



बैंक ऑफ महाराष्ट्र
Bank of Maharashtra

भारत सरकार का उद्यम

एक परिवार एक बैंक

FINANCIAL RESULTS

Quarter/ Year ended 31st March, 2020

www.bankofmaharashtra.in



Major Highlights

- Operating profit for Q4FY20 grew by 18.73% YOY to INR 595 crores
- Net Profit for Q4FY20 stood at INR 58 crores
- Operating profit for FY20 grew by 29.55% YOY to INR 2847 crores
- Net profit stood at INR 389 crore in FY20 as against loss of INR 4784 crore in FY19
- Net Interest Income increased by 14.61% for FY 20
- Cost to Income Ratio reduced to 57.93% for Q4FY20 as against 63.83% of Q4FY19
- Cost to Income Ratio reduced to 51.97% for FY 20 as against 58.39% for FY19
- CASA stood at 50.29%
- Provision Coverage Ratio improved to 83.97%
- Gross NPA decreased to 12.81% for FY20 as against 16.40% for FY19
- Net NPA decreased to 4.77% for FY20 as against 5.52% for FY19

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Profitability



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(₹ in Crore)

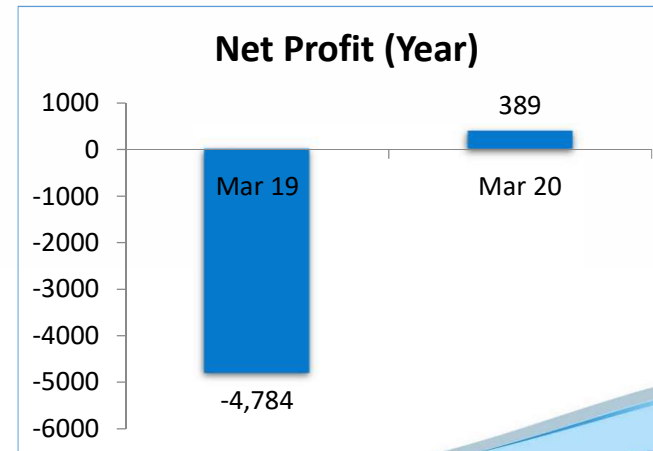
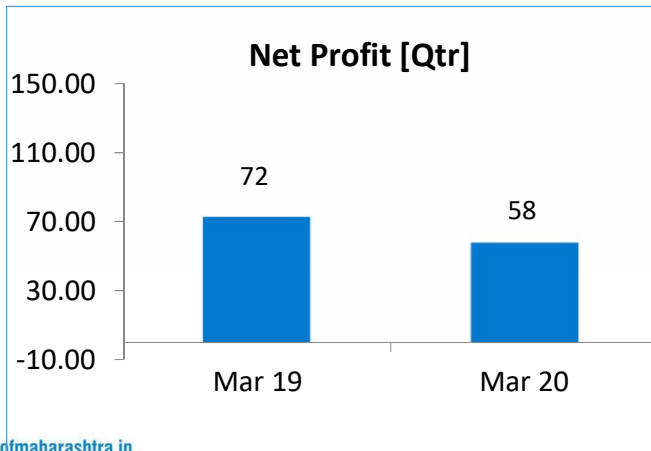
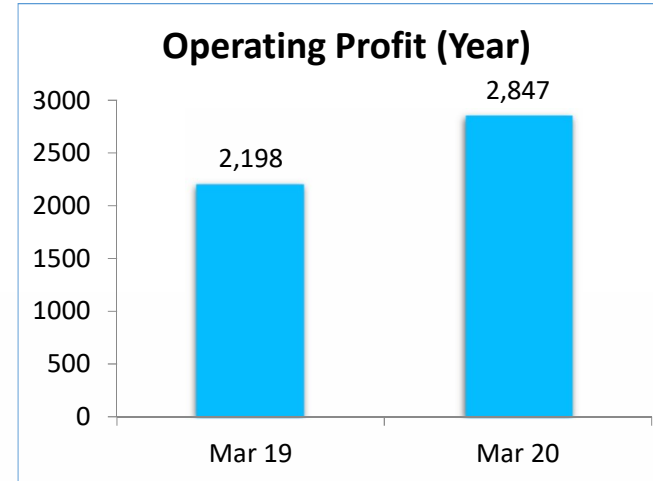
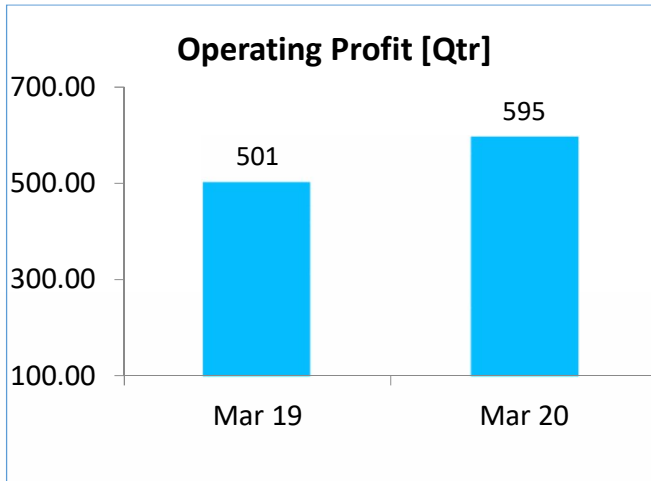
Particulars	Quarter Ended			Growth	Year Ended		Growth
	Mar 19	Dec 19	Mar 20	Y-o-Y	Mar 19	Mar 20	Y-o-Y
Total Income	3161	3459	3198	1.18%	12397	13145	6.03%
Total Expenses	2660	2617	2603	(2.13%)	10199	10298	0.97%
Operating Profit	501	842	595	18.78%	2198	2847	29.53%
Provisions & Contingencies other than taxes	415	917	910	119.30%	7327	3107	(57.59%)
Profit before tax	86	(76)	(315)	(466.33%)	(5129)	(260)	
Tax Expense	14	(211)	(373)		(345)	(649)	
Net Profit	72	135	58		(4784)	389	

