



Financial Results

Quarter / Nine Months ended December 2016



बैंक ऑफ महाराष्ट्र
Bank of Maharashtra

भारत सरकार का उद्यम

एक परिवार एक बैंक



Performance Highlights (9 months)

DEPOSITS

Rs.141500 Cr.

ADVANCES

Rs.102217 Cr.

CASA

Rs.60195 Cr.

NON INT INCOME

Rs.1123.63 Cr.

NIM

2.04%

CRAR BASEL III

11.43%

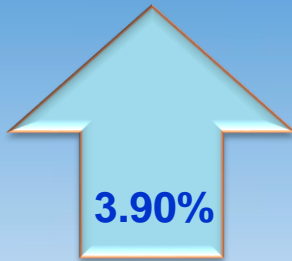


Topline - Business

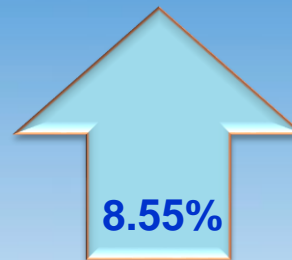
(Rs. in Crore)

Y-o-Y Growth

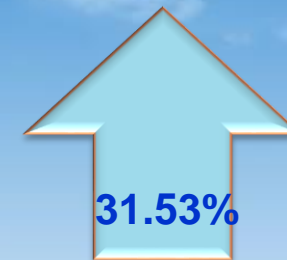
TOTAL BUSINESS



TOTAL DEPOSITS



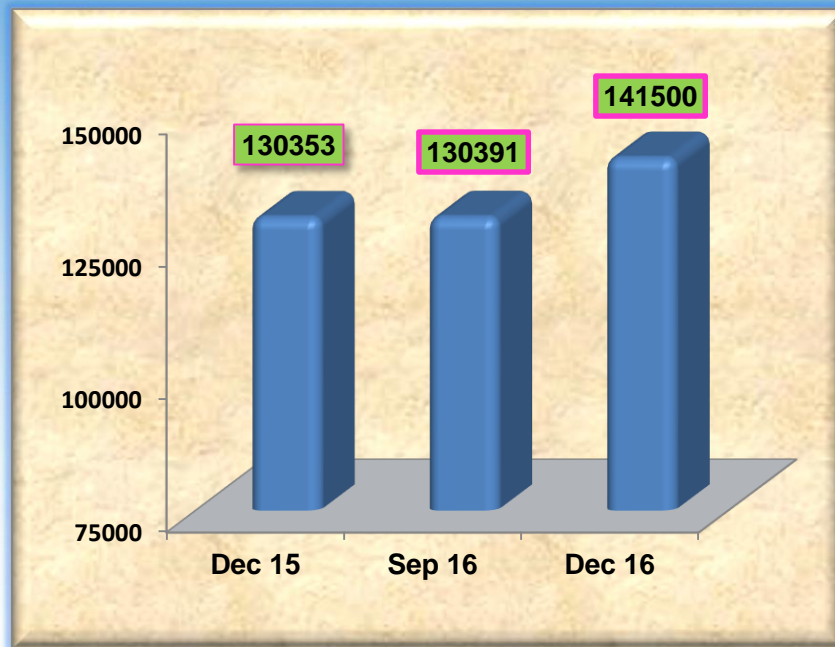
CASA



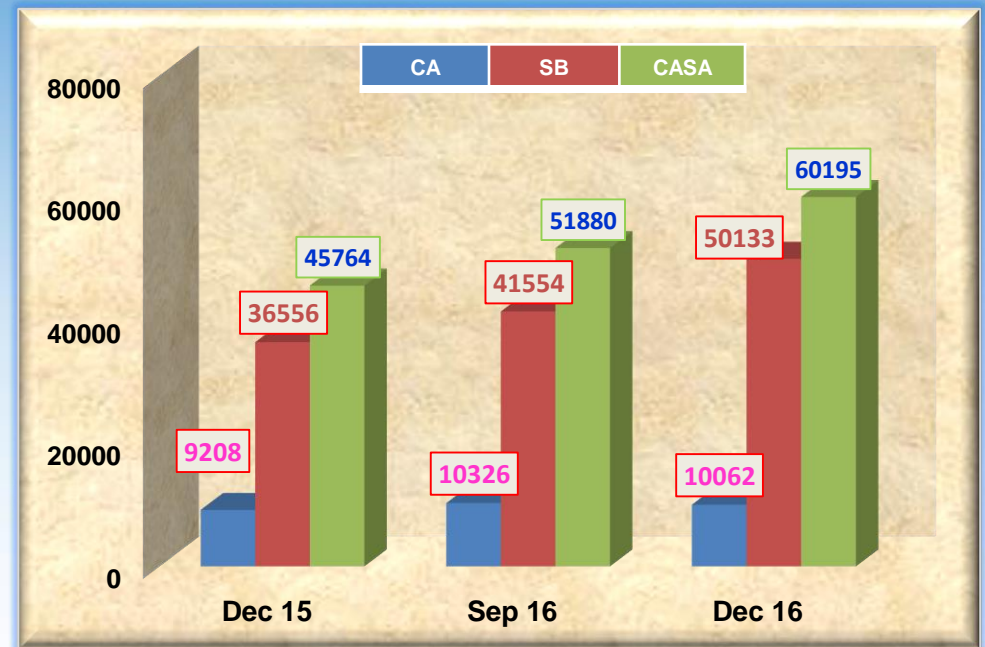
Particulars	As on			% Growth	
	Dec 15	Sep 16	Dec 16	Y-o-Y	Q-o-Q
Total Business	234572	232901	243717	3.90%	4.64%
Deposits	130353	130391	141500	8.55%	8.52%
of which CASA	45764	51880	60195	31.53%	16.03%
Gross Advances	104219	102509	102217	(1.92%)	(0.29%)
Gross Investment	35254	35445	43668	23.87%	23.20%



Total Deposits



CASA



CASA Share (%) :

