



AX1/ISD/STEX/76/2025-26

Date: 06th Aug, 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,

Subject: Schedule of Non-Deal Road Shows/ Analysts/ Institutional Investors Meet

The Exchange is hereby informed that the Bank will be participating in non-deal road shows and meeting with prospective investors/ analysts through group / one-on-one meeting from 11th August 2025 to 12th August 2025.

Notes:

1. The dates of the Analyst/ Institutional Investor Meet are subject to change. Changes may happen due to exigencies on the part of investors/ Bank.
2. Bank will be referring to publicly available documents for discussion during interaction in the meet/call.
3. No unpublished price sensitive information is proposed to be shared during the meeting(s). A copy of the investor presentation is enclosed. The same will be available on the website of the Bank at www.bankofmaharashtra.in

The above is submitted in compliance of disclosure of material event / information under Regulation 30 and other applicable provisions of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations 2015, as amended read with corresponding circulars and notifications issued thereunder.

Yours faithfully,
For Bank of Maharashtra

(Vishal Sethia)
Company Secretary

Encl: As above.

Confidential



Bank of Maharashtra

INVESTOR PRESENTATION

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Abbreviations



Abbreviation	Meaning
AFS	Available for Sale
CASA	Current Account & Savings Account
CRAR	Capital to Risk Weighted Asset Ratio
GNPA	Gross Non-Performing Asset
HFT	Held for Trading
LAD	Loan against Deposit
LAP	Loan against Property
NII	Net Interest Income
NNPA	Net Non-Performing Asset
PCR	Provision Coverage Ratio
PPOP	Pre Provision Operating Profit
RAM	Retail, Agri & MSME
ROA	Return on Asset
ROE	Return on Equity
RWA	Risk Weighted Asset
SLR	Statutory Liquidity Ratio
TWO	Technically Written Off

Bank of Maharashtra – An Overview

Brief Snapshot

- ❖ Founded in 1935, Bank of Maharashtra has a legacy of more than 90 years
- ❖ Bank of Maharashtra has a customer base of approximately 3.0 Crore as of Jun`25
- ❖ Offers diversified products & services to Retail, Wholesale, Small and Medium enterprises, and agriculture customers
- ❖ Extensive PAN India presence with 2641 full-service domestic branch outlets, of which 43.70 % are in Maharashtra. As of Jun,`25, the Bank also operates 156 fixed customer service points, 2,464 ATMs & is supported by 6,750 Business Correspondents.
- ❖ Bank of Maharashtra has 15,459 employees across verticals as of Jun`25

Credit Rating

Long Term Ratings
(Tier II Bonds/ Infra Bonds)

Rating Agency:
ICRA/ CARE/ ACUITE
INFOMERICS / BRICKWORK

Rating: AA+ (Stable)

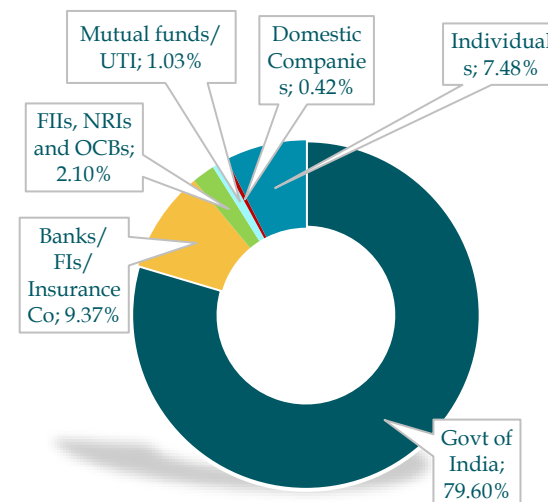
Short Term Rating

Rating Agency: CRISIL
Rating: A1+

International Rating

Rating Agency: FITCH
Rating: BBB- Stable
(Sovereign Rating)
Solo Viability rating: BB- **

Shareholding Pattern (As of Jun`25)



Bank of Maharashtra statistics (As of Jun`25)

Gross Advances:
₹ 2,41,097 Cr

Deposits:
₹ 3,05,046 Cr

NII¹:
₹ 3,292 Cr

Net Interest Margin¹:
3.95%

Operating Profit¹:
₹ 2,570 Cr

Net Profit¹:
₹ 1,593 Cr

CASA:
50.07 %

GNPA | NNPA:
1.74% | 0.18%

PCR incl. TWO:
98.36%
PCR excl. TWO:
90.17%

Book Value per share:
₹ 36.01*

ROA¹ | ROE¹:
1.80% | 23.00%

Tier 1 | CRAR:
16.63 % | 20.06 %

Robust Banking Franchise



01

Consistent Business Growth

Bank has shown consistent performance over last 3 years.
Growth in Gross Advances (15% CAGR)¹ and Deposits (15% CAGR)¹.

02

Stable and granular RAM portfolio

more than half of the asset base (62% of gross advances)² results in a diversified asset base with a focus on the retail and mid-corporate segment.

The bank's RAM loan portfolio grew by (17% Y-o-Y)³.

03

Highest CASA ratio (50.07%)² in the banking industry

Higher CASA resulting in one of the **lowest cost of deposits (4.66%)⁴** among PSBs and healthy NIMs (4.00%)⁴.

04

Stable asset quality

BoM's NNPA ratio is one of the lowest in the Banking Industry.

Provision Coverage ratio including TWO. Stands at 98.36%

05

Healthy adoption of digital channels

Emphasis on leveraging & improving digital technological capabilities.

06

Strong network across Pan India

2,797 banking outlets across all States and UTs (except Lakshadweep) **with 56% branches outside Maharashtra.** Since April 2022, bank has opened 646 branches.

