



बैंक ऑफ महाराष्ट्र
Bank of Maharashtra
ONE FAMILY ONE BANK

WELCOME

Analysts &
Stakeholders

***Financial Performance for the Quarter and Year
ended 31st March 2013***



VISION



To be a vibrant, forward looking, techno-savy, customer centric bank serving diverse sections of the society, enhancing shareholders' and employees' value while moving towards global presence.

MAHABANK



MISSION

- To ensure quick and efficient response to customer expectations.
- To innovate products and services to cater to diverse sections of society.
- To adopt latest technology on a continuous basis.
- To build proactive, professional and involved workforce.
- To enhance the shareholders' wealth through best practices and corporate governance.
- To enter international arena through branch network.

ACHIEVEMENTS 2012-13



- Opened almost 21 lakhs new Current & Saving accounts excluding basic saving accounts
- Opened 11.93 Lakh Basic Saving accounts under Financial Inclusion and 1.64 Lakh accounts opened by BC agents.
- Maintained superior position in CASA of above 40 % on robust business growth
- Bank achieved 102% of Crop Loan target for Financial Year 2012-13.
- Covered all the 1215 villages with more than 2000 population and another 569 villages covered under 1600 to 2000 population category.
- Service outlets – 1728 branches, 692 ATMs, & 102 Mahabank Gram Sewa Kendras
- All States and 2 Union Territories covered
- Under Bancassurance bank collected premium of Rs 141.20 crore and sold 34463 policies with a growth in premium of 104 % , growth in policy 65 % and Commission income registered growth of 59 %. Achieved 100 % log in of all outlets with 78 % activation.
- During the year, the Bank opened 139 Branches, highest number in a year and 190 ATMs
- Introduced Maha Bank Gold Deposit scheme

HR Highlights:

➤ During 2012-13 bank has recruited 1600 officers and 720 clerks out of which 259 officers & 329 clerks joined by March 2013 and remaining to join in the next quarter..

IT Highlights :

- Successfully implemented technology initiatives such as Aadhaar Enabled Payment System (AEPS), Aadhaar Payment Bridge System and IT enabled Financial Inclusion
- First Bank to launch Rupay Kisaan Debit Card- a Government of India initiative
- Implemented Immediate Payment System (IMPS) through NPCI's Network
- ATM Gallery embrace with New technology and provides ATMs, Cheque Deposit Machine, Coin Vending Machine and self Updating Passbook Printer
- Facilities of online payment of taxes, utility bill payments, online shopping/ e-commerce, railway reservation, LIC Premium Payment, viewing tax credit statement 26 AS and Demat account made available with the Bank.

New Products and services under customer centric initiatives

- Door step Banking Services for its High end customers includes corporate and the services include corporate and retail cash pick up, delivery & cheque collection services, at client's door step. The service has been initially introduced in Mumbai and Pune and will be further expanded in major cities.
- Bank has introduced Retail sale of Gold Coin on 16/09/2012 on its foundation day. Bank has also introduced Mahaswarna RD scheme for one year term and customer gets concession of Rs. 35 per gram on purchase of Gold Coin out of maturity proceeds.
- National Pension Scheme (Swavlamban): Bank is registered with NSDL as POP for National Pension Scheme available with 1618 branches
- Remit2india by Timesofmoney: Bank has tie up for online platform for remittance of funds by NRI customers.

- Payment Gateway of IBIBO, Citrus, ATOM, Timesofmoney: Bank has tie up with IBIBO, ATOM, Timesofmoney for facilitating e-commerce facility to its internet banking customers.
- Online Fee Collection: Bank has entered into tie up with various institutions during the year where bank is getting collection of fees for institute from branches.
- Integrated with Government Revenue Accounting System (GRAS) for State Tax Collection

Corporate Social Responsibility

- Bank has also contributed Rs. 251 Lakhs towards Chief Ministers Relief fund for drought relief to the state of Maharashtra to help Government initiatives specially for agriculture and drinking water projects.
- Bank has Rural Development Centres at Hadapsar and Bhigwan in Pune District of Maharashtra. Providing various farmer centric facilities such as Lab to Land Project, Re-development of Saline Soils, Soil Testing etc. Farmers from the districts of Pune, Ahmednagar, Solapur and Satara are taking benefit of the lab.
- A Trust viz. Mahabank Agricultural Research and Rural Development Foundation (MARDEF) established by the bank, undertakes various projects and village improvement programmes.
- The Bank has established Seven Mahabank Self Employment Training Institutes (MSETI) for providing training to rural youth and women. The Institute has centers located at Pune, Nagpur, Aurangabad, Amravati Jalna, Thane and Nasik.

- Gramin Mahila Va Balak Vikas Mandal (GMVBVM), an NGO formed by Bank of Maharashtra and National Institute of Bank Management is actively involved in formation, nurturing, training and ensuring linkage of SHGs to Bank Credit. The Bank has opened FLCC centers in Six Lead Districts namely Pune, Nasik, Aurangabad, Satara, Jalna & Thane for creating awareness about banking schemes.
- As a part of corporate social responsibility, Bank has implemented Financial Inclusion Plan and prepared Roadmap with a view to extend banking services to the un banked service area villages having population above 2000 with approval of Board. Accordingly Bank has covered all 1973 un banked villages having population above 2000 for FI purpose. During 2012-13, total enrolments issued 95365 smart cards
- Bank has helped various NGOs during the year extending financial support to acquire necessary inputs for carrying their activities. These include the following:
 - I. Fixing of artificial limbs to the needy patients.
 - II. Diesel Generator set for the school meant for physically challenged children
 - III. Building / classroom / Kindergarten equipments for the needy, mentally retarded and cerebral palsy children, cancer patients and Old age home.

- iv. Conducting cancer detection camps in slums for the needy.
 - Mahabank meritorious scholarship awards were given to 309 meritorious students district wise all over India wherever our branch network is present..
 - The bank has also contributed Rs. 15000 each 551 Government aided primary schools for improving the basic facilities such as water purifier for drinking water, Electric fans & construction of toilets for improving hygiene.
 - Apart from the above bank always stood for the cause of society contributed at large for improving medical facilities, vocational training, basic amenities etc. Bank is also helping emerging sports persons at budding stage by sponsorship & providing financial assistance to bring the glory to the Nation and contributing to social cause.

Awards and recognition

- Best Bank In Customer friendliness 2012-By- The Sunday standard
- National Vigilance Excellence Award 2012-By- “National Vigilance Study Circle
- Best Public Sector Bank with Asset Quality 2012-By -“Dun & Bradstreet
- The Greatest Corporate Leaders-By - India’s Greatest.com
- Change Agent & Leadership Award-By - IPE in World HRD Congress
- 50 Most caring companies of India-World CSR Congress on World CSR Day
- PRCI Corporate Collateral Award- PRCI INDIA

FINANCIAL PERFORMANCE

FY 2012-13

Key Indicators



Looking Forward



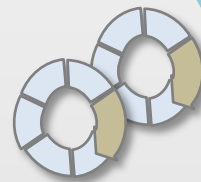
Financials



Resources



Deployment

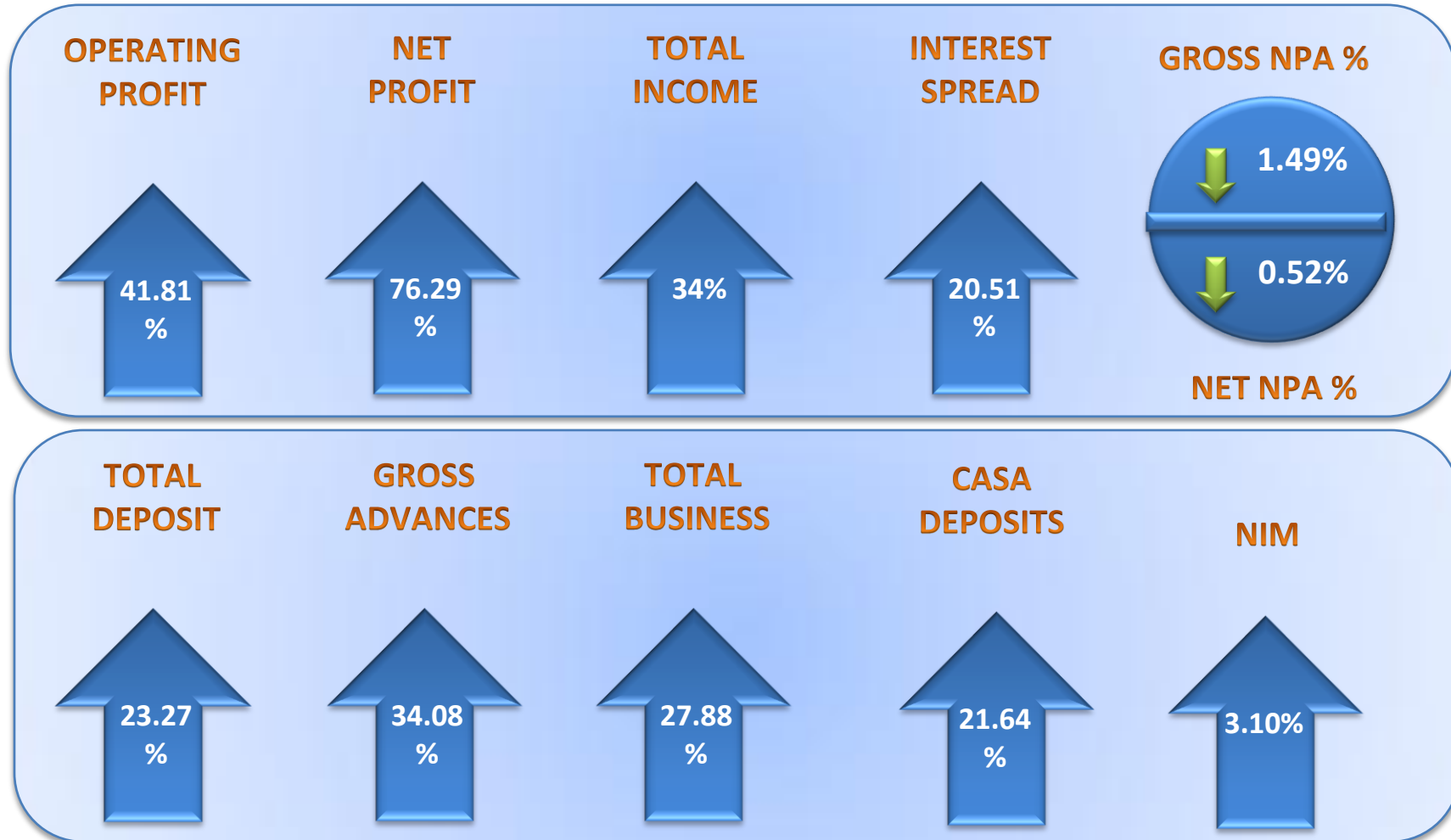


Efficiency Ratios



KEY BUSINESS PARAMETERS: FY 2012-13

(₹ in Crore)



Tangible Net-worth as on 31.03.2013

(₹ in Crore)

Particulars			
Share Capital			
	Equity Share Capital	661.48	
	Perpetual Non-Cummulative Preferece Share	588.00	
			1249.48
Add: Reserves & Surplus (Excluding Revaluation Reserve)			
	i) Statutory Reserve	1018.16	
	ii) Capital Reserve	139.81	
	iii) Share Premium	1262.14	
	iv) Revenue Reserve	1201.56	
	v) Special Reserve	243.00	
	vi) Investment Reserve	16.11	
	vi) Balance of Profit	146.43	
	Sub-total		4027.21
Capital & Free Reserves			5276.69
Less: Intangible Assets			3.72
Less: DTA(Net)			41.45
Less: Unamortized portion of Pension & Gratuity			204.95
Tangible Net Worth			5026.57

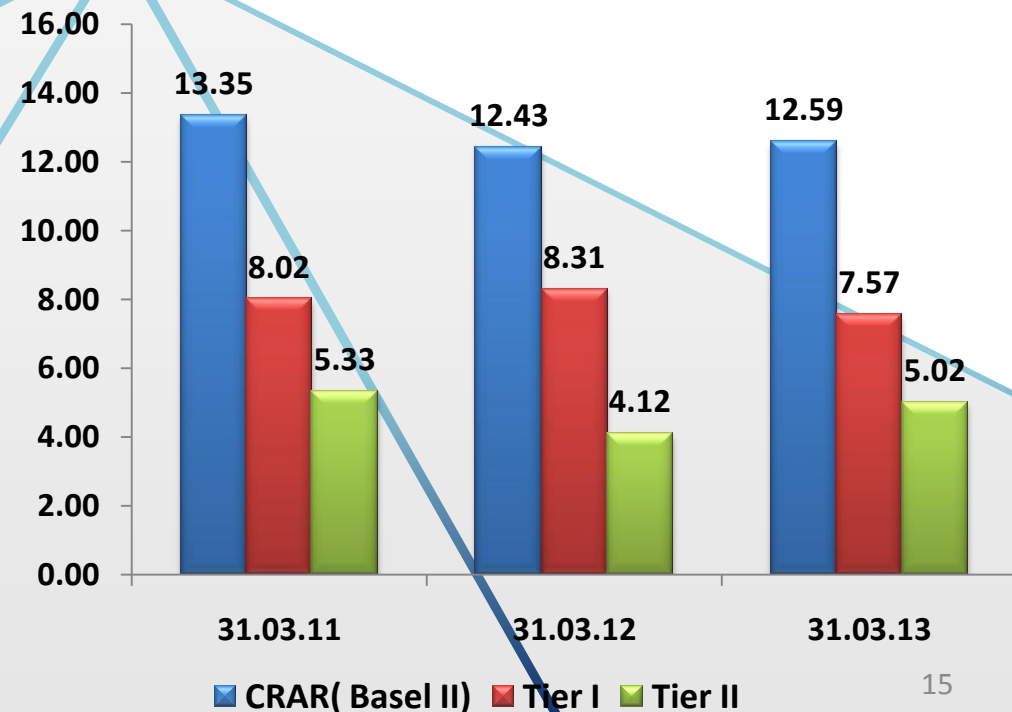


(₹ in Crore)