Dec 15 – 35.11%

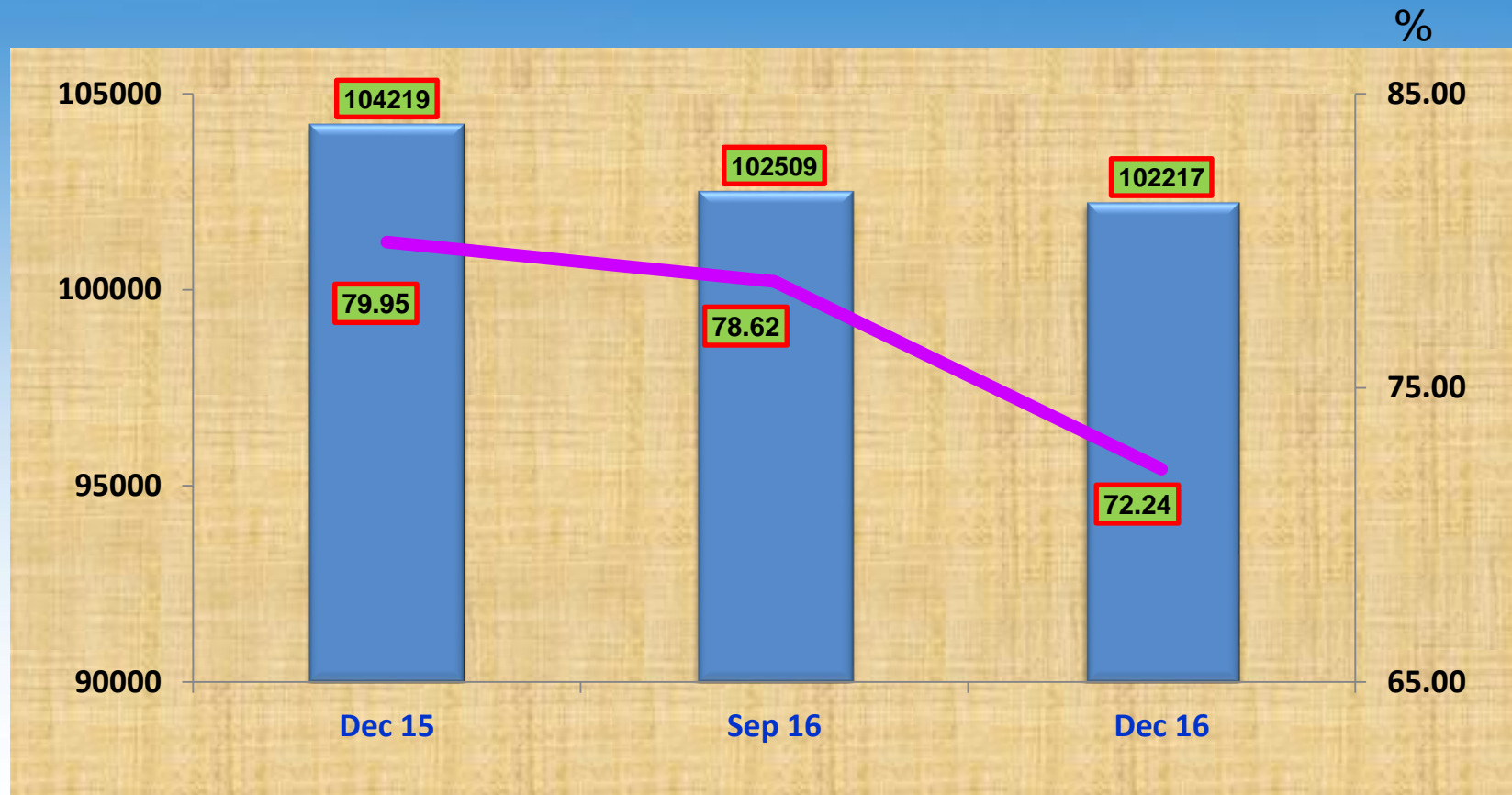
Sep 16 – 39.79%

Dec 16 – 42.54%

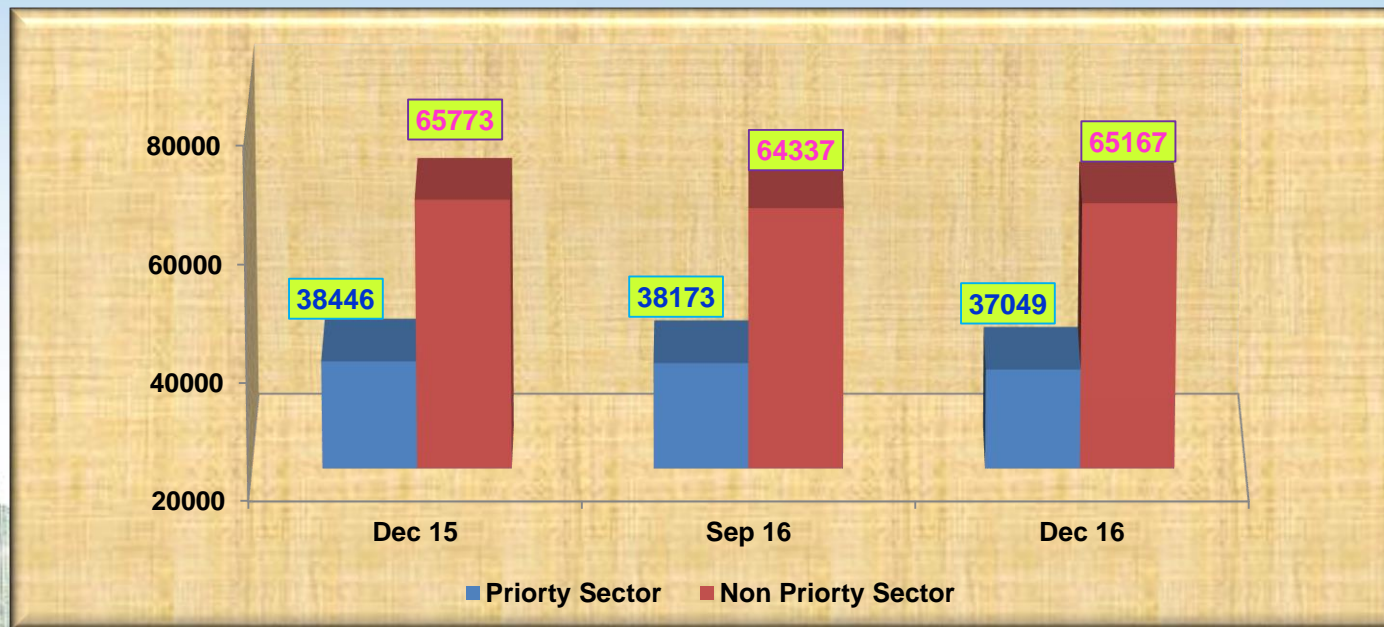


Advances & CD Ratio

(Rs. in Crore)



