AX1/ISD/STEX/97/2025-26 **Date: 14.10.2025**

The Vice President **BSE Ltd.,** **P.J Towers,** **Dalal Street,** **Mumbai-400 001**	**The Vice President** **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 and Half year ended 30th September, 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 Digitally signed by VISHAL SETHIA Date: 2025.10.14 15:11:17 +05'30'
(Vishal Sethia)
Company Secretary

Encl: As above

Bank of Maharashtra

Financial Results

For Quarter/ Half-Year Ended,
30th September 2025.

Contents

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Macro-Economic Highlights

Positives

GDP Growth
GDP growth forecast for **FY 2025-26** has been revised **upward to 6.8%** from 6.5%, indicating strong economic momentum. (RBI)

GST 2.0 - Reforms
A Simplified tax structure with **lower rates** and easier compliance continues to boost consumption, MSME, and rural economies.

GST Collections
India`s GST collections **rose 9.1%** in September 2025 to Rs. 1.89 lakh crore, taking cumulative collections for H1 FY26 to Rs. 12.1 lakh crore. Up 9.8% from the previous year.

Inflation
Inflation forecast for FY 2025-26 **lowered to 2.6%** from 3.1 %, reflecting price stability aided by a good monsoon, strong kharif sowing and healthy reservoir levels (RBI)

Strong Forex Reserves
India's foreign exchange reserves **stood at US$ 699.96 billion**, sufficient to cover more than 11 months of merchandise imports.

Export Surge
Exports **increased by 5.19%** to USD 346.10 billion in April-August 2025 in comparison to April-August 2024

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.

Foreign Investments & INR Depreciation
Net FPI witnessed outflows of US$ 3.9 billion in 2025-26 (April 01-September 29) with exits in both equity and debt segments & INR saw phases of depreciation and volatility.

Data Source: RBI, PIB, Ministry of Commerce & Industry

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

Net Profit	Operating Profit	Net Interest Income	Return on Assets	Cost to Income
Increased by 23.09% ↑	Increased by 16.91% ↑	Increased by 15.71% ↑	1.82 (1.74) ↑	37.10 (38.81) ↓

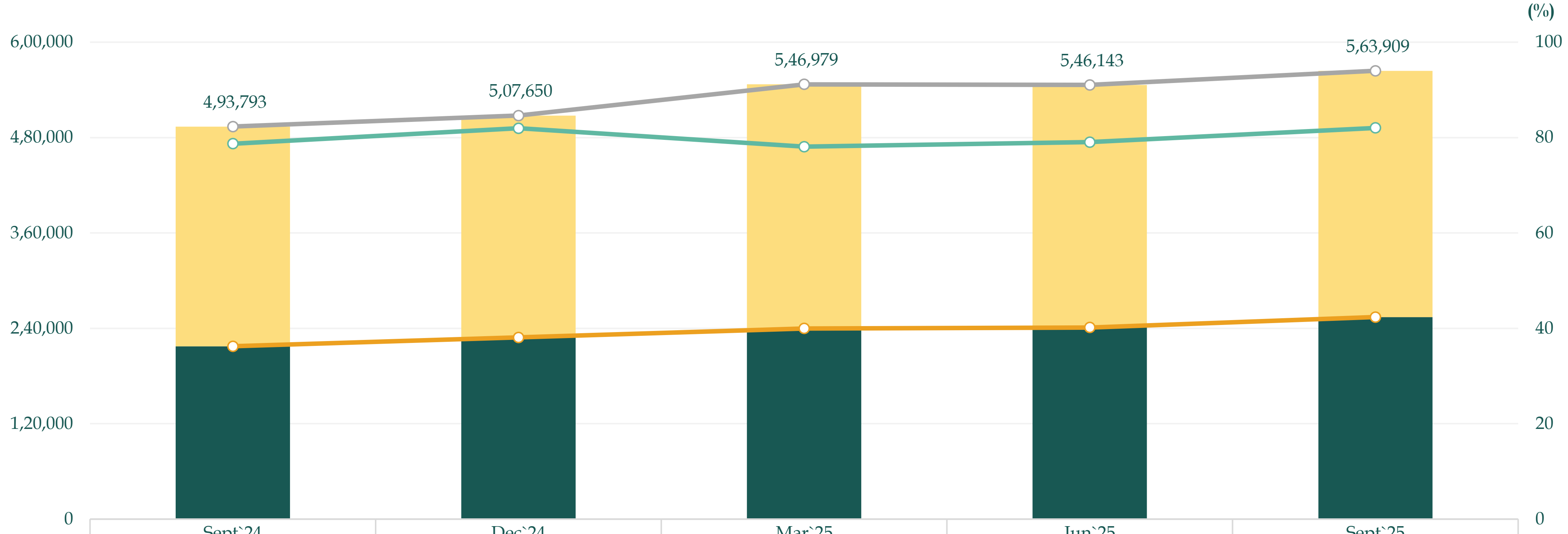
Total Business	Total Deposits	Savings Deposits	Current Deposits	Term Deposits
Increased by 14.20% ↑	Increased by 12.13% ↑	Increased by 15.07% ↑	Increased by 13.03% ↑	Increased by 9.77% ↑

Gross Advances	Retail Advances	MSME Advances	Gross NPA	Net NPA
Increased by 16.83% ↑	Increased by 37.45% ↑	Increased by 3.38% ↑	1.72 (1.84) ↓	0.18 (0.20) ↓

Total Business

14.20 % (Y-o-Y)

(₹ in Crore)

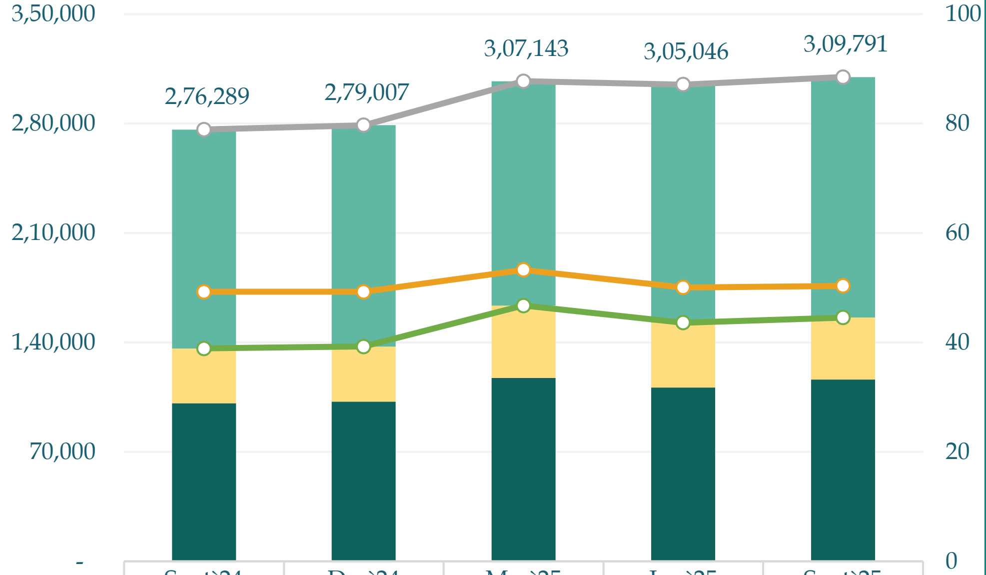


	Sept`24	Dec`24	Mar`25	Jun`25	Sept`25
Total Deposit	2,76,289	2,79,007	3,07,143	3,05,046	3,09,791
Domestic Advances	2,17,504	2,28,642	2,39,837	2,41,097	2,53,230
Overseas Advances	-	-	-	-	888
Global Advances	2,17,504	2,28,642	2,39,837	2,41,097	2,54,118
Total Business	4,93,793	5,07,650	5,46,979	5,46,143	5,63,909
Global C/D Ratio (%)	78.72	81.95	78.09	79.04	82.03

Total Deposit

12.13 % (Y-o-Y)

(₹ in Crore) (%)

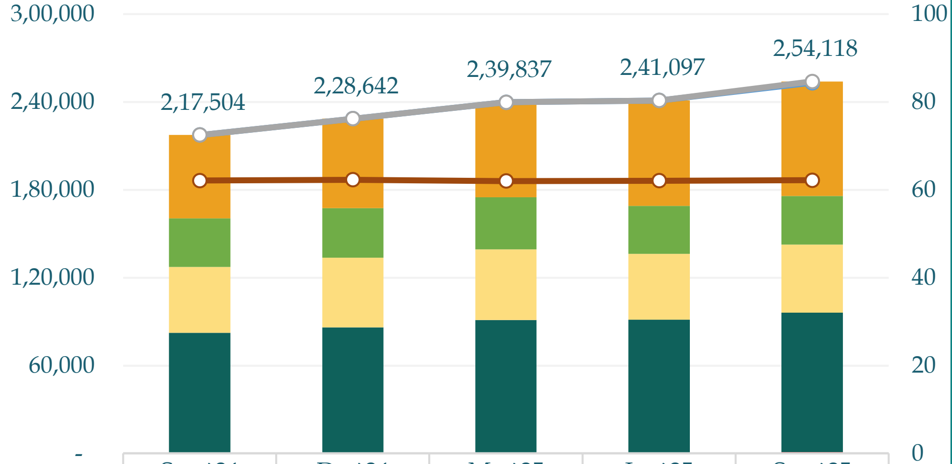


	Sept`24	Dec`24	Mar`25	Jun`25	Sept`25
Term Deposits	1,40,115	1,41,514	1,43,486	1,52,308	1,53,812
Current Deposits	35,045	35,260	46,313	41,611	39,612
Savings Deposit	1,01,128	1,02,233	1,17,344	1,11,127	1,16,367
Total Deposits	2,76,289	2,79,007	3,07,143	3,05,046	3,09,791
CASA	1,36,174	1,37,494	1,63,657	1,52,738	1,55,979
CASA %	49.29	49.28	53.28	50.07	50.35

Global Advances

16.83 % (Y-o-Y)

(₹ in Crore) (%)



	Sept`24	Dec`24	Mar`25	Jun`25	Sept`25
Retail Sector	56,914	61,157	64,853	71,966	78,226
Agriculture Sector	33,187	33,744	35,547	32,799	33,249
MSME Sector	45,031	47,606	48,369	44,967	46,553
Corporate & Others	82,372	86,136	91,068	91,365	95,201
Overseas Advances	-	-	-	-	888
Domestic Advances	2,17,504	2,28,642	2,39,837	2,41,097	2,53,230
Global Advances	2,17,504	2,28,642	2,39,837	2,41,097	2,54,118
RAM % to Domestic Advances	62.13	62.33	62.03	62.10	62.19

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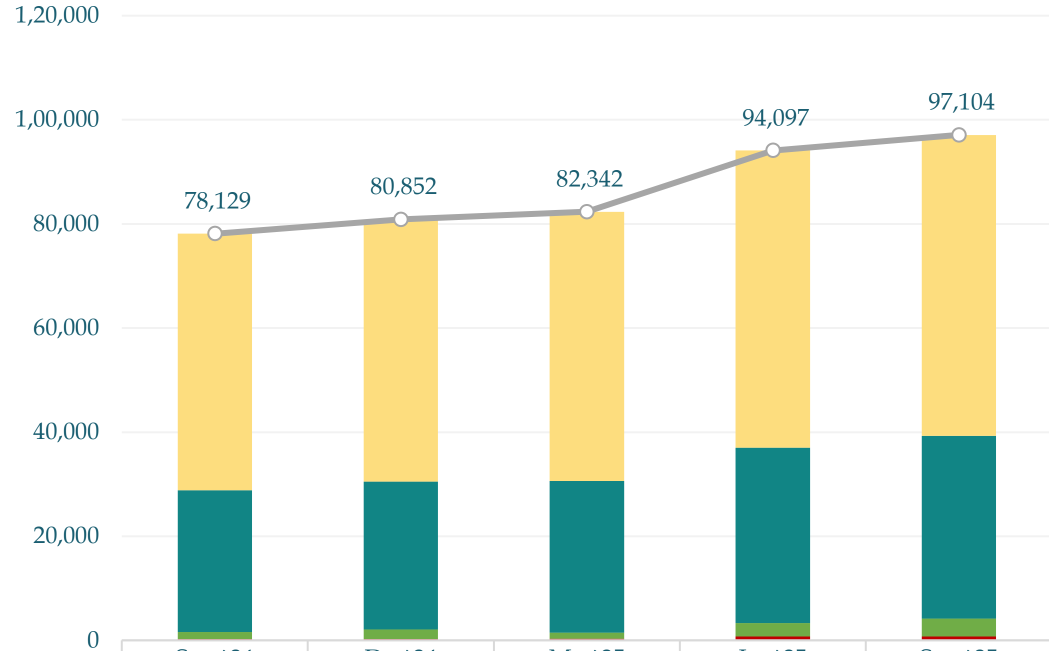
Investments

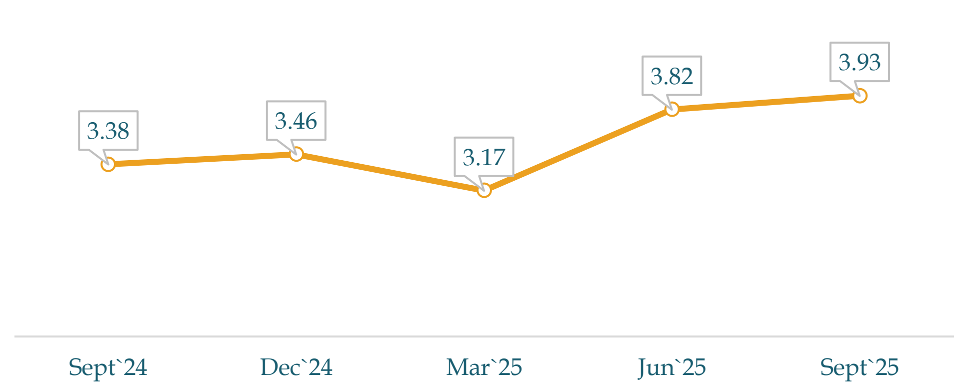
(₹ in Crore)