CAPITAL ADEQUACY

Particulars	31.03.12	31.12.12	31.03.13
Tier I Capital	4343.37	4140.35	5444.40
Tier II Capital	2155.63	3242.55	3614.74
Total Capital	6499.00	7382.90	9059.14
Total Risk Weighted Assets			
	52287.41	69038.00	71939.57
CRAR(Basel I)	11.25	9.61	11.72
CRAR(Basel II)	12.43	10.70	12.59
Tier I	8.31	6.00	7.57
Tier II	4.12	4.70	5.02

**Well Capitalized
for Projected
Growth**





State Wise Branches as on 31.03.2013

S No	State	Rural	Semi-Urban	Urban	Metro	Total	%
1	Arunachal Pradesh	0	1	0	0	1	0.06
2	Assam	0	3	5	0	8	0.46
3	Andhra Pradesh	6	3	18	18	45	2.60
4	Bihar	0	2	5	3	10	0.58
5	Chhatisgarh	11	6	11	0	28	1.62
6	Delhi	0	0	0	35	35	2.03
7	Goa	5	11	0	0	16	0.93
8	Gujarat	7	10	16	27	60	3.47
9	Haryana	3	0	20	2	25	1.45
10	Himachal Pradesh	1	2	1	0	4	0.23
11	Jammu & Kashmir	0	0	2	0	2	0.12
12	Jharkhand	0	1	4	1	6	0.35
13	Karnataka	11	8	24	18	61	3.53
14	Kerala		2	6		8	0.46
15	Madhya Pradesh	77	19	22	14	132	7.64
16	Maharashtra	457	252	126	256	1091	63.14
17	Manipur	0	0	1	0	1	0.06



State Wise Branches as on 31.03.2013

State wise Branches as on 31.03.2013							
S No	State	Rural	Semi-Urban	Urban	Metro	Total	%
18	Meghalaya	0	0	1	0	1	0.06
19	Mizoram	0	0	1	0	1	0.06
20	Nagaland	0	1	0	0	1	0.06
21	Odisha	0	1	4	0	5	0.29
22	Punjab	1	10	11	5	27	1.56
23	Rajasthan	4	6	13	9	32	1.85
24	Sikkim	0	1	0	0	1	0.06
25	Tamil Nadu	1	5	13	11	30	1.74
26	Tripura	0	0	1	0	1	0.06
27	Uttar Pradesh	3	9	25	18	55	3.18
28	West Bengal	4	3	8	19	34	1.97
29	Uttarakhand	0	1	2	0	3	0.17
	Union Territory						
1	Chandigarh	0	0	4	0	4	0.23
2	Puducherry	0	0	1	0	1	0.06
	Total	591	357	345	435	1728	100



Zone Wise Branches as on 31.03.2013

Zone wise Branches as on 31.03.2013							
S No	Zone	Rural	Semi-Urban	Urban	Metro	Total	%
1	Ahmedabad	7	10	16	27	60	3.47
2	Ahmednagar	28	15	4		47	2.72
3	Akola	22	17	4		43	2.49
4	Amravati	25	13	13		51	2.95
5	Aurangabad	30	12	21		63	3.65
6	Bangalore	11	8	24	18	61	3.53
7	Bhopal	22	6	6	5	39	2.26
8	Chandigarh	3	12	26	5	46	2.66
9	Chandrapur	27	23	5		55	3.18
10	Chennai	1	7	20	11	39	2.26
11	Delhi	3		22	39	64	3.70
12	Goa	19	16			35	2.03
13	Hyderabad	6	3	18	18	45	2.60
14	Indore	20	4	7	9	40	2.31
15	Jabalpur	26	7	9		42	2.43
16	Jaipur	4	6	13	8	31	1.79
17	Jalgaon	16	13	9		38	2.20



Zone Wise Branches as on 31.03.2013

S No	Zone	Rural	Semi-Urban	Urban	Metro	Total	%
18	Kolhapur	33	17	18		68	3.94
19	Kolkata	4	13	30	23	70	4.05
20	Latur	18	16	12		46	2.66
21	Lucknow	2	10	17	16	45	2.60
22	Mumbai City				43	43	2.49
23	Mumbai				51	51	2.95
24	Nagpur	24	9	1	29	63	3.65
25	Nasik	45	17	1	17	80	4.63
26	Pune City		1		56	57	3.30
27	Pune East	27	19		13	59	3.41
28	Pune West	31	11		22	64	3.70
29	Raigad	21	8	12		41	2.37
30	Raipur	20	8	11		39	2.26
31	Ratnagiri	14	10			24	1.39
32	Satara	37	17	3		57	3.30
33	Solapur	24	14	15		53	3.07
34	Thane	21	15	8	25	69	3.99
	Total	591	357	345	435	1728	100

State Wise Business as on 31.03.2013



(₹ in Crore)

Sl.No.	State	No of Brs	Total Deposit	Advances	Total Business
1	Andaman & Nicobar	0	0	0	0
2	Andhra Pradesh	45	1365	2422	3787
3	Arunachal Pradesh	1	65	10	76
4	Assam	8	77	16	92
5	Bihar	10	331	26	357
6	Chandigadh	4	138	943	1081
7	Chhattisgadh	28	671	716	1387
8	Dadra & Nagar Haveli	0	0	0	0
9	Daman & Diu	0	0	0	0
10	Delhi	35	3654	10182	13836
11	Goa	16	558	287	844
12	Gujarat	60	2736	3810	6546
13	Haryana	25	1368	1754	3122
14	Himachal Pradesh	4	71	6	77
15	Jammu & Kashmir	2	21	9	30
16	Jharkhand	6	107	32	138
17	Karnataka	61	3658	3668	7325
18	Kerala	8	103	65	168

State Wise Business as on 31.03.2013



(₹ in Crore)

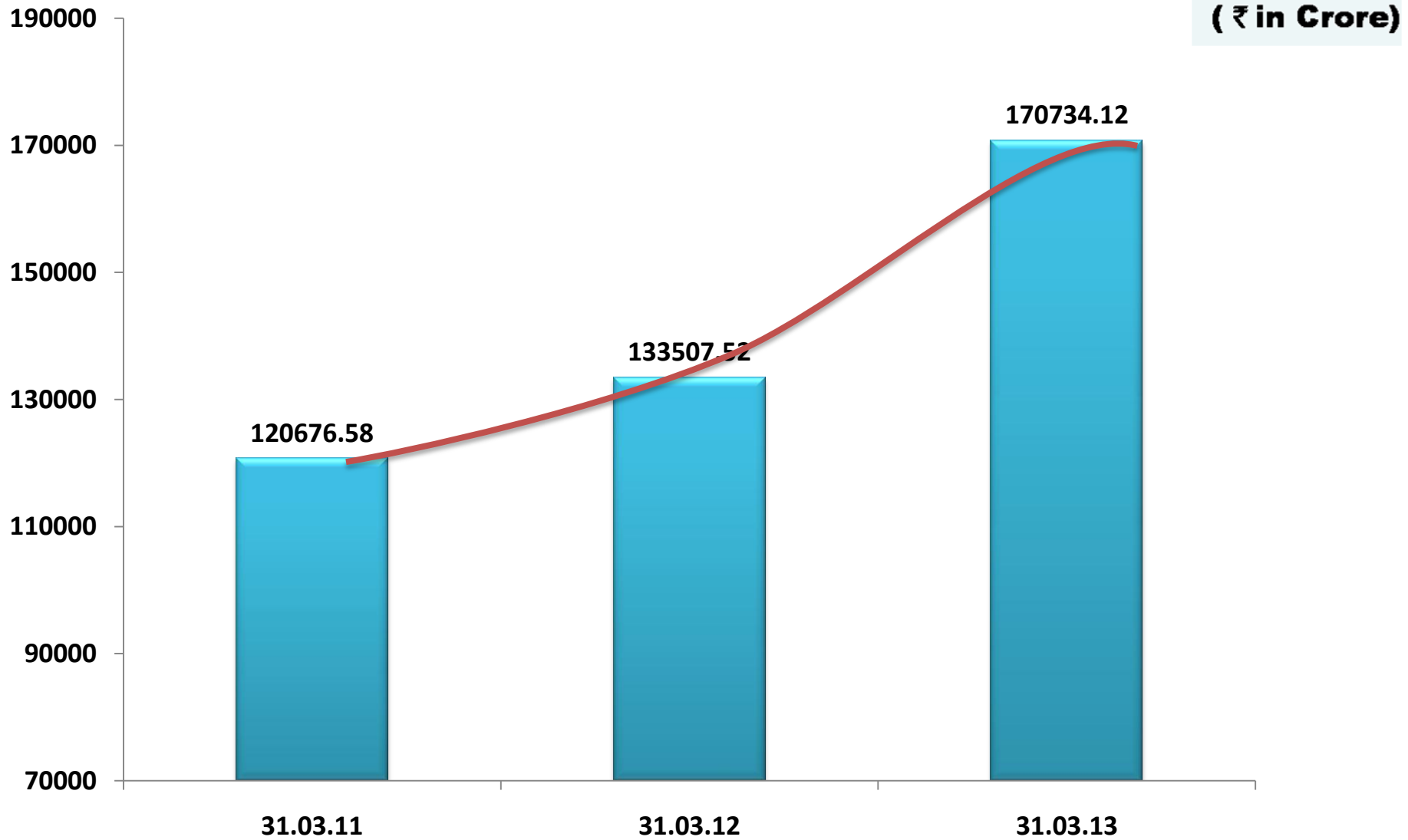
Sl.No.	State	No of Brs	Total Deposit	Advances	Total Business
19	Lakshadweep	0	0	0	0
20	Madhya Pradesh	132	3549	2167	5716
21	Maharashtra	1091	70420	40713	111134
22	Manipur	1	3	0	4
23	Meghalaya	1	4	0	4
24	Mizoram	1	1	1	3
25	Nagaland	1	1	0	1
26	Odisha	5	71	33	104
27	Puducherry	1	47	29	76
28	Punjab	27	615	1196	1811
29	Rajasthan	31	736	2095	2832
30	Sikkim	1	10	2	13
31	Tamilnadu	30	882	2803	3685
32	Tripura	1	1	0	1
33	Uttar Pradesh	55	1596	3175	4771
34	Uttarakhand	3	76	27	103
35	West Bengal	34	1404	1455	2859
	Total	1728	94337	76397	170734

AREA WISE BRANCHES - BUSINESS

(₹ in Crore)

Category	No of Brs	Business	Share in Br Network (%)	Share in Business (%)
Rural	591	15831	34.20	9.27
Semi-Urban	357	17837	20.66	10.45
Urban	345	29351	19.97	17.19
Metro	435	107714	25.17	63.09
TOTAL	1728	170734	100	100

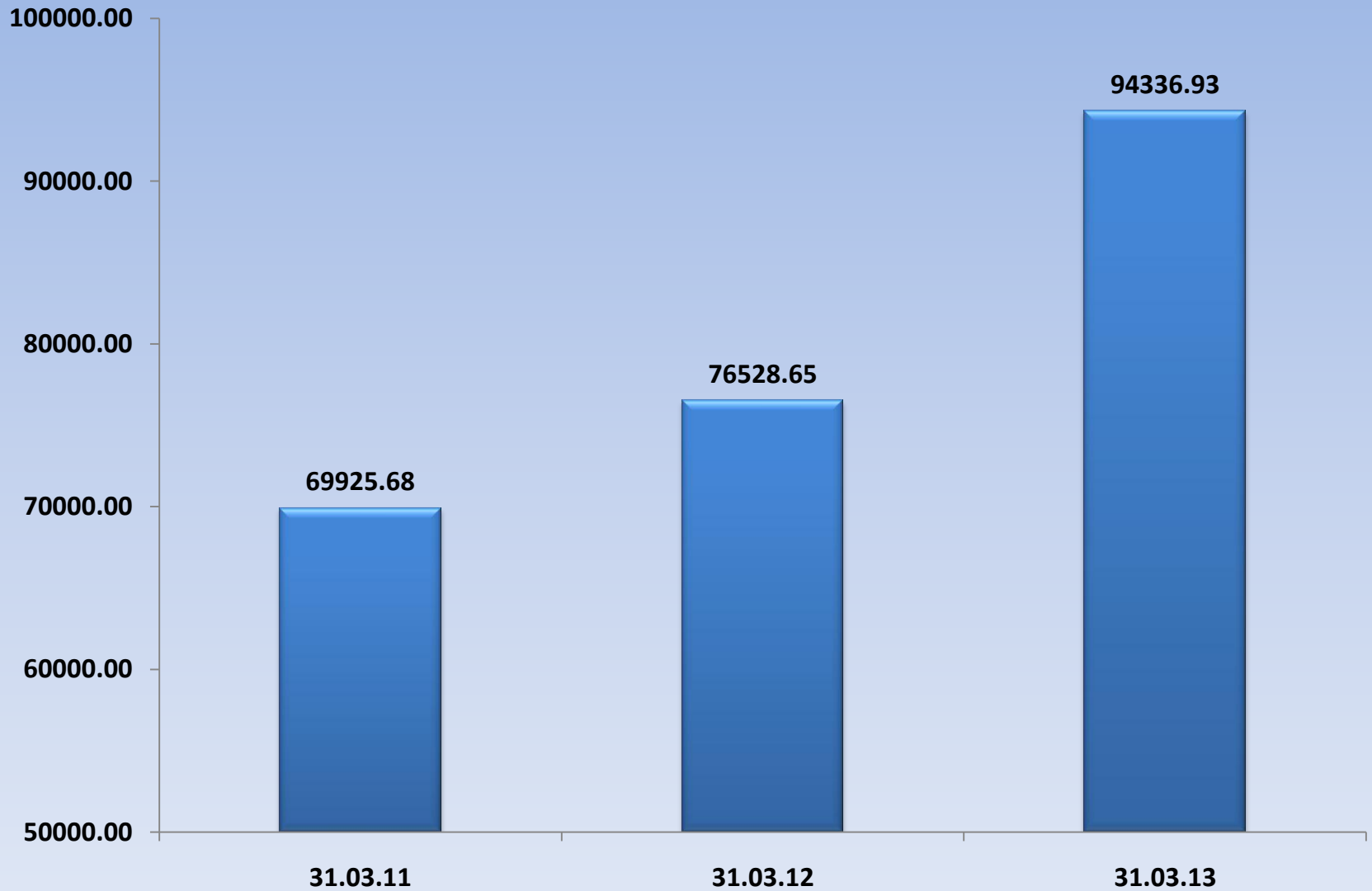
SUSTAINED BUSINESS GROWTH



DEPOSITS

(₹ in Crore)

