ministry of Commerce & Industry

Key Challenges

Geopolitical Tensions

U.S. tariffs, the Russia-Ukraine conflict, and Middle East instability disrupt supply chains and slowdown global growth.

Net Interest Margins

Falling interest rates may impact net interest margins of the banks.



Major Highlights
















Business Performance

Financial Performance

Asset Quality

Capital

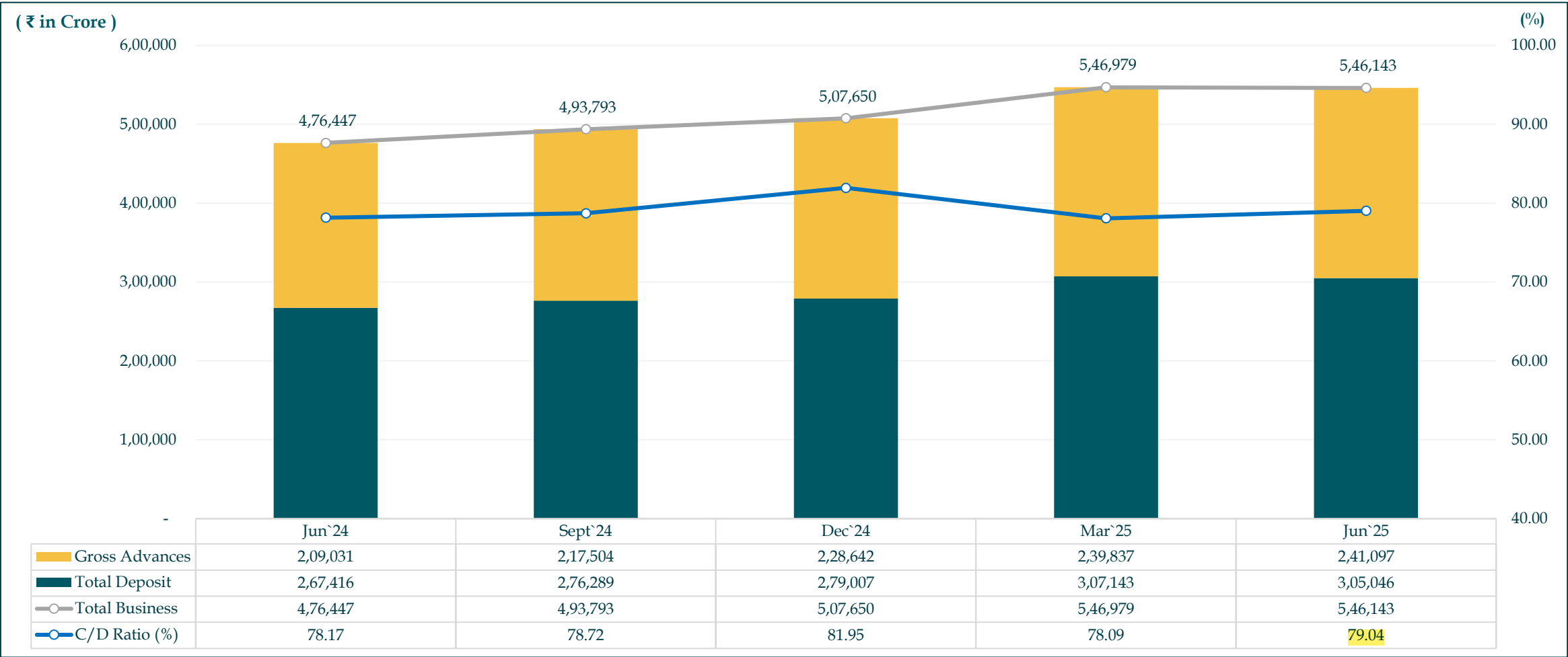
(Y-o-Y) (Q: Jun` 25 vis-à-vis Q: Jun` 24)

Net Profit	Operating Profit	Net Interest Income	Return on Assets	Cost to Income
Increased by 23.14% 	Increased by 12.01% 	Increased by 17.60% 	1.80 (1.72) 	37.57 (37.87) 
Total Business	Total Deposits	Savings Deposits	Current Deposits	Term Deposits
Increased by 14.63% 	Increased by 14.07% 	Increased by 8.83% 	Increased by 33.29% 	Increased by 13.59% 
Gross Advances	Retail Advances	Agri. Advances	MSME Advances	Net NPA
Increased by 15.34% 	Increased by 35.37% 	Increased by 2.87% 	Increased by 5.65% 	0.18 (0.20) 



Total Business

14.63% (Y-o-Y)

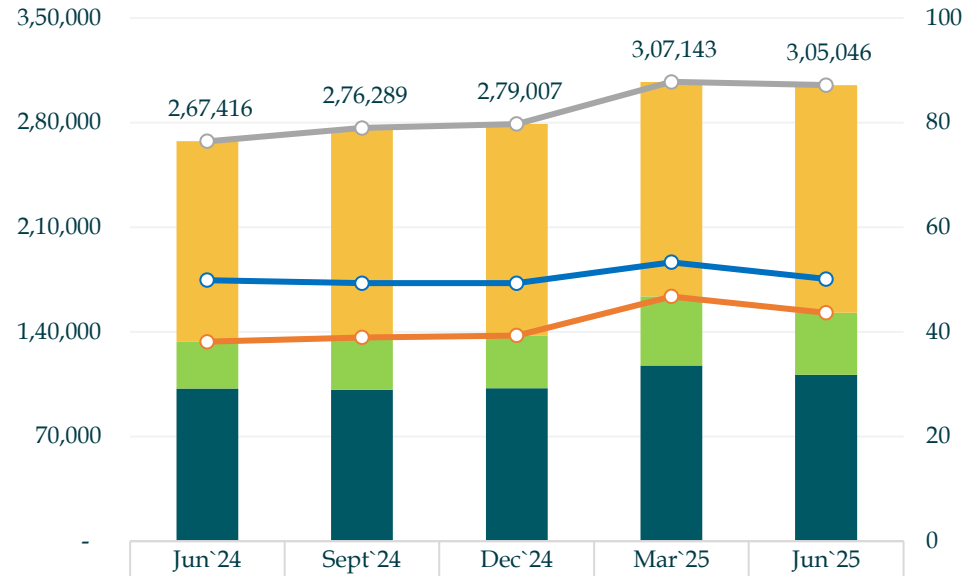


14.07% (Y-o-Y)

(₹ in Crore)

Total Deposits

(%)



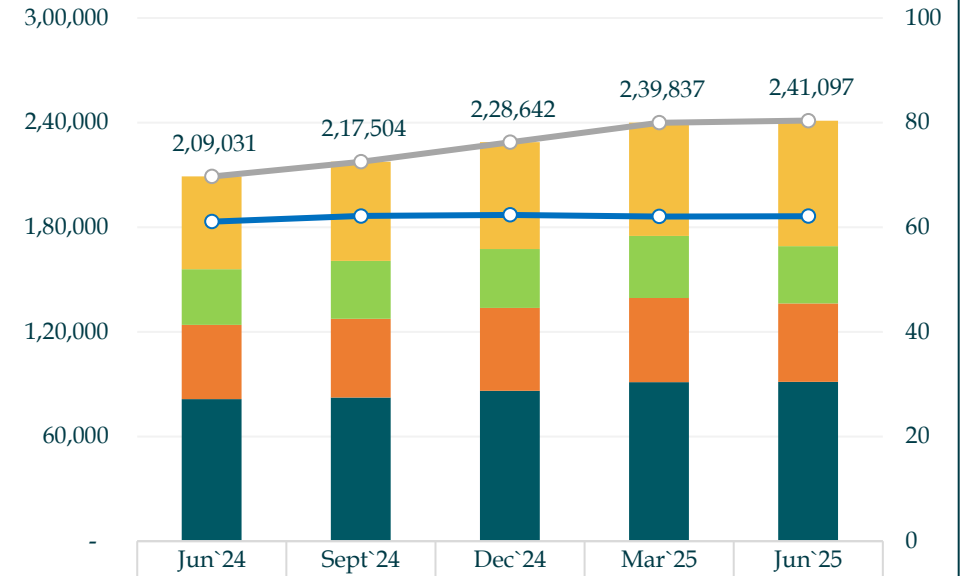
	Jun`24	Sept`24	Dec`24	Mar`25	Jun`25
Term Deposits	1,34,081	1,40,115	1,41,514	1,43,486	1,52,308
Current Deposits	31,220	35,045	35,260	46,313	41,611
Savings Deposit	1,02,114	1,01,128	1,02,233	1,17,344	1,11,127
Total Deposits	2,67,416	2,76,289	2,79,007	3,07,143	3,05,046
CASA	1,33,334	1,36,174	1,37,494	1,63,657	1,52,738
CASA %	49.86	49.29	49.28	53.28	50.07

15.34% (Y-o-Y)

(₹ in Crore)

Gross Advances

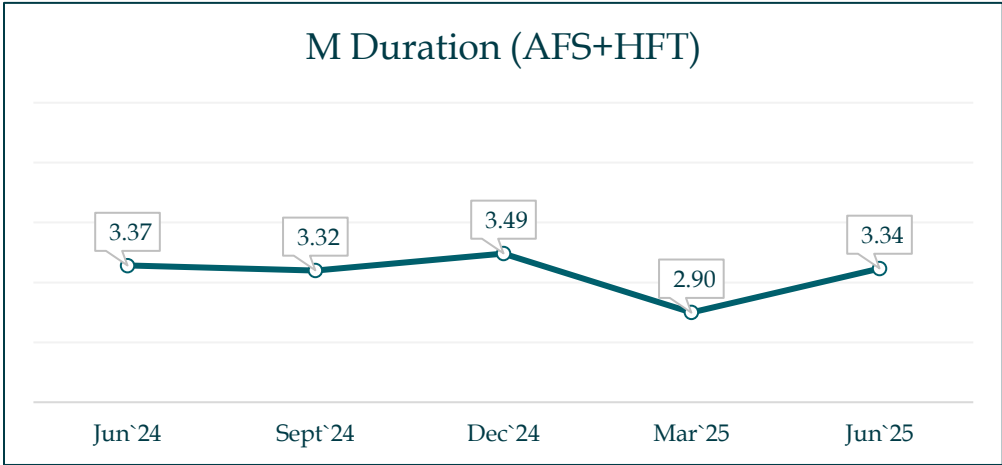
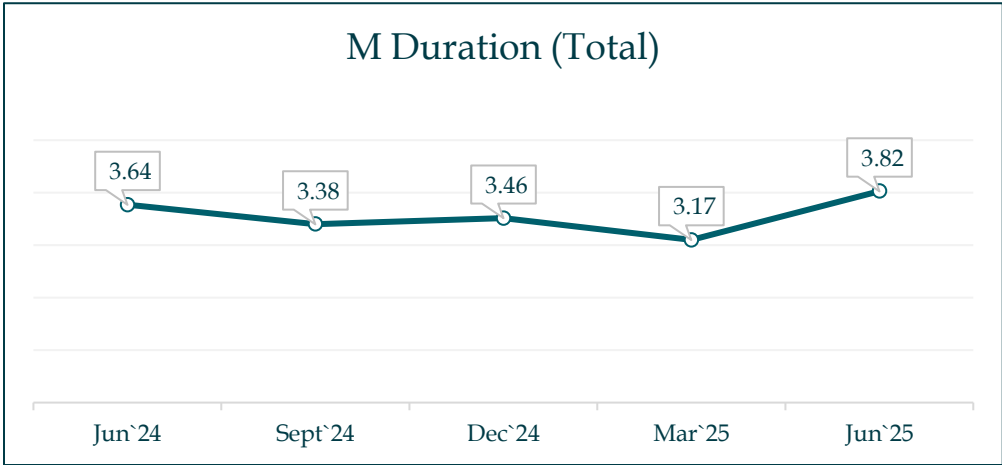
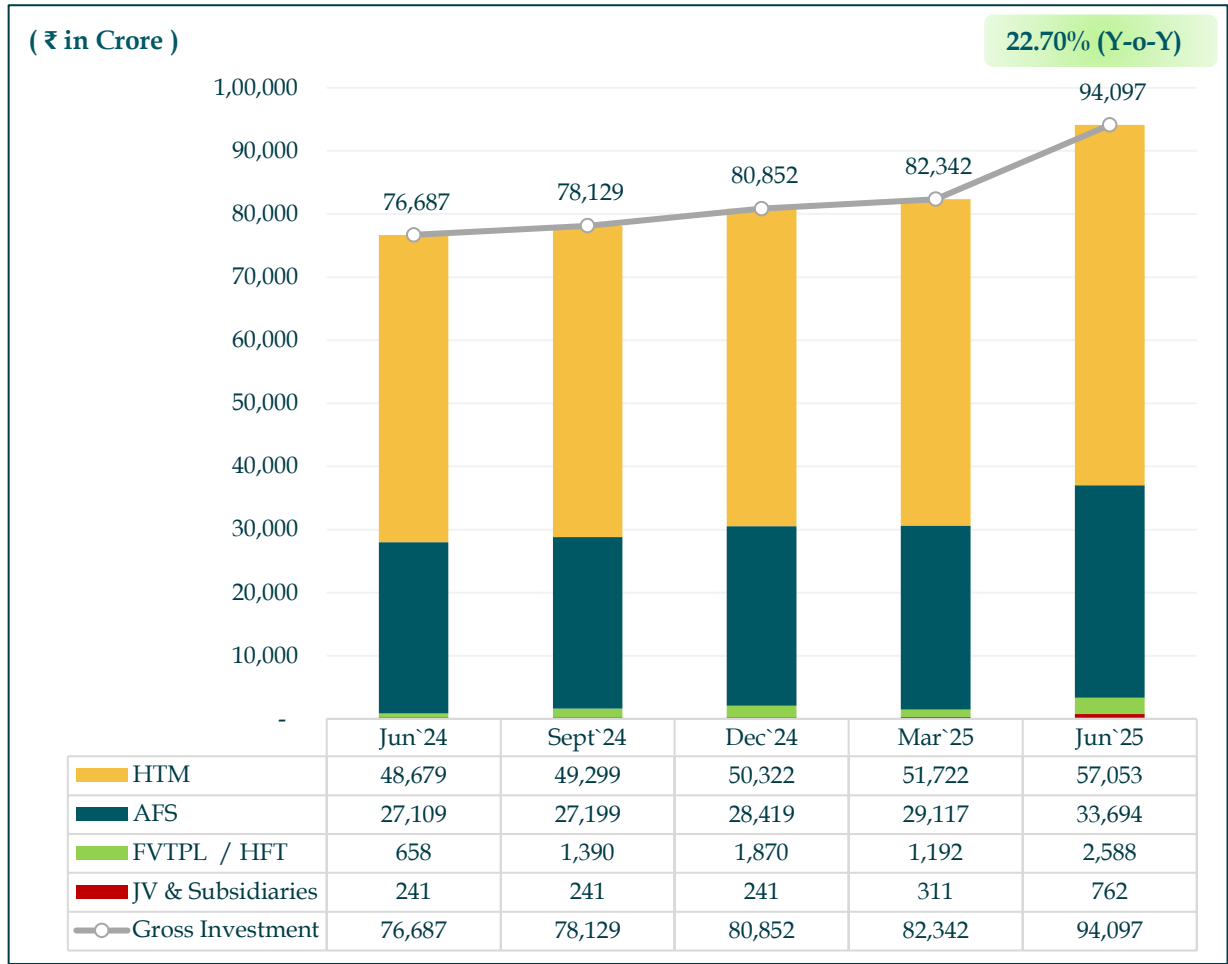
(%)