24.29 % (Y-o-Y)

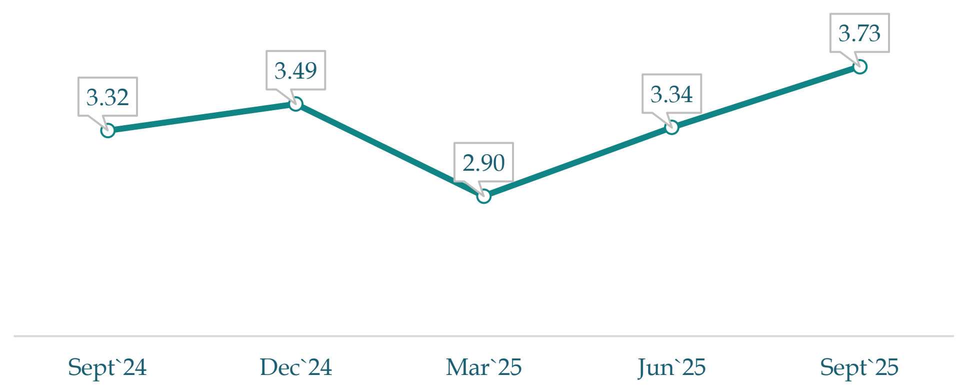


	Sept\`24	Dec\`24	Mar\`25	Jun\`25	Sept\`25
HTM	49,299	50,322	51,722	57,053	57,788
AFS	27,199	28,419	29,117	33,694	35,139
FVTPL / HFT	1,390	1,870	1,192	2,588	3,416
JV & Subsidiaries	241	241	311	762	762
Gross Investment	78,129	80,852	82,342	94,097	97,104

M Duration (Total)

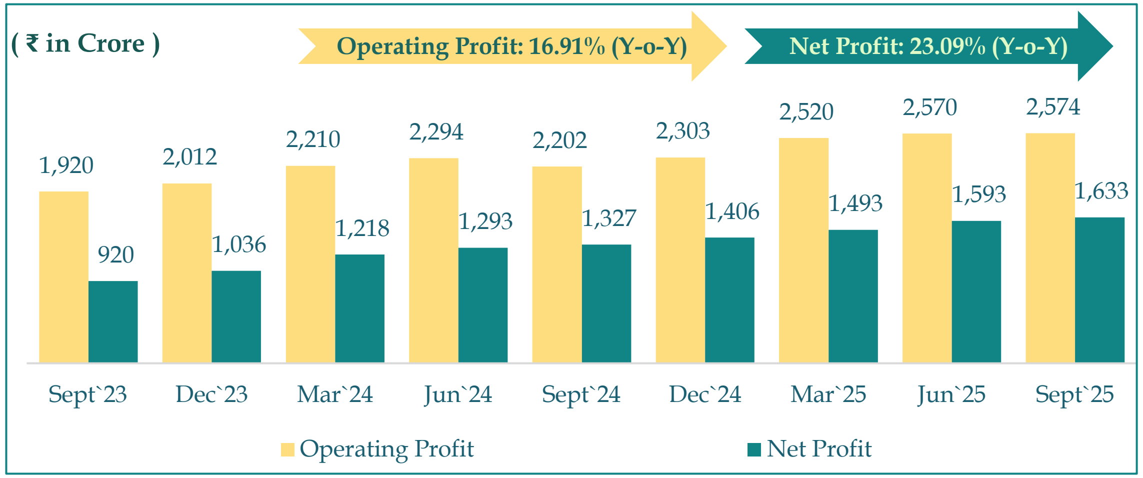


M Duration (AFS+HFT)

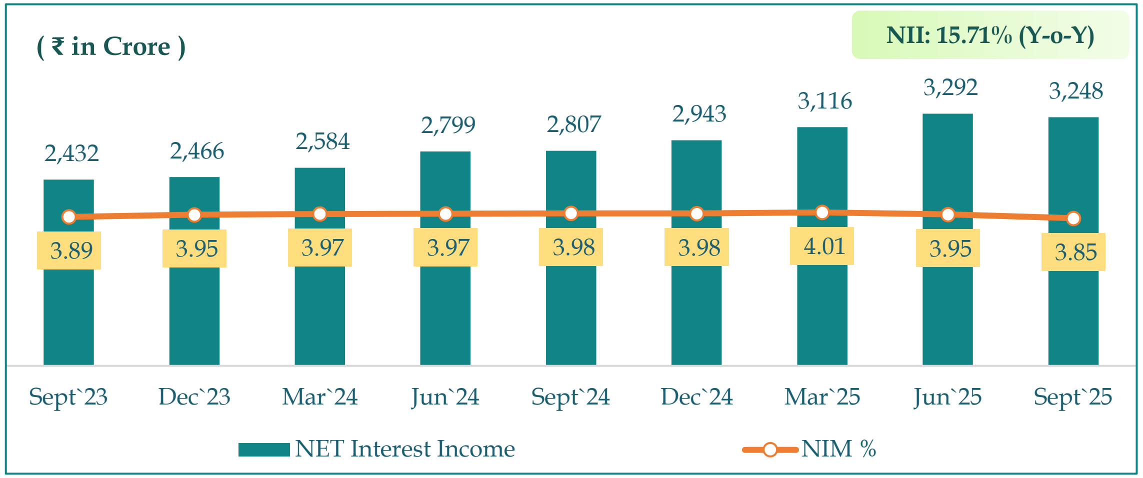


Profitability

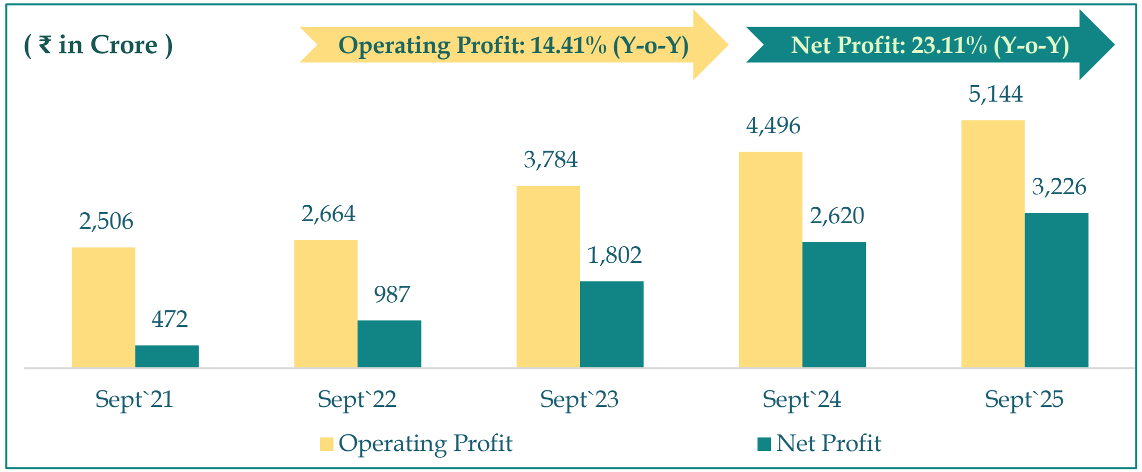
(Quarterly)



(Quarterly)



(Half-Yearly)



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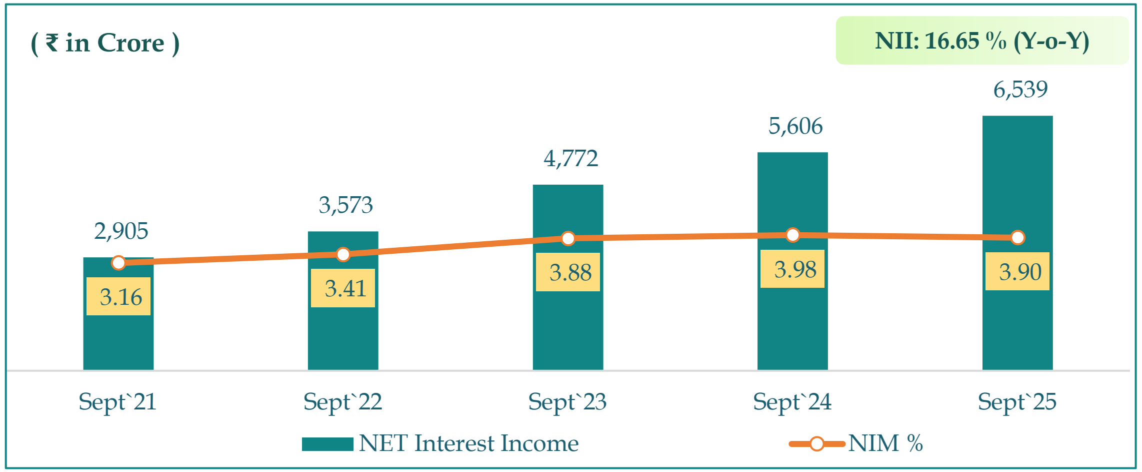


Statement of Income and Expenditure

(₹ in Crore)

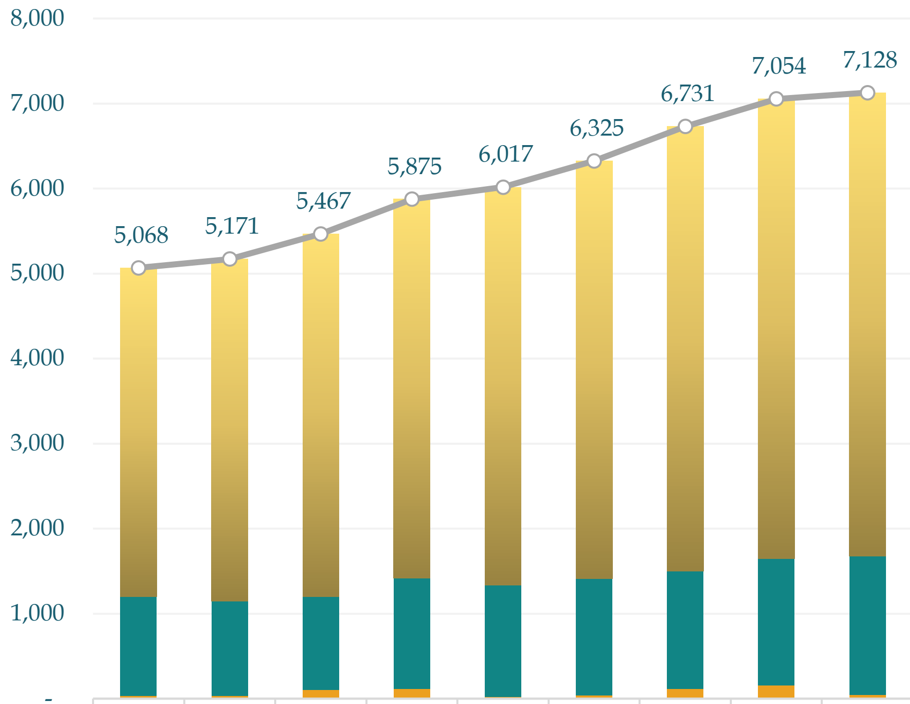
Particulars	Quarter Ended				Half-Year ended			Year ended
	Sept`24	Jun`25	Sept`25	Y-o-Y (%)	Sept`24	Sept`25	Y-o-Y (%)	Mar`25
Total Income	**6,809**	**7,879**	**7,974**	**17**	**13,578**	**15,852**	**17**	**28,402**
Interest Income	6,017	7,054	7,128	18	11,892	14,182	19	24,947
Non-Interest Income	792	825	845	7	1,686	1,670	(1)	3,454
Total Expenses	**4,607**	**5,309**	**5,399**	**17**	**9,081**	**10,708**	**18**	**19,083**
Interest Expenses	3,211	3,762	3,881	21	6,286	7,643	22	13,282
Operating Expenses	1,397	1,547	1,519	9	2,795	3,065	10	5,801
Operating Profit	**2,202**	**2,570**	**2,574**	**17**	**4,496**	**5,144**	**14**	**9,319**
Provision & Contingencies other than taxes	822	867	756	(8)	1,773	1,623	(8)	3,597
Profit Before Taxes	**1,380**	**1,703**	**1,818**	**32**	**2,724**	**3,521**	**29**	**5,722**
Provision for Taxes [Net of DTA]	53	110	185	249	103	295	185	203
Net Profit	**1,327**	**1,593**	**1,633**	**23**	**2,620**	**3,226**	**23**	**5,520**

Interest Earnings

(Quarterly)

(₹ in Crore)

18.46 % (Y-o-Y)

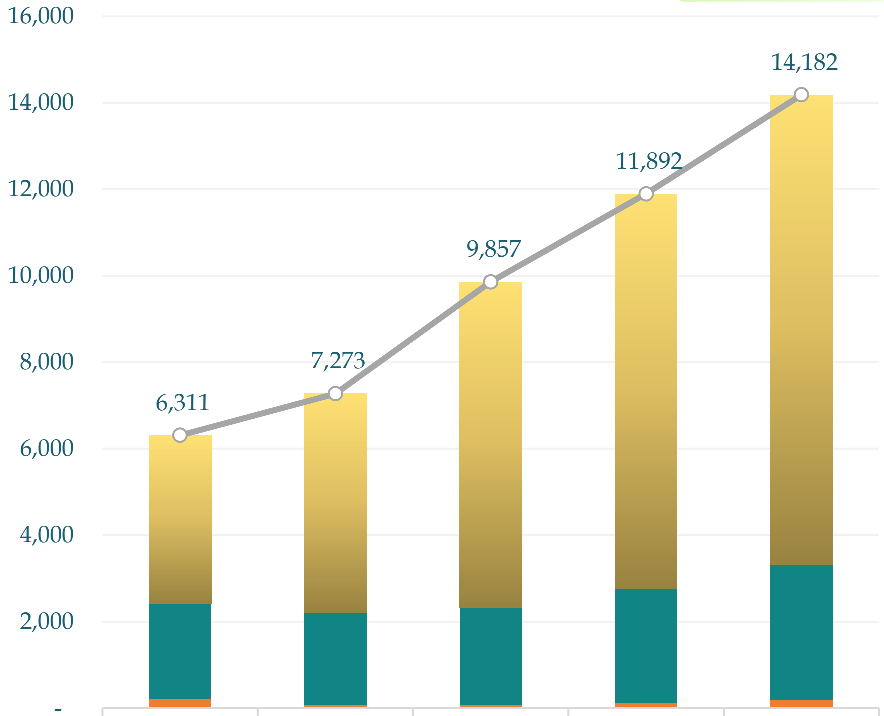


	Sept`23	Dec`23	Mar`24	Jun`24	Sept`24	Dec`24	Mar`25	Jun`25	Sept`25
Interest on Advances	3,864	4,026	4,264	4,458	4,684	4,917	5,233	5,407	5,451
Interest on Investment	1,169	1,110	1,099	1,301	1,313	1,367	1,380	1,493	1,634
Other Interest Income	34	36	104	116	21	41	118	154	44
Total Interest Income	5,068	5,171	5,467	5,875	6,017	6,325	6,731	7,054	7,128