07

Well capitalized with **CRAR² at 20.06%** for future growth

08

49% of the Total Advances is from outside Maharashtra

1. CAGR: Mar 23- Jun 25

2. As of 30th Jun, 2025

3. Y-o-Y Growth for Jun`24 over Jun`25

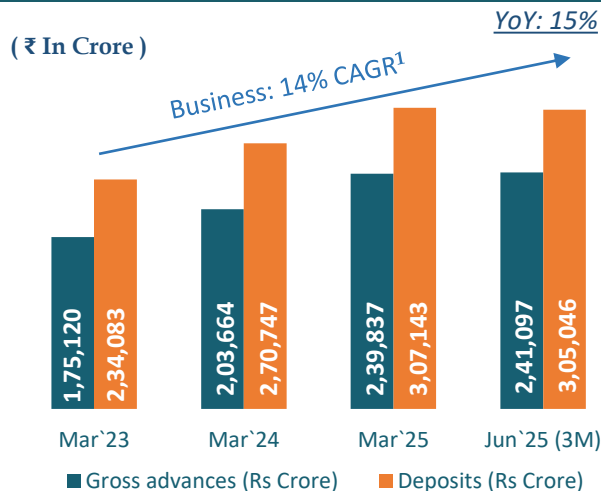
4. FY 24-25 Data

Key Financial Highlights

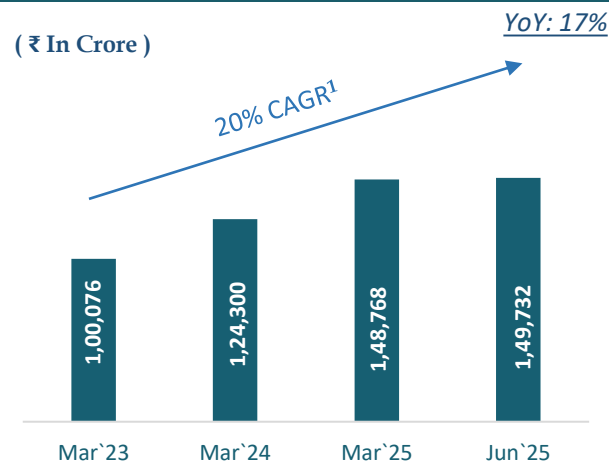
Business Performance



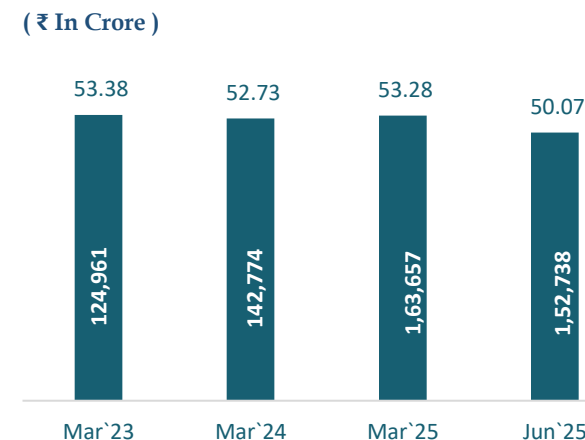
Business Expansion Pace Continues



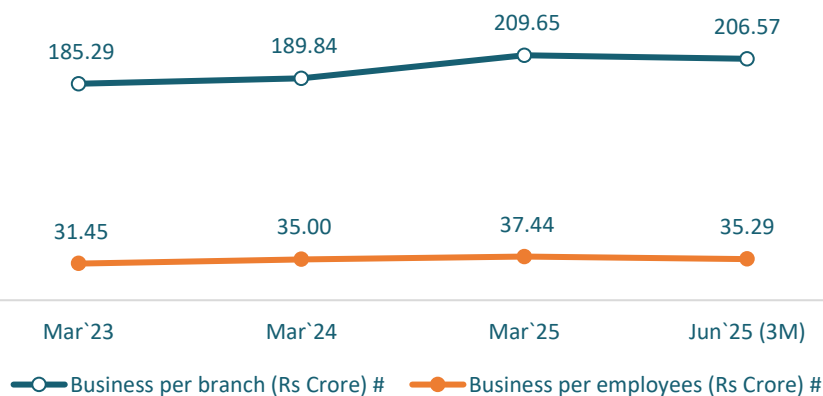
Focus on RAM Advances



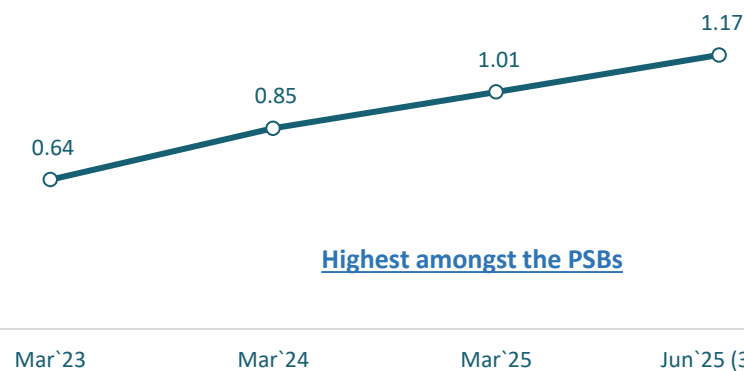
Highest CASA Share among Banks



Improvement in Productivity



Profitability (NPAT/ Total Business)



Highest amongst the PSBs

1. CAGR: Mar 23- Jun 25
2. Y-o-Y Growth for Jun'24 over Jun'25

Excluding Interbank Deposits

*Annualized

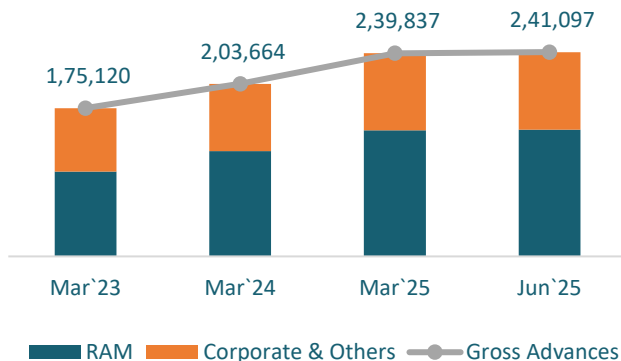
Diversified Credit Portfolio



Domestic Gross Advances – Growth driven by Corporate & MSME

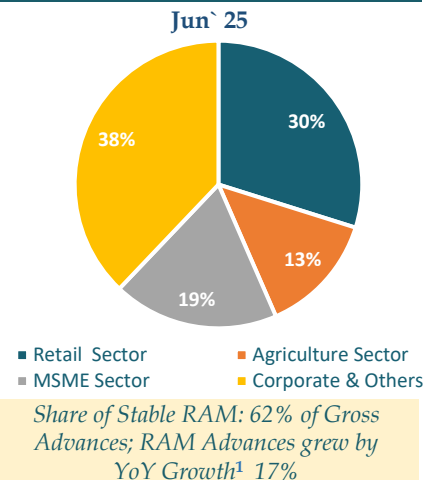
(₹ In Crore)

15% CAGR¹

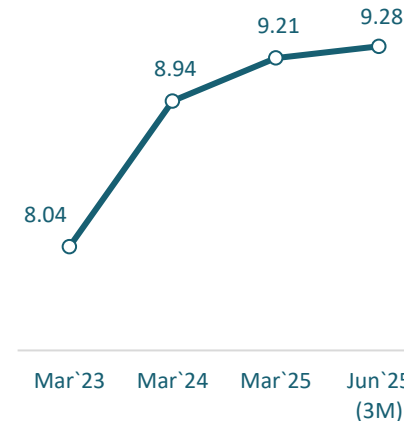


Particulars	YoY Growth ¹ %
Retail	35%
Agriculture	3%
MSME	6%
Corporate	12%
Gross Advances	15%

Advances Profile %



Yield on Advances %



Retail Credit Growth

(₹ In Crore)

Particulars	Jun'24	Jun'25	Y-o-Y Growth %	Other Retail Loan (Break-up)	Jun'25 %
Housing	31,004	40,001	29	Gold	39
Education	2,333	2,705	16	LAP, Top-Up & Others	23
Vehicle	2,893	4,269	48	Staff Loans	14
Others	16,931	24,991	48	Personal	14
				LAD	6
Total Retail Loans	53,161	71,966	35	Aadhar	3

Housing advance contributes 56% of Retail advances

Agriculture Credit Growth

(₹ In Crore)

Particulars	Jun'24	Jun'25	Y-o-Y Growth %
Farm Credit	17,087	14,420	(16)
-Crop Loans	9,815	7,418	(24)
-Investment Credit	6,305	6,144	(3)
-Agri Allied	967	858	(11)
Agri Infrastructure	746	826	11
Agri Ancillary Activities	14,051	17,553	25
Total Agri Loans	31,883	32,799	3

Growth in agriculture advances driven by Agri. ancillary activities

MSME Credit Growth

(₹ In Crore)

Particulars	Jun'24	Jun'25	Y-o-Y Growth %
Micro	24,882	25,276	2
Small	12,733	13,434	6
Medium	4,947	6,256	26
Total MSME Loans	42,561	44,967	6