	Jun`24	Sept`24	Dec`24	Mar`25	Jun`25
Retail Sector	53,161	56,914	61,157	64,853	71,966
Agriculture Sector	31,883	33,187	33,744	35,547	32,799
MSME Sector	42,561	45,031	47,606	48,369	44,967
Corporate & Others	81,426	82,372	86,136	91,068	91,365
Gross Advances	2,09,031	2,17,504	2,28,642	2,39,837	2,41,097
RAM (%)	61.05	62.13	62.33	62.03	62.10

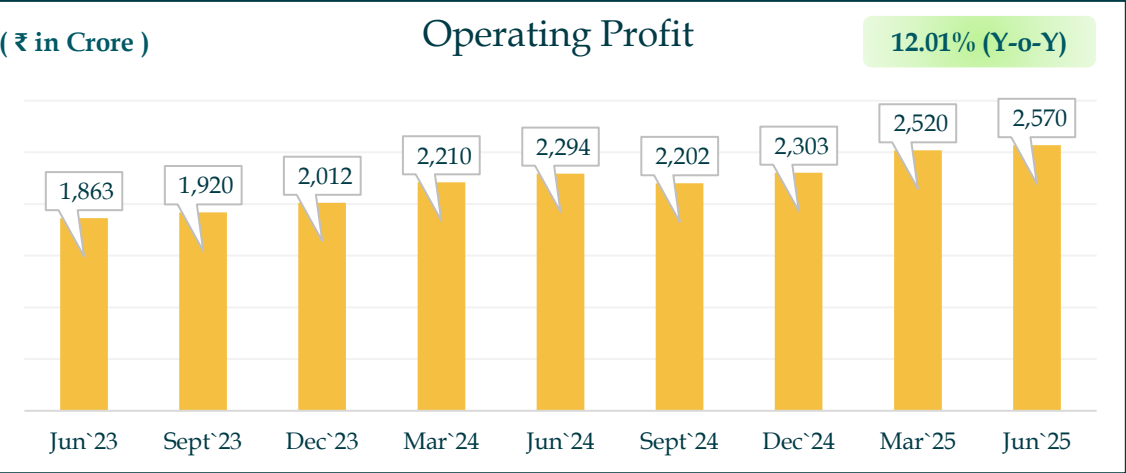


Investments

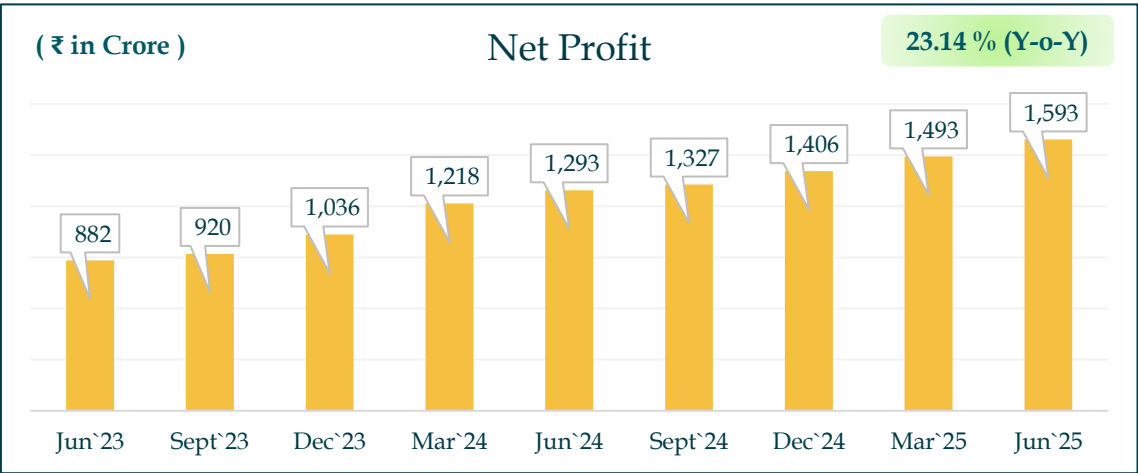


Profitability

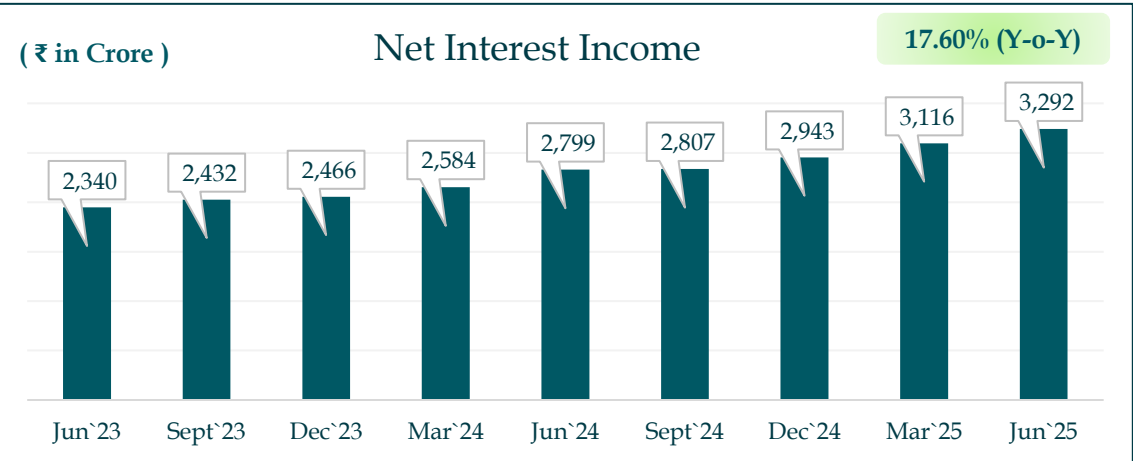
(Quarterly)



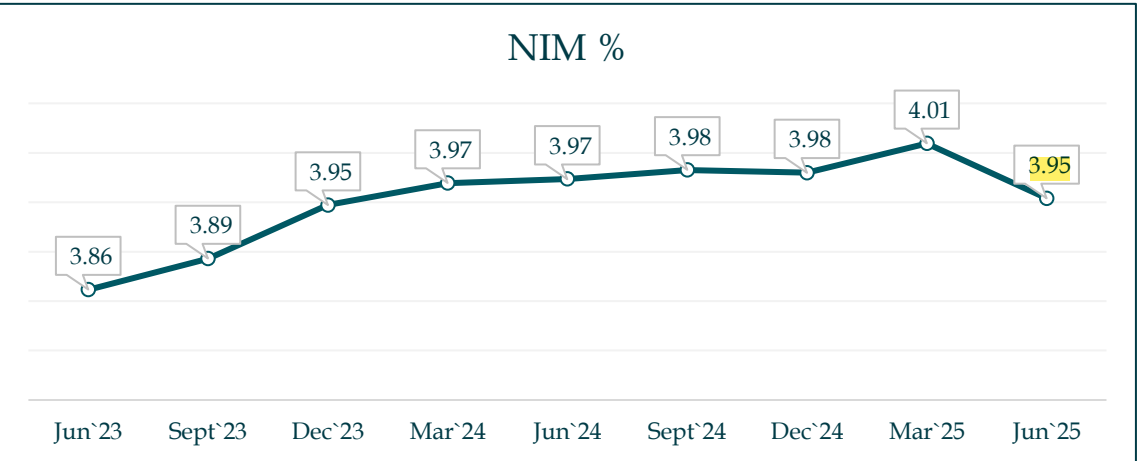
(Quarterly)



(Quarterly)



(Quarterly)