Particulars	As on			% Growth	
	Dec 15	Sep 16	Dec 16	Y-o-Y	Q-o-Q
Gross Advances	104219	102509	102217	(1.92%)	(0.29%)
<i>of which</i>					
Priority Sector	38446	38173	37049	(3.63%)	(2.94%)
Non-Priority Sector	65773	64337	65167	(0.92%)	1.29%

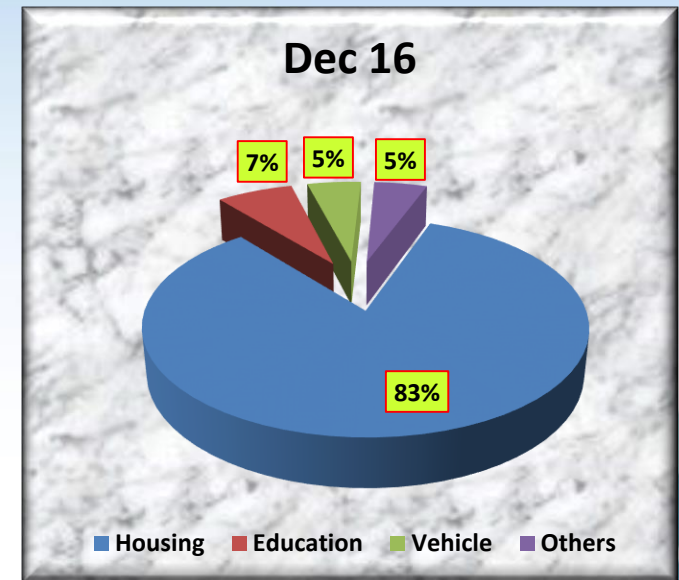
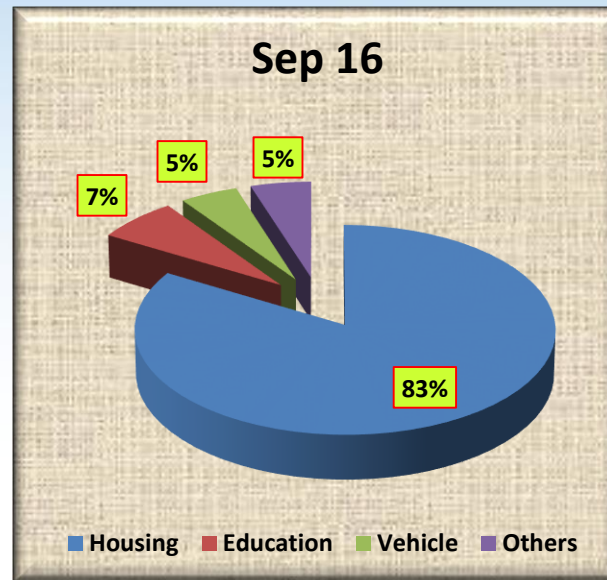
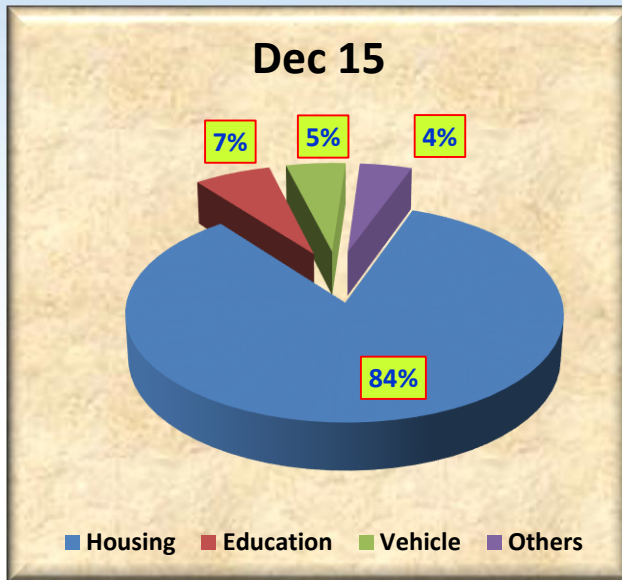


Retail Credit

(Rs. in Crore)

Particulars	As on			% Growth	
	Dec 15	Sep 16	Dec 16	Y-o-Y	Q-o-Q
Total Retail Credit	12234	12820	12818	4.77%	(0.01%)
<i>of which</i>					
Housing	10272	10698	10717	4.33%	0.17%
Education	799	870	874	9.38%	0.51%
Vehicle	618	612	617	(0.24%)	0.85%
Others	544	640	610	12.09%	(4.69%)

Share in Retail Credit



Assets Quality

(Rs. in Crore)

Particulars	As on						% Rise	
	Dec 15		Sep 16		Dec 16		Y-o-Y	Q-o-Q
	Amount	% of G Adv	Amount	% of G Adv	Amount	% of G Adv		
Standard	95917	92.03%	88075	85.92%	86799	84.92%	(9.51%)	(1.45%)
Sub-Standard	4031	3.87%	7623	7.44%	8024	7.85%	99.05%	5.26%
Doubtful	3936	3.78%	6182	6.03%	6932	6.78%	76.11%	12.12%
Loss	335	0.32%	629	0.61%	462	0.45%	38.15%	(26.47%)
Gross NPA	8302	7.97%	14434	14.08%	15418	15.08%	85.72%	6.82%
Gross Advances	104219		102509		102217			
Provision Coverage Ratio	46.14%		42.19%		42.10%			



Movement Of NPA

(Rs. in Crore)

