BASEL III – PILLAR 3 DISCLOSURES FOR THE QUARTER ENDED 30.06.2026

RBI issued Basel III guidelines, applicable w.e.f. 01.04.2013 and at present with full implementation of Basel III guidelines, minimum capital to risk-weighted assets ratio (CRAR) is 11.50%, minimum Common Equity Tier -1 ratio is 8.00% and minimum Tier 1 ratio is 9.50%. Minimum capital required to be held by Bank for the quarter ended 30th June 2026 is 11.50% with minimum CET 1 (incl. CCB) of 8.00%.

Basel III framework consists of three mutually reinforcing pillars:
(i) Pillar 1: Minimum Capital Requirement (Credit Risk, Market Risk and Operational Risk)
(ii) Pillar 2: Supervisory Review and Evaluation Process
(iii) Pillar 3: Market Discipline

Market Discipline (Pillar 3) consists of set of disclosures on capital adequacy and risk management framework of Bank. These disclosures have been set out as under:

TABLE DF – 1 SCOPE OF APPLICATION

Name of head of the banking group to which framework applies: **BANK OF MAHARASHTRA**

(i) Qualitative Disclosures:

a) List of group entities considered for consolidation

Name of Entity /Country of incorporation	Whether entity is included under accounting scope of consolidation (yes / no)	Method of consolidation	Whether entity is included under regulatory scope of consolidation (yes / no)	Method of consolidation	Reasons for difference in method of consolidation	Reasons if consolidated under only one of the scopes of consolidation
The Maharashtra Executors & Trustee Co. Pvt Ltd (METCO)/ India	Yes	Line by Line basis as per AS-21 issued by ICAI	No	NA	NA	Entity is not a banking company, hence outside the purview of regulatory consolidation Capital Investment is deducted from CET1 capital of Bank.
Maharashtra Gramin Bank (MGB)/ India	Yes	Equity method Basis as per AS-23 issued by ICAI	No	NA	NA	Entity is RRB, an associate, hence outside the purview of regulatory consolidation. Equity Investment

Name of Entity /Country of incorporation	Whether entity is included under accounting scope of consolidation (yes / no)	Method of consolidation	Whether entity is included under regulatory scope of consolidation (yes / no)	Method of consolidation	Reasons for difference in method of consolidation	Reasons if consolidated under only one of the scopes of consolidation
						is risk weighted at 250% & other capital instrument deducted from respective category of Capital.

b) List of group entities not considered for consolidation both under the accounting and regulatory scope of consolidation

Name of the entity / Country of incorporation	Principle activity of the entity	Total Balance sheet equity (as stated in the accounting balance sheet of the legal entity)	% of bank's holding in the total equity	Regulatory treatment of bank's investments in the capital instruments of the entity	Total balance sheet assets (as stated in the accounting balance sheet of the legal entity)
NIL					

(ii) Quantitative Disclosures

a) List of group entities considered for consolidation (accounting)

(Rs in Crore)

Name of the entity / Country of incorporation	Principle activity of the entity	Total Balance sheet equity (as stated in the accounting balance sheet of the legal entity)	Total balance sheet assets (as stated in the accounting balance sheet of the legal entity)
The Maharashtra Executors & Trustee Co. Pvt. Ltd. (METCO)/ India	Trusteeship	10.77 (100.00%)	28.51
Maharashtra Gramin Bank (MGB)/India	Banking	1991.81 (35%)	33760.06

b) The aggregate amount of capital deficiencies in all subsidiaries which are not included in the regulatory scope of consolidation i.e. that are deducted:

There is no capital deficiency in the subsidiary of Bank which is not included in regulatory scope of consolidation as of June 30th, 2026.

c) **The aggregate amounts (e.g. current book value) of the bank's total interests in insurance entities, which are risk weighted**

Name of the insurance entity / Country of incorporation	Principle activity of the entity	Total Balance sheet equity (as stated in the accounting balance sheet of the legal entity)	% of bank's holding in the total equity / proportion of voting power	Quantitative impact on regulatory capital of using risk weighting method versus using the full deduction method
Bank is not having any subsidiary having insurance business.				

d) **Any restrictions or impediments on transfer of funds or regulatory capital within the banking group**

There is no restriction or impediments on transfer of funds or regulatory capital within banking group as of June 30th, 2026.

TABLE DF – 2 CAPITAL ADEQUACY

Qualitative Disclosures

a. Capital Management

Bank has a process for assessing its overall capital adequacy in relation to Bank's risk profile and a strategy for maintaining its capital levels. Process provides an assurance that Bank has adequate capital to support all risks inherent to its business. Bank actively manages its capital to meet regulatory norms by considering available options of raising capital.

Organizational Set-up:

Capital Management is administered by Financial Management and Accounts Department in co-ordination with Integrated Risk Management Department under the supervision of Board of Directors. Bank has also formed Capital Planning Committee to provide guidance and assess the capital position on quarterly basis.