Total Deposit



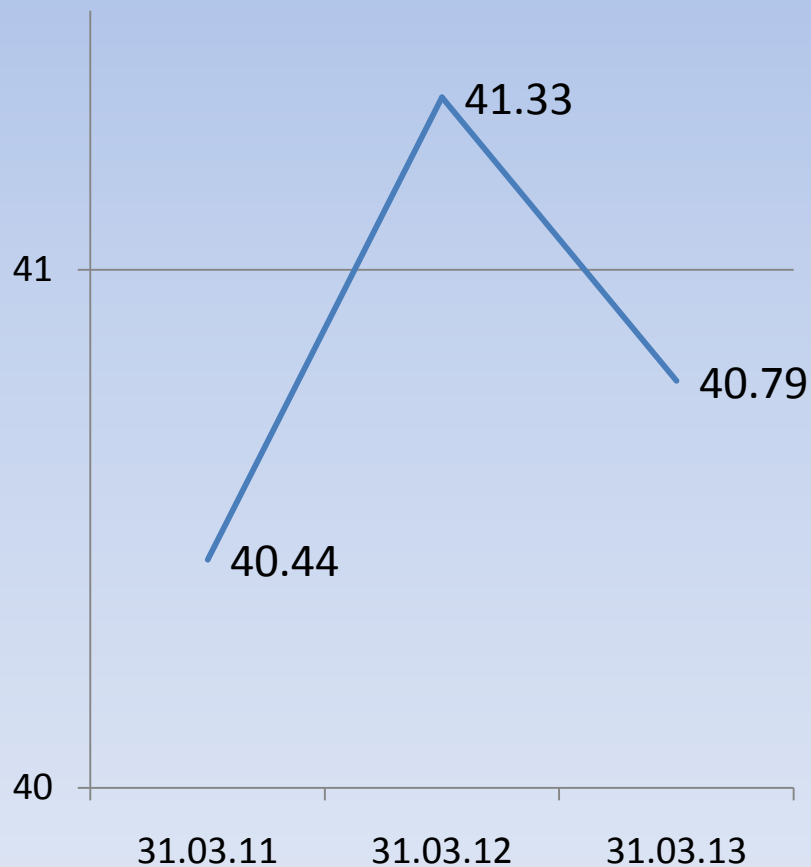
DEPOSITS

(₹ in Crore)

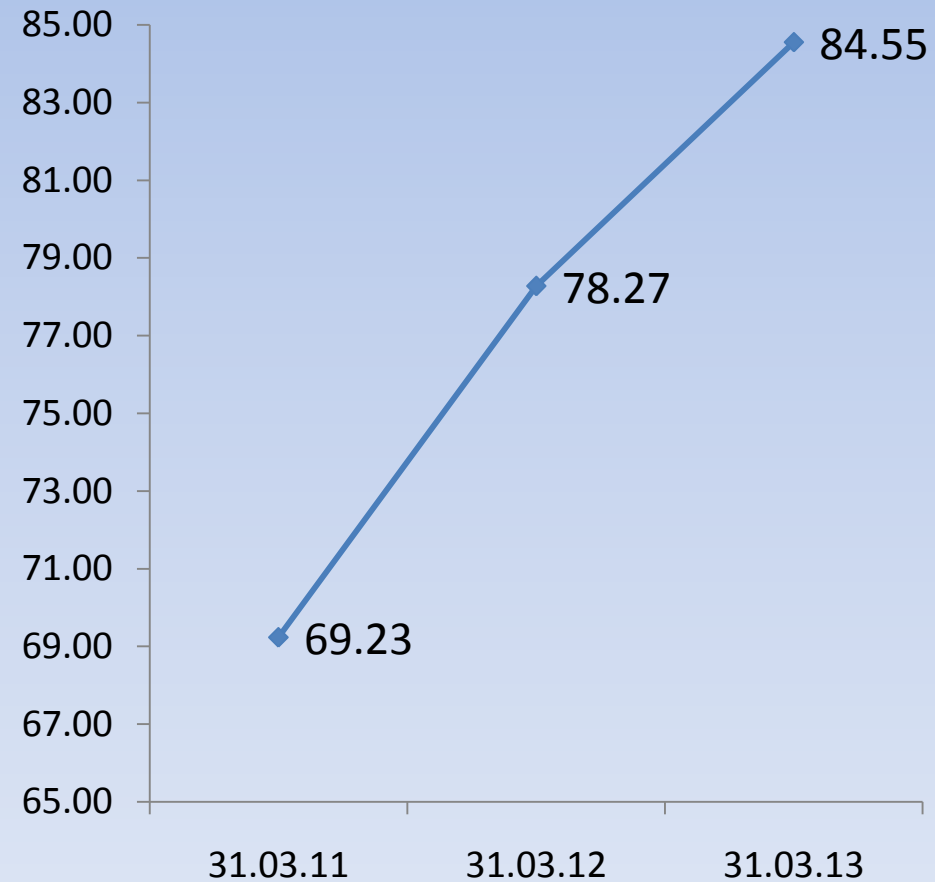
Particulars	31.03.11	31.03.12	31.03.13	Gr over Mar 12	
	Actual	Actual	Actual	Abs	%
Deposits	66845	76529	94337	17808	23.27
Current Deposits	6599	8452	11186	2734	32.35
Savings Deposits	20433	23180	27290	4110	17.73
CASA	27032	31632	38475	6844	21.64
Term Deposits	39812	44897	55861	10964	24.42
of which					
Bulk > 1 Cr	1,441	2,835	8,100	5265	185.74
CDs	5430	5796	4021	-1775	-30.63
Others	32,941	36,267	43,741	7474	20.61

Core Term Deposits

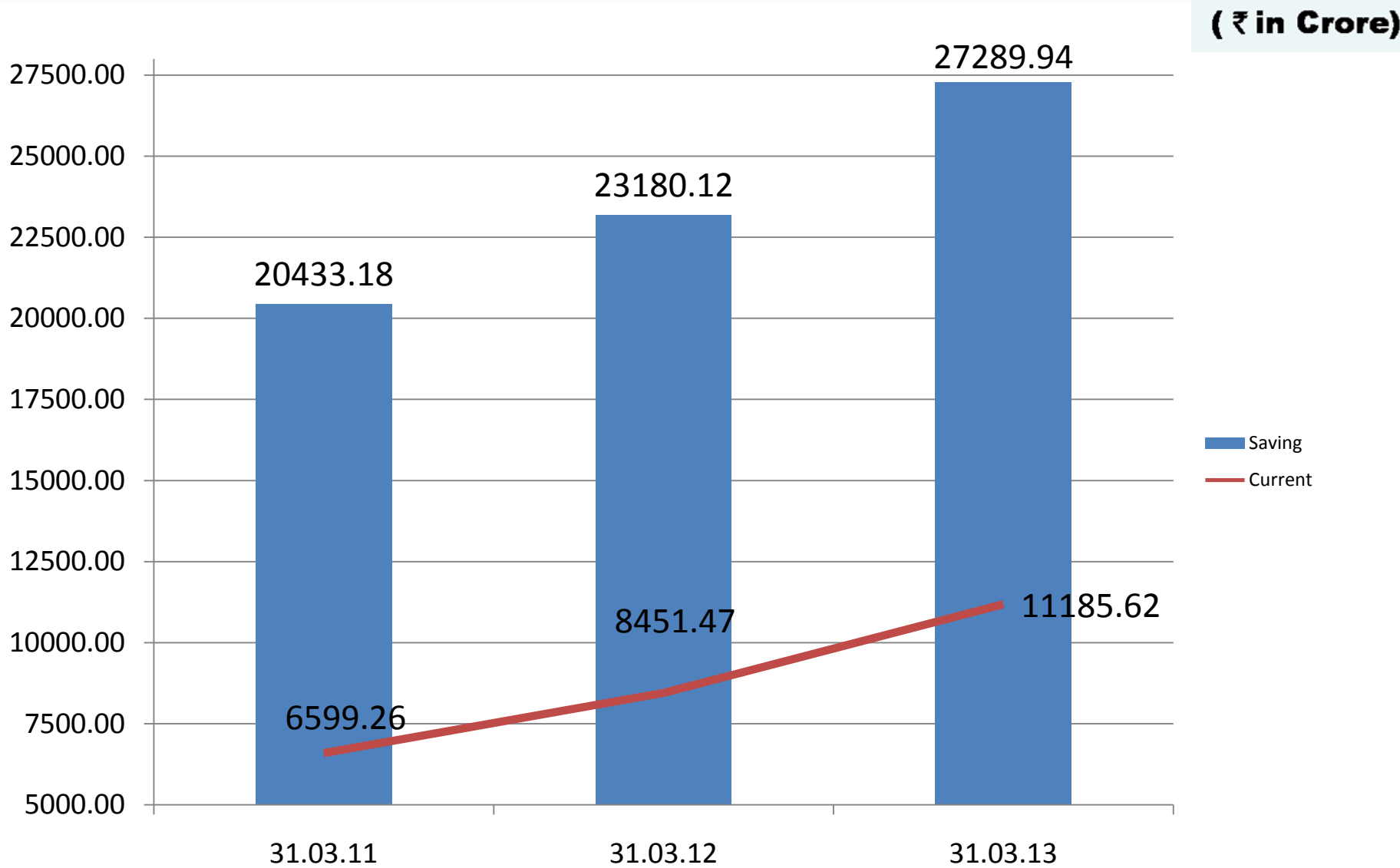
CASA share in total Deposit(%)



Core Deposits Share in Term (%)



Savings & Current Deposits



Average Business Position

(₹ in Crore)

Particulars	Quarter ended		% Growth	
	31.03.12	31.03.13	Abs.	%
Avg Current Deposits	5442	6290	848	15.58
Avg Savings Deposits	22096	25200	3103	14.05
Avg Term Deposits	41858	63421	21563	51.51
Avg Aggregate Deposits	69396	94910	25514	36.77
Avg Advances	49751	75201	25450	51.15



Interest Rate wise Classification of Term Deposits

(₹ in Crore)

Interest Rate Range	As on 31.03.2012		As on 31.03.2013	
	No of Acc	Amt	No of Acc	Amt
<= 4%	9939	394	9845	315
Above 4% to 5%	790	4	2702	98
Above 5% to 6%	14482	282	6837	322
Above 6% to 7%	257078	2005	162000	1474
Above 7% to 8%	310848	2987	172161	1602
Above 8% to 9%	597988	5685	840384	13450
Above 9% to 10%	1381320	21444	1437790	30403
Above 10% to 11%	365552	10326	484170	7860
Above 11% to 13%	11852	1769	18787	336
Above 13%	35	0	31	0
Total	2949884	44897	3134707	55861

Contractual Maturity of Term Deposits

(₹ in Crore)

7 days to 14 days	363	29	-334
15 days to 30 days	820	141	-678
31 days to 45 days	358	49	-309
46 days to 90 days	4470	2684	-1785
91 days to 180 days	3752	1090	-2661
181 days to 270 days	1807	1039	-768
271 days to less than one year	202	3198	2996
One year to less than three years	22100	30484	8384
Three years to five years	8759	12906	4147
Above five years	2267	4240	1973
Total	44897	55861	10964

42978



Size wise Classification of Current Account Deposits

(₹ in Crore)

Amount Range	31.03.12		31.03.13		
	No of Acc	Amt	No of Acc	Amt	Variation in Amt
Upto Rs. 25,000	362483	197	308150	183	-14
More than Rs. 25,000 to Rs. 50,000	21529	82	22985	87	5
More than Rs. 50,000 to Rs. 1 lakh	17563	131	19200	140	9
More than Rs. 1 lakh to Rs. 5 lakh	26338	608	29653	678	70
More than Rs. 5 lakh to Rs. 10 lakh	5535	411	6658	471	60
More than Rs. 10 lakh to Rs. 1 crore	5914	1592	7194	1988	396
More than Rs. 1 crore to Rs. 5 crore	615	1332	810	1632	300
More than Rs. 5 crore	151	4100	248	6007	1907
TOTAL	440128	8452	394898	11186	2734



Size wise Classification of Savings Bank Deposits

(₹ in Crore)

Amount Range	As on 31.03.2012		As on 31.03.2013		
	No of Acc	Amt	No of Acc	Amt	Variation in Amt
Upto Rs. 25,000	11286828	2553	12821712	2896	343
More than Rs. 25,000 to Rs. 50,000	513265	1822	564699	2008	186
More than Rs. 50,000 to Rs. 1 lakh	385926	2689	429794	2996	307
More than Rs. 1 lakh to Rs. 5 lakh	370644	7344	426317	8489	1145
More than Rs. 5 lakh to Rs. 10 lakh	37366	2523	44666	3016	493
More than Rs. 10 lakh to Rs. 1 crore	17693	3537	21697	4369	831
More than Rs. 1 crore to Rs. 5 crore	518	1016	664	1359	343
More than Rs. 5 crore	95	1695	125	2156	461
TOTAL	12612335	23180	14309674	27290	4110

Size wise Classification of Term Deposits

(₹ in Crore)