(Half-Yearly)

(₹ in Crore)

19.26 % (Y-o-Y)



	Sept`21	Sept`22	Sept`23	Sept`24	Sept`25
Interest on Advances	3,894	5,071	7,537	9,141	10,858
Interest on Investment	2,206	2,126	2,252	2,614	3,127
Other Interest Income	211	75	68	137	198
Total Interest Income	6,311	7,273	9,857	11,892	14,182

Non-Interest Income

(₹ in Crore)

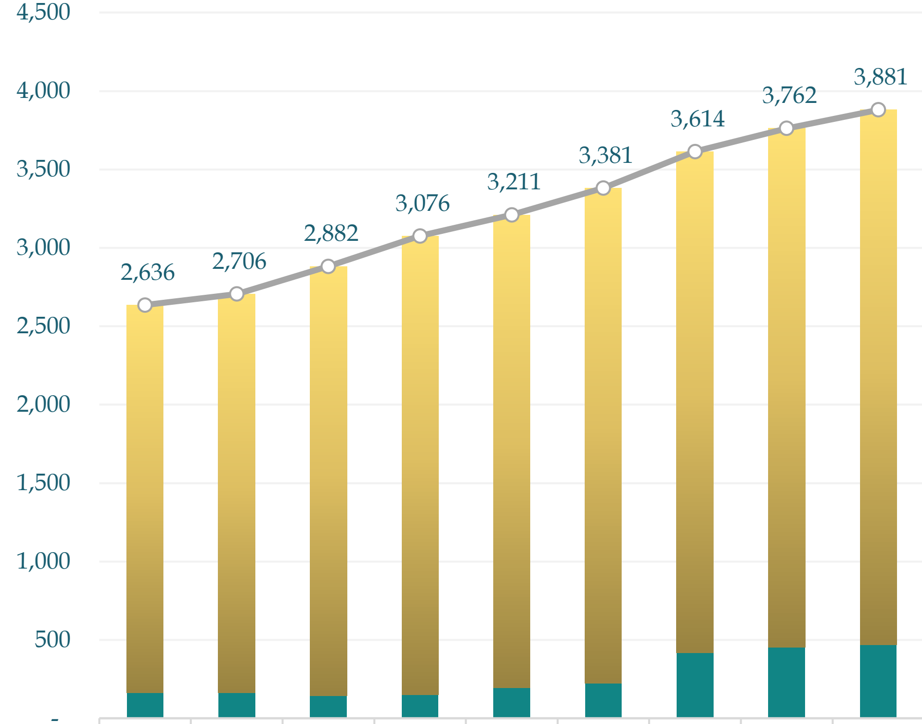
Particulars	Quarter Ended				Half-Year ended			Year ended
	Sept`24	Jun`25	Sept`25	Y-o-Y (%)	Sept`24	Sept`25	Y-o-Y (%)	Mar`25
Comm. from Advances	232	205	254	9	413	474	15	897
Other Commissions	208	194	183	(12)	396	362	(9)	844
Fee Based Income	**440**	**399**	**437**	**(1)**	**808**	**836**	**3**	**1,741**
Net Profit on Investment	78	141	99	27	114	240	110	220
Net profit from FEX	11	51	21	86	22	72	226	63
Treasury Income	**89**	**193**	**120**	**34**	**136**	**312**	**129**	**283**
Recovery in written off accounts	253	223	281	11	724	503	(31)	1,375
Other Miscellaneous Income	9	10	8	(13)	17	19	10	55
Total Non-Interest Income	**792**	**824**	**845**	**7**	**1,686**	**1,670**	**(1)**	**3,454**

Interest Expenses

(Quarterly)

(₹ in Crore)

20.87 % (Y-o-Y)

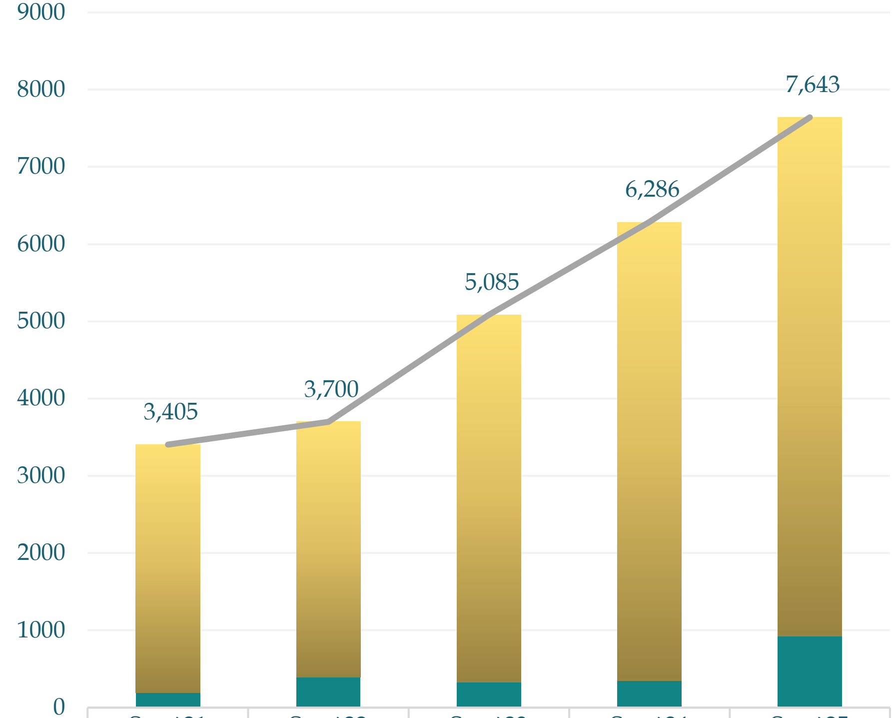


	Sept`23	Dec`23	Mar`24	Jun`24	Sept`24	Dec`24	Mar`25	Jun`25	Sept`25
Interest on Deposits	2,474	2,544	2,739	2,926	3,016	3,158	3,195	3,310	3,410
Other Interest Expenses	162	162	144	150	195	223	419	452	470
Total Interest Expenses	2,636	2,706	2,882	3,076	3,211	3,381	3,614	3,762	3,881

(Half-Yearly)

(₹ in Crore)

21.58 % (Y-o-Y)



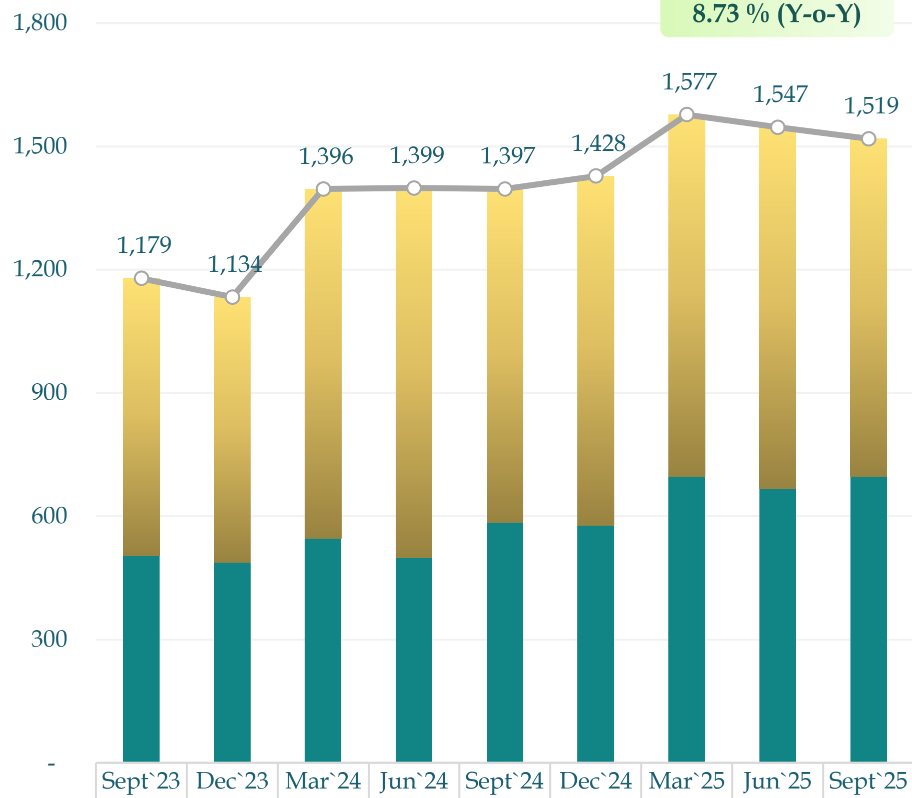
	Sept`21	Sept`22	Sept`23	Sept`24	Sept`25
Interest on Deposits	3,213	3,306	4,759	5,942	6,720
Other Interest Expenses	192	394	326	345	923
Total Interest Expenses	3,405	3,700	5,085	6,286	7,643

Operating Expenses

(Quarterly)

(₹ in Crore)

8.73 % (Y-o-Y)

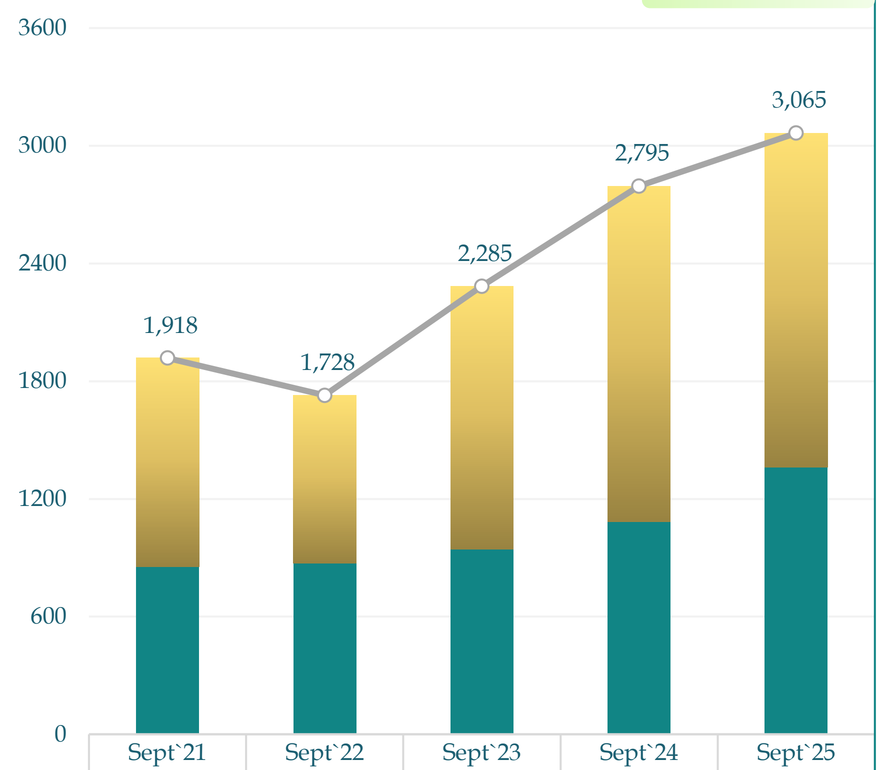


	Sept`23	Dec`23	Mar`24	Jun`24	Sept`24	Dec`24	Mar`25	Jun`25	Sept`25
Staff Expenses	676	647	850	900	812	850	881	880	822
Other Operating Expenses	503	487	546	499	585	578	696	666	697
Total Operating Expenses	1,179	1,134	1,396	1,399	1,397	1,428	1,577	1,547	1,519

(Half-Yearly)

(₹ in Crore)

9.66 % (Y-o-Y)



	Sept`21	Sept`22	Sept`23	Sept`24	Sept`25
Staff Expenses	1064	857	1,341	1,712	1,702
Other Operating Expenses	854	872	943	1,084	1,363
Total Operating Expenses	1,918	1,728	2,285	2,795	3,065

Other Operating Expenses

(₹ in Crore)

Particulars	Quarter Ended				Half-Year Ended		
	Sept`24	Jun`25	Sept`25	Y-o-Y (%)	Sept`24	Sept`25	Y-o-Y (%)
Rent, Taxes & Lighting	79	85	93	18	154	178	16
Printing & Stationery	12	6	9	(20)	17	15	(13)
Advertising & Publicity	11	10	15	32	19	25	35
Depreciation on Fixed Assets	65	83	90	39	121	172	43
Audit Fees (incl. branch auditors)	4	7	5	25	9	12	28
Law Charges	19	19	25	33	34	44	27
Postage, Telephone etc.	12	12	16	36	22	28	26
Repairs & Maintenance	73	103	93	26	139	196	41
Insurance & Guarantee Fee	108	101	102	(5)	184	203	10
Other Expenditure	203	241	249	23	384	489	27
Total Other Operating Exp.	**585**	**666**	**697**	**19**	**1,084**	**1,363**	**26**