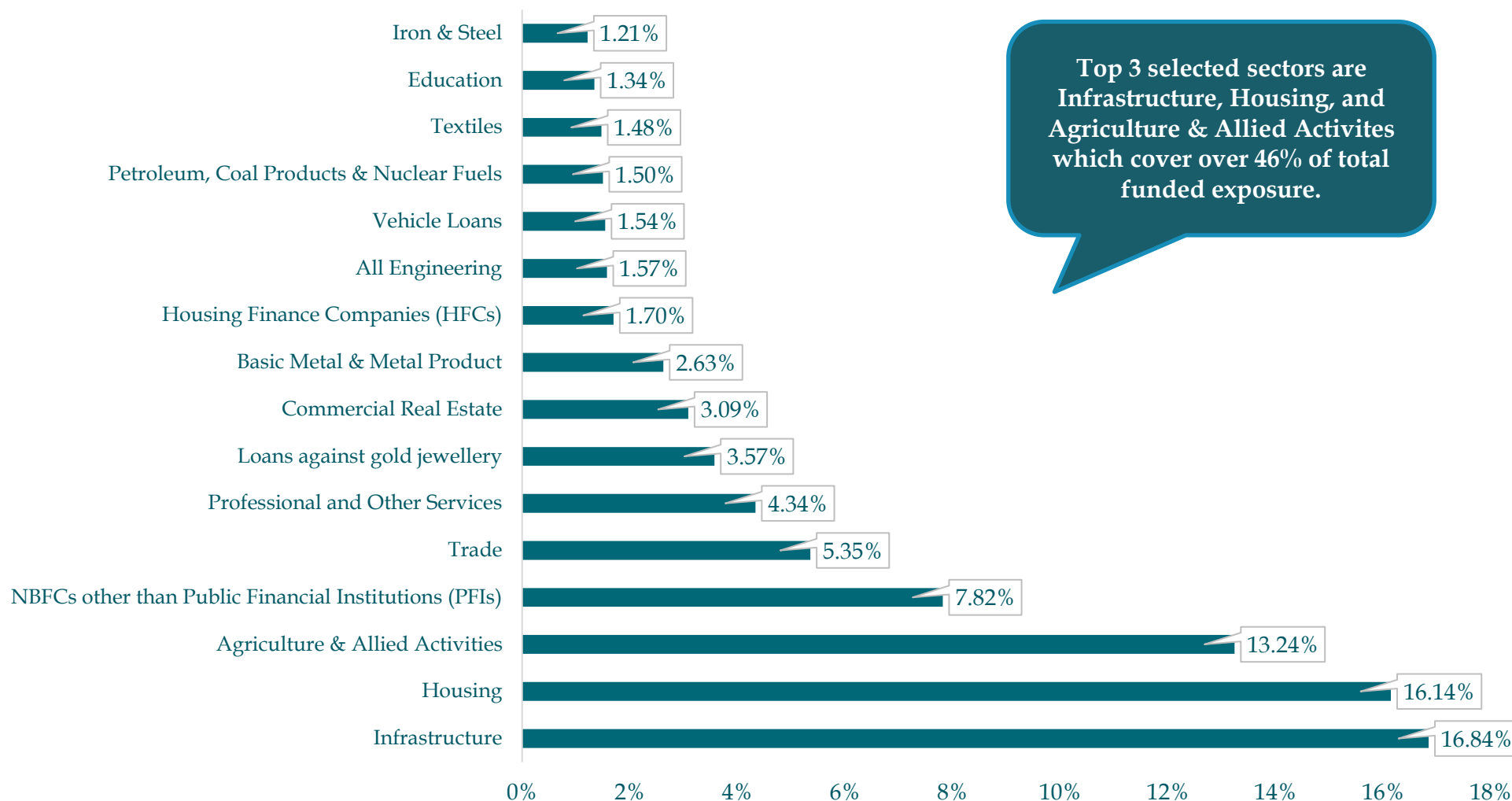
BoM's emphasis is on increasing Mid - Corporate advance book

1. CAGR: Mar 23- Jun 25
2. Y-o-Y Growth for Jun'24 over Jun'25

Asset Quality – Industrial Exposures Above 1.0%



Funded Exposure to select industries (More than 1.0%)- Jun`25



Stable Ratings Profile despite Challenging Environment



External Rating-wise Advances – Above ₹ 25Cr

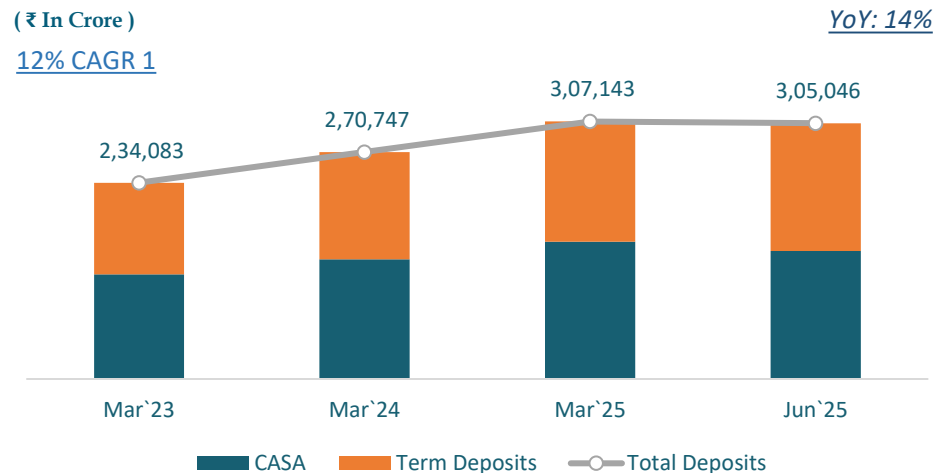
(₹ In Crore)

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

Diversified and Growing Liability Profile



Healthy Growth in Deposits

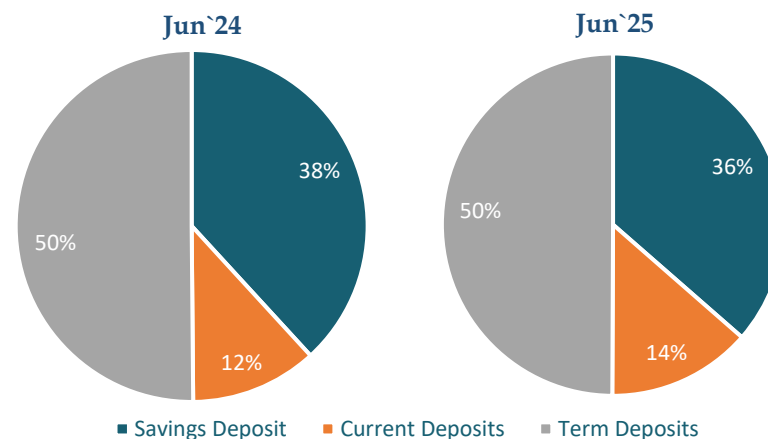


(₹ In Crore)

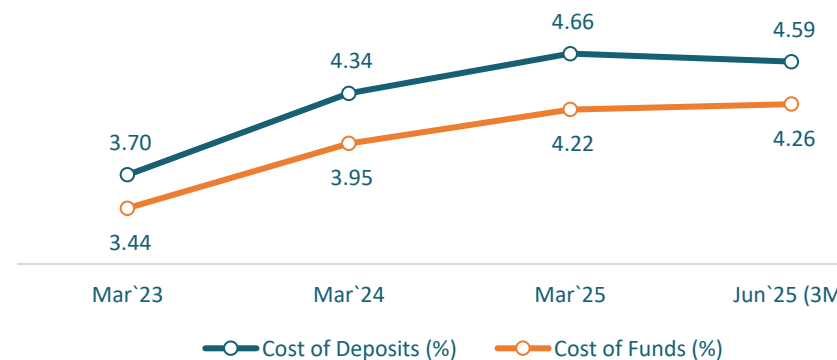
Particulars	Jun'24	Jun'25	Y-o-Y Growth %
CASA deposits	1,33,334	1,52,738	15
Current deposits	31,220	41,611	33
Savings deposits	1,02,114	1,11,127	9
Term Deposits	1,34,081	1,52,308	14
Total Deposits	2,67,416	3,05,046	14

- Continuous CASA improvement in the past 5 years
- Retail term deposits form a major portion of the bank's Term Deposits
- During FY 25, Bank raised Rs. 16,248 crore through Refinance & Infrastructure Bond to keep the overall cost under control

Deposit Composition



Cost of Deposits & Cost of Funds



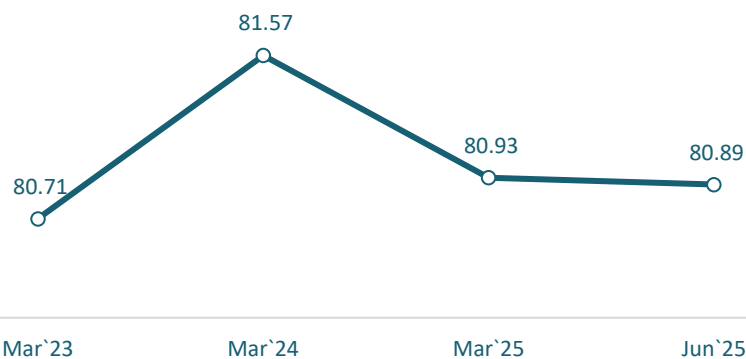
1. CAGR: Mar 23- Jun 25
2. Y-o-Y Growth for Jun'24 over Jun'25