Statement of Income and Expenditure

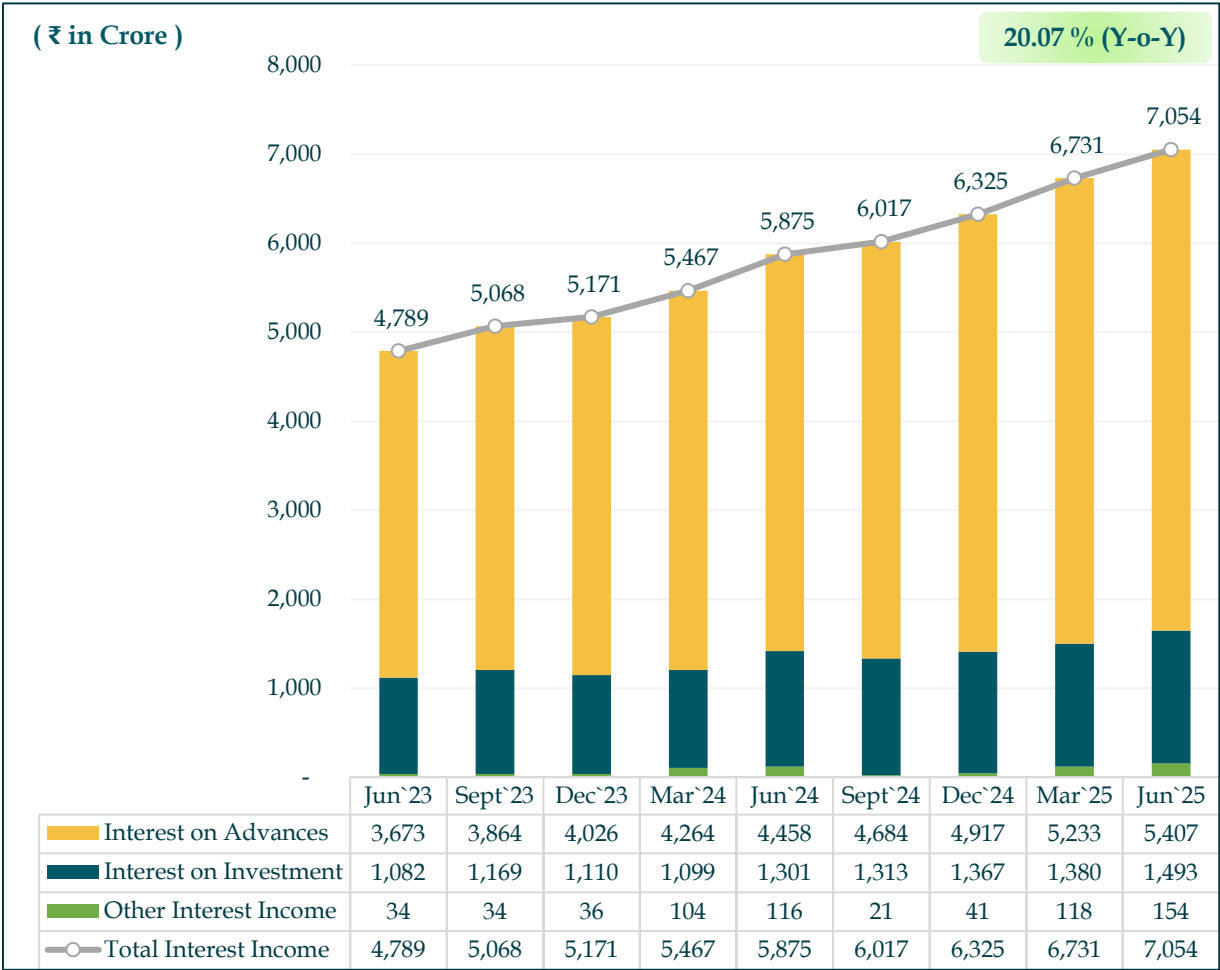
(₹ in Crore)

Particulars	Quarter Ended				Year Ended
	Jun`24	Mar`25	Jun`25	Y-o-Y (%)	Mar`25
Total Income	6,769	7,711	7,879	16	28,402
Interest Income	5,875	6,731	7,054	20	24,947
Non-Interest Income	894	981	825	(8)	3,454
Total Expenses	4,474	5,192	5,309	19	19,083
Interest Expenses	3,076	3,614	3,762	22	13,282
Operating Expenses	1,399	1,577	1,547	11	5,801
Operating Profit	2,294	2,520	2,570	12	9,319
Provision & Contingencies other than taxes	951	983	867	(9)	3,597
Profit Before Taxes	1,343	1,536	1,703	27	5,722
Provision for Taxes [Net of DTA]	50	43	110	118	203
Net Profit	1,293	1,493	1,593	23	5,520



Interest Earnings

(Quarterly)



Non-Interest Income

(₹ in Crore)

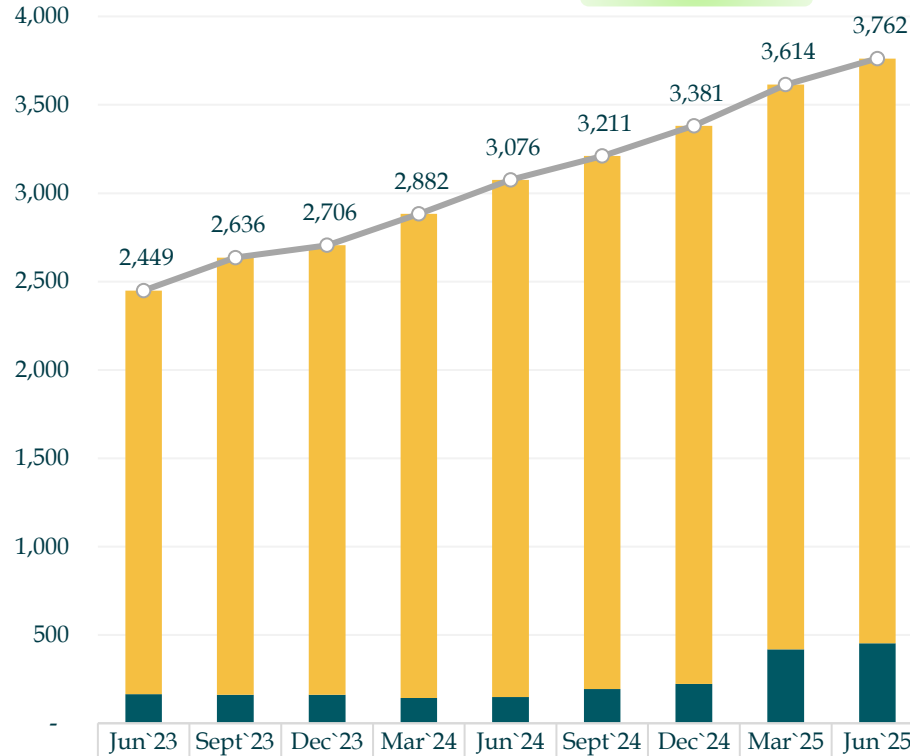
Particulars	Quarter Ended				Year Ended
	Jun`24	Mar`25	Jun`25	Y-o-Y (%)	Mar`25
Commission from Advances	180	263	205	14	897
Other Commissions	188	252	194	3	844
Fee Based Income	368	515	399	8	1,741
Net Profit on Investment	37	72	141	287	220
Net profit from FEX	11	25	51	366	63
Treasury Income	48	97	193	305	283
Recovery in written off accounts	471	343	223	(53)	1,375
Other Miscellaneous Income	7	25	10	36	55
Total Non-Interest Income	894	981	824	(8)	3,454

(Quarterly)

Interest Expenses

(₹ in Crore)

22.33% (Y-o-Y)



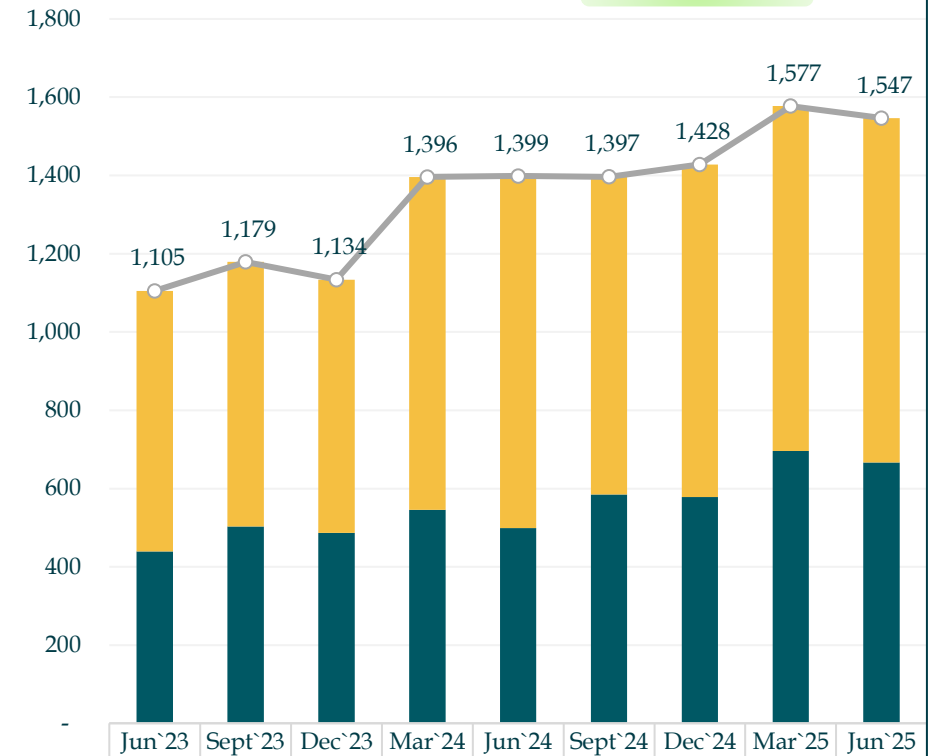
	Jun'23	Sept'23	Dec'23	Mar'24	Jun'24	Sept'24	Dec'24	Mar'25	Jun'25
Interest on Deposits	2,285	2,474	2,544	2,739	2,926	3,016	3,158	3,195	3,310
Other Interest Expenses	164	162	162	144	150	195	223	419	452
Total Interest Expenses	2,449	2,636	2,706	2,882	3,076	3,211	3,381	3,614	3,762

Operating Expenses

(Quarterly)

(₹ in Crore)

10.58% (Y-o-Y)



	Jun'23	Sept'23	Dec'23	Mar'24	Jun'24	Sept'24	Dec'24	Mar'25	Jun'25
Staff Expenses	666	676	647	850	900	812	850	881	880
Other Operating Expenses	440	503	487	546	499	585	578	696	666
Total Operating Expenses	1,105	1,179	1,134	1,396	1,399	1,397	1,428	1,577	1,547

Other Operating Expenses

(₹ in Crore)

Particulars	Quarter Ended				Year Ended
	Jun`24	Mar`25	Jun`25	Y-o-Y (%)	Mar`25
Rent, Taxes & Lighting	75	89	85	14	327
Printing & Stationery	6	10	6	3	37
Advertising & Publicity	7	17	10	40	48
Depreciation on Fixed Assets	56	99	83	47	291
Audit Fees (incl. branch auditors)	6	6	7	31	20
Law Charges	16	26	19	20	81
Postage, Telephone etc.	10	13	12	14	50
Repairs & Maintenance	65	91	103	58	316
Insurance & Guarantee Fee	76	89	101	33	364
Other Expenditure	182	255	241	32	825
Total Other Operating Exp.	499	696	666	34	2,358