Particulars	9M Ended		Quarter Ended		
	Dec 15	Dec 16	Dec 15	Sep 16	Dec 16
Opening Gross NPA	6402	10386	7986	13040	14434
Less Cash Recoveries	463	477	244	230	353
Less Upgradation	192	125	458	290	227
Less Write Off	880	552	96	349	201
Total Reduction [A]	1536	1154	798	870	780
Add Slippages	3331	6105	1054	2185	1718
Add Variation	104	81	59	80	46
Total Addition [B]	3435	6186	1113	2264	1764
Gross NPA	8302	15418	8302	14434	15418
<i>Gross NPA [%]</i>	<i>7.97%</i>	<i>15.08%</i>	<i>7.97%</i>	<i>14.08%</i>	<i>15.08%</i>
Net NPA	5596	10359	5596	9713	10359
<i>Net NPA [%]</i>	<i>5.52%</i>	<i>10.67%</i>	<i>5.52%</i>	<i>9.94%</i>	<i>10.67%</i>



Sector-wise Credit Deployment

(Rs. in Crore)

Sectors	As on									Y-o-Y Growth	
	Dec 15			Sep 16			Dec 16				
	Adv	Sector NPA	Sector NPA %	Adv	Sector NPA	Sector NPA %	Adv	Sector NPA	Sector NPA %	Absolute	%
Agriculture	14249	971	6.81%	15566	1730	11.11%	15204	1896	12.47%	955	6.70%
Retail	12234	420	3.43%	12820	598	4.66%	12818	565	4.41%	584	4.77%
MSE	17152	3114	18.16%	19558	3955	20.22%	19114	4554	23.83%	1962	11.44%
Sub Total [A]	43635	4505	10.32%	47944	6283	13.10%	47135	7015	14.88%	3500	8.02%
% of [A] to tot. Adv.	41.87			46.77			46.11				
Medium	1991	342	17.18%	1520	518	34.08%	1440	503	34.90%	(551)	(27.66%)
Large Corp & Others	58593	3455	5.90%	53045	7633	14.39%	53641	7900	14.73%	(4952)	(8.45%)
Sub Total [B]	60584	3797	6.27%	54565	8151	14.94%	55081	8403	15.26%	(5503)	(9.08%)
% of [B] to tot. Adv.	58.13			53.23			53.89				
Total	104219	8302	7.97%	102509	14434	14.08%	102217	15418	15.08%	(2002)	(1.92%)



Investments

(Rs. in Crore)

Particulars	As on		
	Dec 15	Sep 16	Dec 16
A. SLR			
(i) HFT	25	57	0
(ii) AFS	3931	2162	8177
(iii) HTM	27139	26928	28305
Total SLR Investment	31096	29147	36482
B. Non SLR			
(i) HFT	40	0	0
(ii) AFS	4015	4728	5616
(iii) HTM	103	1569	1571
Total Non SLR Investment	4158	6298	7187
C. Gross Investment	35254	35445	43668
M - Duration (Total)	4.32	4.54	4.17
SLR as % of NDTL	23.37	21.95	*25.30

* Including CMB

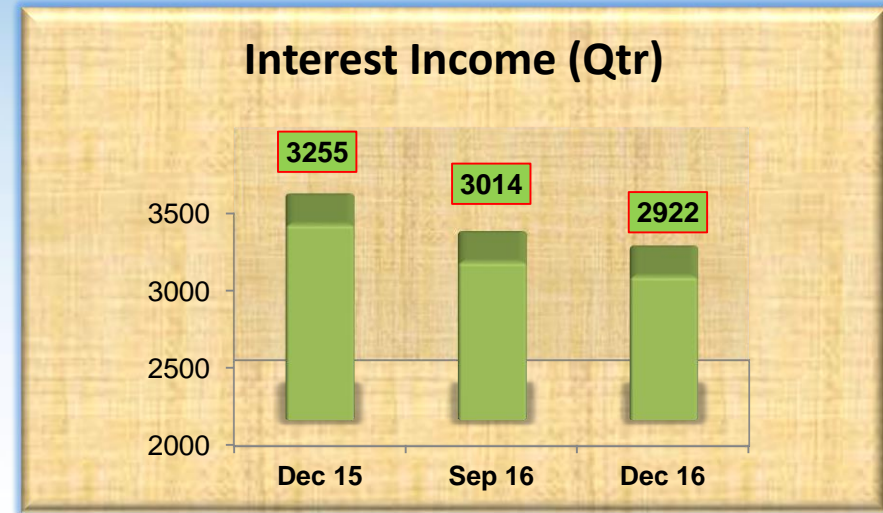
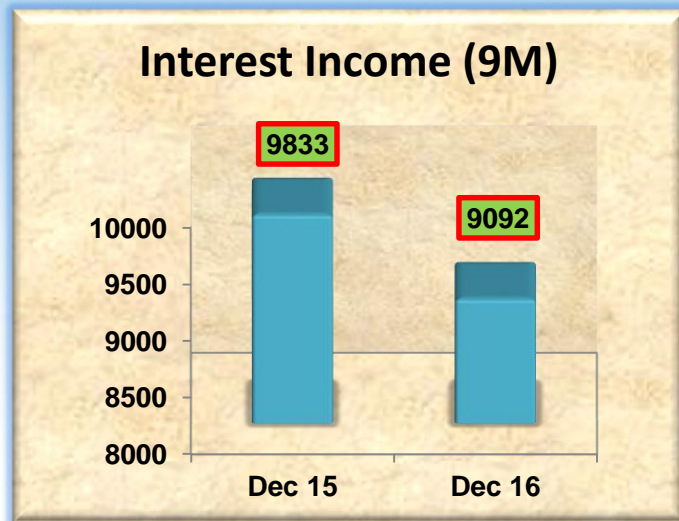


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Interest Earnings

(Rs. in Crore)