A Balanced Approach to Treasury Operations

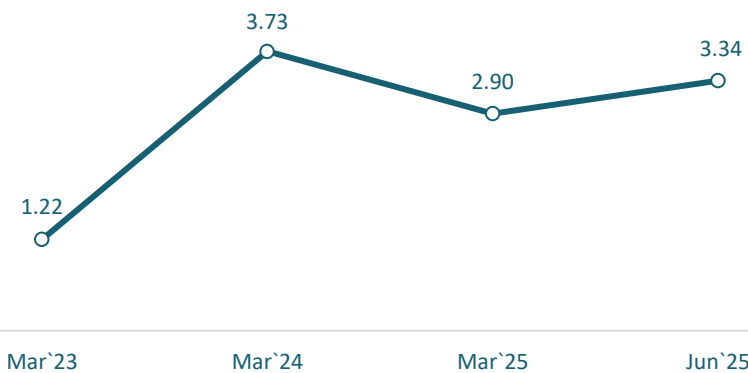


Particulars (₹ In Crore)	Mar`23	Mar`24	Mar`25	Jun`25
Interest on Investments	4,267	4,461	5,360	1,493
Yield on investments	6.11 %	6.47 %	6.90 %	6.89 %
Gross Investments	69,215	68,593	82,342	94,097
M-Duration (AFS+HFT/ Total Portfolio)	1.22 / 3.20	3.73 / 3.67	2.90 / 3.17	3.34 / 3.82

Majority of Investments in SLR Portfolio



Modified Duration (AFS+HFT)



Majority of investments are in SLR portfolio with optimum duration to take benefit of market movement as well as to limit MTM loss (in investment trading portfolios)

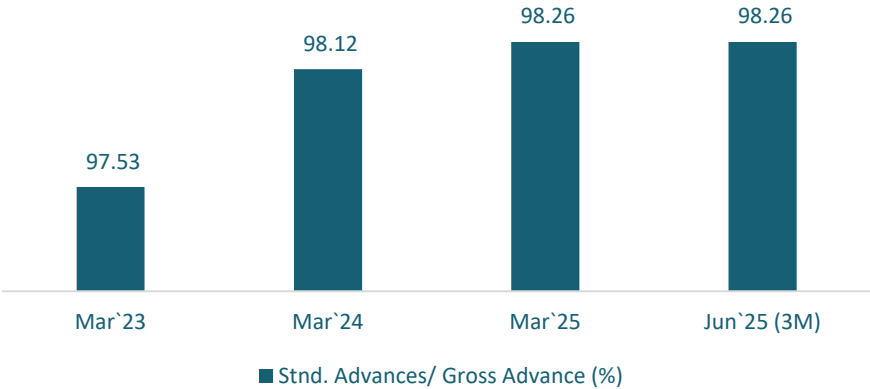


Asset Quality

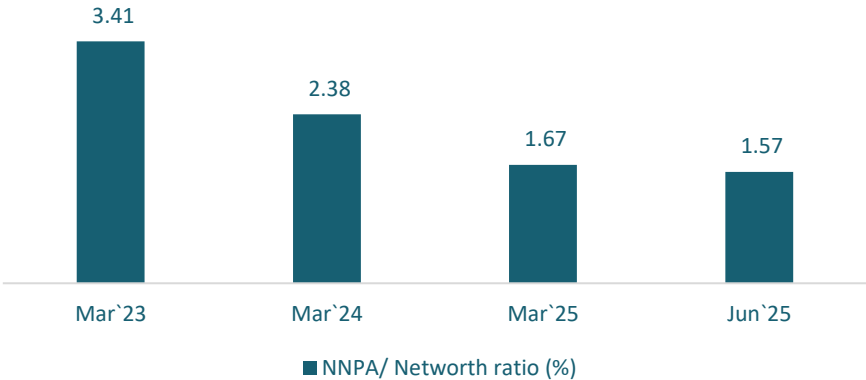


Asset Quality – One of the lowest impaired/stressed assets in the industry

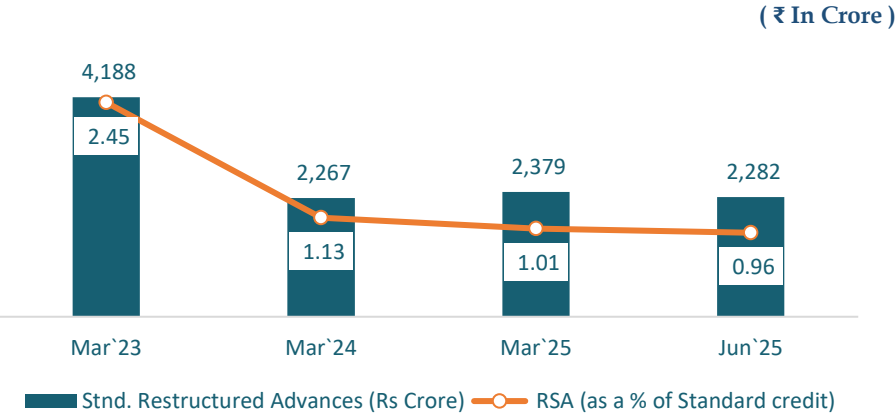
Rising Trend in Standard Advances



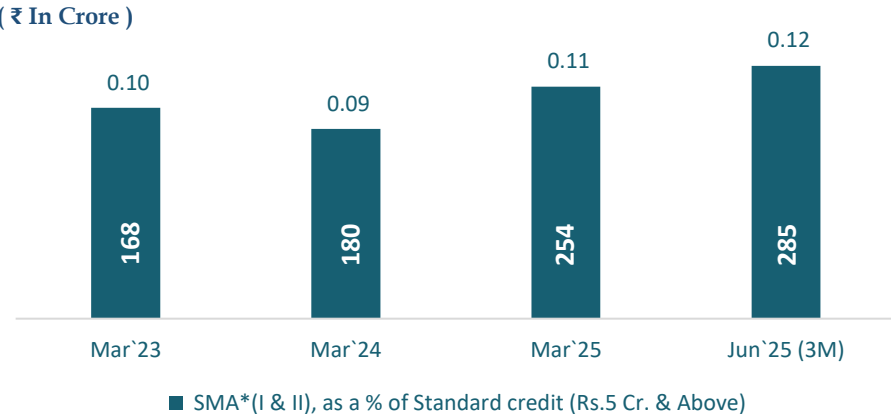
Unprovided NPAs Pose Insignificant Risk to Network



Standard Restructured Advances Proportion Falls



Special Mention Accounts (SMA) *

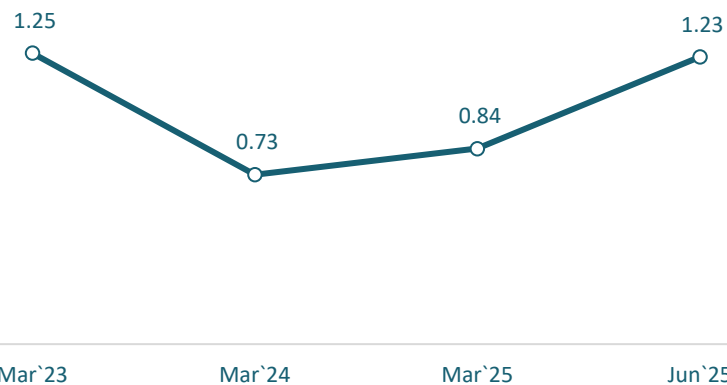


Unprovided NPAs and standard stressed advance proportions shrunk substantially

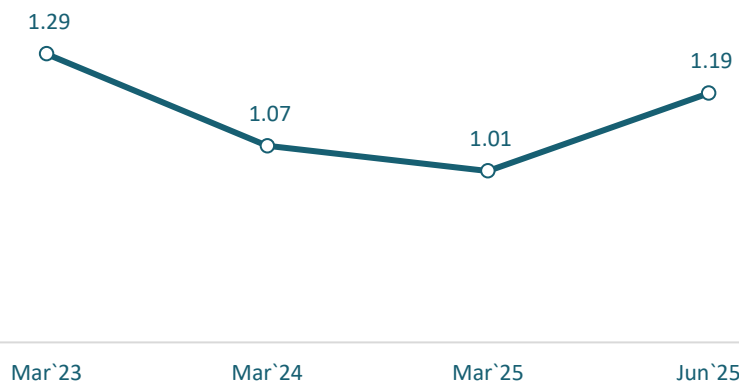
Asset Quality – Delinquency Rate and Credit Cost