Profitability



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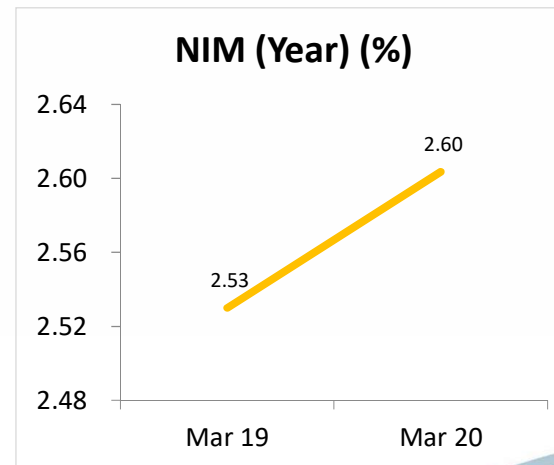
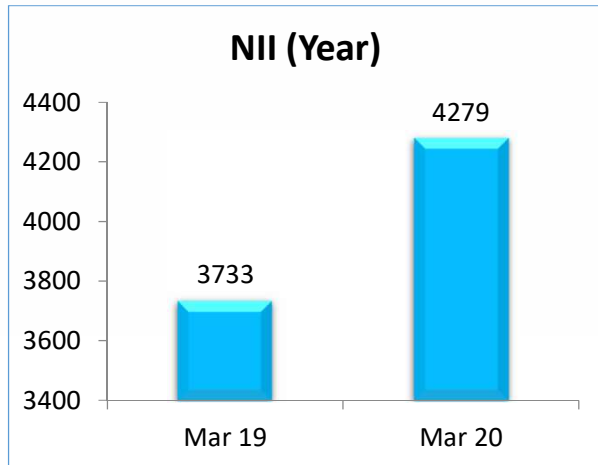
NII & NIM



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Particulars	Quarter Ended			Change Y-o-Y	Year Ended		Change Y-o-Y
	Mar 19	Dec 19	Mar 20		Mar-19	Mar-20	
Net Interest Income	1000	1186	1023	2.25%	3733	4279	14.62%
NIM (%)	2.64	2.86	2.41		2.53	2.60	



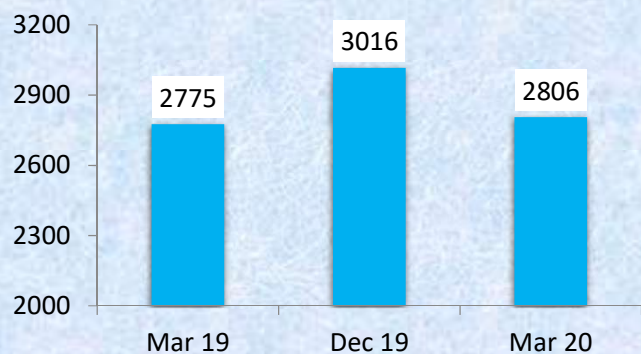
Interest Earnings



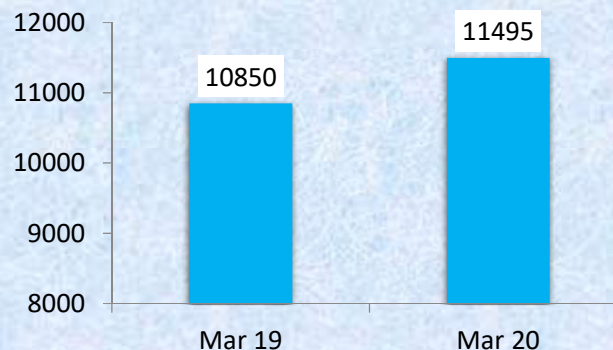
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Particulars	Quarter Ended			Change	Year Ended		Change
	Mar 19	Dec 19	Mar 20	Y-o-Y	Mar 19	Mar 20	Y-o-Y
Interest on Advances	1641	1693	1578	(3.86%)	6567	6409	(2.40%)
Interest on Investment	1019	1098	989	(2.94%)	3690	4203	13.89%
Other Interest Income	116	226	240	106.53%	593	883	48.99%
Total Interest Income	2775	3016	2806	1.13%	10850	11495	5.95%

Interest Income (Qtr Ended)



Interest Income (Year Ended)



Non-Interest Income



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Particulars	Quarter Ended			Change	Year Ended		Change
	Mar 19	Dec 19	Mar 20	Y-o-Y	Mar-19	Mar-20	Y-o-Y
Comm., Exchange & Brokerage	233	202	252	8.38%	766	834	8.80%
Comm. on Govt. Business	6	3	6	(11.70%)	19	18	(9.28%)
Fee Based Income	239	205	258	7.84%	786	851	8.35%
Recovery in written off accounts	50	155	49	(1.89%)	245	342	39.34%
Miscellaneous Income	9	(7)	(68)	-	126	(48)	-
Total Fee Based & Other Income (excl. trading profit)	298	353	240	(19.66%)	1,157	1,145	(1.01%)
Net Profit on Investment	50	51	99	97.07%	259	339	31.17%
Net profit from FEX	37	39	53	43.92%	132	165	24.94%
Trading income	87	90	152	74.66%	391	504	29.06%
Total Other Income	386	442	392	1.66%	1,547	1,649	6.58%

Interest Expenditure

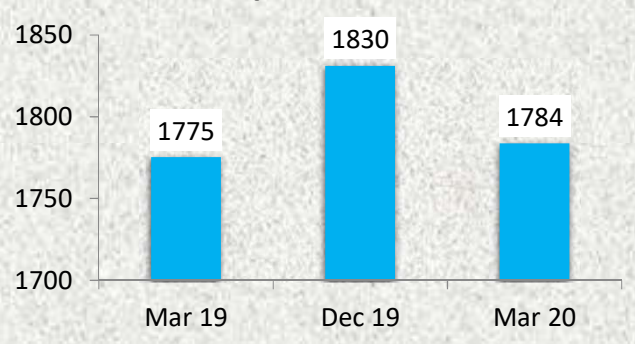


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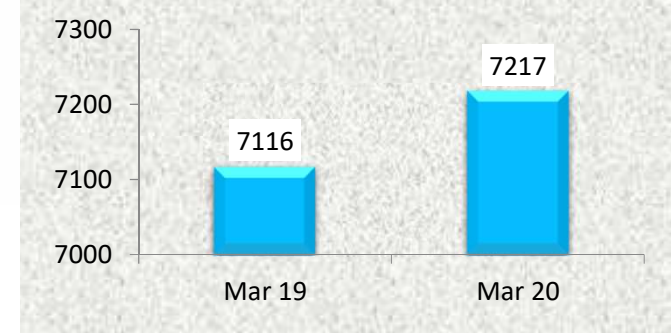
(₹ in Crore)