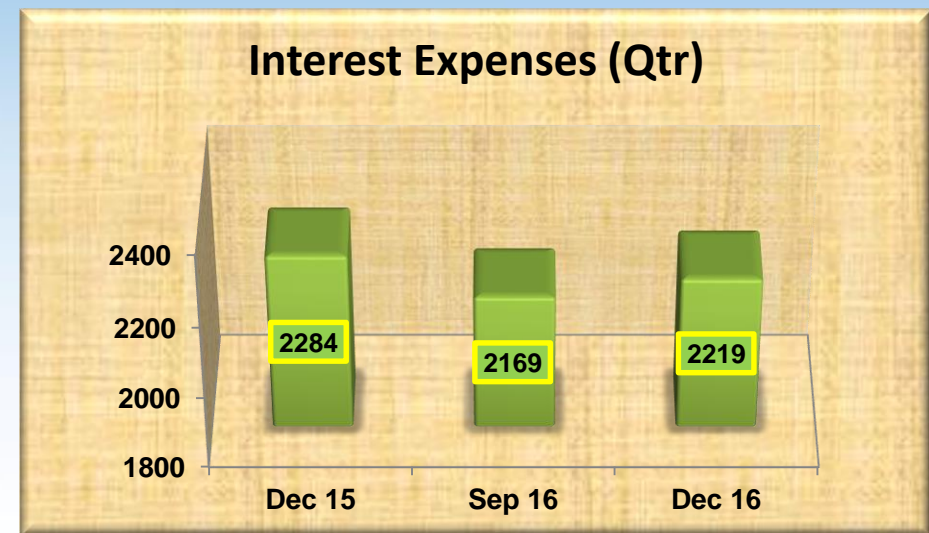
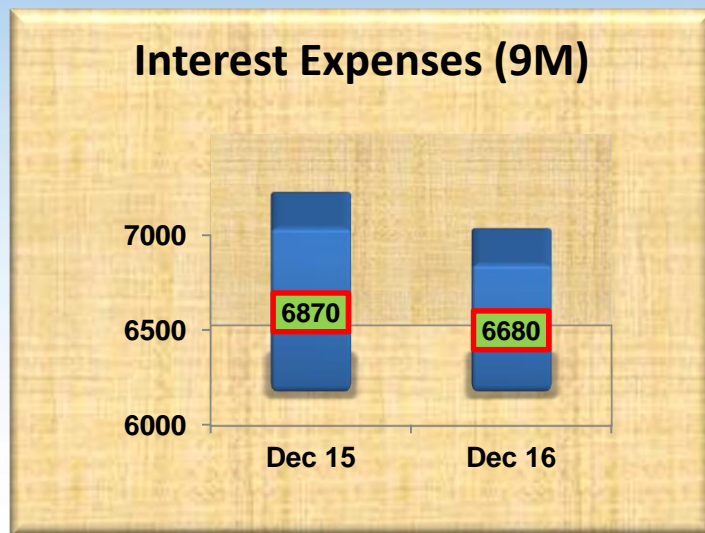
Particulars	9M Ended		Quarter Ended			% Increase (Qtr)	
	Dec 15	Dec 16	Dec 15	Sep 16	Dec 16	Y-o-Y	Q-o-Q
Interest on Advances	7539	6517	2516	2201	2061	(18.09%)	(6.37%)
Interest on Investment	2047	2081	676	643	716	5.88%	11.35%
Other Interest Income	248	494	63	170	145	129.48%	(14.81%)
Total Interest Income	9833	9092	3255	3014	2922	(10.25%)	(3.06%)



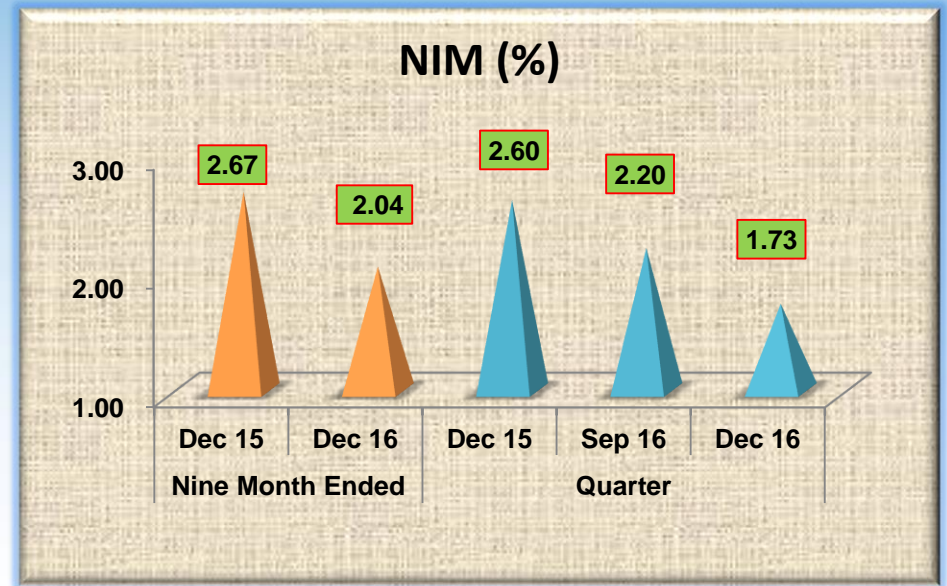
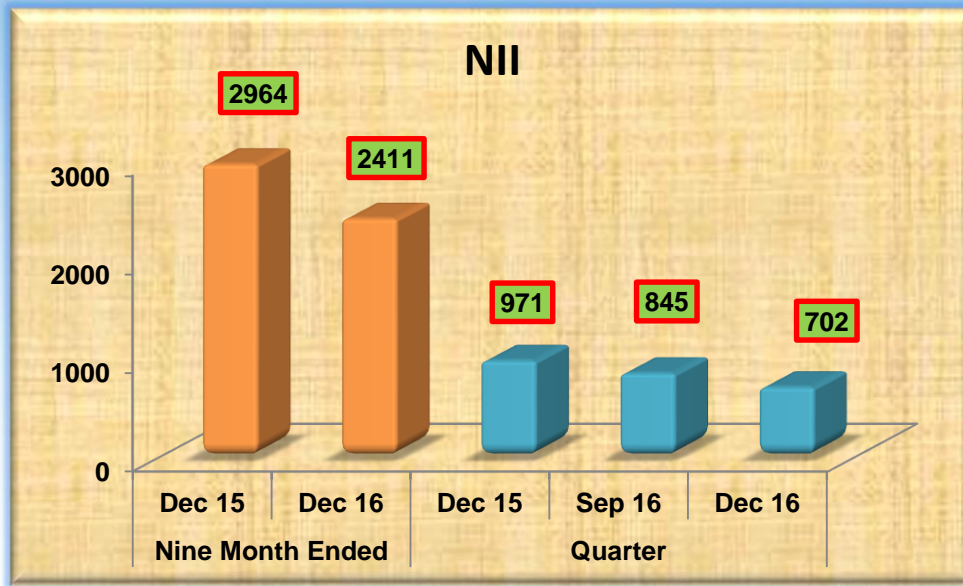
Interest Expenditure