Internal Assessment of Capital:

Bank's Capital Management framework includes a comprehensive Internal Capital Adequacy Assessment Process (ICAAP) conducted annually which determines adequate level of capitalization for Bank to meet regulatory norms and current and future business need, including under stressed scenarios. ICAAP encompasses capital planning for three years' time horizon, after identification and evaluation of significance of all risks that Bank faces, which may have an adverse material impact on its financial position. Bank considers following Pillar II risks it is exposed to in the normal course of its business and considers them for capital planning:

• Group Risk	• Country Risk
• Capital Risk	• Compliance Risk
• Liquidity Risk	• Legal Risk
• Concentration Risk	• Risk of decline in collateral values
• Interest Rate Risk in the Banking Book	• Model Risk
• Risk of under-estimation of RWAs	• Strategic Risk
• Currency Induced Credit Risk	• Reputational Risk
• Settlement Risk	• Pension Obligation Risk
• Securitization Risk	• IT Risk
• Climate Risk	• Outsourcing Risk
• Human Capital Risk	

Bank periodically assesses and refines its stress tests in an effort to ensure that stress scenarios capture material risks as well as reflect possible extreme market moves that could arise as a result of business environment conditions. Stress tests are used in conjunction with Bank's business plans for the purpose of capital planning.

Monitoring and Reporting:

The Board of Directors of the Bank monitors capital adequacy levels of Bank. An analysis of the capital adequacy position and risk weighted assets and an assessment of various aspects of Basel III on capital and risk management are undertaken by Board on a quarterly basis.

Credit Risk

Credit Risk management committee (CRMC) headed by MD & CEO is the top- level functional committee for Credit risk .The committee considers and takes decisions necessary to manage and control credit risk within overall quantitative approval of policies on standards for presentation of credit proposal, fine tuning required in various models based on feedback or change in market scenario, approval of any other action necessary to comply with requirements set forth in Credit Risk Management Policy /RBI guidelines or otherwise required for managing credit risk.

To provide a robust risk management structure, the Credit Risk Management and CRM Technique Policy of the Bank aims to provide a basic framework for implementation of sound credit risk management system in the bank. The policy of the bank embodies in itself the areas of risk identification, risk measurement, credit risk rating framework, credit risk mitigation, monitoring and control.

Bank has comprehensive risk rating system, that serves as a single point indicator of diverse risk factors of counterparty and for taking credit decisions in a consistent manner. The risk rating system is drawn up in a structured manner, incorporating different factors such as industry risk, business, risk, financial risk, account conduct and management risk. Bank is undertaking periodic validation exercise of its rating models and conducting migration of Internal Risk Ratings and default rate analysis to test robustness of its internal risk rating models. The risk rating and vetting process is done independent of credit appraisal function to ensure its integrity and independency.

For Credit Proposals (New Sanction/ Enhancement/ New Facility/ Review/ renewal) under the sanctioning power of HO authorities, irrespective of the exposure, validation of Credit Risk Rating at Head Office-Integrated Risk Management department is mandatory. For Business Loan Proposals (New Sanction/ Enhancement/ New Facility/ Review/ renewal) within the sanctioning power of Branch/ CPC/ Zonal Office, concerned Branch/ CPC shall undertake CRR exercise and Deputy Zonal Manager shall validate. Internal ratings in proposals pertaining to IBU are also validated by IRM department at Head Office.

The dual-layered validation framework balances agility with robust oversight. Centralizing Head Office (HO) and IBU validations ensures uniform, high-quality assessment for complex, large-scale, or cross-border exposures. Concurrently, delegating regional validations to local managers for lower-exposure business loans accelerates turnaround times without sacrificing governance. This structured segregation minimizes credit underwriting errors, mitigates systemic risk, and optimizes resource deployment across the bank.

Retail advances and lending to agriculture are subjected to scorecard rating assessment based on the scores obtained. All eligible Retail loan and Agriculture lending applications are necessarily to be evaluated under score card rating system. All rating models/ scorecards developed by the Bank are online at bank’s central server network and can be accessed through any office of the bank.

To strengthen the credit monitoring landscape, Bank has implemented an Early Warning signal application to monitor alerts related to entities of the bank. EWS solution is a comprehensive, real-time risk intelligence platform designed to proactively identify and assess, potential risks associated with borrowers. The solution combines structured financial data, alternative data sources, and proprietary analytics to surface early indicators of financial stress, operational weaknesses, or reputational concerns.

The bank has implemented the Standardized Approach of credit risk for RWA computation as per RBI extant guidelines.

Market Risk

The investment policy covering various aspects of market risk attempts to assess and minimize risks inherent in treasury operations through various risk management tools. Broadly, it incorporates policy prescriptions for measuring, monitoring and managing systemic risk, credit risk, market risk, operational risk and liquidity risk in treasury operations.

Besides regulatory limits, the Bank has put in place internal limits and ensures adherence thereof on continuous basis for managing market risk in trading book of the bank and its business operations. Bank has prescribed entry level barriers, exposure limits, stop loss limits, VaR limits, Duration limits and Risk Tolerance limits for trading book investments. Bank is keeping constant track on Migration of Credit Ratings of investment portfolio. Limits for exposures to Counterparties, Industry Segments and Countries are monitored. The risks under Forex operations are monitored and controlled through Stop Loss Limits, Overnight limit, Daylight limit, Aggregate Gap limit, Individual Gap limit, Value at Risk (VaR) limit, Inter-Bank dealing and investment limits etc.

Operational Risk

Basel Committee and subsequently RBI have defined Operational Risk (OR) as “the risk of loss resulting from inadequate or failed internal processes, people and systems or from external events". This definition includes legal risk but excludes strategic and reputational risk. The Bank has also adopted the same definition for management of operational risk within the bank.

The Bank has a robust Board approved Operational Risk Management & Risk Culture policy with clearly defined roles and responsibilities to mitigate operational risk arising out of the Bank's business and operations. The Bank adopts three lines of defence model for management of operational risk.