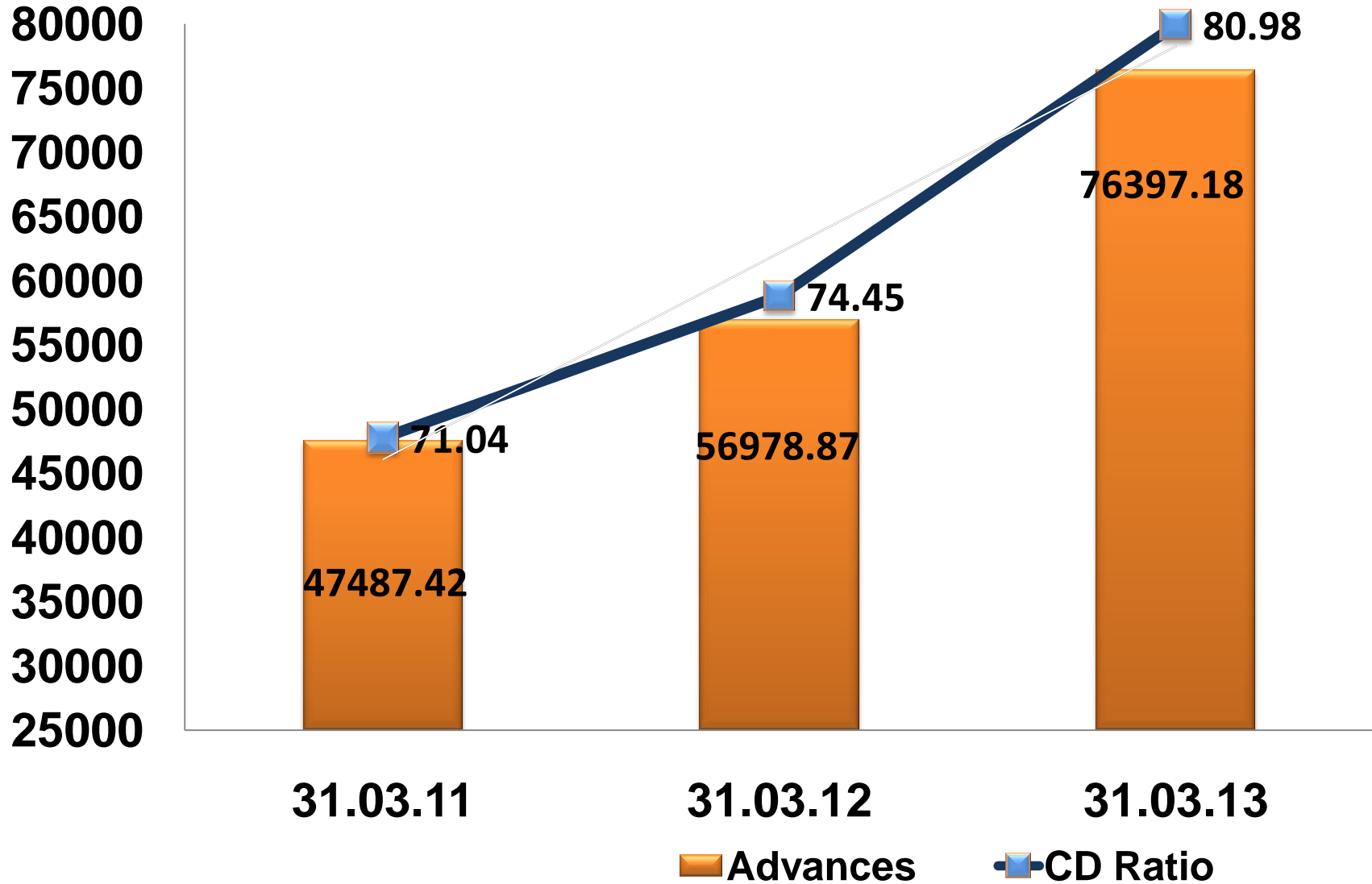
Amount Range	As on 31.03.2012		As on 31.03.2013		
	No of Acc	Amt	No of Acc	Amt	Variation in Amt
Upto Rs. 25,000	1011091	1166	958437	1113	-53
More than Rs. 25,000 to Rs. 50,000	703523	2894	713504	2886	-8
More than Rs. 50,000 to Rs. 1 lakh	680135	5365	757767	5948	582
More than Rs. 1 lakh to Rs. 5 lakh	478568	12584	602289	15895	3311
More than Rs. 5 lakh to Rs. 10 lakh	49124	3587	67043	4856	1269
More than Rs. 10 lakh to Rs. 1 crore	25917	6845	33774	8987	2142
More than Rs. 1 crore to Rs. 5 crore	1083	2135	1582	3593	1457
More than Rs. 5 crore	443	10320	317	12584	2264
TOTAL	2949884	44897	3134713	55861	10964

Excluding Interest Accrued

ADVANCES POSITION

(₹ in Crore)

Chart Title



CREDIT-CD RATIO

(₹ in Crore)

Particulars	Period ended			% Growth			
	31.03.12	31.12.12	31.03.13	Y-o-Y		Q-o-Q	
				Abs	%	Abs	%
Gross Advances	56978.87	75078.01	76397.18	19418.31	34.08	1319.17	1.76
Net Advances (Net of Prov.)	56059.77	74071.19	75470.78	19411.01	34.63	1399.59	1.89
CD Ratio {%	74.45	75.63	80.98				

CREDIT PORTFOLIO

(₹ in Crore)

Particulars	Period ended		Growth	
	31.03.12	31.03.13	Y-o-Y	
			Abs	%
Gross Advances	56978.87	76397.18	19418.31	34.08
Out of which				
Retail Credit of which	6576.65	8281.04	1704.39	25.92
Home Loans	4907.12	6578.24	1671.12	34.06
MSE Credit	8630.81	11288.91	2658.10	30.80
MSME Credit	9002.55	16618.94	7616.39	84.60
Agriculture credit	6089.22	7972.50	1883.28	30.93
Credit to Weaker section	3161.08	4755.22	1594.14	50.43
Net Advances (Net of Provisions)	56059.76	75470.78	19411.02	34.63
Average Advances	48011.11	63470.00	15458.89	32.20
CD Ratio {%	74.45	80.98		

Credit Portfolio –Retail Sector

(₹ in Crore)

Particulars – March 2013	Credit OS (A)	% of (A) to Gross Adv	Amount of NPA	% of NPAS to Credit OS
HSG RETAIL	6576.94	8.61	97.08	1.48
EDUCATION RETAIL	551.52	0.72	20.39	3.70
CONSUMER	10.61	0.01	2.53	23.85
VEHCILE	537.25	0.70	17.09	3.18
PERSONEL AND ADHAR	310.87	0.41	6.71	2.16
OTHER RETAIL LOANS	1941.53	2.54	5.34	0.28
G TOTAL RETAIL LOANS	9928.72	13.00	149.14	1.50

Credit Portfolio – Non-Retail Sector

(₹ in Crore)

Particulars	Credit O/S	% Share in Gr Adv	Amt of NPAs	% of NPAs to Credit O/S
Agriculture	7972.50	10.44	441.86	5.54
Whole Sale Traders	2448.47	3.20	22.44	0.92
Micro Small & Medium Enterprises	16618.54	21.75	452.16	2.72
Commercial Real Estate	3761.48	4.92	8.92	0.24
NBFCs (Housing finance)	2129.99	2.79	0.00	0.00
NBFC - Others	4971.89	6.51	0.00	0.00
Others	28566.44	37.39	63.03	0.22
Total Non-Retail Advances & NPAs (A)	66469.31	87.00	988.41	1.49
% of Non Retail NPAs to Gross NPAs			86.89	
Retail Advances & NPAs (B)	9927.87	13.00	149.14	1.50
Gross Advances & Gross NPAs (A+B)	76397.18	100.00	1137.55	1.49

PRIORITY SECTOR ADVANCES

(₹ in Crore)

Particulars	31.03.2012	31.03.2013	Growth (Abs)	Growth (%)
Priority sector Advance	19198.69	24719.36	5520.67	28.76
Percentage to ANBC	40.81	43.20		
Direct Agriculture	4908.72	6421.61	1512.89	30.82
Indirect Agriculture	1180.49	1550.89	370.40	31.38
Total Agriculture	6089.22	7972.50	1883.28	30.93
% of ANBC	15.03	13.93		



Industry wise Funded & Non Funded Exposure

(₹ in Crore)

Industrywise Exposure - FUNDED & NON FUNDED EXPOSURE As On 31-MAR-2013					
		FUNDED		NON FUNDED	
No	Industry	Exposure Amt		Exposure Amt	
1	Coal & Mining		840.51		0.13
2	Iron & Steel		1904.61		209.38
3	Other Metal & Metal Products		2171.48		130.12
4	All Engineering		3047.10		1735.29
4.1	Electronics	388.10		90.27	
4.2	Other	2659.00		1645.02	
5	Electricity		0.00		0.00
6	Cotton Textiles		620.30		137.83
7	Jute Textiiles		17.50		0.00
8	Other Textiles		1275.77		0.00
9	Sugar		311.40		0.02
10	Tea		0.00		0.00
11	Food Processing		209.86		141.01
12	Veg. Oil		248.77		0.00
13	Tobacco		337.19		62.18

Industry wise Funded & Non Funded Exposure

(₹ in Crore)

Industrywise Exposure - FUNDED & NON FUNDED EXPOSURE As On 31-MAR-2013

No	Industry	FUNDED		NON FUNDED	
		Exposure Amt	Exposure Amt	Exposure Amt	Exposure Amt
14	Paper & Paper Products		396.61		29.66
15	Rubber		546.53		57.53
16	Chemical Dyes Paints		1744.05		124.35
16.1	Fertilizers	172.85		0.10	
16.2	Petrochemicals	639.56		36.30	
16.3	Drugs Pharmaceuticals	845.44		76.97	
16.4	Chemicals Others	86.20		10.97	
17	Cement		892.34		10.67
18	Leather		63.67		4.26
19	Gems & Jewellery		517.66		152.92
20	Construction		345.32		3.91
21	Petroleum		1854.46		30.86
22	Automobiles		1308.34		94.86
23	Computer Science		92.00		19.84

Industry wise Funded & Non Funded Exposure

(₹ in Crore)

Industrywise Exposure - FUNDED & NON FUNDED EXPOSURE As On 31-MAR-2013					
		FUNDED		NON FUNDED	
No	Industry	Exposure Amt		Exposure Amt	
24	Infra Structure		13991.18		866.07
24.1	Power	8918.29		214.99	
24.2	Telecom	710.49		2.33	
24.3	Roads & Ports	1605.38		308.13	
24.4	Hospital	0.00		0.00	
24.5	Education	11.34		0.00	
24.6	Other Infra Structure	2745.67		340.62	
25	NBFC		7559.79		0.14
26	Trading		6674.05		940.74
27	Other Industry		1004.55		15.48
28	Total Food Credit		1930.73		0.00
29	Residuary		37663.58		8088.02
	Total		87569.32		12855.26

Credit Portfolio - Industry wise

(₹ in Crore)

Industry Name	Total Credit O/S	% Share in Gross Advances	Total NPA	% Share in Total NPA
Chemicals/Dyes,Paints & Pharmaceuticals	1387.13	1.82	11.8	1.04
of which Fertilizers	81.36	0.11	0.08	0.01
Petro-chemicals	459.38	0.60	0.31	0.03
Drugs & Pharmaceuticals	771.34	1.01	10.61	0.93
Other Chemicals dyes,paints	75.05	0.10	0.8	0.07
Cement	776.23	1.02	47.86	4.21
Leather & Prod	55.42	0.07	1.08	0.09
Gems & Jewellery	459.36	0.60	0.65	0.06
Construction	316.97	0.41	5.19	0.46
Petroleum	1552.71	2.03	0.04	0.00
Automobiles including trucks	1090.71	1.43	2.45	0.22
Computer software	80.61	0.11	5.14	0.45

Credit Portfolio - Industry wise

(₹ in Crore)

Industry Name	Total Credit O/S	% Share in Gross Advances	Total NPA	% Share in Total NPA
Infrastructure	12693.3	16.61	44.23	3.89
of which				0.00
Power	7805.37	10.22	0.89	0.08
Telecommunication	658.44	0.86	0	0.00
Roads & Ports	1219.81	1.60	16.33	1.44
Education	469.7	0.61	16.58	1.46
other infrastructure	2539.98	3.32	10.43	0.92
Other Industries	842.97	1.10	18.1	1.59
Others (NBFC, AFC, IFC & Others)	47188.8	61.77	904.32	79.50
Grand Total	76397.18	100.00	1137.55	100.00

EXPOSURES AS ON 31.03.2013

(₹ in Crore)

Industry	Mar-12		Mar-13	
	Exposure	O/S	Exposure	O/S
		Balances		Balances
HOUSING FINANCE COMPANIES	2992.86	2916.78	2572.78	2552.23
NBFC, AFC, IFC etc	6832.98	6379.18	4987.02	4549.62
Power	7218.84	5935.49	8918.29	7805.37
Of which State Electricity Boards	6093.08	5481.76	7094.29	6590.32
Others	1125.76	453.73	1824.00	1215.05
TEXTILES	1620.00	1358.23	1913.57	1591.03
TELECOM	511.96	462.11	710.49	658.44
AVIATION	142.00	30.78	91.84	91.82

Restructured Accounts



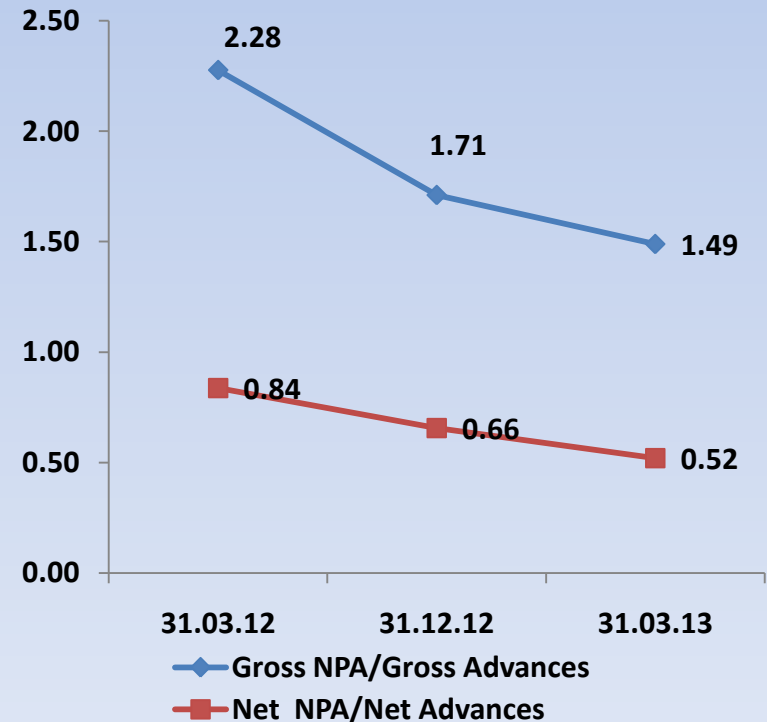
(₹ in Crore)

Particulars	Outstanding balance as on 31.03.2013	Diminution provision
Total restructured accounts as on 31.03.2013	4631.79	183.58
Restructured During FY 2012-13	1955.57	92.73
Restructured During Q4 – FY 2012-13	426.63	13.90

Movement of NPA

(₹ in Crore)