Provisions & Contingencies

(₹ in Crore)

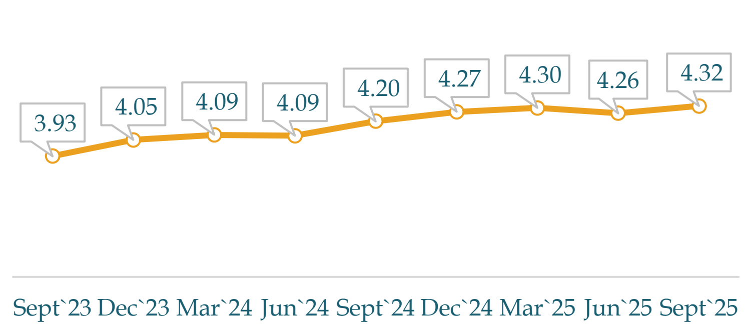
Particulars	Quarter Ended			Half - Year Ended		Year Ended
	Sept`24	Jun`25	Sept`25	Sept`24	Sept`25	Mar`25
Prov for Non Performing Assets	598	719	583	1,185	1,302	2,417
Prov for Standard/Restructured Assets	193	112	158	537	269	1,105
Prov for Non-performing Investment	-	-	-	-	-	(8)
Other provisions (net of write back)	31	36	15	51	52	83
Provision & Contingencies other than taxes	822	867	756	1,773	1,623	3,597
Income Tax [net of DTA & write back]	53	110	185	103	295	203
TOTAL PROVISIONS	**875**	**977**	**941**	**1,876**	**1,918**	**3,799**

Key Financial Ratios

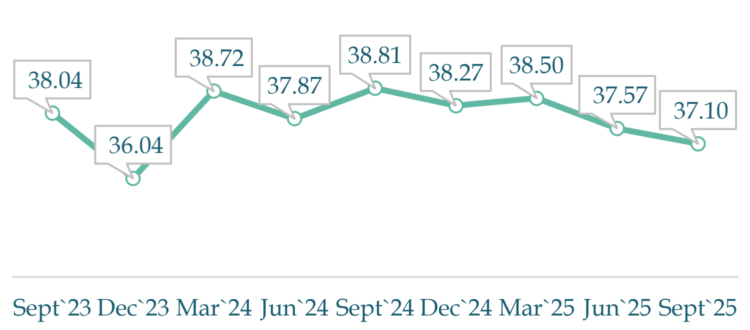
(Quarterly)

Cost of Deposits (%)

Cost of Funds (%)

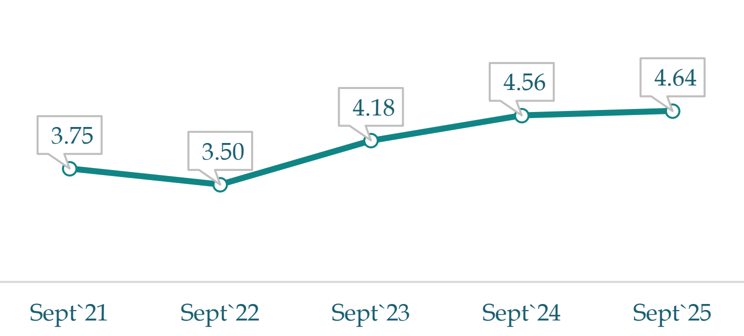


Cost to Income (%)

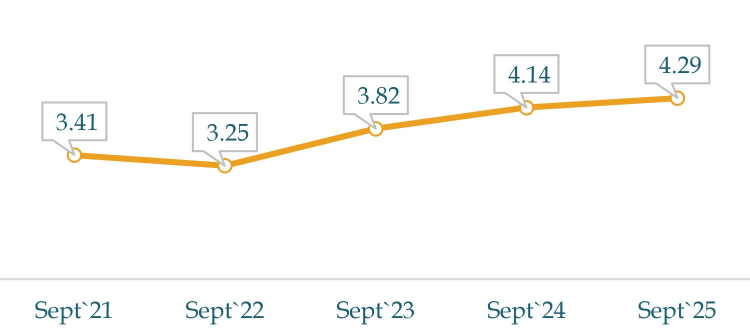


(Half-Yearly)

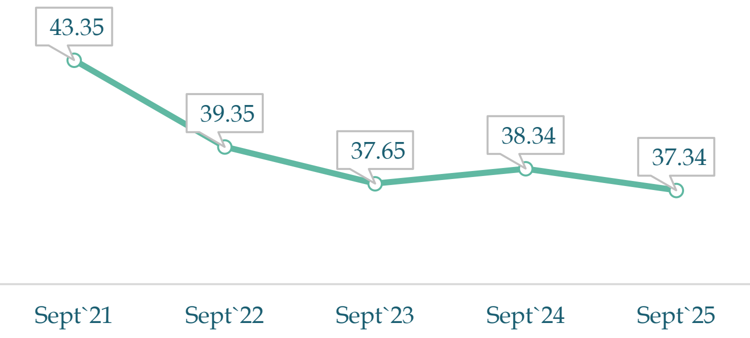
Cost of Deposits (%)



Cost of Funds (%)



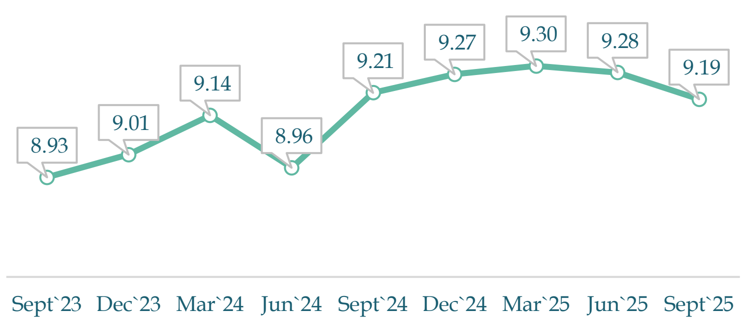
Cost to Income (%)



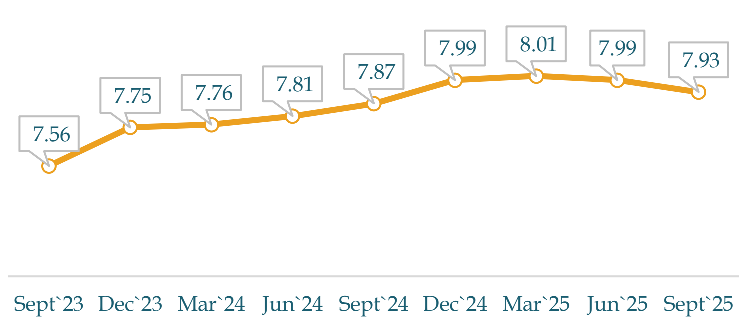
Key Financial Ratios

(Quarterly)

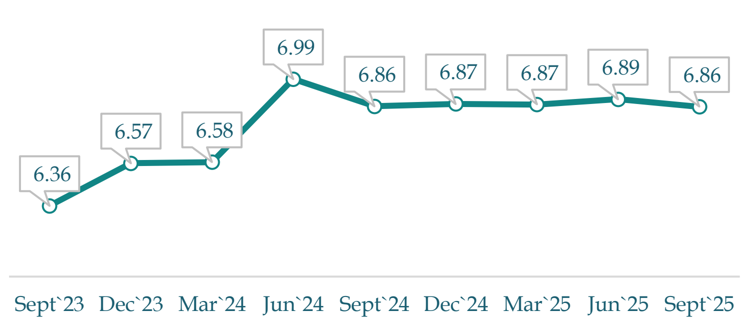
Yield on Advances (%)



Yield on Funds (%)

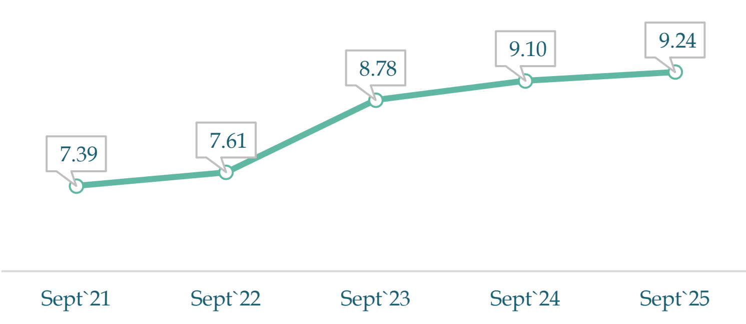


Yield on Investments (%)

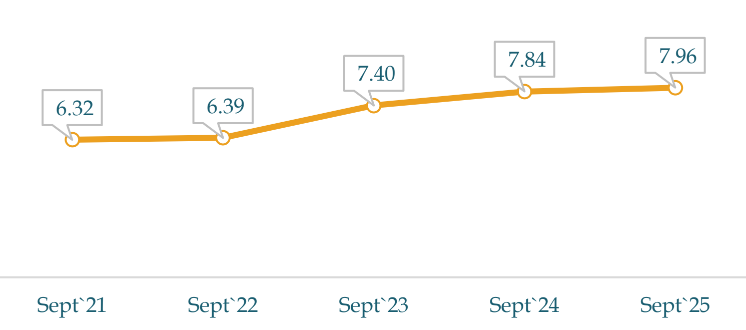


(Half-Yearly)

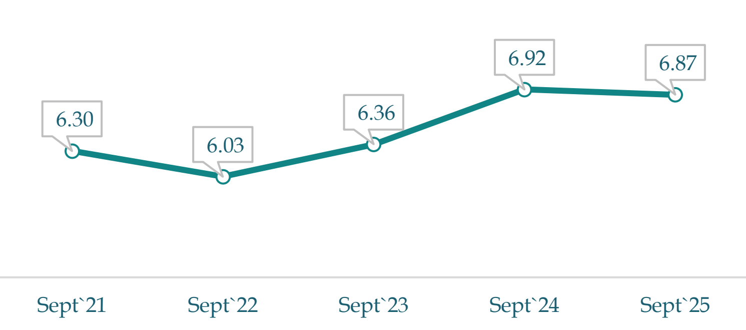
Yield on Advances (%)



Yield on Funds (%)

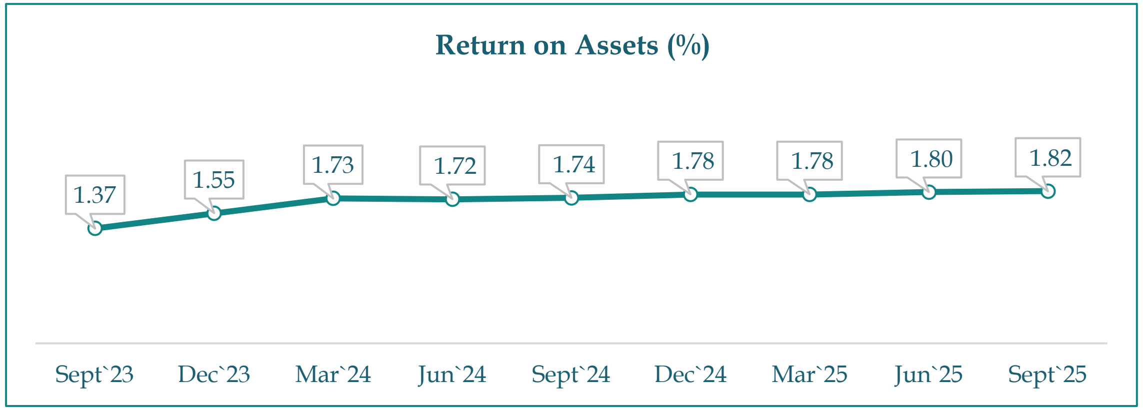


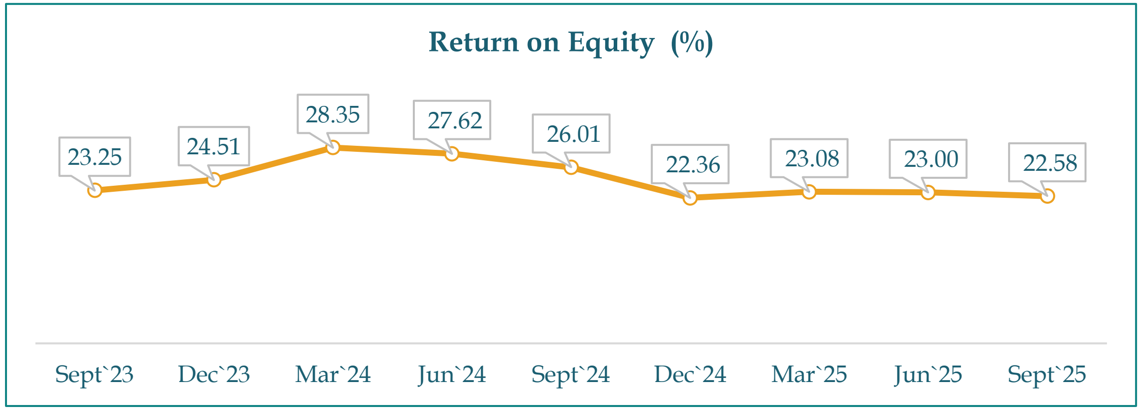
Yield on Investments (%)