First line of defence are the Business Departments. These departments being owner of various banking activities, take up management of operational risks within their owned activities, undertake actions for management/mitigation of these risks and take any business line/department level decisions with respect to operational risk. They propagate Operational Risk Management (ORM) policies as laid down by the Board. They analyse the findings of

Risk & Control Self- Assessment (RCSA), Key Risk Indicators (KRI) & loss events and initiate action for strengthening of internal processes, management/ mitigation of Operational Risk and explore use of insurance and other mitigating options.

Second Line of defence is Integrated Risk Management Department which is responsible for framing the Operational Risk Framework/Policy and ensuring implementation thereof. It acts as a repository of Operational Risk Loss Data Base, KRIs, RCSA Surveys results, and uses the same for root cause analyses, Operational Risk Management and Measurement. Certain information collected and published by Control Units like Inspection & Audit Department, Transaction Monitoring Unit and Security Department etc. are used to identify, control, monitor and mitigate the operational risk at Bank wide level.

Third line of defence is Inspection & Audit Department which is responsible for independent review and validation of Operational Risk Management Framework at Bank wide level.

Governance and Organizational Structure for Managing Operational Risk:

Operational Risk Management Committee (ORMC), headed by MD & CEO, oversee the bank's consolidated operational risk exposure, understand future changes/ threats, key operational risk loss areas, review of risk profile, and recommend suitable controls/ mitigations for managing operational risk, etc.

Further, Business Continuity Planning Committee (BCP) has been formed in the bank to oversee the bank's business continuity & operational resilience through development, implementation, and maintenance of a robust policy/ framework on Business Continuity Management & Operational Resilience.

Operational Risk Management Committee (ORMC) and Business Continuity Planning Committee (BCP) reports to Risk Management Committee (RMC) which is a sub-committee of the Board to oversee the overall risk management of the bank.

An independent Operational Risk Management Department (ORMD) is a sub-division under Integrated Risk Management Department headed by Chief Risk Officer. ORMD is responsible for implementation of ORM Policies for ensuring a strong ORM culture and effective operational risk management across the Bank. It works in coordination with the business divisions, control divisions and all other functions of the bank.

The Risk Culture policy defines the roles and responsibilities of First, Second and Third line of defence to establish effective governance for product and processes. All the product/processes are verified/ analysed by the Systems and Product Approval Committee (SPAC).

Tools to measure & monitor Operational Risk –

Internal Control is an essential pre-requisite for an efficient and effective operational risk management. Bank has clearly laid down policies and procedures to ensure the integrity of its operations, appropriateness of operating systems and compliance with the management policies. Apart from the Operational Risk Management (ORM) Policy and the Policy for approval of New Product, other established Frameworks/Policies for control and mitigation of operational risk includes Policy for Business Continuity Planning Policy (BCP Policy), Outsourcing Policy, Risk & Control Self-Assessment Framework, Key Risk Indicator Framework, Stress testing/Scenario and Incident Reporting Mechanism.

Quantitative Disclosures

b. Capital Requirement

Bank's capital requirements have been computed using Standardized Approach for Credit Risk, Standardized Duration Method for Market Risk and Basic Indicator Approach for Operational Risk. Minimum capital required to be held by Bank for the quarter ended June 30, 2026 is 11.50% of which 9% is the capital excluding CCB:

(Rs in Crore)

Sr. No.	Particulars	Amount	Amount
(A)	**Capital Required for Credit Risk**		
(i)	Portfolios subject to Standardized Approach @ 9%	17152.15	
(ii)	For Securitization Exposure	0.00	
	Total capital charge for credit risks under standardized approach (i+ii)		**17152.15**
(B)	**Market Risk***		
(i)	Interest Rate Risk	54.55	
(ii)	Equity Risk	43.83	
(iii)	Forex and Gold	7.02	
	Total capital charge for market risks under standardized duration approach (i+ii+iii)		**105.40**
(C)	**Capital Charge for Operational Risk***		
	As per Basic Indicator Approach (BIA)	2039.93	**2039.93**
(D)	**Capital Ratios**	**Min Reg. Required**	**Standalone (In %)**
	Common Equity Tier 1 Capital Ratio (Incl CCB)	**8.00%**	**15.56%**
	Tier 1 Capital Ratio (Incl CCB)	**9.50%**	**16.35%**
	Total Capital Ratio (CRAR) – Including CCB	**11.50%**	**18.64%**

(*For market and operational risks capital charge is converted in RWA @ 12.50 to arrive at CRAR as per RBI guidelines. Details in DF7 and DF 8)

TABLE DF – 3 CREDIT RISK - GENERAL DISCLOSURES

Qualitative Disclosures

Credit Risk is defined as possibility of losses associated with diminution in credit quality of borrowers or counterparties. In a bank's portfolio, losses stem from outright default due to inability or unwillingness of a customer or counterparty to meet commitments in relation to lending, trading, settlement and other financial transactions.

Loans past due and Impaired:

Regulatory guidelines are adhered to in respect of income recognition, asset classification and provisioning. Bank considers following categories of loans and advances as Non-performing Assets, wherein:

- Interest and/or installment of principal remain overdue for a period of more than 90 days in respect of a Term Loan
- Account remains 'out of order' in respect of an Overdraft/Cash Credit (OD/CC) for 90 days or more
- Bill remains overdue for a period of more than 90 days in case of Bills Purchased and Discounted
- In case of agricultural advances, interest and/or installment of principal remains overdue for 2 crop seasons (in respect of short duration crops) & 1 crop season (in respect of long duration crops).
- In respect of derivative transaction, if the overdue receivable representing positive mark-to-market value of a derivative contract, remains unpaid for a period of 90 days from the specified due date for payment.
- Any amount receivable that remains overdue for a period of more than 90 days in respect of other accounts.