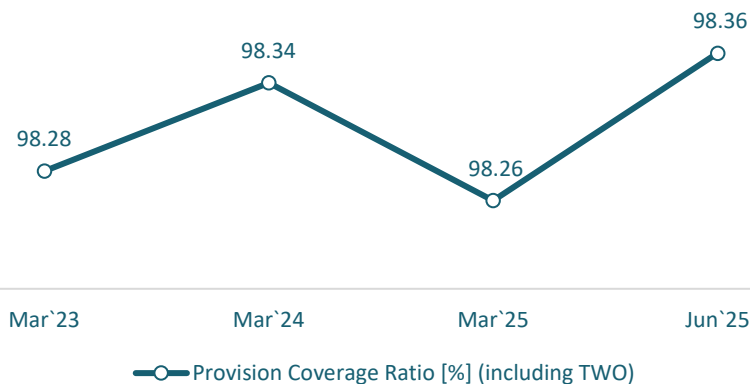
Lower Delinquency Ratio



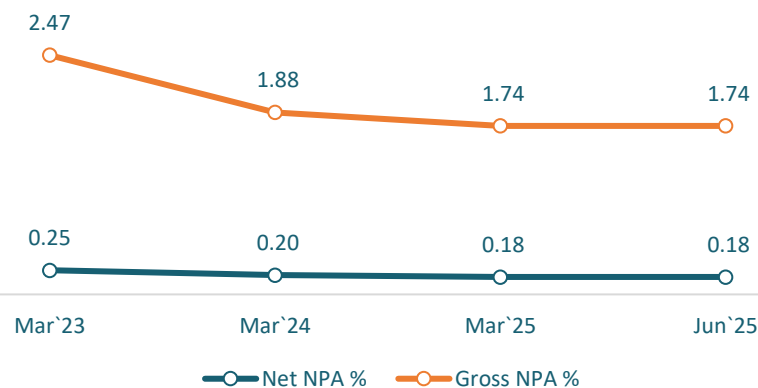
Lower Delinquency Rate Leads to Lower Credit Cost



Provision Coverage Ratios Improve



Accompanied by Fall in Net Non-Performing Assets



In FY25, the bank has introduced OTS schemes: Maha Sahayog, Maha Sandhi, Maha Samvedna

Asset Quality – Sectoral & Segmental NPA Position



Retail Sector - NPA (₹ In Crore)

Particulars (Jun`25)	Advances	Sector NPA	Sector NPA %
Total Retail Credit	71,966	282	0.39
<i>of which</i>			
Housing	40,001	66	0.16
Education	2,705	2	0.08
Vehicle	4,269	7	0.16
Others	24,991	207	0.83

MSME Sector - NPA (₹ In Crore)

Particulars (Jun`25)	Advances	Sector NPA	Sector NPA %
Total MSME Credit	44,967	714	1.59
<i>of which</i>			
Micro	25,276	653	2.58
Small	13,434	50	0.38
Medium	6,256	11	0.17

Sector wise Credit Deployment and NPA (₹ In Crore)

Particulars (Jun`25)	Advances	Sector NPA	Sector NPA %
Retail Sector	71,966	282	0.39
Agriculture Sector	32,799	3,166	9.65
MSME Sector	44,967	714	1.59
Total of RAM	1,49,732	4,163	2.78
Corporate & Others	91,365	43	0.05
Total Advances	2,41,097	4,206	1.74

Movement of Gross NPA (₹ In Crore)

Particulars	Jun`24	Jun`25
Opening Level of Gross NPAs	3,833	4,185
Total Reductions	556	708
<i>of which : Recovery + Upgradation</i>	213	242
Gross Addition	596	730
<i>of which : Variable</i>	4	3
<i>: Fresh Slippages (Net)</i>	592	727
Net Increase/ Decrease	40	21
Closing Level of Gross NPAs	3,873	4,206

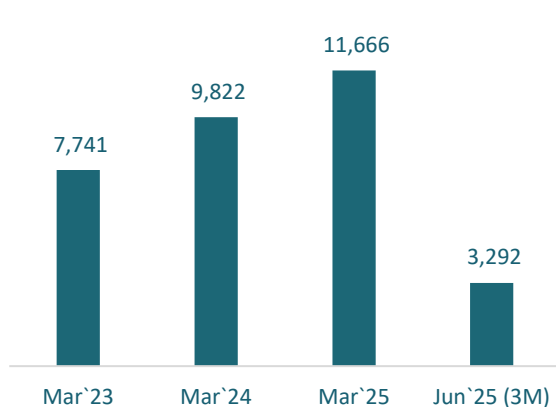
Consistent improvement in Profitability metrics



Net Interest Income

(₹ In Crore)

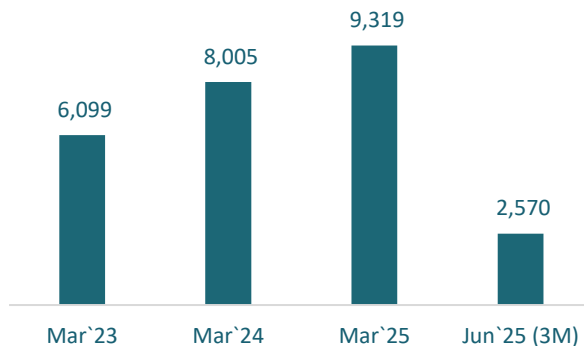
YoY: 18%



Operating Profit

(₹ In Crore)

YoY: 12%

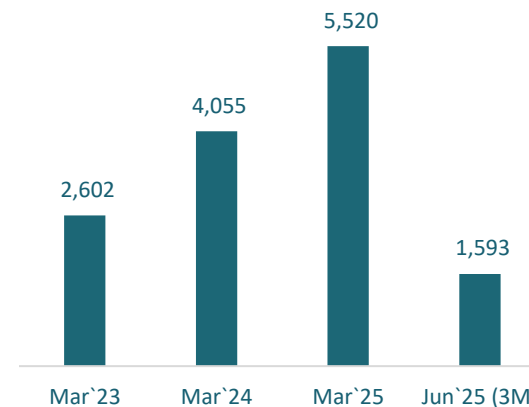


Average quarterly operating profit has increased from Rs. 1200 crores in FY 21-22 to Rs. 2570 crores in Q1 FY 26

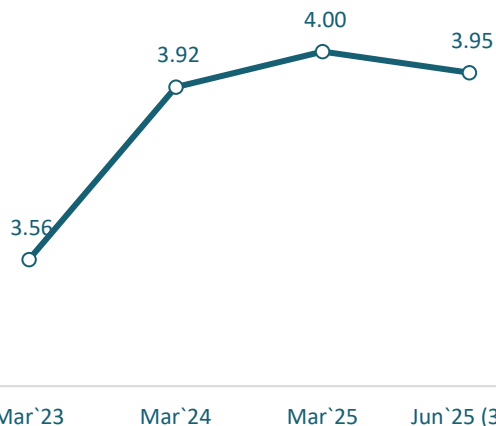
Net Profit

(₹ In Crore)