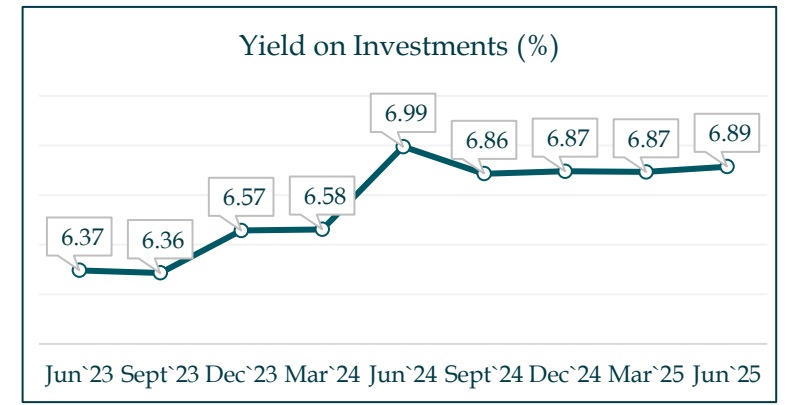
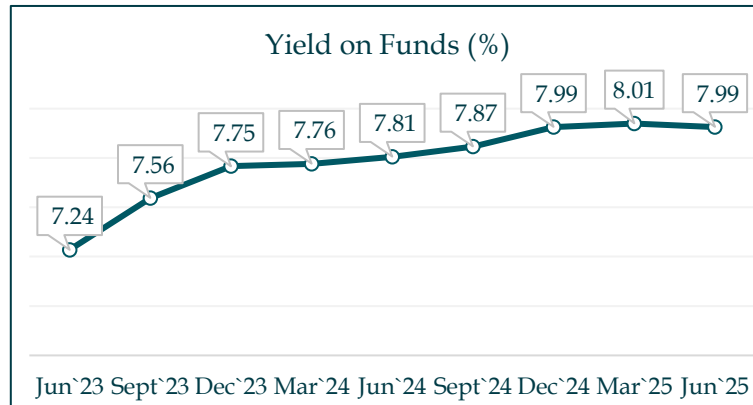
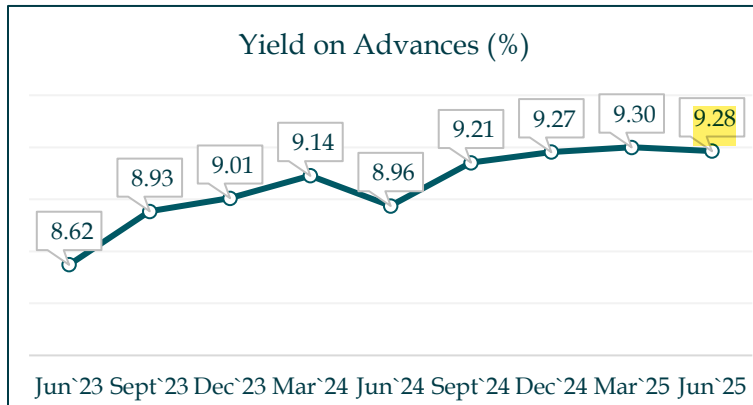
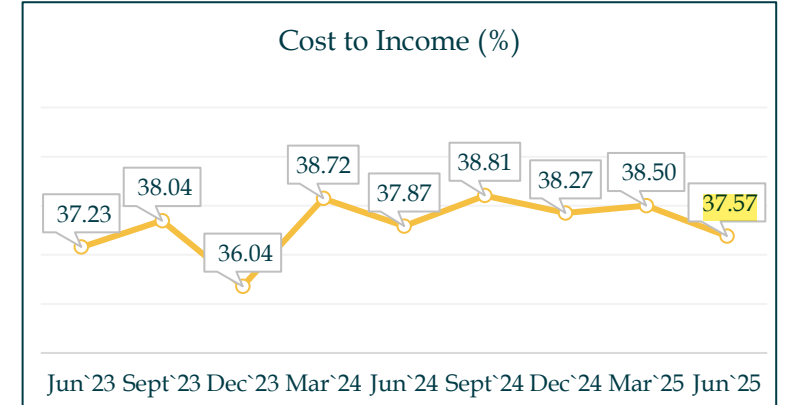
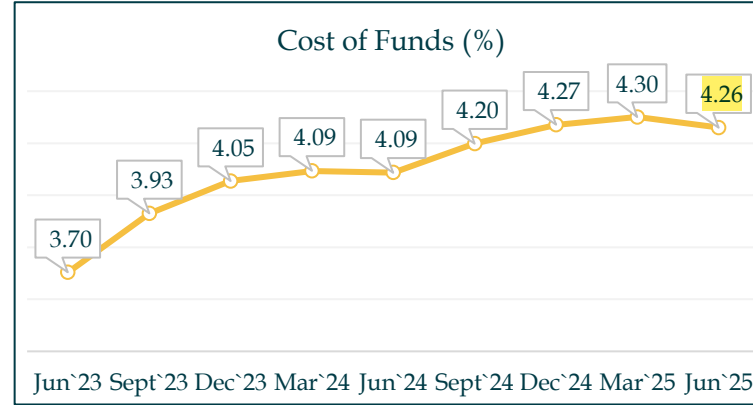
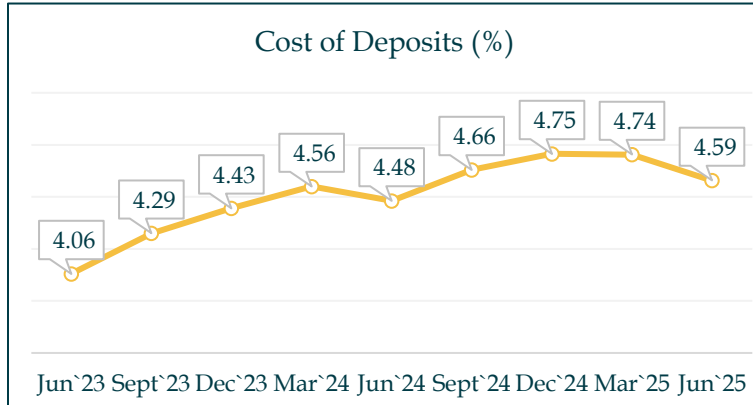
Provisions & Contingencies

(₹ in Crore)

Particulars	Quarter Ended			Year Ended
	Jun`24	Mar`25	Jun`25	Mar`25
Prov for Non Performing Assets	586	640	719	2,417
Prov for Standard/Restructured Assets	344	324	112	1,105
Prov for Non-performing Investment	0	(9)	0	(8)
Other provisions (net of write back)	20	29	36	83
Provision & Contingencies other than taxes	951	983	867	3,597
Income Tax [net of DTA & write back]	50	43	110	203
TOTAL PROVISIONS	1,001	1,027	977	3,799

Key Financial Ratios

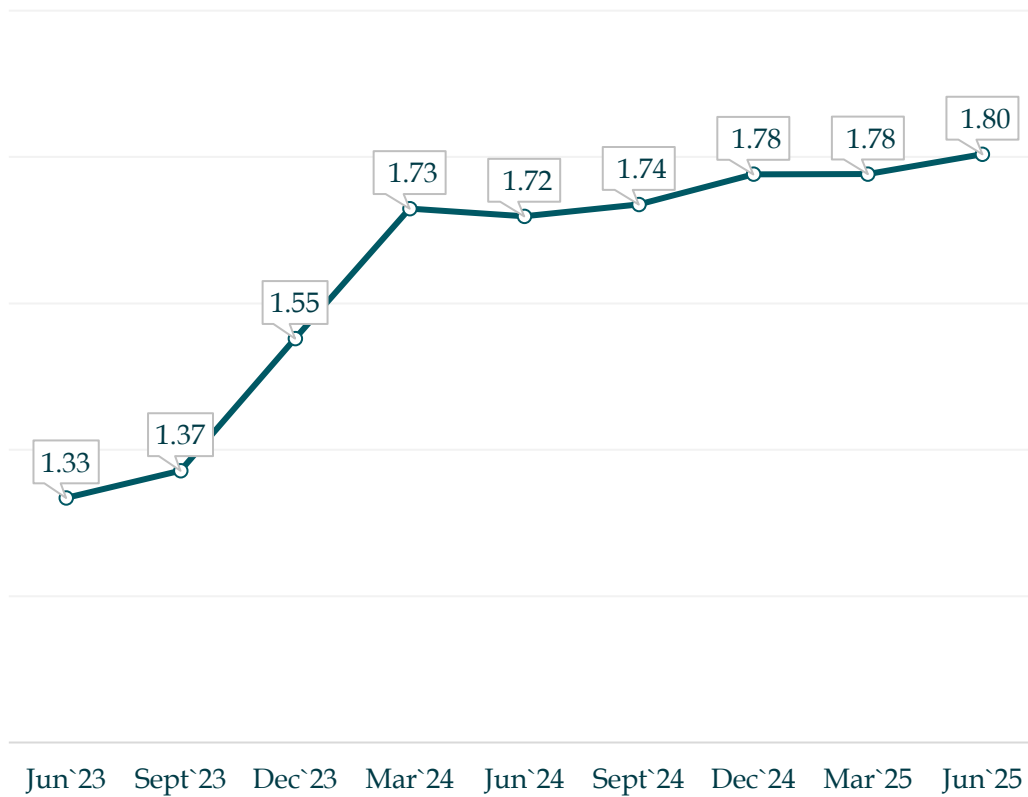
(Quarterly)



Key Financial Ratios

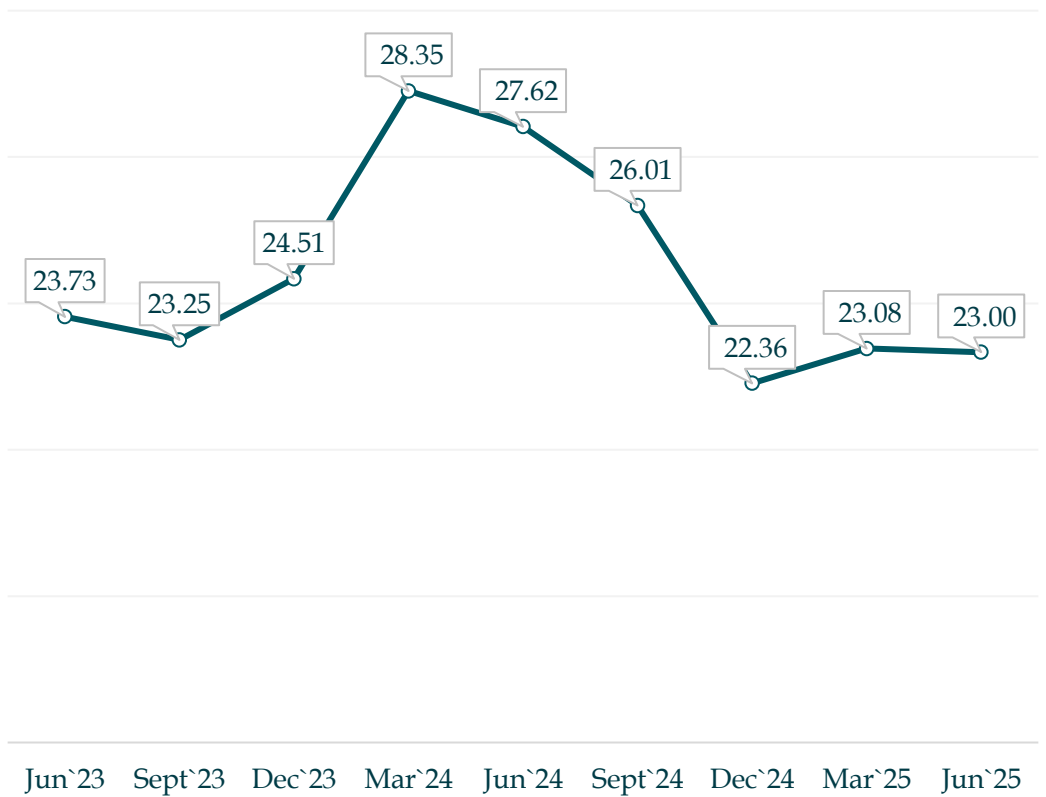
(Quarterly)

Return on Assets (%)



(Quarterly)

Return on Equity (%)



Assets & Liabilities – An Overview

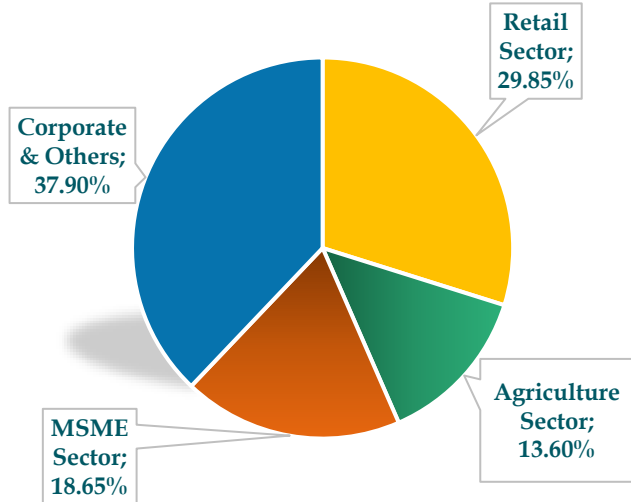
(₹ in Crore)

Assets	Jun`24	Mar`25	Jun`25
Cash & Balance with RBI	14,350	37,993	23,291
Balances with Bank & Call Money	142	4,202	3,460
Total Investments (Net of Depreciation & Provision)	76,374	82,005	93,779
Total Advances (Net of Provision)	2,05,573	2,36,084	2,37,326
Total Fixed Assets (Net of Depreciation)	2,245	2,916	2,894
Other Assets	6,547	5,943	6,543
Total	3,05,232	3,69,142	3,67,292
Liabilities	Jun`24	Mar`25	Jun`25
Capital	7,081	7,692	7,692
Reserves & Surplus	14,083	20,798	22,501
Deposits	2,67,416	3,07,143	3,05,046
Borrowings	9,448	23,853	23,730
Other Liabilities & Provisions	7,205	9,658	8,324
Total	3,05,232	3,69,142	3,67,292

Credit Portfolio - Balanced Loan Growth

(₹ in Crore)

Particulars	Jun`24	Mar`25	Jun`25	Growth (Y-o-Y) %
Gross Advances	2,09,031	2,39,837	2,41,097	15.34
<i>of which</i>				
Retail Sector	53,161	64,853	71,966	35.37
Agriculture Sector	31,883	35,547	32,799	2.87
MSME Sector	42,561	48,369	44,967	5.65
Total of RAM	1,27,605	1,48,768	1,49,732	17.34
RAM % to Gross Advances	61.05	62.03	62.10	
Corporate & Others	81,426	91,068	91,365	12.21