'Out of Order' status: An account is treated as **'out of order'** if the outstanding balance remains continuously in excess of sanctioned limit/drawing power. In cases where outstanding balance in the principal operating account is less than sanctioned limit/drawing power, but there are no credits continuously for 90 days as on date of Balance Sheet or credits are not enough to cover interest debited during same period, these accounts are also treated as **'out of order'**.

Overdue: Any amount due to Bank under any credit facility is 'overdue' if it is not paid on due date fixed by Bank.

The Bank follows extant RBI guidelines for NPA identification and for resolution of stressed assets, including classification and up gradation of restructured loans.

Organizational Structure for Credit Risk Management

Bank has comprehensive credit risk management architecture. Board of Directors of Bank endorses its Credit Risk strategy and approves credit risk policies. The Board has formed committees to oversee risk management processes, procedures and systems. Risk Management Committee (RMC) is responsible for devising policy and strategy for credit risk management. For this purpose, committee co-ordinates with Credit Risk Management

Committee (CRMC) of Bank. CRMC is responsible for overseeing implementation of credit risk management framework across Bank and providing recommendations to RMC.

Policy & Strategy

Bank has been following a conservative risk philosophy. The important aspects of risk philosophy are embodied in various policies, circulars, guidelines etc. The business objectives and strategy of Bank are decided taking into account profit considerations, level of various risks faced and level of capital, market scenario and competition. Bank is conscious of its asset quality and earnings and judiciously matches profit maximization with risk control.

Bank has put in place following policies approved by Board.

i) Loan Policy
ii) Policy on Credit Risk & Collateral Management
iii) Investment Management Policy and Investment Risk Management Policy
iv) Policy for Issuance of Bank Guarantees
v) Digital lending Policy

Loan Policy, Credit Risk & Collateral Management Policy defines organizational structure, role and responsibilities and, processes and tools whereby credit risks carried by Bank can be identified, quantified and managed within framework that Bank considers consistent with its mandate and risk appetite. The policies prescribe various prudential and exposure limits, collateral standards, financial benchmarks for the purpose of credit risk management. The CRM Policy lays down details of eligible collaterals for credit risk mitigation under Basel III framework. The Investment Management Policy and Investment Risk Management Policy, Loan Policy and Policy for issuance of Bank Guarantee forms an integral part of credit risk management.

Systems / Process / tools for Credit Risk Management

Credit Appraisal standards: Bank has in place proactive credit risk management practices like consistent standard for credit origination, maintenance and documentation for all credit exposures including off balance sheet items. Systems of periodic reviews, periodic inspections and collateral management systems are in place.

Exposure Limits: Credit risk limits including single / group borrower limits, substantial exposure limits, exposure limits in respect of sectors / industries are in place. The exposure vis-à-vis the limits are monitored on a quarterly basis.

Credit Approval Committees: Credit Approval committees have been constituted at various levels covering very large branches / Zonal offices / Head Office for considering fresh / existing proposals with or without enhancement. Bank has also setup centralized processing cells at zonal level for considering credit proposals above specified limit.

Sanctioning Powers: Bank follows a well-defined multi-layered discretionary power structure for sanctioning of loans. Higher sanctioning powers are delegated to sanctioning authorities for sanctioning loans and advances to better rated customers in line with RBI guidelines. In respect of high value loans, committee approach is adopted.

Credit Risk Rating and Appraisal Process: Bank manages its credit risk through continuous measuring and monitoring of risks at each obligor (borrower) and portfolio level. Bank has in place an internal Credit Risk Rating Framework (CRRF) and well-established standardized credit appraisal / approval processes. Credit risk rating enables Bank to accurately assess risk in a credit proposition and take a decision to accept or reject proposal based on risk appetite of Bank. It also enables risk pricing of credit facilities for risk return trade off.

As a measure of robust credit risk management practices, Bank has in place a framework for approval of credit risk ratings. Rating for every borrower is reviewed at least once in a year. Credit risk rating, as a concept, has been well internalized in Bank.

Bank has put in place a comprehensive digital lending policy which governs the delivery of credit products through digital mode. The guideline encompasses the procedure for KYC, due-diligence, assessment of proposals, onboarding of partners and customers and recovery mechanism.

Bank has also put in place a Policy of Credit Information Companies which prescribe the guidelines for submission of information to the Credit Information Companies by minimizing the rejections for Borrower data and use the services/Credit Reports provided by the CICs for making effective credit decisions while sanctioning the loans and advances or as and when required.

Loan review Mechanism: Objectives of Loan Review Mechanism are:

i) To ensure that credit decisions by various authorities are in conformity with Bank's Loan Policy and delegated lending powers.
ii) To ensure that stipulated terms & conditions of sanction are complied with, and various post sanction follow up, monitoring and supervision measures prescribed by Bank are adhered to.
iii) To ensure that all credit facilities are reviewed / renewed well in time so as to revise risk perception and take necessary corrective action, if necessary, immediately.
iv) To aim at achieving maintenance of standard assets quality and up gradation of non-performing assets (NPAs) so as to have a favorable impact on profitability of the Bank through prevention / reduction / up gradation of NPAs.