(Rs. in Crore)

Particulars	9M Ended		Quarter Ended			% Increase[Qtr]	
	Dec 15	Dec 16	Dec 15	Sep 16	Dec 16	Y-o-Y	Q-o-Q
Interest on Deposits	6284	6069	2118	1962	2025	(4.39%)	3.19%
Other Interest Exp.	585	611	166	207	194	17.30%	(6.01%)
Total Interest Exp	6870	6680	2284	2169	2219	(2.82%)	2.31%



Particulars	9M Ended		Quarter Ended			% Increase[Qtr]	
	Dec 15	Dec 16	Dec 15	Sep 16	Dec 16	Y-o-Y	Q-o-Q
Net Interest Income	2964	2411	971	845	702	(27.72%)	(16.87%)
Net Interest Margin (%)	2.67	2.04	2.60	2.20	1.73		



Non-Interest Income

(Rs. in Crore)

Particulars	9M Ended		Quarter Ended			Growth [Qtr]	
	Dec 15	Dec 16	Dec 15	Sep 16	Dec 16	Y-o-Y	Q-o-Q
Fee Based Income	458	536	155	182	170	15.29	(12.58)
Treasury Income	136	530	39	86	367	328.51	280.82
<i>Of which</i>							
Net Profit from sale of Investment	81	451	23	58	338	315.16	280.75
Exchange profit	55	79	16	29	29	13.35	0.07
Recovery in written off accounts	45	19	22	7	8	(14.16)	1.12
Miscellaneous Income	32	39	5	8	7	1.81	(0.57)
Total Non-Interest Income	672	1124	221	283	552	331.45	268.79



Operating Expenditure

(Rs. in Crore)

Expenditure Item	9M Ended		Quarter Ended			% Increase (Qtr)	
	Dec 15	Dec 16	Dec 15	Sep 16	Dec 16	Y-o-Y	Q-o-Q
Staff Expenses	1163	1353	411	446	462	12.27%	3.45%
<i>of which</i>							
AS 15 Provisions	459	575	158	196	193	21.91%	(1.73%)
Other Operating Expenses	707	781	239	255	278	16.15%	9.12%
Total Op. Expenditure	1870	2134	650	701	739	13.70%	5.51%



Profitability

(Rs. in Crore)

Particulars	9M Ended		Quarter Ended			% Increase (Qtr)	
	Dec 15	Dec 16	Dec 15	Sep 16	Dec 16	Y-o-Y	Q-o-Q
Total Income	10506	10215	3476	3297	3474	(0.06%)	5.35%
Total Expenses	8740	8814	2934	2870	2959	0.84%	3.09%
Operating Profit	1766	1401	542	427	515	(4.97%)	20.52%
Provisions & Contingencies other than taxes	1248	2137	345	709	585	69.68%	(17.42%)
Profit before tax	518	(736)	197	(282)	(70)	(135.78%)	(74.98%)
Tax Expense	297	181	108	56	112	3.93%	(101.67%)
Net Profit	221	(917)	89	(337)	(183)	(304.93%)	(45.87%)





Key Financial Ratios

Particulars	9M Ended		Quarter Ended		
	Dec 15	Dec 16	Dec 15	Sep 16	Dec 16
Cost of Deposits (%)	6.80	6.17	6.73	6.17	5.99
Yield on Advances (%)	10.33	8.66	10.18	8.91	8.32
Yield on Investments (%)	7.87	7.77	7.80	7.69	7.63
Cost of Funds (%)	6.17	5.65	6.11	5.64	5.46
Yield on Funds (%)	8.84	7.69	8.71	7.84	7.18
NIM (%)	2.67	2.04	2.60	2.20	1.73
Return on Equity (%)	4.01	(18.54)	4.71	(20.00)	(11.07)
Return on Assets (%)	0.20	(0.78)	0.24	(0.88)	(0.45)
Earning Per Share (Rs.) (Not annualised)	2.02	(7.85)	0.77	(2.89)	(1.56)
Book value Per Share (Rs.)	64.91	56.20	64.91	57.48	56.20



Capital Adequacy (Basel III)

(Rs. in Crore)

Particulars	As on		
	Dec 15	Sep 16	Dec 16
Risk Weighted Assets	98896	99472	98792
% of RWA to Gross Advances	94.89%	97.04%	96.65%
Tier I Capital	8569	8436	8766
CET I Capital	7379	7273	7102
Additional Tier I Capital	1190	1163	1664
Tier II Capital	2813	2648	2524
Total Capital Funds	11383	11084	11290
Tier I Ratio	8.66%	8.48%	8.87%
CET I Ratio	7.46%	7.31%	7.19%
Additional Tier I Ratio	1.20%	1.17%	1.68%
Tier II Ratio	2.84%	2.66%	2.56%
CRAR	11.50%	11.14%	11.43%