Particulars	Quarter Ended			Change	Year Ended		Change
	Mar 19	Dec 19	Mar 20	Y-o-Y	Mar-19	Mar-20	Y-o-Y
Interest on Deposits	1680	1687	1670	(0.60%)	6751	6757	0.09%
Other Interest Expense	96	143	114	18.60%	365	459	25.88%
Total Interest Expense	1775	1830	1784	0.50%	7116	7217	1.41%

Interest Expenses (Qtr ended)



Interest Expenses (Year ended)



Operating Expenditure



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Expenditure Item	Quarter Ended			Change	Year Ended		Change
	Mar 19	Dec 19	Mar 20	Y-o-Y	Mar 19	Mar 20	Y-o-Y
Staff Expenses	461	436	481	4.26%	1794	1744	(2.80%)
<i>of which AS 15 Provision</i>	170	120	156	(8.11%)	630	472	(25.14%)
Other Operating Expenses	423	350	339	(19.91%)	1289	1337	3.74%
Total Operating Expenditure	884	787	819	(7.30%)	3083	3081	(0.07%)

Other Operating Expenditure



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Expenditure Item (Excluding Staff Exp)	Quarter Ended			Year Ended	
	Mar 19	Dec 19	Mar 20	Mar 19	Mar 20
Rent, taxes, lighting	51.09	53.07	54.02	207.03	214.98
Printing & Stationery	5.21	4.19	8.56	17.49	21.62
Advt. & Publicity	2.24	7.13	11.78	15.10	25.69
Depreciation on fixed assets	119.13	56.41	52.05	241.37	210.95
Directors Fees & Expenses	0.21	0.16	0.17	0.63	0.78
Auditors Fees	5.47	5.28	1.75	19.06	17.58
Law Charges	6.84	5.45	5.00	22.81	19.66
Postage, Telegram, Telephone	14.10	23.79	12.70	46.29	54.54
Repairs & Maintenance	40.51	47.99	40.10	133.11	180.27
Insurance & Guarantee Fee	33.75	37.42	37.65	135.47	151.03
Other Expenditure	144.72	109.35	115.02	450.80	440.05
Total Non-interest Expenses	423.27	350.24	338.80	1289.16	1337.15

Provisions & Contingencies



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Particulars	Quarter Ended			Year Ended	
	Mar 19	Dec 19	Mar 20	Mar 19	Mar 20
Non Performing Assets	237	794	717	7227	2953
Standard/Restructured Assets	141	37	139	22	38
Depreciation on Investments	(9)	23	(20)	83	3
Non-performing Investment	(2)	9	38	(182)	53
Other provisions	47	54	36	176	60
Provision & Contingencies other than taxes	415	917	910	7327	3107
Income Tax	14	(211)	(373)	(345)	(649)
Total Provisions	429	707	538	6982	2458

Key Financial Ratios



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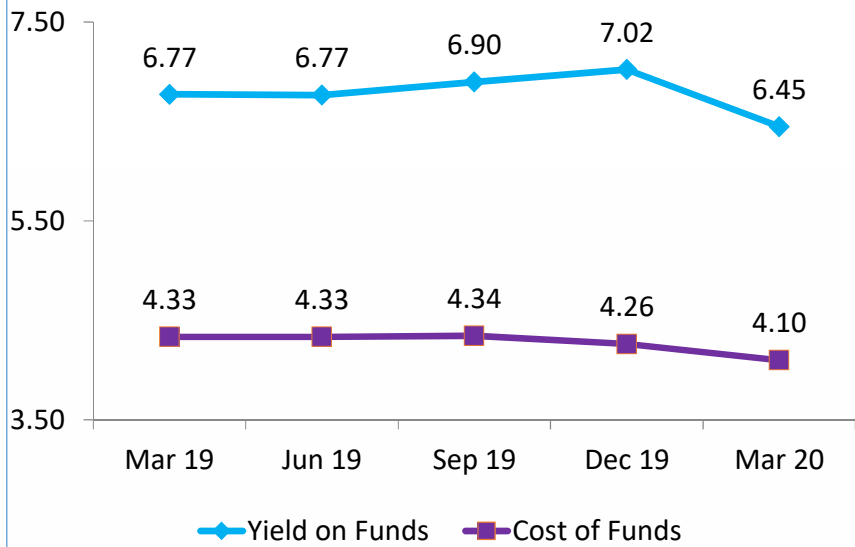
Particulars	Quarter Ended			Year Ended	
	Mar 19	Dec 19	Mar 20	Mar 19	Mar 20
Cost of Deposits (%)	4.93	4.81	4.68	4.99	4.81
Yield on Advances (%)	7.66	7.66	6.86	7.68	7.23
Yield on Investments (%)	7.34	7.18	7.10	7.26	7.23
Cost of Funds (%)	4.33	4.26	4.10	4.47	4.26
Yield on Funds (%)	6.77	7.02	6.45	6.82	6.78
NIM (%)	2.64	2.86	2.41	2.53	2.60
Cost to Income (%)	63.83	48.31	57.93	58.39	51.97
Return on Equity (%)	5.04	8.40	3.75	(207.99)	6.34
Return on Assets (%)	0.18	0.31	0.13	(3.01)	0.23