Checks and balances viz. separation of credit risk management from credit sanctions, system of assigning credit risk rating, validation of ratings, mechanism to price credit facilities depending on risk rating of customer, credit audit etc. are in place. Minimum entry level rating benchmarks are stipulated. A suitable mechanism is in place to monitor aggregate exposure on other banks and country exposures. A diversified credit portfolio is maintained and a system to conduct regular analysis of portfolio so as to ensure ongoing control of credit is in place.

Quantitative Disclosures

1. Total Gross Credit exposure:

(Rs in Crore)

Sr. No.	Industry	Exposure
A	Fund Exposure (including Food Credit exposure & LOC)	3,42,792.29
B	Non-SLR Investment Exposure	15,545.92
C= A+B	**Total Fund Exposure**	**3,58,338.21**
D	Non-Fund Exposure	28579.39
E	Derivative Exposure	339.16
F=D+E	**Total Non-Funded Exposure**	**28918.55**
G=C+F	**Total Exposure**	**3,87,256.76**

2. Geographic Distribution of credit exposure:

(Rs in Crore)

Category	30.06.2026	
	Overseas	Domestic
Fund Based	8106.09	350232.12
Non-Fund Based	0.00	28918.55

3. Industry-wise Distribution:

(Rs in Crore)

Sr. No.	Industry	Funded Exposure		Non-Fund Exposure	
2.1	**Mining and Quarrying (incl. Coal)**		1467.81		997.08
2.2	**Food Processing**		498.39		23.90
2.2.1	Sugar	10.00		0.00	
2.2.2	Edible Oil and Vanaspati	106.00		0.00	
2.2.3	Tea	10.00		0.00	
2.2.4	Others	372.39		23.90	
2.3	**Beverage and Tobacco**		81.00		0.00
2.4	**Textiles**		4323.89		604.00

Sr. No.	Industry	Funded Exposure		Non-Fund Exposure	
2.4.1	Cotton Textiles	163.00		14.65	
2.4.2	Jute Textiles	5.00		0.00	
2.4.3	Man-Made Textiles	3.75		0.00	
2.4.4	Other Textiles	4152.14		589.35	
2.5	**Leather and Leather Products**		110.08		4.92
2.6	**Wood and Wood Products**		338.25		18.09
2.7	**Paper and Paper Products**		749.09		32.99
2.8	**Petroleum, Coal Products and Nuclear Fuels of which:**		4309.46		513.45
2.8.1	Petroleum	973.33		10.57	
2.9	**Chemicals and Chemical Products**		5008.97		201.03
2.9.1	Fertiliser	688.16		34.73	
2.9.2	Drugs & Pharmaceuticals	1894.40		110.52	
2.9.3	Petro Chemicals	2153.72		47.08	
2.9.4	Others	272.67		8.70	
2.10	**Rubber, Plastic & their Products**		2225.49		145.73
2.11	**Glass & Glassware**		270.25		20.62
2.12	**Cement & Cement Products**		315.61		126.67
2.13	**Basic Metal & Metal Product**		7784.67		2484.25
2.13.1	Iron & Steel	4168.64		913.33	
2.13.2	Other Metal & Metal Product	3616.04		1570.92	
2.14	**All Engineering**		5838.73		2531.44
2.14.1	Electronics	192.36		43.83	
2.14.2	Others	5646.37		2487.61	
2.15	**Vehicles, Vehicle Parts & Transport Equipment**		2075.86		228.17
2.16	**Gems & Jewellery**		546.68		2.53

Sr. No.	Industry	Funded Exposure		Non-Fund Exposure	
2.17	**Construction (other than Infrastructure)**		1163.28		0.41
2.18	**Infrastructure**		60950.13		2117.46
2.18.1	Power	16290.20		452.35	
2.18.2	Telecommunication	278.66		0.00	
2.18.3	Roads	16511.67		322.85	
2.18.4	Airports	1975.92		150.00	
2.18.5	Ports	0.00		0.00	
2.18.6	Railways (other than Indian Railways)	614.95		52.00	
2.18.7	Other Infrastructure	25278.74		1140.26	
2.19	**Other Industries**		2654.02		376.90
2.20	**Residuary Other Exposure**		257626.55		18488.91
	Total		**358338.21**		**28918.55**

Industry having more than 5% of gross credit exposure: Nil

4. Residual Maturity break down of Assets:

(Rs in Crore)

Maturity Pattern	Gross Investments	Advances	Foreign Currency Assets
1 day	0	1,326.06	1257.74
2 to 7 days	134.72	2,148.06	1286.19
8 to 14 days	319.18	2,757.57	40.17
15 to 30 days	10.01	4,540.92	261.69
31 days to 2 months	199.73	8,069.18	1290.39
Over 2 months to 3 months	332.33	9,507.73	379.01
Over 3 months and up to 6 months	1181.47	22,119.74	2736.40
Over 6 months and up to 1 year	3267.32	47,528.99	1902.13
Over 1 year and upto 3 years	12537.01	1,11,438.28	0
Over 3 years and upto 5 years	29784.94	34,371.32	94.66
Over 5 years	53382.21	62,155.82	0
Total	101148.92	305963.67	9248.38

5. Disclosures for NPAs & NPIs:

Domestic: (Rs in Crore)