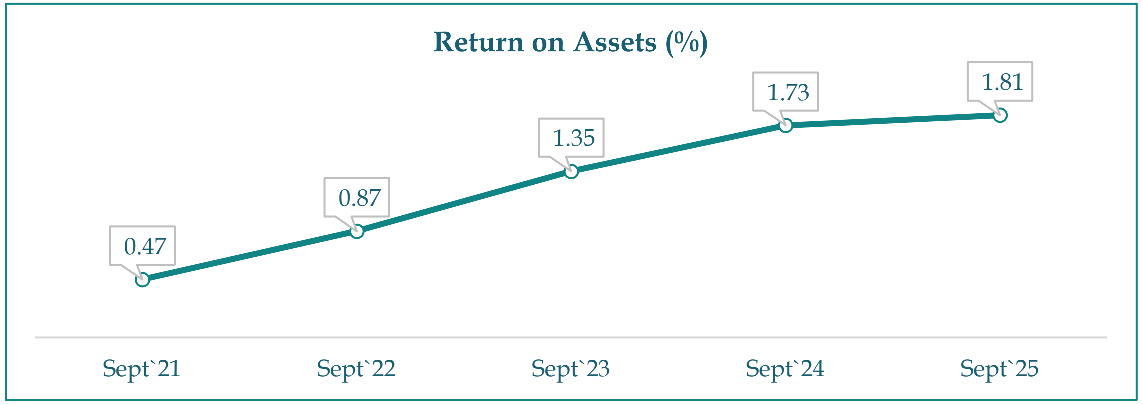
Key Financial Ratios

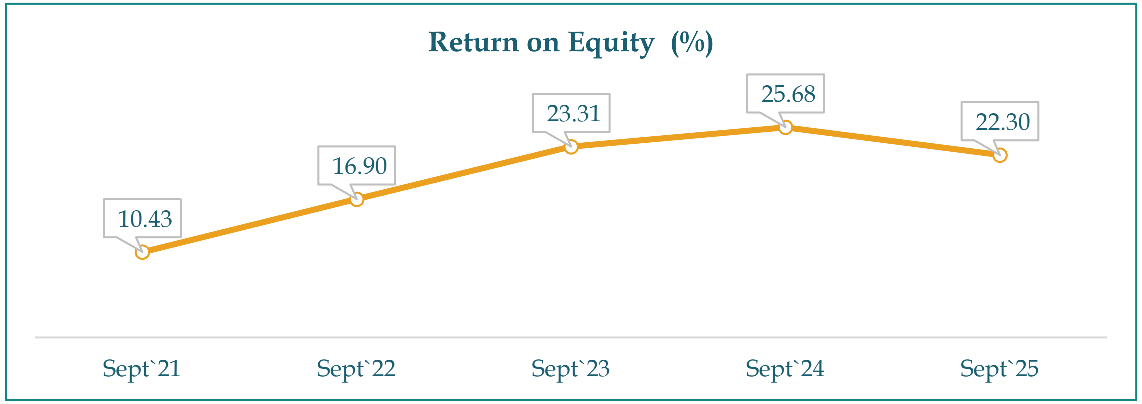
(Quarterly)





(Half-Yearly)





Assets & Liabilities – An Overview

(₹ in Crore)

Assets	Sept`24	Mar`25	Jun`25	Sept`25
Cash & Balance with RBI	16,574	37,993	23,291	17,276
Balances with Bank & Call Money	22	4,202	3,460	662
Total Investments (Net of Depreciation & Provision)	77,816	82,005	93,779	96,422
Total Advances (Net of Provision)	2,13,927	2,36,084	2,37,326	2,50,188
Total Fixed Assets (Net of Depreciation)	2,379	2,916	2,894	2,904
Other Assets	6,258	5,943	6,543	6,276
Total	**3,16,975**	**3,69,142**	**3,67,292**	**3,73,729**

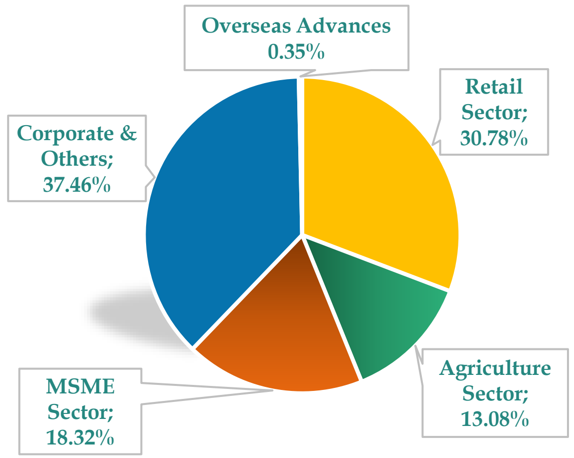
Liabilities	Sept`24	Mar`25	Jun`25	Sept`25
Capital	7,081	7,692	7,692	7,692
Reserves & Surplus	15,605	20,798	22,501	23,915
Deposits	2,76,289	3,07,143	3,05,046	3,09,791
Borrowings	10,482	23,853	23,730	24,924
Other Liabilities & Provisions	7,518	9,658	8,324	7,407
Total	**3,16,975**	**3,69,142**	**3,67,292**	**3,73,729**

UnClassified

Credit Portfolio – Balanced Loan Growth

(₹ in Crore)

Particulars	Sept`24	Jun`25	Sept`25	Growth (Y-o-Y) %
Domestic Advances	**2,17,504**	**2,41,097**	**2,53,230**	**16.43**
of which				
Retail Sector	56,914	71,966	78,226	37.45
Agriculture Sector	33,187	32,799	33,249	0.19
MSME Sector	45,031	44,967	46,553	3.38
Total of RAM	**1,35,132**	**1,49,732**	**1,58,029**	**16.94**
RAM % to Domestic Advances	*62.13*	*62.10*	*62.41*	
Corporate & Others	82,372	91,365	95,201	15.58
Overseas Advances	-	-	888	-
Global Advances	**2,17,504**	**2,41,097**	**2,54,118**	**16.83**



% Share of Global Advances, as on 30th September 2025

Other Retail Loan (Break-up) - Sep`25	Amount (Rs. In Cr.)	% of Total other Retail Loan
Gold	11,745	43
LAP, Top-Up & Others	6,075	22
Staff Loans	3,709	14
Personal	3,660	13
LAD	1,445	5
Aadhar	819	3
Total	**27,454**	**100**

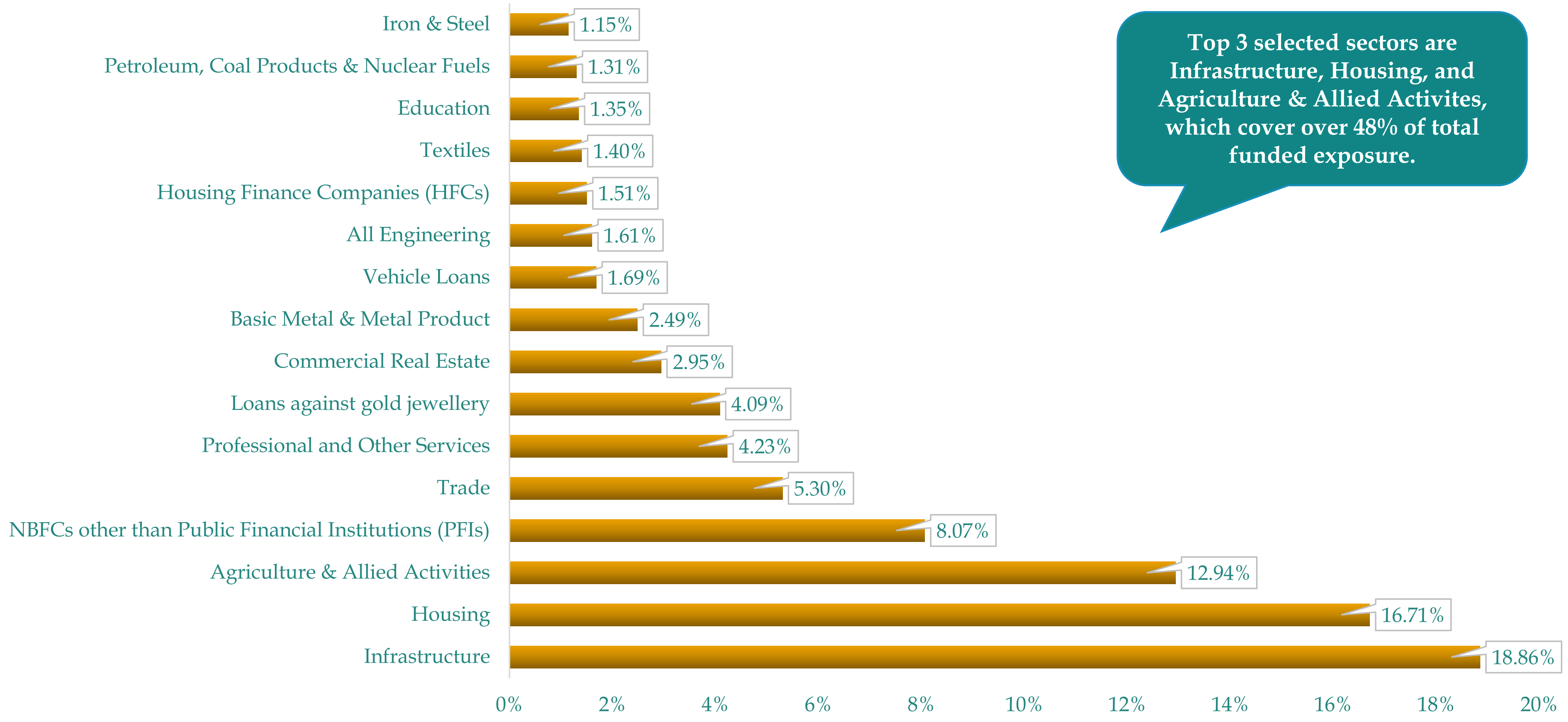
(₹ in Crore)

RETAIL CREDIT				
Particulars	Sept`24	Jun`25	Sept`25	Growth (Y-o-Y) %
Total Retail Credit	**56,914**	**71,966**	**78,226**	37.45
of which				
Housing	33,394	40,001	43,041	28.89
Education	2,509	2,705	2,860	13.97
Vehicle	3,268	4,269	4,872	49.10
Others	17,743	24,991	27,454	54.73

AGRICULTURE CREDIT				
Particulars	Sept`24	Jun`25	Sept`25	Growth (Y-o-Y) %
Total Agriculture Credit	**33,187**	**32,799**	**33,249**	0.19
of which				
Farm Credit (Crop, Investment & Allied)	17,858	14,420	13,438	(24.75)
Agri Infrastructure	724	826	932	28.79
Agri Ancillary Activities	14,605	17,553	18,879	29.26

MSME CREDIT				
Particulars	Sept`24	Jun`25	Sept`25	Growth (Y-o-Y) %
Total MSME Credit	**45,031**	**44,967**	**46,553**	3.38
of which				
Micro	22,512	25,276	25,828	14.73
Small	14,813	13,434	14,704	(0.74)
Medium	7,706	6,256	6,022	(21.85)

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



Top 3 selected sectors are Infrastructure, Housing, and Agriculture & Allied Activites, which cover over 48% of total funded exposure.

UnClassified

External Rating-wise Advances – Above 25 Cr

(₹ in Crore)

Particulars	Sept`24			Jun`25			Sept`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	**486**	**95,880**	**100**	**552**	**1,06,297**	**100**	**569**	**1,13,388**	**100**
AAA	8	3,766	4	11	4,927	5	13	8,043	7
AA	92	32,704	34	95	34,511	32	96	35,353	31
A	119	23,511	24	152	28,657	27	154	30,653	27
BBB	116	13,365	14	160	18,680	18	165	18,963	17
BB & Below	61	4,789	5	36	1,729	2	40	2,664	2
Total Rated	**396**	**78,135**	**81**	**454**	**88,504**	**84**	**468**	**95,676**	**84**
Govt. Guaranteed Advances(Unrated)	22	13,949	15	19	13,090	12	16	11,126	10
Total Rated plus Govt Guarantee	**418**	**92,084**	**96**	**473**	**1,01,594**	**96**	**484**	**1,06,802**	**94**
Other Unrated	68	3,796	4	79	4,703	4	85	6,586	6

Asset Quality

(₹ in Crore)

Particulars	Sept`24		Dec`24		Mar`25		Jun`25		Sept`25	
	Amount	% of Gross Adv.	Amount	% of Gross Adv.	Amount	% of Gross Adv.	Amount	% of Gross Adv.	Amount	% of Gross Adv.
Standard	2,13,495	98.16	2,24,518	98.20	2,35,652	98.26	2,36,892	98.26	2,49,746	98.28
Sub-Standard	1,376	0.63	1,504	0.66	1,617	0.67	1,673	0.69	1,708	0.67
Doubtful	2,459	1.13	2,444	1.07	2,395	1.00	2,322	0.96	2,442	0.96
Loss	175	0.08	176	0.08	172	0.07	211	0.09	222	0.09
Total Advances	**2,17,504**	**100**	**2,28,642**	**100**	**2,39,837**	**100**	**2,41,097**	**100**	**2,54,118**	**100**

Special Mention Account (SMA) *

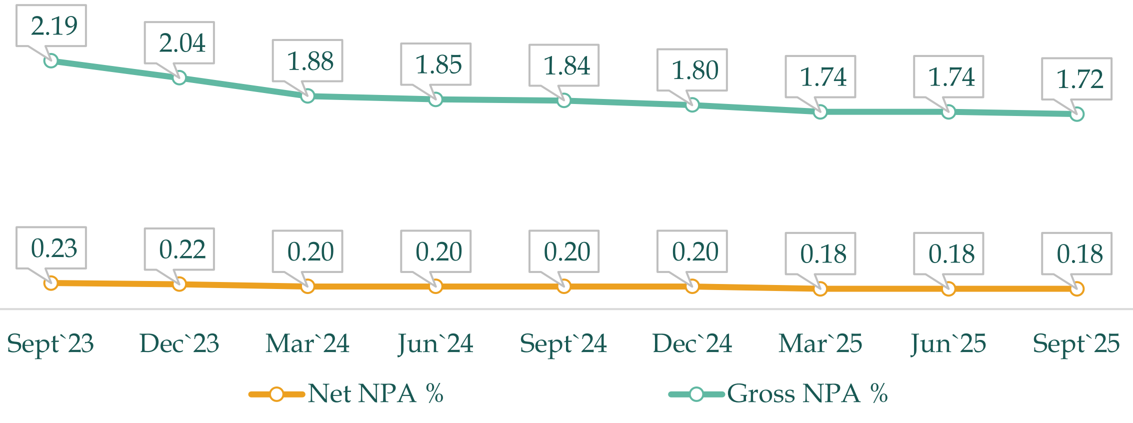
Particulars	Sept`24		Dec`24		Mar`25		Jun`25		Sept`25	
	Amount	% of Gross Adv.	Amount	% of Gross Adv.	Amount	% of Gross Adv.	Amount	% of Gross Adv.	Amount	% of Gross Adv.
SMA 1	185	0.09	271	0.12	214	0.10	114	0.05	226	0.09
SMA2	239	0.11	236	0.10	40	0.02	171	0.07	296	0.12
Total	**424**	**0.19**	**506**	**0.22**	**254**	**0.12**	**285**	**0.12**	**522**	**0.21**