Key Financial Ratios

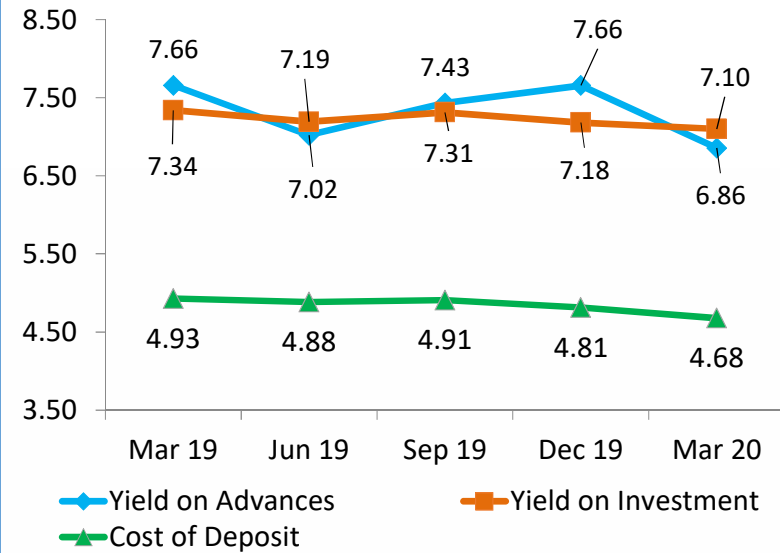


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Cost of funds & Yield on funds [Qtr %]



Cost of Deposit, Yield on Advance & Yield on Investment [Qtr %]



Assets & Liabilities - An Overview



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LIABILITIES	As on		
	Mar 19	Dec 19	Mar 20
Capital	2753	5824	5824
Reserves and Surplus	2986	4875	4931
Deposits	140650	141986	150066
Borrowings	10149	7820	3670
Other Liabilities & Provisions	7997	2937	4375
TOTAL	164536	163442	168867
ASSETS			
Cash and Balances with Reserve Bank of India	7920	7527	10354
Balances with Banks and Money at Call and Short Notice	1235	80	93
Investments	59697	60116	57741
Advances (Net)	82666	82618	86872
Fixed Assets	1776	1711	1676
Other Assets	11242	11392	12132
TOTAL	164536	163442	168867

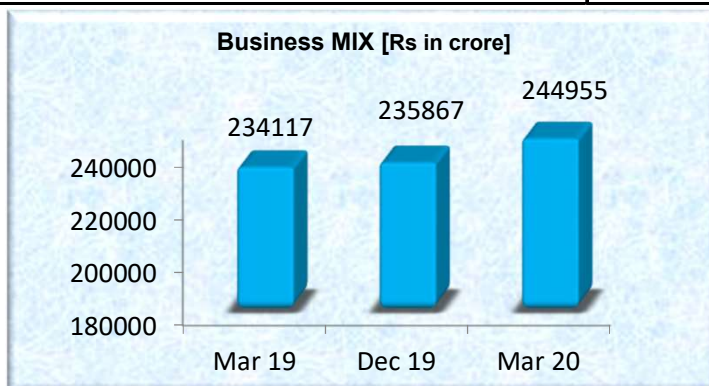
Topline - Business



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Particulars	As on			Growth
	Mar 19	Dec 19	Mar 20	Y-o-Y
Total Business	234117	235867	244955	4.63%
Deposits	140650	141986	150066	6.69%
of which CASA	69830	68246	75475	8.08%
CASA Share (%) to Total Deposit	49.65%	48.07%	50.29%	
Gross Advances	93467	93882	94889	1.52%
Gross Investment	60164	60521	58171	(3.31%)