Sr. No	Particulars	30.06.2026
(A)	**Gross NPA**	4434.28
	Sub-standard	1802.25
	Doubtful 1	703.22
	Doubtful 2	572.14
	Doubtful 3	1156.17
	Loss	200.50
	Total	**4434.28**
(B)	**Net NPA**	**404.94**
(C)	**NPA Ratios**	
	% of Gross NPAs to Gross Advances	1.45%
	% of Net NPAs to Net Advances	0.13%
(D)	**Movement of Gross NPA**	
I	Opening Balance	4245.97
II	Add:-Addition during the period	889.98
III	Less:- Reduction during the period	701.67
	Closing balance as at the end of period (i+ii-iii)	**4434.28**
(E)	**Movement of provision**	
E1	**Specific Provision**	
i.	Opening Balance	3725.77
ii.	Provisions made during the period	754.47
iii.	Write-off made during the period	967.41
iv.	Write-back of excess provisions	118.51
v.	Any other adjustments including transfer between provisions	261.50
vi.	Closing Balance (i+ii-iii-iv(+/-v)	**3892.84**
E2	**General Provisions**	
i.	Opening Balance	44.78
ii.	Provisions made during the period	0.30
iii.	Write-off made during the period	0.00
iv.	Write-back of excess provisions	0.00
v.	Any other adjustments including transfer between provisions	0.00
vi.	Closing Balance (i+ii-iii-iv(+/-v)	**45.08**
(F)	**Write off during the period**	**967.41**
(G)	**Recovery in the written off accounts during the period**	**304.71**

(H)	**Non-Performing Investments (NPI)**	**177.87**
(I)	**Provisions for NPI**	**177.87**
(J)	**Movement of provision for depreciation on investments (including provision of NPI, MTM depreciation and Restructured Investments)**	
I	Opening balance	**181.50**
II	Provisions made during the period	0.00
	Reduction during the period	
III	Provision for write-off made / utilised during the period	0.00
IV	Provisions used during shifting securities	0.00
V	Write back of excess provision made during period	3.62
VI	MTM Depreciation – Transfer to General Reserve Account	0.00
	Closing balance (i+ii-iii-iv-v)	**177.87**

Overseas – NIL

(K)	**Industries (Major Industries)**	
	Amount of NPAs	146.62
	Specific Provisions	132.51
	General Provisions	0.00
	Specific Provisions made during the period	0.00
	Write offs during the period	0.00

(L) The Industry-wise Provision of five major industries is as below

(Rs in Crore)

Sr. No	Particulars	NPA	Provision
A	All Engineering	26.39	25.97
B	Textiles	20.81	13.48
C	Chemicals and Chemical Products	19.02	18.32
D	Basic Metal and Metal Product	15.92	14.16
E	Glass and Glassware	11.81	11.81

(M) Amount of NPAs and provisions related to Geographic area

(Rs in Crore)

Particulars	Overseas	Domestic	Total
Amount of Gross NPA	0.00	4434.28	4434.28
General and Specific Provisions	0.00	3937.92	3937.92

TABLE DF – 4 CREDIT RISK DISCLOSURES FOR PORTFOLIOS SUBJECT TO THE STANDARDIZED APPROACH

a. Qualitative Disclosures:

For portfolios under Standardized Approach:

Bank uses standardized approach to measure capital requirements for credit risk. As per Standardized Approach, Bank accepts rating of RBI approved ECAI (External Credit Assessment Institution) for credit risk rating and has used these ratings for calculating risk weighted assets wherever such ratings are available. The ratings of the following domestic credit rating agencies are being utilized for Risk Weight Calculations:-

a) Acuite Ratings & Research Limited
b) Credit Analysis and Research Limited
c) CRISIL Ratings Limited
d) ICRA Limited
e) India Ratings and Research Private Limited
f) INFOMERICS Valuation and Rating Pvt Ltd; and
g) Brickwork Ratings India Private Limited

Bank has also approved the following international credit rating agencies accredited by RBI in respect of exposure with overseas borrowers.

a) FITCH
b) Moody's
c) Standard & Poor
d) CareEdge Global IFSC limited (for all non- resident corporate)

These agencies are being used for rating (Long Term & Short Term) of fund based / non-fund based facilities provided by bank to the borrowers. The bank uses solicited rating from the chosen credit rating agencies.

The ratings available in public domain are mapped according to mapping process as envisaged in RBI guidelines on the subject.

Types of exposures for which each agency is used:

Bank has used solicited ratings assigned by the approved credit rating agencies for all eligible exposures. Bank has neither made any discrimination among ratings assigned by the approved rating agencies nor has restricted their usage to any particular type of exposure.
Key aspects of Bank's External Ratings application framework are as follows:

- Bank uses ratings assigned by any of these credit rating agencies as solicited and accepted by borrowers in line with RBI guidelines.
- When a borrower is assigned a rating that maps to a risk weight of 150%, then this rating is applied on all the unrated facilities of the borrower and risk weighted at 150%.

- RBI guidelines outline specific conditions for facilities that have multiple ratings. In this context, lower rating, where there are two ratings and second-lowest rating where there are more than two ratings are used for a given facility.
- While mapping/applying the ratings assigned by credit rating agencies, Bank is guided by Regulatory guidelines.
- Bank is following the RBI's extant guidelines in respect of providing capital.