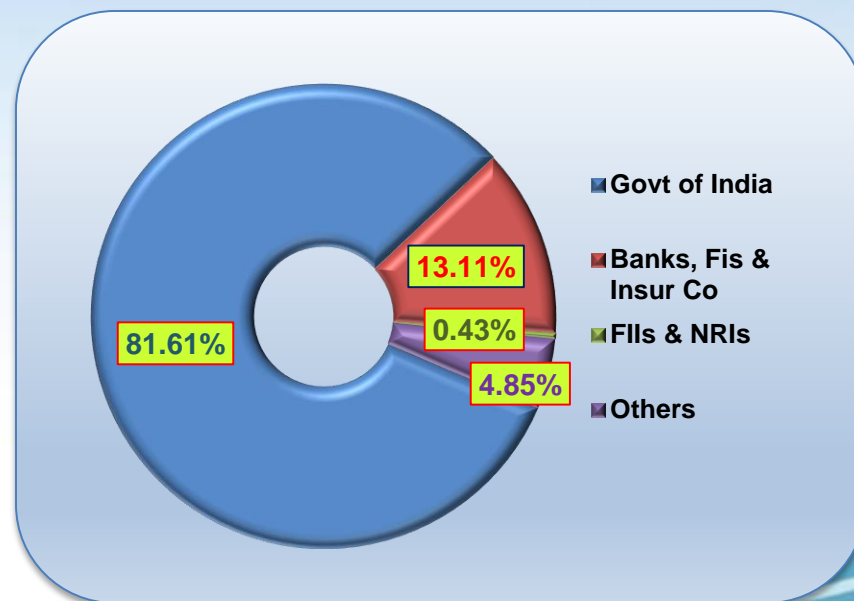


Share Holding Pattern

(Crore)

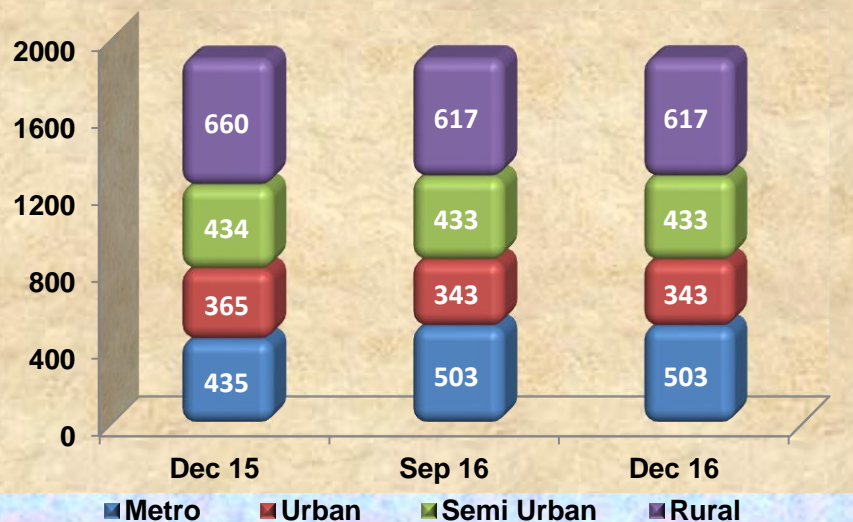
Particulars	31.12.2015		31.12.2016	
	No. of Share	% Holding	No. of Share	% Holding
Govt of India	95.35	81.61%	95.35	81.61%
Banks, Financial & Insurance Co.	15.31	13.11%	15.31	13.11%
FII's & NRIs	0.54	0.46%	0.50	0.43%
Others	5.62	4.81%	5.67	4.85%
Total	116.83		116.83	

As on 31.12.2016	
Share Cap (Rs. In Cr)	1,168.33
No. of Shares (Cr)	116.83
Net Worth (Rs. In Cr)	6,566.06
BV per share (Rs.)	56.20
Return on Equity (%) (Annualised)	(18.54)