Other Retail Loan (Break-up) - Jun`25	Amount (Rs. In Cr.)	% of Total other Retail Loan
Gold	9,806	39
LAP, Top-Up & Others	5,768	23
Staff Loans	3,611	14
Personal	3,598	14
LAD	1,388	6
Aadhar	819	3
Total	24,991	100

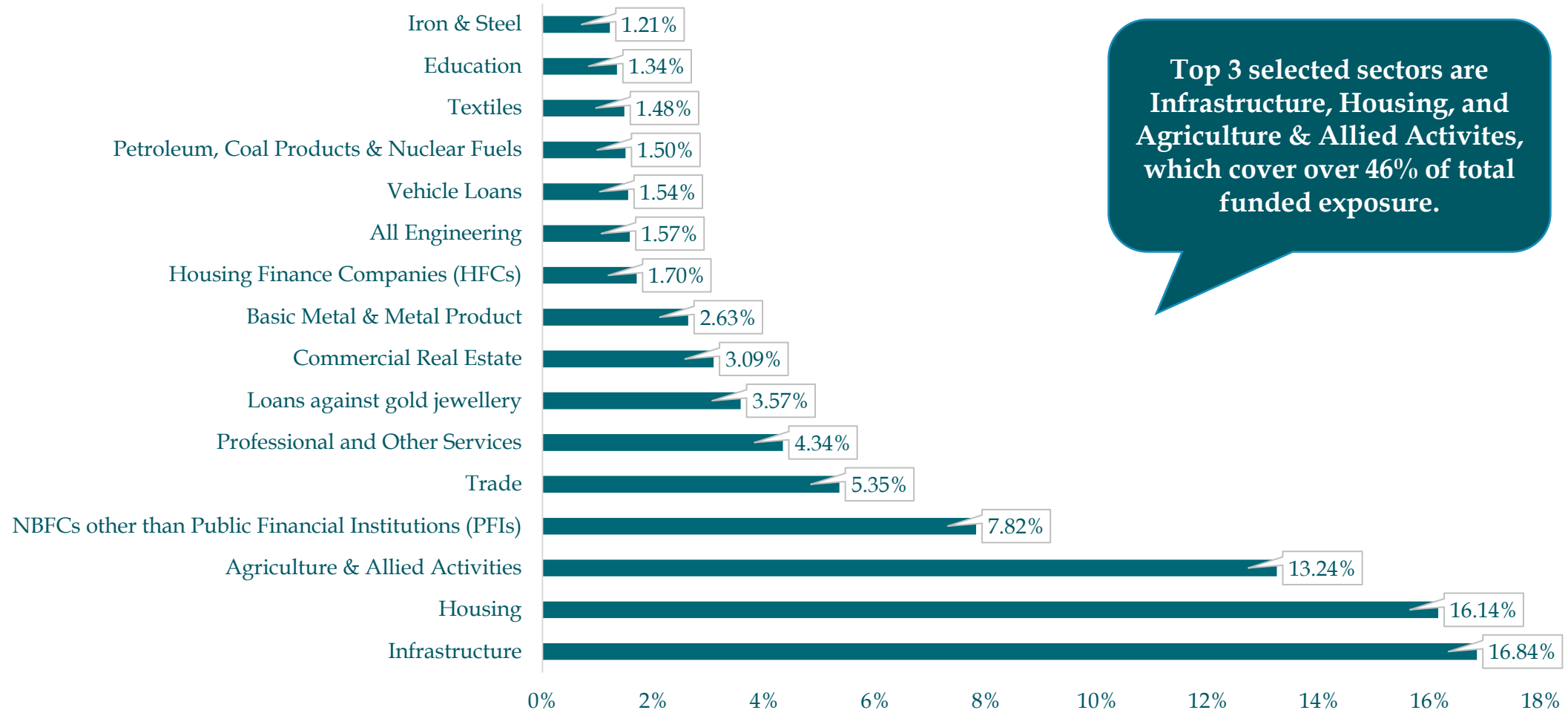
(₹ in Crore)

RETAIL CREDIT				
Particulars	Jun`24	Mar`25	Jun`25	Growth (Y-o-Y) %
Total Retail Credit	53,161	64,853	71,966	35.37
<i>of which</i>				
Housing	31,004	38,346	40,001	29.02
Education	2,333	2,676	2,705	15.95
Vehicle	2,893	4,063	4,269	47.60
Others	16,931	19,768	24,991	47.61

AGRICULTURE CREDIT				
Particulars	Jun`24	Mar`25	Jun`25	Growth (Y-o-Y) %
Total Agriculture Credit	31,883	35,547	32,799	2.87
<i>of which</i>				
Farm Credit (Crop, Investment & Allied)	17,087	17,200	14,420	(15.61)
Agri Infrastructure	746	794	826	10.77
Agri Ancillary Activities	14,051	17,553	17,553	24.93

MSME CREDIT				
Particulars	Jun`24	Mar`25	Jun`25	Growth (Y-o-Y) %
Total MSME Credit	42,561	48,369	44,967	5.65
<i>of which</i>				
Micro	24,882	24,328	25,276	1.58
Small	12,733	15,549	13,434	5.51
Medium	4,947	8,492	6,256	26.48

Funded exposure to selected sectors & industries with total exposure (more than 1%) – June`25



External Rating-wise Advances – Above 25 Cr

(₹ in Crore)

Particulars	Jun`24			Mar`25			Jun`25		
	No. of Borrowers	O/s Amount	% of O/s Amount	No. of Borrowers	O/s Amount	% of O/s Amount	No. of Borrowers	O/s Amount	% of O/s Amount
Total Eligible Advances for External Rating	489	95,616	100	540	1,05,401	100	552	1,06,297	100
AAA	10	5,481	6	11	5,118	5	11	4,927	5
AA	80	29,456	31	90	34,302	33	95	34,511	32
A	118	22,399	23	144	28,056	27	152	28,657	27
BBB	116	13,297	14	149	16,186	15	160	18,680	18
BB & Below	46	3,625	4	46	4,344	4	36	1,729	2
Total Rated	370	74,258	78	440	88,006	84	454	88,504	84
Govt. Guaranteed Advances(Unrated)	21	15,405	16	21	12,726	12	19	13,090	12
Total Rated plus Govt Guarantee	391	89,663	94	461	1,00,732	96	473	1,01,594	96
Other Unrated	98	5,953	6	79	4,669	4	79	4,703	4

Asset Quality

(₹ in Crore)

Particulars	Jun`24		Sept`24		Dec`24		Mar`25		Jun`25	
	Amount	% of Gross Adv.	Amount	% of Gross Adv.	Amount	% of Gross Adv.	Amount	% of Gross Adv.	Amount	% of Gross Adv.
Standard	2,05,158	98.15	2,13,495	98.16	2,24,518	98.20	2,35,652	98.26	2,36,892	98.26
Sub-Standard	1,278	0.61	1,376	0.63	1,504	0.66	1,617	0.67	1,673	0.69
Doubtful	2,452	1.17	2,459	1.13	2,444	1.07	2,395	1.00	2,322	0.96
Loss	142	0.07	175	0.08	176	0.08	172	0.07	211	0.09
Total Advances	2,09,031	100	2,17,504	100	2,28,642	100	2,39,837	100	2,41,097	100

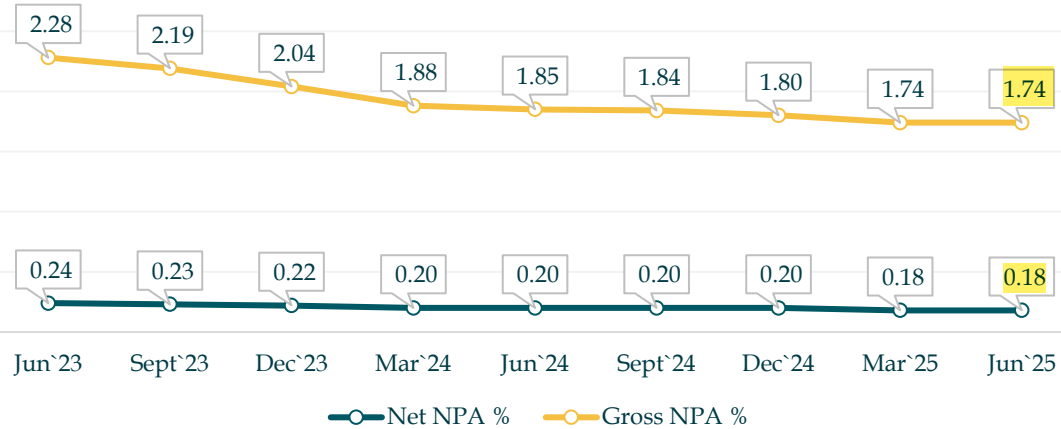
Special Mention Account (SMA) *

Particulars	Jun`24		Sept`24		Dec`24		Mar`25		Jun`25	
	Amount	% of Gross Adv.	Amount	% of Gross Adv.	Amount	% of Gross Adv.	Amount	% of Gross Adv.	Amount	% of Gross Adv.
SMA 1	153	0.07	185	0.09	271	0.12	214	0.10	114	0.05
SMA2	109	0.05	239	0.11	236	0.10	40	0.02	171	0.07
Total	261	0.12	424	0.19	506	0.22	254	0.12	285	0.12

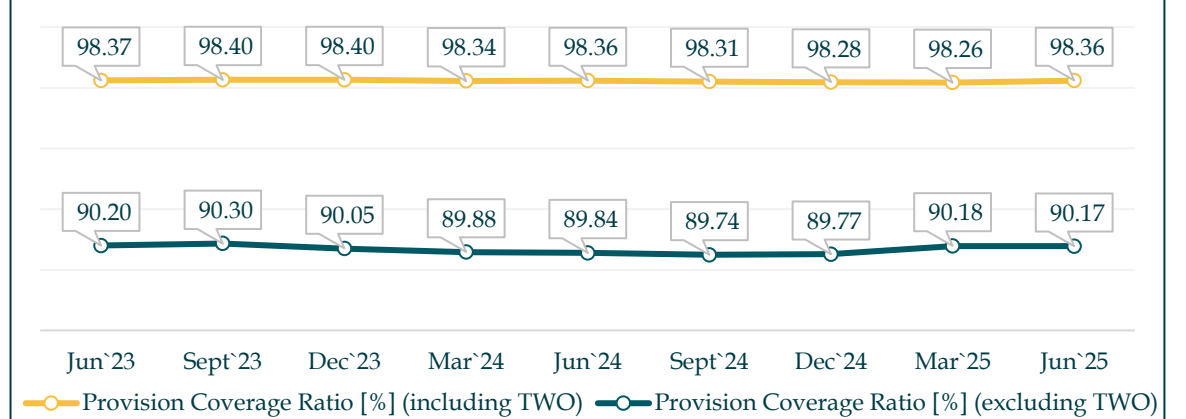
* Rs. 5 crore and above

Restructuring of Standard Advances	Jun`24	Sept`24	Dec`24	Mar`25	Jun`25
Retail- As on Date	1,379	1,287	1,213	1,159	1,086
Agriculture- As on date	132	119	108	128	122
MSME- As on date	131	120	212	196	194
Corporate- As on Date	456	439	457	896	880
Total	2,098	1,964	1,990	2,379	2,282

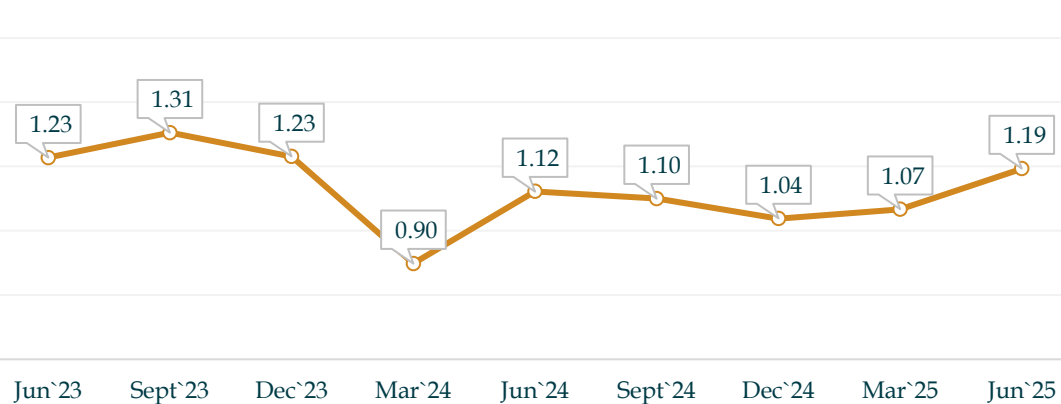
Gross & Net NPA (%)