* Rs. 5 crore and above

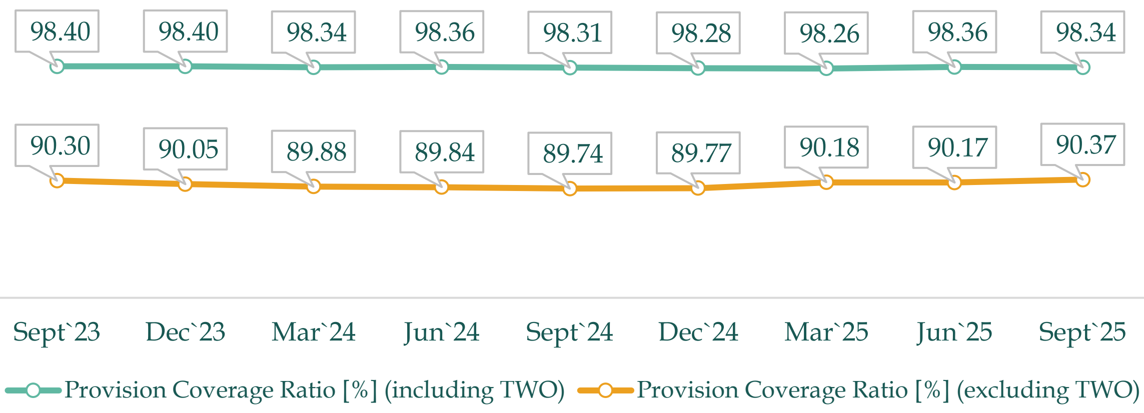
Restructuring of Standard Advances	Sept`24	Dec`24	Mar`25	Jun`25	Sept`25
Retail- As on Date	1,287	1,213	1,159	1,086	1,023
Agriculture- As on date	119	108	128	122	127
MSME- As on date	120	212	196	194	81
Corporate- As on Date	439	457	896	880	926
Total	**1,964**	**1,990**	**2,379**	**2,282**	**2,157**

UnClassified

Gross & Net NPA (%)

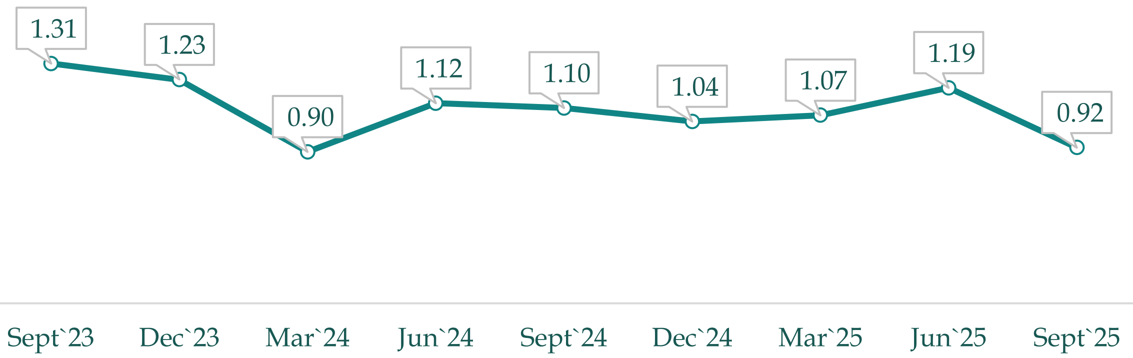


Provisions Coverage Ratio (%)



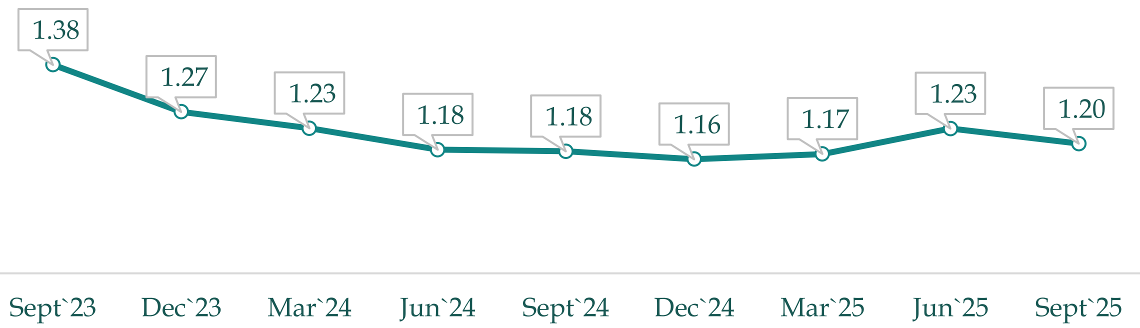
Credit Cost %

(Quarterly)



Slippage Ratio %

(Quarterly)



UnClassified

Movement of NPA

(₹ in Crore)

Particulars	Last 5 Quarters				
	Sept`24	Dec`24	Mar`25	Jun`25	Sept`25
Opening Level of Gross NPAs	**3,873**	**4,010**	**4,124**	**4,185**	**4,206**
Total Reductions	472	510	603	708	546
of which : Recovery + Upgradation	222	226	366	242	427
Gross Addition	609	624	663	730	712
of which : Variable	3	3	4	3	2
: Fresh Slippages (Net)	606	621	660	727	710
Net Increase/Decrease	**137**	**114**	**60**	**21**	**166**
Closing Level of Gross NPAs	4,010	4,124	4,185	4,206	4,372

Sector-wise Credit Deployment & NPA

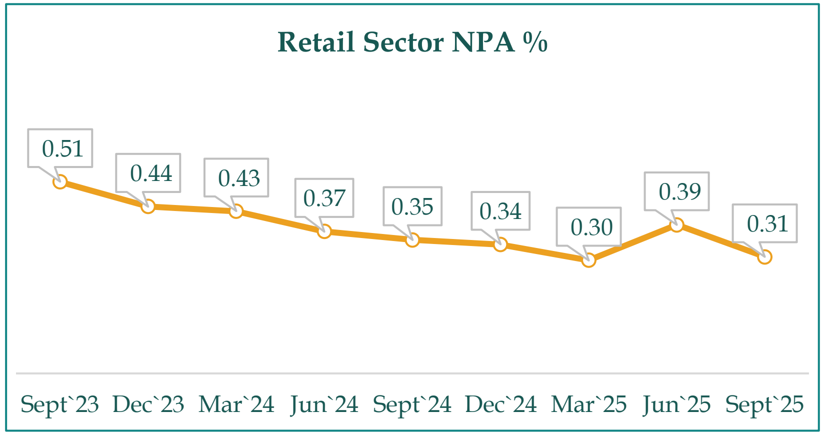
(₹ in Crore)

Particulars	Sept`24			Jun`25			Sept`25		
	Advances	Sector NPA	Sector NPA %	Advances	Sector NPA	Sector NPA %	Advances	Sector NPA	Sector NPA %
Retail Sector	56,914	201	0.35	71,966	282	0.39	78,226	240	0.31
Agriculture Sector	33,187	2,609	7.86	32,799	3,166	9.65	33,249	3,287	9.89
MSME Sector	45,031	1,076	2.39	44,967	714	1.59	46,553	807	1.73
Total of RAM	**1,35,132**	**3,886**	**2.88**	**1,49,732**	**4,163**	**2.78**	**1,58,029**	**4,334**	**2.74**
Corporate & Others	82,372	124	0.15	91,365	43	0.05	95,201	38	0.04
Domestic Advances	**2,17,504**	**4,010**	**1.84**	**2,41,097**	**4,206**	**1.74**	**2,53,230**	**4,372**	**1.73**
Overseas Advances	-	-	-	-	-	-	888	-	-
Global Advances	**2,17,504**	**4,010**	**1.84**	**2,41,097**	**4,206**	**1.74**	**2,54,118**	**4,372**	**1.72**

Retail Sector - NPA

(₹ in Crore)

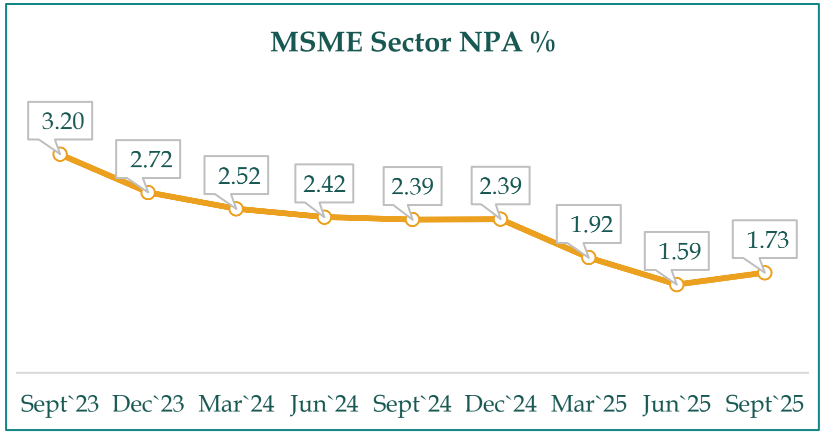
Particulars	Sept`24			Jun`25			Sept`25		
	Advances	Sector NPA	Sector NPA %	Advances	Sector NPA	Sector NPA %	Advances	Sector NPA	Sector NPA %
Total Retail Credit	**56,914**	**201**	**0.35**	**71,966**	**282**	**0.39**	**78,226**	**240**	**0.31**
of which	-								
Housing	33,394	87	0.26	40,001	66	0.16	43,041	78	0.18
Education	2,509	7	0.26	2,705	2	0.08	2,860	2	0.08
Vehicle	3,268	9	0.26	4,269	7	0.16	4,872	7	0.14
Others	17,743	99	0.56	24,991	207	0.83	27,454	153	0.56



MSME Sector - NPA

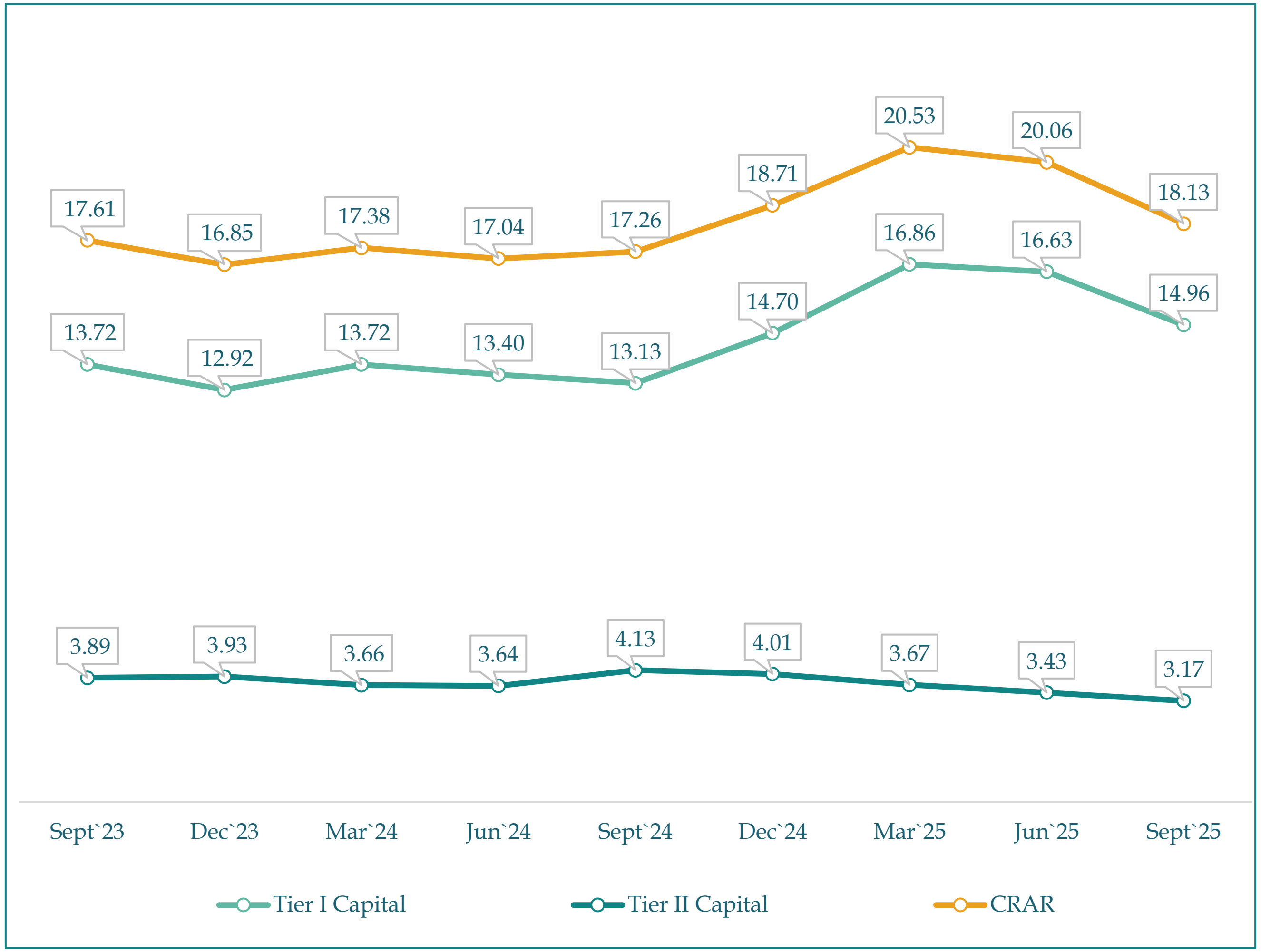
(₹ in Crore)