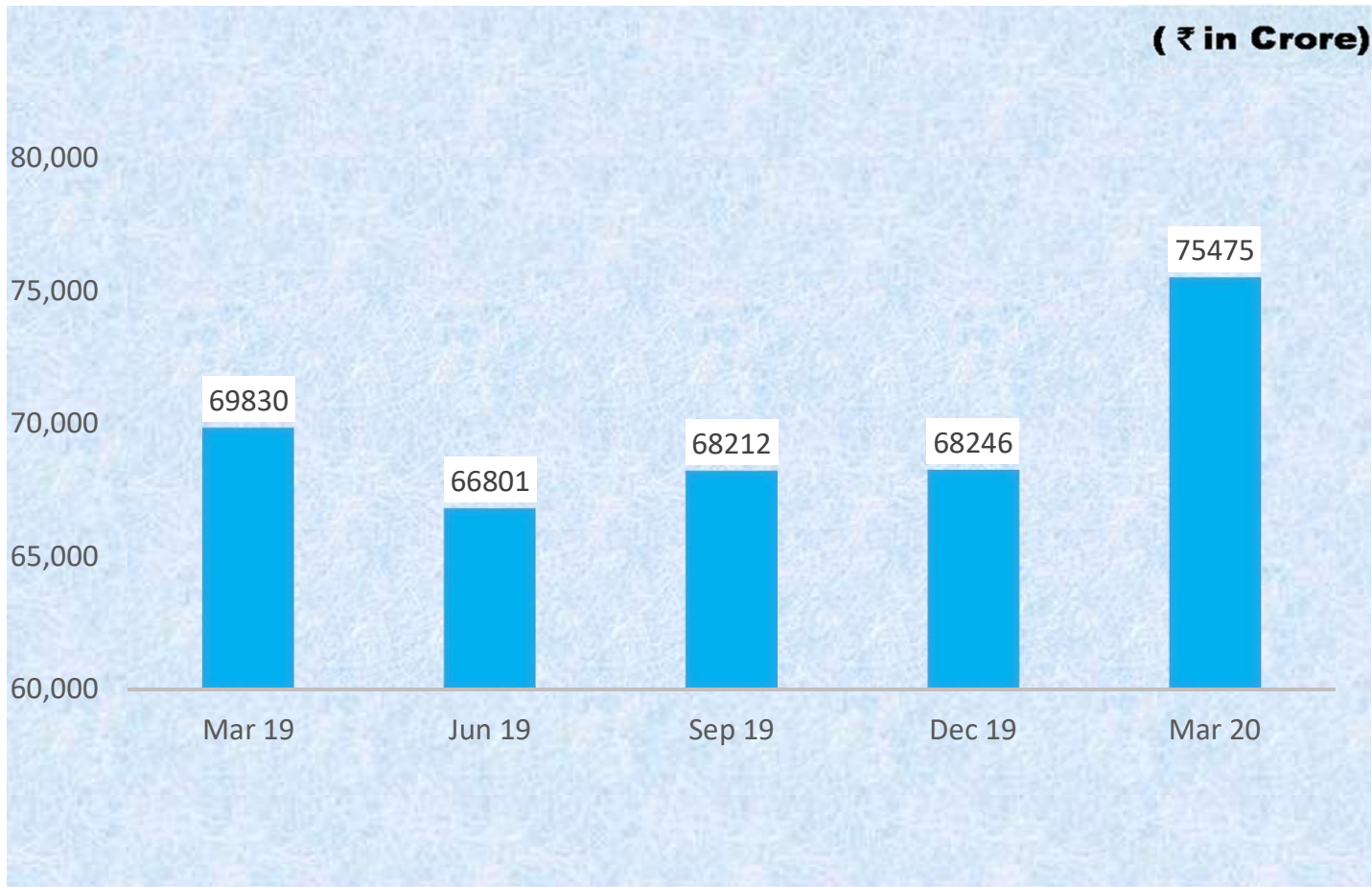


➤ **Steady Business Growth**

CASA



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- Stable CASA Deposits
- Healthy CASA Ratio above 50%



Credit Portfolio

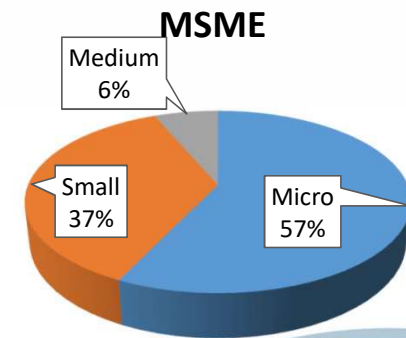
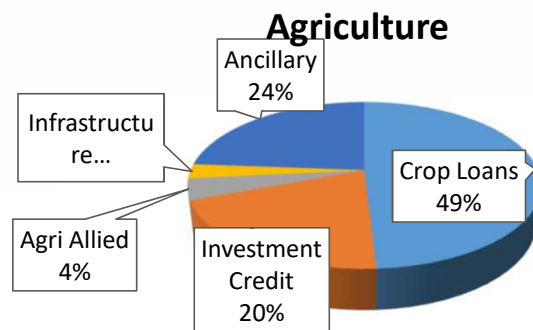
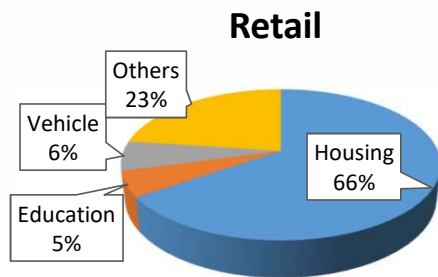


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Particulars	As on			Growth Y-o-Y
	Mar 19	Dec 19	Mar 20	
Gross Advances	93467	93882	94889	1.52%
<i>of which</i>				
Retail Sector	18805	21366	22810	21.30%
Agriculture Sector	15120	15601	14385	(4.86%)
MSME Sector	13727	16074	17164	25.04%
Total RAM	47652	53042	54359	14.07%
Corporate & Others	45815	40840	40530	(11.54%)
RAM + Corporate & others	93467	93882	94889	1.52%
RAM % to Gross Advances	50.98%	56.50%	57.29%	



External Rating-wise Advances



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Particulars	Mar 19			Dec-19			Mar-20		
	No. of Borrower	Balance (F+NF)	% to total Amt	No. of Borrower	Balance (F+NF)	% to total Amt	No. of Borrower	Balance (F+NF)	% to total Amt
STD Borrowers eligible for external rating	759	39,139	100.00%	948	45236	100.00%	964	49,376	100%
<i>of which</i>									
AAA	14	5,421	13.85%	12	5304.3	11.73%	15	9,101	18.43%
AA	45	8,389	21.43%	62	10365	22.91%	56	9,717	19.68%
A	85	10,713	27.37%	160	13926	30.78%	165	13,880	28.11%
BBB	105	5,369	13.72%	123	5405.5	11.95%	122	6,769	13.71%
BB & Below	314	6,572	16.79%	332	7249.6	16.03%	320	6,707	13.58%
Total Rated Borrowers	563	36,463	93.16%	689	42250	93.40%	678	46,174	93.51%
Total Un-rated Borrowers	196	2,675	6.84%	259	2985.9	6.60%	286	3,203	6.49%

Funded Exposure To Selected Sectors



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Sector	Mar 19	Dec 19	Mar 20	Change	
				Y-o-Y	Q-o-Q
CRE	2414	2149	1719	(28.79%)	(20.01%)
NBFC	10151	11789	11832	16.56%	0.36%
Infra.	9427	8748	9829	4.26%	12.36%
of which Power	5209	4135	3995	(23.31%)	(3.39%)
Telecom	11	0	0		
Roads	2656	3009	3306	24.47%	9.87%
Ports	322	477	1597	395.96%	234.80%
Others	1229	1127	931	(24.25%)	(17.39%)
Total	21992	22687	23380	6.31%	3.05%

Exposure to NBFCs



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Particulars	As on					
	Mar 19		Dec 19		Mar 20	
	HFC	Other NBFC	HFC	Other NBFC	HFC	Other NBFC
AAA	1,978	2,473	2,450	2,385	1,000	3,350
AA	717	1,901	1,062	1,568	1,083	1,369
A	854	1,243	217	2,049	205	1,285
BBB	20	199	59	123	13	319
BB & Below	-	263	-	325	-	162
Total Rated Borrowers	3,569	6,078	3,788	6,450	2,300	6,485

Asset Quality



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Particulars	As on					
	Mar 19		Dec 19		Mar 20	
	Amount	% of Gross Advance	Amount	% of Gross Advance	Amount	% of Gross Advance
Standard	78,142	83.60%	78,136	83.23%	82,737	87.19%
Sub-Standard	4,165	4.46%	4,063	4.33%	3,845	4.05%
Doubtful	10,296	11.02%	9,524	10.14%	7,944	8.37%
Loss	863	0.92%	2,159	2.30%	364	0.38%
Total NPA	15,324	16.40%	15,746	16.77%	12,152	12.81%