Particular	Quarter ended			Period ended	
	31.03.12	31.12.12	31.03.13	31.03.12	31.03.13
Gross NPA at the beginning of the period	1045.48	1292.45	1284.43	1173.7	1297.03
Reduction in NPA					
Cash Recovery in Ledger balance	68.24	94.63	145.34	248.91	198.73
Up-gradation	2.37	119.32	161.69	109.03	105.19
Write Off	139.67	40.03	148.84	394.62	663.11
Total reduction in NPA	210.28	253.98	455.87	752.56	967.03
Addition to NPA			0.00		0.00
Fresh slippages during the period	462.65	244.04	307.45	873.3	805.38
Addition to existing NPA	-0.82	1.92	1.54	2.59	2.17
Total additions to NPA	461.83	245.96	308.99	875.89	807.55
Gross NPA at the end of the period	1297.03	1284.43	1137.55	1297.03	1137.55



N P A COVERAGE

(₹ in Crore)

Particulars	AS ON		
	31.03.12	31.12.12	31.03.13
Gross Advances	56978.87	75078.01	76397.18
Gross NPA	1297.03	1284.43	1137.55
DICGC/ECGC settled amount	33.58	34.85	33.14
Provision held for NPA	525.19	495.07	709.69
Provision for Restructured Advances	95.42	211.99	1.79
Counter Cyclical Provisioning Buffer	264.91	264.91	264.91
Net Advances	56059.76	74071.19	75470.78
Net NPA	469.57	486.77	392.93
% Gross NPA to Gross Advances	2.28	1.71	1.49
% NPA to Net Advances	0.84	0.66	0.52
Provision Coverage Ratio	80.36	82.83	83.68

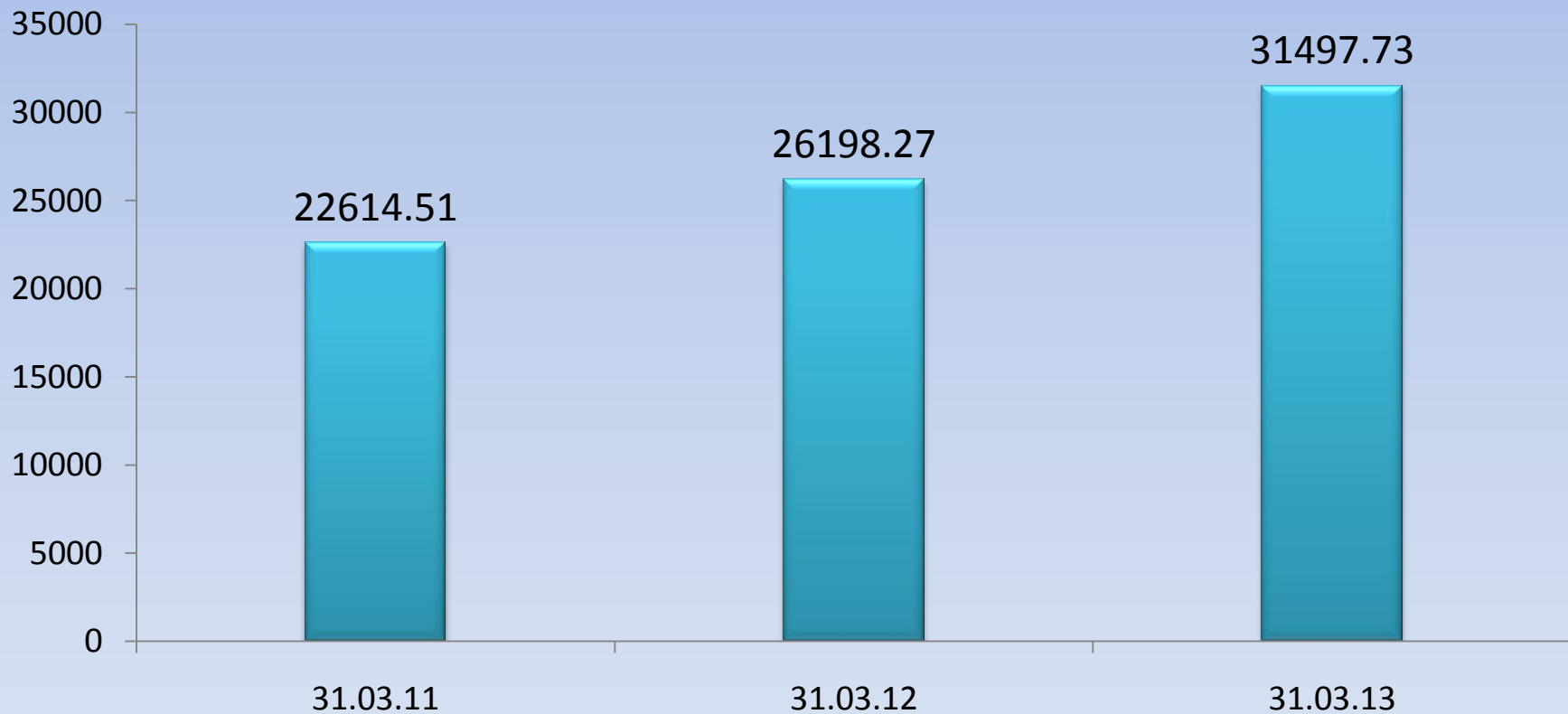
Investment Portfolio

(₹ in Crore)

Particular	31.03.11	AS on	
		31.03.12	31.03.13
H T M	17633.50	22732.05	25693.81
% to Net Investment	78.40	87.33	81.75
A F S	4857.59	2685.10	5339.22
% to Net Investment	21.60	10.31	16.99
H F T	0.00	614.20	397.28
% to Net Investment	0.00	2.36	1.26
Net Investment	22491.09	26031.35	31430.31
Depreciation & prov	123.42	166.92	67.42
Gross Investment	22614.51	26198.27	31497.73

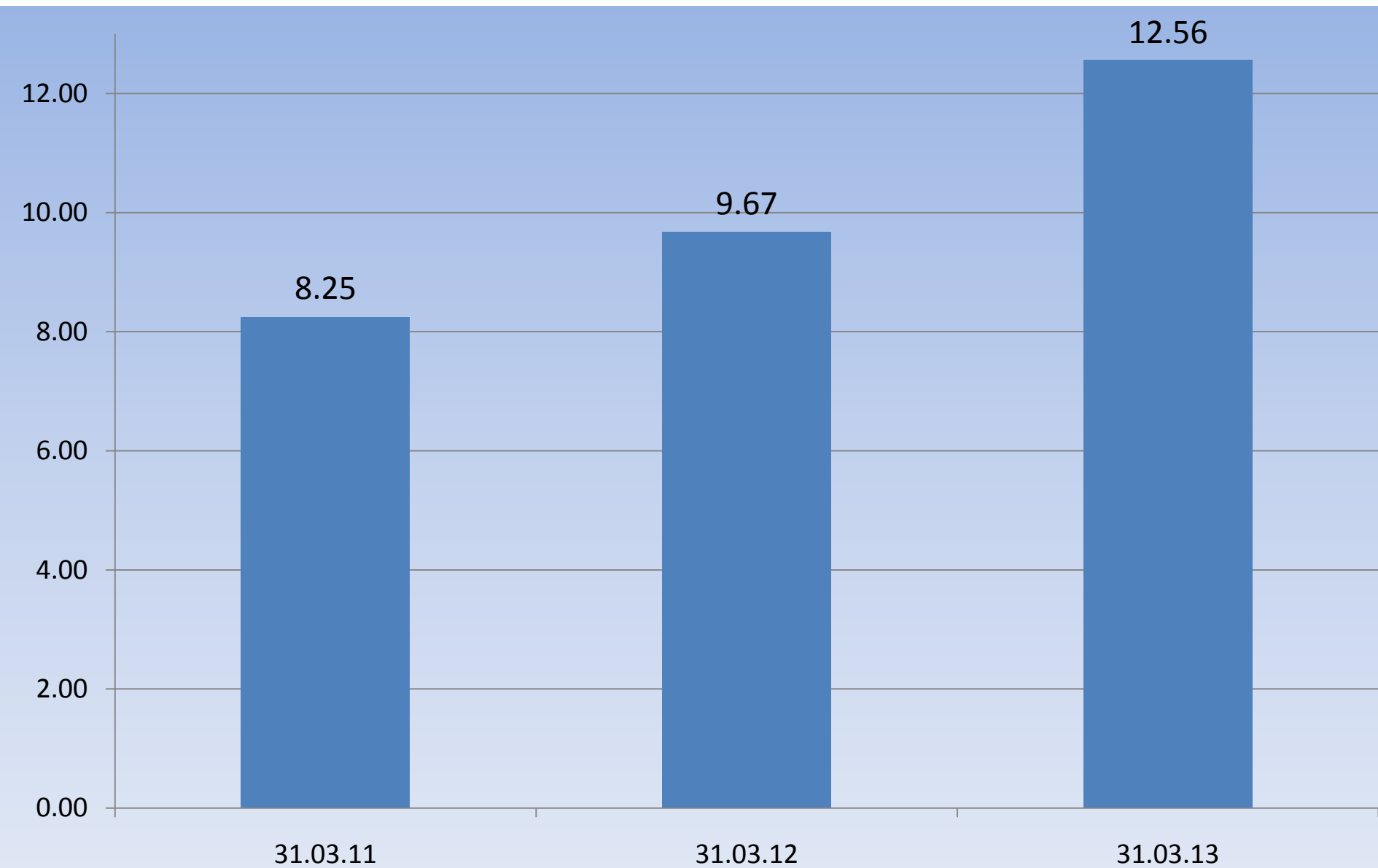
Investment Portfolio

(₹ in Crore)



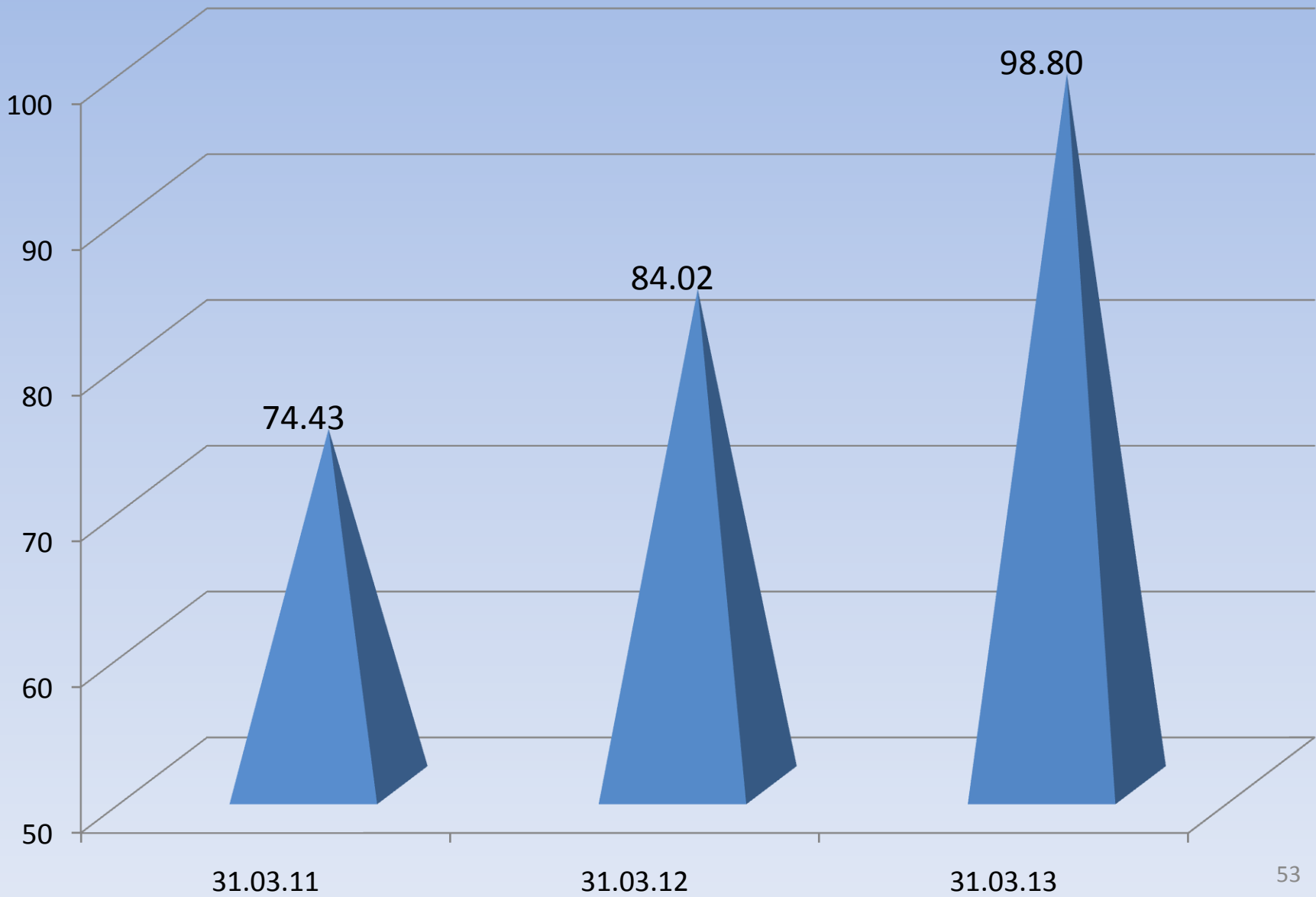
Business Per Employee

(₹ in Crore)



Business Per Branch

(₹ in Crore)