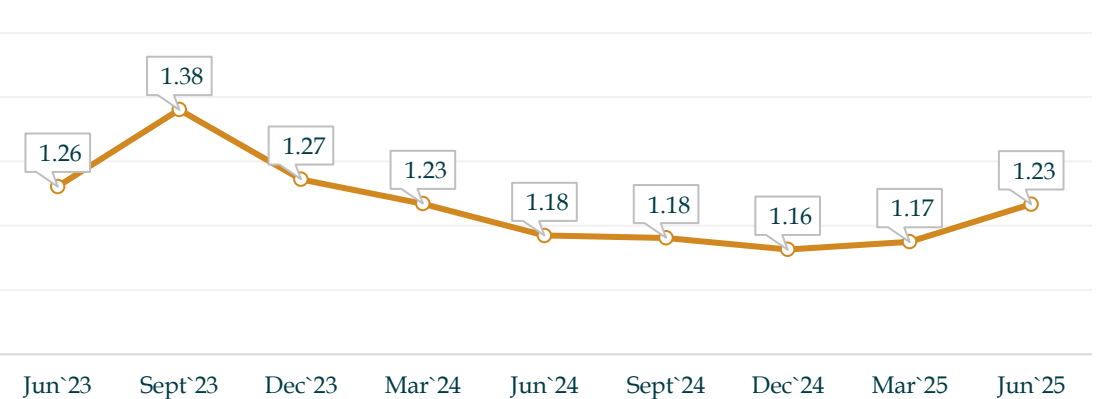
Provisions Coverage Ratio (%)



Credit Cost % (Quarterly)



Slippage Ratio % (Quarterly)



Movement of NPA

(₹ in Crore)

Particulars	Last 5 Quarters				
	Jun`24	Sept`24	Dec`24	Mar`25	Jun`25
Opening Level of Gross NPAs	3,833	3,873	4,010	4,124	4,185
Total Reductions	556	472	510	603	708
<i>of which : Recovery + Upgradation</i>	213	222	226	366	242
Gross Addition	596	609	624	663	730
<i>of which : Variable</i>	4	3	3	4	3
<i>: Fresh Slippages (Net)</i>	592	606	621	660	727
Net Increase/Decrease	40	137	114	60	21
Closing Level of Gross NPAs	3,873	4,010	4,124	4,185	4,206

Sector-wise Credit Deployment & NPA

(₹ in Crore)

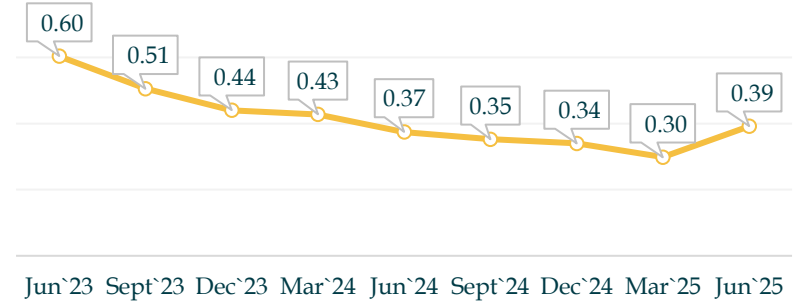
Particulars	Jun`24			Mar`25			Jun`25		
	Advances	Sector NPA	Sector NPA %	Advances	Sector NPA	Sector NPA %	Advances	Sector NPA	Sector NPA %
Retail Sector	53,161	199	0.37	64,853	194	0.30	71,966	282	0.39
Agriculture Sector	31,883	2,512	7.88	35,547	2,950	8.30	32,799	3,166	9.65
MSME Sector	42,561	1,030	2.42	48,369	929	1.92	44,967	714	1.59
Total of RAM	1,27,605	3,741	2.93	1,48,768	4,073	2.74	1,49,732	4,163	2.78
Corporate & Others	81,426	132	0.16	91,068	112	0.12	91,365	43	0.05
Total Advances	2,09,031	3,873	1.85	2,39,837	4,185	1.74	2,41,097	4,206	1.74

Retail Sector - NPA

(₹ in Crore)

Particulars	Jun`24			Mar`25			Jun`25		
	Advances	Sector NPA	Sector NPA %	Advances	Sector NPA	Sector NPA %	Advances	Sector NPA	Sector NPA %
Total Retail Credit	53,161	199	0.37	64,853	194	0.30	71,966	282	0.39
of which									
Housing	31,004	88	0.28	38,346	76	0.20	40,001	66	0.16
Education	2,333	7	0.31	2,676	3	0.10	2,705	2	0.08
Vehicle	2,893	9	0.31	4,063	4	0.09	4,269	7	0.16
Others	16,931	95	0.56	19,768	112	0.56	24,991	207	0.83

Retail Sector NPA %

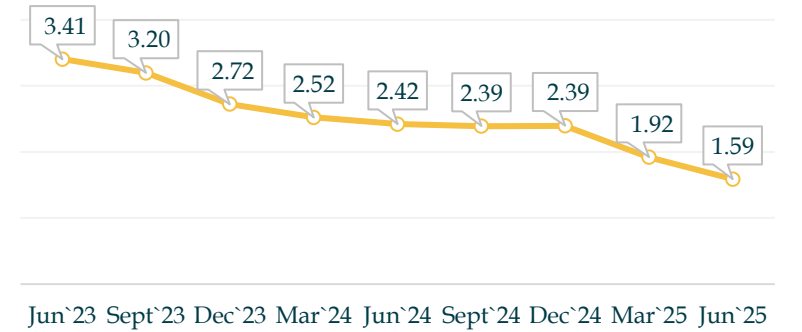


MSME Sector - NPA

(₹ in Crore)

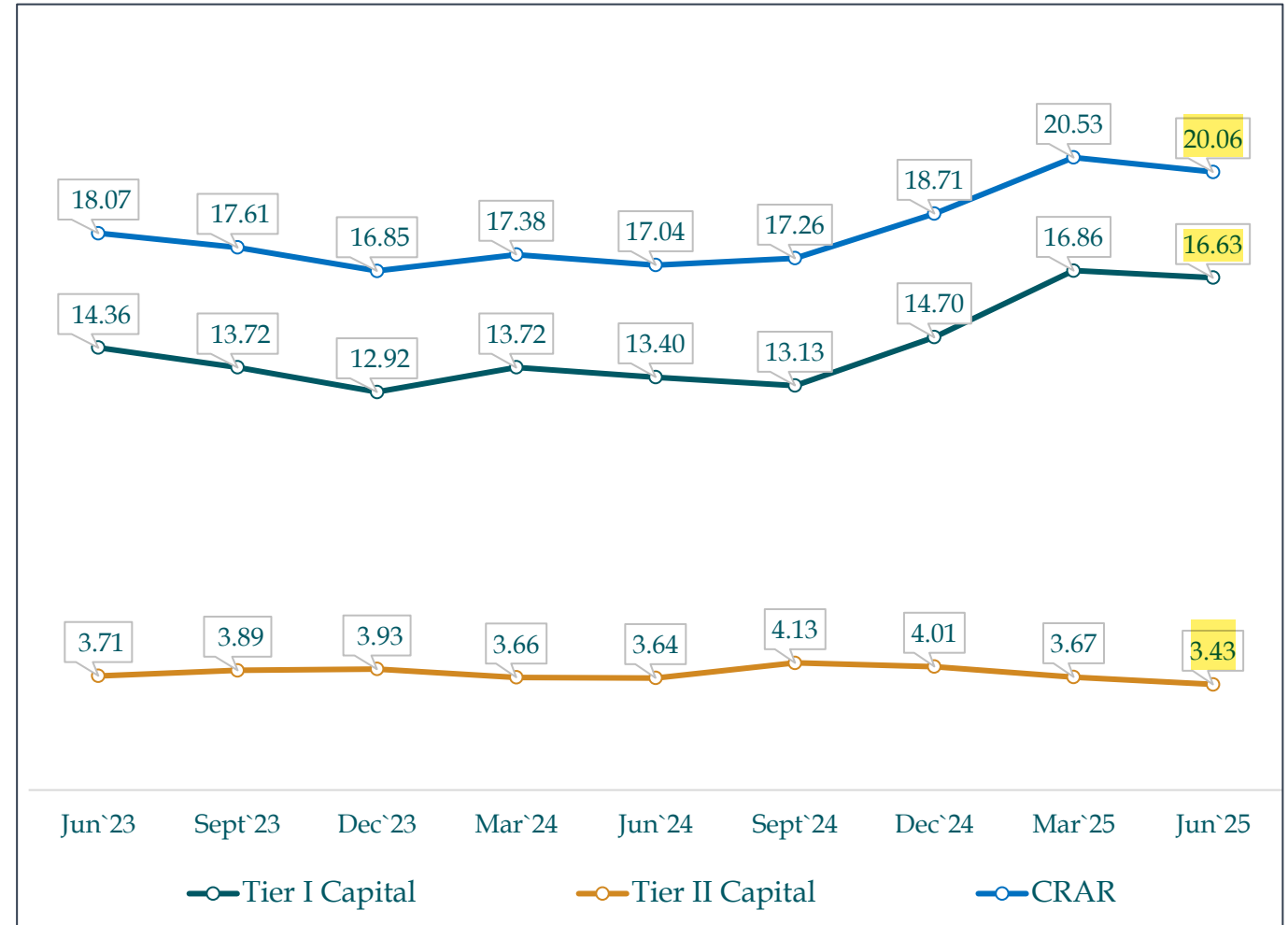
Particulars	Jun`24			Mar`25			Jun`25		
	Advances	Sector NPA	Sector NPA %	Advances	Sector NPA	Sector NPA %	Advances	Sector NPA	Sector NPA %
Total MSME Credit	42,561	1,030	2.42	48,369	929	1.92	44,967	714	1.59
of which									
Micro	24,882	814	3.27	24,328	702	2.89	25,276	653	2.58
Small	12,733	165	1.30	15,549	167	1.08	13,434	50	0.38
Medium	4,947	51	1.04	8,492	59	0.70	6,256	11	0.17

MSME Sector NPA %



Capital Adequacy (%)

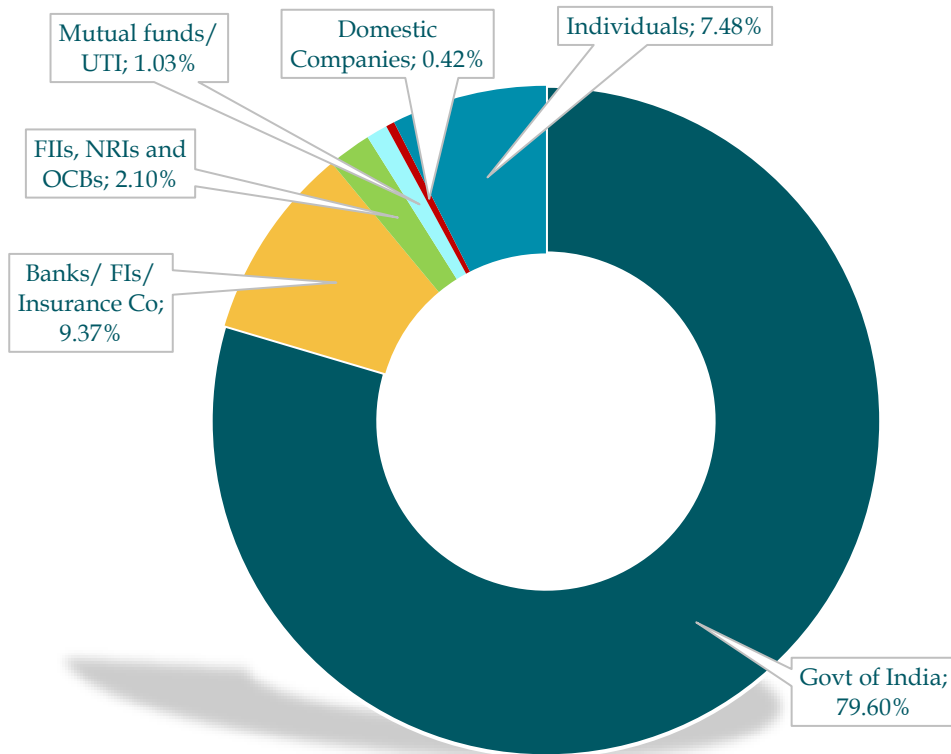
Particulars	Jun`24	Mar`25	Jun`25
RWA for Credit Risk	1,30,874	1,48,712	1,47,692
RWA for Market Risk	426	848	1,755
RWA for Operational Risk	17,968	17,968	21,531
Total RWA	1,49,268	1,67,528	1,70,978
CET I %	12.20	15.83	15.62
AT I %	1.20	1.03	1.01
TIER I %	13.40	16.86	16.63