Movement of NPA



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Particular	Quarter Ended					Year Ended	
	Mar-19	Jun-19	Sep-19	Dec-19	Mar-20	Mar-19	Mar-20
Opening Level of Gross NPAs	15,509	15,324	16,650	15,409	15,746	18,433	15,324
Total Reductions	1,292	445	1,849	1,062	4,554	7,413	7,213
<i>of which : Recovery + Upgradation</i>	395	436	678	1,153	511	2,286	1,515
Gross Addition	1,107	1,770	608	1,399	960	4,304	4,041
<i>of which : Variable</i>	21	39	6	70	18	131	49
<i>: Fresh Slippages</i>	1,085	1,731	602	1,328	942	4,173	3,991
Net Increase	(185)	1,325	(1,241)	337	(3,593)	(3,109)	(3,172)
Closing Level of Gross NPAs	15,324	16,650	15,409	15,746	12,152	15,324	12,152

Sector-wise Credit Deployment & NPA



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Sectors	As on								
	Mar 19			Dec 19			Mar 20		
	Advance	Sector NPA	Sector NPA (%)	Advance	Sector NPA	Sector NPA (%)	Advance	Sector NPA	Sector NPA (%)
Agriculture	15120	2914	19.27%	15601	3532	22.64%	14385	3726	25.90%
Retail	18805	663	3.53%	21366	759	3.55%	22810	756	3.32%
Micro & Small	13011	2197	16.89%	15183	2194	14.45%	16062	2160	13.45%
Sub Total [A]	46936	5774	12.30%	52151	6485	12.44%	53257	6643	12.47%
% of [A] to Tot. Adv.	50.22			55.55			56.13		
Medium	716	104	14.53%	891	154	17.27%	1102	148	13.47%
Large Corporate & others	45814	9447	20.62%	40840	9107	22.30%	40530	5361	13.23%
Sub Total [B]	46531	9550	20.52%	41731	9260	22.19%	41632	5509	13.23%
% of [B] to Tot. Adv.	49.78			44.45			43.87		
Total	93467	15324	16.40%	93881	15746	16.77%	94889	12152	12.81%

Retail Sector - NPA

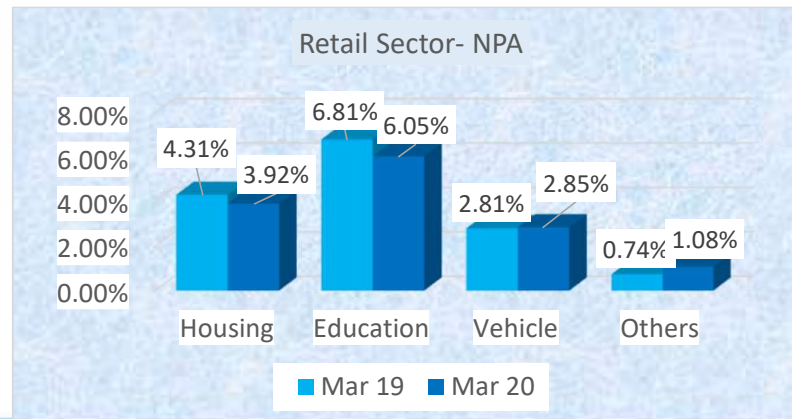


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भारत सरकार का उद्यम

एक परिवार एक बैंक

(₹ in Crore)

Sector	As on Mar 19			As on Dec 19			As on Mar 20		
	Gross Advance	Sector NPA	Sector NPA (PCT)	Gross Advance	Sector NPA	Sector NPA (PCT)	Gross Advance	Sector NPA	Sector NPA (PCT)
Total Retail Credit	18805	663	3.53%	21366	759	3.55%	22810	756	3.32%
of which									
Housing	12052	520	4.31%	13996	589	4.21%	14915	585	3.92%
Education	1087	74	6.84%	1208	79	6.54%	1228	74	6.05%
Vehicle	1317	37	2.82%	1448	42	2.88%	1445	41	2.85%
Others	4349	32	0.74%	4714	49	1.04%	5222	56	1.08%



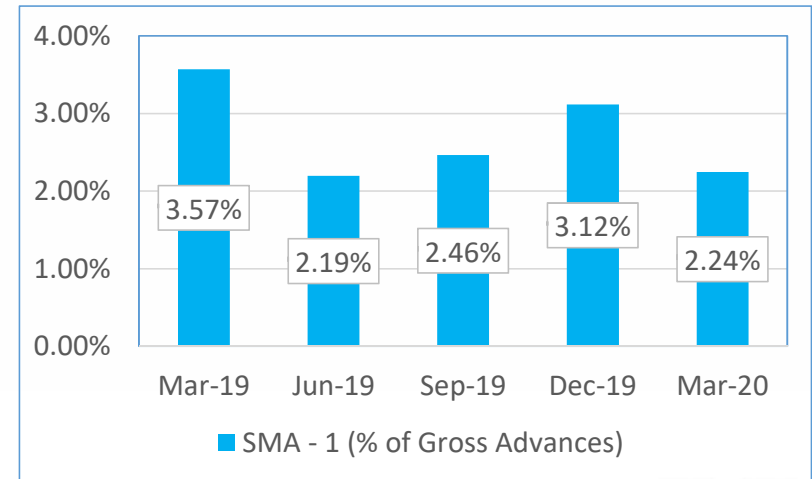
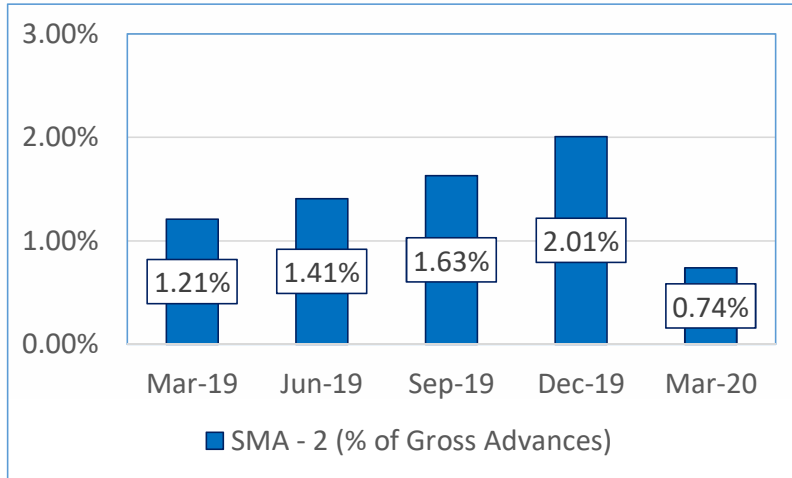
Movement of SMA