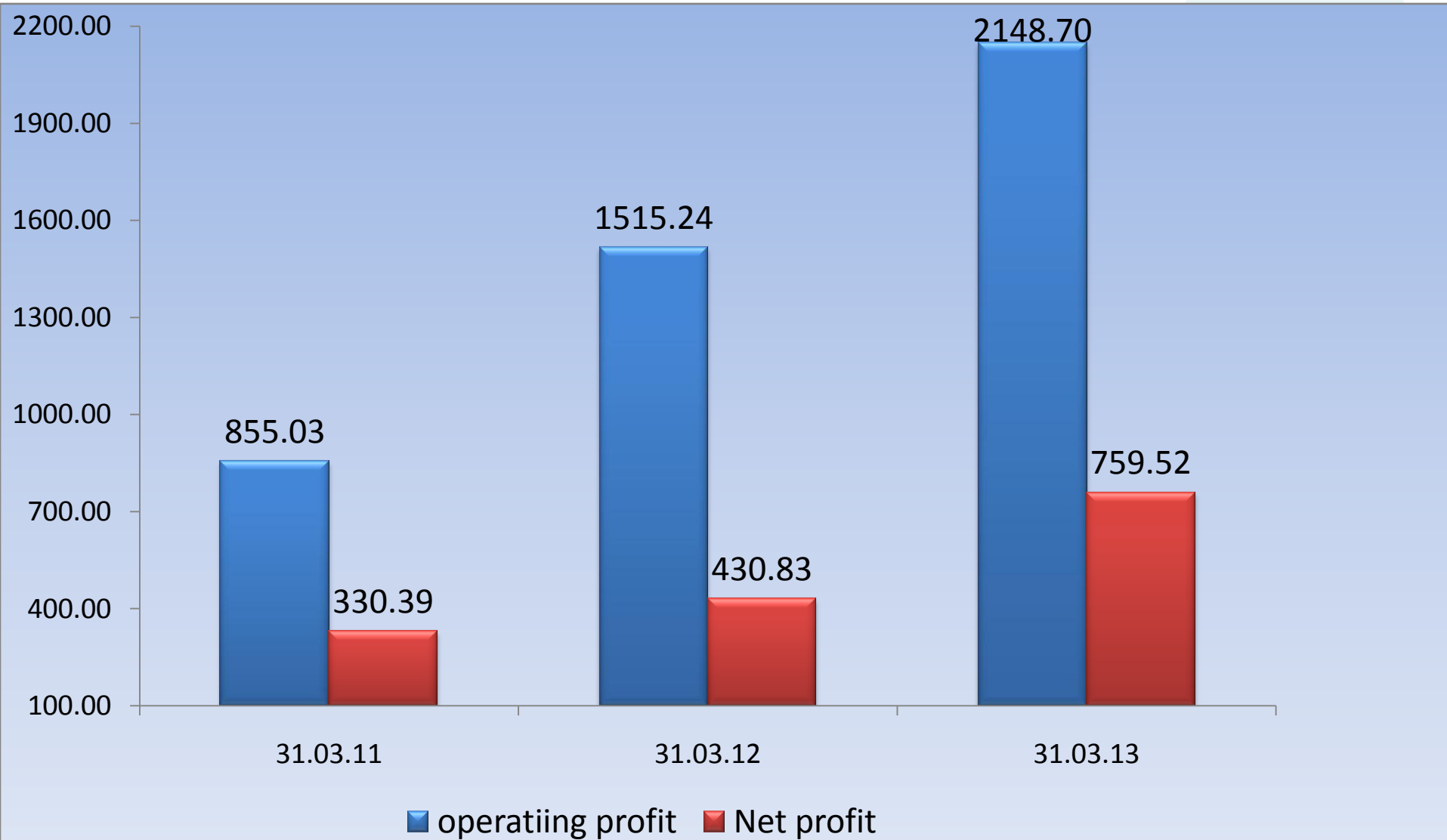


Interest Earned & Expended

(₹ in Crore)

Particulars	Year ended		Qtr ended	
	31.03.12	31.03.13	31.03.12	31.03.13
Interest Income	7213.96	9613.43	1898.34	2781.47
Interest on advances	5490.63	7298.50	1447.62	2144.05
Interest on Investment (net of amortization)	1708.57	2231.28	445.09	602.84
Interest on Balance with RBI & other Inter Bank funds	1.52	81.70	0.36	33.98
Other Interest Income	13.24	1.95	5.27	0.60
Interest Expended	4696.87	6580.08	1251.04	1910.43
Interest paid on Deposits	4293.81	5879.25	1150.33	1702.56
Interest paid on RBI/Inter Bank	120.05	312.27	35.40	89.78
Other Interest Expenditure	283.01	388.56	65.31	118.09
Net Interest Income	2517.09	3033.34	647.30	871.03
Net Interest Margin	3.22	3.10	3.17	3.07

PROFITABILITY



Non Interest Income

(₹ in Crore)

Particulars	Year ended		Gr	Quarter Ended		Gr
	Mar '12	Mar '13	%	Q4 FY12	Q4 FY13	%
Comm. & Brokerage	440.88	472.73	7.22	113.21	138.06	21.95
Comm. On Govt. Business	14.19	18.61	31.14	4.26	8.22	92.93
Sub Total	455.07	491.34	7.97	117.47	146.28	24.52
Net profit from FEX Txn.	43.75	60.42	38.10	15.27	11.47	-24.90
Dividend Earned	3.31	4.99	50.78	0.36	1.84	411.33
Recovery in written off a/cs	96.01	157.09	63.62	34.21	107.60	214.53
Miscellaneous income	30.41	54.21	78.28	9.89	28.24	185.59
Total Comm. & Other Income (excl. trading profit)	628.55	768.05	22.19	177.20	295.43	66.72
Net profit on sale of investments	12.12	143.95	1087.72	-4.33	86.98	-2108.80
Total Other Income	640.67	912.00	42.35	172.87	382.41	121.21

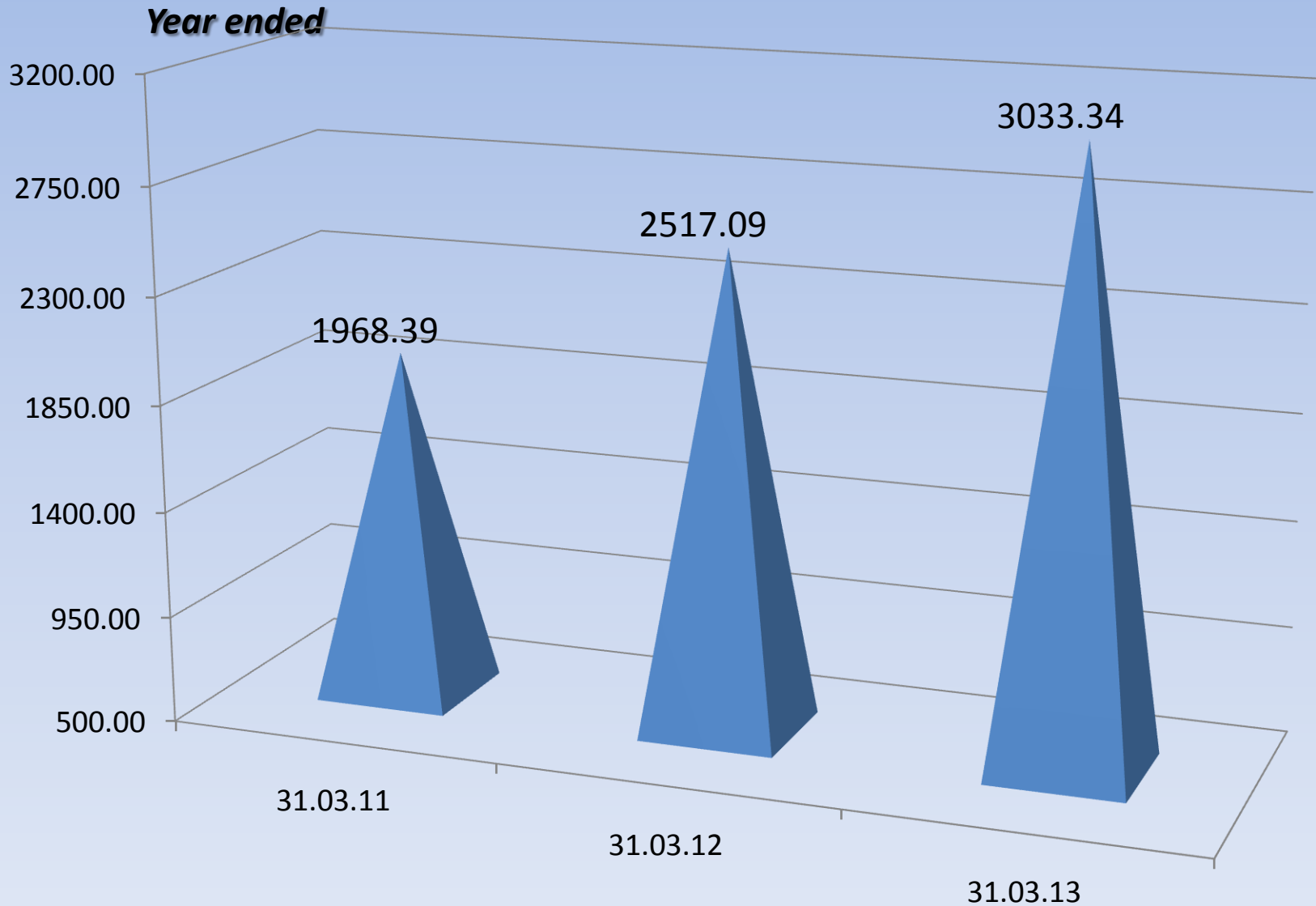
Other Operating Expenses

(₹ in Crore)

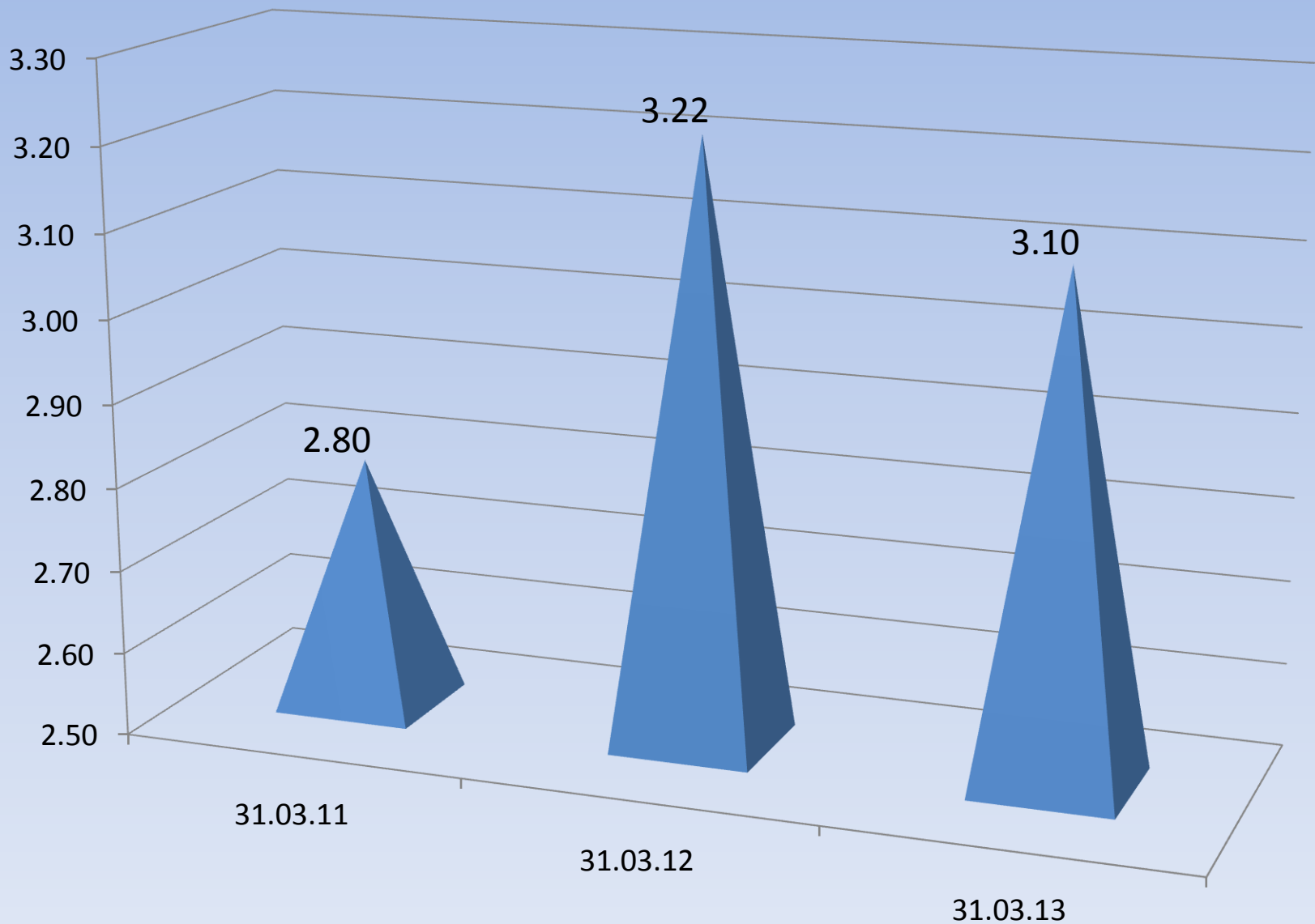
EXPENDITURE ITEM	Year ended		Gr	Quarter ended		Gr
	31.03.12	31.03.13	%	31.03.12	31.03.13	%
Staff expenses	1113.02	1187.82	6.72	422.59	363.21	-14.05
Rent, Taxes & Lighting	115.89	132.75	14.55	29.82	36.21	21.42
Printing & Stationery	14.22	18.65	31.16	3.27	5.62	71.91
Advertising & Publicity	17.88	16.22	-9.27	4.69	8.08	72.32
Depreciation on Fixed Assets	65.66	73.93	12.60	19.52	27.31	39.91
Directors Fees & Expenses	0.71	0.75	6.05	0.16	0.29	83.12
Audit Fees	11.90	13.20	10.96	1.01	2.12	110.33
Law Charges	8.72	9.89	13.45	3.89	3.16	-18.70
Postage, Telephone etc.	22.48	29.73	32.23	6.14	9.25	50.58
Repairs & Maintenance	33.71	39.88	18.29	7.74	9.32	20.37
Insurance & Guarantee Fee	69.20	77.47	11.96	17.50	21.93	25.33
Other Expenditure	169.13	196.35	16.09	53.85	56.34	4.63
Total Non-int. Exp.	1642.52	1796.64	164.78	570.18	542.84	467.15