Particulars	Sept`24			Jun`25			Sept`25		
	Advances	Sector NPA	Sector NPA %	Advances	Sector NPA	Sector NPA %	Advances	Sector NPA	Sector NPA %
Total MSME Credit	**45,031**	**1,076**	**2.39**	**44,967**	**714**	**1.59**	**46,553**	**807**	**1.73**
of which									
Micro	22,512	795	3.53	25,276	653	2.58	25,828	667	2.58
Small	14,813	206	1.39	13,434	50	0.38	14,704	104	0.71
Medium	7,706	75	0.97	6,256	11	0.17	6,022	36	0.59



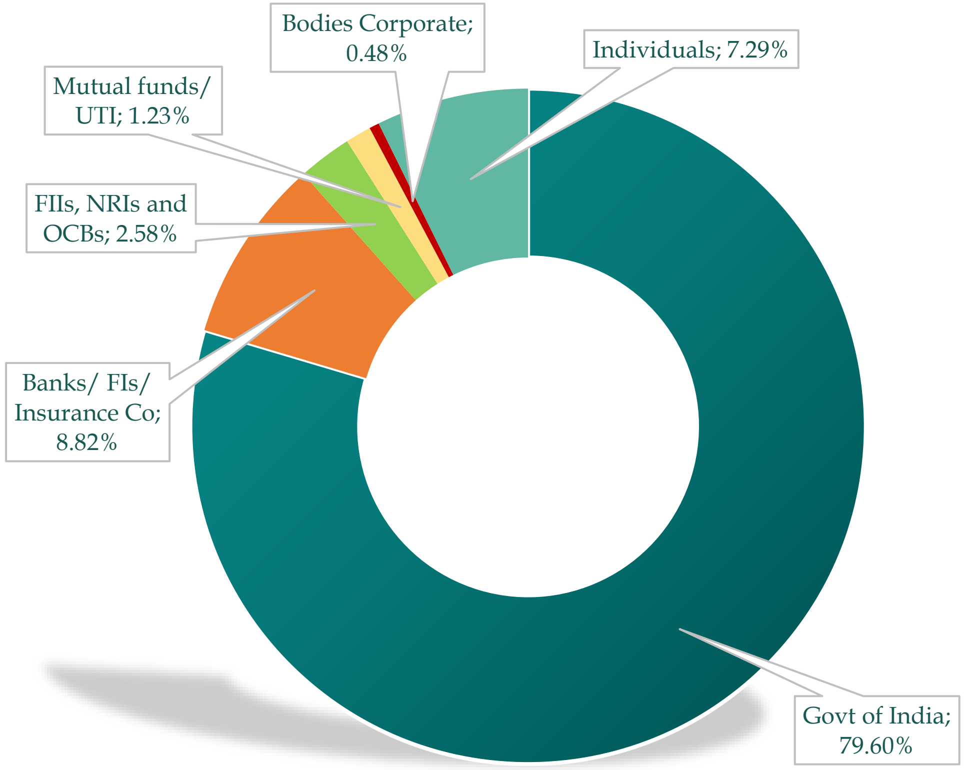
Capital Adequacy (%)

Particulars	Sept`24	Jun`25	Sept`25
RWA for Credit Risk	1,35,729	1,47,692	1,63,251
RWA for Market Risk	858	1,755	2,931
RWA for Operational Risk	17,968	21,531	21,531
Total RWA	**1,54,555**	**1,70,978**	**1,87,714**
CET I %	11.97	15.62	14.05
AT I %	1.16	1.01	0.91
TIER I %	**13.13**	**16.63**	**14.96**



Equity Holding(%) & Ratios

Shareholding Pattern



As on 30th September 2025

(Quarterly)

Particulars	Sept`24	Dec`24	Mar`25	Jun`25	Sept`25
No. of Shares (in crore)	708	769	769	769	769
Market Capitalization	42,694	40,142	35,643	43,926	43,057
Net Worth (in crore)	20,407	25,310	25,881	27,699	28,934
Return on Equity (%)	26.01	22.36	23.08	23.00	22.58
Return on Assets (%)	1.74	1.78	1.78	1.80	1.82
Earning Per Share (Rs.) (Not Annualized)	1.87	1.83	1.94	2.07	2.12
Book Value Per Share (Rs.) (excl. Rev. Res.)	28.82	32.91	33.65	36.01	37.62

Particulars	Agency	Rating
Long Term Rating (Tier II Bonds)	**ICRA / CARE / INFOMERICS / ACUITE / BRICKWORK**	**AA+ (Stable)**
Short Term Rating	**CRISIL**	**A1+**
International Rating	**S&P**	**BBB- (Stable)**

The current rating assigned by S&P is three notches above the existing rating given by Fitch.

UnClassified

Bank of Maharashtra introduces the New Mobile Banking App

Zen Lyfe

Making Life Simpler

GET IT ON Google Play

Download on the App Store

Marketplace Services

Loans & Deposits

Personal Finance Management

Debit and Credit Card Controls

Unified Account Overview

Comprehensive Digital Servicing

Instant Account Opening & Payments

Personalized Offers & Insights

New Initiatives in Digital Banking

E-Rupee by Bank of Maharashtra (CBDC)

- Digital Rupee is issued by RBI
- Offers features like physical cash.
- Stored in the user's digital wallet
- Can be used to receive/ send money, and / or make payment for transactions, just like any physical note

Digital Sanctions

PM Surya Ghar (Rooftop Solar)

➢Loan against Roof Top Solar to housing loan borrowers.

KCC Jan Samarth for Maharashtra

➢Straight Through Process for Kisan Credit Card loan (up to Rs. 1.60 Lakhs) for borrower to avail short-term credit requirements for cultivation of crop, post-harvest expenses, produce marketing loan etc.

Business Channel Partner Direct Sales Agent (DSAs) Interface

➢The platform will be Web App / Mobile App / Tablet responsive providing end-to-end Digital Sourcing for Straight Through and Assisted Digital Lending Journeys including Leads, Origination and Processing solution for ETB, NTB as well as Assisted Product Journeys.

Agriculture gold Loan

➢Gold Loan to farmers where borrowers pledge their gold jewelry or ornaments as collateral to obtain funds from a lender. The loan amount typically depends on the value of the gold pledged, and interest rates can vary.

Global Edge A/C Opening through Video KYC

•Seamless account opening, enabling customers to complete the entire on-boarding process digitally without visiting the branch. This ensures faster activation of account while maintaining full compliance with RBI Regulations.

New Initiatives in Information Technology

To enhance the Delivery Channels

- 20 products are live in **Digi insurance Solution** with 5000+ leads and 700+ 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.
- Bank has integrated **9 Account Aggregator** for availing FIU & FIP facility. Out of which 5 are working as FIP & FIU and remaining 4 work as FIP only.
- **PCI-DSS** certification successfully completed for EFT Switch to manage safe and secure Card payments.
- Bank has recruited significant domain experts in IT from industry to enhance the expertise in technology.

To enhance Core Technology Infra

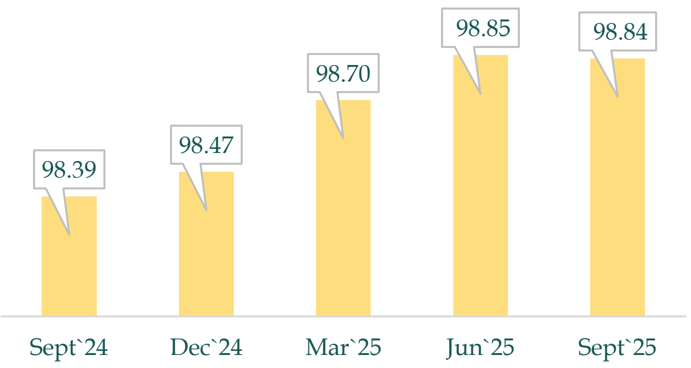
- Migrated **2,646 branches (including 50 zonal offices**) to **Software Defined WAN**, improving network reliability, performance, and cost-efficiency.
- **'Nakshtra 2.0' private cloud** augmented for Major hardware upgrade into DC & DR for infra to accommodate new applications and augmentation of existing.
- 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.
- **24x7 Resilience Operation Center** established for monitoring all critical application/systems.
- **Google Apigee** gateway is implemented for API monitoring and authorization.
- **AD Management** Centralized platform for managing users, computers, groups, and other AD objects, which provides services such as logon services, group management, Application integration for SSO Logon.

To enhance IT / Digital Process & Automation

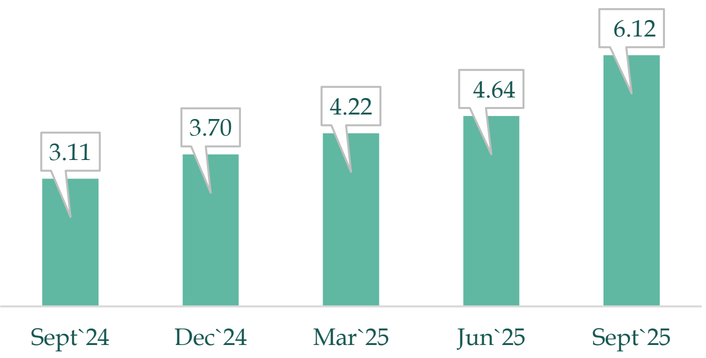
- **Microsoft Power BI** is integrated for financial management, data analysis and reporting for operational efficiency improvement.
- **RPA bots deployed for:**
  - CBS user access reconciliation & hardening report generation.
  - To check Car/Bike hypothecation in vehicle loan.
  - For bulk payment and settlement in Mahapay.
- **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.
- **DR Automation** tool has been implemented for conducting hassle-free DR drills on one go.
- **Microsoft Co-Pilot** 'an AI companion' has been implemented for enhancing Documentation and presentation activities.

Digital Footprints

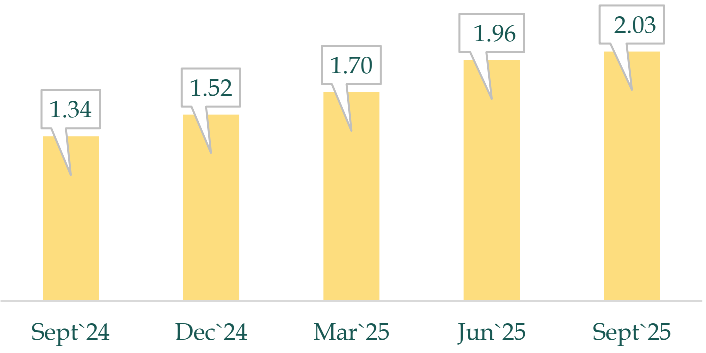
Digital transaction (%)



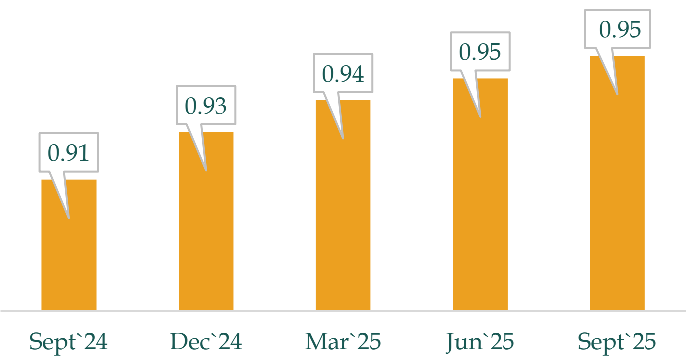
UPI/BHIM Users (Mio)



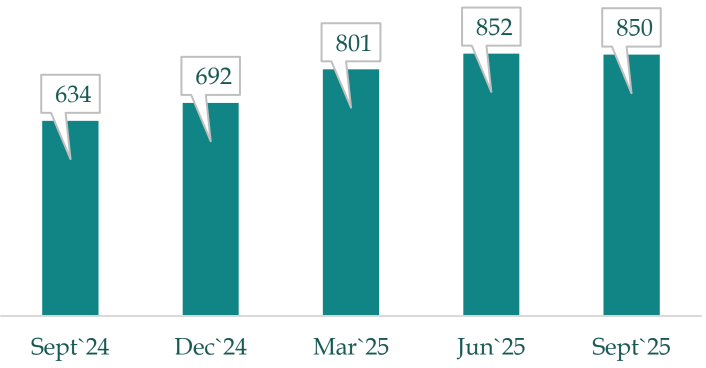
Whats App Users (Mio.)



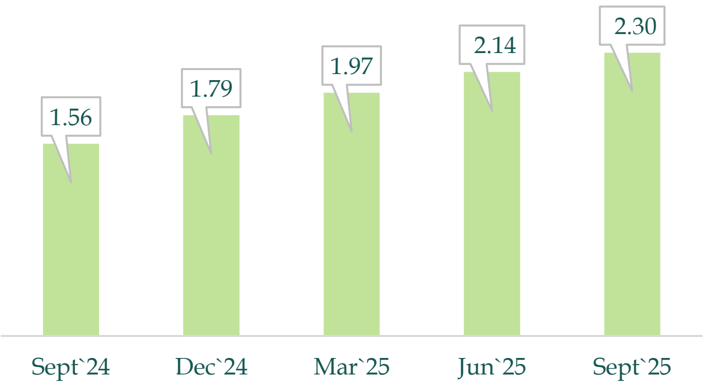
QR Merchant Onboarding (Mio.)