Treatment of undrawn exposures:

required by the regulatory norms, Bank holds capital even for the undrawn portion of credit facilities which are not unconditionally cancellable without prior notice by Bank, by converting such exposures into a credit exposure equivalent based on the applicable Credit Conversion

Factor (CCF). For credit facilities, which are unconditionally cancellable without prior notice, Bank applies a CCF on the undrawn exposure.

b. Quantitative Disclosures:

Exposure amounts as of 30.06.2026 after risk mitigation subject to Standardized Approach, amount of a Bank's outstanding (rated and unrated) disclosed under following major risk buckets :-

(Rs in Crore)

Sr. No.	Particulars	Exposure Outstanding
i	Below 100 % risk weight	359390.73
ii	100 % risk weight	56737.28
iii	More than 100 % risk weight	62968.74
	sub total	479096.76
iv	Deducted CRM Value	36140.02
	Total Exposure	515236.78

DF - 13: Main Features of the Regulatory Capital Instruments

1	**Issuer**	**Bank of Maharashtra**	**Bank of Maharashtra**	**Bank of Maharashtra**	**Bank of Maharashtra**	**Bank of Maharashtra**	**Bank of Maharashtra**	**Bank of Maharashtra**	**Bank of Maharashtra**	**Bank of Maharashtra**	**Bank of Maharashtra**	**Bank of Maharashtra**	**Bank of Maharashtra**	**Bank of Maharashtra**
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	INE457A01014	INE457A08035	INE457A08068	INE457A08076	INE457A08084	INE457A08092	INE457A08100	INE457A08118	INE457A08126	INE457A08134	INE457A08142	INE457A08159	INE457A08167
3	Governing law(s) of the instrument	Indian Laws	Indian Laws	Indian Laws	Indian Laws	Indian Laws	Indian Laws	Indian Laws	Indian Laws	India Laws	India Laws	India Laws	India Laws	India Laws
	Regulatory treatment													
4	Transitional Basel III rules	Common Equity Tier I	Tier II Bonds	Tier II Bonds	Tier II Bonds	Tier II Bonds	Tier II Bonds	AT I Bonds	AT I Bonds	Tier II Bonds	AT I Bonds	Tier II Bonds	Tier II Bonds	Tier II Bonds
5	Post- transitional Basel III rules	Common Equity Tier I	Eligible	Eligible	Eligible	Eligible	Eligible	Eligible	Eligible	Eligible	Eligible	Eligible	Eligible	Eligible
6	Eligible at solo/group/ group & solo	Solo	Solo	Solo	Solo	Solo	Solo	Solo	Solo	Solo	Solo	Solo	Solo	Solo
7	Instrument type	Common Share	Subordinated Tier II- Debt Instruments	Subordinated Tier II- Debt Instruments	Subordinated Tier II- Debt Instruments	Subordinated Tier II- Debt Instruments	Subordinated Tier II- Debt Instruments	Tier- I perpetual Instruments	Tier- I perpetual Instruments	Subordinated Tier II- Debt Instruments	Tier- I perpetual Instruments	Subordinated Tier II- Debt Instruments	Subordinated Tier II- Debt Instruments	Subordinated Tier II- Debt Instruments
8	Total Issued Amount (Amount in Rs Crore)	7691.56	500	200.70	205	100	1000	290	710	348	880	515	259	1000
	Of which : Amount recognised in regulatory capital (Rs. in Crore, as of most recent reporting date)	7691.56	0	160.60	164	80	1000	290	710	348	880	515	259	1000
9	Par value of instrument (Rs in crore)	7691.56	0.10	0.10	0.10	0.10	1	1	1	1	1	1	1	1
10	Accounting classification	Equity Capital	Liability- borrowing	Liability- borrowing	Liability- borrowing	Liability- borrowing	Liability- borrowing	Liability- borrowing	Liability- borrowing	Liability- borrowing	Liability- borrowing	Liability- borrowing	Liability- borrowing	Liability- borrowing
11	Original date of issuance	Various	27.06.2016	14.12.2020	11.02.2021	23.03.2021	21.10.2021	24.03.2022	08.09.2022	07.12.2022	26.12.2022	18.09.2023	14.12.2023	04.07.2024
12	Perpetual or dated	Perpetual	Dated	Dated	Dated	Dated	Dated	Perpetual	Perpetual	Dated	Perpetual	Dated	Dated	Dated
13	Original maturity date	NA	27.09.2026	12.12.2030	11.02.2031	23.03.2031	21.10.2031	NA	NA	07.12.2032	NA	18.09.2033	14.12.2033	04.07.2034
14	Issuer call subject to prior supervisory approval	NA	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
15	Option al call date, contingent call dates and redemption amount	NA	27.09.2026	12.12.2026	11.02.2027	23.03.2027	21.10.2026	24.03.2027	08.09.2027	07.12.2027	26.12.2027	18.09.2028	14.12.2028	04.07.2029
16	Subsequent call dates, if applicable	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Coupons / dividends	NA												
17	Fixed or floating dividend/coupon	NA	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	NA	9.20% pa	7.75% pa	8.00% pa	8.00% pa	7.86% pa	8.75% pa	8.74% pa	8.00% pa	8.74% pa	7.98% pa	7.99% pa	7.89% pa
19	Existence of a dividend stopper	NA	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
20	Fully discretionary, partially discretionary or mandatory	NA	Full Discretionary	Full Discretionary	Full Discretionary	Full Discretionary	Full Discretionary	Full Discretionary	Full Discretionary	Full Discretionary	Full Discretionary	Full Discretionary	Full Discretionary	Full Discretionary
21	Existence of step up or other incentive to redeem	NA	No	No	No	No	No	No	No	No	No	No	No	No
22	Noncumulative or cumulative	NA	Non Cumulative	Non Cumulative	Non Cumulative	Non Cumulative	Non Cumulative	Non Cumulative	Non Cumulative	Non Cumulative	Non Cumulative	Non Cumulative	Non Cumulative	Non Cumulative
23	Convertible or non- convertible	NA	Non Convertible	Non Convertible	Non Convertible	Non Convertible	Non Convertible	Non Convertible	Non Convertible	Non Convertible	Non Convertible	Non Convertible	Non Convertible	Non Convertible
24	If convertible, conversion trigger (s)	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
25	If convertible, fully or partially	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
26	If convertible, conversion rate	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
27	If convertible, mandatory or optional conversion	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
28	If convertible, specify instrument type convertible into	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
29	If convert ible, specify issuer of instrument it converts into	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
30	Write- down feature	NA	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
31	If write- down, write- down trigger(s)	NA	Point of Non-viability trigger	Point of Non-viability trigger	Point of Non-viability trigger	Point of Non-viability trigger	Point of Non-viability trigger	Point of Non-viability trigger	Point of Non-viability trigger	Point of Non-viability trigger	Point of Non-viability trigger	Point of Non-viability trigger	Point of Non-viability trigger	Point of Non-viability trigger
32	If write- down, full or partial	NA	Full	Full	Full	Full	Full	Full	Full	Full	Full	Full	Full	Full
33	If write- down, permanent or temporary	NA	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent
34	If temporary write-down, description of write-up mecha nism	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	NA	All other Depositors and Creditors of the Bank	All other Depositors and Creditors of the Bank	All other Depositors and Creditors of the Bank	All other Depositors and Creditors of the Bank	All other Depositors and Creditors of the Bank	All other Depositors , Creditors and subordinate debt of the Bank	All other Depositors , Creditors and subordinate debt of the Bank	All other Depositors and Creditors of the Bank	All other Depositors and Creditors of the Bank	All other Depositors and Creditors of the Bank	All other Depositors and Creditors of the Bank	All other Depositors and Creditors of the Bank
36	Non-compliant transitioned features	NA	No	No	No	No	No	No	No	No	No	No	No	No
37	If yes, specify non- compliant features	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