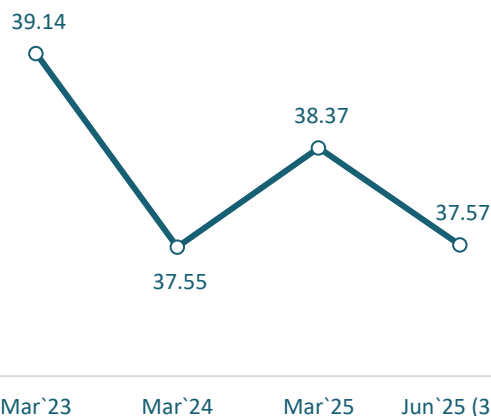
YoY: 23%



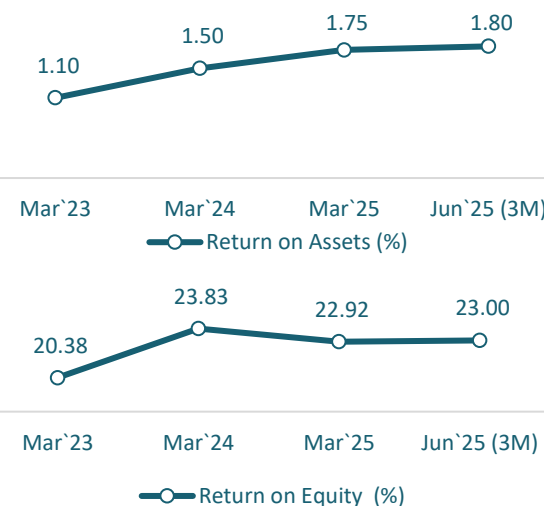
Net Interest Margin (NIM)



Cost to Income Ratio



Consistent Improvement in Return Ratios



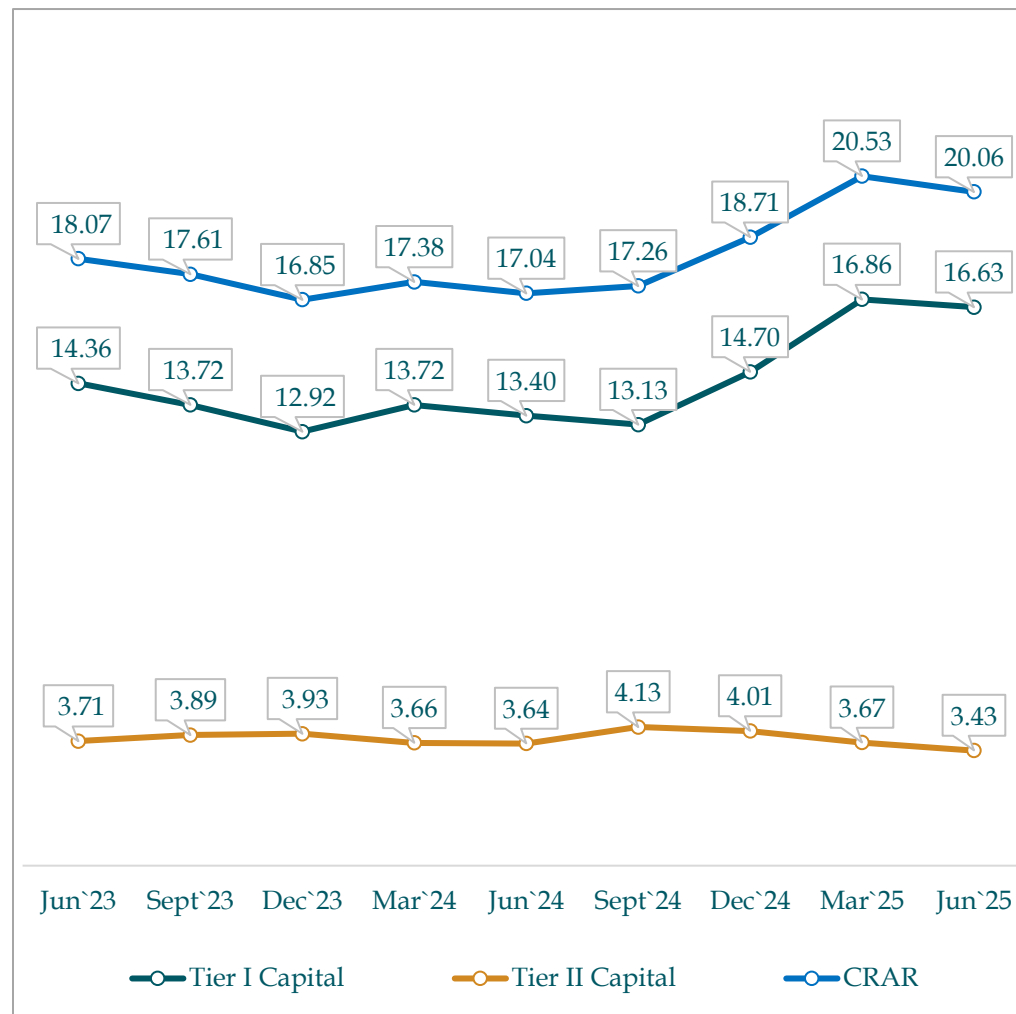
Capital Adequacy

Capital position



BoM has Stable Capital Ratios %

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
TIER II %	3.64	3.67	3.43
CRAR %	17.04	20.53	20.06



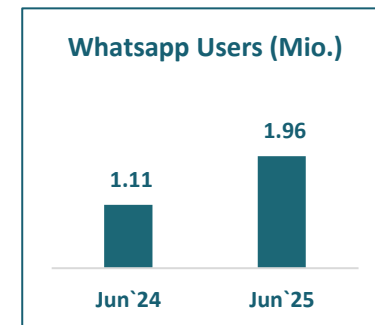
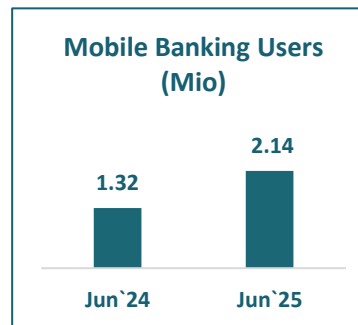
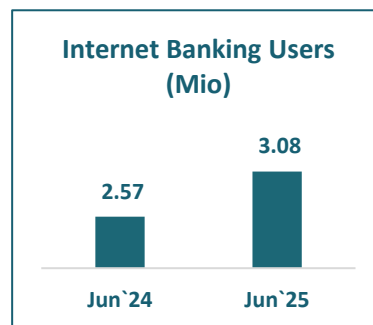
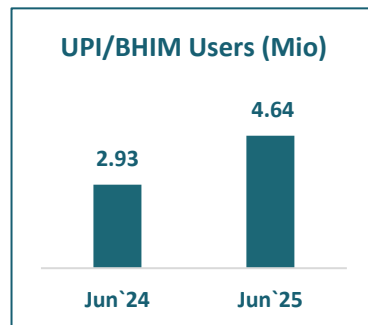
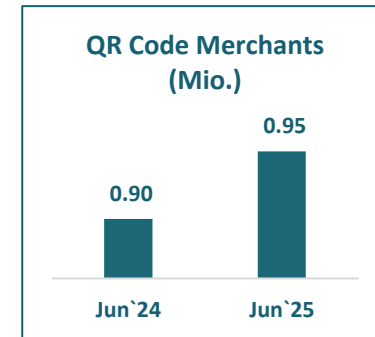
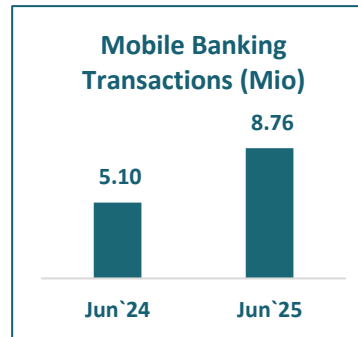
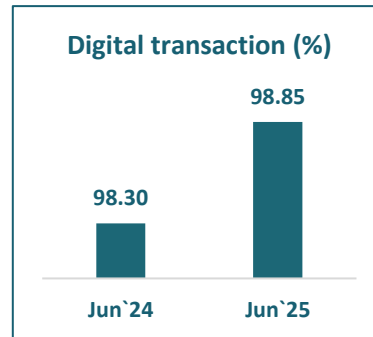
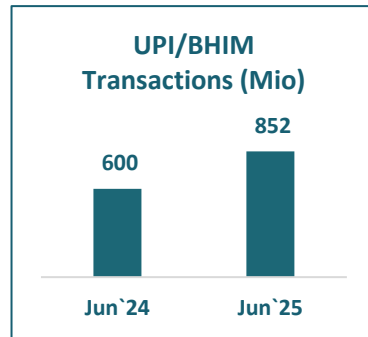


Technology & Digital Initiatives

Leveraging IT & Technology to build a Digital Bank



Digital initiatives of Bank of Maharashtra





New Initiatives in Digital Banking



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



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



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

Lifestyle Banking

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



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.