Net Interest Income

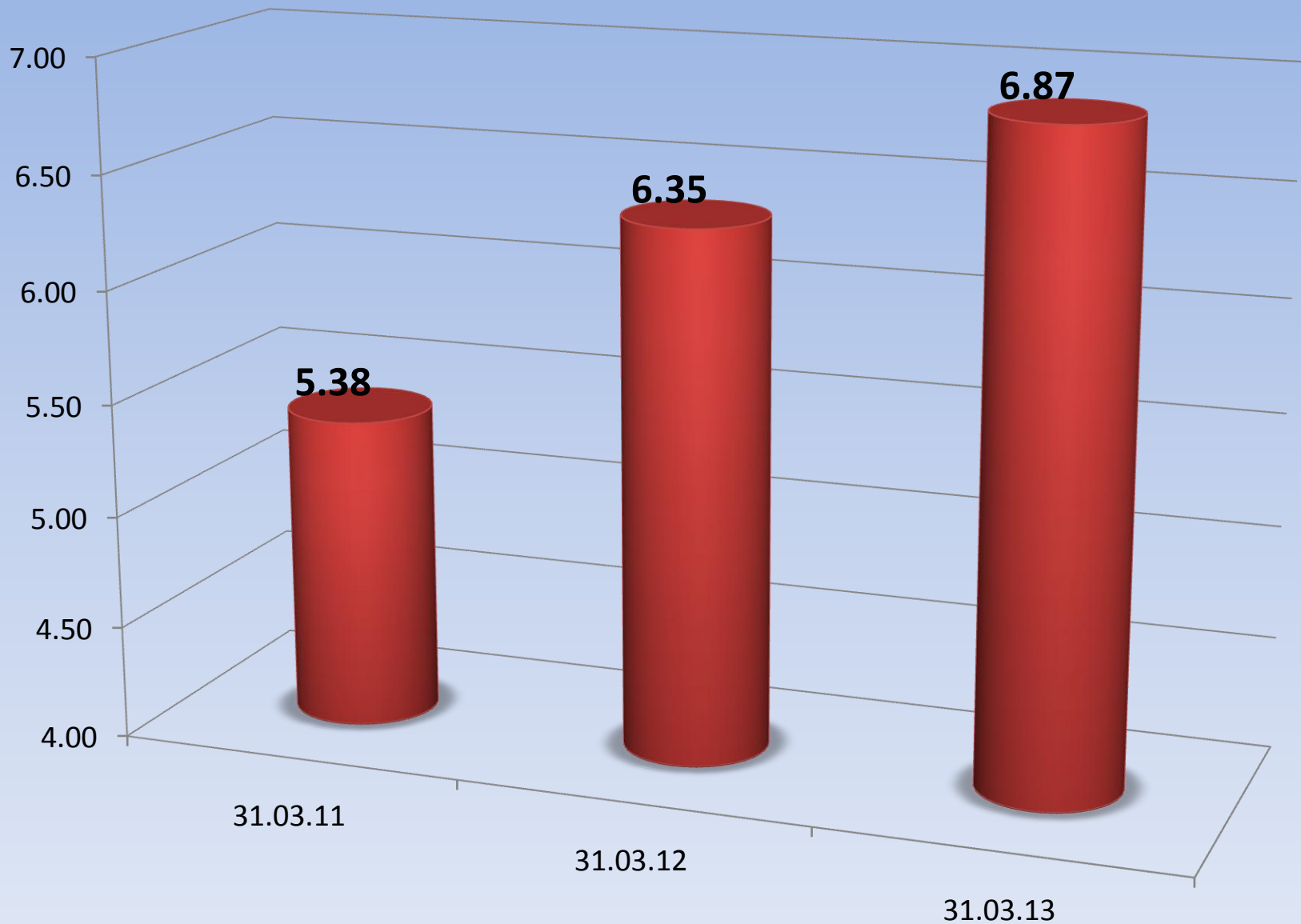
(₹ in Crore)



Net Interest Margin (%)

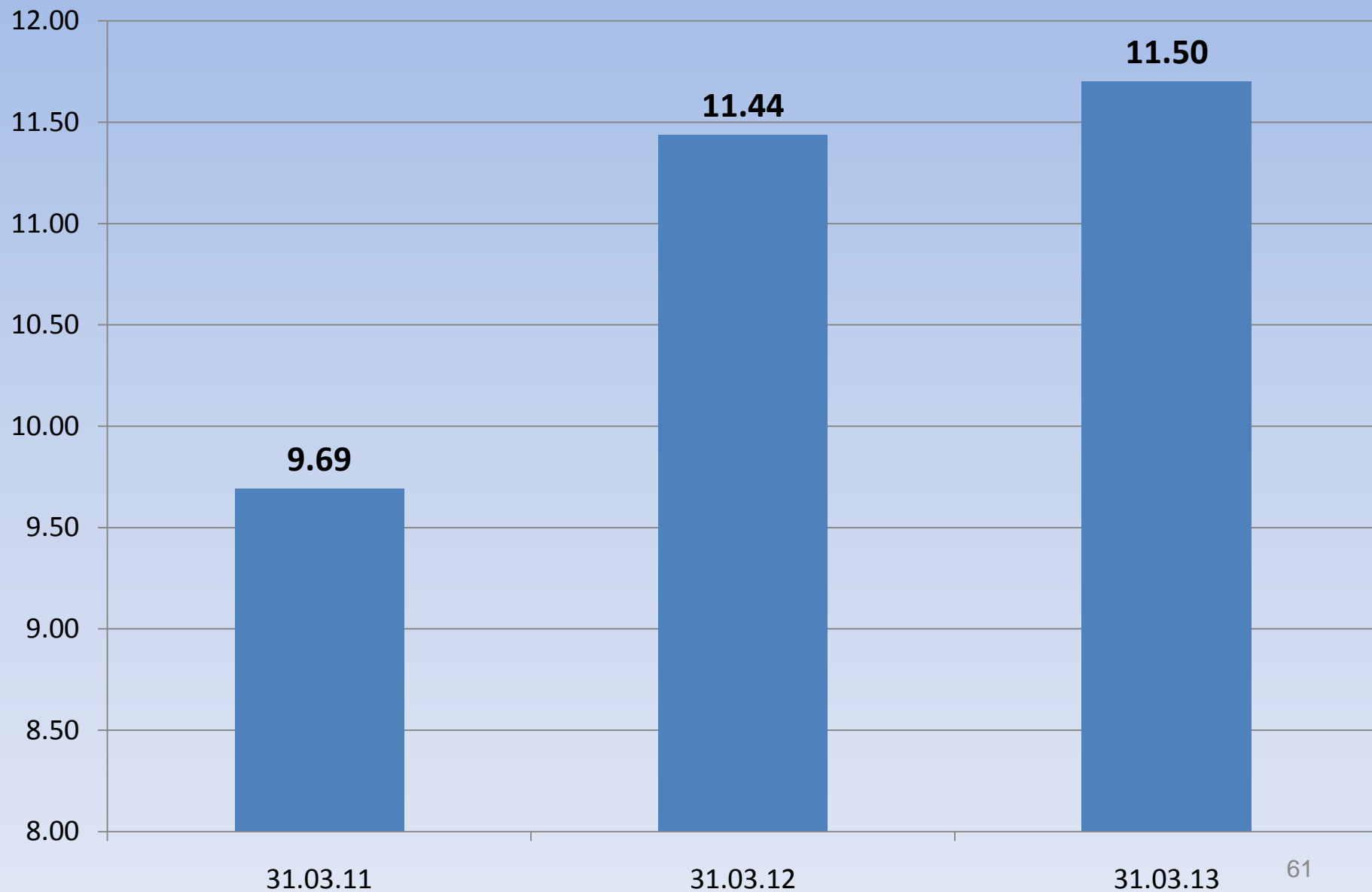


Cost of Deposits [in %]



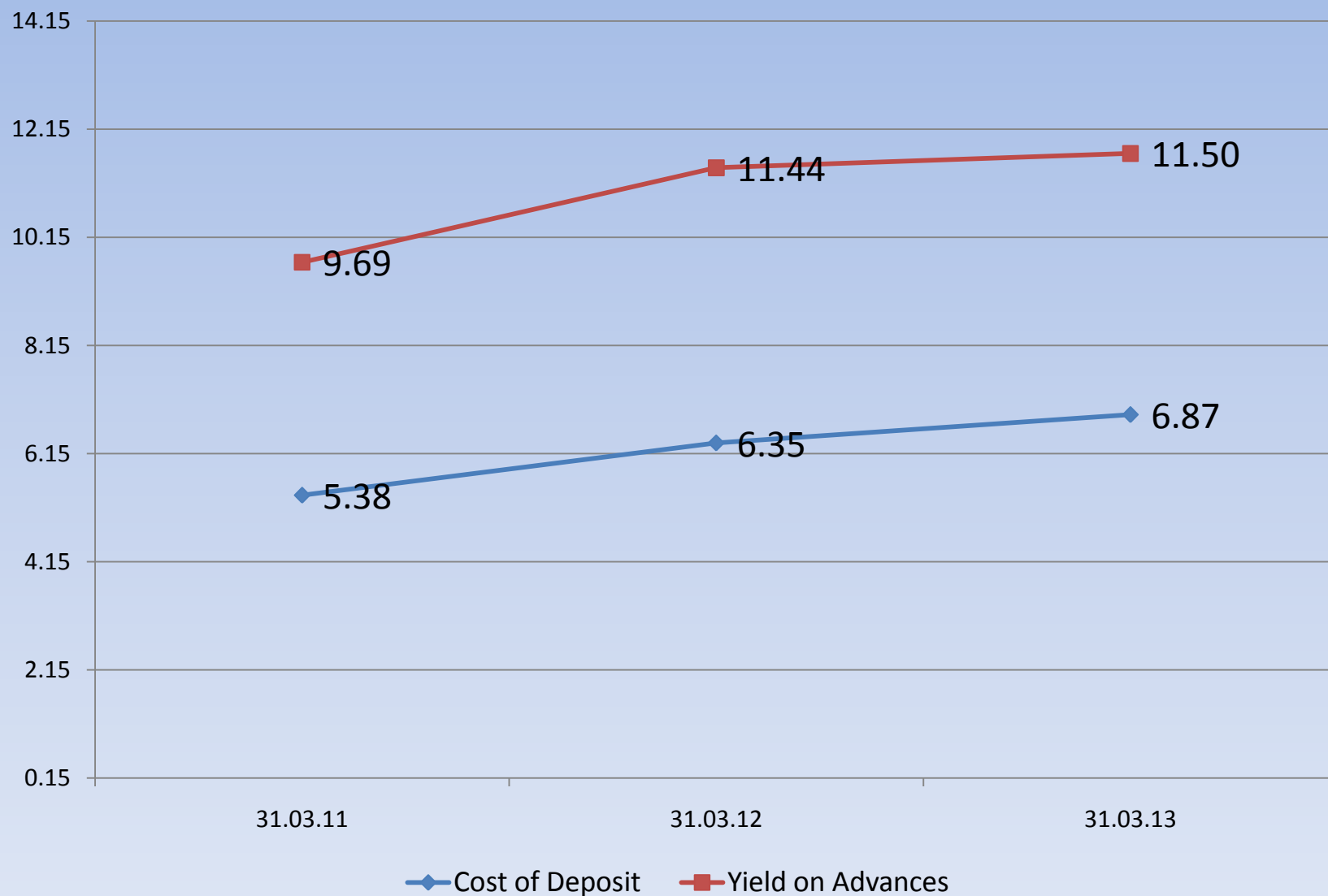


Yield on Advances[in %]

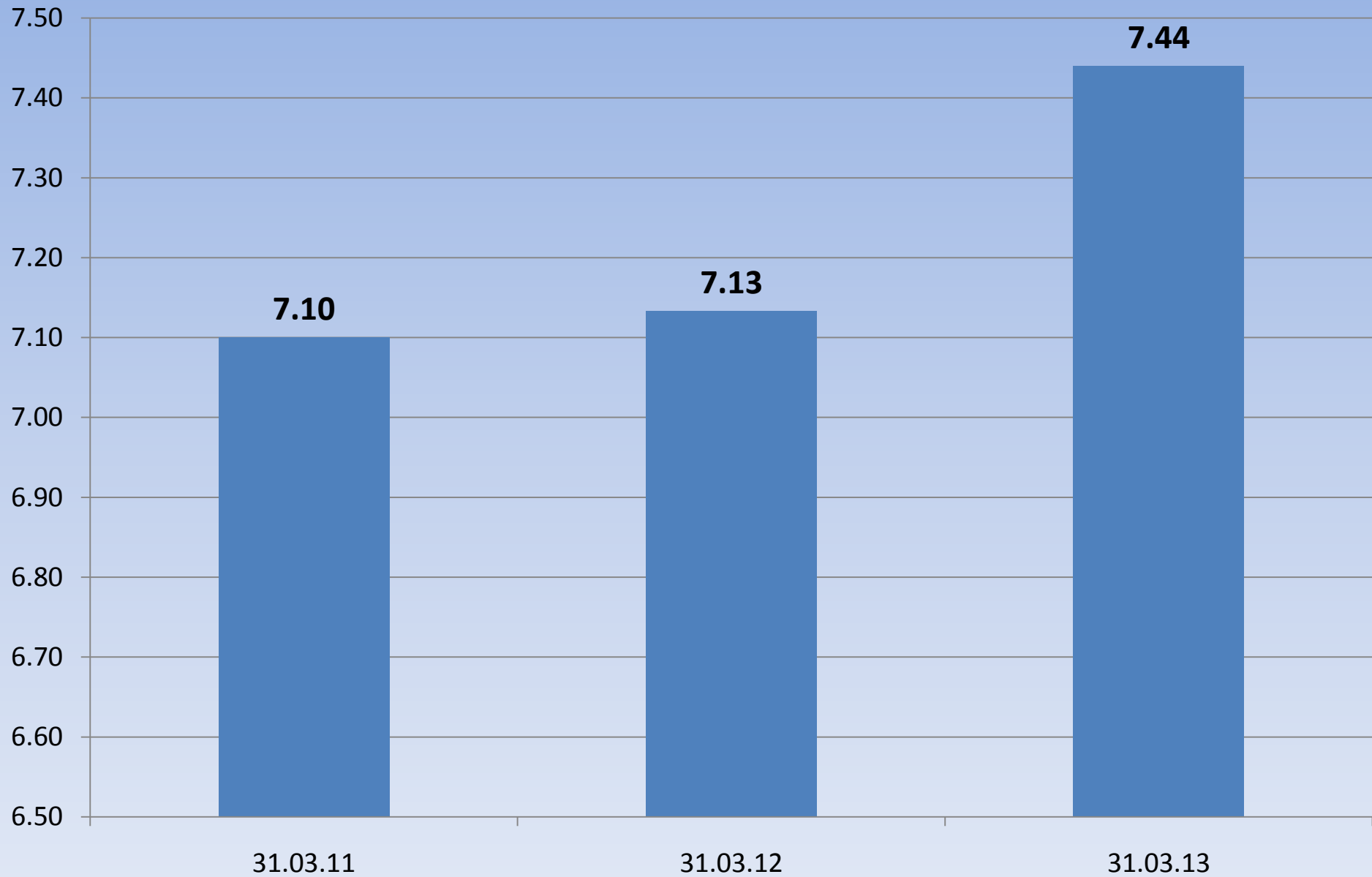


Cost of Deposits vs Yield on Advances (%)