Equity Holding(%) & Ratios

(Quarterly)

Shareholding Pattern


As on 30th June 2025

Particulars	Jun`24	Sept`24	Dec`24	Mar`25	Jun`25
No. of Shares (in crore)	708.14	708.14	769.16	769.16	769.16
Market Capitalization	45,894	42,694	40,142	35,643	43,926
Net Worth (in crore)	18,731	20,407	25,310	25,881	27,699
Return on Equity (%)	27.62	26.01	22.36	23.08	23.00
Return on Assets (%)	1.72	1.74	1.78	1.78	1.80
Earning Per Share (Rs.) (Not Annualized)	1.83	1.87	1.83	1.94	2.07
Book Value Per Share (Rs.) (excl. Rev. Res.)	26.45	28.82	32.91	33.65	36.01

Particulars	Agency	Rating
Long Term Rating (Tier II Bonds)	ICRA / CARE / INFOMERICS / ACUTE / BRICKWORK	AA+ (Stable)
Short Term Rating	CRISIL	A1+
International Rating	FITCH	BBB- (Stable)

New Initiatives in Digital Banking



Internet Banking

- NCMC wallet Top-up
- 8 bin digit card
- Restriction on LAD and OD account opening through digital channels
- Mandatory Nomination during e-FD opening
- Credit card closure through IB



Digital Sanctions

Credit Proposal Trail Maintenance System (CPTMS)

- Platform to track, manage, and maintain the history of credit proposals submitted by clients, customers, or other stakeholders.

Corporate Salary Account Opening

- End-to-end digital salary account opening, fully integrated with the employer's HRM system for a seamless onboarding experience.

End-to-End Credit Monitoring and Recovery Module (Phase I)

- The platform will include features such as Mobile App for Field Agents and Bank Staff, Collection through various digital channels, E-OTS Module and Advocate Management System

Online Share Trading System

- This solution integrates the account opening process, allowing clients to open Trading accounts seamlessly through Internet banking

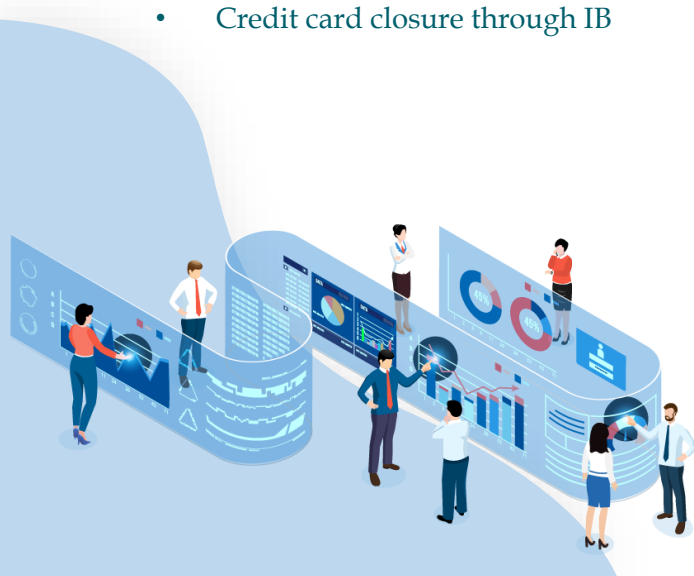
Lifestyle Banking

- This application allows customers to manage their finances and access additional services related to lifestyle activities such as travel, shopping, and dining.



Mobile Banking

- Mandatory Nomination during e-FD opening
- Cooling Period on Post New Registration for 'Apply for LAD' Functionality
- Additional Factor authentication in 'Apply for LAD' Functionality
- Step up Authentication for transactions declining due to EFRMS
- 8 bin digit card



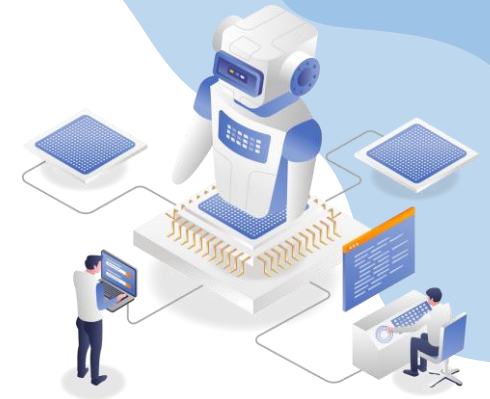


New Initiatives in Information Technology



To enhance Core Technology Infra

- Migrated **2,611 branches** (including **50 zonal offices**) to **Software Defined WAN**, improving network reliability, performance, and cost-efficiency.
- To enhance the bank's network connectivity commissioning of **45 new branch network links** has been completed.
- Cyber Complaint processing flow from I4C (Indian Cyber Crime Coordination Cell) improved from ~50 min/complaint to 15 sec/complaint post adoption of API based model developed by Bank's in-house team.



To enhance Digital Process & Automation

- **RPA bots deployed for:**
 - CBS user access reconciliation & hardening report generation.
 - CBS Unix/Linux patch status reporting.
 - RPA bot data observations integration in LLMS (Sanction Authority Code changes).
- **Static and Dynamic Application Security Testing tools (SAST & DAST)** live from DC and DR sites which enable in-house capability to assess the vulnerabilities of source codes.

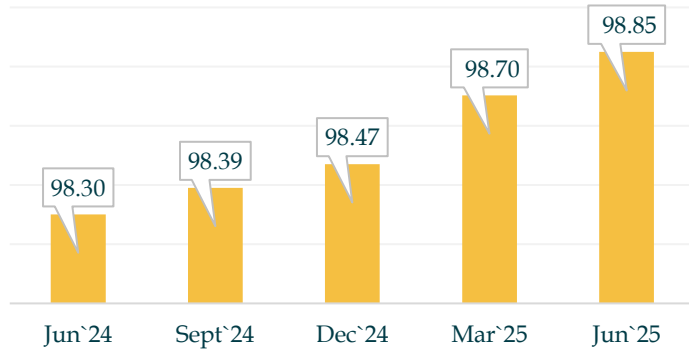


To enhance the Delivery Channels

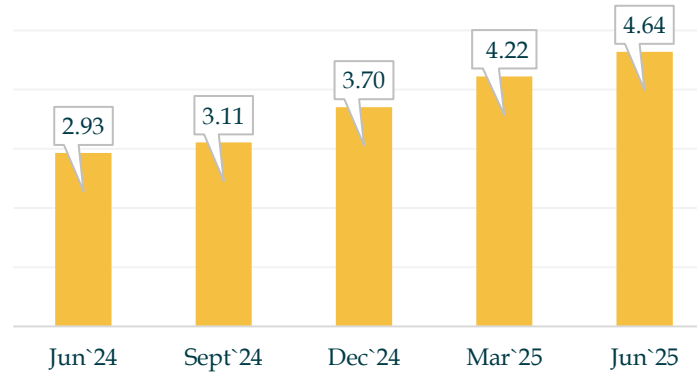
- 20 products are live in **Digital insurance Solution** with 4000+ leads and 600+ payments processed.
- **TCS DigiGov platform:** Dashboards for routing and monitoring government schemes live in production.
- **ATM E-Surveillance request portal** and **SMS Mail Common API** made live to improve customer communications and service quality.

Digital Footprints

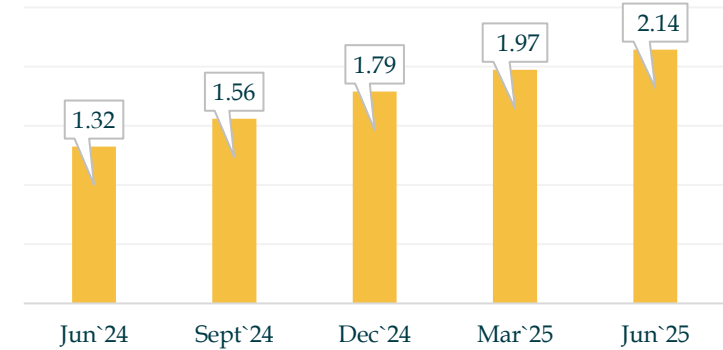
Digital transaction (%)



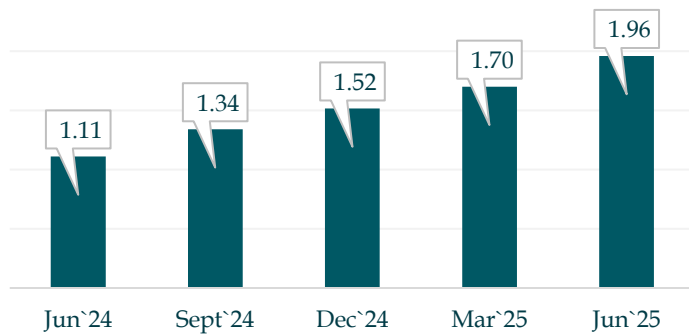
UPI/BHIM Users (Mio)



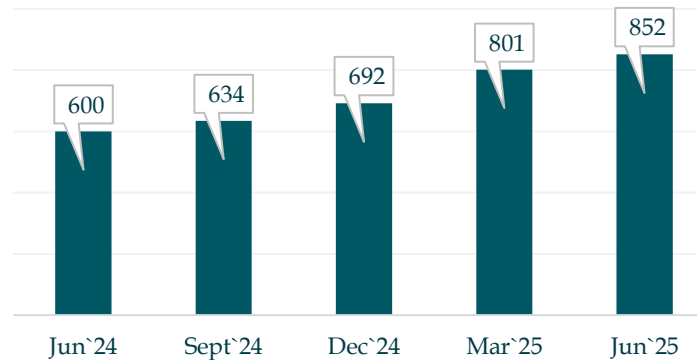
Mobile Banking Users (Mio)



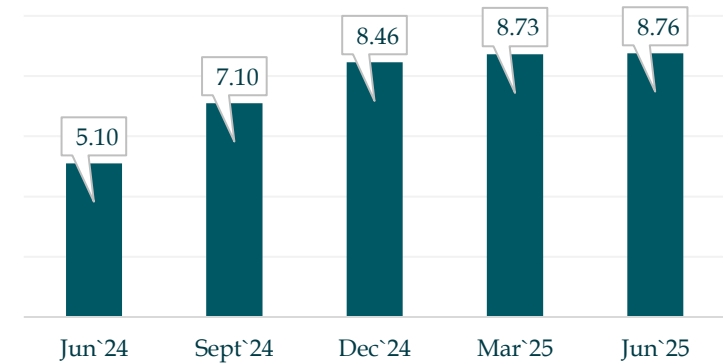
Whatsapp Users (Mio.)