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

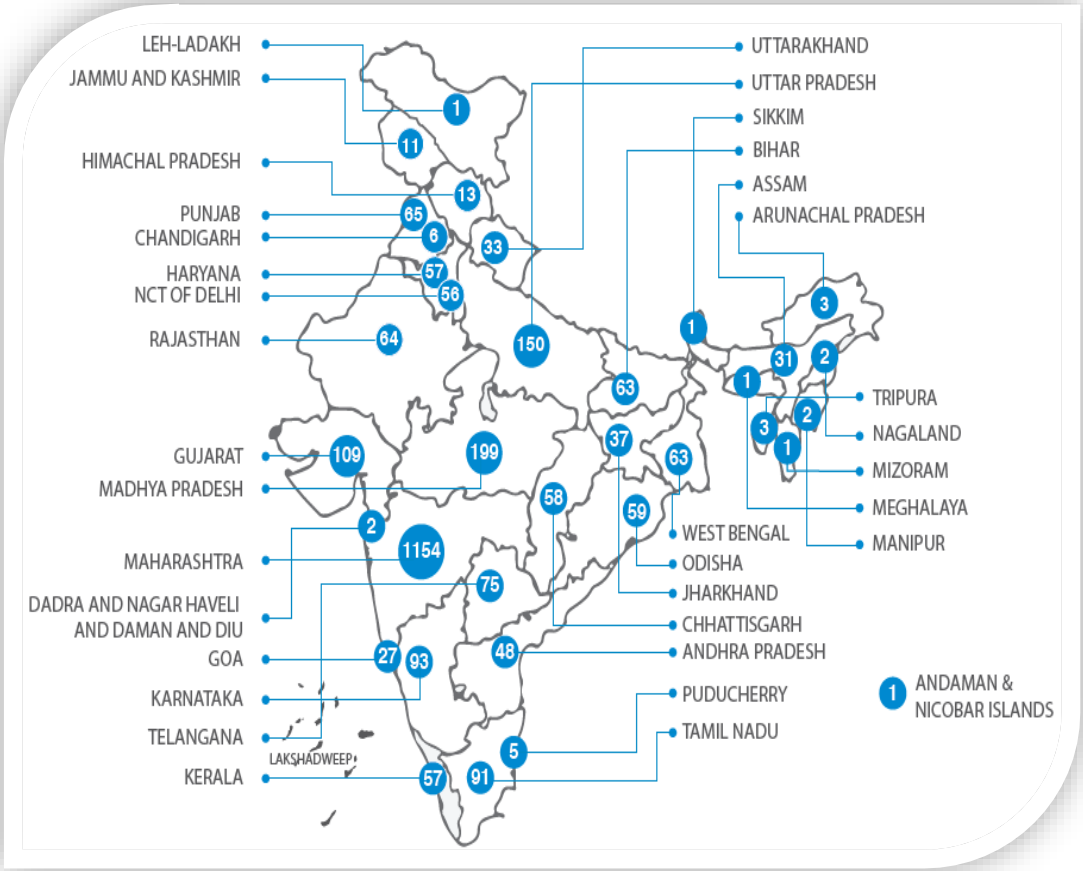
- Total amount of Rs. 0.23 Cr. has been contributed by Bank under various Social initiatives such as Education, Healthcare, Community Development, Skill Development and environmental / biodiversity conservation, etc. during Q1 FY25-26.

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.



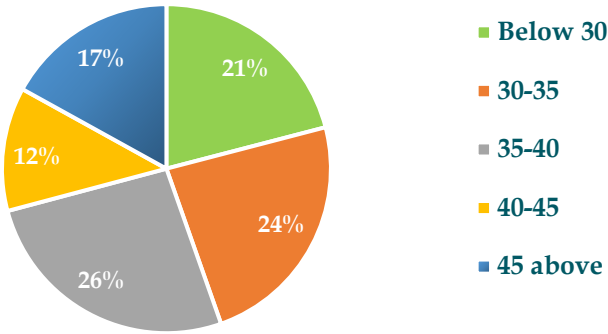
Expanding Footprints across India



❖ Well recognized and trusted brand with presence across all states and union territories (except Lakshadweep); 47% of branches in Metro & Urban zones

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)



70% of the employees are below the age of 40 Years

BoM offers leadership training to its Executives (Scale IV & above) from IIMs & ISB on a regular basis.



Management Team

Our Experienced Board Members



Shri Nidhu Saxena
Managing Director &
Chief Executive Officer

Started his banking career at Bank of Baroda & later moved to UCO Bank. He has over 26 years of experience working in diversified areas of banking. Prior to joining Bank of Maharashtra, he was the Executive Director of Union Bank of India, where he was looking after Treasury, Domestic Foreign Business, International Banking, Human Resources, Stressed Assets, Retail Assets & Liabilities, MSME, CISO, Wealth Management & Audit Verticals. He has been on the Board of Union bank of India (UK) Ltd & Union Asset Management Co. He has also been a member of Academic Council of NIBM, Pune & Governing Body of IIBM, Guwahati.



Abhijit Phukon
Government Nominee Director

PhD in Finance, Master in Economics, and Post Graduate Diploma in HRD & Marketing. Dr. Abhijit Phukon is an officer of Indian Economic Service (IES 2004 batch), presently serving as Economic Adviser and Chief Information Security Officer (CISO) in the Department of Financial Services (DFS), Ministry of Finance, Government of India. Prior to DFS, he served Department of Commerce, Department of Economic Affairs, Ministry of Power, Ministry of Corporate Affairs at various capacities including as Secretary, National Financial Reporting Authority (NFRA). While being in service in the Government, he instituted large scale reforms and policy frameworks in the economic and social sectors.



Asheesh Pandey
Executive Director

Mechanical Engineer (Hons) & MBA in Finance & Marketing. He joined as Executive Director of Bank of Maharashtra on 31.12.2021. He is an alumni of Indian Institute of Management - Bangalore. He started his career in Corporation Bank in 1998. Prior to assuming the current position, he worked as Chief General Manager & Chief Operations Officer at Union Bank of India, Mumbai. He has more than 27 years of experience in diverse portfolio ranging from Credit, Credit Monitoring, Treasury & Merchant Banking, Foreign Transactions & Joint Ventures, Marketing & Customer Relationships and Banking Operations



Sanjeev Prakash
RBI Nominee Director

B.Sc. (Engineering), CAIIB, FRM (GARP). He is presently working as a Chief General Manager at RBI in the Department of Currency Management. Over the past 25 years in Reserve Bank, he has worked at various Regional Offices and the Bank's Central Office in Mumbai. His main areas of work in the Bank include supervision of banks, non-banks & financial conglomerates; Human Resources Management etc. He has also served as Executive Assistant to Deputy Governors. He was appointed on the Board of the Bank w.e.f 14.07.2023.



Rohit Rishi
Executive Director

B.Tech(Textiles), MBA(Finance) and CAIIB. Shri Rohit Rishi started his banking career as Industrial Development Officer in Indian Bank in July 1995 and has over 30 years of experience working in diversified areas of banking. During his tenure, he worked in all key banking functions in various capacities mainly in credit management. As General Manager he took active part in amalgamation of Allahabad Bank into Indian Bank. He is reputed in the industry for his Credit Management, Leadership skills and cultivating performance-oriented and high delivery teams.