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(₹ in Crore)

Particulars	Mar-19	Jun-19	Sep-19	Dec-19	Mar-20
Gross Advances	93467	93032	91406	93882	94889
SMA - 2	1131	1310	1489	1886	702
SMA - 1	3335	2042	2251	2926	2128



Investments



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PARTICULARS	As on			% Change	
	Mar 19	Dec 19	Mar 20	Y-O-Y	Q-o-Q
A. SLR Investments					
(i) HFT	0	377	0	-	-
(ii) AFS	7030	13743	7636	8.61%	(44.44%)
(iii) HTM	27053	27564	28997	7.19%	5.20%
Total SLR Investment	34083	41684	36633	7.48%	(12.12%)
B. Non SLR Investments					
(i) HFT	0.44	1.44	5.78	-	-
(ii) AFS	17241	10064	12058	(30.07%)	19.81%
(iii) HTM	8372	8367	9045	8.03%	8.10%
Total Non SLR Investment	25614	18432	21108	(17.59%)	14.52%
C. Net Investment	59697	60116	57741	(3.28%)	(3.95%)
M Duration (Total)	4.32	4.46	4.43		
M Duration (AFS+HFT)	1.86	2.43	1.66		
SLR Securities as % of NDTL	24.06	28.47	24.59		

(₹ in Crore)

Capital Adequacy



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(₹ in Crore)

Particulars	As on		
	Mar 19	Dec 19	Mar 20
Risk Weighted Assets	72110	79325	77794
% of RWA to Gross Advances	77.15%	84.50%	81.98%
Tier I Capital	7148	7490	8298
CET I Capital	7127	7490	8298
Additional Tier I Capital	21	0	0
Tier II Capital	1404	1402	2217
Total Capital Funds	8551	8892	10515
Tier I Ratio	9.91%	9.44%	10.67%
CET I Ratio	9.88%	9.44%	10.67%
Additional Tier I Ratio	0.03%	0.00%	0.00%
Tier II Ratio	1.95%	1.77%	2.85%
CRAR	11.86%	11.21%	13.52%

Comfortable Capital Position



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1. CET 1 ratio of 10.67% is well above regulatory minimum. It also reflects the ability to comfortably raise capital through various avenues.
2. Govt of India infused capital of Rs 831 crore during the Financial Year 2019-20
3. Bank raised 8.70% BASEL III Compliant Tier II Bonds of Rs 600 crore
4. The Bank has raised Rs 131.70 crore through ESPS (Employee Share Purchase Scheme). The Employees of the Bank participated vehemently and issue was oversubscribed.



Financial Inclusion



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Particulars	As on			% Growth	
	Mar 19	Dec 19	Mar 20	Y-O-Y	Q-o-Q
No. of PMJDY Accounts (In Lakh)	56.30	61.02	61.74	9.66%	1.18%
Deposit in PMJDY Accounts (Rs. In Cr.)	1442.31	1739.09	2057.37	42.64%	18.30%
Average balance in PMJDY Accounts (Actual)	2562.00	2850.00	3332.00	30.05%	16.91%
No. of RuPay Debit cards issued to PMJDY Account holders (In Lakh)	12.88	18.04	19.17	48.84%	6.26%
No. of Transactions routed through BCs (In Lakh)	133.17	126.22	168.33	26.40%	33.36%
Amount of transactions routed through BCs (In Cr.)	7546.75	7253.18	10003.76	32.56%	37.92%
No. of Zero Balance accounts in PMJDY (In Lakh)	15.35	15.44	14.82	-3.45%	-4.02%
No. of policies issued under Pradhan Mantri Suraksha Bima Yojana	17.15	22.53	22.75	32.65%	0.98%
No. of policies issued under Pradhan Mantri Jeevan Jyoti Bima Yojana	8.65	12.75	12.88	48.90%	1.02%
No. of Enrolments under Atal Pension Yojana	1.54	1.88	2.03	31.82%	7.98%
No. of Aadhar seeded accounts	50.31	55.23	56.03	11.37%	1.45%

Digital Footprints



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No. of Registered Users (in lakhs)	As on		
	Mar 19 No.	Dec 19 No.	Mar 20 No.
Maha Mobile	6.12	7.73	8.34
UPI	1.03	1.27	1.35
Internet Banking	11.32	12.14	12.56
ATM (cards issued)	52.95	72.19	76.70
BHIM	8.56	10.43	11.05

Transactions	Mar 19 (Qtr)		Dec 19 (Qtr)		Mar 20 (Qtr)	
	No. (in Lakhs)	Amount (Rs Cr.)	No.(in Lakhs)	Amount (Rs Cr.)	No.(in Lakhs)	Amount (Rs Cr.)
Maha Mobile	5.24	720	5.55	776	6.13	904
UPI	250.77	3683	535.17	7392	603.88	8337
Internet Banking	30.40	28835	25.90	24375	24.38	28961
ATM on us	53.94	2360	49.37	2264	47.36	2184
ATM off us	75.23	2530	67.04	2341	62.16	2358
BHIM	11.44	394.02	11.18	358	11.39	338

COVID-19 – Responses so far



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1. 40% of Customers availed moratorium of term loans as announced by RBI
2. Rs 1770 crore COVID-19 related loans sanctioned during this Corona pandemic in MSME.
3. Average 97.5% of Branches & 87.5 % of ATM remained operational during this Corona pandemic
4. Robust protective measures (sanitization, fumigation, protective gears etc) taken up at branches, offices & ATMs
5. BoM employee donated Rs 5 crore to PM-Cares fund & Rs 1 crore to CM Relief Fund, Maharashtra
6. Bank has also undertaken various activities to support Corona warriors by distributing face masks, gloves water bottles, food packets, grocery items etc.