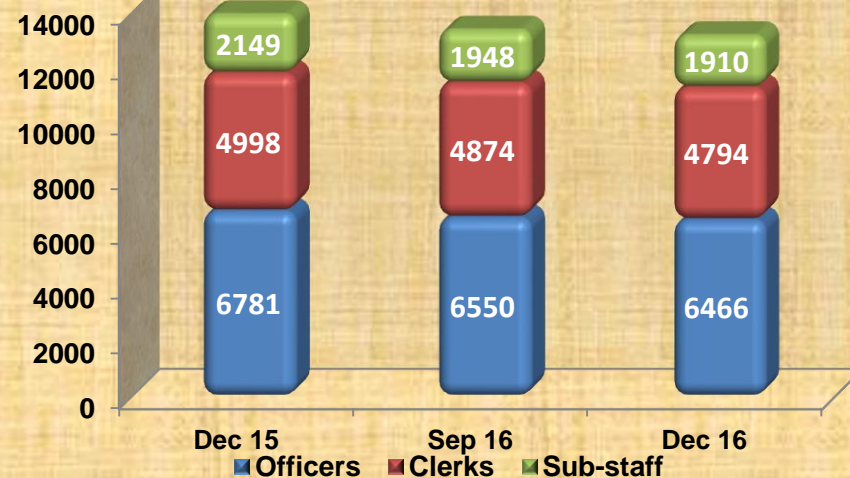


Resources

Branch Network



Staff Strength



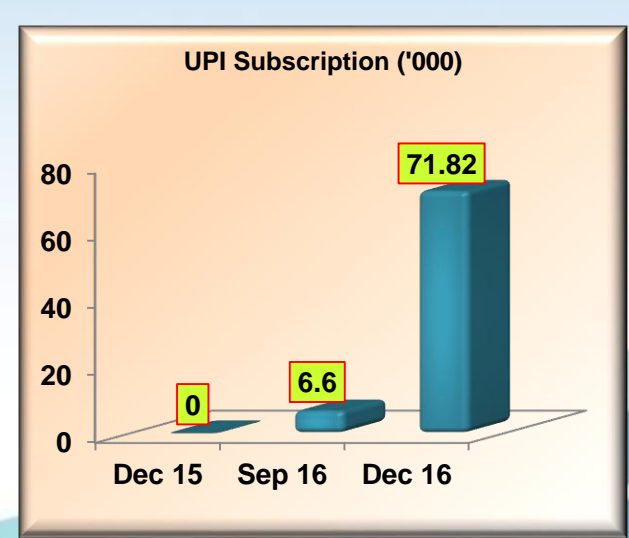
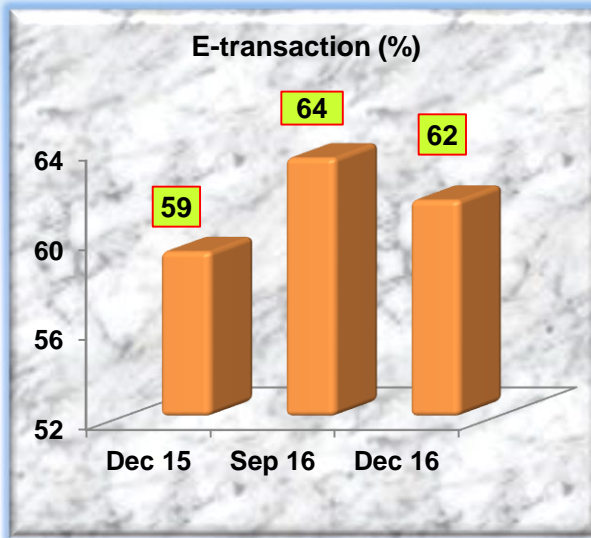
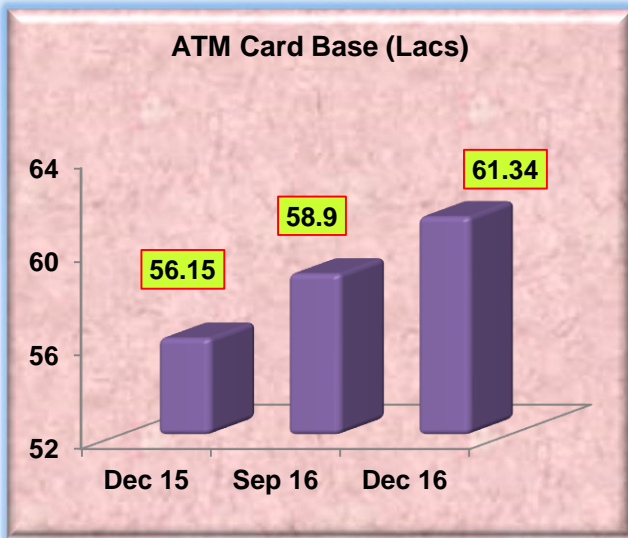
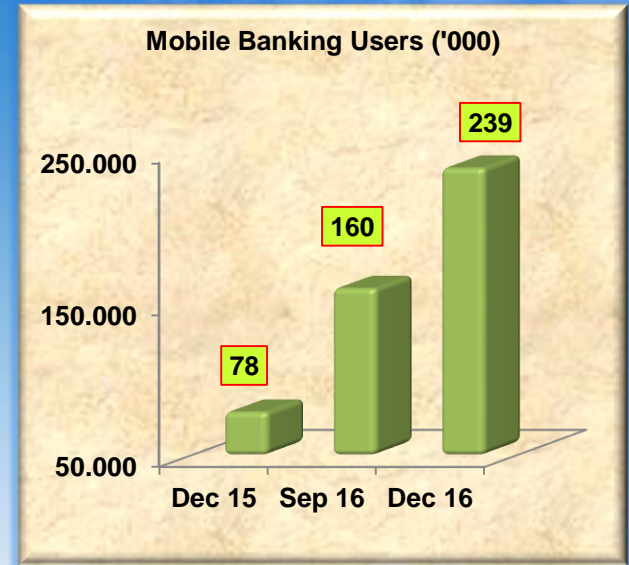
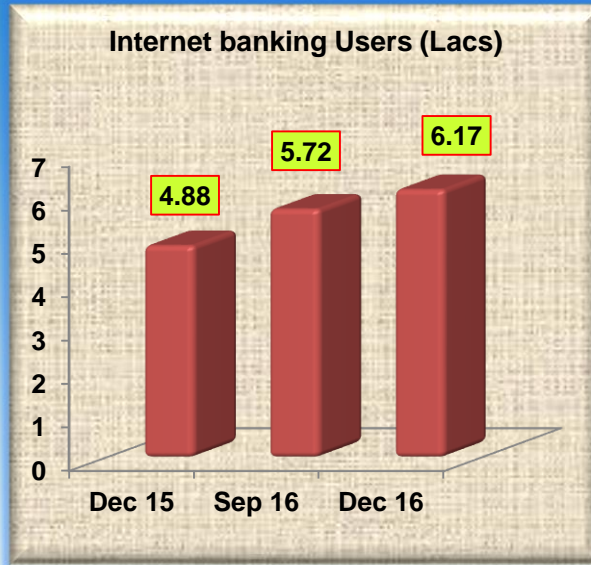
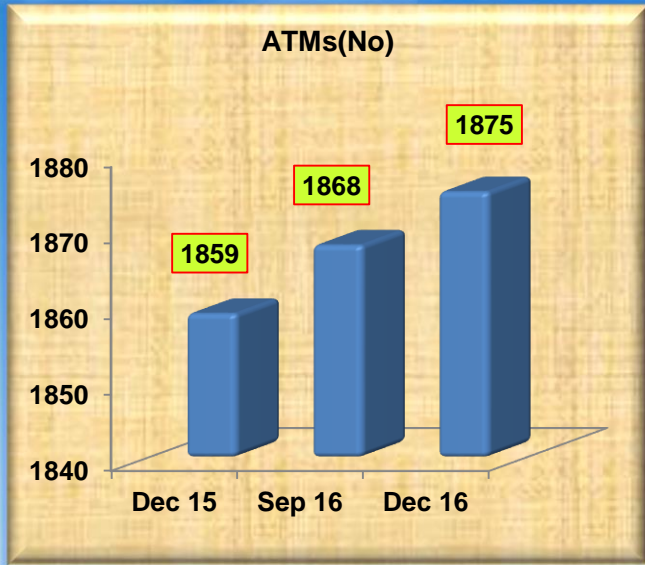
Category *	As on		
	Dec 15	Sep 16	Dec 16
Metro	435	503	503
Urban	365	343	343
Semi- Urban	434	433	433
Rural	660	617	617
Total Branches	1894	1896	1896

* Categorisation of Branches from Sep.16 is based on Census 2011 , Hence not comparable with prior period.

Category	As on		
	Dec 15	Sep 16	Dec 16
Officers	6781	6550	6466
Clerks	4998	4874	4794
Sub-staff	2149	1948	1910
Total	13928	13372	13170



Customer Reach





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एक परिवार एक बैंक

“Thank You !”