UPI/BHIM Transactions (Mio)

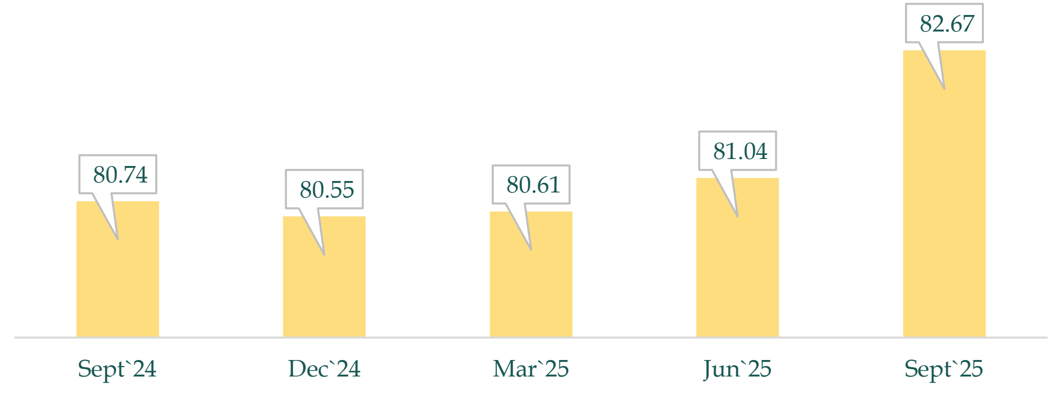


Mobile Banking Users (Lakhs)

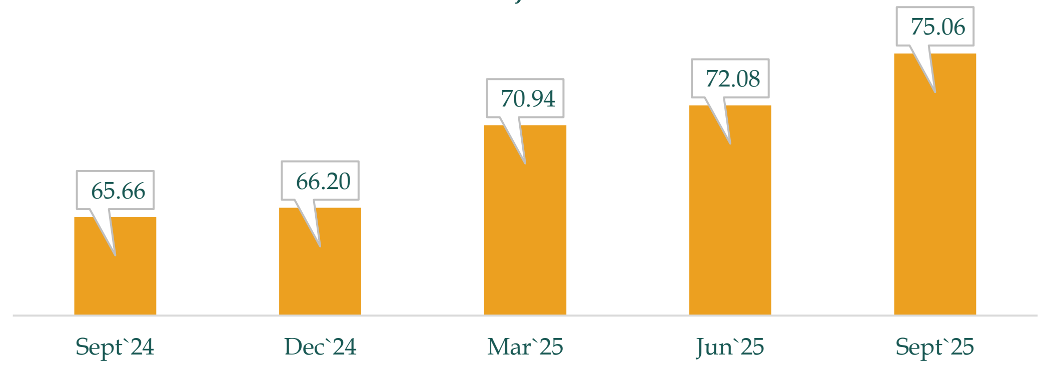


Financial Inclusion (in Lakhs)

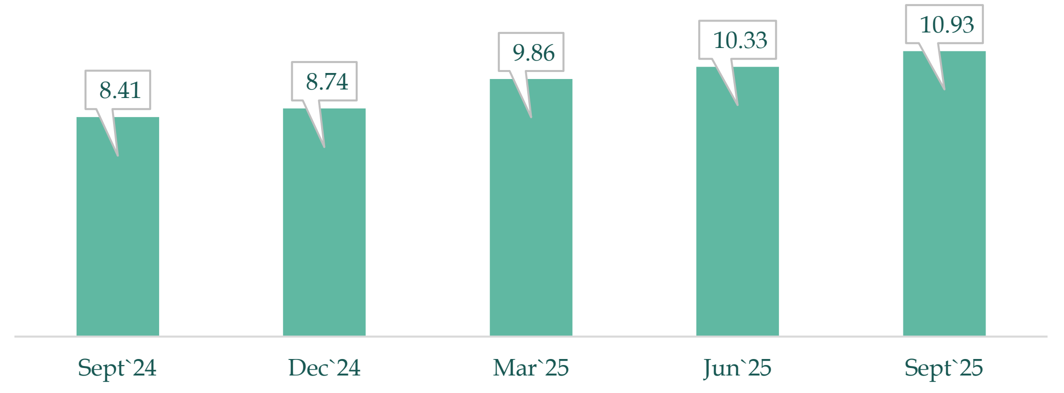
No. of PMJDY Accounts



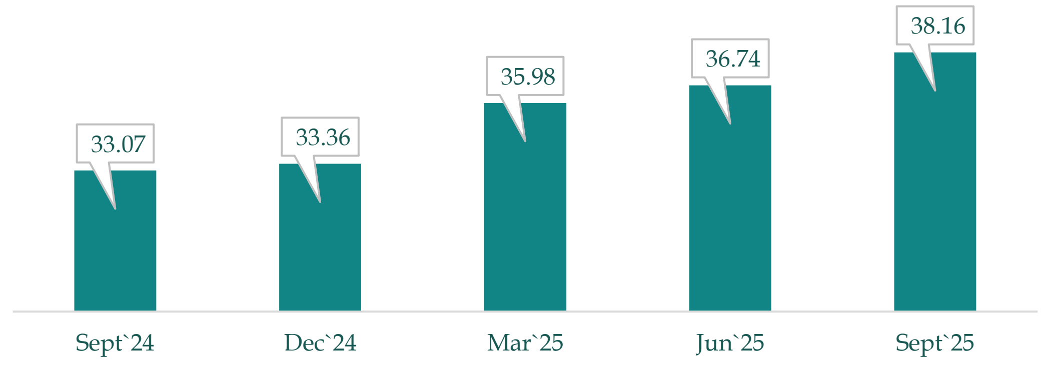
No. of policies issued under Pradhan Mantri Suraksha Bima Yojana

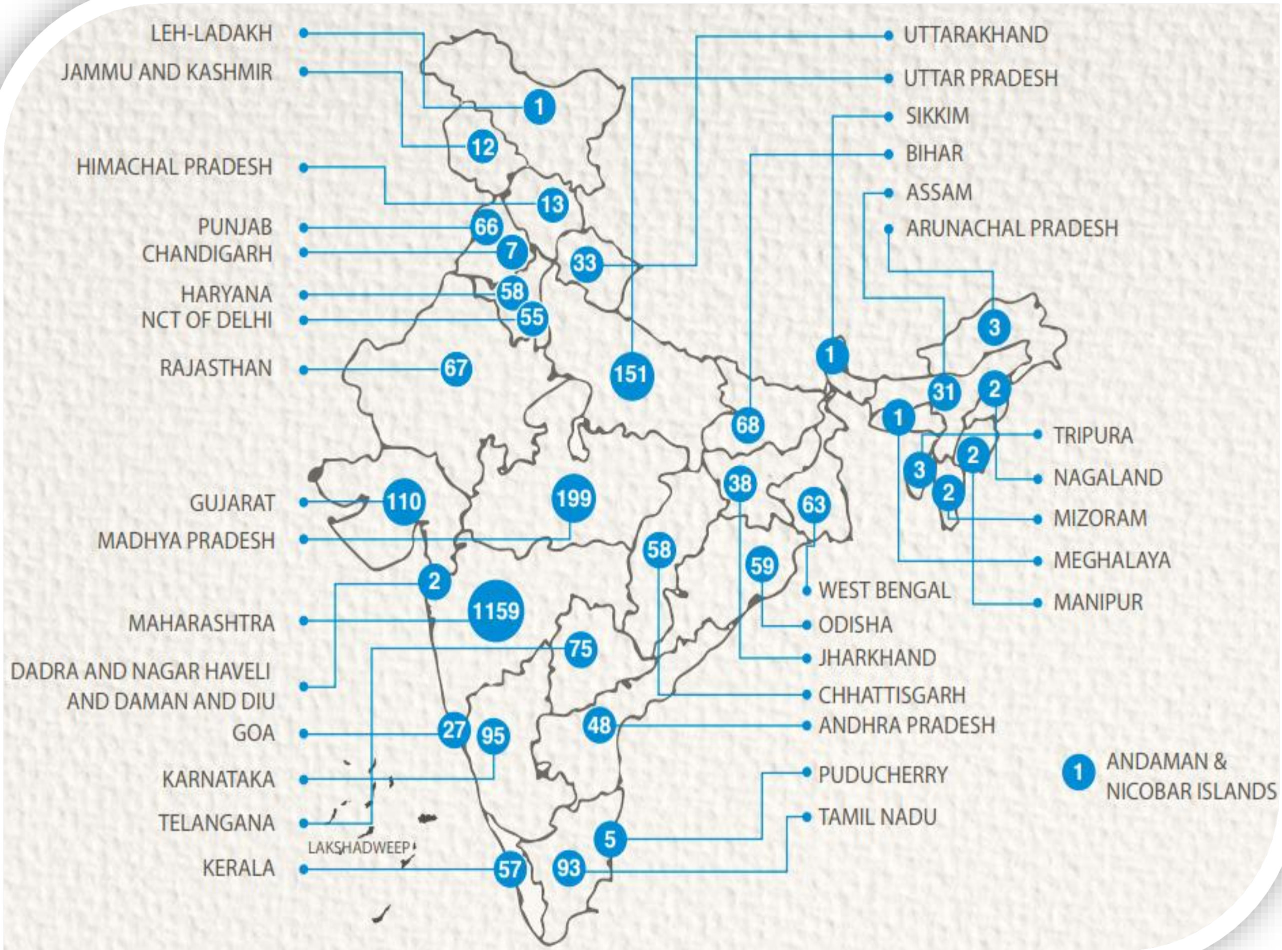


No.of Enrollments under Atal Pension Yojana



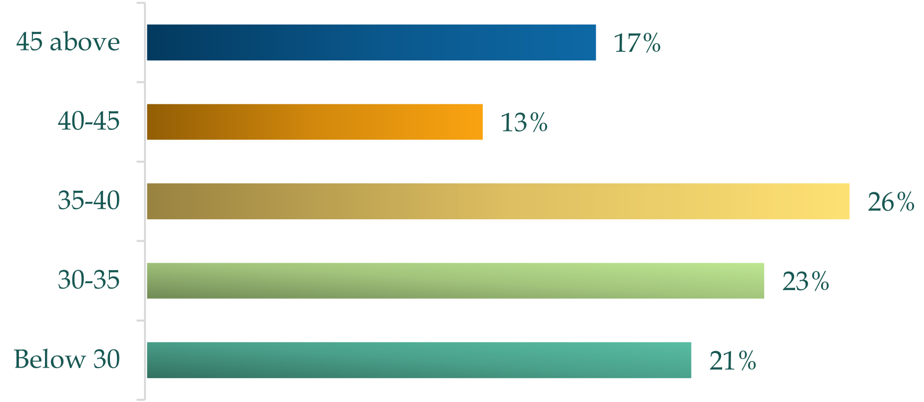
No. of policies issued under Pradhan Mantri Jeevan Jyoti Bima Yojana





Category	No. of Branches				
	Sept`24	Dec`24	Mar`25	Jun`25	Sept`25
Metro	619	632	645	648	657
Urban	553	564	578	591	598
Semi Urban	727	746	770	787	793
Rural	609	609	613	615	617
Total Branches	**2,508**	**2,551**	**2,606**	**2,641**	**2,665**

Employee Age Profile % (in Years)



Total No. of employees are 15507, 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 Pahal portal under "MAHADARPAN"**
- Discontinuation of plastic folders & and 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. 101.59 Cr** as on 30.09.2025.
- Maha Super Green Car Loan Scheme - E Vehicle : **Rs. 192.78 Cr** as on 30.09.2025
- Roof Top Solar Scheme – PM Surya Ghar: **Rs. 139.36 Cr** as **on** 30.09.2025
- Renewable energy – **Rs. 4,345.36 Cr** as on 30.09.2025
- Green Deposit - **Rs. 53.92 Cr**. as on 30.09.2025

E-Waste

- Total E-waste collected as on 30.09.2025 ~**251 Ton**
- Total E-waster recycled as on 30.09.2025 ~**251 Ton**
- Total reduction of Carbon Emissions as on 30.09.25 ~ **331 Ton**

Tree Plantation

- Total **13,522 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
- **13,12,626** units of electricity generated as on 30.09.2025 through solar installations.
- The amount saved on electricity through solar installations as on 30.09.2025 - **Rs. 1.54 Crore**

Credit Assistance

- **Rs. 33,472 Cr** – Total Loan to agricultural sector as on 30.09.2025
- **Rs. 98,549 Cr** – Total Loan to priority sector as on 30.09.2025
- **Rs. 21,884 Cr** – total loan to Women beneficiaries under different schemes as on 30.09.2025

Corporate Social Responsibility

- Total amount of **Rs. 1.35 Cr**. has been contributed by Bank under various Social, Environmental & other initiatives/activities as on 30.09.2025

Human Resources

- Total Workforce of the Bank is **15,507** as on 30.09.25
- Total no. of women employee is **4,522** as on 30.09.25 which is approximately 29 % of total workforce.
- Total **1,10,738** man-hours of training provided to the employees of the Bank during **September 2025 quarter** by Bank's training institutes.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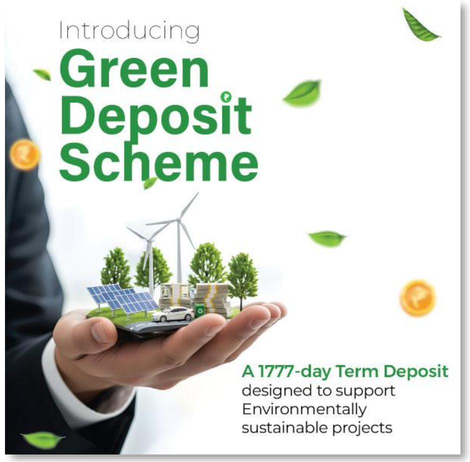
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Public Sector Bank of the Year in the Institutional Category at the prestigious FE Best Banks Awards, presented by Shri Amit Shah, Hon'ble Minister of Home Affairs

Public Sector Excellence Award 2025 in the Banks (Mid) – Central PSU category at the Dun & Bradstreet PSU & Government Summit.

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

SKOCH GOLD Award 2025 in the BFSI Category for the initiative "Art Ledger - An Employee Engagement Program"

Second Runner-Up in the Data Quality Recognition category under the prestigious EASE 7.0 Reforms

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

Notes

Notes

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