Support to Customers during Corona



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1. Moratorium period of 6 (3+3) months of loan/ deferment of interest on CC for the period from 01.03.2020 to 31.08.2020
2. AD-HOC LINE OF CREDIT COVID-19 by way of SLC (Stand by Line of Credit)
3. Emergency Credit Line - Personal Loan Scheme- COVID-19
4. COVID19 Mahabank SHG Rahat Yojana
5. COVID-19 Mahabank Kisan Rahat Yojana
6. Waiver of select service charges in Current and Savings account on account of COVID-19

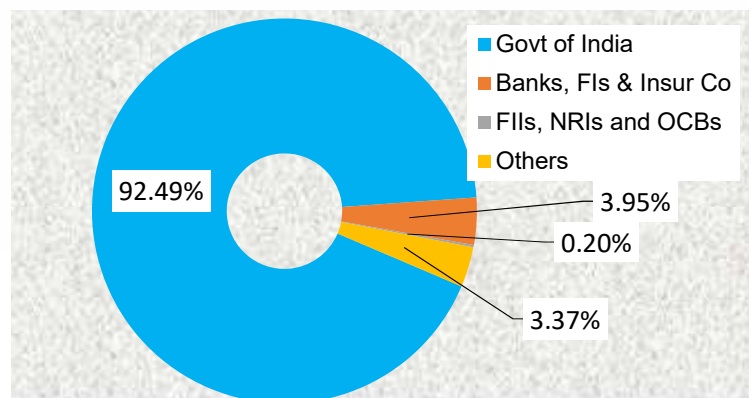


Share Holding Pattern



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PARTICULAR	Mar-19		Mar-20	
	No. of Share (in Cr)	Holding (%)	No. of Share (in Cr)	Holding (%)
Govt of india	241.56	87.74	538.66	92.49
Bank FIS & Insurance Co.	23.35	8.48	22.99	3.95
FII, NRI & OCBs	0.82	0.30	1.17	0.20
Others	9.59	3.48	19.60	3.37
Total	275.32	100.00	582.41	100.00

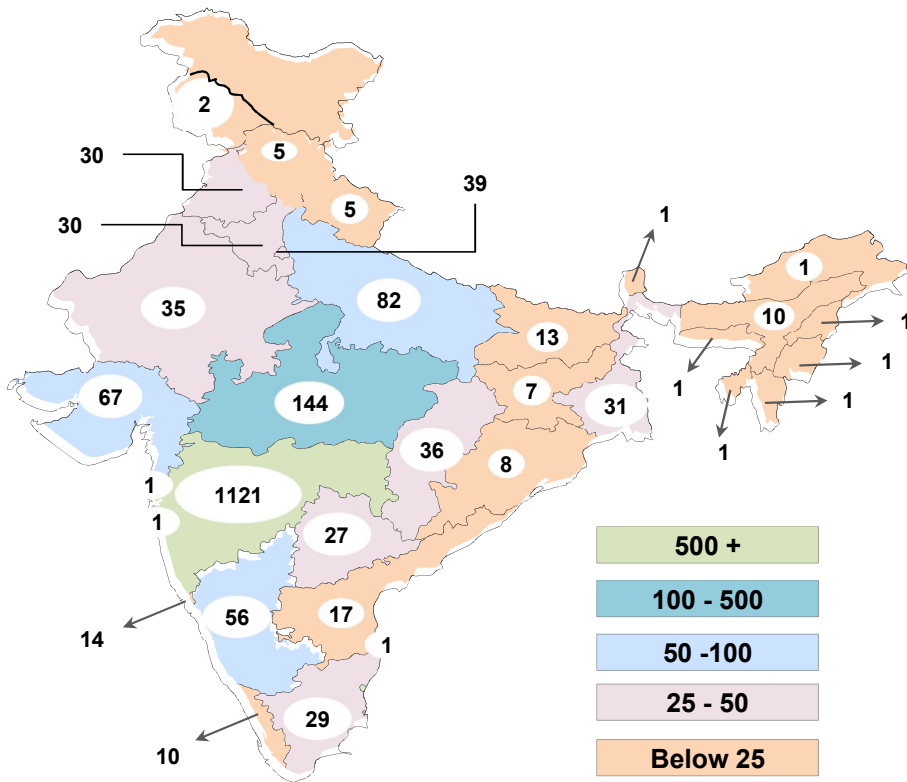


As on 31st Mar 2020	
Share Cap (Rs. in Cr)	5,824.11
No. of Shares (Cr)	582.41
Net Worth (Rs. in Cr)	6,985.74
BV per share (Rs.)	11.99
Return on Equity (%)	6.32

PAN India Presence



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Branch Network

Category of Branch	As on		
	Mar 19	Dec 19	Mar 20
Metro	466	466	458
Urban	325	325	331
Semi-Urban	426	427	428
Rural	615	614	616
Total Branches	1832	1832	1833

ATM Network

Particular	As on		
	Mar 19	Dec 19	Mar 20
Number of ATM	1858	1859	1851

Staff

Category of Staff	As on		
	Mar 19	Dec 19	Mar 20
Officers	6654	6742	6637
Clerks	4497	4424	4295
Sub-staff	1762	1629	1600
Total	12913	12795	12532



Awards & Accolades



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- Bank of Maharashtra ranked 2nd in Top Improvers' Category among all PSBs under EASE
- Bank got award for 'Best IT Risk Management & Cyber Security Initiatives' amongst Medium Banks by Indian Bank Association (IBA)
- Bank got Kirti Award, the highest honor of the official language, from Home Ministry, Govt of India
- Best Performing award for RSETIs
- Bank of Maharashtra, TIBD awarded the prestigious TEAM OF THE Year at ET NOW: Business Leader of year award function
- Best Performing Public Sector Bank from PFRDA for APY formation Day 2019





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