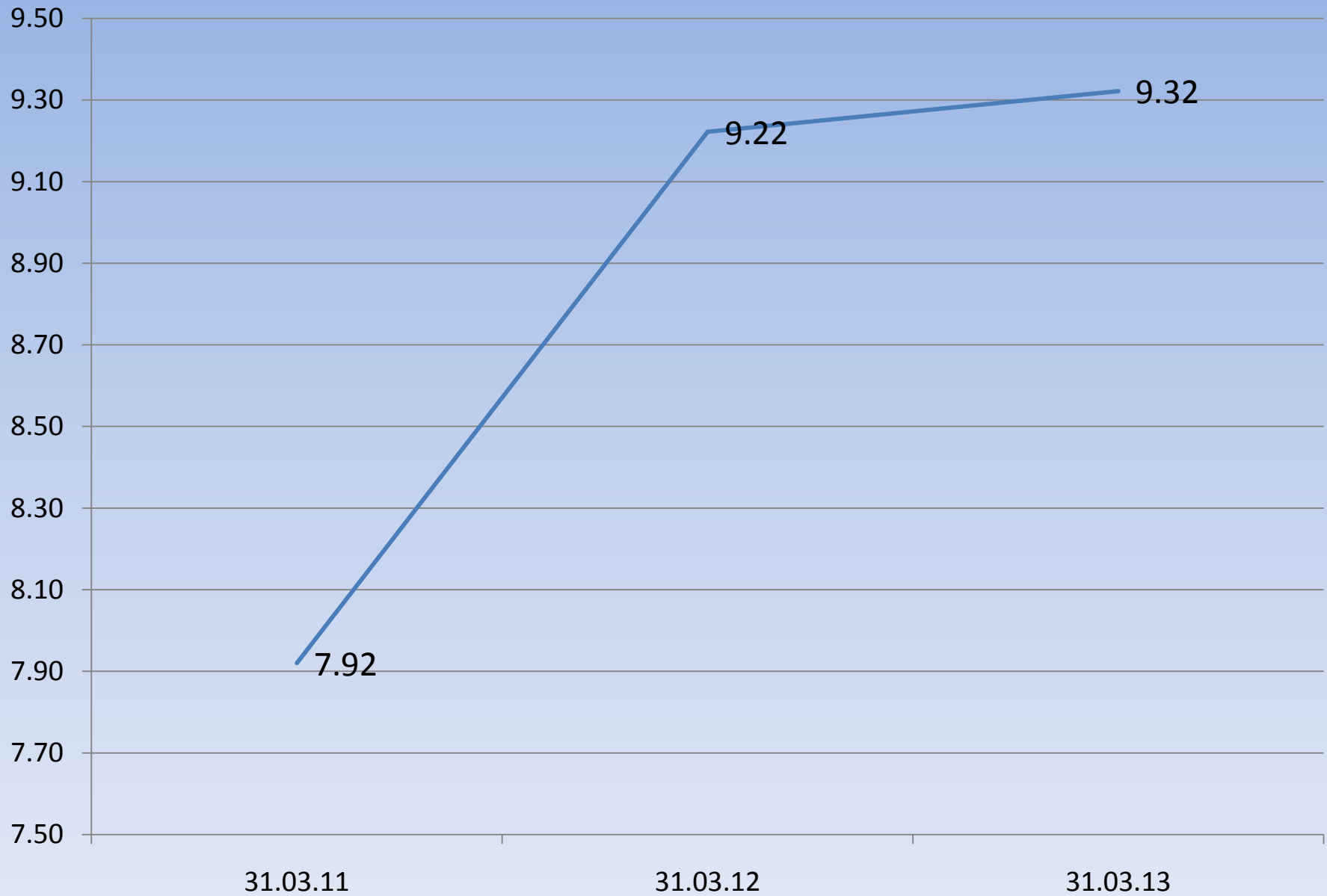
(₹ in Crore)



Yield on Investment (%)



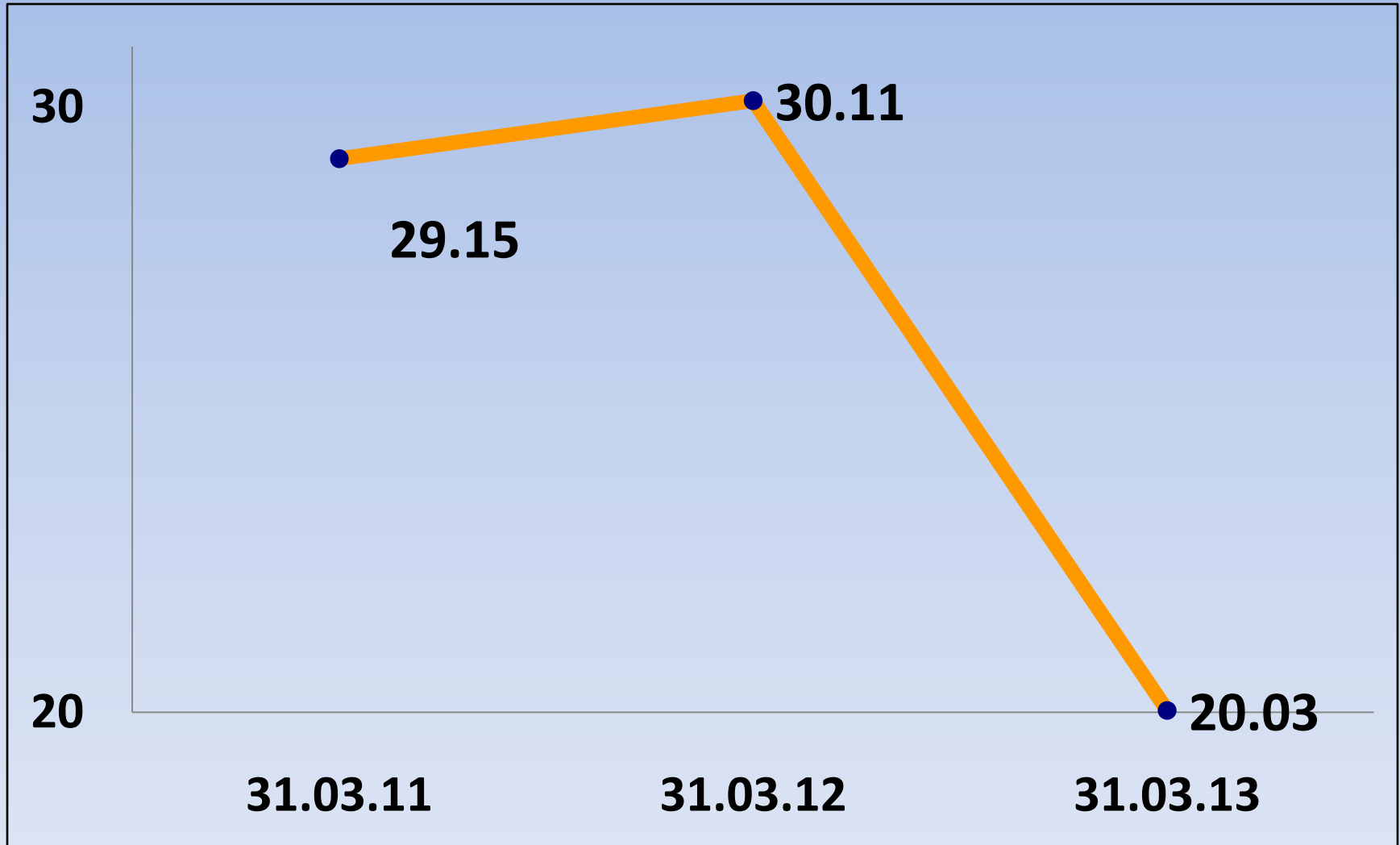
Yield on funds [in %]



Earning / Profitability Ratios

Particulars	Year ended	
	31.03.12	31.03.13
Non-Int income to total income [%]	8.16	8.66
Cost to Income Ratio [%]	52.02	45.54
Staff Cost to Income Ratio [%]	35.25	30.11
Profit Per Branch Annualised [Rs. in Lacs]	27.11	43.95
Profit Per Emp. Annualised [Rs. in Lacs]	3.12	5.59
Business Per Branch [Rs. in crore]	84.02	98.80
Business Per Employee [Rs. in crore]	9.67	12.56

Dividend Payout Ratio



Earning/Profitability Ratios

(₹ in Crore)

Particulars	Year ended	
	31.03.12	31.03.13
	Asset Utilisation [Op. Profit/AWF]	1.94
Return on Assets [Net Profit/AWF]	0.55	0.74
Return on Equity [Net Profit/Equity]	14.15	17.32
Earning Per Share (Not Annualized)	7.59	11.88
Book Value Per Share [Closing Tangible Net Worth/No. of Shares]	54.06	67.10
Net-interest Margin	3.22	3.10
Non-interest income to AWF	0.82	0.88



Performance as on 31.03.13 vis-à-vis Sol Projections for March 2013

(₹ in Crore)

		31.03.12		31.03.13	
Parameters		SOI Targets	Achievement	SOI Targets	Achievement
1.1	CASA Deposit as % of Deposits	38.00	41.33	38.60	40.79
2	Priority Sector Lending				
2.1	Priority Sector advances	19000	19199	22600	24719
2.2	(% of ANBC)	40.44	40.81	40.20	43.20
2.3	Direct Agriculture Adv	4825	4909	6185	6421
2.4	(% of ANBC)	10.27	10.43	11.00	11.22
2.5	Adv to Weaker Sections	3155	3161	4495	4755
2.6	(% of ANBC)	6.72	6.72	8.00	8.31
3	Advances to MSE	8000	8630	10356	11289
4	Non-Performing Assets				
4.1	Gross NPA	1300	1297	1700	1138
4.2	(GNPA %)	2.36	2.28	2.48	1.49
4.3	Net NPA	720	470	820	393
4.4	(NNPA %)	1.30	0.84	1.22	0.52



Performance as on 31.03.13 vis-à-vis Sol Projections for March 2013

(₹ in Crore)

	Parameters	SOI Targets	Achievement	SOI Targets	Achievement
5	Sources of Redn in Gross NPAs				
5.1	Cash Recoveries	300.00	379	450	411
5.2	Up gradation	100.00	109	100	105
5.3	Recoveries in loss Assets		23	22.50	23
5.4	Prudential Write Off	400.00	395	600	297
6	Corporate Debt Restructuring				
6.1	Standard Assets	475.00	108	350	329
6.2	NPA	200.00	56	175	46
7	Recoveries in W Off Accounts	80.00	96	125	157
8	Profit After Tax	400	431	650	760
9	Fee based Income	NA	489	550	606
10	CRAR (%)	10.41	12.43	11.00	12.59
11	ROA (%)	0.55	0.55	0.70	0.74
12	NIM (%)	2.75	3.22	2.84	3.10



Performance as on 31.03.13 vis-à-vis Sol Projections for March 2013

(₹ in Crore)

	Parameters	SOI Targets	Achievement	SOI Targets	Achievement
13	Cost Income Ratio (%)	59.00	52.02	52.00	45.54
13.1	Staff Cost to Income Ratio	42.00	35.25	34.00	30.10
13.2	Overheads to Income Ratio	17.00	16.77	18.00	15.44
14	Performance of RRBs				
14.1	Deposit growth in %	12.00	16.51	15.00	19.12
14.2	Advance Growth in %	16.00	25.86	19.73	38.31
14.3	Profit After Tax	16.50	16.93	20.40	26.97
14.4	Branches under CBS	339	339 (100% CBS)	350	351
14.5	Profit per employee (Rs. in lacs)	1.00	1.25	1.50	2.13
14.6	No of loss making branches (12 mths or old)		38	20	18



Performance as on 31.03.13 vis-à-vis Sol Projections for March 2013

(₹ in Crore)

	Parameters	SOI Targets	Achievement	SOI Targets	Achievement
15	Financial Inclusion				
15.1	Unbanked villages to be covered during the year	731	1215	1700	1784
15.2	(No. of Accounts opened)	185000	302589	350000	441055
16	Productivity Parameters				
16.1	Profit per Employee (Rs. in Lacs)	5.00	3.12	4.14	5.59
16.2	Deposits per Emp.(Rs. in crore)	5.30	5.54	6.28	6.94
16.3	Adv. per Emp.(Rs. in crore)	3.80	4.13	4.62	5.61
16.4	%ge of transactions in e-terms	11.00	13.77	25.00	34.64
17	Branches of PSBs				
17.1	No of loss making branches(12 mths or old)		98	87	53
17.2	Ratio: Staff in Brn to Tot. Staff	90.00	90.00	87.00	86.49
18	Rating by RBI				
18.1	Composite	B-	B-	B	
18.2	Management	NA	C+	B	
18.3	Systems and Control	NA	C	B	

Looking ahead in 2013-2014



- Bank is targeting total business level of 2,30,000 Crore by March 2014.
- Bank has proposed to take branch network to 2000 during current Financial Year in all Union Territories too.
- Bank has planned to improve additional 1125 new ATMs as per the Budget Announcement of by Hon. Finance Minister and already 33 ATMs have been opened taking total network to 725 in the current month.
- Substantial increase in Bank's own ATM network besides acquiring switch and Payment Gateway.
- Integrated/ Versatile Mobile Banking application to enable with variety of mobile phones and provide secure transactions.
- New Mid Corporate & MSME Branches at Major towns planned.
- As a convener of SLBC of Maharashtra, Prepared annual credit plan of Rs 1 Lakh crore outlay, Agriculture Credit is planned at the behest of Govt. of Maharashtra.
- New Deposit product of Maha Double Term Deposit and Maha Floating Rate Deposit Scheme is proposed.
- New Savings Exclusive scheme for HNI Customers is proposed.
- Online Centralised Public Grievance redressal system being implemented.



THANK YOU