UPI/BHIM Transactions (Mio)

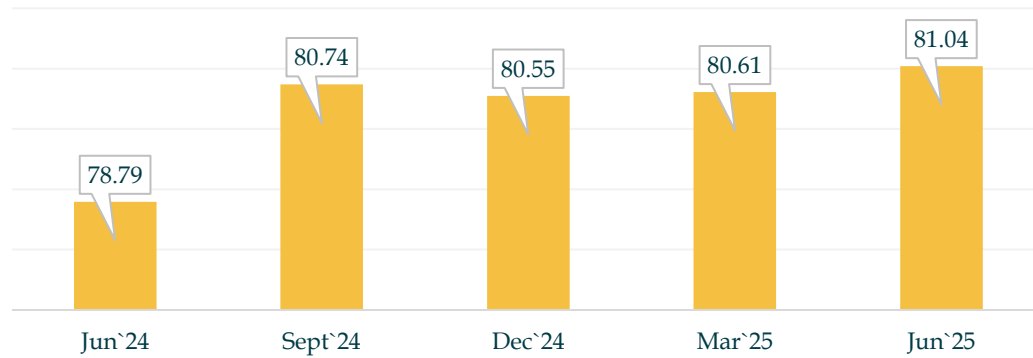


Mobile Banking Transactions (Mio)

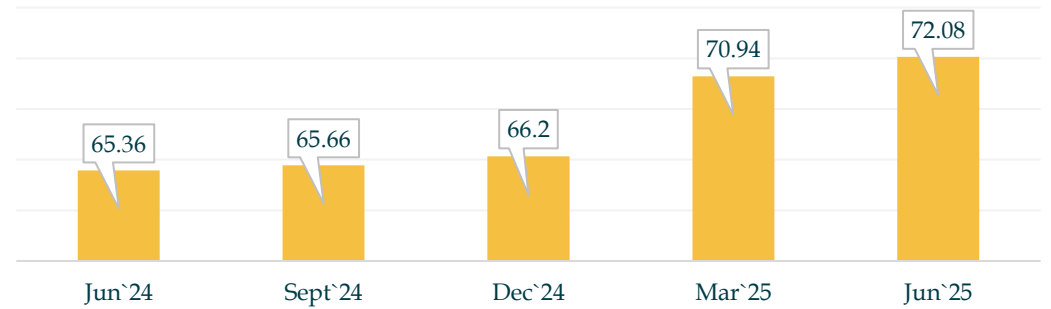


Financial Inclusion (in Lakhs)

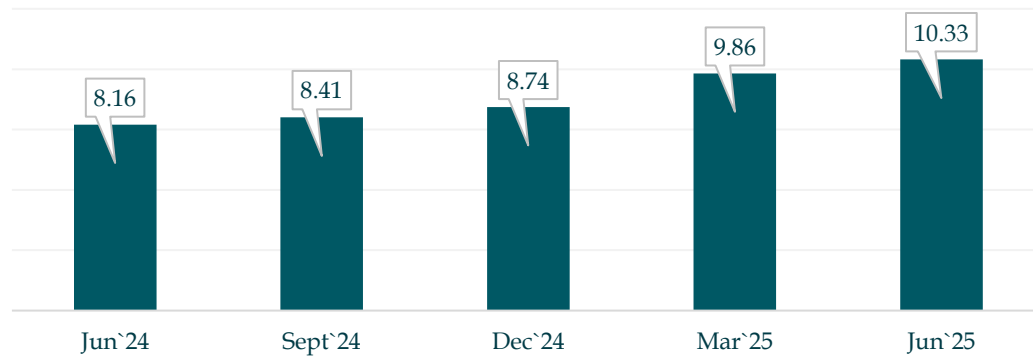
No. of PMJDY Accounts



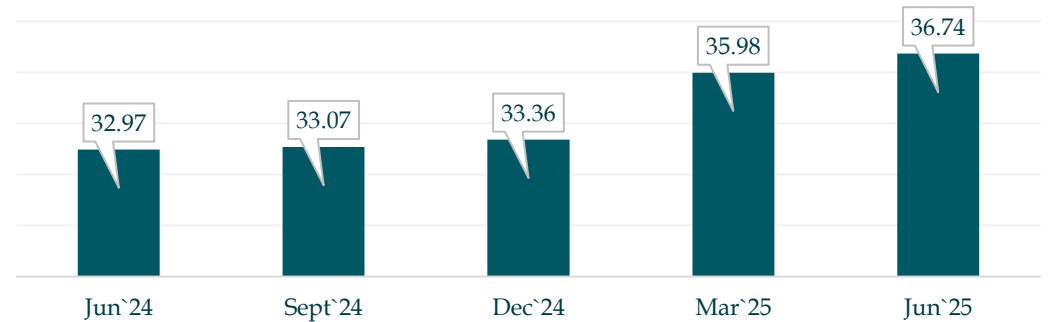
No. of policies issued under Pradhan Mantri
Suraksha Bima Yojana

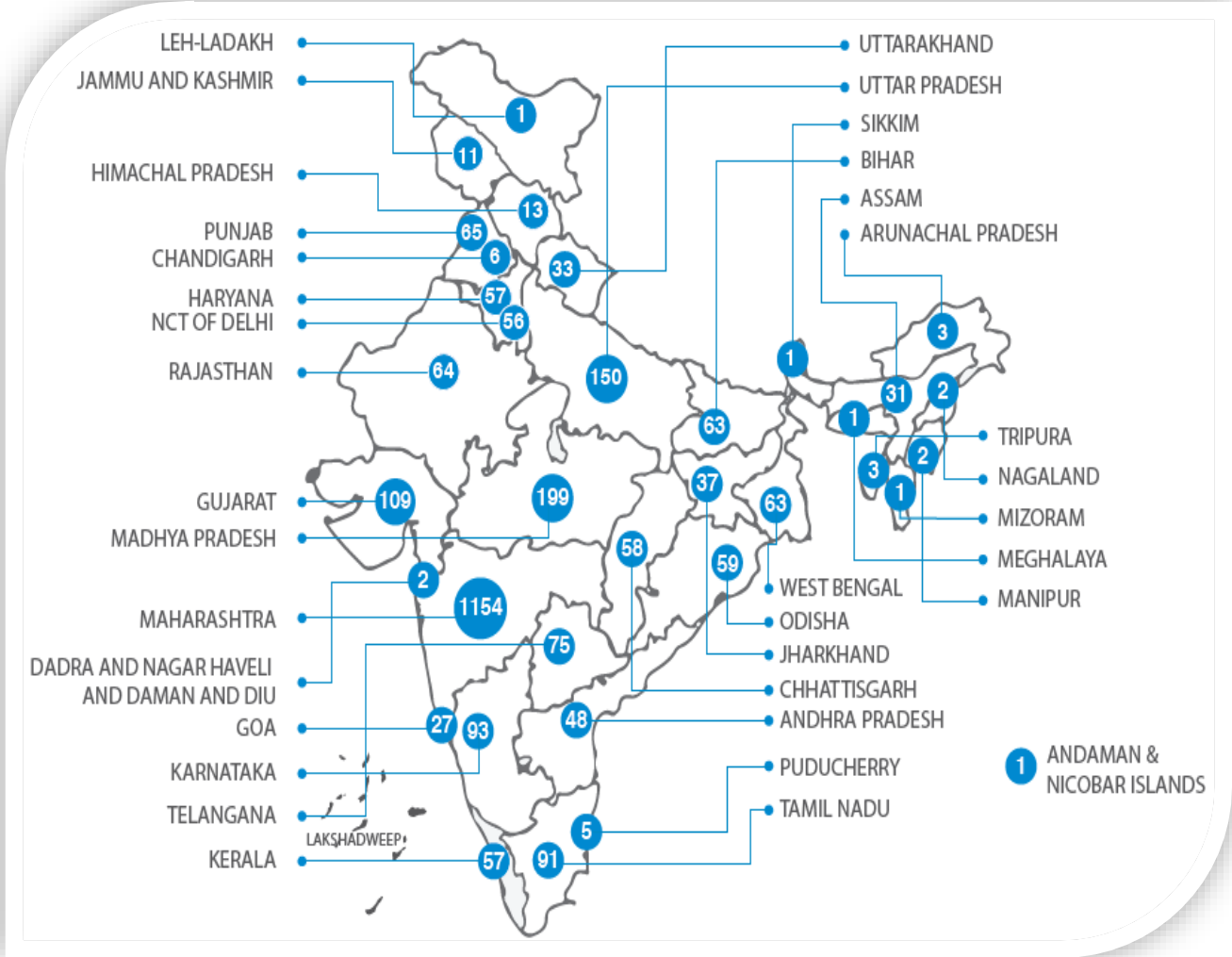


No. of Enrollments under Atal Pension Yojana



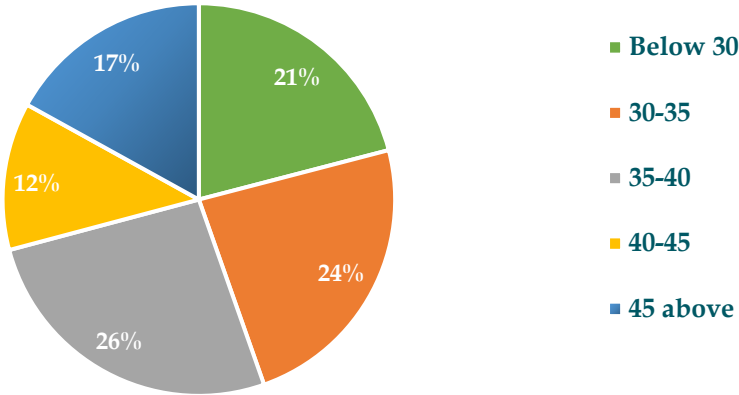
No. of policies issued under Pradhan Mantri
Jeevan Jyoti Bima Yojana





Category	No. of Branches				
	Jun`24	Sept`24	Dec`24	Mar`25	Jun`25
Metro	614	619	632	645	648
Urban	549	553	564	578	591
Semi Urban	725	727	746	770	787
Rural	611	609	609	613	615
Total Branches	2,499	2,508	2,551	2,606	2,641

Employee Age Profile % (in Years)



Total No. of employees are 15459, out of which 70% of employees are below the age of 40 years.

Maha Green Pehal

- Collection of Climate Risk related data across Bank through **Maha Green Pehal portal** under “MAHADARPAN”
- Discontinuation of plastic folders & single use plastic and No further purchase of Diesel Vehicle.
- Implementation of E-meeting portal for saving paper usage.
- Dedicated Green Cell unit for Climate Risk Management initiatives.

Green Finance

- Maha Super Green Housing Loan Scheme - Green Building : **Rs. 65.22 Cr** as on 30.06.25.
- Maha Super Green Car Loan Scheme - E Vehicle : **Rs. 91.01 Cr** as on 30.06.25
- Roof Top Solar Scheme – PM Surya Ghar: **Rs. 90.33 Cr** as on **30.06.2025**
- Renewable energy – Rs. 3,881.24 Cr as on 30.06.2025

E-Waste

- Total E-waste collected as on 30.06.25 ~204 Ton
- Total E-waster recycled as on 30.06.25 ~184 Ton
- Total reduction of Carbon Emissions as on 30.06.25 ~ 270 Ton

Tree Plantation

- Total **12,522 trees** have been planted nationwide as contribution towards making the environment better.

Adoption of Green Energy

- Installed **Solar panel** at Head office & total 24 premises
- 11,72,182** units of electricity generated as on 30.06.2025 through solar installations.
- The amount saved on electricity through solar installations as on 30.06.2025 - **Rs. 1.38 Crore**

Credit Assistance

- Rs. 32,799 Cr – Total Loan to agricultural sector as on 30.06.2025
- Rs. 95,166 Cr – Total Loan to priority sector as on 30.06.2025
- Rs. 20,197 Cr – total loan to Women beneficiaries under different schemes as on 30.06.2025

Corporate Social Responsibility

- Total amount of Rs. 0.23 Cr. has been contributed by Bank under various Social initiatives such as Education, Healthcare, Community Development, Skill Development and environmental / biodiversity conservation, etc. during Q1 FY25-26.

Human Resources

- Total Workforce of the Bank is **15,459** as on 30.06.25
- Total no. of women employee is **4486** as on 30.06.25 which is approximately 29 % of total workforce.
- Total **2,62,746** man-hours of training provided to the employees of the Bank during **June 2025 quarter** by Bank’s training institutes.

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IBA Technology Award under seven different categories for the consecutive year.



India's Leading Mid-Sized Public Sector Bank at the Dun & Bradstreet BFSI & FinTech Summit 2025



Best Mid-sized Bank Award in the Best Bank Awards by Business Today at the hands of Shri Rahul Narvekar, Hon'ble Speaker, Maharashtra Legislative Assembly



Finnoviti Innovation Award for Robotics Process Automation under BFSI category at Finnoviti Technology Award 2024



'Second Prize' under Region 'B' for outstanding implementation of Rajbhasha during FY 24-25, by the DFS, Ministry of Finance, GoI



IBEX Award for excellence in ESG & Sustainability initiatives and Operational Efficiencies using emerging technologies



Notes





Notes



Bank of Maharashtra

THANK YOU