Praveen Kumar
Shareholder Director

More than 36 years of experience in various areas such as Insurance & Banking, Marketing, Risk Management, Administration and Human Resources etc., worked in various capacities in the Branches/ Offices of Life Insurance Corporation of India, LIC Housing Finance Ltd and LIC Cards Services Ltd. Previously, he was holding the position of Chief Executive and Director of LIC Cards Services Limited. He joined as Director of Bank of Maharashtra on 30.06.2024..

Recent Awards



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



CA CFO - Large Corporate - BFSI award to Shri V P Srivastava, CFO, awarded by ICAI at the hands of Shri Ramesh Bais, Hon'ble Governor of Maharashtra



Best Mid-sized Bank Award in the Best Bank Awards by Business Today



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



Best Public Sector Bank 2023 award at Dhanam BFSI Summit & Award Nite 2024 by Dhanam Business Media



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



Retail Bank of the Year 2023 at India Banking Summit & Awards 2023



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



Transformational Strategies



Lending

- Change in landscape of advances i.e. corporate 40% and RAM 60%
- Centralization of sanction at CPC
- Implementation of LLMS & use of CIBIL and account aggregator
- Setting-up of project at cell at HO
- Third party due diligence
- Establishment of Loan Tracking cell for monitoring and follow-up
- New exposure restricted to the Accounts BBB & above
- Competitive rates specially in respect of Retail & MSME
- Bank establishes specialized branches like HFB, Mid-corporate, Startup etc



Deposit

- CASA to be maintained around 50%
- Tie-up with State Govt departments for opening their current accounts by providing software supports
- Cross selling of Deposit products to retail borrowers
- Opening of Salary Accounts of the employees of Govt departments & Corporates having tie-up
- New Business & Customer Acquisition Cell at Delhi



Recovery

- Attractive OTS scheme to small customer for speeding-up of recovery
- Filing of suits and expediting legal actions against defaulters including action under Insolvency & Bankruptcy Code (IBC)
- Initiating willful defaulter actions
- Expediting E-auctions of securities under SARFAESI
- Selling of assets to ARCs and NARCL
- Set-up of Stress Asset Management Vertical
- Establishment of Lok Adalats and Mahabank Adalats
- High provisioning over and above regulatory prescription to strengthen the Balance sheet.



Technology

- Improving the capabilities of Core Banking Solutions (CBS)
- Enhancing the Servers (DC & DR)
- Onboarding of various fin-tech companies to improve Digital footprint
- Setting of vertical heads such as technology (CTO), data (CDO) and information (CIO).
- STP - Straight Through Processing
- Nakshatra - Private Solution Cloud
- RPA - Robotic Process Automation
- Mahadarpan - a state-of-the-art, multi-level, rule-based, integrated business analytics dashboard and tech-enabled tool
- Digital Business Zone
- Hiring of consultants



Cost Control

- ◆ Use of Technology to replace Human resources
- ◆ Surrendering of extra space in Branches
- ◆ ATM- Bank migrated all its ATMs from an operating expenditure model to a capital expenditure model thereby leading to significant cost efficiencies.
- ◆ Automation of Reconciliation Process & redeployment the manpower for Business mobilization instead of additional recruitment



Human Resource Management

- ◆ Deployment of HRMS software which will manage the entire lifecycle of an employee from onboarding to exit
- ◆ Lateral Recruitment to bring experience, domain expertise & professionalism.
- ◆ Training for upgrading the skillset at all level including senior management



Branch

- ◆ Branch expansion to enhance the core Business of the Bank & to reduce concentration risk.



Risk & Compliance

- ◆ Onboarding of Internal Risk Rating Software
- ◆ ESG Initiative
- ◆ Cyber Security



Key Growth Strategies

Our Growth Strategies



Improvement in credit quality through business and technological integration

Emphasis on core Retail, Agriculture, and MSME business & through collaboration (Co-lending partnership)

Adopting Digital Platform for onboarding of customers, operations & compliance

Increase in share of wallet / No. of products per customer

Strategize and innovate to increase non-interest income

Containing delinquency and improving NPA & Written-off loan recovery

Focus on increasing profitability

Open new branches, Digital Banking Units & Customer Service Points to broad base the bank's network

Capacity building up of Staff to take future challenges

Annexures

P & L Highlights



(₹ In Crore)

Particulars	Quarter Ended				Year Ended (Audited)		
	Jun`24 *	Mar`25	Jun`25 *	Y-o-Y (%)	Mar`24	Mar`25	Y-o-Y (%)
Total Income	6,769	7,711	7,879	16	23,493	28,402	21
Interest Income	5,875	6,731	7,054	20	20,495	24,947	22
Non-Interest Income	894	981	825	(8)	2,998	3,454	15
Total Expenses	4,474	5,192	5,309	19	15,487	19,083	23
Interest Expenses	3,076	3,614	3,762	22	10,673	13,282	24
Operating Expenses	1,399	1,577	1,547	11	4,814	5,801	20
Operating Profit	2,294	2,520	2,570	12	8,005	9,319	16
Provision & Contingencies other than taxes	951	983	867	(9)	3,646	3,597	(1)
Profit Before Taxes	1,343	1,536	1,703	27	4,359	5,722	31
Provision for Taxes [Net of DTA]	50	43	110	118	304	203	(33)
Net Profit	1,293	1,493	1,593	23	4,055	5,520	36

* Reviewed

Interest and Non-Interest Income



(₹ In Crore)

Particulars	Quarter Ended				Year Ended (Audited)		
	Jun`24 *	Mar`25	Jun`25 *	Y-o-Y (%)	Mar`24	Mar`25	Y-o-Y (%)
Interest on Advances	4,458	5,233	5,407	21	15,826	19,292	22
Interest on Investment	1,301	1,380	1,493	15	4,461	5,360	20
Other Interest Income	116	118	154	32	208	296	42
Total Interest Income	5,875	6,731	7,054	20	20,495	24,947	22
Fee Based Income	368	515	399	8	1,582	1,741	10
Treasury Income	48	97	193	305	363	283	(22)
Recovery in written off accounts	471	343	223	(53)	986	1,375	40
Other Miscellaneous Income	7	25	10	36	67	55	(18)
Total Non- Interest Income	894	981	824	(8)	2,998	3,454	15

* Reviewed

Provisions – Credit cost provision trending down



(₹ In Crore)

Particulars	Quarter Ended			Year Ended (Audited)	
	Jun`24 *	Mar`25	Jun`25 *	Mar`24	Mar`25
Prov for Non Performing Assets	586	640	719	2,174	2,417
Prov for Standard/Restructured Assets	344	324	112	1,319	1,105
Prov for Non-performing Investment	0	(9)	0	3	(8)
Other provisions (net of write back)	20	29	36	150	83
Provision & Contingencies other than taxes	951	983	867	3,646	3,597
Income Tax [net of DTA & write back]	50	43	110	304	203
TOTAL PROVISIONS	1,001	1,027	977	3,950	3,799

* Reviewed

Balance Sheet Highlights



(₹ In Crore)

	Year Ended (Audited)			Quarter Ended
Assets	Mar`23	Mar`24	Mar`25	Jun`25 *
Cash & Balance with RBI	18,508	21,161	37,993	23,291
Balances with Bank & Call Money	21	9,150	4,202	3,460
Total Investments (Net of Depreciation & Provision)	68,867	68,274	82,005	93,779
Total Advances (Net of Provision)	1,71,221	2,00,240	2,36,084	2,37,326
Total Fixed Assets (Net of Depreciation)	2,157	2,210	2,916	2,894
Other Assets	6,878	6,103	5,943	6,543
Total	2,67,651	3,07,138	3,69,142	3,67,292
Liabilities	Mar`23	Mar`24	Mar`25	Jun`25 *
Capital	6,731	7,081	7,692	7,692
Reserves & Surplus	8,880	12,593	20,798	22,501
Deposits	2,34,083	2,70,747	3,07,143	3,05,046
Borrowings	10,766	7,719	23,853	23,730
Other Liabilities & Provisions	7,193	8,998	9,658	8,324
Total	2,67,651	3,07,138	3,69,142	3,67,292

* Reviewed



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Thank You