TABLE DF 14 – FULL TERMS AND CONDITIONS OF REGULATORY CAPITAL INSTRUMENTS

DF 14 is available on the Bank's website www.bankofmaharashtra.bank.in under the line "Basel III Disclosures"

TABLE DF – 15 DISCLOSURE REQUIREMENT FOR REMUNERATION

Quantitative and Qualitative Disclosures: Not Applicable

Table DF – 17 Summary Comparison of accounting assets vs. leverage ratio exposure measure

LEVERAGE RATIO DISCLOSURE

Sr. No.	Item	Rs in Crore
1	Total consolidated assets as per published financial statements	**426303**
2	Adjustments for Investments in Banking, Financial, Insurance and Commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation (Out of 1 above)	**0**
3	Adjustments for fiduciary assets recognized on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	**0**
4	Adjustments for derivative financial instruments	**339**
5	Adjustment for securities financing transactions (i.e. repos and similar secured lending)	**4091**
6	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off- balance sheet exposures)	**30893**
7	Other adjustments	**-584**
8	**Leverage Ratio Exposure**	**461043**
	Table DF-18 – Leverage Ratio Common Disclosure Template	
Sr. No.	**Item**	**(Rs. in Crore)**
	On-Balance Sheet Exposure	
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	**426303**
2	(Asset amounts deducted in determining Basel III Tier 1 capital)	**584**

3	**Total on-balance sheet exposures** (excluding derivatives and SFTs) (sum of lines 1 and 2)	**425179**
4	Replacement cost associated with all *derivatives* transactions (i.e. net of eligible cash variation margin)	**160**
5	Add-on amounts for PFE associated with *all* derivatives transactions	**179**
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework	**0**
7	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)	**0**
8	(Exempted CCP leg of client-cleared trade exposures)	**0**
9	Adjusted effective notional amount of written credit derivatives	**0**
10	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	**0**
11	**Total derivative exposures (sum of lines 4 to 10)**	**339**
12	Gross SFT *assets* (with no recognition of netting), after adjusting for sale accounting transactions	**4091**
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	**0**
14	CCR exposure for SFT assets	**0**
15	Agent transaction exposures	**0**
16	**Total securities financing transaction exposures (sum of lines 12 to 15)**	**4091**
	Off-Balance Sheet Exposure	
17	Off-balance sheet exposure at gross notional amount	**75832**
18	(Adjustments for conversion to credit equivalent amounts)	**-44939**
19	**Off-balance sheet items (sum of lines 17 and 18)**	**30893**
	Capital and total Exposures	
20	**Tier 1 Capital**	**35554**
21	**Total Exposures (sum of lines 3,11,16 and 19)**	**461043**
	Leverage Ratio	
22	**Basel III Leverage Ratio**	**7.71%**

Regulatory disclosures in respect of computation of leverage ratio :

(Rs in crore)

Item	30.06.2025	30.09.2025	31.12.2025	31.03.2026	30.06.2026
Capital Measure	28422	28092	28036	32326	35554
Exposure Measure	382505	399110	420411	455949`	461043
Leverage Ratio	**7.43%**	**7.04%**	**6.67%**	**7.09%**	**7.71%**